Join Pension Fund at General Assembly!

Monday, July 20, 2015
7-8:30 a.m.
Ministers and Mates Breakfast

Tuesday, July 21, 2015
7-8:30 a.m.
Retiree Breakfast
(by invitation only)

Visit ga.disciples.org for registration and more information.
On Dec. 5, Pension Fund officially launched its new online member portal, MyPensionFund, as part of the BelievelIT! project. This service is only part of Pension Fund's commitment to technology to serve its members.
Recent surveys have found that 51% of U.S. adults bank online and 39% actually prefer banking online, and these numbers are rising. From analyzing online banking trends and surveying our own participants, we knew that similar access was expected at Pension Fund. Therefore, we invested heavily in new technology designed to serve participants better through the BelieveIT! project. Our online member portal, MyPensionFund, is the latest step in our technology development, offering participants convenient access to their account information.

The BelieveIT! project was launched to employ new and sophisticated data processing tools, better control internal procedures, offer new service capabilities, and provide participants with access to their account information and desired forecasting tools. While we have achieved many BelieveIT! milestones, our technology efforts are not done. In coming months, we will be able to offer employers online access to manage their staff enrollments. We are also looking forward to offering some new (and revitalized) retirement savings programs.

Technology is one non-material way we improve the lives of our participants, but we also seek to improve this through material means. Non-material quality of life refers to access to quality health care and information, presence of meaningful human contact, and availability of helpful services. Material quality of life can be defined as the level of wealth, comfort, material goods and necessities available. Over the years, Pension Fund has been successful in its efforts to enhance material quality of life for pastors and lay employees. It’s our goal to support the Church and ministry.
and much of our effort is directed towards the management of financial resources.

Positive investment performance provides the resources with which to fund increases in pension benefits beyond the contractual requirements, through Special Apportionments or enhancement of investment returns through the declaration of Good Experience Credits on retirement savings accounts. One recent retiree expressed his satisfaction by declaring that during his active ministry, he had never received as large a “raise” as the one provided through Special Apportionment to his pension. Staff and directors take great satisfaction when financial performance enables such events.

In addition to financial management, my colleagues and I continue to address three specific questions:

- **What programs and services are needed to support the ministry most effectively today?**
- **How can we best establish and maintain supportive contact with those we serve, employer and participant alike?**
- **What resources or technology will be required to facilitate an effective response or solution to the first questions?**

Pension Fund will continue to adapt to the economic and technological environment in which we function, so that we can offer both material and non-material enhancements to your quality of life. I encourage you to sign up for MyPensionFund today at www.pensionfund.org, and be sure to look for new service offerings in the near future.

James P. Hamlett
President
jhamlett@pensionfund.org
Financial Update as of September 30, 2014

Pension Fund net assets available for benefits as of Sept. 30, 2014, were $3 billion. Net assets have increased 4% (as compared to Sept. 30, 2013). The Pension Plan remains fully funded and within the guidelines as set forth by policy. The increase in assets year-over-year is largely related to the strong second half of 2013 investment returns. In 2014, investment returns have been more modest.

MyPensionFund: Online tool helps manage your retirement planning

In August 2011, we initiated a project titled Believe IT!. The project was intended to significantly upgrade Pension Fund’s technology platform. Pension Fund decided to invest in Believe IT! after spending nearly a year analyzing the needs of members and staff.

We’d been hearing members request online access, allowing for review of account balances, projection of retirement benefits, and confirmation of transactions. Many banks and financial organizations offered a service that allowed members access to this information at their convenience.

We’re excited to announce that this online convenience is now available to all our members through MyPensionFund. Based on the feedback we’ve received from a number of members who served in beta testing, we think you’ll be pleased. We’ve taken steps to ensure access is secure, and designed it so that it’s easy to use.

While we’re excited to be able to offer this service to our members, this is just a first step in our planned investment in technology. In 2015, we expect to offer a similar service to our participating employers. We plan to expand the capability of MyPensionFund to provide additional functionality as requested by our members.

As for Believe IT!, the project is expected to be completed soon. We will continue to invest money and time in the project as we begin working on a variety of initiatives. We envision technological opportunities that will allow Pension Fund to reduce our dependency on paper-based processing, and are pursuing new products and services that will allow our members to have more options for retirement planning.

It’s truly an exciting time to serve and be part of Pension Fund! We feel our investments in technology will be well worth the results.

If you have questions or comments, feel free to contact me at dgdraper@pensionfund.org.

Duncan Draper
Vice President and
Chief Financial Officer
dgdraper@pensionfund.org

MyPensionFund TIP

You can do retirement projections based on different factors (i.e. age of retirement) through the “My Retirement Estimates” tab.
HOW TO MAXIMIZE YOUR SOCIAL SECURITY BENEFITS

Your date of retirement is no longer an actual date of when you’ll have a retirement party, walk out for the last time and never work for pay again. More often, you experience retirement as a period of time—perhaps between ages 65–70—phasing in reduced work hours and adding sources of retirement income.

Early Retirement vs. Delaying Benefits

Why do so many people retire at 62 when they are eligible? Because they can! Most people aren’t thinking strategically about what it means to delay claiming their benefits. Some claim them at the earliest possible moment, because they want to be sure to receive as much as possible before they die. Only a person who dies young benefits from this strategy, so unless you have a terrible medical diagnosis or come from a long line of people who die early, don’t gamble this benefit away.

Take Social Security as an illustration: Social Security benefits don’t have to be claimed when you stop working. If you see you’re likely to live to age 80 or older, you can greatly benefit in dollars and cents by delaying claiming Social Security. Once both individuals of a married couple reach age 61, there’s an 85% probability that one will live to age 85. This makes it even more important that the widow/widower will have sufficient retirement income for those later years.

Where else can you get such an amazing bump up in retirement income? Delaying your claim is worth the reward.

Will Social Security Even Exist in the Future?

Most professionals believe it is highly unlikely that the program will simply go away. Americans are very happy with this retirement program! However, many believe the Social Security program will change again in response to the ever-evolving demographics and other challenges. Using the same math and calculations used in 1940 (when the retirement age was set at age 65), today’s retirement age should be 70. So, Full Retirement Age is likely to be increased from 65–66 to 70. Taxes are likely to go up to help get the funding under control.

This shouldn’t alarm those considering retirement in the near future, though—in all previous changes to the program, people at or near retirement have been grandfathered in without changes.

Deborah Wray
Director of Employer Services
dwray@pensionfund.org
WHAT YOU NEED TO KNOW: TAX AND OTHER REMINDERS FOR 2015

Tax Forms

- All pensioners will be sent 1099-R forms in January. The amount of pension paid in 2014 is reported in Box 1.

- Retired ministers who requested housing allowance in 2014 should go to www.pensionfund.org/resources for information on reporting the taxable pension amount.

- All persons who received distributions from Tax-Deferred Retirement Accounts (TDRAs) or IRAs in 2014 will receive 1099 forms indicating the amount withdrawn and the amount withheld for income taxes.

Parsonage Allowances

- Every employing congregation or church related organization should designate and record the 2015 parsonage allowances of all employed clergy. Even clergy who live in church-owned parsonages may have parsonage allowances to cover such expenses as utilities and home furnishings, if paid for or provided by the minister. This action must be recorded in advance each year by church board minutes, resolution or budget proceedings.

Tax Deferred Retirement Account Contributions

- The IRS has announced that the elective deferral (contribution) limit for church employees participating in the 403(b) Tax Deferred Retirement Account (TDRA) will increase from $17,500 to $18,000 in 2015. The catch-up provision for employees who are age 50 and over will increase from $5,500 to $6,000. This means that church employees over age 50 with at least $24,000 in taxable income may defer up to that amount as TDRA contributions.

Salary Changes

For churches and pastors: As you review budget and plan compensation for 2015, remember to inform Pension Fund when church employees’ salaries change. Remitting the full 14% pension dues when salaries increase provides church employees with the most retirement pension credits possible. Further, whenever possible, pension dues should be remitted in addition to salary.

Retired Ministers Parsonage Allowances

- Unless instructed otherwise, the Board has designated three-fifths (60%) of the pension paid to a retired, ordained pensioner as a parsonage allowance for 2015. For those who requested otherwise, a specified parsonage allowance has been designated by the Board.
Social Security

- The Social Security tax rate in 2015 is 7.65% for both employee and employer.
- By law, church employers cannot pay the employer portion nor withhold the employee portion of Social Security for ordained ministers. Clergy must pay Social Security at the self-employed rate, which is 15.3% for Social Security purposes. Commissioned/licensed ministers with a parsonage/housing allowance fall under the same rules as ordained ministers.
- The maximum taxable wage base, including parsonage and parsonage allowance will increase to $118,500 in 2015. Persons earning more than $118,500 in 2015 will pay the Medicare hospital insurance tax (1.45% for both employers and employees) on earnings above $118,500. Since ministers are treated as self-employed for Social Security purposes, this means an additional 2.9% on earnings above the $118,500 level.
- For retirees, the retirement earnings test exempt amount will increase from $41,400 to $41,880 for the year in which an individual attains his/her normal retirement age. The test applies only to earnings for months prior to reaching the normal Social Security retirement age. One dollar in benefits will be withheld for every $3 in earnings above the limit and no limit on earnings will be imposed beginning in the month the individual attains the normal retirement age. For retirees under the normal retirement age, the retirement earnings test exempt amount will also increase from $15,480 to $15,720 with $1 withheld for every $2 in earnings above the limit. Those persons who are at or above the normal retirement age have no earnings test requirements.

Flexible Spending Accounts

- The IRS has increased the limits for Flexible Spending Accounts, which are used for pre-tax health and dependent care expense reimbursement. The 2015 limit for health expenses is $2,550. For dependent care, the 2015 limits are $520 minimum and $5,200 maximum.

Mileage Rate

- As of this writing, the IRS has not announced the 2015 mileage rates. Currently, the standard mileage rate is 56 cents per mile. The standard mileage rate is applicable to all business miles for cars that are not fully depreciated.
- The current mileage rate for medical and moving expenses is 23.5 cents per mile.
- The standard rate for charitable use is set by statute and remains at 14 cents per mile.
- For updates on the mileage rate, please see Pension Fund’s website, www.pensionfund.org.

Important Notice For Pension Recipients:

You have the option of changing your federal and (if applicable) state withholding elections at any time. If you wish to change your withholding elections, visit our website at www.pensionfund.org.
The Student Gift Membership and Student Health Care Premium Assistance Gift programs will once again be offered during the spring semester of the 2015 academic year.

For the Student Gift Membership, seminary students are eligible for this gift in the amount of $70 per month towards a Pension Plan retirement account. This gift is at no cost to the student, and each student is eligible for up to three years of participation while in seminary and attending an accredited theological institution while working towards a Master of Divinity degree or equivalent. The program is an excellent way for students to learn how retirement programs work, while building a retirement account with actual pension credits.

The spring application deadline is Feb. 28 (students approved in fall 2014 will receive the gift for one year and do not need to apply for the spring application round). You can find more information and application forms at www.pensionfund.org/student-membership-gift.

Benefits of being a member of the Pension Plan as a Student Gift Membership recipient:

- **Surviving spouse pension**—$400/month
- **Surviving child benefit**—$500/month until age 21
- **Surviving child education benefit**—$5,000 per year
- **Disability benefit**—$300/month
- **Death Benefit**—$18,000 to spouse

For the Student Health Care Premium Assistance Gift, Pension Fund pays a portion of your health care benefits through the Christian Church Health Care Benefit Trust (CCHCBT). The application deadline for the spring semester is also Feb. 28. You can find more information on this program at www.pensionfund.org/student-healthcare-gift.
As you read this, your ministry has—or is completing—its budget for 2015. The cost of health benefits is the one budget line item under increased scrutiny and regulation. In this article, I hope to provide some insight as to what goes into the decision of health care plan rate increases.

How do health care plans determine if (and how much) to increase health benefit rates?
Contrary to what some believe, we don’t throw a dart at a dart board or cast lots to set our rates. The truth is that we look backward to estimate what the projected health care costs will be in next calendar year, along with current premium income and the number of employees in our pool of insured.

If our current premium income can cover the projected health care costs, then the result would be no rate increase. However, if our current premium income can’t cover the projected health care costs, we know we need to increase the rates to insure the plan remains solvent. As a self-insured non-profit health plan, our premium incomes pay for our health care benefit claims and administrative costs (our administrative costs are around 3%, compared to 15-20% for commercial insurance companies). We don’t take the challenge of setting of rates lightly at the Christian Church Health Care Benefit Trust (CCHCBT). We know our rates have a direct affect on a congregational, ministerial or pastoral budget.

What makes our plan different?
CCHCBT knows you have many options when it comes to your health care benefits, and we thank you for trusting us to assist you with your health care costs. If you find yourself looking for a new health care benefit plan, consider your options with us. Our group benefit plan designs allow your congregation or ministry to pay for your health benefits on a pre-tax basis, which is not allowed on the marketplace.

If you have questions or are interested in enrolling, we encourage you to visit our page at www.pensionfund.org or contact us at healthcare@pensionfund.org.

Michael Porter, GBA
Director of Health Services
mikep@pensionfund.org
On Dec. 5, Pension Fund officially launched its new online member portal, MyPensionFund. This portal provides you with your account and benefit information. You now have the ability to:

- Check your current balance
- Access defined contribution account transactions
- Perform estimates of your benefits at retirement
- Review contact and beneficiary information
- View your health benefits summary (if applicable)
- Access information around-the-clock

You can access the MyPensionFund portal today by visiting www.pensionfund.org and registering through the “MyPensionFund” link on the upper right corner of the main page. If you need help, reference our convenient user guide at www.pensionfund.org/mypensionfund, or contact Pension Fund directly (1-866-495-PFCC or pfcc1@pensionfund.org).

The BelieveIT! Journey
MyPensionFund was created as part of a larger Pension Fund project to update and refresh information technology systems named BelieveIT! after in-depth analysis of Pension Fund members’ future needs. As part of the project, Pension Fund launched a new Roth IRA program, updated its information systems to a secure, cloud computing model (similar to many other organizations), and now offers online access for members.
How Secure is the *MyPensionFund* Online Portal?

Security for the online member portal site is provided in several different ways. You may notice the “https://” prefix to the site address. Seeing this prefix indicates that SSL (secured socket level) security has been added to the traditional “http://” prefix. This industry-accepted security approach adds a level of security to better protect member account data.

The next level of security is provided by a unique user name and password that is assigned to each member when registering to use the site. This level of security is further enhanced by the registration process, which requires four pieces of unique information (last name, last 5 digits of SSN, birth date, and zip code) to provide proper authentication prior to providing a user name. Common security rules are employed around password complexity when accepting the member provided password.

This approach to security continues in the process of authenticating the member when they have forgotten their user name or password. During the registration process, a member is prompted to provide a security question along with the answer to correctly identify the member prior to resetting the member’s password.

Rick Mahoney, Assistant Vice President of Technology, helped complete the *MyPensionFund* project. Here, Mahoney discusses the online portal (and what makes it secure):

> “From the very beginning of the *Believe IT!* project, creating a member portal that allowed members to access their account data and make retirement estimations was a critical component. After the new systems were installed in 2013, initial development was completed on the member portal (including a pilot phase to confirm the proper functionality). In early 2014, a number of suggested revisions from the pilot group were reviewed by the project team. The next phase of release was completed in August, with a soft launch to only Pension Fund employees. Not long after was a limited release to general ministries in October. By design, both provided excellent feedback to prepare the portal for general release by the end of the year.”

**BelieveIT! Timeline**

- **August 2011**: BelieveIT! program approved
- **January 2012**: Pension Fund develops plan to replace technical infrastructure
- **April 2012**: Roth IRA program launches
- **July 2012**: Pension Fund refreshes website
- **May 2013**: IT conversion of tracking and reporting systems
- **December 2014**: Launch of *MyPensionFund* online portal

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**MyPensionFund TIP**

Make sure to enter five of the last digits of your Social Security number when registering (not four, as is commonly requested).
A recent visit to Bethany College is a reminder of the long partnership between Pension Fund and Bethany College, the oldest private college in West Virginia.

Striding through dry, fall leaves and up and down a hill, students pass from class to class at Bethany College. In 1840, there would have been fewer buildings, no cars and different clothing, but students would have walked through the same dry, fall leaves on their grand, new campus.

Today, Bethany College's mission continues to be offering a premier education to students from all across the nation, and forming leadership, high morals, and an attitude of service to others. Every graduate is required to complete a senior project and comprehensive exam, respected by both graduate school admissions staff and future employers. As a result, Bethany grads are admitted to professional and graduate schools at a rate about twice the national average.

Attracting and retaining top faculty and staff to this very rural setting is possible because of that commitment to excellence and the opportunity to work with bright, promising students. For over 50 years, Bethany College has partnered with Pension Fund to provide employees the option of participating in the Pension Plan and Tax-Deferred Retirement Account (TDRA).

“...
Providing retirement benefits is just one more way Bethany College cares for its people, many of whom choose to retire in Bethany, W. Va. Despite the snow on steep hills in winter and the seven-mile drive to any store, people in Bethany love the quiet, the beauty of the trees and river, and their beloved Bethany College.

From Alexander Campbell to Dr. Scott Miller, from ink wells to the internet, changes on this small, private, church-related college campus have been remarkable. And yet, the loyalty of the alumni and high quality of students attest to the unchanging excellence of the Bethany experience. We’re proud to partner with Bethany College and be part of this legacy and longstanding tradition.

“Thanks to Pension Fund, our servants of the college and Church, we have been able to serve with peace of mind. The ministry of the present is stronger because Pension Fund is taking care of our future needs.”

—Rev. Thaddaeus B. Allen, regional minister and president of the Christian Church (Disciples of Christ) in West Virginia

“At Bethany College, we are meeting the challenge of providing value for the tuition dollar through The Bethany Plan. This program introduces students to a comprehensive learning experience that includes academic, co-curricular, and extracurricular opportunities. … Our institutional success is made possible by the coordinated efforts of leaders in every area of Bethany College, each of whom is committed to our students’ personal success.”

—Dr. Miller, President

“I remember well the good advice given to me by my Bethany College colleagues and mentors: choose Pension Fund. I did. The result of the thoughtful and prayerful management of that fund has provided my wife and I with wonderful financial security in our retirement. Thank you Pension Fund.”

—Larry Grimes, emeritus professor, recent retiree
This past fall, Pension Fund launched its “Ministry Still Matters” initiative through a themed video and Bridge issue, celebrating ministry in the modern Church. We’ve had a great response to both: Our “Ministry Still Matters” online video alone has had over 2,000 views on YouTube and at www.pensionfund.org/ministrystillmatters. We’d like to share just some of the reactions and stories we’ve received from the video so far:

“Ministry matters to me because of people. Sharing Christ and hope can make a difference in lives. I’ve been a pastor for over 23 years and am blessed every day by the different people I meet. I get discouraged some days, and frustrated other days. I am fortunate to serve as a co-pastor with my husband and we help support and encourage each other. I try not to let the negativity that’s too often in the world and in churches affect me, and I try to be an optimist and look for the good by seeking God through prayer and music. I encourage others to not be a ‘Lone Ranger’ in ministry, but reach out and work with others to give and receive support.”

—Rev. Jackie Meece Summers

“When I was growing up, my grandmother lived with my parents, my sister and I. Grandma Marple was a gracious, dignified, intelligent and wise woman. From her I learned about our family history, what life was like in the Midwest during the early part of the 20th century and that it was important to respect elders…As an adult called to ministry, I still recall the lessons of my grandmother. She and the other women in my life have encouraged my God-given passion of ministry to older adults. While I know the future of the church lies with our youth, our older adults are more than capable of being active in ministry. I love their wisdom, their courage and their stories. I am humbled to encourage their spiritual growth as they bless me every day.”

—Rev. Leslie McCarrick

“…Last week, I spoke about how the Holy Spirit works within us, first indwelling us and making it possible for miracles to occur, because ‘we know that God causes all things to work together for good to those who love God, to those who are called according to God’s purpose’…My three illustrations of miracles were meant to demonstrate the fact that we live in a world where the possibility for miracles is always present. With God, all things are possible…Each of us, as believers in Jesus Christ, has a special place in the heart of God. Each one of us is a miracle, and each one of us has experienced miracles in some way special to us. Today would be a great day to share with others a miracle that has happened in your life. Today would be a great day to look to God to perform a miracle in your life, or in the life of someone you love who needs a miracle.”

—Rev. Jan Ekstedt

Cohees honored as ‘Innkeepers’ for donations

On Nov. 20, Richard and Lynn Cohee were inducted by Pension Fund as the fourth class of “innkeepers.” To be honored as an innkeeper, a person must make a gift of $100,000 or more through a single transaction or accumulated gifts.

“For 112 years, the Ministerial Relief Fund has been the vessel through which a grateful church has provided care and support to faithful servants of the church,” said Ruth Wallace, vice president of development. “The innkeeper was willing to provide extended care because of the financial resources provided by the Samaritan. Through these gifts, Richard and Lynn are helping to expand the witness and mission of Jesus Christ by serving human needs of the churches servants.”

As part of the celebration, Richard and Lynn were presented with an innkeeper’s lamp award, representing the welcoming light of the innkeeper. The lamp was then lit and shared by candlelight with guests.

“For 32 years, Richard served as treasurer of Pension Fund, helping to manage the finances of the thrift ministry,” said Wallace.

Richard was also honored as a “treasurer emeritus” for his 32 years of serving Pension Fund as treasurer.
**GIVING THANKS IN ALL CIRCUMSTANCES**

It’s easy to thank God in good times…but what about the bad?

*(Thessalonians 5:18)*

This year has been one of mixed blessings for my family. My father passed away recently after a long battle with illness. He was full of life, and made an effort to smile and laugh every day—even in the toughest of times. My father also worked hard at making his life count.

One of the touching things he did toward the end of his life was to plant flowers and trees in his yard. On a day when he was struggling, he said to a friend who was helping him in the yard, “Do you know why I am planting trees and flowers now? I want to leave something behind that will continually look up into the heavens, and give God praise and thanks!”

As we come upon this holy season of thanksgiving and advent, we count our blessings and are thankful for God’s presence in our lives. If there’s anyone in the world who should be thankful, it’s God’s people! It’s easier to give thanks to God for the good times than it is for the difficult times. We’re thankful for the good times, things and people who come into our lives. We’re also thankful for the ones we love, and the ones who love us.

It’s a little more difficult to give thanks for challenging or sad times, the harder things and disappointments that come into our lives. Or, the people we don’t like, and the people who hurt us (or intend to hurt us). In Thessalonians we find a word of encouragement that tells us we should give thanks through all of it: “Give thanks in all circumstances; for this is the will of God in Christ Jesus for you.”

Thankfulness is a choice. We make up our mind, and we determine that we’re going to have a thankful attitude even in times of struggle, trouble, sadness and sorrow. What “trees and flowers” have we left behind to praise and thank God? Your gifts and donations throughout the year for Ministerial Relief and Assistance help many who are struggling to make it through life, and with them we say thank you! Let’s continue to plant seeds of generosity that echo thanksgiving and praise to God!

My hope and prayer for your family is that that your lives be filled with the thanksgiving and love, of family around the table holding hands and offering grateful praise always. May we be people who give thanks in all circumstances.

Shalom,

Rev. Ruth Chavez Wallace  
*Vice President of Development*  
ruthw@pensionfund.org

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**DID YOU KNOW?**

You can give online by visiting Pension Fund’s website at www.pensionfund.org and clicking the ‘Giving Back’ link.
### In Memoriam

Following are member deaths that were reported to Pension Fund between July 1, 2014 and Sept. 30, 2014.

#### Deaths in Active Service

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<thead>
<tr>
<th>Name</th>
<th>City</th>
<th>State</th>
<th>Date</th>
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<tbody>
<tr>
<td>David Haggard</td>
<td>Baxter Springs, KS</td>
<td></td>
<td>September 1, 2014</td>
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<tr>
<td>Edward Vaughn</td>
<td>Clinton, MS</td>
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<td>July 19, 2014</td>
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<tr>
<td>Eugene Williams</td>
<td>Dover, NC</td>
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<td>September 17, 2014</td>
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<tr>
<td>Harper Abraham</td>
<td>Las Vegas, NV</td>
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<tr>
<td>Vickie Akers</td>
<td>Robinson, IL</td>
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<td>August 7, 2014</td>
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<tr>
<td>Grant Berry</td>
<td>League City, TX</td>
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<td>July 27, 2014</td>
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<tr>
<td>William Blackwell</td>
<td>Harrisonburg, VA</td>
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<td>August 5, 2014</td>
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<tr>
<td>Paul Booker</td>
<td>Columbia, MO</td>
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<tr>
<td>Pamela Bristol</td>
<td>Richardson, TX</td>
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<tr>
<td>B. Lee Brummel</td>
<td>Dallas, TX</td>
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<tr>
<td>Helen Bryant</td>
<td>Lynchburg, VA</td>
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<td>William Buck</td>
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<td>Freda Bureman</td>
<td>Independence, KS</td>
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<td>Evelyn Calhoun</td>
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<td>Irvin Chalfant</td>
<td>Tampa, FL</td>
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<tr>
<td>Jack Coffey</td>
<td>Johnson City, TN</td>
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<td>Evelyn Coleman</td>
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<td>Christine Cooper</td>
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<td>Betty Davis</td>
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<td>Robert Dean</td>
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<td>Sybel Dixon</td>
<td>Cincinnati, OH</td>
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<td>Joann Doty</td>
<td>Wellsburg, WV</td>
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<td>Gary Dudder</td>
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<td>Mally Echols</td>
<td>Aliso Viejo, CA</td>
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<td>William Farnum</td>
<td>North Las Vegas, NV</td>
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<tr>
<td>Barbara Fuller</td>
<td>Ann Arbor, MI</td>
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<tr>
<td>Wayne George</td>
<td>Colonial Heights, VA</td>
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<tr>
<td>Bennett Gerardy</td>
<td>Winston Salem, NC</td>
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<tr>
<td>Debra Hayden</td>
<td>Newark, OH</td>
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<td>September 1, 2014</td>
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<td>Herndon, VA</td>
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<td>Mary Frances Hook</td>
<td>Joplin, MO</td>
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<td>September 6, 2014</td>
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<tr>
<td>Max Jones</td>
<td>Granbury, TX</td>
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<tr>
<td>G. Lucille Jones</td>
<td>Fayetteville, NC</td>
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<td>July 16, 2014</td>
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<tr>
<td>Marjorie Larson</td>
<td>Wichita, KS</td>
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<td>July 22, 2014</td>
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<tr>
<td>Howard Lorenz</td>
<td>Camas, WA</td>
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<td>July 19, 2014</td>
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<tr>
<td>Minnie Lyles</td>
<td>Fort Worth, TX</td>
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<td>July 7, 2014</td>
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<tr>
<td>Martha Major</td>
<td>Hopkinsville, KY</td>
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<td>July 22, 2014</td>
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<tr>
<td>Betty Martin</td>
<td>Bridgewater, VA</td>
<td></td>
<td>July 29, 2014</td>
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#### Deaths in Retirement

<table>
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<tr>
<th>Name</th>
<th>City</th>
<th>State</th>
<th>Date</th>
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<tbody>
<tr>
<td>Harper Abraham</td>
<td>Las Vegas, NV</td>
<td></td>
<td>September 5, 2014</td>
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<tr>
<td>Jack Coffey</td>
<td>Johnson City, TN</td>
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<td>September 25, 2014</td>
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<tr>
<td>Evelyn Calhoun</td>
<td>Iola, KS</td>
<td></td>
<td>July 6, 2014</td>
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<tr>
<td>Irvin Chalfant</td>
<td>Tampa, FL</td>
<td></td>
<td>August 21, 2014</td>
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<tr>
<td>Evelyn Coleman</td>
<td>Knoxville, TN</td>
<td></td>
<td>September 19, 2014</td>
</tr>
<tr>
<td>Christine Cooper</td>
<td>Wilson, NC</td>
<td></td>
<td>September 13, 2014</td>
</tr>
<tr>
<td>Betty Davis</td>
<td>Hagerstown, MD</td>
<td></td>
<td>August 11, 2014</td>
</tr>
<tr>
<td>Robert Dean</td>
<td>West Palm Beach, FL</td>
<td></td>
<td>August 25, 2014</td>
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<tr>
<td>Sybel Dixon</td>
<td>Cincinnati, OH</td>
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<td>July 12, 2014</td>
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<tr>
<td>Joann Doty</td>
<td>Wellsburg, WV</td>
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<tr>
<td>Gary Dudder</td>
<td>Kearney, NE</td>
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<td>Mally Echols</td>
<td>Aliso Viejo, CA</td>
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<tr>
<td>William Farnum</td>
<td>North Las Vegas, NV</td>
<td></td>
<td>August 2, 2014</td>
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</tr>
</tbody>
</table>

David Matheny  
Surfside Beach, TX  
September 21, 2014

Harold Mayes  
Ash Grove, MO  
July 13, 2014

J. Marion McElveen  
New Albany, IN  
August 10, 2014

Lillie McGhee  
Omaha, NE  
July 18, 2014

William McNett  
Washington, IL  
August 17, 2014

Carolyn  
Meiks-Fraley  
Marana, AZ  
September 23, 2014

David Mills  
Niles, OH  
September 7, 2014

Rena Moore  
Aurora, CO  
September 27, 2014

Harrison Moseley  
Fort Worth, TX  
September 10, 2014

John Myers  
Colfax, WA  
July 6, 2014

Oran Nabors  
Denton, TX  
September 21, 2014
William Newman  
Mansfield, OH  
July 22, 2014

Cyrus Nicholson  
Alachua, FL  
July 16, 2014

Louise Oliver  
Fort Worth, TX  
August 31, 2014

Raymond Oliver  
Newport News, VA  
September 18, 2014

John Oquendo  
Lakeland, FL  
July 7, 2014

Herbert Owens  
Hoschton, GA  
September 28, 2014

Ralph Palmer  
Fort Worth, TX  
August 28, 2014

Robert Parker  
Riverside, CA  
September 1, 2014

Edyth Price  
Erwin, TN  
August 26, 2014

Jose Principe  
Carolina, PR  
July 6, 2014

Chris Quillen  
Kingsport, TN  
July 31, 2014

Martha Rees  
Branson, MO  
September 24, 2014

Frank Reuter  
Ft Worth, TX  
September 26, 2014

Rose Rosen  
Columbus, OH  
July 5, 2014

Wade Rubick  
Indianapolis, IN  
August 1, 2014

Rosemand Sapp  
Ashland, MO  
September 7, 2014

Bernie Sawyer  
Granite City, IL  
September 4, 2014

Charlotte Shoemaker  
Raymore, MO  
August 23, 2014

James Smith  
Canon City, CO  
July 22, 2014

Martha Smith  
Atlantic Beach, NY  
July 11, 2014

Jenean Stone  
Black Mountain, NC  
September 3, 2014

E. Ambrose Stump  
Jacksonville, IL  
August 21, 2014

Bobby Taylor  
Pensacola, FL  
September 11, 2014

Maurica Thompson  
Mesa, AZ  
August 1, 2014

Clarissa Townsend  
Jamaica, WI  
August 24, 2014

David Trotter  
Knoxville, TN  
July 17, 2014

Adelbert Von Almen  
Warner Robins, GA  
September 26, 2014

Wilhelmina Watkins  
Vancouver, WA  
August 12, 2014

Mary Wheatley  
Jacksonville, FL  
July 13, 2014

Mildred Whitworth  
Chino Hills, CA  
August 10, 2014

Esther Winesanker  
Los Angeles, CA  
August 4, 2014

Wiletta Woodson  
Eugene, OR  
September 26, 2014

Other Deaths

Jack Coffey  
Johnson City, TN  
September 25, 2014

Leslie Engholm-Perez  
Crockett, CA  
July 29, 2014

Lucy Harris  
Mount Juliet, TN  
July 4, 2014

Bobby Westerfield  
Martinsville, IN  
July 21, 2014
REMEMBERING THE Gifts

Pension Fund owes so much to the individuals who believe in the ministry of those who have served the Church.

Thanks in great part to you, our donors, we can help make life better for many of our older and retired ministers, missionaries and their widows or widowers. We gratefully acknowledge contributions made from May 1 to October 31, 2014 to Ministerial Relief and Assistance, Churchwide Health Care Gift Fund, Heartbeats of Faith, 13th Check and the Endowment.

You make all of this possible with your faith, trust and support for Pension Fund. Thank you again!
Churchwide Health Care Gift Fund

The Health Care Gift Fund helps pay the Health Care Medicare Basic premium for many worthy servants of the Church. Many gifts have been received since the last listing of contributions in the Summer 2014 issue of The Bridge.

**INDIVIDUALS**

Robbie and Jack Adkisson  
William and Shirley Baird  
David Baker and Priscilla Adamson Baker  
Rush and Genevieve Barnett  
Charles Bennett  
India and José Mario Bobadilla  
John Boehnke  
Rowena Britt  
Robert and Ida-Anne Clarke  
Ellen Cleveland  
Lynn and Marlene Cooper  
Kenneth Coy  
Gilbert Davis  
Duncan and Tina Draper  
Wanda Dunlap  
James Ellerbrook  
Robert and Harriette Elliott  
Elberta Evans  
Loyd and Lillian Gentry  
George and Suzanne Gordon  
William and Harriet Griggs  
James and Linda Hamlett  
Emma Higgs  
Marion and Carolyn Hopkins  
Rex and Carol Horne  
Charles and Glenna Johnson  
F. Victor McAnallen  
James and Pamela McCurdy  
Dale and Betty Miller  
John and Margot Novikoff  
Joseph and Berit Olafson  
Raymond and Frances Oliver  
Denise Olmsted  
Lester and Janelle Palmer  
Martin and Dorothy Pike  
M. Alice Porter  
Vesta Porter  
James and Marilyn Powell  
Ann Pugh  
Joe and Elaine Pumphrey  
Carol Rawlings  
Jerry Ridling  
J. Keith and Patricia Roberson  
S. Thomas and Caroline Shifflet  
James and Joanne Spainhower  
Robert and Martha Sweeten  
Gary and Barbara Thornton  
Barbara Thornton  
Clara Turner  
Ruth and Charles Wallace  
Harold and Wilhelmina Watkins  
Mary Wells  
Mary Wilkerson  
Claude and Gladys Wood  
L. Winston and Sandra Wright  
Dennis and Karen Zimmerman  
Roger and Sherry Zollars

**HEARTBEATS OF FAITH**

The following is a list of individuals who have made gifts and commitments to the Heartbeats of Faith Capital Campaign.

**INDIVIDUALS**

Charles Bennett  
Martha June Bradshaw  
Elberta Evans  
James and Yvonne Prichard  
Nancy and Michael Saenz  
Andrea Toonder

**CHURCHES**

First Christian Church, Bryan, TX
The following is a list of individuals and congregations that responded to 13th Check offering. These gifts will provide 13th Checks to recipients in 2014. We express our sincere appreciation.
S. Joan Houston
J. Edward and Josephine Hughes
Judith Hunt
Hannah Hurdle-Toomey
Robert and Lauralee Ihler
May Jackson
Jacqueline Jenkins and Robert King
Max and Peggy Jenkins
Charles and Glenna Johnson
Donald Johnson and Jeanne Davis-Johnson
Charlotte Johnson
Joseph Thomas and Wanda Johnson
James and Mary Johnson
Darrell and Janet Johnson
Roland and Phyllis Jones
Donald and V. Kathleen Jones
Nailley Ann Jones
Charles and Barbara Jones
Fred Jones
William and Vivian Keller
Mary Kelley
Henry and Lucille Kelly
Michael Kenerley
Betty Kerr
Richard and Catherine Kilgore
Robert and Bonnie Kirkman
Thomas and Nancy Kleinert
Edward Kolbe
Dave and Karen Kovalov-St John
R. Burnell and Emily Krager
Earl and Anna Kragnes
Patricia Kratz
Shirley Kroh
Joyce Lake
S Yvonne Lambert
John Lambert
Elizabeth Lambert
Eugene and Nancy Lamport
Charlotte Land
Fabaus and Judith Landry
Don and Alice Jane Lanier
Richard and Nancy Laslo
George and Kathy Latimer
John Lau and Betty Swee-Sian Lau
Hoy Gale and Lillian Ledbetter
Ruth Lee
Laverne and Betty Leigh
J. Reynolds Lewis
J. Richard and Janell Lewis
Joe and Betty Lindsey
Mary Lou Linhardt
Mildred Livingston
Ana Loubriel
Felicia Lucas
Lanny Lybarger
Emma Lyon
John and Margaret Lyons
Alan and Janice Mace
Arne and Virginia MacFarlane
Gary MacFarquhar
James Mackey
Robert and Shirley Magee
Gwendolyn Marshall
Lawrence Mason
Jean Matthews
Marilee McCallister
Cynthia McCrae
James and Pamela McCurdy
Isabel McDaniel
William and Julia McDonald
Emma McEver
Duane McCormley
Donald McKenzie
Phillip and Tana McKinley
Sharon McPherson
Georgia Meee
David Meeker
Ralph and Ann Messick
Marguerite Metcalf
Edwin and Louise Michael
Milton and Betty Mikesell
Sylvia Mill
Bruce Miller
Dale and Betty Miller
Alice Mitchell
Mary Mitchell
Lillian Moir
Ellen and Thomas Monroe
Benna Moore
Richard and Constance Moore
John and Judith Moore
Donald and Martha Morey
Donald and Carol Moseley
Jerry and Mary Muncy
Jerry and Lois Murphy
Rodger and Doris Murray
Doris Murray
William Harold Neeriemer
Enos Nelson
Edwin Nelson
Curtis Nelson
Margaret Neth
Maybelle Newby-Bennett and Donald Bennett
Kenneth Newton
Diep Mong Thi Ngo
Phan Nguyen
B. Dinsmore and Joann Nisbet
Ray and Anna Nixon
Karen Nolan
Thomas and Marlene Norman
John and Margot Novikoff
Bernard and Ann Oakes
Judy and B. O’Donnell
Joseph and Berit Olafson
Enid Olivieri-Ramos and Ceferino Aponte
Denise Olmsted
Deborah Owen and Kevin Frings
Connie Palmer
Lester and Janelle Palmer
Thomas Parish
Coy and Fay Parsley
Charles and Emily Patchen
Aris Peer
Clifton and Arlene Peightal
Angel Vicente Peiro
Wendell and Lois Pew
Leo and Linda Phillips
Harold and Donna Pierce
James and Mary Jane Pierson
Lois Pifer
Loraine Pitman
G. Philip and Loris Points
Marcia Pool
M. Alice Porter
Vesta Porter
Tommy and Kathleen Potter
Richard and Jayna Powell
Gilbert Pralle
Barbara and Ernest Pruitt
Ann Pugh
Joe and Elaine Pumphrey
Thomas and Helen Quigley
Victoria Ramga
Richard and Helen Randall
Paul Rathbun
Carol Rawlings
Ruth Reather
Laura and Kenneth Reifschläger
Marjorie Reisinger
Ralph and Carolyn Ricketson
Lester and Phyllis Ringham
J. Keith and Patricia Roberson
William Earl and Barbara Roberts
Elizabeth Roberts
William Rodefer and Jeanine Sweitzer Rodefer
Joan Rodgers
Eliseo and Elizabeth Rodriguez
Richard and Jean Roland
Terry Rothermich
C. and Ann Stauffer
Caroline Steele
James and Beverly Stephens
Patricia Ann Stockdale
Jan and Ralph Stone
Jerry and Lucille Sullivan
Robert and Betty Sullivan

13th Check, continued on page 22
Earnings from the Endowment Fund are added to the offerings from congregations through the Disciples Mission Fund and through gifts from individuals to assist those whose pensions are low or who have no pensions or to assist with the payment of health care premiums and other needs. The Endowment Fund includes gifts, bequests and memorials to loved ones and honored ministers, as well as other estate gifts.
Gifts from individuals for Ministerial Relief & Assistance help make life better for many of our older and retired ministers, missionaries and their widows or widowers. Gifts to Ministerial Relief, along with offerings through the Disciples Mission Fund and earnings from the Endowment Fund, make funds available for the Supplemental Gift (to supplement low pensions) and Ministerial Relief (for those with no pensions).

INDIVIDUALS

Robbie and Jack Adkisson
Charles and Janette Akin
Kathryn Albers
Don and Judy Alexander
Albert Allen
Bertram Allen and Jeannie Basinger
Charlotte Allen
Patricia Allred
Luisa Alvarado
Jo Ann Apperson
Jose and Eva Araya
Michael and Mary Armstrong
Donald Arterburn
Shirley Arther
Anne Atkins
Jack Austin
Walter and Carol Austin
Richard and Barbara Bable
James and Beverly Ballif
William and Shirley Baird
Deanna Baker
David Baker and Priscilla Adamson Baker
Claudia Jean Baker
Jennie and Robert Baker
Fernando and Teresa Banda
Vernon Banks
Clifford and Mary Barber
E. Patricia Barbier
Charles and Barbara Bare
Jack and Thelma Barker
Edith Barley
Raymond Barnett
Donna Barr
William and Donna Barr
Frances Barton
Margaret Bates
Patricia Bates
Albert Beck
Dorotha and Curtis Becker
Lynn Beinke
Charles Bennett
Claire and Charlotte Berry
Michael and Rena Bever
Paul and Joan Biery
Edward Bridwell
Janie Briley
Rowena Britt
Peggy Brittan
Myra Britton
Loren Brokus
Berlena Brock
Clifford and Dorothy Brooks
Stanley and Eloise Brown
Robert and Doris Brown
Delno and Mary Brown
Martha Carroll
Cynthia Carson
John Carter
Christa Cassidy
Carlos and Bethaida Castaneda
C. and Elizabeth Chacho
Young Ik and Ayoung Cho
Steven and Roxanne Churchill
Clarice Clark
James and Janice Clifford
Ramona Clifton
M. June and E. Cline
Jacqueline Clingan
Robert and Joyce Coalson
Sara Allison Coble
Edward Coffman
Dawn Collings
James and Sandra Collins
Shirley Compton
Suzanne Cone
Harriett Conner
Connie and Kenneth Cookson
William and Rita Cooley
Rita Cooley
Lynn and Marlene Cooper
Dawn and Christopher Cooper
Teresa Copfer
Victor and Rhonda Coriano
Verla Covey
Cleda Cox
Duane and Susan Cox
Fredda Cox
Kenneth Coy
Fred and Nettie Craddock
Stephen Cranford and Myrna Jones
Mary Jean Crews
Jaime and Perla Cuanzon
Joann Cummins
Jacquelin and B. Brummel
Joseph Bryan
Marcus and Virginia Bryant
Andrea Bryant-Bails
Arthur and Greek Buell
Ronald and Mary Burgess
Carol Burkhalter
Nancy Burton
Maureen Butler
Charles Butz
John Henry Cain
James and Susan Carpenter
Martha Carroll
Cynthia Carson
John Carter
Christa Cassidy
Carlos and Bethaida Castaneda
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Victor and Rhonda Coriano
Verla Covey
Cleda Cox
Duane and Susan Cox
Fredda Cox
Kenneth Coy
Fred and Nettie Craddock
Stephen Cranford and Myrna Jones
Mary Jean Crews
Jaime and Perla Cuanzon
Joann Cummins

Ministerial Relief, continued on page 24
Ministerial Relief, continued from page 23

Walter Giffin
Brett and Elena Gobeyn
Gerould and Bonnie Goldner
Larene Good
Harry and Irma Gopaul
George and Suzanne Gordon
Mildred Gray
Arthur Greenlee
Timothy and Donna Griffin
Giley Griffin
Richard and Emily Guentert
Jorge and Jalma Guevara
Elena Guillen
William and Delores Gwaltney
Young Chang and Bonnie Ha
James and Patricia Hagadone
John Hagge
R. Terry and Esther Halstead
Leslie and Marcia Hames
James and Linda Hamlett
Mary Hank
Henry and Joann Hanna
Susan Hansen
Clark Hargus
Dale and Mary Harter
Carol Hazelwood
Rex and Evelyn Heavin
Richard and Carroll Hedrick
Roy and Martha Helms
Donald Helseth
Betty Hempstead
Shirley and Paul Henderson
M. and Ruth Henry
Burley and Martha Herrin
William and Sandra Heyle
Deborah Higgins
Emma Higgs
Charles and Marilyn Highfield
Marjorie Hill
Ben Hobgood
Marilynn and John Holloway
Glen and Florence Holman
J. Harold and Doris Hopkins
Rex and Carol Horne
Lloyd and Harriet Howard
Hope Church
Roland Huff
Dorothy Hughes
Robert and Loretta Hull
Kathryn Hull
Hazel Hunt
Ronald I Hurst
Katie Hurst
Beatrice Huson
James and Elaine Hutchison
John and Toni Imbler
Willis Jackson
John and Shirley Jackson
Reubenia Jackson
Ellen Jandebur
Jo Ann Jazzen
Mildred Jenkins
Charles and Glenna Johnson
Richard and Jessie Johnson
Camilla Johnson
Edna Johnston
Fred Jones
Margaret Annette Jones
Robert and Esther Jones
Rebecca Jones
Matthew and Lisa Keith
William and Vivian Keller
Ralph and Esther Keller
Dale Kelley
Michael Kenerley
R. Kent and Patricia Blake
Corinne Kerfoot
John and Elizabeth Kerr
Rex and Marcia Kibler
Moray Kiehl
Charles and Virginia Kincaid
Linda Kirkman
Paul Kitley
Theodore and Winifred Klein
George and Frances Knox
Clara Koehl
Edward Kolbe
Thomas and Olga Kooreman
Joe and Barbara Lacy
Lawrence and Joanne Laird
Raymond Lambert
S Yvonne Lambert
Fletcher Larrow
Leslie and Peggy Larson
Richard and Nancy Laslo
Thomas and Gay Law
Virginia Laws
John and Carolyn Ledford
Helen Lemmon
George and Anita Lespagnard
Clarence and Rozella Lever
Mary Ann and Charles Lewis
Ronald and Linda Lieurance
Edwin and Mariette Linberg
Elaine and Jason Littleton
David and Sharon Livingston
Gregory Lombard Rea and
Kim Blakley Rea
Merlyn Loper
John and Margaret Lyons
Carolyn Lyons
June MacDonald
Robert and Shirley Magee
Richard Mahoney
Carl Manning
David and Cathy Mansfield
Coley and Johnsie Markham
Richard and Nancy Marsh
Jerry and Donna Martin
Ellis Martin
Sara and Ryan Martin
Robert and Shirley Marty
Jean Matthews
Robert and Jean Matthews
Dortha May
Frances Mayberry
Martha McBroom
Thomas and Karen McCormick
Kerry McCullough
James and Pamela McCurdy
Daniel and Karen McEver
Emma McEver
Aubrey and Isolen Sal Ome
McFarquhar
Mary Julia McKenzie
Mary Idas McReynolds
Richard McVicar
Roger and Penny Meredith
Betty Joann Merritt and Jerry Lee
Donald and Frances Mertz
Dorothy Messenger
Ralph and Ann Messick
Saundra Michael-Bowers
Robert Millard
Dale and Betty Miller
Meagan Miller
John and Valya Mobley
Donald and Martha Morey
Fred Moseley
William and Bernadine Mounts
 Roxane Murph
Jahala Myers
Oran and Charlotte Nabor
Walter and Mary Naff
Michael and Linda Naylor
Frank and Roberta Needle
William Harold Neeriemer
Janet Nelson-Arazi and
Salomon Araz
Edith Newby
Maybelle Newby-Bennett and
Donald Bennett
Kenneth Newton
Clyde and Marianne Nichols
Joy and Lee Nichols
B. Dinsmore and Joann Nisbet
James and Ruth Nix
David and JoAnn Nixon
John Norris and Nora
Beiswenger
Kay Northcutt
William and Patricia Nottingham
Donna Null
Donald and Lilian Nunnelly
Helen Nutt
Richard and Mary Ober
Joseph and Berit Olafson
Raymond and Frances Oliver
Denise Olmsted
John and Olga Oquendo
Pilar Ortiz
Deborah Owen and
Kevin Frings
Lester and Janelle Palmer
Debra Palmer
John and Arline Parish
Larry Edman and
Mary Ann Patterson
Robert Pemble
Clifton and Arlene Peightal
Robert and Betty Jane Penrod
Ralph and Nancy Peters
G. and Rebecca Phillips
James and Mary Jane Pierson
Martin and Dorothy Pike
Loraine Pitman
Alma Poole
Vesta Porter
James and Marilyn Powell
Gilbert Pralle
Lyle and Hiroko Predmore
Gary and Linda Prichard
Nancy Prindle
Ann Pugh
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