PENSION FUND OF THE CHRISTIAN CHURCH

BRIDGE

FALL 2025



April 14, 1931

April 14, 1931

Pension Fund Commerce Building
Indianapolis, Ind.
Dear Sirs:

Inclosed please find a check for (\$611.00) Six HEleven Dollars, the same to be divided into three parameters one Hundred and Ten Dollars and Ten Cents to be created abilene Christian Church on its monthly payments for June and July; Thirty-five Dollars to be credited addressed by Salkeld, for the same four months; and five and Sixty Cents to be placed in the Eight the same credited as a gift from the church.

For your information let me state that to enter the Pension Fund beginning April 1, the financial depression not to take pledge on Easter Sunday for the next two or three that as times get better this offering wi



MEASURING IMPACT. LOOKING FORWARD.

P. S. Mr. Salkeld gave the Abilene of Thirty-five Dollars which is include

A Celebration of 130 Years





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With You in Retirement...and Beyond.



Mission-Minded: Staying Focused on Our Mission as We Look Ahead



by Rev. Dr. Todd Adams President and CEO tadams@pensionfund.org

"Nani gigantum humeris insidentes (Discovering truths by building on previous discoveries)" — a statement credited to Bernard of Chartres from the 12th century. Today, we often rephrase this as "standing on the shoulders of giants." At Pension Fund, we steward a legacy that spans over 130 years. A legacy of compassion that began when leaders rose up to meet the needs of a blind widow and her orphaned children. A legacy that has evolved over time from a relief fund of a few thousand dollars to a \$3.6B retirement organization.

AT CRITICAL TIMES, Pension Fund leadership made decisions to shift and evolve as the world changed around them. Sometimes, these decisions were discoveries of new truths built on findings by our ecumenical church partners. Other times, these were shifts driven by needs or based on data. In the 1910s, an attempt was made to start a pension plan. In good church fashion, a committee was formed to begin the work, laying the foundation for what was thought to be a well-reasoned retirement program. The 1919 pension plan ended up being under-capitalized and did not survive. While one could see this as a failure, there is a beautiful success story from that first program attempt.

In the President's files, I found a letter to the then President of Pension Fund, Art Hanna, from a man named Robert (Bob) Belcher. Bob's father, Rev. Thomas Jefferson Belcher of Barbourville, KY, drowned in June of 1920. Rev. Belcher was trying to teach his children to swim when one of them began drowning. Rev. Belcher saved his child but unfortunately could not save himself.

In our records, he is known as Claimant #1 — the first surviving spouse and orphan pensions paid to a family.

Bob goes on to write that he used his Pension Plan educational benefits to pursue a degree in botany. During World War II, Bob was stationed in India and North Burma before being co-opted by the U.S. Typhus Commission. Bob's research traced the deadly spread of typhus fever among U.S. troops to a plant that chiggers fed on before biting and infecting soldiers with the disease.

One can only wonder what might have happened if a group in 1919 had not envisioned caring for the widows and orphans through a new pension plan that considered the whole family — not only to Bob and his siblings, but also to the outcome of the war.

Currently, we are at one of those inflection points. Our staff is analyzing 142 data markers as part of our 2025-2027 Strategic Plan — asking challenging questions about church life, benefit structures, and how we are organized for our work.



What I want to be clear about is that no one should be concerned about a current or future benefit for which we are already committed. Those benefits are secure and fully funded. The questions we are asking are about how we position ourselves for the pastors and lay employees who are just now beginning their journey of saving for retirement or who will begin in 20 years. We are asking questions such as: "What adjustments do we need to make today to benefits? To how we are staffed?" Or "What security features do our computer systems need with the role of machine learning?" These questions are about situating ourselves so that we can continue fulfilling our mission for the next 130 years.

We are committed to ensuring that our members enjoy a worry-free retirement that is *strong, smart, and secure.* For over 130 years, we have stood *For the Support of Ministry.* And we know, like leaders in the 1910s and the 1930s, along

The questions we are asking are about how we position ourselves for the pastors and lay employees who are just now beginning their journey of saving for retirement or who will begin in 20 years.

with everyone who has served our mission throughout the past 130 years, we must make informed decisions that will continue to impact the church for good and for God, as we steward this sacred mission.

On the journey with you!

Todd



Centrados en Nuestra Misión: Manteniéndonos Enfocados en Nuestra Misión Mientras Miramos Hacia el Futuro



por el Rev. Dr. Todd Adams Presidente y Director Ejecutivo tadams@pensionfund.org

"Nani gigantum humeris incidentes — descubriendo verdades al construir sobre descubrimientos previos" — una declaración atribuida a Bernardo de Chartres del siglo XII. Hoy en día, se suele decir "encaramados en los hombros de gigantes." En Pension Fund, administramos un legado que abarca más de 130 años. Un legado de compasión que comenzó cuando los líderes se levantaron para atender las necesidades de una viuda ciega y sus hijos que quedaron huérfanos. Un legado que ha evolucionado con el tiempo, pasando de ser un fondo de alivio de unos pocos miles de dólares a una organización de jubilación de \$3.6 billones.

EN MOMENTOS CRÍTICOS. los lideres de Pension Fund tomaron decisiones para cambiar y evolucionar a medida que el mundo cambiaba a su alrededor. A veces, estas decisiones fueron descubrimientos de nuevas verdades basadas en los hallazgos de nuestros asociados ecuménicos de la iglesia. Otras veces, fueron cambios dirigidos por las necesidades o basados en datos. En la década de 1910, se intentó establecer un plan de pensión. Siguiendo la buena costumbre de la iglesia, se formó un comité para comenzar el trabajo, asentando las bases de lo que se consideraba un programa de jubilación bien razonado. El plan de pensión de 1919 terminó siendo insuficiente en capital y no sobrevivió. Aunque se podría considerar un fracaso, existe una hermosa historia de éxito derivada de ese primer intento.

En los archivos del Presidente, encontré una carta dirigida al entonces Presidente de Pension Fund, Art Hanna, de un hombre llamado Robert (Bob) Belcher. El padre de Bob, el Reverendo Thomas Jefferson Belcher, de Barboursville, Kentucky, se ahogó en Junio de 1920. El Reverendo Belcher estaba intentando enseñar a sus hijos a nadar cuando uno de ellos comenzó a ahogarse. El Reverendo Belcher salvó a su hijo, pero desafortunadamente no pudo salvarse a sí mismo. En nuestros registros, se le conoce como el Solicitante #1 — el primer cónyuge sobreviviente y pensión de orfandad pagada a una familia.

Bob continúa escribiendo que utilizó los beneficios educativos de su Plan de Pensión para obtener un título en Botánica. Durante la Segunda Guerra Mundial (WWII), Bob estuvo estacionado en la India y el norte de Birmania antes de ser reclutado por la Comisión de los EE. UU. contra el Tifus. La investigación de Bob resolvió la propagación mortal de la Fiebre Tifoidea entre las tropas estadounidenses cuando descubrió la planta de la que se alimentaban las niguas que picaban e infectaban a los soldados y, por lo tanto, transmitían la enfermedad.

Uno sólo puede preguntarse qué habría pasado si en 1919 un grupo no hubiera previsto cuidar de las viudas y los huérfanos a través de un nuevo plan



de pensión que tuviera en cuenta a toda la familia, no solo a Bob y sus hermanos, sino también al resultado de la guerra.

Actualmente, nos encontramos en uno de esos puntos de inflexión. Nuestro personal está analizando 142 indicadores de datos como parte de nuestro Plan Estratégico 2025-2027 — planteando preguntas difíciles sobre la vida de la iglesia, las estructuras de beneficios y cómo nos organizamos para nuestro trabajo.

Lo que quiero dejar claro es que nadie debe preocuparse por los beneficios actuales o futuros a los que ya estamos comprometidos. Esos beneficios están asegurados y totalmente financiados. Las preguntas que estamos planteando se refieren a cómo posicionarnos con respecto a los pastores y empleados laicos que están comenzando ahora su camino hacia el ahorro para la jubilación o que lo harán dentro de 20 años. Nos hacemos preguntas como: "¿Qué ajustes debemos hacer hoy en día en los beneficios? ¿A cómo estamos de personal?" O "¿Qué medidas de seguridad necesitan nuestros

sistemas informáticos con el papel del aprendizaje automático?" Estas preguntas se refieren a posicionarnos de manera que podamos seguir cumpliendo nuestra misión durante los próximos 130 años.

Nuestro compromiso es que nuestros miembros disfruten de una jubilación sin preocupaciones, sólida, sabia y segura. Durante más de 130 años, hemos respaldado Para el Apoyo del Ministerio. Y sabemos que, al igual que los líderes de las décadas de 1910 y 1930, junto con todos los que han servido a nuestra misión durante los últimos 130 años, debemos tomar decisiones informadas que sigan impactando a la iglesia para bien y para Dios, mientras administramos esta misión sagrada.

¡En el camino contigo!

Todd



DIVERSITY, EOUITY, BELONGING, AND ACCESSIBILITY

The Impact of Being Seen: Mental Health and Financial Stability in Clergy



by Rev. Gabriel Lopez Director of DEBA glopez@pensionfund.org

Being seen — truly seen for one's authentic self — is important for all of us, but how does being seen work for people whose calling is to see others, week in and week out, in good times and bad? In ministry work, where we as clergy dedicate our lives to serving others, there is a profound irony: those who spend their days seeing and caring for others often feel unseen themselves.

AT PENSION FUND OF THE CHRISTIAN CHURCH, we serve those who serve, and that means we want to ensure that every member and potential member feels truly seen and valued. As ministers ourselves, we know that an unwell minister can lead to unwell churches and communities, which is why this is about more than simple pastoral care. It is about creating a foundation for both mental wellness and financial security that echoes from clergy to their families and ultimately to the congregations they serve.

The Connection Between Being Seen and Well-Being

Recent research has revealed the transformative power of feeling valued in the workplace. According to the American Psychological Association, feeling valued at work is directly linked to better physical and mental health, as well as higher levels of engagement, satisfaction, and motivation. For clergy, who often work in isolation and face pressures that are unique to their call, this connection becomes even more vital. Moreover, the challenge of feeling seen becomes even more pronounced for clergy of color. Clergy of color, including immigrant clergy, often remain invisible within religious institutional structures. Research shows that about one in four Black employees report having been on the receiving end of discrimination at work in the past year alone, while immigrant clergy frequently navigate complex cultural and language barriers that can leave them feeling unsupported and not seen in traditional pension systems.² This, of course, not only affects one aspect of well-being, but the whole self.

The Struggle to Be Seen in Minority Communities

These statistics paint a plain picture of workplace discrimination that extends into our religious communities. A recent report from 2022 shows that 75% of women of color experienced racism at work that year.³ These statistics can be shocking, but can you imagine what this does mentally for people who just want to serve others? It means that they deal with added stress in their call.

Immigrant clergy in the United States face additional layers of invisibility. Many serve in communities where language barriers, cultural



differences, and unfamiliarity with U.S. financial systems create isolation and stress. These clergy, who often are bi-vocational, may sometimes feel that they are working in the shadows because of immigration status or other discrimination. These pastors serve vital roles in diverse U.S. communities while often struggling to access the same support as their non-immigrant clergy counterparts. An example of this stress in recent months is the extensive raids by U.S. Immigration and Customs Enforcement in immigrant communities. This situation impacts them mentally, physically, spiritually, and financially.

The Financial Effects of Feeling Seen

While the effects of feeling seen affect the whole person, the connection between feeling seen and financial stability runs deeper than one would think. Everyone looks at finances differently depending on their upbringing, cultural context, and financial situation, but recent research indicates that 76% of employees, regardless of their financial viewpoint, believe employers should take responsibility for the financial wellness of their employees. A total of 96% of employers agree with this sentiment.4 Another recent study revealed that happy employees are more productive, while well-recognized employees are 45% less likely to leave their positions after two years.⁵ In this research, being seen in the context of recognition and financial support led to a significant improvement in overall well-being. When this data is applied to the church and clergy, this notion of being seen translates to healthier clergy with longer tenure, which means more stable and healthier congregations. For Pension Fund, this presents both an opportunity and a responsibility. When members and potential members feel seen and supported holistically. including their financial security, the well-being results are multifaceted.

Intentional Inclusivity

Creating an environment where all clergy members feel truly seen requires intentional approaches that address historical inequities. The World Health Organization notes that twelve billion working days are lost annually due to depression and anxiety.6 For marginalized clergy in the United States, who face both workplace discrimination and cultural isolation, these mental health issues can affect not only their finances from lost work days, but their overall well-being, too. Pension Fund is celebrating 130 years of living out our mission, For the Support of Ministry, and it is important to us that we uplift all communities. We are taking action by developing culturally competent support programs, improving our multilingual resources, adding Spanish and Korean speakers to our team, making sure that programs are culturally sensitive, and listening directly to clergy.

The Ripple Effect

When we prioritize making all members feel seen – particularly those historically marginalized – the benefits extend far beyond individual wellbeing. Financially stable, mentally healthy clergy are better equipped to serve their congregations effectively and remain in ministry long term, contributing consistently to the well-being of their families, congregations, and communities.

At Pension Fund, these findings highlight the importance of creating environments and programs where all clergy feel that their unique stories, contributions, and challenges are recognized and addressed. This is what we hope is happening and continues to happen with our DEBA initiative. We want you to be at your best as you serve God's people. And we thank you for letting us be part of that journey. We see you, pastor, and we will not look away.

- (1) https://www.apa.org/news/press/releases/2023/07/work-mental-health-challenges
- (2) https://www.ahtd.org/files/state-of-the-global-workplace-2024-key-insights.pdf
- (3) https://www.runnymedetrust.org/partnership-projects/broken-ladders
- (4) https://newsroom.bankofamerica.com/content/newsroom/press-releases/2023/09/bofa-survey-finds-many-americanworkers-optimistic-about-their-f.html
- (5) https://www.gallup.com/workplace/650174/employee-retention-depends-getting-recognition-right.aspx
- (6) https://www.who.int/news-room/fact-sheets/detail/mental-health-at-work

 $\mathbf{6}$



El Impacto de Ser Visto: La Salud Mental y la Estabilidad Financiera del Clero



por el Rev. Gabriel Lopez Director de DEBA glopez@pensionfund.org

Ser visto — ser visto verdaderamente por la autenticidad de uno mismo — es importante para todos, pero ¿cómo funciona ser visto para quienes tienen la vocación de ver a los demás, semana tras semana, en las buenas y en las malas? En el trabajo ministerial, donde nosotros, como pastores, dedicamos nuestras vidas a servir a los demás, existe una profunda ironía: aquellos que dedican sus días viendo y cuidando a los demás a menudo se sienten invisibles.

EN PENSION FUND OF THE CHRISTIAN CHURCH, servimos a quienes sirven, y eso significa que queremos asegurarnos de que todos los miembros y posibles miembros se sientan verdaderamente vistos y valorados. Como ministros, sabemos que un ministro que no se encuentra bien puede provocar que las iglesias y las comunidades tampoco se encuentren bien, por lo que se trata de algo más que un simple atención pastoral — se trata de crear una base para el bienestar mental y la seguridad financiera que se refleje en el clero, en sus familias y, en última instancia, en las congregaciones a las que sirven.

La Conexión Entre Ser Visto y el Bienestar

Investigaciones recientes revelan el poder transformador de sentirse valorado en el lugar de trabajo. Según la Asociación Americana de Psicología, sentirse valorado en el trabajo está directamente relacionado con una mejor salud física y mental, así como con mayores niveles de compromiso, satisfacción y motivación.1 Para el clero, que a menudo trabaja de forma aislada y se enfrenta a presiones únicas de su vocación, esta conexión se vuelve aún más vital. Además, el desafío de sentirse visto se vuelve aún más pronunciado para el clero de color. El clero de color, incluido el clero inmigrante, a menudo permanece invisible dentro de las estructuras institucionales religiosas. Las investigaciones muestran que aproximadamente uno de cada cuatro empleados afroamericanos reporta haber sido víctima de discriminación en el trabajo solo

en el último año, mientras que el clero inmigrante se enfrenta con frecuencia a complejas barreras culturales y lingüísticas que pueden hacerles sentir desatendidos y excluidos de los sistemas de pensiones diseñados según los modelos tradicionales.² Esto, por supuesto, no solo afecta a un aspecto del bienestar, sino a todo el ser.

La Lucha por Ser Vistos en las Comunidades Minoritarias

Estas estadísticas presentan claramente la discriminación en el lugar de trabajo que se extiende a nuestras comunidades religiosas. Un informe reciente de 2022 muestra que el 75% de las mujeres de color experimentaron racismo en el trabajo ese año.³ Estas estadísticas pueden ser impactantes, pero ¿se imaginan el impacto mental que esto tiene en quienes solo quieren servir a los demás? Significa que tienen que lidiar con un estrés adicional en su vocación.

El clero inmigrante en los Estados Unidos se enfrenta a niveles adicionales de invisibilidad. Muchos prestan servicio en comunidades donde las barreras lingüísticas, las diferencias culturales y el desconocimiento de los sistemas financieros estadounidenses generan aislamiento y estrés. Estos pastores, que a menudo tienen dos vocaciones, pueden sentir en ocasiones que trabajan en la sombra debido a su estatus migratorio u otras formas de discriminación. Estos pastores desempeñan funciones vitales en diversas comunidades estadounidenses.

mientras luchan por acceder al mismo apoyo que sus contrapartes del clero no inmigrante. Un ejemplo de este estrés en los últimos meses son las amplias redadas realizadas por el Servicio de Inmigración y Control de Aduanas de los Estados Unidos (ICE) en las comunidades de inmigrantes. Esta situación les afecta a nivel mental, físico, espiritual y financiero.

Los Efectos Financieros de Sentirse Visto

Mientras los efectos de sentirse visto afectan a toda la persona, la conexión entre sentirse visto y la estabilidad financiera es más profunda de lo que uno pensaría. Cada persona ve las finanzas de manera diferente dependiendo de su crianza, contexto cultural y situación financiera, pero investigaciones recientes indican que el 76% de los empleados, independientemente de su punto de vista financiero, cree que los empleadores deben asumir la responsabilidad del bienestar financiero de sus empleados, y el 96% de los empleadores está de acuerdo con esa opinión.⁴ Otro estudio reciente reveló que empleados felices son más productivos, mientras que empleados bien reconocidos son un 45% menos propensos a dejar sus puestos después de dos años.⁵ En esta investigación, sentirse visto en el contexto del reconocimiento y el apoyo financiero genera una mejora significativa en el bienestar general. Cuando estos datos se aplican a la iglesia y al clero, esta noción de sentirse visto se traduce en un clero más saludable con una permanencia más larga en la iglesia, lo que significa congregaciones más estables y saludables. Para Pension Fund, esto supone tanto una oportunidad como una responsabilidad. Cuando los miembros y los posibles miembros se sienten vistos y apoyados en su bienestar integral, incluyendo su seguridad financiera, los resultados sobre el bienestar son multifacéticos.

Inclusión Intencional

Crear un entorno en el que todos los pastores se sientan verdaderamente valorados requiere enfoques intencionados que aborden las desigualdades históricas. La Organización Mundial de la Salud señala que cada año se pierden doce billones de días laborables debido a la depresión y la ansiedad.⁶ Para los pastores marginados de Estados Unidos, que enfrentan discriminación laboral y aislamiento cultural, estos problemas de salud mental pueden afectar no solo a sus finanzas por la pérdida de días de trabajo, sino también a su bienestar general. Pension Fund celebra 130 años de cumplir con nuestra misión, Para el Apoyo del Ministerio, y para nosotros es importante elevar a todas las comunidades. Estamos tomando medidas mediante el desarrollo de programas de apoyo culturalmente competentes, mejorando nuestros recursos multilingües, incorporando hablantes de español y coreano a nuestro equipo, asegurándonos de que los programas sean culturalmente sensibles v escuchando directamente al clero.

El Efecto Dominó

Cuando priorizamos que todos los miembros se sientan vistos — especialmente aquellos que han sido marginados históricamente — los beneficios se extienden mucho más allá del bienestar individual. Los pastores con estabilidad financiera y salud mental están mejor preparados para servir eficazmente a sus congregaciones y permanecer en el ministerio a largo plazo, contribuyendo constantemente al bienestar de sus familias, congregaciones y comunidades.

En Pension Fund, estos hallazgos resaltan la importancia de crear entornos y programas donde todos los pastores sientan que sus historias, contribuciones y desafíos únicos son reconocidos y atendidos. Esto es lo que esperamos que esté sucediendo y siga sucediendo con nuestra iniciativa de DEBA (Diversidad, Equidad, Pertenencia, y Accesibilidad). Queremos que se encuentren en su mejor momento mientras sirven al pueblo de Dios. Y les agradecemos por permitirnos ser parte de ese viaje. Te vemos, pastor, y no apartaremos la mirada.

- (1) https://www.apa.org/news/press/releases/2023/07/work-mental-health-challenges
- (2) https://www.ahtd.org/files/state-of-the-global-workplace-2024-key-insights.pdf
- (3) https://www.runnymedetrust.org/partnership-projects/broken-ladders
- (4) https://newsroom.bankofamerica.com/content/newsroom/press-releases/2023/09/bofa-survey-finds-many-americanworkers-optimistic-about-their-f.html
- $(5) \ https://www.gallup.com/workplace/650174/employee-retention-depends-getting-recognition-right.aspx$
- (6) https://www.who.int/news-room/fact-sheets/detail/mental-health-at-work



When the Need Arises...



by Rev. Julie Richardson VP for Development and Programs jrichardson@pensionfund.org

Rhoda Jane Castle Chase had few options, if any at all, when her husband, the Reverend Ira Chase, died in 1895. She was a woman, first of all, and women had little opportunity in those days. In addition, she had four children to care for, and she was blind as a result of smallpox contracted while serving in the Red Cross.

I AM GRATEFUL for the handful of pastors and church leaders who rallied around her, securing donations that purchased a modest home and a small plot of land for her and her children to live on. I'm even more grateful that Rhoda Jane agreed to receive the gift of home and land on the condition that when her family no longer needed it, it would be sold and a portion of the proceeds would go to support another clergy family in need. In doing so, she created what would become Ministerial Relief and Assistance (MRA).

A need arose. The need was met. And space was made for whatever the next need might be.

In 1921, a local church pastor died in a drowning accident, leaving behind his wife and three children. Those three children were the first recipients of a minor child pension. In 1997, one of those children, then a dedicated lay leader in his own church, wrote to Pension Fund expressing his gratitude for the care and foresight it took to provide the children of clergy with such assistance, including the reality that without that assistance, he and his brothers might well have landed in a local orphanage.

And while the minor child pension and the assistance Rhoda Jane and her children received come from two different sides of the organization that is Pension Fund — one business, one benevolent — it is the same way of being as a financial ministry, the same DNA, that infuses and influences both.

Needs arise. Needs are met whenever possible. And space is made for future needs.

One hundred thirty years after Rhoda Jane, and 104 years after the first minor child pension recipient, our MRA programs are still following the model of identifying need, seeking to meet that need, and working with generous donors to create space for whatever the next need(s) might be.

Over the last decade, MRA programs have grown significantly as Pension Fund staff, volunteer leaders, and donors have helped us all pay attention to the growing needs of clergy and their families.

We have continued 13th Check, a signature MRA program that seeks to support our most vulnerable retirees with some extra financial assistance at year-end.



We have grown our Emergency Aid and Disaster Relief programs to meet the very real needs that emerge throughout the lives and work of clergy.

We have created a program to assist pastors and their congregations when the arrival of a new child in a pastor's home necessitates parental leave. And in addition to the Student Gift Membership program, which helps seminary students get a head start on retirement, we have created a Gift Pensions for New Church Planters program and a Gift Match Pension program, both designed to assist pastors and their congregations in obtaining a strong, smart, and secure retirement.

We are working to pay close attention to the places where, historically, voices have not been heard or included. That has translated into clergy wellness gifts to Black Ministers Retreat, Obra Hispana, NAPAD, and Alliance Q. We have also gifted the Christian Church in Puerto Rico funds to create their own emergency aid resources for pastors.

And in the last year, we have launched a pilot project called Cornerstones, designed to mitigate

the financial barriers to clergy health and wellbeing, as well as foster authentic and holy friendships among clergy.

Needs arise. Needs are met whenever possible. And space is made for the next... and the next... and the next.

None of this happens without the generosity of our MRA donors, their care for clergy and their families, and their commitment to recognizing that well-cared-for clergy make for well-cared-for congregations. These folks step into the space created for the next need, and they rise to the occasion every time. We are so grateful — it is because of you that we have been able to cast our vision wider and meet needs that perhaps we could not before.

MRA was born out of some generous souls responding to a seen need. We seek to honor their initial work by carrying it forward today with grateful hearts for the cloud of witnesses that has made these last 130 years possible.



Bob Belcher

On the pages that follow, you will find something a little different from our usual member spotlights - a remarkable piece of history. This letter, written by the son of Pension Fund's very first claimant decades after the original claim was paid, offers a rare glimpse into the enduring promise that began 130 years ago at Pension Fund's founding. Preserved through time, these words remind us that our mission is more than numbers on a page — it is a legacy of care and security that continues to shape lives today.

> P.O.Box 980242 Ypsilanti, MI 48198 February 10, 1997

Disciples of Christ Pension Fund P.O.Box 1986 Indianapolis, IN 46206-1986

Dear Director:

When my father, the Rev. Thomas Jefferson Belcher of Barboursville, Kentucky, drowned in June of 1920, his survivors became clain # 1 on the Pension Fund. At that time I, Robert, was was not quite two years old, my brother Richard was five, and John was not yet eleven. When mother paid for his funeral there was virtually nothing left, but she was determined to keep us together rather than shipping us off to the Masonic orphanage. She went to work as court reporter, public stenographer, rolls baker, and whatever. Many a night I went to sleep to the rattle of her Royal. Without the help of the Pension Fund she never could have made it. She remarried when I was six, and died of cancer in September of 1935. I continued to draw periodic payments until I reached 21 in 1939.

For many years I have wanted to express our gratitude for the help we received. Although the amounts might seem small by today's notions, they were crucial to our survival as a family. And they helped John to attend Berea College Academy for his senior year and eventually to complete his college major in physics there. He went on to work for Bell Telephone, first as a lineman and then as maintainance manager, and later as a research engineer in circuitry design for General Telephone laboratories before retiring. He has one son, John Jr., two granddaughters, and two great-granddaughters. In recent years he has had a series of so-called mini-strokes. These have disabled him physically to the point that he had to be placed in a nursing home three years ago. His mind is still clear, but he now communicates mostly by terse printing on his tablet. He was 87 last October. Dick did not take equal advantage, unfortunately, and died by his own hand in 1967, leaving a widow and two adult children, Keith and Gail. Gail has three children, a Ph.D., and is an educator in Connecticut; Keith has none.

I completed a major in Biology at Berea in 1938, and was a graduate assistant in general biology at Purdue when I reached my majority, just before the disruptions of World War II. I served as a conscientious objector, first at a forestry camp in northern Michigan and then, by my request, as a psychiatric attendant at Duke University Hospitals. Early in 1944 I requested reclassification to 1-A-O and after basic training was sent to India and on to North Burma as a medical lab technician. There I was co-opted by the U.S.A. Typhus Commission as a field botanist in its investigation of the epidemiology of scrub typhus fever, a major lethal problem for troops in Assam and Burma. My assignment was to try to find the kind of plant fed on by the chiggers which transmit the causative agents from mammal to mammal when the female mite seeks the blood meal required for her to lay fertile eggs. In this we eventually succeeded, and I was given the use of our collection of nearly 1000 sets of dried plant specimens, taken both from infested campsites and from control areas, as a basis for graduate research.

After my discharge in late February of 1946 I came to Ann Arbor as a teaching fellow in botany at the University of Michigan. That fall I took a full-time teaching position at Michigan State Normal College here in Ypsilanti, only 7 miles from the U of M. I intended to stay only until I finished my doctorate. That took nearly eight years, by which time I was well ensconced at M.N.S.C. (now Eastern Michigan University). Thus I stayed on until the end of 1981, at which time I "retired" (i.e., went off the payroll). I still have a close relationship with the department, which enables me to continue my ongoing research on plants of the daisy family from Australasia and turn out an occasional journal article.

In August of 1938 I had married my Berean classmate, Ruby Burcham, who went on to Kahler School of Nursing in Rochester, Minnesota, under her maiden name because marriage during training was forbidden in those days. In November of 1941 she completed her training, passed her State Boards, and (re)married me. She followed that profession almost continuously until her retirement from the Student Health Service at EMU on Leap Year Day in 1980 (the day after her sixty-fifth birthday) and since then spent several years as a hospice volunteer. We have two children, Harold (1942) and Anna (1944). Harold has a son, Ben, and Anna has a daughter, Jolie Prentice; both grandchildren are graduate students. Harold works as a financial officer for an in-home health care company near Traverse City, MI, and Anna is a librarian and media specialist in the school system of Fabens, TX, near El Paso.

I must add that I was baptized at First Christian Church in Corbin, KY, at age eleven, and have been an active church member most of the time since. Currently I am chairman of the Diaconate Board at First Baptist Church of Ypsilanti, next door to us!

Without the timely and sustained help of the Pension Fund in my earlier years, who knows what or where I would be today!

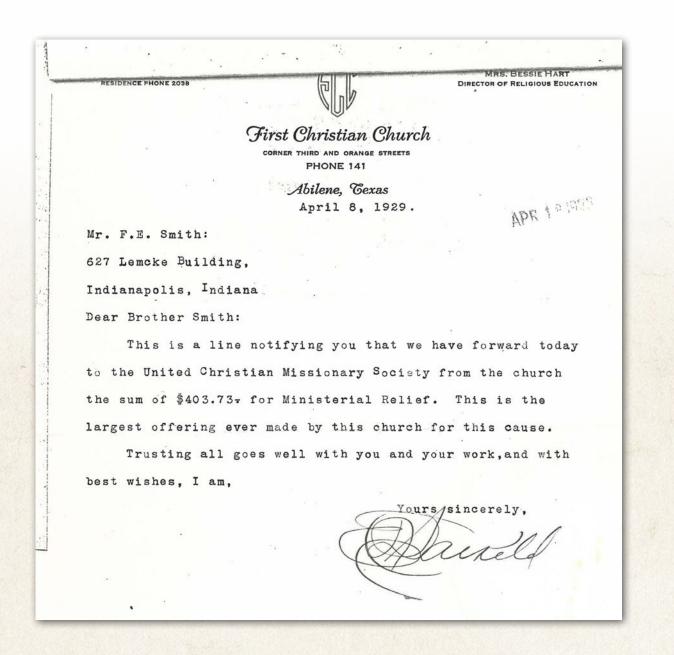
Most gratefuly yours,

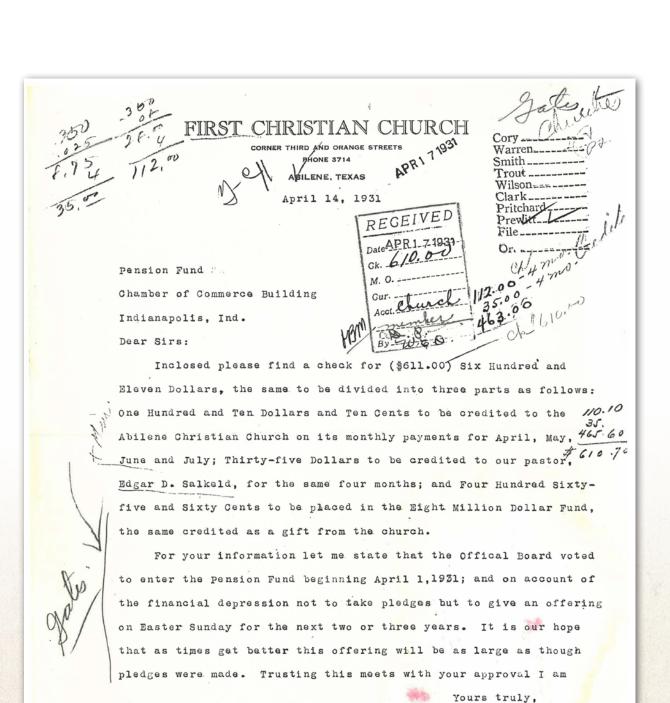
(Robert Orange)



Letters from the Great Depression

This employer spotlight takes us on a different journey than usual — back to the Great Depression era. During one of the most challenging times in our nation's history, First Christian Church in Abilene, Texas, remained steadfast in its commitment to Ministerial Relief and Assistance (MRA). Their faithful giving, even in hardship, reflects the spirit of generosity that has sustained Pension Fund's mission, "For the Support of Ministry," for 130 years. It is a story that reminds us how enduring faith and shared purpose can shape a legacy of care.





Lorothy S. Howerton Church Secretary

P. S. Mr. Salkeld gave the Abilene church his personal check for Thirty-five Dollars which is included in the above amount.



Balancing Liquidity: What It Means for Your Investments



by David Stone Chief Investment Officer davids@pensionfund.org

For many years now, I have written articles for this publication dealing with numerous aspects of the funds and investment program that support the products our members have invested in through Pension Fund. These have included articles on asset allocation, Good Experience and Special Apportionment Credits (GEC/SAC), and nontraditional investments, to name just a few.

Although the policies governing our investment operations and portfolios have remained stable, occasional changes can occur due to longer-term shifts in the financial markets or changes in our members' demographics over time. One update worth naming is liquidity. It is the cash-like portion of the portfolio we can access quickly. Liquidity matters most in our defined benefit pension — the largest part of our assets – because retirees and beneficiaries rely on their well-earned retirement income every month. Our defined benefit pension product is most impacted by liquidity needs because it is by far our largest product, in both asset size and membership. We want to ensure that those pension checks arrive on time each



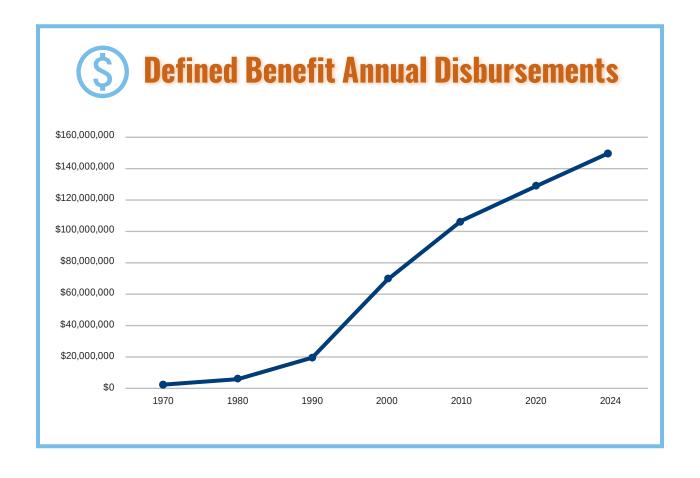
month, in addition to having appropriate funds immediately available for those wishing to make withdrawals from any of our other savings products.

When I first began working at Pension Fund in the early 1990s, there were considerably more pension dues arriving at our office than pension payments being sent out monthly. It was our Treasurer's responsibility to invest this difference for the future of those members. As you can see from the chart in this article, the monthly pension benefits have

been increasing steadily over many years, primarily due to the net increase of retired members with relatively large monthly pension amounts and the associated substantial SACs that have increased those pensions over time. Following the recent approval of the 2025 SAC at 3.5%, the monthly net distribution of pension payments exceeds \$12 million each month, or nearly \$150 million annually! Clearly, this is a significant amount that needs to be available each month and, along with providing immediate access to funds in other products, is a meaningful variable in managing the

availability of liquid investments and cash in our asset allocation positioning for future growth.

As the Pension Fund staff and board work on planning for and anticipating possible future demographic changes in the coming decades, rest assured that we will continue to invest assets in ways that provide growth for the future as well as the liquidity needed to meet our obligation to provide safe and stable retirement benefits to those of you who have worked so hard in the service of others.



____ વીજ ____ TECHNOLOGY UPDATE

Shaping the Future:How Pension Fund's Data Project is Building a Smarter, Stronger Tomorrow



by Chad Robinson Senior VP of Information Technology crobinson@pensionfund.org

At Pension Fund, we believe preparing for the future begins with understanding where we have been, so we know how to guide our path forward. That is why our primary strategic initiative in the 2025–2027 Strategic Plan is the Data Project — a forward-looking initiative designed to help us anticipate how our organization, and the needs of our members, will evolve over the next 5, 10, or even 20 years.



MORE THAN A RESEARCH EFFORT, the Data Project is a strategic investment in our future. We are using data to identify the trendlines and resulting changes we need to make to remain strong, smart, and secure. Our goal is to transform information into insight — and insight into action.

This initiative touches nearly every area of our work. We are taking a holistic approach to analyzing the trends and patterns that shape our operations, including:

- Membership trends
- Product offerings
- Donor engagement and giving behavior
- Enrollment trends
- Market demographics for congregations, seminaries, and other large employers
- Operating costs
- Assets under management and investment strategy
- Investment fees and structures

By studying these areas in depth, we aim to uncover both opportunities and risks — and respond to them with strategic clarity.

"By studying these areas in depth, we aim to uncover both opportunities and risks and respond to them with strategic clarity."

A Structured, Collaborative Approach

In February, we formally convened a cross-functional data team to establish the framework for this effort. The team's initial work produced a list of 142 data points for consideration, ranging from quantitative member data to financial and operational metrics. This brainstorming phase laid the groundwork for how we would approach the analysis — from data sourcing to long-term stewardship of the dataset.

Our IT team, which plays a central role in project execution, began the critical task of identifying the "source of truth" for each data point — ensuring accuracy, completeness, and usability. Each data element is rated based on the level of effort required to retrieve it and the confidence level in its quality, drawn from historical reliability.

To ensure data integrity, we are assigning subject matter experts (SMEs) across departments. These individuals help validate the accuracy of data inputs and clarify the real-world implications of the results. In April, the team used a data prioritization matrix to refine the list, ranking each item by priority and effort. This structured approach allows us to focus on one topic at a time, deliver findings, and iterate quickly.

From Insight to Impact

We are also collaborating with Willis Towers Watson (WTW) to support our forecasting efforts. WTW is assisting with modeling projections for our pension programs, while our internal team, led by Grace Caress, is focused on defined

contribution plan analysis. Together, we are developing detailed, data-informed models to help us predict and plan for what is ahead.

Moving forward, our data projections will be regularly reviewed against actual results. After each review, the data team and SMEs will analyze any variances and adjust the models to improve accuracy. This ongoing cycle of evaluation and refinement enables agile, evidence-based decisions, ensuring our strategies stay responsive to real-world trends and support long-term sustainability for our members.

Our first major milestone is slated for November, when we will present the initial trendline analysis to our board of directors. From there, work will continue into 2026 as we begin implementing data-driven recommendations that may impact our staffing model, operations, donor engagement strategies, investment approach, and more.

A Foundation for the Future

The Data Project is more than an internal analysis — it is a foundation for transformation. By embracing the power of data and long-term, strategic thinking, Pension Fund is investing in a future where we remain responsive to the needs of our members, resilient in the face of change, and ready for whatever potentially lies ahead.

We look forward to sharing more as this important work unfolds — and to building that future together.



2025 General Assembly

What a joy it was to join you at General Assembly this year! Coming together in worship and community reaffirmed why we do this work — supporting ministry and serving those who serve. We are thankful for every conversation and every moment of connection, and we are excited to share some of our highlights.

















Take Charge of Your Financial Future with Your Money Line



Brought to you by Your Money Line, yourmoneyline.com

Are you ready to feel confident about your money and start making real progress toward your financial goals?

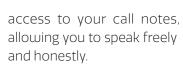
YOUR MONEY LINE (YML) is a financial wellness benefit offered by Pension Fund to help you build confidence, clarity, and control over your financial life. Through one-on-one coaching with compassionate Financial Guides, you can make meaningful progress toward your goals — whether you are tackling debt, planning for the future, or just trying to make sense of your next step.

One Pension Fund participant described the experience in three powerful words: "Support, Equip, and Uplift!" This philosophy is at the heart of every coaching conversation you will have with a YML Financial Guide.

Support: A Safe, No-Judgment Zone

No matter where you are in your financial journey, YML is here to walk alongside you. You will be met with understanding and respect — never judgment. These confidential conversations create a space where you can be open about your challenges, hopes, and goals. Pension Fund does not have





Real Feedback: "My Financial Guide supported me without judgment, encouraged me to retain my dignity in a path that is so humbling, reminded me that there is light, there is goodness, and there is hope."

From day one, your Financial Guide listens with empathy and helps you stay focused on what matters most to you.

Equip: Tools, Tips, and Personalized Resources

YML does not just listen — it equips. In each session, you will receive insights and guidance tailored to your unique situation. Coaching calls are typically 20 minutes long and include a follow-up summary so you can refer back to what you discussed.

"My financial life now, after meeting with a Financial Guide, is a lot like mountain biking with many peaks and valleys, but I know what I need to pack for the journey and some of the waypoints. YML is a great, free benefit and another reason to love Pension Fund."



"My Financial Guide held me accountable, gave me tasks from each meeting that I needed to complete, encouraged me to show up and continue to push for my freedom from this debt that felt like it was suffocating me. We set the timeline early this year that I would have resolved this by my birthday in October (in about 10 months)... Today I praise God for Pension Fund for making this resource available to me and for Your Money Line for employing intelligent and compassionate Financial Guides. I have been changed; I have been loved and cared for in the ways that I am called to love and care for others."

Here is what a call looks like:

- 1. Start with What Matters to You: We begin by confirming your area of interest or understanding your current financial situation. Whether it is budgeting, saving, managing debt, or planning for the future, this conversation is all about your priorities.
- 2. Explore Your Story Together: You will share your background, challenges, and opportunities. Your Financial Guide will listen carefully and ask thoughtful questions to help you uncover insights and possibilities you might not have seen before.
- 3. Get Practical Tips and Resources: Your Financial Guide will share best practices tailored to your situation and introduce you to helpful tools, courses, and resources from YML designed to empower your financial growth.
- 4. Plan Your Next Steps Together: Before your call ends, you will discuss actionable next steps, which may include scheduling your next call. This ongoing support provides accountability and encouragement to keep you moving forward.
- **5. (Bonus!) Follow-Up:** After each call, you will receive notes summarizing everything you discussed, so you never miss a beat.

Uplift: Encouragement That Moves You Forward

Financial coaching isn't just about solving problems; it is about creating momentum and building confidence. At the end of each session, you and your Financial Guide will identify actionable next steps. You can even schedule a follow-up during your session to stay accountable and keep moving toward your goals.

Through consistent support and genuine encouragement, YML helps you feel empowered, hopeful, and uplifted on your financial journey.

Ready to Take the First Step?

Imagine having a trusted guide by your side who listens, equips, and uplifts you to make smart financial choices every step of the way. That is what YML offers.

Setting up your first call is easy:

Visit **pensionfund.org/yourmoneyline,** choose a time that works for you, and you are on your way. You can also call YML at 1-833-890-4077 from 9 a.m. to 9 p.m. Eastern to get help scheduling.

Start today because your financial future is worth investing in.

In Memoriam

The following list reflects deaths reported to Pension Fund that occurred between January 1 and June 30, 2025.



Vickie Jean Emery

Michele Fairfax

Nicholasville, KY

Grand Rapids, MI

Sara Fetty

Spring, TX

Albany, OR

Ellen A. Frost

Amherst, VA

Winston-Salem, NC

Barbara J. Faulconer

Norman S. Fiddmont

Earl Keith Fleshman

Unicoi. TN

Alan Gene Ahlgrim Longmont, CO

Sandeep Allam Carmel, IN

Henrietta W. Anderson Mars Hill, NC

John L. Andrae Carmel, IN

Harold E. Armstrong Saint Cloud, FL

Marv B. Ashworth

Tampa, FL

Morris R. Ball Columbia, MO

Charles Edmond Barnes Wilson, NC

Lawrence Arvil Bass, Jr. Peoria II

Barbara Wood Bean Jackson, TN

Charles L. Beneze. Ir.

Granbury, TX John A. Borek

Spokane, WA

Jimmy J. Bray Ioplin, MO

Donald C. Brewer Buford, GA

Elizabeth Ruth Brice Fort Worth, TX

Jean Ross Brokering Arizona City, AZ

Virginia Tharpe Brubaker Roanoke, VA

Dorothy L. Bryan Des Moines, IA

Bonnie Arlene Brynteson Warroad, MN

Katherine E. Burckhalter

Kirkwood, MO Linda J. Burger

Big Island, VA Philip J. Calef

Sparks. NV

Joan Brown Campbell Chagrin Falls, OH

Lisa F. Caro Fremont, CA

Thomas John Carpe Des Moines, IA

John S. Carter Tobati, Caacupe

Booker T. Carter, Jr.

Indianapolis. IN

Carlos F. Castaneda Wesley Chapel, FL

Danny L. Caulkins Cloverdale, IN

Lura J. Cayton Blue Springs, MO Fern C. Chester Long Branch, NJ

lames L. Churchwell McMinnville, OR

Diane Elston Clark Springtown, TX

David L. Click Knoxville, TN

Larry S. Clifton Summerville, SC

Betty A. Coleman Indianapolis, IN

Michael Dean Collins

Johnson City, TN Wallace E. Crider

Martin. TN

Enid, OK

Enid, OK

Fremont. CA

Bridgton, ME

Kaufman, TX

Janet M. DuGay

White Plains, NY

Shirley D. Elliott

Roanoke Rapids, NC

Alachua. FL

Charles Keith Elliott

Angelina S. Donez

Josephine M. Drane

Reesie M. Drouet

Dennis A. Fulbright Humboldt, NE

Gerard P Cronin Terresa D. Garner Cincinnati, OH Reaverton OR

David Rancier Darnell Marie Gertha Georges Philadelphia, PA Edith Ann Darnell

Carol M. Giorda Austin TX

> Steven L. Goughnour Monroe City, MO

Sandra J. Gourley Eureka. IL

David Carl Greenfield Canton, GA

M. Kent Grimes Speedway, IN

Geraldine F. Hall Savannah. MO

Phyllis Augustine Hammond Sappington, MO

> Sara J. Harwell Nashville, TN

Cleo J. Hastings Fresno, CA

Montine J. Hensley Arden, NC

Melva E. Hessevick Lebanon, OR

Alice Marilyn Highfield Danville, KY

Mamie Davis Hilliard Black Mountain, NC

Jowell Ruth Hilton Hawkinsville, GA

Jo Catherine Holder White Hall II

Ronald O. Hollon Yakima, WA

Margaret J. Holt San Antonio, TX

Larry B. Hostetler Phoenix. AZ

Dewayne H. Howell Duarte, CA

Deborah L. Hunt Indianapolis. IN

John James Lyon Hunter Vancouver, BC

Michael Ray Hunter Huntsville. TX

Mary B. Immel Lafayette, IN

Gregory D. Jackson Los Anaeles. CA

Kathleen E. Jackson Saint Peters, MO

Galesburg, IL Charles L. Jones

Gordon, NE

Gene E. Johnson

Donald Clifford Iones Scottsdale, AZ

Virginia Kathleen Jones Scottsdale, AZ

Lori Ann Kline Zionsville, IN

Georgia Diane Knight Brookeville. MD

Brian lames Carman Krebs Seattle, WA

Thomas F. Krissak Greensboro, NC

Marvin V. Layman Broken Arrow, OK

Laverne E. Leigh Eugene, OR

Linda H. Lieurance Kansas City, MO

Charlotte Kay Lilliedahl Green Valley, AZ

Frances N. Loden Athens TX

Arne A. MacFarlane Spanaway, WA

Reves Malagon Fort Worth, TX

Rachel Marez

Tucson, AZ

Dianne L. Mansfield Terre Haute, IN

Gloria P. Matle lamestown, KY

Kathryn A. McClellan Lancaster, OH

Kevin Garnet McDonald Niagara Falls, ON

Frankie I. McDowell Sikeston, MO

Marjorie G. McHarg Colorado Springs, CO

Brenda S. McInturff

Johnson City, TN Suzanne E. McKav

Indianapolis, IN Carole M. McKeel

Goldsboro, NC

Theodore P. Milas, Sr. Edison. NI

Lois Annette Miles Desoto. TX

Mollie Cline Mitchell Knoxville. TN

Judith R. Moore Burlington, NC

Richard E. Moore Indianapolis, IN

James Richard Morris Johnson City, TN

Nancy Morris Nicholasville, KY

Scott Lee Morris Mario Zarate Delos Johnson City, TN

Betty Sue Morriss Greenville, IN

Howard Mountcastle, Jr. Neosho, MO

Donna Jean Nelson Waukee, IA

Diep Mong Thi Ngo Peoria, IL

Rita Ann Nieters Foristell. MO

Shakila I. Omar Hayward, CA

Robert Glen Painter Waco, TX

Cesar O. Paniamogan lacksonville. FL Emily Ann Patchen

Colorado Springs, CO

Frances Mary Patton Greenwood, IN

Gerald J. Payton Cedar Rapids. IA

Diana A. Perez Houston, TX

Sophia S. Phillips Saint Louis, MO

Jessie Tigris Poole Springdale, AR

Mary E. Potter West Leechburg, PA

C. Maynard Powell Middletown, IN

Lalovce Price-McDuffie Dallas, TX

Wallace Maynard Prowell Beaverton, OR

Marvin E. Purser, Jr. Hollywood, FL

Georgia L. Raeburn Newton Falls, OH

Kevin D. Ray Shelbyville, IL

Willard T. Reece Derby, KS

Reyes Jacksonville, FL

> Eugene Reynolds Spencer. VA Melinda J. Reynolds

Adairsville. GA Sandra S. Ridenour

Robert Andrew Riester II Indianapolis, IN

Indianapolis, IN

Minnie M. Rigg Dunnville, ON

Hazel L. Riggs Tupelo, MS Phyllis Ann Ringham

New Albany, IN

Emma Jean Robinson Hawkins, TX

Ramon R. Rodriguez Midland, TX

> Bruce Howard Rolstad Santa Fe, NM

> > Nellie F. Sauls

Farmville, NC

Ashland, WI

Fishers. IN

Betty Jean

Shoemaker

Eugene, OR

Enid. OK

Glenna F. Seelev

Donna Jean Shields

Arroyo Grande, CA

Harold D. Shore

Mildred F. Slack

Webster Groves, MO

Morgan Ross Sly

Poland Spring, ME

Bruce E. Smith

John W. Smith

Oro Valley, AZ

Lakewood, WA

Priscilla J. Smith

Manhattan, KS

Arlington, TX

Sheffield, PA

Orlando. FL

Strother II

Clark. MO

Eugene, OR

Carla Synja

San Diego, CA

William Henry

Snvder

Donald Richard

Henrietta H. Snyder

Richard E. Sweenev

Colorado Springs, CO

Patricia Ruth Smith

Thad A. Smotherman

Nancy Kay Roots Newton, KS

John R. Sams Hendersonville, NC

Ruth S. Thompson Proctorville. OH

Mark Gene Toulouse Charlene M. Scales Fort Worth, TX

Andrew Tang

Margaret J. Taylor

Sandra Ruth Taylor

Evelyn Thomason

Brownsburg, IN

Richwood, OH

Rockville, MD

Milpitas, CA

Patricia Hines Trader Lexington, KY

Joanne Linda VerBurg Black Mountain, NC

Leslie L. Vetter Edmond, OK

Mentor, OH Alice Hughes Weber Knoxville, TN

Terri Wearstler

Zona R. Weeks Carmel. IN

> Karen Louise Weinman Fort Worth, TX

Debra J. Welch Fort Worth, TX

Carl J. White Rockledge, FL

Luelander Lofton Williams Clinton, NC

Bruce Craig

Williamson

San Antonio, TX Victor M. Wilson Columbus, NC

Virginia Kay Wortman Salem, MO

Charles H. Wray, Jr. Eden, NC Charles Wright

Holly Hill, SC Beverly Jean Yates Oklahoma City, OK

Barbara A. Younce Plainfield IN

Remembering the Gifts

Pension Fund gratefully acknowledges our donors who faithfully believe in the ministry of those who serve the church.

Thank you to individuals and organizations who made a gift to Ministerial Relief and Assistance, the MRA endowment, or an MRA program between January 1 and June 30, 2025. You make ministry possible with your generous gifts.





Ministerial Relief & Assistance

MRA comprises 15 programs for the support of ministry, including our Ministerial Relief and Supplemental Gift pensions. Every dollar gifted to MRA goes directly to a pastor or pastor's family in need of financial support during a time of crisis or difficulty.

INDIVIDUALS	Sarah Renfro and Kyle Brown	Joyce Crowell	Barbara Gibbs
Richmond Adams	Carol Burkhalter	Otto Crumroy	Learsy and Luis Gierbolini
		Ronald and Deniese	dier boili ii
Todd Adams	Timothy Butler	Degges	Bob Gilewski
Patricia Allred	Gregoria Cabrera	Gregory Eberhard	Julia Jordan-Gillett and
Janet Nelson-Arazi and			Mark Gillett
Salomon Arazi	John Carter	Alfred Farnsworth	Brett and Elena Gobeyn
Davies Davido	Chris Cleavely	Dawn Fleming	
Dorian Bandy			George and Suzanne
Brenda Bartlett	Robert and Joyce Coalson	Merillat Flowers	Gordon
John Donnett		Arthur Freund	Sandra and Daniel
John Bennett	Raquel Collazo		Gourdet
Ben Bohren		Stephen Frieson	
	Jessica Combs		Anna Grubbs
Karen Boring	Clairless Communication	Kristen Fronek	Danny and Mary Michael
	Shirley Compton	Parhara and Daymond	Danny and Mary Michael Gulden
Walter Hehl and Caroline	Dawn and Christopher	Barbara and Raymond Galloway	
Bowne	Cooper	Galloway	Robert Gene and
Geoffrey Brewster		Alexis Gammon	Barbara Hasty
	Robert Cossell		
Jonathan Beckham-Brink	GUSS 1.5	Alan and Ramona	Ta'Kieshia Hooten
•	Clifford Cox	Gatewood	

Rex and Carol Horne
John and Shirley Ihle
Donald Johnson
JoAnne Kagiwada
Matthew and Lisa Keith
Jason Kidwell
Terry Jack and Nancy Kisler
James Kubecki
Daniel and Susan Kuhn
Katie Lanane
Eva and John Larue
Dick and Jo Laslo
Fonda Latham
Helen Lemmon
Mary Ann and Charles Lewis
Chandra Lewis
Neil and Mary Lindley
Elaine and Jason Littleton
Elsie and Sotello Vonzell Long
Gabriel Lopez-Patino
Sara and Ryan Martin
Roy and Sharon Martin
Perry and Maureen Mattern
Dortha May

Thomas and Lea McCracken	Martin Sallee
Daniel and Karen McEver	Donald Sarton
	Jennifer Schooley
Brandon McLarty	Matthew T. Shears
Gary and Deborah McManus	Jefa Sheehan
Richard McVicar	Jean Sheffield
Douglas and Diane Meister	Mary Simpson
Radhika Mereddy	Kyle Simpson
Meagan and Danny Miller	Sarah and Victor Singe
Gabrielle Montilus	Emmet and Judith Sm
John Moore	Larry Smith
Richard and Mary Ober	Kimberly Spencer
Mable Owens	Michael Stevenson
Lester Palmer	Glen Stewart
Carrie Pitman	Lynda Stone
	David Stone
Melissa Plew	Rev. Dr. Jack Sullivan Jr.
Betty Prather M. Ann Richards	Robert and Martha Sweeten
Julie Richardson	Raymond and Judith Ticknor
Sarah Richey	
Janet Riley	Audrey Turner
Tashana Robinson	Lissette M. Valladares
Chad Robinson	Edouard Vilnea
Juan and Sonia Rodriguez	Keith Watkins
Alondra Arriaga Rosales	Ida Watkins

tin Sallee	Ruth Weaver-Hazen
nald Sarton	Robert and Lois Weitzeil
nifer Schooley	Joshua Weston
thew T. Shears	Lauren Wharton
Sheehan	Morris Wood
n Sheffield	Fred and Judy Woolsey
y Simpson	Johnny and Deb Wray
Simpson	Roger and Sherry Zollars
ah and Victor Singer	CHURCHES &
met and Judith Smith	ORGANIZATIONS
ry Smith	Central Christian Church,
<u>'</u>	Hermitage, PA
berly Spencer	
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13th Check

At Christmastime each year, we lift the financial burden of pensioners living check to check by providing recipients with a "13th Check." This extra boost in income is a highly anticipated and appreciated gift for those who served the church at the cost of their own financial success. The following is a list of individuals and congregations that responded to the 13th Check offering. These gifts will provide future 13th Checks to qualified recipients. We express our sincere appreciation.

INDIVIDUALS	Jean Elmore	Hartman Landon	V. Gayle Sarber
Todd Adams	Kathleen and Douglas Evans	Ana Loubriel	Lavonne Selleck
Patricia Allred		Lanny and Patsy Lybarger	Matthew T. Shears
Charles and Burnell	Margaret Fines	Sara and Ryan Martin	Jefa Sheehan
Babcock	Merillat Flowers	Martha McBroom	Douglas and Mary Skinner
Lorraine Bailey	Alexis Gammon	Thomas and Lea	Paul and Judy Southard
Dorian Bandy	Daniel and Linda Gilbert	McCracken	Rick and Diane Spleth
Brenda Bartlett	Russell and Bonnie Goldner	Ruth McElveen	Robert Stauffer
Karen Boring	Roda Grubb	Brandon McLarty	Chap Jim Stephens
Victor and Megan Boschini	Jorge Guevara	Gary and Deborah	
	Gale Hagee	McManus	Michael Stevenson
Houston and Mary Bowers	Donald and Nancy	John Moore	Patricia Ann Stockdale
Don Brewer	Hammond	Israel Narvaez and Ruth Morales	Robert and Martha Sweeten
Geoffrey Brewster	Phillip Hayes		
Jonathan Beckham-Brink	Lynn Hazelrigg	Geoffrey Moran	Joe and Patricia Urban
Sarah Renfro and Kyle	Deborah Higgins	Eldon Morgan	John and Marsha Von Almen
Brown	Robert and Helen Hodkins	Ivy and William Mumford	Carl Weisheimer
Gerald and Susan Brown		Ralph and N. Carol Peters	
Don and Cheryl Carter	Angela Hornung	Ellen Nolte and Donald	Jere' L. and Patsy Wells
Karen and Greg Clapp	Josephine Hughes	Racheter	Joshua Weston
Raquel Collazo	Susan Husselbee	Gayle and Farnum T. Reid	David and Win Wilde
Robert Cossell	Reubenia Jackson	Bill and Kathy Reinger	Richard and Peggy Ziglar
Julie Donovan	Donald Johnson	Julie Richardson	CHURCHES &
Donald and Roberta Dunn	Rex and Marcia Kibler	Don and Jackie Riggenbach	ORGANIZATIONS
David Dunning	Jason Kidwell	Tashana Robinson	Christian Church
Nellie Durham	Rebecca Klash	Chad Robinson	Capital Area
Sondra Eddings	Emily Krager	Alondra Arriaga Rosales	First Christian Church, Louisburg, KS
Gary Edge	Brian and Margaret Krebs	Jessica Rueter	North Christian Church,
, 5	Dennis and Lana		Fort Wayne, IN



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.

INDIVIDUALSLester PalmerRoger and Sherry ZollarsRex and Carol HorneRobert and Martha SweetenPaul and Patricia LantisKeith Watkins



Cornerstones is a clergy health and wellness pilot project that focuses on the well-being of pastors in areas of mental, physical, and financial wellness through Holy Friendship cohort groups. Gifts to the Cornerstones pilot project help to sustain the overall well-being of clergy in active ministry, and, in turn, support the overall well-being of the Church.

INDIVIDUALS	Sarah Renfro and Kyle Brown	K.J. Kim
Todd Adams	Raquel Collazo	Thomas and Lea McCracken
Dorian Bandy	Alexis Gammon	Lester Palmer
Jonathan Beckham-Brink	Andrea and Jonathan Hall	Julie Richardson
Geoffrey Brewster	Donald Johnson	Jefa Sheehan



INDIVIDUALS

Earnings from the Endowment Fund assist those whose pensions are low or who have no pensions or 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.

| Kathryn Riester

Jodi Clark

Todd Adams	David Eubanks	Charles and Jane Watkins
Janet Casey-Allen	Jan and Rich Hammond	Keith Watkins
Dorian Bandy	George and Elinor Hanasono	Ruth Weaver-Hazen
Bruce and Laura Barkhauer	Richard and Linda Hull	Roger Wedell
Doris and George Beckerman	Deborah Strock-Kuss and George	Argelia Colon Whitacre
_inda Belding	Randy Kuss	Johnny and Deb Wray
Michael Borschel	Thomas and Lea McCracken	James and Mary Youngs
Geoffrey Brewster	Ruth McElveen	CHURCHES & ORGANIZATIONS
onathan Beckham-Brink	Matt and Nita Orth	
Peggy and Charles Brittan	Lester Palmer	Allisonville Christian Church, Indianapolis, IN
Sarah Renfro and Kyle Brown	Elaine and Stephen Philpott	First Christian Church.
, , , , , , , , , , , , , , , , , , ,	Thomas and Patia Rarick	Mount Carmel, IL
Rev. Joan Brown Campbell	Carolyn and William Reed	Prairie Gas Company
Grace and Steven Caress	, , , , , , , , , , , , , , , , , , , ,	of Oklahoma, LLC



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P.O. Box 6251 Indianapolis, IN 46206-6251

www.pensionfund.org

Important Dates

Events

October 12–18
Week of Ministry

November 14-16Fall Board Meeting

November 20–22 IC∩M

Office Closures

November 27–28

Thanksgiving Holiday

December 12

Staff Training

December 24–25Christmas Holiday

January 1

New Year's Day

January 19

Martin Luther King Jr. Day

February 16

Presidents' Day

Important Dates and Mailings

November 7 – RMD pay date will be no later than November 7 for those who receive an annual distribution.



January 2026 – The following important member communications will be postmarked by no later than Jan. 31.

- 1099-INTs for taxable interest.
- 1099-Rs for Pension and all withdrawals from Tax-Deferred Retirement Accounts and IRAs including Required Minimum Distribution (RMD).
- Fourth Quarter Statements (IRA account holders legal notice of your December 31, 2025, market value).
- Annual gift receipts for donations to Ministerial Relief and Assistance.
- Notice of 2026 Required Minimum Distribution for members over the age of 73 who have a Pension Fund Traditional IRA and/or Tax-Deferred Retirement Account (TDRA).

The 2026 Pension Plan and reoccurring TDRA distribution pay dates can be found on our website at https://pensionfund.org/learn/resources/events. Deposits will be made on the first day of the month, with the following exception:

January 1 – paid on January 2. (January 1 is a banking holiday, and the payment must be made in the tax year it is earned.)