

PENSION FUND OF THE CHRISTIAN CHURCH

BRIDGE

SPRING 2025



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AND BEYOND:**
Leaving a Legacy

Beyond RETIREMENT.

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Join us for breakfast on Monday, July 14 at 7:00 a.m. Tickets are available on the General Assembly website during registration.



Pension Fund

of the Christian Church
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PRESIDENT'S MESSAGE

A Pension Fund Legacy



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

Legacy, as a noun, is defined as something transmitted by or received from an ancestor, predecessor, or the past. Legacy, as an adjective, is something carried forward from the past. Legacy is something we often think about in terms of how one will be remembered for their service, values, or participation. It is not something we choose; our legacy is chosen by those who follow us and build upon our work.

130 YEARS AGO, when Rev. Ira Joy Chase died unexpectedly, and Brother A.M. Atkinson raised \$3,700 to purchase a home for Rhoda Jane Castle Chase and her children, he could not have envisioned what his legacy would become. Building upon the initial \$3,700 gift and a second offering that following fall at the Dallas International Convention, where the Board of Ministerial Relief and Assistance would take formal structure, a legacy was born.

Our original mission was to care for the widows and orphans of those who served as well as provide a modest means of financial income to pastors who were no longer able to serve. In 1895, a group of people were responding to an immediate need in the church, but they were unknowingly establishing a legacy.

Over the years, our mission has evolved. In 1919, we started and failed at creating a pension system. In 1929, on the condition that we could raise \$8MM, the International Convention approved the basics of what is today's Pension Plan. In 1932, after only having raised about \$3MM and as the economic conditions of the Great Depression continued to

worsen, bold leaders stepped forward to launch the retirement system.

Over the years, our plan benefits have been enhanced. New benefits were added, such as Special Apportionment Credits and Good Experience Credits, as a means of building on the original intent of the ministry — caring for widows and orphans and providing resources to low-income pastors. As time goes on, new regulations have forced changes. New products were added, like the Tax-Deferred Retirement Account 403(b)/Roth 403(b), the 457(b) Plan, IRAs, and the Benefit Accumulation Account.

Additionally, our Ministerial Relief and Assistance programs have changed and expanded over the years in response to the needs of the church. When pastors were being called to active military service, Pension Fund responded with a grant program to provide for their retirement while away from the pulpit. As more women entered the ministry and congregations struggled with maternity leave, a Parental Leave Grant program was developed to provide leave during the birth or adoption of a child. After Hurricane Harvey's

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In May, we will honor 130 years of legacy. We will honor the legacy of Ira and Rhoda Jane, Brother A.M. Atkinson, William Martin Smith, Hollis Turley, Lester Palmer, Art Hanna, and Jim Hamlett, as well as the many others who have shaped and guided our work throughout our history.



devastation in Houston in August 2017, a disaster response program began. In his final years as President, Jim Hamlett launched Excellence in Ministry (EIM), a financial literacy program for pastors in their first five years of ministry. That program is part of Jim's legacy. EIM served as a springboard for Cornerstones, where we seek to help pastors with mental, physical, spiritual, and economic well-being.

In May, we will honor 130 years of legacy. We will honor the legacy of Ira and Rhoda Jane, Brother A.M. Atkinson, William Martin Smith, Hollis Turley, Lester Palmer, Art Hanna, and Jim Hamlett, as well as the many others who have shaped and guided our work throughout our history. We will remember board members who

asked difficult questions at critical moments. But most importantly, we will celebrate the legacy of our unique mission at the intersection of finance and ministry.

The great thing about Pension Fund's legacy, although born out of one person's death, is that it has never been nor will be about one person or one leader or one program. Our legacy is the collective carrying forward of the sacred mission given by our ancestors and predecessors in the faith to stand *For the Support of Ministry* and of the vision that every Stone-Campbell pastor and church worker will have a strong, smart, and secure retirement!

Here's to the next 130 years!



Un Legado de Pension Fund



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

El legado, como sustantivo, se define como algo transmitido o recibido de un antepasado, predecesor o del pasado. El legado, como adjetivo, es algo que se transmite del pasado. El legado es algo en lo que solemos pensar en términos de cómo se recordará a una persona por su servicio, sus valores o su participación. No es algo que elegimos; nuestro legado es elegido por aquellos que nos siguen y construyen sobre nuestro trabajo.

HACE 130 AÑOS, cuando el reverendo Ira Joy Chase murió inesperadamente y el Hermano A.M. Atkinson recaudó \$3,700 para comprar una casa para Rhoda Jane Castle Chase y sus hijos, nunca se imaginó en qué se convertiría su legado. Sobre la base de la donación inicial de \$3,700 y una segunda ofrenda el otoño siguiente en la Convención Internacional de Dallas, donde la Junta de Ayuda y Asistencia Ministerial tomaría estructura formal, nació un legado.

Nuestra misión original era cuidar de las viudas y huérfanos de quienes servían, así como proporcionar un modesto medio de ingresos económicos a los pastores que ya no podían prestar servicio. En 1895, un grupo de personas respondía a una necesidad inmediata de la iglesia, pero sin saberlo estaban estableciendo un legado.

Con el paso de los años, nuestra misión ha evolucionado. En 1919, comenzamos y fracasamos en la creación de un sistema de pensiones. En 1929, con la condición de que pudiéramos recaudar 8 millones de dólares, la Convención Internacional aprobó los principios básicos de lo que es el Plan de Pensiones (Pension Plan) actual. En 1932, después de haber recaudado unos 3 millones de dólares y mientras las condiciones económicas de la Gran Depresión seguían empeorando, unos líderes audaces dieron un

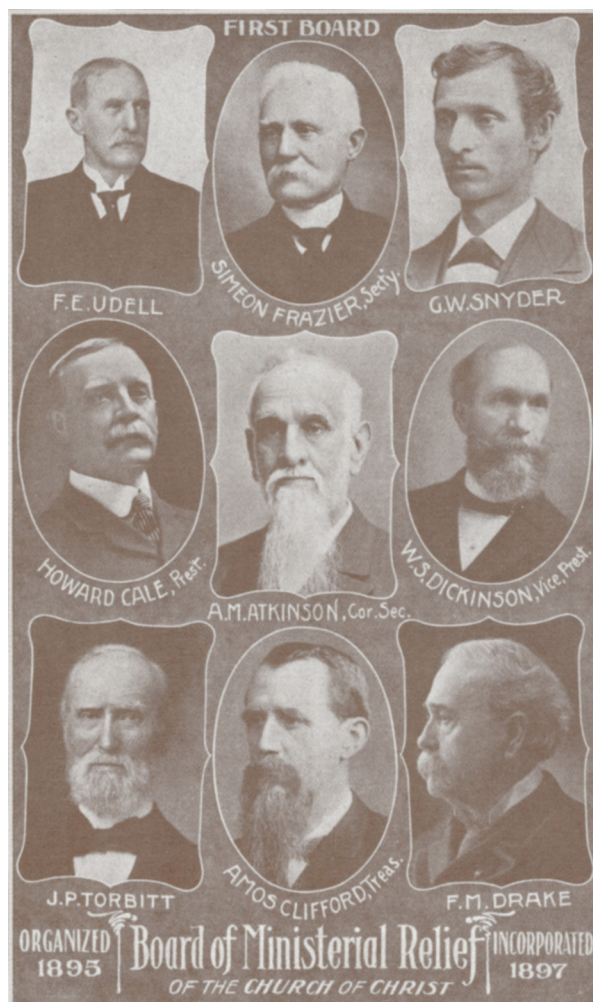
paso adelante y lanzaron el sistema de jubilación.

Con el paso de los años, los beneficios de nuestro plan se han mejorado. Se agregaron nuevos beneficios, como las Aportaciones Especiales y los Créditos por Buena Experiencia, como una manera de seguir desarrollando la intención original del ministerio - cuidar a las viudas y los huérfanos y brindar recursos a los pastores de bajos ingresos. Con el paso del tiempo, las nuevas regulaciones han forzado cambios. Se agregaron nuevos productos, como la Cuenta de Jubilación con Impuestos Diferidos 403(b)/Roth 403(b), el plan 457(b), las cuentas IRA y la Cuenta de Acumulación de Beneficios (BAA).

Además, los programas de Ayuda y Asistencia Ministerial han cambiado y se han ampliado a lo largo de los años en respuesta a las necesidades de la iglesia. Cuando los pastores fueron llamados al servicio militar activo, Pension Fund respondió con un programa de subvenciones para cubrir sus gastos de jubilación mientras estaban lejos del púlpito. A medida que más mujeres ingresaron al ministerio y las congregaciones luchaban con la licencia por maternidad (Maternity Leave), se desarrolló un programa de subvenciones por licencia parental para brindar permiso de tiempo durante el nacimiento o la adopción de un niño/a. Después de la devastación del huracán Harvey en Houston, comenzó un programa de respuesta a

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En mayo, honraremos 130 años de legado. Honraremos el legado de Ira y Rhoda Jane, el Hermano A.M. Atkinson, William Martin Smith, Hollis Turley, Lester Palmer, Art Hanna y Jim Hamlett, así como los muchos otros que han dado forma y guiado nuestro trabajo a lo largo de nuestra historia.



desastres. En sus últimos años como presidente, Jim Hamlett lanzó Excellence in Ministry (EIM), un programa de educación financiera para pastores en sus primeros cinco años de ministerio. Ese programa es parte del legado de Jim. EIM sirvió como plataforma de lanzamiento para Cornerstones, donde buscamos apoyar a los pastores con el bienestar mental, físico, espiritual y económico.

En mayo, honraremos 130 años de legado. Honraremos el legado de Ira y Rhoda Jane, el Hermano A.M. Atkinson, William Martin Smith, Hollis Turley, Lester Palmer, Art Hanna y Jim Hamlett, así como los muchos otros que han dado forma y guiado nuestro trabajo a lo largo de nuestra historia. Recordaremos a los miembros de la junta que hicieron preguntas difíciles en

momentos críticos. Pero lo más importante es que celebraremos el legado de nuestra misión única en la intersección de las finanzas y el ministerio.

Lo mejor del legado de Pension Fund es que, aunque haya nacido de la muerte de una persona, nunca ha sido, ni será, una persona, un líder o un programa. ¡Nuestro legado es la continuación colectiva de la misión sagrada que nos dieron nuestros antepasados y predecesores en la fe de estar de pie *Para el Apoyo del Ministerio* y la visión de que cada pastor y trabajador de la iglesia de Stone-Campbell tendrá una jubilación sólida, sabia y segura!

¡Por los próximos 130 años!



DIVERSITY, EQUITY, BELONGING, AND ACCESSIBILITY

Embracing Inclusivity and Diversity: Stories for Future Generations



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

In a time when DEI programs are being implemented just for the sake of saying there is a DEI program — or worse, when DEI programs are being terminated out of fear of what kind of change a DEI program might bring — Pension Fund of the Christian Church believes that our Diversity, Equity, Belonging, and Accessibility (DEBA) initiative is a lot more than a checkbox.

DEBA has become a fundamental value that is shaping our organization, both internally and in how we serve the changing wider Church. We truly believe we have moved DEBA past the stereotype of DEI. We are choosing to go beyond the stereotype of everyone is invited to the table to everyone belongs at the table.

INCLUSIVITY AND DIVERSITY are more than just buzzwords; they are the cornerstones of thriving communities and organizations. When our organization embraces these principles, it opens the door to understanding a multitude of perspectives, experiences, and ideas. This richness of diversity can lead to innovative solutions and a more compassionate approach to serving our members where they are in life.

For Pension Fund, incorporating inclusivity and diversity means actively seeking out and valuing the contributions of individuals from all backgrounds. It involves creating policies and practices that ensure everyone — regardless of race, ethnicity, gender, age, sexual orientation, economic status or ability — has an equal opportunity to participate and thrive in our plans and our Ministerial Relief & Assistance (MRA) programs. By doing so, we not only enhance the well-being of our members and prospective members but also build a stronger, more resilient organization.

When inclusivity and diversity are woven into the DNA of our organization, we create a tapestry of stories that reflects the true essence of our community. Can you picture this beautiful tapestry? These stories are powerful tools for change, inspiring others to follow in our footsteps toward a more inclusive and equitable world.

I think of the many pastors' stories I heard at The Gathering last year in Washington, D.C. The feeling of being seen, heard and having different options



As we look to the future, it is essential to recognize that the journey towards diversity, equity, belonging, and accessibility is ongoing!

of how Pension Fund could better support them was heard loud and clear. We listened intently and thought of ways we could support the diverse group of clergy and how to meet them where they are in life based on their particular context. The stories we heard show that legacy might mean different things for the variety of cultures we serve. Some emphasize material success and tangible achievements, while others focus more on maintaining relationships and passing down values. Many cultures are also navigating how to preserve traditional views of legacy while adapting to the current culture.

As we look to the future, it is essential to recognize that the journey towards diversity, equity, belonging, and accessibility is ongoing! While significant progress has been made with translation projects, a new Korean Area Director, new Spanish-speaking Member Relations team members, internal training led by our DEBA taskforce, and Pension Fund presence at every cultural expression event of the Church (Obra Hispana, NAPAD, and Convocation), we understand that there is still much work to be done. Our commitment to these values must be consistent, and we must continue to ask what is possible.

The future of DEBA lies in our ability to adapt and evolve. This means staying informed about the best practices, engaging in continuous learning,



and being open to feedback and listening to both those we serve and the wider Church. This ongoing work also involves the continued research and creation of a more accessible and inclusive environment, ensuring that everyone has the access, opportunity, and options to participate fully. I think of my parents and community as I write this last sentence. Making sure information and presentations on plans and programs are accessible in a way that ALL clergy can understand (language, culture, and context) makes all the difference for them and their families.

By embedding inclusivity and diversity into the core of our organization, we create a legacy of stories that inspires and uplifts. As we move forward, let us remain dedicated to the principles of diversity, equity, belonging, and accessibility, knowing that our efforts today will shape a brighter, more inclusive future for generations to come.



DIVERSIDAD, EQUITAD, PERTENENCIA Y ACCESIBILIDAD

Abrazando la Inclusión y la Diversidad: Historias para las Generaciones Futuras



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

En nuestro mundo en rápida evolución, no se puede pasar por alto ni subestimar la importancia de la inclusión y la diversidad. Para Pension Fund of the Christian Church, incorporar estos valores en la estructura misma de la organización no es solo un imperativo moral, sino estratégico. Al fomentar entornos con nuestros empleados, miembros y miembros potenciales — donde cada individuo se sienta valorado y respetado — podemos crear historias que dejen un legado duradero para que otros respeten, honren y sigan.

LA INCLUSIÓN Y LA DIVERSIDAD son más que palabras de moda; son las piedras angulares de las comunidades y organizaciones prósperas. Cuando nuestra organización adopta estos principios, abre la puerta a la comprensión de una multitud de perspectivas, experiencias e ideas. Esta riqueza de diversidad puede conducir a soluciones innovadoras y a un enfoque más compasivo para servir a nuestros miembros en cualquier etapa de la vida en la que se encuentren.

Para Pension Fund, incorporar la inclusión y la diversidad significa buscar y valorar activamente las contribuciones de personas de todos los orígenes. Implica crear políticas y prácticas que garanticen que todos – independientemente de su raza, etnia, género, edad, orientación sexual, situación económica o capacidad – tengan las mismas oportunidades de participar y prosperar en nuestros planes de jubilación y programas de Ayuda y Asistencia Ministerial (MRA). Al hacerlo, no solo mejoramos el bienestar de nuestros miembros y futuros miembros, sino que también construimos una organización más fuerte y resiliente.

Cuando la inclusión y la diversidad se entretajan en el ADN de nuestra organización, creamos un tapiz de historias que reflejan la verdadera esencia de nuestra comunidad. ¿Puedes imaginar este hermoso tapiz?

Estas historias son herramientas poderosas para el cambio, que inspiran a otros a seguir nuestros pasos y continuar el viaje hacia un mundo más inclusivo y equitativo.

Pienso en las muchas historias de pastores que escuché en el evento The Gathering el año pasado en Washington, D.C. La sensación de ser visto, escuchados y tener diferentes opciones sobre cómo Pension Fund podría apoyarlos mejor se escuchó alto y claro. Escuchamos intencionalmente y pensamos en formas en las que podríamos apoyar al diverso grupo de pastores y cómo encontrarlos donde están en la vida según su contexto particular. Las historias que escuchamos muestran que el legado puede tener varios sentidos para la variedad de culturas a



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accesibilidad es continuo.

las que servimos. Algunas enfatizan el éxito material y los logros tangibles, mientras otros se centran más en mantener las relaciones y transmitir valores. Muchas culturas también están explorando cómo preservar las ideas tradicionales del legado mientras se adaptan a la cultura actual.

Al mirar hacia el futuro, es esencial reconocer que el camino hacia la diversidad, la equidad, la pertenencia y la accesibilidad es continuo. Si bien se ha logrado un progreso significativo con proyectos de traducción, un nuevo Director de Área coreano, nuevos miembros del equipo que hablan español, capacitaciones internas dirigidas por nuestro grupo de DEBA y la presencia de Pension Fund en cada evento de expresión cultural de la Iglesia (Obra Hispana, NAPAD y Convocatoria), entendemos que aún queda mucho trabajo por hacer. Nuestro compromiso con estos valores debe ser constante y debemos seguir preguntando qué es posible.

El futuro de DEBA depende de nuestra capacidad de adaptarnos y evolucionar. Esto significa que debemos estar informados sobre las mejores prácticas, participar en un aprendizaje continuo y estar abiertos a recibir comentarios y escuchar a quienes servimos y a la Iglesia en general. Este trabajo continuo también implica la investigación y la creación continuas de un entorno más accesible



e inclusivo, garantizando que todos tengan acceso, oportunidad y opciones para participar plenamente. Pienso en mis padres y en mi comunidad mientras escribo esta última frase. Asegurarse de que la información y las presentaciones sobre los planes y programas sean accesibles de una manera que TODOS los pastores puedan entender (idioma, cultura y contexto) hace toda la diferencia para ellos y sus familias.

Al incorporar la inclusión y la diversidad en el núcleo de nuestra organización, creamos un legado de historias que inspiran y elevan. A medida que avanzamos, sigamos comprometidos con los principios de diversidad, equidad, pertenencia y accesibilidad, sabiendo que nuestros esfuerzos de hoy darán forma a un futuro más brillante e inclusivo para las generaciones que vienen después de nosotros.

Stewarding Member Investments: A Look at Special Apportionment Credits and Good Experience Credits



by David Stone Chief Investment Officer davids@pensionfund.org

During this season's Bridge, I want to take the opportunity to briefly discuss the basics behind Good Experience Credits (GEC) and Special Apportionment Credits (SAC). This topic is of particular interest to our members following our board meetings in the spring and fall where these additional credits are considered.

AS MANY OF OUR MEMBERS ARE AWARE, products offered by Pension Fund are rather unique and much different from most other investment products they could select. Whereas most other products impart the risk of a particular investment's volatility on to the owner, our products have always been designed in such a way that Pension Fund assumes the market risk on behalf of account holders so that they can be comforted in the fact that their account value will not be lower than it was the day before, even during difficult times in the financial markets. This is an extremely valuable attribute of our products that is too often unappreciated until the time comes when protection is most needed.

Special Apportionment Credits

First let's look at SACs, which are solely associated with the defined benefit (DB) Pension Plan. As a member pays dues to the plan, they accumulate pension credits that are the basis for determining their annual pension at retirement. The assets that back this DB plan are invested in a diversified pool which, although conservatively managed, carries



considerable risk that affects its daily value. At the end of each calendar year, actuaries review the DB plan and determine the total liabilities, or the liability value. The liability value is the present value of all the pension payments that Pension Fund anticipates making over the entire life of the plan, given certain assumptions, until the last pensioner or beneficiary is paid their last monthly payment. The actuaries also look at the current year-end asset value of all the investments that



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back the DB product. This asset value is compared to the liability value and, to the extent that there is an excess in assets, the plan has a surplus that translates into our funding status. During our spring board meeting, the board of directors looks at the values associated with the actuarial report and considers if there is enough of an excess margin (surplus) in assets to justify a SAC. There is a minimum surplus that must be met in order to protect the program from the risk of investment loss in future years, but any amount above that is eligible for a SAC. If a SAC is awarded, it is a fully funded permanent increase in members' pension credits, which means that their pension amount increases by that same amount whether they are currently receiving a pension or still working.

Good Experience Credits

Similar to our DB product, our defined contribution products (DC) also have an additional interest credit in the form of a GEC, which is similar to a SAC but with a few differentiating factors. During the fall board meeting, the board considers a GEC for each product based on the cumulative account values for members in that product (the liability) compared to the total value of the assets backing that product. Much like SACs, a minimum surplus of safety is required to approve a GEC. One main

difference between the SAC and the GEC is the date the assets are calculated. GEC calculations are as of Sept. 30 of that year as opposed to SACs, which are calculated as of Dec. 31 of the previous year. Also, any GEC awarded is in the form of a one-time interest credit based on the members' average daily account value for the previous year ending Sept. 30. It is important to note that the GEC credit can also vary between different products based on the funding status of each. This funding status can be affected by things such as investment performance, the amount of the base rate of interest (which increases the liability), and other fund-flows in and out of the product.

Our product returns are composed of two parts that both serve an important purpose for our members: the base rate, which is the minimum amount of return the account receives because Pension Fund bears the burden of market risk; and the SAC/GEC, which is the way that good long-term performance of the investments is passed on to participants over extended periods. This unique product management is what allows Pension Fund to offer our members a *strong, smart, and secure* retirement for years to come.



DEVELOPMENT UPDATE

Stories of Wellness



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

I'm so looking forward to using the new walking pad Pension Fund helped me buy!

I had hip surgery last fall, and I am so ready to be healthy and moving well again — Cornerstones support is already helping!

I'm so excited about this cohort experience and really looking forward to knowing these folks better.

I know there are some things about money I could be more savvy with, and I'm so grateful for this opportunity to learn more so I can be more financially prepared for the future.

These quotes are direct from emails, text messages, and conversations I've had with the 241 clergy who have committed to an 18-month wellness journey with Cornerstones — a pilot project of Ministerial Relief and Assistance.

- 100 of these clergy have committed to focusing on their mental and physical well-being.
- 133 of these clergy have committed to focusing on their financial well-being.
- 8 of these pastors are part of a special partnership with Root Cause Collective (www.rootcausecollective.com) and their Whole Body Health intensive experience, this one designed particularly for clergy.

These clergy are making brave choices. They are getting vulnerable and real with their peers. They are choosing to be more well as pastors, so that they can live into their call and their lives with greater, healthier intention.

Cornerstones is a direct result of the work Pension Fund did with Excellence in Ministry

(EIM), a financial empowerment and wellness initiative funded by three separate grants from Lilly Endowment, Inc. as part of their Economic Challenges Facing Pastoral Leaders Project. EIM taught us that, while financial literacy and empowerment is, in fact, crucial for pastors, it also serves as a doorway into all the other ways clergy are struggling with well-being — especially over the last decade.

A planning team of leaders from across the Church helped give shape to Cornerstones last year and ensured the project's two key components. The first component consists of a monetary gift, made possible by generous donors, to assist in mitigating possible financial barriers to the overall well-being of clergy. Those working on their mental or physical well-being specifically, can spend these gifts on a gym membership, therapist, online fitness subscription, etc. Those working on financial well-being must use the gift toward improving financial stability — paying off debt or saving for a home, education, or retirement.



The second component is a Holy Friendship cohort. These cohorts are designed to foster relationships, provide accountability, and encourage mutual support. The Holy Friendship cohorts are designed in part due to Victoria Atkinson White's book, *Holy Friendships*, in which she explores how crucial such relationships are to pastors and other caregivers.

This is a new thing we are doing. And while we have tremendous hopes for the ways this project will impact both our clergy and our congregations, we also know there is a great deal we will learn. We know that it will not meet the needs of every clergy person, and we are especially mindful of varying cultures and contexts as we seek to promote clergy wellness. Even as we have launched this project and are already receiving positive feedback about its impact, we plan to listen to what goes well and what needs to be adjusted.

As we go forward with this new pilot project, Fonda Latham, our project coordinator, and I welcome your questions and your feedback along the way. We can be reached at cornerstones@pensionfund.org.

In addition, if you are interested in supporting the work of Cornerstones with a financial gift – earmarked for Clergy Health and Wellness – our Development team would welcome a conversation with you. You can reach out to me or to Geoff Brewster directly in that case.

And Church, we welcome your prayers of support and thanksgiving – for the 241 pastors who are courageously giving this project a go; for the 20-plus cohort leaders who have committed their time and energy to helping their peers along on the journey; for the leadership team that so faithfully helped see this project into being; and, for the donors who give to Ministerial Relief and Assistance, and whose ongoing generosity makes projects like Cornerstones possible.

In a world where so much violence, hate, and division seem to reign, we are, via Cornerstones, seeing what hope looks like, and what it makes possible when turned into faithful intention.

May you be well.



MEMBER SPOTLIGHT

Vera Banks

For over 31 years, Vera Banks dedicated her career to serving as the Executive Assistant to the Senior Pastors at Mississippi Boulevard Christian Church (Disciples of Christ) in Memphis, Tennessee (The BLVD). Her tenure there highlights the critical role that lay employees play in advancing the church's mission and how offering strong, smart, secure retirement products to all staff can improve employee longevity and the quality of service for both the employees and the organization.



A Career of Service

Vera's professional journey has been diverse and fulfilling. Her career spans roles in telecommunications services, local government, and the health care industry. It was in the late 1980s that Rev. Dr. Alvin O. Jackson approached her twice with a job proposal to work at the church. At that time, she was a single mother raising two teenage daughters and declined the offer due to the lack of benefits for the church's lay employees. Until then, she had never considered working for a church as a career path. Then, in 1993, the offer was made again with a benefit package, and she accepted.

When reflecting on the beginning of her time at The BLVD, Vera states, "To be honest, I did

not know what I would be doing at a church for eight hours a day, five days a week. However, I soon realized that the Senior Pastor's office required the same standard of support as a CEO or President of a successful company. As lay staff, we are working for Christ in excellence, so the same professionalism, skill sets, and abilities to interact with people of various backgrounds and cultures are required for the pastor, the staff and for the success of the ministry."

Vera served under the leadership of five pastors: Rev. Dr. Alvin O. Jackson, Rev. Dr. Thomas L. Murray, Rev. Dr. Frank A. Thomas, Rev. Dr. A. Denise Bell, and, most recently, Rev. Dr. J. Lawrence Turner. She maintained her position through each leadership change and has stood as a pillar of





stability during times of transition. Over time, she came to understand that "this was not just another job; it was God's calling on my life."

Pastoral transitions can often be painful, but Vera views these moments as some of her greatest achievements. She admits that coordinating schedules, ensuring timely communications, confirming travel itineraries, and adapting to different leadership styles was challenging. Through it all, she sustained continuity, nurtured strong relationships with church leaders and staff, and provided a sense of stability during periods of change.

Preparing for Retirement

After years of faithful service, Vera retired in June 2024, with mixed emotions. Her love for the ministry and its people made it difficult to say goodbye. She said, "It was an agonizing decision, but after much prayer and reflection, I felt strongly that God had released me from this assignment, and I could retire. Being a member of Pension Fund made the transition easier and reduced the anxiety of the retirement process."

Pension Fund is proud to support Vera on her journey into retirement. Vera affirms, "When The BLVD made the decision to roll over its retirement plan to Pension Fund, I was excited. I appreciated not having to watch my retirement funds rise and fall. This gave me greater peace of mind." She not only seized the opportunity to have her employer-funded account held at Pension Fund but set up an Employee Contributory

Account and a Benefit Accumulation Account (BAA) as additional savings vehicles. Regular payroll contributions to these accounts allowed her to build a secure financial foundation. "I can do the things I want to do in retirement because The BLVD invested in the future of its lay employees through Pension Fund," Vera shares. Her retirement plans include spending more time with her grandchildren and family, traveling, volunteering, and catching up on all the books she has collected from conferences and retreats over the years.

Advocating for Employee Benefits

Now that Vera has retired, she is convinced more than ever of the importance of offering retirement options to lay employees. She notes that in today's competitive job market, benefits like those provided by Pension Fund are essential for attracting and retaining qualified staff. "Pension Fund is a safe, effortless way to prepare for emergency savings and retirement, and I commend Dr. Turner and the church leadership for prioritizing employee benefits." Her message to fellow staff members is clear: "This is not happening everywhere. Take advantage of the opportunities offered by Pension Fund."

Vera Banks's story is a testament to the vital contributions of lay employees to the church and the transformative impact of a thoughtful benefits program. Her legacy at The BLVD serves as an inspiration for other lay employees to serve with excellence and to prepare for a secure future.



EMPLOYER SPOTLIGHT

Lindenwood Christian Church

In the heart of Memphis, Tennessee, stands a historic and impactful institution — Lindenwood Christian Church. Known for its deep roots in the community and dedication to service, Lindenwood has been a beacon of hope and faith since its founding in 1843. Recently, we had the privilege of interviewing Senior Minister, Rev. Dr. Geoffrey Mitchell, to learn more about the church's history, mission, and commitment to its employees.

A Storied History

Lindenwood Christian Church, the fourth oldest continuously worshipping community in Memphis, has a history that dates back to 1828. It began when the first Stone-Campbell bible study in the area took place on the banks of the Mississippi River, ultimately leading to the church's formation. The church also has notable ties to Memphis history; for example, its members sold farmland to Elvis Presley that later became Graceland, his iconic home.

Ministries That Make a Difference

Lindenwood is known for its transformative ministries. More than 30 years ago, Lindenwood expanded its outreach by offering childcare services for children aged six weeks to five years. This program has grown to become a cornerstone of the church's mission. Known for its exceptional quality, Lindenwood's childcare program consistently ranks among the best in the city, with a wait list that reflects its stellar reputation.





We want to come alongside with benefits that do more than just maybe put another \$100 in the paycheck every week. That's good, but there's other things that help secure quality of life, and we want to invest in that.



The church also offers a monthly mobile food distribution, in partnership with the Mid-South Food Bank, that feeds 500 to 700 families each month. This ministry, launched during the pandemic, has become a vital resource for the community. Volunteers — including groups outside the church — help distribute food while connecting with individuals through prayer cards and invitations to join the church community.

Additionally, Lindenwood is planning a \$5-6 million expansion of its childcare facilities. This ambitious project, in partnership with the Disciples Extension Fund, aims to meet growing demand and further solidify the church's role as a leader in early childhood education.

Leadership and Employee Care

As Senior Minister, Rev. Dr. Mitchell oversees nearly 100 employees, and the leadership at Lindenwood is committed to fostering a supportive and enriching work environment. The church offers

benefits like health insurance — covering 90% of premiums — and competitive wages.

"My aspiration is that it would be a great place to work," Rev. Dr. Mitchell said. "It may not be the last place you work, but I want it to be the best place you worked."

The church's benefits philosophy goes beyond wages. Lindenwood invests in its employees' futures by offering retirement benefits through Pension Fund, including the Pension Plan, to ministerial staff and the Tax-Deferred Retirement Account 403(b)/Roth 403(b) to all employees. Rev. Dr. Mitchell highlighted the importance of educating employees about these benefits through an annual benefits fair. He noted, "We want to come alongside with benefits that do more than just maybe put another \$100 in the paycheck every week. That's good, but there's other things that help secure quality of life, and we want to invest in that."

A Vision for the Future

As congregations continue to evolve, Lindenwood Christian Church exemplifies how faith communities can adapt to new realities while maintaining their mission. Rev. Dr. Mitchell highlighted a critical shift in the workforce: "You may have 14 employees and none of them are ordained, yet their roles are vital to the church's ministry. Pension Fund's flexibility in offering what most church members traditionally assume is only a pension is invaluable. It's a great foundation to build upon."

Lindenwood's experience with its childcare program underscores this evolution. By integrating

social service agencies into its campus and prioritizing employee support, the church is paving the way for other congregations to explore similar models. "What we're experiencing with our childcare is what other congregations will want to take seriously to support their employees," he explained.

With a commitment to innovation, employee well-being, and impactful ministries, Lindenwood Christian Church not only serves its community but also sets a forward-thinking example for the future of faith-based organizations.



Money Guilt: Overcoming Financial Shame as a Pastor



by **Fonda Latham** MRA Project Coordinator flatham@pensionfund.org

Shame can be a difficult and uncomfortable topic, especially when tied to finances. Several years ago, Pension Fund leadership wisely and bravely addressed the dynamics of how shame can impede financial wellness with the participants in the Excellence in Ministry (EIM) grant. It is time to extend this conversation.



FOR YEARS, terms such as "shame" and "guilt" have been used interchangeably, leading to confusion. Some have even referred to "Godly shame," which actually aligns more with guilt than with shame. Guilt is a healthy emotional response that helps us recognize when we've made a mistake and need to make amends. Shame, however, tells us that we are a mistake. It keeps us hiding our missteps in the dark, where we are more likely to trip and cause more harm to ourselves and others.

We all carry some degree of shame. The environment in which we grow up, combined with how we respond to it as we mature, influences how much shame grips us. As we age, unhealed shame can lead us into poor choices and entangle us in repeating harmful behaviors. While guilt urges us to seek solutions and support, shame paralyzes us, making us believe that we can't share our struggles or mistakes.

This becomes relevant when we discuss money. Personal finances can stir up a wide range of emotions. A healthy relationship with money includes transparency, good boundaries, and the ability to correct course when we overspend. Shame, however, leads us down a different path. It might prompt thoughts like, "I've already blown the budget this month, so why not indulge and start fresh next paycheck?" Shame encourages secrecy, defensiveness, and blame, preventing us from taking responsibility and seeking help.

Many clergy struggle financially due to limited income, which can make budgeting and saving difficult. Over time, debt can accumulate, and

feelings of being overwhelmed grow. Shame tells a person to hide their financial struggles instead of seeking assistance or creating a new plan. This sense of shame doesn't just affect personal finances — it impacts ministry. It can make it harder to preach on stewardship, participate in finance committee meetings, or negotiate salary packages.

Having a healthy relationship with money doesn't mean everything is perfect. It is about transparency, boundaries, and the courage to face our challenges head-on. Shame may encourage secrecy, but guilt, when handled properly, can be a motivator for growth and change. By addressing our shame, we can take meaningful steps toward better financial health, which in turn strengthens our ability to serve in ministry.

Your Money Line, a free financial wellness tool offered to all Pension Fund members, offers a range of valuable services, with one of its strengths being the opportunity to confidentially address financial matters that may have been kept hidden. It provides a partnership where individuals can share their financial challenges and collaborate on creating a practical, effective plan. If that plan needs adjustments, Your Money Line is there to help your correct course. It is a space for transparency, accountability, and ongoing support — all tools to assist in minimizing shame and empowering individuals to make healthier financial choices and stay on track. Be gentle with yourself as you address these issues — progress, not perfection, is the goal!

The Impact of Finances on Mental Health: Navigating the Emotional Roller Coaster



Brought to you by Your Money Line, yourmoneyline.com

Financial well-being and mental health are intricately linked and often underestimated. For many, money is more than just a means to an end; it is a source of security, freedom, and sometimes (unfortunately) stress. Understanding the relationship between finances and mental health is crucial, especially as you adjust and adapt your aspirations, responsibilities, and the occasional struggle to reach your financial goals in each stage of life.



The Emotional Weight of Financial Stress

Financial stress can manifest in many forms. Many find that living paycheck to paycheck and managing mounting debt spark uncertainty, anxiety, or fear, among other emotions. Personal finances are about more than just the numbers; they are about the emotions and psychological strain of financial uncertainty.

One of the most immediate impacts of financial stress is anxiety. The constant worry about making ends meet, paying bills, or saving for the future can lead to chronic anxiety. This persistent worry can erode your peace of mind and make it difficult to focus on other areas of your life, such as work, relationships, and personal development.

Depression is another common consequence of financial difficulties. When financial goals seem out of reach or when debt feels overwhelming, it

can lead to feelings of hopelessness and despair. People might start to feel trapped by their financial situation, which can lead to a loss of motivation and a diminished sense of self-worth.

The Vicious Cycle

The relationship between finances and mental health is bidirectional. Just as financial stress can lead to mental health issues, poor mental health can also lead to financial difficulties. When someone is dealing with anxiety or depression, they may find it harder to manage their finances effectively. This could be due to a lack of energy, difficulty concentrating, or a tendency to avoid financial problems altogether.

This avoidance can lead to a vicious cycle. For example, someone might put off paying bills because dealing with them feels overwhelming. This can result in late fees, interest charges, and

a worsening financial situation, which in turn increases stress and anxiety. The cycle can be challenging to break, especially if the person feels ashamed or guilty about their financial situation, which can prevent them from seeking help.

The Impact on Relationships and Work

Financial stress can also affect our relationships and our performance at work.

Money is one of the most common sources of conflict in relationships, and when financial pressures mount, tensions can run high. You may find that there are differences between you and your partner when it comes to how you communicate about money, what your financial goals should be, and how you want to manage your monthly cash flow. This is to be expected; however, there are tools and resources that can help you maintain a healthy balance in this aspect of your relationship.

At work, financial stress can impair a person's performance and concentration, leading to decreased productivity. They might also feel less engaged or motivated, affecting their job satisfaction and career progression.

Strategies for Managing Financial Stress

While the impact of financial stress on mental health can be severe, there are strategies to manage it. The first step is to acknowledge the problem. It is important to recognize when financial stress might affect your mental health and take proactive steps to address it.

Simple steps like creating a budget can be a powerful tool. By clearly understanding your income, expenses, and savings goals, you can regain a sense of control over your finances. A

budget can help you create a game plan so you can feel confident knowing that you are taking steps to be where you want to be financially or have the ability to maintain where you are.

Building an emergency fund is another crucial step. Even a small amount of savings can provide a buffer against unexpected expenses, reducing the anxiety that comes with financial uncertainty. Knowing you have a safety net can give you peace of mind and help you feel more secure in your financial situation.

It is also important to seek support from a financial professional or service, such as Your Money Line, to help you create a plan and offer guidance. In addition to financial support, consider seeking emotional support from a therapist or counselor, especially if financial stress is significantly impacting your mental health.

Finally, practice self-compassion. Financial struggles can be tough, but it is important to remember that many people face similar challenges. Be kind to yourself, recognize that it is okay to seek help, and take small steps toward improving your financial situation.

The link between finances and mental health is undeniable. Financial stress can take a significant toll on mental well-being, leading to anxiety, depression, and strained relationships. However, acknowledging the problem, creating a plan, and seeking support can break the cycle and help you attain a healthier financial and mental state. Remember, financial well-being is not only about how much you earn but also about how well you manage what you have and take care of your mental health along the way.



CLIENT RELATIONS UPDATE

Not Just for Pastors: Pension Fund Membership for Lay Employees



by Rev. Sarah Renfro Assistant VP of Client Relations srenfro@pensionfund.org

For over a century, Pension Fund of the Christian Church has extended its services beyond clergy to include lay employees in Stone–Campbell (Restoration) Movement–affiliated churches, universities, colleges, seminaries, benevolent care, and mission–related nonprofit organizations. This mission began in 1895 when A.M. Atkinson, a lay member of Rev. Ira Chase's congregation in Wabash, Indiana, proposed a collection to support Mrs. Rhoda Jane Castle Chase and her four children after Rev. Chase's death. This gesture marked the beginning of a long–standing tradition of supporting those who serve within the Stone–Campbell (Restoration) tradition.

PENSION FUND HAS GROWN OVER THE YEARS to serve a diverse range of individuals, from missionaries and university presidents to CEOs and church secretaries. While many associate church ministry with clergy, it is the lay employees – office staff, maintenance workers, and teachers – who are essential to the day-to-day operations of churches and nonprofit organizations. Pension Fund ensures that these employees have access to retirement benefits, offering security for their future and the ability to leave a legacy beyond their working years.

Many church leaders and employees are surprised to learn that lay employees can participate in Pension Fund's retirement plans. They are eligible for employer contributions and can make their own elective deferrals into Pension Fund accounts. This includes participation in the Pension Plan, the Tax-Deferred Retirement

Account 403(b)/Roth 403(b) (TDRA 403(b)/Roth 403(b)), and individual accounts like Traditional and Roth IRAs and the high-yield after-tax savings Benefit Accumulation Account (BAA). These benefits are available not only to full-time staff but also to part-time and hourly employees, including preschool teachers. Any employee of a Stone–Campbell (Restoration) Movement–affiliated 501(c)(3) organization can open a Pension Fund account. Even spouses of these employees can benefit from access to our IRA and BAA products.

To streamline enrollment, each participating church or organization must complete a Participation Agreement (PA), detailing eligible staff and contribution rates and/or amounts. The PA is a simple document to sign electronically, often within a few days, with help from Director of Client Relations Support, Kate Lanane, and the

“While many associate church ministry with clergy, it is the lay employees — office staff, maintenance workers, and teachers — who are essential to the day-to-day operation of churches and nonprofit organizations.”



Client Relations team. If a church does not permit contributions to employer-sponsored accounts, providing access to individual accounts is important for employee wellness. This flexibility ensures all employees—full-time, part-time, or hourly—can build financial security for the future. Offering retirement benefits has a positive impact on employee retention and satisfaction. A comprehensive package, like that provided by Pension Fund, encourages employees to stay longer, feel secure in their positions, and remain committed to their ministry and mission. Pension Fund’s accounts offer base interest

rates, eligibility for Special Apportionments or Good Experience Credits, no fees deducted from account balances, and free benefits like Your Money Line, which incentivizes employees to save for their retirement and more.

At the heart of this initiative is our mission, *For the Support of Ministry*, acknowledging the critical roles played by both lay employees and clergy in living out the mission of churches and nonprofit organizations. Pension Fund is proud to be part of this sacred calling, offering a range of retirement savings options and making a meaningful difference in the lives of those who serve.

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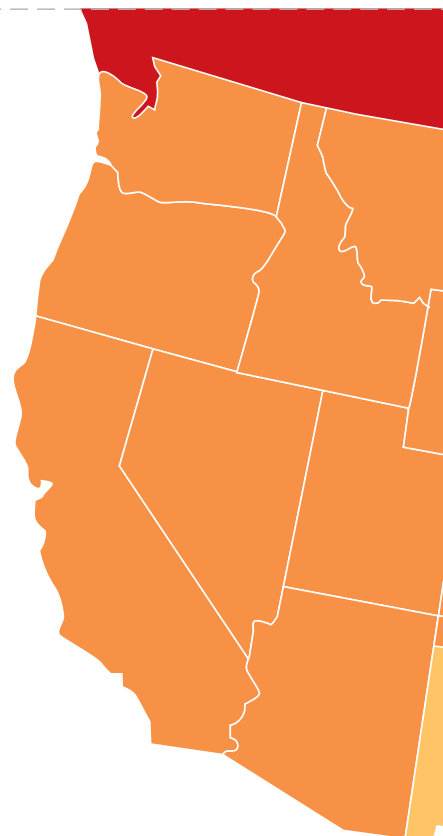
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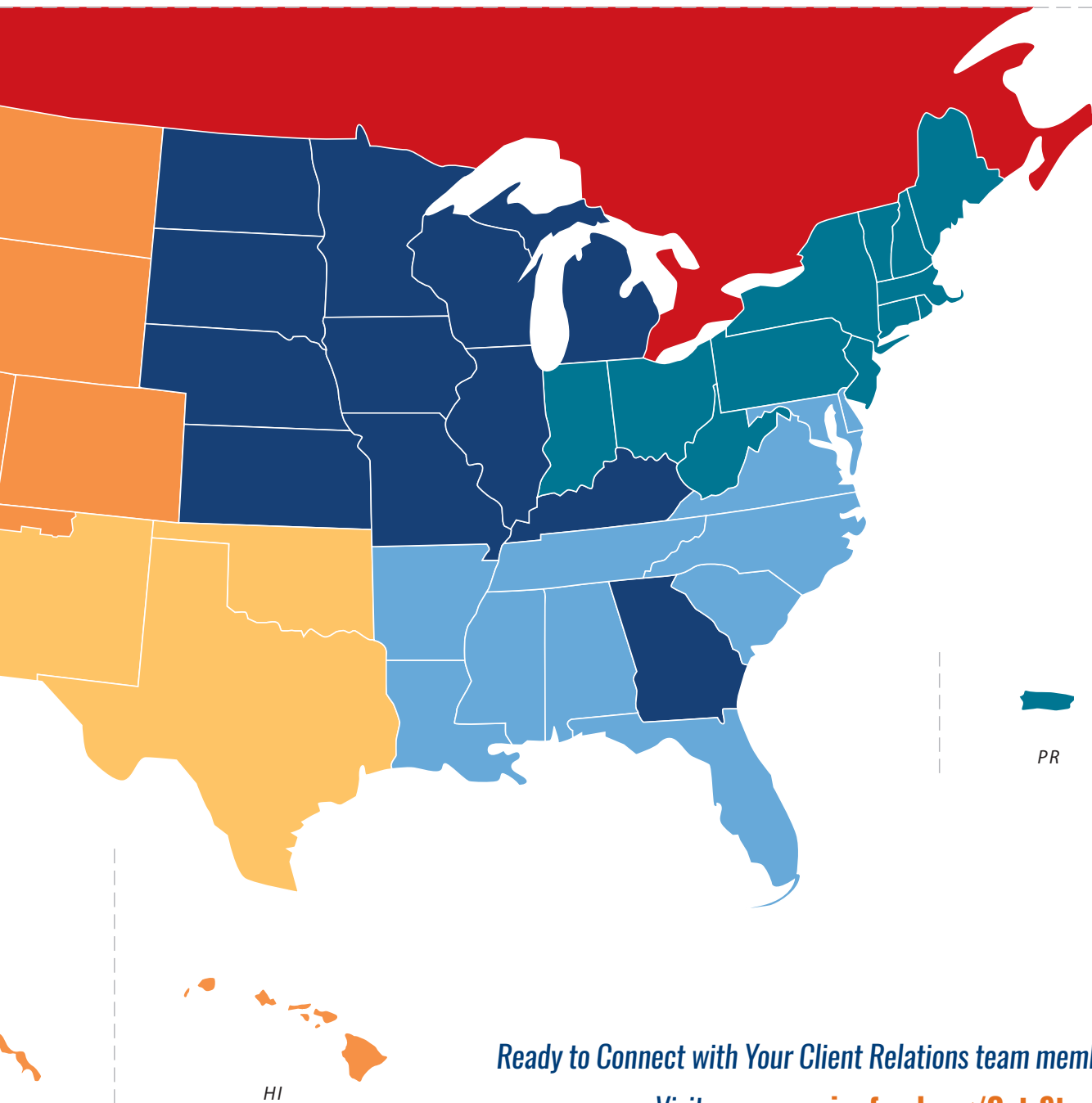
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Visit www.pensionfund.org/Get-Started.

SPRING 2025

In Memoriam

The following list reflects member deaths reported to Pension Fund between July 1 and December 31, 2024.



Darlene Adkins
West Lafayette, IN

Marian J. Allen
Oakmont, PA

Eliezer Alvarez-Ojeda
Bayamon, PR

Andrew M. Anderson
Fort Worth, TX

A. Rolando Andrade
Lawndale, CA

Roger Aydelott
Eugene, OR

Carole A. Baggerly
Encinitas, CA

Willadean Ball
Fort Worth, TX

Marilyn H. Barker
Aurora, CO

Raymond L. Barnett
Newton, IA

Joe A. Barone
Columbia, MO

Pamela Barton
Mesa, AZ

Mildred Beitzel
Spangle, WA

Howard Oakley Bever
Port Orchard, WA

Paul L. Biery
Euclid, OH

Michael Louis Bissette
Bailey, NC

Charles Richard Blaisdell
Paxton, MA

Winnie Wallace Bobbio
Chesapeake, VA

Karilynn Bogner
Burrton, KS

Adonna R. Bowman
El Segundo, CA

Constance K. Bradow
Pensacola, FL

Anthony A. Brown, Sr.
Collierville, TN

Roger A. Bullard
Winston Salem, NC

Kathleen Ann Burt
Sacramento, CA

Connie Sue Byron
Snyder, TX

Pamie Diane Cameron
Converse, IN

Elinor C. Campbell
Glasgow, KY

Jack Stanley Carpenter
Redmond, OR

Peter S. Cascio
Lakewood, OH

Kenneth R. Castania, Jr.
New Bern, NC

John R. Caughron, Sr.
Marion, IA

Geneva Mae Chapple
Newton, KS

Linda L. Chenoweth
West Salem, IL

Mildred Louise Clark
Cathedral City, CA

Arlyn Clary
Sand Springs, OK

Mary J. Coe
Ventura, CA

Helen E. Coman
Peabody, KS

Kathy Cosgrove
Springdale, AR

Sally J. Crane
Bloomington, MN

Norma Iris Cruz-Torres
Bayamon, PR

Richard D. Daetwiler
Aurora, CO

Bruce A. Dame
Celebration, FL

Luci I. Dannar
Columbia, MO

Paul Louis Davidson
Iowa City, IA

Janet Davis
Lincoln, NE

Danny B. Deweese, Jr.
Redwood City, CA

Hughes Dillard
Wilson, NC

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Flowery Branch, GA

Irene Eckfeldt
Seattle, WA

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Brooks, GA

Terry Wayne Elkins
Salem, VA

Delma Rae Fagerstone
Casper, WY

John Grissom Faircloth
Bowling Green, KY

Edwin A. Faxon
Corona, CA

Ann L. Figge
O Fallon, MO

Doris Sims Ford
Tyler, TX

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Louisburg, NC

Ruth Ann Fouse
Winchester, IN

Janice Fowler
Lynchburg, VA

Elizabeth A. Frazier
Indianapolis, IN

Barbara J. Gardner
Cincinnati, OH

Fred R. Gee
Des Moines, IA

Thomas C. Gibson
Gainesville, FL

Hector Jose Gonzalez
Bayamon, PR

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Tacoma, WA

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Dallas, TX

Margaret H. Gritton
Wildomar, CA

Harold G. Guess
San Antonio, TX

Mauricio Guidini
San Juan, PR

William C. Gwaltney, Jr.
Johnson City, TN

Pearl F. Haas
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Hawkins, TX

David Allen Harker
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Janet S. Helme
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Saugerties, NY

Diana Martin Himmelheber
Waldorf, MD

John T. Hinant
Indianapolis, IN

Douglas Hodges
Woodbridge, VA

Lois Etta Hodrick
Somerville, TX

Evelyn M. Hopkins
Fulton, MO

Mary Lynn Huber
Gas City, IN

Naida M. Huber
Chesterbrook, PA

Charlene Joye
Humphreys
Nacogdoches, TX

Richard W. Immel
Vail, AZ

Ronald Avery Irons
Tulsa, OK

Jack Rowley Irwin
Bella Vista, AR

Grace P. Jackson
Houston, TX

Jessie M. Johnson
Cleveland, OH

Lee V. Johnson
San Angelo, TX

Fred A. Jones
Saint Louis, MO

Kenneth Harold Jones
Lebanon, OR

Flo Keaton
Springfield, OH

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J. Daniel Keppel
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Jeffrey R. Miller
Eugene, OR

Mabel Jean Miller
Minneapolis, MN

Mary L. Mix
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Harvey D. Moore, II
Port Hueneme, CA

Jennie Sue Murdock
Salem, VA

Alice C. Musser
Edmond, OK

Anthony Parks
Dallas, TX

Charles Alva Patchen
Boise, ID

Bartley Paugh
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Elizabeth C. Pooley
Fort Mc Coy, FL

David Alan Potts
Willis, TX

Walter K. Rabon
Spring, TX

Frank A. Ramirez
Far Rockaway, NY

Francisco Ramos
West Covina, CA

Marylou Ramsdell
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Suzanne H. Rebecchi
Pensacola, FL

Beverly A. Reeves
Clifton, TN

Robert G. Ricks
Carnation, WA

Edgar Eugene
Robinson, Jr.
Ashland, IL

Donald B. Rogers
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Michael Walter Rowe
Carrollton, VA

Lois Runyon
Marion, IN

Stephen J. Russell
Ponca City, OK

Roy E. Sanders, Jr.
Platte City, MO

Dorothy Golden
Sargent
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La Vista, NE

Molly Saunders
Bristol, TN

Marilynne S. Schafer
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Helen Jean Worden
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John E. Worrell
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Jon Arthur Wright
Kansas City, MO

Roberta Taylor Yellott
Westlake, LA

Diane W. Ylitalo
Black Mountain, NC

Nancy J. Zerban
Traverse City, MI

Donald G. Zumwalt
Grand Blanc, MI

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 July 1 and December 31, 2024. You make ministry possible with your generous gifts.



Ministerial Relief & Assistance

MRA comprises over a dozen programs for the support of ministry, including our 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.

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Richmond Adams
Todd Adams
David R. Akin
Kathy Albers
Ed and Irene Albritton
Don Alexander
Elizabeth Allen
Patricia Allred
VarDeen Andrae
Enid Olivieri-Ramos and Ceferino Aponte
Jose Araya
Janet Nelson-Arazi and Salomon Arazi
Janice Armstrong
E. June Arnett
Jack Austin
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Angel Candelario-
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Randall and
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Bethany
Christian Church,
Houston, TX
Brooklyn
Christian Church,
Brooklyn, IN
Burt Lake
Christian Church,
Burt Lake, MI

Central Christian
Church,
Hermitage, PA
Central Christian
Church, Newark,
OH
First Christian
Church, Bolivar,
MO
First Christian
Church, Bryan, TX
First Christian
Church,
Hopkinsville, KY
First Christian
Church,
Selma, CA
Harvard Avenue
Christian Church,
Tulsa, OK
La Iglesia Cristiana
En Puerto Rico
National Christian
Foundation Twin
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Niles Discovery
Church, Fremont,
CA
North Christian
Church, Fort
Wayne, IN
Ridglea Christian
Church, Fort
Worth, TX
United Christian
Missionary
Society
Wilkinsburg
Christian Church,
Pittsburg, PA



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.

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Bob Adams
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Todd Adams

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John and Frances
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John and Marsha
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 Wallace and Linda Crider
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 John Koehler
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Louann Scobbie
Lauren and David Odell-Scott
Juanita Scriven
Paul and Deborah Seal
Lavonne Selleck
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Jeffrey and Janet Wright
Sandra Wright
Amy Yandell
Karen Jane Yount
Rebecca Zelensky
Dennis Zimmerman
Ron Zorn

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Dewitt Christian Church,
Brunswick, MO
First Christian Church,
New Martinsville, WV
North Christian Church,
Fort Wayne, IN
Trinity Christian Church,
Mechanicsville, VA



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.

INDIVIDUALS

Rex and Carol Horne
Donald Johnson

Lester Palmer
William Sikes
Robert and Martha Sweeten

Keith Watkins
Dennis Zimmerman
Roger and Sherry Zollars



Endowment

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.

INDIVIDUALS

Todd Adams
Geoffrey Brewster
Wilma Brown Estate
Joan Campbell
Bobby Wayne Cook
Janet and Curtis Ehrmantraut
Susan Hakansson
Robert and Mary Harris

Estate of Mary T. Hartley
Jane Heaton
Thomas and Lea McCracken
Ruth McElveen
Mary Julia McKenzie
Ray Nixon
Michael and Cheryl Omundson
Estate of Mary Maxine Palmer
Lester Palmer
Mary Anne Parrott

Marjorie Reisinger
Sarah Renfro and Kyle Brown
Ralph and Carolyn Ricksecker
Robert and Kathryn Riester
Gary and Roberta Smith
Kourtney Smith, Estate Executor
Charles and Jane Watkins
Keith Watkins
Roger Wedell
Mamie Young Charitable Trust



Excellence in Ministry

The following list of individuals have made gifts and commitments to the Excellence in Ministry campaign.

INDIVIDUALS

Todd Adams
Saundra Michael-Bowers and
Howard Bowers
Geoffrey Brewster
Jonathan Beckham-Brink

Sarah Renfro and Kyle Brown
Raquel Collazo
Dawn Fleming
Alexis Gammon
Donald Johnson
Thomas and Lea McCracken

Lester Palmer
Julie Richardson
Aaron Smith
Richard and Peggy Ziglar



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Annual Member Conference Call

MAY 7, 2025

Save the date and join Pension Fund President and CEO, Rev. Dr. Todd Adams, for the 2025 Member Conference Call. Following his presentation, participating members will have the opportunity to engage in a live Q&A session. You can dial in up to 15 minutes before the start time. Choose from two convenient session times to participate:

11:00 a.m. EDT

Dial **(800) 717-1738**
Conference ID: **79156**

7:00 p.m. EDT

Dial **(800) 717-1738**
Conference ID: **57969**

Important Dates

April 15

Last day to contribute to your IRA and apply it to 2024 contributions

April 23–26

Spring board meeting

May 7

Annual Member Conference Call at 11 a.m. and 7 p.m. (EDT)

June

RMD Letters arrive with 2025 RMD amounts for accounts held at Pension Fund

July 12–15

General Assembly

Office Closure Reminders

April 18

Good Friday

May 6

Staff Training

May 26

Memorial Day

June 19

Juneteenth

July 4

Independence Day

September 1

Labor Day