

PENSION FUND OF THE CHRISTIAN CHURCH

# BRIDGE

FALL 2023

LIVING OUT YOUR  
*Purpose*

**Isaias Hernandez**  
Executive Director,  
Eastmont Community Center

**PAGE 15**

# WEEK OF *Ministry*

OCT. 8-14



## PURPOSEFUL SUPPORT

Week of Ministry is a time when we come together to support and uplift our pastors. Join us this October for a special week where we focus on supporting pastors through a preview of our new clergy wellness initiative: Cornerstones. We will have prayers and devotionals that focus on four key areas of pastoral wholeness: physical health, holy friendships, financial wellness and mental health.



## EXODUS 17:11-12 (CEB)

Whenever Moses held up his hand, Israel would start winning the battle. Whenever Moses lowered his hand, Amalek would start winning. But Moses' hands grew tired. So they took a stone and put it under Moses so he could sit down on it. Aaron and Hur held up his hands, one on each side of him so that his hands remained steady until sunset.



## LEARN MORE

Resources available  
on our website at  
[pensionfund.org/wom](https://pensionfund.org/wom).





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*Bridge* magazine is published  
 semiannually in the Spring and Fall.

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## PRESIDENT'S MESSAGE

# A Purposeful Retirement



by Rev. Dr. Todd Adams President and CEO [tadams@pensionfund.org](mailto:tadams@pensionfund.org)

**This year, my youngest child graduated from college. I remember that when he was being potty trained, I was thinking “the diaper raise” is huge – meaning the amount of money we were saving for retirement could increase.**



THEN IT WAS THE PRESCHOOL RAISE. But the tuition raise? Oh my! When I made the last tuition payment in February, I turned toward my own retirement savings. I know that this might not be something everyone gets to experience based on many factors, but for me, it seems to be at the forefront of the “What’s next in life?” question.

Now, do not get me wrong, retirement is a long way off for me. But I do find myself thinking about what a purposeful retirement will mean. For me, it means looking forward to time in the garden – I’ll probably be that retiree who cuts the grass two or three times per week. A purposeful retirement will mean more time with my adult children, a chance to read more books for fun rather than for business and professional development, more time to cook, fellowship with friends, travel with my husband and more chances to volunteer.

Retirement means something different to each of us. Sometimes what some consider a purposeful retirement is driven by goals they have had for decades. For some of our members, a purposeful retirement is driven by culture. For example, in some cultures retirement is a communal and/or family driven goal. For someone from an immigrant culture with little or no retirement saved, their retirement is driven by their children’s financial success.

Pension Fund recently engaged P3 Development to help us understand what retirement means across the main racial ethnic constituencies of the church. We have a solid understanding of what purposeful retirement means for dominant, middle-class culture, but what does it mean for the first-generation immigrant? For someone who is bi-, tri- or quad-vocational? What does retirement mean for single African American women, who often find themselves responsible for financially supporting more

than one generation in addition to themselves? What does it mean for same-gender couples? For those who are culturally expected to send money home to support family? For those who do not have generational wealth? For those who are deeply in debt from student loans? How do clergy save for retirement if their congregation either lacks generational wealth or lives on the margins of our economy?

While we have just received the initial data from the surveys, focus groups and one-on-one interviews, there are some great insights to help us broaden the definition of a purposeful retirement. Over the next several months, our Client Relations, Member Relations and Marketing/Communications teams, along with Rev. Gabriel Lopez (Director of Diversity, Equity, Belonging, and Accessibility) and me, will work on a plan for 2024.

We know that, at its core, ours is one of the best pension plans in the country – whether they are a church plan, governmental or for-profit – yet we know we can be so much more. We know we can leverage the accounts we offer, as well as our unique status as one of the only church plans that is also a nonbank trustee, to help every eligible member see themselves as part of Pension Fund.

At our core, we know that a purposeful retirement is not one size fits all; it must be broad enough to welcome the diverse community that gathers around the table God sets for all. After all, our mission is “*For the Support of Ministry*,” and if the COVID-19 pandemic changed anything, it changed what local ministry looks like.

If we live out our mission, a purposeful retirement means that **EVERY** Stone-Campbell (Restoration) Movement pastor and lay employee can have a *strong, smart and secure* retirement that is **culturally relevant** and made possible by Pension Fund.



# Una Jubilación con Propósito



by Rev. Dr. Todd Adams Presidente y CEO [tadams@pensionfund.org](mailto:tadams@pensionfund.org)

**Este año, mi hijo menor se graduó de la universidad. Recuerdo que cuando estaba aprendiendo a ir al baño, yo pensaba que el dinero que me ahorre por el gasto de pañales fue enorme, lo que significa que la cantidad de dinero que estábamos ahorrando para la jubilación podría aumentar.**

LUEGO FUE EL DINERO que me ahorre del gasto preescolar. ¿Pero el dinero que me ahorre por la matrícula universitaria? ¡Wow! Cuando hice el último pago de la matrícula en febrero, recurrí a mis propios ahorros para la jubilación. Sé que esto puede ser algo que no todo el mundo pueda experimentar en función de muchos factores, para mí, esta situación me hace preguntarme “¿Qué sigue en la vida?”.

Ahora, no me malinterpreten, la jubilación está muy lejos para mí. Pero me encuentro pensando en lo que significará una jubilación con propósito. Para mí, significa esperar con ansias el tiempo en el jardín - probablemente seré ese jubilado que corta el pasto dos o tres veces por semana. Una jubilación con propósito significará más tiempo con mis hijos adultos, la oportunidad de leer más libros por diversión en lugar de por negocios y desarrollo profesional, más tiempo para cocinar, pasar tiempo con amigos, viajar con mi esposo y más oportunidades de prestar mi tiempo para servicio comunitario.

La jubilación representa algo diferente para cada uno de nosotros. A veces, lo que algunos consideran una jubilación con propósito depende de objetivos que han tenido durante décadas. Para algunos de nuestros miembros, una jubilación con propósito depende de la cultura de cada persona. Por ejemplo, en algunas culturas, la jubilación es una meta comunitaria o familiar. Para alguien de una cultura inmigrante con pocos o ningunos fondos ahorrados para la jubilación, su jubilación depende del éxito de sus hijos.

Pension Fund recientemente trabajo con una compañía llamada P3 Development para ayudarnos a comprender lo que significa la jubilación para los principales grupos étnicos raciales de la iglesia. Tenemos un buen entendimiento de lo que significa la jubilación con propósito para la cultura dominante de clase media, pero ¿Qué significa para la primera generación de inmigrantes? ¿Para alguien que es bi vocacional o tiene más de dos trabajos? ¿Qué significa la jubilación para las mujeres afroamericanas solteras, que a menudo son responsables

de mantener financieramente a más de una generación además de ellas mismas? ¿Qué significa para las parejas del mismo género? ¿Para aquellos de quienes culturalmente se espera que envíen dinero a casa para mantener a la familia? ¿Para los que no tienen riqueza generacional? ¿Para aquellos que están profundamente endeudados por préstamos estudiantiles? ¿Cómo ahorran los pastores para la jubilación si su congregación carece de riqueza generacional o viven al margen de nuestra economía?

Mientras acabamos de recibir los datos iniciales de las encuestas, los grupos de enfoque y las entrevistas individuales, hay algunas ideas excelentes que nos ayudarán a ampliar la definición de una jubilación con propósito. Durante los próximos meses, nuestros equipos del Servicio al Cliente, Mercadeo y Comunicaciones, junto con el Rev. Gabriel Lopez (Director de Diversidad, Equidad, Pertenencia y Accesibilidad) y yo, trabajaremos en un plan para el año 2024.

Sabemos que, en su esencia, nuestro plan de pensión es uno de los mejores del país, ya sea un plan de iglesia, gubernamental o con fines de lucro—pero sabemos que podemos ser mucho más. Sabemos que podemos aprovechar las cuentas que ofrecemos, así como nuestro estatus único como uno de los planes de la iglesia, que también es un fideicomisario no bancario, para ayudar a cada miembro elegible a verse a sí mismo como parte de Pension Fund.

En su esencia, sabemos que una jubilación con propósito no es igual para todos; debe ser lo suficientemente amplio para acoger a la diversa comunidad que se reúne alrededor de la mesa que Dios prepara para todos. Después de todo, nuestra misión es “Para el Apoyo del Ministerio”, y si la pandemia de COVID-19 cambió algo, cambió la apariencia del ministerio local.

Si vivimos nuestra misión, una jubilación con propósito significa que **TODOS** los pastores y empleados laicos del Movimiento Stone-Campbell (Restauración) pueden tener una jubilación *sólida, sabia y segura* que sea **culturalmente relevante** y hecha posible por Pension Fund.



DIVERSITY, EQUITY, BELONGING, AND ACCESSIBILITY

# Listening with Purpose: P3 Research Findings and Future Direction



by Rev. Gabriel Lopez Director of DEBA [glopez@pensionfund.org](mailto:glopez@pensionfund.org)

**In seminary, my professor of Spiritual Care and Counseling told us to make sure we always knew the difference between hearing and listening when talking with people in our ministries. I'm sure I had heard that there was a difference before, but this time it made more sense. Hearing is the act of perceiving sound, and listening is paying attention. The former is done without intention, and the latter is done intentionally – with purpose.**

AS WE DIVE INTO our Diversity, Equity, Belonging, and Accessibility (DEBA) initiative and shed light on the insights gained from our P3 research, our goal is to emphasize transparency as we share the progress being made and outline our plans to enhance accessibility and expand doors of opportunity for underrepresented individuals, including people of color, immigrants and multi-vocational ministers. We recognize the significance of this initiative as we strive to promote financial well-being and ensure that no one is left unseen or unheard.

The P3 research has revealed compelling insights into the financial well-being of individuals, indicating that it is significantly lower than other aspects of their overall well-being, such as physical, mental, emotional, relational, vocational or spiritual well-being. Nearly two-thirds of nonmember survey respondents reported not being given the opportunity to join an employer-sponsored Pension Fund plan. Furthermore, over half of the nonmember survey respondents were unaware of individual savings programs available through Pension Fund, with a significant percentage unaware that eligible members' spouses may open individual savings

accounts. Alarming, 45% of nonmember survey respondents indicated that they are currently not saving for retirement at all.

## Barriers

Our research has identified both personal and cultural barriers that hinder individuals from saving for retirement. These barriers include the prioritization of family and community needs over individual well-being, the absence of retirement discussions or modeling in certain family contexts (such as immigrant families or low-wage workers), language barriers that impede understanding eligibility and basic service information, and the challenges faced by single wage earners who juggle raising children and family expenses while having limited opportunities to save. Additionally, institutional and systemic barriers disproportionately affect communities of color, with 77% of survey respondents citing "not having enough money" as the top barrier to saving for retirement. These barriers encompass the wealth gap based on race, ethnicity and gender; underinvestment in congregations of color and small churches; low pay for pastors; frequency of part-time placements; and narrow target



audiences or eligibility requirements of existing policies and products.

### Approach

A relational approach has emerged as crucial based on the feedback we received. Participants highlighted the importance of building relationships and trust, recognizing that honest conversations about money require a foundation of trust. Communication plays a pivotal role, and creating awareness by communicating early and often is essential. Building authentic relationships requires a consistent presence and genuine interactions. Furthermore, it is vital to engage trusted messengers who are part of the cultural communities we seek to serve, including existing ambassadors and Pension Fund staff with expertise in financial products and planning.

### Insights from Different Communities

Our research also explored the perspectives of various communities. Here are a few key insights:

#### 1. African American

Participants emphasized the significance of building trust within the African American community, stressing the importance of Pension

Fund's presence beyond mere presentations. African American women shared their experiences of facing compounded barriers as Black, female and single individuals, highlighting historic and persistent inequities. Their perspective on financial wellness emphasized leaving a financial legacy for future generations.

#### 2. Latinx/Hispanic

Retirement savings were found to be an uncommon topic and experience in the Latinx/Hispanic community, particularly among newer immigrants. The strong cultural value placed on family necessitates framing individual interests in the context of communal well-being. Financial wellness was defined as the absence of anxiety and the presence of possibilities, such as stable employment and freedom from living paycheck to paycheck.

#### 3. Asian American and Pacific Islander (AAPI)

AAPI participants discussed challenges in saving for retirement within the framework of Asian filial expectations and obligations. They expressed a need for translated materials and linguistically and culturally appropriate outreach. Quality of life and peace of mind emerged as key elements of financial wellness.





## Looking toward 2024

As we move forward, we have identified the following areas that require attention and action:

### 1. Trust-Building

Building trust within communities and fostering meaningful connections will remain priorities. We aim to create an environment that encourages open conversations about finances and retirement planning. An ambassador initiative will be implemented that will support bridge-building throughout the church.

### 2. Partnerships

We will continue to listen to voices around the church, especially those that have not been heard before. We will collaborate with the Ethnic & Racial Ministries and other General Ministries to better serve our diverse church.

### 3. Accessibility

Enhancing accessibility to Pension Fund programs and services will be a key focus. This endeavor includes improving language accessibility, providing clearer information on eligibility and expanding savings options for non-spousal dependents.

### 4. Education

Education plays a vital role in empowering individuals and communities. We will invest in educational initiatives that promote financial

literacy, retirement planning and the benefits of participating in Pension Fund programs.

### 5. Addressing Systemic Barriers

To address the systemic barriers that hinder communities of color from saving for retirement, we will listen to and learn from underserved communities and ensure that congregations of color and small churches have equal access to resources and support.

### 6. Internal Capacity

Building internal capacity within Pension Fund will enable us to effectively implement and support the initiatives outlined above. We will invest in training, expertise and resources to enhance our ability to serve our diverse community.

## Conclusion

We have listened with purpose. And as we focus on living out our purpose, we want to empower pastors, their families and congregations to live out their purpose and to provide tools, resources and financial wellness options tailored to their current and future needs. I know we have more to learn and more listening to do, but I am hopeful and excited for what is to come out of these conversations. I see the passion, commitment and action in our leadership and in our team, which believes that as we continue to listen with purpose, we can create a more just, inclusive, accessible and stronger financial future for all.





DIVERSIDAD, EQUIDAD, PERTENENCIA Y ACCESIBILIDAD

# Escuchando con Propósito: Resultados de la Investigación P3 y Direcciones Futuras



by Rev. Gabriel Lopez Director de DEBA [glopez@pensionfund.org](mailto:glopez@pensionfund.org)

En el seminario, mi profesor de Cuidado y Consejería Espiritual nos dijo que siempre nos aseguráramos de saber la diferencia entre oír y escuchar al caminar con personas en nuestros ministerios. Estoy seguro de que había escuchado que había una diferencia antes, pero esta vez tenía más sentido. Oír es el acto de percibir el sonido, y escuchar es prestar atención. Uno se hace sin intención, y el segundo se hace intencionalmente – con propósito.

A MEDIDA QUE AVANZAMOS con nuestra iniciativa de Diversidad, Equidad, Pertenencia y Accesibilidad (DEBA) y ponemos echamos luz sobre los conocimientos obtenidos de nuestra investigación de P3, nuestro objetivo es enfatizar la transparencia a medida que compartimos el progreso realizado y describimos nuestros planes para mejorar la accesibilidad y amplificar las puertas de oportunidades para las personas subrepresentadas, incluyendo las minorías, los inmigrantes y los pastores bi-vocacionales. Reconocemos la importancia de esta iniciativa

a medida que nos esforzamos por promover el bienestar financiero y asegurarnos de que nadie quede sin ser visto o escuchado – como podría haber sido en el pasado.

La investigación de P3 ha revelado información convincente sobre el bienestar financiero de las personas, lo que indica que es significativamente más bajo que otros aspectos de su bienestar general, como el bienestar físico, mental, emocional, relacional, vocacional o espiritual. Sorprendentemente, casi dos tercios de los encuestados que no son miembros informaron

que no se les dio la oportunidad de unirse a un plan de Pension Fund patrocinado por el empleador. Además, más de la mitad de los encuestados que no son miembros desconocían los programas de ahorros individuales disponibles a través de Pension Fund, y un porcentaje significativo desconocía que los cónyuges de los miembros elegibles pueden abrir cuentas de ahorros individuales. De manera alarmante, el 45% de los



» encuestados que no son miembros indicaron que actualmente no están ahorrando para la jubilación.

### **Barreras**

Nuestra investigación ha identificado barreras tanto personales como culturales que impiden que las personas ahorren para la jubilación. Estas barreras incluyen la priorización de las necesidades de la familia y la comunidad sobre el bienestar individual, la ausencia de discusiones sobre la jubilación o modelos en ciertos contextos familiares (como familias inmigrantes o trabajadores de bajos salarios), barreras del idioma que impiden comprender la elegibilidad y la información de servicios básicos, y los desafíos que enfrentan los trabajadores solteros que hacen malabarismos con la crianza de los hijos y los gastos familiares mientras tienen oportunidades limitadas para ahorrar. Además, las barreras institucionales y sistémicas afectan de manera desproporcionada a las comunidades de color, con el 77 % de los encuestados citando "no tener suficiente dinero" como la principal barrera para ahorrar para la jubilación. Estas barreras abarcan la desigualdad de riqueza basada en raza, etnia y género, inversión insuficiente en congregaciones no blancas e iglesias pequeñas, salarios bajos para los pastores, frecuencia de posiciones a tiempo parcial y un público objetivo limitado o requisitos de elegibilidad de políticas y productos existentes.

### **Enfoque**

Un enfoque relacional ha surgido como siendo crucial basado en los comentarios que recibimos. Los participantes destacaron la importancia de construir relaciones y confianza, reconociendo que las conversaciones honestas sobre el dinero requieren una base de confianza. La comunicación juega un papel fundamental, y es esencial crear conciencia comunicándose temprano y con frecuencia. Construyendo relaciones auténticas requiere una presencia consistente e interacciones genuinas. Además, es vital atraer a mensajeros confiables que sean parte de las comunidades culturales a las que

buscamos servir, incluidos los embajadores existentes y el personal de Pension Fund que tiene experiencia en productos financieros y en planificación financiera.

### **Perspectivas de diferentes comunidades**

Nuestra investigación también exploró las perspectivas de varias comunidades. A continuación, se incluyen algunas ideas clave:

#### **1. Afroamericana:**

Los participantes enfatizaron la importancia de generar confianza dentro de la comunidad afroamericana, subrayando la importancia de la presencia de Pension Fund más allá de las meras presentaciones. Las mujeres afroamericanas compartieron sus experiencias de enfrentar barreras compuestas como personas negras, mujeres y solteras, destacando las desigualdades históricas y persistentes. Su perspectiva sobre el bienestar financiero enfatizaba dejar un legado financiero para las generaciones futuras.

#### **2. Latinx/Hispana:**

Se descubrió que los ahorros para la jubilación son un tema y una experiencia poco comunes dentro de la comunidad Latinx/Hispana, particularmente entre los inmigrantes más nuevos. El fuerte valor cultural que se le da a la familia requiere enmarcar los intereses individuales dentro del contexto del bienestar comunitario. El bienestar financiero se definió como la ausencia de ansiedad y la presencia de posibilidades, como un empleo estable y la libertad de no vivir de cheque en cheque.

#### **3. AAPI (Asiático Americano e Isleño del Pacífico):**

Los participantes de la comunidad AAPI discutieron los desafíos del ahorro para la jubilación en el marco de las expectativas y obligaciones filiales asiáticas. Expresaron la necesidad de materiales traducidos y divulgación lingüística y culturalmente apropiada. La calidad de vida y la tranquilidad surgieron como elementos clave del bienestar financiero.

### **Mirando hacia el 2024**

A medida que avanzamos, hemos identificado varias áreas que requieren atención y acción:



### **1. Construcción de Confianza:**

Generar confianza dentro de las comunidades y fomentar conexiones significativas seguirá siendo una prioridad. Nuestro objetivo es crear un entorno que fomente conversaciones abiertas sobre finanzas y planificación de la jubilación. Se implementará una iniciativa de embajadores que apoyará la construcción de puentes en unir toda la iglesia.

### **2. Alianzas:**

Continuar escuchando las voces alrededor de la iglesia, especialmente aquellas que no han sido escuchadas antes. Colaborar con los Ministerios Étnicos y Raciales y otros Ministerios Generales para servir mejor a nuestra iglesia diversa.

### **3. Accesibilidad:**

Mejorar la accesibilidad a los programas y servicios de Pension Fund será un enfoque clave. Esto incluye mejorar la accesibilidad de idioma, proporcionar información más clara sobre la elegibilidad y ampliar las opciones de ahorro para los dependientes que no son cónyuges.

### **4. Educación:**

La educación juega un papel vital en el empoderamiento de las personas y las comunidades. Invertiremos en iniciativas educativas que promuevan la educación financiera, la planificación de la jubilación y los beneficios de participar en los programas de Pension Fund.

### **5. Abordar las barreras sistémicas:**

Para abordar las barreras sistémicas que impiden que las comunidades de color ahorren para la

jubilación, escucharemos y aprenderemos de las comunidades desatendidas y nos aseguraremos de que las congregaciones de color y las iglesias pequeñas tengan el mismo acceso a recursos y apoyo.

### **6. Capacidad Interna:**

Desarrollar la capacidad interna dentro de Pension Fund nos permitirá implementar y apoyar de manera efectiva las iniciativas descritas anteriormente. Invertiremos en capacitación, experiencia y recursos para mejorar nuestra capacidad de servir a nuestra comunidad diversa.

### **Conclusión**

Hemos escuchado con propósito. Y a medida que nos enfocamos en vivir nuestro propósito, queremos empoderar a los pastores, sus familias y congregaciones para que vivan su propósito al brindar herramientas, recursos y opciones de bienestar financiero adaptadas a sus necesidades actuales y futuras. Sé que tenemos más que aprender y más que escuchar, pero tengo esperanzas y estoy emocionado por lo que saldrá de estas conversaciones. Veo la pasión, el compromiso y la acción en nuestro liderazgo y en nuestro equipo que cree que a medida que continuamos escuchando con propósito, podemos crear un futuro de bienestar financiero más justo, inclusivo y accesible para todos.



# 2023 General Assembly

We were so grateful to be a part of General Assembly 2023 this year! After four years away, it was so good to gather together in community and worship. The time together was time well spent, and we are excited to share some highlights.



Our Development staff was able to share the importance of our 13th Check program at the Assembly this year. We are so grateful to our generous donors and the non-attendeess who gave to 13th Check outside of the assembly. Their gifts provide support to some of our most vulnerable clergy. This year we were able to raise over \$44,000 in gifts from GA.

If you weren't able to give, there is still time to make a difference for these members by giving at [pensionfund.org/give](https://pensionfund.org/give).

We were busy at the booth with our staff seeing over 225 appointments to set up new accounts, help with member questions and discuss MRA programs.





We loved connecting with you at the Pension Fund Breakfast where we heard amazing stories from Rev. Marilyn Fiddmont, Rev. Anthony Chatman, Rev. Michael Yandell and our very own Rev. Julie Richardson. Their stories shared of the hope that Pension Fund offers and allowed just a glimpse of all the amazing work we are able to do with the help of our committed members and donors.



Our President and CEO, Rev. Dr. Todd Adams, announced some amazing initiatives on the horizon for Pension Fund: The Gathering 2024 and our new clergy wellness program, Cornerstones. The program will officially launch at the Gathering which will take place on September 3-5, 2024 in Washington, D.C. To learn more, visit [pensionfund.org/thegathering2024](https://pensionfund.org/thegathering2024).



# Purposeful Investing: Pension Fund's Investment Strategy



by David Stone Chief Investment Officer [davids@pensionfund.org](mailto:davids@pensionfund.org)

**As one might imagine, we frequently receive calls and emails asking about the specific investments that back our various products. Although account holders don't own these underlying investments (or experience the associated risk of their price movements), the asset allocation is of interest to members when the potential for annual Good Experience Credits (GECs) is being assessed. GECs act as an additional return on top of the base rate of interest. The asset allocation, however, provides only part of the explanation of the underlying investment performance.**

TO START, the general asset allocation backing each of our specific products is comprised of a highly diversified mixture of investments. These investments include equity holding in a variety of large and small companies (domestic, developed international and emerging markets) and an equally extensive array of fixed-income securities (United States and international corporate and government securities). In addition, our tax-advantaged products have exposure to what we call alternative assets, which include private equity (investments in nonpublic companies), natural resources and real estate. All of these investments make up the investment pools backing our products and, at the most granular level, consist of thousands of individual securities that meet the strict diversification and risk considerations contained within our investment policy. Within each asset class, professional managers are hired who have specialized expertise in that type of investment. Investment staff can select any manager in the world to manage a portfolio and have a highly specific, lengthy and detailed process for selecting and monitoring these managers. We are also deliberate about the amount of dollars we allow each manager to invest, a practice that helps in the reduction of portfolio volatility and the associated risk.

Second, given the nature of our products, we don't feel the need to make frequent changes to the overall long-term asset allocation, which enables us to maintain a disciplined investment philosophy

based on long-term investment goals. This approach includes systematically rebalancing the assets back to the appropriate strategic target when the overall risk profile becomes suboptimal. Part of this investment discipline also enables us to have proper liquidity available to not only meet the needs of a specific product but also have funds on hand to take advantage of unexpected shorter-term investment opportunities that occasionally occur in the markets.

Finally, we pay close attention to the fees that are paid to the investment managers and banks that provide their services. Through their superior investment performance and value-add, we expect to be compensated by way of investment return for any fees we pay these managers.

Although asset allocation is of primary importance in overall product return, there are other variables at play that allow us to purposefully invest. Managing our investments with a specific focus on not one but all of these variables – maintaining a proper allocation, hiring quality successful investment managers, adhering to a time-tested and disciplined investment process and keeping a keen eye on costs – enables us to expect to continue providing GECs, which, when combined with the base rate and downside protection, provide our members with an attractive and competitive return on their investments.



# MRA: Intentional Ministry for Those in Ministry



by Rev. Julie Richardson VP for Development and Programs [jrichardson@pensionfund.org](mailto:jrichardson@pensionfund.org)

**“People who need help sometimes look a lot like people who don’t need help.” – Glennon Doyle**

**IT IS NO SECRET that pastors are often the worst at asking for help.** The tangible desire pastors have to do the work of ministry often means that they set aside their own well-being for the sake of those they feel called to serve.

There is a sea change happening regarding this situation, and I am thankful for that. In recent years, a great deal of time, energy and resources has been poured into determining the root causes of clergy burnout, fatigue and depression. Lilly Endowment, Inc., the Church Benefits Association and even some seminaries have come together

in intentional and powerful ways to seek a better, healthier course forward for clergy.

What we know, as I have often written, is that the wellness of clergy and the wellness of congregations are wed. And as I have also often written, we live in a time when the wellness of our churches and our faith leaders is paramount. We need our pastors to be equipped and empowered to lead God’s people through injustice, violence and hatred and into a way of life that extends love and grace to all as never before.

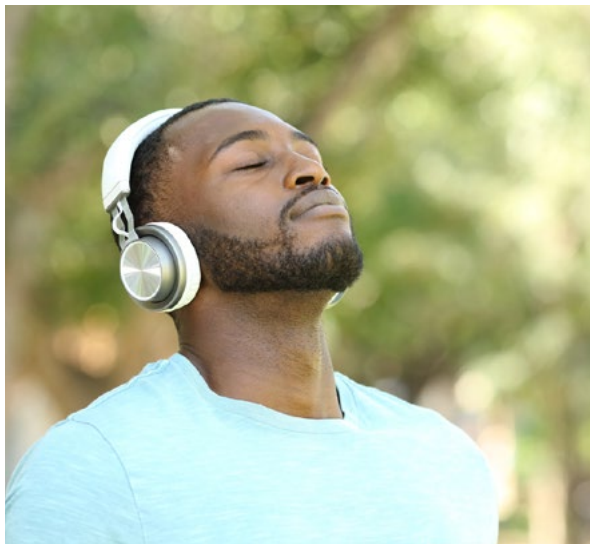


» Pension Fund, thanks to the generosity of donors who give to over a dozen Ministerial Relief and Assistance programs, is committed to continued and further investment in clergy health and well-being.

We're thrilled to announce that in September of 2024 at *The Gathering, a Retreat for Pastors*, we will be kicking off Cornerstones, a new and expanded clergy health and wellness initiative that will include programming around financial literacy in addition to mental, spiritual and physical well-being. Cornerstones is being designed with all that our Lilly-funded Excellence in Ministry (EIM) program taught us at its core, while also acknowledging that EIM's financial education work was just the beginning to creating a more whole way of life for pastors.

Our Cornerstones design and leadership team covets your prayers as we spend this next year making possible an intentional ministry for those in ministry.

Recently, while in the midst of working on this new program, I was on a call with a colleague from the Episcopal Church. Our conversation centered on



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clergy health and well-being and how his faith tradition and mine, as well as that of so many others, are all recognizing how important it is for those of us in general/upper judicatory church ministries to take seriously how our pastors are doing. Beyond theological differences and ways of "doing church," there is a common understanding that it's important to offer our pastors tangible support across all areas of their lives; it's important to minister to our ministers.

I left that call feeling more certain of that sea change I mentioned earlier.

I welcome conversation with any of you, readers, about how you can financially support this work. It has only been made possible thus far by your gifts; it would be our honor to continue to steward such gifts for the good of clergy and our congregations — and for the sake of the Gospel.





## MEMBER SPOTLIGHT

# Isaias Hernandez

## (Eastmont Community Center – East Los Angeles, CA)

When Isaias Hernandez began as Executive Director at Eastmont Community Center in East Los Angeles, it was at the very beginning of the global pandemic in March 2020. With just a few employees and a drive to continue providing services to the under-served community where the center is located, Hernandez helped turn the humble center into a powerhouse of resources that can change the lives of many. Born and raised in Los Angeles as a son of first-generation Mexican immigrants, Hernandez knows all too well the challenges of living in this community and chose to step up to help address them.

In this issue we sat down with Hernandez and asked him to share more about his background and what serving at Eastmont Community Center means to him.

### What brought you to Eastmont Community Center? Why did you choose this line of work?

I did not originally choose this line of work. After working a few retail jobs after high school, I realized that I wanted to go back to school and have a stable job with a respectable paycheck.

I always thought that pursuing an accounting career could provide me with that. When I was in school, I began interning at a non-profit organization assisting with preparing free tax returns for low-income taxpayers. Fourteen years later after multiple tenures at different



» organizations, I never left the non-profit sector. I believe that the work was very natural to me due to my lived experience. I understand very well the many challenges families we serve are facing due to experiencing the same throughout my upbringing. Though it can be stressful at times, I will never lose sleep knowing that every day, we touch someone else's life in a positive way. This line of work has been the most selfish act I have done due to the joy it brings me.

**What are some of the challenges that come along with running a non-profit organization? What qualities do you think you have that make you uniquely suited to address these challenges?**

There are many personal and professional sacrifices to operate a small but growing organization. One day I may be meeting with members from the state legislature advocating at the California Capitol for additional funding, and the next I can be mopping the floor because there was a leak from the roof. I have tried to build an environment where all our team members are cross-trained and can support each other at any given time. This work cannot be done on its own, and the more we invest in staff development, the greater the impact we have as one unit.

Personally, I try to ground myself in humility when confronted with the day-to-day challenges of running a non-profit. Working with and listening to community voices is at the core of our approach

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As an employer, I believe we can do better for our employees by preparing them for the day they can no longer earn a paycheck. ... We have the same trust with Pension Fund as our community members have trust in Eastmont Community Center.

to implementing strategies. I learned early on in my career from peers that it is important “to know what you know and know what you don't know.” Reaching out to others for help, accepting it and developing a network of partners, mentors, supporters, and even those that cheer you on are essential to meet the everyday challenges.

**What are some of the initiatives at Eastmont Community Center that you are most proud of? What are some recent accomplishments you can share?**

There have been many changes over the last three years which we are very proud of both with our internal staff and the community we serve.





Regarding our workforce, we have implemented health insurance, retirement plans and paid time off for our employees. Most recently, we adopted “Self-Care PTO” that allows our employees to take an entire day off each month to focus on their mental and physical health. Additionally, we have increased wages and have made major improvements to our working environment which includes upgrading our equipment and workspaces. Our workforce has tripled to 17 full-time employees and two part-employees.

Regarding our programming, we opened a computer lab with 16 brand new desktops to conduct workshops that can help close the digital divide. We expanded our food pantry from serving 100 clients a month to serving 150 families a week. We launched our financial empowerment programs that provide free tax preparation and financial coaching and education to the community. We also expanded our East Los Angeles Farmers’ Market to an additional location. We now operate the market at our local California State University Los Angeles, as well, to

connect students with quality organic produce while introducing them to programs that combat food insecurity among college students.

**You’ve mentioned that investing in your staff means you can have a greater impact on your community. You provide Pension Fund benefits for your employees. Why was offering these benefits important to you?**

Many non-profit employees are worried about the present and will make financial sacrifices to get by day to day. As an employer, I believe we can do better for our employees by preparing them for the day they can no longer earn a paycheck. With the burden that comes in managing a non-profit organization, the last thing I want to be worrying about is the mismanagement of our employees’ retirement funds. We have the same trust with Pension Fund as our community members have trust in Eastmont Community Center. Having a safe, reliable and trusted product backed by church leaders lets me worry about other responsibilities that I can control.



# Eastmont Community Center (East Los Angeles, CA)

## Creating Purpose from a Pandemic

IT'S SAFE TO SAY that March 2020 was a time that changed all our lives. With the onset of a global pandemic, we were told to stay inside and stay safe. Offices, stores and non-essential businesses were shut down. Resources were limited. But what about those communities that were already under-resourced? What about those struggling to make ends meet when they were no longer allowed to make a paycheck? In East Los Angeles, those communities were wholeheartedly supported by the employees of Eastmont Community Center.

Established in 1968 by the Pacific Southwest Region of the Christian Church (Disciples of Christ), Eastmont Community Center has been predominately serving socially and economically impoverished Latino/Hispanic families in the unincorporated East Los Angeles area since its inception. While Eastmont has been serving the community for over 55 years, it wasn't until the 2020 COVID-19 pandemic - when the local government asked many non-profit organizations to join the fight of combating the health crisis - that Eastmont really expanded its resources. The organization grew from just a few

employees to 19 in less than three years and now offers a wealth of programs and services that address the needs of the individuals living in the unique cultural and economic hub that is East L.A.

Today, Eastmont Community Center offers programs for locals of all ages including: a summer youth program; case management for seniors and adults with disabilities; a food pantry/emergency food assistance program that distributes over 200,000 pounds of food annually; classes on computer skills, English, citizenship and financial education; free tax preparation services; financial coaching; a weekly farmers market to support small business and local farmers; and offers a state-licensed Early Childhood Center by subleasing a section of the facility. Most of these expanded programs came out of Eastmont's response to the pandemic.

"Besides the challenges being faced by the East Los Angeles community, we believe we are presented with an unprecedented opportunity," explained Executive Director, Isaias Hernandez. "The COVID-19 pandemic brought to light many issues that required the organization to act





differently. Our goal is to ensure that everyone can gain access to economic stability. The center seeks to address these problems by welcoming long-term solutions while offering short-term services that help meet the immediate needs of families. For decades, the political and economic systems, many still in place to this day, disproportionately affect people of color and families already living in poverty.”

One of the new programs offered at Eastmont is the free tax preparation services, called the Volunteer Income Tax Assistance program. The community center was very intentional about providing these services this past spring because they believe that “the federal and state tax credits for low-wage workers are some of the most impactful anti-poverty programs in the nation.” These credits can add up quickly, and in 2023 the center helped return over \$1,264,000 in refunds to low-income families. True to its goal of making economic stability accessible to the community, Hernandez believes this tax assistance service allows the center to “integrate its traditional social and human service programs with long-term financial economic empowerment services.”

Hernandez cites the commitment of Eastmont Community Center employees as the reason the center not only survived the pandemic but came out stronger in its ability to assist some of the worst hit sectors in the community.

Because he knows there would be no community center without the employees, Hernandez decided to offer Pension Fund’s retirement benefits in 2021. Eastmont Community Center offers the Tax-Deferred Retirement Account 403(b)/Roth 403(b) (TDRA 403(b)/Roth 403(b)) with an employer match to both full- and part-time employees. “The organization employees are essential to the success of the agency, and we could not do it without them,” stated Hernandez. “We firmly believe that our investments in our employees will have a positive impact for the families we serve and our overall community...”

**Our greatest regret is not establishing [accounts] with Pension Fund sooner.”**

While Eastmont Community Center continues to grow and expand their services to the under-resourced communities around them, Pension Fund is proud to support their efforts by offering the center’s employees a strong, smart and secure retirement.



## CLIENT RELATIONS UPDATE

# Preparing for a Purposeful Retirement



by Raquel Collazo Asst. VP of Client Relations [rcollazo@pensionfund.org](mailto:rcollazo@pensionfund.org)

**Did you know? According to Social Security Administration calculations, on average, American men and women retire in their mid-60s. However, many Americans do not realize that at age 60, men may live another 22 years, and women could live another 25 years.\***

WE ARE ALREADY LIVING LONGER in retirement, and as science and technology continue to evolve, it's safe to assume that life expectancy is yet to increase. In fact, according to a new report, longer life expectancy can have a greater impact than record high inflation in terms of how long your retirement savings will last.\*

At Pension Fund, we want our members to enjoy a *strong, smart and secure* retirement and to understand the importance of planning for the future. Whether you are in your early 20s, just starting your career, or nearing retirement, now more than ever, it is important to have a plan in motion to secure a healthy retirement. Let's review a few actionable items to consider when preparing for a healthy and purposeful retirement.

### **Participate in Employer-Sponsored Products.**

First, are you participating in an employer-sponsored product through your job? If your employer offers retirement products, it's important to take advantage of them. Some employers choose to offer an employee match on these products, meaning they provide additional contributions to your accounts up to a certain percentage. If your employer offers a match, you should try to meet the maximum percentage to ensure that you are not leaving any money toward your retirement on the table.

Even if your job does not offer a match, it is still beneficial to participate in employer-sponsored products if they are offered. Products such as 403(b)s have higher contribution limits than individual products such as IRAs, and pre-tax contributions made via payroll deductions are not subject to federal income tax. These facts alone represent more savings for you. Some employers also offer Pension Fund's Pension Plan, one of our employer-sponsored products, as a defined benefit plan that guarantees a payment for life upon retirement. This plan gives our members peace of mind in knowing they won't outlive their money and can see their pension grow even in retirement.

### **Maximize Your Individual Accounts.**

Once you have reached your contribution limits in your employer-sponsored accounts, or if your employer doesn't offer retirement products yet, consider maximizing your participation in an individual account. At Pension Fund, we offer individual retirement accounts (IRAs) as well as a high-yield savings account called the Benefit Accumulation Account (BAA). Both accounts serve as additional savings and retirement vehicles available to our members and their spouses. IRAs are offered on a pre-tax and Roth (after-tax) basis and can be used to set aside retirement income. As a savings account, the

\*CNBC – <https://www.cnbc.com/2023/01/16/longevity-can-have-a-greater-impact-on-retirement-money-than-inflation.html>



BAA offers a competitive interest rate while allowing your savings to remain liquid (meaning you can take out funds anytime). It is a great tool to build an emergency savings fund that can provide a security cushion in times of need and help deter you from tapping into your retirement savings.

### **Assess Your Preparedness for a Purposeful Retirement.**

As you near the age of 50, it is wise to contact Your Money Line, a free financial wellness tool provided to all Pension Fund members, and run a financial assessment. Your Money Line's Financial Guides can walk you through key things to know before you retire. For instance, when you reach age 50, the IRS allows you to increase your contributions into retirement plans such as the TDRA 403(b)/Roth 403(b) and IRAs. This is a great time to assess whether you should take advantage of those higher contribution limits. Additionally, using utilities like Pension Fund's retirement estimate tool on the Member Portal to determine your monthly pension benefit or viewing your potential social security income via

the Social Security Administration are great ways to help you answer one important question: Can I retire?

### **Get Ready to Retire.**

Once you've set a desired retirement date, be sure to contact Pension Fund 60–90 days prior to that date to complete the necessary paperwork and provide all documentation. This is also a great time to review the beneficiaries listed on your accounts and make any changes needed. If you have external retirement accounts, consider a rollover or transfer to a Pension Fund product so you can manage fewer accounts; save money (because you may be paying investment or management fees); and have peace of mind, knowing that Pension Fund assumes the market risk for you.

Finally, remember to be intentional with your retirement planning, and never be afraid to ask questions. It's never too late or too early to start planning for your retirement!



## GET TO KNOW PENSION FUND

# Meet Grace Caress, Pension Fund's New Senior Vice President of Operations



Grace Caress, FSA, MAAA, joined Pension Fund this year as our new Senior Vice President of Operations. With years of experience in the benefits world, Grace brings a wealth of knowledge to our Operations team and fully embodies our mission of *For the Support of Ministry*. We have the pleasure of introducing her to you in this issue with a special Q&A about the unique personal and professional experiences she brings as a new member of the Pension Fund team.

**You were a former Pension Fund board member and have been working as the SVP of Operations for a few months now. What are your key takeaways about Pension Fund and our mission: *For the Support of Ministry*?**

Pension Fund has an excellent reputation, and now I know why. Pension Fund is a mission-driven organization. We put our members first in everything that we do and are always working together toward that common goal. Pension Fund serves our members in many ways. We are always finding areas to evolve to make the members' experience better. I love the technological advancements Pension Fund has achieved over the years, all while keeping up with the regulatory changes in our industry. I think one of the biggest ways Pension Fund lives out our mission is with Ministerial Relief and Assistance (MRA). MRA continues to be a gift to our clergy at times when help is needed the most.

**What is your career background prior to joining Pension Fund?**

I was a pension plan consultant during the first half of my career. The second half was spent at Anthem in benefit plan administration. Just prior to joining Pension Fund, I had a short stint at Molina Healthcare as Principal, HR Analytics and Process Improvement.

**What moment are you most proud of in your career?**

As an actuary, I took 25 to 30 exams to attain a designation. Becoming a Fellow of the Society of Actuaries was my proudest moment. It was eight years of hard work while raising a family.

**What brought you to Pension Fund?**

I was attracted to Pension Fund's mission to serve the members of the Stone-Campbell (Restoration) Movement churches and organizations. I am



a member of a Disciples of Christ Church (Allisonville Christian Church) in Indianapolis. I recognized that I have the skill set to head the Operations team and am excited to serve the broader church. What a unique opportunity!

**Now that we know a little about your professional background, tell us a little about yourself outside of the office.**

I grew up in the Philippines as one of eight children (one boy and seven girls). I am the second daughter, and my younger siblings call me "Dete." I went to grad school at the University of Illinois at Urbana-Champaign, where I met my husband. He is an actuary and a classically trained tenor as well as a lifelong Disciples of Christ member. We have three children. Our oldest lives in Carmel, Indiana, and works at GEICO. We also have twins, who live in New York City. Our daughter works at Sony Music, and our son is pursuing his dream to be on Broadway. He is a vacation swing for the "Aladdin" tour. We have two goldendoodles (Yogi and Booboo), who occasionally join in during Pension Fund meetings.



I think one of the biggest ways Pension Fund lives out our mission is with Ministerial Relief and Assistance (MRA). MRA continues to be a gift to our clergy at times when help is needed the most.

**What do you like to do for fun?**

My husband and I live in downtown Carmel, IN and take daily walks on the Monon Trail. We love seeing musicals and concerts and attend performances at the Palladium frequently since we live next door. We attend trivia every Wednesday, but I'm mostly there for moral support! We also love to cruise and visit New York to see Broadway shows. We are active at our church, Allisonville Christian Church, and enjoy supporting church activities.

**Finally, since we love talking about retirement, where do you see yourself once you retire?**

I hope to travel more outside the U.S. and visit my home country. It's been over 20 years since I've been back. I also hope to have grandchildren in the future and spoil them. Our daughter will get married next year, so we have a 33% chance of having a grandchild. I need to plan my next retirement better since I failed miserably with my first try last year. Overall, having fun will be my primary goal!



FINANCIAL WELLNESS

# Ask Your Money Line



Brought to you by Your Money Line, [yourmoneyline.com](http://yourmoneyline.com)

## Mock Retirement: How Can I Practice for Retirement Now?

Retirement is just over a year away for my wife and me, and we're wondering whether there's anything we can do to help us feel more prepared. Do you have any suggestions on how we can rest comfortably, knowing we've prepared ourselves for retirement when that day arrives?

THAT'S A GREAT, AND COMMON, QUESTION. The good news is that it is actually not unknowable. Yes, life is unpredictable – and we can't foresee everything that may happen to you after retirement – but it is certainly possible to get to a place where you can feel confident about your choice. We'll look at preparing for your retirement in two parts. Part one is understanding clearly your retirement lifestyle costs. Part two is making sure that your retirement income will cover them.

### Calculate Your Retirement Costs.

Because retirement is just on the horizon for you, you should have a good idea of what your retirement lifestyle will cost. It's a good idea to know where you will live and what your housing costs will be. If not, making that decision needs to be your highest priority!

Start by calculating what you anticipate your total monthly spending will be in retirement, including:

housing, utilities, transportation, food and, yes, fun. For expenses that are not monthly (such as travel), divide the total by 12. Know that medical costs in retirement (including long-term care), even with Medicare, could be higher.

Now we know what you need each month. How does this compare with what you are spending now? If it is less, where is the difference? More specifically, if you see that your retirement budget for common discretionary spending (food, travel, eating out, entertainment and such) is lower than what you are spending now ... practice it! That is, start living your retirement lifestyle today. Try living on a budget that matches what you are planning to spend in retirement. Track your spending closely during this time; let's say for three months at least. How does it feel? Are you happy living within this budget, or do you need to adjust your retirement dreams a little?

*\*This is only an estimate for our planning purposes. It is not an exact prescription of how much you should actually withdraw each year.*



### Determine Your Retirement Income.

Once you are clear on what you actually need for retirement each month, you can turn your attention to whether your retirement income will cover it. Add up your sources of income:

- How much will you receive each month in pension income?
- How much will you receive each month from Social Security?
- If you have an annuity or income from a rental property, what is the monthly amount that you expect to receive?

You can also draw income from your retirement savings such as a 403(b) or 401(k). A common rule of thumb is to multiply your projected retirement account balance by 4%, which represents an amount of money that you can withdraw each year with little chance of running out of money before you run out of life.\*

What is the total of all of these sources of income? Now, reduce that sum by 25% to account for federal and state income taxes. (This is only a rough estimate, of course.)

Does the final result cover the level of retirement spending that you anticipated earlier, with some room to spare? If so, you are likely in good shape. But if not, your plans need to change. That may mean working part-time or changing your vision of your retirement lifestyle.

Preparing for retirement can seem daunting, but it doesn't have to be. Pension Fund offers free access to Your Money Line and their expert Financial Guides to help walk you through the process. You can even participate in the Your Money Line Mock Retirement course at [yourmoneyline.com](http://yourmoneyline.com) to help you prepare.

**To learn more about the *Your Money Line* benefit to Pension Fund members, visit [pensionfund.org/YourMoneyLine](http://pensionfund.org/YourMoneyLine).**

# In Memoriam



Following are member deaths that were reported to Pension Fund between January 1 and June 30, 2023.

N. Dwain Acker  
*Lincoln, NE*

Ellen M. Anderson  
*Kokomo, IN*

William Burke Anderson  
*Erwin, TN*

Robin L. Aplet  
*San Antonio, TX*

Anne B. Atkins  
*Palm Coast, FL*

Gail B. Aurand  
*Elkhart, IA*

Verginia M. Aylesworth  
*Seattle, WA*

Billy A. Ballew Jr.  
*Texarkana, AR*

Dorothy A. Baugh  
*Indianapolis, IN*

Virginia Marsh Bell  
*Lexington, KY*

Magda D. Bennett  
*High Shoals, GA*

Rebecca T. Bingham  
*Louisville, KY*

Marion Edward Boatman  
*Clarksville, MO*

Douglas L. Bobbio  
*Chesapeake, VA*

Jane Ann Boram  
*Nashville, TN*

Kevin Lynn Bowers  
*New Cumberland, WV*

Loraine A. Dusenberry Boyd  
*North Chesterfield, VA*

Joseph R. Brennan  
*Mulvane, KS*

Geoffrey P. Britt  
*San Antonio, TX*

Mary J. Brown  
*Shelbyville, IN*

Moore D. Brummett  
*Wichita Falls, TX*

Evelyn H. Buchanan  
*Lexington, KY*

Johannah K. Buie  
*Harrisonburg, VA*

Diana Carrol Bush-Harris  
*Indianapolis, IN*

David E. Byers  
*Martinsburg, WV*

John H. Cachiaras  
*Rochester, MN*

Teresa A. Carter  
*Kingsport, TN*

Lesley P. Chapman  
*Commerce City, CO*

Warren R. Chapman  
*Bernalillo, NM*

Phyllis S. Claycomb  
*Guymon, OK*

Judith E. Closson  
*San Antonio, TX*

James F. Coburn  
*Camano, WA*

Marilyn Janet Combs  
*Saint Louis, MO*

Gerald L. Corley  
*Talbotton, GA*

Charles Crino  
*Ewa Beach, HI*

Jeanette E. Crosswhite  
*Franklin, TN*

Fredricka Cunningham  
*New York, NY*

William A. Curwood  
*Lexington, KY*

V. Jean Daetwiler  
*Parsons, KS*

Susanna Dalesio  
*Broadview Hts, OH*

Fred Allen Daniels  
*Scottsdale, PA*

Barbara R. Davis  
*San Diego, CA*

Peggie Louise Davis  
*Enid, OK*

Armetta Dawson  
*Holstein, IA*

Phyllis H. Derby  
*Clay, NY*

Mary Alice Do  
*Tucson, AZ*

Marie I. Drennan  
*Columbia, MO*

Ben L. Duerfeldt  
*Manhattan, KS*

Carol M. Duerfeldt  
*Manhattan, KS*

Lynn Duhamell  
*Chesterton, IN*

J. Milton Eblen  
*Myrtle Beach, SC*

Leatha Faye Emmett  
*Fort Worth, TX*

James T. Flynn Jr.  
*Richmond, VA*

Terry E. Foland  
*Astoria, IL*

Marie E. Von Forell  
*Manhattan, KS*

Treva M. Frank  
*Orange, MA*

Nancy H. Garrett  
*Crossville, TN*

Albert D. George  
*Saint Louis, MO*

Margaret J. Gilbert  
*Livermore, CA*

Linda H. Gillespie  
*Paris, KY*

Donna L. Green  
*Raymore, MO*

James R. Green Sr.  
*Portland, OR*

Thomas Vernon Greenhalgh  
*Peoria, AZ*

Mildred Anne Haddox  
*Tulsa, OK*

Daniel Hall  
*Wheelersburg, OH*

Ida E. Hall  
*Wheelersburg, OH*

Esther M. Halstead  
*Davenport, IA*

Leslie H. Hames Jr.  
*Tulsa, OK*

Crawford H. Harmon  
*Orange, VA*

Robert Canaan Harris  
*Wheat Ridge, CO*

William Terrell Hatfield  
*Independence, KS*

Patricia A. Herbig  
*Indianapolis, IN*

Kinney Gray Hester  
*Newburgh, IN*

Carolyn L. Hickerson  
*Houston, TX*

Malcom Gilmore Hogue  
*Weiner, AR*

Marion G. Holman  
*Carmichael, CA*

Emma Jean Horner  
*Shelbyville, IN*

Norman Harold Houser  
*Columbia, MO*

Kelly Daniel Hylton  
*Jacksonville, FL*

Roy G. Ives  
*Des Moines, IA*

Betty D. James  
*Bunceton, MO*

Jessie Louise Jenkins  
*Fort Worth, TX*

Helen Lajune Jones  
*Pearland, TX*

Doris M. Justin  
*Memphis, TN*

June S. Kasunic  
*Greenville, OH*

Vivian E. Keller  
*Bella Vista, AR*

Barbara J. Kidder  
*Bothell, WA*

Sunchul Kim  
*Wilmette, IL*

Steven Louie Knight  
*Moore, OK*

Mary A. Lambert  
*Saginaw, TX*

Mary Kathryn Layman  
*Broken Arrow, OK*

Cheryl D. Lefort  
*Newton, KS*

Joe Torbjorn Lindsoe  
*Welches, OR*

Nicola Kintova Lonski  
*Seattle, WA*

Susan L. Lopez  
*Fremont, CA*

Alfredo Lopez-Salcedo  
*Whittier, CA*

Stephen Winston Lucas  
*Chewelah, WA*

Brownie L. Macko  
*Jacksonville, IL*

Shirley A. Magee  
*Kansas City, MO*

Richard C. Mark  
*Burnsville, MN*

Janice Massi  
*Oklahoma City, OK*

Esther M. Mayoh  
*Olympia, WA*

Sue R. McKnight  
*Memphis, TN*

Inez C. Messley  
*Boise, ID*

Walter L. Messley  
*Boise, ID*

Marilyn J. Moffett  
*Crawfordsville, IN*

Joyce S. Moore  
*Beaumont, TX*

Martha J. Moseley  
*Plano, TX*

Shirley A. Moss  
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# 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, 2023 and June 30, 2023. You make ministry possible with your generous gifts.



## Ministerial Relief & Assistance

Ministerial Relief and Assistance comprises over a dozen programs for the support of ministry, including our relief and supplemental gift pensions. 100% of gifts to MRA, every dollar, 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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 Renaissance Charitable Foundation  
 Ridglea Christian Church, Fort Worth, TX  
 Saumsville Christian Church, Maurertown, VA  
 United Christian Missionary Society  
 Washington Avenue Christian Church, Elyria, OH





# 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

Todd Adams  
Mary Anderson  
David Baker and Priscilla Adamson Baker  
Dorian Bandy  
Karmyn Bedgood  
Virginia Bell  
Don Brewer  
Geoffrey Brewster  
Lavon Bridwell  
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Richard and Peggy Ziglar  
Dennis and Karen Zimmerman

### CHURCHES or ORGANIZATIONS

First Christian Church, Louisburg, KS  
North Christian Church, 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.

### INDIVIDUALS

Rex and Carol Horne  
Donald Johnson and Jeanne Davis-Johnson  
Dortha May

Lester Palmer  
Robert and Martha Sweeten  
Keith Watkins  
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Roger and Sherry Zollars

### CHURCHES or ORGANIZATIONS

Christian Church Foundation  
Christian Church of Connellsville, PA



## 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  
Dorian Bandy  
Geoffrey Brewster

Sarah Renfro and Kyle Brown  
Bobby Wayne Cook  
Laura and James Johnson  
Thomas and Lea McCracken

Lester Palmer  
Tashana Robinson  
Keith Watkins  
Charles and Jane Watkins



## Excellence in Ministry

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

### INDIVIDUALS

Todd Adams  
David Baker and Priscilla Adamson Baker  
Dorian Bandy  
Virginia Bell  
Geoffrey Brewster  
Sarah Renfro and Kyle Brown

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Ronald Warmelink  
Charles and Debra Webb  
Richard and Peggy Ziglar



## Heartbeats of Faith

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

### INDIVIDUALS

Nancy Saenz  
Andrea Toonder

# Important Dates



## Office Closures

**November 23–24**  
Thanksgiving Holiday

**December 8**  
Staff Training

**December 22 & 25**  
Christmas Holiday

**January 15**  
Martin Luther King Jr. Day

**February 19**  
Presidents' Day

## Events

**September 26–28**  
Spire Conference

**October 8–14**  
Week of Ministry

**November 16–19**  
ICOM

**November 17–19**  
Fall Board Meeting

## Important Dates and Mailings

**November 10** – RMD pay date for those who receive an annual distribution.

**January 1, 2024** – 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, 2023, market value).
- Annual gift receipts for donations to Ministerial Relief and Assistance.
- Notice of 2024 Required Minimum Distribution for members over the age of 73 who have a Pension Fund IRA and/or Tax-deferred Retirement Account (TDRA).

*The 2024 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.)*



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