

2012 *Annual Report*
Building for the Future



Pension Fund
of the Christian Church
strong. smart. secure.

From the President

I am honored to introduce this, the 118th Annual Report of Pension Fund of the Christian Church (Disciples of Christ), which reflects on activities and performance in 2012. You will see in the following pages that Pension Fund had **solid** achievement in a number of ways and good financial performance.

Investment markets provided for favorable **returns** in 2012, with net assets available for benefits increasing approximately 9%. Recovery from the market collapse of 2008 and 2009, as measured by total assets under management, was essentially completed. Your Pension Fund remains one of the most well funded programs for pension and retirement savings in existence. We take great satisfaction in the fact that no participant experienced a reduction in pension or pension credits, nor suffered any loss in value in their retirement accounts during the months of market collapse and recovery.

During 2011, market returns were generally flat, which prompted the board of directors to defer considering Special Apportionment or Good Experience Credits in 2012. However, the more favorable market performance in 2012 provided growth in reserves sufficient to distribute Special Apportionment and Good Experience Credits in 2013. Recall that general reserves are representative of the difference between the market value of investments and the required reserves for the operation of the Pension Fund and its ministries,

and provide the cushion that enables Pension Fund to weather the market downturns and **develop** new programs for the benefit of those we serve.

During 2012, Pension Fund staff continued developing data systems, which will offer employers and participants direct access to their account information while enabling staff to have better **tools** with which to serve all participants. The launch of the new system is scheduled for mid-2013.

In April 2012, a Roth IRA was added to the array of pension and retirement savings programs offered by Pension Fund. The response to this new program has been positive. A new website, Facebook presence and regular podcasts highlighting the call to ministry were launched to **enhance** our ability to communicate with current and prospective participants.

Pension Fund also continued its collaboration with Lexington Theological Seminary to **develop, promote and support** programs to train, nurture and empower new generations of healthy pastoral leaders.

We also worked diligently in 2012 to complete research to help us better understand the needs and concerns of pastors and lay employees. This research has guided our efforts to **serve** more effectively. Financial security and good returns proved to be primary reasons that pastors, congregations and

other church employers look to Pension Fund for pension and retirement programs. Another reason for Pension Fund ministry participation was being a consistent witness in **supporting** ministry and compassionate care for those in need.

As we look to the future, Pension Fund is committed to **expanding** our service to pastors, lay employees, congregations, institutions of higher learning and other wider ministries not presently served. We intend to add programs such as a traditional IRA and a Roth 403(b). Through these additions, we will be able to offer a complete set of retirement programs, both employer-targeted and individually focused. So, whether you are a pastor, janitor, organist, church secretary, professor, health service provider or counselor, Pension Fund has pension and retirement savings programs that will fit your needs. We encourage every congregation and wider ministry to make use of the tools that Pension Fund has available so that those who serve may retire comfortably with thanks from a grateful Church.

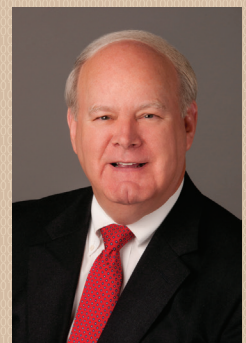
Some congregations, faced with financial hardship, have determined they can no longer afford to provide a pension or health care. Now, some who have served in these ministries are retiring with little or no pension. Thanks to the support of many, Pension Fund continues to provide pensions and

pension support to those with minimal retirement income through our Ministerial Relief and Supplemental

Gift programs. Through your continued efforts, we will continue to **assist** these faithful servants. We give thanks for those donors listed on pages 11-17 who have established permanent funds, through gift or bequest, the income from which supports Ministerial Relief and Supplemental Gift Pensions.

On pages 18 and 19 of this report you will find photographs of board members and staff. We are blessed with a **strong** group of directors who give guidance to staff and represent you in the ministries of Pension Fund. We are equally blessed to have talented and **committed** colleagues who seek to serve in countless ways. I extend my gratitude to each of them for helping Pension Fund function effectively on your behalf. We are honored to serve you and the Church.

Sincerely,
James P. Hamlett
President



- Investment markets provided for favorable returns in 2012, with net assets available for benefits increasing approximately 9%.
- Staff continued developing data systems (set to launch mid-2013).
- Added a Roth IRA in 2012; in the future, we plan to add a traditional IRA and a Roth 403(b).
- Pension Fund conducted research in 2012 to better understand needs and perceptions of pastors and lay employees.
- We are committed to expanding our service to wider ministries not presently served.

Report of Financial Results, 2012 Annual Report

Pension Fund's net assets available for benefits were \$2.68 billion as of December 31, 2012. This represents an increase of 9% since year-end 2011. Favorable investment returns provided the basis for the asset growth. Our fund managers performed very well in 2012, given the continued uncertainty within the financial markets. The returns of Pension Fund's assets rank in the 10th percentile compared to our peer group over the past five years, and in the 15th percentile over the past 10 years. Our investment strategy remains focused on long-term value with an awareness of short-term challenges to interest rates and market volatility.

As seen in "Asset Allocation" on the next page, the investment portfolio is diversified across different asset classes. In "Investment Returns," the focus on long-term returns is demonstrated by comparing Pension Fund net returns against the Strategic Target Benchmark¹ (initiated in 2007) and our peer group.

Pension Plan assets, including reserves as of year-end 2012, stood at 126.9% of actuarial requirements. Current policy requires a funding level of at least 117% before consideration of declaring a Special Apportionment. At the February 2013 Board of Directors meeting, the Board declared a 3.5% Special Apportionment for the defined benefit plan, effective July 1, 2013 and based on pension credits as of December 31, 2012. Good Experience Credits of 3.4% were approved for the Tax-Deferred Retirement Account (TDRA) and the Benefit Accumulation Plan. The ability to share with members in this manner affirms one of the primary goals of Pension Fund: To enhance value for our members.

Funding adequacy of the defined benefit plan over the most recent 10-year period is reflected in "Historical Funding Adequacy." As illustrated, Pension Fund has successfully rebounded from the financial crisis of 2008-09. During 2012, dues paid into the defined benefit plan (\$19.3 million) remained at a similar level to 2011. We experienced a 19.2% increase, including the TDRA and Roth programs. These statistics indicate that defined contribution programs are gaining favor with more members. In 2012, pension payments totaled \$108 million, an increase of 1.9% from 2011. Our forecasts suggest this payout amount will increase slightly over the next five years. This is to be expected given the average age of our active members; at year-end 2012, the average age was slightly less than 52.

Other programs benefited from the strong investment performance in 2012, as well as from gifts and donations. Ministerial Relief and Assistance distributed \$1.6 million to those in need. This included, for the first time, a true 13th Check presented in December to those who receive a relief pension or supplemental gift. In previous years, the 13th Check was a fixed dollar amount gift. The Endowment Program increased in value by 11%, with a year-end balance of \$34.8 million.

The Canadian Pension Plan realized a 3% increase in net assets in 2012, and ended the year with \$10.5 million in net assets available for benefits. Finally, the Christian Church Health Care Benefit Trust remained fully funded with net assets of \$1.6 million, despite experiencing a challenging year in claims costs.

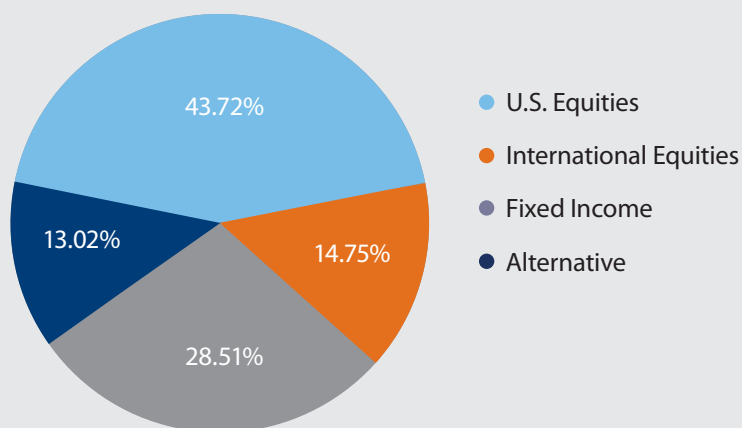
Total operating expense, or net of one-time project-related expenses, increased by 2.5%. Pension Fund has increased staffing in the past several years to further

build relationships with our employers and members, and at the same time increase our focus on customer service. The one-time project expense primarily was due to our information technology update project called *BelieveIT!*, which will be completed in mid-2013. This project is effectively replacing our entire

technology platform, including infrastructure and record keeping systems. When completed, members will have online access to their account information as well as have the ability to build retirement cash flow projections using different assumptions and parameters.

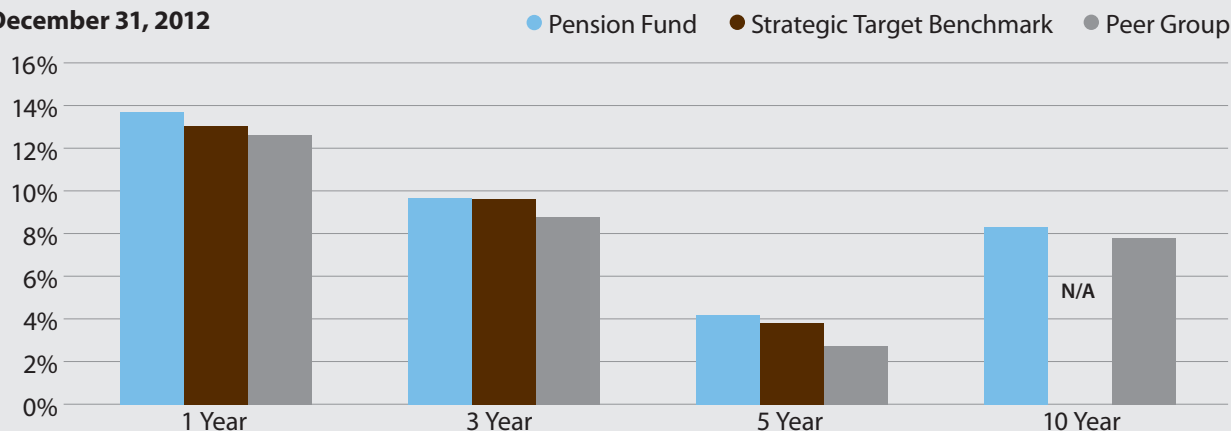
Asset Allocation

December 31, 2012



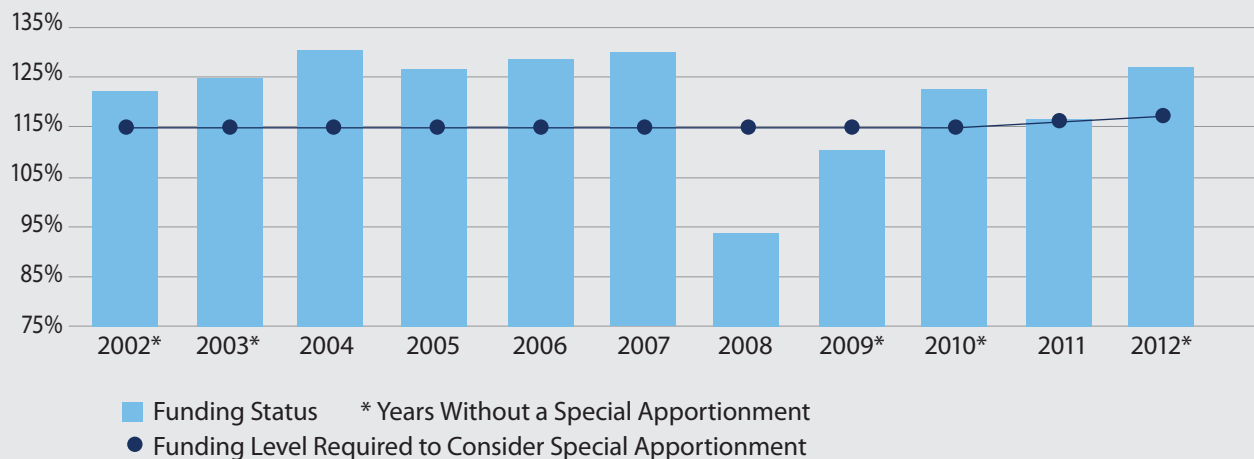
Investment Returns

December 31, 2012



Strategic Target Benchmark – A custom performance benchmark that reflects Pension Fund's strategic asset allocation using unmanaged indexes.

Historical Funding Adequacy



Report of Ministerial Relief and Assistance

Pension Fund began as the Board of Ministerial Relief in 1895. Funded solely through gifts and offerings, Ministerial Relief was created to assist ministers and their families in times of unexpected and great need, usually due to the death or disability of the minister. This work continues today as the Ministerial Relief and Assistance program and is still a vital part of Pension Fund's ministry. In 2012, Pension Fund distributed \$1.6 million to ministers and their families through various Ministerial Relief and Assistance programs.

Each of these programs is available because of the generous support of countless saints of the Church who have expressed their great concern for the well-being of those who have served the Church faithfully and who, in retirement or through a significant life event, have great financial need. Thank you for sharing your personal resources to assist others through Ministerial Relief and Assistance.

Supplemental Gift Pensions:

The Ministerial Relief and Assistance program provides funds to retired ministers, missionaries

and their surviving spouses as a supplement to the extremely low retirement incomes. Many have low pensions because they served churches that did not participate in the Pension Plan or that paid the minister a low salary. The amount of Supplemental Gift is based on years of service and financial need. Pension Fund awarded a total of **\$560,000** in Supplemental Gift Pensions to **120** retirees or surviving spouses.

Ministerial Relief Grants:

Monthly Ministerial Relief grants are provided to persons who have no contractual pension.

Pension Fund provided **\$326,000** to **47** qualifying retired ministers or surviving spouses.

Emergency Aid Grants:

Some Ministerial Relief and Assistance funds were also granted to help

in emergency situations such as large, unexpected medical expenses and transition expenses. In 2012, Pension Fund provided **20** Emergency Aid Grants totaling **\$62,000**.

Health Care Premium Assistance:

Funds from individual donors are used to pay health care premiums for some retirees and surviving spouses who have great financial need. In addition, these funds assist a few ministerial students and pastors of new congregations with coverage. In 2012, **\$481,000** in Health Care Premium Assistance was provided.

"Pension Fund's generous assistance of health care for new church pastors like me is a tremendous blessing."

**- Rev. Doug Kriz
McKinney, Texas**

Seminary Student and Reserve Military Chaplain Dues programs:

Ministerial Relief funds also provide assistance with Pension Plan dues for seminary students and reserve chaplains who have been called to active duty. Doing so allows these ministers to maintain active Pension Plan memberships.

Student Gift: Pension Plan Membership:

This program provides protection and support of seminarians, as well as their families, during the nurture and certification process after completing their first year of studies. For the 2012-2013 academic year, we gifted Pension Plan Membership to **26** students (18 women and 8 men) representing **11** regions and seven seminaries. This support demonstrates the Church's commitment to seminarians as they prepare to fulfill their ministerial calling.

13th Check:

At each General Assembly, participants contribute an offering for the 13th Check. Each year between Thanksgiving and Christmas, Pension Fund sends a 13th Check to individuals who receive Supplemental Gift Pensions. We are thankful for the generosity of those who attended the Nashville General Assembly and other generous donors who enabled us to raise funds for distribution in 2012 and 2013. In 2012, **158** people received 13th Checks, totaling **\$129,000**.

What Was New in 2012

A New Roth IRA Program

You asked for it, and we listened.

In April 2012, Pension Fund added a new Roth IRA program to its suite of retirement savings programs.

What does that mean for our members? We now offer a program that allows eligible individuals the opportunity to save funds for items such as a down payment on a home, a child's education or retirement income in addition to the Pension Plan or Tax-Deferred Retirement Account (TDRA).

With the Roth IRA program, funds are contributed with after-tax dollars. Account owners can withdraw the contributions at any time without tax consequences, and earnings aren't taxed on qualified distributions once a five year holding period has been met. Employees of Christian Church congregations and related organizations who are receiving compensation for their services are all eligible to open a Pension Fund Roth IRA.

The introduction of the Roth IRA was made possible given recent tax law changes allowing Pension Fund to offer programs beyond the Pension Plan and TDRA.

Pension Fund launched the Roth IRA on April 1, 2012, and as of December 31, 2012, funds in the program totaled \$541,861.

"What Was New in 2012" is continued on page 8 with "Pension Fund Website"

Pension Fund Website

To better serve its members and to reach prospective participants, Pension Fund updated the look and accessibility of its website to a more user-friendly format. After months of planning and preparation, we launched the new website in July 2012.

"Feedback has been very positive so far," said Kristina Kittle, Director of External Affairs. "The website has become a helpful resource to Pension Fund members. There is so much more information available now, and new ways to contact Pension Fund."

In addition to a new look, the Pension Fund website now provides current news, program information, access to program resources, a donation portal, and a way to contact Pension Fund staff. The website was also designed to be more compatible with mobile devices.

You might have already noticed some of the improvements and added benefits, including:

- Easy-to-locate information throughout the site

- A bank of frequently asked questions (FAQs) at your fingertips
- Updates on the latest Pension Fund news, and the opportunity to subscribe to our RSS feed
- Features and benefits of all of our programs and services, including the Roth IRA launched in April 2012
- Comprehensive policy application paperwork (*In the near future, you will be able to submit this information electronically as an alternative to mailing a hard copy.*)
- More robust resources to aid you in your retirement planning
- Member and donor stories on how Pension Fund has impacted lives
- The opportunity to donate online

Visit **www.pensionfund.org** today and leave us a comment under "Contact Us" to let us know what you think!



Health & Wellness

Health Care Benefit Trust Finishes 2012 in 'Good Shape'

The Christian Church Health Care Benefit Trust (CCHCBT) finished 2012 in good shape to face the challenges of implementing the final regulations of the Patient Protection and Affordable Care Act (ACA).

“The biggest event for CCHCBT was the Supreme Court decision regarding the constitutionality of the ACA,” stated Michael Porter, Director of Health Services. “The decision has put staff in a fast-forward mode of implementing rules and regulations that continue to come into existence in 2013 and 2014.”

As we move forward, we now know:

- The individual mandate will go into effect January 1, 2014, regardless of whether the state and/or federal insurance exchanges are ready to begin open enrollment October 1, 2013.
- The federal subsidies (available to families who make up to 400% of federal poverty level) to assist those who purchase coverage will be based on member-only premiums and not any other coverage level, such as member and family. This greatly reduces the subsidy available to a person covering his/her dependents under insurance purchased off the exchange.
- The pre-existing condition clauses for all persons ends effective January 1, 2014.

- Four levels of coverage will be available on the exchanges:

Bronze – covers roughly 60% of medical costs

Silver – covers approximately 70% of medical costs

Gold (our level of coverage) – covers approximately 80% of medical costs

Platinum – covers 90% of medical costs

- If you are covered by CCHCBT, you do not report the cost of coverage on employee's W-2 forms.



The CCHCBT is proud to be part of employee benefit offerings to the Christian Church (Disciples of Christ) and the wider Stone-Campbell tradition, both now and in the future.

Highlights

Pension Fund Activity Highlights

Defined Benefit Program

Total Pension Plan Dues \$19,326,491

Total Pension Benefits Paid \$108,796,059

Ministerial Relief and Assistance

Total Endowment Gifts Received \$1,132,000

Total Ministerial Relief Gifts Received \$797,000

Total Ministerial Assistance Distributed \$1,581,000

Supplemental Gift Pensions \$560,000

Ministerial Relief \$326,000

Student Gift Membership \$23,000

Health Care Subsidies \$481,000

13th Check \$129,000

Other Assistance \$62,000

Defined Contribution Programs

Tax Deferred Fund Balance \$219,970,647

IRA Fund Balance \$4,313,548

Benefit Accumulation Fund Balance \$212,010,933

Additional Benefit &
Gift Annuities Fund Balance \$5,939,488

General Operating & Investments

Total Investment Income \$341,084,646

Total Operating & Investment Expenses \$17,196,657

Net Assets Available for Benefits \$2,663,312,725

Pension Plan Statistics Members and Beneficiaries

2012

Pension Plan Members Added: 208

Pensions Begun:

Age Retirement 264

Spouse 88

Dependent Parent 0

Disability 6

Full Orphan 0

Minor Child 2

Education 0

Total Pensions Begun 360

Beneficiaries (as of 12/31)

Retirement 4,491

Spouse 1,398

Dependent Parent 0

Disability 77

Full Orphan 2

Minor Child 15

Education 10

Total Beneficiaries 5,993

Participating Members (as of 12/31) 6,789

Total Members & Beneficiaries (as of 12/31) 12,782

Endowment Fund Honor Roll 1895 - 2012

The following listing reflects gifts and bequests to the Pension Fund
Endowment Fund for Ministerial Relief and related programs.

Gifts Over \$150,000

- Mary Noel Hardy Bell Estate
- C. Allen & Marie S. Brady Estate
- * Edythe G. Burdin
- Mary E. Fisher Estate
- Leah G. Foote Estate
- Arthur A. & Susan Hanna
- Gussie Hillyer Estate
- William F. Holt Estate
- William H. Hughey Estate
- Albert N. Jones Estate
- Eunice W. Landis Estate
- * Mr. & Mrs. Robert L. Lemon
- Elliott K. Massey Estate
- Irving Mitchell Estate
- Myrtle C. Monroe Estate
- Oscar V. Montieth Estate
- William A. Moore & Eva Moore McBride Estate
- Lester D. & Janelle G. Palmer
- * Russell E. Palmer
- Gilbert M. & Carolina V. Peery Estate
- Helen E. Smith
- * William Martin Smith
- H. Harris & Mary Louise Wood Estate
- * William E. & Julia C. Wright

Gifts Between \$70,001 & \$150,000

- Helen McCafferty Bowers Estate
- George & Elizabeth E. Brown Estate
- Louise H. Cary Estate
- Carol A. Cornelius
- Maude O. Davis Estate
- * Mr. & Mrs. Charles A. Day
- Carl G. & Helen Cooper Erickson
- Mary Alice Flynt Estate
- Thomas M. Garland
- * Roy A. & Cora Mae Gray

- Gertrude Hannah Estate
- Raymond & Alma Jeffords Estate
- * Chloe E. Kelly
- * Leon & Helen Kidd
- Georgianna Wilson King Estate
- Ida H. King Estate
- * Hugh & Elsie Lomax
- Lula Mae Loving
- Mankato, MN First Christian Church
- Le Lester D. & Janelle Palmer
- Endowment for Pastoral Leadership Development and Wellness
- Caroline Schaefer Estate
- * Harold J. & Louise G. Sheets
- Vernon S. Stagner Estate
- * A. Tremon Starr
- * Mr. & Mrs. Hollis L. Turley
- * Karl W. & Ethelyn T. Tuttle
- Myrle Olive Ward Estate
- * Ralph Stephen & Pauline Wetherell
- Dorothea L. Wolfe Estate
- Thomas B. & Altha N. Yates Estate
- Nela June Yohe

Gifts Between \$20,001 & \$70,000

- Mary Hulda Allen Estate
- Edwin R. & Nellie L. Allender Fund
- John & Ina Almon
- * Pauline Askin
- * H. O. Bernard
- Eleanor Bycraft Best Estate
- George H. Bowen Estate
- * Ruth M. Brigham
- * Mildred Gott Bryan
- * Robin Reo Cobble
- * Landon A. Colquitt
- Buford C. Darnall

- Dearborn Heights, MI
- Dearborn Christian Church
- * Robert Denny
- Inez P. Dorsey Estate
- Vida N. Ennis Estate
- * Glen E. & Leslie B. Ewing
- Charles Ewan Felton
- Margaret R. Finney Estate
- Alice Virginia Danzer Fletcher
- Walter & Bernice Franke
- Mr. & Mrs. Allen C Garner & Mr. & Mrs. John Charles Dawson
- Marian Goode Estate
- Roy A. & Cora M. Gray
- Sarah Alice Gray Estate
- Anne Greene
- Melvin G. & Minnie L. Hall
- Carrie Dee Hancock Estate
- * Evelyn M. Hanna
- James B. Hardy Estate
- * Carrie C. Hawley
- Mattie E. Hill Estate
- Robert D. & Jo Ann Hollister Estate
- * Dr Alvin E. Houser
- William M. & Laura Barron Hynds
- * Thomas & Allene Inabinett
- * Richard & Eva Lee James
- George D. Johnson
- * Carrie E. Johnston
- Francis M. Jones Estate
- H. Myron & Ethel A. Kauffman
- E. Weldon & Betty M. Keckley Trust
- Paul C. & Ella H. Kepple Estate
- * Agnes Marie Kirk
- Elsie Kite Estate
- Blanche S. Lang Estate
- Estate of Mrs. Vera P. Laven
- Marvyn R.F. & Maxine P. Lear
- R. A. Long & Family
- * DeLoss I. Marken
- Faith A. McCracken Estate
- * Amy W. Medina
- * Oscar T. & Earla L. Moline
- * Mr. & Mrs. M. Paul Moseley
- Albert R. & Virgel E. Moss
- Muncie, IN Hazlewood
- Christian Church Daugherty
- Fisher Smith Fund
- Hollis W. Neff Estate

- * Jessie E. O'Brien
Henry W. & Margaret Oliver
- * Fred & Sue Paxton
M. Alice Porter
Dorothy M. Poulton Estate
President's Fund
James P. & Yvonne M. Prichard
Richmond, VA Hanover Avenue
Christian Church
Myrtle B. Roberts Estate
Mr. & Mrs. Leonard E. Sammon
San Carlos, CA Christian
Church
Estate of Virginia R. Sayre
- * Daisy W. Schnabel
Marjorie P. Scott Estate
Estate of Miss Ora M. Shelton
Sherman, TX First Christian
Church
- * Errol B. & Lucile S. Sloan
- * J. Hubert & Floy D. Smith
Somerset, NJ Rock of Ages
Christian Church
South Gate, CA Hollydale
Christian Church
T. Earl Starke Estate
- * Everett Vance & Emily Garnett
Staudt
Mr. & Mrs. Ervin L Thompson
Raymond D & Carolyn A. Toon
Ruth S. Torkington Estate
- * Helen E. Turner
John H. Wells Estate
- * Kenneth & Genevieve Wills
- * May E. Wilson

Gifts Between \$5,001 & \$20,000

- * Rev & Mrs. A. G. Abbott
Dr & Mrs. Walter H. Abel
Arlington, VA Pershing Drive
Christian Church
Arnold, MO Christian Church
- * William Thompson Askin
- * A. M. Atkinson
Auburn, KY Auburn Christian
Church
Marion Love Austin Estate
Mr. & Mrs. Spencer P Austin
- * Clarence G. Baker
Mr. & Mrs. Rush J Barnett
- * Helen Louise Bart

- * M. Searle & Lilliath R. Bates
- * Anna K. Bender
Claire E. & Charlotte Berry
Elizabeth Kelley Berry
H. Leon & Werdna Berry
Reginald A. Bicks Estate
- * Leo K. & Paula Bishop
Bernard B. & Josephine Blakey
Ruth Booth Estate
Howard Bowers & Sandra
Michael-Bowers
John H. Breedon
Mrs. Alice E. Brooks
- * Carlton C. Buck
Capitol Heights, MD United
Christian Church
Robert D. & Lois S. Chambless
Mary J. Childs
Richard & Lynn Cohee
Nelson E. Cole Estate
- * Olga Lockwood Cole
Paul N. Cole Estate
- * Elizabeth J. Conner
Lola B. Conner Estate
Joseph & Marian Copelin
Emilie A. Crabb Estate
Fred & Nettie Craddock
Junior F. Crowell Estate
Paul A. & Mary Cundiff
Ruth Cundiff Estate
- * Wood B. & Ruth M. Cundiff
Eva Currie
- * Ann Dickerson
Gertrude F. Douglas Estate
- * Mr. & Mrs. Reed Downs
Louise H. Duddy Estate
Doris E. Eck
- * Allen S. & Henrietta G. Edwards
- * John Enochs, Jr.
H. Fern Erickson Estate
Lottie Erlenmeyer Estate
Artie Lynne Farish Estate
Dorothy Faust
A. Dale & Betty Fiers
Wesley P. & Grace Ford Estate
Claude E. Frazier Estate
Future Leaders
- * Pearl L. Gilbert
- * Mr. & Mrs. Vere Gillespie
- * Richard David Glasscock
Robert B. & Marjorie M. Goebel
Nettie B. Green Estate
Emma Grimm Estate
- * Benjamin F. Hagelbarger

- Bernice Ladd Halvorson Estate
James P. & Linda S. Hamlett
- * Nora Pauline Hamlett
- * Elbert L. Hanes
Clara Belle Hargett Estate
- * Beulah M. Harman
- * Ruth M. Harnar
Luella Harrison
- * Elizabeth A. Hartsfield
- * Frank G. & Margaret R. Helme
- * Benjamin R. Hollis
Garland & Ruth Horton
Maude Howell Estate
Roland & Kitty Huff
Pauline S. Hughes
Virginia Belle Hupp Estate
Jennie A. Jeffries
- * Clinton Lee Johnson
Oliver Dee Johnson Estate
Lucy V. Jones Estate
- * Kenneth & Sara Julian
Mr. & Mrs. Hiram Kegerreis
- * Fern Keller
Robert M. Kent & Mary L. Lane
Estate
John H. King
- * Roscoe & Irene Kirkman
Arleigh L. Kittams Estate
Lambert, MS Christian Church
- * Don Legg
Kleber V. Lipscomb Estate
- * Y. Lopez
- * Charlotte Lowe
- * Flossie I. Lyerla
Dorothy Lynch Estate
Edythe M. Lyon Estate
- * Betty L. Mack
Macon, GA Woodland
Christian Church
Oliver & Linda Maggard
- * Helen Mann
Maudie K. Marken Estate
- * Mr. & Mrs. A.Z. Matthews
- * Burl May
- * Mr. & Mrs. Meril A. May
Jack & Norma McComas
Maude McCracken Estate
- * Tom McKnight
- * Howard F. & Helen G. Miller
John Miller Estate
- * Raphael H. Miller, Jr.
- * Victor J. Mitchell
Helen Mohorter Estate
Jess E. Moore

- * Mr. & Mrs. Hal M. Moran
- * Margaret Moseley
Clarence D. Mulkin Estate
Eleanor S. Nelson Estate
- * Donald O. Newby
- * William S. Noble
- * Dorene Norton
Raymond E. & Frances Sutton
Oliver
- * John W. Osberg, Jr.
- * G. Edwin & Alma E. Osborne
- * Edward H. Parrish
- * William S. & Blanche Parish
- * Karl M. & Frances N. Parker
- * James H. Parrott
Henri R. Percy Estate
James M. Philputt
- * S. Louise Pilcher
Platte City, MO First Christian
Church
Ralph & Hermena Pollock
Estate
Pontiac, MI Christian Church
Ray Priestley Estate
- * Dorothea Lee Putnam
- * Bill Reed
James R. & Lucille B. Reed
John Reed
M. T. & L. J. Reeves
- * Forrest L. Richeson
- * Mary Catherine Rickman
- * Adeline Robinson
Bertha B. Rosson Estate
- * J. P. & John K. Rowilson
- * Marguerite E. Rugenstein
Lola May Schollenberger Estate
Anne Mary Schuster
Robert W. & Virgie Lee Shaw
- * D. Ervin & Laura Sheets
- * Hugh J. Sinclair
T. E. & Margaret G. Slaughter
Estate
- * June H. Smedley
- * Dan & Rose Smith
Elizabeth (Bettie) P. Smith
- * Mr. & Mrs. F. E. Smith
- * Leslie R. & Ruth Moss Smith
- * Wallace A. & Elsie A. Smith
South Bend, IN First Christian
Church
Dr. & Mrs. James Spainhower
Mr. & Mrs. C. Eugene
Stalnaker
- * Barney L. & Helen J. Stephens

- Mr. & Mrs. Fay Stephenson
- * John O. & Roslyn Stewart
Jacob J. M. Strite Estate
Robert G. Sulanke
John Talbott Estate
- * Elijah & Clara Taylor
Florence J. Taylor Estate
Minnie Nickell Taylor Estate
Ida Mae Tharp Estate
O. G. & Sallie Thomas
Philip L. Thomas Estate
Rex & Patricia B. Thomas
Fern Thompson Estate
- * Robert W. Tindall
- * Orial C. Titus
Toledo, OH Southside Christian
Church
- * Vermont M. Tye
Werdie & Lois Van Arsdale
Theresa Vawter Estate
John M. & Marsha H. Von
Almen
- * Otto Robert & Grace Kermicle
Von Almen
Elsie Walburn
Charles R. & Ruth C. Wallace
Mr. & Mrs. Ray W. Wallace
- * Anna Knowles Watkins
- * Clifford S. Weaver
Byron & Mabel Welch
- * Roger J. Westmoreland
Robert T. Wilkerson Estate
Arlene M. Williams Estate
Bert C. Williams
Eleanor A. Wilson Estate
Thomas E. & Peggy Wood
- * Lois E. Wray
Nona E. Wright Estate
- * Doyle E. & Lela A. Young
Esther D. Zimmerman Estate

Gifts Between \$2,001 & \$5,000

- Charles H. Addleman Estate
Floyd J. Armstrong Estate
- * Julia L. Arnold
- * Alan & Cecile Atchison
Mary H. Bassett Estate
- * Edwin L. Becker
Charles A. & Sarah Berry
Dorothea Mae Berry Estate
Teresa J. Billingham
William Bilson Estate

- Eva Tripp Bodard
Stephanie Boughton
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- * Herbert Tracy Chase
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 * Iris Chambers Garshaw
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 * Celeste & Roland Guenin
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- * Mary Foster Haymaker
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- * Ralph E. Helseth
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Honor is also due to those who have made substantial gifts for the initial funding of the Pension Plan. Their early gifts, while not a part of the Endowment Fund, are greatly appreciated for their inclusion in the basic reserves of the Pension Plan. Included are gifts from William H. Dulaney, Frank Hughes, J. R. McWane & R. H. Stockton.

Income for current Ministerial Relief and Assistance is received on a regular basis from outside held trusts and foundations established by Leslie O. & Ethelda Best, Dewitt & Othel Fiers Brown, George J. & Elizabeth Brown, Wm. S. Canfield, Alice M. Davis, Will S. & Clara Hicks, William & Mary Hudspeth, John Charles Leber, Harley C. & Mary Hoover Price, Wanda A. Remick, Mary Isabel Sandin, John & Lucy Schafer, Oreon E. Scott, Otto & Martha Werner, Mamie L. Young, Dallas, TX - Greenville Avenue Christian Church, Graham, TX - First Christian Church & Sacramento, and CA - Freeport Boulevard Christian Church.

Other gifts made in honor of ministers or other church staff are used in current Ministerial Relief and Assistance and are recognized in Pension Fund's quarterly publication, *The Bridge*, as memorials are often made by friends of deceased ministers in lieu of funeral flowers.

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John Farley, John Mobley, Tony Rodriguez, Deborah Lewis, William Lee, Laura Reed Gelarden, Janet Long, Lynne McHaney, Charlene Butz, Michael Mooty, Darnell Robertson, Peggy Brittan

Not pictured:

Preston Adams

Eric Brotheridge

Robert Robuck

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Peggy Brittan: Spring, Texas

Eric Brotheridge: Noblesville, Indiana

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