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## PRESIDENT'S MESSAGE

# Staying at the Table: Investing with the Faith and Teachings of the Church



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

**Growing up in the Christian Church (Disciples of Christ), I learned early the value and centrality of the communion table. Our church could not afford a custom-made table, so a volunteer cut an oval top to place on a rolling six-foot table, creating our communion space. I remember watching Mrs. Bearden and her mother, Mrs. Parnell, carefully clean the hand-sewn white tablecloth Mrs. Parnell had made to fit the table perfectly.**

I ALSO REMEMBER the first time I attended church with a friend whose congregation did not celebrate the Lord's Supper. Although I was not old enough to understand differences in polity and practice, I was mature enough to think, "Well, that's different."

The table continues to shape how I live out my call to ministry. Whether through a theology of food — or "Gospitality," as Rev. Dr. Thaddaeus Allen calls it — feeding and welcoming others, or through a theology of grace, ensuring everyone has a seat at the table as they are and as they were created to be, the table is central to who I am.

Rev. Teresa Hord Owens, General Minister and President of the Christian Church (Disciples of Christ) in the United States and Canada, recently shared the following:

*"The power of building capacity to sit with one another and tell the truth cannot be overestimated. Staying at the table requires honesty, candor, truth-telling, but above all, a commitment to engage with one another in the love that God has given to us."*

Staying at the table reflects Pension Fund's investment approach as we steward nearly \$4 billion in retirement and savings assets. We stay at the table, fully invested, avoiding the temptation to chase fast-moving sectors or add undue risk to the portfolio. We stay at the table by fighting for shareholder rights and signing onto shareholder resolutions. We speak honestly and truthfully, voting our proxies to protect workers' rights, address human trafficking, and care for creation. We do this with a long-term view — ensuring resources are available today and for generations to come.



And yet, we do not do this alone. We work with partners — partners who have recently come under undue pressure. Partners like the Interfaith Center for Corporate Responsibility (ICCR), of which the Disciples were founding members. Partners like Glass Lewis, who provide resources for ethical leadership on environmental, social, and governance matters. We invest with faith and the teachings of the church, using the same care and attention to detail I witnessed as a child when Mrs. Bearden and Mrs. Parnell thoughtfully tended to the communion table.

Being an institutional investor is never without challenge or worry, but gathering at the table with counterparts and colleagues who share our values and desire to live God's love out loud reminds us that when you come to the table, you are never, ever alone.

Our commitment at Pension Fund is staying at the table and welcoming others to join us, as together we seek to hold the powers and principalities accountable for a just and fair world.



***Being an institutional investor is never without challenge or worry, but gathering at the table with counterparts and colleagues who share our values and desire to live God's love out loud reminds us that when you come to the table, you are never, ever alone.***

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The thoughts for this article were formed while sitting around the table with ecumenical and interfaith peers at ICCR's fall 2025 conference.



## CARTA DEL PRESIDENTE

# Permanecer en la mesa: Invertir con la fe y las enseñanzas de la Iglesia



por el Rev. Dr. Todd Adams Presidente y Director Ejecutivo [tadams@pensionfund.org](mailto:tadams@pensionfund.org)

**Al crecer en la Iglesia Cristiana (Discípulos de Cristo), aprendí desde muy temprana edad el valor y la importancia central de la mesa de comunión. Recuerdo ver a la Sra. Bearden y a su madre, la Sra. Parnell, limpiar cuidadosamente el mantel blanco cosido a mano que la Sra. Parnell había confeccionado. Nuestra iglesia no podía costear una mesa hecha a la medida, por lo que un voluntario cortó una cubierta ovalada para colocarla sobre una mesa con ruedas de seis pies, creando así nuestro espacio de comunión. El mantel de la Sra. Parnell estaba hecho para ajustarse perfectamente.**

TAMBIÉN RECUERDO la primera vez que asistí a la iglesia con un amigo cuya congregación no celebraba la Cena del Señor. Aunque aún no tenía la edad suficiente para comprender las diferencias en la política y la práctica, tenía la formación necesaria para pensar: bueno, eso es diferente.

La mesa continúa dando forma a la manera en que vivo mi llamado al ministerio. Ya sea a través de una teología de la comida — o “Gospitalidad”, como la denomina el Rev. Dr. Thaddaeus Allen—V o a través de una teología de la gracia, que garantiza que todos tengan un lugar en la mesa, tal como son y tal como fueron creados. La mesa es fundamental para quien soy.

Recientemente, la Rev. Teresa Hord Owens, Ministra General y Presidenta de la Iglesia

Cristiana (Discípulos de Cristo) en Estados Unidos y Canadá, compartió:

*“El poder de desarrollar la capacidad de sentarnos unos con otros y decir la verdad no puede subestimarse. Permanecer en la mesa requiere honestidad, franqueza y compromiso con la verdad, pero, sobre todo, un compromiso de relacionarnos unos con otros en el amor que Dios nos ha dado.”*

Permanecer en la mesa refleja el enfoque de inversión de Pension Fund, al administrar cerca de \$4 billones de dólares en activos de jubilación y ahorro. Permanecemos en la mesa plenamente invertidos, evitando la tentación de perseguir sectores que cambian rápidamente o de asumir riesgos innecesarios dentro de la cartera de inversiones. Permanecemos en la mesa defendiendo los derechos de los accionistas



y respaldando resoluciones de accionistas. Hablamos con honestidad y sinceridad, votando nuestras delegaciones para proteger los derechos nuestras delegaciones, abordar la trata de personas y el cuidado de la creación. Lo hacemos con una visión de largo plazo, asegurando que los recursos estén disponibles hoy y para las generaciones futuras.

Sin embargo, no realizamos este trabajo solos. Trabajamos con socios - socios que recientemente han enfrentado presiones indebidas. Como el Centro Interreligioso sobre la Responsabilidad Corporativa (ICCR), del cual los Discípulos fueron miembros fundadores. Socios como Glass Lewis, que brindan recursos para el liderazgo ético en asuntos ambientales, sociales y de gobernanza. Invertimos guiados por la fe y por las enseñanzas de la Iglesia, utilizando

el mismo cuidado y atención al detalle que presencié en mi niñez cuando la Sra. Bearden y la Sra. Parnell cuidaban cuidadosamente la mesa de comunión.

Ser un inversionista institucional nunca está exento de retos o preocupaciones. Sin embargo, reunirnos en la mesa con colegas y contrapartes que comparten nuestros valores y nuestro compromiso de vivir el amor de Dios de manera visible nos recuerda algo esencial: cuando se llega a la mesa, nunca, nunca se está solo.

Nuestro compromiso en Pension Fund es permanecer en la mesa, invitando a otros a unirse, mientras juntos buscamos exigir responsabilidad a los poderes y principados en favor de un mundo justo y equitativo.

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Las ideas que dieron forma a este artículo surgieron al sentarnos a la mesa con colegas ecuménicos e interreligiosos durante la conferencia de otoño de 2025 del Centro Interreligioso sobre la Responsabilidad Corporativa.



DIVERSITY, EQUITY, BELONGING, AND ACCESSIBILITY

# From Invitation to Integration



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

**When I arrived in the United States from Mexico at the age of seven, I was enrolled in second grade. I remember being nervous and excited about the new possibilities: a new school, new teachers, new things to learn. But most of all, I was excited about making new friends and playing new games with them. Never once did I think about the new language, new culture, or new learning styles I would encounter.**

I CANNOT REMEMBER what happened in class that first week, but what occurred during my first week on the playground has been stuck with me all these years later. Every recess, lunch, or break, I would try to make friends and join in games. I had the same approach I had back home in Mexico — find a kid and ask them if they wanted to play. This approach was not working in my new school environment. Suddenly, I was different, weird, or strange. I was the outsider — the other. I did not belong. Teachers eventually noticed and started asking kids to include me. So eventually I began getting invitations to play different games and accepted with anticipation. But I quickly noticed that, even though I was invited to play, I still felt like an outsider. There were side conversations, and inside jokes, even the bilingual kids would speak English to each other when I was around. I was invited to check off a box, to appease the teacher. I was there, but I did not feel welcomed or included. I did not feel like I belonged.

Maybe this has triggered a memory for you. Do you remember ever being invited somewhere, only to find that something just felt off? Maybe you said to yourself, “Why did they even invite me if I was going to be treated this way?” There is a significant difference between being invited to a game, to an event, or to the table and truly belonging there. An invitation alone does not



create belonging. True belonging comes from actively being a part of discussions, decisions, and shared work where your voice is heard, valued, and able to influence the direction. At Pension Fund, we have learned that diversity, equity, belonging, and accessibility (DEBA) requires more than an invitation. DEBA is not just

about opening doors — it is about redesigning the room itself so that every person can step in, participate fully, and truly belong.

For too long, organizations have treated inclusion as a finish line or a box to be checked. They hire diverse workers, have cultural celebrations, and issue statements of support. But invitation without integration is merely “symbolic inclusion,” the appearance of diversity without the structural changes that lead to equitable power, influence, or benefit. People may arrive at the table, but without the agency to shape the conversation, many will eventually leave.

Our DEBA journey at Pension Fund reflects this evolution among our staff and within our membership. We asked, who’s missing from our table? That question led to important recruitment efforts and a comprehensive strategic plan for how we serve all our current and future members.

We listened more deeply, and a more challenging question emerged: Why would someone want to stay at the table with Pension Fund? The answer reshaped our approach entirely. We realized that belonging is not a feeling we can manufacture through mission statements or diversity training alone. It emerges from structural changes that redistribute power, recognize contributions, and adapt systems to diverse needs rather than expecting diverse people to adapt to systems that have always served homogenous groups.

This shift from invitation to integration shows up in tangible ways across our organization. Our benefits have evolved beyond one-size-fits-all models to acknowledge different cultures, languages, family structures, caregiving responsibilities, and life circumstances. Our accessibility initiatives extend beyond physical accommodations to include a balanced life-work schedule inside Pension Fund, more Spanish-speaking Member

Relations team members, a part-time Korean-speaking Area Director, and essential forms translated into Spanish and Korean.

To me, most significantly, we have embedded DEBA into our DNA. Weekly meetings with our DEBA taskforce; monthly DEBA Lite moments in our staff huddle where a member of the taskforce presents a DEBA topic as a constant reminder of this work we are doing; and annual all-staff DEBA trainings that continue to encourage us to ask deep questions (e.g. Whose voice is missing from this table? What barriers might prevent someone from accessing this benefit?) — these are not afterthoughts; they shape who we are.

We have not achieved perfection or arrived at an end — and honestly, that is not our goal. Integration is an ongoing process requiring constant learning, pivoting, and humility. Our commitment is to ensuring that everyone who is connected with Pension Fund, from our members to our staff, has what they need not just to survive, but to thrive — in life, ministry, and financially.

It has been a long time since that first week of school, and I eventually found my place of belonging on the playground. I quickly noticed that being included in decisions about what and how to play made me feel heard, empowered, and a part of something. Over time, I have invited many people to the table. Yet I also recognize that there have been moments when I offered people an invitation but did not truly integrate them into the space. I do not know how much that first week at school shaped who I am now, but it did teach me that the most powerful table is not the one where everyone is invited — it is the one where everyone is expected, needed, and empowered to contribute. That is the table we are building at Pension Fund. And we are glad you are sitting here with us.



DIVERSITY, EQUITY, BELONGING, AND ACCESSIBILITY

# De la invitación a la integración



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

**Cuando llegué a Estados Unidos desde México a los 7 años, me matricularon en segundo grado. Recuerdo sentir nervios y emoción ante nuevas posibilidades: una nueva escuela, nuevos maestros y cosas nuevas por aprender. Pero, sobre todo, estaba emocionado por las nuevas amistades y todos los juegos que íbamos a jugar.**

Nunca pensé en el nuevo idioma, la nueva cultura o los distintos estilos de aprendizaje que encontraría. No recuerdo lo que ocurrió en el salón de clases durante esa primera semana, pero lo que sucedió en el patio de recreo se ha quedado conmigo hasta hoy.

En cada recreo, almuerzo o descanso, intentaba hacer amigos y unirme a los juegos. Utilizaba el mismo enfoque que tenía en México— buscar a otro niño/niña y preguntarle si quería ser mi amigo/amiga y jugar. Ese enfoque no funcionó en mi nuevo entorno escolar. De pronto, yo era diferente, raro o extraño. Era el forastero, el otro. No pertenecía.

Con el tiempo, los maestros se dieron cuenta y comenzaron a pedir a otros niños que me incluyeran. Empecé a recibir invitaciones para participar en distintos juegos y las aceptaba con entusiasmo, pero pronto me di cuenta de que, aunque me invitaban a jugar, seguía sintiéndome como un forastero. Había conversaciones paralelas, chistes locales e incluso niños bilingües hablaban entre ellos en inglés cuando yo estaba cerca. Estaba presente, pero no me sentía bienvenido ni incluido. No sentía que pertenecía.

Quizás esto le haya provocado algún recuerdo. ¿Alguna vez ha sido invitado a algún lugar y, al llegar, sintió que algo no estaba bien? Existe una diferencia importante entre ser invitado a un juego, a un evento o a la mesa, y realmente



pertenecer allí. Una invitación por sí sola no crea un sentido de.

La verdadera pertenencia proviene de participar activamente en discusiones, decisiones y el trabajo compartido donde su voz es escuchada, valorada y tiene la capacidad de influir la dirección. En Pension Fund hemos aprendido que la Diversidad, Equidad, Pertenencia y Accesibilidad (DEBA) requieren más que una

invitación. No se trata solo de abrir puertas, sino de rediseñar el espacio para que todas las personas puedan participar plenamente y pertenecer de verdad.

Durante demasiado tiempo, las organizaciones han tratado la inclusión como una meta final o una casilla que marcar. Contratan personal diverso, celebran fechas culturales y publican declaraciones de apoyo. Sin embargo, una invitación sin integración produce lo que se conoce como “inclusión simbólica,” la apariencia de diversidad sin los cambios estructurales que otorgan poder, influencia o beneficios equitativos. Las personas pueden llegar a la mesa, pero sin la posibilidad de influir, muchas terminan yéndose.

Nuestra trayectoria con DEBA en Pension Fund refleja esta evolución entre nuestro personal y entre nuestra membresía. Nos preguntamos ¿Quién falta en nuestra mesa? Esta pregunta dio lugar a esfuerzos intencionales de reclutamiento y a un enfoque estratégico más reflexivo sobre cómo servimos a nuestros miembros actuales y a quienes se unirán en el futuro.

Al escuchar con mayor profundidad, surgió una pregunta aún más desafiante, ¿Por qué alguien querría permanecer en la mesa con Pension Fund? La respuesta transformó por completo nuestro enfoque. Nos dimos cuenta de que la pertenencia no es un sentimiento que se pueda fabricar solo con declaraciones de misión o capacitaciones. Surge de cambios estructurales que redistribuyen el poder, reconocen las contribuciones y adaptan los sistemas a diversas necesidades, en lugar de esperar que las personas diversas se adapten a sistemas que siempre se han aplicado de cierta manera para un grupo homogéneo.

Este cambio de la invitación a la integración se refleja de manera tangible en toda la organización. Nuestros beneficios han evolucionado más allá de los modelos únicos para todos, a fin de reconocer las diversas culturas, idiomas, estructuras familiares, responsabilidades de cuidado y circunstancias de vida. Nuestras iniciativas de accesibilidad van más allá de las adaptaciones físicas e incluyen un equilibrio saludable entre la vida personal y laboral en Pension Fund, más integrantes del

equipo de Servicio al Cliente que hablan español, un Director de Área de medio tiempo que habla coreano y formularios esenciales traducidos al español y al coreano.

Para mí, lo más significativo es que hemos integrado a DEBA en nuestro ADN. Reuniones semanales con nuestro grupo de DEBA, momentos mensuales de DEBA Lite en nuestras reuniones de personal, en los que un miembro del grupo presenta un tema de DEBA como recordatorio constante del trabajo que estamos realizando, y formaciones anuales de DEBA para todo el personal que nos animan a seguir haciéndonos preguntas importantes: ¿Qué voz falta en esta mesa? ¿Qué barreras animan a seguir haciéndonos preguntas importantes? Estas no son preguntas secundarias; sino cuestiones profundas que definen quiénes somos.

No hemos llegado a la perfección ni al final, y sinceramente, no es el objetivo. La integración es un proceso continuo que requiere aprendizaje constante, ajustes y humildad. Nuestro compromiso es asegurar que todas las personas conectadas con Pension Fund, desde nuestros miembros hasta nuestro personal, tengan lo que necesitan no solo para sostenerse, sino para prosperar, tanto en la vida como en el ministerio y en lo financiero.

Ha pasado mucho tiempo desde aquella primera semana de escuela, y con el tiempo encontré mi lugar en el patio de recreo. Rápidamente me di cuenta de que, además de que me invitaran a jugar, el hecho de que me incluyeran en la decisión de qué y cómo jugar me hacía sentir escuchado, empoderado y parte de algo. Con el tiempo, he invitado a mucha gente a la mesa. Sin embargo, también reconozco que ha habido momentos en los que los he invitado, pero no los he integrado realmente en el espacio. No sé hasta qué punto esa primera semana en la escuela me ha moldeado como persona, pero ahora veo que me enseñó que la mesa más poderosa no es aquella a la que todos son invitados, sino aquella en la que todos son esperados, necesarios y empoderados para contribuir.

Esa es la mesa que estamos construyendo en Pension Fund. Y nos alegra que esté aquí sentado con nosotros.



## CLIENT RELATIONS UPDATE

# Expanding the Table: How Pension Fund Serves the Entire Stone-Campbell (Restoration) Movement



by Dr. Alexis Gammon Senior VP of Client Relations [agammon@pensionfund.org](mailto:agammon@pensionfund.org)

**From its earliest days, Pension Fund of the Christian Church has been shaped by a simple and enduring commitment: to support those who dedicate their lives to ministry with dignity and care. Rooted in the work that began in 1895 with the Board of Ministerial Relief, that spirit continues to shape our mission as we serve the full breadth of the Stone-Campbell (Restoration) Movement. Today, we continue widening the table to welcome all who serve the church and its institutions.**

THE STONE-CAMPBELL (RESTORATION) MOVEMENT emerged on the American frontier in the early 19th century as a hopeful experiment in Christian unity, rooted in a desire to return to the faith and practices of the New Testament. Early leaders called believers to rely on Scripture rather than creeds and to live out an active faith shaped by baptism, communion, and shared responsibility. Formed within the Protestant free-church tradition, the movement places strong emphasis on local congregations as the primary expression of church life, valuing independence and a clear separation between church and state<sup>1</sup>

The Restoration Movement is diverse, and Pension Fund honors both shared roots and distinct expressions. We proudly serve congregations and institutions affiliated with the Christian Church (Disciples of Christ), Christian Churches and Churches of Christ,

Churches of Christ (a cappella), Church of Christ/Disciples of Christ International, and Iglesia Cristiana (Discípulos de Cristo) en Puerto Rico. This umbrella of eligibility allows us to support 501(c)(3) organizations, benevolent care homes, and educational institutions connected to the movement.

Although we have always served the full Restoration Movement, we have renewed our efforts to step intentionally into new spaces, connecting with leaders and congregations throughout. By attending conferences and regional gatherings across the branches of the movement, we have built new relationships and extended awareness of all Pension Fund has to offer. Our Client Relations team also includes members from multiple branches of the movement and has intentionally sought training and educational opportunities to deepen our understanding of the different



*At its core, Pension Fund’s work is about stewardship: of resources, relationships, and trust.*



constituencies we serve. Expanding these connections allows us to serve those who serve, helping them focus on their work while ensuring they have access to essential resources for the future.

Our members serve the church through pastoral leadership, education, mission, and support roles. Ministry today happens not only in sanctuaries, but also in classrooms, care communities, mission fields, and behind the scenes. This inclusive approach is intentional. Pension Fund has designed its programs to welcome participation across denominational

lines, ensuring that all who serve within the Restoration Movement have access to meaningful retirement benefits.

At its core, Pension Fund’s work is about stewardship: of resources, relationships, and trust. By serving the whole Stone-Campbell (Restoration) Movement and intentionally making room for its diversity, Pension Fund affirms what holds the movement together. Our work is, and has always been, for the support of ministry — serving with integrity, security, and compassion for those who devote their lives to the Church.

<sup>1</sup><https://discipleshistory.org/history>



## MINISTRY SPOTLIGHT

# St. Mark Church of Christ and Church of Christ, Disciples of Christ, International – Bishop Alton A. Smith

For nearly three decades, Bishop Alton A. Smith has faithfully led St. Mark Church of Christ in Goldsboro, North Carolina — guiding a congregation rooted in history, committed to community, and intentional about caring for clergy across every season of life. Founded in 1926, St. Mark is celebrating its centennial year, and Bishop Smith is only the fourth senior pastor in its 100-year history.

“THE CHURCH HAS RICH HISTORY,” Bishop Smith said. “I succeeded my pastor, who succeeded his pastor, and the founding pastor was the bishop of our assembly. I’m humbled to be a part of that legacy.”

Under his leadership, St. Mark has flourished into a multigenerational congregation with 36 ministries, multiple worship services, and a strong emphasis on community engagement.

### A Church Made for Community

The philosophy of St. Mark is one of servant leadership and deep community, and its ministries extend well beyond Sunday mornings. The church supports mentoring and after school programs, partners with local schools, provides hospice care support, and assists agencies serving individuals facing food insecurity and housing instability.

“We believe in quiet service,” Bishop Smith explained. “Our ministries are funded to go out and serve however they see fit. We don’t put people’s business in the street. We just serve.”



Each ministry receives budgeted funds to determine how best to meet community needs — removing financial barriers to compassion and allowing service to remain centered on dignity and trust.

### A Part of the Church of Christ, Disciples of Christ, International

St. Mark Church of Christ is part of the Church of Christ, Disciples of Christ, International, a historically Black expression of the Christian Church (Disciples of Christ), of which Bishop



***“We believe in quiet service,” Bishop Smith explained. “Our ministries are funded to go out and serve however they see fit. We don’t put people’s business in the street. We just serve.”***

Smith is the elected president since 2009. The denomination is organized through a General Assembly that unites ten districts — eight across the United States and two international districts in West Africa, located in Ghana and Togo. The General Assembly traces its roots back to 1872, when the original district was formed in eastern North Carolina. As congregations grew and members migrated north, additional districts emerged, eventually forming an international body of churches.

Today, the General Assembly provides shared governance, doctrine, and ministry guidance through a common constitution and bylaws. “We all operate under the same ministry manual and constitutional guidelines,” Bishop Smith said. “Each district can adapt those guidelines to best serve their communities, but we remain united in purpose and practice.”

Bishop Smith helps share and enact these guidelines across the denomination with his humble leadership style and commitment to supporting district growth and fostering mentorship for emerging pastors.

### **Preparing Clergy for Life Beyond the Pulpit**

That commitment to long-term care is especially evident in Bishop Smith’s advocacy for retirement planning and pension participation. A Pension Fund member since the early 1990s, he credits

early encouragement from senior leaders for helping him prepare wisely.

“Someone told me in the ’70s, ‘You need to get into the Pension Plan,’” he recalled. “I was not a preacher at the time, but he knew I was going to be one. I didn’t see it then, but he saw it for me.”

Today, he offers the same advice to younger clergy. “When you finish your assignment at a church, that church is not obligated to take care of you afterward,” he said. “You need to prepare for yourself and your family.”

He has seen firsthand how pension participation provides dignity and stability in later years. “I’ve known widows who were able to live comfortably because their husbands were in the Pension Plan,” he said. “They didn’t get rich — but they were taken care of.”

### **Looking Ahead With Hope**

As Bishop Smith prepares for his next season — focused on writing, mentoring, and occasional preaching in retirement — he remains grounded in faith and hope.

“I get up early and watch the sunrise,” he shared. “It reminds me that in spite of everything going on in the world, God is still in control. He is still going to take care of us and see us through. A better day is coming, and we’re going to be all right.”



## MEMBER SPOTLIGHT

# Dr. Joel Brown Disciples of Christ Historical Society

**Dr. Joel Brown approaches ministry through the lens of history — faithfully preserving the past while helping the church remain rooted, adaptive, and inclusive in the present. Raised in the a cappella Churches of Christ and initially trained for the pulpit, Brown’s vocational journey unfolded in unexpected ways.**



“WHAT TRULY DROVE ME was critical study and research, particularly interrogating the development of the Christian faith and community through church history,” Brown said. Encouraged by mentors who recognized this calling, he pursued advanced theological and historical study with scholars such as Doug Foster, biographer of Alexander Campbell, and Newell Williams, biographer of Barton Stone. Along the way, he transitioned his denominational home to the Christian Church (Disciples of Christ), helped plant Galileo Church outside Fort Worth, Texas, with Rev. Dr. Lance Pape and Rev. Dr. Katie Hays, and ultimately earned his PhD from the University of Chicago.

### Scholarship in Service to the Church

Before joining the Disciples of Christ Historical Society (DCHS), Brown served as Managing Editor of Digital Publications at the Martin Marty Center for the Public Understanding of Religion, where he developed a commitment to public-facing scholarship.

“When the opportunity to serve the Historical Society came about, I recognized it, with help from mentors, as a convergence of my scholarly training, ministerial formation, and vocational calling,” he shared.

Today, Brown leads DCHS as both President and Historian, advancing its mission as a general ministry of the Christian Church (Disciples of Christ). DCHS serves all three streams of the the Stone–Campbell (Restoration) Movement — Churches of Christ, Christian Churches/Churches of Christ, and the Disciples of Christ.

“We are uniquely mandated to serve all three streams by preserving shared records and fostering collaboration,” Brown explained. With family ties across the Movement, this work is deeply personal and rooted in strengthening the church’s shared witness.

### Accomplishments Rooted in Faithful Leadership

When reflecting on his life and career, Brown points first to family. “Outside of being a father to the two sweetest girls in the world,” he said, “I am extremely proud of my scholarly work.”

Brown is completing a decade-long book project examining the religious lives of African American women in early twentieth century



Chicago and their leadership in social reform and racial justice. He also has additional books forthcoming that he hopes will serve and strengthen Disciples of Christ churches.

Equally important to Brown is the team he leads at DCHS. He takes pride in supporting professional archivists committed of telling the church's story with honesty and purpose. "Our commitment to helping the church preserve and tell its story is central to everything we do," he said.

### Creating Space for Long Term Belonging

For Brown, preserving history is inseparable from helping institutions adapt to cultural change. As Pension Fund reflects on what it means not only

to be welcomed at the table but empowered to stay and contribute, Brown emphasizes that long term belonging requires more than hospitality.

"Long term belonging requires institutions that understand, are honest about, and are willing to adapt to the cultural moment we are living in," he said. "In a 'you're on your own' world, deep and enduring belonging can feel alien, yet it is no less needed."

### Planning for the Future

That commitment to long term belonging extends to Brown's own approach to financial wellness and retirement for his family and employees. At DCHS, all full-time employees participate in Pension Fund. He and his spouse are active participants and have also begun using the Benefit Accumulation Account (BAA) for more flexibility in their savings.

"The Pension Plan has given us real confidence as we plan for retirement," he shared. "My only regret is that we didn't start sooner."

Through his leadership at DCHS, Dr. Joel Brown continues to help the church remember its past, understand its present, and prepare faithfully for what lies ahead.



DEVELOPMENT UPDATE

# Holding Space for Calling: MRA Programs Designed to Help Pastors Stay



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

At Pension Fund, we want every clergy member to experience a strong, smart, and secure retirement. Even more important, we want them to reach retirement healthy, whole, and thriving in their call to ministry.

BRIDGE



WITHIN THE 15 PROGRAMS of Ministerial Relief and Assistance (MRA), some, like 13th Check, support retired clergy facing financial hardship, while others, such as Emergency Aid and Disaster Relief, respond in moments of crisis. Still other programs are designed to help pastors remain grounded, supported, and able to “stay at the table.” Together, they help sustain clergy throughout the full arc of their ministry. These programs include the following:

- **Parental Leave:** A partnership with congregations whose pastors need time away to care for a new child. These congregations must have a parental leave policy already in place and must work with their pastor to secure leadership during the leave. These MRA gifts are paid directly to the congregation so that they have additional funds for leadership while still paying their pastor.
- **Vocational Counseling:** Designed to help clergy who are considering part-time, bi-vocational ministry discern what their “other career” might be. This MRA gift will pay for counseling with a qualified professional, and additional funds may be given to support any additional training needed.



• **Clergy Health and Wellness Programs:**

- **Solidarity Grants:** Financial support to Black Ministers Retreat, NAPAD, Obra Hispana, and AllianceQ to strengthen and sustain their clergy wellness initiatives.
- **Cornerstones:** A pilot project designed to reduce financial barriers to wellness for clergy while fostering authentic peer relationships and community support.
- **Learn to Live:** A no-cost online cognitive behavioral health platform for eligible clergy and their immediate family (13 years and older) that includes tools, coaching, online resources, and even referral services for clinical care as needed.

We live in a time when the good news of the Gospel is sorely needed, when the compassion of Jesus must be embodied and shared. For this, we need equipped, faithful, healthy, and supported ministers.

From its beginning, MRA has existed to care for and uplift those who serve. That work continues because of donors who believe in supporting ministry. We hope MRA will keep strengthening

ministers for many years to come — and we would love for you to join us in that commitment. Our development team is happy to talk with you about giving opportunities. Your emails and calls are always welcome.



*We live in a time when the good news of the Gospel is sorely needed, when the compassion of Jesus must be embodied and shared. For this, we need equipped, faithful, healthy, and supported ministers.*



## INVESTMENT CORNER

# More than Returns: Investing Responsibly with Environmental, Social, and Governance Proxy Voting



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

**At Pension Fund, we occasionally receive questions from members about our philosophy and practice regarding environmental, social, and governance (ESG) principles within our investment program. To answer this question effectively, it is important to understand Pension Fund's history and how we exercise our voter influence as shareholders.**

PENSION FUND INVESTS across a broad array of diversified assets including equity, fixed income, and alternative investments such as real estate and natural resources. When one owns stock in a particular company, each share represents an ownership stake in the company and therefore a vested interest in the company's future. One key benefit of owning stock in a company is the opportunity to vote your shares during that company's annual meeting, where significant issues are resolved through shareholder votes. This is in contrast to owning a company's fixed-income bond, which represents money loaned to the company in exchange for earned interest. Because fixed-income bondholders are creditors rather than owners, they do not receive voting rights. Given the size of Pension Fund's assets and our equity

allocation, at any given time, we can own several billion dollars' worth of equities across a wide range of companies worldwide.

Pension Fund has a long history of socially responsible investing and voting in ways we believe exert the most effective influence on companies' operations. We vote our shares in ways that reflect both the core values of our faith tradition and the ESG issues we believe are responsible, meaningful, and aligned with long-term stewardship. We do this in several important ways. First, we are active members of the Interfaith Center on Corporate Responsibility (ICCR), a coalition of over 300 like-minded members representing trillions of dollars of assets under management. ICCR conducts research, engages companies, and provides voting recommendations on a



multifaceted range of topics concerning ESG and socially responsible principles. Combining our voting power with others in this way greatly enhances the effectiveness of any one-member organization. We review and follow ICCR's recommendations as our first level of due diligence in voting our shares. If ICCR does not have an opinion on a specific topic put up for shareholder vote within a company, Pension Fund then applies an ESG screening platform chosen specifically from our vendor partners. Between ICCR and the ESG vendor voting platform, we can cover the voting for all of the shares we own. Pension Fund holds final responsibility for voting all shares on the organization's behalf. We carefully review ICCR's work and recommendations, as well as any voting platform we use, to ensure our

decisions align with our values and stewardship expectations. This is done whether Pension Fund holds the shares directly through an external manager we hired or through the majority of equity index exposure managed by firms such as Blackrock.

Making our vote heard is an important aspect of what we do here at Pension Fund. As such, we take considerable strides to make sure we vote all of our shares in a way that has the most impact, is true to the roots of our faith, and is consistent with our desire to be active in promoting what we consider to be vital ESG considerations. I encourage you to look at the ICCR website ([iccr.org](https://www.iccr.org)) to learn more about the work done to help Pension Fund make an impact for good in the world.



FINANCIAL WELLNESS

# Culturally Informed Budgeting



by Alicia Lawrence Financial Guide at Your Money Line [yourmoneyline.com](https://yourmoneyline.com)

**One of the greatest gifts the military has given my family is the opportunity to experience different cultures and faiths. We have lived all over the country and experienced numerous cultures thanks to this lifestyle. Over the last 20 years, I have learned how each culture and faith shapes financial decisions differently. Some prioritize giving to causes, others value familial support, and still others focus on community events. Each of these cases tells a story about what we value most and how it affects our finances.**

WE CAN INTEGRATE these values and traditions into our finances by intentionally making them a central part of our financial planning. Each cultural practice can offer emotional and communal fulfillment, but it can also create tension when financial resources are limited. These pressures may show up differently in family or faith contexts, but you may still feel the pressure of subtle expectations that unintentionally create financial strain.

Examples of common cultural financial commitments:

- Supporting extended family members or elders
- Religious tithes, offerings, or faith-based giving
- Celebrations, weddings, and community events that are cultural priorities
- Communal savings
- Different views on debt



Understanding the cultural pressures around money allows individuals to build budgets grounded in their values rather than guilt, fostering stewardship and long-term sustainability. Naming commitments to faith, family, and future hopes provides a clearer foundation for a practical financial plan. And while conversations about shifting priorities can be challenging, open dialogue within families and faith communities often deepens trust and confidence in financial choices.

Start by listing traditions that spark joy and those that create stress. This clarity makes it easier to protect what is meaningful and reimagine what feels burdensome. In the same way that cultural and faith traditions shape our giving and living, they can also offer wisdom for personal and financial growth.

### Tools for Creating a Plan:

- 1. Priority Mapping Tool:** Identify your top three cultural or faith-based commitments and assign realistic financial percentages.
- 2. Faith-Integrated Budget:** Use a “Give, Live, Grow” model and allocate for giving, living expenses, and growth (savings/investments).
- 3. Sinking Funds for Celebrations:** Set aside small amounts regularly for annual events or obligations.
- 4. Shared Family Planning Sessions:** Encourage open conversations about expectations and capacity.
- 5. Partnering with Financial Guides:** Faith-based or culturally aware advisors can ensure your plan reflects both your values and goals.

Shifting from obligation to opportunity can make giving and honoring tradition feel more empowering. Planning does not lessen your commitment; it simply helps sustain it in a way that supports financial well-being. Culture and faith are not obstacles to stability — paired with wisdom, they can meaningfully guide financial choices.



***Generosity is not limited to dollars; it is found in your heart.***

***When traditional tithing or financial giving is not possible, time, talents, and presence can make a significant impact.***

Even in seasons when your finances are strained, it is still possible to honor faith and culture in meaningful ways. Generosity is not limited to dollars; it is found in your heart. When traditional tithing or financial giving is not possible, time, talents, and presence can make a significant impact. Volunteering, mentoring, or offering professional skills to support a ministry or community project are all faithful expressions of generosity.

For those experiencing financial strain, micro-giving — small, consistent amounts — can help maintain the habit of generosity without compromising essentials. Shared celebrations or community resource exchanges can also ease pressure while strengthening relationships.

These practices remind us that stewardship is about how we engage with what we have. Whether through finances, service, or creativity, each contribution nurtures the shared life of community and faith. As financial stability grows, giving can evolve — but meaningful, intentional generosity begins much earlier.

# In Memoriam

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

Thank you to individuals and organizations who made a gift to Ministerial Relief and Assistance, the MRA endowment, or an MRA program between July 1 and December 31, 2025. You make ministry possible with your generous gifts.



## Ministerial Relief & Assistance

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

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Avon Christian Church, Avon, IN  
Bethany Christian Church, Houston, TX  
Burt Lake Christian Church, Burt Lake, MI  
Christian Church in Kansas  
First Christian Church of Brownsville, PA  
First Christian Church of Bryan, TX  
First Christian Church of Selma, CA  
First Christian Church, Bolivar, MO  
First Christian Church, Hopkinsville, KY  
First Christian Church, New Martinsville, WV  
First Christian Church, Waycross, GA  
Harvard Avenue Christian Church, Tulsa, OK  
La Iglesia Cristiana En Puerto Rico  
Lake Harriet Christian Church  
Niles Discovery Church, Fremont, CA  
North Christian Church, Fort Wayne, IN  
United Christian Missionary Society



# 13th Check

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

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Dewitt Christian Church, Brunswick, MO  
 First Christian Church, Charleroi, PA  
 First Christian Church, Louisburg, KS  
 Full Gospel Christian Church, Detroit, MI  
 North Christian Church, Fort Wayne, IN  
 Omaha Community Foundation, Omaha, NE  
 Trinity Christian Church, Mechanicsville, VA



# Churchwide Health Care Gift Fund

The Health Care Gift Fund helps pay the Health Care Medicare Basic premium for many worthy servants of the church.

## INDIVIDUALS

Rex and Carol Horne  
Larry and Melanie Odom-Groh

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

## CHURCHES & ORGANIZATIONS

Christian Church of  
Connellsville, PA



# Cornerstones

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

## INDIVIDUALS

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

Geoffrey Brewster  
Sarah Renfro and Kyle Brown  
Paul and Ruth Channels  
Raquel Collazo  
Alexis Gammon

Thomas and Lea McCracken  
Lester Palmer  
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# 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.

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Sarah Riester and Timothy Bodenreider  
Geoffrey Brewster  
Jonathan Beckham-Brink  
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# Annual Member Zoom Webinar

## MAY 5, 2026

Save the date and join Pension Fund President and CEO, Rev. Dr. Todd Adams, for the 2026 Member Webinar on May 5.

Rev. Dr. Adams will host the call via Zoom Webinar this year. After the presentation, participating members will have the opportunity to engage in a Q&A session.

The webinar will be held at two convenient times: 11:00 a.m. EDT and 7:00 p.m. EDT.

Learn more at [pensionfund.org/memberecall](http://pensionfund.org/memberecall).



## Important Dates

### April 15

Last day to contribute to your IRA and apply it to 2025 contributions

### April 22–25

Spring board meeting

### May 5

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

### June

RMD Letters arrive with 2026 RMD amounts for accounts held at Pension Fund

### OFFICE CLOSURE REMINDERS

#### May 12

Staff Training

#### May 25

Memorial Day

#### June 19

Juneteenth

#### July 3

Independence Day  
(Observed)

#### September 7

Labor Day