

Bridge

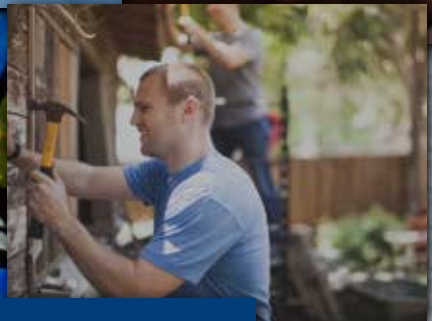
FALL 2022

PENSION FUND OF THE CHRISTIAN CHURCH



MINISTRY MATTERS.

YOU MATTER.



NOW, MORE THAN EVER.



Week of Ministry

OCTOBER
10-16, 2022

In recent years, pastors have been bearing more weight of fear, anxiety and division than ever before. You have been holding up your congregations, shepherding your families and leading with grace as you navigate the cultural climate we live in today. We are here to support you in those efforts. Week of Ministry exists to meet you where you are and show appreciation and encouragement for the important work you are doing.

This year for Week of Ministry, we are inviting you to be prayed over and encouraged. Instead of sending you another calendar invitation, we will have prayers and messages from pastors that will be pushed out on our social media channels and delivered to your inbox daily so you can be encouraged and uplifted. Our prayer is that with nothing to attend and nothing to prepare for, you will simply find a space to feel supported and appreciated. Learn more at pensionfund.org/WOM.

Encouragement for today

Prayers from the Psalms (NRSV)

Psalm 17:6

*I call upon you,
for you will
answer me,
O God; incline
your ear to me,
hear my words.*

Psalm 130:1-2

*Out of the depths
I cry to you, O
Lord. Lord, hear
my voice! Let your
ears be attentive
to the voice of my
supplications!*

Psalm 5:1-3

*Give ear to my words, O Lord;
give heed to my sighing. Listen
to the sound of my cry, my King
and my God, for to you I pray.
O Lord, in the morning you hear
my voice; in the morning I plead
my case to you, and watch.*

Psalm 143:1

*Hear my prayer,
O Lord;
give ear to my
supplications in
your faithfulness;
answer me in your
righteousness.*

Honor Your Pastor with a Gift to Ministerial Relief & Assistance

As part of Week of Ministry, we offer members a chance to honor their pastor and support them in ministry by providing a donation to Ministerial Relief & Assistance (MRA). Through MRA, Pension Fund is able to walk alongside pastors and provide support through programs such as vocational counseling and parental leave support. You can give a gift in honor of your pastor today by visiting pensionfund.org/WOM.



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PRESIDENT'S MESSAGE

For the Support of Ministry



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

For the Support of Ministry ... These words—Pension Fund’s mission statement—are words I have written about before but never in the context of life on this side of a global pandemic. Over the past two and a half years, our pastors have served communities in ways we never fathomed, and—if it were not for the COVID-19 pandemic—probably in ways the church would have resisted.

OUR PASTORS WERE THRUST INTO LEADERSHIP roles about health and safety and forced to consider alternative ways to celebrate the Lord’s Supper, whether to sing or not to sing, and how to connect and provide new forms of pastoral care. Pastors became online streamers, lighting specialists, video editors and so much more. I remember a good friend of mine on the second week of online services saying, “Welcome to worship, where I happen to be wearing the same clothes I was wearing last week.” In those early days, when we thought if we hunkered down for two weeks, we could all gather again, no one had thought to bring three outfit changes for three different weeks of videotaping.

Today, the church we serve is different, and the world in which we serve is markedly different. Saying things like “For those of you worshipping with us online” at the start of worship is now ritual.

Alternative ways of giving—online and via text—that we had often resisted are now common and sacred. Our true understanding of the bread and cup as representative elements has been brought to life with coffee cups and napkins serving as chalices and patens and coffee and cinnamon rolls serving as the juice and bread.

And supporting clergy is different too. In early September, Pension Fund hosted more than 375 at The Gathering: A Retreat for Clergy in New Orleans, Louisiana. Dr. Matt Bloom keynoted the event and challenged us to flourish by working well. Dr. Bloom said, “God indeed wants us to flourish. But flourishing requires you to step back, step simply, step together and step faithfully.” And Andra Moran reminded us in worship that we too “were imperfect vessels used for God and for good.”



Pension Fund plans to continue hosting The Gathering. We are working on possible locations for the next Gathering as part of our initiative to support ministry—keeping pastors mentally, physically, financially and spiritually fit for their service. We are also looking forward to expanding our work in financial literacy. In spring 2023, a group of leaders from across the life of the church will gather in Louisville, Kentucky, to talk about the Excellence in Ministry program and how we continue this vital work of helping clergy be financially fit post-Lilly Endowment funding.

As we turn our attention toward the Week of Ministry, October 10–16, 2022, our theme will be *Ministry Matters. You Matter. Now, More Than Ever*. I hope you will engage with the resources that can be found on our website www.pensionfund.org/wom. And

while you are there, don't forget to click on the Learn to Live link—our initiative and support for clergy mental health and wellness. It is a program available to all active clergy in Pension Plan and any member of their household over the age of 13.

Finally, I'd love to hear from you about how Pension Fund can better support those who serve others as we seek to live out our mission: For the Support of Ministry. Feel free to email me at president@pensionfund.org.

With gratitude,



DEL PRESIDENTE

Para el apoyo del ministerio



by Rev. Dr. Todd Adams Presidente y CEO tadams@pensionfund.org

Para el apoyo del ministerio... Estas palabras - la declaración de la misión de Pension Fund, son palabras sobre las que he escrito antes, pero nunca en el contexto de la vida de este lado de una pandemia mundial. Durante los últimos dos años y medio, nuestros pastores han servido a sus comunidades de maneras que nunca imaginamos, y - si no fuera por la pandemia de COVID-19 - probablemente de maneras que la iglesia se habría resistido.

NUESTROS PASTORES SE VIERON CON la necesidad de asumir roles de liderazgo sobre salud y seguridad y se vieron obligados a considerar formas alternativas de celebrar la Cena del Señor, si cantar o no cantar, y cómo conectarse y brindar nuevas formas de cuidado pastoral. Los pastores se convirtieron en streamers (transmisores) virtuales, especialistas en iluminación, editores de video y mucho más. Recuerdo a un buen amigo mío en la segunda semana de los servicios en línea diciendo: "Bienvenidos al servicio, donde casualmente estoy usando la misma ropa que use la semana pasada". En esos primeros días, cuando pensábamos que si fuéramos pacientes durante dos semanas, podríamos reunirnos todos de nuevo, nadie había pensado en traer tres cambios de ropa para tres semanas diferentes de grabación en video.

Hoy, la iglesia a la que servimos es diferente, y el mundo en el que servimos es marcadamente diferente. Decir cosas como "Para aquellos de ustedes que adoran con nosotros en línea" al comienzo de la adoración ahora es un ritual. Las formas alternativas de dar, en línea y por mensaje de texto, a las que a menudo nos habíamos resistido, ahora son comunes y sagradas. Nuestro verdadero entendimiento del pan y la copa como elementos representativos ha sido traído a la vida con tazas de café y servilletas que sirven como el cáliz y el plato, y el café y los rollos de canela que sirven como el jugo y el pan.

Y apoyar al clero es diferente también. La semana pasada, Pension Fund dio la bienvenida a más de 375 pastores en The Gathering, un retiro para el clero en New Orleans, Louisiana. El Dr. Matt Bloom fue el orador principal del evento y nos retó a crecer y florecer mientras trabajamos efectivamente.



El Dr. Bloom dijo: “Dios quiere que florezcamos. Pero florecer requiere que tomemos un paso hacia atrás, que demos un paso simple, un paso juntos y un paso en fe.” Y Andra Moran nos recordó en el servicio que nosotros también “éramos vasijas imperfectas usadas para Dios y para el bien”.

Pension Fund planea continuar organizando The Gathering. Estamos trabajando en posibles ubicaciones para el próximo 2024 como parte de nuestra iniciativa para apoyar el ministerio—manteniendo a los pastores en buena condición mental, física, financiera y espiritual para su servicio. También esperamos expandir nuestro trabajo en educación financiera. En la primavera del 2023, un grupo de líderes a través de la vida de la iglesia se reunirán en Louisville, Kentucky, para hablar sobre Excellence in Ministry y cómo continuaremos este trabajo vital de ayudar al clero a estar financieramente apto después de la financiación del Lilly Endowment.

Mientras dirigimos nuestra atención hacia la Semana del Ministerio, del 10 al 16 de octubre del 2022, nuestro tema será *El Ministerio Importa. Tu Importas. Ahora, Más Que Nunca*. Espero que se engrane y use los recursos que se pueden encontrar en nuestra página www.pensionfund.org/wom. Y mientras esté allí, no olvide hacer clic en el enlace Learn to Live - nuestra iniciativa y apoyo para la salud mental y el bienestar del clero. Es un programa disponible para todos los cleros activos en el Plan de Pensiones y cualquier miembro de su hogar mayor de 13 años. Finalmente, me encantaría escuchar de usted sobre cómo Pension Fund puede apoyar mejor a aquellos que sirven a otros mientras buscamos vivir nuestra misión: Para el Apoyo del Ministerio. Siéntase con libertad de enviarme un correo electrónico a president@pensionfund.org.



INSIDE LOOK

The Gathering: A Retreat for Pastors

On September 6 to 8, 2022, over 375 pastors and ministerial staff joined together in New Orleans, Louisiana, for Pension Fund's biennial conference, *The Gathering: A Retreat for Pastors*.

AFTER TWO AND HALF YEARS OF MORE Zoom calls and remote worship than we could have previously imagined, it was a gift to gather together in person to worship, connect and learn more about working well with Dr. Matt Bloom.

We hope everyone left The Gathering feeling refreshed, inspired and more connected to one another. For those who weren't able to join us this year, here are a few highlights and key takeaways from our time together.



The American Spiritual Ensemble leading opening worship.



A time of connection and rest for pastors.



Andra Moran, Creative Director and Worship Pastor at Woodmont Christian Church, and Katie Hays, Lead Evangelist at Galileo Church



Thank you Pension Fund...for an enriching and renewing retreat. It was so good to be in a room full of kindred spirits, worshiping, sharing, learning. I'm grateful to my congregation that supports their pastor's well being. What a gift and blessing."

— Rev. Kerry Kesey, First Christian Church, Fayette, MO

“

God indeed wants us to flourish. But flourishing requires you to step back, step simply, step together, and step faithfully.”

— Dr. Matt Bloom





INVESTMENT CORNER



Maintaining Stability in a World of Uncertainty



by David Stone Chief Investment Officer davids@pensionfund.org

The first half of 2022 certainly didn't begin the way most people expected ... or wanted. The Russian invasion of Ukraine began wreaking havoc on global commodity markets and helped push the price of gas and food to historic levels. Rising consumer and producer prices have led to inflation increasing to a 40-year high, and signs of a slowdown in consumer spending are numerous.

MOST MAJOR U.S. EQUITY INDEXES ARE DOWN between 20% and 35% as of this writing, and bond market losses are in the double digits. On top of all of that, major market indicators are bearish, leading many to expect we will face a recession later this year or next.

Faced with these difficult financial times, it's important to remember a few things about our Pension Fund products and the investments that back them. First, although it's always difficult to live through volatility and downward pressure in the financial markets, Pension Fund, and most of our members, have experienced several such periods of bear markets during the past couple decades. We've always weathered these periods well, and our members' accounts have always increased because of the base rate of interest. Second, our investment plan and discipline have a long-term focus which allows us to, in some ways, view market pressure as an opportunity to purchase quality assets at discounted prices. Some of the largest and most successful technology

stocks, for example, are trading at levels 25% to 50% of what they were in late 2021. Finally, Pension Fund was fortunate to have had robust funding levels for our products at the end of 2021 (our defined benefit Pension Plan was over 137% funded for example), which has allowed us to weather the most recent market turmoil better than most. In addition to individual product reserves, there is additional support provided by a general reserve that is maintained near 5% of all product's aggregate liabilities. Although reserve levels are obviously lower because of the market unrest, our members can rest assured that our products continue to be in solid shape.

In a world of uncertainty, there is no way of telling what the markets hold for us over the next year. However, at Pension Fund, we've learned from experience that staying focused on our long-term goals—which involves maintaining a solid investment plan while also allowing ourselves the flexibility to identify long-term value opportunities—is rewarded over time.



CLIENT RELATIONS UPDATE

Supporting Pastors to Bridge the Unexpected



by Rev. Aaron Smith and Rev. Gabriel Lopez

The call to ministry is unique and challenging, especially in today's wearied world. Pastors are with us in moments of physical, emotional and spiritual pain; they help us bridge the unexpected and navigate the uncertainty that comes our way.

OVER THE PAST TWO AND A HALF YEARS, pastors and ministerial staff have supported their congregations through the fear and suffering of a global pandemic; a renewed reckoning with racism; the hurt of political divisions; the uncertainty of inflation, war and personal crises; and so much more. Through these times, we're reminded once again that **ministry matters** and that those who minister need our support as they tirelessly work to support others.

On the next page you'll find reflections from two of Pension Fund's Area Directors—Rev. Aaron Smith and Rev. Gabriel Lopez—discussing the unique challenges that pastors face today as they experience exhaustion, burnout and the growing call to bi-vocational ministry. At Pension Fund, we're grateful to all who serve, and we want to support you as you bridge the unexpected.





The Call to Renewal in Ministry

by Rev. Aaron Smith, Area Director

The call to serve in ministry is joyous, fulfilling and challenging. However, with the joy there can also be exhaustion and even burnout. Whether the work is congregational, administrative, or in service to a community or organization, one common challenge that ministers face is the exhaustion that comes from working unconventional hours. Perhaps most impactfully, ministry also requires significant emotional energy—both for oneself and on behalf of those whom ministers serve.

According to research, 84% of pastors are on call 24 hours a day, 53% find the work of ministry “frequently overwhelming,” 48% see the work as “more than they can handle,” and 20% feel that there are “unrealistic expectations” of them.*

Pastor Jarrod Longbons, senior minister at Peachtree Christian Church in Atlanta, Georgia, shares that “Ministry was difficult before COVID-19, and now the challenges are amplified.” He also said, “One of the best things a minister can do is take care of him/herself. It has become a number one ministry priority, not only for the family, but for the work. We, as pastors, need to have enough self-care to care for others.”

One in two people will experience a mental health issue during their lifetime. Pastors are not immune to this. Pension Fund understands this challenge from serving ministers and listening closely to the different experiences required to fulfill this sacred work—from first-time pastors to those navigating health or family crises to bi-vocational ministers who answer a uniquely challenging and beautiful call (which you’ll read more about on the next page). In each specific scenario, we see the emotional and mental toll it has on clergy, and we want to be a resource during those difficult times.

One of the ways in which we are listening and providing support is through Learn to Live. Learn to Live—which is an entirely free service for clergy and their families (over age 13)—aims to address the specific challenges of burnout and exhaustion by providing a self-guided course that ministers can complete on their own time and in the privacy of their own home. Based on over 10 years of clinical studies, Learn to Live offers online programs and clinical assessments that follow the proven principles of cognitive behavioral therapy. Their programs for stress, anxiety and worry, depression, social anxiety, insomnia and substance use offer effective tools to help you understand how your mind works and change your behavior patterns.

*<https://pushpay.com/blog/how-churchstaq-can-help-with-pastor-burnout/>

RESOURCES FOR PASTORS:

Your toolbox for better mental, emotional and financial wellness

We know these last few years have brought challenges unlike any you’ve experienced before. As clergy, you have been faithfully serving local congregations through a global pandemic while trying to maintain your own mental, emotional and financial well-being. We’re here to help! We offer these tools to help support and sustain you in ministry, now and in the future, so you can focus on supporting others.

Learn to Live

Learn to Live is an online program to help support your mental and emotional health. It provides online programs and clinical assessments based on the proven principles of Cognitive Behavioral Therapy. **Visit the Learn to Live website at learntolive.com and take a short assessment to get started. If prompted to enter a code, enter PFCC.**





The Call of Bi-Vocational Ministry

by Rev. Gabriel Lopez, Area Director

In Acts 18, we find Paul, Aquila and Priscilla working at their trade and in a ministerial capacity. Paul would build tents all week, and on the Sabbath he would

minister at synagogues to spread the Gospel. As this demonstrates, bi-vocational ministry isn't new, but it has changed over time. And if current church trends and statistics tell us something, it's that bi-vocational ministry will be an even bigger part of the church soon.

According to a 2018 study conducted by Barna, a leading research organization focused on the intersection of faith and culture, 26% of pastors in the United States are bi-vocational.** In 2022, after weathering the COVID-19 pandemic, this number is likely much higher, particularly among communities of color, where bi-vocational ministry has long played a prominent role.

My parents, who were both pastors, were bi-vocational ministers. As immigrants from Mexico who served a low-income immigrant congregation, they needed to be bi-vocational to sustain a family of five. Although the church wanted to give them a just wage, the reality was that it could not. Many churches in communities of color face this challenge. And, as I felt my own call to ministry, this model was not one that I wanted to emulate. I couldn't understand why my parents would choose bi-vocational ministry until I noticed what this unique call can bring to the pastor and the congregation.

I noticed how my parents deeply understood the needs of their congregants because they were living the same immigrant experience—working two to three jobs with limited to no English, which is an experience that can be mentally and emotionally draining. I also noticed how the congregation was intentional in being a community.

When the load of ministry can be shared, everyone wins. Pastors should not do everything; they cannot do everything. Pastors—whether bi-vocational or not—need support. However, in my parents' case, they weren't aware of the financial resources available to help them prepare for short-term financial goals or for their future.

Today, my wife, Rev. Siobhan Lopez, and myself are both bi-vocational ministers. We have been since the beginning of our ministry. I am grateful to my parents and other pastors who have been, or are, bi-vocational. Their experience and wisdom have been of great value to coming generations in reinforcing that bi-vocational ministry is valid, has impact and is sometimes needed.

In my own experience of bi-vocational ministry, I've also learned the importance of using and sharing resources openly with all ministers. One resource that we continue to use in my family is Your Money Line, which is provided at no cost to Pension Fund members. With balancing life, ministry, and a rollercoaster of income, Your Money Line has been a helpful resource to use when we have small, medium or big financial questions. A real person is always available to email or call, so you can navigate your real-life financial situations. There is also an online dashboard with calculators, tracking tools and eLearning courses that help you on your road to financial wellness.

I am hopeful for the future of the church as we continue to share wisdom from experiences and resources like Your Money Line with one another. The call to ministry always involves community, and community involves sharing resources. Let us use these resources so that our load is lightened, and we can fully focus on our call.

**<https://www.barna.com/research/half-pastors-prior-career/>

Your Money Line

Your Money Line is a financial wellness tool that we provide to all members at no cost to them. The program offers access to your own personal financial guide as well as tools and support to help you manage and grow your personal finances. **Learn more about Your Money Line at pensionfund.org/yourmoneyline and see how we can support you on your path to financial wellness!**





DEVELOPMENT UPDATE

Pastors: You Matter. Perhaps Now More Than Ever.



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

In my immediate family there are four of us with graduate degrees from seminaries. If you include extended family, there are more. I served in congregational ministry for close to 20 years. My father is a pastor. My brother-in-law has served as a chaplain and teaches at the graduate seminary level. My sister is a social worker with concentrated theological training. I have two uncles who are pastors. And it could be easily argued that my grandfather was a pastor, because he was a valued song leader in the tradition of the cappella Churches of Christ—most certainly a ministry.

AMONG ALL THESE DEGREES AND PASTORS are represented at least five denominations—or expressions—of Christian faith; so, we do not, by a long shot, always agree. But I feel certain that each

of us carries a broken heart and a troubled spirit for the world right now. With the combined legacy and love of all these pastors I hold dear, I offer this prayer for pastors—for them and for each of you.

Holy God,

Since the moment you spoke this world into being, you've called all your children to love as you love. And some, you have set apart, and upon them placed a different call: to teach and equip and serve and care for, in your name, your world and your people.

Such a call has never been easy, God. Because since you spoke this world into being, evil has also fought mightily for a foothold. And sometimes it seems that foothold has won. Especially as we look out over pews bitterly divided by politics and hate; especially as we mourn lives and ways of being lost to COVID-19; especially as we long to keep our children safe—at home, at school and wherever else they may go; especially as we continue to live with the realities of racism.

The hold we have on any kind of well-being seems tenuous, at best, these days. How we long for your Love to come raining down, in torrents of mercy, that we might wash away the mess we've created and start new.

Help us trust, God, that you are with your beloveds in the mess, that the call to pastor your people is not one we live out alone, and that even in this darkness our desire to serve you matters, perhaps more than it ever has.

Heal your pastors, God, even as they seek to heal others. Make yourself known to your pastors, God, even as they seek to make you known to others. Hold your pastors close, God, to your very being, even as they work to draw others closer to you. And give your pastors voice, God—clear and true and compassionate—even as they seek to be a voice of clarity and truth and care to others.

These are hard days for our pastors, God. Strengthen them, encourage them and open their weary souls to all the ways you are at work—in their lives and the lives of those they serve.

These things we ask in Christ's name and by your grace known through Him,
Amen.

Dear pastors—**you matter**. You are needed. And we stand with you in gratitude for the ways you continue to share God's love with a world sorely in need.

If, during the upcoming Week of Ministry, you are in a position to honor a pastor in your family or in your life with a gift to Ministerial Relief and Assistance, I would be most grateful to talk about ways you can do that. Please feel free to reach out to our development staff at development@pensionfund.org to talk about

options. MRA remains a tangible, practical and effective way to support clergy and their families in crisis.

Blessings to you this Week of Ministry. We are—in the midst of these broken and troubled days—grateful more than ever for your calling, and we pledge to continue our efforts to support you and your families as you live out that calling.



MEMBER SPOTLIGHT

Dan Bryant (SquareOne Villages – Eugene, OR)

Rev. Dan Bryant comes from a multigenerational Christian Church (Disciples of Christ) family with deep church roots. His great grandfather was a lay preacher of the Christian Church; his grandparents were active at Opportunity Christian Church (Disciples of Christ) in Opportunity, WA; and his other grandparents were active members of North Hill Christian Church (Disciples of Christ) in Spokane, WA. Bryant's parents met at a church event, married soon after, and devoted their lives to ministry. His father ministered at churches across the West Coast, ultimately serving First Christian Church (Disciples of Christ) of Portland for 17 years.

STEMMING FROM THIS LINEAGE OF FAITH, Bryant himself has served in a ministerial capacity for decades, from serving as assistant minister at the Christian Church (Disciples of Christ) in Kingfisher, OK to his current role as executive director of the SquareOne Villages nonprofit in Eugene, OR. In between, Bryant served alongside his wife, Judy Hershelman, in congregations

across the West Coast, before moving back to Oregon to serve as the senior minister of First Christian Church (Disciples of Christ) in Eugene—a role he held for 29 years. In our Member Spotlight Q&A, we asked Bryant to share more about his background and “housing justice” mission as executive director of SquareOne Villages.



Members of First Christian Church with Dan Bryant (center) after receiving the Nobel Peace Laureate Project “Inspirer of Peace” Award.

You've been a passionate leader and advocate within the homeless community in Eugene. When did you first begin to see this need, and how did you address it while pastoring?

I did some work on homelessness while in Fresno, CA, including helping organize the local chapter of Habitat for Humanity. In Eugene, at First Christian Church (Disciples of Christ) (FCC), I was dealing with unsheltered folk on a weekly basis, often with people camping out on the property or seeking assistance. A decade later, that became more of a daily occurrence.

Around 2005, the director of our program—a volunteer—decided to end the appointment process and go to a first-come, first-served model to better serve the unhoused, for whom making appointments was unrealistic. We saw an immediate change from around 25% unhoused as our clients to over 90%. The numbers we served doubled. Over time, our commitment to this ministry expanded, eventually taking over four rooms in our basement and reaching over 20,000 unsheltered people every year.

In 2007–2008, the church engaged in extensive long-range planning which included the hiring of a full-time associate minister and rewriting my job description by placing greater emphasis on ministry to the community. I took on more leadership in the community, especially on issues related to homelessness, and became the vice chair of the newly formed Poverty and Homelessness Board for Lane County and then helped establish SquareOne Villages.

How did you become involved in the SquareOne project?

In summer 2011, a group of protestors began camping out in downtown Eugene in solidarity with Occupy Wall Street. Because it was a protest, the city could not prevent the protestors from camping on public property. Several homeless

FCC's Growing Ministry to the Homeless Community in Eugene

1990
–
1991

FCC hosted the first Interfaith Family Shelter, a system run by St. Vincent de Paul. This program ran for 27 years before a new family shelter was created.

1996
–
1997

Eugene's city council closed a car camp that had provided a place for 50 to 60 people to park their vehicles overnight. Advocates responded by securing a "car camping" ordinance that allowed churches and other property owners to host up to three vehicles in their parking lots. Soon after, an RV trailer was donated to FCC, and so was born our trailer ministry, which provided shelter for over 150 people over the next 20 years.

2003
–
2004

The Rev. Darey Burkhalter came to Eugene in retirement and formed the "Good Samaritan Ministry," expanding our ministry by offering counseling and listening sessions for walk-ins and training several lay volunteers.

2008

After Thomas Egan, a major in the Oregon National Guard, froze to death on the streets of Eugene, a group of homeless advocates organized the "Egan Warming Center" to provide a place for unsheltered people to sleep on freezing nights. The group adopted a dispersed facility model, using mostly churches, and FCC became the central hub for the system housing 80 to 90 people and transporting many more to other locations in the community.

2010

FCC church members started a free breakfast once a month on Sunday mornings. We soon recruited other congregations, including the local synagogue, and began offering the breakfast to over 300 people every Sunday.

2020

Rev. Dan Bryant stepped down as senior minister at FCC to become the executive director of SquareOne Villages—dedicating his full-time ministry to supporting communities experiencing homelessness in Eugene.

people quickly joined the protest as this provided them with a legal means to camp in the city. A new partnership between the housed and unhoused was developed, with over 200 in the camp. Unfortunately, the city closed the camp after a man recently released from jail came into the camp, started a fight and was killed.

The mayor formed a task force to address the issue of homelessness in early 2012, and I was one of 57 community members appointed to the task force. In May, we presented a series of recommendations to the city council, the first of which was to provide a legal means for the unhoused to camp in the city.

At the same time, a group from the Occupy camp began meeting to develop a plan for a sanctioned camp. I had not been directly involved in Occupy but joined this group. We formed a nonprofit called “Opportunity Village Eugene” in summer 2012, and I was chosen as president of the board. We successfully presented a plan for a pilot project to the city council, and they approved our plan on a six-to-two vote and directed city staff to find a piece of property for the project. A location was found and approved that December.

A group of 15 unhoused people became the nucleus of the project. We met with them for three months to write the Community Agreement that villagers would sign and develop policies and procedures for the village. We built the village over the next nine months, little by little, until we had 30 units and 35 villagers.

In 2015, we decided that to grow the nonprofit we needed staff. I became the executive director, splitting my time with the church. One of the other co-founders became our project director. I announced my resignation from the church in December 2019, and made the switch to working full-time for the nonprofit in April 2020.

When we made the change to a staff-run organization, we were also making plans for our first housing project, Emerald Village Eugene. Because we are helping people start over again in their housing, we named the nonprofit SquareOne Villages.

How have you personally grown and evolved over your years of ministry and years with SquareOne?

When we began working on establishing the nonprofit, I told church members the story of a community on a river where someone noticed a drowning person and pulled them out of the river—and then another and another. Soon the whole community was organized to save drowning people. Finally, someone walked away from the work.

“Where are you going?” others said, “We need you here.” “I am going upriver,” the man said, “to see if I can figure out how to keep people from falling in!”

I told them that I was tired of pulling drowning people out of the river and decided that I needed to go upstream. SquareOne is that effort to keep people from falling into the river. For me, it is simply a continuation of the ministry we have done at the church for the past 30 years. I seriously question if SquareOne would exist today were it not for the support of the congregation.

One of the major insights I have gained since we began this work is the fundamental weakness of the dominant housing models in this country. One model is the “American Dream” of a home with a couple kids, a dog and a picket fence. The other model is rental for those who cannot afford to purchase their own home.

There are major problems with these models. To facilitate the typical single-family home in a nice neighborhood, we created zoning laws. These laws

originated at the beginning of the 20th century to keep out undesirable people, which at that time was primarily African Americans and other people of



I have come to see housing as a fundamental issue of economic justice and think of the work we are doing at SquareOne as “housing justice”...



Dan Bryant roofs a tiny home at Opportunity Village with Juan Longoria, one of the villagers.

Dan Bryant and F. Wayne Bryant on Centennial Sunday, October 2011.



F. Wayne Bryant and four of his five children. L to R: Steve Bryant, Dan Bryant, Wayne Bryant, Sherri Bryant, Taerie Bryant. This picture was taken in front of First Christian Church (Disciples of Christ) in Albany, OR, considered the home church by the Bryant children.

color. As a result, white families were able to build generational wealth in a way largely unavailable to non-white families.

Today, we see enormous disparities in home ownership between white and non-white families as a result. The rental model only adds to that problem, essentially providing a means through which wealth is transferred (in the form of rent) from low-income households to property owners, making it difficult for low-income households to build any equity and hence generational wealth.

I have come to see housing as a fundamental issue of economic justice and think of the work we are doing at SquareOne as "housing justice," helping in small ways to change the imbalance in our housing system.

Is there anything else you'd want readers to know about you, your family, the Christian Church or SquareOne?

I may be the visible face for SquareOne for many people, but it is really the creation of many people.

I often say, it takes a community to build a village. SquareOne has also been built by a community. We have been blessed to have many partners: members and leaders from many congregations, generous donors, business sponsors, elected officials and the unhoused themselves.

People often view unhoused people with a certain amount of shame. I believe the real shame is that we have made it so difficult for those without means to support themselves and to live with any dignity.

The shocking reality today is that the number of unhoused people in most communities is growing not because of addictions, mental illness or faults of the unhoused, but because the cost of housing that has priced many households out of their homes.

This is a systemic crisis that affects all of us. Therefore, we must work together to make housing justice a reality for all and for the common good.



EMPLOYER SPOTLIGHT

SquareOne Villages (Eugene, OR)

For over three decades, Rev. Dan Bryant and the ministries of First Christian Church (Disciples of Christ) in Eugene, OR, fought to keep pace with the rising tide of homeless and low-income populations. From that need arose an innovative, self-governed “tiny home” village concept that has since provided homes, security and dignity to over 50 residents.

ACCORDING TO THE U.S. DEPARTMENT OF HOUSING and Urban Development (HUD), Oregon has the fifth-highest population of people experiencing homelessness per capita, trailing only California, Hawaii, New York and the District of Columbia. Eugene, OR, faces almost double

the national average, with a rate of about 415 people experiencing homelessness per 100,000 population.

More than 3,000 people experience homelessness in Eugene—2,000 of whom go without shelter every night.

The city recognizes the growing trend of homelessness in





the area as a “complex problem” and attributes the issue to a “lack of affordable housing, limited shelter capacity, and scarce mental and behavioral resources.”

“Serving a downtown church in the heart of Eugene, I found myself more and more dealing with unhoused members of our community,” said Rev. Dan Bryant, who ministered at First Christian Church (Disciples of Christ) in Eugene, OR, from 1991 to 2020.

The congregation’s efforts included a clothing ministry, a trailer ministry, free breakfasts, walk-in counseling and community warming centers for when the weather turned to freezing temperatures. For two decades, First Christian Church operated a trailer ministry behind the church that helped house homeless adults and families.

Overall, the church estimates it had a reach of greater than 20,000 unhoused people each year. However, as the First Christian Church congregation continued to serve the housing insecure, it recognized a need for a more permanent solution.

Innovative Housing Solutions

In 2012, Bryant began working with a group of advocates to brainstorm new ways to shelter unhoused community members. An innovative, self-governed “tiny home” village concept, Opportunity Village, was proposed as part of a pilot project on city-owned land in Eugene.

“I made an announcement at the Sunday breakfast and invited anyone who wanted to work with us to stay behind for a meeting,” said Bryant.

The village was completed with help from the church community and volunteers—and sweat equity from potential residents. It quickly expanded to 35 residents, with the addition of a bath house, laundry room, pantries, gate house and community yurt.

After the successful implementation of Opportunity Village, Bryant realized the potential scope of impact these tiny, self-managed communities might have if built on the right platform.

“After operating the village for a year and discovering how difficult it was for our villagers to get into housing, we decided we needed to use some of the concepts we developed for a community-run village to develop our own affordable housing,” said Bryant.

The project was expanded into the SquareOne Villages nonprofit. In 2015, SquareOne Villages purchased its first property for a co-op, Emerald Village. Bryant became executive director and split his time between the church and nonprofit.

From one small village to three co-ops and a 42 unit low-cost housing community that houses 50 residents (with three more communities in development), a dream of the church became a reality. That dream flourished into full-fledged, self-managed communities of cost-effective tiny homes for those in need of housing.

The Tiny Home Village Concept

To be accepted into a SquareOne community, villagers must be deemed as unhoused and agree to live by a community agreement (stipulating no drugs or alcohol, no violence, no theft, no disruptive behavior and 10 hours of service in the village each week). For housing co-op projects, a relatively small rent (\$200–\$450/month depending on location and size of unit) and membership fee (\$50/month) is required.

All of SquareOne’s projects are led by the people who live there, including its homeless shelter. In the housing co-ops, residents own and operate housing. For newer projects, SquareOne takes that concept one step

further and gives residents an equity position in their housing (a “limited equity co-op”).

“They are, in essence, their own landlord, giving them greater responsibility for their housing as well as the benefit of being an owner, if only in part,” said Bryant. “The residents of these projects take great pride in their homes and have the security of knowing their rent will never be increased beyond the actual cost of operating the co-op.”

In addition to taking a hands-on role in day-to-day operations management, residents serve on a co-op board of directors for future projects and on a committee such as “House and Grounds,” “Administration” or “Outreach.”

“For most who have only experienced rental housing or shelters, the experience of living in housing they help to operate is a new one—one which gives a new sense of responsibility, accountability and dignity,” said Bryant.

The smallest SquareOne “tiny” home measures just 160 square feet, while its largest two-bedroom home is 800 square feet. Homes include a full bath and kitchen or kitchenette, and all villages include a community building with a full-size kitchen and laundry.

Financial Security for All

Since its conception in 2012, SquareOne Villages now has nine full-time employees and five part-time employees.

“Working in this field has made me more aware of the number of people who only have Social Security in retirement and how inadequate that is,” said Bryant. “We want to make sure our employees don’t face the same future when they retire.”

He gave the example of Alice, a resident of Opportunity Village. Alice took an early retirement at 62 but

discovered her Social Security check was lower than her rental costs. Rather than be evicted, she lived in the forest until it became too cold to survive. After arriving at Opportunity Village, Alice became a community leader and was able to earn more than enough income to pay her living expenses and support herself once again.

“She told us when she moved in that she thought she’d be living in a shelter for the rest of her life,” said Bryant.

Another resident at Emerald Village lives on disability income and was forced to stay in an abusive relationship to remain housed. He told Bryant the community “literally saved” his life. Yet another resident unable to work because of chronic health conditions was consumed by medical bills. After years of couch surfing and substandard housing, she finally found refuge at Cottage Village.

As part of its commitment to support employees, SquareOne offers all staff members a 3% contribution to the Tax-Deferred Retirement Account 403(b) offered by Pension Fund. This retirement benefit helps ensure the financial futures of workers building and growing SquareOne’s sustainable and affordable communities, a place residents can be proud to call “home.”

SquareOne may be making a positive dent in the numbers: HUD reports that Eugene, OR, has seen one of the biggest declines in homelessness (–25.8%) over the past two years.

Bryant said SquareOne’s current vision is to “build or inspire one million months of affordable housing” over the next three decades using the new models of housing it is developing. SquareOne Villages has completed over 50 consultations for community developers in Canada and 20 U.S. states. Already, six of these inspired communities are currently in operation, with more in development each year.





GET TO KNOW PENSION FUND

Meet Ingrid Hernandez



by Sharon Coleman Senior VP of Operations & Corporate Secretary scoleman@pensionfund.org

Have you called our toll-free number lately? If so, you probably noticed the change to our greeting, which now includes an option for Spanish-preferred members. To make this change—and to better serve our Spanish-preferred community, we recently added Ingrid Hernandez as our newest Member Relations Associate. Ingrid is bilingual and comes to us with previous customer service, translation and banking experience.

INGRID WAS BORN IN MEXICO AND MOVED TO THE UNITED STATES when she was an infant. She has lived in New Mexico and Colorado, but she now calls Indiana her home since she has lived here for over 20 years. Ingrid has a Bachelor of Arts in communications with a minor in Spanish from Anderson University.

We created this position as part of our 2022–2024 Strategic Plan. The plan calls for discussions and listening sessions with our staff, board of directors and other stakeholders, facilitated by an external consulting firm with specialization in serving historically underserved communities. The stated objective was to examine the organization as a business, an employer, a benefits provider and a steward of Ministerial Relief and Assistance by adopting a posture of listening to and learning from historically underserved communities to ensure the quality of retirement for all persons.

Although Pension Fund employs other bilingual staff in different roles within the organization, this is the first time we have a dedicated option for Spanish-preferred members in the call center. In addition to her customer service and banking skills, Ingrid is assisting with translation of materials for our marketing department. TaShana Robinson, Director of Member Relations, stated that she is thrilled to welcome Ingrid to the team. “Adding Ingrid helps us with first call resolution and improves the overall customer experience for our Spanish-preferred members.”

Pension Fund is committed to being a Pro-Reconciliation/Anti-Racism organization.



I’m thrilled to be able to bring my personal and professional expertise in translation and customer support to Pension Fund and its members, in hopes of being able to meet the needs of our Spanish-preferred community.”



FINANCIAL WELLNESS

Your Complete Guide to Financial Wellness Programs for Employees



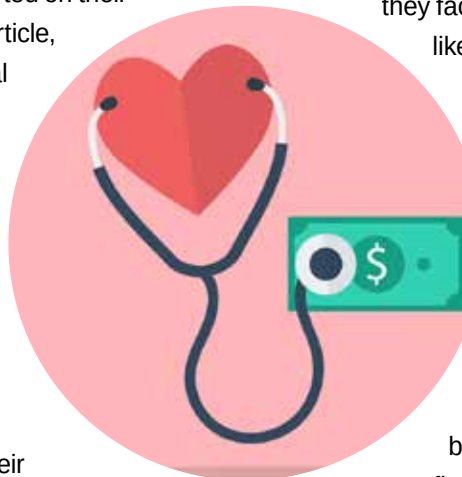
Republished from Your Money Line blog: yourmoneyline.com/blog

Employee financial wellness programs have become popular over the past five years, and they go much deeper than simple financial literacy programs. Workplace financial wellness programs can add significant value to the employee experience.

THEY CAN NOT ONLY AFFECT RETENTION, a huge problem right now, but also encourage healthy habits that will prepare employees for most financial problems they will face. And best of all, they will help employees face the retirement crisis head on. It's not too late for most employees to get started on their retirement planning journeys. In this article, we'll show you how employee financial wellness programs benefit everyone.

What is Employee Financial Wellness, and Why Is It Important?

According to the 2022 PwC Employee Financial Wellness Survey,* among employees who say that their financial worries have had a severe or major negative impact on their productivity at work, 67% are struggling to meet their household expenses on time each month, 71% have personal debt, and 64% are using credit cards to pay for necessities they couldn't otherwise afford. One in four have saved less than \$1,000 for retirement, and more than half plan to postpone their retirement.



Simply put—when employees are stressed, they are not focused.

Enter employee financial wellness. Employee financial wellness is a general term to describe programming aimed at alleviating financial stress for employees as

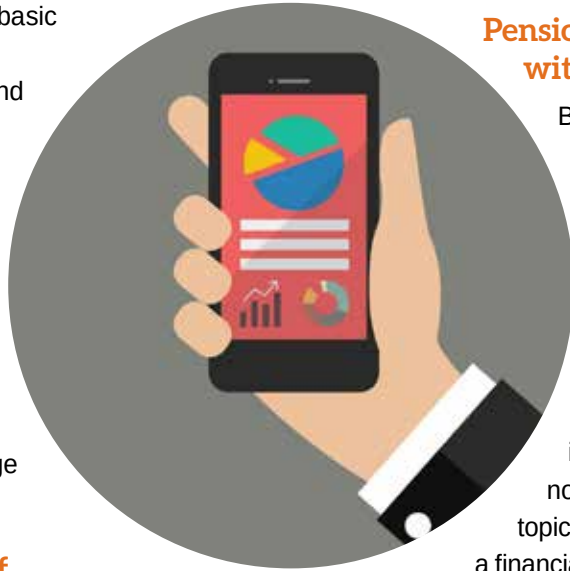
they face common financial challenges like saving for retirement, planning for large purchases, managing debt and covering childcare expenses. Financial wellness programming—which can range from online courses to in-person meetings to helplines—can help educate and guide employees to the best possible course of action by providing a holistic approach to financial well-being. Financial

wellness programming evolved from financial literacy but provides personalized support to help individuals navigate their specific financial journey. Today participants expect guidance that is tailored to their needs, as opposed to a general pamphlet on financial health.

* <https://www.pwc.com/us/en/services/consulting/business-transformation/library/employee-financial-wellness-survey.html#:~:text=Among%20employees%20who%20say%20that,they%20couldn't%20otherwise%20afford.>

Is Financial Wellness the Same as Financial Literacy?

Although there are aspects of the financial literacy movement that have carried over into financial wellness, they are not the same thing. Financial literacy is focused on detailed education to understand financial terms and basic financial concepts. This type of education has its value, but in and of itself it isn't enough to move the needle on someone's financial health. Most Americans can define simple financial terms, but this doesn't translate to financial health. Financial wellness programming turns financial literacy up a notch and helps participants apply this knowledge to their own financial lives.



What Are the Benefits of Employee Financial Wellness Programs?

Although all financial wellness programs bring some value, not all financial wellness programs are created equal. There are a few key elements to look for in a high-quality program. You want a program that meets your employees where they are. Additionally, you want a program that gives them a full program to follow based on where they are starting from. Simply dumping resource materials on their lap isn't enough. Most people won't sift through mounds of materials to find the exact information they need. Instead, provide them with a program that assesses where they are, provides them with the tools they need to complete the next steps, and follows them along their journey to answer questions and provide accountability.

There are a myriad of benefits available to employers who provide a high-quality financial wellness program for employees. You might view providing a financial wellness program as a "nice to have," but in our changing world it's becoming the standard, and you don't want to be left out. A high-quality financial wellness program will address your employees' stress and distraction level and help them feel cared about.

This means higher productivity because financial stress and worry doesn't distract your employees and leads to better retention rates. If employees' personal finances are in order, they are less likely to move jobs for a small raise or an extra dollar an hour. Financial stability is key to career stability.

Pension Fund's Partnership with Your Money Line

By choosing Pension Fund as your retirement benefits provider, employers and members are automatically given free access to Your Money Line (YML) to support members on the road to financial wellness. YML is a unique solution that not only covers all necessary topics but pairs participants with a financial guide and a personalized

online dashboard. Each financial guide at YML is either a Certified Financial Planner® or an Accredited Financial Counselor®, and all are trained in a proprietary empathy program. They don't shame your beginnings; instead, they want participants to feel reassured when they call. The mobile-friendly dashboard allows participants to create their own profile to fill out calculators, use online tools, read articles, watch video-based courses, download guidebooks and select what topics they are most interested in. From their dashboard, they can also directly chat, call, email or schedule an appointment with one of the YML financial guides. Your employees are facing many challenges in today's world. We add new resources to our dashboard weekly to ensure every topic is covered, including breaking news and current financial events.

We invite you to learn more about Your Money Line and its benefits by reading the full blog:

<https://yourmoneyline.com/blog/your-complete-guide-to-financial-wellness-programs-for-employees/>



TECHNOLOGY UPDATE

Reintroducing the Member Portal



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

More people are working from home, and things like grocery delivery and other convenience services have made it easier to accomplish our daily tasks. The way in which we do business continues to change, and although the COVID-19 pandemic didn't start the trend of online banking and account management, it certainly helped people embrace new ways of doing things, including managing finances.

"COVID-19 accelerated some consumers' use of digital banking, including those who were less digitally savvy, but even those users found that the tools weren't as intimidating as they may have originally thought," said Matthew Williamson, global vice president, financial services, for digital consultancy Mobiquity.* Even before 2020, Pension Fund was committed to bringing a secure online experience for our members to manage their account(s) via the Member Portal. For those who are unaware of all that the Member Portal can do, we thought it might be a good time to reintroduce you to its many benefits. The Member Portal provides you with 24/7 access to:

- Securely log in and check your balance(s).
- Enroll in Pension Plan, TDRA 403(b)/Roth 403(b), Traditional IRA, Roth IRA or Benefit Accumulation Account.
- Initiate a deposit or a withdrawal.

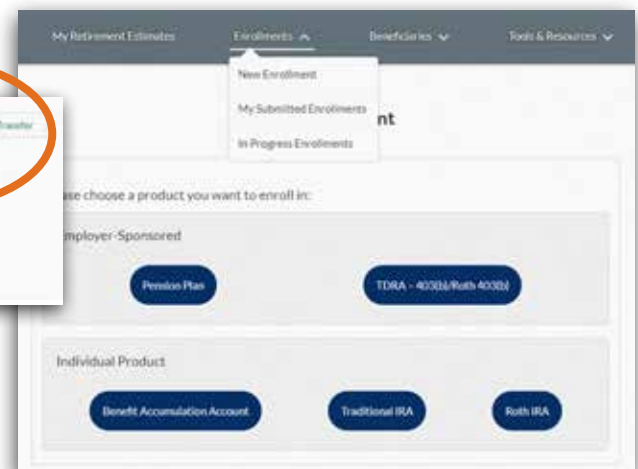
- Transfer money between like Pension Fund accounts.
- Update your contact information by requesting a change to name, address, email, phone and bank information via the Personal Information Update section under My Profile.
- View the past 24 months of historical transactions.
- Run a retirement projection on your Pension Plan account.
- Review your beneficiaries.

Managing your account has never been easier. For many, having to download and print a form to mail, email or fax can be a hassle, whereas initiating your transaction online through the Member Portal is an easier and more secure way of making a deposit,



In a few steps, easily submit your request to deposit, withdraw or transfer your money to another like account (ex. BAA to BAA transfer).

Easily and securely enroll online via the Member Portal. »





Welcome to the Member Portal

[Manage My Pension Account\(s\)](#)
[Estimate My Pension at Retirement](#)

withdrawal or transfer. The Member Portal has your most recent account information and can quickly accept your request with a few clicks, and you can set up recurring deposits or withdrawals.

Ready to Get Started?

All members have access to the Member Portal at the time of enrollment. For security reasons, we recommend checking your account every six months to keep your account active. Accounts without recent activity within this six-month period will be deactivated. If your account was deactivated, you can easily regain access by contacting our Member Relations team at 866.495.7322 and verifying your identity.

If you are unsure if you have access or not, our Member Relations team is happy to help and answer your questions.

Learn more about the Member Portal on our website at www.pensionfund.org.

Commitment to Security

A crucial aspect of cybersecurity is two-factor authentication. Passwords can easily be cracked or guessed. Many people reuse passwords across different platforms, so if a bad actor does find your password, chances are they've just gotten access to a lot more information. Pension Fund requires two-factor authentication to provide you, our member, with a more secure login process. It helps keep your important account information out of the hands of any unauthorized person. Two-factor authentication is a security mechanism that requires two types of credentials for authentication and is designed to provide an additional layer of validation, minimizing security breaches. Security is important to Pension Fund, and this added layer of security helps protect you and your account.

Security Tips

Save your login information in a safe place you will remember. You will use this information to access the Member Portal in the future. If prompted, deny your browser permission to save your password, which will help keep others from accessing your account(s) while using your computer. You will be prompted to enter a new security code every time you log in to the Member Portal.

*<https://www.forbes.com/advisor/banking/benefits-of-digital-banking/>

In Memoriam

Following are member deaths that were reported to Pension Fund between January 1 and June 20, 2022.



Norman R. Able
Martinsville, IN

Vernell Alexander
Jacksonville, TX

Robert E. Allen
Bluff City, TN

Charlotte Rose Allen
Blue Springs, MO

Karen Chardele Allen
Oro Valley, AZ

Charles Robert Allen
Peoria, IL

Natalie E. Ashanin
Linton, IN

Steven C. Ayling
Lebanon, PA

James E. Beck
Clay Center, KS

Dallas J. Beck Sr.
Chattanooga, TN

Evie C. Bennett
Aiken, SC

Claire E. Berry
La Mesa, CA

James F. Bogan
Fullerton, CA

Myrtle Jo Boston
Unionville, VA

Jerald Wayne Bown
Quincy, IL

Alean S. Bowser
Greensboro, NC

Jesse Earl Bradshaw
Oak Ridge, TN

Wilma Mae Brown
Hessston, KS

Flora B. Brown
Pueblo, CO

Jean Ann Brown
Cross, SC

John R. Browning
Nashville, NC

Charles F. Brumley
Lawrenceburg, KY

Dorothy May Bryant
Wilsonville, OR

Tony L. Burgess
Homer, AK

Ronald W. Burgess
Pembroke Pines, FL

Janice K. Burkhart
Colliers, WV

Charles N. Burns
Fort Worth, TX

Robert L. Burns
Edmond, OK

Greg Butchart
Saint Joseph, MO

Juanita M. Bynum
Saint Louis, MO

George Bryan Campbell
Kansas City, KS

Gloria Canedy
Fairbury, IL

John W. Carnagey Jr.
Yakima, WA

Susan M. Cartwright
Muncie, IN

Robert B. Cayton
Aurora, NC

Robert Childress
Chattanooga, TN

Edwin L. Clark
Warren, IN

Shirley B. Cline
Wadsworth, OH

Harriett P. Conner
Murrieta, CA

John S. Cook
Antioch, CA

Irene W. Cowell
San Antonio, TX

Lynn E. Crenshaw
Des Moines, IA

Gregory Vaughan Daughtry
Belmont, NC

Larry Dee Davidson
Muncie, IN

Beatrice Davis
Tucker, GA

Gilbert D. Davis Jr.
Fort Worth, TX

Doris Detweiler
Eugene, OR

Richard F. Dickinson
Wakarusa, KS

Douglas A. Dorris
Burlington, OK

Jettie Lee Margurite Dotson
Rialto, CA

Jean Doty
Wilsonville, OR

Gregg A. Downs
Polo, IL

Roger F. Drake
Seymour, TN

Sandra Sue Duckworth
Enid, OK

Sanders R. East
Barnesville, GA

Norma L. Edlund
Salida, CO

Rudolph J. Eichenberger
Magnolia, AR

Charles L. Emerson
Phoenix, AZ

Virginia B. Feerer
Hutchinson, KS

Dorothy M. Ferguson
Lynchburg, VA

Edgar E. Filbey
Indianapolis, IN

Alan Earl Filippi
Colorado Springs, CO

Eldridge E. Fleming
Tupelo, MS

Mary Frances Franklin
Santa Fe, NM

Bonnie L. Frazier
Raymore, MO

Daniel L. French
Tahlequah, OK

Valre Fuller
Virginia Beach, VA

Maryalice Futrell
Olathe, KS

Nancy Ann Gerhart
Saint Charles, MO

Mary F. Giammona
Sacramento, CA

Darryl Lee Godinez
Valley Center, KS

James G. Goode
Folsom, CA

James W. Gordon
Lincoln, NE

Ronald L. Grant
Guthrie, OK

Adelaida M. Gutierrez
Jacksonville, FL

Ronald C. Hale
Nashville, TN

William Hanson Hammonds
Gulf Breeze, FL

Helen L. Hannon
Westerville, OH

Diana Helsabeck
Cynthiana, KY

Linda Hennick
Exira, IA

J. Michael Henrichs
Oklahoma City, OK

Ralph H. Holcomb
Battle Ground, WA

Emma D. Holt
Greentown, IN

Ronald E. Hopkins
Richmond, VA

LaDonna J. Hopkins
Albuquerque, NM

Francis Edward Houchen
Lakewood, CO

Janet M. Howell
Fort Wayne, IN

Robert F. Hull Jr.
Johnson City, TN

Norma Jeffries
Aloha, OR

Richard Johnson
Warrens Heights, OH

Robert C. Jones
Livingston, MT

Margaret L. Jones
Fulton, MO

Judith K. Jones
Cassel, CA

Mary Lee Jorgenson
Hampton, IL

Maria Cristina Quisumbing San Juan
Fremont, CA

Larry M. Juergens
Potosi, MO

Verna P. Kemp
North Las Vegas, NV

John A. Kerr
Peoria, IL

Tim Eugene Kowalski
Sulphur, OK

John Kukovich
Creighton, MO

Robert Albert Kunz
Lincoln, NE

Karen E. Labruyere
Ironton, MO

Mary E. Lamb <i>Raymore, MO</i>	Clarence Miller Newby <i>Conway, AR</i>	Sarah Joan E. Ruff <i>South Bend, IN</i>	Oliver D. Thomas <i>Johnson City, NY</i>
Raymond Edward Lambert <i>Torrance, CA</i>	Donald L. Newquist Jr. <i>Parker, CO</i>	Fannie Sanders <i>Pink Hill, NC</i>	Marc R. Tinstman <i>Brownsville, PA</i>
Barbara B. Larick <i>Houston, TX</i>	Anna L. Nixon <i>Raymore, MO</i>	Quita C. Scarborough <i>Fort Worth, TX</i>	Terri Tinstman <i>Brilliant, OH</i>
Catherine Leimbach <i>Elizabethton, TN</i>	William J. Nottingham <i>Highlands Ranch, CO</i>	Arevia M. Schelle <i>Greenville, SC</i>	Fred T. Toney <i>Moneta, VA</i>
Saint Lewis <i>Fairview Heights, IL</i>	Bernard M. Oakes <i>Niles, OH</i>	Jean Dady A. Schenk <i>Springfield, MA</i>	John Dennis Trefzger <i>Bloomington, IL</i>
Sheryl E. Linsley <i>Hayward, CA</i>	Estelle V. O'Connor <i>Palos Park, IL</i>	Harold D. Schneider <i>Fortville, IN</i>	Dianne V. Tubbs <i>Winchester, KY</i>
Gladys H Long <i>Tucson, AZ</i>	Bernard Ernest O'Donnell <i>Fort Worth, TX</i>	Melba Selke <i>Texarkana, AR</i>	Virginia Tyrrell <i>Belton, MO</i>
Bonnie J. Lucero <i>Tarzana, CA</i>	Keith Clair Ogier <i>Remuera, Auckland</i>	Mildred B. Shaw <i>Vancouver, BC</i>	Charles M. VanBebber <i>Frisco, TX</i>
Mary V. Luo <i>Plano, TX</i>	Berit Olafson <i>Oro Valley, AZ</i>	Sherry Lynn Shaw <i>Pond Creek, OK</i>	Jose L. Velasquez <i>Eagle Pass, TX</i>
Emma Lou Lyon <i>Bedford, VA</i>	Kenneth W. Oosting <i>Brentwood, TN</i>	Don A. Sherwood <i>Hemet, CA</i>	Deanna M. Walsh <i>Westfield, IN</i>
Jessie Marler <i>Fortson, GA</i>	Maureen Osuga <i>New York, NY</i>	Evelyn S. Shumate <i>Gray, GA</i>	Jack M. Ward <i>Greenville, NC</i>
Howard Allen Marshall Sr. <i>Fort Smith, AR</i>	Orletha Owens <i>Florissant, MO</i>	Della Sleasman <i>Narrows, VA</i>	William H. Watson Jr. <i>Santa Fe, NM</i>
Gloria N. Martin <i>Redding, CA</i>	Dalisay C. A. Pantaleon <i>San Jose, CA</i>	Margaret K. Smith <i>South Jacksonville, IL</i>	William D. Weaver <i>Winterville, NC</i>
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Martha Lynn McCutchen <i>Pryor, OK</i>	Sura D. Phoenix <i>San Leandro, CA</i>	Richard Floyd Stevens <i>Hillsborough, NC</i>	Mildred Wiedenhaupt <i>Greenfield, IN</i>
Phillip Bryan McKinley <i>Port Hueneme, CA</i>	Douglas D. Priest Sr. <i>Eugene, OR</i>	David LeRoy Stout <i>Des Moines, IA</i>	Milton D. Willford <i>Yulee, FL</i>
Edward A. McLachlan <i>Fulton, MO</i>	Peggy Rae Purdy <i>Des Moines, IA</i>	Paula Lee Stroup <i>Enid, OK</i>	Josh L. Wilson Jr. <i>Foresthill, CA</i>
Carol A. Meyer <i>Tallula, IL</i>	George August Randall, Sr. <i>Webb City, MO</i>	James Stutz <i>Fishers, IN</i>	Faye A. Wirsdorfer <i>San Antonio, TX</i>
Melinda Joyce Miller <i>Deltaville, VA</i>	Christine Helen Reisman <i>Newberry, FL</i>	Mary L. Summers <i>Platte City, MO</i>	Betty Y. Wright <i>Ocoee, FL</i>
Roger F. Miller <i>Des Moines, IA</i>	Mardell L. Remick <i>Boone, NC</i>	Esther M. Sweeney <i>Columbus, OH</i>	Dr. Fred E. Zacharias <i>Columbus, OH</i>
Lennis D. Mitchell <i>Greenfield, IN</i>	Oren N. Reneau <i>Grafton, WV</i>	William L. Sylvester <i>Indianapolis, IN</i>	Carol R. Zimbelman <i>Winner, SD</i>
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Patricia R. Montague <i>Fort Worth, TX</i>	Michael A. Reynolds <i>Appleton City, MO</i>	Lenonard Lee Taylor <i>Red Oak, IA</i>	
Shirley Morrison <i>Stoughton, WI</i>	Homer L. Richardson <i>Brentwood, CA</i>	Neva LaVaughn Thomas <i>Cameron, MO</i>	
Donald B. Moseley <i>Quincy, IL</i>	Richard David Romine <i>Camarillo, CA</i>	Lavonne L. Thomas <i>Fenton, MO</i>	

Remembering the Gifts

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

Thank you to all of the individuals and organizations who made contributions between January 1 and June 30, 2022, to Ministerial Relief and Assistance, Churchwide Health Care Gift Fund, Heartbeats of Faith, 13th Check and the Endowment. You make our work—and the support of ministry—possible with your faith, trust and support of Pension Fund. **Again, thank you!**



Ministerial Relief & Assistance

Gifts from individuals for Ministerial Relief & Assistance help make life better for many of our older and retired ministers, missionaries and their widows or widowers. Gifts to MRA, along with earnings from the Endowment Fund, make funds available for the Supplemental Gift (to supplement low pensions) and Ministerial Relief (for those with no pensions).

INDIVIDUALS

Amos and Marilyn Acree
Cathy Adams
Todd Adams
Tommy and Vickie Akers
Anna Alexander
Don and Judy Alexander
Gerald Harper and Elizabeth Allen
Elizabeth Allen
Albert Allen
Patricia Allred
John and Marsha Von Almen
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Nancy Andress
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Janet Nelson-Arazi and Salomon Arazi
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Jack Austin
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Virginia Brigman
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Myra Britton
Carrie and Calvin Brown
Rebecca Brown
Sarah Renfro and Kyle Brown
Eric and Charlesia Brown
Dorothy Brown
Dorothy Brownlee
Virginia Brubaker
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Cleveland and Linda Bryant
Roy Bullock
Ann Burch
David and Vickie Burch

Ronald and Mary Burgess
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Richard and Virginia Busic
Lesleigh and James Carmichael
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Jennifer Eis	Anna Grubbs	G. Curtis and Rebecca Jones	Daniel and Karen McEver
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Edward McCurley and Jane Ewalt	William and Delores Gwaltney	Theodore and Winifred Klein	Brandon McLarty
Deborah Faircloth	Teresa and Benny Hagan	Joyce and John Knauff	Richard McVicar
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Susan and Murray Frick	Sharman Hartson	S. Yvonne Lambert	Meagan and Danny Miller
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Barbara and Raymond Galloway	Nita Floe Hempfling	Marvin and Mary Katheryn Layman	Robert Edwin Mooty
Alexis Gammon	Benjamin Hiatt	Betty Joann Merritt and Jerry Lee	Geoffrey Moran
Alan and Ramona Gatewood	Nathan Higginbotham	Helen Lemmon	Arthur and Jean Morgan
Larrie and Linda Gaylord	Deborah Higgins	Leonard Leslie	Charlotte Nabors
Connie Gentle	Charles and Marilyn Highfield	Clarence and Rozella Lever	Kenneth and Marjorie Neal
Lillian Gentry	Amy Hirsch	Mary Ann and Charles Lewis	Frank and Roberta Needles
Barbara Gibbs	Helen and Robert Hodkins	Neil and Mary Lindley	Kenneth Newton
Donald and Saramay Gibson	Marilyn and John Holloway	Elaine and Jason Littleton	James Allen and Jean Nichols
	Margaret Holt		Joann Nisbet
	Ta'Kieshia Hooten		
	Carolyn and Marion Hopkins		



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 Robert and Mary Ann Owens
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 Garland Pannell
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 Claude Payne
 Gerald Payton
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 Dorcas Perez
 Leslie and Deanna Peterson
 Sue Phelps
 J. Dean and Deborah Phelps
 Harold and Donna Pierce
 Carrie Pitman
 Melissa Plew
 Vesta Porter
 Tommy and Kathleen Potter
 Marilyn Powell
 Betty Prather
 Linda and David Presley
 Gary and Linda Prichard
 Barbara Pruitt
 Elaine Pumphrey
 Joe Pumphrey
 Donna Pursley
 Victoria Ramga
 Barbara Maye Ratley
 Carol Rawlings
 Betty Reneau
 M. Ann Richards
 John and Jeannine Richardson
 Judith Ridlen
 Phyllis Ringham
 J. Keith and Patricia Roberson

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 Tashana Robinson
 Chad Robinson
 Eliseo and Elizabeth Rodriguez
 Juan and Sonia Rodriguez
 Richard and Jean Roland
 Terry Rothermich
 Edward and Amy Roupe
 Nancy and LaRay Salsberry
 Cheryl and Gary Sanders
 Dwain and Val Sandlin
 Joshua Santana
 Olive Schimmel
 Jennifer Anne Schooley
 Lawrence Schreiber
 William and Sarah Schuermann
 Wilma Floydette Seal
 Matthew T. Shears
 Jefa Sheehan
 Jean Sheffield
 S. Thomas and Caroline Shifflet
 Beulah Shirley
 Patricia Shoemaker
 Dale Shreeves
 William Sikes
 Kyle Simpson
 Sarah and Victor Singer
 Aaron Smith
 Emmet and Judith Smith
 Nathan and Karen Smith
 Emily Smith
 Frances Smith
 Virginia Smith
 Jack and Lana Snellgrove
 Tyler and Mary Soine
 Vicki Southern
 Kimberly Spencer
 Larry and Treva Spradley
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 Kenneth Woods
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 Sandra and L. Winston Wright
 Jose Yharte
 Richard and Peggy Ziglar
 Dennis and Karen Zimmerman
 Roger and Sherry Zollars

CHURCHES or ORGANIZATIONS

Bethany Christian Church, Houston, TX
 Burt Lake Christian Church, Burt Lake, MI
 Christian Church in Northern CA & Nevada
 Federated Church of West Lafayette, IN
 First Christian Church, Arlington, TX
 First Christian Church, Brownsville, PA
 First Christian Church, Bryan, TX
 First Christian Church, Donna, TX
 First Christian Church, Stillwater, OK
 Hope Church, Bound Brook, NJ
 Ione Community Church, Ione, OR
 La Iglesia Cristiana En Puerto Rico
 North Christian Church, Fort Wayne, IN
 Ridglea Christian Church, Fort Worth, TX
 Saumsville Christian Church, Maurertown, VA
 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.

INDIVIDUALS

Todd Adams
Mary Backstrom
James and Beverly Bailiff
Nicanor and Elsa Bandujo
Dorian Bandy
Karmyn Bedgood
James and Elizabeth Bragg
Don Brewer
Geoffrey Brewster
Sarah Renfro and Kyle Brown
Laverne Brumley
John and Dorothy Cachiaras
Robert Clark
Ruth Class
Marlene Clayton
Sharon Coleman
William and Rita Cooley
Robert Cossell
Linda and Richard Cueni
Julie Donovan
Nellie Durham
Shawn Van Dyke
Ester Edwards
Nancy and Albert Eichorn
Ellen and James Evans
Ted and Barbara Faulconer
Ronald and Toni Faust
Margaret Fines
Donna Forbes
Kirk and Joan Fowler
Joan Fowler
Thomas and Dona Gibson
Jorge and Jalma Guevara
Gale and Marcia Hagee
Frieda Hall

Donald and Nancy Hammond
William Helsabeck
Josephine Hughes
Kathryn Hull
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Eileen Janzen
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Dale Kelley
Brian and Margaret Krebs
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Lanny Lybarger
Mikka Mabijs
Thomas and Lea McCracken
Marjorie McHarg
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Harry and Linda Meyer
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John and Judith Moore
Israel Narvaez and Ruth Morales
James Allen and Jean Nichols
June Nordgulen
Olga Oquendo
Ralph and N. Carol Peters
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Eliseo and Elizabeth Rodriguez
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William S. Ryan
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Matthew T. Shears
Jefa Sheehan
Gerald and Candace Shepard
S. Thomas and Caroline Shifflet
Douglas and Mary Skinner
Betty Jo Smith
Aaron Smith
Carlene Kay Beasley Steel
Jacquelyn Meece and Leslie James Summers
Robert and Martha Sweeten
John and Lila Thrasher
Sue Cantrell Tromblee
Patsy and Rev. Dr. Jere' L. Wells
Argelia Colon Whitacre
Linda Williamson
B. Fred and Judith Ellen Woolsey
Dennis and Karen Zimmerman

CHURCHES or ORGANIZATIONS

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

James and Elizabeth Bragg
Lorna Clark
Kenneth Coy
Betty Debs
Rex and Carol Horne

Donald Johnson and Jeanne
Davis-Johnson
Donn Leach
Lester Palmer
Joe Pumphrey
Eliseo and Elizabeth
Rodriguez

William Sikes
Robert and Martha Sweeten
Keith Watkins
Dennis and Karen
Zimmerman
Roger and Sherry Zollars



Endowment

Earnings from the Endowment Fund assist those whose pensions are low or who have no pensions or assist with the payment of health care premiums and other needs. The Endowment Fund includes gifts, bequests and memorials to loved ones and honored ministers, as well as other estate gifts.

INDIVIDUALS

Todd Adams
Dorian Bandy
Claire and Charlotte Berry
Geoffrey Brewster

Peggy and Chuck Brittan
Sarah Renfro and
Kyle Brown
Cleveland and Linda Bryant
Elaine Bush

Bobby Wayne Cook
Kathryn Plopper &
Ray E Shorb Fund
Kyle Maxwell and
Debi Powell-Maxwell
Ruth McElveen

Lester Palmer
John Trefzger
Charles and Jane Watkins
Keith Watkins



Excellence in Ministry

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

INDIVIDUALS

Todd Adams
Dorian Bandy
Geoffrey Brewster
Sarah Renfro and Kyle Brown
Steven Hellner-Burris

Raquel Collazo
Shawn Van Dyke
Dawn Fleming
Alexis Gammon
Andrea and Jonathan Hall
Donald Johnson and
Jeanne Davis-Johnson

Fred Jones
Shirley Kershaw
Thomas and Lea McCracken
Lester Palmer
Julie Richardson
Tashana Robinson

Matthew T. Shears
Jefa Sheehan
S. Thomas and
Caroline Shifflet
Lisette Marina
Valladares-Vanegas
Rodney and Laura Witte



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



NEWS & EVENTS

Important Dates



Events

September 27 to 29

Spire Conference

(Orlando, Florida)

September 30 to October 1

Asamblea Anual de la
Convencion de Arizona

(Phoenix, Arizona)

October 10 to 16

WEEK OF MINISTRY

Visit pensionfund.org/wom for more information, including pastoral resources and ways to give.

November 3 to 6

ICOM

(Columbus, Ohio)

November 11 to 13

Fall Board Meeting

Office Closures

November 24 & 25 (Thanksgiving)

December 9 (Staff Training)

December 23 & 26 (Christmas Holiday)

January 16, 2023 (Martin Luther King Jr. Day)

February 20, 2023 (Presidents Day)

Important Dates and Mailings

- **November 10** – RMD pay date for those who receive an annual distribution.
- The following documents, to be postmarked by **January 31, 2023**, will be mailed in this order:
 - 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, 2022, market value).
 - Annual gift receipts for donations to Ministerial Relief and Assistance.
 - Notice of 2023 Required Minimum Distribution for members over the age of 72 who have a Pension Fund IRA and/or Tax-deferred Retirement Account (TDRA).
 - Puerto Rican 480.7c or 480.6A to be postmarked by February 28.
 - Canadian T4A-RCA slip, mailed by Royal Trust of Canada no later than February 28.

We also wanted to share the 2023 Pension Plan and reoccurring TDRA distribution pay dates. The deposits will be made on the first day of the month, with the following exceptions:

- **January 1 – paid on January 2** (The payment must be made in the tax year it is earned.)



Pension Fund

of the Christian Church
strong. smart. secure.

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Last year, consumers spent an average of \$1,011 on holiday shopping.*

Give yourself the gift of savings this holiday season by opening a Benefit Accumulation Account.

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Learn more and open an account today at pensionfund.org/baa.



* <https://www.businesswire.com/news/home/20220118005194/en/Record-Breaking-Holiday-Spending-in-2021-as-Consumers-Release-Pent-Up-Demand>

** All products are eligible for additional interest earnings through Special Apportionments or Good Experience Credits. Interest rates as of 7/1/2022 and subject to change. Please check www.pensionfund.org for the most up-to-date rates. The accounts maintained to manage and hold the assets of Pension Fund products and interests of such plans are not subject to registration, regulation, or reporting under the Investment Company Act of 1940, the Investment Advisers Act of 1940, the Securities Act of 1933, the Securities Exchange Act of 1934, Title 15 of the United States Code or States Securities Law. Participants and beneficiaries in any and all accounts, therefore, will not be afforded the protections of those provisions. Unlike federally insured bank deposits, deposits made into accounts held at Pension Fund are not insured or guaranteed by an agency of the United States Government (including FDIC), or any state of the United States. Past performance is not a guarantee of future results.