

# BRIDGE



## GOALS

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2. Call Your MoneyLine
3. Walk 30 min a day

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Assessments



Understand the  
money topics most  
important to you



Access Hours of  
Online Courses &  
Materials

**SEE PAGE 6 FOR DETAILS!**

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 [PensionFundChristianChurch](https://www.facebook.com/PensionFundChristianChurch)

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information contained herein will impact  
your individual situation.

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# MILESTONE

[ **mahyl**-stohn ] *n* – an action or event marking a significant change or stage in development.

2020 is a milestone year for Pension Fund of the Christian Church, as we celebrate 125 years of serving and caring for those who serve. Our history is rich and our legacy is guided by our core values of security, integrity, and compassion.

Over the years, we have evolved our services to meet the changing needs of our members, yet remain rooted in that initial gift to care for a widow, Rhoda Jane Castle Chase, and Alexander Campbell's call "for the support of ministry." Roots give rise to new branches and growth opportunities.

In the early 1910s, Ministerial Relief leaders recognized that simply providing a supplemental gift was not enough to secure the future for our ministers, and more importantly, their survivors. In 1919, the first attempt at a defined benefit pension system was developed. The plan, which today's plan most reflects, was approved in the summer of 1929.

Over the years, changes have been made to meet the needs of a changing church. Products have been added to help provide additional strongholds for members' retirements. And in 2014, the Benefit Accumulation Accounts and IRA programs were solidified under our status as a Nonbank Trustee. In 2020, we will launch our first new employer-sponsored retirement program in decades: a 457(b) plan for those serving in academia, benevolent care facilities, and other similar entities.

At the end of the day, regardless of the plan or product, our goal remains the same – to provide a strong, smart, secure retirement to all who have entrusted us with it. We work every day to free you from the fear of saving for retirement and the anxiety of electing investment

choices. Our investment team prudently manages for the long haul, not just a short-term gain. This is how we have been able to weather the poorest of markets in the past and how we will continue to absorb market volatility today and in the future.



As we begin our celebration of 125 years of service, we hope you will join us at one or more of the following events this year:

On **May 11**, we will honor Ira and Rhoda Jane Castle Chase with a wreath laying ceremony at Crown Hill Cemetery in Indianapolis.

On **September 8-10**, we will gather up to 500 pastors for a time of rest, renewal, and reflection at The Gathering in New Orleans. For event and registration information, please visit our website [www.pensionfund.org/125](http://www.pensionfund.org/125).

On **October 11**, we will join Wabash Christian Church (Indiana) to celebrate the legacy born from their congregation and many others at the passing of their pastor, Rev. Ira Chase.

As we approach this milestone year, know that every day we are working to prepare for the challenges that will be before us in the next 125 years. And know that together, we will continue For the Support of Ministry, as we provide a Strong, Smart, Secure retirement.

**Rev. Dr. Todd Adams**

President & CEO  
[tadams@pensionfund.org](mailto:tadams@pensionfund.org)





## HITO – una acción o evento que marca un cambio significativo o etapa en el desarrollo.

2020 es un año histórico y marca un hito para el Fondo de Pensiones de la Iglesia Cristiana, ya que celebramos 125 años de servicio y cuidado de quienes sirven. Nuestra historia es rica y nuestro legado está guiado por nuestros valores fundamentales de seguridad, integridad y compasión.

A lo largo de los años, hemos desarrollado nuestros servicios para satisfacer las necesidades cambiantes de nuestros miembros, pero seguimos arraigados en ese regalo inicial para cuidar a una viuda, Rhoda Jane Castle Chase, y el llamado de Alexander Campbell “para el apoyo del ministerio”. Las raíces dan lugar a nuevas ramas y oportunidades de crecimiento.

A principios de los 1910s, los líderes de Alivio Ministerial reconocieron que el simple hecho de proporcionar un obsequio complementario no era suficiente para asegurar el futuro de nuestros ministros, y lo que es más importante, de sus sobrevivientes. En 1919, se desarrolló el primer intento de un sistema de pensiones de beneficios definidos. El plan, que el plan de hoy refleja más, fue aprobado en el verano de 1929.

Con los años, se han realizado cambios para satisfacer las necesidades de una iglesia cambiante. Se han agregado productos para ayudar a proporcionar fortalezas adicionales para las jubilaciones de los miembros. Y en 2014, la Cuenta de Acumulación de Beneficios y los programas IRA se solidificaron bajo nuestro estado como Fiduciario no-bancario. En el 2020, lanzaremos nuestro primer nuevo programa de jubilación en décadas: un plan 457 (b) para quienes prestan servicios en la academia, instalaciones de cuidado benevolente y otras entidades similares.

Al final del día, independientemente del plan o producto, nuestro objetivo sigue siendo el mismo: proporcionar una jubilación Solida, sabia y segura a todos los que nos lo han confiado. Trabajamos

todos los días para liberarlo del miedo a ahorrar para la jubilación y la ansiedad de elegir opciones de inversión. Nuestro equipo de inversión administra prudentemente a largo plazo, no solo una ganancia a corto plazo. Así es como hemos podido superar los mercados más pobres en el pasado y cómo continuaremos absorbiendo la volatilidad del mercado hoy y en el futuro.

Al comenzar nuestra celebración de 125 años de servicio, esperamos que nos acompañe en uno o más de los siguientes eventos este año:

**El 11 de mayo**, honraremos a Ira y Rhoda Jane Castle Chase con una ceremonia de colocación de coronas en el cementerio Crown Hill en Indianápolis.

**Del 8 al 10 de septiembre**, reuniremos hasta 500 pastores para un tiempo de descanso, renovación y reflexión, en “The Gathering” en Nueva Orleans. Para información sobre eventos y registro, visite nuestro sitio web [www.pensionfund.org/125](http://www.pensionfund.org/125).

**El 11 de octubre**, nos uniremos a la Iglesia Cristiana Wabash (Indiana) para celebrar el legado nacido de su congregación y muchos otros al fallecer su pastor, el Rev. Ira Chase.

A medida que nos acercamos a este año histórico, sepa que todos los días estamos trabajando para prepararnos para los desafíos que se enfrentarán en los próximos 125 años. Y sepan que juntos, continuaremos por el apoyo del ministerio, ya que brindamos una jubilación Solida, Sabia y Segura.

**Rev. Dr. Todd Adams**

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# ACHIEVING YOUR FINANCIAL GOALS IN THE NEW YEAR

Few topics inspire procrastination more than planning for your financial future; it feels like something we can get to *later*. Maybe in the new year, there will be time to enact the steps that will lead us to the proverbial pot of gold at the end of the retirement rainbow.

At Pension Fund, we serve those who serve. Unfortunately, those who serve are often the least likely to take the time to serve themselves. A constant onslaught of deadlines, projects, and events threatens to consume our calendars. Planning for the future gets lost in the urgency of now.

Preparing for retirement can begin with a modest step forward. Start with one simple question: *what could I do now that would set me on the path toward a financially secure retirement?*

Below are answers that this question has elicited from other Pension Fund members.

I could start saving money into a retirement account

I could increase what I save pre-tax out of my paycheck

I could diversify my savings to include a Roth account

I could go into my next call with the request for a retirement benefit

I could take advantage of my employer match

My experience with members has been varied across congregations, benevolent care providers, universities, and those in self-employed ministry. Every member has a different reality when it comes to retirement savings and a different structure for retirement benefits. One common thread that holds across this spectrum of professions is the option to save.

Pension Fund can support your goals in ways that consider each of the following answers:

**Start saving:** Determine what your budget will allow monthly and start a commitment to your own retirement savings. If your budget is tight, consider reducing your most flexible area of spending (e.g. dining out) to free up money to put toward your future. Then, select a Pension Fund retirement savings product that suits your life-stage and goals.

**Negotiating retirement benefits:** If you are accepting a call at a church that does not offer Pension Fund retirement benefits, schedule a call with your Area Director to discuss options for employer sponsored retirement accounts. When a board considers a new call, investing in their staff's financial wellness pays dividends in mental and emotional wellbeing, allowing staff to focus more energy on serving the congregation.

**Increase pre-tax savings:** Choose a time to increase your retirement savings. Leverage enthusiasm for New Year's goals to increase your savings by at least 1%. My own household commits to this practice each year. If you are playing catch-up for your savings, consider larger percentages, or more regular increases.

**Employer match:** Matching employer contributions are dollars that you leave on the table if you choose not to participate. If you do not have the ability to contribute up to the limit of your employer offered match, start where your budget allows, and increase your contribution annually.

**Diversify savings with a Roth account:** If you meet IRS income limits\*, you could begin making individual after-tax contributions, in addition to your pre-tax retirement savings. Pension Fund offers a Roth IRA to complement pre-tax retirement accounts. This will provide you access to funds in retirement, on which taxes have already been paid.

What can you do now, to set you on the path toward a financially secure retirement? This year commit to investing in your future – *serve yourself in addition to serving others*. If you need additional help, consider reaching out to your Area Director or contacting a financial concierge through Your Money Line.

\* IRS limits page: <https://www.irs.gov/retirement-plans/plan-participant-employee/amount-of-roth-ira-contributions-that-you-can-make-for-2020>

**Alexis Gammon**

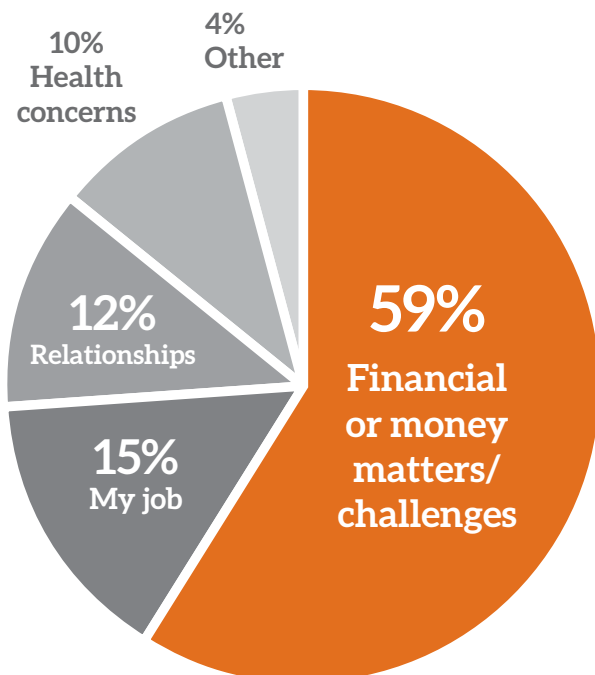
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# YOUR MONEY LINE IS NOW AVAILABLE TO PENSION FUND MEMBERS

PricewaterhouseCoopers recently released the results of their Annual Employee Financial Wellness Survey which provides a snapshot of U.S. employees' wellbeing across all employment sectors. Despite indications of a strong economy and historically high employment figures, financial stress is at a high point.

## SOURCES OF STRESS



**In fact, financial challenges are the number one cause of employee stress, outranking job matters, relationships, and personal health. Ministers are not immune – a Pension Fund survey indicated 70% of ministers are feeling financial stress.**

Financial worry leads to distraction at work, lower productivity and greater levels of absenteeism. But what if there was a way to help your employees lighten the burden of financial worry?

Beginning this month, Pension Fund members have a resource to which they can turn.

**Your Money Line** is a financial wellness program consisting of a live financial helpline and interactive online dashboard. With Your Money Line, you have a team of expert financial concierges who will provide you knowledgeable, empathetic, objective financial guidance – and you won't be sold anything!

Your Money Line is now available to all our members and employers – at no cost to you. Not only can Pension Fund help you with your



## EMPLOYEES WANT:

**to make their own financial  
decisions with someone to  
validate that decision: 57%**

**specific advice: 31%**

**no help: 12%**

financial future through outstanding retirement and savings products, but we can now help you with your financial past and present through Your Money Line. You can receive answers to your money questions with a simple phone call, email, or online chat.

**Want someone to help you squeeze a few extra dollars out of your paycheck?** Ask Your Money Line.

**Want to know which loan to pay off first?** Ask Your Money Line.

**Want to find how to apply that unexpected tax refund?**  
Ask Your Money Line.

**Want to run a big financial decision by someone before you make it?** Ask Your Money Line.

**Want someone to hold you accountable as you achieve a big financial goal?** Ask Your Money Line!

Use the phone number or email address listed below anytime Monday-Friday from 9 a.m. – 9 p.m. EST.

Providing Your Money Line is an important step in helping Pension Fund members like you on the Road to Financial Wellness. We hope you'll find it helpful.

**GET STARTED AT:**  
**[pensionfund.org/yourmoneyline](https://pensionfund.org/yourmoneyline)**  
**[answers@yourmoneyline.com](mailto:answers@yourmoneyline.com)**  
**833-890-4077**



## **“Ask Pete the Planner®” Column Coming to The Bridge this Spring**

Your Money Line is powered by Pete the Planner® – a personal finance expert and columnist for USA TODAY. In future editions of *The Bridge*, Pete will host a column addressing issues important to our readers. To submit your own ideas, contact our team at [communications@pensionfund.org](mailto:communications@pensionfund.org).

# Learn more about Pension Fund's new service for members: YOUR MONEY LINE

## What is Pension Fund's Your Money Line?

Your Money Line is a confidential, dedicated phone line and email address for you to ask your toughest (non-securities) financial questions. Highly-trained and qualified Financial Concierges personally direct you to the best course of action based on your questions and issues. Each interaction is summarized in an email with action steps, instructions, links to how-to guides, videos, and podcasts on the Dashboard. You can call for immediate help or schedule an appointment online.

Your Money Line is an online financial wellness platform allowing you to create your own private, personalized account by providing you with a financial stage assessment upon registration. This assessment personalizes your Dashboard and directs you to complete specific tasks like tracking your budget and debt, calculating your net worth and Power Percentage™, and assigning you courses, podcasts, and articles to read.

## What can I expect from Pension Fund's Your Money Line?

Your Money Line is explicitly designed to facilitate uncomfortable money conversations in a comforting environment. Personal finances can be intimidating, which is why the Financial Concierges at Your Money Line are trained to treat every scenario with empathy. During your call, the Financial Concierges will listen for issues that may not be on the surface. Once the Financial Concierge has spent some time talking you through your situation, they'll create an actionable plan for you. After the call has ended, the Financial Concierge will follow-up with an email reiterating the action plan and direct you toward the educational resources available on the Your Money Line Dashboard.

## Will the Financial Concierge try to sell me anything?

Your Money Line is a separate and free service to Pension Fund members. The Financial Concierges at Your Money Line will never try to sell you anything.

They are only in the business of providing answers and actionable financial help. Your trained expert will follow up with you after the call to document next steps. You can call or email the line as often as you need. Your personal profile will be saved so you can reference previous conversations with the expert.

## How do I use Your Money Line, and what kind of questions can I ask?

Financial Concierges can answer any of your financial (non-securities) questions. For example:

- I'm drowning in credit card debt. How do I pay it off?
- I need help with paying off my student loans. Where should I start?
- I'm in collections and don't know what to do next?
- Can you help me decide whether we should rent or buy a home?
- I've inherited money and don't know what to do with the unexpected money.
- Should I purchase term or whole life insurance?
- I'd like to start saving for my child's college expenses. Where do I start?
- I feel like I am doing well financially, is there anything I could improve?

## When should I contact Pension Fund vs. Your Money Line?

You'll still want to talk with a Pension Fund representative whenever you have questions about your Pension Fund accounts or when you want to open a new account with Pension Fund, such as a Benefit Accumulation Account or IRA. But you can now call Your Money Line for other financial situations.

## How do I access Your Money Line?

You can call **833-890-4077** today or email your questions to a Financial Concierge at [answers@yourmoneyline.com](mailto:answers@yourmoneyline.com).

Visit [www.pensionfund.org/yourmoneyline](http://www.pensionfund.org/yourmoneyline) to get started.

## WHAT YOU NEED TO KNOW



- Feb. 12 - 15**     **Puerto Rico Convencion**
- Feb. 17**         **President's Day** (Pension Fund office closed)
- Feb. 17 - 19**    **Ministers Week 2020** | Fort Worth, TX
- March 9 - 12**   **Disciples Black Ministers Retreat** | Nashville, TN
- March 20**       **All-Staff Training** | (Pension Fund office closes at 1 p.m.)
- March 20 - 21** **Stone Campbell Journal Conference** | Knoxville, TN
- April 10**        **Good Friday** (Pension Fund office closed)
- April 15**        **Filing deadline for 2019 taxes and final date for 2019 IRA contributions**
- April 17 - 18**   **North Carolina Regional Assembly** | Arapahoe, NC
- April 20 - 25**   **Goldsboro Raleigh District Mid-Year Assembly**
- April 24**        **Georgia Regional Assembly** | Macon, GA
- April 24 - 25**   **Oklahoma Regional Assembly** | Enid, OK
- April 25 - 26**   **Alabama / NW Florida Regional Assembly** | Meridian, MS

**April 30**

### **Member Conference Calls**

Please join Pension Fund President and CEO, Rev. Dr. Todd Adams, on Thursday, April 30 as he leads the 2020 Member Conference Calls. Live question and answer sessions for participating members will follow Todd's formal presentations. You can join us at either 11 a.m. or 7 p.m. (EST). Dial in: **844.767.5679**, Access Code: **5273993**.

- May 15**         **5498 forms mailed to members with IRAs**
- May 15 - 16**    **Oregon / SW Idaho Regional Assembly** | Salem, OR
- May 22 - 24**   **Northern Lights Regional Assembly** | Coeur d'Alene, ID
- May 25**        **Memorial Day** (Pension Fund office closed)

# ONLINE SECURITY

Eventually, most of us will come in contact with someone online or via text seeking to obtain our personal information for their devious ends. These “bad actors” may target potential victims randomly, but with increasing frequency, they are tailoring their attacks to specific individuals.



Being able to recognize specific warning signs and utilizing some of the tips below will help keep you and your information safe from anyone who means to do you harm.

## **The email or text seems suspicious.**

Bad actors often use messages that appear to come from a legitimate company with which you do business, to capture your credentials or other personal information. In general, if it looks strange or feels “off,” be suspicious. To further instill a false sense of security, email addresses or mobile numbers might also be spoofed.

## **You are asked for personal information.**

Legitimate businesses should never ask you to provide sensitive information via text or email, so it is best not to respond to anyone asking for this type of information. Being aware of the information you provide (and to whom you’re providing it) is a critical step in keeping yourself safe from bad actors.

## **The message contains hyperlinks or attachments.**

While most of us regularly receive legitimate emails and texts that include links to certain websites, it’s essential to understand the text you see in the message does not have to match the web address of the destination. By quickly hovering over the hyperlink, you can often display the actual URL at the bottom of your screen. Never open an attachment or click on a link when you are unclear of the sender’s identity or their intentions since both are commonly used to infect computers with malware.

## **The message appears unprofessional.**

If you notice formatting errors, misspelled words, grammatical errors, and distorted corporate logos and images in a message from a known entity, it’s likely malicious. If a government official, bank executive, or mysterious foreign “Prince” suddenly contacts you with an offer that’s “too good to be true,” it almost certainly is.

## **You are asked for an immediate response.**

Making you feel rushed to take immediate action like providing sensitive information or clicking on a link, usually to “protect your information” or “remove a virus,” is a regular trick of online attackers.

### You can't confirm the identity of a caller.

If you receive a call from someone claiming to represent your bank, asking you to provide any account-related information, politely end the call. Calling the number located on the back of your credit or debit card will ensure you are speaking to someone associated with the bank. Never provide sensitive information over the phone unless you can confirm the identity of the person on the other end of the call.

### It's too good to be true.

If you see an offer for a free car, cruise, or other incredible deal, be immediately skeptical. If the offer requires you to provide your email address or personal information, it's better just to let it go.

### Only accept "friend" requests from those you know... and sometimes not even from those you \*do\* know.

Do not accept friend requests from strangers, period. Be suspicious of friend requests from those you have previously friended, as bad actors often pull images and information from legitimate profiles of those you know to trick you into accepting their invitation. It also pays to be mindful of the information you share in online surveys or quizzes that appear in your social media feeds.

### Protect yourself at work and at home.

Be sure your home computer's malware and firewall protection are up to date. Keeping separate passwords for your social media profiles and your financial accounts is another great way to keep yourself safe.

### Tips for creating a secure password:

- Use a variety of characters (numbers, upper and lower-case letters, symbols).
- Use a long password or even a password phrase, with substitute characters. For example, "ColtsFootballistheBest" could be written more securely as "C0lt\$Footb@llistheBe\$t."
- Another way to generate strong passwords is to use the first letter of each word in a favorite

phrase, song, or saying, inserting numbers, and a case change where possible. For example,

- TWObornot2b – "to be or not to be"
- Wygc?GB1 – "Who ya gonna call? Ghost Busters!"

- Avoid using publicly available information, such as the name of a pet or family member, or address. Never include your date of birth, mother's maiden name, or Social Security number in your password.

### What can I do to protect my password?

Setting strong passwords is the first piece of armor in your computer defense arsenal. Once you have strong passwords in place, you need to protect them.

- Never share your password with others at home or work.
- Never provide your password in an email or on an unsolicited phone call.
- Do not write your password down. Instead, write down a hint and hide it somewhere safe.
- Do not use the same password for all the systems and websites you access. Protect your most critical accounts and systems with unique passwords.
- Change the passwords of your most critical accounts/systems often.
- Never use the "save ID and password" option on your computer.
- Consider using a password manager, so you don't have to remember each password for every website. A password manager can even help you generate random passwords. To learn more about password managers and how they stack up, visit [www.pcmag.com](http://www.pcmag.com), and search for "password manager."

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Helping you find the Road to Financial Wellness



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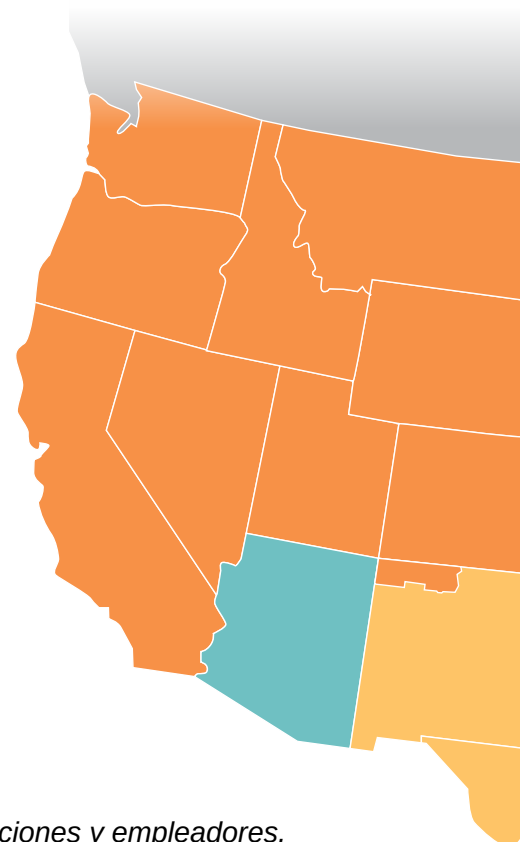
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*\*Para mejor servirle a las congregaciones y empleadores, Pension Fund cuenta con Directores de Área que hablan español.*  
*\*To better serve congregations and employers, Pension Fund has Spanish-speaking Area Directors.*



# Pension Fund

of the Christian Church  
*strong. smart. secure.*

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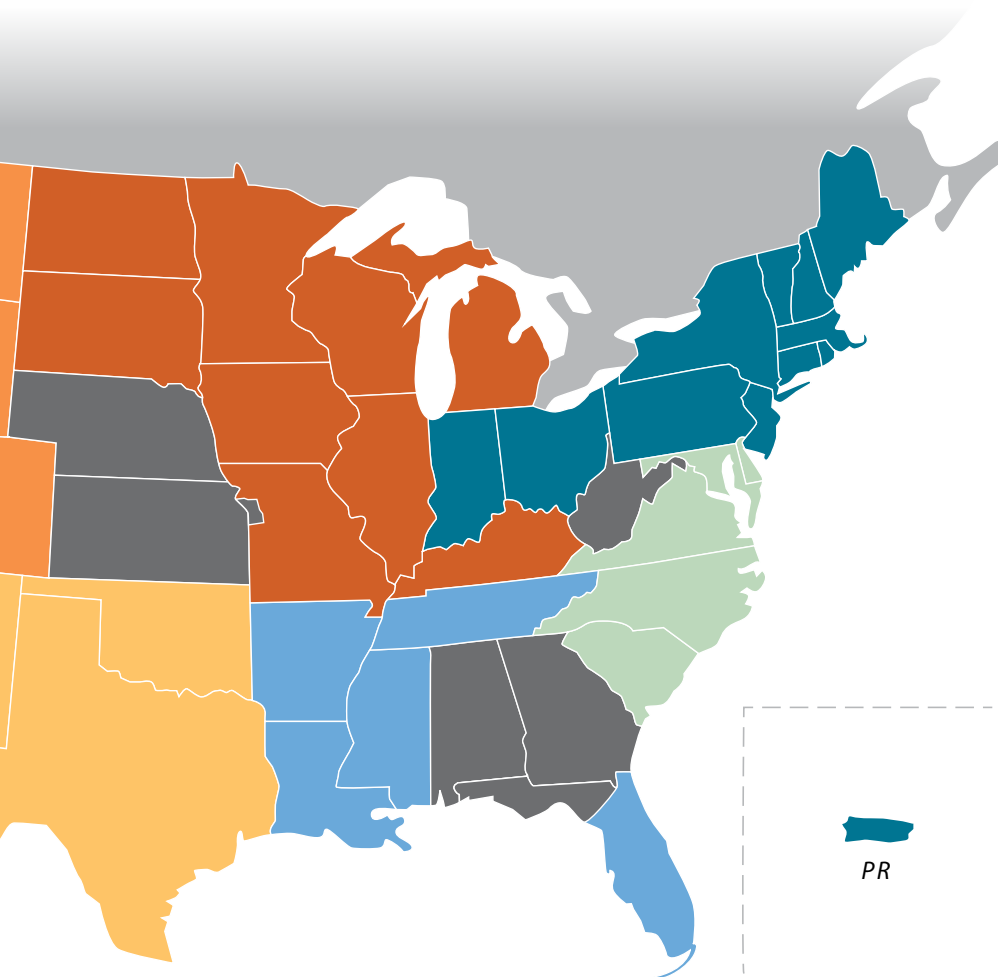
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## MEMBER RELATIONS

Traditionally known as Pension Fund's call center, our Member Relations team does much more than just answer phones.

The current Member Relations staff is comprised of eight full-time employees, four part-time enrollment specialists and one part-time student. In addition to focusing on incoming and outgoing voice calls, Member Relations is the hub of one-on-one communication for our organization. Our team assists members with concerns and questions and are the first step in initiating many transaction requests.

One of the recent changes made was to reorganize one large department (Operations) into two departments (Operations and Treasury). The current operations team includes the processors (who receive and process funds), member relations (who

answer calls), operations specialists (who handle complex customer service issues), compliance, and human resources.

### Our Mission

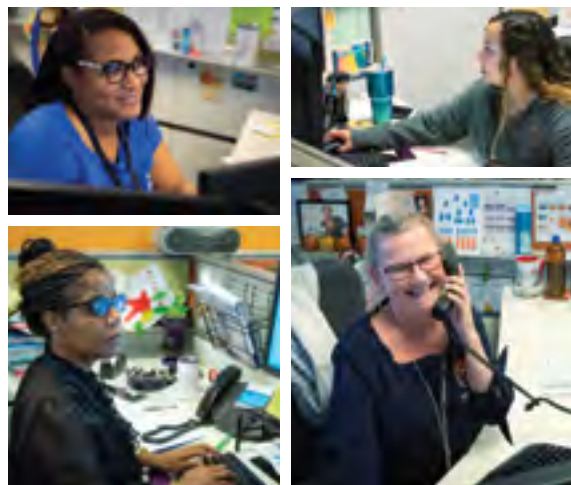
Our mission is the same as the organization's mission. One of our end statements reflects the core of the team's everyday interactions:

"In service to our members, Pension Fund will engage members with compassionate care and personalized attention. We aim to always provide 5-star customer service to our members. We provide friendly, personalized service by calling members



Member Relations teammates, left to right, (standing) Kim Spencer, TaKieshia Hooten, Karmyn Bedgood, Learsy Gierbolini, TaShana Robinson, Kerry McCullough, Sara Martin; (seated in front) Ida Watkins

**“This team goes above and beyond the call of duty daily. We regularly receive notes of appreciation from our members highlighting our work.”**



by name and making them feel special, sending a smile through the phone, email, or letter. We make sure they know we care. Our team will be responsive, following up within 1-2 business days and providing a timeline when answers require additional research.”

### Interaction with Members

On average we receive nearly 60 calls per day, and our average talk time is higher than the industry standards. We do not rush our members off the phone or establish talk time limits for our team members. It’s our goal to meet the needs of our members on the first call, so occasionally we need to spend more time on the call. We regularly receive notes of appreciation from our members highlighting our work – reminding us of who we are here to serve.

### Recent Achievements

Some recent highlights of Member Relations team accomplishments:

- Improved process for withdrawals.
- Consistent staff training.
- Use of software to track productivity.
- Enabled functionality to record and listen to calls for training and to reduce errors in processing.

**“...we do not rush our members off the phone or establish talk time limits for our team members. It’s our goal to meet**

**the needs of our members on the first call, so occasionally we need to spend more time on the call.”**

We are working to stay current on system and technology updates to better help members embrace the coming changes. With improved processes and updated systems that are more automated, we continue to review our Service Level Agreements. Continuously reviewing our processes better enables us to deliver a 5-star customer service experience to our members.

### Looking to the Future

At Pension Fund we are always evolving in ways that allow us to best assist our members. As some of our members are not early adopters of new technologies, we are committed to providing the personal touch needed to deliver a 5-star customer experience.

### Sharon Coleman

Senior Vice President and  
Corporate Secretary  
[scoleman@pensionfund.org](mailto:scoleman@pensionfund.org)



# TERESA “TERRY” HAGAN, RESEARCH AND PLAN SPECIALIST, PENSION FUND OF THE CHRISTIAN CHURCH (Indianapolis)

After over 47 years with Pension Fund, Teresa (“Terry”) Hagan is by far the ministry’s longest-tenured employee. From working as a file clerk with Pension Fund President William Martin Smith in the early 1970s to her role today as a Research and Plan Specialist, Hagan has served Pension Fund members in many capacities (and with her signature brand of humor).



**June 19, 1972:** Intel had just invented the single-chip microprocessor and The Godfather was gaining steam on the silver screen. Two days after agents for President Richard Nixon were caught red-handed in the Watergate scandal, Terry Hagan – who had been searching for a full-time position – was hired as a file clerk for Pension Fund of the Christian Church.

Over the next almost-five decades of her career with Pension Fund, Hagan held titles such as computer operator, senior accounting processor, head of call center, and lead benefits specialist. From using early computers to file data to launching an online financial portal, she’s watched Pension Fund transition through many different eras. One of the



**Terry is a true testament to the culture we seek to create as an employer—a place where people want to come, serve and take pride in caring for our members for decades.**

— President and CEO Todd Adams



biggest changes Hagan has seen from her early years with Pension Fund is the amount of automation versus hand calculation in processing payments.

“Some highlights over the past few years have been seeing changes in the Pension Plan, adding new programs and being involved with new computer systems,” said Hagan.

In her current position as a research and plan specialist, Hagan said she “enjoys the challenge” of researching and assisting Pension Fund members by delivering specialized account and plan information.

“Most of the members I’ve talked to are very understanding and sometimes just need to be reassured everything is all right with their accounts,” said Hagan. “It’s been helpful to me that our members are so appreciative of us.”

A recent survey conducted by staffing firm Robert Half found that 64% of workers plan to change their roles every few years, up 22% from a previous

survey. In an age where job hopping is the new norm, Hagan’s tenure with Pension Fund is even more meaningful.

“Terry is a true testament to the culture we seek to create as an employer—a place where people want to come, serve and take pride in caring for our members for decades,” said Pension Fund President & CEO Todd Adams.

When asked what has kept Hagan working with Pension Fund for nearly half a century, her response is simple: “We are compassionate to employees and members.”

# WALKING

In my third Wellness article for *The Bridge*, I want to share a key habit many attribute to improving their well-being — walking.

Recently, the U.S. Surgeon General spoke at The Economic Club of Indiana luncheon I attended. He encouraged the audience to get moving because regular exercise is important for our health. To gain health benefits, national guidelines recommend that adults, including older adults, should obtain at least 150 minutes (two hours and 30 minutes) a week of moderate-intensity aerobic physical activity (U.S. Department of Health and Human Services, 2008).<sup>1</sup>

## Why Walking?

Walking is a great way to meet the recommended guidelines for healthy physical activity:

- Convenient
- Free
- Flexible to start and continue at your own pace
- Can be done anywhere — at home, malls, stadiums, schools, and outdoors

In an article from Prevention magazine, Dr. Melina B. Jampolis shares scientific references for the benefits

of a brisk daily walk.<sup>2</sup> “Walking is the No. 1 exercise I recommend to most of my patients because it is very easy to do, requires nothing but a pair of tennis shoes and has tremendous mental and physical benefits,” she explained.

## What are the Benefits of Walking?

Walking is shown to have these benefits<sup>2</sup>:

- Strengthens bones and muscles
- Boosts your mood
- Reduces stress
- Eliminates weight or inches
- Reduces risk of illness
- Promotes better sleep

The American Heart Association suggests these “no-brainer” ways to boost your activity level:

1. **Grab the leash and walk your dog.**
2. **Take your kid (or your spouse) for a walk** — a fun way to explore new areas.

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### Citations:

1. <https://www.cdc.gov/physicalactivity/downloads/mallwalking-guide.pdf>. *Mall Walking: A Program Resource Guide* is a product of the University of Washington Health Promotion Research Center, the Centers for Disease Control and Prevention (CDC) Prevention Research Center, and was supported by Cooperative Agreement Number U48~ DP001911 from the CDC.
2. <https://www.prevention.com/fitness/a20485587/benefits-from-walking-every-day/>
3. <https://us.amazfit.com/blog/10-ways-to-hit-10000-steps-a-day>



**“Some of the best sunsets I have seen are on our neighborhood walks. We have a crane that likes to sit on a rock in our neighborhood and watch the sunset every night. He keeps me grounded and mindful about the simple pleasures and beauty when you take a walk.”**

- 3. Hit the mall** – walk in a climate-controlled environment.
- 4. Walk and talk** – if you have a day of calls, talk and walk.
- 5. Ditch the car** – park farther away or walk to your destination.

### Breaking Down Goals to be Achievable

Let's break down the CDC goal of 150 minutes of walking a week into five-minute chunks –that is 30, five-minute walks in a week:

30, five-minute walks a week spread over seven days a week is a little more than four, five-minute walks a day or approximately 21 minutes a day.

Even short walks are beneficial for those of us that find ourselves sitting awhile. A brisk, fifteen-minute walk can accrue about 1,000 steps, and it is just 15 minutes that you can easily carve out of any day.<sup>3</sup>

Your step goal can vary depending on your time and goals and can change over time. Here's how to set it right for you.

### How to Get Started?

Getting started is easy. Take the first step.

Grab a buddy and go! My husband is my best walking buddy. We try to encourage each other to have a “no-excuse” approach to walking. We use it as a time to reconnect and make our dog happy! Honestly, once we get going, it is amazing how the stress and time melts away! Some of the best sunsets I have seen are on our neighborhood walks. We have a crane that likes to sit on a rock in our neighborhood and watch the sunset every night. He keeps me grounded and mindful about the simple pleasures and beauty when you take a walk.

One study out of California State University showed that mood lifted in correlation with increased numbers of daily steps.

I wish you wellness in the New Year and hope you find that walking leads to a healthier mind, body, and spirit.

### Emily Frische

Senior Vice President and  
Chief Marketing Officer  
[efrische@pensionfund.org](mailto:efrische@pensionfund.org)



# CELEBRATING EXCELLENCE IN MINISTRY

*Shame. Fear. Guilt. Anxiety.*

These are the words spoken to us by young-in-their-call pastors who have found themselves struggling to manage their finances while faithfully leading their congregations in the ways of stewardship.

Extensive research has revealed that the primary cause of clergy burnout is financial stress, brought on by things like student loans, unexpected expenses (like a medical crisis) for which no funds had yet been saved or the high costs of raising a family. And so, we find pastors who are seeking to lead their congregations while fighting the emotional and mental stress of maintaining financial stability – often when they lack the tools or education to seek such stability.

In 2016, with a \$1 million grant from the Lilly Endowment, Pension Fund made a bold decision to address the crisis of financial stress for pastors – and Excellence in Ministry (EIM) was begun.

EIM seeks to reduce or alleviate key financial pressures inhibiting effective pastoral leadership of early call ministers, improving their financial literacy and management skills through education – ultimately increasing their ability to provide capable leadership for congregations and ministries under

their care. This program includes learning events, financial literacy courses and financial relief grants.

**As of this past December, 80 young-in-their-call pastors (those within their first five years of ministry), plus some 50 spouses, have benefitted from this program, with results that are astonishing and hopeful – significant, transformational changes are being made in the lives of these pastors and their congregations. Debt is disappearing. Savings for both emergencies and retirement are being built. In fact, EIM pastors have paid off an average of \$14,000 in debt and added an average of \$17,000 to their savings over the course of the program.**

Pastors and their families are now having open and honest conversations about financial fitness. These pastors are healthier and beginning to thrive. Research also tells us: **healthy and thriving pastors cannot help but make for healthy and thriving congregations.**



EIM participant Rev. Lane Scruggs serves as the Disciples of Christ senior pastor of Oak Park Church of Christ in Calgary, Alberta. Last spring, Lane's wife, Chantelle, spoke about their experience to the congregants at Oak Park. What follows is an excerpt from her words:

**“(When we lived) in Toronto, we had very limited income but also very limited expenses. It was a simple way to live, and we loved it. When we moved back to Calgary we bought a home (needing renovations) and a van, and though we are extremely grateful, I’ve experienced more stress and focus on money in the past year and a half than I ever have before, and it caused stress on our marriage... and we knew our stress was felt by our kids.... We have been lucky enough to be participating in a financial course for new pastors... and this came at exactly the right time. This experience has really made us commit to a lifelong conversation about saving, spending and giving, and given us some practical tools to help and challenge us.”**

Not only are Lane and Chantelle stronger as a family, but their congregation is stronger for having journeyed alongside them.

In 2018, Pension Fund received a second \$1 million grant from Lilly to expand the work of EIM.

**The caveat? We must raise matching funds of \$75,000 annually.** And so, in 2020, we seek



to Celebrate the Excellence in Ministry project – certain that as the stories of its successes spread, we will discover more donors willing to invest in this ministry. I would love to talk with you about how even a small monthly donation can make a huge difference when it comes to EIM.

We look forward to broadening EIM's presence across the life of the Church – expanding our programs to reach more pastors throughout the whole arc of ministry.

Today, 80 pastors and their families stand changed by EIM. With your help, this number will continue to multiply in ways that offer hope, stability and vision for what is possible when we come together to address crucial issues, for the good of the whole Church.

**Rev. Julie Richardson**

Vice President for  
Development  
[jrichardson@pensionfund.org](mailto:jrichardson@pensionfund.org)





# IN MEMORIAM

Following are member deaths that were reported to Pension Fund between September 1, 2019 and November 30, 2019.

## DEATHS IN ACTIVE SERVICE

Kelley A. Guyton  
*Bedford, OH*

Tad L. Johnson  
*Johnson City, TN*

## OTHER DEATHS

Clarence W. Christian  
*Carmel, IN*

Bonnie Ha  
*Mint Hill, NC*

Donald King  
*Orange Park, FL*

Karen S. Lambert  
Gobble  
*Gulfport, MS*

Diana E. Miller  
*Centralia, MO*

Richard D. Savage  
*Chesterfield, MO*

Climmie Simmons  
*Dayton, OH*

Weslie Stratman  
*Pueblo, CO*

Doris E. Tate  
*Greenville, TX*

Wesley C. Ward  
*Skiatook, OK*

Brian P. Wolff  
*Raytown, MO*

## DEATHS IN RETIREMENT

Barbara N. Alden  
*Bolivar, MO*

Justino Perez Alvarez  
*Bayamon, PR*

Sara Kate Andrews-  
Brooks  
*Birmingham, AL*

Richard M. Bacon  
*Olathe, KS*

Rebecca Barnett  
*Greensboro, NC*

Merileen Boosinger  
*Indianapolis, IN*

Ruth M. Brummett  
*Kentwood, MI*

Phyllis L. Clay  
*Albuquerque, NM*

Ellen O. Cleveland  
*Burlington, NC*

Jacqueline Clingan  
*Liberty Township, OH*

Norman A. Conklin  
*Fort Wayne, IN*

Charlene E. Dale  
*Liverpool, NY*

H. Jackson Darst Jr.  
*Norge, VA*

William E. David  
*Athens, GA*

Lena H. David  
*Athens, GA*

Betty J. Doss  
*Raymore, MO*

John D. Draper Sr.  
*Sarasota, FL*

Hyacinth A. Dunkley  
*Jamaica*

Lawrence W. Dupus  
*Edmond, OK*

Elberta D. Evans  
*Bloomington, IL*

Doris K. Forcum  
*Princeton, IL*

Thomas Fountain  
*Waterloo, ON*

James A. Fraley  
*Monroe, WA*

Ronald L. Frazier  
*Canton, MO*

Joyce Gibbs  
*Tyler, TX*

Elizabeth J. Haggard  
*Baxter Springs, KS*

Norman E. Hagley  
*Hutchinson, KS*

John M. Hammons  
*Greeley, CO*

Arthur A. Hanna  
*Indianapolis, IN*

Richard L. Harvey  
*Fortmill, SC*

Arthur F. Headley  
*Bloomington, IL*

**Martha A. Helms**

*Junction City, OR*

**Angelina G. Hernandez**

*Rosemead, CA*

**Beverly N. Hoffman**

*Springfield, MO*

**Janos Horvath**

*Budapest, Hungary*

**Virginia A. Hubbard**

*Streetsboro, OH*

**Hazel W. Hunt**

*Durham, NC*

**Camilla Rae Johnson**

*Holiday, FL*

**Ruth H. Kistler**

*Boise, ID*

**Jack A. Lindstrom**

*Vero Beach, FL*

**Lynn A. Loftin**

*Edmond, OK*

**C. Don Manning**

*Augusta, GA*

**Milo Walker Marr**

*Hopewell, VA*

**George E. Massay**

*Virginia Beach, VA*

**Gary F. Massoni**

*Corvallis, OR*

**Mary Ann Matrow**

*Bixby, OK*



**Velma McKeeman**

*Pratt, KS*

**Hattie Hillard Montague**

*Wilson, NC*

**Herbert R. Moore Jr.**

*Lynchburg, VA*

**Winie Elsie Morgan**

*Riverside, CA*

**Vera Mae E. Morris**

*Eden, NC*

**Linda K. Morton**

*Kettle Falls, WA*

**Margarett E. Mulkey**

*Cleburne, TX*

**Ernest J. Newborn**

*Claremont, CA*

**Paul D. Palusko**

*Franklin, IN*

**Beverly J. Parish**

*Nixa, MO*

**Mary Pencille**

*Colorado Springs, CO*

**Tommye L. Pollard**

*Weston, CO*

**Iva Ruth Reece**

*Granbury, TX*

**Barbara B. Roberts**

*New Bern, NC*

**Harvey A. Ruegsegger**

*Loveland, CO*

**Wade A. Russell**

*Austin, TX*

**Clara Jean Sale  
Oldham**

*Henderson, KY*

**Herwanna Sayre**

*Napa, CA*

**Jaqueline A. Singletary**

*Virginia Beach, VA*

**Thomas P. Slavens**

*Ann Arbor, MI*

**Elizabeth Bettie  
P. Smith**

*Dayton, OH*

**James C. Smith**

*Yorba Linda, CA*

**Elayne Spangler**

*Bothell, WA*

**L. Pablo Stone**

*Black Mountain, NC*

**Donna Stratman**

*Pueblo, CO*

**George L. Sublette**

*Richmond Heights, MO*

**Nora E. Tanser**

*Gas City, IN*

**Nancy E. Taylor**

*Jacksonville, IL*

**Billie D. Taylor**

*Indianapolis, IN*

**Martha Stifler Waller**

*Santa Monica, CA*

**Evelyn N. Watkins**

*Indianapolis, IN*



# Pension Fund owes so much to the individuals who believe in the ministry of those who serve the Church.

We gratefully acknowledge contributions made from August 1, 2019 to November 30, 2019, to Ministerial Relief and Assistance, Churchwide Health Care Gift Fund, Heartbeats of Faith, 13th Check and the Endowment. **You make all of this possible with your faith, trust and support for Pension Fund. Thank you again!**

## 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 Ministerial Relief, 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

Todd Adams	Melba and Ralph Banks	Carl Bowles	Ann Burch
Hardin and Judith Akeman	Edith Barley	Sonya Brabston	Carol Burkhalter
Kathryn Albers	Shirley Barnes	Geoffrey Brewster	David Caldwell
Anna Alexander	Wendy and Charles Bayer	Donald and Barbara Brezavar	George and Gail Campbell
Don and Judy Alexander	Josephine Beeler	Eugene and Elizabeth Brice	G. Scott Carlton
Patricia Allred	John Norris and Nora Beiswenger	John Bridwell	William and Cynthia Carson
John and Marsha Von Almen	John Bennett	Virginia Brigman	John Carter
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Janet Nelson-Arazi and Salomon Arazi	Howard Bever	John Brodmann	C. Philip and Elizabeth Chacko
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Anne Atkins	Charles and Barbara Blaisdell	Eric Brotheridge	Robert Clark
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Sharon Coleman	Deborah Owen and Kevin Frings	Rex and Carol Horne	Kyle Maxwell and Debra Powell-Maxwell
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Shirley Compton	Carolyn Fuller	John Huegel	James and Pamela McCurdy
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Dorothy Davis	Alexis Gammon	Ellen Jandebeur	James and Petrae McLean
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Debra Degges	Joseph Garshaw	Linda Jones	Georgia Meece
William Denton	Patty Gartman	Myrna Jones	Margarete Meier
Arthur Digby and Joyce Knol-Digby	Larrie and Linda Gaylord	Matthew and Lisa Keith	Radhika Mereddy
George Nikolas and Eunice Donges	Barbara Gibbs	Virginia Kincaid	Ralph and Ann Messick
James and Barbara Dorsey	Learsy and Luis Gierbolini	Roy and Dorothy King	Walter and Inez Messley
Edward Bodanske and Diane Bodanske-Dowthitt	Brett and Elena Gobeyn	James and Patricia Kratz	Arthur and Billie Jean Meyer
Wanda Dunlap	George and Suzanne Gordon	Joe and Barbara Lacy	Wendell and Mary Miller
Paul and Michaelene Durbin	Joe Green	Joanne Laird	Meagan and Danny Miller
Gregory Eberhard	Timothy and Donna Griffin	S. Yvonne Lambert	Jerry Hambleton and Ginger Moore
Dolores Edwards	Elena Guillen	John Lambert	William and Janet Morris
Charles and Wilma Emerson	William and Delores Gwaltney	Andrew and Edith Laney	Diana Morris
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Edward McCurley and Jane Ewalt	Shirley Hallock	Dana Lee	Walter and Mary Naff
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Paul and Ruth Few	C and Sherry Haun	Ferris Leslie	Joann Nisbet
Marilyn Fiddmont	Ann Seale Hazelrigg	Clarence and Rozella Lever	James and Ruth Nix
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John and Marilyn Foulkes	J. Leroy Hershisier	Ellen Lewis	Norman and Beryl Northrup
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Anita and Denny Frieze	Carolyn Hopkins	Sara and Ryan Martin	Olga Oquendo
	David and Lola Van Horn	Perry and Maureen Mattern	
		Charles Matthews	

## Ministerial Relief & Assistance, continued

Mable Owens	Jerry Ridling	Emmet and Judith Smith	Robert Vegiard	<b>CHURCHES or ORGANIZATIONS</b>
Robert and Joan Painter	Omar Daniel Rios and Doranoemi Tordella Rios	Frances Smith	Edouard and Marie Vilnea	
Lester and Janelle Palmer	J. Keith and Patricia Roberson	Greg Smith	Vera Waldron	Bethany Christian Church, Houston, TX
Mary and Ralph Palmer	William Dyer Robinette	Jack and Lana Snellgrove	A. Guy Waldrop	Chloe E Kelly Trust
Teresa Dulyea-Parker	Tashana Robinson	Kimberly Spencer	John and Katherine Walker	Community Christian Church, Jeffersonville, IN
Mary Anne Parrott	Joan Rodgers	Robert and Martha Stauffer	Ruth and Charles Wallace	Diamond S. Energy Company, Fort Worth, TX
Gabriel Lopez-Patino	Irma and Roberto Rodriguez	Milo and Marian Steffen	Mary Walton	First Christian Church, Bryan, TX
Robert Patterson	Richard and Jean Roland	Robert and Kay Stegall	Faith Wascovich	First Christian Church, Edwardsville, IL
Winie and Angel Vicente Peiro	Terry Rothermich	C. Thomas and Cheryl Steiner	Jeannette Wasson	First Christian Church, Hopkinsville, KY
Luz Perez	Sue Ann Ruth	Brenda Stewart	Harold Watkins	First Christian Church, Huntsville, AL
David and Eleanor Perkins	V. Dennis Rutledge	William and Terrilyn Stewart	Ida Watkins	First Christian Church, Idaho Falls, ID
Ralph and N. Carol Peters	William Ryan	Douglas Levin and Ellen Stokes	Charles Waugaman	Hope Church, Bound Brook, NJ
Martin and Dorothy Pike	Tychicus Sabella	Jan Stone	Diana Weaver	La Iglesia Cristiana En Puerto Rico, Bayamon, PR
Carrie Pitman	John and Joyce Samples	Lynda Stone	Leroy Weber	Mill Creek Christian Church, Four Oaks, NC
Melissa Poe	Edward and Linda Sarden	Ann Stratton	Mary Wells	North Christian Church, Fort Wayne, IN
Nicole Porter	Mary Lou Savage	Nancy and E. Ambrose Stump	Robert and Eunice Welsh	Pastoral Counseling Services, Columbia, MO
Tommy and Kathleen Potter	Guy and Loretta Sawyer	Robert and Martha Sweeten	Buddy and Betsy Westbrook	Ridglea Christian Church, Fort Worth, TX
Betty Prather	Charles and Joy Schmidt	John Tate	Lois Whitaker	Riverbridge Partners, LLC, Minneapolis, MN
Lyle and Hiroko Predmore	Lawrence Schreiber	Michelle Thompson	Tracy and Verna Wilson	Trustees of the Rudberg Family Living Trust
Gary and Linda Prichard	John Scowley	Gary and Barbara Thornton	Frank and Barbara Windegger	Trustees of The Spainhower Trust DTD. 04/02/1996
Fred and Sandra Pugh	Wilma Floydette Seal	F. Richard and Mavis Throckmorton	Barbara Windegger	United Christian Church, Levittown, PA
Joe and Elaine Pumphrey	Jeanne and David Seitz	Leo Traister	Sydney Wirsdorfer	United Christian Missionary Society, Indianapolis, IN
Donna Pursley	Matthew T. Shears	Juan and Eloisa Figueroa	Rodney and Laura Witte	
Timothy Ramsdell	Jefa Sheehan	Sandra and Edward Valentine	Claude and Gladys Wood	
Betty Rathbun	Jean Sheffield	Lissette Marina Valladares-Vanegas	Ruth Woods	
Luther Redmon	S. Thomas and Caroline Shifflet	Robert and Harriet Vanlew	David and Nancy Worden	
Carolyn and William Reed	Cecil and Eleanor Simonton	David and Aida Margarita Vargas	Jose Yharte	
Gayle Reid	Sarah and Victor Singer	Lawrence and Margaret Veatch	Fred Zacharias	
William Reinger	Aaron Smith		Dennis and Karen Zimmerman	
James Riach	Whitfield Smith		Roger and Sherry Zollars	
M. Ann Richards	W. Michael and Anne Smith			
Julie Richardson				



## 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	David Dunning	Joe and Betty Lindsoe	Mary Lou Savage
Janette Akin	Robert and Harriette Elliott	Sharon Livingston	Betty Schreiner
Frances and John Alford	Helen Ervin	Ana Loubriel	Wilma Floydette Seal
John and Marsha Von Almen	Douglas Evans	Carolyn Manning	Matthew T. Shears
David Altizer	O. David Farrar	Rafael and Ruth Marquez	S. Thomas and Caroline Shifflet
Mary Anderson	Faye Feltner	Jerry and Donna Martin	John Slaughter
Rebecca Anderson	Joan Fowler	Sheryl Martin	Aaron Smith
Marilynn Aushman	Carolyn Fuller	Andrew and Jean Matthews	Bruce and Dorthy Smith
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Lela Mae and Roger Aydelott	Jerry and Anna Galbreath	William and Julia McDonald	Patricia Ann Stockdale
Mary Barber	Robbie Garrett	David Meeker	Peggy and Earl Stott
E. Patricia Barbier	Patty Gartman	Ralph and Ann Messick	Robert and Martha Sweeten
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Virginia Bell	Larry and Melanie Odom-Groh	Phan Nguyen	Beverly Walden
Howard Bever	Jorge and Jalma Guevara	Jean Nichols	Ruth and Charles Wallace
Robert Bock	Gale Hagee	John Novikoff	Faith Wascovich
Alan and Joan Bone	Phyllis Augustine Hammond	Olga Oquendo	Annabelle and Carl Weisheimer
Eugene and Karen Boring	Robert and Mary Harris	John and Arline Parish	John and Ruth Weston
Stephanie Boughton	Robert and Helen Hodkins	Larry Edman and Mary Ann Patterson	Nancy Whetstone
Donald Brewer	Lois Hodrick	Robert Patterson	Tracy and Verna Wilson
Geoffrey Brewster	Carolyn Hopkins	Robert Pebley	Douglas Wirt
Mary and Brent Cary	Lloyd Howard	Robert and Debora Perry	Claude and Gladys Wood
Ellen Cleveland	John Huegel	Harold and Donna Pierce	
Sharon Coleman	Christina Irvin	Joe and Elaine Pumphrey	<b>CHURCHES or ORGANIZATIONS</b>
Duane and Susan Cox	Eileen Janzen	Ellen Nolte and Donald Racheter	First Christian Church, Charleroi, PA
Nance Cunningham	Barry Johnson	George and Willa Randall	Mountair Christian Church, Lakewood, CO
Daniel Darnell	Nancy Johnston	Carol Rawlings	North Christian Church, Fort Wayne, IN
Betty Debs	Jacqueline Jenkins and Robert King	Beverly Reeves	Trinity Christian Church, Mechanicsville, VA
Debra Degges	Elizabeth Lambert	Jerry Ridling	
Leslie L Hildreth and Thomas Mark Denton	Dennis and Lana Hartman Landon	Juan and Sonia Rodriguez	
Harold and Ann Doster	Eva and John Larue	William Ryan	
Wanda Dunlap	Ferris Leslie	Cheryl and Gary Sanders	
		Mary Tiwari Di Santi	

# 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

Todd Adams	Lajune Jones	Jerry Ridling
Karmyn Bedgood	Darwin and Mary Mann	Wilma Floydette Seal
Eugene and Karen Boring	Rafael and Ruth Marquez	S. Thomas and Caroline Shifflet
Geoffrey Brewster	James and Pamela McCurdy	Nathan and Karen Smith
Kenneth Coy	Brandon McLarty	Robert and Martha Sweeten
Robert and Harriette Elliott	Ralph and Ann Messick	Barbara Thornton
Elberta Evans	Charlotte Nabors	Ruth and Charles Wallace
Carolyn Fuller	Denise Olmsted	Harold Watkins
Jerry and Anna Galbreath	Lester and Janelle Palmer	Nancy Whetstone
George and Suzanne Gordon	Robert Patterson	Claude and Gladys Wood
Rex and Carol Horne	Martin and Dorothy Pike	Roger and Sherry Zollars
Lloyd Howard	Joe and Elaine Pumphrey	
	Richard and Helen Randall	

## Endowment

Earnings from the Endowment Fund assist those whose pensions are low or who have no pensions or to 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	Wyman Deck	Mary and Ralph Palmer
Claire and Charlotte Berry	Robert and Harriette Elliott	John Trefzger
Diamond S. Energy Company	Lee Hankins	Ruth and Charles Wallace
Bobby Wayne Cook	Betty Miller	Harold Watkins
	Lester and Janelle Palmer	Charles and Jane Watkins

## Excellence in Ministry

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



Todd Adams	Jan Linn	Jeanne and David Seitz
Martha and Bill Boswell	Rogelio and Elizabeth Martinez	Matthew T. Shears
Don Brewer	James and Pamela McCurdy	Jefa Sheehan
Geoffrey Brewster	Mary Ida McReynolds	Gene Sheller
Joseph Bryan	Ralph and Ann Messick	Jimmie and V. Joanne Spiller
William and Judy Coe	Meagan and Danny Miller	Peggy and Earl Stott
Raquel Collazo	Robert and Joan Painter	Betty Ann Sykes
John and Jean Dale	Lester and Janelle Palmer	Horace Tomlin
Harold and Ann Doster	Tommy and Kathleen Potter	Ruth and Charles Wallace
Dawn Fleming	John and Della Richardson	Nancy Whetstone
Emily Frische	Stephen and Betty Richardson	Jordan Whitt
Alexis Gammon	Jerry Ridling	Rodney and Laura Witte
Carrol and Diana Green	Matthew and Cayla Rosine	Marilynn Works
Arthur and Susan Hanna	Kim Gage Ryan	Jerry Lee and Carol Zanker
Donald Johnson and Jeanne Davis-Johnson	Lane Scruggs	Elizabeth and Donald Zumwalt

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## Heartbeats of Faith

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



### INDIVIDUALS

Ben Duerfeldt  
Elberta Evans  
Nancy Saenz  
Andrea Toonder



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## 2020 MEMBER CONFERENCE CALLS

Please join Pension Fund President and CEO, Rev. Dr. Todd Adams, on **Thursday, April 30** as he leads the 2020 Member Conference Calls. Live question and answer sessions for participating members will follow Todd's formal presentations. You can join us at either 11 a.m. or 7 p.m. (EST).

Dial in: **844.767.5679**, Access Code: **5273993**

