



Bridge

WINTER/SPRING 2021

PENSION FUND OF THE CHRISTIAN CHURCH

12

Wellness Spotlight: Gratitude

MARK YOUR CALENDARS



April 2 – Good Friday (office closed)

April 15 – U.S. tax filing deadline

May 4 – Annual Member Call (details can be found on the back of this issue).

May 31 – Memorial Day (office closed)

June 18 – Juneteenth observed (office closed)

July 5 – Independence Day observed (office closed)

September 6 – Labor Day (office closed)

Online Enrollment is Here!

The ability for members to enroll in our products through our online Member Portal is part of our continued efforts to add value to your Pension Fund experience.

With online enrollment you can skip the paper and go online securely to:

- Review your personal information and let us know if your contact information, such as your email, phone number or address, has changed.
- Easily submit your application for enrollment in a new Traditional IRA, Roth IRA, or Benefit Accumulation Account. Enrollment in the Pension Plan or TDRA must be coordinated with your employer.
- Contribute to your new account using existing banking information you've previously stored or add a new bank account. You can even set up recurring contributions to meet your savings goals.



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information contained herein will impact
your individual situation.

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AN OPPORTUNITY TO INNOVATE

This time last year, I was sitting down to begin our 2020 business plan focused on celebrating our 125th Anniversary, completing year 2 of our strategic plan, and charting travel and speaking engagements for the year. Void from my thoughts and language were words like pivot, unprecedented, and pandemic. And yet, as I look back over 2020, too often those words dominated the news, business conversations, and our board discussions.

Our team was well prepared to pivot – to serve our members in these unprecedented times and to face the challenges of the pandemic head on. Our team shifted to a work from home environment—claiming corners of the basement, the den, or the guest room, while tending to the e-learning needs of their children, negotiating video conference times with spouses and partners, and managing all life would bring. I cannot thank them enough for the extra lift, the positive attitude, and the love for their work they've demonstrated every day. We hope you never experienced any negative effects on how we served you.

And yet, 2021 does not look to be too different. We will continue our work from home strategy to keep our employees safe, the transactions moving, and member's questions answered. Once there is widespread use of the vaccine and infection rates decrease, we will be ready to reengage in common space,

knowing what once was described as the “5-days a week, 8 hours a day, from a central location” will most likely be a thing of the past. Some consider this a challenge; I consider it an opportunity to innovate while remaining focused on our key mission – helping pastors and church workers retire with the financial security they deserve.

In 2021, we will engage in determining what the next three years of our work will look like, in addition to our base business. We are working with two consultants to help us in this area. First, is a Six Sigma Black Belt who will help us sharpen our

pioneering mindset, as we seek to gain operational efficiencies and reduce operating costs, while maintaining a safe and secure work environment.

The second consultant is known to many of you. The Rev. Sandhya Jha has been helping facilitate our work in diversity,

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equity, and inclusion – or as my daughter refers to it – Financial Intersectionality. This strategic focus will examine our work as an employer, a benefit provider, our business development work, and the steward of Ministerial Relief and Assistance. Key questions we will be shaping include, but are not limited to:

- What does retirement look like in non-dominant cultures?
- How is retirement understood differently depending on the sub-culture of a larger racial/ethnic group?
- How do we leverage our status as a non-bank trustee to work with those who are bi-vocational or who work full-time for the church, but with very little church-related income?
- What are the obstacles women face in retirement, who are often paid less than their male counterparts or start saving later in life?
- How do we ensure our employees have equal access to learning and development opportunities?

- How does our workforce and board of directors reflect those we are called to serve?

None of these questions will be answered in 2021 or even 2022. We are committed to examining the multiple lenses of ministry which compose the Stone-Campbell (Restoration) Movement. Our goal is to create a table, round in shape – where all are equal – and ever-expanding to ensure all are welcome and able to secure themselves and their loved ones in retirement. This means we will pivot again, stepping into new conversations in unprecedented ways, while ensuring a strong, smart, and secure retirement for times such as these!

Rev. Dr. Todd Adams

President & CEO

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UNA OPORTUNIDAD PARA INNOVAR

En esta fecha el año pasado, estaba sentado para comenzar nuestro Plan de Negocios 2020 enfocándome en celebrar nuestro aniversario de 125 años, completar el segundo año de nuestro Plan Estratégico y planear viajes y compromisos de conferencias para el año. Lejos de mis pensamientos y lenguaje estaban palabras como girar, sin precedentes y pandemia. Y, sin embargo, cuando miro hacia atrás en 2020, con demasiada frecuencia esas palabras dominaron las noticias, las conversaciones comerciales y las discusiones de nuestra junta.

Nuestro equipo estaba bien preparado para servir a nuestros miembros en estos tiempos sin precedentes y para enfrentar los desafíos de la pandemia de frente. Nuestro equipo cambió a un ambiente de trabajo desde casa - reclamando rincones del sótano, el comedor o la habitación de invitados - mientras atienden las necesidades de aprendizaje electrónico de sus hijos, negocian horarios de videoconferencia con cónyuges y socios y administran todo lo que la vida puede traer. No puedo agradecerles lo suficiente por el esfuerzo adicional, la actitud positiva y el amor por su trabajo que han demostrado todos los días. Esperamos haberle servido bien a pesar de estos desafíos.

Y, sin embargo, 2021 no parece ser demasiado diferente. Continuaremos con nuestra estrategia de trabajo-desde-casa para mantener a nuestros empleados seguros, las transacciones en movimiento y las preguntas de los miembros

respondidas. Una vez que haya un uso generalizado de la vacuna y disminuyan las tasas de infección, estaremos listos para volver a participar en el espacio común, sabiendo que lo que una vez se describió como "5 días a la semana, 8 horas al día, desde una ubicación central" probablemente será una cosa del pasado. Algunos lo consideran un desafío; Yo lo considero que es una oportunidad para innovar sin dejar de centrarnos en nuestra misión clave: ayudar a los pastores y trabajadores de la iglesia a jubilarse con la seguridad financiera que merecen.

En 2021, nos comprometeremos a determinar cómo serán los próximos tres años de nuestro trabajo, además de nuestro negocio base. Estamos trabajando con dos consultores para ayudarnos en esta área. Primero, un Six Sigma Black Belt nos ayudará a afinar nuestra mentalidad pionera mientras buscamos ganar eficiencias operativas y



reducir los costos operativos mientras mantenemos un ambiente de trabajo seguro y protegido.

Muchos de ustedes conocen a la segunda consultora. La Reverenda Sandhya Jha ha estado ayudando a facilitar nuestro trabajo en diversidad, equidad e inclusión – o lo que mi hija llama – interseccionalidad financiera. Este enfoque estratégico examinará nuestro trabajo como empleador, proveedor de beneficios y administrador de la Alivio y Ayuda Ministerial. Las preguntas clave que daremos forma incluyen pero no son limitadas a las siguientes:

- ¿Cómo se ve la jubilación en culturas no-dominantes?
- ¿Cómo se entiende la jubilación de manera diferente según la subcultura de un grupo racial/étnico más grande?
- ¿Cómo aprovechamos nuestro estatus como fideicomisario no bancario para trabajar con aquellos que son bivocacionales o que trabajan a tiempo completo para la iglesia, pero con muy pocos ingresos relacionados con la iglesia?
- ¿Cuáles son los obstáculos que enfrentan las mujeres, a quienes seguido se les paga menos

que a sus contrapartes masculinas o comienzan a ahorrar más tarde en la vida para la jubilación?

- ¿Cómo nos aseguramos de que nuestros empleados tengan igualdad de acceso a las oportunidades de aprendizaje y desarrollo?
- ¿Cómo refleja nuestra fuerza laboral y junta directiva a aquellos a quienes estamos llamados a servir?

Ninguna de estas preguntas será respondida en 2021 o incluso en 2022. Estamos comprometidos a examinar los múltiples lentes del ministerio que componen el Movimiento de Restauración Stone-Campbell. Nuestro objetivo es crear una mesa redonda en la que todos sean iguales y continuando a expandirse para garantizar que todos sean bienvenidos y puedan asegurarse a sí mismos y a sus seres queridos en la jubilación. Para lograr este objetivo, estaremos entrando en nuevas conversaciones de maneras sin precedentes, ¡mientras aseguramos una jubilación Solida, Sabia y Segura para tiempos como estos!"

Rev. Dr. Todd Adams

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Have a financial question?

Ask Pete!

Pete^{the}
Planner



In each issue of The Bridge, Pete the Planner® answers your financial questions. To submit a question for Pete, email communications@pensionfund.org and put “Ask Pete” in the subject line. For personalized assistance, members can reach out to the financial concierges at Your Money Line. Your Money Line is a free benefit to Pension Fund members offering financial coaching and a personalized online dashboard that provides calculators, tracking tools and eLearning courses. Learn more about Your Money Line at pensionfund.org/yourmoneyline.

Last year was scary financially. I want to be more confident this year. Can you help me revamp my budget?

This past year was certainly one for the books! The job losses and market drops were enough to make even seasoned financial professionals pause for a moment...or ten. It is a great time to take stock and reset your finances, beginning with a budget reset.

Stability brings comfort during challenging times and can ease the strain of tumultuous events. With stability you can be confident you can weather the storm because you have done the right things with your finances today in preparation for an uncertain tomorrow.

The right things include having sufficient savings, paying off debt and saving for retirement.

It all begins with the word ‘budget’ — it is such a simple word yet is an incredibly powerful tool.

So, let’s revamp your budget!

1. Start with an inventory of your emergency savings, debt, and retirement.
2. Ask yourself these questions:
 - Do you have three months worth of expenses saved in an emergency fund?
 - Are you consumer debt-free?
 - Are you saving up to the match for your retirement?

If you responded with a resounding ‘no’ to any of these questions, your revamped budget needs to include

savings and debt reduction to help build stability and confidence in your finances.

3. Next, create goals for savings and debt reduction. This will depend on where you are in the savings journey, but we usually recommend starting with \$1,000 as your first emergency goal if you have consumer debt to tackle.
4. If you are not saving to the match with your retirement, set a goal to get there too.

Now, let’s take an honest and thorough look at your current spending and how it measures up to the Ideal Budget guidelines.¹ The goal is to find margin, or extra money, in your budget to address savings deficiencies and/or debt reduction.

1. <https://petesmoney.school.com/ideal-budget>

5. Look for areas where you are overspending from the guideline recommendations. Your first budget adjustment is to reduce that category to fall in line with the Ideal Budget guidelines.

6. Next, choose another category that you can reduce by 10%. As budget categories are being reduced, margin is being created that can be allocated to the savings category.

7. Once you've reached the \$1,000 in emergency savings goal, the 10% allocation becomes the money to be used for debt reduction.

8. After your debt is paid off, and you have taken a moment to celebrate your success, you'll go back to saving 10% to build up your emergency fund to three months of expenses.

Improving your financial confidence can be achieved with adequate savings, limited debt and good spending habits, all of which are facilitated through budgeting.

For additional information check out our budgeting course and the **Break the Cycle: Paycheck to Paycheck** course at yourmoneyline.com/pensionfund.

I would like to retire in 5 years, but the volatility of the market has me concerned. Can you help me figure out if I am still on track to meet my goal?

Market volatility can make even the most comfortable investors worry about the security of their investments. As you approach retirement, this unease can intensify as you near needing the money you have worked so hard to set aside. If market volatility is turning your stomach, it might mean you are taking too much risk. The Your Money Line team can help you run some retirement projections to determine how you are tracking toward retirement. First, it is important to understand there is a difference between risk capacity and risk tolerance.

Risk capacity is the amount of risk you need to take to reach your financial goals in retirement. At the rate you are saving for retirement you might only need to earn a 3-4% return to reach your retirement goals. Alternatively, if you delayed saving, your rate of return might need to be two or more times this rate to fully fund your retirement goals.

Risk tolerance, on the other hand, is the amount of risk you are comfortable taking with your retirement dollars. Risk tolerance is often described as your "gut for risk." Does the thought of watching your account

value drop for a few months make you break out into a cold sweat? Do you lose sleep thinking about the last account statement you got in the mail? Or do you ignore them, shrug your shoulders, and keep going? Some people do not tolerate risk and volatility as well as others, and that is to be expected. However, it should not be ignored or minimized.

The key to financial security in retirement is to ensure you are saving enough now to allow your risk tolerance and your risk capacity to be similar, if not equal. If that sounds complicated, it is because it can be. The good news is *Your Money Line* is here to help assess how you are doing as you work toward your retirement goals. Our course created specifically for Pension Fund members, **Preparing for Retirement**, can help you see the big picture and ease the transition. And, our team can help you review retirement projections, longevity of dollars in retirement, and help you troubleshoot if you are not tracking as expected. Keep in mind, the *Your Money Line* team cannot provide investment advice. Once you can review retirement projections you will want to reach out to your financial advisor to review specific investment allocations and address any possible changes.

SETTING ACHIEVABLE GOALS

In 2020, we managed unpredictable circumstances and did our best to stay collectively upright. With the start of a new year, we have an opportunity to evaluate where we now stand, on new ground.

Goal-setting is an important part of preparing for a strong financial future. Organizational psychologist, and Wharton's highest-rated professor, Adam Grant, recommends remembering it is not about one goal looming large at the moment; what is most important is confirming your priorities are in order.¹ Grant drives home the point that those who have big goals should focus on their process and system. Spending time obsessing over large goals leads to little action, but those who give attention to their process *for reaching the goal* have a much better chance of turning dreams into reality.²

We often think of our goals in terms of things we will stop doing as opposed to those things we will start doing. Grant shares it is more

difficult to give up on or stop doing something than it is to embrace a new positive change.² Many of us have experienced this concept in the modern approach to Lenten practices, adding time for prayer instead of forgoing soda and chocolate.

In the case of our personal savings, this could look like choosing to “*start* saving 10% of monthly income toward long-term financial goals” instead of “*stop* eating out or traveling”. Similarly, organizations could see providing retirement products as a way to *start* supporting employee financial wellness, instead of seeing it as something that will require them to *stop* spending money on other budget items.

By putting our energy into the process, we can enjoy the sense

of accomplishment and success that comes from seeing tangible commitments to your goal. This proof of a commitment provides motivation to do what is needed tomorrow to continue pushing toward the finish line.²

Once you set your goal, it is important to use the right tool to support it. Pension Fund products offer a safe place to save. The base interest earnings and protection from market volatility ensure your money has not lost value by the time you need it. Your Area Director (AD) is here to provide a bridge from conceptual goal to tangible commitment and action.

In 2021, our team would like to invite you to act. With our new EasyWebinar platform, we can schedule engaging

NOTES

1. <https://www.theceomagazine.com/business/management-leadership/work-with-adam-grant/>

2. <https://www.inc.com/jeff-haden/adam-grant-says-understanding-1-thing-separates-successful-people-from-those-who-only-dream.html>

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OUR 2021 ROADMAP

Here are the highlights of our Information Technology enhancements in 2020:

- **New Product Launch** – Our new 457(b) plan is a tax-advantaged deferred compensation retirement plan for non-steeple members who want to make retirement plan contributions in addition to a Tax-Deferred Retirement Account-403(b) and/or Pension Plan.
- **Online Enrollment** – Members can now enroll into products from anywhere, at any time. Online enrollment provides a more efficient, streamlined, and secure process to help you on your *Road to Financial Wellness*.
- **Employer Portal** – Employers with ten or more employees may have secure online access to manage and view employer-sponsored accounts, view and manage enrollments, open support tickets with Pension Fund, and upload and view important organizational documents.
- **Security Enhancements** – Our staff has worked to encrypt members' personal data, thus making the data unreadable in the event of a breach. We have also expanded the use of two-factor authentication with internal staff and deployed industry-best email protection software to filter our spam and remove harmful emails.

Protecting our members' information and providing convenient access is our top priority. Here are some of our projects on the 2021 road map:

- **Member Identity Management** – Work is under way to deploy new tools to assist in detecting and preventing fraud. We utilize digital identity intelligence and digital authentication to help spot suspicious behavior in nearly real-time and make well-informed decisions.
- **Providing additional self-service options** for beneficiary management and Required Minimum Distributions (RMD) elections for TDRA and IRAs via the Member Portal.
- **Allowing members to upload and view important organizational documents** via the Member Portal.
- **Improvements to the website** – We are updating our website to improve search, navigation, and content to enhance our customer experience.

virtual presentations specific to your organization. Likewise, if you are interested in a personalized meeting for you and your family, we can provide a video call option through Microsoft Teams. We can be face-to-face, ready to support you, wherever you are.

Meeting with your Area Director virtually allows you to explore the full scope of opportunities available to members and employers. Set a time to meet with us today so we can help you:

- Review your organization's existing Participation Agreement on file with Pension Fund
- Understand spouse eligibility for products
- Better understand self-service in the Member Portal, including new online enrollment options
- Discuss maximizing retirement savings
- Learn about utilizing the high-yield savings option available to our members (Benefit Accumulation Account)
- Consider how to increase your personal savings on an annual basis
- Explore Your Money Line
- Consider rollover opportunities to consolidate your retirement accounts

It is our pleasure to support the development of your goals and empower your steps toward action. Set a meeting with your Area Director today!

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Helping you find the Road to Financial Wellness



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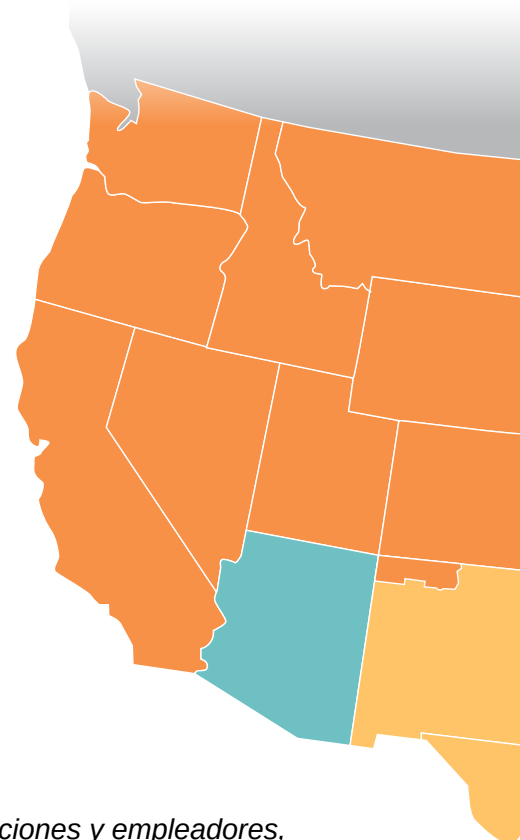
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**Para mejor servirle a las congregaciones y empleadores, Pension Fund cuenta con Directores de Área que hablan español.*

**To better serve congregations and employers, Pension Fund has Spanish-speaking Area Directors.*



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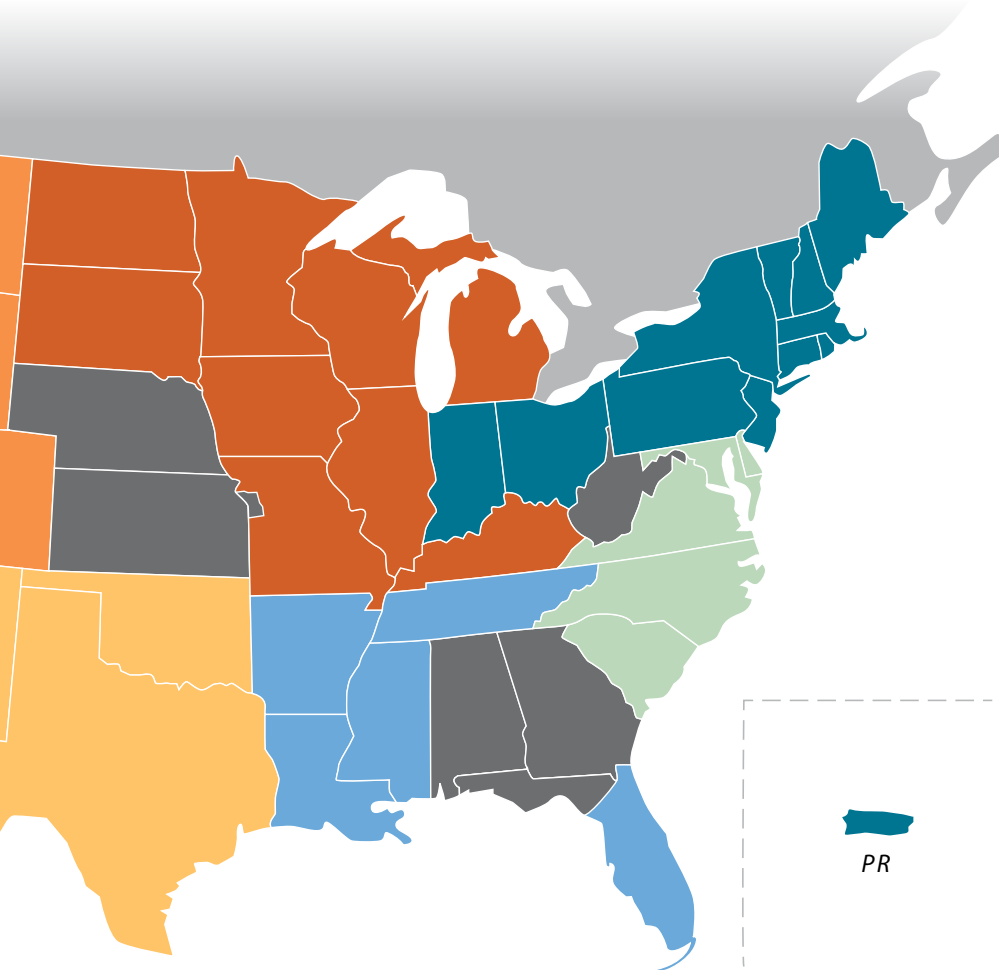
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GRATITUDE

As we begin a new year, we often take time to reflect on what we are grateful for last year and hope for this year. A French proverb shares, “Gratitude is the memory of the heart.”

What Is Gratitude?

Over Christmas, I read Diana Butler Bass’s book *Grateful*. She writes of the transformative power of giving thanks. Across all religions, gratitude is a common thread and spiritual practice. Bass shares that gratitude is a personal and communal practice. It is a disposition of abundance and recognition that we live in a universe of gifts (air, sunrise, love of friends and family, water, food, nature). Gratitude is an emotional and moral response—expressing “this is amazing” and to be shared.¹

Gratitude is the quality of being thankful. It is the readiness to show appreciation for and to return kindness. **Gratitude**, which rhymes with “attitude,” comes from the Latin word *gratus*, which means “thankful, pleasing.” When you feel gratitude, you’re pleased by what someone did for you and pleased by the results.

When asked what they are thankful for in a year that tested all of us, Pension Fund staff shared intangible experiences—time with kids, the birth of a child, time spent outside instead of commuting,

slowing down and having time to cook, being employed, experiencing a perspective shift leading to new healthy habits, and survival of a loved one from COVID-19 after a long hospitalization. The common thread in this list is that they cannot be bought or stored. They touch the heart.

What are the Benefits of Gratitude?

Gratitude stimulates the happy section of your brain. Amit Sood, MD, shares in his book *The Mayo Clinic Handbook for Happiness*; no magic pill can improve energy, sleep, or kindness. Instead, he shares that counting one's blessings each day through daily gratitude has been shown to increase physical health, sleep, and immunity.²

According to a study published in the *Cerebral Cortex Journal*, the hypothalamus, which manages stress, and the ventral tegmental area, which produces the sensation of pleasure, are both stimulated when we show gratitude or generosity.³

How to Get Started?

Dr. Sood from the Mayo Clinic suggests the following:

- **Using gratitude cues.** Keep photos of things or people that make you happy, such as positive scriptures or inspirational quotes in highly visible locations like on your computer or refrigerator.
- **Making a gratitude jar or keeping a gratitude journal.** Jot down a daily note of positive

thoughts, no matter how small, and share them with friends or family.

Mary Jo Leddy writes in her book *Radical Gratitude* of ten “habits of being grateful that can help us live with spirit ... in a dispirited time and place.” She suggests beginning to practice gratitude before you feel you are ready and thinking with your heart.⁴

The simplicity of this Buddhist prayer, included in Bass’ book, is an attainable illustration of gratitude:

*Let us rise up and be thankful,
For if we didn't learn a lot today,
At least we learned a little,
At least we didn't get sick,
And if we got sick,
At least we didn't die;
So let us all be thankful.*¹

As we define our own “silver lining,” we have an ability to cultivate a mental attitude that will bring thanks and happiness. I am grateful to share these insights, and hope that they will help us find gratitude and wellness in the new year.

NOTES

1. Diana Butler Bass, *Grateful. The Transformative Power of Giving Thanks* (Harper Collins, April 2018)
2. Amit Sood, *The Mayo Clinic Handbook for Happiness* (Da Capo Press, 2015)
3. Robert A. Emmons and Janna Huill, *Words of Gratitude for Mind, Body, and Soul* (West Conshohocken, PA: Templeton, 2001), 52
4. Mary Jo Leddy, *Radical Gratitude* (Orbis Books, Sept. 2002)

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MRA: IN SUPPORT OF MINISTRY

More than once over the last couple of years I have said or written that I believe with all my heart that there has never been a more crucial time for proclaiming the Good News of the Gospel of Jesus Christ. I believe that still, perhaps even more so, given the events of the last year or so in the United States, in Canada, and around the world.

We have, over the last 12–13 months, experienced a wave of individual, communal, and global chaos and loss. It has been a time that has exposed, in a new way, challenging and painful divisions across the United States. It is a time that has, for so many of God's beloved, been wrought with sorrow. "Come, Lord Jesus, and soon," was, I believe, a common prayer during Advent, perhaps, is still a desperate plea rising up from across the terrain of a pandemic that has made our everyday heartaches and the national crises that much more difficult to navigate.

At the front lines, and deep in the trenches of our communal pain, has been our pastors—men and women who have ached with us, assured us of God's love for us, held us in prayer, and worked to assist their congregants and communities in need. Like all

of us, our pastors are weary and worn and, perhaps, need a good gospel Word as much as any of us.

Pension Fund, via Ministerial Relief and Assistance (MRA), has been able to stand with many of our pastors and their families over the last year as they faced crises of their own. In 2020, we offered over \$2 million in assistance via the 13th Check, Emergency Aid Grants, and Ministerial Relief Pensions. Funding also allowed us to continue, via technology, the crucial work of programs such as Excellence in Ministry (EIM). All of this is due to the faithfulness of our donors. The Church, through generous gifts, made these things possible. We stand grateful.

We also rolled out new MRA programs this year, such as our Parental Leave Assistance, a program designed to assist congregations in supporting

parental leave for their pastors while also seeing to the needs of the congregations in the absence of those pastors. The Reverend Allison Ruari, an associate at Vine Street Christian Church in Nashville, wrote to us about what such a grant meant for her congregation:

“The parental leave grant from Pension Fund was a gift to both my family and my congregation. While my congregation was proactive about updating and providing a generous leave time ... the timing of my pregnancy didn’t allow for much lead time to make sure adequate funds were available for someone to fill in and take over some programmatic elements of my position. Because of this grant, programs and activities were able to continue smoothly with oversight and coordination from our divinity student intern.”

We have also offered vocational counseling grants for bi-vocational pastors, gift pensions for new church plants, and low-interest loans for EIM participants working to eliminate debt. In short, we are listening with open ears to the needs of today’s pastors in hopes that we can, through MRA programs, stand in support of them and their ministry for decades to come.

The need is great—and we need your continued help to meet it. We would be honored to include you in our role of Ministerial Relief and Assistance donors this year. A gift of any size supports MRA programs across the board, serving as a tangible sign of the Church’s presence with our clergy and congregations in need.

There are a variety of ways to give, and I welcome a conversation with you to discuss various options.



Our development team would also love to speak with you about joining the Chase Society—membership includes a \$5,000 threshold gift (via estate gift, beneficiary designation, or outright cash gift) to MRA, which then is held in our endowment fund at Christian Church Foundation so that its proceeds can support MRA in perpetuity.

I also want to share with you that, for the third year in a row, we have 100% staff participation in MRA—every single staff person at Pension Fund is invested in the mission at some level with a paycheck contribution to MRA. This sort of real team effort in our mission cannot be overstated. I am grateful every day for my colleagues. As I am for each of you and for the work we do together, in Christ’s name, *in support of ministry.*

I am hopeful, Church, for the year ahead and I trust that I do not hope alone. May God’s grace continue to bless you all, just as this work blesses so many.

Rev. Julie Richardson

Vice President for
Development
jrichardson@pensionfund.org





Image courtesy of Mississippi Boulevard Christian Church (Dec. 2019)

MISSISSIPPI BOULEVARD CHRISTIAN CHURCH (MEMPHIS, TENNESSEE)

In 2021, the church is celebrating 100 years of ministry. It is rich in diversity, history, spirit, and community as Memphis' longest continually serving African American Disciples congregation.

In the “Red Summer” of 1919, dozens of cities across the country, including Washington D.C., Chicago, and Elaine, Ark. are torn apart by white supremacy, domestic terrorism, and racial riots. The Ocoee massacre in Nov. of 1920, results in the deaths of more than thirty Black men, women and children, and the Tulsa Race Massacre in the summer of 1921, sees white mobs destroy more than 35 square blocks of what was the wealthiest Black community in the U.S.

Racial tensions are boiling.

At a time when the country is in racial turmoil, Dr. Joseph Edison Walker—along with 10 other founding members—signs Mississippi Boulevard Christian Church into existence. Elder Blair T. Hunt, a civic leader and principal of Booker T. Washington High School (Memphis' first black high school) is elected senior pastor in December. Under his cultivation, the central South Memphis congregation grows from 28 to an estimated membership of 800. Hunt retires after serving 52 years, followed by a long line of prominent and influential clergymen including Rev. Dr. Alvin Jackson and Rev. Dr. Frank Thomas.

Rising to the Challenge

Nearly one hundred years later, in 2020, the deaths of George Floyd, Breonna Taylor, and Ahmaud Arbery spark protests in cities across the United States as people of color and their allies confront systemic racism, leading to renewed conversations focused on justice and racial equity and equality.

The COVID-19 viral pandemic continues to ravage lives.

Almost a century after its creation, under the dynamic leadership of Rev. Dr. J. Lawrence Turner, Mississippi Boulevard continues to advocate for equitable policy changes, access to health care, food justice and educational reform for the underserved within the Greater Memphis area.

“What's happened over the past year and throughout our country's history is troubling,” said Justin Johnson, Director of Finance. “As a church with a history of working for the cause of justice, our church and pastor have been on the front lines, ensuring the work of Biblical justice goes forth.”



“As a church with a history of working for the cause of justice, our church and pastor have been on the front lines, ensuring the work of Biblical justice goes forth.”



Over the past year, Rev. Dr. Turner has led and organized marches throughout the Memphis area and worked directly with city and state officials to ensure legislation moves forward.

Like many churches across the world, Mississippi Boulevard has needed to pivot with the rise of the COVID-19 pandemic. Switching to virtual-only worship and life group experience didn't slow their ministry work: They delivered an average of 29,000 meals per month to essential workers and families in need, their Christmas Giving Tree drive provided \$20,000 worth of toys, and they raised over \$100,000 in scholarship funds for new and returning students.

“We’re continuing to restore and cultivate hope and faith in this season by simply continuing what it means to live out the Gospel of Jesus Christ,” said Johnson. “While we may not be gathering in-person for worship, you can see from what we’ve accomplished this year that the church is definitely not closed.”

Resiliency in Retirement

The church's outstanding generosity also extends to its employees. In late 2019, Pension Fund and Mississippi Boulevard partnered to provide the Tax-Deferred Retirement Account (TDRA) option for all full-time staff with at least one year of service.



“Being a part of Pension Fund is hopefully going to see to it that our staff will one day be able to retire and not have to struggle just to make it month to month. We offered this plan because we want our staff to feel cared for and one day reap its benefits.”

“We had a long-standing relationship with another organization, but the plan wasn’t set up in a way that would allow for staff to be able to contribute to their funds and take control of their financial futures,” said Johnson. “Within a month or two we’d hammered out a plan our staff loved and the church was proud to implement.”

Staff members are automatically enrolled into the program and receive employer contributions, but the church also encourages employees to contribute their own funds. According to Johnson, more than 70% of eligible employees contribute additional funds, and his hope is that percentage will rise with time.

“As a church, we try to take a holistic approach with regards to caring for our staff,” said Johnson. In addition to competitive salaries and retirement benefits, the church offers robust health benefits.

“Being a part of Pension Fund is hopefully going to see to it that our staff will one day be able to retire and not have to struggle just to make it month to month,” said Johnson. “We offered this plan because we want our staff to feel cared for and one day reap its benefits.”

Mississippi Boulevard will be celebrating 100 years of ministry in November 2021.



2020: UNEXPECTED BUT NOT UNPREPARED

Last year certainly was not what any of us expected—in the financial markets or otherwise. We knew we would see an increase in investment market volatility, but not to the extent we experienced—with COVID-19 causing the economy to grind to a halt, combined with civil unrest and political chaos.

The first quarter of 2020 resulted in significant losses in the equity markets, causing even well-diversified, balanced portfolios to drop 15–20% or more and leading Pension Fund to delay any Special Apportionment decision until September. This was a good move because the equity markets stabilized and began gaining traction, allowing Pension Fund to make up for the first quarter losses and establish a funding level sufficient for a 3.0% Special Apportionment Credit (SA).

More recently, our board of directors voted to give a Good Experience Credit (GEC) for both the Tax-Deferred Retirement Account and the Benefit Accumulation Account of 1.0% and 2.5%, respectively.

The year 2021 has begun on a good note for our investment program. We ended 2020 with good funding levels across all products, due to a strong fourth quarter. It will be a long year, but we hope this positive trend continues and allows our board to consider an SA and GEC again.

On that note, during their board meeting last November, our directors adjusted minimum funding requirements to allow for a GEC in newer products such as IRAs (Traditional and Roth) and our new 457(b) plan, while still providing some buffer to protect against adverse financial markets. Because of their growth in popularity and their nature (base rate + potential GEC), these specific products have a more difficult time growing reserves to the level that would traditionally allow for GEC consideration.

Of course, there is no guarantee of an SA or GEC in 2021, but with some stability in the global financial markets and these guideline changes, Pension Fund can maintain sufficient reserves required for SA and GEC consideration.

David Stone

Chief Investment Officer
davids@pensionfund.org





IN MEMORIAM

Following are member deaths that were reported to Pension Fund between July 1 and December 31, 2020.

Jaikwan Ahn
Los Angeles, CA

Janette T. Akin
La Verne, CA

Patricia A. Albert
Des Moines, IA

William H. Anderson
Bethel Island, CA

Rieta Joyce Anderson
Pleasant Hill, MO

Donald D. Anderson
Topeka, KS

Suzanne Fox Anthony
Parker, CO

Jack E. Arrington
Rowlett, TX

Pattie Miles Arvin
Lancaster, KY

Elvis W. Austin
Cleo Springs, OK

Julie Ferguson Azbell
Arenzville, IL

Dwight E. Bailey
Shreveport, LA

Jarrell C. Baker
Las Angeles, CA

John M. Baker
Girard, PA

Louise E. Banks
Brookfield, CT

E. Patricia Barbier
Sun City West, AZ

Doris P. Barnes
Wilson, NC

Clyde E. Barnes
Colorado Springs, CO

Charlene E. Bartholf
Amarillo, TX

Jeffery Lee Bartlett
Bellefontaine, OH

Robert S. Bates
Indianapolis, IN

Sarah-Louise B. Beck
Indianapolis, IN

Dorotha M. Becker
Enid, OK

Deidi Ann Bergestuen
Fort Worth, TX

L. Hudson Biggio, Jr.
Prosper, TX

Arthur H. Bishop
Gainesville, VA

Bessie E. Bishop
Greeley, CO

William Bodine
Louisville, KY

John H. Boehnke
Richwood, TX

Lea R. Bortell
Black Mountain, NC

Dorothy Jane Bostick
Wilson, NC

Daniel L. Brooks
Tyler, TX

Francis Wayne Bryant
Wilsonville, OR

Louise Buechley
Michigan City, IN

Karen M. Burns
Edmond, OK

Elaine M. Bush
Centralia, IL

Marcia S. Butler
Atlanta, GA

Kelly M. Caldwell
Gravois Mills, MO

Olive Jean
Cauger-Chipper
Indianapolis, IN

Cheryl Chandler
Fort Worth, TX

Billy G. Childress
Mabank, TX

Willis Clark, Jr.
Santa Fe, NM

Juanita S. Coleman
Midlothian, VA

Lela Ann Coleman
Mount Vernon, WA

Patsy Collins
Brownsburg, IN

James W. Collins
Lakeland, FL

Ladenia M. Cowper
Columbia, MO

Joan B. Cox
Belton, TX

Delbert M. Crocker
Nashville, IN

Joann B. Cummins
Bartlett, TN

Beverly J. D'Arden
St. Louis, MO

Don F. Daudelin
Bloomington, IL



William F. Davidson
Dallas, TX

Irene O. Davis
Norman, OK

Lew A. Davis
Tulsa, OK

Shirley T. Deeter
Riverview, FL

Gary E. DeFries
Breckenridge, CO

Victoria R. Denizard
Little Elm, TX

D. Marie Denniston
Wabash, IN

Ollie Mae Dixon
Duncanville, TX

Helen L. Dripps
State College, PA

Doris C. D'Souza
Fremont, CA

Virginia A. Duffy
Cincinnati, OH

Nancy Scott Eberhard
West Lafayette, IN

J. Clifford Ellerbrook
Lexington, KY

Catharine V. Ewing
Norman, OK

Barbara J. Farley
Indianapolis, IN

Elsie Ferrer
Fishers, IN

R. Cherry Fields
Loveland, CO

Thomas W. Fife
Gray, TN

Stephen Kent Fisher
Salem, IN

Virginia M. Fitzgerald
Quinton, VA

Alisia W. Flenory
Marion Junction, AL

Wallace R. Ford
Albuquerque, NM

Jacqueline Frame
Fulton, MO

Margie M. Frank
Washington, PA

Ronald L. Franklin
Marion, IA

Donald W. Frantz
Louisville, KY

Diana Patrice Frew
Castle Rock, CO

Robert L. Friedly
Indianapolis, IN

Ann M. Garey
Eureka, IL

Dennis Garey
Eureka, IL

Joseph A. Garshaw, Jr.
Naples, FL

Bobbie J. Gibbons
Gretna, NE

Emerson C. Gillett
Oklahoma, OK

Burl M. Graham
Nashville, TN

Frances M. Graham
Junction City, KS

Bryan D. Graves
Columbus, IN

Jonathan Graves
Flint, MI

James S. Guthrie
St. Louis, MO

Kenneth Scott Hall
Tampa, FL

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Sparks, NV

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Indianapolis, IN

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Overland Park, KS

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Franklin, IN

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Independence, MO

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Hensley, Jr.
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Burley Herrin
Stewardson, IL

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Lorena Houchen
Lakewood, CO

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Wheaton, IL

Abdul Karin-Asante
Conyers, GA

John William Kelly
Clay City, KY

Ardeth J. Kennedy
Fremont, CA

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Indianapolis, IN

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Alabaster, AL

Anna L. King
Lawrenceburg, KY

Thomas W. Kinser
Noblesville, IN

Richard Kirkland
Johnson City, TN

Donna L. Kirkpatrick
Black Mountain, NC

Clara G. Landrus
Blanchard, ID

Mary Lou Linhardt
New Albany, IN

Loren L. Logsdon
Eureka, IL

Lillie Lovelady
Marion, IN

John W. Lyons
Volant, PA

Calvin W. Majors
Ponca City, OK

Liwanag Maranao
Newark, CA

David B. Marshall
Iowa Colony, TX

John Martin
Plainfield, IN

John E. Martin
Vancouver, WA

Shirley Ann Martin
Vancouver, WA

Jacqueline Mathews
Garrettsville, OH

Jean A. Matthews
Kernersville, NC

Andrew Jackson
Matthews
Springfield, MO

John E. McCaw
Des Moines, IA

Margaret Jean
McCullum
Hutchinson, KS

Lea McKerrow
Eugene, OR

Donald B. Meyers
Jackson, MI

June E. Million-Haase
St. George, UT

Renee K. Miracle
Hartville, OH

Mary E. Mitchell
Indianapolis, IN

Geraldine Joyce Molenhour
Indianapolis, IN

Carol Ann Moody
Helena, MT

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Liberty, MO

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Louise Reeves
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San Gabriel, CA

Ralph Stephen Rice
Sioux City, IA

Pearl R. Risinger
Dripping Springs, TX

Lola A. Roberson
Raleigh, NC

Betty M. Rogers
Ft Worth, TX

Arlene C. Rollins
St. Louis, MO

Glenda L. Roos
Murray, KY

Dolly M. Rose
Rutherford College, NC

Richard L. Royal
Miami, TX

Margaret Rubick
Indianapolis, IN

Roy M. Rutherford
Claude, TX

Narka Keller Ryan
Catonsville, MD

Tychicus Sabella
Sharon, PA

John S. Saleeby
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Newbury, MA

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Kalispell, MT

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Nampa, ID

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Elyria, OH

Dale E. Slifer
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Hampton, TN

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Sherman Oaks, CA

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Bayamon, PR

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

We gratefully acknowledge contributions made between July 1 and December 31, 2020, 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).



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 Young Ik and Ayoung Cho
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 Anna Grubbs
 Lari Ray Grubbs
 Richard and Emily Guentert
 Elena Guillen
 Daniel and Mary Michael Gulden
 William and Delores Gwaltney
 June Haase
 Frieda Hall
 Shirley Hallock
 Robert Halstead
 Nancy Hanby
 Bonita Hardy
 David Harker
 Robert and Mary Harris
 Judith Hart
 William and Patricia Hartford
 Suellen Hartley
 Chandra Haskett
 Gaylord and Diana Hatler
 William and Amanda Hauck
 Mary Hauptman
 Brenton and Christina Haworth
 Robin Evette Hedgeman
 Frank Helme
 William Helsabeck
 Nita Floe and Robert Hempling
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 Iva Hendricks
 M. Miles and Ruth Henry
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 Angela Hornung
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Phyllis Brooks Jones	Robert and Shirley Marty	Cynthia Newman	Nancy Prindle
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Dale Kelley	Martha McBroom	Joann Nisbet	George and Willa Randall
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Edward Kolbe	Isobel McDaniel	Linda Norville	Kerry Reed
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James Kubecki	Donald Nunnally	Bernard Oakes	M. Ann Richards
Daniel and Susan Kuhn	Connie McIndoo	Richard and Mary Ober	Della and John Richardson
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Joanne Laird	Barbara McKern	Olga Oquendo	Julie Richardson
Raymond Lambert	Glenn and Lea McKerrow	Mable Owens	Elizabeth Richey
S. Yvonne Lambert	Phillip and Tana McKinley	Robert and Mary Ann Owens	Sarah Richey
Judith Landry	Tana McKinley	Connie Palmer	Carolyn and Ralph Ricksecker
Arlene and Jackie Lasey	Brandon McLarty	Lester and Janelle Palmer	Jerry Ridling
Richard and Nancy Laslo	Richard McVicar	Mary and Ralph Palmer	Jennifer Riggs
Carolyn Ledford	Georgia Meece	Teresa and Albert Dulyea-Parker	Phyllis Ringham
Betty Joann Merritt and Jerry Lee	David Meeker	Mary Anne and Rodney Parrott	Doranoemi Tordella Rios
William and Dana Lee	Margarete Meier	Coy and Fay Parsley	Omar Daniel Rios and Doranoemi Tordella Rios
Helen Lemmon	Radhika Mereddy	Gabriel Lopez-Patino	J. Keith and Patricia Roberson
Eva and John Lerue	Dagmar Merrick	John and Margy Patterson	Tashana Robinson
Judith Lester	Glenn and Janet Mers	Robert Patterson	Joan Rodgers
Clarence and Rozella Lever	Ralph and Ann Messick	Claude Payne	
	Walter and Inez Messley		
	Peter Method		
	Arthur and Billie Jean Meyer		

Eliseo and Elizabeth Rodriguez
 Juan and Sonia Rodriguez
 Richard and Jean Roland
 Walter Ziffer and Gail Roseuthal
 Matthew and Cayla Rosine
 Patrice and Charles Rosner
 Calvin Ross
 Terry Rothermich
 Edward and Amy Roupe
 Cy Rowell
 Carl and Joann Rucker
 Gerald Rudberg
 Winifred Shaw-Rutherford and Cleveland Rutherford
 V. Dennis Rutledge
 Tychicus Sabella
 William Sager
 Margaret Salisbury
 Joshua Santana
 Donna Jean Sargent
 Guy and Loretta Sawyer
 Margaret Sawyer
 Olive Schimmel
 C. William and Elizabeth Schiphorst
 Charles Schmidt
 Lawrence Schreiber
 Lynn and Linda Scott
 Paul and Deborah Seal
 Wilma Floydette Seal
 Mary Sgro
 Frances Sharp
 Phillip and Frances Sharp
 Margaret Shaw
 Matthew T. Shears
 Jefa Sheehan
 Jean Sheffield
 S. Thomas and Caroline Shifflet
 Beulah Shirley
 William and Mary Shoop
 Dale Shreeves
 William Sikes
 G. Hood and Doris Simon
 Sarah and Victor Singer
 Suzanne Skooglund
 Aaron Smith
 Bruce and Dorthy Smith
 Emily Smith
 Emmet and Judith Smith
 Franklyn Smith
 Geraldine Smith
 Greg Smith

Roberta Smith
 Roger Smith
 W. Michael and Anne Smith
 Whitfield Smith
 Randall and Anne Smithson
 Jack and Lana Snellgrove
 Tyler and Mary Soine
 Beverly Dale and Lawrence Souder
 Elizabeth Spain
 Ernest and Kathryn Speckman
 Richard Spellman
 Kimberly Spencer
 Perry and Doris Spencer
 Jimmie and V. Joanne Spiller
 Rodney and Maria Spitler
 Robert Stauffer
 Carlene Kay Beasley Steel
 James and Caroline Steele
 Milo and Marian Steffen
 C. Thomas and Cheryl Steiner
 John and Dawn Kizzia Stemple
 Keith and Jacelyn Stephenson
 Paul and Karleen Sternisha
 William and Terrilyn Stewart
 Patricia Ann Stockdale
 Jan Stone
 Lynda Stone
 Ann Stratton
 Donald and Leanne Stump
 Joseph and Alice Stump
 Nancy and E. Ambrose Stump
 James and Gail Suggs
 Jacquelyn Meece and Leslie James Summers
 Dianne and Stephen Sweckard
 Alice Sweeney
 Robert and Martha Sweeten
 Betty Taber
 Wilma Jean Tade
 David and Elizabeth Brash Taylor
 Marilyn Taylor
 Scott and Patty Taylor
 Virginia Miller Taylor
 Elizabeth Eilene Theilig
 Doris Thompson
 Archie Thornton
 Gary and Barbara Thornton
 John and Lila Thrasher

Carl Tinnea
 Janet Tolman
 Horace Tomlin
 Andrea Toonder
 Patricia Trader
 M G Timmons Living Trust
 Mamie Young Charitable Trust
 Trustee(s) of the Ratcliff Family Living Trust
 William and Jean Tucker
 Chad Turner
 Vernon and Martha Ummel
 Linda VanBebber
 David and Aida Margarita Vargas
 Joyce Veatch
 Lawrence and Margaret Veatch
 Juanita Vegiard
 P. Steve Votaw
 A. Guy Waldrop
 John and Katherine Walker
 Edgar and Joyce Wallace
 Sharon Warner
 Wayne and Norma Warren
 Harold Watkins
 Ida Watkins
 Stanley Ellis Watson
 Charles Waugaman
 Ralph and Terri Wearstler
 Nancy and Reginald Webb
 Leroy Weber
 Gary Weedman
 Linda Wells
 Joseph and Marie Westfall
 John and Ruth Weston
 Argelia Colon Whitacre
 James and Lois Whitaker
 Lois Whitaker
 Carl and Beverly White
 Sylvia White
 Wanda and Curtis White
 Judith Whitehouse
 Barbara Whitt
 Ann Willard
 Clarence and Barbara Williams
 Randy and Linda Williams
 Susan McDougal and Newell Williams
 Clark and Barbara Williamson
 James Wilson
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Robert and Evelyn Winger
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 Douglas Wirt
 Rodney and Laura Witte
 Kenneth Woods
 Judith Ellen Woolsey
 Nancy Worden
 Maudine Wordlaw
 Marilynn Works
 John Wray
 Patricia Yates
 Jose Yharte
 Barbara Younce
 Karen Jane and Bennie Yount
 Fred Zacharias
 Richard and Peggy Ziglar
 Dennis and Karen Zimmerman
 Roger and Sherry Zollars
 Elizabeth and Donald Zumwalt

CHURCHES or ORGANIZATIONS

Christian Womens Fellowship
 First Christian Church, Clearwater, KS
 First Christian Church, Edwardsville, IL
 First Christian Church, Idaho Falls, ID
 First Christian Church, Bryan, TX
 First Christian Church, Texas City, TX
 First Christian Church, Arlington, TX
 First Christian Church, Hopkinsville, KY
 Hope Church, Bound Brook, NJ
 Ontario Assembly of the Christian Church
 Ridglea Christian Church, Fort Worth, TX
 Washington Avenue Christian Church, Elyria, OH
 Christian Church of Connellsville, PA
 Federated Church of W. Lafayette, IN
 Christian Church in Nebraska
 La Iglesia Cristiana En Puerto Rico
 United Christian Missionary Society, Indianapolis, IN

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	Judy Bever	Cleveland and Linda Bryant	Linda and Richard Cueni
Tommy and Vickie Akers	Ethel Bingham	Gloria and Richard Bucher	William and Linda Curwood
Kathryn Albers	Betty Blakemore	Patricia Bunton	V. Jean Daetwiler
Don and Judy Alexander	Sara and Frank Blodgett	Carol Burkhalter	Marjorie D'Antonio
Frances and John Alford	Edward Bodanske and Diane Bodanske-Dowthitt	Ann Horton Burns	Roger Davidson
Edwin and Sandra Allen	David Boger	Patricia and George Burris	Gilbert Davis
John and Marsha Von Almen	Joan and Garland Bohn	Elaine Bush	Joan Dennehy
David Altizer	Alan and Joan Bone	Timothy Butler	Leslie L Hildreth and Thomas Mark Denton
Lyle Anderson	Angel Bonilla	Susan Shadburne and Don Call	Rebecca Dickinson
Susan Anderson	William and Lucille Booth	James Carpenter	Steven and Donna Doan
Margaret Anderson	Eugene and Karen Boring	Elizabeth Carrasquillo	William and Donna Dodson
John and VarDeen Andrae	Victor and Megan Boschini	Cheryl Carter	Patricia Dorisse
Enid Olivieri-Ramos and Ceferino Aponte	Martha and Bill Boswell	David Cartwright	Harold and Ann Doster
Marilynn Aushman	Stephanie Boughton	Mary and Brent Cary	Cynthia Dowell
Charles and Burnell Babcock	Robert Boyte	Paul and Ruth Channels	Duncan and Tina Draper
Deanna Baker	Robert and Ruth Bradley	Linda Cheverton	David Dunning
Martha Baldwin	Don Brewer	John and Belinda Churchill	Paul and Michaelene Durbin
Mary Bancroft	Donald and Nancy Brewer	Karen and Gregory Clapp	Stephanie Edge
Nicanor and Elsa Bandujo	Geoffrey Brewster	Robert Clark	Ester Edwards
Clifford and Mary Barber	Eugene and Elizabeth Brice	Robert and Ida-Anne Clarke	Nancy and Albert Eichorn
Bruce and Laura Barkhauer	William and Janet Elaine Briley	Jerilyn Close	Patsy English
Edith Barley	Berlena Brock	Patrick Cogswell	Charles and Mary Evans
Ladonna Barnett	James R. Brooks	Marylyn and Dr. Alan E. Cole	Douglas Evans
Lawrence and Jennifer Bass	Michelle Brown	Sharon Coleman	Edward McCurley and Jane Ewalt
Dorothea Becker	Larry Brown	Sandra Collins	O. David Farrar
Mitchell and Karen Ruth Becker	Candice and William Brown	Marilyn and Albert Combs	Ted and Barbara Faulconer
Karmyn Bedgood	Lula Spencer and Columbus Brown	Shirley Compton	Faye Feltner
Betty Beeson	John and Janice Browning	Clifford Cox	Maurice and Sara Fetty
Virginia Bell	Roy and Gerry Browning	Duane and Susan Cox	Paul and Ruth Few
Charles and Martha Beneze	Charles and Laverne Brumley	Lisa Cripe	Margaret Fines
Thomas and Beverly Benjamin	Jacquelin Brummel	William and Patricia Crowl	Martha and Gregory Fitch
Charlotte Berry	Margaret Bryan	Donna Wolff-Crump and Robert Crump	Terry and Frieda Foland
		Allison and Philip Cuba	Joan Fowler

Virginia Fraley	Jane Herrington	Joanne Laird	Edwin and Louise Michael
Dixie and Ralph French	Nathan Higginbotham	S. Yvonne Lambert	Dixie Miller
Deborah Owen and Kevin Frings	Charles and Marilyn Highfield	Elizabeth Lambert	Philip Vernon and Paula Miller
Joe Ann Fuller	Claudette Hill	Dennis and Lana Hartman Landon	John Scott Miller
Ivan and Carolyn Fuller	Henry and Kathryn Hilliard	Judith Landry	David and Ruth Ann Mindel
Elaine Fulp	William and Betsy Hine	Phyllis and Robert Lane	Alice Mitchell
Leslie and Margery Galbraith	Helen Hodkins	Richard and Nancy Laslo	Robert and Mollie Mitchell
Jerry and Anna Galbreath	Helen Hodkins	A. Oden and Fonda Latham	John and Judith Moore
Barbara and Raymond Galloway	Betty Hogan	Richard Lee and Doris Lauer	Glenda and Rodney Moore
Lila Gammon	Deloris and James Holiman	Marvin and Mary Katheryn Layman	Richard and Constance Moore
J. Gardner	Carolyn Hopkins	Ruth Lee	Herschel and Yolanda Moore
Elizabeth Garrett	Joan Houston	Leonard Leslie	Diana Morse
Robert Gates and Judith Palumbo-Gates	Josephine Hughes	Ferris Leslie	Martha Moseley
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Larrie and Linda Gaylord	Kathryn Hull	Joe and Betty Lindsoe	Fred Moseley
Phil Gilliland	Nicholas Hume	Ana Loubriel	Donna and James Mueller
A. Stephen Ginn	John and Toni Imbler	Lanny Lybarger	Verl Murphy
John Glosser	Christina Irvin	John and Margaret Lyons	Frank and Roberta Needles
Gerould and Bonnie Goldner	Jayne and Carl Jackson	Arne and Virginia MacFarlane	Edith Newby
Valera Grant	William and Mary Jacobs	Robert and Shirley Magee	Judith Ney
Carol and Larry Grimes	Ellen Jandebeur	Linda Manns	Diep Mong Thi Ngo
Jorge and Jalma Guevara	Eileen Janzen	Howard and Dorothy Marshall	Phan Nguyen
Marcia and Gale Hagee	Sharon Jarman	Sheryl Martin	Jean Nichols
Susan Hakansson	Richard and Rene Jensen	Andrew and Jean Matthews	Gregory and Denise Nichols
Stephen and Lisa Haley	Karen and David Kovalow-St John	Kyle Maxwell and Debra Powell-Maxwell	William and Patricia Nottingham
Robert Halstead	Richard and Jessie Johnson	Dortha May	Jill Novak
Linda and James Hamlett	Darrell Johnson	Frances Mayberry	John Novikoff
Phyllis Augustine Hammond	Tim Johnson	Marilee McCallister	Kristy Ohneck
Donald and Nancy Hammond	James and Mary Johnson	Thomas McCracken	Lisa Faye Orr
Jerri Handy	Loy and Janie Jones	James and Pamela McCurdy	Margaret Owens
Barry and Diana Hanke	Richard and Linda Jones	Marlene McDaniel	Lester and Janelle Palmer
Howard and Jean Hanson	Katherine Jordan	William and Julia McDonald	Connie Palmer
Annette Harden	William and Vivian Keller	Clyde and Hilda McKee	Diana Palusko
Robert and Mary Harris	Judith Kendall	Hilda McKee	Rodney and Mary Anne Parrott
William and Lucinda Harrold	Jamie Kent	Donald McKenzie	Charles and Emily Patchen
John and Judith Hart	Mary Kicklighter	Barbara McKern	Robert Patterson
William and Patricia Hartford	Mary Caudle-Kidd	Tana McKinley	William Paulsell
Ann Seale Hazelrigg	Virginia Kincaid	Brandon McLarty	Gerald Payton
Rex and Evelyn Heavin	R. Burnell and Emily Krager	Douglas and Diane Meister	Lew & Vickie Pearce
Nancy Heimer	Brian and Margaret Krebs	Ralph and Ann Messick	Rufus and Arlis Peer
	Marjorie Kreller		Ralph and N. Carol Peters
	Lynn Lackey		Allen Peyton



13th Check, continued

Paula Bishop Pociecha and Michael Pociecha	David Odell-Scott	Amos and Ann Sykes	Annabelle and Carl Weisheimer
G. Philip and Loris Points	Juanita Scriven	Dorothy and Eddie Thomas	Mary Wells
Marcia Pool	Wilma Floydette Seal	William Thomas	Katharine Wells
Nicole Porter	Matthew T. Shears	Nancy Thomas	Patsy and Jere' L. Wells
Donald Postell	S. Thomas and Caroline Shifflet	Margaret and Robert Thompson	Robert and Eunice Welsh
Tommy and Kathleen Potter	Dale Shreeves	Archie Thompson	Harland West
Stuart Price	William Sikes	Barbara and Gary Thornton	William Wheatley
Joe and Elaine Pumphrey	Sarah Simonds	John and Lila Thrasher	Argelia Colon Whitacre
Donna Pursley	Douglas and Mary Skinner	F. Richard and Mavis Throckmorton	Carl and Beverly White
Ellen Nolte and Donald Racheter	Mildred Slack	Raymond and Judith Ticknor	Judith Whitehouse
Barbara Maye Ratley	Aaron Smith	Horace Tomlin	Win Wilde
Carol Rawlings	Nathan and Karen Smith	Patricia Trader	Jerry and Mary Beth Williams
Robert Lee Hill and Priscilla Reckling	Paul Snipes	Leo Traister	Linda Williamson
Kerry Reed	Beverly Dale and Lawrence Souder	Steven and Susan Traw	Marla Wills
Kathleen and William Reinger	Vicki Southern	Sue Cantrell Tromblee	Tracy and Verna Wilson
Betty Reneau	Perry and Doris Spencer	Judith Troxler	John and Frances Winkler
Janet Richardson	Gene and Sallie Spillman	Trustees of the John & Sharon Matsel Trust	Douglas Wirt
John and Della Richardson	Richard Spleth	Trustee(s) of the Brown Family Rev. Living Trust	Morris and Winifred Wood
Jerry Ridling	Nancy Squier	Joe Urban	Claude and Gladys Wood
Janet Riley	Kenneth Stamper	Joyce Veatch	Virginia Wortman
James and Adelia Rivers	Ryan Starr	Arthur and Pauline Vermillion	Sandra and L. Winston Wright
Tashana Robinson	Robert Stauffer	Edouard and Marie Vilnea	Karen Jane and Bennie Yount
Jeanine Sweitzer Rodefer	C. Roy and Anne Stauffer	Mary Walton	Richard and Peggy Ziglar
Irma and Roberto Rodriguez	C. Thomas and Cheryl Steiner	Ronald Warmelink	Donald Zumwalt
Terry Rothermich	Frances and Lawrence Steinmetz	Kenneth and Nancy Watson	CHURCHES or ORGANIZATIONS
Stewart and Jill Fernie Royce	James and Beverly Stephens	Miriam Watson	First Christian Church, Charleroi, PA
William S. Ryan	Patricia Ann Stockdale	Phyllis Weare	North Christian Church, Fort Wayne, IN
Erin Sack	Robert and Martha Sweeten	Ralph and Terri Wearstler	
Louann Scobbie	Karen Sweitzer		

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
Nancy Saenz
Andrea Toonder
The N. Dwain and
Virginia K. Acker Fund



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
Harold and Lynne Armstrong
Karmyn Bedgood
Patricia Bonner
Geoffrey Brewster
Eugene and Elizabeth Brice
Roy and Gerry Browning
David Cartwright
Kenneth Coy
David Dean and Bonnie Darnall
Betty Debs
Patsy English

Morris and Sandrya Finch
Carolyn Fuller
Jerry and Anna Galbreath
A. Stephen Ginn
George and Suzanne Gordon
Annette Harden
Robert and Helen Hodkins
David and Lola Van Horn
Rex and Carol Horne
Ellen Jandebeur
Leonta Longman
James and Pamela McCurdy
Dennis McKee

David Meeker
Denise Olmsted
Lester and Janelle Palmer
Robert Patterson
Paula Bishop Pociacha and Michael Pociacha
Barbara and Ernest Pruitt
Joe and Elaine Pumphrey
Carol Rawlings
Kerry Reed
Jerry Ridling
Cheryl and Gary Sanders
S. Thomas and Caroline Shifflet

Beulah Shirley
Dale Shreeves
William Sikes
Nathan and Karen Smith
Peggy and Earl Stott
Robert and Martha Sweeten
Gary and Barbara Thornton
Patricia Trader
Harold Watkins
Claude and Gladys Wood
Richard and Peggy Ziglar
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 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
Virginia Bell
Claire and Charlotte Berry
David and Julia Blondell
James and Ann Burton
James Caton

Bobby Wayne Cook
Duncan and Tina Draper
Linda and James Hamlett
Lee Hankins
Philip Jones and Catherine Cralle-Jones
Ray and Anna Nixon
Lester and Janelle Palmer

Mary and Ralph Palmer
Marjorie Reisinger
John Trefzger
Trustee(s) of the Truce V. Lewellyn Trust
Harold Watkins
Charles and Jane Watkins

CHURCHES or ORGANIZATIONS

Hillsboro Christian Church, Hillsboro, IN
Sombra Del Monte Christian Church, Albuquerque, NM
Diamond S Energy Company

Excellence in Ministry

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



INDIVIDUALS

Todd Adams
Saundra Michael-Bowers
Geoffrey Brewster
Steven Hellner-Burris
Paul and Ruth Channels
Raquel Collazo
Robert Cossell
Dawn Fleming
Emily Frische

Alexis Gammon
Nita Floe and Robert Hempfling
Christina Irvin
Donald Johnson and Jeanne Davis-Johnson
Phyllis Brooks Jones
Kyle Maxwell and Debra Powell-Maxwell
Meagan and Danny Miller
Lester and Janelle Palmer
Julie Richardson
Jerry Ridling

Matthew and Cayla Rosine
Matthew T. Shears
Jefa Sheehan
S. Thomas and Caroline Shifflet
Ryan Starr
Ruth and Charles Wallace
Jordan Whitt
Rodney and Laura Witte
Claude and Gladys Wood
Richard and Peggy Ziglar

PRODUCT OVERVIEW

EMPLOYER-SPONSORED RETIREMENT PLAN OPTIONS

Program	Advantages	Good for Someone Who:
Pension Plan DEFINED BENEFIT PLAN	<ul style="list-style-type: none"> • Provides a guaranteed monthly payment for life for you and your spouse • Provides death benefits for your spouse and minor children or dependent parent • Provides disability benefits should you become unable to work • Contributions are normally made pre-tax through your employer • Employer and/or employee may make contributions. Employee contributions made pre-tax reduce taxable income • Allows clergy to take housing allowance in retirement • Ministers may participate during periods of self-employment if performing in the exercise of ministry • Eligible for Special Apportionments to grow your account, even in retirement 	<ul style="list-style-type: none"> • Wants security of income-for-life (won't outlive money) • Wants peace of mind for a spouse/family with death and disability coverage
Tax-Deferred Retirement Account-403(b) (TDRA) DEFINED CONTRIBUTION PLAN	<ul style="list-style-type: none"> • Contributions are normally made pre-tax through your employer, reducing taxable income • Employer and/or employee may make contributions • Allows rollover/transfer from another account • Funds can be grown tax-free until distribution • Is an estate planning tool - choose your beneficiary • Allows clergy to take housing allowance in retirement • Ministers may participate during periods of self-employment if performing in the exercise of ministry • Offers a guaranteed base rate and is eligible for additional earnings through Good Experience Credits 	<ul style="list-style-type: none"> • Wants to lower taxable income while working • Wants to build wealth that can be left to the next generation • Wants to supplement their Pension Plan with additional retirement savings
457(b) Plan DEFERRED COMPENSATION PLAN <small>* Eligible employers include: colleges, universities, seminaries, benevolent care centers, and non-steeplees.</small>	<ul style="list-style-type: none"> • Contributions are normally made pre-tax through your employer payroll, reducing taxable income • Employer and/or employee may make contributions • Employees can defer the lesser of IRS contribution limits, or up to 100% of their includible compensation • Has a separate set of contribution limits not subject to Pension Plan or TDRA contribution limits • Not subject to IRS non-discrimination testing for employers • No minimum age requirement for penalty-free withdrawals • Accepts transfers from qualified plans • Is an estate planning tool - choose your beneficiary • Offers a guaranteed base rate and is eligible for additional earnings through Good Experience Credits 	<ul style="list-style-type: none"> • Is already maxing out contributions to TDRA and/or Pension Plan and wants to save more for retirement • Is a high income earner who wants to further decrease their tax liability through an additional investment product • Is an employer wanting to offer benefits to a select group of employees

The material contained in this overview is for informational purposes only and not to be construed as tax, financial, or legal advice. Please consult your tax or financial advisor with individual questions or concerns. See www.irs.gov for current year regulations and contribution limits.

INDIVIDUAL PLAN OPTIONS

Program	Advantages	Good for Someone Who:
IRA: Traditional & Roth INDIVIDUAL RETIREMENT ACCOUNT	<ul style="list-style-type: none"> • An individual retirement product; you don't have to enroll through an employer • If you change jobs, your money stays with you and you can keep your account with us • Make contributions on your own schedule • Allows rollover/transfer from another account • Is an estate planning tool - choose your beneficiary • Traditional IRA contributions may be tax-deductible • Roth IRA contributions are after-tax and grow tax-free, and can be accessed at any time • Spouses are eligible for their own accounts • Offers a guaranteed base interest rate and is eligible for additional earnings through Good Experience Credits 	<ul style="list-style-type: none"> • Is looking for flexibility, based on income, to save more for retirement • Wants to choose how to receive funds in retirement • Has available funds they want to rollover/transfer into an IRA
Benefit Accumulation Account HIGH-YIELD AFTER-TAX SAVINGS ACCOUNT	<ul style="list-style-type: none"> • Provides the opportunity to save for emergency expenses or life events such as home purchase, vacation, or new car fund • No age or contribution limits • Accessible when you need it. Funds may be withdrawn twice a month without a withdrawal fee • Spouses are eligible for their own accounts • Offers a guaranteed base interest rate and is eligible for additional earnings through Good Experience Credits 	<ul style="list-style-type: none"> • Is looking for a competitive base rate to build their emergency savings • Would like to withdraw funds at any time without penalty

Watch your account value grow even after you retire!

Each year when plan reserves exist above what is required for current and future benefits, Pension Fund's Board of Directors may declare additional earnings in the form of Special Apportionments for the Pension Plan or Good Experience Credits for our TDRA, 457(b), IRAs and Benefit Accumulation Account. **This means more money for you in retirement.**





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Please join Pension Fund President and CEO, Rev. Dr. Todd Adams, on **Tuesday, May 4** as he leads the 2021 Member Conference Calls. Live question and answer sessions for participating members will follow Todd's formal presentations.

Toll-free number for both calls: **(833) 719-6864**

11 a.m. EST, Conference ID: **7881929**

7 p.m. EST, Conference ID: **7027136**