

BRIDGE

PENSION FUND

SPRING 2017



READY FOR
RETIREMENT?

JOIN US THIS SUMMER!

Pension Fund and our newest staff members will be out and about this summer. Come meet with us and let us help you become retirement ready.

NORTH AMERICAN CHRISTIAN CONVENTION (NACC)

Kansas City — June 27–29

LUNCH & LEARN WITH PETE THE PLANNER

June 29, 12:30 p.m.

Are you retirement ready?

At this Pension Fund-sponsored event, award-winning comedian and financial wellness expert **Peter Dunn** (“Pete the Planner”) will teach tricks to jump-start your retirement plans.



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

GENERAL ASSEMBLY

Indianapolis — July 8–12

13TH CHECK OFFERING

July 8, 7 p.m.

SUNDAY FINANCIAL WORKSHOPS

July 9, 2 – 3:15 p.m.



- Healthcare for Church Employees
- Paying the Pastor
- Retirement Planning
- Top 10 Questions the Church Has About Employment Issues
(featuring **Rev. Micah James**)

MINISTERS & MATES BREAKFAST

July 10, 7 a.m.



- **Rev. Dr. Ben Bohren** will be speaking on how his retirement plans with Pension Fund supported him through various stages of ministry. Tickets required, visit ga.disciples.org for more information.

TUESDAY FINANCIAL WORKSHOP

July 11, 8:45 a.m.

- Personal Financial Wellness
(featuring Rev. Micah James)

THE PRESIDENTS' BREAKFAST FOR RETIRED MINISTERS & MISSIONARIES

July 12, 7 a.m.

- By invitation only

BRIDGE

PENSION FUND

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Magazine is published quarterly:
Spring, Summer, Fall, Winter

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or information contained herein will
impact your individual situation.

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On the Cover

Are you ready for retirement? In this issue and future Bridge issues, we'll be covering topics to help you prepare for your financial future.

TODD ADAMS

FROM THE PRESIDENT

Embracing Change to Grow

We have all heard the saying, “nobody likes change but wet babies, and even they fuss and cry!” Yet, change is a constant factor of life. Sometimes change is welcomed (and for the better). Other times, change is painful and difficult. Change can produce great outcomes. Change can also teach valuable lessons. Benjamin Franklin once said, “When you finish changing, you are finished.”



At Pension Fund, we're changing because *we aren't finished* serving those who serve in mission and ministry. Recently, you may have heard of several new team members joining Pension Fund staff. Many of these are reconfigured positions, replacing several faithful employees who retired or will retire. As these faithful employees become pensioners, we have an opportunity to look at our service delivery model (how we serve and resource our members) and update our growth strategy.

Change also keeps us fiscally sound. In July 2016, in accordance with new life expectancy tables, Pension Fund transferred an additional 3% (\$59 million) from our reserve funds to the funds that cover all current and future liabilities. This change resulted from the in-depth actuarial analysis we complete every seven years. While this reduced the Special Apportionment credit for 2016 by 1.5%, it ensures our financial modeling continues to change with the most recent life expectancy data adopted by the Society of Actuaries.

In the midst of change, there are some things that remain unchanged. In 1919, George Huggins, an actuary from Philadelphia, developed our model for funding pension credits. Today, his successor company, Korn Ferry, continues to guide our actuarial

As 2017 unfolds, you will start to hear more about RETIREMENT READINESS

assumptions, securing your retirement. Our investment philosophy remains focused on long term, proving that over time and through varied market environments, our current asset allocation mix is the smart approach to securing your retirement.

As 2017 unfolds, you will start to hear more about retirement readiness. We want to learn from

our retirees: ***What helped you prepare for retirement, and how could Pension Fund have better assisted you?***

We want to raise the question to those considering retirement in the next 10 years: ***What do you need to be retirement ready?*** And we want to work with those just starting their careers by asking the long-haul question: ***How would an extra \$25, \$50 or \$100 a month today help your retirement 30-40 years from now?*** You will also hear more at General Assembly about how spouses of eligible members can invest in our IRA and BAA programs.

As we change and evolve at Pension Fund, know our focus remains unchanged—serving our members for the support of ministry.

Rev. Dr. Todd Adams
President
tadams@pensionfund.org



Does the Current Market Affect **SPECIAL APPORTIONMENT** **AND GOOD EXPERIENCE CREDITS?**

On March 31, 2017, Good Experience Credits (GECs) were applied for Tax-Deferred Retirement Account, Legacy IRA and Benefit Accumulation Account holders. Special Apportionment Credits (SACs) will increase your pension credits in July.

When Pension Fund designed products such as our Pension Plan, Tax-Deferred Retirement Account (TRDA), Benefit Accumulation Account (BAA), and IRAs, there were several goals: First, offering a convenient and competitive way for our members to save for retirement, while providing stable savings growth sheltered from the volatility and swings of the risky financial markets. Second, offering our members peace of mind knowing funds are available for themselves and their beneficiaries. Third, transferring investment risk from the individual to Pension Fund.

Often, these goals can be in conflict as we provide members a competitive, risk-free return and maintain long-term sustainability of the programs. For example, Pension Fund offers its TDRA with a base rate of interest and potential GECs based on the performance of underlying investments over an extended period of time. The “potential GECs” are paid only after excess reserve requirements are met.

Two important reminders: First, *members are not directly invested in the underlying assets backing our products.*

Therefore, there’s no risk of negative returns. Second, *Pension Fund provides downside account protection while growing account value for our members by holding reserves above members account balances.*



David Stone, Pension Fund's Chief Investment Officer, explains how investment returns affect the Board of Directors' process of awarding Special Apportionments and Good Experience Credits.

Although 2016 was a relatively good investment year, 2015 was not. In 2015, the financial markets returned -3.7%, yet account holders were credited with a base interest rate of 3.5% for the year, a differential of over 7%. At the beginning of 2016, the reserves previously established for just such adverse conditions had been partially utilized. A good portion of the 2016 investment return was used to reestablish this reserve, or “margin of safety,” to the desired level.

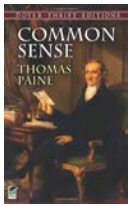
A similar but much more extreme example happened during the financial meltdown in 2008. At that time, the investment return was down over 20% while the base rate paid was 4.25%. It took several years to rebuild the reserve, all while participants enjoyed stable

growth in their accounts. A similar scenario played out in other products offered by Pension Fund.

Pension Fund’s board and staff take seriously our commitment to offer secure savings options for our members. We hope the design of our products gives you confidence that your account will be worth more tomorrow than it is today.

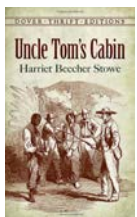
On Our Bookshelves: BOOKS THAT INFLUENCED CHANGE

Pension Fund is in the midst of great change. Often, books can spur (or help cope with) change and new situations. According to the Library of Congress, here are four of a number of American books that inspired over the centuries.



Thomas Paine: "Common Sense" (1776)

Published anonymously in Philadelphia in January 1776, "Common Sense" appeared at a time when both separation from Great Britain and reconciliation were being considered. Through simple rational arguments, Thomas Paine focused blame for Colonial America's troubles on the British king and pointed out the advantages of independence. This popular pamphlet had more than a half-million copies in 25 editions appearing throughout the Colonies within its first year of printing.



Harriet Beecher Stowe: "Uncle Tom's Cabin" (1852)

With the intention of awakening sympathy for oppressed slaves and encouraging Northerners to disobey the Fugitive Slave Law of 1850, Harriet Beecher Stowe began writing her vivid sketches of slave sufferings and family separations. The first version of "Uncle Tom's Cabin" appeared serially between June 1851 and April 1852 in the *National Era*, an antislavery paper published in Washington, D.C. The first book edition appeared in March 1852 and sold more than 300,000 copies in the first year. This novel was extremely influential in fueling antislavery sentiment during the decade preceding the Civil War.



Henry David Thoreau: "Walden;" or, "Life in the Woods" (1854)

While living in solitude in a cabin on Walden Pond in Concord, Mass., Henry David Thoreau wrote his most famous work, "Walden," a paean to the idea that it is foolish to spend a lifetime seeking material wealth. In his words, "I went to the woods because I wished to live deliberately, to front only the essential facts of life, and see if I could not learn what it had to teach, and not, when I came to die, discover that I had not lived." Thoreau's love of nature and his advocacy of a simple life have had a large influence on modern conservation and environmentalist movements.



Harper Lee: "To Kill a Mockingbird" (1960)

This 1960 Pulitzer Prize winner was an immediate critical and financial success for its author, with more than 30 million copies in print to date. Harper Lee created one of the most enduring and heroic characters in all of American literature in Atticus Finch, the small-town lawyer who defended a wrongly accused black man. The book's importance was recognized by the 1961 Washington Post reviewer: "A hundred pounds of sermons on tolerance, or an equal measure of invective deploring the lack of it, will weigh far less in the scale of enlightenment than a mere 18 ounces of new fiction bearing the title 'To Kill a Mockingbird.'"

NEW HIRES SPOTLIGHT

Emily A. Frische, *Chief Marketing Officer*

Emily A. Frische comes to Pension Fund from G&H Orthodontics. In the newly created role of Chief Marketing Officer, Frische will be responsible for the Client Relations team. This team develops new employer relationships, enrolls new members and secures new assets under management. Frische holds a Masters of Business with a Marketing emphasis from the Fuqua School of Business at Duke University. During her time at Duke, she was an Executive Fellow, Chairman of the Business Symposium, and a national grant recipient from the American Business Women's Association. Prior to leading the rebranding and marketing of G&H Orthodontics, she helped unify five global brands at Harlan Laboratories, engaged in corporate store marketing for J.D. Byrider, worked in national account management at Sara Lee Corporation, and spent 10 years at Eli Lilly and Company developing marketing strategies for multiple therapeutic areas. In addition to her professional work, Frische serves on the Pastor Parish Relations Board of St. Luke's United Methodist Church, where she also served on the Youth Commission.



Shokrina Radpour Beering, *Chief Operating Officer*

Shokrina Radpour Beering comes to Pension Fund from Indiana University with an extensive career in law, focusing on finance, real estate, and business. In the newly created role of Chief Operating Officer, Beering will be responsible for human resources, compliance, internal auditing, account processing and the organization's call center. Beering has been recognized by many organizations for her personal and professional contributions, including the Indianapolis Bar Association as Distinguished Barrister (2014), as a CREW Network National Impact Award Nominee (2012), and as an Indianapolis Business Journal Woman of Influence (2011). She was in the first graduating class of Senator Richard G. Lugar's Excellence in Public Service series and spent 15 years serving on the program's Board of Governors. In addition to her professional work, Beering gives her time in service to several community-based non-profits, including the IU School of Medicine Community Advisory Board for Alzheimer's Disease and Dementia, Indy CREW and The Villages of Indiana. Beering and her husband, Peter, engage in entrepreneurial philanthropy, operating Mission Coffee. Their work in Panama is to bring "help, healing and hope—one cup at a time."



Danny Gulden, *Vice President of Client Relations*

Rev. Danny Gulden comes to Pension Fund from Sandy Springs Christian Church, where he was senior minister. Before accepting the call to ministry, Gulden worked in internet advertising sales. Gulden earned a B.A. in Political Science and a M.Div. from Emory University, after which he pastored at Carmel Christian Church and Sandy Springs. In his new position as V.P. of Client Relations, Gulden will be leveraging his leadership skills and deep understanding of the Stone-Campbell tradition to grow Pension Fund's member base.



Angela Hornung, *Assistant Controller*

Angela Hornung comes to Pension Fund from Fiserv, where she served as a senior financial analyst and formerly as a senior accountant. Hornung also worked for Redcats in several roles, including senior accountant and senior financial analyst. Her experience includes budgeting, forecasting, accounting and expense analysis. Hornung graduated cum laude with an accounting degree from Saint Martin's College.



WHAT YOU NEED TO KNOW:

2016 Special Apportionment and Good Experience Credits Announced

In February, the Board of Directors of Pension Fund of the Christian Church (Disciples of Christ), Inc., approved a 0.5% Special Apportionment for all U.S. and Puerto Rico Pension Plan participants (active, inactive and retired), effective July 1, 2017. The Board also approved Good Experience Credits of 0.5% for the Tax-Deferred Retirement Account (TDRA) and Legacy IRAs, and 3.25% for the Benefit Accumulation Account (BAA), effective March 31, 2017.

Special Apportionments, unique to Pension Fund and the Pension Plan, are additional pension credits awarded to members when reserves exist above what is required by board policy. Special Apportionments are awarded as a percentage of the accumulated pension credits in a Pension Plan member's account. The Board reviewed credits and pension data as of Dec. 31, 2016, and approved this year's Special Apportionment.

Pension Plan began 2016 funded at 113.73%. Each year, investment returns must yield a 5% return net of investment fees. Additionally, in 2016, Pension Fund adopted new mortality tables as recommended by its actuary, accounting for updated life expectancy tables as prepared by the Society of Actuaries. The 2015 actuary's report called for an additional 3%, or \$59M, to be moved in 2016 from the reserve fund to the fund kept to cover all liabilities, accounting for the longevity of our members.

Good Experience Credits provide extra interest earnings for Pension Fund's TDRA, BAA and IRA accounts. This year's Good Experience Credits were awarded based on a review of the average principal balance for these accounts. Good Experience Credits follow the same funding formula as Special Apportionments. In 2016, TDRA's began the year funded at 108.59% and the BAA was funded at 112.39%. Each fund must earn the interest payout, as well as establish funding levels in excess of 115%.

As newer accounts, annuities and IRAs (Roth and Traditional) did not have reserves in excess of 15%, and therefore were not considered eligible for Good Experience Credits.

TaShana Robinson, *Assistant Director of Member Relations*

TaShana Robinson comes to Pension Fund from Disciples Church Extension Financial and Missional Resources, where she spent 14 years as a donor relations manager and, previously, an administrative assistant. Robinson has extensive experience with donor relations, project management and event planning. She received her Bachelor of Science degree from Indiana Wesleyan University.



Jeff Miller, *Project Manager*

Jeff Miller comes to Pension Fund from Medxcel, where he was a project manager and senior business systems analyst. Among other projects at Medxcel, Miller led an initiative for invoicing among supply chain IT vendors. He also has worked in various analyst and consultant positions for Wellpoint, the State of Indiana Department of Child Services, Covance, Eli Lilly, and other notable area businesses. In addition to his background in information technology, Miller also spent several years as an economist for the U.S. Bureau of Labor Statistics in Chicago. He has served in various adjunct professor roles for Indiana University, Purdue University, and Marian University teaching classes on information systems and economics. Miller graduated with a B.A in Economics from Indiana University and a master's degree in public affairs from Indiana University Northwest.



RETIREMENT READINESS

HOW DO I OFFSET CHANGES IN SOCIAL SECURITY AND MEDICARE?

As Social Security and Medicare face potential changes and funding challenges, what should I do to prepare?

Recent data shows more than 60% of seniors currently receiving Social Security use their benefit for at least half their monthly income, so it's no surprise that Social Security and Medicare change is a concern for retirees, those about to retire and those who have years left to work.

Why is there a need for change?

Two major factors are at play that might eventually cause the Social Security benefit age to increase. First, more and more Baby Boomers—who make up a large chunk of the work force—are retiring. That means less money



Are you ready for retirement, even without Social Security benefits?

If not, contact us today by visiting
pensionfund.org and clicking “Talk to Us.”

is going into the Social Security “pot,” while more retirement benefits are being paid out.

Second, the average American life expectancy has increased by about nine years since the mid-1960s.

Therefore, Social Security and Medicare benefits are being distributed over a longer period of time than ever before.

Combined, both of these factors mean Social Security and Medicare funds will continue to be a challenge for the federal government. Previously, the government’s solution was to raise the “full retirement” age from 65 to 67 over a period of time.

What can I do to prepare?

At Pension Fund, we encourage clergy and lay employees to prepare for all scenarios by saving additional funds for retirement. In addition to our Pension Plan and Tax-Deferred Retirement Account products, we offer easy retirement savings through IRAs. Our Benefit Accumulation Account (BAA) is a great product for your savings or emergency fund.

Start small: In preparation for retirement, ask yourself, “Can I contribute at least \$25 or \$50 a month to get started?” Then, grow your contribution amount every year.

**60% of seniors currently
receiving S.S. use their benefit for
at least half their monthly income**

By investing with Pension Fund, you know your funds are secure.

We pay interest (even in down market years) and we award Good Experience Credits

when there’s excess funding.

Also, don’t forget that as of Jan. 1, 2017, spouses of eligible members can open a Traditional or Roth IRA with Pension Fund, as well as a BAA. One of our Area Directors or Member Resource Associates would be happy to speak with you about rolling over a 401(k) or other IRA product to Pension Fund.

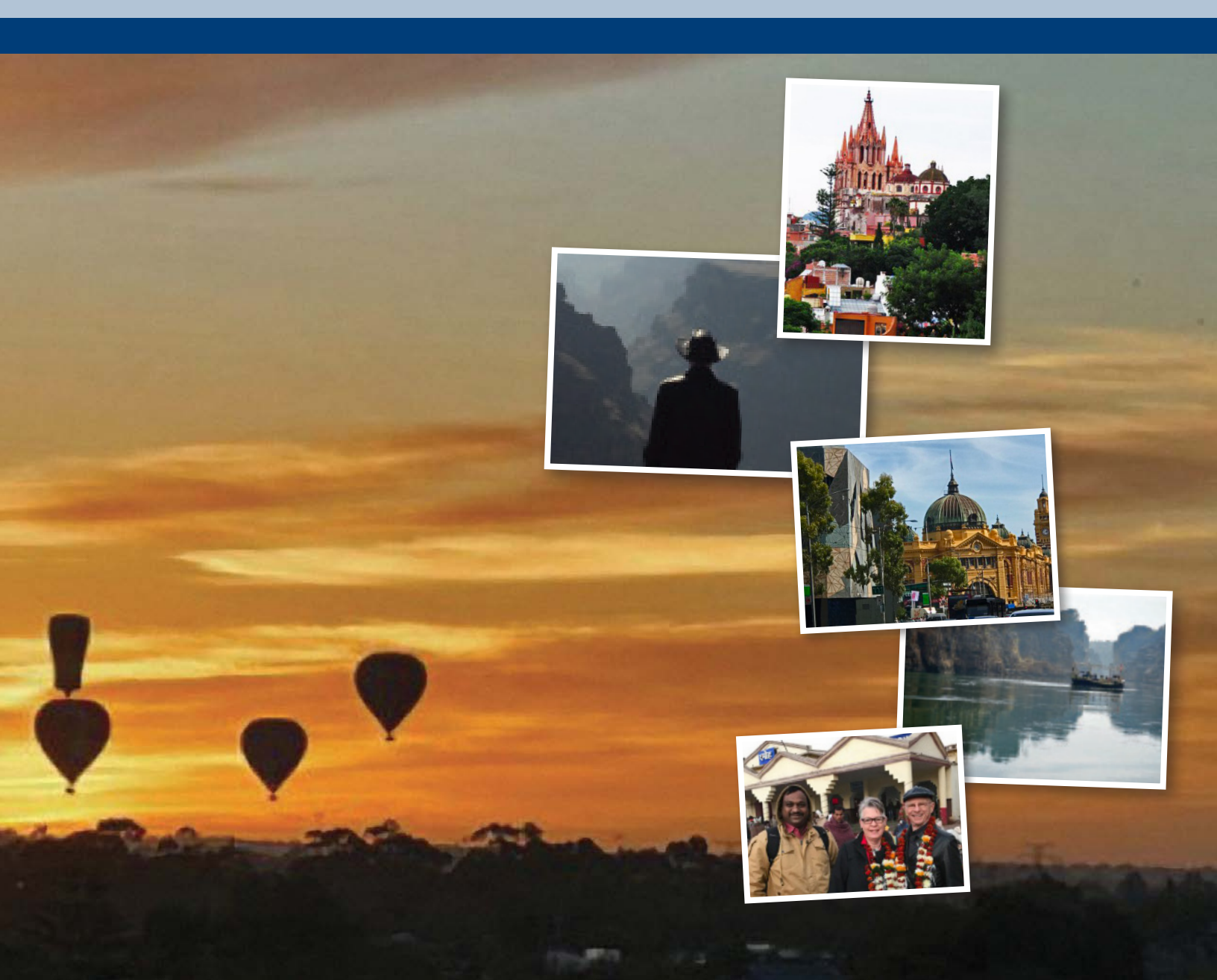
Are you ready for retirement, even without Social Security benefits? If not, contact us at pfcc1@pensionfund.org and one of our Client Relations staff members would be happy to help you learn how we can help supplement your retirement savings.

MEMBER SPOTLIGHT: REV. DR. ROY LAWSON

“Lawsons on the Loose”

In May 2016, Rev. Dr. Everett LeRoy “Roy” Lawson retired as professor of Emmanuel Christian Seminary at Milligan College. Lawson and his wife, Joy, decided to downsize their worldly possessions and use their retirement savings to travel the world. Now, in retirement, Lawson and his wife are embarking on their greatest adventure yet.





Retirement isn't a day, and home isn't a place.

When Roy and Joy Lawson lightened their load, which is so fashionable these days among those over the age of 70, they went so far as to be able to carry all their possessions. Now, as they travel from one continent to another visiting ministries and friends important to them, they spend no time worrying about their things. As long as the luggage travels with them, they have all they need and own.

Adventure is at the core of life these days for the Lawsons. The 2016 annual celebration of Christian Missionary Fellowship (CMF) – Globalscope held in Cholula, Puebla,

Mexico last July kicked off their global trip, which will last for more than a year.

Roy states their mission today, as it was when they were young marrieds just starting out with small children, is to enlarge their view of the world, strengthen the ties that bind us together, and store up memories.

“Why are we traveling at this age? Because there’s no better age,” said Lawson. “Additional proof that we’re still climbing, that the crest of our journey lies ahead of us and not behind.”



Joy Annette Whitney Lawson and Everett LeRoy Lawson were married in Portland on June 11, 1960. Daughter Kim and her family live in Seattle, and daughter Candy and her husband split time between Melbourne and London. Son Lane died just before his 27th birthday. Others, who are treated just like family, are called “Velcro kids”.

Since last summer’s trip to Mexico, Roy and Joy have been in Scotland, India, New Zealand and Australia. Joy’s passion for art and especially encaustics (painting with hot wax), ensures that each day includes a focus on local art, natural beauty, and regular time in her portable studio.

After 60 years of ministry, most recently at First Christian Church (Johnson City, Tenn.), Roy’s daily journaling on his iPad—later shared through his blog—enables his flock of family and friends to continue to be nurtured by his insights and view of the world. The reader is entertained by stories of the cities and people the Lawsons visit, but the

most charming aspect of the posts is Roy’s gentle humor and light-hearted accounts of getting lost (or nearly getting lost).

At each stop, the Lawsons find interesting and gracious hosts, a reflection on their own approach to the world and all its diversity. Rather than directing the reader’s attention to a sharp truth or basic theological tenet, Roy refers to himself as “The Hat” and playfully entertains, leaving the reader to later realize the depth of the truth embedded in his stories.

As Roy and Joy continue their travels, they check off items and places they had on their bucket list, only to place those items back on the list. From professor at Emmanuel Christian Seminary at Milligan College, to wanderer and world traveler, this Pension Fund pensioner radiates love and peace.

You can follow their travels at www.lawsonsontheloose.net.

Where in the world are the Lawsons?



EMPLOYER SPOTLIGHT: CHRISTIAN CITY'S CHILDREN'S VILLAGE

UNION CITY, GA



After more than 50 years of caring for children in need, along with housing and health care for seniors, the leadership of Christian City knows a thing or two about life skills and paths to success. Late last year, their management and Board of Trustees made a

commitment to faithful employees by offering retirement benefits through Pension Fund. Now not only are employees gratefully accepting their employer's contribution, but most employees are saving above and beyond that benefit. Since the Pension Plan and Tax-Deferred Retirement Account are both employer-based plans, this opens up new opportunities to save for Christian City.



“One of the ways we help our kids at the Children’s Village is to teach them to prepare for the future,” said Len Romano, President and CEO. “Now, Christian City makes the same statement to our employees, investing in their future through retirement savings.”

Established in 1965 by a group of concerned citizens from area churches, Christian City’s Children’s Village was established in response to need in the south Atlanta area. Rather than living in a large orphanage, children at Christian City live in a family-structured group home built around trust and a safe place to live.

Each cottage home is staffed by a husband and wife couple, and together this family unit eats meals, attends church, and goes on outings. When

possible, children are reunited with their birth families. Otherwise, these children may live at Children’s Village through grade school and high school. At the point a child is transitioning out of Children’s Village after high school, a Transitional Living Program continues to provide support and supervision in making quality career and life decisions. As a part of this program, the high school graduate will be employed or active in a part-time or full-time educational pursuit. Children’s Village, in partnership with QuikTrip gas stations and fire stations in the metro Atlanta area, serves as a licensed Safe Place agency helping runaway and homeless youth looking for assistance.

House parents Marlund and Lanna Fyffe have two small children and eight other children in their care.



*“By modeling good stewardship,
we help [the children] establish
good habits and dreams
for the future.”*

— House parents
Marlund and Lanna Fyffe

In addition to building trust, helping with homework, and teaching children how to function in a family situation, they also teach the children about money.

For the Fyffes, serving as house-parents isn't a job, it is a lifetime ministry.

"Our own commitment to save for the future comes through to the children, even though we don't discuss our personal finances with them," Marlon Fyffe said. "By modeling good stewardship, we help them establish good habits and dreams for the future."

On its 500-acre campus located 15 minutes south of Hartsfield-Jackson Atlanta International Airport, Christian City also provides vibrant



Earlier this year, \$200,000 was raised for The Children's Village at their 10th annual Chair-ity event. Here, the Chair-ity committee gathers for the check presentation.

affordable retirement living and health care services for nearly 1,000 senior adult residents. The beautifully wooded campus includes the Children's Village, a thrift store, four neighborhoods of patio homes and four subsidized apartment buildings for active

senior residents, a 150-bed Assisted Living Center, 200-bed Skilled Nursing & Rehabilitation Center, and two specialty units for victims of Alzheimer's disease and dementia. An array of amenities, activities and services such as on-site Pharmacy, Home Care and Hospice Care are also available for residents of Christian City.

To learn more about Christian City or how to donate, visit www.christiancity.org.

Prior to the 1960s, there was little or no research, education or training on child abuse. Due to widespread media attention on the subject, Congress made amendments to the Social Security Act in 1962. These amendments identified Child Protective Services as part of all public child welfare, and required states to pledge that child welfare services would be available statewide by 1975.

4 WAYS TO CLEAR SPIRITUAL 'CLUTTER'

Studies show cleaning can reduce stress and depression, improve weight and diet, strengthen relationships, boost productivity, and even promote sleep. With that in mind, clearing out the clutter in our lives might also benefit our hearts and souls. Here are a few ways to make space for some spiritual spring cleaning:



1. **Get rid of old clothes:** Giving away old clothes that are too small or don't fit anymore is a great way to declare that we accept ourselves just as we are, and we're no longer trying to squeeze into things that don't fit us anymore.



3. **Let go of keepsakes:** Let's get rid of useless keepsakes. Holding onto keepsakes that no longer reflect who we are now just adds to the clutter in our home and heart. We need to go through the things we consider special and ask, "Does this inspire me to move forward or look back?"



2. **Try new foods:** Enjoy different foods that are new! Let's get rid of the word "diet" from our vocabulary and adopt a new eating lifestyle. We can expand our palate by trying new foods – including foods that are healthy for us.



4. **Toss out old grudges:** Nothing makes our lives more complicated than old grudges. We need to toss them out by learning to forgive. We could write a letter to the person with whom we have a grudge, or do whatever is necessary to release our offense. As we do this, we'll let in the fresh breeze of love and wholeness.

***“Create in me a
pure heart, O God,
and renew a steadfast
spirit within me.”***
(Psalm 51:10)

All this will help us get a good start on spring cleaning in our hearts and souls as we look forward to see the new opportunities God has for us. Some of these opportunities include sharing of our financial resources to those who need a helping hand. As we begin this spring season, let's realize our gifts help in so many areas. So many folks have given to Ministerial Relief and Assistance throughout the year for help with health care, ministerial relief pension, supplemental gifts, 13th Check and more. This year, you will hear a lot about our Excellence In Ministry program which helps first-time ministers learn more about living a financially balanced life. As those pastors begin to organize their lives, your gifts can help “spring clean” some of their financial problems and give them a fresh start.

R.G. Le Tourneau (1888–1969) was a Christian industrialist who dedicated his life to “being a businessman for God.” He was hugely successful,

designing and developing his own line of earth-moving equipment. Le Tourneau was the maker of nearly 300 inventions, and had hundreds of patents in his lifetime. As he succeeded financially, he increased his giving to the point where he was giving most of his income to the Lord's work. He told people: *“I shovel out the money, and God shovels it back—but God has a bigger shovel.”*

So, let's get started! Let's pray for guidance as we begin to wade into the necessary cleaning of our hearts and souls. May God create a pure heart in us—let the cleaning begin!

Shalom,

Rev. Ruth Chavez Wallace
Vice President for Development
ruthw@pensionfund.org



In MEMORIAM

Following are member deaths that were reported to Pension Fund between October 1 and December 31, 2016.

DEATHS IN ACTIVE SERVICE

Anita Adams Winter Haven, FL December 31, 2016	Merrill Clum Mountain View, CA December 16, 2016	Betty Hempstead San Francisco, CA December 13, 2016	Robert Smith Grafton, WV December 5, 2016	Stephen Cranford Tulsa, OK December 6, 2016
Jo Ann Apperson Meridian, MS November 7, 2016	Fredda Cox Tucson, AZ December 8, 2016	Mary Jane Kemp Bethany, WV October 1, 2016	Nancy Specht El Paso, TX December 1, 2016	Richard Drane Auburn, ME November 6, 2016
Betty Colleen Baker Boone, IA December 15, 2016	Joseph DeFrance El Reno, OK November 20, 2016	Betty Kerr Indianapolis, IN October 26, 2016	Elizabeth Gladys Stanke Denver, CO October 5, 2016	James Ellerbrook Indianapolis, IN December 24, 2016
Lorena Beard Belton, MO November 17, 2016	Debora Dennis St Petersburg, FL November 28, 2016	Dorothy Mackey Columbus, OH November 19, 2016	Doris Stanley Kent, WA November 9, 2016	Sally Erickson Hallsville, MO November 2, 2016
Edgar Berry Tyler, TX October 10, 2016	Sharon Evans Rocky Mount, NC December 18, 2016	Rebecca Phillips Unicoi, TN December 13, 2016	DEATHS IN RETIREMENT	Robert Fink Brenham, TX December 12, 2016
Leola Canady Westminster, CA October 5, 2016	James Fouch Marysville, CA October 13, 2016	Joan Prophet Indianapolis, IN December 1, 2016		Dorothy France Richmond, VA November 2, 2016
Juliet Cate St Petersburg, FL October 10, 2016	Ruth Gresham Versailles, KY December 7, 2016	Carolyn Schwarz Bel Aire, KS December 1, 2016		Bob Frye Fort Worth, TX November 2, 2016
Lois Chambon Lees Summit, MO October 14, 2016	Goldie Harrison-Hoffmire Washington, IL December 21, 2016	Jeanne Self-Pitt Thomas, OK December 15, 2016		David Fulbright Ozark, MO December 10, 2016
Dorothy Chinnock Laconia, IN December 8, 2016	Evelyn Helseth Hood River, OR October 24, 2016	John Shin Ontario, CA December 22, 2016		Loyd Gentry Kansas City, MO December 26, 2016
			James Garcia Greenfield, IN December 29, 2016	
			Loris Coletta Aptos, CA October 27, 2016	



Elwood Graves
Saint Cloud, FL
November 25, 2016

Delbert Lang
Bremerton, WA
December 6, 2016

Irma Roach
Cumming, IA
November 21, 2016

Gladys Van Camp
Follansbee, WV
October 21, 2016

Richard Halstead
Turner, OR
October 2, 2016

Robert Mathews
Garrettsville, OH
October 2, 2016

Michael Saenz
Fort Worth, TX
November 3, 2016

James Ward
Edmond, OK
December 25, 2016

Berlin Hanks
Rocky Mount, VA
November 1, 2016

Carol McMullen
Salt Lake City, UT
November 11, 2016

Dewitt Sheffield
Indianapolis, IN
November 16, 2016

Donald Ward
Petoskey, MI
October 24, 2016

Ann Harper
Newburgh, IN
October 13, 2016

Glenn Moore
Beaumont, TX
October 26, 2016

George Shreeves
Martinsburg, WV
December 16, 2016

Kenneth Weiss
Williamsport, PA
October 4, 2016

Vernon Johnston
Pineville, NC
December 2, 2016

Thomas Oden
Oklahoma City, OK
December 8, 2016

Malcolm Smith
Hyattsville, MD
December 17, 2016

William Wells
Yuba City, CA
December 22, 2016

Charles Jones
Staunton, VA
November 6, 2016

Cleo Phillips
Nashville, NC
November 27, 2016

Ralph Smith
Decatur, GA
December 10, 2016

Ashton Wiggs
Wilson, NC
October 10, 2016

James Keegan
Bethany, WV
December 7, 2016

Charles Reece
Granbury, TX
December 26, 2016

Henry Spencer
Prattville, AL
October 9, 2016

Charles Yarborough
Wildwood, FL
December 3, 2016

Debbie Knott
Pearl, IL
October 1, 2016

Donald Ridgeway
Pekin, IL
December 28, 2016

Eugene Utterback
Bartlett, TN
November 5, 2016



“I wish I had done more
sacrificial saving early
on so I could be looking
at a better retirement.”

- Recent retiree with Social Security and
Pension Plan benefits

You’ve heard you need to save for retirement, but no one tells you what happens when you don’t. In ministry, we are known for serving, putting others’ needs before our own. But when we don’t think about our retirement, we aren’t serving anyone ... ourselves, our families, the Church.






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ARE YOU PREPARED FOR RETIREMENT?

Program	Advantages	Good for someone who:	Why choose Pension Fund?
EMPLOYER-SPONSORED CONTRIBUTION PROGRAMS			
Pension Plan DEFINED BENEFIT PLAN: Provides a lifetime monthly retirement benefit for participants.	<ul style="list-style-type: none"> • Employer may make contributions • Contributions are normally made pre-tax • Provides guaranteed monthly pension benefit for life (upon retirement) • Offers additional security with monetary benefits for participants and their families: <ul style="list-style-type: none"> » At participant's death, benefits for surviving spouse and minor children » Disability benefits for participant 	<ul style="list-style-type: none"> • wants peace of mind for a spouse/family • is looking to lower taxable income • wants security of income-for-life (won't outlive money) 	 Special Apportionments
Tax-Deferred Retirement Account (TDRA) DEFINED CONTRIBUTION PLAN: Allows eligible employees to set aside a portion of compensation on a pre-tax basis to save for retirement.	<ul style="list-style-type: none"> • Employer may make contributions in addition to salary • Participants may make contributions through salary reduction • Contributions made pre-tax • Higher contribution limits than with IRAs • Funds can be grown tax-free until distribution 	<ul style="list-style-type: none"> • wants to lower taxable income • wants to defer taxes until retirement distribution 	 Good Experience Credits
INDIVIDUAL RETIREMENT PLAN OPTIONS			
Roth IRA INDIVIDUAL PLAN: Contributions are made with after-tax dollars, so they are tax-free when distributed at retirement (or earlier in some scenarios).	<ul style="list-style-type: none"> • No age limit for making contributions • Contributions can be accessed at any time • Money can be withdrawn without penalty in certain situations, such as using the distribution for higher education or a first-home purchase • No required minimum distribution for an account owner or spousal beneficiary, and interest can be grown tax-free • Upon qualified distribution for owner and spouse and if 5-year holding period is met, interest is not taxable 	<ul style="list-style-type: none"> • is still relatively new in their career (tax rates are lower when income is lower) • wishes to withdraw retirement funds tax-free • wishes to access funds earlier than retirement if necessary 	 Good Experience Credits
Traditional IRA INDIVIDUAL PLAN: Contributions may be either fully or partially tax-deductible, and taxes are deferred until funds are distributed.	<ul style="list-style-type: none"> • Contributions may be fully or partially tax-deductible • Contributions may be accessed at any time (may be subject to penalties and taxes) • No upper income limit on Traditional IRA contributions • Funds can be transferred through rollovers • Provides savings opportunity for individuals whose employer does not provide retirement plan 	<ul style="list-style-type: none"> • is looking for additional tax deductions on income • would like to save without income limits • has rollover funds available in another account 	 Good Experience Credits
Benefit Accumulation Account AFTER-TAX SAVINGS: A participant in the Pension Plan or TDRA can make contributions with after-tax dollars.	<ul style="list-style-type: none"> • No age or contribution limits • Funds may be withdrawn at any time without penalty • Provides opportunity to save additional funds for a "rainy day" 	<ul style="list-style-type: none"> • is a participant in the Pension Plan or TDRA • would like to withdraw funds at any time without penalty • would like a competitive base return for savings 	 Good Experience Credits



Each year, the Pension Fund Board of Directors review reserves required, and may award a **Special Apportionment**. When granted, these Special Apportionments increase pension credits and, therefore, monthly pension payments.



Pension Fund offers a guaranteed base return, with the opportunity for additional interest earnings. The Pension Fund Board of Directors may award **Good Experience Credits**, which, when granted, provide additional interest earned on your account.

STILL HAVE QUESTIONS OR WANT TO ENROLL IN ONE OF THESE PLANS?

Visit www.pensionfund.org or call us at 866.495.7322.

The accounts maintained to manage and hold the assets of Pension Fund products and interests of such plans are not subject to registration, regulation, or reporting under the Investment Company Act of 1940, the Investment Advisers Act of 1940, the Securities Act of 1933, the Securities Exchange Act of 1934, Title 15 of the United States Code, or States Securities Law. Participants and beneficiaries in any and all accounts, therefore, will not be afforded the protections of those provisions. Unlike federally insured bank deposits, deposits made into accounts held at Pension Fund are not insured or guaranteed by an agency of the United States.

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.



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- **LEARN MORE** about the debate for raising the S.S. and **MEDICARE AGE**
- Discover why additional **INTEREST EARNINGS** aren't tied to **MARKET RETURNS**
- **FOLLOW REV. LEROY LAWSON** on his travels around the world
- Hear how **CHRISTIAN CITY'S CHILDREN'S VILLAGE** helps Atlanta youth and seniors
- **MEET** new Pension Fund **STAFF MEMBERS**



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