

BRIDGE

PENSION FUND SUMMER 2013



YOUR
HEALTH:

FINANCIAL

PHYSICAL

SPIRITUAL



JOIN US AT GENERAL ASSEMBLY!

**MINISTERS AND MATES BREAKFAST
MONDAY, JULY 15, 2013, 7 a.m.**

Peabody Hotel Orlando

(ticket required)

Rev. Dr. Katie Hays, Senior Minister
Northwest Christian Church

Tickets are \$10 per person and may be purchased
online at www.disciples.org.

Rev. Dr. Katie Hays has been in congregational
ministry for 19 years, serving churches in Alabama,
New York, Georgia and Texas. She has begun a
“new adventure” in church planting, forming a “Christian community for the
21st century” in Mansfield, Texas, where she and her family live. Hays is on the
founding Standing Committee for the Christian Church (Disciples of Christ)
Center for Faith and Giving. She holds the M.Div. from Yale Divinity School and
a Doctorate of Ministry from Princeton Theological Seminary.



Hays and her husband, Rev. Lance Pape, spent 11 years in co-ministry, with Pape
now serving as assistant professor of homiletics at Brite Divinity School. They
have two children, Lydia and Jack.

Be sure
to visit

Booth #D12

to learn about
our *Strong.*

Smart. Secure.

**retirement
options** and how
you can
**prayerfully
give to
13th Check.**



**SATURDAY,
JULY 13, 2013**

7 p.m.

13th Check Offering

Opening Evening Service

**SUNDAY,
JULY 14, 2013**

10:45 a.m. - Noon
Sustaining Clergy in
Local Church Ministry
Room TBD

Join us on Sunday to learn
the results of the Disciples
of Christ clergy survey,
Flourishing in Ministry,

conducted by Notre Dame
University through a
grant provided by Lilly
Endowment. Discover
the implications for local
congregations and best
practices for equipping
and sustaining pastors
for effective local
church ministry.

**MONDAY,
JULY 15, 2013**

7 a.m.

**Ministers and
Mates Breakfast -**

Rev. Dr. Katie Hays

(see above information/
ticket required)

Plaza International H-K

**TUESDAY,
JULY 16, 2013**

7 a.m.

Retiree Breakfast

(by invitation only)

Plaza International G

9:45 to 11:15 a.m.

**Best Employment
Practices for Churches**
Room TBD

This seminar will help
clergy and lay leaders
define employment best
practices for compensation
and benefits.



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

BRIDGE

PENSION FUND
SUMMER 2013

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02



"Staying healthy" should involve more than just your physical health. Learn more about how you can take better care of your physical, financial and spiritual health.

JAMES P. HAMLETT FROM THE PRESIDENT

Supporting the health of the ministry

For more than 117 years, Pension Fund of the Christian Church and its predecessor, Board of Ministerial Relief, has focused its efforts to support the ministry, especially at times of critical need. Early focus was to assist ministers and their families when a disability or death in service occurred. The launch of the Pension Plan in 1931 expanded the focus to include retirement benefits. Some 40 years later, the focus expanded further to include health care.

History will show that Pension Fund has been successful in addressing the various issues through the Ministerial Relief, Pension Plan, retirement savings programs and health care. Few, if any, pension plans have benefited its participants as well as ours over the years. And few pension plans are as well funded. I give thanks to God for the great leaders of Pension Fund over the years who saw a need, developed and implemented effective programs to address them and established the financial underpinning that has made Pension Fund so strong.

Today, Pension Fund's board of directors and staff leadership continue to discuss the question of what it means today to support the ministry. The financial, spiritual and physical health of those in ministry is of vital interest to Pension Fund's mission of supporting the ministry. Our interest begins with preparation for ministry. Current trends suggest that 50% of those graduating from seminary and moving into pastoral ministry will likely leave ministry within five years.

What should be done? We feel it is part of our duty to engage the Church in a wider dialogue about sustaining vibrant ministries and developing future generations of effective pastoral leaders. I invite you into the discussion and welcome your thoughts on this question.

While no single strategy will reverse the trend so that a greater percentage of those called to ministry remain in ministry long-term, our internal dialogue has centered on the role of strong and effective financial and health programs. Encouraging ministers and offering other programs could reverse the trend of pastoral dropouts, offering great potential benefit to the Church, ministers who are nurtured and supported, and Pension Fund through longer-term participation in its programs. Every part of the Church has a role to plan in identifying, calling,

training and nurturing future generations of pastoral leaders.

We continue to advocate to congregations and church employers that participation in our programs should not be

Key Takeaways:

- Current trends suggest 50% of seminary graduates will leave ministry within five years.
- Offering more financial and health benefits may reverse the trend of pastors leaving ministry.
- Pension Fund continues to relieve financial fears and support ministry through strong benefit programs.



viewed as a business expense. Rather, it should be seen as an investment in the well-being of pastors and lay employees so they can concentrate on the mission at hand without the financial fear that was so prominent in 1895 when this ministry was established.

Recall that the Pension Plan was launched in the midst of the Great Depression and congregations struggled financially to participate. These congregations participated because they knew it was an investment in their minister and ministry – a source of financial support for their pastor in the face of unexpected life events. Over the years, we have seen the blessings this investment has provided to others, including those facing a health crisis or a sudden loss of income due to the death of a minister.

Our mission has not changed. We are here to support the ministry, and that includes maintaining strong financial and health programs and developing new programs as the needs of our participants change. Anything less would fall short of what our pensioners and those who accept the call to Christian ministry deserve. Send us your thoughts at ministry@pensionfund.org. ☺

James P. Hamlett
President
jhamlett@pensionfund.org



TECHNOLOGY UPDATE

Pension Fund took a major step over the May 31 weekend in updating its technology platform through a conversion of its record keeping systems, general ledger and accounting systems. This project, *BelieveIT!*, began in May 2010 when Pension Fund analyzed our members' future needs. We then developed a plan to replace our technical infrastructure (Jan. 2012), introduce a Roth IRA program (April 2012), completely revamp our website (July 2012) and, now, convert our tracking and reporting systems.



The final step will be to introduce online access for our members. We have been listening to your requests for this feature and know it is a critical tool to manage your retirement benefits. We expect to roll out online access for both individual members and employers later this year. Upon the introduction's completion, members will be able to access account information at their convenience and view projections of retirement benefits based on different variables.

One way you can prepare for this access is to call Pension Fund today, 866.495.7322, to provide or update your email address, which will be required to gain online access to your accounts. As we get closer to the launch of this technology, look for more information!

Thank you for your patience during this implementation process. We look forward to serving you in many new ways as your trusted retirement and benefits partner. ☺

10 TIPS FOR PLANNING FOR RETIREMENT

We often hear about our physical health and well-being, but do we actively think about our financial health?

The reality today is if you want to live well in retirement, you can no longer rely solely on Social Security. Your best option is to supplement your retirement income sources using savings programs like those offered by Pension Fund.

Here are some tips for growing your retirement savings:

1. **Save as much as you can as early as you can**, and continue this pattern long-term.
2. **Set realistic and achievable goals.**
3. **Be consistent: Invest regularly**, no matter what the market looks like.
4. **Invest in retirement savings, and create your budget based on what is left over.**
5. **A 403(b) Tax-Deferred Retirement Account is an easy way to save for retirement.**
6. **Contribute to a Roth IRA.** These programs offer tax savings on earnings and when withdrawing money in retirement.
7. **Don't touch your retirement savings until retirement!**
8. **Consider working part-time in retirement**, both to supplement your income and keep healthy. *Note: Check with professionals to be sure part-time employment would not jeopardize Social Security.*
9. **Evaluate relocating to an area with lower living expenses** to stretch your retirement dollars.
10. **Plan for a long retirement period:** Americans are living longer than ever!

How often have you heard "diversify your investments" when planning for retirement? Depending on your stage of life, different retirement savings options offer different benefits. Tapping several savings options over time will help you grow your assets for a healthy retirement. Pension Fund offers various retirement options with competitive rates, including:

- **Pension Plan:** A defined benefit plan that provides death and disability benefits, as well as a lifetime monthly retirement payment.
- **Roth IRA:** An Individual Retirement Account (IRA) that allows after-tax funds to be withdrawn tax-free at retirement.
- **Tax-Deferred Retirement Account (TDRA):** An account that allows participants to contribute pre-tax dollars.

Call Pension Fund today to hear more about how we can help you prepare for a healthy retirement. ☺

TREASURER'S CORNER

The early part of 2013 shaped up to be a financially healthy one for both Pension Fund and the larger U.S. economy.

Pension Fund's net assets available for benefits as of March 31, 2013 were approximately \$2.8 billion. This represents an increase of 6.9% from March 2012 and an increase of 4.4% compared to year-end 2012. The Pension Plan remains fully funded and within the guidelines as set forth by policy.

These increases are primarily the result of the continuing growth in the investment markets. The S&P 500 finished the first quarter of 2013 at a new record of 1,569, surpassing its previous high set in 2007. The Dow Jones Industrial Average (DJIA) recorded an 11.25% improvement, and the Nasdaq increased 8.21% in the quarter. Global stock markets are realizing similar record highs with Germany on track to surpass its previous high, Great Britain closing in on new records and Japan nearing a five-year high. With this news, a market correction becomes more likely. Some of the recent economic highlights include a strengthening in housing starts, better-than-predicted corporate

earnings and constrained government spending. Unemployment, while still a concern, seems to have stabilized at around 7.5%.

Now that spring has turned to summer, we expect to have a very busy schedule here at Pension Fund. As we finalize our systems conversion, our first order of business will be to live into this new environment and begin leveraging the tools provided that were not available before. We expect to make available online access programs to employers and individual members. The new system will provide opportunities for sharing information in a more concise and clear manner. With this, we are planning to develop an annual comprehensive statement for those who participate in the Pension Plan (defined benefit program). We are grateful for the excellent support we have received from our partners at Revelant Technologies, Morneau Shepell/SBC and Leaf Software Services.

If you have questions or comments, feel free to contact me at dgdraper@pensionfund.org.

Key Takeaways:

- Between March 2012 and March 2013, Pension Fund's net assets available for benefits increased 6.9%.
- Investment markets worldwide continue to grow and, while still a concern, unemployment has stabilized.
- Pension Fund is finalizing a systems conversion that will allow for additional projects in the near future.

Duncan Draper
*Vice President and
Chief Financial Officer*
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HEALTH CARE REFORM

How recent legislation impacts CCHCBT participants

Health care reform. It's been on the lips of politicians, lawmakers, health care providers and insurance companies for the past few years, and we are starting to see the results. How will Pension Fund's health care providers and participants be affected, specifically?

From the debates, to passage, and now finally implementation, Christian Church Health Care Benefit Trust (CCHCBT) has been reviewing and adjusting coverage to comply with the Patient Protection and Affordable Care Act of 2010 (ACA). The ACA mandates that everyone have health coverage – either through a health care exchange or employer-provided program – or pay a penalty. The ACA also prevents insurers from excluding individuals due to pre-existing conditions and provides the opportunity for lower-income households to get federal subsidies to help pay for health coverage.

With the Supreme Court ruling of 2012, CCHCBT is putting into place the final pieces to comply, even if the insurance exchanges are not yet operational. It's important to note that regardless of the status of the state and federal health benefit exchanges on October 1, 2013, CCHCBT will be available to assist you in meeting your individual mandated health benefit needs for 2014.

Key Takeaways:

- CCHCBT has reviewed and expanded coverage to comply with the Patient Protection and Affordable Care Act.
- Employers will need to notify employees about the availability of state and federal exchanges by late 2013.
- More health care reform updates will be provided later in the year.

What we have done already:

CCHCBT has expanded coverage, including:

- No annual dollar limits on essential health benefits
- No lifetime maximum on benefits
- Coverage of children up to age 26
- No pre-existing conditions for children under age 19
- All approved and required preventive health services as recommended by the U.S. Preventive Services Task Force covered at 100% with no deductible
- The Women's Preventive Health Schedule covered at 100% with no deductible
- The Medicare Part D "doughnut" hole eliminated with a target year of by 2020

What happens between now and October 1, 2013:

- By Oct. 1, 2013, each employer (congregations and all recognized ministries) must notify all paid employees, full and part time, about open enrollment and the availability of the state or federal exchanges.
- The rates for the plans available through the exchanges should be released in early July 2013.
- The exchanges will be up and running for open enrollment by Oct. 1, 2013.

What is a health insurance exchange? A health insurance exchange is a set of government-regulated and standardized health care plans. All exchanges must be fully certified and operational by Jan. 1, 2014.

What the new exchanges will look like:

In addition to the expansions outlined above, the new exchanges will provide the following:

- Medicaid will be expanded to include all able-bodied adults whose income is under 133% of the U.S. Federal Poverty Level.
- For household incomes up to 400% of the U.S. Federal Poverty Level, federal health subsidies will be allowed to be applied to member-only insurance premiums.
- Coverage for pre-existing conditions can no longer be denied.
- If an employer currently has a waiting period before an employee can be eligible for health coverage, it cannot exceed 90 days.
- Four levels of coverage will be offered through the exchange:

BRONZE – Will provide medical coverage for approximately 60% of medical expenses

SILVER – Will provide medical coverage for approximately 70% of medical expenses

GOLD – Will provide medical coverage for approximately 80% of medical expenses

PLATINUM – Will provide medical coverage for approximately 90% of medical expenses

(NOTE: The CCHCBT plans will be comparable to high “Silver” plans, covering approximately 77% of medical expenses. As such, our plan is very competitive.)

- Individuals can have coverage for approved clinical trials.
- Employer participants of CCHCBT do not have to report the cost of their employees’ health plans on their employees’ W-2 forms.



What we don't know yet for 2014:

We are still waiting for legislation to be introduced in Congress that would allow church health benefit plans to qualify for subsidies for their participants. While we expect the exchanges to be available on Oct. 1, 2013, we can't predict how well they will operate. Finally, we don't know which insurance companies are participating in the exchanges across the country.

Moving forward:

CCHCBT is keeping up with the many moving parts to the ACA. We will continue to monitor the changes and have updates available at the North American Christian Convention (NACC) and at General Assembly. ☺

Michael Porter, GBA
Director of Health Services
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THE VALUE (\$) OF *veggies*

Food for Thought:

At Pension Fund, our members' health is important to us. Our challenge to you this summer is to eat more fresh fruits and vegetables. The true value of eating fresh and organically grown food outweighs the financial costs. In fact, it costs your health not to!

Take a step back from packaged and processed foods this summer, and slow down enough to cook your meals from scratch. Embrace the pleasure of cooking, and invite family or friends to keep you company as you cook up God's good gifts fresh from the earth.

Doesn't tea served over ice in a Mason jar sound inviting for your outdoor picnic? When you buy at your local farmer's market each week, you support local farmers and load up on nutritious, delicious fruits and vegetables. Buy extra and freeze so that you can enjoy these delectable delights for longer. This is eating as God intended!



When fresh green beans are more expensive than canned green beans, consider the nutritional value. Do you pay to belong to a health club but bypass the very foods that help you live better? The average American spends only 6% of their income on food (USDA 2009), but healthy food for our bodies is essential for good overall health. Fresh food is worth it! ☺

Tips for Fresh Eating

- Grow three favorite herbs in pots convenient for picking when cooking.
- Purchase a share of a CSA (Community Supported Agriculture) farming group and you will have fresh produce all summer.
- Visit a farm and get to know your local growers.
- Try out vegetables you haven't eaten before or you think you don't like. Remember, fresh tastes much different (for example, fresh, home-grown tomatoes picked when they are ripe taste different from those in the grocery store)!
- Avoiding gluten? Fresh vegetables and fruits are gluten-free, so incorporate them into your gluten-free diet.
- Plant parsley and other herbs among your flowers for edible landscaping.
- Freezer getting full of junk food? Load it with fresh summer food instead.

RECIPE



Easy Homemade Marinade

for grilling or baking chicken or beef

Ingredients:

- ¼ cup olive oil
- 3 cloves of garlic
- 1 Tbsp. freshly-squeezed lemon juice
- ¼ cup fresh mint leaves
- ¼ cup fresh rosemary leaves (stemmed)

In a 2-cup food processor, combine olive oil, garlic, freshly squeezed lemon juice, mint leaves and rosemary leaves (removed from the woody stems). Pulse until mixed well. Brush over meat and let sit until ready to cook (at least 30 minutes).



FROM THE FARM

Moving to a 30-acre farm in a rural county in Mississippi from the metropolis of Indianapolis, Ind., could have been seen as a crazy move for us. But rather than an isolated oasis, our High Hope Farm is part of an emerging system of small farmers and savvy consumers who make healthy eating and fresh, local foods a priority.

Read Wendell Berry's long poem "The Farm" and you'll be introduced to the long hours and endless chores of a small farm owned and maintained by a Disciples pastor and a full-time Pension Fund employee. At the annual "Fatted Calf" party held in the spring, customers of the grass-fed business tour the pastures, meet animals and walk along neat fences. Few realize the hours devoted to hand-weeding pastures and restringing barbed wire fences. Those who have given up on gardens of their own may think we are just lucky, but the endless hours spent weeding, composting, watering and fighting insects with

natural remedies make the garden produce enough to feast all summer and the rest of the year. Late nights with a large pressure cooker and canning jars are part of the summer routine at High Hope Farm.

Why do we do it? Because we love connecting with the land and animals in a peaceful way of life; enduring full days of honest, difficult, physical work; and enjoying endless banquets of fresh, nutritious food. God's gift of good earth and pleasing food is too good to pass up. Whatever your theology or politics, this life is a prayer, a gift and a song. ☉

Deborrah Wray
Director of Employer Services
dwwray@pensionfund.org





“For this reason, since the day we heard about you, we have not stopped praying for you and asking God to fill you with the knowledge of God’s will through all spiritual wisdom and understanding. And we pray this in order that you may live a life worthy of the Lord and may please him in every way.”

Colossians 9:1

HOW PRAYER CAN HEAL

The General Assembly’s theme this year is “Lord, Teach Us to Pray.” Pension Fund is beginning to address the health and wellness of our churches and church leaders, and spiritual wellness is an important ingredient to holistic wellness. Prayer, I believe, is an important ingredient of spiritual wellness.



What is prayer? A simple answer is this: prayer is talking with God. We pray when we open our hearts to the Almighty. As simple as this sounds, it is good to hear again.

Prayer can take many forms. For example, prayer may be silent, spoken aloud, sung or chanted. It may be done alone or with a group of people. It can be done anywhere: a church, mosque, synagogue, temple, in our car or home – anywhere! Prayer can help us focus on ourselves or others. Through prayer we often ask God for help, understanding, wisdom or strength in dealing with life’s problems. Many medical institutions also include prayer as an important component of healing. Most hospitals have chapels and chaplains to serve their patients’ spiritual needs.

Howard Hendricks, who was a renowned theology professor, used to tell of a young man who welcomed

Christ into his life. After he made his confession of faith, he went to his first prayer meeting. Everyone was getting up and uttering their flowery prayers. Finally, this new believer stood to pray and said, “Lord, this is Mel. I’m not sure whether you remember me or not ... I met you last Tuesday night. I just wanted to say ... well ... Thank you for changing my life.” And then he sat down. The simplicity and honesty of that prayer brought tears to the eyes of many. I imagine it brought a smile to the face of God as well.

True prayer is honest, humble and personal. It can connect us with “the holy” and give us strength and wellness of soul for the journey of life. May our spirits be touched by God so that we are able and willing to talk to God with honesty and simplicity. May our General Assembly be filled with prayer!

Lord, teach us to pray! It’s a matter of health and wellness. ☉

Shalom,

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



MEMBERSPOTLIGHT

Remembering the life and ministry of the Youngbloods

Interview with Judy Banks, daughter of Thomas and Katharyn Youngblood

It was necessity during a war crisis that led Judy Banks' parents to their destiny: ministry.

Thomas and Katharyn Youngblood met before World War II, while attending a Christian church in Fort Worth, Texas. The couple married in April 1941, and shortly after the attack at Pearl Harbor, Thomas enlisted in the Army. At the time, Thomas's ambition was to work in the flight industry. Meanwhile, as Thomas and Katharyn moved from one Army post to another, they faced what many married couples of the era faced – a housing shortage.

One post offered Thomas a parsonage in exchange for a part-time role of pastor, pastoring during hours he wasn't training flight navigators. Thomas continued part-time ministry at every post he was stationed, and after the war ended he attended Phillips University for his doctorate degree in Divinity. Meanwhile, Thomas ministered to Thomas Christian Church in Oklahoma and the couple raised their two children, Judy and Thomas "Tommy" J. Youngblood, III.

In the early 1950s, before Arlington, Texas, was home to the Dallas Cowboys and Texas Rangers, the Youngbloods accepted their first permanent pastorate at First Christian Church. Judy remembers Arlington as a town of about 15,000, noted for its state soap box derby championship on Park Row. Also in the 1950s, Judy's aunt, Elizabeth Youngblood Proffer, joined the staff at Texas Christian University in Fort Worth.

First Christian Church was an older structure located in downtown Arlington, with no air conditioning and limited ability to accommodate the demands of urban expansion. Thomas made it his goal to build a new church outside of town, so the church property was sold. In the interim, Sunday services were held at the local drive-in

theater, and Thomas preached from atop the projection building.

"Can you imagine passing plate, bread and wine between cars parked in rows at a drive-in theater?" said Judy. "Certainly this is an example of the indomitable spirit of the American post-war community."

During this period, Thomas and Katharyn joined Pension Fund. "My parents were children of the Great Depression, and like most who grew up in that era, they saved when they had nothing," said Judy. "When they had anything, they saved for when they had less." Judy recalls her parents talked about **Pension Fund as a wise investment**

strategy because Pension Fund's reserves were growing while others "went south."

Thomas went on to a pastorate at Hillyer Memorial Christian Church in Raleigh, N.C., where Judy and Tommy eventually started their own families. "All my dad could talk about was the rolling hills and how 'green' everything was," said Judy.

While preaching, Thomas became close to Senator Jessie Helms and also developed his passion for photography.



“Pension Fund ... gave them the freedom to choose what they wanted or needed to do in the last years of their lives.”



Four generations of the Youngblood family (Judy Banks pictured second from right).

In 1970, Thomas and Katharyn moved to the then third-largest Disciples of Christ church, First Christian Church in San Antonio, Texas. It was there that Thomas was elected to be the national Moderator of the Disciple denomination.

“Most would think this was the crowning achievement of his pastoral experience in the Christian Church,” said Judy. “I know my father would say that every church he served was his crowning achievement. My father loved his flock, all of them. Each encounter he had day-to-day, year-to-year, was his yardstick of life achievement.”

In the early 1980s, Thomas and Katharyn retired from full-time ministry and decided to tour the country in their camper. Sadly, around this same time, Tommy was diagnosed with brain cancer.

When reflecting on what her parents’ retirement income provided, Judy remembers how their income supported her brother during his final two years of life and provided him a “death with dignity.” The Youngbloods’ pension also allowed for a college trust fund for Tommy’s two youngest children.

Shortly after Tommy’s death in 1993, Thomas was diagnosed with Alzheimer’s disease. **Their pension**

provided the ability to maintain their home, attend church, travel and golf with church members.

“Their income allowed them to maintain some trace of normality while dealing with a disease that negates normality,” said Judy. Thomas lived in an Alzheimer’s unit in a retirement home in Raleigh until his death in late 1998. Judy’s aunt Elizabeth also passed away in 2007 due to Alzheimer’s, and her aunt’s pension income helped fund all of her expenses.

Katharyn, now 93, still lives in Raleigh. More than 14 years after Thomas’s death, their pension income allows her to maintain her independence in a retirement community, without additional financial support from relatives. Continuing to live in Raleigh has given her the opportunity to stay close to her church family as well.

“I wish I could say that my father and mother traveled the Alps, cruised the seas or discovered the depths of wonders of our world,” said Judy. “But in reality, Pension Fund allowed them even more. It gave them the freedom to choose what they wanted or needed to do in the last years of their lives.”

In MEMORIAM

Following are member deaths that were reported to Pension Fund between January 1, 2013 and March 31, 2013.

DEATHS IN ACTIVE SERVICE

Linda Gayle Hill
Newton, KS
March 11, 2013

Mark Rand
Sandstrom
Covina, CA
February 8, 2013

DEATHS IN RETIREMENT

Ruby A. Amos
Jacksonville, FL
December 11, 2012

Glenda M. Ball
Argyle, TX
March 7, 2013

Jack T. Barron
Beatrice, NE
January 25, 2013

H. Leon Berry
New Orleans, LA
February 12, 2013

Sydney C. Boggs
Prosser, WA
February 15, 2013

R. Donald Brice
Nacogdoches, TX
February 25, 2013

Carolyn J. Burby
Alsey, IL
January 30, 2013

Ray D. Cameron
Rockford, IL
December 19, 2012

R. Howard Cannon
Elizabethton, TN
February 7, 2013

Carole N. Carter
Santa Fe, NM
November 10, 2012

John A. Cook
Arvada, CO
December 23, 2012

Bruce Cooley
Lincoln, NE
January 14, 2013

Yvonne M. Cuellar
Gainesville, TX
March 9, 2013

Eugene T. Curtis
Durham, NC
March 17, 2013

Alvin L. Daetwiler
Parsons, KS
March 6, 2013

William Dean
Ruidoso, NM
January 28, 2013

Arthur Digby, Jr.
Odessa, TX
February 3, 2013

Hildegard C.
Drawbaugh
Sunnyvale, CA
January 29, 2013

Esther Ehly
Columbia, MO
January 9, 2013

Erda M. Elliott
Indianapolis, IN
March 10, 2013

Dwight L. French
Sunset Beach, NC
January 25, 2013

Beryl Gerdes
Littleton, CO
December 23, 2012

Robert G.
Hagelbarger
Rancho
Cucamonga, CA
January 29, 2013

Roy E. Hampton
Elizabethton, TN
January 15, 2013

Robert E. Harman
Mount Carmel, IL
February 5, 2013

William D.
Helsabeck Sr
Milligan Coll, TN
January 11, 2013

Charles Hill
Sullivan, IL
February 7, 2013

Suzanne N. Holton
Fennville, MI
November 12, 2012

Ruth A. Hudson
Carmel, IN
January 19, 2013

Marlin J. Love
Turner, OR
February 17, 2013

Velman L. Luse
Decorah, IA
March 4, 2013

Miriam Mathis
Trafalgar, IN
April 2, 2012

Carl J. McClellan
Lancaster, OH
December 27, 2012

Barbara McClure
Kent, WA
February 4, 2013

Nancy P. McGormley
Dothan, AL
February 20, 2013

Vivian E. Miller
Franklin, IN
January 11, 2013

Vivian J. Miller
Indianapolis, IN
March 13, 2013

Clarice L. Moore
Burlington, NC
January 24, 2013

Patrick T. Murphy
Savannah, MO
November 19, 2012

Jack Naff
Salem, OR
February 13, 2013

Clifford O. Nantz
Chanute, KS
February 4, 2013

Marion E. Obert
Puyallup, WA
January 16, 2013

Michael C. Oden
Grand Prairie, TX
March 17, 2013

Josef W. Palat
Ocoee, FL
December 30, 2012

George Bierce
Perrine, III
Cedar Park, TX
March 2, 2013

Heber H. Pitman
Spring Valley, CA
November 27, 2012

William R. Powell
Austin, TX
March 12, 2013

W. David Puntney
Claremont, CA
March 26, 2013

Wilbur A. Reid, Jr.
Knoxville, TN
February 27, 2013

J. Proctor Riggins
Louisville, KY
January 22, 2013

Edward H. Sawyer
Quincy, IL
February 15, 2013

Mae B. Shinn
Little Rock, AR
January 29, 2013

Dale Sickel
Sheridan, WY
December 29, 2012

James A. Starr
Louisville, KY
February 28, 2013

Martha Stump
Sun City, AZ
January 28, 2013

Nina B. Sutton Jones
Wilson, NC
January 10, 2013

Donna M. Swift
Murphys, CA
March 5, 2013

Sandra V.
Tabbernee
Streamwood, IL
March 13, 2013

Neil C. Thompson
Wetumka, OK
January 25, 2013

Ruth M. Tomlinson
Roanoke, VA
February 6, 2013

Mary D. Tookey
Centennial, CO
February 6, 2013

Victor H. Vaca
Quito ECUADOR,
February 18, 2013

Burnice Wall
Goshen, KY
February 20, 2013

Martha P.
Washington
Mead, WA
February 6, 2013

Dexter Wasson
Kinston, NC
March 13, 2013

Paul P. Weber
Somerset, PA
January 8, 2013

Kathryn T. Williams
Omaha, NE
February 6, 2013

John W. Woldt
Ft Worth, TX
January 27, 2013

Charles Daniel
Yarbrough
Nashville, TN
February 8, 2013

A heart OF GOLD

Remembering the life of Jacqueline Mahar

OTHER DEATHS

Ruby M. Atkins
Corvallis, OR
January 18, 2013

Joan A. Chase
Freeland, WA
January 1, 2013

Mary E. Coots
Burleson, TX
February 27, 2013

Florentine P. Darnell
Garland, TX
December 15, 2012

Jerome M. Johnson
Kilgore, TX
January 16, 2013

Harriet Jones-
Youngquist
Madelia, MN
January 11, 2013

Helen G. Myers
Fredericksburg, VA
February 27, 2013

Roberta G. Neal
Half Way, MO
January 7, 2013

Lyle G. Rasmussen
Washington, IN
March 13, 2013

Elizabeth D. Votaw
Topeka, KS
January 22, 2013

Audrey L. Waldon
Hendersonville, TN
March 3, 2013

Daniel L. Wise
Jackson, OH
January 9, 2013

You may not know the name Jacqueline Mahar, but if you have been a member of Pension Fund for more than 20 years, you may appreciate the impact of her work. Jacque passed away on April 30, 2013, at the age of 81. She faithfully served Pension Fund from September 1974 until her retirement in August 1993.

Jacque was Pension Fund's portfolio analyst and helped influence many of the investment decisions that enabled solid Special Apportionments to be declared nearly every year of her tenure. She was a key participant in establishing Pension Fund's market based investment strategies that enabled returns that supported Special Apportionments. Before she joined the staff, Pension Fund investments were principally mortgage based. During her tenure, pensions and pension credits increased nearly 200%.

Jacque was born in Beaver City, Neb., on July 12, 1931. She majored in music during her college years, but worked for several investment firms as an investment analyst after graduation and before joining Pension Fund staff.

One pensioner who served on the Board of Directors during Jacque's years of service wrote, "Jacque was 24K and her kind of gold was without price. She served in ways above and beyond the call of duty. She didn't seek acclaim but served with a degree of faithfulness and competence all too rarely seen."

"We are all better off financially because of her service and infinitely richer because of her friendship and support of the ministry," said Pension Fund President Jim Hamlett. "Well done, good and faithful servant. You will be remembered and missed."



Jacque at her retirement party in 1993.



Remembering the Gifts

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

Thanks in great part to you, our donors, we can help make life better for many of our older and retired ministers, missionaries and their widows or widowers. We gratefully acknowledge contributions made from November 1, 2012 to April 30, 2013 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!

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. Many gifts have been received since the last listing of contributions in the Winter 2012 issue of *The Bridge*.

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Bernard Bartzen
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Albert Beck
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Virginia Betts
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Ava Johnson

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Margaret Kenner
Richard & Catherine Kilgore
Dolores Kimsey
Charles & Virginia Kincaid
Joy Kinder
Robert & Bonnie Kirkman
Linda Kirkman
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R. Burnell & Emily Krager
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S. Yvonne Lambert
Robert Langston
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Arlene & Jackie Lasey
Richard & Nancy Laslo
Donn & Joan Leach
Mary Lou Linhardt
David & Sharon Livingston
William & Leonta Longman
James & Linda Looney
Emma Lyon
Arne & Virginia MacFarlane
Jacqueline Mahar
Mary Sue Malotte
Clyde Markee
Roy & Sharon Martin
Gary & Betty Massoni
Mary Matrow
Donald & Marjorie Mattson
Kyle & Debra Maxwell
Dortha May
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Janet Moffett
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William Newman
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Fred Toney
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Shawn Van Dyke
Vivian & Carleen Vose
John & Katherine Walker
Charles & Ruth Wallace
James & Sharon Ward
Donald & Jennifer Ward
Wayne & Norma Warren
Harold & Wilhelmina Watkins
Diana Weaver
Mary Wells
Billie Welsh
Mary West
Nancy Whetstone
Ruth White
Howard & Maryellen Wible
Megan Wilkins
Marilyn Williams
Edgar & Doris Woodruff-Filbey
Sally Wright
Fred & Pauline Zacharias
Roger & Sherry Zollars

CHURCHES

Sayre Christian Church, Sayre, PA
Vine Street Christian Church,
Arthur, IL
Christian Church of Connellsville,
Connellsville, PA

Heartbeats of Faith

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

Martha June Bradshaw
Rowena Britt
Delores Clark
Richard & S. Sue Duckworth
Ben & Carol Duerfeldt
Elberta Evans
Dwight & Ruth French
Roy & Martha Helms

Kyle & Debra Maxwell
Ann Maxwell
James & Yvonne Prichard
Michael & Nancy Saenz
James & Gail Suggs
Jacquelyn Meece & Leslie
James Summers
Andrea Toonder

13th Check



The following is a list of individuals and congregations that responded to the 13th Check offering in advance of the 2013 General Assembly in Orlando, Fla. These gifts will provide 13th Checks to recipients in 2013 and 2014. For this early commitment to provide a special gift to those in need, we express our sincere appreciation.

Kathryn Albers
Donald & Ledora Anne
Arterburn
Shirley Arther
David & Linda Atwell
Davis & Ruby Babcock
Charles & Barbara Bare
Rush & Genevieve Barnett
Charles & Wendy Bayer
George & Doris Beckerman
Wayne & Virginia Bell
Joseph & Magda Bennett
Claire & Charlotte Berry
Betty Blakemore
Angel & Hortensia Bonilla
Victor & Megan Boschini
Robert & Barbara Boyte
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Roy & Geraldine Browning
Carol Burkhalter
John Henry Cain
Ralph Calcote
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Edward Coffman
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E. Robert & Cathy Greenway
Carolyn Grogan
Donald & June Haase
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Mary Hall
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Randall & Susan Hill
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John & Goldie Hoffmire
John & Marilyn Holloway
Brice & Glenda Hughes
Mary Immel
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Mordecia & Queenie Johnson
Donald & V. Kathleen Jones
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Mark & Julia Jordan-Gillett
Robert & Judith Kendall
Rex & Marcia Kibler
Mareida Kingsbery
John & Carol Kolsti
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Eugene & Joanne Kulczyk
Robert & Eileen Kunz
Eugene & Nancy Lampport
Robert Lane
Alec & Alice Langford
John & Donna Long
Ronald & Sara Lowe
Mary Sue Malotte
Robert & Shirley Marty
Thomas & Elizabeth Mason
Andrew & Jean Matthews
Donald & Marjorie Mattson
Jack Wilson McGraw
Lester & Velma McKeeman
Edward & Mary McLachlan
Wayne & Carol Meyer
Joanne Milburn
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John & Judith Moore
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Mary West
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Linda Williamson
Nathan Winkler
John & Nancy Wylie
Ronald Yates

Endowment

Earnings from the Endowment Fund are added to the offerings from congregations through the Disciples Mission Fund and through gifts from individuals to 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.

N. Dwain & Virginia Acker
Claire & Charlotte Berry
José Mario & India Bobadilla
Sherry Bouchard
Alice Brooks
Scott & Laurie Budlong

James & Ann Burton
Duncan & Tina Draper
Richard & S. Sue Duckworth
James Ellerbrook
Robert & Harriette Elliott
Kathy Eppers

T. Eugene & Angela Fisher
Laura Reed Gelarden
James & Linda Hamlett
Alma Harris
William & Connie English
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Denise Olmsted
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A. Dale & Betty Fiers
Endowment Fund
Edwin R. and Nellie L. Allender Fund
Estate of Arthur Digby, Jr.
Estate of Carol Anne Cornelius
Estate of Charles and Norma Flowers
Estate of Dartha Jean Gibson Enochs
Harley C. & Mary Hoover Price Fdn
Kathryn Plopper & Ray Shorb Fund
Lois Swander Memorial Endowment
Mamie L. Young Charitable Trust
Ralph H. & Martha G. Saunders
Robert G. and Frances G. Sulanke Fund
The Dunn Revocable Trust

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 offerings through the Disciples Mission Fund and earnings from the Endowment Fund, make funds available for the Supplemental Gift (to supplement low pensions) and Ministerial Relief (for those with no pensions).

INDIVIDUALS

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Ministerial Relief and Assistance, continued on page 20

Ministerial Relief and Assistance, continued from page 19

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 William & Sharon Thompson
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 Gary & Barbara Thornton
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 Elsie Tiffin
 Alexander & Pansy Tiwari-Haines
 Fred Toney
 Raymond & Carolyn Toon
 Leo & Betty Traister

Maxell & Sue Cantrell Tromblee
 Wendell & Phyllis Turner
 Jesse Tyndall
 Vernon & Martha Ummel
 David & Aida Margarita Vargas
 Joyce Veatch
 Arthur & Pauline Vermillion
 Andre & Teri Villoutreix
 Ruby Wade
 James Waggoner
 Lamoine & Vera Waldron
 John & Katherine Walker
 Charlotte Wallace
 Charles & Ruth Wallace
 Richard & Dorothy Walters
 James & Sharon Ward
 Donald & Jennifer Ward
 Gerald & Delores Waters
 Harold & Wilhelmina Watkins
 Charles Waugaman
 William & Carolyn A Wright Wayne
 Reginald & Nancy Webb
 Charles & Alice Weber
 Claylon & Helen Weeks
 Richard & Retta Weller
 Norman & Katharine Wells
 Mary Wells
 Harland & Thelma West
 John & Betty White
 William & Lois Whitehurst
 June Williams
 Kathy Wilson
 Frank & Barbara Windegger
 Robert & Evelyn Winger
 Ruth Winn
 Eleanor Wolfe
 James & Sharron Womack
 Charles & Doris Wood
 John & Deborah Wray
 John Wrench
 L. Winston & Sandra Wright
 John & Nancy Wylie
 Richard & Peggy Ziglar
 Dennis & Karen Zimmerman
 Roger & Sherry Zollars
 Arthur I. Thorpe Permanent Fund
 Brent Stratten Fund
 Carol J. & R. Denny Alexander Fdn
 Cheryl C. Barclay Fund
 Clara Hicks Memorial Fund
 Estate of Gertrude E Burke
 George J. & Elizabeth E. Brown Fund
 James Allen & Jean Nichols Fund
 John and Lucy Schaffer Fund
 John Charles Leber Memorial Fund
 Lois E. Clark Fund
 Mary Isabel Sandin Estate
 Ray S. and Margaret W. Hewitt Fund
 Rev. Charles Lloyd & Lilly
 Maye Garrison Fund
 Robert & Shirley Magee Fund
 Tom and Alberta Jones Fund
 Violet Groth-Vaca Trust

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Amazing Grace Christian Church, Indianapolis, IN
 Ames Christian Church, Ames, OK
 Bethany Christian Church, Houston, TX
 Burt Lake Christian Church, Burt Lake, MI
 Central Christian Church, Hermitage, PA
 Central Christian Church, Walla Walla, WA
 Central Christian Church, Winnsboro, TX
 Christian Church In Ohio, Columbus, OH
 Christian Womens Fellowship, Selma, CA
 Federated Church of W Lafayette, West Lafayette, IN
 First Christian Church of The Beaches, Neptune Beach, FL
 First Christian Church, Beaumont, TX
 First Christian Church, Bolivar, MO
 First Christian Church, Camden, AR
 First Christian Church, Clearwater, KS
 First Christian Church, Dighton, KS
 First Christian Church, Donna, TX
 First Christian Church, Edwardsville, IL
 First Christian Church, Grafton, WV
 First Christian Church, Guymon, OK
 First Christian Church, Hopkinsville, KY
 First Christian Church, Idaho Falls, ID
 First Christian Church, Laguna Hills, CA
 First Christian Church, Lemoyne, PA
 First Christian Church, Manhattan, KS
 First Christian Church, Metropolis, IL
 First Christian Church, Morgantown, WV
 First Christian Church, Nacogdoches, TX
 First Christian Church, Newton, KS
 First Christian Church, Odessa, TX
 First Christian Church, San Benito, TX
 First Christian Church, Sandersville, GA
 First Christian Church, Texas City, TX
 First Christian Church, Waycross, GA
 Good Shepherd Christian Church, Houston, TX
 Hope Church, Bound Brook, NJ
 Kenwood Christian Church, Cincinnati, OH
 Lansdowne Christian Church, Baltimore, MD
 Memorial Christian Church, Midland, TX
 Monticello Christian Church, Monticello, IN
 North Heights Christian Church, Wichita, KS
 Oak Grove Church of Christ, Snow Hill, SC
 Olmsted Christian Church, Olmsted Falls, OH
 Ridglea Christian Church, Fort Worth, TX
 Riverbridge Partners, LLC, Minneapolis, MN
 Saint Luke Christian Church, Pattison, MS
 Shelton Memorial Christian Church, Ulysses, KS
 United Christian & Baptist Church, Kalona, IA
 United Christian Church, Yakima, WA
 United Church of Auburn, Auburn, NY
 University Park Christian Church, Indianapolis, IN
 Utica Christian Church, Utica, MS
 Vine Street Christian Church, Arthur, IL
 Washington Avenue Christian Church, Elyria, OH
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- Learn how **FINANCIAL** and **HEALTH BENEFITS** might reverse the trend of pastors leaving the ministry.
- **REMINISCE** with Judy Banks, daughter of **THOMAS** and **KATHARYN YOUNGBLOOD**.
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