

BRIDGE

PENSION FUND FALL 2013



NEVER STOP
LEARNING

Week of the Ministry

80th Week of the Ministry

OCTOBER 13–20

"The Call to Ministry is Worth Celebrating"

"Rejoice in the Lord always. I will say it again: Rejoice!"

— The Apostle Paul (Philippians 4:4)

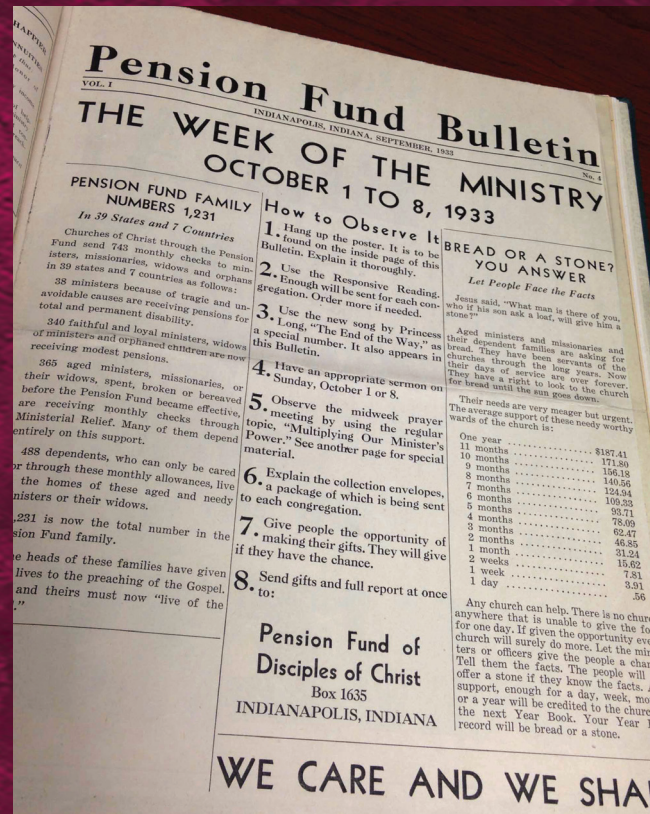
In October 1933, Pension Fund published their first Week of the Ministry materials to "secure a thorough understanding of the place and importance of the ministry."

The Church has undergone incredible changes over the last 80 years, and the role of the ministry has continually adapted. Pension Fund has led efforts to honor ministers for their role in the Church and society.

Eighty years after our first publication, the need to honor and uphold the call to ministry is no less important. This year, during Week of the Ministry, we hope you will join us in celebrating those in ministry and encouraging those preparing for ministry. We thank you in advance for your courageous act of answering God's call, and transforming so many lives in the process.

Feel free to utilize our resources for ministers through our Week of the Ministry link on Pension Fund's home page, or listen to inspirational interviews with ministers through "The Pension Fund Podcast" in the iTunes store (also available at www.pensionfund.org/podcasts).

Learn more at www.pensionfund.org/week-of-ministry.



BRIDGE

PENSION FUND
FALL 2013

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Fall marks the start of a new school year for many, but whether in school, working or retired, we can all still learn as students of life. Read this issue of The Bridge to expand your knowledge of retirement savings, health care and educational resources.

JAMES P. HAMLETT FROM THE PRESIDENT

A lesson in issues management

In a *Journal of Business Communication* article, Dr. Shari R. Veil, Director of Risk Sciences at the University of Kentucky, observed that all crisis situations involve “uncertainty and threat or perceived threat to an organization’s high-priority goals.”

We know from experience that everyone encounters challenging times during his or her lifetime. The same can be said for organizations as well. Sometimes events draw our attention away from other priorities and, even if painful, become the catalyst for insight and learning.

Many may recall that Pension Fund initiated a new data processing system on May 31 to great fanfare. We were excited about the new service capacities the system would offer, enabling staff to provide greater assistance to participants and offering members and employers online access. While the systems integration was not complete, we were confident we could move forward and bring the new system to full capacity within a few days.

While much progress was made toward normalizing the new system, these efforts took longer than anticipated. It became apparent in the closing days of June that our capacity to provide pension payments on July 1 using the new data system was severely compromised. And, since our highest priority is to never miss paying pensions when due, we were in crisis.

Steps were immediately taken to ensure pensions would be paid on July 1 using the pension payment amounts from June. This was to be followed by the revised pension as adjusted for Special Apportionments and new tax tables on July 3, coupled with the recall of the first transaction. Unfortunately, even with these procedures, we still encountered errors for a number of participants.

My staff colleagues worked tirelessly to audit systems and accounts, correct program flaws that were identified and respond to an overwhelming rush of telephone calls and emails. We apologize for the imperfect data system, and are grateful for the measure of patience and understanding we received from so many.

A number of issues still need to be resolved before we can declare the new system fully operational. Our vendors, IT team, and accounting and customer service staff remain fully engaged with completing the system, while also serving our members.

Unexpected blessings often arise from these challenges. All of our staff members are even more versed in each of the programs we offer. Collaboration across service disciplines has been raised to a higher level. The commitment of my colleagues toward serving and resolving member impacts has been extraordinary. We are a stronger, deeper, more effective team than at any time in my memory. Most importantly, we are confident that member accounts are secure and functioning appropriately.

It may take us longer to fully realize the benefits of the new system. But, when it is completed, we will be positioned to serve more effectively than ever before. That is our expectation. That is our commitment. ☉

James P. Hamlett
President
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NACC AND GENERAL ASSEMBLY

Pension Fund staff recently attended the 2013 North American Christian Convention (NACC) and the Christian Church (Disciples of Christ) General Assembly summer conventions.

North American Christian Convention (NACC), Louisville, Ky.:

In addition to meeting with ministry partners, Pension Fund staff visited with clergy and lay church workers about opportunities to save for retirement through the Pension Plan, Tax-Deferred Retirement Account (TDRA) and Roth IRA (*see photo below*). Pension Fund was a ministry sponsor of this year's convention and hosted two retirement planning workshops onsite.



General Assembly (GA), Orlando, Fla.:

Pension Fund staff also traveled to Orlando, Fla., for General Assembly (following a Pension Fund board meeting). At Assembly, Pension Fund challenged members and Assembly participants of all ages to finish the statement, "In retirement I plan to..." and displayed

their responses at the event booth. Top answers included volunteer, travel and spend time with family.

Throughout the week, Pension Fund hosted retirement planning workshops and events, including the President's Breakfast for Retired Ministers and the Ministers and Mates Breakfast. At the Ministers and Mates Breakfast, the Rev. Dr. Katie Hays' speech, "Go and Learn What This Means: Jesus' Syllabus for the Religiously Learned," was an Assembly highlight, attracting over 500 attendees.

The Saturday night worship gathering included a 13th Check special offering, raising more than \$26,000 throughout the Assembly week. These funds will be distributed over the next two years as an extra boost in income for retired ministers in need. Pension Fund President James Hamlett led the service presentation, debuting Pension Fund's moving 13th Check video, www.pensionfund.org/13th-check.

"My colleagues and I were delighted to share so many points of contact with pastors and church leaders during the General Assembly," said Hamlett. "We were blessed by the measure of support we received in Orlando for our ministry." ☉



PENSION FUND LAUNCHES CANADIAN WEBSITE

In August, Pension Fund launched a new Canadian website to better serve Canadian members and partners. This website can be accessed directly at ca.pensionfund.org, or by visiting Pension Fund's main site and selecting the country preference as "Canada." Visitors can toggle between Pension Fund's U.S. and Canadian website by



clicking the different nation's flags, located at the bottom of each site.

"I'm excited to see that Canada now has a dedicated website," said David Nicholson, Pension Fund's Canadian consultant. "This will assist in keeping Canadian churches and those in ministry up-to-date on what's happening at Pension Fund." ☉

LEARN ABOUT:
**Investment
Returns and
Reserves**

TREASURER'S CORNER

Pension Fund net assets available for benefits as of May 31, 2013 were approximately \$2.8 billion. This represents an increase of 14.1% from May 2012 and an increase of 5.8% compared to year-end 2012. The Pension Plan remains fully funded and within the guidelines as set forth by policy. We continue to see record performance in the various equities markets. Unemployment is at 7.4%, down slightly from 7.6% in June (though this may be due in part to some workers leaving the workforce entirely). The increase in mortgage rates may challenge economic conditions, though the Federal Reserve is expected to continue its pace of buying bonds.

The continuing improvement in investment markets has clearly been a benefit to virtually all pension plans and investors in general. We are heading toward another double-digit return performance in 2013 and, if achieved, this will mark the fourth year out of the past five during which this has occurred. That's not a prediction, as the economy faces several challenges before year-end (including political decisions regarding the debt ceiling). But, it's clear the economy has flourished lately, perhaps despite what occurs in Washington.

What does this really mean for Pension Fund? This is a question I receive occasionally, along with questions

about why our interest rates in the Tax-Deferred Retirement Account (TDRA), Benefit Accumulation (BA) and Roth IRA programs (or our Good Experience Credits or Special Apportionments) are not higher given Pension Fund's returns. These are great questions, and I'd like to share some brief thoughts on them.

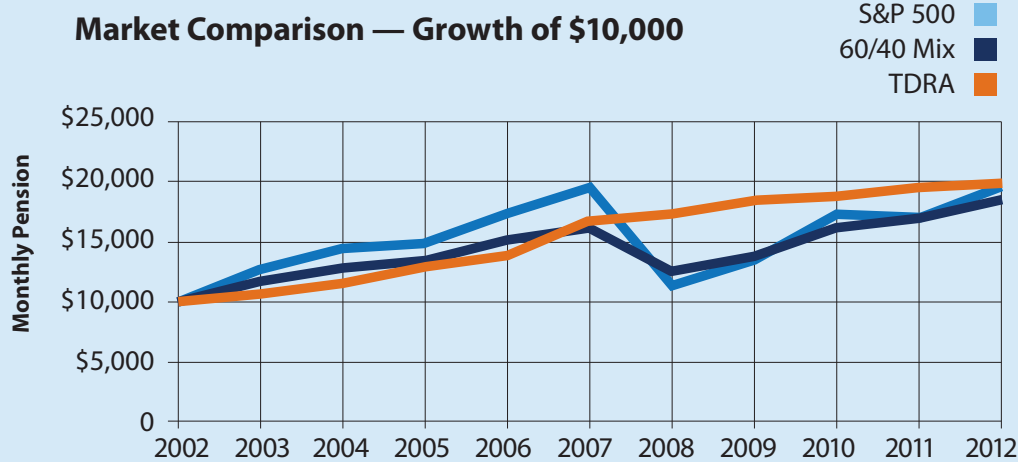
First, there's no single best solution or investing approach. Each person has different needs relative to risk tolerance and return requirements. Age has something to do with that, as do family considerations. Personal objectives in terms of how one lives also are a deciding factor. From a Pension Fund perspective, however, we recognize and have committed to programs that reduce the risk to members by placing a return rate that doesn't go below certain levels (and never below zero).

This is the opposite of investment return programs, including mutual funds, which yield strong returns when markets perform well but also create return risk for the account owner.

The best recent example of this occurred in 2008, when markets were off as much as 40%. Those who held accounts based on market return realized significant declines in their balances. While the 2008 period was much worse than we have seen in decades, the fact

Key Takeaways:

- Between May 2012 and May 2013, Pension Fund's net assets available for benefits increased 14.1%.
- Pension Fund programs reduce the risk to members by placing a return rate minimum that never goes into the negative/below 0%.
- Pension Fund uses "stronger" investment years to build reserves and protect members during market declines.



remains that below-zero market returns do occur. In contrast, Pension Fund members didn't incur losses in 2008. Interest rates on TDRA and BA accounts declined but remained positive, never falling below 3% and 1.7% respectively. Good Experience Credits and Special Apportionments weren't declared in 2009 or 2010, and even in years when approval was granted after 2008, awards were more modest than in prior decades.

The Board of Directors and staff have determined that if Pension Fund is going to protect its members from fluctuating markets, the only way to accomplish that is to maintain reserves for various programs. These reserves can then be used to offset the losses that result in negative return years. Basically, this means Pension Fund has to allocate some of the returns in strong years to reserves that protect against years when returns are negative.

Some may question where this philosophy of managing risk for our members comes from, and if it's still relevant. I'll answer the second part first: Yes, we believe this remains a key benefit to our members and is in line with our work as a ministry. The first part can be answered from a historical perspective.

Pension Fund does believe in this approach based on the following observation: A retirement fund is a long-

term investment that works best when predictable. How many of us know of someone who had to defer their retirement due to the losses incurred in their retirement funds during 2008? I know several people who had planned to retire, and find them still working today. But, if a person had planned to retire based on his or her benefits from Pension Fund, perhaps along with Social Security, the person should have been able to retire exactly as planned despite the markets during that recession.

Our primary objective is and remains to provide as good a return as possible consistent with preserving the rights and benefits our participants earn in their Pension Plan, TDRA or other retirement savings program. We believe this strategy has served Pension Fund and you well during market declines in the past and will serve us equally well in the future.

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

Duncan Draper
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Chief Financial Officer
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LEARN ABOUT:
**Saving at
all ages**



“I started my pension participation in 2007 as a seminary student serving as a youth minister. Six years later, I’m amazed at the growth in my monthly retirement benefit. I’m definitely glad that I joined early.”

— Geoff Brewster,
Pension Plan member

RETIREMENT PLANNING

IN YOUR 20s, 30s AND BEYOND

There are two major secrets to retirement planning: saving and time.

It sounds simple. So, why do so many of us put it off? *Investing seems daunting. Something else always needs our money. We’re young and we can save tomorrow. We’re older and it feels too late.*

Retirement planning requires we change our money habits. It also invites us to experience deferred gratitude. James Gordon said, “It’s not that some people have willpower and some don’t ... It’s that some people are ready to change and others are not.” If you haven’t been saving for retirement, I invite you to make a change.

If you’re ready to change, then let’s circle back to the two secrets: saving and time. No matter what your age, the two things that will help you most are putting in place a regular, disciplined plan for saving and using all of the time available between now and the date you wish to use those savings.

Retirement savings can take a variety of forms, such as a 401(k), 403(b), IRA or pension plan. Look first at what your employer offers. If you work for a church or a church-related organization, you can call Pension Fund for help.

Learn all you can about what is offered so you can make choices that are best for you, and begin right away.

Use the time value of money to grow your investments. If you invest \$100 per month at a rate of 5% for 40 years, your \$48,000 investment will grow to \$153,237.85. That’s \$105,237.85 in interest. Time allows for growth in your market investments as well. Your portfolio can handle downturns in the market if you’re farther from the date you’ll need your investment funds. As you near retirement, you can move to a less risky portfolio mix. Pension Fund provides great retirement programs that provide growth for your investment with minimal risk (for more information, see the Treasurer’s Corner).

Read on for tips on retirement planning based on your stage of life. And for more in-depth information about getting started or enhancing your retirement saving, contact me or one of my colleagues at Pension Fund.

Connie English
Assistant Vice President
of Employer Services
cingleish@pensionfund.org



TIPS FOR RETIREMENT PLANNING (BASED ON YOUR AGE)

20s – Create Healthy Money Habits

- Become a disciplined saver: Save an amount from each paycheck.
- Pay off your credit card: They're handy, but never carry a balance – even for a month. If you can't afford it, don't buy it (use creativity for expensive situations).
- Balance your checkbook: Figure out exactly how much money you have.
- Ask for holiday and birthday gifts to be deposited into a Roth IRA: Set up your account and have it ready!
- Pay your bills on time.

30s – Get Serious About Your Budget

- Budget, budget, budget!: Make informed decisions about what you'll buy, and put it on paper to follow through. Make sure it follows long-term plans.
- Pay yourself first: You'd be surprised how effectively this works. If you put 15-20% away for retirement before paying other bills, you can make it work.
- Check on insurance: Do you have everything you might need? Consider life insurance if you have a family that depends on you, or disability insurance for your own security.
- Consider buying a house: Make sure your budget can accommodate the purchase and that you live in a situation that makes a home purchase a reasonable investment.

40s – Step It Up

- Savings strategy: If you don't have one, get one now! If you have a strategy, take a serious look at it to see how you're doing. Review and revise.
- Shop smart: If you need to increase your savings, find ways to shop smarter. Consider used items online, or keep your vehicle longer so you can save for your next one and pay with cash.
- Evaluate your work situation: Do you need to take a refresher course or get certified to move to a higher salary level? Or, do you need to change careers to enjoy work until retirement? Take stock and make changes now.

50s – Make Some Hard Decisions

- Help your grown children succeed on their own: Don't sacrifice your retirement for their current needs. It won't be a gift to them if you need their help in retirement.
- Estimate your resources for retirement: Get serious about gathering information about retirement savings from your different jobs, and estimate what they'll be worth at retirement. Be conservative.
- Check your investment risk, and make any adjustments you or your professional advisor think are necessary.
- Use a 403(b) and "catch-up" limits to achieve rapid growth of your savings.
- Research long-term care insurance and decide if this needs to be part of your plan.

60s – Work Longer

- Think about what you would enjoy doing part-time in retirement to supplement your savings.
- Delay Social Security benefits: The longer you wait to draw Social Security, the larger the monthly benefit.
- Consider downsizing your home: Look beyond just the size of your living space and consider moving to a lower cost-of-living area.
- If you don't have a pension, consider annuitizing a portion of your savings: This will provide a monthly benefit that can guard against a downturn in market-invested savings. 🕒

LEARN ABOUT:
**ACA
Updates**

HEALTH CARE REFORM

Fall 2013 health care highlights for CCHCBT participants

This past summer has been very busy for the Christian Church Health Care Benefit Trust (CCHCBT). Besides implementing the ever-evolving Affordable Care Act (ACA) regulations, we met several of our members at the North American Christian Convention (NACC) and General Assembly of the Christian Church (Disciples of Christ) and renewed our partnership with Express Scripts as our pharmacy benefit manager. As we head into fall, things won't slow down. Fall marks the first open enrollment period under the ACA.

Let us first start with the renewal of our partnership with Express Scripts for 2014 and beyond. As many of you know, we have been part of the Medco coalition of denominational health plans for over a decade. The new Express Scripts coalition, along with the Highmark Blue Cross Blue Shield coalition, has been instrumental in assisting CCHCBT offer excellent coverage nationwide and deep discounts reserved for large, secular employers. The new contract with Express Scripts has projected savings of approximately \$839,000 in prescription costs. This translates into stable health coverage rates for all participants in CCHCBT. We look forward to our continuing partnership in the years to come with Express Scripts.

CCHCBT will offer its qualified health benefit plans directly to eligible clergy and lay employees of the Stone-Campbell tradition. If you wish to join your denominational health plan, you do not need to participate in a health care exchange. Information is available on our website, www.pensionfund.org.



What you need to know:

- All employers (congregations and general ministries) must inform their employees of individual exchanges becoming available on Oct. 1, 2013 for an effective date of Jan. 1, 2014. Examples of the notifications are available on the Pension Fund website under “Resources” and the “Health Benefits” program category for employers that offer any health insurance coverage or do not offer any health insurance coverage. **These notification letters must be provided to your employees regardless of your participation in CCHCBT or any other health benefit plan.**
- The “Pay or Play” penalty for employers with 50 or more employees has been delayed until Jan. 1, 2015.
- The PCORI and reinsurance fee will be paid by CCHCBT on behalf of our members.
- Employers who cover their employees in denominational health plans are exempt from reporting the costs on the employees’ W-2s.
- At this time, denominational plans **do not qualify** for the federal subsidies offered to low-income participants. A bill has been introduced in the Senate to fix this oversight in the law. A similar bill in the House of Representatives is still looking for sponsorship.
- Subsidy eligibility is based on **total household income** and is only provided on **the premium for individual coverage if that coverage is purchased on the exchange.**

Key Takeaways:

- Oct. 1 marks the start of the first open enrollment period under the Affordable Care Act (ACA).
- For those who choose not to participate in open enrollment, CCHCBT will offer qualified health benefit plans directly to eligible clergy and lay employees of the Stone-Campbell tradition.
- CCHCBT’s partnership with Express Scripts resulted in projected savings of approximately \$839,000 in prescription costs, which allows for savings to CCHCBT participants.

For participants in our high deductible health plan, the following changes will go into effect on Jan. 1, 2014:

- Out-of-pocket maximum will increase to \$6,350 individual/\$12,700 family.
- Maximum contributions to a Health Savings Accounts (HSAs) will be \$3,300 individual/\$6,550 for coverage other than individual.

The changes in health care options over the coming months are many, and we are here to assist you. Please stay tuned for details, as they become available, in future issues of *The Bridge*. CCHCBT looks forward to being a resource to you and to being your health care benefit provider in 2014 and beyond. ☉

Michael Porter, GBA
Director of Health Services
mikep@pensionfund.org



LEARN ABOUT:

Health at all ages

HEALTH & WELLNESS

It's never too soon or too late to learn how to take control of your health. While some health habits are always beneficial (such as exercise, a healthy diet and socialization) regardless of gender, women and men have different health needs at different stages in their lives. To help you plan for good health at all ages, we've included recommendations for men and women in their early career, mid-life, and pre- and post-retirement years.

MEN:

Early career (20s and 30s):

- Blood pressure (annually or every two years, if lower than 120/80)
- Cholesterol (at age 20 if you are at an increased risk for heart disease, or at age 35 otherwise)
- Diabetes (if your blood pressure is higher than 135/80)
- Optional: Blood counts, thyroid function, urine analysis, testicular exam, heart and lung function

Midlife (40s):

- All of the above, plus:
- Cholesterol screening (annually)
- Prostate-Specific Antigen (PSA) and digital rectal exams (younger if you are at high risk for prostate cancer, annually after age 45)



Pre-retirement (50s):

- All of the above, plus:
- Colonoscopies (starting at age 50)

Post-retirement (60s and Above):

- Abdominal aortic aneurysm screening (once if you have ever smoked)
- Blood pressure and cholesterol testing regularly
- Colorectal cancer screening (until age 75)
- Measure blood levels of vitamin B12 and calcium (to prevent osteoporosis)
- Flu vaccination (annually if over the age of 65)
- Optional: Shingles vaccination (if over the age of 60)

Source: Fox News/Agency for Healthcare Research and Quality

WOMEN:

Early career (20s and 30s):

- Breast self exam (starting at age 20, monthly)
- Clinical breast exam (beginning at age 20, every three years until age 40)
- Pelvic exam, including a Pap smear test (annually)
- Cholesterol (starting at age 20, repeated every five years)
- Blood pressure (annually)




Midlife (40s):

- Clinical breast exam (annually after age 40)
- Mammogram (annually after age 40)
- Optional: Bone mineral density exam/bone mass measurement (to prevent osteoporosis)

Pre-retirement (50s):

- All of the above, plus:
- Colonoscopies (starting at age 50)

Post-retirement (60s and Above):

- All of the above, plus:
- Flu vaccination (annually if over the age of 65)
- Optional: Shingles vaccination (if over the age of 60) 



Source: National Women's Health Resource Center, Inc. (NWHRC)

LEARN ABOUT:
**Student
Gift Grants**

SUSTAINING MINISTRY AT THE SOURCE

*Blessed are those who find wisdom, those who gain understanding,
for she is more profitable than silver and yields better returns than gold. (Proverbs 3:13-14)*

In this scriptural text, we see that those who give their lives in the pursuit of wisdom and God will gain far greater rewards than anything this world has to offer.

Some of the greatest resources we have in our churches are those who have answered the call to ministry. Most who answer the call will be educated and trained in our seminaries, heeding the call to prepare themselves in understanding and wisdom to better serve. John F. Kennedy once said, “Leadership and learning are indispensable to each other.” How can we nurture these seminarians as they learn and prepare to lead our congregations?

Dating back to 1953, Pension Fund has offered support for seminarians through our Student Gift Grant program. Today, Pension Fund continues this tradition through your generous gifts to Ministerial Relief and Assistance, getting students started early in the Pension Plan. An eligible seminarian can be enrolled with a Student Gift Grant from the inception of his or her ministerial career.

Those who receive this grant thank our donors for providing the opportunity to start their ministerial career with the assurance that the Church they will serve tomorrow is nurturing them today. With this nurturing, individuals preparing for ministry can, as Mohandas Gandhi said, “Live as if you were to die tomorrow, learn as if you were to live forever.”

What better way to validate and support some of our greatest resources – future ministers and church leaders – than through a Student Gift Grant?

One recipient stated, “I didn’t really know much about Pension Fund before I started seminary. All I knew was that my home church minister told me that this was something I needed to be in from the beginning. I didn’t

think much about it because I knew that being a full-time student and working to help support my family, I would not have enough income to start investing in the Pension Plan. When I

found out about the Student Gift Grant, I realized what a blessing this gift is. I can now study in peace knowing that if something were to happen to me, my family would be nurtured and financially assisted.”

Thank you for blessing lives such as these! We continue to pray for and lift up those who have answered the call to serve. ☺

Did You Know? | **Student Gift Grant Program**

Pension Fund offers seminary students who are preparing for ministry the opportunity to practice early saving for retirement. This Student Gift Grant program introduces students to the benefits of Pension Plan membership by offering a modest sum for membership dues on behalf of eligible second-year ministerial students.

Shalom,

Rev. Ruth Chavez Wallace
Vice President
of Development
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MEMBER SPOTLIGHT

A Father's Legacy of Learning

Interview with Rosie Santos, daughter of Rev. Orlando Santos

Rosie Santos was just a child when her father, Rev. Orlando Santos, passed away in 2002.

"I have very limited memories and experiences with my father," said Rosie.

"My concept of him continues to develop to this day based on personal stories from close friends and family, as well as my childhood memories."

Rosie remembers her father as a dedicated, hard-working minister with a never-ending "to do" list. Rev. Santos juggled several jobs, volunteer work and domestic duties on top of his ministerial duties of hospital visits and prayers with those in need.

"Somehow he would still find time to make me PB&Js," said Rosie.

Her first memory of her father in church was at Cartridge Christian Church in Cincinnati. There, Rev. Santos encouraged parishioners to contribute to outreach and missions efforts, including sponsoring two refugee families from Bosnia and Vietnam.

"As a child I didn't understand the implications of this beyond having new and interesting friends in Sunday school, but now I know that my dad changed these families' lives," said Rosie. She describes her father as an "accepting man with an open heart" who had a passion for working with school-aged children and improving the lives of the poor.

Even in death, Rosie's father continued to provide for his family. Before he passed away, Rev. Santos was an active member of Pension Fund's Pension Plan, which provided



"I feel my dad's absence in my life every day, but Pension Fund granted me his protection and guidance in a tangible way."

*—Rosie Santos,
Newport, Ky.*

his family with death benefits. These included a spousal pension, child pension and education benefits. When Rosie decided to attend college at Northern Kentucky University, she received a grant every semester she was enrolled for four years and a monthly stipend (child pension).

"My father couldn't be present to advise and guide me through my college experience," said Rosie. "However, his investment in my future ensured I was able to pursue every academic opportunity to the fullest without fear of monetary implications."

In college, Rosie volunteered and interned at nonprofits and was a student leader for the Environmentally Concerned Organization of Students (ECOS). Through ECOS, she participated in reforestation projects, advocated for student political and environmental awareness, and organized campus-wide outreach events. Rosie studied abroad in both Costa Rica and Spain, receiving several grants, scholarships and stipends for academic achievements. She graduated cum laude in May 2013 with Bachelor of Arts degrees in Integrative Studies and in Spanish, carrying the nomination of Student Life's "2013 Senior of the Year."

"I feel my dad's absence in my life every day, but Pension Fund granted me his protection and guidance in a tangible way," said Rosie. "It allowed me to feel connected with him during this time of immense growth in my life."

Ultimately, Rosie ended up inheriting more than her father's financial legacy. "Moving forward, I know my academic achievements will allow me to continue his work as a humanitarian and educator," said Rosie.

continued on page 13

In MEMORIAM

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

DEATHS IN RETIREMENT

David L. Cleveland Burlington, NC May 5, 2013	Shirley M. House Columbia, MO March 27, 2013	Marilyn M. Lorenz Portland, OR March 30, 2013	Rolland W. Shields Mc Cook, NE May 10, 2013	Kenneth D. McDaniel, Sr. Midway, KY March 16, 2013
Ruby G. Barnes Cary, NC April 30, 2013	Dean B. Cornwell El Segundo, CA April 21, 2013	Naomi J. Houston Newton, IA April 24, 2013	Jacqueline J. Mahar Lenexa, KS April 30, 2013	Robert D. Smith, Jr Orlando, FL May 15, 2013
Marjorie A. Barron Beatrice, NE March 11, 2013	Minnie P. Dorman North Richland Hills, TX May 5, 2013	Curtis W. Howard III Williamsburg, VA May 4, 2013	George H. Mullins Des Moines, IA April 23, 2013	Frank T. Springer Enid, OK May 27, 2013
Edward P. Bartunek Kent, WA April 5, 2013	Kathryn M. Fisher The Woodlands, TX April 15, 2013	Mary Ann Hudson Indianapolis, IN April 13, 2013	D. Lester Niles Lincoln, NE May 20, 2013	Pauline Sutton Umpqua, OR May 27, 2013
John R. Bean Indianapolis, IN May 18, 2013	John T. Foust Grand Island, NE April 15, 2013	Eva M. Johnson Boise, ID April 21, 2013	Elvin C. Peeler Fort Mill, SC February 24, 2013	Elton D. Winstead Brevard, NC March 25, 2013
Caryl V. Block Penrose, CO March 30, 2013	Louise A. Golightly Marion, AR March 24, 2013	Bryer R. Jones Charlottetown, Prince Edward Island, Canada March 27, 2013	John F. Petten Parma, OH April 18, 2013	Lucille B. Reed Aledo, TX May 22, 2013
John D. Buck Olathe, KS May 12, 2013	Robert E. Haubold Las Cruces, NM February 11, 2013	Vivian W. Leggett Elizabeth City, NC April 13, 2013	Paul A. Remick Brownsburg, IN April 30, 2013	Maxine C. Hunt Webster Groves, MO April 15, 2013
Shirley J. Carter La Marque, TX April 15, 2013	Marjorie R. Hauss Indianapolis, IN April 17, 2013			

OTHER DEATHS

Barbara H. Pugh
Denison, TX
April 7, 2013

Rosie serves as the interim director for Northern Kentucky University's Center for Environmental Education (CEE). One project she initiated was a collaborative program with a local nature center to provide environmental programming for Guatemalan immigrant youth living in the urban Cincinnati area. After her term ends with the Center, Rosie plans to attend graduate school, focusing on environmental and social reform.

"He would be very proud of her accomplishments," said Rosie's mother, Diana Santos. "I am so grateful to Pension Fund for being there to help." 🍷

Did You Know? | Pension Fund Child Education Benefits

Pension Fund's Pension Plan includes death benefits for spouse and children. Children are eligible for a monthly child pension as well as a child education benefit of \$2,500 per enrolled semester.



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- DISCOVER how building RESERVES during strong investment years protects your retirement savings against market decline.
- Read tips for RETIREMENT SAVINGS in your 20s, 30s and beyond.
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