

BRIDGE

PENSION FUND

SUMMER 2015



A HEALTHIER CHURCH

At Pension Fund, we believe that

Ministry *Still Matters*

Ministry is part of our DNA, woven into our more than 100-year history. We believe one of the most important things we can do is sustain those in ministry through our retirement and health benefits. In turn, you can sustain others.

Tell us how **Ministry Still Matters** to you during this year's General Assembly by visiting our booth and sharing your story. While there, you can also learn about our *Strong. Smart. Secure.* retirement options and how to prayerfully give to others in ministry through 13th Check.

At Pension Fund, we make a difference when we help *you* make a difference. We thank you for all you do.



Pension Fund

of the Christian Church

strong. smart. secure.

www.pensionfund.org/generalassembly2015

Saturday, July 18, 2015
7:30 p.m.

**13th Check Offering
Opening Evening Service**

Monday, July 20, 2015
7 a.m.

**Ministers and Mates
Breakfast (ticket required)**

*Visit ga.disciples.org to
purchase tickets to the event.*

Tuesday, July 21, 2015
7 a.m.

**Retiree Breakfast
(by invitation only)**

Wednesday, July 22, 2015
8:45 to 10:45 a.m.

**Best Practices and
Resources to Manage
Church-Related Employees**
Room C115



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BRIDGE

PENSION FUND
SUMMER 2015

HOW TO REACH US

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

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On the Cover

Hear how First Christian Church in Edmond, Okla., offers unique employee benefits and how improved church administration can affect the health of your church.

JAMES P. HAMLETT FROM THE PRESIDENT

Ministry Still Matters. This was the theme of Pension Fund's "Week of the Ministry" program last fall, which celebrated ministry and encouraged young people to consider pastoral ministry as a vocational calling. As the Rev. Julian DeShazier avowed in our Week of the Ministry video, "There is no higher calling" (You can watch the video at www.pensionfund.org/ministrystillmatters.)

The *Ministry Still Matters* theme continues in our newest video that will be released at this year's General Assembly. In this latest video, the Rev. Dr. Katie Hays (Senior Minister of Galileo Christian Church, a new church start in Mansfield, Texas) describes gathering people together who were "ravenously actually for some confirmation that the God of whom they had heard rumors might actually be.... for....them."

An Unhealthy Situation for the Church

When we, as Disciples, contemplate the future of our Church, we arrive ultimately at a discussion around two critical issues:

- 1.) The call to, preparation for and transition into pastoral ministry
- 2.) The gathering of persons ravenous for a relationship with Christ

As one might appreciate, discussion around these issues often becomes a circular conversation. Which comes first? (This is the traditional "chicken and egg" discussion.)

Pension Fund's focus for nearly 120 years has been to support the ministry, assisting pastors in times of critical need. Historically, this has been centered on death, disability, retirement and physical health. Ancillary programs have been added, but generally remain focused on these concerns. More recently, our concern for ministry has widened to include those preparing for ministry through our Ministry Life Choices program and student Pension Plan memberships. For example, second and third-year seminary students seeking a Masters of Divinity (M.Div.) degree are eligible to receive a Pension Plan membership based upon an assumed salary of \$500 per month, with dues paid by Pension Fund.

But such support does not insure the recipient will make a strong transition into pastoral ministry following graduation and ordination, or remain there through their working years. Indeed, a new M.Div. recipient entering the pastorate has a 50% probability of leaving congregational leadership within the first five years of service. And with the number of retirements outpacing the number of new graduates, it is clear the Church has an unhealthy situation.



What Can be Done?

If you believe, as I do, that *Ministry Still Matters*, then one must resolve the “chicken and egg” question in favor of the chicken (the pastoral call). The road to making the Church healthier is rooted in the call, preparation and transition into ministry as well as developing new generations of pastoral leaders who create opportunities to draw people into a relationship with Christ.

These are issues of concern worthy of collaborative attention. So too are the issues that create untenable stress within one’s ministry, the source of which often may be related to student debt in comparison with one’s compensation as pastor. How might the Church enhance sustainable ministries by assisting with alleviating some or all of that debt?

A survey was conducted recently by Pension Fund to learn about financial understanding, debt and stress among pastors. We sent the survey to more than 1,700 senior and associate ministers, and have received nearly 700 responses (about a 41% response rate). The

data seems to confirm the idea that financial stress is a factor in one’s decision whether to remain in ministry or seek higher paying employment opportunities.

Addressing this concern may create the opportunity for a greater number of pastors to remain true to their call. We believe this could be a good outcome, because “there is no higher calling” and no greater point of ministerial satisfaction than to lead those who are ravenous “for some confirmation that the God of whom they had heard rumors might actually be for them” into a relationship with Christ. *Ministry Still Matters!*

I would love to hear your thoughts and suggestions at jhamlett@pensionfund.org.

James P. Hamlett
President
jhamlett@pensionfund.org



TREASURER'S CORNER

Cyber Security

The Science behind Cyber Attacks

It seems every day brings another announcement about a data breach at a company. These breaches often occur at organizations that invest significant dollars to build protection solutions to prevent these events. Unfortunately, they are no match for clever criminals who work hard to access personal identification information (PII).

Over the past several years, we've seen major changes in how information is protected and how insurance companies deal with increasing risks associated with a breach. The complexity of this situation is related to the multiple options hackers use to access systems. Also contributing is the demand by members to have transparency, and easily accessible balance and account information. The result: Many different types of breaches get lumped into one category, most often interpreted as a computer system breach.

To explain this challenge, it might be helpful to understand the various categories of options on how a hacker may

access PII. The most direct path is to "hack" into record-keeping systems where demographic data is maintained (also where most preventive tools are in place to protect such data). However, "hackers" have other options, including embedding virus programs that may steal passwords or other access codes used by authorized employees of a company. From there, it becomes much easier to simply simulate a user and obtain the information.

Encryption devices are used in many cases where dollar transactions are involved. Encryption comes in many different forms, but one of the more common tools is used when a company is required to enter a code number that is constantly being updated based on some random program.

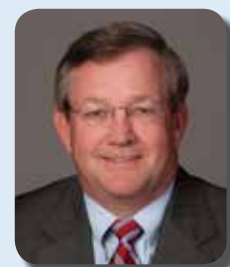
Pension Fund invests a significant amount of its budget protecting your data. I have invited Rick Mahoney, Assistant Vice-President of Technology at Pension Fund, to share some of the methods and strategies we use. Be aware that we won't disclose details that could hinder our security plans, and that this may change as we deem reasonable.

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

Financial update as of March 31, 2015:

- Pension Fund net assets available for benefits as of March 31, 2015 were \$3,015,985,906.
- The Pension Plan remains fully funded and within the guidelines as set forth by policy.
- Interest rates for each of our defined contribution programs and the Benefit Accumulation Account (BAA) remained stable for 2Q, 2015. The Tax-Deferred Retirement Account, Roth IRA, Legacy IRA, and newly-offered Traditional IRA will receive 3.5% as the annual interest rate for the second quarter, while the BAA will receive 2.5%.
- We'll continue offering an incentive rate of 0.5% interest for the Traditional IRA program for rollover funds

Duncan Draper
*Vice President and
Chief Financial Officer*
dgdraper@pensionfund.org





Tips for Creating Secure Passwords

- **Use complex passwords when possible:** Use a combination of upper and lowercase characters, plus numbers and symbols.
- **Create long passwords:** Generally, longer passwords are more difficult to guess. Try to use a minimum of eight characters/digits.
- **Use unique passwords for each account:** This way, if a hacker guesses your password, they won't be able to access all of your accounts.
- **Frequently change passwords:** Avoid patterns and don't reuse recent passwords.
- **Substitute numbers for letters:** Use numbers and symbols to replace letters (i.e. P@ssw0rd).

6 Ways Pension Fund Protects Against Cyber Attacks

Pension Fund takes a number of steps to protect and secure our data. Here are just six ways we employ strong levels of security:

Firewall: A firewall is a barrier used to prevent unauthorized external users from accessing private networks connected to the internet. All messages entering or leaving the network pass through the firewall, which examines each message and blocks those that do not meet the specified security criteria. This protective measure helps to protect our environment from unapproved external access.

Anti-virus protection: This software scans emails and documents sent and received by Pension Fund for viruses. This includes frequent scans of PCs and servers searching for viruses.

Training: A vital component to securing our environment is staff training and awareness. This includes being cautious when evaluating email content to recognize suspicious emails, links, or attachments. Furthermore, password complexity and forcing frequent password changes helps protect our environment. Additionally, staff protects against account information

exploitation by not providing account, password, or identification information to anyone via phone or email.

Information Technology (IT) group: This group examines our third party vendors to ensure they are using best practices to secure the connectivity with the Pension Fund and secure all data that is exchanged between the vendor and the Pension Fund.

Data encryption: This is used to protect data in transit (moving between applications) and occasionally at rest (sitting on file servers or databases).

Periodic security scans: Since information technology is constantly changing and certain possible vulnerabilities are exploited, the Pension Fund contracts with a nationally recognized security firm to scan the Pension Fund's network and devices searching for possible vulnerabilities. This practice helps identify any weaknesses and allowing IT to mitigate any discovered gaps.

Rick Mahoney
*Assistant Vice President
of Technology*
rmahoney@pensionfund.org



RETIREMENT PROGRAMS OVERVIEW

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.

- 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:
 - » At participant's death, benefits for surviving spouse and minor children
 - » Disability benefits for participant

- 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.

- 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

- 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).

- 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

- 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.

- 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

- 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.

- No age or contribution limits
- Funds may be withdrawn at any time without penalty
- Provides opportunity to save additional funds for retirement or "rainy day"

- 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.

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.

DEFINED BENEFIT/ DEFINED CONTRIBUTIONS OVERVIEW

Pension Plan is a *defined benefit plan*. To best appreciate its benefits, it's important to understand a defined benefit plan's key features and the difference they make to retirement planning when compared to a defined contribution plan.

A defined benefit (DB) plan is:

- Valuable in your retirement portfolio because it provides a monthly retirement benefit for your lifetime – and your surviving spouse's lifetime
- Not a retirement savings account like an IRA, 401(k) or 403(b) account
- A diversified investment fund managed by professionals
- A pre-tax retirement program

Of all these benefits, the most important one is that a defined benefit plan **provides a lifetime monthly benefit**.

A formula involving several variables is used to determine the amount of the benefit. The number of years of employment/service and employee salary are the most common variables found in benefit formulas. Contributions to a defined benefit plan may come from the employer or from both the employer and the employee.

Funds in the plan's investment portfolio are used to pay retirement as well as death, disability and survivor benefits if offered by that particular plan.

Investment professionals evaluate the risk and reward of investment opportunities of the portfolio. The most successful defined benefit plans are funded at

or above 100% of the level recommended by actuarial professionals. (**Pension Plan is currently a fully funded retirement program.***) As a result, a fully funded defined benefit plan adds a level of security for employees since they do not bear the risk of low returns on investments.

A typical defined contribution (DC) plan is:

- A retirement savings account for each participating employee
- Based on contributions plus investment earnings or losses (*see below for information on Pension Fund's investment strategy*)
- A pre-tax retirement program

With a typical *defined contribution plan*, **the benefits are based on the performance of the invested funds**. Pension Fund's unique investment strategy, however, offers continual, long-term growth in your retirement savings – rather than potential losses – through a base return rate and, when applicable, Good Experience Credits (additional interest earnings awarded when reserve funds exceed the reserve policy).

Contributions to a defined contribution plan may come from the employer, the employee, or both as defined by the plan. In a defined contribution plan, contributions are specified.

Each employee (or his or her heirs) will ultimately receive the balance in the account. The value of that account may fluctuate due to the changes in value of the investments. These fluctuations may be present throughout the life of the account unless the account offers a fixed investment rate.

*As of Dec. 31, 2014 the Pension Plan was 124% funded.
Past performance of earned interest does not predict future performance.

THE RETURN OF THE BENEFIT ACCUMULATION ACCOUNT

Many of our members are familiar with the Benefit Accumulation Account (BAA), an after-tax savings program that offers a competitive base rate and the opportunity to earn additional funds through Good Experience Credits. The program has been closed to new accounts for a few years, but now the BAA is back (and there's really no other program like it).

For those who aren't familiar with the BAA, here's what you need to know:

- Generally used as a supplement to retirement pensions, but can also be used as an emergency fund or for "big ticket" items, such as car or home down payments, health or educational expenses
- Funds can be withdrawn at any time without penalty
- Historically, BAA has earned a base interest rate of 1-6% (currently, the account is earning a 2.5% annual interest rate)
- Eligible for Good Experience Credits, additional interest earnings (when granted)
- You must be participating in a Pension Fund retirement program to participate (such as the Pension Plan,* Tax-Deferred Retirement Account (TDRA), Traditional IRA or Roth IRA)

- No account holder has ever lost principal due to market downturns

Deposits may be made electronically or by check. Pension Plan retirees and their surviving spouses may arrange for deposits through pension deduction.

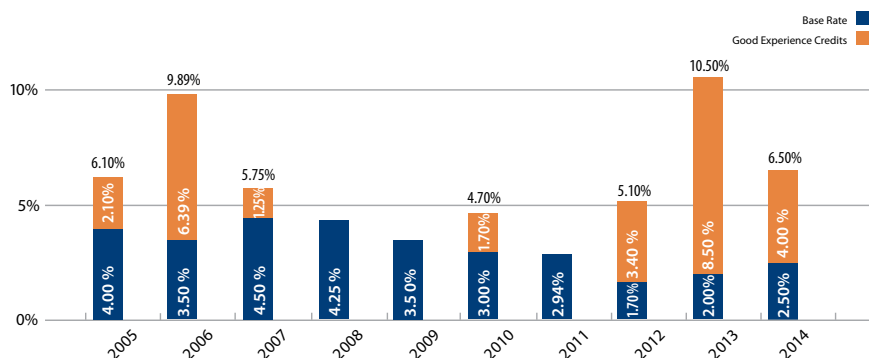
Please visit our website at www.pensionfund.org for more information on the BAA program, including how to enroll.

Note: Past performance is not a guarantee of future results.

**Applicants actively contributing to a Puerto Rico or Canadian pension (or whose participation with Pension Fund is limited to either of these plans) are not eligible to enroll in the BAA program.*

BAA Earned Interest Rate 10-Year History

The BAA evolved from historic savings programs offered through Pension Fund. The BAA remained popular due to its higher-than-average interest rates, but was closed to new accounts a few years ago. Pension Fund is now re-opening this program as yet another way to save for retirement and other life expenses.



While the BAA program was not open for new enrollments over this time period, historic and inherited accounts continued to receive interest and Good Experience Credits (GECs), represented in this graph. GECs in this graph are represented in the year they were earned, not the year they were credited to accounts.

A BAA is commonly used as a supplement to retirement pensions. Another use is as an emergency fund. Financial advisors recommend setting aside 3-6 months of living expenses for unforeseen life events, such as loss of a job. By opening a BAA with \$25 and making regular deposits of \$100 per month (only \$50 per pay period)—assuming 2.5% annual interest and no withdrawals—after 12 months the account balance would be approximately \$1,239.48... a great start on that emergency fund.

WHAT YOU NEED TO KNOW

PENSION FUND'S EXPERIENCE SURVEY



Every seven years, Pension Fund conducts a survey of all active and inactive Pension Plan members, as well as those receiving pensions from Pension Fund. This survey was mailed in late spring, and responses are due no later than June 30, 2015.

In the survey, we ask members to provide updated demographic information such as birthdates. Pension Fund provides this information to our actuary, who in turn reviews to ensure that we have sufficient reserves necessary to fund all current and future benefits. In this survey, we request updated contact information, such as email addresses, which we use to better serve our members.

Your participation in this survey provides valuable information to Pension Fund and our actuary to help

us provide your benefits (either at retirement or in the event of disability or death). For example, the Pension Plan provides benefits to family members after death of a member in active service, including a child benefit for children under the age of 21. Providing us with an updated list of children under this age will ensure the availability of this important benefit for eligible children.

You and your family are very important to Pension Fund. We hope you will assist us by completing the survey and returning it to our office via the enclosed postage-paid envelope no later than June 30, 2015. If you have any questions regarding this survey, please contact us at 866.495.7322 or pfcc1@pensionfund.org.

STUDENT GIFT REMINDER



Pension Fund is excited to announce the Student Gift Membership and Student Health Care Premium Assistance programs will once again be offered during the 2015/2016 academic year.

The deadline for this year's application is Sept. 30, so don't

hesitate to tell a friend! You can find more information and application forms at www.pensionfund.org/student-membership-gift and <http://www.pensionfund.org/student-healthcare-gift>.

(Note: A participation agreement is not required to apply for the Student Gift Program. Simply complete the application and enrollment form, and have your educational institution sign in order to apply).

Benefits of being a member of the Pension Plan as a Student Gift Membership recipient:

- Pension benefit: \$70/month
- Spouse death benefit: \$400/month
- Surviving child benefit: \$500/month until age 21
- Surviving child education benefit: \$5,000 per year
- Disability benefit: \$300/month
- Death Benefit: \$18,000 to spouse

Benefits of being a Student Healthcare Gift recipient:

- Medical coverage
- Prescription drug coverage
- Vision coverage
- Dental plans

EMPLOYER SPOTLIGHT: FIRST CHRISTIAN CHURCH (Edmond, OK)

Nestled in downtown Edmond, Okla. is First Christian Church (FCC), a congregation that Executive Minister Rev. Dr. John Regan describes as “innovative” and the origin of many new ministries and community-based initiatives. This forward thinking church not only provides for its surrounding community, it provides for its staff as well. FCC provides health care, continuing education and retirement benefits (including Pension Fund’s Pension Plan and TDRA).

For FCC, a well-cared-for worker makes a happier and more productive worker, so the church has made it a priority to set up benefits programs to both retain employees and attract qualified applicants.

One unique way that FCC offers Pension Fund retirement options is through a graduated scale process. According to their current graduated scale, ordained ministers receive 14% Pension Plan dues paid on their behalf, and other employees—with the exception of



Rev. Dr. John Regan



Karla Mahan

childcare staff—are eligible to receive varying percentages of employer contributions to retirement based on years of service (see chart). This way, staff has the opportunity to participate with Pension Fund, and FCC has time to expand the budget to handle future increasing contribution payments.

“The graduated scale process provides young staff members with the important retirement benefits they need at a time when they’re not as concerned about retirement,” said Karla Mahan, Business Administrator. “We view this as an important way to support our staff.”

Mahan believes employees should take advantage of employer-paid or employer-sponsored benefits, and that administrators should encourage all employees to participate. “Don’t pass up retirement benefits, particularly if you’re young, because it’s very important to fund your retirement,” said Mahan.

Mahan and Rev. Regan both tout the merits of Pension Fund as a benefits provider, due to the “confidence of being fully-funded” and its good returns. Rev. Regan recommends the BAA as an “amazing account” to use for savings.

“We have found Pension Fund to be easy to work with,” Mahan adds.

With the help of their qualified staff members, FCC has recently completed a safety and security audit, implemented

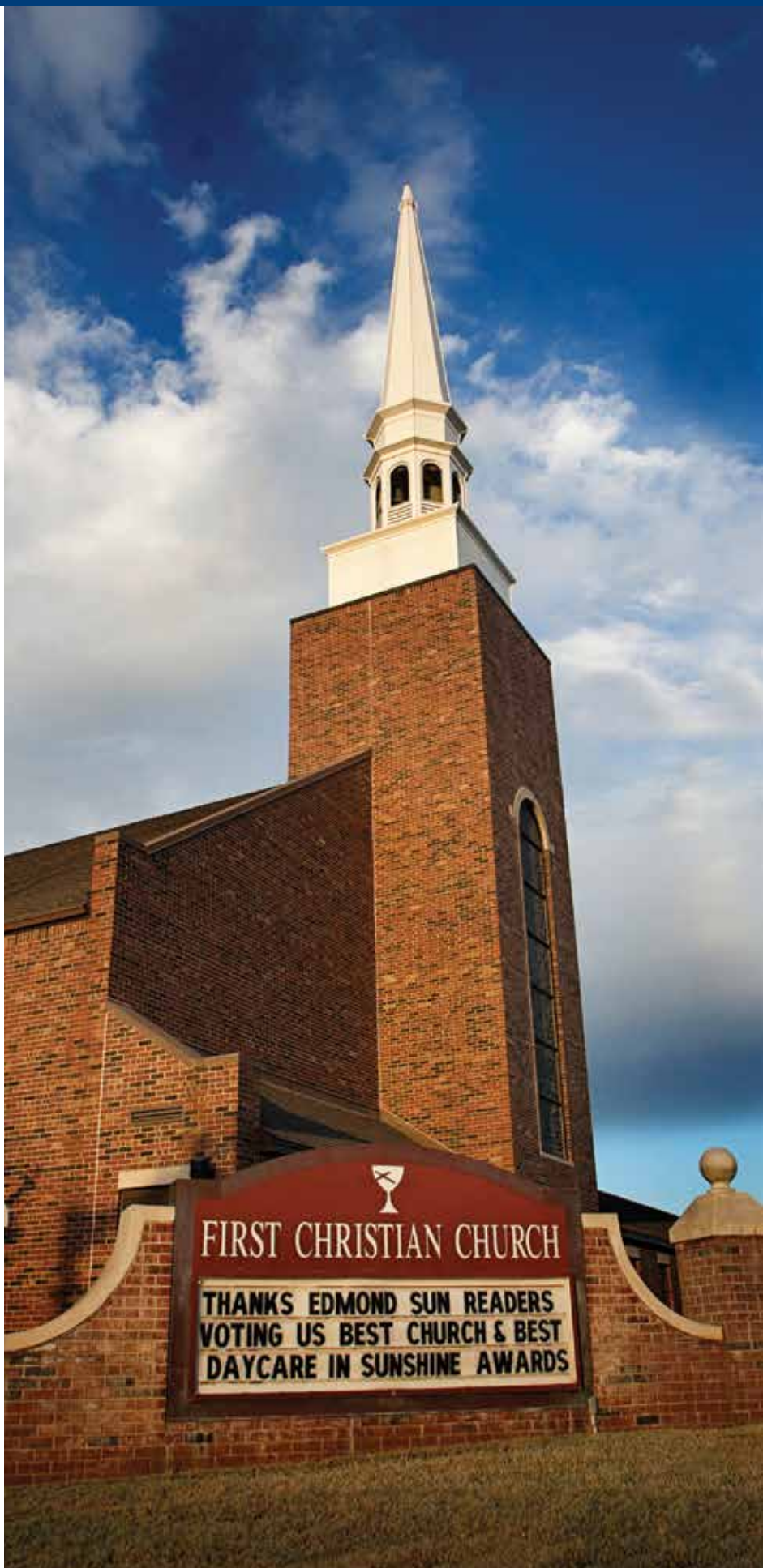
FCC’s Graduated Scale for Pension Plan (Non-ordained employees)

Years of Employment	Percent Contributed
1-3 years	3%
4-5 years	5%
6-7 years	8%
8-9 years	11%
10 years or more	14%



Civil Discourse, and used an appreciative inquiry process to determine core values.

“Dick Hamm, the Disciples of Christ former General Minister and President, led us through a process of prayer triads, out of which came a future story, strategic processes to work on and a ministry related architectural assessment,” said Rev. Regan. “We now have a master plan for our building, adapting it to meet our future ministry.”



SEE YOU AT THE GENERAL ASSEMBLY 2015

Join us July 18-22 in Columbus, Ohio for the 2015 Christian Church (Disciples of Christ) General Assembly!

This year's Pension Fund theme is *Ministry Still Matters*. You can visit Pension Fund at our booth, or attend any of our General Assembly events:

Saturday, July 18, 7:30 p.m.:

13th Check Offering, Opening Evening Service

Sunday, July 19, 2-3:15 p.m.:

"Ministry Still Matters" Workshop, Charisse Gillett & Jim Hamlett (Edna Boies Room, Hilton)

Monday, July 20, 7 a.m.: Minister and Mates Breakfast, Rev. David Shirey (ticket required, visit ga.disciples.org to purchase tickets)

Tuesday, July 21, 7 a.m.:

Retiree Breakfast (by invitation only)

Wednesday, July 22, 8:45-10:45 a.m.:

Best Practices and Resources to Manage Church-Related Employees, Rev. Micah James (Room C115)



Ministry Still Matters Video Premiere

Pension Fund will premiere the release of our second *Ministry Still Matters* video during General Assembly, featuring Rev. Dr. Katie Hayes. Visit our booth to view this video, and learn how something as simple as bread can unite worshippers.

Best Practices and Resources to Manage Church Related Employees Workshop: Featuring Rev. Micah James

Are you a church elder or administrator? Join us on Wednesday in Room C115 to hear more about how to better manage Church employees. This workshop will feature Rev. Micah James, CCA, co-founder of AdminIsMinistry (www.adminisministry.com) and Associate Minister of Faith Development at First Christian Church in Edmond, Okla.

Read more about Micah on page 14, and First Christian Church in our Employer Spotlight on page 10.

Ministry Still Matters Video Booth

We encourage General Assembly visitors to stop by our Ministry Still Matters video booth and share a brief message. Let us know why ministry still matters to you, and how we can encourage others in ministry. Or, if you feel inclined, share how Pension Fund has impacted your life. Clips will be used in future Ministry Still Matters and Pension Fund projects.

*Ministry
Still Matters*

Ministers and Mates Breakfast: Featuring Rev. David Shirey

Rev. David A. Shirey is the senior minister at Central Christian Church (Disciples of Christ) in Lexington, Ky. Shirey graduated with a B.A. in Religious Studies from Indiana University and a M. Div. from Vanderbilt Divinity School.

A fourth-generation Disciple, Shirey has served Disciple churches in Tennessee, Missouri, North Carolina, Indiana and Arizona. His congregations are characterized by vibrant worship, warm fellowship, faithful stewardship and service to the community. Shirey has also served all levels of the Disciple denomination, from the general board to regional boards, camping programs, and ecumenical and ministerial groups.

In 2002, Shirey was called to serve as founding pastor of a new church in Scottsdale, Ariz., and developed Coolwater Christian Church. While in Arizona, Shirey served on the board of a nonprofit serving developmentally disabled young adults, and was chaplain to an assisted living center. He assisted his congregation

in building eight homes in Mexico and served six years as president of the Foothills Food Bank. Since 2007, David has been a member of the Bethany Fellows Leadership Team, mentoring more than 100 newly-ordained Disciple pastors.

"I love to preach the gospel and live for the weekly opportunity to make the riches of our Christian faith come alive for 21st-Century listeners," said Shirey. "To have the opportunity to parlay my lifetime of ministry experience into the service of historic Central Christian in Lexington is an honor for which I'm deeply grateful."

Shirey is married to Jennie Taylor Shirey, a Christian educator and elementary school teacher. They have three children and two grandchildren.



Rev. David Shirey

Oatmeal Bread Recipe

Servings: Makes two loaves

Ingredients

1 c quick oats
1/2 c whole wheat flour
1/2 c brown sugar
1 T salt
2 T margarine
2 c boiling water
1 scant T dry yeast in
1/2 c warm water
5 c white flour

Directions

1. Combine oats, whole wheat flour, brown sugar, salt, margarine in a large bowl. Pour water in and stir.
2. Once cooled to lukewarm, add yeast. Add white flour until dough is stiff enough to handle. Knead, cover and let rise until doubled. Punch down and let rise again. Bake at 350° for 30 to 40 minutes.



MEMBER SPOTLIGHT: REV. MICAH JAMES, CCA (Edmond, OK)

Meet Pension Fund's General Assembly workshop guest speaker: Rev. Micah James, CCA. Micah is a Pension Fund member and ordained minister (currently serving as Associate Minister of Faith Development at First Christian Church in Edmond, Okla.). Micah is co-founder of a new ministry, *AdminIsMinistry* (www.adminisministry.com), created to better equip churches in administration.

Micah is a third-generation church administrator and second generation Christian Church (Disciples of Christ) minister. Her grandmother served a Dallas congregation as a financial administrator for more than 40 years, and her dad, Rev. Mike Hunter, pursued continued education in church administration through an organization now known as "The Church Network."

"The education and network of support he gained was so valuable to his ministry that he gifted the classes to me one Christmas," said Micah. She started training for a Certified Church Administration (CCA) certification while working on her Masters of Divinity (M. Div.) from Brite University, and completed the process while serving at Northway Christian Church.



Rev. Micah James

Because of their unique administrative and pastoral backgrounds, Micah and her father were invited to teach a variety of ministry leadership trainings and education seminars. In February 2015, they decided to create *AdminIsMinistry* in order to provide and share resources with congregations so others may have a more solid administration foundation.

"We had been invited to teach and consult with many congregations, regional groups and leadership networks," said Micah. "At almost every seminar, someone would ask for more information or resourcing—thus, AdminIsMinistry was born."

Even as a younger pastor, Micah is an active Pension Fund participant and advocates for retirement and health benefits for those in ministry.

"Since I was little, I heard horror stories of community members and loved ones who didn't prepare for retirement or health emergencies," said Micah. "I've heard many stories of the solid work of Pension Fund and the health of the system they have sustained, and I jumped at the first chance to be part of the Pension Plan for both of those reasons."

“I’ve heard many stories of the solid work of Pension Fund and the health of the system they have sustained, and I jumped at the first chance to be part of the Pension Plan for both of those reasons.”

“I tell every class I teach...[to] work on their administrative lives so they can spend less time putting out ‘fires’ and more time in mission and ministry.”

Micah’s Take on How to Improve Administration:

According to Micah, there are several ways churches can provide better administration, including financial controls, checks and balances, and safety.

“Honestly, you’d be surprised how many of our congregations aren’t doing some things most would consider basic safety and accountability,” said James. “No matter how long or trusted people are who count or handle gifts, there should be a system of clear checks to ensure no malfeasance. Also, so many of our congregations still don’t have basic volunteer recruitment and training procedures, from background checks to supervision. The lack of basic safety oversight is the thing that keeps me up at night.”

Micah sees a growing trend of the combination of pastor and administrator roles. However, she believes the ideal situation is when a church can employ both positions.

“When and if the congregation is able to staff both positions, I think the pastor and administrator can teach each other a lot,” said Micah. “Ideally, these roles will bring a diversity of gifts to ministry. There should never be a time where a church—or any system for that matter—is so dependent on a single person that the absence of that person causes a devastation deficiency.”

At Pension Fund’s General Assembly workshop, Micah will be covering administration basics and discuss how to build core administrative competencies. She will touch on topics related to letter of call details and negotiations, personnel management, and basic policy and practices related to stewardship.

“In the ever-changing landscape of HR, churches need allies to help with staying on top of the latest information,” said Micah. “I tell every class I teach that I hope they can work on their administrative lives, so in the long term they can spend less time putting out ‘fires’ and more time in mission and ministry.”



IT'S THE LITTLE THINGS

As July approaches, we anticipate gathering with friends and family at the General Assembly of the Christian Church (Disciples of Christ) in Columbus Ohio. At every assembly, Pension Fund gathers a “13th Check” offering. This offering is used to assist retired servants of the church who receive small pensions because of their sacrifice of serving in a small church or the mission field. For some, pensions are inadequate to provide a reasonable standard of living. Because of the gifts made to 13th Check, 151 of these servants received a full 13th pension check in 2014.

At Pension Fund, we believe it's the little things we do and share that can make a big difference in the lives of those who have given their lives to serve this church we love. Even the smallest of seeds we plant will become the largest of trees! Take this story as an illustration:

“It was almost Christmas and many homes were brightly decorated, tamales were being made, and the aroma of homemade ‘viscochitos’ (Mexican cookies) was in the air. The week before Christmas, the children at school had written a letter to Santa to ask for gifts. The letters were received by the principal and she “screened them” before sending them on. Alandra had written a letter to Santa, and her parents were called into the principal's office to talk about the content of the letter. Her parents couldn't figure out why they had been called in because Alandra was a good and quiet child, and they didn't figure she had written anything bad.

“The kingdom of heaven is like a mustard seed, which a man took and planted in his field. Though it is the smallest of all your seeds, yet when it grows, it is the largest of garden plants and becomes a tree, so that the birds of the air come and perch in its branches.”

— Matthew 13:31-32

When they entered the principal's office, they were asked to sit down and asked if they knew what their daughter had requested in her Christmas letter to Santa. They had not seen the letter, and now were feeling a bit nervous. The principal handed them their daughter's letter, and as they read tears began to

stream down their faces. The letter said, ‘Dear Santa, All I want for Christmas is for you to visit my friend Anna. I think you forgot where she lived last year. I don't want anything for myself. All I want is for you to get Anna a coat that will keep her warm, a pair of shoes that doesn't have as many holes and socks that will keep her feet warm.’ Because of this letter, there was a movement in the community to care for Anna, her family and families in similar situations. Small and large, gifts came in and many people in need had a wonderful Christmas.”

— (Story told to me by) Denise Archuleta

All because of a small child with genuine concern, a small idea turned into a big event that will continue each year! Hear from some of our 13th Check recipients on how your small gifts have meant big things to them:

“Your gift enables me to pay down debt and contributes to my ability to stay in my residence.”



“I accept this special gift with much joy and appreciation in these hard times. Serving churches was the happiest time of my life.”

“The nursing center I reside in is having a Christmas party for the residents and they suggested families put gifts under the tree for our loved ones. 13th Check has guaranteed I will not be left out!”

There are so many more examples of the “little things” the 13th Check has done and how they have a huge impact. Just as the child’s small ideas made a huge difference in a community, so do our gifts to the 13th Check. The mustard seeds in our life help us plant “the largest of garden plants and trees” that will help sustain our brothers and sisters in time of need.

So, when the 13th Check offering comes along through the mail or at Assembly, remember God has given us the seeds to plant. It’s the “little things” that can make a difference! May it be so!

Shalom,

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



DONOR SPOTLIGHT

Jim and Yvonne Prichard

Living in Oklahoma for 40 years and now in Colorado for 12 years, we’ve noted many small congregations with pastors who have served faithfully for many years. In some congregations we’ve known missionaries who have returned from the mission field. These pastors and missionaries have served at low salaries and were not able to build up their retirement accounts sufficiently enough to have a comfortable retirement.

For this reason we feel it’s been important for us to contribute to the Ministerial Relief and Assistance Endowment Fund and the Heartbeats of Faith fund to assist these saints of the Church with a dignified retirement. These endowments provide annual income that will live on in perpetuity.

It’s important for those of us who have been blessed with more than adequate resources to help those who need a hand up. Of course, contributions to the Ministerial Relief Fund also provide the same relief as the Ministerial Relief Endowment. Both are most worthy of our support.

— Jim and Yvonne Prichard

AT PENSION FUND, **WE SPEAK** RETIREMENT



We know your retirement options can be overwhelming. That's why **WE SPEAK** for you (and your employees) and invest on your behalf for a secure retirement.

Pension Fund offers a variety of programs, including health benefits and retirement plans such as the Pension Plan, Tax-Deferred Retirement Account, Traditional IRA and Roth IRA.

Learn more about
Pension Fund's programs.
Call or visit today!

866.495.7322
www.pensionfund.org



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

Visit us at **Booth 709** or come to our special lunch event, **June 25**
covering Economic **Challenges Facing Pastoral Leaders**.

ARE YOU PREPARED FOR AN ACCIDENT?

Accidents are an everyday occurrence. The best kind of accident (if there is such a thing) is when property alone is damaged, and you and your loved ones are shaken up but otherwise unharmed. However, on the rare chance of an accident that may render you disabled—or worse—what can you do to protect yourself and/or your family?

Pension Fund offers the Churchwide Accident Insurance Plan, underwritten through Reliance Standard Insurance Company, to all employees of the Christian Church (Disciples of Christ), Church of Christ, and the Restoration Movement. The Churchwide Accident Insurance Plan provides worldwide insurance protection in the event of total disability, or loss of life, limbs, sight, speech, or hearing by you (or your spouse) due to an accident, on or off the job.



The Churchwide Accident Insurance Plan offers comprehensive accident insurance at a lower cost than similar programs being offered commercially, with greater coverage. You can protect yourself (or your spouse, as applicable) with coverage and benefits that include:

- Accidental death or dismemberment
- Permanent and total disability
- Education continuation
- 24-hour travel assistance

For more information on this accident insurance and how to apply, visit www.pensionfund.org/products-and-services/accident-insurance, call us at 866.495.7322, or email pfcc1@pensionfund.org.

You may be thinking to yourself, ‘I only drive locally, and accident insurance is not for me.’ Unfortunately, statistics show you’re more likely to be in an accident close to your home or office than far away from home. When I recall the auto accidents I have been in since I was 16, all have been during my daily commute in my hometown, and not when I’ve been visiting with you at the various Church events.

When you receive information on the Churchwide Accident Insurance Plan this year, I strongly urge you to give it a look and consider enrolling in this inexpensive voluntary benefit. After all, accidents are unpredictable and unavoidable, and it helps to be better protected.

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



In MEMORIAM

Following are member deaths that were reported to Pension Fund between January 1, 2014 and March 31, 2015.

DEATHS IN ACTIVE SERVICE

Mr. Brian Adams
Baltimore, MD
January 24, 2015

Rev. Mary Michele
Johnson Uhlig
Cushing, OK
February 2, 2015

Rev. J. Kent Borgaard
Las Vegas, NV
February 22, 2015

Mrs. Virginia Brand
Lexington, KY
March 23, 2015

Mrs. Helen Bray
Lawrenceburg, KY
March 9, 2015

Mrs. Jimmie Cooley
Lincoln, NE
January 8, 2015

Dr. Fred Craddock
Cherrylog, GA
March 6, 2015

Mrs. Audrey Craig
Waterloo, IN
March 13, 2015

Dr. James Farmer
North Little Rock, AR
January 1, 2015

Rev. Ralph Forquer
Lexington, KY
January 21, 2015

Mrs. Eurette Foster
Middletown, VA
January 9, 2015

Mrs. Mary Harris
Florence, KY
March 3, 2015

Dr. Roy Helms
Junction City, OR
January 4, 2015

Mrs. Betty
Hershberger
Holly Hill, FL
February 23, 2015

DEATHS IN RETIREMENT

Mr. Joseph Albright
Seattle, WA
March 19, 2015

Dr. Walter Anderson
Wilson, NC
February 19, 2015

Mr. Windell Anderson
Fort Worth, TX
January 17, 2015

Mrs. Octavia Barth
Pacific Grove, CA
January 6, 2015

Mr. Joe Bartolino
Amarillo, TX
January 19, 2015

Mr. Charles Bennett
Abilene, TX
March 18, 2015

Mrs. Ruth Beyer
Hingham, MA
March 3, 2015

Mrs. Dorothy Brooks
Siloam Springs, AR
February 2, 2015

Mr. Reginald
Burrows
Houston, TX
February 9, 2015

Mrs. Ella Busse
Grandview, MO
March 5, 2015

Dr. J. Sydney Carnes
Collierville, TN
March 15, 2015

Mr. Victor Carreon
Salem, OH
February 26, 2015

Mrs. Mary Caughran
Duncanville, TX
January 12, 2015

Mr. Vincent Coletta
Aptos, CA
January 11, 2015

Mrs. Judy
Cunningham
Gadsden, AL
February 8, 2015

Mrs. Natalie Dickson
Indianapolis, IN
February 10, 2015

Rev. William
Dilsaver
Iowa Falls, IA
February 9, 2015

Mrs. Harriett Dunkin
Stanwood, WA
February 27, 2015

Mrs. Helen Dunning
Broken Arrow, OK
January 26, 2015

Mr. Arnold Entz
Newton, KS
March 20, 2015

Mr. Winston Lee
Fagerstone
Casper, WY
February 9, 2015

Rev. Mayme Garner
Cincinnati, OH
January 22, 2015

Mr. Arthur Grube
Indianapolis, IN
March 3, 2015

Mrs. Lavonne
Guenther
Woodinville, WA
January 11, 2015

Mrs. Beverly Hailey
Lynchburg, VA
February 8, 2015

Rev. Evelyn Hale
Lovington, IL
February 25, 2015

Mrs. Virginia Hamm
Lakewood, WA
March 6, 2015

Dr. Clark Hargus
Lee's Summit, MO
February 13, 2015

Mr. M. Earl
Himmelheber
Alliance, OH
February 10, 2015

Dr. Albert Hoagland
Torrance, CA
February 11, 2015

Pastor Leslie Larson
Council Bluffs, IA
March 19, 2015

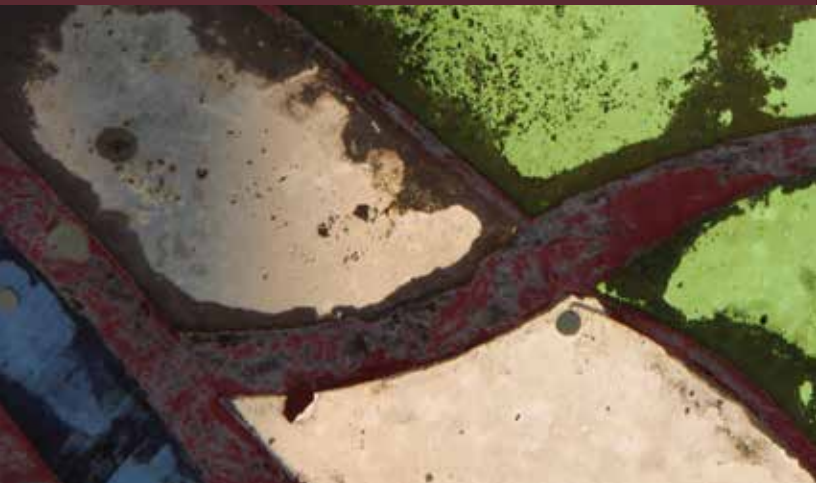
Mrs. Mildred Lee
Lynchburg, VA
March 13, 2015

Mr. Herbert
Lewellen
Ankeny, IA
March 18, 2015

Rev. James
Lorensen
Phillipsburg, KS
January 19, 2015



Mrs. Lenore Lynn Salem, OR March 31, 2015	Mr. James Merrell Kirkwood, MO January 19, 2015	Rev. Keith Pierce El Paso, TX February 9, 2015	Ms. Pearl Sentelik Akron, OH January 21, 2015	Mrs. Jane White Nicholasville, KY March 21, 2015
Dr. James Mahoney Naples, FL February 24, 2015	Mrs. Geraldine Motta Lakewood, CO February 18, 2015	Rev. James Piper Victorville, CA January 27, 2015	Mrs. Janet Shaughnessy Indianapolis, IN March 18, 2015	Rev. Kathryn White Saint Inigoes, MD January 15, 2015
Mr. Gordon Masters Melbourne, FL February 15, 2015	Dr. Bruce Munro Sarasota, FL March 4, 2015	Mrs. Cynthia Randall Selmer, TN February 13, 2015	Mrs. Mary Shewman Kokomo, IN February 22, 2015	Mr. Barrett Whiteley Sacramento, CA January 4, 2015
Mr. Paul McBroom Sun City, AZ March 24, 2015	Mrs. Margaret Neth Milligan College, TN February 1, 2015	Mrs. Bess Reisch Columbia, MO January 14, 2015	Dr. Thomas Shrout Columbia, MO February 8, 2015	Mrs. Betty Willey Fort Myers, FL January 28, 2015
Mrs. Emma McEver Edmond, OK March 26, 2015	Mr. Jerome Null Cornelius, NC January 15, 2015	Mrs. Anna Ridgeway Pekin, IL February 14, 2015	Mrs. Henrietta Simpson Hermiston, OR March 6, 2015	Rev. M. Joan Williams Indianapolis, IN January 25, 2015
Mr. Dale McFarland Pratt, KS January 24, 2015	Dr. Robert Ordway McAllen, TX March 2, 2015	Mr. Lynn Robbins Columbia, SC March 6, 2015	Mr. Cameron Sinclair Santa Rosa, CA February 13, 2015	Mrs. Mildred Williams Hickman, NE February 7, 2015
Rev. John McLemore Enid, OK February 14, 2015	Mr. Eddie Oyer Kansas City, MO March 17, 2015	Mrs. Vera Rowell Westworth Village, TX February 26, 2015	James Sitton Slidell, LA January 22, 2015	Mrs. Doris Wood Woodstock, VA February 1, 2015
Mrs. Florence Meneely Bethany, WV January 30, 2015	Rev. Jimmy Phillips Rockdale, TX February 11, 2015	Mrs. Dorothy Sears Fort Worth, TX March 1, 2015	Mrs. Elizabeth Stone Lexington, KY January 25, 2015	Mrs. Peggy Wood Indianapolis, IN January 16, 2015
	Mrs. Pamela Pieper Sandborn IN March 23, 2015	Mrs. Mary Seath Bowie, MD January 10, 2015	Rev. Glen Walters Norman, OK January 10, 2015	Mrs. Pauline Zacharias San Diego, CA January 31, 2015
			Mrs. Sue Baird Warren Rochester, MI February 18, 2015	



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 are able to help make life better for many of our older and retired ministers, missionaries and their widows or widowers. We gratefully acknowledge contributions made from January 1 to March 31, 2015 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 Winter 2014 issue of *The Bridge*.

INDIVIDUALS

Robbie and Jack Adkisson
Sara Andrews-Brooks
William and Shirley Baird
Charles and Barbara Bare
Jack and Thelma Barker
Rush and Genevieve Barnett
Arthur and Nadine Bishop
India and José Mario Bobadilla
Patricia Bonner
Robert and Wilma Brown
Roy and Geraldine Browning
Lorna Clark
Robert and Ida-Anne Clarke
Lynn and Marlene Cooper
Kenneth Coy
Cynthia Dowell
Duncan and Tina Draper
Richard and S. Sue Duckworth
James Ellerbrook
Robert and Harriette Elliott
Elberta Evans
Carolyn Fuller
Russell Fuller
Howard and Darlene Goodrich
George and Suzanne Gordon
James and Linda Hamlett
Emma Higgs
J. Harold and Dorsia Hopkins
Rex and Carol Horne
Gloria Hutchings
Jessie Jenkins
Charles and Glenna Johnson
Paul and Patricia Lantis
Donn and Joan Leach
Leonta Longman

James and Linda Looney
Marjorie Mattson
Kyle Maxwell and Debra Powell-Maxwell
F. Victor McAnallen
Donald and Ann McCord
James and Pamela McCurdy
Mary Ida McReynolds
Kenneth Newton
Lillian and Donald Nunnally
Joseph and Berit Olafson
Denise Olmsted
Lester and Janelle Palmer
Albert and Martha Pennybacker
Martin and Dorothy Pike
James and Marilyn Powell
Ann Pugh
Joe and Elaine Pumphrey
Jim and Janet Rudd
S. Thomas and Caroline Shifflet
William Sikes
James and Gail Suggs
Robert and Martha Sweeten
Gary and Barbara Thornton
Bonnie Thurston
Charlotte Wallace
Ruth and Charles Wallace
Harold and Wilhelmina Watkins
Annabelle and Carl Weisheimer
Jeanette Wright
Karen Jane and Bennie Yount
Richard and Peggy Ziglar
Roger and Sherry Zollars

Heartbeats of Faith

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

INDIVIDUALS

David Baker and Priscilla Adamson Baker	Elberta Evans
Martha June Bradshaw	Harold Johnson
Richard and S. Sue Duckworth	Kyle Maxwell and Debra Powell-Maxwell
Ben Duerfeldt	James and Yvonne Prichard
	Nancy and Michael Saenz
	Andrea Toonder

13th Check

The following is a list of individuals and congregations that responded to 13th Check offering. These gifts will provide 13th Checks to recipients in 2015. We express our sincere appreciation.

INDIVIDUALS

Amos and Marilyn Acree	Barbara and Raymond Galloway
Kathryn Albers	Robert and Patty Gartman
Nicanor and Elsa Bandujo	Richard and Diane Gross
E. Patricia Barbier	Jorge and Jalma Guevara
Rush and Genevieve Barnett	Young Chang and Bonnie Ha
Donna Barr	Marcia and Gale Hagee
Vickie Batzka	Frieda Hall
Wayne and Virginia Bell	Mary Hall
Joseph and Magda Bennett	Gaylord and Diana Hatler
David and Julia Blondell	Robert Hempfling
Jo Ann Bolhofner	Emma Higgs
Elaine Boling	Raymond and Caroline Hite
Trinity Christian Church	J. Harold and Dorsia Hopkins
Elsie Britton	Geraldine Reeve Huckman
Ralph Calcote	Charles and Glenna Johnson
Joan Campbell	Darrell and Janet Johnson
William and Cynthia Carson	Charlotte Johnson
Mary and Brent Cary	James and Nancy Johnson
Stephen Chun	Donald and V. Kathleen Jones
Jack and Patsy Collins	Mary Kelley
Kenneth and Nellie Dean	Robert and Linda Kemp-Baird
Betty Doss	Edward Kolbe
Jane Ewalt	Carol and John Kolsti
Sandyra Finch	R. Burnell and Emily Krager
Margaret Fines	S. Yvonne Lambert
Virginia Fraley	Charlotte Land
Robert and Karen	Arlene and Jackie Lasey
Frank-Plumlee	Ruth Lee
	George and Anita Lespagnard
	Lillian Lewis

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.

INDIVIDUALS

Claire and Charlotte Berry	Connie & William English
India and José Mario Bobadilla	Kyle Maxwell and Debra Powell-Maxwell
James and Ann Burton	Rena Moore
Richard and Lynn Cohee	Lester and Janelle Palmer
Bobby and Nancy Cook	Marshall Parvin
Duncan and Tina Draper	H. Marion and Betty Prather
James Ellerbrook	Raymond and Carolyn Toon
Robert and Harriette Elliott	John Trefzger
T. Eugene Fisher and Angela McDonald-Fisher	Ruth and Charles Wallace
Laura Reed Gelarden	Harold and Wilhelmina Watkins
James and Linda Hamlett	Deborah and John Wray
	Prudence Wyle

Joe and Betty Lindsoe	Richard Russell
John and Donna Long	S. Thomas and Caroline Shifflet
Lenore Lynn	Beatrice Simpson
Robert and Shirley Marty	Bruce and Dorthy Smith
Betty Jo Matesich	Roger Smith
Marjorie Mattson	Virginia Smith
Oscar Mayes	Malcolm and Frances Smith
Cynthia McCrae	Lawrence and Frances Steinmetz
James and Pamela McCurdy	Donna and Weslie Stratman
Georgia Meece	James Stricker
Roger and Linda Mize	James and Gail Suggs
Cheryl Moore	Robert and Martha Sweeten
Richard and Constance Moore	Neva LaVaughn Thomas
Phan Nguyen	Arlice McElroy Thompson
Thomas Norwood	Shawn Van Dyke
Maybelle Paradeaux	Joseph Vandernitte
Rodney and Mary Anne Parrott	John Von Almen
Albert and Martha Pennybacker	Beverly Walden
Loraine Pitman	Sue Wallace
G. Philip and Loris Points	Charlotte Wallace
Gilbert Pralle	Sheron Ward
Ann Pugh	Ronald Warmelink
Leon and Janet Riley	Patsy Wells
William Rodefer and Jeanine Sweitzer Rodefer	Sally Wright
Eliseo and Elizabeth Rodriguez	
Jim and Janet Rudd	

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

Alaina Adams
Robbie and Jack Adkisson
Tommy and Vickie Akers
Charles and Janette Akin
Kathryn Albers
Don and Judy Alexander
Albert Allen
Patricia Allred
Elizabeth Anderson
Nancy Andress
Sara Andrews-Brooks
Loren and Elva Arnett
Anne Atkins
Marilynn Ausherman
Walter and Carol Austin
William and Mary Backstrom
Laura Bailey
James and Beverly Bailiff
William and Shirley Baird
Deanna Baker
David Baker and
Priscilla Adamson Baker
Vernon T. Banks
Donna Barr
Frances Barton
Carol Bass
Gene and Ina Bates
Jean Beam
Lillian Leonard and
Thomas Beavers
Albert Beck
Dorothea and Curtis Becker
Curtis Becker
Wayne and Virginia Bell
Charles and Martha Benezé
John Bennett
Catherine Bergel
Claire and Charlotte Berry
Charlotte Berry
Roger Bertschausen
Karen Binford
Arthur and Nadine Bishop
India and José Mario Bobadilla
Ben Bohren
Angel Bonilla
Elsie Bonkrud
Jerry and Sheri Book
Mary Borgaard
Dorothy Bosch
Sherry Bouchard
Barbara Boyte

Sonya Brabston
Robert and Ruth Bradley
Martha June Bradshaw
John and Helen Bray
Don and Shirley Brewer
John Bridwell
William and Virginia Brigman
Peggy Brittan
Myra Britton
Loren Broadus
John Brodmann
Jewell Brooks
Robert and Doris Brown
L. Eugene and Evelyn Brown
Stanley and Eloise Brown
Lloyd and Katherine Brown
Robert and Wilma Brown
Doris Brownie
John and Janice Browning
Roy and Geraldine Browning
Margaret Bryan
Marcus and Virginia Bryant
Roy Bullock and
Anna Lombardo-Bullock
Nancy Burton
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Brenda Cline
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Suzanne Cone
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Betty Curtis
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W. Joel and Karon Duffield
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David and Kaye Edwards
Jennifer Eis
James Ellerbrook
Robert and Harriette Elliott
Barbara Enochs
Daniel and Barbara Entwistle
Brenda Etheridge
Elberta Evans
J. Kenneth and Margaret Evans
Deborah Faircloth
John Farley
Cleista Farriester
Ted and Barbara Faulconer
Ronald and Toni Faust
Martha and Howard Fawbush
Faye Feltner
Faye Filby
Harold Flanagan
F. Clark and Mattie Ford
Marilyn Foulkes
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Carolyn Fuller
Barbara and Raymond
Galloway

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Evelyn Helseth
Donald Helseth
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Iva Hendricks
Daniel and Montine Hensley
Jane Herrington
Garry Hesser and Nancy
Homans
Terry Heyer
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Luwanda Higgins
Emma Higgs
Charles and Marilyn Highfield
Marjorie Hill
Greg Hill
James and Carolyn
Hollingsworth
Wanda Holman
Linda Holt
Betty Hood
J. Harold and Dorsia Hopkins
Marion and Carolyn Hopkins
Rex and Carol Horne
Francis and Lorena Houchen
Hope Church
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Kathryn and Roland Huff
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 James and Nancy Johnson
 Edna Johnston
 Nancy Johnston
 J. Jones
 Joe and Sarah Jones
 Richard and Linda Jones
 Jo Anne Kagiwada
 Matthew and Lisa Keith
 Judith Kendall
 Margaret Kenner
 Jim Keown
 J. Keppel and Gail Derivan
 Corinne Kerfoot
 John Kerr
 Joy Kinder
 Frances Knox
 Thomas and Olga Kooreman
 Earl and Anna Kragnes
 Brian and Margaret Krebs
 Shirley Kroh
 Joe and Barbara Lacy
 John Lambert
 Edith Laney
 Alec and Alice Langford
 Paul and Patricia Lantis
 Eva & John Larue
 Richard and Nancy Laslo
 John Lau and
 Betty Sweet-Sian Lau
 Lucian and Carol Lee
 William and Dana Lee
 Di Ann Leman
 Helen Lemmon
 Ferris Leslie
 George and Anita Lespagnard
 Clarence and Rozella Lever
 Mary Ann and Charles Lewis
 Lillian Lewis
 Deane and Margaret Lierle
 Ronald and Linda Lieurance
 Edwin and Mariette Linberg
 Mary Lou Linhardt
 Janet Long and Daniel Clark
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 Lanny Lybarger
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 Carolyn Lyons
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 James Mackey
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 Richard Mahoney
 Darwin and Mary Mann
 Linda Marti
 Ellis and Gloria Martin
 Robert and Jean Matthews
 Marjorie Mattson
 Kyle Maxwell and
 Debra Powell-Maxwell
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- Find tips on **CHURCH ADMINISTRATION** from Pension Fund member Rev. Micah James
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