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SUMMER 2016



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FOR OUR MEMBERS

*Rev. Dr. Ben Bohren
(Palm Springs, CA)*



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P.O. Box 6251
Indianapolis, IN 46206
866.495.7322 toll free
317.634.4504 phone
317.634.4071 fax
pfcc1@pensionfund.org
www.pensionfund.org

Article Submissions: email your idea to
communications@pensionfund.org

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EDITORIAL/DESIGN STAFF

Meagan Miller
Marketing Director
mmiller@pensionfund.org

Sandy McLaughlin
Communications Coordinator
smclaughlin@pensionfund.org

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On the Cover

*Pension Plan disability
benefits allowed Rev. Dr. Ben
Bohren to keep fighting a rare
neurological disease, loss of
vocal function and the end
of his pastoral career. Hear
Bohren's incredible story in
this issue's Member Spotlight.*

JAMES P. HAMLETT

FROM THE PRESIDENT

Pension Fund's "Next Chapter"

The Board of Ministerial Relief was created in 1895 out of an extant need to assist families of ministers caught in the circumstances of death or disability in service. Similarly, the transition from a gifted fund into the Pension Fund and the offering of a contributory pension plan grew out of the need to help ministers prepare for some measure of financial security in retirement.



Pension Fund staff members Dawn Fleming (left) and Ruth Wallace (right) present James Hamlett with a service award and staff contributions to the Excellence in Ministry pilot program at Pension Fund's February 2016 board meeting.

Other retirement preparation programs were created to meet other perceived needs. These included the Tax-Deferred Retirement Account (TDRA), Benefit Accumulation Account (BAA), Traditional IRA and Roth IRA. At the request of the General Assembly, a health care program was created. Each of these programs was established to support the ministry in a particular manner and respond to a need of the day.

I share this bit of history to suggest that the legacy of past Pension Fund leaders has been to evaluate and address needs of the day and project services that will meet those needs well into the future.

Supporting Ministry in New Ways

"Excellence in Ministry" is a new pilot program designed to help alleviate financial stress among clergy, especially those saddled with student debt from their seminary experience. The combination of high student debt and lower salary of early ministry is a



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formula for the kind of stress that can be debilitating, leading to one walking away from one's call to ministry in order to support one's family through a higher-paying, secular job. With the benefit of a \$1 million grant from The Lilly Endowment, Inc., plans for financial literacy education and modest loan support grants have been developed with broad participation from throughout the church.

The first of the pilot education events occurred in May. Evaluation and potential modification of the program are in process. Pension funds of other denominations also have taken up the challenge to support the next generation of ministry in creative ways.

Will we be successful? It's too early to tell. But, because Excellence in Ministry is viewed as a pilot program, we have the opportunity to hone this new program into one that will support the ministry in a new way---one that's needed today.

Writing a New Story

Another chapter in the history of Pension Fund is drawing to a close. I have had the rare privilege of serving as the eighth President of Pension Fund since its incorporation in 1928. I will retire as of Aug. 31, and will be succeeded by a gifted leader, the Rev. Dr. Todd A. Adams. He will lead this ministry into a new era of service, meeting needs as they arise.

I leave with deep gratitude for the privilege of serving this vital ministry and with satisfaction that the work of a gifted staff has helped Pension Fund to grow in many ways. Growth is measured financially to be sure, but also in services offered, capacity to respond to changing environment, understanding and complying with increasing regulation as it evolves, and most especially in the skills staff bring in serving participants.

As I hand the reins to Todd, I do so knowing that he and his staff will continue to ask:

1 What are the needs of the ministry today?

2 What will it take to address them?

3 Are they within the scope of Pension Fund's mission and purpose?

4 Does Pension Fund have (or can it develop) the resources to respond?

These are the questions that help drive Pension Fund's efforts to support the ministry. May God bless you and keep you.

James P. Hamlett
President
jhamlett@pensionfund.org



TREASURER'S CORNER

How Our Members Benefit in Volatile Markets

Pension Fund Investment Performance

Pension Fund's investment objective is to achieve a maximum total rate of return for assets at a risk level consistent with prudent management. We take into consideration the safety of principal, income, the potential for market appreciation, and liquidity needs of Pension Fund. The fundamental principles of corporate governance are rooted in legal, ethical and moral responsibilities.

The first quarter of 2016 ended with modest quarterly gains for major indexes as well as Pension Fund portfolios. The path to those modest returns, however, was extremely volatile. In fact, through Jan. 20 this year, the Dow Jones Industrial Average was off to its worst 12-day start in recorded history.

Maximum Returns, Less Worry

It's during times of increased market volatility that the unique features and characteristics of Pension Fund products are of most benefit to members. For members who participate in our Pension Plan or defined contribution products, benefits and account values have never decreased from negative financial market returns.

The cornerstone of our program is the Pension Plan. This is a defined benefit plan providing guaranteed lifetime income in retirement (as well as disability and death benefits). Participants transfer investment and longevity risk to the Plan in return for guaranteed lifetime income. It's important to note that through recent volatility and difficult times of past market cycles, the Pension Plan remained well-funded and able to pay all obligations.

Pension Fund also offers defined contribution programs. The key feature of these products is the guaranteed base rate. The investment risk is again

Financial Update

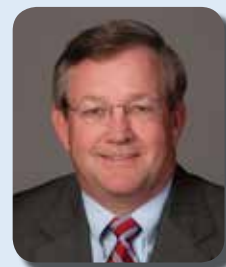
- Interest rates will remain at the same base rate for the second quarter of 2016. These decisions are influenced by market rates reported by banks and other financial institutions that offer fixed rate programs, which have seen very little change over the past year.
- We believe our rates continue to be very competitive as compared to similar products, specifically those that protect members from downside risk.

assumed by Pension Fund, but there's still opportunity to earn returns beyond the base rate through Good Experience Credits. This is significantly different from market-based products where the principal will fluctuate depending on volatility and asset allocation. The combination of the guaranteed base rate and the opportunity for further growth is unique in the market place, and continues to provide competitive returns to members. These programs include both employer-funded and self-funded programs (our Tax-Deferred Retirement Account, Traditional IRA and Roth IRA).

Pension Fund also offers an after-tax savings program, the Benefit Accumulation Account, for members to supplement tax-advantaged savings. The account has similar investment features to the defined contribution accounts, but with added feature of daily liquidity.

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

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



5 FACTS YOU DIDN'T KNOW ABOUT REV. TODD ADAMS (PENSION FUND SENIOR VICE PRESIDENT/PRESIDENT-ELECT)

Some of our members are already familiar with Rev. Dr. Todd Adams from his former position as the Christian Church (Disciples of Christ) denomination's Associate General Minister and Vice President. However, we asked Adams to share a few fun facts about himself you may not have known:

1. I wore the panther costume for the renaming of Chapman College to Chapman University.
2. Kimberly (my wife) and I met at Chapman University, standing on the steps of Wilkinson Hall during the Pacific Southwest Regional Assembly in 1992.
3. I love working in the yard and garden (but cannot cut a board straight with a power saw!).
4. I love talking about my children—Claire (17), who is a swimmer and Jackson (15), who is a baseball player.
5. I'm a nut for roller coasters, but I'm scared of Ferris wheels.



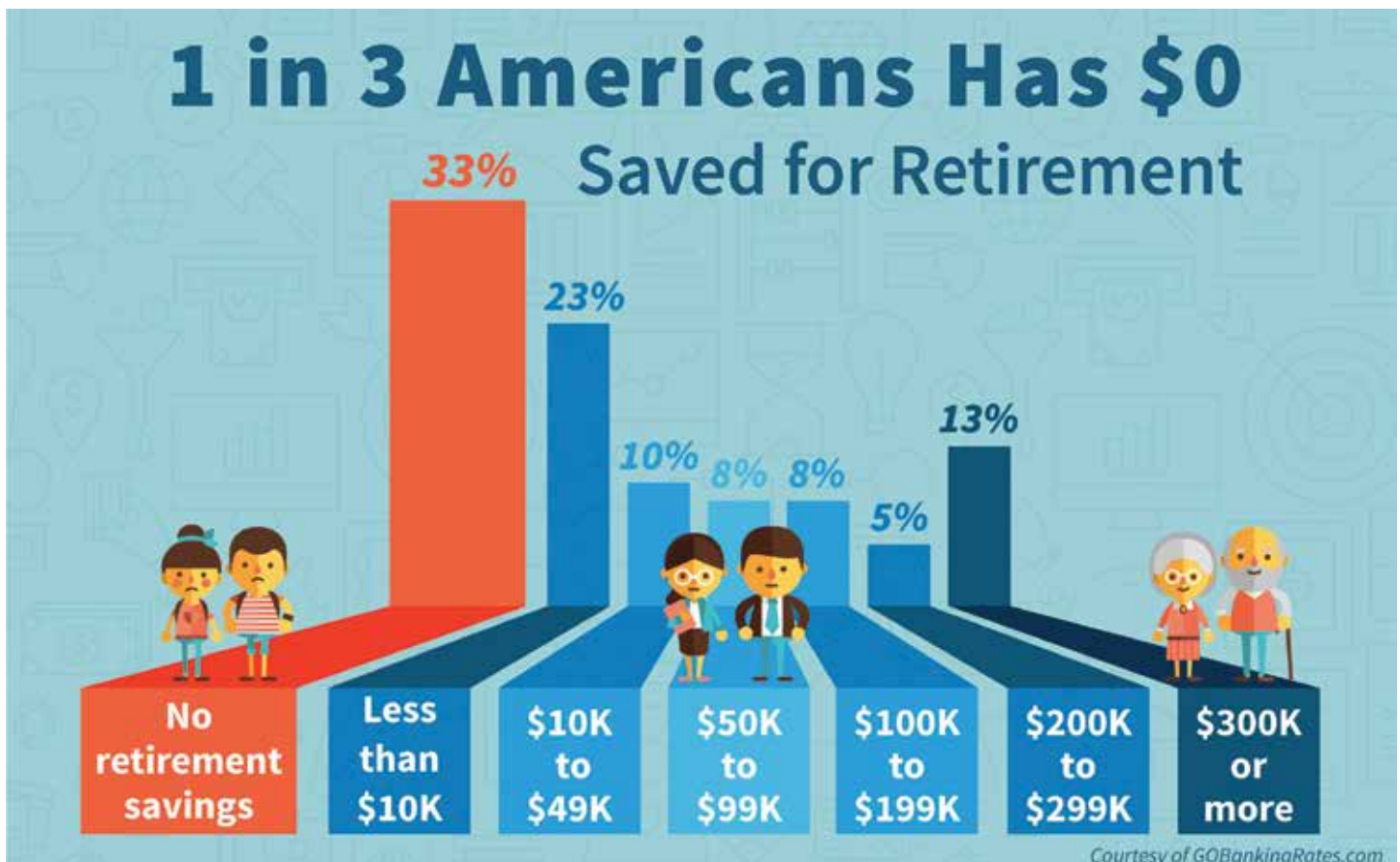
Adams will become Pension Fund's ninth CEO/President on Sept. 1, 2016.

WHAT DO YOU WANT YOUR RETIREMENT STORY TO BE?

You're constantly being told to save for retirement. But what happens when you don't save? Here are a few reasons why pinching pennies now can make for A Better Story in your later years.

At Pension Fund, we often receive testimonials from retirees who are happy to have participated in the Pension Plan and our other financial programs. As one might expect, our retirees and pensioners—the people who actually see benefits on a monthly basis—are our biggest advocates.

But what about everyone else? Many workers today aren't willing to delay gratification by saving more in their prime working years. Ministers, missionaries and other church workers who struggle with low salaries have difficulty imagining setting money aside for their future retirement. And, unfortunately this trend is not limited



to the church: 1 in 3 Americans have saved nothing for retirement, and 56% have saved less than \$10,000.*

For those of you waiting for your next bonus, pay raise, promotion or job to start saving, these quotes from members show the harsh reality of what it means to not save:

"[T]ime has passed much quicker than I ever thought possible...Don't hesitate. Don't delay, don't procrastinate. Start [saving] ASAP."

"Since I was little, I heard horror stories of community members and loved ones who didn't prepare for retirement or health emergencies."

"I wish there had been a mandatory retirement gap review at age 50 and maybe again at age 60. I wish I had done more sacrificial saving early on so I could be looking at a better retirement."

"There are scores of ministers and other church workers within the independent churches who've made no provision for retirement (or prepared inadequately) and are working in churches that give no thought to the future retirement of their ministers (and paying them so poorly they can't do it themselves)."

—Christian Churches/Churches of Christ pastor and Pension Fund member in letter to the Christian Standard

"Retirement would be poverty for most of us on Social Security alone."

"My wife and I were in ministry for nearly 65 years. We never had a retirement plan. We should have. I'm now 90 years old... Two years ago, we were notified by the government that our low annual income qualified us to receive food stamps. My wife and I were devastated we'd end our lives in poverty. The basic cost of living, which includes higher and higher food costs, taxes, insurance, etc., was depleting our discretionary funds. Our combined monthly Social Security income no longer was adequate."

At Pension Fund, we've made it our mission to help you provide for yourself in retirement. We believe there's no higher calling than serving in ministry, and want *A Better Story* for our members in retirement.

You may already be saving significantly for retirement. If that's the case, you're on your way! If you feel like you aren't saving enough, consider a plan to save more. Pension Fund can help: Call us today, and we can help you find a solution that will meet your goals and fit in your budget (take a look at all our financial plans at the end of this *Bridge* issue).

Don't wait to save until it's too late.



*Source: GoBankingRates retirement savings survey, 2016



EMPLOYER SPOTLIGHT: FIRST CHRISTIAN CHURCH (MOUNTAIN CITY, TN)

Eighteen years ago when First Christian Church (a Christian Churches/Churches of Christ congregation) called Dwayne Dickson to be senior minister, no one knew where the ministry would be today. Dreaming big and expecting God to do big things, the leadership intentionally increased staff and benefits to position the congregation to expand ministry.

First Christian Church's commitment to honor ministry and ministers included not only full-time salaries, but also the addition of health care benefits. Now, retirement benefits through Pension Fund are being added so ministers and their families can confidently focus on ministry knowing their future is secure.

"The congregation quickly realized they didn't have to worry about making the investment in increased staff with full pay and benefits, because right away the congregation grew and expanded their outreach to the community," explained treasurer and elder David Timbs.

Trust in God's work resulted in the congregation growing from 75 to 240 members, proof that God

is doing great things in Mountain City, Tenn. (a community of 2,500 near the border of North Carolina). First Christian Church also discovered having a Board of Elders and Deacons that consistently responded to new initiatives with "Give it a try, and if it doesn't work, we'll try something else" empowered not only clergy, but each member of the congregation.

Reaching the Unnoticed

With a goal of serving the "unnoticed" in the community, the facilities of First Christian Church are frequently filled with community groups. These range from a quilting group to a preschool, a community theater, and hosting the annual block party.

At each step of the way, the Board has been intentional about discerning God's call and developing fresh ideas for Kingdom building. The recent purchase of the property next door and building of a new, multi-purpose facility will soon provide more space for congregational programming and be the second-largest community space in Mountain City, a community of families who are of modest, median income.

As a result of a new partnership with a sister church in Hattieville, Belize, members of First Christian Church have gone on two mission trips and employed two women from that community in Belize to cook hot lunch for the children of the local elementary school. Work groups helped roof a new church building and participated in the dedication.

In addition to three worship services each week, a new ministry for Mountain City Spanish-speaking residents provides worship in Spanish each Sunday afternoon. Ministries dedicated to singles, married couples, and adults 55 and older provide additional opportunities for worship, study, and mentoring.

Restoring Restoration Roots

Founded in 1906 as part of the Stone-Campbell/Restoration Movement, First Christian Church later became identified with the Christian Churches/Churches of Christ (or Independent Christian Church), and maintains strong ties to Milligan College and Emmanuel Christian Seminary in Johnson City, Tenn. Therefore, as with all Restoration Movement churches, First Christian Church was eligible to partner with Pension Fund in providing retirement benefits for ministry workers.

"Our ministers greatly appreciate the congregation honoring the ministry by providing these retirement benefits through Pension Fund," said Timbs.

And, thus far, the congregation's motto of dreaming big and expecting God to do big things has encouraged a natural inclination for congregants to give more.

"In 18 years of serving this congregation, I've never preached on tithing," said senior pastor Dwayne Dickson. "But each year, these ministries have been fully funded and over-subscribed because of the generosity and support of the members of the congregation."

"The congregation quickly realized they didn't have to worry about making the investment in increased staff with full pay and benefits, because right away the congregation grew and expanded their outreach to the community."



DON'T GO IT ALONE: THE CHURCH NETWORK PROVIDES MUCH-NEEDED RESOURCE FOR CHURCH PROFESSIONALS

When accounting and legal rules for churches change, where does a volunteer church financial secretary or treasurer turn for help? Even in large congregations with paid administrative staff in areas like Finance and HR, training is needed beyond general accounting and human resources expertise.

For 60 years, The Church Network (formerly the National Association of Church Business Administration) has served as the source for knowledge and skills in church administration. And, with mounting changes in legislation, The Church Network

is discovering that pastors and church administrators need its help as a resource like never before.

“The last five to seven years have seen many more changes in the legal and accounting rules for churches than I have ever seen in my 27 years of serving a congregation and at The Church Network,” said Phill Martin, Deputy CEO of The Church Network.

“Don’t Go It Alone” has become the slogan of this nonprofit organization, led by Simeon May (CEO), Martin, staff, and their cadre of volunteer leaders. For a relatively small investment, a congregation can help its administrative staff connect with other professionals to be confident in compliance with regulations and



following best practices. Neither minister nor administrative staff are required to know all this information, but The Church Network provides a resource to turn to for professional and accurate answers to questions.

“It’s unrealistic to think a seminary-trained minister will know the administrative side of leading a congregation,” said Martin. “The breadth of competency a minister has to have these days emphasizes our motto, ‘Don’t Go It Alone.’”

The Church Network Resources

For a nominal fee, The Church Network provides pastors and other church workers with several valuable resources:

- **MinistryPay.com** has emerged as a popular tool and resource for employers in the church world, because here a committee can learn what comparable salaries are for ministers, associate ministers, church secretaries,

The Church Network's Annual Conference attracts hundreds of participants, and provides workshops and keynoters on a wide range of topics. For the 2016 conference, Pension Fund will be holding a July 5 pre-event in Ft. Worth, Texas.



music leaders and more. For \$55-185 a congregation can access data online and in paper form.

- **Local network groups**, those who know each other in their community because they do similar ministry in congregations across denominational lines, share resources, compare notes, and help one another solve problems.
- For those called to administrative ministries the additional certification of **Certified Church Administrator (CCA)** is available through The Church Network. The CCA requires two weeks of classes at any of five participating certification centers, four modules

offered each year at national conference and through The Church Network online learning lab, and the completion of an action-based certification project.

- The **2016 Annual National Conference** will be held July 6-9, at the Gaylord Texan, Grapevine, TX. This conference (with 700 participants projected to attend in 2016) provides top quality workshops and keynoters on a wide range of topics. For more information visit www.thechurchnetwork.com.

(Note: For those planning to be in the Dallas/Ft. Worth area, Pension Fund is co-hosting a one-day training event with Micah James of AdminIsMinistry on church administration topics on July 5 at Richland Hills Christian Church, Ft. Worth, TX, for a cost of \$10. For more information, contact Deborah Wray at 662.295.6986).

“It’s unrealistic to think a seminary-trained minister will know the administrative side of leading a congregation.”

While Martin says their **MinistryPay.com** resource is by far their most popular, he also recommends *Church Finance: The Complete Guide to Managing Ministry Resources* by Michael Batts and Richard Hammar for reference.

WHAT YOU NEED TO KNOW:

2016 Member Satisfaction Survey Results

Thanks to the 849 Pension Fund members who completed our 2016 member satisfaction survey. We appreciate the kind words shared by some of our members:

"I feel the decisions I made to enter into the TDRA and BAA were great. They seem to be well-managed programs and give me a sense of security for my retirement."

"[Good Experience Credits] has been a selling point versus other for-profit options that might have higher interest rates."

"Every time I've sought information or advice from the Board, their response has been timely and accurate."

"If Pension Fund ran Social Security, we would all be in a much better condition."

Hearing from you about how we're doing and getting feedback on items you'd like to see improved is important to us. Themes we heard from our members include:

- **Increased financial education:** Members want to be armed with more information regarding their finances, and specifically planning for retirement.
- **Availability of online account management:** Some members would prefer the ability to interact with Pension Fund online rather than via phone or mail (this includes the ability to manage accounts online).

We've heard you! As we start work on new initiatives that address these topics, we'll share updates and progress in future *Bridge* editions.

We also want to say congratulations to our \$100 Visa gift cards winners:

Stephen Earle | **Rev. Karen Stanley** | **Dr. Mark Matson**



Discontinuation of Churchwide Healthcare Benefits for Participants Under Age 65

At the Pension Fund Board of Trustees meeting on June 17, the decision was made to discontinue offering Churchwide Healthcare group insurance to health care participants under age 65.

This change, which goes into effect Jan. 1, 2017, does not affect retirees. To learn more about this decision, visit www.pensionfund.org/healthcarechanges.



On Our Bookshelves: OUR FAVORITE READS

Looking for *A Better Story*? We polled Pension Fund staff to discover their favorite inspirational and uplifting stories. If you haven't read these yet, now's the time to check these four faith-based favorites off your reading list.



- **Mere Christianity** by *C.S. Lewis*
(<http://www.amazon.com/Mere-Christianity-C-S-Lewis/dp/0060652926>):

In this classic, C.S. Lewis explores the common ground upon which all those of Christian faith stand together. *Mere Christianity* provides the opportunity for believers and nonbelievers alike to hear this powerful apologetic for the Christian faith.



- **The Leader's Journey: Accepting the Call to Personal and Congregational Transformation** by *Jim Herrington, Robert Creech, and Trisha L. Taylor*
(<http://www.amazon.com/Leaders-Journey-Accepting-Congregational-Transformation/dp/078796266X>):

Many books describe church leadership, but few focus on the personal transformation central to the ability to lead well. Blending sound psychological research, solid Biblical principles, and proven congregational experiences, *The Leader's Journey* offers step-by-step guidance for engaging in the personal transformation journey as part of effective congregational leadership.



- **The 5 Love Languages: The Secret to Love that Lasts** by *Gary Chapman*
(<http://www.amazon.com/Love-Languages-Secret-that-Lasts/dp/080241270X>):

In the #1 New York Times bestseller *The 5 Love Languages*, you'll discover the secret that has transformed millions of relationships worldwide. Whether your relationship is flourishing or failing, Dr. Gary Chapman's proven approach to showing and receiving love will help you experience deeper and richer levels of intimacy with your partner—starting today.



- **No Greater Love** by *Mother Teresa*
(<http://www.amazon.com/No-Greater-Love-Mother-Teresa/dp/1577312015>):

No Greater Love is the essential wisdom of Mother Teresa, presenting her revolutionary vision of Christianity. A passionate testament to deep hope and abiding faith in God, this book celebrates the life and work of one of the world's most revered spiritual teachers.

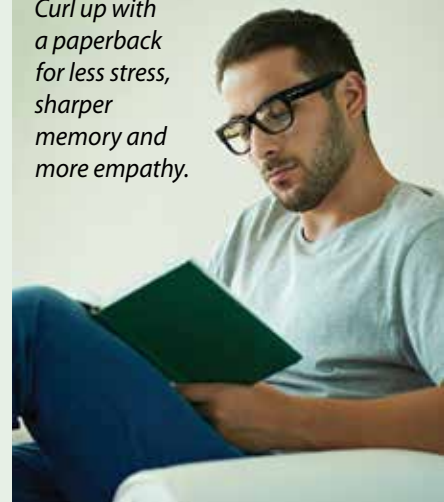
Be a Bookworm: How Reading Improves Your Health

After you go, go, go all day, take a little time to sit back, relax and enjoy a good book. Embracing your inner bookworm offers an escape from the rapid-fire world—a treat in and of itself—along with brain-building powers galore. Reading just about anything for as little as six minutes a day has been shown to reduce stress significantly.

Don't stop there, though, as many of the benefits are cumulative and long-term. Reading throughout your life has been shown to protect against cognitive decline. To better recall what you've just read, forgo e-readers for good-old fashioned paper books—remember those? (It's a good sign if you do.) If you gravitate toward whodunits or history, you may want to mix things up with some literary fiction, whether classic or modern. Losing yourself in a novel can increase empathy and intuition, according to multiple studies. Now that's one for the books!

—Source: Cleveland Clinic Wellness Editors, Arthur J. Gallagher & Co. May 2016 Newsletter

Curl up with a paperback for less stress, sharper memory and more empathy.



Rev. Bohren shared his story with staff members at Pension Fund's first 'Member Moment' as a reminder of Pension Fund's positive impact on the lives of members.

MEMBER SPOTLIGHT: REV. DR. BEN BOHREN (PALM SPRINGS, CA)

In 1987, Pension Fund member Ben Bohren faced a rare neurological disease, loss of vocal function and the end of his career as a pastor. Pension Plan disability benefits allowed Bohren to keep fighting despite the odds stacked against him. Here, Bohren shares his incredible story.

It was 1987 when I completed nearly nine years as senior pastor at First Christian Church (Orange, Calif.). It was a marvelous congregation, and many exciting things had been happening over those nine years: Over 450 new members, three ordained pastors serving the church and another 20 ordained clergy as members, four incredible choirs and two ensemble groups, a thriving youth and senior adult ministry program, record giving to mission finance, and support of many local service agencies.

While there was much to celebrate, in the background I had a huge, dark cloud hanging over me. For about 18 months I had been watching my voice diminish, and eventually almost disappear. I could hardly eke out a 10-minute sermon, even with the help of a microphone.

I tried everything: Biofeedback, bioenergetics, acupuncture, massage, personal and group therapy, and physical and vocal therapy. Nothing could stop the loss of my voice.

An Uncertain Future

The congregation was extremely supportive in every way possible, but the time came when I knew I must resign for the good of the congregation and my own well-being. It was a tearful farewell.

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Despite a slew of academic degrees, with no voice, I had no idea what I was going to do next. The only vision I'd ever had was to be a local pastor, and now that was gone. Also gone was a source of income—How would I support myself?

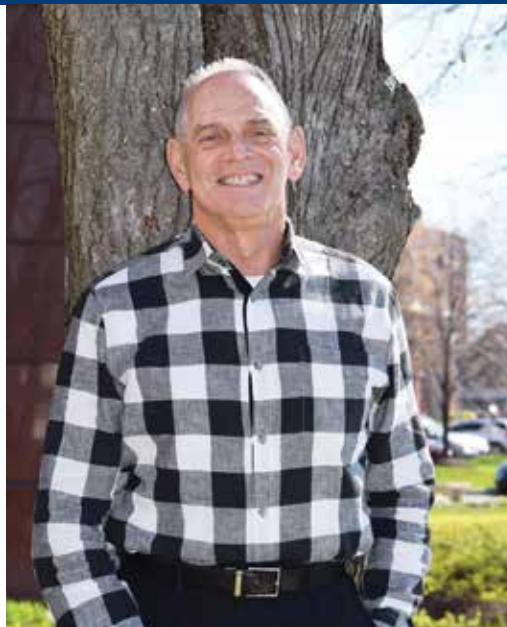
During the 18 months preceding my resignation, I'd claimed a scriptural mantra that I recited to myself over and over again every day. The clouds hanging over my head felt like the line from James Weldon Johnson's *The Creation*, "darker than a hundred midnights down in a cypress swamp." Still, I clung to that amazing passage of John 1:5: "The light shines in the darkness and the darkness has not overcome it."

A Light in the Darkness

One of the brightest lights shining into my life was Pension Fund, who immediately came to my rescue with a monthly disability check. What a life line that was! I have no idea how I would have made my way forward without that generous and faithful support. It was a God-send, and sustaining evidence of the care of our denomination when crisis strikes.

Finally, I received a diagnosis from a world-renowned speech therapist in Los Angeles, who told me in five minutes what no one else had been able to. I had *spasmodic dysphonia*, a neurological disease from which few people regain their vocal ability.

However, with the dedicated and creative work of a speech therapist, a miracle emerged. I began to regain my voice—good days about 80% and bad days about 45%. At the end of 1987, I was able to return to a new form of ministry and continued in a variety of ministries over the next 25 years.



"I have no idea how I would have made my way forward without that generous and faithful support [of Pension Fund]."

Paying it Forward

At the end of 2012, I retired from full time ministry. In September 2016, I will celebrate 50 years in ministry. Over those last 25

years, I've reflected on the life-saving support I had from Pension Fund in 1987. I wondered how I could ever repay that support. Small annual gifts to the Pension Fund seemed very inadequate.

Upon retirement, I've been overwhelmed at the size of my pension. With Social Security, I'm now more financially stable than I ever imagined. What a joy to be able to make a healthy contribution to Pension Fund every month (and when there is a Special Apportionment, I can increase that gift substantially).

Some people might call this action "paying it forward." That's true, but I like to think of it as assisting Pension Fund to be "the light in the darkness" for my sisters and brothers who have served Christ and the church so well. Shine on, Pension Fund, shine on!

Do you have a story about how Pension Fund has impacted your life?

Send your information to communications@pensionfund.org and you may be featured in an upcoming Member Spotlight.



AN ATTITUDE OF GRACE AND GRATITUDE

As I visited some of our retirees and members in Texas this year, I was reminded of a saying that Dr. William Baird made: “Our theology is all grace and our ethics is gratitude.”

Truer words were never spoken. Living in an “attitude of gratitude” or responding to God’s grace in gratitude is a wonderful story to know and experience.

Several years ago there was a story in a newspaper that expressed the beauty and eloquence of an expression of gratitude:

“The District of Columbia police auctioned off about 100 unclaimed bicycles Friday. ‘One dollar,’ said an 11-year-old boy as the bidding opened on the first bike. The bidding, however, went much higher. ‘One dollar,’ the boy repeated hopefully each time another bike came up. The auctioneer, who had been auctioning stolen or lost bikes for 43 years, noticed that the boy’s hopes seemed to soar higher whenever a racer-type bicycle was put up. Then there was just one racer left. The bidding went to eight dollars. ‘Sold to that boy over there for nine dollars!’ said the auctioneer. He took eight dollars from his own pocket and asked the boy for his dollar. The youngster turned it over in pennies, nickels, dimes, and quarters—took his bike, and started to leave. But he went only a few feet. Carefully parking his new possession, he went back, gratefully threw his arms around the auctioneer’s neck, and cried. “When was the last time we felt gratitude as deeply as did this boy? The deeds others perform in our behalf might not be as poignant, but certainly there are kind acts that warrant our expressions of gratitude.”

(By: Thomas S. Monson, “Think to Thank,” *Ensign*, Nov. 1998, 18)

The stories of many of our church’s servants fit what Dr. Baird has shared. We are all blessed beyond our comprehension by grace (our theology). Sometimes we have not-so-good days, go through tough times, and face more than our share of challenges, but we all receive countless blessings.

We have much to be thankful for. As a whole, life is not only good, but many times can be great.

How do we respond to that grace? With our gratitude (our ethics)! One way is by giving back to those who are struggling a bit in life. We’re blessed in this church to have so many saints that share from their grace so that others may also feel God’s grace! I give thanks to God every day for this loving and caring church.

May God’s grace and our gratitude always go hand in hand! Spiritually, there are many who have put their arms around us and cried joyful tears of gratitude. God makes us rich enough to be generous.

Live in Grace and
Gratitude always,

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



{ *He will always make you rich enough to be generous at all times, so that many will thank God for your gifts which they receive from us.* }

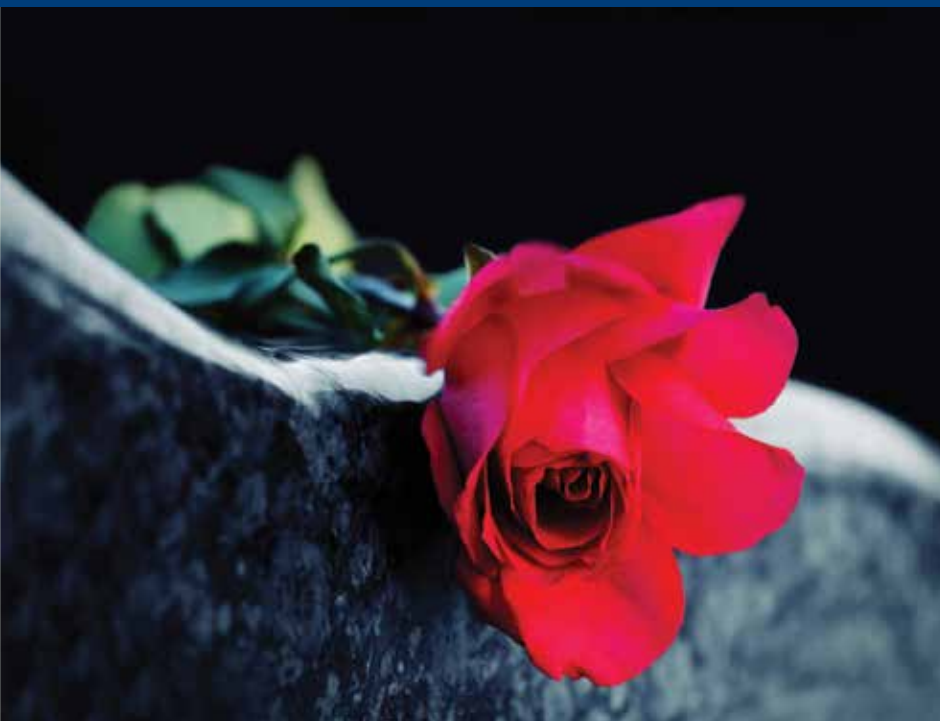
—2 Cor. 9:11

In MEMORIAM

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

DEATHS IN RETIREMENT

Dr. Robbie Adkisson Temecula, CA January 3, 2016	Mrs. Elizabeth Bremer Ballwin, MO March 18, 2016	Mrs. Mary Cox Bethany, WV December 23, 2015	Mrs. Elizabeth Gray Urbana, IL January 25, 2016	Dr. Larry Paul Jones Cincinnati, OH March 6, 2016
Mr. William Backstrom Altadena, CA March 12, 2016	Mrs. Adalyn Brookshire Duquesne, PA January 19, 2016	Mrs. Shirley Cox Indianapolis, IN January 17, 2016	Mr. Francis Griffin Prospect, PA December 28, 2015	Mrs. Ruth Jones Bethany, WV January 16, 2016
Ms. Patricia Baker Pittsburgh, PA January 27, 2016	Mr. James Brown Pueblo, CO January 29, 2016	Mrs. Louise Crider Minneapolis, MN January 31, 2016	Mrs. Mary Griffin Wilson, NC January 13, 2016	Mrs. Morna Jordan Cape Girardeau, MO January 7, 2016
Mr. John Barnett Scottsdale, AZ November 21, 2015	Mr. L. Eugene Brown Indianapolis, IN March 21, 2016	Mrs. Genoveva Del Pilar Ciales, PR January 26, 2016	Mrs. Ruth Guy Des Moines, IA January 23, 2016	Mrs. Jeanette Keckley Joplin, MO January 1, 2016
Mrs. M. Sue Bartolino Amarillo, TX February 26, 2016	Mrs. Evelyn Campbell Albany, OR December 17, 2015	Mrs. Mildred Dell Mt Pleasant, NC January 28, 2016	Mrs. Roberta Hansen Cherokee, OK December 23, 2015	Mrs. Nancy Keesee Vinton, VA January 27, 2016
Mrs. Roselyn Black Conroe, TX November 8, 2015	Mrs. Margaret Campbell Louisville, KY March 12, 2016	Mrs. Dorothy Edwards Tyler, TX January 28, 2016	Rev. Richard Hedrick Prince George, VA March 28, 2016	Mrs. Margaret Kenner Little Rock, AR February 2, 2016
Ms. Jo Ann Boatwright Jacksonville, FL February 13, 2016	Mrs. Ann Carnes Collierville, TN January 2, 2016	Mrs. Constance Elmore Tavares, FL November 10, 2015	Ms. Elizabeth Hendon Gambrills, MD November 25, 2015	Mrs. Doris Keran Nebraska City, NE February 25, 2016
Mrs. Loueva Bradley Tulsa, OK March 12, 2016	Mrs. Jean Cherry Plainfield, IN March 25, 2016	Mr. David Fitch Woodburn, OR February 17, 2016	Mrs. Valda Hollon Yakima, WA February 6, 2016	Mrs. Emma King Osage Beach, MO January 20, 2016
Ms. Joanne Braucher Plano, TX March 31, 2016	Mrs. Ruth Clickner Pittsburgh, PA January 27, 2016	Mr. James Gelner Spirit Lake, IA February 25, 2016	Mrs. Karen Isaac Dallas, TX March 10, 2016	Crystal Knox Salem, OR November 18, 2015
	Mr. Jack Cobb Ft Worth, TX February 2, 2016	Dr. Richard Gorsuch Pasadena, CA February 16, 2016	Rev. Edward Johnson Greeley, CO January 10, 2016	Rev. James Larson Shoreline, WA January 10, 2016



Mrs. Gloria Lyon
Indianapolis, IN
February 4, 2016

Rev. Mary Martin
Columbus, OH
January 6, 2016

Mrs. Ann Maxwell
Dallas, TX
March 27, 2016

Mrs. Mary May
Vienna, VA
January 13, 2016

Mrs. Ruth McCann
Rapid City, SD
January 16, 2016

Rev. G. Malcolm McHarg
Colorado Springs, CO
February 26, 2016

Mrs. Catharine Milham
Wooster, OH
March 3, 2016

Mr. Calvin Miller
Minneapolis, MN
January 26, 2016

Mrs. Eunice Miller
Fort Collins, CO
March 1, 2016

Mrs. Jo Ann Mowry
Northglenn, CO
March 13, 2016

Mrs. Margaret Netterville
Ashland City, TN
March 3, 2016

Mr. Orel Newbrey
Towanda, KS
January 10, 2016

Mrs. Florence Osborne
Central Point, OR
January 9, 2016

Mrs. Merle Osborne
Richmond, KY
December 25, 2015

Mr. Jack Pate
Elizabethton, TN
March 15, 2016

Mr. Robert Pate
Lake Havasu City, AZ
March 23, 2016

Mrs. Roxie Patrick
Newton, KS
January 27, 2016

Mr. William Peggs
Litchfield Park, AZ
February 26, 2016

Mr. Leo Phillips
Hillsville, VA
January 26, 2016

Mrs. Betty Pilkinton
Nashville, TN
January 25, 2016

Rev. H. Marion Prather
Miramar, FL
January 7, 2016

Mr. Noel Roberts
Lorida, FL
March 5, 2016

Rev. Bryon Rose
Georgetown, TX
January 27, 2016

Ms. Nancy Ryther
Fontana, CA
January 28, 2016

Mrs. Frances Sams
Hendersonville, NC
February 26, 2016

Dr. Robert Sandercox
Jacksonville, FL
December 27, 2015

Mrs. Joyce Sawyer
Grass Valley, CA
February 26, 2016

Rev. Gayle Schoepf
Long Beach, CA
January 4, 2016

Mrs. Jean Schory
Macungie, PA
February 24, 2016

Mrs. Zelda Sheets
Monmouth, OR
March 4, 2016

Mrs. Wanda Smith
Palo Alto, CA
January 30, 2016

Rev. W. J. Spotswood
Topeka, KS
March 18, 2016

Mr. Ernest Swarringin
Herculaneum, MO
January 29, 2016

Dr. Jesse Tyndall
Wilson, NC
February 3, 2016

Mrs. Rebecca Ward
Grimesland, NC
January 20, 2016

Dr. William Wayne
Lafayette, LA
January 20, 2016

Mrs. Esley Zakus
Roseburg, OR
March 6, 2016

James Ray Zug
Wichita Falls, TX
March 18, 2016

Rev. Millicent Zug
Marion, OH
January 16, 2016

Mrs. Mary Zwick
Parsons, KS
January 11, 2016

OTHER DEATHS

Rev. Bobbye Brown
Indianapolis, IN
February 27, 2016

Chap Maury Hundley
Roanoke, VA
December 29, 2015

Mr. Paul Jonas
Denver, CO
October 30, 2015

Rev. Thomas Smith
Montgomery City, MO
January 21, 2016

Paul A. Williams
Blue Springs, MO
November 19, 2015

Mr. Rodney Ziegler
Beech Grove, IN
March 2, 2016

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 November 1, 2015, to April 30, 2016 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!



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

Richard and S. Sue
Duckworth

Ben Duerfeldt

Elberta Evans

J. Harold and Dorsia
Hopkins

Kyle Maxwell and Debra
Powell-Maxwell

James and Yvonne
Prichard

Jim and Janet Rudd

Nancy and Michael Saenz
Andrea Toonder

CHURCHES

Coastal Plains Area -
Christian Church in SW

First Christian Church,
Bryan, TX

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

India and Jose Mario
Bobadilla

James and Ann Burton

Richard and Lynn Cohee

Susan Collinson

Bobby and Nancy Cook

Duncan and Tina Draper

Richard and S. Sue
Duckworth

James Ellerbrook

Robert and Harriette Elliott

Laura Reed Gelarden

James and Linda Hamlett

David Hoyh

Connie and William Inglish

T. Eugene Fisher and
Angela McDonald-
Fisher

David McEver

Lester and Janelle Palmer

H. Marion and Betty
Prather

James and Yvonne
Prichard

Marjorie Reisinger

Velma and Lloyd Sparks

Raymond and Carolyn
Toon

John Trefzger

Ruth and Charles Wallace

Harold and Wilhelmina
Watkins

Charles and Jane Watkins

Deborrah and John Wray

Excellence in Ministry

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

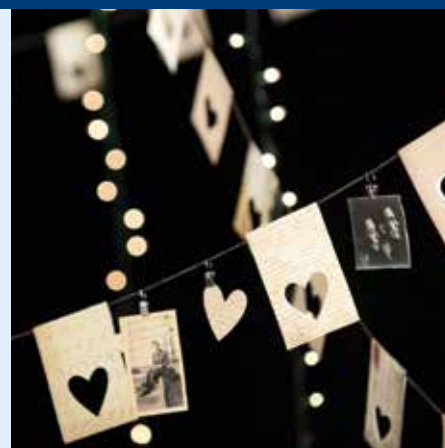


INDIVIDUALS

Todd and Kimberly Adams	George and Carol Faulk	Saundra Michael-Bowers	Raymond and Judith Ticknor
Tommy and Vickie Akers	Dawn Fleming	Roberta Millard	Horace and Clara Tomlin
Frances Barton	Doris Forcum	Ice Miller	David and Virginia Van Heyningen
Patricia Bates	Laura Reed Gelarden	Betty Miller	Joyce Veatch
Arthur and Nadine Bishop	Brett and Elena Gobeyn	John and Judith Moore	Ruth and Charles Wallace
India and Jose Mario Bobadilla	Teresa and Benny Hagan	Kenneth Newton	Phyllis Warner
Patricia Bonner	Marcia and Gale Hagee	Phan Nguyen	David Waser
William and Lucille Booth	James and Linda Hamlett	Charlene Payne	Ida Watkins
Robert and Barbara Boyte	Lillian Hankins	Clifton and Arlene Peightal	Mary Wells
Sonya Brabston	John and Judith Hart	Leslie and Deanna Peterson	William and Lois Whitehurst
Don Brewer	David and Twylah Haun	Vesta Porter	Deborah and John Wray
Doris Brownie	Robert Hempfling	James and Yvonne Prichard	Sally Wright
Andrea Bryant-Bails	Katie Hurst	Fred and Sandra Pugh	Jeffrey and Janet Wright
Linda Cheverton	Bill and Gloria Hutchings	Janet Richardson	
North Heights Christian Church	Connie & William English	J. Keith and Patricia Roberson	
Thelma Cloud	Max and Peggy Jenkins	William Earl and Barbara Roberts	
Teresa Copfer	Judith Johnson	Richard and Jean Roland	
Verla Jean Covey	Raymond Lambert	Matt and Cayla Rosine	
LaDonna Darmer	Eugene and Nancy Lamport	Terry Rothermich	
Duncan and Tina Draper	Judith Landry	Tara Schulstad-Sciscoe	
W. Joel and Karon Duffield	Marvin and Mary Kathryn Layman	Jefa Sheehan	
Ronald and Dixie Eldridge	Martha Leavell	William and Mary Shoop	
David and Florilda Everton	Clarence and Rozella Lever	Hallam and Yasuko Fukada Shorrock	
Cleista Farriester	Elaine and Jason Littleton	Emmet Smith	
Janet Farrior	William and Leonta Longman	Vicki Southern	
	T. Eugene Fisher and Angela McDonald-Fisher	David and Suzanne Stone	
	Radhika Mereddy	Jay and Laura Taylor	

13th Check

The following is a list of individuals and congregations that responded to 13th Check offering. These gifts will provide the 13th Checks to recipients in 2016. We express our sincere appreciation.



INDIVIDUALS

Amos and Marilyn Acree
Kathryn Albers
David Altizer
Harold Armstrong
Charles and Barbara Bare
Ladonna Barnett
Bernard Bartzen
Wayne and Virginia Bell
Alan and Joan Bone
Patricia Bonner
Ann Horton Burns
Ralph Calcote
Cynthia Carson
Stephen Chun
Robert Clark
Warren and Sharon Clark
Kim and Susan Clowe
Allison and Philip Cuba
Leslie L Hildreth and Thomas Mark Denton
Neil and Katherine Deupree
Betty Doss
O. David Farrar
Susanne Fernow
Maurice and Sara Fetty
Margaret Fines
Donna Forbes
Virginia Fraley
Joe Ann Fuller

Mary Garrison
Mark Gillett
Frieda Hall
Donald and Vivian Hamilton
Patricia Hartford
Emma Higgs
Claudette Hill
J. Harold and Dorsia Hopkins
John Huegel
John and Toni Imbler
Charlotte Johnson
Charles and Glenna Johnson
Darrell and Janet Johnson
Fred Jones
Daniel and Susan Kuhn
George and Kathy Latimer
Lillian Lewis
John and Donna Long
Andrew and Jean Matthews
Dortha May
John and Arlene McCoy
James and Pamela McCurdy
Aubrey and Isolen Sal Ome McFarquhar
Janet and Glenn Mers
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Marguerite Metcalf
Betty Miller
David and Ruth Ann Mindel
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Robert and Mollie Mitchell

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Margaret Owens
Rodney and Mary Anne Parrott
Albert and Martha Pennybacker
Monica Perrine
James and Mary Jane Pierson
Loraine Pitman
G. Philip and Loris Points
Marcia Pool
M. Alice Porter
Thomas and Helen Quigley
Paul Rathbun
Carol Rawlings
Thomas Rebecchi
Robert Regenold
Graham and Sue Riggs
Jim and Janet Rudd
Gwendolyn Runner
Donald and Beverly Sarton
Mary Ellen Scarbeary
S. Thomas and Caroline Shifflet
Mildred Slack
Lawrence and Frances Steinmetz
Keith and Jacelyn Stephenson
Thomas and Patricia Ann Stockdale
Robert and Martha Sweeten

Clarence and Martha Tucker
Shawn Van Dyke
Joyce Veatch
John Von Almen
Nancy and Reginald Webb
Morris and Winifred Wood
Cecil Yates

CHURCHES

First Christian Church,
Charleroi, PA
First Christian Church,
Louisburg, KS
First Christian Church,
Princeton, IL
First Christian Church,
Madisonville, KY
North Christian Church, Fort
Wayne, IN
The Woodlands Christian
Church, The Woodlands,
TX
Trinity Christian Church,
Mechanicsville, VA

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 2015 issue of *The Bridge*.



INDIVIDUALS

Robbie and Jack Adkisson
Sara Andrews-Brooks
Donald Arterburn
Wayne and Cynthia Ashlock
William and Shirley Baird
Gene and Ina Bates
Audrey Beck
Wayne and Virginia Bell
Catherine Bergel
Arthur and Nadine Bishop
India and Jose Mario Bobadilla
Patricia Bonner
Eugene and Karen Boring
Lavon and Edward Bridwell
Robert and Wilma Brown
Robert Brown
Gloria Canedy
Lorna Clark
Kenneth Coy
Laura Dargitz
James and Wanda Dickerson
Duncan and Tina Draper
Richard and S. Sue Duckworth

James Ellerbrook
Robert and Harriette Elliott
Elberta Evans
O. David Farrar
Christian Women's Fellowship
Robert and Karen Frank-Plumlee
Russell Fuller
Joe Ann Fuller
Carolyn Fuller
Clifton Garriss
George and Suzanne Gordon
David and Norma Goss
Geraldine Hall
James and Linda Hamlett
Melissa and Vaughn Hickman
Emma Higgs
Rex and Carol Horne
Charles and Glenna Johnson
Paul and Patricia Lantis
Donn and Joan Leach
Edwin and Mariette Linberg
William and Leonta Longman
Robert and Shirley Magee
James and Pamela McCurdy
David Meeker

Dorothy Messenger
Roberta Millard
Betty Miller
Linda Miller
David and Ruth Ann Mindel
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Kenneth Newton
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Patricia Nottingham
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Joseph and Berit Olafson
Denise Olmsted
Lester and Janelle Palmer
Amanda Parker
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Martin and Dorothy Pike
Paula Bishop Pociecha and Michael Pociecha
M. Alice Porter
Kyle Maxwell and Debra Powell-Maxwell
Fred and Sandra Pugh
Ann Pugh
Joe and Elaine Pumphrey

Paul Rathbun
Robert Regenold
Jerry Ridling
J. Keith and Patricia Roberson
Jean Dady Schenk
David Seitz
S. Thomas and Caroline Shifflet
Frances Shorrock
Hallam and Yasuko Fukada Shorrock
William Sikes
Robert and Martha Sweeten
Gary and Barbara Thornton
Patricia Trader
David and Aida Margarita Vargas
Ruth and Charles Wallace
Richard and Dorothy Walters
Wayne and Norma Warren
Harold and Wilhelmina Watkins
Mary Wells
Mary West
Dolores White
Roger and Sherry Zollars

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

Todd and Kimberly Adams
Robbie and Jack Adkisson
Charles and Janette Akin
Kathryn Albers
Albert Allen
Gerald Harper and Elizabeth Allen
Thaddaeus and Jennifer Allen
Patricia Allred
Sara Andrews-Brooks
Janet Nelson-Arazi and Salomon Arazi
Elva Arnett
Wayne and Cynthia Ashlock
Anne Atkins
Marilynn Aushman
Jack Austin
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David Baker and Priscilla Adamson Baker
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Charles and Barbara Bare
Julia Bean

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Cheryl Beck
Doris and George Beckerman
Lynn Beinke
John Norris and Nora Beiswenger
Wayne and Virginia Bell
John Bennett
Claire and Charlotte Berry
Karen Binford
Arthur and Nadine Bishop
Julia Blondell
India and José Mario Bobadilla
James and Anna Bogan
Ben Bohren
Eugene and Karen Boring
Myrtle Boston
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J. Kenneth and Margaret Evans
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Martha and Howard Fawbush
Maurice and Sara Fetty

Ministerial Relief, continued on page 26

James Finch	Paul and Iva Hendricks	Helen Lemmon	David and Ruth Ann Mindel
Morris and Sandya Finch	Daniel and Montine Hensley	Adelle Lemon	Robert and Mollie Mitchell
F. Clark and Mattie Ford	Terryle Heyer	Herbert and Ferris Leslie	Alice Moon
Diane Francis	Luwanda Higgins	Clarence and Rozella Lever	Benna Moore
Robert and Karen Frank-Plumlee	Emma Higgs	Lillian Lewis	John and Judith Moore
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Joe Ann Fuller	Marion and Carolyn Hopkins	Mariette Linberg	Judith Muir
Barbara and Raymond Galloway	Rex and Carol Horne	Charles and Sally Lindberg	Charlotte Nabors
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E. and Cathy Greenway	James and Nancy Johnson	Andrew and Jean Matthews	Pilar Ortiz
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Pansy Haines	Jo Anne Kagiwada	Marilee McCallister	Rodney and Mary Anne Parrott
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James and Linda Hamlett	Joy Kinder	Mary Julia McKenzie	Albert and Martha Pennybacker
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 James and Yvonne Prichard
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 Kerry Reed
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 Joseph and Sandra Ridenour
 Jerry Ridling
 Jennifer Riggs
 Leon and Janet Riley
 Jesus Rivera
 J. Keith and Patricia Roberson
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 Darnell Robertson
 Robert Robuck
 William Rodefer and Jeanine Sweitzer Rodefer
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 Dewitt and Jean Sheffield
 S. Thomas and Caroline Shifflet
 William and Mary Shoop

Hallam and Yasuko Fukada Shorrock
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 Vernon and Martha Ummel
 Patricia Urban
 Harry Valentine
 David and Aida Margarita Vargas
 Ruby Wade
 Ruth and Charles Wallace
 Melvin and Mary Walton
 Ronald Warmelink
 Charles and Jane Watkins
 Evelyn Watkins
 Harold and Wilhelmina Watkins
 Ted and Jennifer Weaver
 Mary Wells
 Buddy and Betsy Westbrook
 John and Ruth Weston
 James and Lois Whitaker
 Dolores White
 Heidi White
 John and Betty White
 William and Lois Whitehurst
 Elfreda Wickizer
 Ann Willard
 James and Ida Williams
 June Williams
 Joyce Woodruff
 Deborrah and John Wray
 Cecil Yates
 Fred and Pauline Zacharias
 Elberta Zimmer
 Roger and Sherry Zollars
 Christian Women's Fellowship
 Disciples Womens Ministries
 Mamie Young Charitable Trust

CHURCHES

Bethany Christian Church, Houston, TX
 Central Christian Church, Hermitage, PA
 Central Christian Church, Walla Walla, WA
 Christian Church in Ohio, Worthington, OH
 Federated Church of W. Lafayette, W. Lafayette, IN
 First Christian Church of The Beaches
 First Christian Church, Bolivar, MO
 First Christian Church, Bryan, TX
 First Christian Church, Clearwater, KS
 First Christian Church, Donna, TX
 First Christian Church, El Paso, TX
 First Christian Church, Hopkinsville, KY
 First Christian Church, Idaho Falls, ID
 First Christian Church, Kingsville, TX
 First Christian Church, Mesquite, TX
 First Christian Church, Metropolis, IL
 First Christian Church, Texas City, TX
 Hope Church, Bound Brook, NJ
 Lansdowne Christian Church, Baltimore, MD
 Ridglea Christian Church, Fort Worth, TX
 United Christian Church, Yakima, WA
 Utica Christian Church, Utica, MS
 Washington Avenue Christian Church, Elyria, OH
 Zion Christian Church, Maurertown, VA



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

- Recent retiree with Social Security and
Pension Plan benefits

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






Pension Fund is here to help. We offer some of the most respected, well-funded and financially sound pension and retirement savings programs in existence. For more than 100 years, Pension Fund has provided *strong. smart. secure.* plans for peace of mind at all life stages.



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

To learn more about our programs and how we can help you plan for retirement, visit us at www.pensionfund.org or call us today at **866.495.7322.**

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

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

Visit www.pensionfund.org/products-and-services or call us at 866.495.7322.



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.



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- Hear how **FIRST CHRISTIAN CHURCH** (Mountain City, TN) expanded its staff and ministry
- Read about **THE CHURCH NETWORK**, a resource for **CHURCH PROFESSIONALS**
- **BE INSPIRED** by member **REV. DR. BEN BOHREN** and his fight against a rare neurological disease
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866.495.7322



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PO Box 6251
Indianapolis, IN 46206-6251