

BRIDGE



PENSION FUND

WINTER 2015

STRENGTH IN NUMBERS

Rev. David Shirey

(Central Christian Church, Lexington, Kentucky)



Pension Fund welcomes

REV. DR. TODD ADAMS

Senior Vice-President/President-Elect for Pension Fund of the Christian Church

Learn more about Adams on page 18.

BRIDGE

PENSION FUND
WINTER 2015

HOW TO REACH US

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

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

Entire contents © 2015 by Pension Fund
The Bridge unless otherwise noted on
specific articles. All rights reserved.

The material contained in this
publication is for informational purposes
only and is not to be construed as tax,
financial or legal advice. Please consult
your attorney, tax preparer or other
financial advisor to find out how
Pension Fund's retirement products
or information contained herein will
impact your individual situation.

EDITORIAL/DESIGN STAFF

Meagan Miller
Marketing Director
mmiller@pensionfund.org

Sandy McLaughlin
Communications Coordinator
smclaughlin@pensionfund.org

CONTENT

2	PRESIDENT'S MESSAGE: Strength in Numbers
4	TREASURER'S CORNER: How Our Endowments Work (and Where Your Dollars Go)
6	MEMBER SPOTLIGHT: Rev. David Shirey
9	How to Have a Fulfilling Retirement
10	EMPLOYER SPOTLIGHT: Southern Christian Services for Children and Youth
11	On Our Bookshelves: Four Financial Advice Books That Will Help You Save for Retirement
12	The Excellence in Ministry Program
14	The High Cost of Health Care: Why Premium Increases are a Necessary Evil
16-19	WHAT YOU NEED TO KNOW: Tax and Other Reminders for 2015; Pension Fund Welcomes New Employees; Pension Fund to Reinstate Select Service Fees
20	In Memoriam
22	Remembering the Gifts

6



On the Cover

*Rev. David Shirey, star of
Pension Fund's newest
Ministry Still Matters video,
shares tips for mentors and
mentees in our Member
Spotlight Q&A.*

JAMES P. HAMLETT

FROM THE PRESIDENT

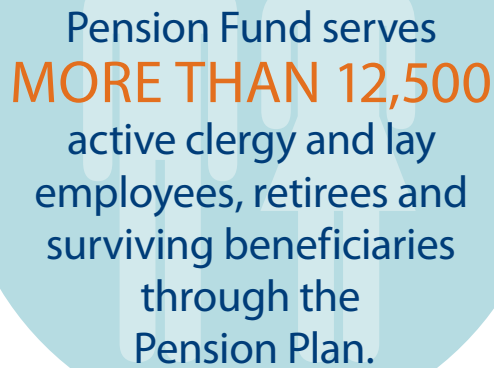
Strength in Numbers

The Pension Plan and other programs offered by Pension Fund are based on the idiomatic expression “strength in numbers” and the idea that emotional, moral, and even financial strength can be drawn from a group of people working together with common purpose. Ecclesiastes 4:4-10 suggests *“Two are better than one, because they have good reward for their toil. For if they fall, one will lift up the other...”* Indeed, the notion of the church coming together to support indigent and disabled clergy was the principle behind the founding of the Board of Ministerial Relief, predecessor of Pension Fund, in 1895.

Pension Fund: More Than 12,000-Strong

Throughout its **120**-year history, Pension Fund has served thousands of pastors and lay employees, providing financial and emotional support at times of critical need. Beginning with gifted funds that supported Ministerial Relief efforts, to the establishment of the Pension Plan, we’ve been blessed by the strength in numbers helping Pension Fund grow into a sophisticated financial services ministry serving many clergy and lay employees throughout the church (more than **12,500** employees, retirees and surviving beneficiaries through the Pension Plan alone).

We feel blessed by the financial strength of the Pension Plan, which pays more than **\$10 million** a month in pension benefits to our participants. We’re encouraged by the number of participants in our Traditional IRA program (launched earlier this year) and the Benefit Accumulation Account program (reopened this summer). Enthusiastic participation gives us encouragement that we’re offering programs that meet the needs of clergy and lay employees today. And while markets have been unsettled over the past few months, Pension Fund has the financial strength to sustain focused, long-term investment objectives without reacting to the volatility.



Pension Fund serves
MORE THAN 12,500
active clergy and lay
employees, retirees and
surviving beneficiaries
through the
Pension Plan.

Why Greater Numbers Strengthen Health Care

“Strength in numbers” also counts when it comes to Churchwide Health Care (CWHC). By nature, insurance programs are predicated on spreading risk across a **large number** of participants (you can read more about this topic on pages 14-15). Premiums paid fund the risk of the participant pool. If you don’t need to use health services because of good health, you should rejoice to be blessed with good health and the ability to help someone with possibly-catastrophic health issues have access to quality care. As written in Ecclesiastes, it’s one lifting up the other.

CWHC was established by action of the General Assembly in 1971 to provide pastors dependable health care that would be portable when a participant moved from one state to another. It recognized that plan design, cost structures and available benefits differed from state to state. This health care was the church coming together to provide a program that could benefit any pastor. While participation is mandatory in health plans of some other denominations, Disciples church polity dictated participation would be voluntary.



The
Pension Plan pays
**MORE THAN
\$10 MILLION**
a month in pension
benefits to
participants.

Does it matter if someone drops out of CWHC because they perceive more affordable coverage elsewhere? The answer is yes. It matters when one makes decisions of self interest at the expense of the whole. It matters when risk is more concentrated relative to premiums received. It matters that the Christian Church is put at financial risk when premiums do not fully fund health claims paid. It matters when we believe that going it alone is a better course of action than seeking strength in numbers.

Pension Fund serves best when it can support the ministry, knowing it’s the proxy of each participating pastor, lay employee, congregation or wider ministry, offering benefits and programs undergirded by “strength in numbers.” Let’s do this together.

James P. Hamlett
President
jhamlett@pensionfund.org



TREASURER'S CORNER

How Our Endowments Work (And Where Your Dollars Go)

Financial update as of September 30, 2015:

- Net assets available for benefits as of Sept. 30, 2015, were \$2,770,304,657, and The Pension Plan remains fully funded and within the guidelines as set forth by our policy.
- This year has been challenging for investments, with August and September being particularly volatile. Year-end returns are expected to be challenged (as compared to recent annual performances).
- Base interest rates for programs remained steady in 4Q, 2015 (TDRA, Traditional IRA, Legacy IRA, and Roth IRA accounts: 3.5%, BAA: 2.5%).
- Pension Fund continues to offer a bonus 0.5% interest rate for one year for rollover funds to a Traditional IRA from other organizations.
- Rates remain very competitive, especially when combined with the extra value of Good Experience Credits (most recently credited to accounts on March 31, 2015).

Most information shared in this report is focused on our defined benefit (The Pension Plan) and defined contribution programs (TDRA, Traditional IRA, etc.), and rightfully so. Our members are very interested in knowing how their retirement programs are doing financially, and look to this report as one source of staying current. As indicated in our financial update, all our retirement programs are doing well.

However, Pension Fund does more than simply manage retirement and health benefits. As part of Pension

Fund's mission to be "in support of the ministry," we administer the Ministerial Relief and Assistance Fund on behalf of the church. I thought I'd share some insights into how ministerial relief programs are doing financially, what support they provide, and what you might do to help these programs (such as the new Excellence in Ministry initiative on pages 12-13).

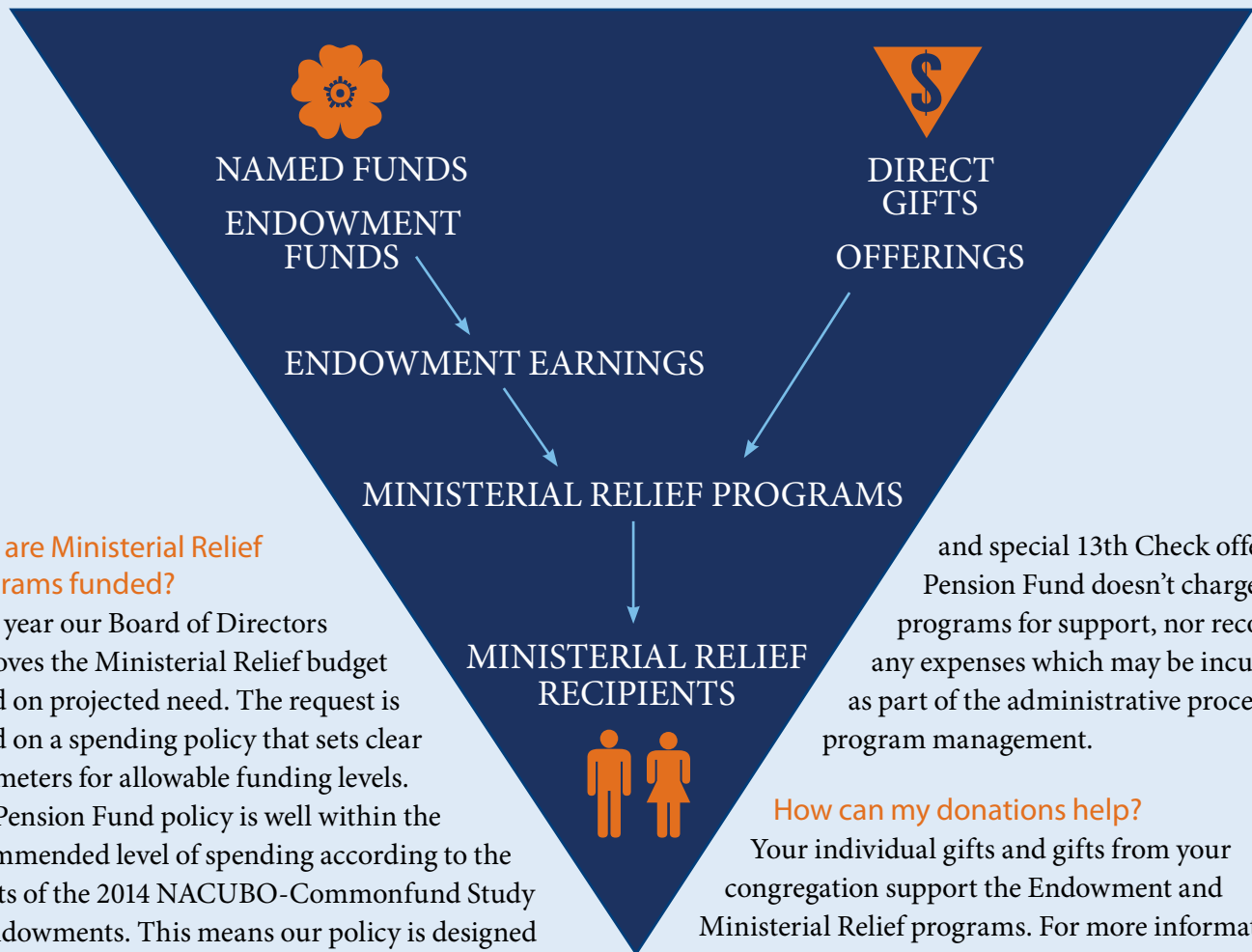
What are endowments?

Let's start by sharing some definitions and numbers.

An **endowment** is a donation used for ongoing support of an organization or initiative. Funds used for programs typically come from investment income each year, while the principal gift remains intact. This allows donations to have a greater impact over a longer period of time than if funds were spent all at once.

Gifts and donations given to named funds and other permanently restricted funds are for the specific purpose of endowing our Ministerial Relief programs. As of Sept. 30, 2015, endowment assets total \$39,202,563. This represents both gifts and donations, plus accumulated returns via investments (minus funds needed to provide current Ministerial Relief programs). In 2014, we distributed more than \$1.7 million via these programs to more than 500 individuals in need. It's projected we'll distribute at least this much again in 2015.

THE DONATION PROCESS



How are Ministerial Relief programs funded?

Each year our Board of Directors approves the Ministerial Relief budget based on projected need. The request is based on a spending policy that sets clear parameters for allowable funding levels. The Pension Fund policy is well within the recommended level of spending according to the results of the 2014 NACUBO-Commonfund Study of Endowments. This means our policy is designed for long-term sustainability of an endowment program. The study also suggests that a 1% administrative fee is normal and logical to cover the expenses associated with endowments. Pension Fund is able to charge even less than that—only 0.5%—for its expenses. The result: Those who benefit from these programs have the best opportunity to receive funds where they're most needed.

It's important to note that Ministerial Relief programs are separate from endowment funds. Each program receives funding from the collective endowment, as well as direct gifts from individuals and congregations, Disciples Mission Fund funding generated through regional units,

and special 13th Check offerings. Pension Fund doesn't charge these programs for support, nor recover any expenses which may be incurred as part of the administrative process of program management.

How can my donations help?

Your individual gifts and gifts from your congregation support the Endowment and Ministerial Relief programs. For more information on how you might become a donor to either the Endowment or the Ministerial Relief program, please contact Rev. Ruth Chavez-Wallace, Vice President of Development or Rev. Sandra Michael-Bowers, who oversees our Ministerial Relief programs.

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





MEMBER SPOTLIGHT: Q&A WITH REV. DAVID SHIREY

(Central Christian Church, Lexington, KY)

This summer, we invited Rev. David Shirey to give a speech on the topic “Ministry Still Matters” at the 2015 Christian Church (Disciples of Christ) General Assembly. He did so in a speech that will likely resonate in many ministers’ hearts for years to come. In his sermon (transcript at www.pensionfund.org/weekofministry), David listed six ministry ‘hurdles’ and what “angel’s bread” can sustain and renew passion for ministry.

We asked Shirey to share his message in our newest “Ministry Still Matters” video, to inspire and encourage those in ministry who find themselves in need of a reminder of why their “labor is not in vain” (1 Corinthians 15:58). This video, along with other “Ministry Still Matters” videos, is available now at www.pensionfund.org/ministrystillmatters. In our Bridge Q & A, Shirey shares even more nuggets of wisdom to help others in their ministries.

PFCC: What inspired you to choose Elijah's story in 1 Kings 19 as the premise for your "Ministry Still Matters" sermon?

DS: When Jim Hamlett called and asked if I would preach on the topic "Ministry Still Matters," I told him I'd pray about it. When I did, the first thing that came to my mind was the phrase "Ministry doesn't matter." That got me thinking of times when I felt ministry didn't matter.

I jotted down some of those instances and probed what led to them. That's when the image of Elijah sitting under the broom tree in the desert came to me. I spent 12 years in the desert planting a church from scratch, and had plenty of times when I felt discouraged—including a bout of depression. When I was able to connect many of the bugaboos that dragged me down with things Elijah faced, I knew I had my text.

PFCC: What is your "call" story? How did you end up in ministry?

DS: I was a pre-med major who couldn't get through organic chemistry. When I dropped it, I needed an elective class, and the only one still open was "The Bible as Literature." It was taught by a Shakespeare professor in the English department, and he made Bible stories come alive in a way that captivated me. I ended up majoring in religious studies.

I went to divinity school thinking I would get a Ph.D. and teach or be a chaplain. I ruled out being a pastor because I couldn't imagine preaching. Then, in my second year, a senior student asked me if I would fill in for him one Sunday at a small church he was serving in east central Tennessee. I had a sermon I had preached in high school, so I told him I'd do it. Later that week, I received a phone call from their head elder. He said the congregation had met after worship on Sunday, and he was calling me to be their next minister.

"...ministry done with verve, imagination, and authenticity is the best advertisement for considering a call, not to mention continuing or persevering in one."

I said, "Mr. Read, I wasn't looking to become your minister." He replied, "That wasn't a question. That was a statement, son." So, I became the minister of Carthage Christian Church, average worship attendance 15. I fell in love with parish ministry serving those dear people. I knelt and was ordained on their chancel steps 30 years ago.

PFCC: If you could send your younger self a message, what would that message be (and why)?

DS:

- **Establish a daily prayer discipline from day one.** Keep a journal and find a spiritual director to whom you can be accountable. Nothing has grounded and nourished my ministry more than the lifelong quest of learning how to pray.
- **Be a good pastor.** One of my professors told us, "People don't care what you know until they know that you care." Get out and be among your flock. The folks in my congregations have given me a lot of leeway to say and try a lot of things because of the trust capital I accrued by being available to them.
- **Read the Bible.** Not just for sermon preparation, but for the sheer pleasure of immersing yourself in its stories, characters, and cadences. Memorize choice morsels. Every time you open its pages, wonder what it'll say to you this time. Since that first college class, it has been an unfailing source of provocation, inspiration and delight.
- **Learn about time management and administration.** Set and keep a weekly schedule that lets you put "first things first": time for prayer, sermon preparation, pastoral visits, visioning and self-care. The times I've become untethered in my ministry have been the times I allowed other "asks" and agendas to dictate priorities. Get the book *Getting Things Done* and learn from it.

continued on page 8



PFCC: What are you currently reading (your current “paper mentors”)?

DS: Like many pastors, I have books I’m reading all over the house. I subscribe to *The Christian Century*, *Sojourners*, and *The Sun* (some of the best prose and poetry). I’m working my way through Wendell Berry essays titled “Our Only World.” I just finished Simon Montefiore’s epic *Jerusalem: The Biography* and am following that with Karen Armstrong’s *Jerusalem: One City, Three Faiths*. David Brooks’ *The Road to Character* prompted a sermon series on Wisdom Literature. I just finished my good friend Bob Hill’s collection of sermons, articles and columns titled *Life’s Too Short for Anything but Love* and a memoir written by one of my parishioners (a retired ophthalmologist) titled *Me, Myself, and Eyes*. Best title ever!

PFCC: What is the best thing a mentor can do for a mentee?

DS: Be available. Listen carefully. Take notes, then set aside time to reflect on and pray over those notes. As thoughts emerge, send an email or a handwritten note that says, “As I was praying over our last conversation, I

got to thinking about...” Believe in them. Affirm their gifts and graces. Close each conversation by asking, “How can I pray for you?” Tell them how they can pray for you. And, most importantly, learn from them and tell them how you’ve been blessed by the relationship. My primary way of mentoring for the past eight years has been through the leadership team of The Bethany Fellows (www.bethanyfellows.org). I’ve received back from the men and women I’ve mentored so much more than I’ve given. They make me hopeful about the future of Discipleship.

PFCC: What message do you have for ministers who might be discouraged (suffering from “Pouting Prophet Syndrome”)?

DS: Observe the “24-hour rule.” When something has gotten to me to the point I’m thinking about throwing in the towel, I know to walk away from it for 24 hours. It’s amazing how much perspective can be regained after a night’s sleep. During those 24 hours: Seek out the people who affirm you, love you and make you laugh. Take a long walk, run or a bike ride instead of sitting around and stewing. Get to gratitude. Instead of moping, pull up a seat in the light and remind yourself of everything that is good, right, and blessed in your life. Write a few thank you notes after the gratitude juices are flowing. Gratitude and grumbling cannot coexist.

PFCC: How can we reach and inspire others to consider joining the ministry?

DS: We need to address the debilitating effects of debt. We can’t ask gifted men and women to assume a high debt in order to properly prepare themselves for a vocation with low remuneration. That being said, ministry done with verve, imagination, and authenticity is the best advertisement for considering a call, not to mention continuing or persevering in one.

Where churches are alive, the gospel is being proclaimed, and handclaps and belly laughs far exceed hand wringing and bellyaching, a life of serving the church looks pretty darn attractive. It’s been a wonderful ride for me.



IF YOU WANT A FULFILLING RETIREMENT YOU'LL NEED TO ANSWER THESE 3 QUESTIONS

A Mayo clinic study once concluded that people need to have these three things to be happy in retirement: Something to do, someone to love, and something to look forward to.

Based on this information (and questions from Pension Fund members as they near retirement), Sandra Michael-Bowers, Pension Fund Vice-President of Member Services, suggests asking yourself these three questions:

1. What do I want to *do* in retirement?

More than likely, you have a general “wish list” when it comes to your retirement (i.e. travel, winter in a warmer climate). But have you planned for all the activities you need to be happy? “Include daily activities and hobbies in addition to ‘bucket list’ items,” suggests Michael-Bowers.

2. Where will I need to *live* in order to do these things?

Once you know what you want to do in retirement, consider what location(s) would offer the setting for those activities. For example, if you want to volunteer at a hospital, a remote cabin in the woods may be extremely inconvenient!

3. How will I *maintain relationships* with family and friends, and how will I continue to build new relationships?

Surprisingly, forming relationships can be even more important in retirement than when working. A strong support network is critical, and relying on only a few key people (such as your family members) can be a dangerous gamble. Considering having “someone to love” is a key cornerstone of happiness in retirement, plan for maintaining and growing relationships.

Ideally, this networking should begin prior to retirement. Join an interest group such as a book club, model train enthusiast club, garden club, etc., to start building connections. “This is especially important for ministers and their spouses, because their relationships have been centered around the church they are likely leaving,” says Michaels-Bowers.

Once you’ve answered these three questions, you may want to then ask yourself a final (bonus) question: **How much money will I need to support this lifestyle?** If you know how much you’ll need to save for retirement, you’ll be better equipped to have a more fulfilling retirement.

EMPLOYER SPOTLIGHT: SOUTHERN CHRISTIAN SERVICES FOR CHILDREN AND YOUTH

In many families there's never a discussion about whether there is enough love to go around. No matter how many people are in the family, everyone gets all the loving they need. But when a child is removed from the parental home and enters the foster care system, the child usually feels uncertain about love.

Southern Christian Services for Children and Youth (SCSCY) in Mississippi has a passion for kids who come under the care of the state. Whether it's finding a therapeutic foster care home, helping with an adoption or post-adoption services, or providing a group home for teens, this Christian Church (Disciples of Christ) ministry is intensely important for children. Year after year, children are given the clothes, school supplies, and therapy they and their families need to build a strong and productive life. Staffers with huge hearts and patience a mile long teach life skills, give teens rides to after-school jobs, and listen, listen, listen.

One Mississippi Disciples family, parents with two children of their own, decided their home and hearts were

big enough to add another child looking for a forever home. Before long, they added a son and a daughter to their home, both siblings who needed a new home. Years later, the family continues to support the ministry of SCSCY with their time and donations. Some foster care parents repeatedly welcome kids into their homes to love and care for, and then say difficult good-byes when they return to their parents or move onto forever homes.

Funding for this important ministry never seems sufficient, but like the fishes and loaves story in scripture, somehow all the needs get met. Congregations and individuals in Mississippi and other regions support SCSCY with their dollars, volunteer hours, and Christmas gifts for the kids. Other important funding comes

from government sources and grants from foundations.

Incorporated in 1988 and affiliated at that time with the National Benevolent Association (NBA) of the Christian Church, Southern Christian Services is constantly working toward "Rebuilding Broken Lives." After separating from



David, a resident of SCSCY's therapeutic group homes, says "Staff went above and beyond the call of duty, and still help me today."



Jessica, a youth in SCSCY's Independent Living program (pictured on the right, with Jessica Easterling, a SCSCY employee), participated in the Jim Casey Opportunity Passport Match Program. Jessica attended classes on financial literacy and the Jim Casey Foundation matched the amount of money she saved.

NBA, SCSCY has maintained its ties to Disciples. SCSCY provides retirement benefits to its employees through Pension Fund. “Especially for social workers and others who commit to do this

work for modest pay, saving for retirement through Pension Fund is so important,” said one recent retiree from SCSCY. “I look forward to those checks from Pension Fund the rest of my life!”

“Especially for social workers and others who commit to do this work for modest pay, saving for retirement through Pension Fund is so important.”

“We still hope for the day when every child in every home receives all the love and support he or she needs,” said Debbie Dobbins, Executive Director of SCSCY. “But

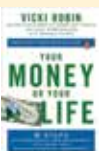
until that day comes, we will be here, providing the love and support each child needs to fulfill all that God calls that child to be and to do.”

On Our Bookshelves: **FOUR FINANCIAL ADVICE BOOKS** THAT WILL HELP YOU SAVE FOR RETIREMENT

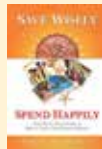
In his “Ministry Still Matters” sermon (available at www.pensionfund.org/week-of-ministry), Rev. David Shirey mentions the need for “paper mentors,” books and authors that help renew passion for ministry. But what about paper mentors that inspire you to save for retirement? Check out these recommended reads from Pension Fund staff members:



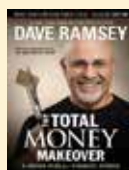
- **Mock Retirement by Peter Dunn** (<http://shop.petetheplanner.com/product/mock-retirement>): While “practicing” retirement may sound strange, it can help prepare you for financial independence. According to popular finance expert and radio host “Pete the Planner,” practice makes perfect when it comes to retirement. *Mock Retirement* tackles the hot topics of consumer debt and supporting adult children, and provides a set of practical exercises for a no-fail retirement.



- **Your Money or Your Life: 9 Steps to Transforming Your Relationship with Money and Achieving Financial Independence by Vicki Robin & Joe Dominguez** (<http://vicki-robin.com/books/your-money-or-your-life/>): Are your money habits adversely affecting your relationships and lifestyle? First published in 1992 (but still very relevant), *Your Money or Your Life* charts a path to financial security through living a “prudent and environmentally friendly way of life.”



- **Save Wisely, Spend Happily: Real Stories About Money & How to Thrive from Trusted Advisors by Sharon Lechter** (<http://amzn.com/1937351319>): *Save Wisely, Spend Happily* covers tips on how to set financial goals, reduce expenses, save for major life events and find a good financial advisor for further help. Learn how to make money, save money and use money from over 125 CPA financial experts.



- **The Total Money Makeover: A Proven Plan for Financial Fitness by Dave Ramsey** (<http://www.daveramsey.com/store/books/dave-s-bestsellers/the-total-money-makeover/prodtmmoclassic.html>): If you're in need of some serious help with your savings, consider reading this no-frills, results-based plan to get out of debt and save more from finance coach Dave Ramsey. In *Total Money Makeover*, Ramsey shares dangerous money myths and steps to beef up your “money muscles” (and build a nest egg for emergencies or retirement).



WALK TO "EXCEL STILL MORE": THE EXCELLENCE IN MINISTRY PROGRAM

Pension Fund is proud to announce its new Excellence in Ministry Program!

What is the Excellence in Ministry Program?

In December 2014, Lilly Endowment invited Pension Fund to submit a proposal to participate in its National Initiative to Address Economic Challenges Facing Pastoral Leaders. The proposal was approved in November.

This program has two chief aims:

- Develop new or strengthen existing programs to reduce or alleviate some of the key financial pressures that inhibit effective pastoral leadership.
- Improve the financial literacy and management skills of pastoral leaders through educational programs and other efforts to increase their ability to provide capable leadership for the congregations and ministries under their care.

In conjunction with the awarded Lilly Endowment grant, Pension Fund is partnering with regions, Disciples seminaries, and other church entities to work with our seminarians and first through fifth-year pastors. We hope to help promote leadership learning

opportunities in the areas of personal and congregational finances.

Over the next three years, Pension Fund donors will be asked to match roughly one-third of the awarded program grant funds. Together with your vision, generosity, and assistance, we will walk with our clergy and help reduce or alleviate some of the financial pressures that inhibit them from "excelling still more."

Why is the Pension Fund involved in this type of program?

From its inception as the Board of Ministerial Relief in 1895, Pension Fund's ministry was forged out of

concern for the financial well being of pastors and their families in times of critical need (such as death and disability in service). Therefore, serving a new generation of ministers at a time of their greatest current need is consistent with Pension Fund's ministry. Pension Fund sees this program as ministerial relief at

"Finally then, brethren, we request and exhort you in the Lord Jesus, that as you received from us instruction as to how you ought to walk and please God (just as you actually do walk), that you excel still more."

— 1 Thessalonians 4:1



the beginning of a pastor's ministerial service, further supporting an entire ministry cycle (the "alpha" and "omega" symbol used in Pension Fund's logo symbolizes the "beginning to the end" of a person's ministry).

Addressing financial literacy and alleviating financial pressures of clergy can potentially do the following:

- **Help pastors remain in and be more effective in ministry over a longer period of time;**
- **Benefit congregations by having more effective leadership and less turnover;**
- **Benefit the church by having pastoral leaders who are more engaged throughout the church;**
- **Enhance the relationship between seminaries, seminary houses and foundations, and the church;** and,
- **Enhance long term participation in Pension Fund programs.**

Through all of this the church wins! We believe this program will truly assist our new and upcoming pastors to "excel still more" in their service to this church we love. We invite you to accompany Pension Fund in this endeavor so that we, as the body of Christ, can also walk and please God. May this blessed season bring you joy and peace!

Shalom,

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



THE HIGH COST OF HEALTH CARE: WHY PREMIUM INCREASES ARE A NECESSARY EVIL

Offering our Churchwide Health Care (CWHC) program hasn't always been easy. Ten years ago the program was in serious financial difficulty. We've successfully restored the program to financial stability, but at a price: Premium increases for all participating employers and individual purchasers. Despite our efforts to hold rates down, medical inflation and usage patterns have worked against us.

Medical and drug usage exceeded premiums in 2015, which means we had to increase premiums enough to offset both the shortage this year and expected usage in 2016. The 2016 premium increases for non-retirees averages 15%—our largest rate increase in nearly 10 years. Unfortunately, rate increases of this magnitude seem to be more the norm than an anomaly this year: A recent Associated Press article noted that rate increases in one state range from 14-49% for consumers buying coverage through their state exchange or directly from insurers.

Why is the increase so high?

Service usage and medical inflation are the main culprits of increases. The demographics of CWHC participants and the Affordable Care Act (ACA) are other factors. More CWHC participants have used medical services this year than in prior years, and the nature and cost of medical services have been far more extensive. Equally important is the increased use of specialty drug therapies,



genomically-based and extraordinarily expensive. Some of these specialty drugs may cost as much as \$10,000 per dose! Combined, these issues created a challenging year for CWHC.

The impact of the ACA has been another factor. The objectives of ACA were to make health care more accessible for everyone, encourage participation and reduce the rate of medical inflation. The first objective was achieved. Anyone who needs health care coverage has access to purchase it without being declined for preexisting conditions. However, penalties for not having health care coverage are so low that younger and healthier individuals have had little financial incentive to participate. Growth in participation has been largely among those who were not previously insurable. This is both good and bad—good to have more people able to have coverage, and bad for usage experience.

The introduction of health care exchanges has offered individuals the opportunity to get health care coverage, often with a subsidy (financial aid). Some congregations and other church employers have encouraged the use of

this coverage option because of perceived lower cost. But many who qualified for subsidy have found its value to be much less than previously thought. **Moreover, federal regulations preclude a congregation from paying for coverage through an exchange on a pre-tax basis, and place both the congregation and pastor at risk of significant fines if the regulation is violated.**

How does this increase compare with the market?

- We are told by our health care advisors that employer-sponsored plans are increasing 10-20% or more for 2016.
- State exchanges have reported increases in their target rates by 5-49%, depending on location.
- Other church plans, many of which are heavily endowed or maintain homogeneous participation through denominational mandate, are offering participants rate increases of 5-12%.

What can be done to mitigate the rate increase?

- *Consider a higher deductible plan.* A higher deductible plan has a lower rate schedule made possible by shifting some of the cost to the employee through higher deductible and out-of-pocket limits.
- *Consider some form of cost sharing between employer and employee.* Many employers now require their employees to contribute to the cost of health care.
- *Practice wellness more intently.* It may not help reduce the rates this year, but lower usage of health services will help keep rates low in future years.

Why continue with or join Churchwide Health Care?

- *Coverage offered through state exchanges is generally less robust than coverage offered through employers.* More important, many who may qualify for subsidy have found them to be far less valuable than originally forecasted.

Top 10 Reasons to Participate in Churchwide Healthcare vs. Marketplace Exchanges:

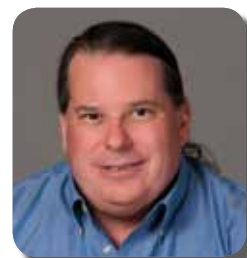
1. Access to the nationwide Blue Card PPO network through Highmark Blue Cross Blue Shield.
2. Access to all major retail pharmacies through Express Scripts.
3. Portability. No need to search for new coverage if you accept a call in a different state.
4. A history. Established in 1972 (unlike some health plans on the Marketplace website).
5. A Church-based health plan. We're all in this together.
6. Denominational health plans can be paid on a pre-tax basis by your congregation/ministry.
7. We manage ACA regulatory filings for all participating members.
8. Self-insured plan allows for uniform benefits across the U.S.
9. Flexible Spending Accounts available for participants.
10. Easy enrollment.

Also, employers aren't allowed to pay premiums for coverage secured through exchanges on a tax-exempt basis. Violations result in fines to both the participant and employer.

- *We're all in this together.* The success of any insurance program is based on spreading risk across the widest possible group of participants. Every time someone drops out, the pool is smaller and risk is spread more thinly, putting all at risk of higher costs. So, if you find that the cost of coverage is similar to other programs, choosing Churchwide Health Care will benefit all other participants as well.

Hopefully this additional background information will help you make an informed decision about your health care. We hope you'll continue to participate and enjoy all the benefits of CWHC coverage.

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



WHAT YOU NEED TO KNOW: TAX & OTHER REMINDERS FOR 2016



Tax Forms

- All pensioners will be sent 1099-R forms in January 2016. The amount of pension paid in 2015 is reported in Box 1.
- Retired ministers who requested housing allowance in 2015 should go to www.pensionfund.org/resources for information on reporting the taxable pension amount.
- Those who received distributions from Tax Deferred Retirement Accounts (TDRAs) or IRAs in 2015 will receive 1099 forms indicating the amount withdrawn and the amount withheld for income taxes.

Parsonage Allowances

- Every employing congregation or church-related organization should designate and record the 2016 parsonage allowances of all employed clergy. Even clergy who live in church owned parsonages may have parsonage allowances to cover such expenses as utilities and home furnishings, if paid for or provided by the minister. This action must be recorded in advance each year by church board minutes, resolution or budget proceedings.

TDRA Contribution Limits

- The IRS recently announced the elective deferral (contribution) limit for church employees participating in the 403(b) Tax Deferred Retirement Account (TDRA) will remain at \$18,000 in 2016. The catch-up provision for employees age 50 and over will remain at \$6,000. This means

church employees over age 50 with at least \$24,000 in taxable income may defer up to that amount as TDRA contributions.

Retired Ministers Parsonage Allowances

- Unless instructed otherwise, the Board has designated three-fifths (60%) of the pension paid a retired, ordained pensioner as a parsonage allowance for 2016. For those who requested otherwise, a specified parsonage allowance has been designated by the Board.

Social Security

- The Social Security tax rate in 2016 is 7.65% for both employee and employer.
- By law, church employers can't pay the employer portion, nor withhold the employee portion, of Social Security for ordained ministers. Clergy must pay Social Security at the self-employed rate, which is 15.3% for Social Security purposes. Commissioned/licensed ministers with a parsonage/housing allowance also fall under this rule.
- The maximum taxable wage base, including parsonage and parsonage allowance will remain at \$118,500 in 2016. Those earning more than \$118,500 in 2016 will pay the Medicare hospital insurance tax (1.45% for both employers and employees) on earnings above \$118,500. Since ministers are treated as self-employed for Social Security purposes, this means an additional 2.9% on earnings above the \$118,500 level.
- For retirees, the retirement earnings test exempt amount is \$41,880 for the year in which an individual attains his/her normal retirement age. The test applies only to earnings for months prior to reaching the normal Social Security retirement age. One dollar in benefits will be withheld for every \$3 in earnings above the limit, and no limit on

earnings will be imposed beginning in the month the individual attains the normal retirement age. For retirees under the normal retirement age, the retirement earnings

IMPORTANT NOTICE FOR PENSION RECIPIENTS:

You have the option of changing your federal and (if applicable) state tax withholding elections at any time. If you wish to change your tax withholding elections, please visit www.pensionfund.org/program-resources/category/tax-withholding to download the appropriate form(s).

Salary Changes

For churches and pastors: As you review budget and plan compensation for 2016, remember to inform Pension Fund when church employees' salaries change. Remitting the full 14% pension dues when salaries increase provides church employees with the most retirement pension credits possible. Further, whenever possible, pension dues should be remitted in addition to salary.

test exempt amount is \$15,720 with \$1 withheld for every \$2 in earnings above the limit. Those at or above the normal retirement age have no earnings test requirements.

Flexible Spending Accounts

- The 2016 limits for Flexible Spending Accounts, used for pre-tax health and dependent care expense reimbursement, remain \$2,550 for health expenses and maximum of \$5,000 for dependent care.

Mileage Rate

- As of this writing, the IRS has not announced the 2015 mileage rates. Currently, the standard mileage rate is 57.5 cents per mile. The standard mileage rate is applicable to all business miles for cars that are not fully depreciated.
- The current mileage rate for medical and moving expenses is 23.5 cents per mile.
- The standard rate for charitable use is set by statute and remains at 14 cents per mile.
- Typically, mileage rates are announced in December. For updates on the mileage rate, please see the Pension Fund's website, www.pensionfund.org.

What items *can* be included in a parsonage/housing allowance?

Mortgage or rent, utilities (home heating, electricity, water, sewer, etc.), homeowner's or renter's insurance, repairs and maintenance, and furnishings. An annual cleaning of the home is also an allowable housing allowance expense.



What *can't* be included in parsonage/housing allowance?

Cell phones and electronic devices (i.e., computers, laptops, tablets, etc.), food and regular cleaning/maid service are not allowable parsonage/housing allowance expenses. However, a church may provide its minister with a cell phone (or reimburse the minister for cell phone use) and any personal use of that phone can be treated as excludable from income as a de minimus benefit.



PENSION FUND TO REINSTATE SELECT SERVICE FEES

Effective Jan. 1, 2016, Pension Fund will resume charging fees for the following services as noted:

- **Wire or special handling**—Wiring funds or for overnight delivery of a check (or other information) from Pension Fund (*NOTE: There is no fee for funds sent via ACH*)
 - Wire fee (domestic): \$35 or equivalent to bank fee
 - International wire fee: \$50
 - Special handling fee: Varies (please inquire—see below)
- **Non-sufficient funds**—Checks returned to Pension Fund due to insufficient funds
 - Non-sufficient funds fee: \$35 or equivalent to bank fee
- **Multiple withdrawals**—Accounts that have more than two withdrawals in a calendar month
 - Multiple withdrawal fee (3rd withdrawal from a Benefit Accumulation Account in a calendar month): \$20
- **Research fee**—Researching account activity occurring more than 24 months past or that requires more than four hours work by experienced Pension Fund staff
 - Research fee: \$100 per hour (estimate to be provided prior to research)

These fees were reinstated to offset or recover costs Pension Fund incurs to provide these services. If you have further questions on these fees, please contact Pension Fund at 866.495.PFCC (7322) or pfcc1@pensionfund.org.

WHAT YOU NEED TO KNOW: PENSION FUND WELCOMES SENIOR VICE-PRESIDENT/ PRESIDENT-ELECT

In November, Pension Fund's Board of Directors called Rev. Dr. Todd A. Adams to serve as Senior Vice President/President-Elect (beginning March 1, 2016). Adams will become Pension Fund's ninth Chief Executive on Sept. 1, 2016, following current president James P. Hamlett. Adams currently serves as the Christian Church (Disciples of Christ) denomination's Associate General Minister and Vice President.

"After a comprehensive, nationwide search following the Executive Search protocols of the church, Todd Adams rose to the top of our list," said search committee chair, Rev. Dr. James P. Johnson. "Over the past eight years, he's demonstrated the key executive leadership skills the Board was seeking in our next President, to continue the legacy of leadership of William Martin Smith, Lester Palmer, Art Hanna and Jim Hamlett."

During his tenure in the Office of the General Minister and President, Adams has overseen the merger of Church Finance Council into the General Assembly, creation of Treasury Services and consolidation of Christian Church Services. These efforts have reallocated over \$500,000 from administration to programmatic ministries. Currently, 19 regional and general ministries of the church utilize treasury services with two more considering participation in 2016.

"Todd is a faithful minister, skilled executive and devoted husband and father," Rev. Dr. Sharon E. Watkins, General Minister and President, shared with the search committee. "He understands the Disciples context and is able to get things done within that



Rev. Dr. Todd A. Adams

context. Our church will be well served with him in this role."

Since July 2014, Adams has also served concurrently as the Interim President of the Disciples of Christ Historical Society in Nashville, Tenn. Over the past 17 months, Adams eliminated a \$400,000 operating deficit, sold the building and began construction on a new archive in Bethany, W.Va., working closely with a newly-constituted board of directors.

Adams shared his excitement about collaborating with Pension Fund's staff to continue the legacy of a strong, smart and secure retirement for the church's employees: "We have a legacy of providing one of the best-managed and financially-sound defined benefit programs in the country," said Adams. "I'm humbled by the Board's confidence and call to step into a long line of faithful leaders, caring for our church's servants."

"I'm delighted by the calling of Todd Adams as Senior Vice President/President Elect," said Pension Fund President, James Hamlett. "He brings considerable management and financial skills, coupled with a strong commitment to ministry that will benefit Pension Fund and those it serves. I look forward to working with him in the coming months."

Hamlett announced his retirement effective Aug. 31, 2016. Hamlett has served as President since Jan. 1, 2004.

"It has been my great honor to serve with extraordinary colleagues in this ministry to those who accepted the call to Christian ministry," said Hamlett. "Together, we've

NEW HIRES SPOTLIGHT

sought to enhance the financial wellbeing of pastors, lay employees and retirees, holding firm to Pension Fund's core values of 'Trust, Security and Compassion.' During my years at Pension Fund, I've been blessed beyond measure by the support and encouragement of so many. I know Pension Fund will be in good hands as the mantle of leadership passes to Dr. Adams."

During his tenure as President, Hamlett has overseen the growth of Pension Fund from \$2.07 billion to more than \$3 billion in assets under management. He led efforts to restructure the various financial programs into separate trusts, directed the development of reserves for each program to protect them from market volatility, launched IRA programs, and directed the process to reestablish the Benefit Accumulation Account program. Under his leadership, Pension Fund weathered the market crash of 2008 with no reduction in pension benefits and no investment loss to any participant. Pension Fund's endowment, which provides resources for Ministerial Relief and Assistance programs, has grown from \$25.2 million to more than \$41.7 million during his tenure as President.

Hamlett's service to the Church spans more than 45 years. Prior to joining Pension Fund staff in August 2001, he served more than 28 years with Board of Church Extension (Disciples Church Extension Fund), rising to the position of Vice President, Treasurer and CFO. Hamlett also served for two years at United Christian Missionary Society.

The search committee, led by Rev. Dr. James P. Johnson, Chair, included Peggy Brittan, Laura Reed Gelarden, Rev. Sandra Gourdet, Rev. Dr. Timothy James, Rev. Dr. William Lee, Rev. Dr. Janet Long and Antonio Rodriguez. The committee was assisted in this search by Anne F. Keating, President of Fraser Keating Associates, LLC.

Carrie Pitman, Controller: Carrie joined staff in October. Carrie has extensive professional experience in accounting, budgeting and financial management. She holds B.S. and M.S. accounting degrees from the University of Southern Indiana, and is a Certified Public Accountant (CPA). As Controller, Carrie will be leveraging her expertise to perform accounting, reporting, analytical and planning functions for Pension Fund.



Radhika Mereddy, Business Analyst/Project Manager: Radhika was officially welcomed to staff in October, after more than two years serving as an IT consultant for Pension Fund. She is an experienced software programmer with a background of quality assurance testing and IT systems management. Radhika holds a B.S. degree in Electronics and an M.S. degree in Information Systems Management. As Business Analyst/Project Manager, Radhika will oversee management of new and existing Pension Fund initiatives, including expanding the functionality of Pension Fund's IT systems.



Matt Rosine, Director of Employer Services: Matt began working at Pension Fund in March 2015. An ordained Disciples minister, Matt brings a deep appreciation for the church and those who serve it. Before joining Pension Fund, he worked seven years as a consultant with Disciples Church Extension and Hope Partnership. He's also served as pastor for congregations in Dallas and Houston, Texas. Matt studied Film Criticism and Religion at Texas Christian University and earned a Master of Divinity degree from Brite Divinity School.



In MEMORIAM

Following are member deaths that were reported to Pension Fund between April 1 and September 30, 2015.

DEATHS IN ACTIVE SERVICE

Mr. Henry Hood Marshall, TX July 24, 2015	Mr. Paul Booker Columbia, MO August 15, 2014	Mrs. Dorothy Collins Fulton, MO August 13, 2015	Ms. Mary Ann Dost Savannah, GA July 4, 2015	Mr. John Garner Huntington, WV August 29, 2015	Mrs. Clara Hedden Indianapolis, IN July 17, 2015
Dr. Paul Parker Grafton, VA September 16, 2014	Mr. Roger Boyd Kansas City, MO August 14, 2015	Mrs. Brenda Corder Edmond, OK November 6, 2014	Mr. C. Eldon Drennan Columbia, MO August 25, 2015	Mrs. Roxanne Girling Lockport, NY November 19, 2013	Mr. William Holmes Cleveland, OH December 15, 2013
Dr. Randy Royal Greenville, NC July 26, 2015	Rev. William Bradley Tulsa, OK July 26, 2015	Mrs. Helen Corlett Tulsa, OK September 11, 2013	Dr. Donald Dunn Lone Jack, MO September 5, 2015	Mr. Wayne George Colonial Heights, VA July 25, 2014	Mrs. Ann Hudson Savannah, GA July 27, 2015
Rev. David Woods Divide, CO August 4, 2015	Mr. Daniel Bradshaw Wheatland, CA September 9, 2015	Mrs. Irma Counselman Bethany, WV August 12, 2015	Mr. Harold Edwards Dallas, TX February 27, 2014	Mrs. Alice Gibson Houston, TX March 1, 2014	Rev. Dr. Paul Isom Dunlap, IL August 4, 2015
	Mrs. M. Norine Brewer Lee's Summit, MO July 21, 2013	Rev. Lois Crump Tucson, AZ December 16, 2013	Mrs. Harriette Elliott Oklahoma City, OK December 31, 2014	Rev. Marie Green Yachats, OR September 6, 2015	Mrs. Cynthia Jackson Jacksonville, FL June 12, 2015

OTHER DEATHS

Mrs. Rosa Agosto Sebring, FL December 11, 2014	Mrs. Johanna Briggs Yakima, WA July 17, 2015	Mrs. Vivian Davis Kingsport, TN June 19, 2014	Mr. Audrey Farris Newcastle, OK August 25, 2015	Mrs. Elynor Gustafson Glasgow, MT January 22, 2015	Dr. William Jacobs Decatur, IL August 21, 2015
Dr. Daniel Anstine Republic of China August 26, 2013	Mrs. Wanda Brown Arlington, TX May 10, 2014	Mrs. Marjory Davis Enid, OK October 28, 2014	Mrs. Leah Flowers Ft Worth, TX July 3, 2013	Mr. John Hankey St Charles, MO May 11, 2014	Mrs. Mildred Jenkins Waverly, IA July 15, 2015
Mrs. Verna Armstrong Plymouth, NC March 28, 2015	Mrs. M. Arlene Bruder St Charles, MO December 16, 2013	Mr. John De Leonardis Alameda, CA June 11, 2015	Mrs. Ruth French Sunset Beach, NC September 11, 2015	Mr. Charles Harkness Heyburn, ID May 21, 2014	Dr. Daniel Johnson Rowlette, TX August 27, 2015
Mrs. Barbara Barnes Fort Worth, TX December 23, 2014	Mr. Irving Bunton Chicago, IL September 8, 2015	Mrs. Ricarda Diaz Bayamon, PR November 26, 2013	Ms. Suzanne Gardner Indianapolis, IN July 23, 2015	Mr. Herald Haskell Turner, OR August 13, 2015	Mrs. Edna Johnston Wilson, NC July 14, 2015
Mrs. Geraldine Barnes Indianapolis, IN February 10, 2015	Mrs. Ursula Caffey Reno, TX June 16, 2013	Mrs. Eleanor Ditrick Kankakee, IL June 12, 2014	Mrs. Catherine Garner Lexington, KY September 13, 2014	Mrs. Wilma Haskell Turner, OR March 12, 2015	Mrs. Allene Jones Ft Worth, TX June 23, 2015



Mr. Howard Jones Bethany, WV September 24, 2014	Mr. Victor Mattevi Elida, OH September 12, 2015	Mrs. Barbara Nelson Springfield, MO June 30, 2015	Mrs. Helen Purscell Mankato, MN August 14, 2014	Mrs. Germaine Suttonfield Holts Summit, MO August 26, 2014	Mrs. Helen Weeks Penney Farms, FL September 5, 2015
Mrs. Jenny Kim Van Nuys, CA June 12, 2014	Rev. Norma McClung Moscow, OH February 15, 2015	Mr. Donald Nelson Springfield, MO March 30, 2015	Rev. Harold Reisch Columbia, MO June 23, 2015	Ms. Mary Jo Swift Park City, UT September 10, 2015	Mrs. Margaret Weingand Hendersonville, TN August 14, 2015
Mrs. Corine Krueger Houston, TX May 17, 2015	Mrs. Delores Bryan Miller Raymore, MO September 18, 2015	Mrs. Susan Nutt Henderson, TX August 2, 2014	Dr. John Sargent Deputy, IN September 5, 2015	Mr. Justin Tackett Fort Worth, TX June 25, 2015	Mrs. Ann Wheat South Haven, MI September 16, 2015
Rev. Fabaus Landry Knoxville, TN September 15, 2015	Mr. Thomas Monroe Mantua, OH March 29, 2014	Dr. Ronald Parker Gilbert, AZ July 5, 2015	Mrs. Naomi Satterwhite Mt Sterling, KY April 18, 2015	Mr. Robert Taylor Evanston, WY June 20, 2013	Mr. Robert Wilder Sun Lakes, AZ July 4, 2015
Mr. Marshall Lanier Desoto, TX August 13, 2015	Mr. Jack Moore Liscomb, IA July 25, 2014	Dr. Frances Parker- Smythe Trinity, TX September 15, 2014	Mrs. Deloris Schwarz Maysville, KS September 5, 2015	Mr. Greg Terry Broomfield, CO June 16, 2015	Dr. Eugene Williams Denton, TX December 25, 2014
Mrs. Kathryn Lewellen Ankeny, IA March 5, 2015	Rev. Harry Morton Kettle Falls, WA August 7, 2015	Dr. Dale Patrick Des Moines, IA July 27, 2015	Mrs. Connie Sly La Verne, CA July 17, 2015	Mrs. Mary Thomas Bonham, TX July 28, 2015	Dr. James Williams Greensboro, NC August 16, 2015
Mrs. Mae Lewis Fairview Heights, IL June 24, 2013	Mrs. Doreen Moseley Fort Worth, TX December 2, 2014	Mrs. Norma Peak East Moline, IL September 30, 2013	Mr. Terry Smith Jacksonville, IL July 18, 2015	Mr. Richard Thompson Springfield, MO September 9, 2013	Mrs. Martha Woodward Mechanicsville, VA May 25, 2015
Mrs. Carolyn Livingston Princeton, NJ April 7, 2015	Mrs. Bernadine Mounts Lawrenceburg, KY July 16, 2015	Mr. Angel Vicente Peiro Riverside, CA July 6, 2015	Mrs. Velma Sparks Sun City, AZ August 9, 2015	Mr. Roy Tomlinson Garland, TX July 6, 2015	Mrs. Mary Wright Indianapolis, IN June 27, 2014
Mrs. Mary Jane Mann San Diego, CA August 16, 2015	Mr. Albert Murdock Longview, TX September 28, 2014	Dr. G. Richard Phillips Unicoi, TN June 19, 2015	Mrs. Jean Sperry Canton, MO July 18, 2015	Mrs. Nettie Tull Hot Springs Village, AR September 25, 2014	Rev. J. Leroy Wright Tavares, FL September 15, 2014
Mrs. Edith Martinez- Lopez Orlando, FL November 17, 2013	Mrs. Clara Neal Houston, TX July 14, 2015	Mrs. Allene Pippin Oklahoma City, OK May 18, 2014	Mrs. Faye Stansbury Houston, TX May 10, 2014	Mr. William Updegraff Birmingham, AL June 8, 2015	Mrs. Louise Yates Tarkio, MO June 17, 2015
			Ms. Rebecca Stasavich Greenville, NC July 10, 2015	Rev. Vivian Vose Los Alamitos, CA July 24, 2015	Mr. Richard Zintel St Louis, MO June 20, 2015
			Mr. George Stephens Fort Worth, TX July 30, 2013	Rev. Milford Walters Eutaw, AL July 4, 2015	Dr. Oliver Zivney Middletown, IN July 30, 2015
			Chap Robert Sullivan Spring Valley, CA August 8, 2015	Dr. Woodrow Wasson Nashville, TN December 10, 2013	



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 May 1 to October 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!

Excellence in Ministry

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

INDIVIDUALS

Edwin and Sandra Allen

Heartbeats of Faith

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

INDIVIDUALS

Michael and Rena Bever
Martha June Bradshaw
Richard and S. Sue
Duckworth

Elberta Evans
James and Yvonne Prichard
Nancy and Michael Saenz
Andrea Toonder

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 minsters, as well as other estate gifts.

INDIVIDUALS

Claire and Charlotte Berry
India and José Mario Bobadilla
Bobby and Nancy Cook
Duncan and Tina Draper
Richard and S. Sue Duckworth
James Ellerbrook

Robert and Harriette Elliott
T. Eugene Fisher and Angela
McDonald-Fisher
Laura Reed Gelarden
Dolores and Eugene Guenin
James and Linda Hamlett
Irene Hudson

Connie and William English
David McEver
James and Earleen Oglesby
Lester and Janelle Palmer
H. Marion and Betty Prather
James and Joanne Spainhower
John Trefzger

Nancy Underwood
Ruth and Charles Wallace
Evelyn and Harold Watkins
Harold and Wilhelmina
Watkins
Thomas and Peggy Wood
Deborrah and John Wray

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 2015. We express our sincere appreciation.

INDIVIDUALS

Tommy and Vickie Akers
Kathryn Albers
Anna Alexander
Joyce Allen
Charlotte Allen
Neil and Nora Allen
Patricia Allen
Mary Almanza
Shannon Arensman
Donald Arterburn
Shirley Arther
Jack Austin
Davis and Ruby Babcock
Charles and Burnell Babcock
Micah Baird
David Baker and Priscilla Adamson Baker
Diane Bales
James and Lynn Bales
Nicanor and Elsa Bandujo
Mary Barber
Charles and Barbara Bare
Betty Barker
Bruce and Laura Barkhauer
Mildred Barnes
Catherine Barone
Jeffery and Brenda Bartlett
Karen Basinger
Gayle Baskey
Vickie Batzka
Barbara Bean
Audrey Beck
Curtis Becker
Betty Beeson
Beverly Bell
Joan Bell-Haynes and Oscar Haynes
Ann Bennett
Charles Bentley
Stephen and Julie Bentley

Janathan Bernard
Howard Bever
Ethel Bingham
Phyllis Blackwood
Betty Blakemore
David and Julia Blondell
John Boehnke
James and Anna Bogan
John Bolen
R. Harrison and Deborah Bolen
Elaine Boling
Martha and Bill Boswell
Stephanie Boughton
Judith Bowles
Darlene Bowman
Barbara Boyte
Sonya Brabston
James and Elizabeth Bragg
Don and Shirley Brewer
Nancy Brewer
Betty Brewer-Calvert
Eugene and Elizabeth Brice
Karen Renee Bridwell
William and Virginia Brigman
Rhona Brink
Elsie Britton
Loren Broadus
Berlena Brock
Richard Brooks
Candice and William Brown
Eric and Charlesia Brown
Frances Brown
Janis Brown
Larry Brown
Rebecca Brown
Suzanne Demoss and Raymond Brown
John Browning
Roy and Geraldine Browning
John and Janice Browning
John Browning
Warren and Virginia Brubaker

Charles and Laverne Brumley
Gloria and Richard Bucher
Carl and Lois Burkhardt
Donald and Linda Burton
Robert and Teri Bushey
Timothy Butler
John and Dorothy Cachiaras
Walter Cardwell
Lynda Carlson
Elizabeth Carrasquillo
Colleen Carroll
Sharon Carrow
Evelyn Cartmill
David Cartwright
James Caton
Daisy Chambers
Jason-Paul and Amy Channels
Amos Chenoweth
Linda Cheverton
Stephen Chun
Karen and Gregory Clapp
Robert Clark
Robert and Ida-Anne Clarke
Ellen Cleveland
Kim and Susan Clowe
David Cobb and Kay McFall
Jimmy and Sue Cobb
Beverly and James Coburn
Richard and Lynn Cohee
Minta Colburn
Jack and Patsy Collins
Sandra Collins
Larry Colvin
Marilyn and Albert Combs
Christopher Conley
Margaret Connor and Charles Truex
R. Miles and Trela Cook
Suellen Cook
Mary Cooley
Lynn and Marlene Cooper
Marybeth Corbett
Sheila Core
Alan Cory
Verla Covey
Duane and Susan Cox
Catherine Cralle-Jones
Stephen Cranford and Myrna Jones
Jinks and Dan Crawford
Douglas and Staci Cripe
Patricia Crowl
Daniel and Joy Crum
Linda Cueni
Kristine Culp
William and Linda Curwood
Beverly Dale and Lawrence Souder

John and Jean Dale
Roger and Barbara Davidson
Debra Davis
Dorothy Davis
Nancy Davis
Richard and Barbara Davis
Jessica Decker Smith
Deniese Degges
Maria Conchita Delgado
Mildred Dell
Eleanor Demus
Elizabeth DeWeese
Deborah DeWitt
Ron Diamond
Steven and Donna Doan
Bruce and Beth Dobyns
Jan and Kent Dorsey
Carol Dow
Duncan and Tina Draper
Stewart and Sarah Draper
Carol and Ben Duerfeldt
J. Marshall and Barbara Dunn
David and Helen Dunning
Eron Dupree
Cheryle Dyle-Palmer and Barry Palmer
Sondra Eddings
Janet and Curtis Ehrmantraut
John Elkins
Kathy Jo Elkins
Robert Elliott
Patsy English
Deborah Faircloth
Vanessa Falgoust and Alan Cox
Patrice Fatig
George and Carol Faulk
Karen Fausch
Patricia Featherstun
Bryan and Laurie Feille
Faye Feltner
Phyllis Ferguson
Marilyn Fiddmont
Margaret Fielder
Margaret Fines
Ted and Vickie Firch
Martha and Gregory Fitch
Doris Forcum
F. Clark and Mattie Ford
Lily Foster
James Fraley and Carolyn Meiks-Fraley
Virginia Fraley
Robert and Karen Frank-Plumlee
Dixie and Ralph French
Adam Frieberg
Donna Frogge
Catherine Fuller

Joe Ann Fuller
 Bonnie Jean Furr
 Margery Galbraith
 Jerry and Anna Galbreath
 Elizabeth Garrett
 Clifton Garriss
 Larrie and Linda Gaylord
 Franklin Gee
 Beth Gerardy
 James and Patricia Gideon
 Walter Giffin
 Mark Gillett
 A. Stephen Ginn
 Virgie Gipson
 Rhonda and Jerry Glenn
 John Glosser
 Robert and Linda Glover
 Gerould and Bonnie Goldner
 Howard and Darlene Goodrich
 Douglas Earl and Marcy Goodwin
 Donna Goon
 George and Suzanne Gordon
 Glenis Gornik
 Mildred Gray
 Ronald Curtis Greene and Ruth Ann Fletcher
 Carol Grimes
 Walter and Ruth Grimes
 Maurice Grimes
 Lari Ray Grubbs
 Richard and Emily Guentert
 James and Carol Gump
 James and Patricia Hagadone
 Gale Hagee
 Tom and Karen Haley
 Carla and Billy Hall
 Richard and Diane Hall
 Phyllis Hallman
 R. Terry and Esther Halstead
 James and Linda Hamlett
 Richard and Melinda Hamm
 Phyllis Augustine Hammond
 Lillian Hankins
 Berlin and Opal Hanks
 Arthur and Susan Hanna
 Jean Hanson
 Bonnie Harmon
 Mary Harper
 Allen Harris
 Fred and Deborah Harris
 Traverce and Mary Harrison
 William and Lucinda Harrold
 John and Judith Hart
 Laureen and Paul Hartig
 Mary Hartley
 Cassandra Harvey
 David and Twylah Haun

Richard Hayden
 Myra Hayduk
 Phillip and Dorothy Hayes
 Katie Hays and Lance Pape
 Rex and Evelyn Heavin
 Homer Hecht
 David Hedgepeth and Monica Hardcastle
 Janet and Steven Hellner-Burris
 Glenn Helme
 William Helsabeck
 Evelyn Helseth
 Martha Herrin
 Jane Herrington
 Margaret and Warren Hickman
 Nathan Higginbotham
 Luwanda Higgins
 Emma Higgs
 Anne Hilen
 Cordelia Hill
 Henry and Kathryn Hilliard
 JoAnna Hime
 Robert Hindsley
 Brenda Hines
 Raymond and Caroline Hite
 Marilyn and John Holloway
 Marion and Carolyn Hopkins
 Dorothy Hopper
 Ann Horton Burns
 J. Russell and S. Joan Houston
 S. Joan Houston
 Sue Hubert
 Geraldine Reeve Huckman
 Danial Huff
 Mildred Hughes
 Robert and Loretta Hull
 Richard and Linda Hull
 Norman and Judith Hunt
 Ron and Cherie Hutchison
 Linda Idoine and Jonathan Secaur
 Kathryn Ioannides
 May Jackson
 Mary Jacobs
 J. W. James, Jr.
 Max and Peggy Jenkins
 Brandon Johnson
 Charles and Glenna Johnson
 Charlotte Johnson
 Clarence Johnson
 D Jay and Tonya Johnson
 James and Mary Johnson
 James and Nancy Johnson
 Roland and Phyllis Jones
 Donald and V Kathleen Jones
 Loy and Janie Jones
 Patricia Keithley
 Sally Kelley

Henry and Lucille Kelly
 Linda Kemp
 Robert and Linda Kemp-Baird
 Betty Kerr
 Richard and Catherine Kilgore
 Beth Kincaid
 Charles and Virginia Kincaid
 Michael Kinnamon and Mardine Davis
 Bonnie Kirkman
 Robert Kleesattel
 Thomas and Nancy Kleinert
 Elaine Kokubun
 Earl and Anna Kragnes
 Patricia Kratz
 Shirley Kroh
 Joanne and Eugene Kulczyk
 Kathryn Ladewski
 Joyce Lake
 Elizabeth Lambert
 S. Yvonne Lambert
 Martin and M Sharon Lang
 Don and Alice Jane Lanier
 Richard and Nancy Laslo
 John Lau and Betty Swee-Sian Lau
 Richard Lee and Doris Lauer
 David and Kathie Leslie
 J. Reynolds Lewis
 Mary Lou Linhardt
 Judith Linville
 Sharon Livingston
 Thomas and Barbara Ann Lofthouse
 Janet Long and Daniel Clark
 Connie and Roger Long
 William and Leonta Longman
 James and Linda Looney
 Ana Loubriel
 Lanny Lybarger
 Margaret Lyons
 Alan and Janice Mace
 James Mackey
 Mary Sue Malotte
 Donald and Elaine Manworren
 Carole Martin
 Jerry and Donna Martin
 Robert and Shirley Marty
 Ila Jean Mason
 Gary and Betty Massoni
 Perry and Maureen Mattern
 Jeannine Meece and John May
 Madeline May
 Nichole Mazza-Fredley and Robert Fredley
 Martha McBroom
 Jamie McCornack

John and Arlene McCoy
 Linda McCrae and Beverly Knight
 James and Pamela McCurdy
 Edward McCurley and Jane Ewalt
 Marlene McDaniel
 David McDowell
 Ruth McElveen
 G. Malcolm and Marjorie McHarg
 Dennis McKee
 Donald McKenzie
 Phillip and Tana McKinley
 Georgia Meece
 Judith Meece-Rhodus
 David Meeker
 Douglas and Diane Meister
 Roger and Penny Meredith
 Margaret Merkle
 Janet and Glenn Mers
 Marguerite Metcalf
 Peter Method
 Harry and Linda Meyer
 Wayne and Carol Meyer
 William and Kimberlyn Meyer
 Edwin and Louise Michael
 Betty Mikesell
 Walter and Wendy Miles
 Betty Miller
 David and Ruth Ann Mindel
 Alice Mitchell
 Ellen and Lennis Mitchell
 Mary Mitchell
 John and Valya Mobley
 Mickey and Patricia Moery
 Lillian Moir
 John and Judith Moore
 Linda Morrow
 Robin Moscati
 Duane and Shirley Moss
 Mary Alice Mulligan
 Jerry and Mary Muncy
 Ann Munsterman
 Oran and Charlotte Nabors
 Charles Necker
 Frank and Roberta Needles
 Rachel Neil
 Carla and Brian Nelson
 Lea and Wesley Nessmith
 Phan Nguyen
 B. Dinsmore and Joann Nisbet
 Anna Nixon
 Patricia Nottingham
 John and Margot Novikoff
 Bernard and Ann Oakes
 Lauren and David Odell-Scott

Joseph and Berit Olafson
Enid Olivieri-Ramos and
Ceferino Aponte
Jane Osborn
Jann and Kim Osborn
Marianne Overley
Deborah Owen and Kevin
Frings
Robert and Elizabeth Paddock
Charles and Debra Palmer
Connie Palmer
Lester and Janelle Palmer
Mary Anne Parrott
Coy and Fay Parsley
Phyllis Parsons
Margy Patterson
Robert Patterson
Sally Patton
Lew and Vickie Pearce
Rufus and Arlis Peer
Clifton and Arlene Peightal
Albert and Martha
Pennybacker
Laurence Pepper
Robert and Debora Perry
Allen Peyton
Marilyn Pickrel
Lois Pifer
Loraine Pitman
Nancy and Don Pittman
Michael Porter
Vesta Porter
Tommy and Kathleen Potter
Kay Powell
Gilbert Pralle
Barbara Pratt
Linda and David Presley
Barbara and Ernest Pruitt
Ann Pugh
Fred and Sandra Pugh
Joe and Elaine Pumpfrey
Keith and Helen Purscell
Victoria Ramga
Paul Rathbun
Carol Rawlings
Norman Reed
Linda Reese
Kathleen and William Reinger
Denise Reisinger
Marjorie Reisinger
Sara Reiter
Johanna Richardson
Robert and Kathryn Riester
Robert Riester
Jennifer Riggs

Hazel Riggs
Phyllis Ringham
Suzanne Rintamaa
Tracey Roberson
Elizabeth Roberts
William Earl and Barbara Roberts
William and Constance Robey
Tashana Robinson
Sally Robinson
Joan Rodgers
Eliseo and Elizabeth Rodriguez
William and Donna Rose-Heim
Ron Rosignol
Matthew Rosine
Patrice and Charles Rosner
Penny Ross-Corona and
Jose Corona
Terry Rothermich
Cy and Vera Rowell
Margaret Rubick
Jim and Janet Rudd
Barbara Runge
Thomas Russell and Holly
Rudolf
Richard Russell
Kim Gage Ryan
Tychicus Sabella
Erin Sack
Cheryl and Gary Sanders
V. Gayle Sarber
Shirley Sawyer
Margaret Sawyer
Louann Scobbie
David and Ruth Sharrard
Cynthia Shepard
Steven and Erin Sherman
S. Thomas and Caroline Shifflet
Beulah Shirley
Roberta Shivers
William Sikes
Robert Simons
Doyle and Carolyn Simpson
Sarah and Victor Singer
William and Melissa Singer
Deborah Sivis
Douglas Smith and
Kathleen Moyer
Minnie Smith
Nathan and Karen Smith
Roger Smith
Lonnie and Vicki Southern
John Sowers
Gene and Sallie Spillman
Richard Spleth
Larry and Nancy Squier
Nancy Carol Stahl
Robert and Martha Stauffer
C. Roy and Anne Stauffer

James and Caroline Steele
Jennifer Anne Steele-Lantis
and Stephen Lantis
Robert and Diane Steffer
Robert and Kay Stegall
C. Thomas and Cheryl Steiner
Thomas and Gladys Stephenson
Glen and Joyce Stewart
Jan and Ralph Stone
Pablo Stone
Cynthia Kay Stratton
Donald and Leanne Stump
M. Jane and George
Sullivan-Davis
Jacquelyn Meece and Leslie
James Summers
Karl Swain
Robert and Martha Sweeten
Kathleen Swihart
Cheryl Tatham
Charles Taylor and Elizabeth
Whitmire-Taylor
Virginia Miller Taylor
Georgena Thomas
Helen Thomas
Laird and Evelyn Thomason
Doris Thompson
Margaret Thompson
Robert Thompson
Arthur Thorpe
Robert and Joyce Tice
Judith Ticknor
David Tietsort
M Gregory and Cheryl Timmons
Willie and Margaret Timmons
John Tindall
Carl Tinnea
Ann Tinnell
Horace and Clara Tomlin
Sue Cantrell Tromblee
Judith Troxler
Clarence and Martha Tucker
Clara Turner
Mary Jane Tyler
Sue Underwood
David and Virginia
Van Heyningen
David and Lola Van Horn
Joyce Veatch
Joanne Verburg
John Von Almen
Beverly Walden
A. Guy Waldrop
Tanja Walker
Linda and Gary Walling
Sheron Ward
Linda Warfield
Wayne and Norma Warren

George Wascovich
Carolyn Watkins and Alan
Wallace
Glenna Watkins
Evelyn and Harold Watkins
Marilyn Watkins
Phyllis Weare
Ralph and Terri Wearstler
Charles and Debra Webb
Daniel and Nel Webster
Clayton Weeks
Geoffrey Weinman
Carl Weisheimer
Robert and Lois Weitzel
Mary Wells
Robert and Eunice Welsh
Gary West
Mary West
Maribeth and Bobby Westerfield
Amy Wharton
Curtis and Betty Wheeler
James and Lois Whitaker
Carl White
Judith Whitehouse
William and Lois Whitehurst
Connie Wildermuth
Mary Wilkerson
Cherilyn Williams
Grace Williams
Kathryn Wilson
Tracy and Verna Wilson
Charles and Cynthia Wiltshire
Douglas Wirt
Norman and Mary Witthuhn
Rebecca and Gary Wolfe
John and Marsha Wolfersberger
Morris and Winifred Wood
Daniel Woods
Elizabeth Woodward
John Wray
Janet Wright
Sally Wright
John and Sarah Yonker
Sam and Judith Young
Bennie Yount
Karen Jane and Bennie Yount
Rebecca and Jeffrey Zelensky
Richard and Peggy Ziglar
Dennis and Karen Zimmerman
Donald Zumwalt

CHURCHES & ORGANIZATIONS

First Christian Church,
Mesquite, TX

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
Tommy and Vickie Akers
Luisa Alvarado
Richard and Barbara Bable
William and Shirley Baird
David Baker and Priscilla Adamson Baker
Frances Barton
Wayne and Virginia Bell
Ann Bennett
Howard Bever
India and José Mario Bobadilla
John Boehnke
John Boehnke
Eugene and Karen Boring
Eugene and Elizabeth Brice
Robert and Ida-Anne Clarke
Lynn and Marlene Cooper
Kenneth Coy

Bruce Dame and Carol Anderson
Richard and Rebecca Dickinson
Duncan and Tina Draper
Richard and S Sue Duckworth
James Ellerbrook
Robert and Harriette Elliott
Charles and Frances Nadine Elswick
Elberta Evans
Jane Ewalt
Howard Fawbush
Faye Feltner
Charles and Sharri Fisher
Doris Forcum
John and Marilyn Foulkes
Joe Ann Fuller
Carolyn Fuller
Jerry and Anna Galbreath

Walter Giffin
Michael Gilbert
Darlene Goodrich
Irma Gopaul
George and Suzanne Gordon
Walter and Ruth Grimes
Kay Grinnell
Roger Grubb
James and Linda Hamlett
Lee and Lillian Hankins
Berlin and Opal Hanks
Annette Harden
James and Suellen Hartley
Allene Hays
Marion and Carolyn Hopkins
Rex and Carol Horne
Charles and Glenna Johnson
Roland and Phyllis Jones
Moray Kiehl
Richard and Catherine Kilgore
Charles and Virginia Kincaid
Robert and Shirley Kroh
S. Yvonne Lambert
Leonard Leslie
James and Linda Looney
Mary Matrow
F Victor McAnallen
James and Pamela McCurdy
Georgia Meece
Donald and Frances Mertz
Roberta Millard
Betty Miller
David and Ruth Ann Mindel
Mary Mitchell
John and Judith Moore
Oran and Charlotte Nabors
Kenneth Newton
Nancy and Thomas Norwood
Joseph and Berit Olafson
Denise Olmsted

Lester and Janelle Palmer
Connie Palmer
Martin and Dorothy Pike
Vesta Porter
Barbara and Ernest Pruitt
Joe and Elaine Pumphrey
Keith and Helen Purscell
Angel Rivera-Agosto
J Keith and Patricia Roberson
Gwendolyn Runner
Jean Dady Schenk
Phillip and Frances Sharp
S. Thomas and Caroline Shifflet
Beulah Shirley
Hallam and Yasuko Fukada Shorrock
Randall and Anne Smithson
Robert and Martha Sweeten
M Lorraine Thomason
William and Sharon Thompson
Gary and Barbara Thornton
Judith Ticknor
Fred Toney
David and Lola Van Horn
Ruth and Charles Wallace
Gary Warman
George Wascovich
Harold and Wilhelmina Watkins
Mary Wells
Mary West
Ethel Whaley
William and Mary Wheatley
Judith Whitehouse
William and Lois Whitehurst
Mary Wilkerson
Megan Wilkins
John and Nancy Wylie
Richard and Peggy Zigar
Dennis and Karen Zimmerman
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

Robbie and Jack Adkisson
Charles and Janette Akin
Kathryn Albers
Anna Alexander
Don and Judy Alexander
Albert Allen
Charlotte Allen
Bertram Allen and Jeannie Basinger
Patricia Allred
John and VarDeen Andrae
Nancy Andress
Jo Ann Apperson
Jose and Eva Araya
Donald Arterburn
Shirley Arther
Anne Atkins
Richard and Barbara Bable
William and Mary Backstrom

William and Shirley Baird
Jennie and Robert Baker
David Baker and Priscilla Adamson Baker
Mary Barber
Charles and Barbara Bare
Edith Barley
Doris Barnes
Bill and Shirley Barnes
William and Donna Barr
Frances Barton
Bernard Bartzen
Wendy and Charles Bayer
Jean Beam
Audrey Beck
Albert Beck
Dorothea and Curtis Becker
Lynn Beinke
Wayne and Virginia Bell
Charles and Martha Benezee
John Bennett

Ministerial Relief, continued on page 28

Ministerial Relief,
continued from page 27

Billy and Evie Bennett
 Claire and Charlotte Berry
 Michael and Rena Bever
 William and Margaret
 Bingham
 Sara and Frank Blodgett
 John and Helen Bloss
 India and José Mario Bobadilla
 John Boehnke
 Ben Bohren
 Angel Bonilla
 Patricia Bonner
 Eugene and Karen Boring
 A. Houston Bowers
 Danny Bradley
 Robert and Ruth Bradley
 Danny Bradley
 Jesse and Geraldine Bradshaw
 Martha June Bradshaw
 Don and Shirley Brewer
 Donald and Barbara Brezavar
 Eugene and Elizabeth Brice
 John Bridwell
 Edward Bridwell
 John Bridwell
 Janie Briley
 Peggy Brittan
 Loren Broadus
 Jewell Brooks
 Ralph Brown
 Lloyd and Katherine Brown
 Margaret Brown
 Susan Brown
 John and Janice Browning
 Jacquelin and B Brummel
 Cleveland and Linda Bryant
 F. Wayne and Dorothy Bryant
 Evelyn Buchanan
 Arthur and Greek Buell
 Roy Bullock and Anna
 Lombardo-Bullock
 Madeline Bunjes
 Carol Burkhalter
 Nancy Burton
 George and Gail Campbell
 Angel Candelario-Sanchez
 N. Gene and Janet Carlson
 James and Susan Carpenter
 Cynthia Carson
 John Carter
 Evelyn Cartmill
 Christa Cassidy
 Ignacio and Felipa Chavez
 Robert Warren Clark and
 Pamela Brown
 Arlyn and Wilma Clary
 Marlene Clayton
 David and Ann Click
 James and Janice Clifford
 Ramona Clifton
 M. June Cline
 Robert and Joyce Coalson
 Edward Coffman
 Claudette and Patrick
 Cogswell
 Robert Colerick
 Marilyn and Albert Combs
 Shirley Compton

Suzanne Cone
 Nancy Cook
 Lynn and Marlene Cooper
 Geraldine Copsey
 Verla Covey
 Arlene Cox
 Cleda Cox
 Fredda Cox
 Kenneth Coy
 Jinks and Dan Crawford
 Mary Crow
 Belinda Crowley
 Joann Cummins
 David Lee Curtis
 Betty Curtis
 Brian and Laura Daly
 Richard D'Antonio
 David Dean and Bonnie
 Darnall
 William Davidson
 Bertha Davis
 Dorothy Davis
 Richard and Barbara Davis
 Carolyn Day
 Donald and Ruthann
 De Baets
 Sharen Dean
 Kenneth and Nellie Dean
 Sharen Dean
 James and Jane Donahoo
 George Nikolas and Eunice
 Donges
 George Downey
 Duncan and Tina Draper
 Richard and S Sue Duckworth
 W. Joel and Karon Duffield
 Chester Earls
 Sanders East
 Jack and Carolyn Eaton
 Dolores Edwards
 Ester Edwards
 Clara Eikner
 James Ellerbrook
 Robert and Harriette Elliott
 Patsy English
 Barbara Enochs
 Daniel and Barbara Entwistle
 Jose and Maria Escamilla
 Elberta Evans
 John Farley
 Cleista Farriester
 George and Carol Faulk
 Margaret Fines
 Doris Forcum
 Kenneth Forshee
 John and Marilyn Foulkes
 Bernice Franke
 Donald and Zerilda Frantz
 Elizabeth and Edward Frazier
 Ruth French
 Arthur and Donna Freund
 Carolyn Fuller
 Joe Ann Fuller
 Elaine Fulp
 Jerry and Anna Galbreath
 Barbara and Raymond
 Galloway
 Allen and Catherine Garner
 Robbie Garrett
 Cheryl Gelner
 Barbara Gibbs

Walter Giffin
 Daniel and Linda Gilbert
 Effie Giles
 Steven and Ina Goad
 Brett and Elena Gobeyn
 Jon and Alice Goeringer
 Hector Jose and Ana Gonzalez
 Don and Larene Good
 Darlene Goodrich
 George and Suzanne Gordon
 Daniel and Sandra Rucker
 Gourdet
 Gertrude and Ralph Greco
 Larry and Carol Grimes
 Jorge and Jalma Guevara
 Elena Guillen
 Helen Guy
 William and Delores Gwaltney
 Pansy Haines
 Stephen and Lisa Haley
 Leslie and Marcia Hames
 James and Linda Hamlett
 Berlin and Opal Hanks
 Dorothee Hansen
 Annette Harden
 Doris Harmon
 Gerald Harper and
 Elizabeth Allen
 Robert and Mary Harris
 John and Judith Hart
 James and Suellen Hartley
 Max Robert and Kathleen
 Haskett
 Carol Hayes
 Sue Headley
 Rex and Evelyn Heavin
 Richard and Carroll Hedrick
 Martha Helms
 William Helsabeck
 Evelyn Helseth
 M. Miles and Ruth Henry
 J. Leroy and Gwendolyn
 Hershiser
 Terryly Heyer
 Charles and Marilyn Highfield
 Marjorie Hill
 J. Rollin and Martha Hole
 Marion and Carolyn Hopkins
 Rex and Carol Horne
 Frank Hoss and Elaine Giermak
 Marilyn Hotz
 Lloyd and Harriett Howard
 Jean Hubbard
 Irene Hudson
 Kathryn and Roland Huff
 William and Mildred Hughes
 Ann Hughey
 Maury and Alma Hundley
 Hazel Hunt
 Hannah Hurdle-Toomey
 U. William and Gloria Hutchings
 Michael Iannucci
 Leyla Graulau
 John and Shirley Ihle
 Lauralee Ihler
 Robert and Lauralee Ihler
 Christina Irvin
 Ellen Jandebaur
 Donald and Sharon Jarman
 Jo Ann Jassman
 Donald and Camilla Johnson

Donald Johnson and Jeanne
 Davis-Johnson
 James and Nancy Johnson
 Virginia Johnson
 Edna Johnston
 Charles and Barbara Jones
 G. Curtis and Rebecca Jones
 Jerry Jones
 Joe and Sarah Jones
 Robert and Esther Jones
 Dale and Mary Lee Jorgenson
 Matthew and Lisa Keith
 William and Vivian Keller
 Sandra Kelsey
 Sarah Kenerley
 Corinne Kerfoot
 John Kerr
 Shirley Kershaw
 Sharon and Michael Kiesel
 Robert and Bonnie Kirkman
 Linda Kirkman
 Rebecca Klash
 George and Frances Knox
 R. Burnell and Emily Krager
 Larry and Sharon Kuntz
 Joe and Barbara Lacy
 Lawrence and Joanne Laird
 John Lambert
 Raymond Lambert
 S. Yvonne Lambert
 Fletcher Larrow
 Richard and Nancy Laslo
 Thomas and Gay Law
 Virginia Laws
 Lucian and Carol Lee
 Helen Lemmon
 Judith Lester
 Clarence and Rozella Lever
 Truce Voss Lewellyn
 Deborah Lewis
 Lillian Lewis
 Mary Ann and Charles Lewis
 Ronald and Linda Lieurance
 Edwin and Mariette Linberg
 Mildred Livingston
 James and Linda Looney
 Robert Low
 Ronald and Sara Lowe
 W. Leslie and Sadie Lowrey
 Carolyn Lyons
 June MacDonald
 Arne and Virginia MacFarlane
 Robert and Shirley Magee
 Richard Mahoney
 Carl Manning
 Carl Manning
 Joann Manuel
 Rafael and Ruth Marquez
 Milo Walker Marr
 Richard and Nancy Marsh
 Fred and Linda Marsh
 Charles and Barbra Marshall
 Howard and Dorothy Marshall
 Robert and Jean Matthews
 Maurice and Connie Mausbach
 Dortha May
 Gary and Suzanne Mayes
 Donald and Myrna McClenny
 Kerry McCullough
 James and Pamela McCurdy
 Daniel and Karen McEver

Mary Ida McReynolds
 Roger and Penny Meredith
 Dagmar Merrick
 Betty Joann Merritt and
 Jerry Lee
 Donald and Frances Mertz
 Ralph and Ann Messick
 Marguerite Metcalf
 Anita Meyer
 Betty Miller
 Doris Mills
 David and Ruth Ann Mindel
 Kay and Morris Mitchell
 Phyllis and Norman Mitchell
 Russell Andrew Money
 Gabrielle Montilus
 Benna Moore
 Glenn and Joyce Moore
 Geoffrey and Ruth Ann Moran
 J. Terence Morrison
 Donna and James Mueller
 Doris Murray
 Rodger and Doris Murray
 Doris Murray
 Monica Perrine
 Oran and Charlotte Nabors
 Charlotte Nabors
 Michael and Linda Naylor
 Janet Nelson-Arazi and
 Salomon Arazi
 Edith Newby
 Cynthia Newman
 Kenneth Newton
 Diep Mong Thi Ngo
 Clyde and Marianne Nichols
 Marianne Nichols
 Albert and Mary Nirschl
 James and Ruth Nix
 Charlotte Noe
 John Norris and Nora
 Beiswenger
 Kay Northcutt
 Nancy and Thomas Norwood
 John and Margot Novikoff
 Donald and Lillian Nunnelly
 Helen Nutt
 Bernard and Ann Oakes
 Richard and Mary Ober
 Joseph and Berit Olafson
 Denise Olmsted
 Deborah Owen and
 Kevin Frings
 Robert and Joan Painter
 Lester and Janelle Palmer
 Edmond and Norma Pangburn
 Garland Pannell
 Beverly Parish
 Jacqueline and Anthony Parks
 Claude Payne
 Rufus and Arlis Peer
 Luz Perez
 Ralph and Nancy Peters
 Wendell and Lois Pew
 J. Dean and Deborah Phelps
 Lois Pifer
 Martin and Dorothy Pike
 Richard and Jayna Powell
 Sandra and Ronald Powers
 Martin Pratt
 Gary and Linda Prichard
 James and Yvonne Prichard

Nancy Prindle
 Barbara and Ernest Pruitt
 Fred and Sandra Pugh
 Joe and Elaine Pumphrey
 Timothy Ramsdell
 Paul Rathbun
 Peter Ray and Martha Porter
 Ruth Reather
 Luther Redmon
 Kerry Reed
 Tina Reinhardt
 Betty Reneau
 Glenna Rice
 Janet Richardson
 Elizabeth Richey
 Ralph Ricksecker
 Rafael Rivera-Rosa and
 Dorcas Perez
 J. Keith and Patricia Roberson
 Lloyd Roberts
 William and Bennita Robertson
 William Dyer Robinette
 Elizabeth Rodriguez
 Irma and Roberto Rodriguez
 Richard and Jean Roland
 Susan Rose
 Matthew Rosine
 Patrice and Charles Rosner
 Calvin Ross
 Rebecca and Gerald Rudberg
 Jim and Janet Rudd
 Gwendolyn Runner
 Roy and Marianne Rutherford
 V. Rutledge and Donna Jones
 Margaret Ryle
 Tychicus Sabella
 Nancy Salsberry
 Emma Saunders
 Guy and Loretta Sawyer
 Jean Dady Schenk
 Lawrence Schreiber
 Domenick and Mary Sgro
 Kathryn and Lemay Shane
 Robert Shaw and Susan
 McNeely
 Jefa Sheehan
 S. Thomas and Caroline Shifflet
 Alpha Shirey
 Beulah Shirley
 William and Mary Shoop
 Hallam and Yasuko Fukada
 Shorrock
 G. David and Dale Shreeves
 Dale Shreeves
 Tommie Siesky
 Cecil and Eleanor Simonton
 Michael and Vinnette Sinclair
 Sarah and Victor Singer
 Helen Skinner
 Emmet Smith
 Marian Smith
 Nathan and Karen Smith
 R. Fred and Pauline Smith
 Ralph and Emily Smith
 Whitfield Smith
 Jack and Lana Snellgrove
 Paul Snipes
 Elaine Snowden
 Tyler and Mary Soine
 Henry Lee and Jacquelin
 Spencer

Rodney and Maria Spitler
 Donald and Laurie Steffy
 C. Thomas and Cheryl Steiner
 James and Beverly Stephens
 Keith and Jacelyn Stephenson
 Debra and Alvin Stepter
 Jane Stewart
 Ann Stratton
 Ruth Stuckey
 Jack Sullivan and Sekinah
 Hamlin
 Jacquelyn Meece and Leslie
 James Summers
 Martha Sutter
 Richard and Alice Sweeney
 Robert and Martha Sweeten
 Betty Taber
 William Tarr
 Virginia Miller Taylor
 Marilyn Taylor
 Donald and Necia Tegarden
 Naomi Terry
 Gary and Barbara Thornton
 John and Lila Thrasher
 Ruth Tiffany
 John Tindall
 Mildred Tindall
 Carl Tinnea
 Ann Tinnell
 Horace and Clara Tomlin
 Jorge and Aminta Torres
 Edgar and Marian Towne
 Leo and Betty Traister
 William and Jean Tucker
 Wendell and Phyllis Turner
 Vernon and Martha Ummel
 Edward Valentine
 Sandra and Edward Valentine
 M. Christine VanCleave
 Letty VanDoren
 Harriet Vanlew
 David and Aida Margarita
 Vargas
 Lawrence and Margaret
 Veatch
 Arthur Vermillion
 P. Steve Votaw
 Jack and Virginia
 Wachenschwanz
 Ruby Wade
 Lamoine and Vera Waldron
 John and Katherine Walker
 Ralph and Ellen Walker
 Charlotte Wallace
 Ruth and Charles Wallace
 Patricia Wardlow
 Gary Warman
 Nancy Warner
 Phyllis Warner
 Wayne and Norma Warren
 George Wascovich
 David and Judy Waser
 Gerald and Delores Waters
 Harold and Wilhelmina
 Watkins
 Charles and Jane Watkins
 Kenneth and Nancy Watson
 Stanley Ellis Watson
 Diana Weaver
 Ted and Jennifer Weaver
 Charles and Alice Weber

Clayton Weeks
 Mary Wells
 Mary West
 Harland and Thelma West
 C. Robert and Bonnie Wetzel
 Donald Hoover and Ann
 Wheat
 Nancy Whetstone
 Argelia Colon Whitacre
 James and Lois Whitaker
 Ruth White
 Linda White
 Jerry and Barbara Whitt
 Elfreeda Wickizer
 Grace Williams
 Clarence and Barbara Williams
 Jerry and Mary Beth Williams
 June Williams
 Eleanor Wolfe
 James and Sharron Womack
 Ina Woodworth
 Herbert and Marilyn Works
 Deborah and John Wray
 James and Donna Wray
 Walter Ziffer and Gail
 Roseuthal
 Richard and Peggy Ziglar
 Roger and Sherry Zollars

CHURCHES & ORGANIZATIONS

Bethany Christian Church,
 Houston, TX
 Burt Lake Christian Church,
 Burt Lake, MI
 Central Christian Church, Walla
 Walla, WA
 Christian Church in Ohio
 Federated Church of West
 Lafayette
 First Christian Church,
 Edwardsville, IL
 First Christian Church,
 Bolivar, MO
 First Christian Church,
 Brownsville, PA
 First Christian Church,
 Republic, MO
 First Christian Church,
 Bryan, TX
 First Christian Church,
 Guymon, OK
 First Christian Church,
 Texas City, TX
 First Christian Church,
 Morgantown, WV
 First Christian Church,
 Bellingham, WA
 First Christian Church of
 Morgantown, IN
 First Christian Church of the
 Beaches, FL
 Livingstone Christian Church,
 Mount Prospect, IL
 Midway Hills Christian Church,
 Dallas, TX
 North Christian Church,
 Fort Wayne, IN
 Washington Avenue Christian
 Church, Elyria, OH



Pension Fund

of the Christian Church

strong. smart. secure.

P.O. Box 6251

Indianapolis, IN 46206

Non Profit Org.

U.S. Postage

PAID

Indianapolis, IN

Permit No. 2986

DON'T FORGET:

Get your copy of the 2015 **MINISTER'S INCOME TAX GUIDE**, soon to be available on Pension Fund's website.

IN THIS ISSUE:

- **READ** important **TAX REMINDERS** for 2016
- Hear how **ENDOWMENTS** use your donation dollars
- Learn why greater numbers strengthen **HEALTH CARE**
- Be inspired by member **REV. DAVID SHIREY** and **SOUTHERN CHRISTIAN SERVICES FOR CHILDREN AND YOUTH**
- **MEET** Pension Fund's new President-Elect, Rev. Todd Adams



[www.facebook.com/
pensionfundchristianchurch](http://www.facebook.com/pensionfundchristianchurch)



866.495.7322



Visit us on the web:
www.pensionfund.org



Send us an email:
pfcc1@pensionfund.org



PO Box 6251
Indianapolis, IN 46206-6251