

# BRIDGE

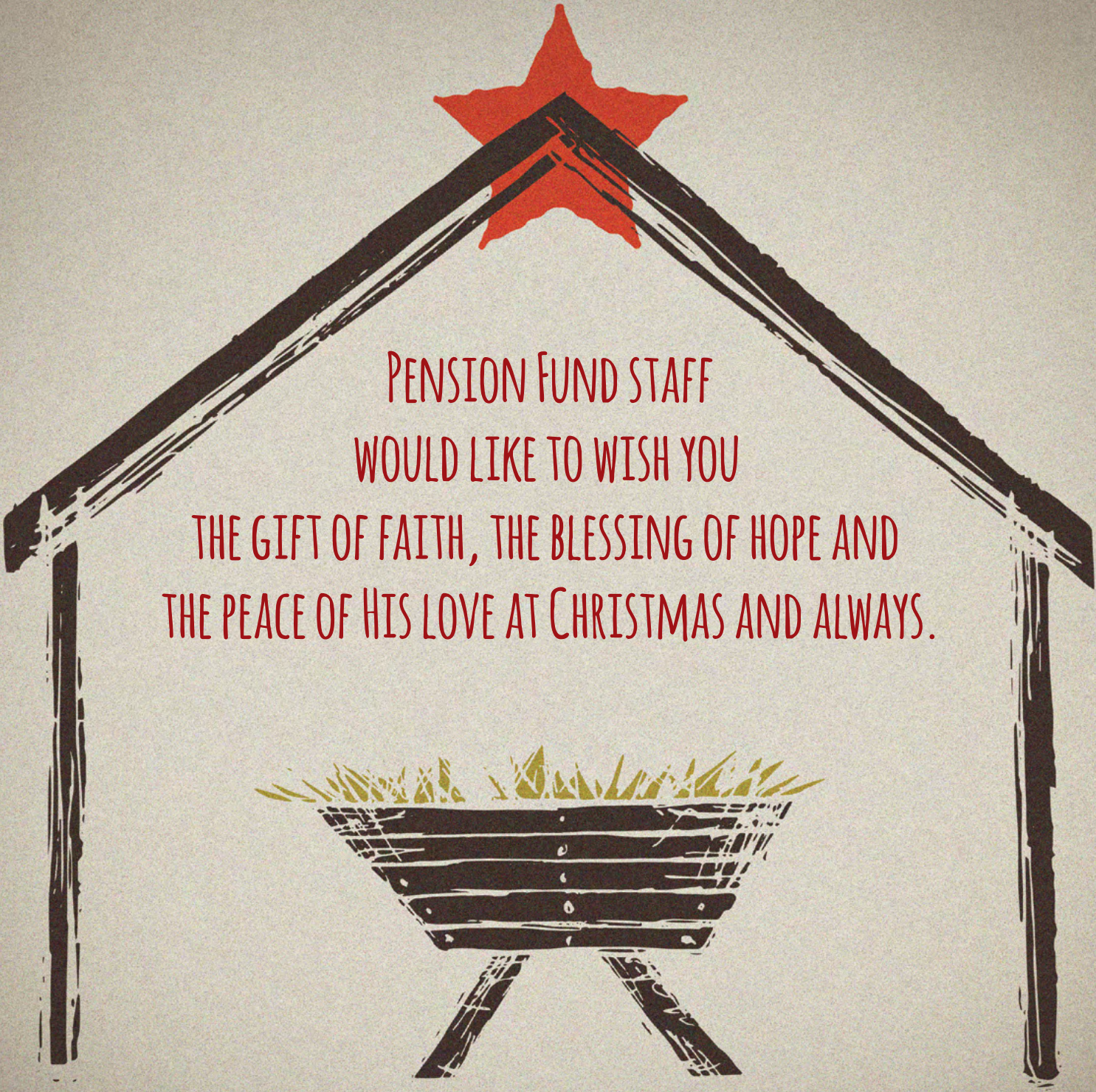
PENSION FUND

WINTER 2016



SAVING FOR THE  
FUTURE

*Teaching a New Generation to Save*



PENSION FUND STAFF  
WOULD LIKE TO WISH YOU  
THE GIFT OF FAITH, THE BLESSING OF HOPE AND  
THE PEACE OF HIS LOVE AT CHRISTMAS AND ALWAYS.

# CONTENT

## BRIDGE

PENSION FUND

### 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 © 2016 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

2	PRESIDENT'S MESSAGE: Lessons Learned from "Momma"
4	TREASURER'S CORNER: What Does Compounding Interest Mean for My Retirement?
6	The Excellence in Ministry Program: Teaching Early-Career Pastors to Save
7	The Excellence in Ministry Program: Financial Education Opportunities
8	On Our Bookshelves: Books that Teach Kids to Save
9	EMPLOYER SPOTLIGHT: Mechanicsville Church of Christ
10	MEMBER SPOTLIGHT: Rev. Will Pannell
12	Young Pastors Who Save
13	9 Ways to Teach Kids to Save
14	WHAT YOU NEED TO KNOW: Tax and Other Reminders for 2017; Steps to Follow When Calling a New Pastor
18	Making a Difference
19	Tax Exemptions for Giving
20	In Memoriam
22	Remembering the Gifts

13



*On the Cover*

*We're dedicated to helping  
those in ministry save for  
the future. Read more  
about our investment in  
financial literacy through  
our Excellence in Ministry  
program on pages 6-7.*

TODD ADAMS

# FROM THE PRESIDENT

## Lessons Learned from “Momma”

During my days at Chapman University, I had a particularly memorable professor: Jim “The Killer” Miller. He was an amazing professor of history and teacher of life. The word on campus was a “B” from Miller was an earned “A” from any other professor. His lectures were animated and his tests were epic. Your hand would cramp for hours after one of his final exams. Dr. Miller stood out because he taught more than history. He taught the lore of the world, the power of story and the principle of listening to Momma – his momma, the main character in his stories of lore and life – and your momma.



I too am fortunate to have a “momma” who taught me a lot about life. My mom, Wanda, taught me the importance of telling the truth – admitting when you make a mistake and accepting the consequences of your actions. She would often say, “If you tell me first, the consequences are less than if I find out from someone else or have to figure it out. Let me hear it from you first!” The lesson was true as a child and remains true as an adult.

In October, Pension Fund made a mistake, a clerical error, that created a one-day delay in depositing pension payments to our retirees. When the mistake was discovered, our team immediately took action. Right away we doubled the number of staff members on the call center phone lines. By 11 a.m., we had emailed the

affected members letting them know of the error and when it would be resolved. For those without email, we began placing calls. By 5 p.m., we had spoken with over 980 members.

The lesson: We admitted our mistake and took responsibility for it. While we hope things like this never occur, we were able to learn from it and take corrective actions to adjust our process and tighten our controls. The result is we've made some member-friendly changes to our policies.

- All payments, now due on the 1st or 2nd will be deposited on the last day of the previous month (e.g. October 1 on September 30).
- The only exception is when January 1st or 2nd falls on a weekend, then the payments will be posted on the 1st business day of the month to avoid 13 payments in a calendar year and additional taxes for our members.

We've also strengthened our internal controls, including a date validation process for these payments, which were already subject to a secondary review before processing the file. We're exploring other options with our primary bank in hopes of better serving our members and preventing a failure like this again.

There are other lessons my mom taught me over the years. At an early age, she began teaching me the importance of living within your means and saving money. I remember her making extra orange juice from concentrate on the weeks we were to take our empty juice cans to Sunday school. We would wrap the cans in construction paper, decorating them as giving banks. The large can was my spending money. The two smaller cans were for giving and saving. Our allowance

was easily divisible into the three cans. On consecration Sunday, we would dedicate our giving can.

My mom also taught me from an early age what a great resource Pension Fund is for saving money for retirement and what life brings your way. On the pages that follow, you'll read stories encouraging you to save and highlighting the many ways in which Pension Fund is here to be your partner. Just like my mother, I want to challenge to you to begin saving more for tomorrow's unexpected emergency and to enhance an already **Strong, Smart and Secure** retirement. Consider taking these small steps today:

- Open a Benefit Accumulation Account. Even if you can only put aside \$50 a month, you'll soon see the benefits and begin building an emergency fund.
- Open a Tax-Deferred Retirement Account (TDRA). Find ways to stretch your budget to add money to a TDRA. Sacrificing today makes for a more secure retirement in the future.

Just as we encourage our members to start somewhere with their giving and grow it over time, I encourage you to do the same with additional savings. In the meantime, let's keep learning from all the mothers in our lives, heeding their wisdom and asking ourselves, "I wonder what momma might have me do?"

Blessings,

Rev. Dr. Todd Adams  
*President*  
tadams@pensionfund.org



# TREASURER'S CORNER

## What Does Compounding Interest Mean for My Retirement?

We frequently receive questions on the topic of how interest is computed, as well as when it's best to begin savings for retirement. Perhaps one of the most misunderstood concepts is the value of saving early, even if the amount being saved is modest in comparison to one's salary. I've invited our investment analyst, Brett Gobeyn, to offer some insights into the value of compounding interest over time, and how this factor can represent the majority of the actual value of a retirement savings plan. Here are Brett's thoughts.

### Financial update as of July 31, 2016:

- Pension Fund net assets available for benefits as of July 31, 2016 were \$2.9 billion.
- The Pension Plan remains fully funded and within the guidelines as set forth by policy.
- Investment markets improved at the beginning of the third quarter, after a volatile start at the beginning of the year. With the recent election, anything is possible through the end of the year.
- Interest rates for our Tax-Deferred Retirement Account, Benefit Accumulation and IRA programs will remain at the same base rate experienced since 2014. We believe Pension Fund rates continue to be competitive with similar products, specifically those that protect members from downside risk.

There are many famous quotes about compound interest, at least three of which are attributed to Albert Einstein: *"Compound interest is the eighth wonder of the world," "Compound interest is the most powerful force in the universe,"* and *"Compound interest is the greatest mathematical discovery."*

Warren Buffett has said, *"My wealth has come from living in America, some lucky genes, and compound interest."* Hyperbole aside, these quotes recognize the powerful principle that explains how time impacts savings and investing.

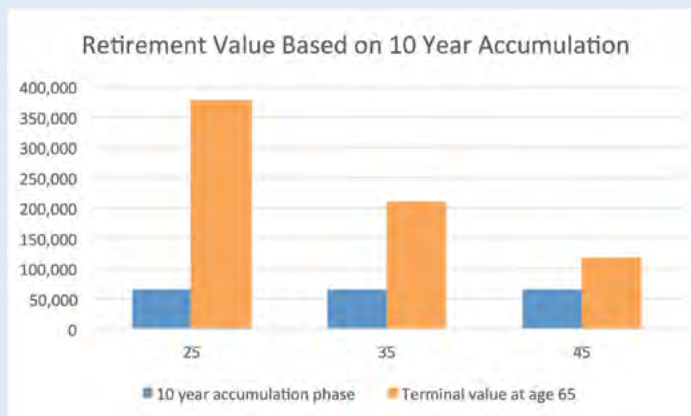
The phenomenon of compound interest isn't complicated. When assets (funds) are invested, the return is based on the principal amount. When interest is received, that additional capital becomes the new base capital amount on which further interest is earned. It's the interest on the interest repeating that "compounds" into meaningful sums over long periods of time.

*“The phenomenon of compound interest isn’t complicated. When assets (funds) are invested, the return is based on the principal amount. When interest is received, that additional capital becomes the new base capital amount on which further interest is earned.”*

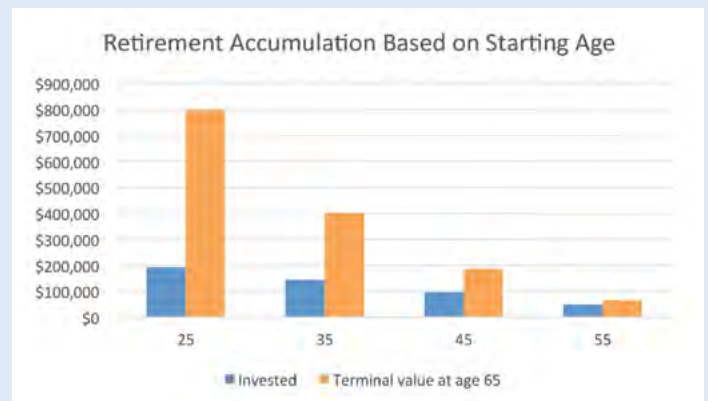
While compound interest is describing a mathematical phenomenon, it illustrates something we all intuitively understand in other aspects of our lives—that the combination of perseverance and good decision-making can yield results beyond what one might expect.

The crucial first step is making savings a priority early in one’s career. Why does it matter so much? Without savings, there’s nothing to invest or compound. Deferring saving will reduce the benefits of compounding dramatically, as even modest sums invested at reasonable rates over many years will have a great impact on achieving retirement goals. Saving is a habit which takes discipline and is the cornerstone of retirement planning. Unfortunately, having the discipline to save is not always enough.

The following charts are good illustrations of the impact compound interest can have on retirement savings based on the accumulation and investment time frame. In the first chart, the columns from left to right show the differences in terminal value based on starting to save at age 25 versus waiting 10 years, 20 years, and 30 years. The illustration is based on investing \$400 monthly/\$4,800 annually and earning 6% annually over the entire period.



The next chart also illustrates the benefits of starting to save early even for a finite period of time. In this chart, the investor saves the same \$400 monthly/\$4,800 annually for only 10 years but earns 6% annually until age 65. The outsized impact of starting at 25 is very evident when one compares the terminal values of the first clusters in each chart. The first 10 years provides almost as much terminal value as the next 30.



The charts illustrate the significant benefits of compound interest as well as the need to start saving early to harness those benefits. It’s no small task to make the right decisions, but Pension Fund exists to serve members and has a long history of helping them successfully reach their retirement goals.

If you have questions or comments, feel free to contact me at [dgdraper@pensionfund.org](mailto:dgdraper@pensionfund.org).

Duncan Draper  
Vice President and  
Chief Financial Officer  
[dgdraper@pensionfund.org](mailto:dgdraper@pensionfund.org)



# EXCELLENCE IN MINISTRY: TEACHING EARLY-CAREER PASTORS TO SAVE

As Pension Fund's pilot program, *Excellence in Ministry*, concludes its first full year, we reflect on the program's purpose and future.

We'll call him David. That's not his real name, but his story is real.

David is a pastor who graduated from seminary with about \$45,000 in student loan debt. His passion for serving Christ's church led him to seminary and he willingly accepted the high cost of education, knowing it was worth the debt to become a pastor. According to the terms of his student loan agreement, it will take David 25 years to pay off his loans, and over that time he'll end up paying \$90,000 (double what he originally borrowed).

David knows pastors don't earn very much money. His congregation of less than 100 members can barely afford to maintain his full-time salary. But, that doesn't deter his passion or his service to them.

David's story is not uncommon.

A recent Pension Fund survey revealed that 70% of pastors are under financial stress, with 20% of pastors

feeling "major" financial stress. This stress is due to a variety of reasons: Modest salaries, large education loans, confusion around paying taxes, low personnel benefits and underfunded retirement accounts.

These financial stresses can lead to worrisome situations at home, distractions at work and adverse health conditions. More than half of pastors who feel major financial stress are considering leaving the ministry for a higher-paying occupation.



***"I feel empowered to look at money differently and use it in a way that reflects God's true abundance and blessing."***

*– Excellence in Ministry participant and grant recipient*

## Overheard at Excellence in Ministry's Financial Literacy Academy

On **Personal Finance** (taught by Rev. Dr. Christopher Wilson, senior pastor of Rush Creek Christian Church in Arlington, TX):

*"Our culture is equipped to talk about anything and everything except the topic of money."*

*"We're clearly not in ministry for the money, but money does shape how we live our life of ministry."*

*"Married life is combining two very different financial narratives and seeking to create a third financial narrative that becomes the one you share."*

*"How you use the money that passes through your hands will determine the kind of person you are and will be."*

*"What person in your life best represents a person who lives a financial life you want to emulate?"*

## Join us for free online courses!

It's not too late to register for the upcoming online Financial Literacy Academy! Pastors, spouses and lay leaders are welcome to participate (free of cost). Courses begin soon and the deadline to register is January 3. Visit [www.pensionfund.org/eim-online-events](http://www.pensionfund.org/eim-online-events) for more information.

# FINANCIAL EDUCATION OPPORTUNITIES

With the help of Lilly Endowment, Inc. and donors like you, Pension Fund is seeking to reduce some of this stress and keep our pastors in the ministry for a longer period.

The Excellence in Ministry program is concluding its first year as a Pension Fund pilot program. To date, we've approved financial relief grants for 15 early-career pastors. These pastors are all in their first five years of ministry and serving local congregations.



To receive the grant, they're attending financial literacy classes on topics such as personal budgeting, clergy taxes and congregational finance. They're also meeting with a mentor and a

peer group for mutual support and accountability around financial goals. The pastor's spouse and church lay leaders are also required to attend the classes for added support.

As we enter 2017, Pension Fund will widen the reach of Excellence in Ministry, offering the program to early-career pastors across the U.S. and Canada. Pastors serving in their first five years of ministry are invited to apply for a financial relief grant and can learn more at [www.pensionfund.org/EIM](http://www.pensionfund.org/EIM).

Lilly Endowment has provided Pension Fund with \$300,000 to support financial relief grants to early-career pastors. Pension Fund is seeking donations from individuals who can help us match this gift dollar-for-dollar. If you would like to contribute to this program and reduce the stress felt by many of our pastors, please contact Pension Fund today.

Together, we can help ease the burden for a new generation of pastors.

## On **Congregational Finance** (taught by Jim Hamlett, former Pension Fund president):

*"Financial best practices assure accountability, transparency and protection for all who handle the church's money."*

*"For which positions in the church should your congregation have written job descriptions? Why? Who should approve those job descriptions?"*

*"Lawsuits against churches and ministries are more commonplace today. Congregations are often unaware of the risks associated with the role of employer."*

*"Clergy compensation should include three basic categories: Salary (including cash and parsonage allowance), Benefits (including pension, health care, vacation and Social Security offset) and Reimbursable Business Expenses (such as auto, books, continuing education and assemblies—which are not considered part of salary)."*

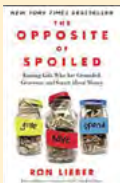
# On Our Bookshelves: BOOKS THAT TEACH KIDS TO SAVE

Searching for just the right book to help jump start your kid's saving? Here are just a few recommended reads from Pension Fund staff members.



**Family Money Talks** by Nathan Dungan  
<http://sharesavespend.com/products/family-money-talks>

*Family Money Talks* is a little book of 101 questions that families can use to prompt conversations about money. This fun and thought-provoking resource is designed as a springboard for youth and adults to think and talk about money and values throughout the year. Use this tool at family gatherings, meals, during car trips and on vacation! (Note: Nathan Dungan's other book, *Money Sanity Solutions*, is being given to all Excellence in Ministry pastors).



**The Opposite of Spoiled: Raising Kids Who Are Grounded, Generous, and Smart about Money** by Ron Lieber  
[www.amazon.com/Opposite-Spoiled-Raising-Grounded-Generous/dp/0062247026](http://www.amazon.com/Opposite-Spoiled-Raising-Grounded-Generous/dp/0062247026)

Children are hyper-aware of money, and they have scores of questions about its nuances. But when parents shy away from the topic, they lose a tremendous opportunity. *New York Times* "Your Money" personal finance columnist and father Ron Lieber delivers a "taboo-shattering manifesto" that explains how talking openly to children about money can help parents raise modest, patient, grounded young adults who are financially wise beyond their years.



**Smart Money Smart Kids: Raising the Next Generation to Win with Money** by Dave Ramsey and Rachel Cruze  
<https://www.amazon.com/Smart-Money-Kids-Raising-Generation/dp/1937077632>

In *Smart Money Smart Kids*, financial expert and best-selling author Dave Ramsey and his daughter Rachel Cruze equip parents to teach their children how to win with money. Starting with the basics like working, spending, saving, and giving, and moving into more challenging issues like avoiding debt for life, paying cash for college, and battling discontentment, Dave and Rachel present a no-nonsense, common-sense approach for changing your family tree.



**The Everything Kids' Money Book: Earn it, Save it, and Watch it Grow!** by Brette McWhorter Sember  
[www.amazon.com/Everything-Kids-Money-Book-watch/dp/1598697846](http://www.amazon.com/Everything-Kids-Money-Book-watch/dp/1598697846)

Saving money isn't about a piggy bank anymore. Today's kids are investing money, starting their own small businesses, and watching their savings earn interest. This book will teach kids all they need to know about the "green" they earn so they can save or spend it wisely. Kids will learn how coins and bills are made, what money can buy--from school supplies to fun and games, how credit cards work, ways to watch money grow--from savings to stocks, cool financial technology, and more (like online banking, opening a bank account, and saving allowances).



## EMPLOYER SPOTLIGHT: MECHANICSVILLE CHURCH OF CHRIST (Mechanicsville, VA)

Founded in 1958 and led by senior minister Rev. Mark Coffey, Mechanicsville Church of Christ (a non-denominational church) is a new addition to Pension Fund’s participating employers.

Mechanicsville Church of Christ is a quickly growing church—both spiritually and physically. The church has built three new additions to the building, the latest being a “Community Life Center,” where a private school now meets. The church also recently added a new service, expanded leadership training and small group options, and planned several major youth events for 2017.

“Our church is in a great season of life right now,” said associate minister Rev. Will Pannell. “Not only are the right people ‘on the bus,’ but they’re in the ‘right seats,’ so to speak.”

Pannell credits senior minister Rev. Mark Coffey for the “incredible energy and life” of the church. Born in Italy as part of a missionary family, Coffey pursued a passion for

ministry his entire life (13 years of which he’s devoted to Mechanicsville). As senior pastor, Coffey acts as a mentor to Pannell, who recently graduated from seminary.

Mechanicsville employs four full-time staff members, including a senior minister, associate minister, student/worship minister and administrative assistant. The church also employs two part-time janitors to help maintain the building.

Pannell, a former Student Gift recipient, contributes his own Pension Plan dues as an active participant. To him,

the investment in his future is worth the temporary sacrifice. “It makes things really tight sometimes, but I know one day I’ll be very grateful for my investment now,” said Pannell.



# MEMBER SPOTLIGHT: REV. WILL PANNELL

ASSOCIATE MINISTER OF CONNECTIONS AND OUTREACH,  
MECHANICSVILLE CHURCH OF CHRIST



## *What's your background?*

During my time at Johnson I had a weekend preaching ministry at Mount Olivet Christian Church in Rose Hill, Va. After finishing my internship at Tates Creek Christian Church in Lexington, Ky., I joined the team at Milford Christian Church in Milford, Ky., as youth minister as I completed my M.Div. This last summer I came to Mechanicsville Church of Christ as an associate minister.

## *You were a former participant in our Student Gift program. What inspired you to participate, and would you recommend the program for other students?*

My dad encouraged me to call and ask questions, and suggested I get enrolled ASAP! So I did. I enrolled and was a part of it for my last two years of seminary.

I would definitely recommend it for other students! It's really a no-brainer. We all know that money is tight for seminary students. This is a great way to begin saving and planning for retirement. Saving for retirement is one of those things people have a tendency of putting off for a year, then another year, then there's a kid, and money is even tighter. There's no stage

of life where we have the “right” amount of money to start planning for retirement. But it’s coming, and quicker than we think. This is a great way for all seminary students to start planning now.

***What are your personal savings and retirement strategies?***

Right now I’ve continued to save with retirement through Pension Fund, paying full pension dues on my salary. I also take another 10% and put in my savings account for emergencies.

***Fewer ministers (and young workers in general) are saving for retirement, and few are familiar with pension plans.***

***What about a pension plan appeals to you? Are you glad to have started saving this early in your career?***

A huge plus for me is the benefits that comes with the Pension Plan. I don’t currently have kids, but should something happen when I do, I know they’ll be in good hands. The included life insurance [death benefit] is enough to cover things if something were to happen to me. It’s peace of mind for my family, and the ability to one day stop being paid for ministry and begin full-time volunteer work.

I don’t know if I could ever stop ministry, but I know that one day I will no longer be effective as I am today. Biblically speaking, the only profession that speaks of retirement is for those who work in the house of the Lord. And yet most are paid so little (and put so little into retirement planning) that they are financially unable to. I’m thrilled to start this early—it’s well worth the investment!

***What are some of your ministry passions, or where you feel called to care?***

I love the local Church! She isn’t perfect, but boy is she amazing. My passion is to see Christians become committed disciples of Christ. Many Christians put on faith when it suits them and when it doesn’t, they put their faith in a closet.

***“It’s peace of mind for my family, and the ability to one day stop being paid for ministry and begin full-time volunteer work.”***

I’m passionate about true justice and helping make a real difference. I love Back2Back ministries because they don’t settle for simply getting kids off the street. They partner with children’s homes across Mexico, India, Nigeria, and Haiti, and are committed to really helping these kids. They even hire psychologists and social workers to help break the cycle of poverty. I love the work of

IJM (International Justice Mission). Slavery has never been more of an issue in the world than it is right now.

Helping people isn’t always giving a handout. The book *When Helping Hurts* was a great read and really helped me understand this a lot better.

***What are your recommendations for other young pastors who are entering ministry for retirement and saving?***

Start now...right now, don’t wait! Why are you still reading this? Call Pension Fund! I highly suggest Pension Fund of the Christian Church [and the Pension Plan]. It’s easy and a great program to get started with right now.

Saving is critically important. My parents taught me Dave Ramsey’s plan of having a thousand-dollar emergency fund and then working your way up to 3-6 month savings. When it comes down to it, it’s just being smart. Things happen, life happens, and we must do our best to be prepared.

I was taught that my first ministry is to my family. Before I can effectively serve others, my family must be fed spiritually as well as physically. That means saving and making sure there’s money in the bank when life happens.

***Rev. Will Pannell has a B.A. in Preaching/Church Leadership from Johnson University and a M.Div. with an emphasis in Pastoral Care and Counseling from Cincinnati Bible Seminary.***

# YOUNG PASTORS WHO SAVE

Curious to meet some of our members who are leading the pack when it comes to saving? Check out these Gen X and Millennial pastors who are saving (both spiritually and financially!).

"Because I'm most comfortable when my life is kept simple, I don't own a home and enjoy a small apartment," said Rev. Ryan Starr. "Keeping my living costs low enables me to support the causes I love and to save for the future. Being a good steward is part of being a role model for others as a pastor."

— Rev. Ryan Starr, 35, Senior Pastor, Kingsway Christian Church (Germantown, TN)



"The Lord convicted me early that financial management is a critical part of discipleship," said Rev. Paul Carpenter (pictured with his wife, Valerie). "It began with tithing, and then shifted to discerning what the Lord wants us to do with the 90% of His belongings that we retained. I believe God is glorified best in our management when: we return to Him a solid portion, live a simpler life than is encouraged in this culture, save a solid amount and then give generously as the Lord prompts. My household also believes that debt is not where the Lord leads--indebtedness stands in direct conflict with His calling and provisions. We encourage and pray for our generation to experience these same convictions."

— Rev. Paul Carpenter, 34, Senior Minister, First Christian Church (Lubbock, TX)



"I didn't grow up with a family that had a savings plan, so we lived check to check," said Rev. José Morales. "There's nothing freeing with this way of life. Over the years, I compiled four basic 'rules of life' which have fostered a healthy savings discipline in our home:

1. Budget your savings (don't simply "wait and see what's left"). This includes estimated

taxes, vacation/"play" money, emergency fund and so forth. Jotting down your savings as a weighing "expense" is ultimately a freeing investment.

2. Related to #1, include car maintenance and repairs. You might not be going to the mechanic every month, but when you do it's usually a hefty sum. So, have that money saved for when the engine light goes on. Otherwise, either your monthly budget will take a hit or the credit cards will have to come out (this one truly has been freeing for me!).

3. See your money as resourcing your future, not just your present. While paying the monthly expenses, always look at what's ahead—next month, next quarter, next year. This will remind you why you save. A long view, in terms of stewardship, means you sacrifice a bit now, but have more freedom later.

4. Save so you may give freely and joyfully. My spouse and I save to give faithfully to our local congregation, Disciples Mission Fund and other nonprofit ministries. When you save with regularity, you'll discover you're able to give more. There's freedom in giving—that's the gospel!

— Rev. José Morales Torres, 38, Director of Pastoral Formation at Disciples Seminary Foundation (Claremont, CA)



Rev. Brian Frederick-Gray and his wife, Rev. Susan Frederick-Gray, have found an inventive, hands-on way of teaching their son Henry to save and give. They set out three jars in their Phoenix-area home and labeled them "save," "give," and "spend." When 10-year-old Henry receives his weekly allowance, he divides it evenly into the three jars. The jars serve as a visible reminder of his responsibility as a steward of God's resources.

— Rev. Brian Frederick-Gray, 38, Senior Pastor, First Christian Church (Scottsdale, AZ)

"From the first day of my first pastorate, I was surrounded by people who encouraged me to save. Willie and I had dreams of owning our own farm and we needed to save to realize that dream. When our daughters were born in April this year we knew we would immediately start savings accounts for them. It is just a way of life."

— Megan Huston, 33, Senior Minister, First Christian Church (Bowling Green, KY)



# 9 WAYS TO TEACH KIDS TO SAVE



According to a recent survey by T. Rowe Price, 71% of parents are reluctant to talk about money with their children. However, with 8 in 10 Americans currently in debt, one of the most loving things a parent can do is educate their child on money matters.

## Spending Younger, Saving Later

If you're thinking accumulated debt is an issue reserved for older adults, think again: Nearly one in five Americans aged 18-24 declare bankruptcy, and this demographic is the fastest-growing in bankruptcy cases.

In addition to racking up debt earlier, Americans are also saving later in life. Younger generations are starting their careers—and retirement plans—later in life than older generations, which means missing crucial interest-building years and a less stable retirement.

## Money Talks

Discussing money with a spouse or family member can be uncomfortable. This task becomes even harder when speaking with a child, who has no concept yet of what money can (or can't) do. Still, you may be surprised at how successful setting up some financial structure can be. Here are just a few ideas to get you started:

- 1 Tell your child "no."** In the T. Rowe Price survey, 57% of kids agreed with the statement, "I expect my parents to buy me what I want," and 58% of parents worried about "spoiling" their kids. Counter future financial expectations by simply denying your child's requests for material items.
- 2 Display "save" and "give" jars.** Rev. Brian Frederick-Gray uses this system to teach his children about the importance of both saving and giving back or tithing (read more about Frederick on the opposite page). This way, a child can discover that savings benefits others as well.
- 3 Set up a child's saving account at a bank.** A bank account allows a child to feel ownership in and involvement with their financial future.
- 4 Offer to match savings.** A matching program can be a powerful motivator. Consider the incentive of matching any savings your child sets aside to encourage additional savings.
- 5 Start an allowance.** Set up a regular allowance for your child based on completion of chores or other tasks to show the value of work. Tying allowance funds to spending for items like clothing or cell phone bills helps to further illustrate how to budget for life expenses.
- 6 Allow your child to keep any savings they spot.** When you bring your child shopping or to a grocery store, discuss why you make your purchase decisions. Encouraging your child to find (and pocket) savings through coupons and other discounts reinforces the importance of additional saving.
- 7 Create a checking account for your teen.** Many parents can co-sign for a checking account for a teenager. Once created, your child can learn how to track and balance funds, and use the account to budget for and purchase items such as clothes.
- 8 Require your child to set aside a portion of their part-time or summer jobs.** Have your child start saving for college expenses early, whether that be for tuition, rent or "extras."
- 9 Help your child budget for college.** Make a chart of all your child's educational expenses (such as tuition, rent, food, clothes and extracurricular activities) and prepare your child for paying those expenses. This may also be a good time to warn your child about the dangers of accumulated debt, since your child will be old enough to sign up for a credit card.

# WHAT YOU NEED TO KNOW:

## TAX & OTHER REMINDERS FOR 2017

### Tax Forms

- Pension Fund will send 1099-R forms in January 2017 to all pensioners. The amount of pension paid in 2016 is reported in Box 1.
- Retired ministers who requested housing allowance in 2016 should go to [www.pensionfund.org/resources](http://www.pensionfund.org/resources) for information on reporting the taxable pension amount.
- All persons who received distributions from Tax-Deferred Retirement Accounts (TDRAs) or IRAs—including Required Minimum Distributions (RMDs)—in 2016 will receive 1099 forms indicating the amount withdrawn and amount withheld for income taxes, if any.

### Housing Allowances

- Every employing congregation or church-related organization should designate and record the 2017 housing allowances of all employed clergy. Even clergy who live in church-owned parsonages may have housing 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.



### Tax-Deferred Retirement Account Contribution Limits

- The IRS has announced that the elective deferral (contribution) limit for church employees participating in the 403(b) Tax Deferred Retirement Account (TDRA) will remain at the lesser of \$18,000 or 100% of includable compensation for 2017. The catch-up provision for employees who will be at least age 50 by the end of the calendar year will remain at \$6,000. This means that church employees who will be at least age 50 in 2017 with at least \$24,000 in taxable income may defer up to that amount as TDRA salary deferral contributions.

## Retired Ministers – Housing Allowance

- Unless instructed otherwise, the Board of the Pension Fund of the Christian Church (Disciples of Christ) has designated three-fifths (60%) of the pension paid a retired, ordained pensioner as a housing allowance for 2017. For those who requested otherwise, a specified housing allowance has been designated by the Board.

## Social Security

- The Social Security tax rate in 2017 is 7.65% for both employee and employer.
- **By law**, church employers cannot 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 increase to \$127,200 in 2017. Persons earning more than \$127,200 in 2017 will pay the Medicare hospital insurance tax (1.45% for both employers and employees) on earnings above \$127,200. Since ministers are treated as self-employed for Social Security purposes, this means an additional 2.9% on earnings above the \$127,200 level.
- For retirees, the retirement earnings test exempt amount is \$44,880 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 test exempt amount is \$16,920 with \$1 withheld for every \$2.00 in earnings above the limit. Those persons who are at or above the normal retirement age have no earnings test requirements.

## What Can be Included in Housing Allowance?



**CAN:** 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.



**CAN'T:** 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.

## Mileage Rate

- *As of this writing*, the IRS has not announced the 2017 mileage rates. Currently, the standard mileage rate is 54 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 19 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 Pension Fund's website, [www.pensionfund.org](http://www.pensionfund.org).

## Salary Changes

For churches and pastors:  
As you review budget and plan compensation for 2017, 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 as well as the most death and disability benefits as possible under the Pension Plan. Further, whenever possible, pension dues should be remitted in addition to salary.



## Updating Your Personal Information with Pension Fund

In 2016, did your employment or family situation change? Were you ordained? In the past year, have you moved, obtained a new cell phone number or changed your email address? Now is the time to update all your information with Pension Fund. If you were ordained, married, added a child through birth or adoption, divorced, or had a change in address, phone or email, please go to [www.pensionfund.org/resources/General/Changes-in-Personal-Status-Form](http://www.pensionfund.org/resources/General/Changes-in-Personal-Status-Form). If you are receiving a retirement pension or regular distributions from a TDRA or Pension Fund IRA and need to update your bank information, please go to [www.pensionfund.org/resources/Other-Distributions-Contribution-Forms/Change-of-Distribution-Form](http://www.pensionfund.org/resources/Other-Distributions-Contribution-Forms/Change-of-Distribution-Form). Complete the appropriate form and return the form to Pension Fund by scanning and attaching to an email to [pfcc1@pensionfund.org](mailto:pfcc1@pensionfund.org) or faxing to 317.634.4071.

## Churchwide Healthcare Program Ends Dec. 31

Effective Dec. 31, 2016, the Churchwide Healthcare program for participants under age 65 will be discontinued (Note: Medicare Basic and Medicare Supplement programs will continue). By this time, you should have secured alternative health care coverage. All Churchwide Healthcare claims, including medical reimbursements and FSA claims must be submitted by March 31, 2017.

## RMD Reminder

Persons age 70 ½ and over in 2016 must take a Required Minimum Distribution (RMD) from their TDRAs and Traditional IRAs each year. For those who have not already met the requirement, Pension Fund will automatically distribute RMDs the second week in December.

- If this is your first year for a distribution and you have not already done so, please complete and return the Application for TDRA Required Minimum Distribution or Application for IRA Required Minimum Distribution. These forms are found on Pension Fund's website under the appropriate product. If we don't receive your Application for RMD we will make the distribution, withholding taxes at the default rate.
- If you're still working and do not wish to receive your TDRA RMD this year, you must inform Pension Fund, again by completing the Application for TDRA Required Minimum Distribution. NOTE: The rule for IRAs is different and you must begin taking RMDs from your IRA beginning at age 70 ½, whether or not you're working.
- If you've received RMDs in prior years, we'll distribute the funds as you have previously requested. There's no need to contact us unless you need to change the tax withholding or bank information.

# WHAT YOU NEED TO KNOW:

## STEPS TO FOLLOW WHEN CALLING A NEW PASTOR

The calling of a new minister often causes a flurry of paperwork. We understand these transitions can be hectic, but please remember to keep Pension Fund in the loop: Both the church and new minister will need to notify Pension Fund of a change in employment, so we can adequately update retirement accounts and invoices.

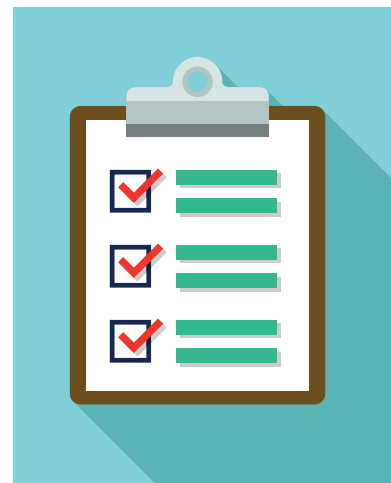
So, what should happen when a new minister is called? Here are action items churches and ministers should follow:

### For churches:

- When a minister leaves a church position, the church should notify Pension Fund of the minister's name, severance date and date of final dues payment. The church treasurer/remitting officer may provide this information in the "note" section of the invoice. Upon receipt of this information, Pension Fund will remove the minister's name from the invoice.
- While preparing to extend a call to another minister, church leadership should review and update their Pension Fund Participation Agreement. If the church does not have a current Participation Agreement, please contact Pension Fund for help in getting a current Participation Agreement in place.
- When a minister accepts a church's call, the church should contact Pension Fund to ensure timely invoicing and that pension dues contributions will be applied to the proper account.
- To avoid confusion and possibly applying payments to incorrect accounts, churches should not use an invoice from their minister's previous employer or a minister's individual billed invoice.

### For ministers:

- Ministers who are Pension Plan members and beginning their first pastorates OR seasoned ministers moving from one church to another with no gap in church employment should complete a Change of Employer form.\* Pension Fund uses this form to set up the invoice for the new church.
- For ministers who are Pension Plan members where there will be a gap between church calls should complete and submit a Ministerial Options Form.\* Using this form, ministers may make arrangements to pay pension dues personally for a short period of time in order to keep their Pension Plan accounts active. We use this form to set up an individual billed invoice.
- Ministers who have not yet enrolled or whose Pension Plan account is inactive must complete an Enrollment Form.\* Submitting the Enrollment Form along with the initial payment of pension dues will expedite the enrollment process.
- To ensure pension dues payments are applied to correct accounts, ministers should not give their individual billed invoice to the treasurer/remitting officer at the new church.



\*All resources listed above can be found on Pension Fund's website, [www.pensionfund.org](http://www.pensionfund.org), under Resources > Program Resources > Pension Plan.

*“Behold, a virgin shall be with child,  
and shall bring forth a son, and they shall  
call his name Emmanuel, which being  
interpreted is, God with us.”  
—Matthew 1:23*



# MAKING A DIFFERENCE

Advent is a spirit-filled time of year! This season symbolizes the wait for the return of Christ in all his glory. This a time of year when our spirits are full and we share our blessing in many different ways. Tis the season to shop until you drop, eat all your favorite holiday treats and spend hours decorating your home—but it’s also the season of giving! While engaging in acts of charity and kindness should be performed year-round, our heart strings sometimes wait to be pulled until this time of the year.

Consider this touching story: Chad Rose of Lowell, Michigan, ended up with an extra live Christmas tree. So, he went to Craigslist and put up a listing to give away the tree to someone for free. He received more than 40 emails from families in need who could not afford to buy a non-essential item like a Christmas tree.

“Hello,” began one email. “My husband and I have six kids, so you can imagine Christmas time is rough for us. We also have three birthdays at the end of the year. Having a real Christmas tree would be such a great blessing this year, because usually we draw a Christmas tree on the large poster and hang it in the corner.”

“You’re a blessing! I was just getting ready to explain to my six-year-old daughter that Christmas is not just

about a tree,” another person emailed. “In actuality, not being able to afford one this year was going to be more devastating for me. If you have one available we would love to get one. Either way, what you are doing is truly incredible and I cannot express how grateful I am for the impact you’re having on people in your community.”

Instead of giving that one tree to just one family, he went out and bought 40 more and gave them to the people who wrote in. Another person was inspired by his generosity and donated ornaments to each recipient.

May this season lift your hearts and spirits! Your gifts throughout the year have made a difference in many people’s lives. Just as Chad Rose inspired others through giving Christmas trees, you also inspire others.

**Emmanuel, God with us! On behalf of the hundreds of recipients who received Ministerial Relief and Assistance in 2016, we say ‘THANK YOU!’**

Shalom,

Rev. Ruth Chavez Wallace  
Vice President for Development  
[ruthw@pensionfund.org](mailto:ruthw@pensionfund.org)



# 5 THINGS TO KNOW: TAX EXEMPTIONS FOR GIVING

We know the gifts you make to Pension Fund for Ministerial Relief and Assistance are altruistic, and you truly care about the ministry that is done through this program. We also think you should know about some important tax benefits to giving:

- 1 ***A gift to a qualified charitable organization may entitle you to a charitable contribution deduction against your income tax if you itemize deductions.*** If the gifts are deductible, the actual cost of the donation is reduced by your tax savings.
- 2 ***A contribution to a qualified charity is deductible in the year in which it is paid. Putting the check in the mail to the charity constitutes payment.*** A contribution made on a credit card is deductible in the year it is charged to your credit card, even if payment to the credit card company is made in a later year.
- 3 ***There are limits to how much you can deduct, but they're very high.*** For most people, the limits on charitable contributions don't apply. Only if you contribute more than 20% of your adjusted gross income to charity is it necessary to be concerned about donation limits. If the contribution is made to a public charity, the deduction is limited to 50% of your contribution base. For example, if you have an adjusted gross income of \$100,000, your deduction limit for that year is \$50,000.
- 4 ***Rules exist for non-cash donations.*** If you contribute property owned for more than one year, the value of the deduction is normally equal to the property's fair market value. You have an advantage when you contribute appreciated property because you get a deduction for the full fair market value of the property. You are not taxed on any of the appreciation, so, in effect, you receive a deduction for an amount that you never reported as income.
- 5 ***Remember to document.*** No deduction is allowed for a separate contribution of \$250 or more unless you have a written confirmation from the charity. A canceled check alone is not enough. If the contribution is to a religious organization solely for an intangible religious benefit (annual dues, for example) written proof is still required.

# In MEMORIAM

Following are member deaths that were reported to Pension Fund between July 1 and September 30, 2016.

## DEATHS IN ACTIVE SERVICE

Mr. D. Adrian Brown  
Big Rapids, MI  
July 9, 2016

Dr. John Halpin  
Eureka, IL  
July 31, 2016

Mr. Peter Rivera Sanchez  
Toa Alta, PR  
July 23, 2016

Rev. George Franklin  
Sherard  
Lafayette, LA  
July 6, 2016

Rev. Herbert Woody  
Slade  
Flora, IN  
July 4, 2016

Dr. Anda Zirnitis  
Canton, MO  
August 5, 2016

## DEATHS IN RETIREMENT

Mrs. Mary Aagaard  
Orlando, FL  
September 18, 2016

Mr. Edwin Alexander  
Overland Park, KS  
August 24, 2016

Mr. Vaughn Alexander  
Austin, TX  
September 5, 2016

Mrs. Elaine Anderson  
North Little Rock, AR  
August 9, 2016

Ms. Margareta  
Andersson  
Huskvarna, Sweden  
August 21, 2016

Dr. William Barr  
Palm Bay, FL  
July 29, 2016

Mrs. Patricia  
Bartholomew  
Fresno, CA  
September 25, 2016

Mr. Larry Belloat  
Greenwood, IN  
July 7, 2016

Mrs. Elsie Blanchard  
Indianapolis, IN  
August 7, 2016

Mrs. Eugenia Brazier  
Cleveland, OH  
August 26, 2016

Mr. Ernest Brown  
Atlanta, GA  
September 28, 2016

Dr. John Chenault  
Richmond, VA  
August 29, 2016

Mrs. L. Jean Clayborne  
Fort Worth, TX  
August 30, 2016

Rev. Daniel Consla  
Altamonte Spg, FL  
August 6, 2016

Mrs. Cleda Cox  
Burns, KS  
July 8, 2016

Mrs. Hazel Crozier  
Dresden, OH  
August 8, 2016

Mr. Robert Dewey  
Aloha, OR  
July 19, 2016

Mrs. Lois Dickinson  
Weddington, NC  
August 18, 2016

Rev. Alvie Dietz  
Spokane, WA  
August 18, 2016

Ms. Sharon Eichenberger  
Magnolia, AR  
June 28, 2016

Mr. M. Frisco Gilchrist  
Indianapolis, IN  
August 29, 2016

Mrs. T. Jeannette Grove  
Lake City, IA  
September 16, 2016

Mr. Gary Hagan  
Camdenton, MO  
July 12, 2016

Mrs. Patricia Helme  
Fort Worth, TX  
September 16, 2016

Mrs. Bettye Herndon  
Duncan, OK  
August 25, 2016

Dr. David Hicks  
Litchfield, IL  
July 26, 2016

Mrs. Anna Holt  
Fort Worth, TX  
August 30, 2016

Dr. Philip Horton  
Fort Wayne, IN  
September 7, 2016

Rev. Paul Ingram  
Mobile, AL  
June 28, 2016

Mrs. Maraleita Jackson  
W. Palm Beach, FL  
September 12, 2016

Mr. Stanley Kain  
Kaneohe, HI  
September 11, 2016

Mrs. Lillian Kellehar  
Lake Forest Park, WA  
July 1, 2016

Mr. Calvin Kennedy  
Lajunta, CO  
August 28, 2016

Mrs. Moray Kiehl  
Columbia, MO  
September 2, 2016

Dr. Robert Kirkman  
Louisville, KY  
September 14, 2016

Rev. W. Leslie Lowrey  
Phoenix, AZ  
September 18, 2016

Mrs. Jerry Manuel  
Trenton, MO  
July 13, 2016

Mrs. L. Louise Mattern  
Springfield, OH  
July 30, 2016

Mr. Donald McEvoy  
Chula Vista, CA  
August 28, 2016

Mr. Donald Morey  
Paradise Valley, AZ  
July 20, 2016

Mr. Russell Myers  
Beaverton, OR  
July 26, 2016

Dr. Fred Norris  
Johnson City, TN  
September 23, 2016

Mr. Ralph Pierce  
Las Cruces, NM  
October 21, 2016



Mrs. Ann Pugh  
Cincinnati, OH  
September 28, 2016

Mrs. Elizabeth Pyke  
Port Orange, FL  
July 17, 2016

Dr. John Renault III  
Richmond, VA  
August 29, 2016

Mr. Lewis Rhodes  
Erlanger, KY  
September 6, 2016

Mr. Frank Ross  
Chicago, IL  
July 16, 2016

Mrs. Dorothy Scott  
Indianapolis, IN  
July 14, 2016

Mr. Paul Scott  
Indianapolis, IN  
August 29, 2016

Chap. Domenick Sgro  
Mather, PA  
August 13, 2016

Mr. Mitchell Skelton  
Trenton, OH  
July 4, 2016

Dr. Nelle Slater  
Redding, CA  
June 27, 2016

Mrs. Bonnie Smiddy  
Rockport, TX  
July 6, 2016

Rev. R. Fred Smith  
Mount Carmel, TN  
August 6, 2016

Mrs. Betty Solley  
Apopka, FL  
July 25, 2016

Mrs. Doris Stubits  
St. Charles, MO  
August 19, 2016

Mr Loren Swanson  
Eugene, OR  
August 25, 2016

Rev Otis Swords  
Charlotte, NC  
September 14, 2016

Ms. Margaret Thompson  
Ft. Worth, TX  
August 1, 2016

Mr. Dennis Thuftedal  
Frankfort, IL  
September 24, 2016

Mrs. Wilma Washburn  
Slingerlands, NY  
September 10, 2016

Dr. Ellen Wheeler  
Oklahoma City, OK  
July 19, 2016

Mr. Herb Whitaker  
Burley, ID  
September 1, 2016

Mrs. Ruth White  
La Mesa, CA  
August 11, 2016

Mrs. Julia Willard  
Moberly, MO  
July 30, 2016

#### OTHER DEATHS

Mrs. Rada Bacon  
Sterling, CO  
September 14, 2016

Mr. Gregory Davison  
Springfield, MO  
February 9, 2016

Mrs. Kitty Fisher  
Clinton, OK  
May 18, 2016

Mr. Michael Fitzgerald  
Beech Grove, IN  
June 7, 2016

Mr. Herman Garbee  
Lynchburg, VA  
September 13, 2016

Mr. Daniel Gorjanc  
Saratoga, CA  
June 7, 2016

Mr. Jacques Hill  
Nashville, TN  
August 4, 2016

Mr. Ernest Hook  
Kansas City, MO  
August 21, 2016

Mr. Donald Marshall  
Johnson City, TN  
August 17, 2016

Mrs. Doris Murray  
Jacksonville, FL  
August 4, 2016

Ms. Jacqueline Parks  
Dallas, TX  
June 9, 2016

Mrs. Lanella Pieratt  
Bristol, VA  
July 1, 2016

Mr. Lawrence Pyle  
Bethany, WV  
August 8, 2016

Mrs. Yasuko Fukada  
Shorrock  
Claremont, CA  
June 12, 2016

Mrs. Nonie Stewart  
Texas City, TX  
July 7, 2016

Mrs. Betty Traister  
Eureka, IL  
September 5, 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 May 1 to October 31, 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!



## 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 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

James and Linda Hamlett  
Orval and Margaret Holt  
Irene Hudson  
Connie and William English  
John Trefzger

Ruth and Charles Wallace  
Charles and Jane Watkins  
Harold and Wilhelmina  
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

Thaddaeus and Jennifer Allen  
John and VarDeen Andrae  
Kelly and Jennifer Bauer  
Wayne and Virginia Bell  
Peggy Brittan  
Charlene Butz  
Brenda Cline  
William and Patricia Crowl  
Gilbert Davis  
Duncan and Tina Draper  
David and Florilda Everton  
T. Eugene Fisher and Angela McDonald-Fisher  
Dawn Fleming  
Kim Gage Ryan

James and Linda Hamlett  
Andrew Howard  
James and Nancy Johnson  
G. Curtis and Rebecca Jones  
William and Dana Lee  
Camilla Lindsey  
James and Pamela McCurdy  
Donald McKenzie  
Saundra Michael-Bowers  
James and Yvonne Prichard  
Antonio Rodriguez  
Matthew and Cayla Rosine  
Gwendolyn Runner  
Jefa Sheehan  
William and Mary Shoop  
Ted and Jennifer Weaver  
Richard and Peggy Ziglar

# Heartbeats of Faith

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

## INDIVIDUALS

Richard and S. Sue Duckworth  
Elberta Evans  
James and Yvonne Prichard  
Nancy and Michael Saenz  
Andrea Toonder

## CHURCHES

First Christian Church, Bryan, 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 2015 issue of *The Bridge*.

## INDIVIDUALS

N. Dwain and Virginia Acker  
Richard and Barbara Bable  
William and Shirley Baird  
David Baker and Priscilla Adamson Baker

India and José Mario Bobadilla  
Patricia Bonner  
Eugene and Karen Boring  
John and Helen Bray  
Nancy Brewer  
Lorna Clark

Connie and Kenneth Cookson  
Lynn and Marlene Cooper  
Kenneth Coy  
Barbara Decker  
Duncan and Tina Draper  
Richard and S. Sue Duckworth  
James Ellerbrook  
Robert and Harriette Elliott  
Elberta Evans  
Walter Giffin  
George and Suzanne Gordon  
Elena Guillen  
James and Linda Hamlett  
Opal Hanks  
Rex and Carol Horne  
Lloyd and Harriett Howard  
James and Linda Looney  
Carolyn Lyons  
James and Pamela McCurdy  
Mary Ida McReynolds  
Dorothy Messenger  
Roberta Millard  
Milton Murphy  
Kenneth Newton

Joseph and Berit Olafson  
Denise Olmsted  
Deborah Owen and Kevin Frings  
Lester and Janelle Palmer  
Luz Perez  
Martin and Dorothy Pike  
Vesta Porter  
Ann Pugh  
Joe and Elaine Pumphrey  
J. Keith and Patricia Roberson  
S. Thomas and Caroline Shifflet  
Robert and Martha Sweeten  
Archie Thornton  
Barbara Thornton  
Ruth and Charles Wallace  
Gary Warman  
Wayne and Norma Warren  
Harold and Wilhelmina Watkins  
Mary Wells  
Mary West  
Mary Wilkerson  
Claude and Gladys and Gladys Wood  
Richard and Peggy Ziglar  
Roger and Sherry Zollars

# 13<sup>th</sup> 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

N. Dwain and Virginia Acker  
Alaina Adams  
Todd and Kimberly Adams  
Tommy and Vickie Akers  
Janette Akin  
Anna Alexander  
Susan and William Anderson  
John and VarDeen Andrae  
Maurice and Thelma Ankrom  
Donald Arterburn  
Shirley Arther  
Wayne and Cynthia Ashlock  
Lela Mae and Roger Aydelott  
Davis and Ruby Babcock  
James and Beverly Bailiff  
David Baker Priscilla Adamson Baker  
Jennie and Robert Baker  
Nicanor and Elsa Bandujo  
Mary Barber  
Charles and Barbara Bare  
Betty Barker  
Ladonna Barnett  
Catherine Barone  
Virginia Bell  
Charles and Martha Beneze  
Thomas and Beverly Benjamin  
Ann Bennett  
John Bennett  
Joseph and Magda Bennett  
Claire and Charlotte Berry  
Howard Bever  
Judy Bever  
Ethel Bingham  
Betty Blakemore  
Joan Bohn  
Elaine Boling  
Patricia Bonner  
Jerry and Sheri Book  
Victor and Megan Boschini  
A. Houston Bowers  
Robert and Barbara Boyte  
James and Elizabeth Bragg  
John and Helen Bray  
Eugene and Elizabeth Brice  
Edward Bridwell  
John Bridwell  
William and Janet Elaine Briley  
Katherine Brown  
Margaret Brown  
Ralph Brown  
Stanley and Eloise Brown  
John and Janice Browning

Judith and John Browning  
Warren and Virginia Brubaker  
Jacquelin and B. Brummel  
Richard Bucher  
Arthur and Greek Buell  
Carl and Lois Burkhardt  
Ann Horton Burns  
Richard and Virginia Busic  
Hilda Bussell  
Maureece Butler  
Joan Campbell  
Angel Candelario-Sanchez  
Gloria Canedy  
Sue Cantrell Tromblee  
Evelyn Cartmill  
David Cartwright  
Brent Cary  
Juliet Cate  
Tillie Cattrell  
Machell Chalfant  
Robert Clark  
Robert and Ida-Anne Clarke  
Wilma Clary  
Ellen Cleveland  
Jeanne Cobb  
Beverly and James Coburn  
Margaret and Robert Colerick  
Jack and Patsy Collins  
Sandra Collins  
Victor and Rhonda Coriano  
Carroll and Ellen Cotten  
Verla Covey  
Marjorie Cowperthwaite  
Stephen Cranford and Myrna Jones  
Mary Jean Crews  
William and Patricia Crowl  
Catherine Cullumber  
Bruce Dame and Carol Anderson  
Daniel Darnell  
Roger and Barbara Davidson  
Mamie Davis Hilliard  
Robert and Debra Degges  
James and Wanda Dickerson  
Orris and Jean Doty  
S. Sue Duckworth  
Sondra Eddings  
Curtis Ehrmantraut  
Robert and Harriette Elliott  
Patsy English  
Barbara Enochs  
Douglas Evans  
Jane Ewalt  
John and Deborah Faircloth  
Ted and Barbara Faulconer

George and Carol Faulk  
Ronald and Toni Faust  
Martha and Howard Fawbush  
Faye Feltner  
Ricky and Margaret Fielder  
Sharon Fields  
Russell and Vicki Fincham  
Margaret Fines  
Martha and Gregory Fitch  
Doris Forcum  
Joan Fowler  
James Fraley and Carolyn Meiks-Fraley  
Virginia Fraley  
Ralph French  
Carolyn Fuller  
Elaine Fulp  
Margery Galbraith  
Allen and Catherine Garner  
Mary Garrison  
Larrie and Linda Gaylord  
Barbara Gibbs  
Walter Giffin  
Mark Gillett  
Phil Gilliland  
A. Stephen Ginn  
John Glosser  
Donald Golden  
Gerould and Bonnie Goldner  
James and Linda Goode  
Joseph and Glenis Gornik  
Howard and Valera Grant  
Mildred Gray  
Richard and Emily Guentert  
Jorge and Jalma Guevara  
Helen Guy  
Lisa Haley  
Phyllis Augustine Hammond  
William and Dorothee Hansen  
Annette Harden  
John and Judith Hart  
Mary Hartley  
Doris Hartstack  
Brenton and Christina Haworth  
Carol Hayes  
Sue Headley  
Rex and Evelyn Heavin  
William Helsabeck  
Jane Herrington  
J. Leroy and Gwendolyn Hershiser  
Max and Carolyn Hickerson  
Herbert and Shirley Hicks  
Leslie L. Hildreth and Thomas Mark Denton  
Claudette Hill  
Henry and Kathryn Hilliard  
Robert and Helen Hodkins  
Betty Hogan  
James and Deloris Holiman  
Paul and Wanda Holman  
Marion and Carolyn Hopkins  
Marilyn Hotz  
S. Joan Houston  
Lloyd and Harriett Howard  
Kathryn and Roland Huff  
Dorothy Hughes  
Loretta Hull  
Judith Hunt  
Norman and Judith Hunt  
Lauralee Ihler  
John and Toni Imbler

Dawn and David Ingram  
Patsy Irons  
Eileen Janzen  
Sharon Jarman  
Charlotte Johnson  
Donald Johnson and Jeanne Davis-Johnson  
James and Mary Johnson  
Elizabeth Jolly  
Donald and V. Kathleen Jones  
J. Paul Jones  
Roland and Phyllis Jones  
Ralph and Esther Keller  
William and Vivian Keller  
Kathleen Kelley  
Mary Kelley  
Sandra Kelsey  
Sarah Kenerley  
Corinne Kerfoot  
Betty Kerr  
Edward and Mary Kicklighter  
Charles and Virginia Kincaid  
Joy Kinder  
Bonnie Kirkman  
Brenda Kirkpatrick  
Rebecca Klash  
Edward Kolbe  
R. Burnell and Emily Krager  
Earl and Anna Kragnes  
Brian and Margaret Krebs  
Robert and Shirley Kroh  
Shirley Kroh  
Larry and Sharon Kuntz  
Joanne Laird  
Joyce Lake  
Judith Landry  
Don and Alice Jane Lanier  
Nancy Laslo  
John Lau and Betty Swee-Sian Lau  
Ruth Lee  
Laverne and Betty Leigh  
Jere' Leverette and Patsy Wells  
Billie Sue and Donald Lightfoot  
Mary Lou Linhardt  
David and Sharon Livingston  
James and Linda Looney  
Ana Loubriel  
Lanny Lybarger  
Margaret Lyons  
James Mackey  
David and Cathy Mansfield  
Howard and Dorothy Marshall  
Stephen and Elaine Massie  
Robert and Jean Matthews  
Frances Mayberry  
Marilee McCallister  
Cynthia McCrae  
James and Pamela McCurdy  
Clyde and Hilda McKee  
Donald McKenzie  
Phillip and Tana McKinley  
Georgia Meece  
David Meeker  
Dorothy Messenger  
Ralph and Ann Messick  
Betty Mikesell  
John Scott Miller  
Numa Miller  
Mary Mitchell  
Diep Mong and Thi Ngo  
Benna Moore

Cheryl Moore  
 F. Terry and Marilyn Moore  
 John and Cheryl Moore  
 John and Judith Moore  
 Richard and Constance Moore  
 Donald and Carol Moseley  
 Duane and Shirley Moss  
 Mary Lee Moxley  
 David and Ruth Nash  
 Enos Nelson  
 Chris and Sherry Nettles  
 Phan Nguyen  
 George Nikolas and  
 Eunice Donges  
 B. Dinsmore and Joann Nisbet  
 Ray and Anna Nixon  
 Marlene Norman  
 William and Patricia Nottingham  
 Lauren and David Odell-Scott  
 Melanie Odom-Groh  
 Joseph and Berit Olafson  
 Enid Olivieri-Ramos and  
 Ceferino Aponte  
 Michael and Cheryl Omundson  
 Connie Palmer  
 Diana Palusko  
 Leslie and Deanna Peterson  
 Robert and Janet Pickerell  
 James and Mary Jane Pierson  
 Loraine Pitman  
 Vesta Porter  
 Tommy and Kathleen Potter  
 James and Patsy Potts  
 James and Susan Price  
 Barbara and Ernest Pruitt  
 Ann Pugh  
 Joe and Elaine Pumphrey  
 Victoria Ramga  
 Sheila Ratcliff  
 Paul Rathbun  
 Carol Rawlings

Carol and John Rawls  
 Kathleen and William Reinger  
 Tina Reinhardt  
 Betty Reneau  
 John Richardson  
 Graham and Sue Riggs  
 Leon and Janet Riley  
 Joan Rodgers  
 Eliseo and Elizabeth Rodriguez  
 Richard and Jean Roland  
 Patrice and Charles Rosner  
 Terry Rothermich  
 Teresa and Richard Royster  
 Gwendolyn Runner  
 Charles and Anne Sanders  
 Mary Lou Savage  
 Margaret Sawyer  
 Shirley Sawyer  
 Mary Ellen Scarbeary  
 James and Charlottee  
 Scarborough  
 Vernon and Lois Scott  
 Seal Family Revocable Trust  
 John Sexton  
 Phillip and Frances Sharp  
 S. Thomas and Caroline Shifflet  
 Beulah Shirley  
 Charles and Penny Shorow  
 Robert and Beatrice Simpson  
 Emily Smith  
 Nathan and Karen Smith  
 Roger Smith  
 Randall and Anne Smithson  
 Lonnie and Vicki Southern  
 James Spear  
 Henry Lee and Jacquelin  
 Spencer  
 Jimmie and V. Joanne Spiller  
 Gene and Sallie Spillman  
 Rodney and Maria Spitler  
 Nancy Squier

C. Roy and Anne Stauffer  
 Robert and Martha Stauffer  
 Carlene Kay Beasley Steel  
 C. Thomas and Cheryl Steiner  
 John and Dawn Kizzia Stemple  
 Glen and Joyce Stewart  
 James and Gail Suggs  
 Betty Sullivan  
 Richard and Alice Sweeney  
 Robert and Martha Sweeten  
 Jeanine Sweetzer Rodefer  
 Betty Taber  
 William Tarr  
 Janice Tatlock  
 Marilyn Taylor  
 Dorothy and Eddie Thomas  
 Neva LaVaughn Thomas  
 Robert Thompson  
 John and Lila Thrasher  
 F. Richard and Mavis  
 Throckmorton  
 Judith Ticknor  
 Willie and Margaret Timmons  
 Carl Tinnea  
 Fred Toney  
 Patricia Trader  
 Joyce Trickett  
 Judith Troxler  
 Clarence and Martha Tucker  
 Mary Jane Tyler  
 David and Lola Van Horn  
 Joyce Veatch  
 Arthur Vermillion  
 Winie and Angel Vicente Peiro  
 John Von Almen  
 Beverly Walden  
 John and Katherine Walker  
 Milo Walker Marr  
 Richard and Dorothy Walters  
 Sheron Ward  
 E. Ted Warren

George Wascovich  
 Evelyn Watkins  
 Rosemary and Leroy Weber  
 Claylon Weeks  
 Robert and Lois Weitzel  
 Mary West  
 John and Ruth Weston  
 William and Mary Wheatley  
 Argelia Colon Whitacre  
 Curtis and Wanda White  
 Dolores White  
 William and Lois Whitehurst  
 Gregory and C. Widener  
 David and Win Wilde  
 Mary Wilkerson  
 Grace Williams  
 Clark and Barbara Williamson  
 Marla Wills  
 Douglas Wirt  
 Marsha Wolfersberger  
 Claude and Gladys Wood  
 Richard and Ruth Woods  
 Robin Wooldridge  
 Sally Wright  
 John and Nancy Wylie  
 Cecil Yates  
 Eunice Yoo  
 Dennis and Karen Zimmerman

#### CHURCHES AND ORGANIZATIONS

Clintonville Christian Church,  
 Paris, KY  
 North Christian Church, Fort  
 Wayne, IN  
 Mountair Christian Church,  
 Lakewood, CO

## 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  
 Darlene Adkins  
 Tommy and Vickie Akers  
 Charles and Janette Akin  
 Anna Alexander  
 Don and Judy Alexander  
 John Alford  
 Albert Allen  
 James Allen and Jean Nichols  
 Patricia Allred  
 Luisa Alvarado  
 Ellen and Thomas Anderson  
 Nancy Andress  
 Jose and Eva Araya  
 Anne Atkins  
 Marilyn Ausherman  
 Karen Austin  
 Walter and Carol Austin  
 Lela Mae and Roger Aydelott  
 Richard and Barbara Bable  
 Laura Bacerra  
 James and Beverly Bailiff

Robert and Linda Kemp-Baird  
 William and Shirley Baird  
 David Baker and Priscilla  
 Adamson Baker  
 Deanna Baker  
 Jennie and Robert Baker  
 Mary Bancroft  
 Vernon T. Banks  
 Mary Barber  
 Jack and Thelma Barker  
 Edith Barley  
 Betty Bartley  
 Frances Barton  
 Kelly and Jennifer Bauer  
 Wendy and Charles Bayer  
 Jean Beam  
 Alfred and Edwina Beaver  
 Albert Beck  
 Audrey Beck  
 Curtis Becker  
 Lynn Beinke  
 Wayne and Virginia Bell  
 Charles and Martha Beneze  
 John Bennett

*continued on page 26*

*Ministerial Relief, continued from page 25*

Roy and Amy Bentley	Shirley Compton	Bernice Franke	Irene Hudson
Claire and Charlotte Berry	Harriett Conner	Elizabeth and Edward Frazier	Kathryn and Roland Huff
Howard Bever	Rita Cooley	Arthur and Donna Freund	J. Edward and Josephine Hughes
Michael and Rena Bever	Victor and Rhonda Coriano	Elaine Fulp	Hazel Hunt
William and Margaret Bingham	Verla Covey	Barbara and Raymond Galloway	Ronald I. Hurst
India and José Mario Bobadilla	Stephen Cranford and Myrna Jones	Allen Garner	John and Shirley Ihle
Trent and Norma Bobbitt	Melba Crank	Jack Garrett	Christina Irvin
Ben Bohren	Mary Jean Crews	Joseph Garshaw	Eldon and Gloria Irving
William and Lucille Booth	Joann Cummins	Joyce Gartrell	John and Shirley Jackson
Sherry Bouchard	Betty Curtis	Larrie and Linda Gaylord	May Jackson
A. Houston Bowers	Brian and Laura Daly	Jill Gearhart	Donald and Sharon Jarman
Sonya Brabston	Jack and Sharon Daniel	Barbara Gibbs	JoAnn Jassman
Danny Bradley	Richard D'Antonio	Elaine Giermak	Max and Peggy Jenkins
Robert and Ruth Bradley	Daniel Darnell	Walter Giffin	Camilla Johnson
Don Brewer	Barbara Davidson	Daniel and Linda Gilbert	Darrell and Janet Johnson
Donald and Nancy Brewer	William Davidson	Effie Giles	Donald Johnson and Jeanne Davis-Johnson
Donald and Barbara Brezavar	Dauna and William Davis	A. Stephen Ginn	Gregory and Rebecca Johnson
Eugene and Elizabeth Brice	Dorothy Davis	John Glosser	Judith Johnson
John Bridwell	Donald and Ruthann De Baets	Robert and Linda Glover	Charles and Barbara Jones
William and Virginia Brigman	David Dean and Bonnie Darnall	Brett and Elena Gobeyn	G. Curtis and Rebecca Jones
Janie Briley	Kenneth and Nellie Dean	David and Lois Goin	Joe and Sarah Jones
William and Janet Elaine Briley	David and Barbara Decker	Don and Larene Good	Lajune Jones
Peggy Brittan	James and Wanda Dickerson	Larene Good	Robert and Esther Jones
Elsie Britton	B. Dinsmore and Joann Nisbet	George and Suzanne Gordon	Dale and Mary Lee Jorgenson
Myra Britton	James and Jane Donahoo	Glenis Gornik	Matthew and Lisa Keith
Loren Broadus	Dorothy Drane	David and Norma Goss	Narka Keller and William Ryan
Jewell Brooks	Duncan and Tina Draper	Roda Grubb	William and Vivian Keller
Carrie and Calvin Brown	S. Sue Duckworth	Elena Guillen	Dale Kelley
Gerald and Susan Brown	George and Judith Dudley	James Guthrie	Lucille Kelly
Lloyd and Katherine Brown	W. Joel and Karon Duffield	William and Delores Gwaltney	Sarah Kenerley
Robert and Doris Brown	Rolianne Dulcio	Pansy Haines	Corinne Kerfoot
John and Janice Browning	Rhaelea Duncan	Shirley Hallock	Sharon and Michael Kiesel
Roy and Geraldine Browning	Barbara Dunn	R. Terry and Esther Halstead	Richard and Catherine Kilgore
David Bruce and Alice Tonkinson	David and Helen Dunning	James and Linda Hamlett	Bonnie Kirkman
Jacquelin and B. Brummel	Beverly Duval	Nancy Hanby	Linda Kirkman
Cleveland and Linda Bryant	William Dyer Robinette	Lillian Hankins	Frances Knox
Bonnie Brynteson	Kathryn and James Dyson	Berlin and Opal Hanks	Thomas and Olga Kooreman
Arthur and Greek Buell	Chester Earls	William and Dorothee Hansen	Earl and Anna Kragnes
Roy Bullock and Anna Lombardo-Bullock	Sanders East	Gerald Harper and Elizabeth Allen	James and Patricia Kratz
Carol Burkhalter	Dolores Edwards	John and Judith Hart	Sharon Kuntz
Nancy Burton	Ester Edwards	Sharman Hartson	Joe and Barbara Lacy
John and Dorothy Cachiaras	Robert and Coletta Eichenberger	Anita Hauert	Joanne Laird
Philip and Julie Calef	Rudolph Eichenberger	David and Twylah Haun	Lloyd and Martha Lambert
Gail Campbell	James Ellerbrook	Twylah Haun	Raymond Lambert
N Gene and Janet Carlson	Robert and Harriette Elliott	Carol Hayes	S. Yvonne Lambert
John Carter	Robert Elliott	Rex and Evelyn Heavin	Judith Landry
David Cartwright	Jean Elmore	Martha Helms	Don and Alice Jane Lanier
Mary and Brent Cary	Charles and Frances Nadine Elswick	W. Dennis Helsabeck	Fletcher Larrow
James Caton	Daniel and Barbara Entwistle	William Helsabeck	Richard and Nancy Laslo
Mary Caudle-Kidd	Jose and Maria Escamilla	Donald Helseth	John Lau and Betty Swee-Sian Law
Young Chang and Bonnie Ha	Elberta Evans	Luwanda Higgins	Virginia Laws
Carlos Chavez	David and Florilda Everton	Charles and Marilyn Highfield	Marvin and Mary Kathryn Layman
Robert and Ida-Anne Clarke	Jane Ewalt	Janice Hill	Helen Lemmon
Marlene Clayton	Deborah Faircloth	Marjorie Hill	Clarence and Rozella Lever
Ellen Cleveland	O. David Farrar	David and Julie Hockensmith	Truce Voss Lewellyn
James and Janice Clifford	Janet Farrior	Robert and Helen Hodkins	Deborah Lewis
Larry Clifton	Ted and Barbara Faulconer	Marilyn and John Holloway	Mary Ann and Charles Lewis
Ramona Clifton	George and Carol Faulk	Orval and Margaret Holt	Camilla Lindsey
Brenda Cline	James Finch	Elbert Joe and Betty Hood	David and Sharon Livingston
M. June Cline	T. Eugene Fisher and Angela McDonald-Fisher	Dana and Robin Hoover	Mildred Livingston
Thelma Cloud	F. Clark and Mattie Ford	Donald Hoover and Ann Wheat	Janet Long and Daniel Clark
Robert and Joyce Coalson	John and Marilyn Foulkes	Marion and Carolyn Hopkins	
Beverly and James Coburn		Dorothy Hopper	
Mary Coe		Rex and Carol Horne	

Richard and Janice Lord  
W. Leslie and Sadie Lowrey  
Lanny Lybarger  
John and Margaret Lyons  
June MacDonald  
Arne and Virginia MacFarlane  
Robert and Shirley Magee  
Richard Mahoney  
Sue Mahoney  
Nancy Marsh  
Sheryl Martin  
Betty Massoni  
Robert and Jean Matthews  
Dortha May  
Frances Mayberry  
Martha McBroom  
Donald and Myrna McClenny  
Thomas and Karen McCormick  
Kerry McCullough  
Linda McDougal  
Ruth McElveen  
Daniel and Karen McEver  
Dennis McKee  
Donald McKenzie  
Phillip and Tana McKinley  
Mary Ida McReynolds  
David Meeker  
Betty Joann Merritt and  
Jerry Lee  
Wayne and Carol Meyer  
Milton and Betty Mikesell  
Mabel Miller  
Virginia Miller Taylor  
Joan and Ronald Mistur  
Kay and Morris Mitchell  
Mary Mitchell  
M. Eugene and Sondra  
Mockabee  
Benna Moore  
Glenn and Joyce Moore  
Robert Edwin Mooty  
Donald and Carol Moseley  
Mary Lee Moxley  
Patricia Naylor  
Enos Nelson  
Janet Nelson-Arazi and  
Salomon Arazi  
Edith Newby  
Marianne Nichols  
James and Ruth Nix  
Marlene Norman  
John Norris and Nora Beiswenger  
Nancy and Thomas Norwood  
William and Patricia Nottingham  
Helen Nutt  
Bernard and Ann Oakes  
Richard and Mary Ober  
Denise Olmsted  
Olga Oquendo  
Pilar Ortiz  
Linda Ottosen  
Deborah Owen and Kevin Frings  
Mable Owens  
Margaret Owens  
Robert and Joan Painter

Connie Palmer  
Lester and Janelle Palmer  
Garland Pannell  
John and Arline Parish  
Thomas and Beverly Parish  
Amanda Parker  
Edward and Jane Parrish  
Arlis Peer  
Clifton and Arlene Peightal  
Luz Perez  
Robert and Debora Perry  
Ralph and Nancy Peters  
Laurence and Nancy Pew  
James and Lois Pifer  
Martin and Dorothy Pike  
Gary and Linda Prichard  
Virginia Priest  
Fred and Sandra Pugh  
Joe and Elaine Pumphrey  
Donna Pursley  
Richard and Helen Randall  
Paul Rathbun  
Carol and John Rawls  
Ruth Reather  
Luther Redmon  
George and Sue Reese  
Beverly Reeves  
Barbara and Daniel Regan  
Tina Reinhardt  
Oren and Florence Reneau  
Homer and Janice Richardson  
Janet Richardson  
Elizabeth Richey  
Ralph and Carolyn Ricksecker  
Judith Ridlen  
Robert and Kathryn Riester  
Omar Daniel Rios and Doranoemi  
Tordella Rios  
J. Keith and Patricia Roberson  
Emily Roberts  
William and Bennita Robertson  
William Rodefer and Jeanine  
Sweitzer Rodefer  
Joan Rodgers  
Eliseo and Elizabeth Rodriguez  
Beverly and Colin Rose  
Patrice and Charles Rosner  
Cy and Vera Rowell  
Rebecca and Gerald Rudberg  
Jim and Janet Rudd  
Aubrey and Isolen Sal Ome  
McFarquhar  
Nancy Salsberry  
Deane and Naomi Satterwhite  
Guy and Loretta Sawyer  
Margaret Sawyer  
James and Olive Schimmel  
Charles and Joy Schmidt  
Lawrence Schreiber  
Paul and Deborah Seal  
Mary Sgro  
Jefa Sheehan  
Dewitt and Jean Sheffield  
Beulah Shirley  
Frances Shorrock

Dale Shreeves  
G. David and Dale Shreeves  
Tommie Siesky  
William Sikes  
G. Hood and Doris Simon  
Sarah and Victor Singer  
Helen Skinner  
Emmet Smith  
Franklyn Smith  
Jack and Donna Smith  
Jerry and Ann Smith  
Nathan and Karen Smith  
Roger Smith  
Whitfield Smith  
Jack and Lana Snellgrove  
William Snider  
William and Margaret Spangler  
Henry Lee and Jacquelin  
Spencer  
Larry and Treva Spradley  
Nancy Carol Stahl  
Robert and Kay Stegall  
C. Thomas and Cheryl Steiner  
Keith and Jacelyn Stephenson  
Peter and Sue Suk  
Betty Sullivan  
Jacquelyn Meece and  
Leslie James Summers  
Martha Sutter  
Robert and Martha Sweeten  
William Tarr  
Charles Taylor and Elizabeth  
Whitmire-Taylor  
Gail Taylor  
Marilyn Taylor  
Necia Tegarden  
Doris Thompson  
John and Lila Thrasher  
Bonnie Thurston  
Carl Tinnea  
Ann Tinnell  
Edgar and Marian Towne  
Leo and Betty Traister  
Darryl and Dolores Trimiew  
Clara Turner  
Wendell and Phyllis Turner  
Mary Jane Tyler  
Vernon and Martha Ummel  
David and Lola Van Horn  
Charles VanBebber  
Harriet Vanlew  
David and Aida Margarita Vargas  
Juanita Vegiard  
Arthur Vermillion  
Jack and Virginia  
Wachenschwanz  
Ruby Wade  
A. Guy Waldrop  
Charlotte Wallace  
Ruth and Charles Wallace  
Martha Waller  
Richard and Dorothy Walters  
Gary Warman  
Wayne and Norma Warren  
George Wascovich

David Waser  
Gerald and Delores Waters  
Harold and Wilhelmina Watkins  
Diana Weaver  
Ted and Jennifer Weaver  
Nancy and Reginald Webb  
Charles and Alice Weber  
Mary Wells  
Nancy Whetstone  
Argelia Colon Whitacre  
Carl White  
Dolores White  
Judith Whitehouse  
Jerry and Mary Beth Williams  
June Williams  
Marilyn Williams  
John and Frances Winkler  
Ruth Winn  
Richard and Ruth Woods  
Mary Workman  
Marilynn Works  
Deborrah and John Wray  
L. Winston and Sandra Wright  
Fred and Pauline Zacharias  
Walter Ziffer and Gail Roseuthal  
Richard and Peggy Ziglar  
Elberta Zimmer  
Roger and Sherry Zollars  
Elizabeth and Donald Zumwalt

## CHURCHES AND ORGANIZATIONS

Bethany Christian Church,  
Houston, TX  
Central Christian Church,  
Hermitage, PA  
Central Christian Church,  
Walla Walla, WA  
Christian Church in Ohio  
Federated Church of  
W. Lafayette  
First Christian Church of The  
Beaches, Neptune Beach, FL  
First Christian Church,  
Arlington, TX  
First Christian Church,  
Bolivar, MO  
First Christian Church, Bryan, TX  
First Christian Church,  
Charleroi, PA  
First Christian Church,  
Edwardsville, IL  
First Christian Church,  
Idaho Falls, ID  
First Christian Church,  
Manhattan, KS  
First Christian Church,  
Morgantown, WV  
First Christian Church,  
Republic, MO  
Hope Church, Bound Brook, NJ  
North Christian Church,  
Fort Wayne, IN  
Ridglea Christian Church,  
Fort Worth, TX



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

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

Visit [www.pensionfund.org/products-and-services](http://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.



# 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

## IN THIS ISSUE:

- Hear about exciting **FINANCIAL EDUCATION** opportunities through **EXCELLENCE IN MINISTRY**
- Learn more about **MECHANICSVILLE CHRISTIAN CHURCH** and how **REV. WILL PANNELL** practices sacrificial saving
- **DISCOVER** what **COMPOUNDING INTEREST** can mean for your retirement
- Refresh yourself on **END-OF-YEAR TAX REMINDERS** and exemptions for **GIVING**



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



866.495.7322



Visit us on the web:  
[www.pensionfund.org](http://www.pensionfund.org)



Send us an email:  
[pfcc1@pensionfund.org](mailto:pfcc1@pensionfund.org)



PO Box 6251  
Indianapolis, IN 46206-6251