

BRIDGE

PENSION FUND SPRING 2014

SMART
BENEFITS.
SMART
EMPLOYERS.



Mark Palmer, CEO of Woodhaven, shares a smile with Lucy, who is supported by Woodhaven.

The results are in!

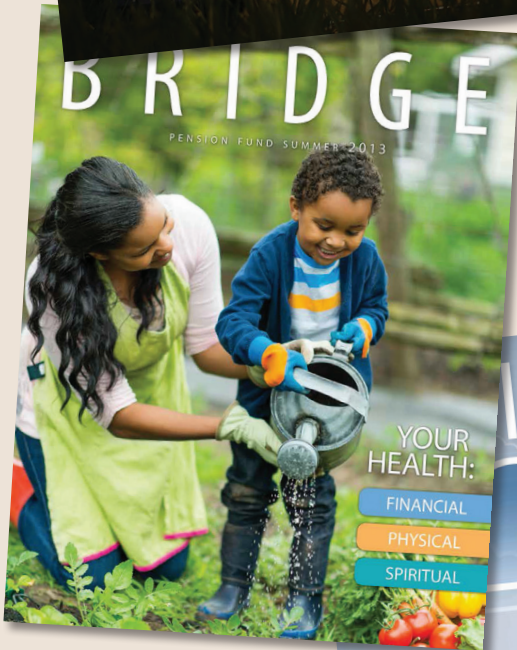
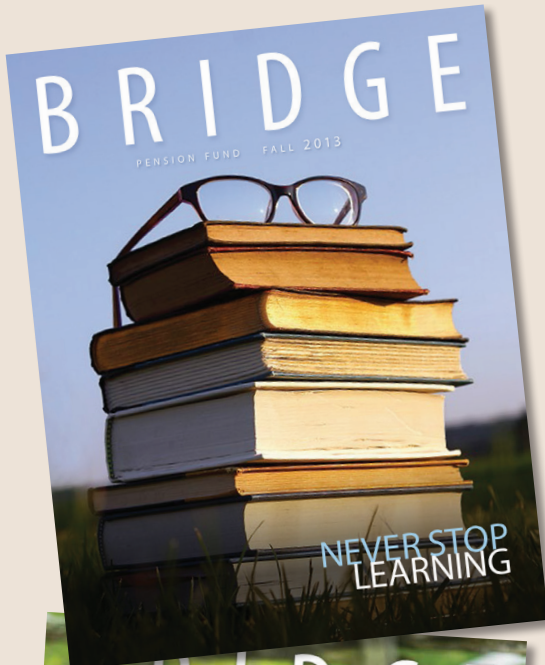
Thanks for your valuable feedback on *The Bridge* readership survey! Here's what you had to say:

- You want to hear more about retirement programs and the economy, organizational updates, and health and wellness.
- The two most popular articles are the President's Message and Treasurer's Corner.
- A majority of readers who participated in the survey prefer to receive *The Bridge* electronically.
- Readers had some suggestions:
 - becoming more mobile-friendly
 - including more information for those approaching retirement.

We appreciate your readership and will continue to focus on issues relevant to you.

"The Bridge is reflective of the trusted, compassionate ministry that has long characterized Pension Fund through the decades."

– Reader, *The Bridge*



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PENSION FUND
SPRING 2014

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On the Cover

In our Employer Spotlight Q&A, Woodhaven CEO Mark Palmer shares how his organization leverages Pension Fund retirement benefits to attract top-notch employees.

JAMES P. HAMLETT FROM THE PRESIDENT

Objectives for 2014



At Pension Fund, our number one objective is to achieve investment performance that will sustain pensions and retirement savings and provide our participants with returns that will enhance their financial wellbeing.

We had good success in 2013. Yet, given the balanced nature of our investment portfolio, it is unreasonable to think that we could achieve a return as great as any one index, such as the Dow, which was up an impressive 26.8%. We did, however, surpass the various benchmarks we use to measure our performance.

Additional credits and interest earnings in 2014

Because investments performed well and reserves against future market downturns were deemed sufficient – even taking into account market volatility in January – the Pension Fund Board of Directors approved a Special Apportionment of 6.5%, based upon pensions or pension credits at December 31, 2013. The Special Apportionment will be applied to pensions or as pension credits on July 1, 2014. Over the past 10 years, Special Apportionments have increased Pension Plan credits by an average

of 3.65%, even taking into account three years in which no Special Apportionment was granted.

Similarly, the Board of Directors approved Good Experience Credits of 8.5% on tax-advantaged accounts open on January 1, 2014, based upon the average principal balance of the accounts during 2013. This includes the Tax-Deferred Retirement Account, Roth IRA and legacy IRAs. Good Experience Credits will be applied to accounts on March 31. Taken together with the base interest rates on these accounts, the 12-month return will have been 11.75%. Over the past 10 years, the average return has been 7.46%.

In addition, the Board approved Good Experience Credits of 8.5% for Benefit Accumulation accounts. Taken together with the base interest rates on these accounts, the 12-month return will have been 10.5%. Over the past 10 years, the average return has been 6.17%.

Key Takeaways:

- A Special Apportionment of 6.5% and Good Experience Credits of 8.5% were approved at the February Board of Directors meeting.
- The organization completed the pilot phase of the online member portal as part of the *BelieveIT!* project.
- Pension Fund has many objectives for 2014, including providing additional staff training and introducing two new retirement programs.

Goals moving forward in 2014

Given many of our information technology issues have been addressed (see sidebar article), we are now expanding our attention to include other objectives. When achieved, these objectives will

position your Pension Fund to serve more effectively in a variety of ways. In the coming months we will focus on the following:

- To provide additional staff training and revise operational procedures to restore and enhance responsiveness to a level we all expect
- To add staff positions focused on enhancing Pension Fund's level of service and communication
- To introduce new products such as a traditional IRA and Roth 403(b)
- To reactivate the Benefit Accumulation account program, which has not been offered to new participants for several years
- To address other services and programs in support of the ministry
- To enroll new participants (individuals and employers) in all programs

We are under no illusion that all of these objectives will be completed in 2014, as some will take longer to achieve. Many, however, will be accomplished this year. We are excited and focused.

Nothing is more satisfying to my colleagues, the Pension Fund Board of Directors and me than to enhance the financial wellbeing of those we serve. The above steps will support this goal. And, it's the reason we are delighted to be in the position to financially support our members through Special Apportionment and Good Experience Credits. While we can't promise we will be able to approve these every year, you can count on our continuing commitment to "support the ministry" in meaningful ways.

James P. Hamlett
President
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BelieveIT! Update

BelieveIT! has been a long journey. Designed to enable Pension Fund to provide information access by participants and employers alike, the online member portal will allow you to access all your accounts (both defined benefit and defined contribution) when you want – and securely. It will also provide you the opportunity to create different projections to forecast your retirement income.

The implementation of *BelieveIT!* has not been as smooth as everyone would have hoped. With each challenge, my colleagues stepped up to meet it, resolve it and solve the underlying problem. I cannot praise them highly enough for their tenacity, dedication and commitment to serving you well.

Most of the data processing and reporting issues have now been addressed, and the system is normalized. Our online member portal was tested in January among a select group of users. The feedback from the pilot phase in January revealed some improvements that Pension Fund will make before introducing the portal to all members this year.

Our next steps after introducing portal access are additional system enhancements to allow you even greater access to information about your accounts. We look forward to taking these next steps in serving you. Stay tuned.

TREASURER'S CORNER

Financial update as of December 31, 2013

Pension Fund net assets available for benefits as of December 31, 2013 were \$3 billion. This represents an increase of 13% from December 2012. The Pension Plan remains fully funded and within the guidelines as set forth by policy. The growth in net assets is directly related to investments performance. The contribution of investment returns/gains improved by 36% over the year compared to 2012 while distribution and program expenses increased by 5%. The domestic (U.S.) equities investments were extraordinarily strong throughout 2013, and our fund managers outperformed their benchmarks.

Interest rates for Pension Fund programs increased for 1Q 2014

You may have noticed the rates on the Tax-Deferred Retirement Account, Benefit Accumulation account and Roth IRA all increased in first quarter of 2014. We believe our rates continue to be very competitive to similar products and specifically those that protect members from “downside risk.” This is a term used to explain that when investment markets are declining, your account balance is not adversely impacted as it might if it were, for example, a mutual fund. With the declaration of Good Experience Credits and a Special Apportionment at our February Board meeting, our members are able to realize additional benefits to their account balances and pension credits.

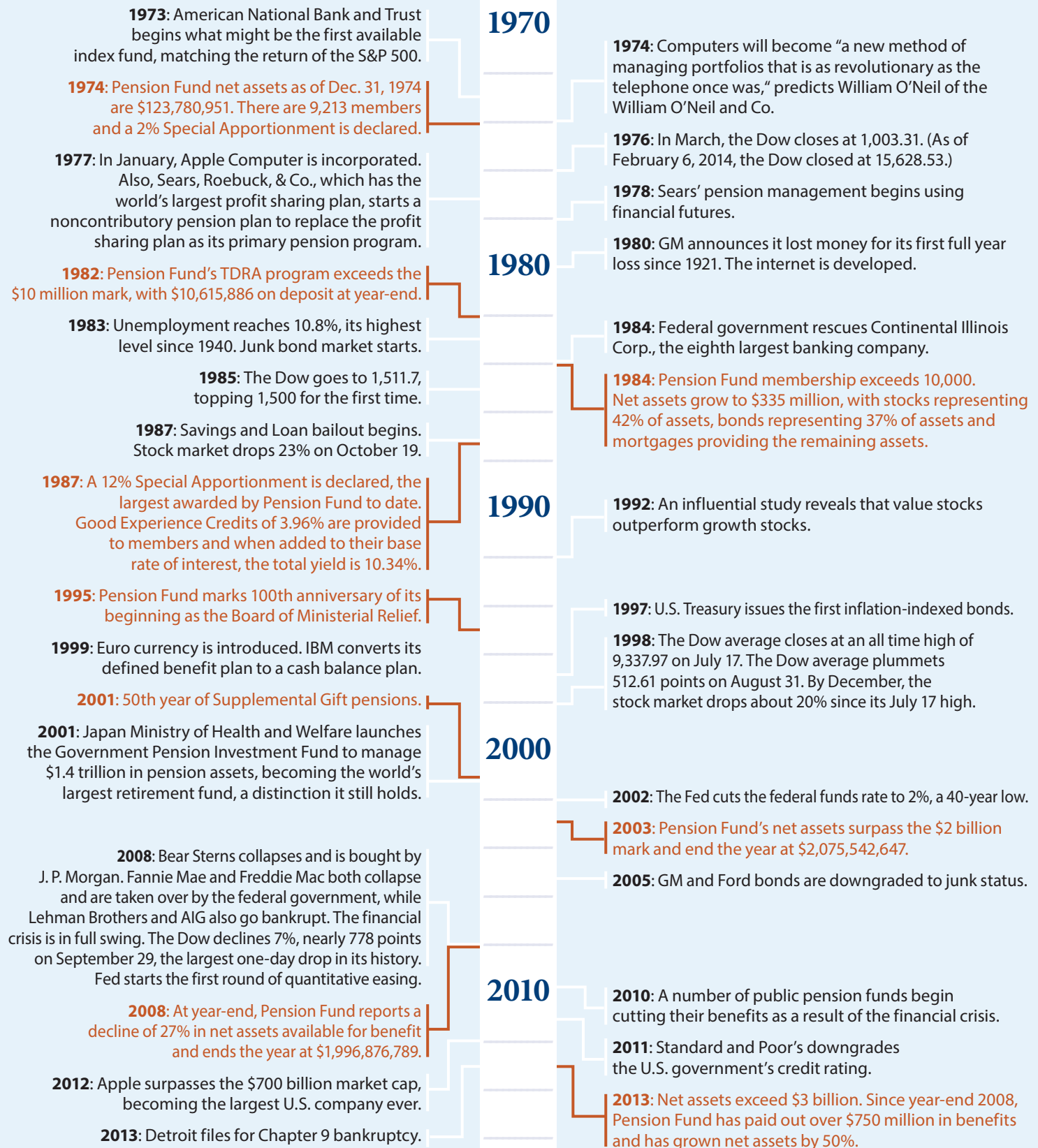
A 40-year journey of key decisions impacting investments

One of my responsibilities at Pension Fund is to stay current with industry trends and activities. For example, I read a variety of magazines and articles that are specific to the pension industry. One of the periodicals that I often read is Pension and Investments (P&I), an international money management newspaper. Recently, P&I celebrated its 40th year by sharing a timeline of key events that has shaped the pension industry, as well as endowments and foundations, over the past 40 years (see timeline, opposite page). I share only those events that most relate to your Pension Plan with Pension Fund. You'll see that the investment market fluctuated many times over the past 40 years, with the most recent market collapse occurring in 2008, but Pension Fund was still able to recover and grow net assets to over \$3 billion in 2013. Enjoy. And, as always, 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



Highlights of PF Investment History, 1970s – Present



WHAT YOU NEED TO KNOW

Pension Fund Announces Special Apportionment and Good Experience Credits

At its Feb. 27-28 meeting, the Pension Fund Board of Directors approved a 6.5% Special Apportionment for members receiving retirement and surviving spouse pensions, as well as active members accumulating pension credits.* Special Apportionments are based on December 2013 credits, and are applied July 1, 2014.

The Board also declared a Good Experience Credit of 8.5% for Tax-Deferred Retirement Accounts, Benefit Accumulation accounts and the Roth IRA. Good Experience Credits will be applied March 31, 2014.

What are Good Experience Credits and Special Apportionments?

Special Apportionments are similar to a cost-of-living adjustment (COLA) increase, but linked more directly to the Pension Plan's funding level. They are unique to Pension Fund and the Pension Plan, and are additional pension credits awarded based on review of reserves required for any potential market decline. When reserves exist above what is required by policy, the Pension Fund Board of Directors may declare a Special Apportionment for all participants. They are awarded as a percentage of the accumulated

This marks the first year Good Experience Credits have been approved for the Roth IRA, which was introduced just two years ago.

pension credits in a Pension Plan member's account.

Good Experience Credits apply to Pension Fund's Tax-Deferred Retirement Accounts, Roth IRA and Benefit Accumulation accounts. They provide the opportunity for extra interest earnings in those accounts. Each year, the Pension Fund Board of Directors reviews the reserves required for current and future benefits, as well as reserves needed for any potential market declines. When reserves exist above what are required, the Pension Fund

** Those receiving disability pensions will not receive a Special Apportionment, but will receive a cost-of-living increase on the anniversary of their enrollment.*



Board may declare Good Experience Credits for all participants.

Why are these features important to your retirement?

In short, Good Experience Credits and Special Apportionments increase your retirement income through Pension Fund.

Based on the annual percentage average of Special Apportionments over the past 10 years, a pensioner who began receiving a benefit of \$1,000 per month 10 years ago would receive a pension of \$1,338 per month (as of July 1, 2013). The Special Apportionment also applies to additional benefit annuities. Special Apportionments are fully funded on an actuarial basis, which means that all previous Special Apportionments are included in the base for any current increase.

After applying the Good Experience Credits, Tax-Deferred Retirement Accounts and Benefit Accumulation accounts will have earned an effective rate of approximately 11.75% and 10.5% (respectively) over the year (ending March 31, 2014).

To learn more about these features, contact us at (866) 495-7322 or visit us online at www.pensionfund.org.

Key Takeaways:

- Unique to Pension Plan, Special Apportionments are similar to a cost-of-living adjustment (COLA) increase.
- Good Experience Credits provide the opportunity for extra interest earnings toward Tax-Deferred Retirement Accounts and Benefit Accumulation accounts.
- Both of these Pension Fund benefits can make a positive impact on your retirement savings over time.

EMPLOYER SPOTLIGHT

Q&A with Mark Palmer, CEO of Woodhaven

Woodhaven, located in Columbia, Mo., is a Christian Church (Disciples of Christ)-affiliated community specializing in care of those with developmental disabilities. For years, Woodhaven has partnered with Pension Fund in offering the Pension Plan to its employees, and more recently has offered the option to contribute to a Tax-Deferred Retirement Account (TDRA) and Roth IRA. We spoke with Mark Palmer, Chief Executive Officer at Woodhaven, about how Woodhaven's retirement benefits through Pension Fund have helped attract quality team members.

Can you tell us more about your organization?

Woodhaven helps individuals with developmental disabilities to live independently and work toward their goals and dreams. We do this by providing support for everyday living through our exceptional staff, opportunities to be included in the community, houses and apartments that individuals are proud to call their homes, and services to protect and improve their health.

What makes your organization unique? Woodhaven is a partnership (or, as we like to think of it, a team) among individuals with developmental disabilities and their loved ones, the Christian Church (Disciples of Christ) and the community of Columbia, Missouri. The combination of encouraging family support, a foundation in faith and a truly caring and generous community has allowed Woodhaven to provide a lifetime continuum of support. We still support the first person who came to Woodhaven in 1964 – and many others we've supported for decades – and we're also admitting new individuals each year.



Home Coordinator Fantasy Bledsoe talks to Jeff, an individual supported by Woodhaven, about what he would like to do that day.

What are some recent accomplishments for your organization? Woodhaven is celebrating 50 years of services in 2014. For those of you living in or visiting the Columbia, Mo., area in August, please join us Aug. 23, 2014, for a celebratory open house in the afternoon and a gala dinner in the evening. More information is available on our website at www.woodhaventeam.org/celebrate.

What Pension Fund benefits do you offer your employees? We offer the Pension Plan, Tax-Deferred Retirement Account and Roth IRA. Our health benefits are offered separately.

Who do you offer these benefits to? The Pension Plan is available to all full-time employees (30 or more hours per week) with a year or more of service. The TDRA is available to all full-time employees after two full months of employment. The Roth IRA is available to all employees, including part-time, after two full months.



Direct Support Professional Rosemary Lewis, a Woodhaven employee of over 30 years, and Marjorie, supported by Woodhaven for over 20 years, enjoy going out for coffee together. Opportunities to engage with the community are important to those supported by Woodhaven.

How do you encourage employees to use the benefits you offer? It has been very helpful in recent years to have a representative from Pension Fund visit annually to meet with employees individually and in groups. We also recently began including information about Pension Fund in each edition of our monthly employee newsletter.

What is your organization's philosophy regarding care of employees (retirement and/or health)?

Woodhaven's employees are key to our mission. Our services are only as good as the employees providing them. They become very important people in the lives of the individuals with developmental disabilities we support. Having great employees provides the stability and reinforcement that the people we serve need to grow and achieve their goals. To attract and keep great employees, especially in a town like Columbia with relatively low unemployment, we have to offer great benefits. But beyond the practical reason, we see our employees going above and beyond in their work with the individuals we support every day. So, we try as best we can to go above and beyond in the benefits we offer to them, because they truly deserve it.

What has your relationship been like with Pension Fund? Would you recommend Pension Fund to other organizations? Woodhaven's staff feels extremely blessed to be in partnership with Pension Fund. Traditional income-for-life pensions are increasingly rare, and the stability and returns that come from participation in the Pension Plan is a benefit that most employees recognize as

unique and very beneficial, especially when combined with the flexibility of also offering TDRAs and Roth IRAs. So yes, we'd definitely recommend it.

What feedback have you received from employees about the benefits that you offer through Pension Fund?

We've been asked, "Is this for real?" Employees, especially older employees who are coming to Woodhaven as a second career, really appreciate the guaranteed returns and potential for Good Experience Credits as they prepare for retirement.

What do you see as the most important reason to take advantage of the benefits you offer? First, the Pension Plan is about more than retirement – it offers death and disability benefits also. These benefits, in combination with saving toward a secure retirement, go a long way toward providing peace of mind to employees who may not be able to save as much as they wish for a rainy day.

What do you see as the greatest challenge for benefits administrators at organizations now or in the future?

An increasingly mobile workforce presents a challenge. People are far less likely than they once were to spend their careers with one company, or even in one field, and also are more likely to move geographically.

Do you have any final thoughts or advice for those seeking retirement benefits, or those administering them?

If you are eligible to offer Pension Fund benefits to your employees, we have yet to see a downside.



PASSING THE BATON OF FAITH

Individual runners may be in great condition or hold world-class records. It may come as second nature for them to spring out of the blocks at the start, lean into the turn at the corners and pick up the pace through the stretch. But in a relay race, all of those things are only part of the formula for winning a race. This type of race requires one very important skill: passing the baton to the next runner. If you finish your leg of the race in the lead but fail to pass the baton, the whole team loses.

The same is true with many aspects of our lives, such as having a faith and generosity that ignites the ministry of those who follow in our footsteps. Each generation has the responsibility to pass the “baton,” or the torch of faith, to the next generation. Faith and generosity are not passed on genetically; they must be passed on from one person to another. If we don’t actively pass along our faith and generosity, our torch’s flame will die.

Let me share a story with you, to illustrate this point: A young man received a car from his brother as a Christmas present. On Christmas Eve, when he came

“Now as you excel in everything – in faith, in speech, in knowledge, in utmost eagerness, and in our love for you – so we want you to excel also in this generous undertaking.”

– 2 Corinthians 8:7
New Revised Standard Version

out of his office, a child was walking around the shiny, new car in admiration. “Is this your car, Mister?” he asked. The man nodded. “My brother gave it to me for Christmas,” he said.

The boy was astounded. “You mean, your brother gave it to you, and it didn’t cost you anything? Boy, I wish...” He hesitated. Of course, the young man knew what the boy was going to wish for. He was going to

wish he had a brother like that. But, what the boy actually said jarred him. “I wish that I could be a brother like that.”

Christ is our mentor and example in life. He has given all so that we might live and pass along the torch to others. We build our faith and generosity through practice.

Many of our church’s servants have understood the importance of sharing their lives and mentoring us in faith and generosity. They practice it every day. **We wish to be like them!** God, help us to keep the torch of faith and generosity burning bright and pass it along to those who follow.

Shalom,

Rev. Ruth Chavez Wallace
Vice President of Development
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HEALTH CARE REFORM

New regulations result in stricter consequences for those without health care

We are now very close to the end of the first quarter of the Affordable Care Act (ACA), and the challenges caused by its implementation. Throughout the last quarter of 2013 and the first quarter of 2014, we have seen shifting deadlines, low enrollment, new regulations and continued lawsuits.

The Christian Church Health Care Benefit Trust (CCHCBT) continues to offer health benefit plans to clergy and employees of the Christian Church and Restoration Movement, and provides an alternative to our new competitor, the Health Insurance Marketplace.

Because CCHCBT is a federally qualified group health plan, participants are able to pay their premiums on a pre-tax basis. If you have made the decision to purchase your health coverage through the Health Insurance

Marketplace, you cannot pay for your premium with pre-tax dollars. If you are being reimbursed for an individual policy, either from the Marketplace or directly from an insurance company, the amount reimbursed is considered taxable income by the Internal Revenue Service (IRS) and must be reported as such.

For those who have decided to opt to pay the penalty instead of complying with the individual mandate, be aware that the initial IRS regulation regarding non-compliance with the mandate has changed from an annual penalty of \$95 to a monthly penalty of \$95. This regulation, released on January 27, is currently in the review and comment period, which is scheduled to close on April 28. The change in this penalty definition has generated many questions from benefits and tax professionals, and we anticipate these questions will be submitted during the review and comment period.

For the members who have joined or continued their health benefit plans with us, we thank you for putting your trust in us. If you have purchased coverage through the Marketplace, CCHCBT remains a great pre-tax option if you determine your new coverage is less than satisfactory.

Key Takeaways:

- The ACA faced challenges such as low enrollment and lawsuits after its initial launch.
- The CCHCBT offers health benefit plans to clergy and Church employees as an alternative to the Health Insurance Marketplace.
- Unlike Health Insurance Marketplace plans, CCHCBT coverage is considered a federally qualified group health plan and participants can pay premiums on a pre-tax basis.
- Failure to comply with individual health care mandates will result in costly penalties.

Michael Porter, GBA
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PENSION FUND

WELCOMES NEW STAFF MEMBERS

Pension Fund recently welcomed three additions to its information technology, operations and marketing staffs:

Rick Mahoney joined Pension Fund in January for a newly created position of Assistant Vice President of Technology. Mahoney came to Pension Fund from Brightpoint, Inc., where he was instrumental in developing information technology systems and best practices. He also brings a strong financial background to Pension Fund as a former executive of Oak Street Mortgage. Mahoney's information systems management experience will bring leadership to Pension Fund's investment in creating more robust member-facing technologies.



Stacie Shapiro joined Pension Fund in early February as a new Operations Manager. Shapiro has over 20 years experience in financial and strategic planning,



most recently with Roche Diagnostics and Regions Financial Corporation. Her background in relationship management, customer service and project management will be valuable as Pension Fund continues to improve its ability to serve member needs.

Meagan Miller joined Pension Fund in late February as Marketing Director. Miller comes to Pension Fund with extensive advertising, home service and retail marketing experience. In her new position, Miller will direct marketing research and strategy for future Pension Fund initiatives.



"Pension Fund will focus on several new organizational initiatives in 2014 and beyond to serve members more effectively and continue to support the ministry," said James Hamlett, President of Pension Fund. "These new team members will be instrumental in helping us achieve these initiatives."

Some of these objectives include improving operational procedures and member service, launching an online member self-service portal, introducing a traditional IRA program, reactivating a Benefit Accumulation savings program, and increasing support for new member enrollment.

DONOR SPOTLIGHT

Rev. Loraine Pitman

Rev. Loraine Pitman, 93, a resident of Robin Run senior living community in Indianapolis, has been a long-time Pension Fund member and donor, but Pension Fund's "13th Check" fund holds a special place in her heart. The program, which provides additional assistance to ministers in need, was once a blessing to Loraine's mother-in-law, Effie Pitman.



Loraine heard many stories from her family about the years following the death of her father-in-law, Rev. Benjamin Franklin "BFW" Pitman. Though his wife Effie Pitman had little money to live on, she told her sons she would do whatever she could to keep them with her. As Effie and her family worked to keep a residence and put food on the table, their budget was tight. Effie took a cooking job at the local school, and any extra money the Pitman boys made was shared with the family.



Frank and Loraine Pitman in the 1940s (left) and in June 1990.

Effie still saved money whenever she could. "Someone came to call and put two dollar bills in her hand," said Loraine. "She sent it straight to Pension Fund."

After her kids were grown, Effie began receiving pension payments, Social Security benefits, Supplemental Gift assistance and a 13th Check. Effie was able to live comfortably with her retirement income and spent many happy years at a faith-based assisted living community in Missouri before passing away at age 89.

Loraine gives to Pension Fund's 13th Check fund in loving memory of Effie, in hopes that others who retire from ministry can benefit.

"I know how much it meant for my mother-in-law," said Loraine. "I'm sure it means as much for the others who get it, too."

THE HANNAS HONORED BY BRITE DIVINITY SCHOOL

Rev. Arthur Hanna, who served Pension Fund for 30 years and retired as President in 2003, and his wife Susan have been honored by Brite Divinity School. The couple earned the 2014 Kenneth L. Teegarden Award in honor of their commitment to Brite and the ministry. For more than 30 years, they were active members at University Park Christian Church (Indianapolis) until it closed its ministry in 2006. They are now members at Allisonville Christian Church (Indianapolis).



From all of us at Pension Fund, thank you for your service and congratulations on this well-deserved honor!

In MEMORIAM

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

DEATHS IN ACTIVE SERVICE

Julia Colorado
Edwards, IL
October 6, 2013

Eugene Randall
Pinson, AL
November 21, 2013

Wilbert
Cunningham
Tipton, IN
November 21, 2013

Jack Daniell
Lewisburg, WV
October 4, 2013

Janetta Dodd
Glen Ellyn, IL
November 17, 2013

Edna Goldson
Ajax, ON, CANADA
November 6, 2013

Ina Green
Columbia, MO
October 16, 2013

William Hammond
Valley Park, MO
November 24, 2013

Jane Larrow
Weatherford, TX
October 27, 2013

Yvonne Latta
Moore, OK
October 27, 2013

Dorothy Lee
Melbourne, FL
December 20, 2013

G. Bronson
Netterville
Nashville, TN
November 24, 2013

Orson Ott
Syracuse, NY
December 28, 2013

Michael Parish
Colmesneil, TX
November 9, 2013

DEATHS IN RETIREMENT

Roberta Able
Martinsville, IN
October 3, 2013

JoAnne Adams
Santa Barbara, CA
December 16, 2013

Robert Allen
Oro Valley, AZ
November 2, 2013

William Bailey
Baytown, TX
December 21, 2013

Betty Bay
Franklin, IN
December 15, 2013

Isabel Best
Belmont, MA
December 19, 2013

Robert Bohannon
Mechanicsville, VA
October 23, 2013

Shirley Brewer
Arvada, CO
November 7, 2013

Ruby Douglass
Phoenix, AZ
November 20, 2013

Rhoda Dunlap
Lynchburg, VA
October 25, 2013

John Duval
Sun City, AZ
October 19, 2013

Patricia Edwards
Jefferson City, MO
December 22, 2013

Richard Elwell
Chardon, OH
October 3, 2013

Mildred Estill
Lexington, KY
November 10, 2013

Garland Sewell
Farmer
Davis, CA
October 28, 2013

Lucille Ferrell
Greenville, SC
December 2, 2013

Ruth Harden
Laguna Beach, CA
November 22, 2013

Oliver Harper
Harrold, TX
November 4, 2013

Ira Harris
Florence, KY
December 6, 2013

Connie Hay
Edmond, OK
October 2, 2013

Norma Hicks
Litchfield, IL
August 24, 2013

Mary Johnson
Johnson City, TN
December 28, 2013

James Keesee
Hillsborough, NC
November 20, 2013

Howard Kelley
Bremerton, WA
December 8, 2013

Jack Koehler
Canton, IL
December 9, 2013

Lawrence Leffel
New Castle, VA
November 4, 2013

Martha Luna
Moreno Valley, CA
November 7, 2013

Dorothy MacGowan
Loomis, CA
December 12, 2013

Jarold Mansfield
Terre Haute, IN
November 24, 2013

William Martin
Martinsville, IN
November 26, 2013

Donald Mattson
Moberly, MO
November 12, 2013

Adrian Mead
St Louis, MO
December 1, 2013

Jacquelyn Mosher
Lawrence, KS
October 25, 2013

Chloe Neely
Willow Springs, NC
October 1, 2013

Lois Pew
San Juan
Capistrano, CA
December 15, 2013

Doris Pressler
Joliet, IL
December 27, 2013

George Reese
Maineville, OH
December 5, 2013

Carl Robinson
Ojai, CA
October 21, 2013

George Rossman
Curtisville, PA
October 18, 2013

Elsie Finchum
Rourke
Indianapolis, IN
October 28, 2013

Robert Ruff
South Bend, IN
December 26, 2013

Ned Sauls
Snow Hill, NC
December 31, 2013



Harold Simones
Fort Myers, FL
December 4, 2013

Berta Smith
Indianapolis, IN
December 31, 2013

Carl Smith
Daytona Beach, FL
October 30, 2013

Philip St. John
Plano, TX
October 31, 2013

Robert Stanley
Des Moines, IA
November 14, 2013

Floyd Strater
Buena Park, CA
November 2, 2013

Bernard Sutter
Franklin, IN
November 19, 2013

Joanne Terry
Evansville, IN
October 22, 2013

Dale Thomas
Berryton, KS
November 28, 2013

Sara E. Torres de
Rivera
Bayamon, PR
October 8, 2013

Clarice Trotter
Knoxville, TN
October 6, 2013

Wendell Vaughan
Lakewood, CO
December 5, 2013

Audrey Weida
Lees Summit, MO
November 6, 2013

W. Richard Welker
Jeffersonville, IN
November 11, 2013

John Williams
Miami, OK
October 4, 2013

Viola Wolke
Jacksonville, IL
October 20, 2013

Andrew Woodward
Mechanicsville, VA
October 3, 2013

James Wright
Fort Worth, TX
December 5, 2013

Marvin Yates
Odessa, TX
November 8, 2013

Wilford Youngquist
Richfield, MN
October 17, 2013

OTHER DEATHS

Louis Basso
Wildwood, MO
December 29, 2013

Ronald Bullock
Aurora, CO
November 30, 2013

Gary Fogle
Indianapolis, IN
October 30, 2013

Walter Simpson
Eldon, MO
October 17, 2013

Rudolph Warden
Elizabeth City, NC
November 5, 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 can 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, 2013 to December 31, 2013 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!

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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 last listing of contributions in the Fall 2013 issue of *The Bridge*.

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Christian Church of Connellsville

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The following is a list of individuals and congregations that responded to 13th Check offering. These gifts provided 13th Checks to recipients in 2013 as well as will in 2014. We express our sincere appreciation.



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Shirley Williams
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Carey Ziemer
Richard and Peggy Ziglar
Roger Zimmerman
Oliver Zivney
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CHURCHES

First Christian Church, San Benito
First Christian Church, Bellingham
First Christian Church, Nacogdoches
Memorial Christian Church, Midland
Mountair Christian Church
Ontario Assembly of the Christian Church
Red Rock Christian Church, Boise
Timothy Christian Church, Ayden
Trinity Christian Church, Mechanicsville

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).

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 Ralph and Esther Keller
 Dale Kelley
 Kim and Keven Kemp

Ministerial Relief, continued on page 24

Ministerial Relief, continued from page 23

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 Mary West
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 Gary Wolfe
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 Deborah and John Wray
 John Wrench
 John and Nancy Wylie
 John and Sarah Yonker
 Fred and Pauline Zacharias
 Gerasimo Zanatos
 Debra Zillig
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 Hal Zug

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 Ames Christian Church
 Bethany Christian Church,
 Houston
 Burt Lake Christian Church
 Central Christian Church, Macon
 Christian Church in Georgia

Christian Church in Illinois and
 Wisconsin, Bloomington
 Christian Church in Ohio
 Christian Womens Fellowship
 Federated Church of
 W. Lafayette
 First Christian Church,
 Arlington
 First Christian Church,
 Beaumont
 First Christian Church,
 Bolivar
 First Christian Church,
 Clearwater
 First Christian Church,
 Edwardsville
 First Christian Church,
 Guymon
 First Christian Church,
 Hopewell
 First Christian Church,
 Hopkinsville
 First Christian Church,
 Idaho Falls
 First Christian Church,
 Lemoyne
 First Christian Church,
 Morgantown
 First Christian Church,
 Nacogdoches
 First Christian Church, Odessa
 First Christian Church, Olathe

First Christian Church,
 San Benito
 First Christian Church,
 Sandersville
 First Christian Church,
 Texas City
 First Christian Church of
 The Beaches, Neptune Beach
 Greenville Avenue
 Christian Church
 Hope Church, Bound Brook
 Lakewood Christian Church,
 Denver
 Lansdowne Christian Church
 Memorial Christian Church,
 Midland
 Monticello Christian Church
 Oak Grove Church of Christ
 Olmstead Christian Church,
 Olmstead Falls
 Park Avenue Christian Church and
 Drive-in Service, Tucson
 Ridglea Christian Church,
 Fort Worth
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 South Side Christian Church,
 Lima
 Southview Christian Church
 Utica Christian Church
 Washington Avenue
 Christian Church, Elyria

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

Charles Bennett
 Claire and Charlotte Berry
 India and José Mario Bobadilla
 Ben Bohren Revocable Trust
 Scott Budlong-Morse
 First Christian Church
 Richard and Lynn Cohee
 Duncan and Tina Draper
 Richard and S. Sue Duckworth
 James Ellerbrook
 Robert and Harriette Elliott

Lester D. Palmer Endowment
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 Kathy Eppers
 Edward Bartunek Estate
 Judy Zieler Duval Memorial Fund
 Julie Inman Wrench
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 Kathryn Plopper and
 Ray E. Shorb Fund
 Lee Elliott and Doris Lula
 (Moore) Sumner
 Memorial Fund

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 Marvyn R. and Maxine P. Lear
 Fund
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 Laura Gelarden
 Franklin Hall
 James and Linda Hamlett
 Orval and Margaret Holt
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 Royalty Income
 Connie and Bill Inghish
 Lois Swander Memorial
 Endowment
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 Frankie Oliver
 Denise Olmsted
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 Ruth and Charles Wallace
 Harold and Wilhelmina Watkins
 Harold and Evelyn Watkins
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 Deborah and John Wray
 Estate of Fannie L. Yonkosky
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First Christian Church of
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PENSION FUND ANNOUNCES GOOD EXPERIENCE CREDITS AND A SPECIAL APPORTIONMENT

Look inside (Page 2) to learn more about the approval of Good Experience Credits and a Special Apportionment at February's Board of Directors meeting.

IN THIS ISSUE:

- Learn about **WOODHAVEN**, a Pension Fund participating organization advocating for people with disabilities, and its partnership with Pension Fund.
- Hear **EXCITING NEWS** about Pension Fund retirement program returns as well as key decisions made at the recent Board of Directors meeting.
- Get the latest updates on the outcome of **AFFORDABLE CARE ACT** implementation.
- Learn the connection between running a relay race and **FAITH, GENEROSITY.**



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