

# BRIDGE

PENSION FUND

SUMMER 2014

## YOUR HEALTH:

FINANCIAL 7

PHYSICAL 11

SPIRITUAL 15



*Pension Fund member Michael Karunas runs marathons as a way to de-stress.*





## **The Pension Fund office is moving to a new location in fall 2014.**

The Disciples Center, headquarters of many Christian Church (Disciples of Christ) general ministries, will be moving from E. Washington Street to the Landmark Center on N. Meridian Street in Indianapolis.

To follow updates about the move, or to view other important Pension Fund updates, visit the “News” section of Pension Fund’s website at [www.pensionfund.org](http://www.pensionfund.org), or follow Pension Fund on Facebook.

# BRIDGE

PENSION FUND  
SUMMER 2014

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*On the Cover*

*In our member spotlight, Pension Fund members share encouraging stories that show how a greater focus on health can renew spiritual strength--from distance running, to extreme weight loss and a raw food recovery.*





JAMES P. HAMLETT  
**FROM THE  
PRESIDENT**

The “Wholeness Wheel”

Since joining the Pension Fund staff nearly 14 years ago, I have had the advantage of collaborating with and learning from colleagues at other denominational pension boards, many of whom have access to larger financial and staff resources than Pension Fund and provide “cutting-edge” support programs for clergy and lay employees. Early on in my service, I was assigned the task of administering the Churchwide Healthcare (CWHC) program. I learned many things about health care, especially the history of the program, in an attempt to turn it around financially. During this period, I benefited greatly from my interdenominational colleagues’ collective knowledge.



Perhaps no insight was more important than the need to get ahead of the health care curve. As one denominational leader suggested, “It is less costly to prevent disease and injury than to restore health.” This simple insight has remained front and center in all of Pension Fund’s efforts to manage CWHC back to financial health, and was the catalyst for a resolution about health and wellness that we presented at the Portland General Assembly in 2005. It has also prompted us to look at ways in which Pension Fund might be supportive of those beginning ministry, and assist them in making healthy and balanced life choices that will help sustain them in a lifetime of service.

We learned from our colleagues at Portico Services, the Evangelical Lutheran Church in America ministry of pension and health services, that a balanced spiritual life is an ongoing process. Their “Wholeness Wheel” addresses social/interpersonal, emotional, physical, financial, vocational, intellectual and spiritual well-being as interrelated aspects of wholeness. It posits that if any one element of the “wheel” is out of balance, then the other elements are impacted negatively and life becomes more challenging. I believe it to be a worthy model for living wholesome, productive lives.

At Pension Fund, we believe our focus can and should be toward the financial, physical and spiritual health (the “Wholeness Wheel”) of those in ministry. In the following pages of our health-themed issue of the *Bridge*, you’ll find valuable information on these three aspects of your overall well-being.

#### *Key Takeaways:*

- A “balanced” spiritual life consists of social, emotional, physical, financial, vocational, intellectual and spiritual well-being.
- Pension Fund supports the health of current members through strong financial and health programs, and development of new programs as participants’ needs change.
- We continue to pursue goals of supporting those entering ministry through collaboration with other ministries.

#### *Nursing the health of the ministry*

Because we also believe that getting ahead of the curve is an appropriate target, our interest begins with preparation for ministry. Working with seminary partners and addressing student debt so a new pastor can accept a call to ministry without that financial burden is a worthy goal. Working with others to assure that leadership and relationship management skills are honed, and support or mentoring groups are established, will be necessary to prepare and nurture those entering ministry.

We continue to advocate to congregations and church employers that participation in the Pension Plan and Churchwide Healthcare should be viewed as appropriate benefits supplementing base compensation for service. Such benefits are best seen as an investment in the well-being of pastors and lay employees so they can concentrate on the mission at hand without the financial fear that was so prominent in 1895, when this ministry was established.

We celebrate and give thanks for all who have been called into ministry. We hope to share stories of those who are still excited about their call, and who are encouraging others to explore ministry as a career. And, we hope to be present and working alongside these ministry partners as they begin their journey, with meaningful services and support in collaboration with other service providers.

Our mission remains one that is supportive of the ministry, and that includes maintaining strong financial and health programs and developing new programs as the needs of our participants change. Anything less would fall short of what our pensioners and those who accept the call to Christian ministry deserve.

Let’s keep the dialogue going. Send me your thoughts at [ministry@pensionfund.org](mailto:ministry@pensionfund.org).

James P. Hamlett  
*President*  
[jhamlett@pensionfund.org](mailto:jhamlett@pensionfund.org)





# WHAT YOU NEED TO KNOW PARTICIPATION AGREEMENTS

Did you know that a current “Participation Agreement” form is required in order for an eligible employer to participate in the Pension Plan or Tax-Deferred Retirement Account (TDRA)? This participation agreement allows an employer to define the terms of the employer’s relationship with Pension Fund, as well as document contribution levels from employer and employee for each specific retirement program.

## Who is an eligible employer?

An eligible employer is any organization currently affiliated with the Stone-Campbell/Restoration Movement.

## How does an employer complete a participation agreement?

We recommend that employers who express interest in participating in the Pension Plan or TDRA set up a phone meeting with a Pension Fund staff member in order to complete a participation agreement. The staff member will send a participation agreement and review the document in detail with the employer during the call.

The eligible employer will need to complete the pages applicable for the specific program(s) in which it wishes to participate. For example, if an employer participates by offering the TDRA, but not the Pension Plan, only the pages that pertain to the TDRA will need to be filled out. The

agreement can be completed and signed by the person the church board designates to sign the agreement, such as a benefits administrator, treasurer, human resources director or, if no related position exists, the senior minister.

## What happens if there is no current participation agreement?

Enrollment forms and payments received without a participation agreement will be held until a current participation agreement is completed. If Pension Fund receives any payments without a current participation agreement on file, the payments will be held for 15 days while an attempt is made to work with the employer to complete the agreement. After 15 days, if Pension Fund has not received a signed participation agreement, dues payments will be returned to the employer.

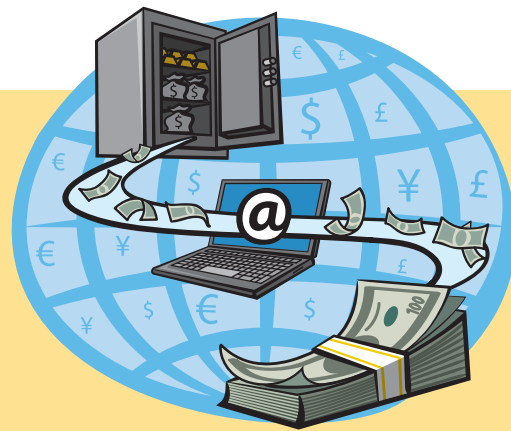




# LOCKBOX AND INVOICE CHANGES

This spring, Pension Fund made a few changes to the lockbox payment process. First, the lockbox address changed from Indianapolis to Detroit (a decision made by Pension Fund's bank vendor). Then, to better serve our members, a second change was made with a modification of Pension Fund invoices.

The new invoice form allows the entry of payment information by program, as well as a section for members to provide written notes. This has resulted in increased accuracy, as well as increased visibility to notes written on returned invoices.



## What is a “lockbox”?

A “lockbox” is a service banks provide to businesses around the country. Payments are sent directly to the bank. The bank then deposits the payment into the client's account, and sends the client a detailed, itemized list of all payments. This service reduces the risk of checks getting lost, and speeds up the time it takes for the payments to be processed into a business's software system.

Pension Fund's lockbox processing center has the resources and capabilities to scan returned invoices along with checks. Additionally, the processing center enters payment amounts along with check amounts into a file that is uploaded into a Pension Fund application that handles deposits.



# WHAT YOU NEED TO KNOW PENSION FUND CONVERTS TO ELECTRONIC (ACH) PAYMENTS

If you currently receive regular (monthly or quarterly) payments from Pension Fund via a hard copy check, you'll need to switch your method of payment to an electronic distribution. Effective **Oct. 1, 2014**, Pension Fund will use only electronic payment processes (ACH) as our method of paying our members' retirement and recurring payments.

You'll have from now until **Sept. 15, 2014**, to move your existing payment from hard copy check to electronic distribution. To ensure you continue to receive your retirement benefit without interruption, we ask that you complete a "Change of Payment Distribution" form (available on Pension Fund's website under "general" resources). We'll need this information to automatically direct deposit your payment into your preferred checking or savings account.

This policy change is being implemented for the protection and benefit of our members and beneficiaries. Electronic ACH payments are a secure method of transferring funds—providing protection against fraud—and are delivered to bank accounts more quickly

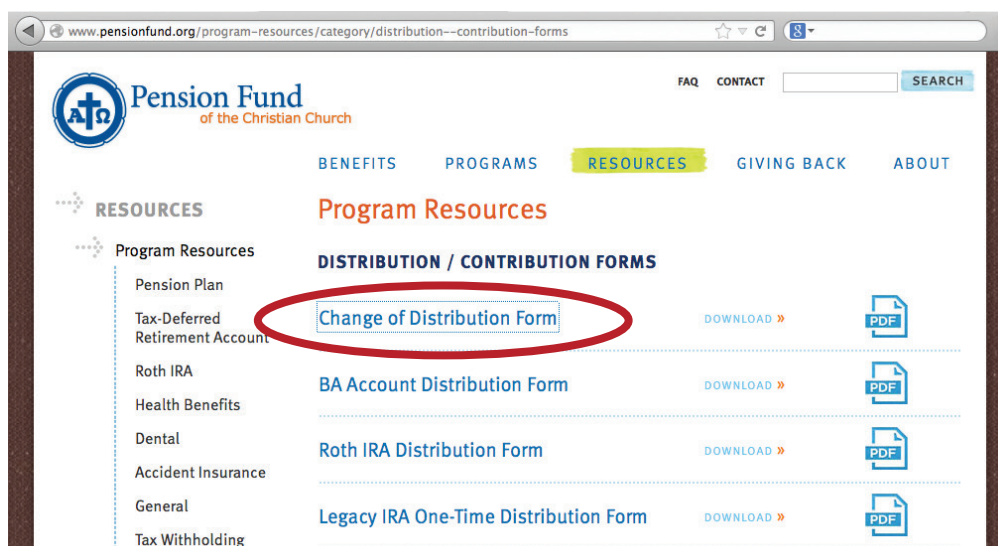
## *Key Takeaways:*

- Effective Oct. 1, 2014, Pension Fund will only make electronic (ACH) payments for retirement and recurring payments.
- Electronic payments will be more secure, have faster delivery and be easier to track.
- Members will have until Sept. 15, 2014 to move existing payments from hard copy check to electronic distribution.

than distributions by mail. In the rare event that a payment is lost, ACH payments are easier to locate, versus a paper check. This new policy mirrors a change that the U.S. government made previously, requiring all Social Security payments to be made electronically.

These changes do not impact requests for one-time distributions, though we strongly recommend members make use of the electronic payment option when available.

If you have any questions or concerns, contact India Bobadilla directly at 317.713.2630 or via email at [indiab@pensionfund.org](mailto:indiab@pensionfund.org).



## Summer Savings

# 5 TIPS FOR A BUDGET-FRIENDLY VACATION:

It's summer. School is out, the sun is strong and the beach beckons.

This is a popular season for traveling. Before you pack your bags, though, consider these cost-saving tips for a low-budget getaway. Remember: the more money you save, the more you can invest!

1

### Book a vacation rental

If you are traveling with a larger group, vacation home rentals can be a much cheaper option than hotels or resorts in highly-trafficked areas. Websites like [Airbnb.com](https://www.airbnb.com) offer vacation rentals by owners in the U.S. and internationally, from less-expensive shared rooms to renting an entire house or condo.

2

### Do several day trips

Instead of spending money on one long, big trip, you can split your vacation into several day trips. That way, you'll save the expense of hotels (and discover amazing things in your own backyard). Research some of the tourist spots within driving distance, and you might be surprised at what you'll find!

3

### Stay with friends and family

This option kills two birds with one stone, while saving you money on lodging. Reach out to old friends and family for a visit—you can catch up with your pals and experience traveling to a different area.

4

### Choose less popular flight dates

The days you choose to fly can have a huge impact on your ticket fare. Rather than flying on Fridays and Sundays, choose the cheaper options of Tuesdays, Wednesdays and Saturdays. A new study (performed by [CheapAir.com](https://www.cheapair.com)) shows that you'll get the best deal if you book a domestic flight 54 days in advance.

5

### Pack food or use “daily deal” sites to book restaurants

When you eat out on vacation, you eat up your budget quickly. Replace meals out with packed food, particularly for smaller meals such as breakfast and lunch. Or, use “daily deal” sites like Groupon or Living Social for steep-discount coupons to restaurants in the area. *Don't forget to read our “Tips for Healthy Traveling” article for tips on how to also eat healthy while on vacation!*



# WHY IT'S NEVER TOO LATE TO START SAVING FOR RETIREMENT

As more Baby Boomers and Gen Xers approach retirement, many are discovering they're not financially equipped to weather their retirement for the long haul. According to a recent survey by Fidelity Investments, 55% of Americans are unprepared when it comes to covering basic expenses (such as rent, mortgage, food, fuel and insurance). The rising cost of health care creates other, unanticipated expenses, such as costly medical bills and uninsured medical treatment.

The U.S. Department of Labor estimates the average American will spend 20 years in retirement. The number of people at risk of a shortfall increases dramatically if retirement planning is not done with the maintenance of current lifestyles in mind.

The good news is it's never too late to start planning, or re-adjusting your plan. Here are some handy tips to help you plan for retirement:

- 1. Save, Save, Save:** This is the most obvious tip, but the most important. Even if you can only afford \$2 a week, that money will add up over time. Did you know that \$2 invested in a Pension Fund Tax-Deferred Retirement Account (TDRA) in 2001 would now be valued at approximately \$7? Make a plan to save a little every month, or adjust it to save a little more, and stick to your goals. Your dollars will continue to grow year over year and you'll be glad you started soon rather than waiting.
- 2. Start with free planning resources:** There are a number of organizations that offer free retirement savings guides and online calculators. For example, AARP provides a retirement planning calculator for free (to access, visit their website at [www.aarp.org](http://www.aarp.org)).
- 3. Research additional savings programs:** Most people have one main source for retirement saving, such as a pension plan or 401(k), but they don't consider supplemental ways to save. Find out if your employer offers other financial programs that you can take

advantage of. Supplemental savings programs like a Roth IRA or TDRA can add up over the years and help you live comfortably in retirement, as well as provide some additional tax benefits in the years you're contributing.

- 4. Find an expert to help:** There is a lot of information available, and it can be overwhelming. Find a certified financial planner in your area to help you walk through your retirement planning options. These professionals are great for helping you map out your financial future. The Certified Financial Planner Board of Standards will help you find a trusted certified financial planner in your area, as well as give you more information on the benefits of working with a certified financial planner (for help, visit their website at [www.letsmakeaplan.org](http://www.letsmakeaplan.org)).

## If you're approaching retirement and feeling discouraged because you haven't saved, take heart!

Saving now can still make a big difference, and good decisions about when to retire and when to claim pension and social security benefits will make a huge impact on your retirement. Becoming informed is the first step to retiring comfortably.

If confusion about saving and investments is holding you back, be assured that Pension Fund has qualified people available for you that would love to help. You can feel safe knowing that dollars invested in Pension Fund's programs will provide you with a solid, secure investment through steady returns that weather ups and downs. Find out more about our programs on our website at [www.pensionfund.org/products-and-services](http://www.pensionfund.org/products-and-services).

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## Program

## Advantages

## Good for someone who:

## Why choose Pension Fund?

# EMPLOYER-SPONSORED CONTRIBUTION PROGRAMS

### Pension Plan

**DEFINED BENEFIT PLAN:**  
Provides a lifetime monthly retirement benefit for participants.

- Employer may make contributions
- Contributions are normally made pre-tax
- Provides guaranteed monthly pension benefit for life (upon retirement)
- Offers additional security with monetary benefits for participants and their families:
  - » At participant's death, benefits for surviving spouse and minor children
  - » Disability benefits for participant

- wants peace of mind for a spouse/family
- is looking to lower taxable income
- wants security of income-for-life (won't outlive money)



### Tax-Deferred Retirement Account (TDRA)

**DEFINED CONTRIBUTION PLAN:**  
Allows eligible employees to set aside a portion of compensation on a pre-tax basis to save for retirement.

- Employer may make contributions in addition to salary
- Participants may make contributions through salary reduction
- Contributions made pre-tax
- Higher contribution limits than with IRAs
- Funds can be grown tax-free until distribution

- wants to lower taxable income
- wants to defer taxes until retirement distribution



### Roth 403(b) Account \*COMING SOON\*

**DEFINED CONTRIBUTION PLAN:**  
Contributions are made through an employer with after-tax dollars, so they are tax-free when distributed at retirement (or earlier in some scenarios).

- Contributions made after-tax (included in taxable salary)
- Employee may make contributions through payroll reduction
- Higher contribution limits than with IRAs
- Upon qualified distribution and if 5-year holding period is met, interest is not taxable

- wishes to withdraw retirement funds tax-free
- desires additional retirement savings through their employer



# INDIVIDUAL RETIREMENT PLAN OPTIONS

### Roth IRA

**INDIVIDUAL PLAN:**  
Contributions are made with after-tax dollars, so they are tax-free when distributed at retirement (or earlier in some scenarios).

- No age limit for making contributions
- Contributions can be accessed at any time
- Money can be withdrawn without penalty in certain situations, such as using the distribution for higher education or a first-home purchase
- No required minimum distribution, and interest can be grown tax-free
- Upon qualified distribution and if 5-year holding period is met, interest is not taxable

- is still relatively new in their career (tax rates are lower when income is lower)
- wishes to withdraw retirement funds tax-free
- wishes to access funds earlier than retirement if necessary



### Traditional IRA \*COMING SOON\*

**INDIVIDUAL PLAN:**  
Contributions may be either fully or partially tax-deductible, and taxes are deferred until funds are distributed.

- Contributions may be fully or partially tax-deductible
- Contributions may be accessed at any time (may be subject to penalties and taxes)
- No upper income limit on Traditional IRA contributions
- Funds can be transferred through rollovers
- Provides savings opportunity for individuals whose employer does not provide retirement plan

- is looking for additional tax deductions on income
- would like to save without income limits
- has rollover funds available in another account



### Benefit Accumulation Account \*COMING SOON\*

**AFTER-TAX SAVINGS:**  
A participant in the Pension Plan or TDRA can make contributions with after-tax dollars.

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

- is a participant in the Pension Plan or TDRA
- would like to withdraw funds at any time without penalty
- would like a competitive base return for savings



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.





# TREASURER'S CORNER

Moving in the right direction

## Financial Update as of March 31, 2014

Pension Fund net assets available for benefits as of March 31 were \$3.08 billion. This represents an increase of 10% from March 2013. The Pension Plan remains fully funded and within the guidelines as set forth by policy.

Most of these gains were the result of the returns realized in 2013, with the first quarter returns being more modest. Generally, February's market rebound followed a challenging January, with March being a positive month. One of the key market indexes, the S&P 500, finished up with nearly 2% for the quarter.

## A Healthy Decision: Pension Fund's Office Move

The Disciples Center, the headquarters for many of the Christian Church (Disciples of Christ) general ministries, will be moving later this year from E. Washington Street to the Landmark Center in Indianapolis. This location has served as Pension Fund's headquarters since 1996.

The Landmark Center, located at 1099 N. Meridian Street, will provide more efficient space for staff and free parking. Since the Landmark Center is located near a major interstate (I-65), it's also easily accessible to visitors and staff alike. The ability to structure space with open floor plan designs creates exciting opportunities for Pension Fund staff and all ministries to work more collaboratively.

From a financial perspective, the move is expected to be cost-neutral. However, the move may allow for the Church and general ministries to actually save some expenses over the long term.

We expect to be in our new location by Labor Day weekend, and will share the official mailing address with members once moved (as always, continue to check the "News" section of our website for the most recent updates). As we rely on a bank lockbox system to process contributions and deposits, we expect no impact to or interruption in service.

## Lockbox Payment Processing Center Move

Have you heard about the recent move for our Lockbox processing site? Beginning in March, we moved our lockbox payment processing center from Indianapolis to Detroit (*see page 5 for more information*). Pension Fund's bank vendor decided to close the local site, and given the vendor's excellent quality of service, we decided to retain the same vendor's services. This made the lockbox move easier, while maintaining processing consistency.

If you're sending contributions or deposits, please ensure you mail these payments to the new address located on your monthly invoice(s).

Duncan Draper  
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# 5 TIPS FOR HEALTHY TRAVELING:

You've heard the saying "I need a vacation from my vacation." Do you ever come back from vacation feeling in need of a post-vacation detox?

It's hard to keep healthy when traveling, without the comforts of home. We've collected some small tips that can make a big difference on your health while traveling:

1

### Find healthy food

The best way to eat healthy (and save) while on a trip is to buy groceries and pack meals. If you want to branch out and taste local cuisine, or just don't want to make the grocery shopping effort, apps like "Food Tripping," "InBloom" and "Clean Plates" help you browse nearby restaurants that cater to healthier diets. If you are limited to fast food, choose healthier options like Panera or Chipotle (Health magazine rates these restaurants among the top 10 healthiest fast food restaurants).

2

### Exercise

Sometimes it's hard to find time to squeeze in adequate exercise or activity when you are on vacation, depending how vigorous your schedule is. Try working out at a hotel or cruise ship gym in your off-hours, or choose places you can hike or walk to and burn some calories.

3

### Boost immune system

When you are flying and in close proximity with other travelers, you're more likely to catch bugs that are floating around. Boost your immune system early on by eating lean protein and loads of healthy fruits and vegetables, walking and supplementing your Vitamin D.

4

### Hydrate

Often we forget to drink proper amounts of water while on vacation, even though flights and heat exposure can dehydrate travelers. Make sure to drink as much water as you can on trips—not only does it aid in digestion, but it energizes muscles, hydrates skin and acts as a substitute for high-calorie drinks.

5

### Detox after your vacation

When you return from vacation, don't forget to rid your body of the fat and toxins that you accumulated through detox dishes. There are several great recipes online for entrees that incorporate fruits, vegetables and healthy fiber, which will clean out your system post-vacation. If you're in a hurry, you can get instant relief by creating "green" juices and smoothies with a juicer or blender.





# HURTING FROM HEADACHES?

Everyone has them. It's a major reason people miss work, school, or other obligations. Tension headaches are the most common type of headache and are often related with stress, depression and anxiety.

Tension headaches are more likely to occur after working too much, not getting enough sleep, missing meals or using alcohol. Tension headaches tend to be on both sides of your head, often starting at the back of your head and spreading forward. The pain may feel dull or squeezing,

like a tight band or vice. Most people can feel much better by making lifestyle changes, learning ways to relax and taking pain relievers, when necessary and in moderation. Other common types of headaches include migraines, cluster headaches, and sinus headaches.

While over the counter pain relievers can sometimes aid in the healing process, take them as directed, in moderation and only when necessary. Those who take pain medication more than three days a week, on a regular basis, can develop a rebound headache or a medication overuse headache. To stop rebound headaches, reduce or stop taking the pain medication and speak to your doctor.

Migraine headaches are severe headaches that usually occur with other symptoms including vision changes or nausea. The pain may be throbbing and it tends to begin on one side of the head, although it may spread to both sides. A person may also have warning symptoms that start before the headache and the pain usually gets worse as they try to move around. These headaches may be triggered by foods such as chocolate, certain cheeses, or products containing MSG. Caffeine withdrawal, lack of sleep, and alcohol may also trigger migraines.

**When migraine symptoms begin, keep these tips in mind:**

- Drink water to avoid getting dehydrated, especially if you have vomited.
- Rest in a quiet, dark room.
- Place a cool cloth on your head.
- Use any relaxation techniques you have learned.

Contact your health care provider if you begin to have sudden, severe headaches. Get medical attention right away if you have a headache after a blow to your head, or if you have a headache along with a stiff neck, fever, confusion, loss of consciousness, or pain in the eye or ear.

*Sources: Gallagher "Healthy Focus," June 2013/ NIH-National Institute of Neurological Disorders and Stroke*



With summer around the corner, temperatures are starting to rise! When the body is unable to cool itself by sweating, several heat-induced illnesses can occur and can result in death.

## Symptoms of Heat Exhaustion

- headaches, dizziness, lightheadedness
- weakness and moist skin
- mood changes such as irritability or confusion
- upset stomach or vomiting

## Preventing Heat Stress

- block out direct sun or other heat sources
- use cooling fans/ air-conditioning
- drink lots of water
- wear lightweight, loose-fitting clothing
- avoid alcohol, caffeinated drinks or heavy meals

### What should you do for heat-related illness?

Call 911 or local emergency number immediately. While waiting for help to arrive, move person to a cool shaded area. Loosen or remove heavy clothing and provide cool drinking water. Fan and mist the person with water.

*Sources: Gallagher "Healthy Focus," June 2013, Matria Healthcare; Occupational Safety and Health Administration, US Department of Labor*

# Summertime HEALTHY EATING TIPS:

Many of us who endured the long, rough winter season welcome summer and the chance to be more active. Summer is also a great time to eat healthier, because fruits and vegetables are so much easier to access and incorporate into your meals. Here are some quick (and easy) ways to eat healthier this summer:

1

## Buy your fruits and vegetables local

Tomatoes, corn, green beans, strawberries, raspberries...the list goes on! Summer is the ideal time to visit your local farmers market to find fresh, seasonal fruits and vegetables. Buying local from farmer's markets is a great way to save a little money while supporting your community. To find a local farmer's market or farm near you, visit [www.localharvest.org](http://www.localharvest.org).

2

## Drink fruit-infused water

A water infuser is a great way to naturally flavor your water with fruits and other flavors to encourage drinking more water. Infusers can be bought as a pitcher or as a water bottle, and are a great option if you don't want to strain the fruits and herbs out before adding more water. Fruit-infused water is a good way to hydrate and detoxify your body.

3

## Fire up the grill

There is something relaxing about firing up the grill and cooking while enjoying the best mother nature has to offer. But did you know there are health benefits to grilling your foods? Grilling helps reduce the fat in your meats, and helps meat and vegetables retain more vitamins and minerals.

Good food choices nourish our bodies and help us be physically and spiritually stronger. Take advantage of the best that summer has to offer, and develop good eating habits that can carry forward into fall and winter.

## RECIPE

### Fruit-Infused Water

Here are great fruit combinations to get you started, but experiment to find your favorite:

- **Lemon + Cucumber + Mint**
- **Strawberry + Lemon + Mint**
- **Peach + Watermelon**
- **Raspberry + Lime**

Fill your infuser with water. You can also use a regular pitcher if you don't want to buy an infuser. Mix in some chopped fruits, veggies, and/or herbs and let sit in the fridge for 2-8 hours. You can reuse your fruits, but make sure you swap out older fruits after 48 hours.





## HOW BEING A “SPIRITUAL SPECTATOR” HINDERS YOUR SPIRITUAL HEALTH

This edition of the Bridge focuses on health and wellness. When we think of health and wellness, many of us only think about physical health. As a pastor, I believe that spiritual health or spirituality truly does as the scripture says (help everything be well with our souls).

What is spirituality? It is the way we find meaning, hope, comfort and inner peace in our lives. Some find spirituality through religion, and some find it through music, art or a connection with nature. Others find it in their values and principles.

How is spirituality related to health? We don't really know for sure how spirituality is related to health, though it seems the body, mind and spirit are connected somehow because the health of any one of these elements affects the health of the others. Some research shows positive beliefs, comfort, and strength gained from religion, meditation and prayer can contribute to healing and a sense of well-being. Improving our spiritual health may not cure an illness, but it may help us feel better, prevent some health problems, and help us cope with illness, stress or death.

There are many ways to improve our spiritual health. The following are some ideas:

- Identify the things in your life that give you a sense of inner peace, comfort, strength, love and connection.
- Set aside time every day to do things that help you spiritually. These may include reading the Bible, praying, meditating, singing devotional songs, doing community service or volunteer work, reading inspirational books, taking nature walks, having quiet time for thinking,

*“Beloved, I pray that all may go well with you and that you may be in good health, just as it is well with your soul.”*

– John 3:2

doing yoga, playing a sport or attending religious services.

- Be active in your spiritual health regimen.

What happens when you don't feed your faith? Wayne Field of Para Baptist Church wrote, “When you

become a sports spectator instead of a participant, all the wrong things start to happen to your body. Your weight, blood pressure, resting heart rate and cholesterol all go up, and your oxygen consumption, muscular flexibility, stamina and strength all go down...In a similar way being a spiritual spectator—a Christian couch potato—can seriously hinder our spiritual health.”

One of my favorite Christian hymns is “It is Well with My Soul.” The author, Horatio Spafford (1828-1888), was a wealthy Chicago lawyer with a thriving legal practice, a beautiful home and a large family. First, he lost his home in a fire, and directly after that he lost his family in a tragic accident. After that accident, he found a way to continue to praise and worship God as he wrote the following words: “It is well with my soul.” Praising God, even in the midst of conflict, can have a healthy impact on your life.

May our spirits always be active and healthy as we find meaning, hope, comfort and inner peace and may we be able to sing, “All is well with my soul!”

Shalom,

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



# MEMBER SPOTLIGHT

## HOW OUR MEMBERS STAY HEALTHY

### *Why I'm a Distance Runner*

#### **Rev. Michael Karunas**

*Senior Minister, Central Christian Church  
Decatur, Ill.*



"I took up distance running in my late 20s after my competitive athletic career had ended and my ministerial one was beginning. Whatever health I enjoyed in that time – physically, emotionally and spiritually – I attribute in large part to running. Each year I run at least one long race (marathon or half-marathon) and several other shorter ones (5 and 10Ks). I am a member of

the local running club and enjoy running races with a group of runners from my church and my children.

In each of the three communities I have served in ministry, running has allowed me to find friends outside the church and on long runs together. I have had not had to be 'on' as pastor. It's my time-away-from-time, both personally and professionally. It's a chance to step away from daily obligations, process life events and return with new focus and dedication. Running brings out the best in me and thus others get a better me in the relationships we share.

Running may not be for everyone. I repeat these words frequently. But staying active is! I encourage people to find an activity they enjoy doing and make sure to stick with it. In my 16-year running career, I have logged over 21,000 miles, but the first mile is still often the hardest. Don't give up!"



### *How I Lost 80 Pounds*

#### **Rev. Dr. Mark W. Pumphrey**

*Senior Minister, South Broadway Christian Church  
Denver, Colo.*

"I have battled being overweight since I was four years old. I've been everything from a marathon runner and male model to 315 pounds. No matter what I tried to do, I could lose weight but never sustain the loss. Wear and tear on my body, hypertension and Type 2 diabetes was the result—not to mention self image problems and struggles with mobility.

On Jan. 2, 2013, my daughter, Amy Piatt (Senior Minister at First Christian Church, Portland) and my wife Mary Kay, put it to me like this: "You are killing yourself. The leadership at South Broadway is 100 percent behind me in this. You can't go back to work until you go to treatment to deal with your food issues." My simple answer was "Okay." On Jan. 6, we checked into the New Start program at the Weimar Center near Sacramento, Calif., run by the Seventh-Day Adventist Church.

In those 18 days, we learned the value of a plant-based diet combined with daily exercise. In 16 months I have gone from a 46" waist to a 36." I've lost 80 pounds, and am off insulin. Three weeks ago, my doctor pronounced me in top physical condition.

We often talk about self-care in the pastoral ministry but rarely practice it. I could have never done this without the help of Mary Kay and my great congregation. I am a complete vegan now, and I love it! We have made this lifestyle change and it's giving me enormous freedom and energy."

# RESCUED BY RAW FOOD

## *My Raw Food Recovery Journey*

These days, eating healthy is not only about looking good or being able to wear clothes that fit comfortably. Eating healthy is essential to staying alive. No longer is caring for our bodies a matter of cosmetics and looks, but quality of life.

According to the 2010 National Vital Statistics report on the leading causes of deaths, heart disease and cancer—the top two causes of death—accounted for 47.5% of all deaths. Completing the top 10 for 2010 were chronic lower respiratory diseases (CLRD), stroke, unintentional injuries, Alzheimer's disease, diabetes, kidney disease, flu, pneumonia and suicide. Add to those statistics the fact that we are living longer: According to the Centers for Disease Control and Prevention (CDC), the life expectancy in 2010 was 78.7 years. If that's true, and if the 10 listed causes account for 75% of all deaths occurring in the U.S., it's important we take heed and properly nourish our bodies to increase our quality and length of life. I cannot stress that enough. Working in a hospital, I see the reality of the numbers listed above.

As ministers, chaplains, worship leaders, lay persons and anyone sharing the Good News of Christ, we understand that caring for others takes a toll on our bodies. Even though I write with a sense of urgency about the need to care for ourselves, I also know it's not an easy task to eat healthy, exercise, or find the time to sleep the eight hours a day suggested by many professionals. Those excuses aside, our bodies are the temple of God and we should care for them (when I speak of bodies, I also mean our mind, body, spirit connection). Working as a chaplain, I see people very sick and sometimes wonder if they lack nutrition, exercise, hydration or sleep, all of which contribute to illnesses and are essential to our ability to function normally.

As a child, I grew up in Mexico in a culture where food is a family and community event. It was there that I learned the art of cooking from my mother, who owned and ran a family restaurant. I love the taste, flavors and textures of food, and how I can use it to express my creativity. I even like how food can change my mood or, often, comfort me. When I moved to the U.S., I was introduced to an American diet. This is when my battle with weight and addictive foods began, and continued for as long as I can remember.

Before becoming an ordained minister, I was the owner and manager of a successful restaurant. About three years ago, I discovered the raw, plant-based living foods diet. I learned that raw food is about consuming life giving foods that are

plant-based and organic in their raw state. I learned about the spirituality of food and our bodies, and the correlation of life giving food provided by God and

God's desire to see all of us, as a whole creation, full of life and health. In my desire to know more, I attended the Living Light Culinary Institute in Ft. Bragg, Calif., and later was mentored by the renowned raw food chef Elaina Love.

I started my journey with 21 days of green juices. Through this process, I had a spiritual awakening. Many of us are able to talk about the exact time when we found God, or God found us. I had my first spiritual encounter with God when I came to Templo Cistiano Central, a Spanish-speaking congregation, and I learned about God's love. This time, my spiritual experience was through life-giving foods. I felt alive again.

It is now my desire to share the knowledge I've received about life giving foods. I give lectures and private cooking classes to groups, help with individualized menu planning, and cater nutritious food. I am, in turn, sharing this information with you to encourage you to nourish your own body and spirit.

We as Christians have food for our soul and spirit. We gather at Christ's table to share and feed our spirits. Our churches are safe communities where people can come to experience the love of Christ. However, it's imperative that we take our spirituality and our health as a number one priority. We who are in leadership roles have the responsibility to be good stewards of the bodies that God has given us, to do God's work in the world.



*Pension Fund Member,*

**Rev. Silvia S. Tiznado,  
M.Div., BCC**

*Chaplain – Palliative Medicine,  
Mayo Clinic, Phoenix, Ariz.*

*“So here’s what I want  
you to do, God helping you:  
Take your everyday,  
ordinary life—your sleeping,  
eating, going-to-work, and  
walking-around life—  
and place it before God  
as an offering.”*

*— Romans 1:2*



# In MEMORIAM

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

## DEATHS IN ACTIVE SERVICE

Walter Deyampert  
Montgomery, AL  
February 19, 2014

David, Figueredo  
Miami, FL  
February 15, 2014

Harold Hoffman  
Springfield, MO  
March 22, 2014

Richard Peltz  
Corpus Christi, TX  
March 31, 2014

Sharon Reynolds  
Fort Worth, TX  
March 15, 2014

## DEATHS IN RETIREMENT

Mildred Bligh  
Oxford, GA  
February 3, 2014

Barbara Bohannon  
Denair, CA  
February 10, 2014

Paul Boulton  
Indianapolis, IN  
March 16, 2014

Carrie Bridgers  
Wilson, NC  
March 17, 2014

Madge Buehler  
Punta Gorda, FL  
January 9, 2014

Betty Butler  
Edmond, OK  
January 21, 2014

Earl Christofferson  
Escondido, CA  
January 3, 2014

John Colbert  
Indianapolis IN  
January 28, 2014

Sam Combs  
Marion, NC  
February 19, 2014

Joseph Cox  
Belton, TX  
February 22, 2014

June Coy  
Columbus, OH  
January 30, 2014

Patricia DeFrance  
El Reno, OK  
February 13, 2014

John Dewey  
Woodland, CA  
February 13, 2014

Eleanor Dunham  
New Wilmington,  
PA  
January 20, 2014

Frances Nadine  
Elswick  
Tarzana CA  
January 18, 2014

Thomas Endicott  
North Palm  
Beach, FL  
January 17, 2014

Richard Everhard  
Wadsworth, OH  
January 27, 2014

June Fleshman  
Albany, OR  
March 13, 2014

Mildred Foust  
Moline, KS  
March 16, 2014

Joseph Godby  
Logan, WV  
January 13, 2014

Ernesto Graulau  
Dorado, PR  
January 5, 2014

James Haag  
Indianapolis, IN  
January 1, 2014

Ermal Herndon  
San Jose, CA  
February 24, 2014

Oleta Higgins  
Kansas City, MO  
January 1, 2014

Janevieve Hopkins  
San Antonio, TX  
March 5, 2014

Irene Hudson  
San Mateo, CA  
January 22, 2014

Vonie Humphreys  
Nacogdoches, TX  
March 20, 2014

Harry Huntsberry  
Dallas, TX  
February 24, 2014

Ava Johnson  
St Paul, MN  
March 17, 2014

Mordecia Johnson  
Dover, NC  
March 6, 2014

Wanda Kirkpatrick  
Wheatland, IN  
January 18, 2014

Charles Knox  
Salem, OR  
March 14, 2014

Elizabeth  
Lambertson  
Valdosta, GA  
January 13, 2014

Paul Land  
Madison Heights,  
VA  
March 31, 2014

Gloria Lincoln  
Ft Worth, TX  
February 18, 2014

Thelma MacDonald  
Cumberland, MD  
February 15, 2014

John Mangram  
Dallas, TX  
March 9, 2014

Linda Mayberry  
Payette, ID  
January 8, 2014

Marian McAnallen  
Hendersonville, NC  
March 13, 2014

Betty McBride  
Roanoke, VA  
March 12, 2014

Clifford McCall  
Shreveport, LA  
March 27, 2014



P. Richard Sutherlin  
Hurst, TX  
February 18, 2014

T. Ervin Veale  
San Antonio, TX  
January 1, 2014

Joel Sweat  
Saltillo, MS  
March 18, 2014

Ruth Weston  
Enid, OK  
March 30, 2014

Stanley Taliaferro  
Lynchburg, VA  
February 5, 2014

Mary Williams  
Orange, CA  
March 9, 2014

Fred Tarpley  
Campbell, TX  
March 1, 2014

Robert Wyatt  
Palestine, TX  
March 2, 2014

Stephen Taylor  
Dublin, OH  
January 23, 2014

Prudence Wyle  
La Jolla, CA  
February 27, 2014

Michael Thiel  
Spirit Lake, IA  
January 28, 2014

#### OTHER DEATHS

George Tolman  
Tucson, AZ  
March 2, 2014

Gary Collins  
Chino Hills, CA  
February 17, 2014

Maxell Tromblee  
Marietta, GA  
March 15, 2014

Terry Peaks  
Nashville, TN  
March 8, 2014

Elinor Troyer  
Rule, TX  
March 11, 2014

John Pickering  
Cherokee Village, AR  
January 14, 2014

Eugene Ulrich  
Grand Chain, IL  
January 4, 2014

David Sanchez  
Chicago, IL  
February 3, 2014

David Unoura  
Spring Valley, CA  
February 14, 2014

Betty Mills  
Corcoran, CA  
January 22, 2014

Arthur Truman Nix  
Rogers, AR  
January 14, 2014

Helen Price  
Edmond, OK  
February 25, 2014

Henry Richard  
Mitchell  
Concord, CA  
March 16, 2014

Ronald O'Grady  
Auckland,  
New Zealand  
February 25, 2014

Leonard Richardson  
Lynnwood, WA  
January 1, 2014

Jo Moore  
Bryan, TX  
March 5, 2014

Ann Oakes  
Niles, OH  
March 20, 2014

Jean Riggs  
Springfield, IL  
February 14, 2014

David Morris  
Canton, PA  
January 29, 2014

Francis Page  
Sarasota, FL  
February 27, 2014

David Rowand  
Lakeland, FL  
January 2, 2014

Ruby Nicholson  
Alachua, FL  
February 12, 2014

Betty Parks  
Independence, MO  
March 24, 2014

Jack Sanders  
Miami, OK  
January 2, 2014

Evelyn Schachner  
Saint Louis, MO  
January 12, 2014



# *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 January 1 to April 30, 2014 to Ministerial Relief and Assistance, Churchwide Health Care Gift Fund, Heartbeats of Faith, 13th Check and the Endowment.

You make all of this possible with your faith, trust and support for Pension Fund. Thank you again!



# Churchwide Health Care Gift Fund

The Health Care Gift Fund helps pay the Health Care Medicare Basic premium for many worthy servants of the Church. Many gifts have been received since the last listing of contributions in the Spring 2014 issue of *The Bridge*.

## INDIVIDUALS

Robbie and Jack Adkisson  
William and Shirley Baird  
David Baker and Priscilla  
Adamson Baker  
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Ruth and Charles Wallace  
Gary Warman  
Harold and Wilhelmina Watkins  
Dennis and Karen Zimmerman  
Roger and Sherry Zollars

## CHURCHES

Christian Church Foundation  
Indianapolis, IN

## Heartbeats of Faith

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

## INDIVIDUALS

David Baker and Priscilla  
Adamson Baker  
Martha June Bradshaw  
Elberta Evans  
Jacquelyn Meece and Leslie  
James Summers  
James and Yvonne Prichard  
Nancy and Michael Saenz  
Andrea Toonder

# 13<sup>th</sup> Check

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



## INDIVIDUALS

Kathryn Albers  
Don and Judy Alexander  
Dwight Bailey  
William and Margaret Bingham  
Benjamin and Elaine Boling  
Victor and Megan Boschini  
Joan Campbell  
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Curtis and Betty Wheeler  
John and Nancy Wylie  
Oliver Zivney

## CHURCHES

North Christian Church  
Fort Wayne, IN

# Ministerial Relief & Assistance

Gifts from individuals for Ministerial Relief & Assistance help make life better for many of our older and retired ministers, missionaries and their widows or widowers. Gifts to Ministerial Relief, along with offerings through the Disciples Mission Fund and earnings from the Endowment Fund, make funds available for the Supplemental Gift (to supplement low pensions) and Ministerial Relief (for those with no pensions).

## INDIVIDUALS

Robbie and Jack Adkisson  
Charles and Janette Akin  
Kathryn Albers  
Anna Alexander  
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Ellen and Thomas Anderson  
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Irene Cowell  
Arlene Cox  
Kenneth Coy  
William and Janet Ann Crouch  
Joann Cummins  
Brian and Laura Daly  
Jack and Sharon Daniel  
Richard D'Antonio  
Daniel Darnell  
Dwayne and Vivian Davenport  
Barbara Davidson  
Richard and Barbara Davis  
Dorothy Davis  
Dauna and William Davis  
Gail Davis  
Robert and Bertha Dell  
William Denton  
James and Wanda Dickerson  
Christopher and Merita Diebel  
Edward Dieckmann  
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Beverly Duval  
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William and Delores Gwaltney  
Alexander Tiwari-Haines and  
Pansy Haines  
Franklin and Geraldine Hall  
Robert Hall

*Ministerial Relief, continued on page 24*



R. Terry and Esther Halstead	Bonnie Kirkman	Saundra Michael-Bowers and	Edward and Amy Roupe
Leslie and Marcia Hames	Frances Knox	Howard Bowers	Rebecca and Gerald Rudberg
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Marilyn Hotz	Mary Lou Linhardt	Pilar Ortiz	Franklyn Smith
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Roland Huff	Robert Low	Connie Palmer	Jack and Lana Snellgrove
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Hazel Hunt	John and Margaret Lyons	Rufus and Arlis Peer	Larry and Nancy Squier
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May Jackson	James Mackey	Martin and Dorothy Pike	James and Caroline Steele
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Robert King	Clyde Markee	Tommy and Kathleen Potter	Pablo and Jenean Stone
Max and Peggy Jenkins	Ellis and Gloria Martin	James and Marilyn Powell	Don and Leanne Stump
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Corinne Kerfoot	Dagmar Merrick	Robert and Kathryn Riester	Horace and Clara Tomlin
John and Elizabeth Kerr	Betty Joann Merritt and Jerry Lee	Janet Riley	Fred Toney
Betty Kerr	Janet and Glenn Mers	Nancy Lowe Roberts	Leo and Betty Traister
Eugene and Barbara Kidder	Dorothy Messenger	William Rodefer and Jeanine	William and Jean Tucker
Michael Kiesel	Anita Meyer	Sweitzer Rodefer	Wendell and Phyllis Turner
Richard and Catherine Kilgore	Harry and Linda Meyer	Richard and Jean Roland	Clara Turner
David and Donna Killen		Susan Rose	Jesse Tyndall

David and Aida Margarita Vargas  
 Arthur Vermillion  
 Helen Voynovich  
 Ruby Wade  
 John and Katherine Walker  
 Ralph and Ellen Walker  
 Ruth and Charles Wallace  
 Martha Waller  
 Richard and Dorothy Walters  
 George Wascovich  
 Mary Watkins  
 Harold and Wilhelmina Watkins  
 Ted and Jennifer Weaver  
 Reginald Webb  
 Charles and Alice Weber  
 Mary Wells  
 Katharine Wells  
 Jack West  
 Mary West  
 Donald Hoover and Ann Wheat  
 Nancy Whetstone  
 Ruth White  
 Beverly and Carl White  
 Judith Whitehouse  
 William and Lois Whitehurst  
 Leon and Linda Whitney  
 Jerry and Barbara Whitt

Gloria Wildman  
 June Williams  
 Robert and Evelyn Winger  
 Ruth Winn  
 Seymour Woodnick  
 Robin Wooldridge  
 David and Nancy Worden  
 Mary Workman  
 Herbert and Marilyn Works  
 Deborrah and John Wray  
 Sally Wright  
 L. Winston and Sandra Wright  
 Sam and Judith Young  
 Walter Ziffer and Gail Roseuthal  
 Richard and Peggy Ziglar  
 Roger and Sherry Zollars

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Bethany Christian Church  
 Houston, TX  
 Central Christian Church  
 Walla Walla, WA  
 Christian Church in Georgia  
 Macon, GA  
 Christian Church In Ohio  
 Columbus, OH

First Christian Church  
 of The Beaches  
 Neptune Beach, FL  
 First Christian Church  
 Edwardsville, IL  
 First Christian Church  
 Bolivar, MO  
 First Christian Church  
 Metropolis, IL  
 First Christian Church  
 Texas City, TX  
 First Christian Church  
 Sandersville, GA  
 First Christian Church  
 Bolivar, MO  
 First Christian Church  
 Bryan, TX  
 First Christian Church  
 Sandersville, GA  
 First Christian Church  
 Texas City, TX  
 First Christian Church  
 Morgantown, WV  
 First Christian Church  
 Brownsville, PA  
 First Christian Church  
 Texas City, TX

First Christian Church  
 Guymon, OK  
 First Christian Church  
 Texas City, TX  
 First Christian Church  
 Sandersville, GA  
 Hurstbourne Christian Church  
 Louisville, KY  
 Federated Church  
 of W. Lafayette  
 West Lafayette, N  
 North Christian Church  
 Fort Wayne, IN  
 North Heights Christian Church  
 Wichita, KS  
 The Ontario Assembly of the  
 Christian Church  
 Aylmer, ON  
 Saint Luke Christian Church  
 Pattison, MS  
 United Christian Church  
 Yakima, WA  
 Utica Christian Church  
 Utica, MS

## Endowment

Earnings from the Endowment Fund are added to the offerings from congregations through the Disciples Mission Fund and through gifts from individuals to assist those whose pensions are low or who have no pensions or to assist with the payment of health care premiums and other needs. The Endowment Fund includes gifts, bequests and memorials to loved ones and honored minsters, as well as other estate gifts.

#### INDIVIDUALS

Claire and Charlotte Berry  
 India and José Mario Bobadilla  
 Scott Budlong-Morse  
 James and Ann Burton  
 Scott and Kathleen Dennis  
 Duncan and Tina Draper  
 James Ellerbrook

Robert and Harriette Elliott  
 T. Eugene Fisher and Angela  
 McDonald-Fisher  
 Jerry and Ruth Griffin  
 James and Linda Hamlett  
 Ann Hughey  
 Connie and Bill Inglish  
 Elizabeth Lambertson  
 Lester and Janelle Palmer

James and Mary Jane Pierson  
 H. Marion and Betty Prather  
 James and Yvonne Prichard  
 Marjorie Reisinger  
 Ralph H and Martha G Saunders  
 Estate of Martha Thompson  
 John Trefzger  
 Ruth and Charles Wallace  
 Harold and Wilhelmina Watkins  
 Deborrah and John Wray

#### TRUSTS/FUNDS

Edwin R. And Nellie L.  
 Allender Fund  
 Leslie O. & Ethelda Best Trust  
 George J. & Elizabeth E. Brown  
 Estates  
 Jay and Audrey Calhoun Fund  
 Lois E. Clark Fund  
 Connie and William Cosby Fund  
 Dr. & Mrs. A. Dale Fiers Fund  
 Ruby C. (Dennis) Dunlap  
 Memorial Endowment  
 First Christian Church,  
 Camden, AR Legacy Fund  
 Rev Charles Lloyd &  
 Lilly May Garrison Fund

Ray S. and Margaret W.  
 Hewitt Fund  
 Clara Hicks Memorial Fund  
 Eunice W. Landis Estate  
 Melvin P. and Vera P. Laven Trust  
 Randel O. Martin Fund  
 Donald L. (Mac) And Betty  
 Mcmillan Permanent Fund  
 Robert L. and Louise A. Munro  
 Memorial Fund  
 James Allen and Jean Nichols  
 Fund  
 Lawrence E. and Faith I.  
 Pitman Fund  
 Mary Isabel Sandin Trust  
 John & Lucy Schafer Trust  
 Robert G. Sulanke Endowment  
 Martha Thompson Memorial  
 Endowment  
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# Pension Fund

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- Hear how Pension Fund members **KEEP HEALTHY**.
- **DISCOVER** which Pension Fund programs are best for you.
- Learn about Pension Fund's **UPCOMING MOVE** and other important updates.
- Read **VALUABLE TIPS** for **FINANCIAL**, **PHYSICAL**, and **SPIRITUAL** wellness.



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