

BRIDGE



PENSION FUND WINTER 2012

GIVING
SPIRITUALLY, FINANCIALLY

JOIN US AT GENERAL ASSEMBLY!

**MINISTERS AND MATES BREAKFAST
MONDAY, JULY 15, 2013, 7 a.m.**

Peabody Hotel Orlando

(ticket required)

Rev. Dr. Katie Hays, Senior Minister
Northwest Christian Church
Tickets are \$10 per person and may be purchased
online at www.disciples.org.

Rev. Dr. Katie Hays serves Northwest Christian Church (Disciples of Christ) in Arlington, Texas. She has been in congregational ministry for 19 years, serving churches in Alabama, New York, Georgia and Texas. Hays is on the founding Standing Committee for the Christian Church (Disciples of Christ) Center for Faith and Giving. She holds the M.Div. from Yale Divinity School and a Doctorate of Ministry from Princeton Theological Seminary.

Hays and her husband, Rev. Lance Pape, spent 11 years in co-ministry, with Pape now serving as assistant professor of homiletics at Brite Divinity School. They have two children, Lydia and Jack.



Be sure to
visit our
booth
to learn about
our *Strong.*
Smart. Secure.
retirement
options and how
you can
prayerfully
give to
13th Check.



**SATURDAY,
JULY 13, 2013**

7 p.m.
13th Check Offering
Opening Evening Service

**SUNDAY,
JULY 14, 2013**

10:45 a.m. - Noon
**Sustaining Clergy in
Local Church Ministry**
Room TBD

Join us on Sunday to learn
the results of the Disciples
of Christ clergy survey,
Flourishing in Ministry,

conducted by Notre Dame
University through a
grant provided by Lilly
Endowment. Discover
the implications for local
congregations and best
practices for equipping
and sustaining pastors
for effective local church
ministry.

**MONDAY,
JULY 15, 2013**

7 a.m.
**Ministers and Mates
Breakfast -**
Rev. Dr. Katie Hays
(see above information/
ticket required)

**TUESDAY,
JULY 16, 2013**

7 a.m.
Retiree Breakfast
(by invitation only)
Room TBD

9:45 to 11:15 a.m.
**Best Employment
Practices for Churches**
Room TBD

This seminar will help
clergy and lay leaders
define employment best
practices for compensation
and benefits.



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

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BRIDGE

PENSION FUND
WINTER 2012

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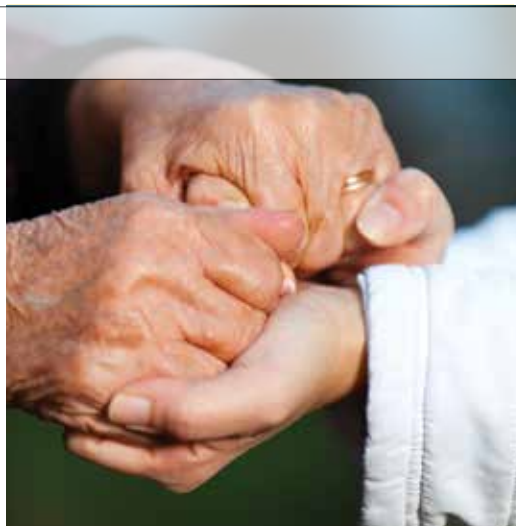
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04



Giving:
*Pension Fund shows how
you can give to yourself
and to the Church.*

JAMES P. HAMLETT FROM THE PRESIDENT

The Pension Plan: Are you missing out?

I have written on a number of occasions that the **Pension Plan is one of the most successful and financially strong retirement programs in the country.**

An article in a recent edition of *Pension and Investment Age*, a trade magazine for the pension industry, indicated only three of the 100 largest pension plans had assets in excess of pension liabilities. The average funding level was about 74%, and that is following more than two years of solid financial recovery! As of September 30, Pension Fund stood at approximately 120% funding.

The report from Chief Financial Officer Duncan Draper in this issue of *The Bridge* reflects **our strong funding position and solid investment performance** in 2012. Whether this will translate into an opportunity for a special apportionment next year remains to be seen. Regardless, you can take comfort in knowing Pension Fund is financially sound and ready to serve. And, we are investing in technology and people to serve you better. I am enthusiastic about the future of Pension Fund and those we are privileged to serve through our various programs.

In years past, 90% of clergy participated in the Pension Plan. Changes in our society, economy and congregations have resulted in lower participation than in the past. Given the success of the Pension Plan and its financial benefit for those who participate, I find myself wondering why Pension Plan enrollment isn't higher. Why would a pastor not want to be in the Pension Plan? Why would a congregation not

want to provide such a benefit for their pastor(s) and lay employees?

For many companies and employees, the market has shifted away from pension plans to what are called defined contribution (DC) retirement savings plans.

Defined contribution plans

were marketed as providing the employee with control over investment decisions, opportunity for good market returns, portability, and a pool of assets that can be transferred to heirs. Employers received direct benefit from offering defined contribution plans, as they were able to transfer risk from the employer to the employee. And in many cases, employers actually were able to reduce their total cost for employee benefits.

To be fair, defined contribution programs, including our own Tax-Deferred Retirement Account (TDRA), have some obvious benefits. They are balance funds, meaning that one can see the value of their fund. In addition,

Key Takeaways:

- As of September 30, Pension Fund stood at approximately 120% funding.
- The Pension Plan provides benefits that cannot be outlived.
- The TDRA is a strong supplement to any existing pension plan.



defined contribution programs provide immediately vested assets for the benefit of the account holder and, therefore, they are portable, or can be moved from one employer to another. Finally, with a defined contribution plan, a participant can generally tailor investments within the program to his or her own risk tolerance and performance objectives.

But defined contribution plans often have a downside. Because they are balance accounts rather than a pension annuity, if a person does not save enough or if he or she lives longer, available assets can run out before death. Second, if funds are withdrawn for personal emergencies, the likelihood of outliving assets increases significantly. Finally, if a person makes poor investment decisions or if the investment markets fall dramatically or near the time funds are needed, the person may not have enough time to recover value to a level with which to retire. Most of us are not particularly good investors, and the lack of investment discipline in turbulent markets also exacerbates poor outcomes.

A better strategy is to participate in one of the best pension plans around, with immediate vesting privileges for

clergy and only a two-year vesting period for lay employees.

The Pension Plan provides benefits that cannot be outlived, for the participant and/or covered spouse. It offers extraordinary death benefits

for dependent family, as well as disability coverage. If you participate in the Pension Plan, you and your employer have made a wise decision. If not, enroll as soon as you can. Do it for your family. Do it for your church. Do it for yourself!

And while you are at it, why not also sign up for a Tax-Deferred Retirement Account to supplement the Pension Plan? In doing so, you will have the best of both: retirement benefits you cannot outlive and retirement resources that you can use and pass on to heirs.

If you think this is a sales pitch, you would be correct. But, more than that, it is a personal plea to your employer to provide the kind of benefits that will best honor your service to the church in times of particular need, and with a plan that is one of the strongest in existence. ☉

James P. Hamlett
President
jhamlett@pensionfund.org



A CHRISTMAS GIFT TO YOURSELF AND THOSE YOU LOVE

Here in Oklahoma, we are settling into winter. And with that, our thoughts turn to Christmas and the acts of gratitude and giving.

This year, I invite you to add yourself to your Christmas gift list! You might be saying to yourself, “Why in the world would I do that when I have so many other people on my gift list? This seems amazingly selfish.”



Key Takeaways:

- A contribution toward retirement is a great gift to yourself.
- TDRA contributions are made pre-tax.
- A gift to a Roth IRA is an after-tax contribution.

Hang in there with me...

Give the gift of a contribution to a Tax-Deferred Retirement Account (TDRA) or a Roth IRA! When you make a gift to your retirement savings, you are providing a present for the ones you love and who love you. How? By preparing for retirement, you free your loved ones from worry.

Whether they talk about it or not, our spouses, children, family and close friends think about what it will be like to care for us in our later years. Don't leave them dangling out there in their worries. Talk to them about your plans and make a regular gift to your account. If you don't have an account, Pension Fund can guide you through the process.

We have an only daughter who has shared with us, more than once, how grateful she is that we are actively saving for retirement and making plans for how and where we will spend those years. It gives her comfort to know that the three of us are in this together. She sees it as a gift we are giving her.

A gift to your TDRA can be made through a salary contribution agreement that is completed with your employer. (The form can be found on the Pension Fund website, www.pensionfund.org, by clicking on



Program Resources, TDRA.) The amount you wish to contribute to your account is agreed upon in this document and can be a one-time payment or an ongoing amount that is taken out of each paycheck. These TDRA contributions are made pre-tax and, as such, lower the amount of income declared on your taxes.

A gift to a Roth IRA is an after-tax contribution. The earnings in this account will grow tax-free and are available for withdrawal in retirement without any tax obligation. Contributions to this account can be received by Pension Fund as late as April 15, 2013 for credit on your 2012 taxes. (The form can be found at www.pensionfund.org under the Roth IRA category of Program Resources.)

I know you are probably thinking money is tight at this time of year, and you don't see how you can make such a contribution. But as the Nike slogan says, "Just do it!" Many of the best things we do are difficult,

but the outcome is often much better than we expected. The amount you contribute doesn't have to be a lot – just start the habit. Your gift will live for years to come and provide peace of mind to you and your loved ones.

Now, get going. Fill out the form. Talk to your employer. Call Pension Fund. And then mark this very important gift off your to-do list and feel good about what you have done! ☺

Connie English
Director of Employer Services
cingleish@pensionfund.org



A SEASON FOR GIVING

In everything I did, I showed you that by this kind of hard work we must help the weak, remembering the words the Lord Jesus himself said, "It is more blessed to give than to receive." (Acts 20:35)

When I visit our retirees, I tell them I am truly blessed to have one of the most joyful ministries in our Church. With every visit I make, I am filled with awe and wonder at the strength, love and courage I encounter in the lives and stories of those who have served before us and continue to mentor us. Some of these servants come from the "Greatest Generation," and they continue to be an example for us today.

In his book, *The Greatest Generation*, Tom Brokaw talks about the challenges of Americans born in the 1920s. He tells how they experienced the Great Depression and World War II in their young years ... how they knew hardship. A college education was rare for many. Those who did graduate from college, however, played a historic role in the advances in American society. The same was true of those who went into Disciples seminaries and became leaders in the Church. Many of those who are now retired servants of the Church, throughout the generations, have served and given sacrificially to further God's realm during their careers and in retirement.

As we visited some of our retirees in 2012, we were again reminded of the generosity that surrounds us. These retirees are regular givers to Ministerial Relief and Assistance. Many indicated they donate to the different appeals because they believe these great causes help so



A NOTE OF THANKS

As we enter this holy season of Christmas, we are reminded of God's generosity in our lives. We want to thank all who have given to Ministerial Relief and Assistance this year and we ask that you continue to prayerfully remember those who need and cherish your love and kindness. Mother Teresa said it well, "It's not how much we give but how much love we put into giving."

many. They said if there were a way to give regularly out of their pensions, they would gladly do so. I explained that a way to give regularly is already in place.

This holiday season, live out – in word and in deed – that "It is more blessed to give than to receive." To give to Ministerial Relief and Assistance out of your pension on a regular basis, all you need to do is send a letter (with your signature) instructing us to take out a given amount from your pension every month. We can do this for any set amount of time. You can direct your giving to an area you are passionate about, or ask that it be unrestricted to be used for the greatest need at that point in time.

We hope you will join others – from the Greatest Generation and beyond – in showing your compassion and love for your brothers and sisters in Christ. Give to Ministerial Relief and Assistance today. ☉

Shalom,

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



TREASURER'S CORNER

Pension Fund net assets available for benefits as of September 30, 2012 were \$2,650,144,076. This represents an increase of 8.4% since year-end 2011 and a 12.9% improvement compared to September 30, 2011. The Pension Plan remains fully funded and within the guidelines as set forth by policy. Pension Fund's year-to-date investment performance is 11.9% through September, which exceeds the benchmark against which we measure our performance.

We occasionally receive calls or letters from members asking about our interest rates for the Tax-Deferred Retirement (TDRA) and Benefit Accumulation (BA) accounts and, more recently, the Roth IRA accounts. Frequently, these questions are posed with the underlying assumption that our rates are not competitive. I would like to explain what differentiates our retirement savings plans and how we arrive at the interest rates we provide.

Pension Fund retirement and savings programs offer guaranteed interest rates for one quarter, or three months from their announcement dates, which typically follow our Board of Directors meetings. Interest rates are, therefore, guaranteed for a quarter in advance and follow the calendar year. These programs are designed to meet two primary objectives.

The first objective is to preserve the principal you contribute to these accounts. This places risk on Pension Fund when the investment markets are in decline. As in 2007 and 2008, achieving this objective ensured that our members did not lose a penny of their contributions. Many of those in market-based programs realized anywhere from 25-40% declines in their account balances.

“... no one has ever
lost money invested or
saved with us.”

Key Takeaways:

- Pension Fund's year-to-date investment performance is 11.9% through September.
- Good experience credits are a major component of our retirement savings strategy.
- Our focus is on long-term value.

The second objective is to offer a fair return that provides growth for our members' retirement programs. Using the same example, when so many were experiencing significant declines in their life's savings, Pension Fund continued to pay interest of 3% on members' account balances. Accomplishing this objective requires Pension Fund to build sufficient reserves so these programs can survive the ups and downs of the investment world. For example, when the investment markets are going strong (as they have been in 2012), Pension Fund will set aside some surplus earnings to build the reserves for the next down cycle.

Another major component of Pension Fund's retirement savings strategy is good experience credits. Each of the three programs mentioned (TDRA, BA, Roth IRA) are eligible to earn an additional benefit. Each year, based on the available reserves, the Board of Directors considers whether sufficient reserves are available to authorize an additional payment to members' accounts. In 2011, Pension Fund provided an additional one-time credit of 1.8% for TDRA account holders and 1.7% for BA account holders based on their average balances held in the accounts during 2010. As you can imagine, this added nicely to the total return of the retirement savings programs.

Pension Fund is aware of the options available to our members for investing their savings. We constantly

Treasurer's Corner, continued on page 9

WHAT YOU NEED TO KNOW

Out with the old, in with the new

Following are some tax preparation tips and general financial news as you wind down 2012 and prepare for the new year.

Tax Forms – All pensioners will be sent 1099-R forms in January. These forms report the amount of pension paid in 2012. Upon legal advice, the total pension paid is reported in Box 1. When preparing the tax return, retired ministers who requested housing allowance in 2012 must first account for actual housing expenses. If the amount designated is greater than the amount spent for housing, the actual expenses are subtracted from the total pension paid and the remaining amount (the taxable portion) is reported on line 16b of the 1040 form.

In addition, all persons who received distributions from Tax-Deferred Retirement Accounts (TDRAs) or Individual Retirement Accounts (IRAs) in 2012 will receive 1099 forms indicating the amount withdrawn and the amount withheld for income taxes.

2013 Parsonage Allowances – Every employing congregation or church-related organization should designate and record the 2013 parsonage allowances of all employed clergy. Even those clergy who live in church-owned parsonages may have parsonage allowances to cover expenses such as utilities and home furnishings, if paid for or provided by the minister. This action must be recorded in advance each year by minutes, resolution or budget proceedings.

Retirees' Parsonage Allowances – Unless instructed otherwise, the Board of Pension Fund of the Christian Church (Disciples of Christ) has designated three-fifths (60%) of the pension paid to a retired, ordained pensioner as a parsonage allowance for 2013. For those who requested otherwise, a specified parsonage allowance of up to 100% of the pension has been designated by the Board. Housing allowance confirmation letters have been mailed.

2013 Social Security – The Social Security tax rate in 2013 is 7.65% for both employee and employer. Since, by law, church employers cannot pay the employer portion nor

withhold the employee portion of Social Security for ordained ministers, clergy must pay the Social Security tax at the self-employed rate. The self-employed rate is 15.3%.

The maximum taxable wage base, including parsonage and parsonage allowance, will increase to \$113,700 in 2013. Persons earning more than \$113,700 in 2013 will pay the Medicare hospital insurance tax (1.45% for both employers and employees) on earnings above \$113,700. Because ministers are treated as self-employed for Social Security purposes, this means an additional 2.9% on earnings above the \$113,700 level.

Retirement Earnings – The retirement earnings test exempt amount will increase from \$38,880 to \$40,080 for the year in which an individual attains his/her normal retirement age. The test applies only to earnings for months prior to reaching the normal retirement age. One dollar (\$1) in benefits will be withheld for every \$3 in earnings above the limit, and no limit on earnings will be imposed beginning in the month the individual attains the normal retirement age. For retirees under the normal retirement age, the retirement earnings test exempt amount will also increase from \$14,640 to \$15,120, with \$1 withheld for every \$2 in earnings above the limit. Individuals who are at or above the normal retirement age have no earnings test requirements.

Mileage Rate – As of this writing, the IRS has not announced the 2013 mileage rates. Currently, the standard mileage rate is 55.5 cents per mile, and the mileage rate for medical and moving expenses is 23 cents per mile. The standard mileage rate is applicable to all business miles for cars that are not fully depreciated. The standard rate for charitable use is set by statute and remains at 14 cents per mile. For updates on the mileage rates, please visit the Resources section of Pension Fund's website, www.pensionfund.org, or visit www.irs.gov. ☉

monitor what the banks offer on their savings programs and certificates of deposit (CDs), while also monitoring the brokerage or investment companies that offer mutual funds, money market programs and other related retirement programs. Measuring who has the best programs can be done in different ways, but in reality, it comes down to an individual's specific needs. Our focus is on long-term value. As such, we are less inclined to overreact to short-term gains and losses and, instead, constantly focus on the needs of someone planning for retirement. Our track record gives us confidence we are on the right path.

In summary, two main questions should be asked when inquiring about interest rates and returns on a specific retirement program. What is the risk of losing my investment, and can I expect a fair return on my investment?

We are proud of our track record and especially the fact that in the history of Pension Fund savings programs – more than 80 years – no one has ever lost money invested or saved with us. Instead, they earned interest that enhanced their balances and provided income in their retirement.

Thank you. As always, please feel free to send questions or comments my way. ☺

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



TECHNOLOGY UPDATE

The *BelieveIT* project début is just around the corner, giving Pension Fund new and improved member service capabilities. In the next issue of *The Bridge*, you will have an opportunity to see the changes taking place and what that means to you. The goal of this project has been to transition our current information systems platform into a highly functional, member-focused set of tools and applications to better serve you.

Some of the most noticeable changes will be the ability to access your account information online as well as the look and feel of the communications you receive. It will allow for all this, plus provide more services for your retirement portfolio.



BelieveIT is a big step in our promise to be **Strong. Smart. Secure.** Stay tuned to *The Bridge* and www.pensionfund.org for more information. ☺

W-4P FORMS NEEDED

In October, Pension Fund mailed W-4P forms to all persons who are receiving pensions and annuities as well as monthly distributions from Tax-Deferred Retirement Accounts (TDRAs) or Individual Retirement Accounts (IRAs). These forms provide Pension Fund with updated tax withholding information. If you do not send in the form to Pension Fund by **December 17**, the default withholding will be applied to all your monthly payments from Pension Fund effective January 1, 2013. If you have lost or misplaced the W-4P form, you can download a new one from the Pension Fund website, www.pensionfund.org, by clicking on Resources, Program Resources and then Tax Withholding. ☺

Key Takeaways:

- W-4P forms were mailed in October.
- The default withholding will be applied to monthly payments in 2013 unless you specify otherwise by December 17.



MEMBERSPOTLIGHT

Eight years ago, when Michael Karunas became a member of Pension Fund, he and Amy Zietlow had been married for five years. Getting started on retirement planning was the last thing on his mind, but wise church leaders and mentors enrolled him in the Pension Plan. That step started him on the path toward life-long financial stability.

In 1998, with a Master's of Divinity from University of Chicago and newly ordained, Michael answered the call to First Christian Church, Centralia, Ill. When the congregation entered into its annual stewardship campaign, Michael reflected on his role in leadership and made the personal decision to tithe. He was ready to invite congregants to do so as well.

From that moment on, Michael decided he would manage his resources by living below his means so he could save, tithe and meet the regular and unexpected expenses of life. He took to heart that as a minister, he served as a role model to others.

"You can't stand up and talk about money if you're not leading the pack," he said.

Looking back, Michael says several pastor mentors he met early in his ministry influenced and shaped his understanding of money. Marilyn Spry taught him that the congregation would have the responsibility of paying his Pension Fund dues so that he would be prepared for retirement many years later. Former and current Pension Fund staff, including former president Art Hanna, have embodied trust over the years and advocated for the very things about which Michael is passionate. He believes a person should start good financial practices early, including having the discipline to save regularly, living a lifestyle that lets you save,



Michael Karunas is senior minister at Central Christian Church, Decatur, Ill.

"You can't stand up and talk about money if you're not leading the pack."

investing for the long term – and having a generous approach to giving. That's *Strong. Smart. Secure.*

Today, he and Amy continue their approach to managing their money, and they are teaching it to their children. Whether it is driving a nine-year-old car or being intentional about not financing purchases unless absolutely necessary, their decisions about lifestyle reflect their belief that the smartest approach to life and money is a balanced approach. This balanced approach has allowed them to continue to save for retirement as well as save for college for their three children.

"We keep in mind that just because we can afford a purchase doesn't mean we should afford it," he said. When he is looking for inspiration, he turns to I Corinthians 10:23: "I have the right to do anything, but not everything is constructive."

As a result of his approach to money, this young pastor states with confidence that his young family is living very comfortably and they just aren't anxious about life.

Today, Michael is senior minister at Central Christian Church, Decatur, Ill. Outside of his pastoral duties, he runs eight miles a day to prepare for Race through the Woods, a competition that sends runners along a trail through water, across prairie, among trees, and up and down hills in central Illinois for 30 miles. This is endurance running in extreme conditions!

In many ways, Michael's endurance running is a great parallel to money management. It's about fiscal endurance, and sometimes in extreme conditions that range from personal loss to a national economic crisis. But regardless, Pension Fund is there, carefully managing the retirement savings of Michael and others who give their lives to service in the Church. ☉

HEALTH & WELLNESS

TAKE ADVANTAGE OF THE HEARING AID DISCOUNT PROGRAM

At VSP® Vision Care, we care about the overall health of our members, and we're committed to helping them experience life to the fullest.

Like vision loss, hearing loss can have a huge impact on both workplace productivity and home life. In fact, the largest hearing impaired group in the United States is comprised of those under the age of 65 – many of whom are still in the workforce and leading active lives. With the average cost of a pair of hearing aids topping \$5,000, it's no wonder that 70% of the more than 30 million Americans who need hearing aids don't have them because they can't afford them.

Discounts on Hearing Aids through TruHearing® – TruHearing is offering all VSP members and their covered dependents free access (\$108 value) to the TruHearing MemberPlus® Program* to enjoy deep discounts on some of the most popular digital hearing aids on the market.

The TruHearing MemberPlus Program includes:

- Savings of up to 50%** on hearing aids
- Yearly comprehensive hearing exams for \$75
- Three visits with a hearing professional after purchase (fitting, programming and/or adjustments)
- Manufacturer's coverage for a one-time loss or damage for three years (replacement fee paid to manufacturer)
- Three-year repair warranty
- 48 batteries per purchased hearing aid

VSP members may also add up to four guest members (parents, grandparents, siblings) for a VSP-exclusive rate of \$71 each.

Best of all, if a member already has a hearing aid benefit from a health plan or employer, he or she can combine it with this program to maximize the benefit and reduce the out-of-pocket expense.



TRUHEARING DISCOUNTS: SIMPLE AS 1-2-3!

Taking advantage of the TruHearing discounts is easy.

All a VSP member has to do is:

- 1 Sign up at vsp.truhearing.com and choose whether to enroll dependents and guest members as well.
- 2 Call TruHearing at 877.396.7194 to schedule an appointment.
- 3 Visit hearing aid center, receive exam, and purchase discounted aids.

That's it! All transactions are between the VSP member and TruHearing.

Learn more about this VSP member offer at vsp.truhearing.com.



*Through December 15, 2013

**Savings over national average retail prices; vary based on hearing aid model purchased

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In MEMORIAM

DEATHS IN ACTIVE SERVICE

Iva M. Bringham Blackwell, OK August 15, 2012	Betty J. Emshwiller Muncie, IN June 11, 2012	Ilyne J. Holm Longview, TX May 21, 2012	Dale W. LaRue Phenix City, AL June 1, 2012	John T. Muir, Jr. Wichita Falls, TX July 18, 2012
Ray Greenfield Lewistown, IL April 1, 2012	C. Alton Brostrom El Paso, TX April 26, 2012	Jean G. Enochs Commerce, TX August 23, 2012	Janice H. Hopper Washington, DC August 8, 2012	John B. Magruder Dallas, TX July 29, 2012
Raiford S. Wheeler East Stroudsburg, PA July 25, 2012	Alfred C. Brown Colorado Spgs, CO June 7, 2012	Janet M. Fowler Spokane, WA April 4, 2012	Ronald D. Howard Allen, TX July 15, 2012	Jose F. Martinez Weston, FL April 26, 2012
Ursel C. Brown Hilton Head Isl, SC May 11, 2012	Sylvia M. Franklin Longmont, CO April 25, 2012	Evelyn M. Inks Coraopolis, PA August 23, 2012	Mary D. McCall Winter, Park FL March 16, 2012	C. William Nichols Decatur, IL April 21, 2012
Hardin E. Akeman Neosho, MO June 21, 2012	John H. Chadwell Birmingham, AL May 8, 2012	H. Raymond Gaylord Grand Rapids, MI June 15, 2012	Ernestine. James Sacramento, CA May 18, 2012	Jimmie D. McClain Columbia, MO July 15, 2012
Ray Allen Charleston, IL March 30, 2012	Lois S. Chambless Fenton, MO August 27, 2012	Fairy E. Gwyther Bellevue, WA March 25, 2012	Eldon E. Jandebeur Clear Lake, IA June 28, 2012	Juanita McElwain Kerens, WV April 19, 2012
Viola G. Allen Henrico, VA September 22, 2011	Ora Freda Chervek Saint Louis, MO April 7, 2012	Calvin Hargrove, Jr. Rocky Mount, NC June 16, 2012	Dorothy C. Jauncey El Paso, TX August 1, 2012	Ardith R. McKenney Wichita, KS June 22, 2012
Vinette Amore Portland, Jamaica August 9, 2012	Geraldine E. Chilton Winter Haven, FL June 6, 2012	Phyllis M. Hicks Camby, IN September 19, 2012	Donald R. Jeanes Jonesborough, TN August 27, 2012	Robert E. Merritt Norfolk, VA September 14, 2012
Billie Sue Anderson Ft Worth, TX August 13, 2012	June C. Cox Enid, OK July 15, 2012	William I. Hicks Clifton Springs, NY September 2, 2012	Alan L. Johnson Saint Joseph, MO May 8, 2012	Frances P. Moore Veneta, OR May 16, 2012
Thelma E. Baer Raymore, MO April 16, 2012	Gaylon L. Decious Cedar Rapids, IA April 7, 2012	Hester L. Hilliard Black Mountain, NC August 29, 2012	Mary C. Keifer Falls City, NE September 9, 2012	O. Eugene Moore Saint Louis, MO July 3, 2012
Howard G. Baetzhoid Indianapolis, IN July 7, 2012	Berta J. Detamore Fort Worth, TX April 13, 2012	Alan C. Hinton Tucson, AZ March 15, 2012	Judith M. Kelly Paso Robles, CA April 30, 2012	Jane D. Morgan Bargersville, IN May 8, 2012
George W. Barger Omaha, NE May 14, 2012	Marvin Dixon Clarkston, WA April 6, 2012	William H. Hockley Worthington, OH September 18, 2012	Lavern H. Kohl Helena, MT May 21, 2012	Donald R. Morris Aiken, SC May 10, 2012
Joseph F. Bennett Greenville, NC June 30, 2012	William E. Elmore II Madisonville, LA May 20, 2012	Edna M. Hollon Lexington, KY September 16, 2012	Warren G. Kraeger Chesterfield, MO June 8, 2012	Jeanne B. Morse American Canyon, CA July 16, 2012
				Edsel F. Pugh Cincinnati, OH June 12, 2012

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Ella Jane B. Russell Richmond, TX April 15, 2012	Ralph E. Stone Jemez Springs, NM June 12, 2012	Ceville M. White Arlington, TX September 6, 2012	Dulcie F. Burhenn Brenham, TX April 11, 2012	Grace D. Morgan Twin Falls, ID June 21, 2012	W. John Wyss Columbia, MO January 2, 2009
Joseph J. Samuels Blanchard, OK March 16, 2012	James G. Stroup Enid, OK September 16, 2012	Raymond C. White Bedford, OH August 15, 2012	Iwilda P. Calhoun Montgomery, TX April 7, 2012	Mildred Morris Albuquerque, NM March 30, 2012	
Robert Schultz Ogden, IA September 26, 2012	Helen D. Stumpe Maryville, IL August 18, 2012	Billy N. Williams Madisonville, KY June 21, 2012	Rosemary L. Conner-Hardy Wichita, KS January 6, 2012	Cheryl L. Risk Frankfort, KY June 26, 2011	
Don W. Shelton Bakersfield, CA September 26, 2012	Charles H. Swift, Jr. Redlands, CA April 17, 2012	James E. Wilson Dagsboro, DE June 20, 2012	Marvin Creech Wilson, NC June 19, 2011	Paul J. Sandin Indianapolis, IN April 6, 2012	
Wesley A. Shultz Coos Bay, OR April 29, 2012	Gerald R. Thomas Madison Heights, VA May 21, 2012	Nancy F. Wismar Oceanside, CA July 27, 2012	Helen E. Johnson Ft Worth, TX June 22, 2012	Ann B. Schleiffarth Fayetteville, AR April 27, 2012	
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William B. Smith Ft Worth, TX June 24, 2012	Victoria L. Tumey Columbia, MO May 12, 2012	OTHER DEATHS		Berniece L. Sell Marshfield, MO May 20, 2012	
Dorothy L. Spencer Fishers, IN August 16, 2012	Olivia P. Tyndall Wilson, NC August 12, 2012	Virginia W. Allen Slidell, LA July 17, 2012	Mildred Laderson Indianapolis, IN May 2, 2012	Bruce A. Stevens Twin Falls, ID June 6, 2012	
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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, 2012 – October 31, 2012, 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 Summer 2012 issue of *The Bridge*.

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

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13th Check

The following is a list of individuals and congregations that responded to the 13th Check offering in advance of the 2013 General Assembly in Orlando, Fla. These gifts will provide 13th Checks to recipients in 2012 and 2013. For this early commitment to provide a special gift to those in need, we express our sincere appreciation.

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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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 John & Valya Mobley
 M. Eugene & Sondra Mockabee
 William & Patricia Montague
 Glenn & Joyce Moore
 John & Cheryl Moore
 Richard & Benna Moore
 Robert Edwin Mooty
 Geoffrey & Ruth Ann Moran
 K. Everett Munson
 Oran & Charlotte Nabors
 William Harold Neeriemer
 Salomon & Janet Nelson-Arazi
 Maybelle Newby-Bennett
 William Newman
 Kenneth Newton
 Clyde & Marianne Nichols
 James & Ruth Nix
 Charlotte Noe
 John & Nora Norris
 Kay Northcutt
 Norman & Beryl Northrup
 Roy & Linda Norville
 Thomas & Nancy Norwood
 William & Patricia Nottingham
 Jerome & Donna Null
 Helen Nutt
 Mike & Ruth Oar

Joseph & Berit Olafson
 Raymond & Frances Oliver
 Denise Olmsted
 Dan & Sandra Owen
 Edward & Nancy Pacha
 Connie Palmer
 Lester & Janelle Palmer
 Garland & Susan Pannell
 John & Arline Parish
 Thomas & Beverly Parish
 Robert & Betty Jane Penrod
 Luz Perez
 George Bierce & Monica Perrine
 Ralph & Nancy Peters
 Raleigh Peterson
 David Phillips
 James & Mary Jane Pierson
 Martin & Dorothy Pike
 Dorothy Pilley
 Alma Poole
 James & Marilyn Powell
 Gilbert Pralle
 Martin Pratt
 Joe & Elaine Pumphrey
 Paul & Betty Jean Rathbun
 Charles & Iva Reece
 Paul & Mardell Remick
 Choong Nam & Young Rhee
 Elizabeth Richey
 Omar Daniel & Doranoemi Rios
 Jose & Carmen Rivera
 J. Keith & Patricia Roberson
 William & Bennita Robertson
 Antonio Rodriguez
 Eliseo & Elizabeth Rodriguez
 Roberto & Irma Rodriguez
 Terry Rothermich
 Edward & Amy Roupe
 Jim & Janet Rudd
 Gwendolyn Runner
 La Ray & Nancy Salsberry
 V. Gayle Sarber
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 William & Sarah Schuermann
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 Dewitt & Jean Sheffield
 S. Thomas & Caroline Shifflet
 Beulah Shirley
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 Victor & Sarah Singer
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 Emmet & Judith Oelfke Smith
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 Whitfield Smith
 Jack & Lana Snellgrove
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 Weslie & Donna Stratman
 Ottiemearl Stuckenbruck
 Robert & Martha Sweeten
 Sandra Tabbernee
 Betty Taber
 Stanley Taliaferro
 William Tarr
 Wanda Teegarden
 Donald & Necia Tegarden
 Naomi Terry
 Neva LaVaughn Thomas
 William & Kitty Thomas
 Doris Thompson
 Gary & Barbara Thornton
 Bonnie Thurston
 Raymond & Judith Ticknor
 Carl & Mary Tinnea
 Ann Tinnell
 Horace & Clara Tomlin
 Fred Toney
 Leo & Betty Traister
 Clarence & Martha Tucker
 Jesse Tyndall
 Harry Valentine
 Robert & Harriet Vanlew
 David & Aida Vargas
 T. Ervin Veale
 E. Wesley & Joyce Veatch
 Robert Vegiard
 Elena Viuda de Hernandez
 Charles & Ruth Wallace
 Martha Waller
 Richard & Dorothy Walters
 James & Sharon Ward
 Wayne & Norma Warren
 George Wascovich
 Dexter & Jeannette Wasson
 Gerald & Delores Waters
 Charles & Jane Watkins
 Harold & Evelyn Watkins
 Harold & Wilhelmina Watkins
 Clinton Weaver
 Reginald & Nancy Webb
 Carl & Annabelle Weisheimer
 Mary Wells
 Jack & Margie West

Hubert & Elizabeth Westbrook
 C. Robert & Bonnie Wetzel
 Donald Hoover & Ann Wheat
 Nancy Whetstone
 Carl & Beverly White
 Ruth White
 William & Lois Whitehurst
 Clarence & Barbara Williams
 John & Cherilyn Williams
 June Williams
 Ruth Winn
 Donald & Faye Wirsdorfer
 Gary & Rebecca Wolfe
 Claude & Gladys Wood
 John & Deborah Wray
 James & Jeanette Wright
 L. Winston & Sandra Wright
 Sally Wright
 John & Nancy Wylie
 Fred & Pauline Zacharias
 Walter & Gail Ziffer
 Richard & Peggy Ziglar
 Dennis & Karen Zimmerman
 Oliver Zivney
 Roger & Sherry Zollars

CHURCHES

Central Christian Church,
 Walla Walla, WA
 Christian Church In Ohio
 First Christian Church, Idaho
 Falls, ID
 First Christian Church, Texas
 City, TX
 First Christian Church,
 Republic, MO
 First Christian Church,
 Bolivar, MO
 First Christian Church,
 Laguna Hills, CA
 First Christian Church,
 Nacogdoches, TX
 First Christian Church, San
 Benito, TX
 First Christian Church,
 Guymon, OK
 First Christian Church,
 Sandersville, GA
 First Christian Church, Belton, TX
 First Christian Church,
 Brownsville, PA
 First Christian Church,
 Waycross, GA
 First Christian Church,
 Graham, TX
 First Christian Church, San
 Mateo, CA
 First Christian Church of The
 Beaches, Neptune Beach, FL
 Freeport Boulevard Christian
 Church, Sacramento, CA
 Halsey & Mildred Wakelin
 Family Ministry

13th Check, continued

INDIVIDUALS

William & Brenda Watson
 Phyllis Weare
 Diana Weaver
 Charles & Alice Weber
 Carl & Annabelle Weisheimer
 W. Richard & Laura Welker
 Billie Welsh
 John & Ruth Weston
 Jeffrey & Barbara Wheeler
 Argelia Colon Whitacre
 Donald White
 Ruth White
 Jerry & Barbara Whitt
 Howard & Maryellen Wible

Elfreeda Wickizer
 David & Win Wilde
 Jerry & Mary Beth Williams
 Grace Williams
 Frank & Barbara Windegger
 John & Marsha Wolfersberger
 Claude & Gladys Wood
 Thomas & Peggy Wood
 Morris & Winifred Wood
 Mary Workman
 Jeffrey & Janet Wright
 Ronald Yates
 John & Sarah Yonker
 Oliver Zivney
 Donald & Elizabeth Zumwalt

CHURCHES

Christian Women's Fellowship
 of FCC, Morro Bay, CA
 Community Christian Church,
 Tempe, AZ
 Covina Christian Church,
 Covina, CA
 First Christian Church,
 Dighton, KS
 First Christian Church,
 Nacogdoches, TX
 First Christian Church,
 San Benito, TX
 First Christian Church,
 San Mateo, CA
 Mountair Christian Church,
 Lakewood, CO
 Trinity Christian Church,
 Mechanicsville, VA

Endowment

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

INDIVIDUALS

Charles Bennett
 Claire & Charlotte Berry
 José Mario & India Bobadilla
 Scott & Laurie Budlong-Morse
 Scott & Kathleen Dennis
 Duncan & Tina Draper
 Richard & S. Sue Duckworth
 James Ellerbrook
 Robert & Harriette Elliott
 Barbara Enochs
 Robert Everetts
 T. Eugene & Angela Fisher
 Eugene & Dolores Guenin
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 William & Connie Inglish
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 James & Mary Jane Pierson

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 James & Yvonne Prichard
 Ora Shelton
 Raymond & Carolyn Toon
 John Trefzger
 Charles & Ruth Wallace
 Harold & Evelyn Watkins
 Harold & Wilhelmina Watkins
 Thomas & Peggy Wood
 John & Deborah Wray

CHURCHES

Estate of Helen E Smith
 Estate of Leo Earl Brown
 Greenville Avenue Christian Church,
 Dallas, TX
 Leslie O and Ethelda M Best Fund
 Marvyn R F and Maxine P Lear Fund
 Otto E and Martha Werner Memorial
 Ralph H & Martha G Saunders Fund
 Stith Family

HEALTH CARE REFORM: PART II

As we continue to “live into” the Affordable Care Act (ACA), Churchwide Healthcare will be making the necessary changes to maintain our compliance with ACA.

As we mentioned in the last issue of *The Bridge*, the most visible change will be the expansion of women’s preventative health services as required by the ACA. While you will not see much change on the medical side, on the pharmaceutical side you will see additional benefit enhancement. EFFECTIVE JANUARY 1, 2013, contraceptive coverage will be at 100% and bypass any deductibles only for generic contraceptive products which require a physician’s prescription (not over-the-counter medication). The four contraceptive method categories are:

- Barrier, such as a diaphragm
- Hormonal, either oral, injectable or vaginal ring
- Emergency contraceptives, such as Ella (prescription only)
- Implanted devices, such as intrauterine device (IUD)

This category of pharmaceuticals represents a 3% share of our total pharmacy costs or approximately \$60,000. If you are using a brand name contraceptive, please note it is subject to deductible and co-insurance under the Churchwide Healthcare prescription coverage.

Of course, annual physical exams including Pap tests and mammograms starting at age 40 will continue to be covered at 100%.

Churchwide Healthcare, as well as all health plans, are still waiting for the release of the list of Essential Health Benefits (EHB) by the Department of Health

and Human Services. This list of medical services is the key to how health benefit plans will be categorized (Platinum, Gold, Silver or Bronze) for not only the newly formed state health exchanges, but employer health plans as well. We suspect Churchwide Healthcare currently falls in the Gold Level of benefit plans, which cover approximately 80% of medical costs. Until this list is public, however, all health plans are left in limbo on how to plan for 2014, when the majority of ACA goes into effect.

As a reminder, if your employer provides your health coverage through Churchwide Healthcare, the cost of your coverage DOES NOT need to be reported on your W-2 form to the Internal Revenue Service.

As details become available, please look to www.pensionfund.org and future issues of *The Bridge* for updates on the Affordable Care Act and Churchwide Healthcare. ☺



Key Takeaways:

- Effective January 1, 2013, most contraceptive coverage will be at 100%.
- Churchwide Healthcare is still waiting to find out how its plan will be categorized.
- More details to come!



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IN THIS ISSUE:

- Hear from President Jim Hamlett about the **PENSION PLAN**.
- **LEARN** more information about the **PATIENT PROTECTION AND AFFORDABLE CARE ACT**.
- Plan for **2012 TAXES** and get organized for **2013**.
- Learn more about the benefits of the **TDRA**.

... and more!

REPORT *of* BENEFITS

Going forward, we will not include the Report of Benefits in *The Bridge*. Publishing this information goes against the Gramm-Leach-Bliley Act and its underlying regulations. While we will not include the Report of Benefits, we will continue to report gifts and deaths in the life of the Church.



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