

# BRIDGE

PENSION FUND

WINTER 2014

## TECHNOLOGY TO SERVE



2015 GENERAL ASSEMBLY

Christian Church (Disciples of Christ)  
IN THE UNITED STATES AND CANADA



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**Monday, July 20, 2015**

**7-8:30 a.m.**

**Ministers and Mates Breakfast**

**Tuesday, July 21, 2015**

**7-8:30 a.m.**

**Retiree Breakfast**

*(by invitation only)*

Visit [ga.disciples.org](http://ga.disciples.org) for registration  
and more information.

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PENSION FUND  
WINTER 2014

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### On the Cover

On Dec. 5, Pension Fund officially launched its new online member portal, *MyPensionFund*, as part of the *BelieveIT!* project. This service is only part of Pension Fund's commitment to technology to serve its members.

# JAMES P. HAMLETT FROM THE PRESIDENT

## Using Technology to Enhance Quality of Life

In this edition of the Bridge, we focus on Pension Fund's use of technology to improve our ability to serve, inform and enhance the material and non-material quality of life for participants. Technology and the use of tools, gadgets, and resources help us control and adapt to our environment. At Pension Fund, we're adapting to an environment in which financial service providers offer access to information online.

Recent surveys have found that 51% of U.S. adults bank online and 39% actually prefer banking online, and these numbers are rising. From analyzing online banking trends and surveying our own participants, we knew that similar access was expected at Pension Fund. Therefore, we invested heavily in new technology designed to serve participants better through the *BelieveIT!* project. Our online member portal, *MyPensionFund*, is the latest step in our technology development, offering participants convenient access to their account information.

The *BelieveIT!* project was launched to employ new and sophisticated data processing tools, better control internal procedures, offer new service capabilities, and provide participants with access to their account information and desired forecasting tools. While we have achieved many *BelieveIT!*

milestones, our technology efforts are not done. In coming months, we will be able to offer employers online access to manage their staff enrollments. We are also looking forward to offering some new (and revitalized) retirement savings programs.

Technology is one non-material way we improve the lives of our participants, but we also seek to improve this through material means. Non-material quality of life refers to access to quality health care and information,

presence of meaningful human contact, and availability of helpful services. Material quality of life can be defined as the level of wealth, comfort, material goods and necessities available. Over the years, Pension Fund has been successful in its efforts to enhance material quality of life for pastors and lay employees. It's our goal to support the Church and ministry,

### Key Takeaways:

- *MyPensionFund* online member portal is now available via the Pension Fund website
- Positive investment performance enhances financial benefits for participants
- Pension Fund will continue to invest in new technology and offer new financial programs

and much of our effort is directed towards the management of financial resources.

Positive investment performance provides the resources with which to fund increases in pension benefits beyond the contractual requirements, through Special Apportionments or enhancement of investment returns through the declaration of Good Experience Credits on retirement savings accounts. One recent retiree expressed his satisfaction by declaring that during his active ministry, he had never received as large a “raise” as the one provided through Special Apportionment to his pension. Staff and directors take great satisfaction when financial performance enables such events.

In addition to financial management, my colleagues and I continue to address three specific questions:

- **What programs and services are needed to support the ministry most effectively today?**
- **How can we best establish and maintain supportive contact with those we serve, employer and participant alike?**
- **What resources or technology will be required to facilitate an effective response or solution to the first questions?**



Pension Fund will continue to adapt to the economic and technological environment in which we function, so that we can offer both material and non-material enhancements to your quality of life. I encourage you to sign up for *MyPensionFund* today at [www.pensionfund.org](http://www.pensionfund.org), and be sure to look for new service offerings in the near future.

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



# TREASURER'S CORNER

## Investing in Technology

### Key Takeaways:

- Pension Fund net assets increased 4% year-over-year
- *MyPensionFund* online portal offers access to account information
- Pension Fund plans to offer an employer online portal in 2015

### Financial Update as of September 30, 2014

Pension Fund net assets available for benefits as of Sept. 30, 2014, were \$3 billion. Net assets have increased 4% (as compared to Sept. 30, 2013). The Pension Plan remains fully funded and within the guidelines as set forth by policy. The increase in assets year-over-year is largely related to the strong second half of 2013 investment returns. In 2014, investment returns have been more modest.

### *MyPensionFund*: Online tool helps manage your retirement planning

In August 2011, we initiated a project titled *Believe IT!*. The project was intended to significantly upgrade Pension Fund's technology platform. Pension Fund decided to invest in *BelieveIT!* after spending nearly a year analyzing the needs of members and staff.

We'd been hearing members request online access, allowing for review of account balances, projection of retirement benefits, and confirmation of transactions. Many banks and financial organizations offered a service that allowed members access to this information at their convenience.

We're excited to announce that this online convenience is now available to all our members through *MyPensionFund*. Based on the feedback we've received

from a number of members who served in beta testing, we think you'll be pleased. We've taken steps to ensure access is secure, and designed it so that it's easy to use.

While we're excited to be able to offer this service to our members, this is just a first step in our planned investment in technology. In 2015, we expect to offer a similar service to our participating employers. We plan to expand the capability of *MyPensionFund* to provide additional functionality as requested by our members.

As for *Believe IT!*, the project is expected to be completed soon. We will continue to invest money and time in the project as we begin working on a variety of initiatives. We envision technological opportunities that will allow Pension Fund to reduce our dependency on paper-based processing, and are pursuing new products and services that will allow our members to have more options for retirement planning.

It's truly an exciting time to serve and be part of Pension Fund! We feel our investments in technology will be well worth the results.

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

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## MyPensionFund TIP

You can do retirement projections based on different factors (i.e. age of retirement) through the "My Retirement Estimates" tab.



# HOW TO MAXIMIZE YOUR SOCIAL SECURITY BENEFITS

Your date of retirement is no longer an actual date of when you'll have a retirement party, walk out for the last time and never work for pay again. More often, you experience retirement as a period of time—perhaps between ages 65–70—phasing in reduced work hours and adding sources of retirement income.

## Early Retirement vs. Delaying Benefits

Why do so many people retire at 62 when they are eligible? Because they can! Most people aren't thinking strategically about what it means to delay claiming their benefits. Some claim them at the earliest possible moment, because they want to be sure to receive as much as possible before they die. Only a person who dies young benefits from this strategy, so unless you have a terrible medical diagnosis or come from a long line of people who die early, don't gamble this benefit away.

Take Social Security as an illustration: Social Security benefits don't have to be claimed when you stop working. If you see you're likely to live to age 80 or older, you can greatly benefit in dollars and cents by delaying claiming Social Security. Once both individuals of a married couple reach age 61, there's an 85% probability that one will live to age 85. This makes it even more important that the widow/widower will have sufficient retirement income for those later years.

## Retirement Planning **TIP**

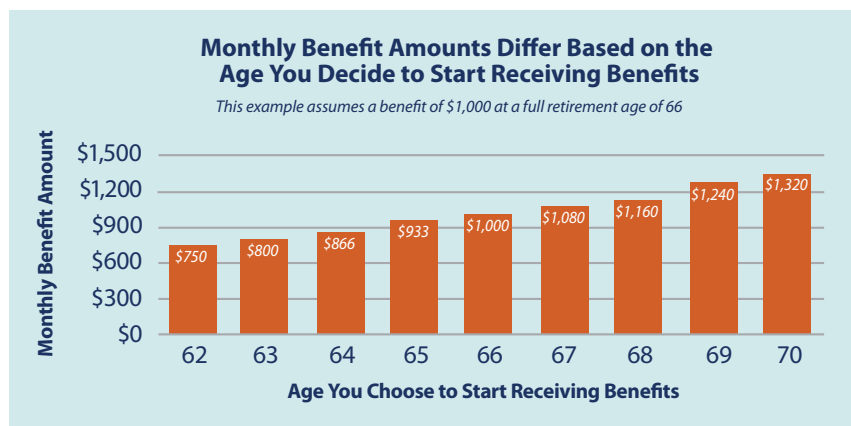
Be sure to create an account on [www.ssa.gov](http://www.ssa.gov), where you can manage your personal benefits at any time and use a calculator to see how much you'll receive at various ages. Keep in mind that the Social Security Administration no longer mails you a paper report each year, so you must create an account to view your benefits. Since the website is friendly, free, and easy to use, it's a great planning tool.

Where else can you get such an amazing bump up in retirement income? Delaying your claim is worth the reward.

## Will Social Security Even Exist in the Future?

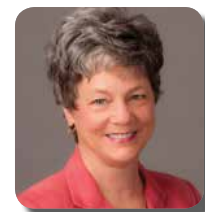
Most professionals believe it is highly unlikely that the program will simply go away. Americans are very happy with this retirement program! However, many believe the Social Security program will change again in response to the ever-evolving demographics and other challenges. Using the same math and calculations used in 1940 (when

the retirement age was set at age 65), today's retirement age should be 70. So, Full Retirement Age is likely to be increased from 65-66 to 70. Taxes are likely to go up to help get the funding under control.



This shouldn't alarm those considering retirement in the near future, though—in all previous changes to the program, people at or near retirement have been grandfathered in without changes.

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Director of Employer Services  
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# WHAT YOU NEED TO KNOW: TAX AND OTHER REMINDERS FOR 2015

## Tax Forms



- All pensioners will be sent 1099-R forms in January. The amount of pension paid in 2014 is reported in Box 1.
- Retired ministers who requested housing allowance in 2014 should go to [www.pensionfund.org/resources](http://www.pensionfund.org/resources) for information on reporting the taxable pension amount.
- All persons who received distributions from Tax-Deferred Retirement Accounts (TDRAs) or IRAs in 2014 will receive 1099 forms indicating the amount withdrawn and the amount withheld for income taxes.

## Parsonage Allowances



- Every employing congregation or church related organization should designate and record the 2015 parsonage allowances of all employed clergy. Even clergy who live in church-owned parsonages may have parsonage allowances to cover such expenses as utilities and home furnishings, if paid for or provided by the minister. This action must be recorded in advance each year by church board minutes, resolution or budget proceedings.

## Tax Deferred Retirement Account Contributions



- The IRS has announced that the elective deferral (contribution) limit for church employees participating in the 403(b) Tax Deferred Retirement Account (TDRA) will increase from \$17,500 to \$18,000 in 2015. The catch-up provision for employees who are age 50 and over will increase from \$5,500 to \$6,000. This means that church employees over age 50 with at least \$24,000 in taxable income may defer up to that amount as TDRA contributions.



## Salary Changes

For churches and pastors: As you review budget and plan compensation for 2015, remember to inform Pension Fund when church employees' salaries change. Remitting the full 14% pension dues when salaries increase provides church employees with the most retirement pension credits possible. Further, whenever possible, pension dues should be remitted in addition to salary.

## Retired Ministers Parsonage Allowances



- Unless instructed otherwise, the Board has designated three-fifths (60%) of the pension paid to a retired, ordained pensioner as a parsonage allowance for 2015. For those who requested otherwise, a specified parsonage allowance has been designated by the Board.



## Social Security



- The Social Security tax rate in 2015 is 7.65% for both employee and employer.
- By law, church employers cannot pay the employer portion nor withhold the employee portion of Social Security for ordained ministers. Clergy must pay Social Security at the self-employed rate, which is 15.3% for Social Security purposes. Commissioned/licensed ministers with a parsonage/housing allowance fall under the same rules as ordained ministers.
- The maximum taxable wage base, including parsonage and parsonage allowance will increase to \$118,500 in 2015. Persons earning more than \$118,500 in 2015 will pay the Medicare hospital insurance tax (1.45% for both employers and employees) on earnings above \$118,500. Since ministers are treated as self-employed for Social Security purposes, this means an additional 2.9% on earnings above the \$118,500 level.
- For retirees, the retirement earnings test exempt amount will increase from \$41,400 to \$41,880 for the year in which an individual attains his/her normal retirement age. The test applies only to earnings for months prior to reaching the normal Social Security retirement age. One dollar in benefits will be withheld for every \$3 in earnings above the limit and no limit on earnings will be imposed beginning in the month the individual attains the normal retirement age. For retirees under the normal retirement age, the retirement earnings test exempt amount will also increase from \$15,480 to \$15,720 with \$1 withheld for every \$2 in earnings above the limit. Those persons who are at or above the normal retirement age have no earnings test requirements.

## Flexible Spending Accounts



- The IRS has increased the limits for Flexible Spending Accounts, which are used for pre-tax health and dependent care expense reimbursement. The 2015 limit for health expenses is \$2,550. For dependent care, the 2015 limits are \$520 minimum and \$5,200 maximum.

## Mileage Rate



- As of this writing, the IRS has not announced the 2015 mileage rates. Currently, the standard mileage rate is 56 cents per mile. The standard mileage rate is applicable to all business miles for cars that are not fully depreciated.
- The current mileage rate for medical and moving expenses is 23.5 cents per mile.
- The standard rate for charitable use is set by statute and remains at 14 cents per mile.
- For updates on the mileage rate, please see Pension Fund's website, [www.pensionfund.org](http://www.pensionfund.org).

## Important Notice For Pension Recipients:

You have the option of changing your federal and (if applicable) state withholding elections at any time. If you wish to change your withholding elections, visit our website at [www.pensionfund.org](http://www.pensionfund.org).



# STUDENT GIFT REMINDER

The Student Gift Membership and Student Health Care Premium Assistance Gift programs will once again be offered during the spring semester of the 2015 academic year.

For the Student Gift Membership, seminary students are eligible for this gift in the amount of \$70 per month towards a Pension Plan retirement account.

This gift is at no cost to the student, and each student is eligible for up to three years of participation while in seminary and attending an accredited theological institution while working towards a Master of Divinity degree or equivalent. The program is an excellent way for students to learn how retirement programs work, while building a retirement account with actual pension credits.

The spring application deadline is Feb. 28 (students approved in fall 2014 will receive the gift for one year

and do not need to apply for the spring application round). You can find more information and application forms at [www.pensionfund.org/student-membership-gift](http://www.pensionfund.org/student-membership-gift).

Benefits of being a member of the Pension Plan as a Student Gift Membership recipient:

- **Surviving spouse pension**—\$400/month
- **Surviving child benefit**—\$500/month until age 21
- **Surviving child education benefit**—\$5,000 per year
- **Disability benefit**—\$300/month
- **Death Benefit**—\$18,000 to spouse

For the Student Health Care Premium Assistance Gift, Pension Fund pays a portion of your health care benefits through the Christian Church Health Care Benefit Trust (CCHCBT). The application deadline for the spring semester is also Feb. 28. You can find more information on this program at [www.pensionfund.org/student-healthcare-gift](http://www.pensionfund.org/student-healthcare-gift).

# LET'S TALK HEALTH CARE PLAN BUDGETS (AND RATE INCREASES)



As you read this, your ministry has—or is completing—its budget for 2015. The cost of health benefits is the one budget line item under increased scrutiny and regulation. In this article, I hope to provide some insight as to what goes into the decision of health care plan rate increases.

## How do health care plans determine if (and how much) to increase health benefit rates?

Contrary to what some believe, we don't throw a dart at a dart board or cast lots to set our rates. The truth is that we look backward to estimate what the projected health care costs will be in next calendar year, along with current premium income and the number of employees in our pool of insured.

If our current premium income can cover the projected health care costs, then the result would be no rate increase. However, if our current premium income can't cover the projected health care costs, we know we need to increase the rates to insure the plan remains solvent. As a self-insured non-profit health plan, our premium incomes pay for our health care benefit claims and administrative costs (our administrative costs

are around 3%, compared to 15-20% for commercial insurance companies). We don't take the challenge of setting of rates lightly at the Christian Church Health Care Benefit Trust (CCHCBT). We know our rates have a direct affect on a congregational, ministerial or pastoral budget.

## What makes our plan different?

CCHCBT knows you have many options when it comes to your health care benefits, and we thank you for trusting us to assist you with your health care costs. If you find yourself looking for a new health care benefit plan, consider your options with us. Our group benefit plan designs allow your congregation or ministry to pay for your health benefits on a pre-tax basis, which is not allowed on the marketplace.

If you have questions or are interested in enrolling, we encourage you to visit our page at [www.pensionfund.org](http://www.pensionfund.org) or contact us at [healthcare@pensionfund.org](mailto:healthcare@pensionfund.org).

Michael Porter, GBA  
Director of Health Services  
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# INTRODUCING

# MyPensionFund

*strong. smart. secure.*

## Pension Fund's new online member portal offers 24/7 access to information

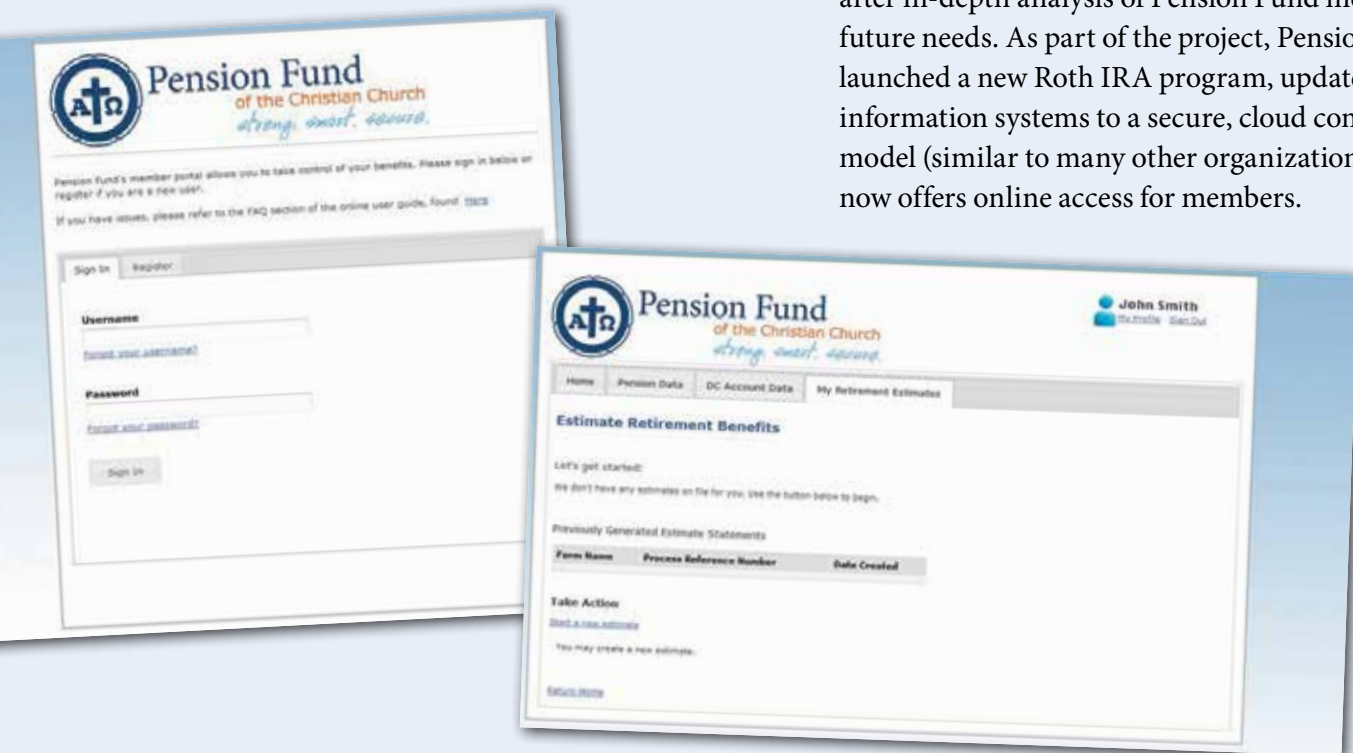
On Dec. 5, Pension Fund officially launched its new online member portal, *MyPensionFund*. This portal provides you with your account and benefit information. You now have the ability to:

- Check your current balance
- Access defined contribution account transactions
- Perform estimates of your benefits at retirement
- Review contact and beneficiary information
- View your health benefits summary (if applicable)
- Access information around-the-clock

You can access the *MyPensionFund* portal today by visiting [www.pensionfund.org](http://www.pensionfund.org) and registering through the “MyPensionFund” link on the upper right corner of the main page. If you need help, reference our convenient user guide at [www.pensionfund.org/mypensionfund](http://www.pensionfund.org/mypensionfund), or contact Pension Fund directly (1-866-495-PFCC or [pfcc1@pensionfund.org](mailto:pfcc1@pensionfund.org)).

### *The BelieveIT! Journey*

*MyPensionFund* was created as part of a larger Pension Fund project to update and refresh information technology systems named *BelieveIT!* after in-depth analysis of Pension Fund members' future needs. As part of the project, Pension Fund launched a new Roth IRA program, updated its information systems to a secure, cloud computing model (similar to many other organizations), and now offers online access for members.



## MyPensionFund TIP

Make sure to enter *five* of the last digits of your Social Security number when registering (not four, as is commonly requested).

### How Secure is the MyPensionFund Online Portal?

Security for the online member portal site is provided in several different ways. You may notice the “https://” prefix to the site address. Seeing this prefix indicates that SSL (secured socket level) security has been added to the traditional “http://” prefix. This industry-accepted security approach adds a level of security to better protect member account data.

The next level of security is provided by a unique user name and password that is assigned to each member when registering to use the site. This level of security is further enhanced by the registration process, which requires four pieces of unique information (last name,

last 5 digits of SSN, birth date, and zip code) to provide proper authentication prior to providing a user name. Common security rules are employed around password complexity when accepting the member provided password.

This approach to security continues in the process of authenticating the member when they have forgotten their user name or password. During the registration process, a member is prompted to provide a security question along with the answer to correctly identify the member prior to resetting the member’s password.”



Rick Mahoney, Assistant Vice President of Technology, helped complete the MyPensionFund project. Here, Mahoney discusses the online portal (and what makes it secure):



“From the very beginning of the *Believe IT!* project, creating a member portal that allowed members to access their account data and make retirement estimations was a critical component. After the new systems were installed in 2013, initial development was completed on the member portal (including a pilot phase to confirm the proper functionality). In early 2014, a number of suggested revisions from the pilot group were reviewed by the project team. The next phase of release was completed in August, with a soft launch to only Pension Fund employees. Not long after was a limited release to general ministries in October. By design, both provided excellent feedback to prepare the portal for general release by the end of the year.”

### BelieveIT! Timeline





# EMPLOYER SPOTLIGHT: BETHANY COLLEGE

A recent visit to Bethany College is a reminder of the long partnership between Pension Fund and Bethany College, the oldest private college in West Virginia.

Striding through dry, fall leaves and up and down a hill, students pass from class to class at Bethany College. In 1840, there would have been fewer buildings, no cars and different clothing, but students would have walked through the same dry, fall leaves on their grand, new campus.

Today, Bethany College's mission continues to be offering a premier education to students from all across the nation, and forming leadership, high morals, and an attitude of service to others. Every graduate is required to complete a senior project and comprehensive exam, respected by both graduate school admissions staff and future employers. As a result, Bethany grads are admitted to professional and graduate schools at a rate about twice the national average.

Attracting and retaining top faculty and staff to this very rural setting is possible because of that commitment to excellence and the opportunity to work with bright, promising students. For over 50 years, Bethany College has partnered with Pension Fund to provide employees the option of participating in the Pension Plan and Tax-Deferred Retirement Account (TDRA).

"I'm closely involved in the life of both Bethany College and Pension Fund, as I serve on both boards of these Disciple-related gems.

**History, tradition, value and mission are hallmarks shared by Bethany and Pension Fund.** I have confidence that Pension Fund is a great retirement option for Bethany faculty and staff. It certainly provides the central focus of this Bethanian's personal retirement planning! I am glad others will share this benefit."



—Janet Long, Bethany graduate  
and current trustee



Providing retirement benefits is just one more way Bethany College cares for its people, many of whom choose to retire in Bethany, W. Va. Despite the snow on steep hills in winter and the seven-mile drive to any store, people in Bethany love the quiet, the beauty of the trees and river, and their beloved Bethany College.

From Alexander Campbell to Dr. Scott Miller, from ink wells to the internet, changes on this small, private, church-related college campus have been remarkable. And yet, the loyalty of the alumni and high quality of students attest to the unchanging excellence of the Bethany experience. We're proud to partner with Bethany College and be part of this legacy and longstanding tradition.

"Thanks to Pension Fund, our servants of the college and Church, we have been able to serve with peace of mind.

**The ministry of the present is stronger because Pension Fund is taking care of our future needs."**



—Rev. Thaddaeus B. Allen, regional minister and president of the Christian Church (Disciples of Christ) in West Virginia

"At Bethany College, we are meeting the challenge of providing value for the tuition dollar through The Bethany Plan. This program introduces students to a comprehensive learning experience that includes academic, co-curricular, and extracurricular opportunities. ... **Our institutional success is made possible by the coordinated efforts of leaders in every area of Bethany College**, each of whom is committed to our students' personal success."



—Dr. Miller, President

"I remember well the good advice given to me by my **Bethany College colleagues and mentors: choose Pension Fund.** I did. The result of the thoughtful and prayerful management of that fund has provided my wife and I with wonderful financial security in our retirement. Thank you Pension Fund."



—Larry Grimes, emeritus professor, recent retiree



# Ministry Still Matters

This past fall, Pension Fund launched its “Ministry Still Matters” initiative through a themed video and Bridge issue, celebrating ministry in the modern Church. We’ve had a great response to both: Our “Ministry Still Matters” online video alone has had over 2,000 views on YouTube and at [www.pensionfund.org/ministrystillmatters](http://www.pensionfund.org/ministrystillmatters). We’d like to share just some of the reactions and stories we’ve received from the video so far:

**“Ministry matters to me because of people. Sharing Christ and hope can make a difference in lives. I’ve been a pastor for over 23 years and am blessed every day by the different people I meet. I get discouraged some days, and frustrated other days. I am fortunate to serve as a co-pastor with my husband and we help support and encourage each other. I try not to let the negativity that’s too often in the world and in churches affect me, and I try to be an optimist and look for the good by seeking God through prayer and music. I encourage others to not be a ‘Lone Ranger’ in ministry, but reach out and work with others to give and receive support.”**

—Rev. Jackie Meece Summers

**“When I was growing up, my grandmother lived with my parents, my sister and I. Grandma Marple was a gracious, dignified, intelligent and wise woman. From her I learned about our family history, what life was like in the Midwest during the early part of the 20th century and that it was important to respect elders. . . . As an adult called to ministry, I still recall the lessons of my grandmother. She and the other women in my life have encouraged my God-given passion of ministry to older adults. While I know the future of the church lies with our youth, our older adults are more than capable of being active in ministry. I love their wisdom, their courage and their stories. I am humbled to encourage their spiritual growth as they bless me every day.”**

—Rev. Leslie McCarrick

**“...Last week, I spoke about how the Holy Spirit works within us, first indwelling us and making it possible for miracles to occur, because ‘we know that God causes all things to work together for good to those who love God, to those who are called according to God’s purpose’... My three illustrations of miracles were meant to demonstrate the fact that we live in a world where the possibility for miracles is always present. With God, all things are possible... Each of us, as believers in Jesus Christ, has a special place in the heart of God. Each one of us is a miracle, and each one of us has experienced miracles in some way special to us. Today would be a great day to share with others a miracle that has happened in your life. Today would be a great day to look to God to perform a miracle in your life, or in the life of someone you love who needs a miracle.”**

—Rev. Jan Ekstedt

## Cohees honored as ‘Innkeepers’ for donations

On Nov. 20, Richard and Lynn Cohee were inducted by Pension Fund as the fourth class of “innkeepers.” To be honored as an innkeeper, a person must make a gift of \$100,000 or more through a single transaction or accumulated gifts.



“For 112 years, the Ministerial Relief Fund has been the vessel through which a grateful church has provided care and support to faithful servants of the church,” said Ruth Wallace, vice president of development. “The innkeeper was willing to provide extended care because of the financial resources provided by the Samaritan. Through these gifts, Richard and Lynn are helping to expand the witness and mission of Jesus Christ by serving human needs of the churches servants.”

As part of the celebration, Richard and Lynn were presented with an innkeeper’s lamp award, representing the welcoming light of the innkeeper. The lamp was then lit and shared by candlelight with guests.

“Today, Pension Fund as innkeeper also stands ready to assist those who served within the churches and come our way in time of need,” said Wallace.

Richard was also honored as a “treasurer emeritus” for his 32 years of serving Pension Fund as treasurer.



# GIVING THANKS IN ALL CIRCUMSTANCES

**It's easy to thank God in good times...but what about the bad?**

*(Thessalonians 5:18)*

This year has been one of mixed blessings for my family. My father passed away recently after a long battle with illness. He was full of life, and made an effort to smile and laugh every day—even in the toughest of times. My father also worked hard at making his life count.

*“Sharing Christ  
and hope can  
make a difference  
in lives.”*

One of the touching things he did toward the end of his life was to plant flowers and trees in his yard. On a day when he was struggling, he said to a friend who was helping him in the yard, “Do you know why I am planting trees and flowers now? I want to leave something behind that will continually look up into the heavens, and give God praise and thanks!”

As we come upon this holy season of thanksgiving and advent, we count our blessings and are thankful for God’s presence in our lives. If there’s anyone in the world who should be thankful, it’s God’s people! It’s easier to give thanks to God for the good times than it is for the difficult times. We’re thankful for the good times, things and people who come into our lives. We’re also thankful for the ones we love, and the ones who love us.

It’s a little more difficult to give thanks for challenging or sad times, the harder things and disappointments that come into our lives. Or, the people we don’t like, and the

people who hurt us (or intend to hurt us). In Thessalonians we find a word of encouragement that tells us we should give thanks through all of it: “Give thanks in all circumstances; for this is the will of God in Christ Jesus for you.”

Thankfulness is a choice. We make up our mind, and we determine that we’re going to have a thankful attitude even in times of struggle, trouble, sadness and sorrow. What “trees and flowers” have we left behind to praise and thank God? Your gifts and donations throughout the year for Ministerial Relief and Assistance help many who are struggling to make it through life, and with them we say thank you! Let’s continue to plant seeds of generosity that echo thanksgiving and praise to God!

My hope and prayer for your family is that that your lives be filled with the thanksgiving and love, of family around the table holding hands and offering grateful praise always. May we be people who give thanks in all circumstances.

Shalom,

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



## DID YOU KNOW?

You can give online by visiting Pension Fund’s website at [www.pensionfund.org](http://www.pensionfund.org) and clicking the ‘Giving Back’ link.

# In MEMORIAM

Following are member deaths that were reported to Pension Fund between July 1, 2014 and Sept. 30, 2014.

## DEATHS IN ACTIVE SERVICE

David Haggard  
Baxter Springs, KS  
September 1, 2014

Edward Vaughn  
Clinton, MS  
July 19, 2014

Eugene Williams  
Dover, NC  
September 17, 2014

B. Lee Brummel  
Dallas, TX  
July 6, 2014

Helen Bryant  
Lynchburg, VA  
July 11, 2014

William Buck  
El Paso, TX  
August 9, 2014

Freda Bureman  
Independence, KS  
July 8, 2014

Sybel Dixon  
Cincinnati, OH  
July 12, 2014

Joann Doty  
Wellsburg, WV  
September 9, 2014

Gary Dudder  
Kearney, NE  
September 27, 2014

Mally Echols  
Aliso Viejo, CA  
September 26, 2014

Roland Huff  
Rutland, VT  
September 4, 2014

Harold Johnson  
Indianapolis, IN  
September 6, 2014

Jane Johnson  
Williston, FL  
August 1, 2014

Donald Jones  
Indianapolis, IN  
August 6, 2014

David Matheny  
Surfside Beach, TX  
September 21, 2014

Harold Mayes  
Ash Grove, MO  
July 13, 2014

J. Marion McElveen  
New Albany, IN  
August 10, 2014

Lillie McGhee  
Omaha, NE  
July 18, 2014

## DEATHS IN RETIREMENT

Harper Abraham  
Las Vegas, NV  
September 5, 2014

Vickie Akers  
Robinson, IL  
August 7, 2014

Grant Berry  
League City, TX  
July 27, 2014

William Blackwell  
Harrisonburg, VA  
August 5, 2014

Paul Booker  
Columbia, MO  
August 15, 2014

Pamela Bristol  
Richardson, TX  
September 25, 2014

Evelyn Calhoon  
Iola, KS  
July 6, 2014

Irvin Chalfant  
Tampa, FL  
August 21, 2014

Jack Coffey  
Johnson City, TN  
September 25, 2014

Evelyn Coleman  
Knoxville, TN  
September 19, 2014

Christine Cooper  
Wilson, NC  
September 13, 2014

Betty Davis  
Hagerstown, MD  
August 11, 2014

Robert Dean  
West Palm Beach, FL  
August 25, 2014

William Farnum  
North Las Vegas, NV  
August 2, 2014

Barbara Fuller  
Ann Arbor, MI  
July 29, 2014

Wayne George  
Colonial Heights, VA  
July 25, 2014

Bennett Gerardy  
Winston Salem, NC  
July 17, 2014

Debra Hayden  
Newark, OH  
September 1, 2014

Oscar Haynes  
Herndon, VA  
July 31, 2014

Mary Frances Hook  
Joplin, MO  
August 21, 2014

Max Jones  
Granbury, TX  
July 25, 2014

G. Lucille Jones  
Fayetteville, NC  
July 16, 2014

Marjorie Larson  
Wichita, KS  
July 22, 2014

Howard Lorenz  
Camas, WA  
July 19, 2014

Minnie Lyles  
Fort Worth, TX  
July 7, 2014

Martha Major  
Hopkinsville, KY  
July 22, 2014

Betty Martin  
Bridgewater, VA  
July 29, 2014

William McNett  
Washington, IL  
August 17, 2014

Carolyn  
Meiks-Fraleay  
Marana, AZ  
September 23, 2014

David Mills  
Niles, OH  
September 7, 2014

Rena Moore  
Aurora, CO  
September 27, 2014

Harrison Moseley  
Fort Worth, TX  
September 10, 2014

John Myers  
Colfax, WA  
July 6, 2014

Oran Nabors  
Denton, TX  
September 21, 2014





Mary Wheatley  
Jacksonville, FL  
July 13, 2014

Mildred Whitworth  
Chino Hills, CA  
August 10, 2014

Esther Winesanker  
Los Angeles, CA  
August 4, 2014

Willetta Woodson  
Eugene, OR  
September 26, 2014

William Newman  
Mansfield, OH  
July 22, 2014

Robert Parker  
Riverside, CA  
September 1, 2014

Wade Rubick  
Indianapolis, IN  
August 1, 2014

E. Ambrose Stump  
Jacksonville, IL  
August 21, 2014

Cyrus Nicholson  
Alachua, FL  
July 16, 2014

Edyth Price  
Erwin, TN  
August 26, 2014

Rosemand Sapp  
Ashland, MO  
September 7, 2014

Bobby Taylor  
Pensacola, FL  
September 11, 2014

Louise Oliver  
Fort Worth, TX  
August 31, 2014

Jose Principe  
Carolina, PR  
July 6, 2014

Berniece Sawyer  
Granite City, IL  
September 4, 2014

Maurica Thompson  
Mesa, AZ  
August 1, 2014

Raymond Oliver  
Newport News, VA  
September 18, 2014

Chris Quillen  
Kingsport, TN  
July 31, 2014

Charlotte  
Shoemaker  
Raymore, MO  
August 23, 2014

Clarissa Townsend  
Jamaica, WI  
August 24, 2014

John Oquendo  
Lakeland, FL  
July 7, 2014

Martha Rees  
Branson, MO  
September 24, 2014

James Smith  
Canon City, CO  
July 22, 2014

David Trotter  
Knoxville, TN  
July 17, 2014

Herbert Owens  
Hoschton, GA  
September 28, 2014

Frank Reuter  
Ft Worth, TX  
September 26, 2014

Martha Smith  
Atlantic Beach, NY  
July 11, 2014

Adelbert Von Almen  
Warner Robins, GA  
September 26, 2014

Ralph Palmer  
Fort Worth, TX  
August 28, 2014

Rose Rosen  
Columbus, OH  
July 5, 2014

Jenean Stone  
Black Mountain, NC  
September 3, 2014

Wilhelmina Watkins  
Vancouver, WA  
August 12, 2014

#### OTHER DEATHS

Jack Coffey  
Johnson City, TN  
September 25, 2014

Leslie Engholm-  
Perez  
Crockett, CA  
July 29, 2014

Lucy Harris  
Mount Juliet, TN  
July 4, 2014

Bobby Westerfield  
Martinsville, IN  
July 21, 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 May 1 to October 31, 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 Summer 2014 issue of *The Bridge*.

## INDIVIDUALS

Robbie and Jack Adkisson  
William and Shirley Baird  
David Baker and Priscilla Adamson Baker  
Rush and Genevieve Barnett  
Charles Bennett  
India and José Mario Bobadilla  
John Boehnke  
Rowena Britt  
Robert and Ida-Anne Clarke  
Ellen Cleveland  
Lynn and Marlene Cooper  
Kenneth Coy  
Gilbert Davis  
Duncan and Tina Draper  
Wanda Dunlap  
James Ellerbrook  
Robert and Harriette Elliott  
Elberta Evans  
Loyd and Lillian Gentry  
George and Suzanne Gordon

William and Harriet Griggs  
James and Linda Hamlett  
Emma Higgs  
Marion and Carolyn Hopkins  
Rex and Carol Horne  
Charles and Glenna Johnson  
F. Victor McAnallen  
James and Pamela McCurdy  
Dale and Betty Miller  
John and Margot Novikoff  
Joseph and Berit Olafson  
Raymond and Frances Oliver  
Denise Olmsted  
Lester and Janelle Palmer  
Martin and Dorothy Pike  
M. Alice Porter  
Vesta Porter  
James and Marilyn Powell  
Ann Pugh  
Joe and Elaine Pumphrey  
Carol Rawlings  
Jerry Ridling  
J. Keith and Patricia Roberson

S. Thomas and Caroline Shifflet  
James and Joanne Spainhower  
Robert and Martha Sweeten  
Gary and Barbara Thornton  
Barbara Thornton  
Clara Turner  
Ruth and Charles Wallace  
Harold and Wilhelmina Watkins  
Mary Wells  
Mary Wilkerson  
Claude and Gladys Wood  
L. Winston and Sandra Wright  
Dennis and Karen Zimmerman  
Roger and Sherry Zollars

## Heartbeats of Faith

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

### INDIVIDUALS

Charles Bennett  
Martha June Bradshaw  
Elberta Evans  
James and Yvonne Prichard  
Nancy and Michael Saenz  
Andrea Toonder

### CHURCHES

First Christian Church, Bryan, TX

# 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  
 Russell and Bethany Albrecht  
 John Alford  
 Jo Ann Apperson  
 Donald Arterburn  
 Wayne and Cynthia Ashlock  
 Roger Aydelott  
 Theresa Bagwell  
 William and Shirley Baird  
 David Baker and Priscilla Adamson Baker  
 Nicanor and Elsa Bandujo  
 Ralph Banks  
 Clifford and Mary Barber  
 Charles and Barbara Bare  
 Betty Barker  
 Rush and Genevieve Barnett  
 C. Wayne and Ladonna Barnett  
 Joe and Catherine Barone  
 Patricia Bates  
 James and Audrey Beck  
 Dorothea and Curtis Becker  
 Robert and Mary Belew  
 Wayne and Virginia Bell  
 Charles and Betty Beneze  
 Ann Bennett  
 Joseph and Magda Bennett  
 Catherine Bergel  
 Ethel Bingham  
 Martha Bissex  
 John Boehnke  
 Garland and Joan Bohn  
 Benjamin and Elaine Boling  
 J. Kent and Mary Borgaard  
 Victor and Megan Boschini  
 Bill Boswell

James and Elizabeth Bragg  
 Don and Shirley Brewer  
 Nancy Brewer  
 John Bridwell  
 Jewell Brooks  
 Clifford and Dorothy Brooks  
 Delno and Mary Brown  
 Robert and Doris Brown  
 James and Flora Brown  
 Susan Brown  
 Roy and Geraldine Browning  
 Judith and John Browning  
 John Browning  
 Warren and Virginia Brubaker  
 Charles and Laverne Brumley  
 Delores Bryan  
 F. Wayne and Dorothy Bryant  
 Ann Horton Burns  
 Maureece Butler  
 George and Gail Campbell  
 Angel Candelario-Sanchez  
 John and Gloria Canedy  
 Evelyn and Donald Cartmill  
 Mary and Brent Cary  
 Linda Cheverton  
 Robert Clark  
 J. and Laurel Clarke  
 First Christian Church  
 Beverly and James Coburn  
 Marilyn and Albert Combs  
 Jerilyn Consla  
 Trela Cook  
 R. Dale and Geraldine Copsey  
 Cathleen and Steven Courtois  
 Fred and Nettie Craddock  
 Mary Jean Crews  
 Louis Crispin Simmons  
 Mountair Christian Church

Bruce Dame and Carol Anderson  
 Laura Dargitz  
 Roger and Barbara Davidson  
 William Davidson  
 Richard and Barbara Davis  
 Gail Davis  
 Robert and Debra Degges  
 Mildred Dell  
 James and Wanda Dickerson  
 Emily Diehm  
 Eunice Donges  
 Wanda Dunlap  
 Ezra Dunnivant  
 Paul and Michaelene Durbin  
 Artha Durham  
 Clara Eikner  
 Charles and Frances Nadine Elswick  
 Patsy English  
 James and Margaret Ellen Evans  
 Jane Ewalt  
 John and Deborah Faircloth  
 O. David Farrar  
 George and Carol Faulk  
 Howard Fawbush  
 Maurice and Sara Fetty  
 Ricky and Margaret Fielder  
 Margaret Fines  
 Phyllis Fischer  
 Donna Forbes  
 Doris Forcum  
 Virginia Fraley  
 James Fraley and Carolyn Meiks-Fraley  
 Donald and Zerilda Frantz  
 Earnest Freeman  
 Ruth French

Russell Fuller  
 R. Vernon and Joe Ann Fuller  
 Margery Galbraith  
 Mary Garrison  
 Patty Gartman  
 Nancy Gerhart  
 Walter Giffin  
 A. Stephen Ginn  
 John Glosser  
 Jerry and Ruth Griffin  
 Walter and Ruth Grimes  
 Larry and Carol Grimes  
 Richard and Emily Guentert  
 Donald and June Haase  
 Donald and Nancy Hammond  
 Phyllis Augustine Hammond  
 Barry and Diana Hanke  
 Opal Hanks  
 Annette Harden  
 John and Judith Hart  
 Mary Hartley  
 Susan Hay  
 Roger Heimer  
 Janet and John Helme  
 William Helsabeck  
 William and Sandra Heyle  
 Max and Carolyn Hickerson  
 Emma Higgs  
 Claudette Hill  
 Diana Martin Himmelheber  
 Larry William Hixon and Sheryn Scott  
 Ben Hobgood  
 Robert and Helen Hodkins  
 Paul and Wanda Holman  
 Elbert Joe and Betty Hood  
 Dana and Robin Hoover  
 Marion and Carolyn Hopkins



S. Joan Houston	J. Reynolds Lewis	Curtis Nelson	Marjorie Reisinger
J. Edward and	J. Richard and Janell Lewis	Margaret Neth	Ralph and Carolyn Ricksecker
Josephine Hughes	Joe and Betty Lindsoe	Maybelle Newby-Bennett and	Lester and Phyllis Ringham
Judith Hunt	Mary Lou Linhardt	Donald Bennett	J. Keith and Patricia Roberson
Hannah Hurdle-Toomey	Mildred Livingston	Kenneth Newton	William Earl and
Robert and Lauralee Ihler	Ana Loubriel	Diep Mong Thi Ngo	Barbara Roberts
May Jackson	Felicia Lucas	Phan Nguyen	Elizabeth Roberts
Jacqueline Jenkins and	Lanny Lybarger	B. Dinsmore and Joann Nisbet	William Rodefer and Jeanine
Robert King	Emma Lyon	Ray and Anna Nixon	Sweitzer Rodefer
Max and Peggy Jenkins	John and Margaret Lyons	Karen Nolan	Joan Rodgers
Charles and Glenna Johnson	Alan and Janice Mace	Thomas and Marlene Norman	Eliseo and Elizabeth Rodriguez
Donald Johnson and Jeanne	Arne and Virginia MacFarlane	John and Margot Novikoff	Richard and Jean Roland
Davis-Johnson	Gary MacFarquhar	Bernard and Ann Oakes	Terry Rothermich
Charlotte Johnson	James Mackey	Judy and B. O'Donnell	Cy and Vera Rowell
Joseph Thomas and Wanda	Robert and Shirley Magee	Joseph and Berit Olafson	Stewart and Jill Fernie Royce
Johnson	Gwendolyn Marshall	Enid Olivieri-Ramos and	Margaret Rubick
James and Mary Johnson	Lawrence Mason	Ceferino Aponte	Gerald Rudberg
Darrell and Janet Johnson	Jean Matthews	Denise Olmsted	Gwendolyn Runner
Roland and Phyllis Jones	Marilee McCallister	Deborah Owen and	Roy and Marianne Rutherford
Donald and V. Kathleen Jones	Cynthia McCrae	Kevin Frings	William Ryan
Nalleyn Ann Jones	James and Pamela McCurdy	Connie Palmer	Jean Sanders
Charles and Barbara Jones	Isobel McDaniel	Lester and Janelle Palmer	V. Gayle Sarber
Fred Jones	William and Julia McDonald	Thomas Parish	Mary Lou Savage
William and Vivian Keller	Emma McEver	Coy and Fay Parsley	Guy and Loretta Sawyer
Mary Kelley	Duane McGormley	Charles and Emily Patchen	Shirley Sawyer
Henry and Lucille Kelly	Donald McKenzie	Arlis Peer	Mary Ellen Scarbeary
Michael Kenerley	Phillip and Tana McKinley	Clifton and Arlene Peightal	James and Charlotte
Betty Kerr	Sharon McPherson	Angel Vicente Peiro	Scarborough
Richard and Catherine Kilgore	Georgia Meece	Wendell and Lois Pew	Mildred Schnelle
Robert and Bonnie Kirkman	David Meeker	Leo and Linda Phillips	Lois Scott
Thomas and Nancy Kleinert	Ralph and Ann Messick	Harold and Donna Pierce	Dewitt and Jean Sheffield
Edward Kolbe	Marguerite Metcalf	James and Mary Jane Pierson	S. Thomas and Caroline Shifflet
Dave and Karen	Edwin and Louise Michael	Lois Pifer	Beulah Shirley
Kovalow-St John	Milton and Betty Mikesell	Loraine Pitman	G. David and Dale Shreeves
R. Burnell and Emily Krager	Sylvia Mill	G. Philip and Loris Points	William Sikes
Earl and Anna Kragnes	Bruce Miller	Marcia Pool	Beatrice Simpson
Patricia Kratz	Dale and Betty Miller	M. Alice Porter	Helen Skinner
Shirley Kroh	Alice Mitchell	Vesta Porter	Roger Smith
Joyce Lake	Mary Mitchell	Tommy and Kathleen Potter	Franklyn Smith
S Yvonne Lambert	Lillian Moir	Richard and Jayna Powell	Lonnie and Vicki Southern
John Lambert	Ellen and Thomas Monroe	Gilbert Pralle	Joanne Spainhower
Elizabeth Lambert	Benna Moore	Barbara and Ernest Pruitt	Perry and Doris Spencer
Eugene and Nancy Lamport	Richard and Constance Moore	Ann Pugh	Rodney and Maria Spitler
Charlotte Land	John and Judith Moore	Joe and Elaine Pumphrey	Nancy Squier
Fabaus and Judith Landry	Donald and Martha Morey	Thomas and Helen Quigley	C. and Ann Stauffer
Don and Alice Jane Lanier	Donald and Carol Moseley	Victoria Ramga	Caroline Steele
Richard and Nancy Laslo	Jerry and Mary Muncy	Richard and Helen Randall	James and Beverly Stephens
George and Kathy Latimer	Jerry and Lois Murphy	Paul Rathbun	Patricia Ann Stockdale
John Lau and	Rodger and Doris Murray	Carol Rawlings	Jan and Ralph Stone
Betty Sweet-Sian Lau	Doris Murray	Ruth Reather	Jerry and Lucille Sullivan
Hoy Gale and Lillian Ledbetter	William Harold Neeriemer	Laura and Kenneth	Robert and Betty Sullivan
Ruth Lee	Enos Nelson	Reifschlager	
Laverne and Betty Leigh	Edwin Nelson		

*13th Check, continued on page 22*



Jacquelyn Meece and Leslie  
James Summers  
Robert and Martha Sweeten  
Charlotte Swenson  
Janice Tatlock  
Marilyn Taylor  
Virginia Miller Taylor  
Naomi Terry  
Georgena Thomas  
Neva LaVaughn Thomas  
Dorothy and Eddie Thomas  
Robert Thompson  
William and Sharon Thompson  
Mary Margaret and Richard  
Thompson  
Timothy and Ruth Tiffany  
Mildred Tindall  
Carl Tinnea  
Ann Tinnell  
Horace and Clara Tomlin  
James and Patricia Trader  
Leo and Betty Traister  
Darryl and Dolores Trimiew  
David and Judith Troxler  
Wendell and Phyllis Turner  
Mary Jane Tyler

Jesse Tyndall  
Joyce Valentine  
David and Lola Van Horn  
Charles VanBebber  
Joyce Veatch  
Arthur Vermillion  
Edouard and Marie Vilnea  
John Von Almen  
A. Guy Waldrop  
Richard and Dorothy Walters  
Gerald and Delores Waters  
Charles and Jane Watkins  
Evelyn Watkins  
Charles Waugaman  
Charles and Debra Webb  
Daniel and Nel Webster  
Helen and Claylon Weeks  
Annabelle and Carl  
Weisheimer  
William and Judith Wells  
Patsy Wells  
Mary West  
John and Ruth Weston  
William and Mary Wheatley  
Argelia Colon Whitacre  
Dolores White

Judith Whitehouse  
Howard and Maryellen Wible  
David Williams  
Robert and Evelyn Winger  
Kathleen and Larry Winter  
James and Sharron Womack  
Claude and Gladys Wood  
Ina Woodworth  
James Wray  
Sally Wright  
John and Nancy Wylie  
Sam and Judith Young  
Fred and Pauline Zacharias  
Terry and Cynthia Zimmerman

#### CHURCHES

First Christian Church,  
Newton, KS  
De Witt Christian Church,  
De Witt, MO  
North Christian Church,  
Fort Wayne, IN  
Mountair Christian Church,  
Lakewood, CO

## Endowment

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

#### INDIVIDUALS

Charles Bennett  
Claire and Charlotte Berry  
India and José Mario Bobadilla  
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  
Dolores and Eugene Guenin  
James and Linda Hamlett  
Ann Hughey  
Connie and Bill English

Elizabeth Lambertson  
Lester and Janelle Palmer  
James and Mary Jane Pierson  
H. Marion and Betty Prather  
James and Yvonne Prichard  
Marjorie Reisinger  
Lewis Rhodes  
Ralph H and Martha G Saunders  
Nancy Carol Stahl  
Estate of Martha Thompson  
John Trefzger  
Ruth and Charles Wallace  
Evelyn Watkins  
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 Maye 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  
Arthur I. Thorpe Fund  
Halsey and Mildred Wakelin  
Family Ministries Fund

# 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  
Don and Judy Alexander  
Albert Allen  
Bertram Allen and  
Jeannie Basinger  
Charlotte Allen  
Patricia Allred  
Luisa Alvarado  
Jo Ann Apperson  
Jose and Eva Araya  
Michael and Mary Armstrong  
Donald Arterburn  
Shirley Arther  
Anne Atkins  
Jack Austin  
Walter and Carol Austin  
Richard and Barbara Bable  
James and Beverly Bailiff  
William and Shirley Baird  
Deanna Baker  
David Baker and  
Priscilla Adamson Baker  
Claudia Jean Baker  
Jennie and Robert Baker  
Fernando and Teresa Banda  
Vernon Banks  
Clifford and Mary Barber  
E. Patricia Barbier  
Charles and Barbara Bare  
Jack and Thelma Barker  
Edith Barley  
Raymond Barnett  
Donna Barr  
William and Donna Barr

Frances Barton  
Margaret Bates  
Patricia Bates  
Albert Beck  
Dorothea and Curtis Becker  
Lynn Beinke  
Charles Bennett  
Claire and Charlotte Berry  
Michael and Rena Bever  
Paul and Joan Biery  
Betty Blakemore  
David and Julia Blondell  
India and José Mario Bobadilla  
John Boehnke  
O. Merrill and  
Margaurette Boggs  
Ben Bohren  
James and Dorothy Bosch  
Sherry Bouchard  
Danny Bradley  
Robert and Ruth Bradley  
Martha June Bradshaw  
James and Elizabeth Bragg  
Eugene and Elizabeth Brice  
Edward Bridwell  
Janie Briley  
Rowena Britt  
Peggy Brittan  
Myra Britton  
Loren Broadus  
Berlena Brock  
Clifford and Dorothy Brooks  
Stanley and Eloise Brown  
Robert and Doris Brown  
Delno and Mary Brown  
Margaret Brown  
David and Marilyn Brown  
Lloyd and Katherine Brown

Jacquelin and B. Brummel  
Joseph Bryan  
Marcus and Virginia Bryant  
Andrea Bryant-Bails  
Arthur and Greek Buell  
Ronald and Mary Burgess  
Carol Burkhalter  
Nancy Burton  
Maureece Butler  
Charlene Butz  
John Henry Cain  
James and Susan Carpenter  
Martha Carroll  
Cynthia Carson  
John Carter  
Christa Cassidy  
Carlos and Bethaida  
Castaneda  
C. and Elizabeth Chacko  
Young Ik and Ayoung Cho  
Steven and Roxanne Churchill  
Clarice Clark  
James and Janice Clifford  
Ramona Clifton  
M. June and E. Cline  
Jacqueline Clingan  
Robert and Joyce Coalson  
Sara Allison Coble  
Edward Coffman  
Dawn Collings  
James and Sandra Collins  
Shirley Compton  
Suzanne Cone  
Harriett Conner  
Connie and Kenneth Cookson  
William and Rita Cooley  
Rita Cooley  
Lynn and Marlene Cooper  
Dawn and Christopher Cooper  
Teresa Coper  
Victor and Rhonda Coriano  
Verla Covey  
Cleda Cox  
Duane and Susan Cox  
Freda Cox  
Kenneth Coy  
Fred and Nettie Craddock  
Stephen Cranford and  
Myrna Jones  
Mary Jean Crews  
Jaime and Perla Cuanzon  
Joann Cummins

Judy Cunningham  
Robert and Barbara Dally  
Brian and Laura Daly  
Jack and Sharon Daniel  
Laura Dargitz  
David Dean and Bonnie Darnall  
Bertha Davis  
Sharen Dean  
Mario Zarate Delos Reyes and  
Marylou Reyes  
Harold and Susan Dennison  
Neil and Katherine Deupree  
James and Jane Donahoo  
Eunice Donges  
Harold and Ann Doster  
George Downey  
Duncan and Tina Draper  
W. Joel and Karon Duffield  
Wanda Dunlap  
Sanders East  
Ester Edwards  
James Ellerbrook  
Robert and Harriette Elliott  
Jean Elmore  
Daniel and Barbara Entwistle  
Brenda Etheridge  
Elberta Evans  
Robert Everetts and  
Jeffrey Hopper  
James and Birdye Farmer  
Doris Forcum  
Mattie Ford  
Darlene Ford  
Marilyn Foulkes  
Lillian Fox  
Bernice Franke  
Elizabeth and Edward Frazier  
Eugene Frazier  
Ruth French  
Larry and Diana Frew  
Robert and Cecilia Friedly  
Russell Fuller  
Jerry and Anna Galbreath  
Barbara and Raymond  
Galloway  
Marilyn Garner  
Joyce Gartrell  
Larrie and Linda Gaylord  
Loyd and Lillian Gentry  
Beth Gerardy  
Barbara Gibbs  
Leary and Luis Gierbolini

*Ministerial Relief, continued on page 24*

Walter Giffin	John and Toni Imbler	Carolyn Lyons	B. Dinsmore and Joann Nisbet
Brett and Elena Gobeyn	Willis Jackson	June MacDonald	James and Ruth Nix
Gerould and Bonnie Goldner	John and Shirley Jackson	Robert and Shirley Magee	David and JoAnn Nixon
Larene Good	Reubenia Jackson	Richard Mahoney	John Norris and Nora
Harry and Irma Gopaul	Ellen Jandebeur	Carl Manning	Beiswenger
George and Suzanne Gordon	Jo Ann Jassman	David and Cathy Mansfield	Kay Northcutt
Mildred Gray	Mildred Jenkins	Coleman and Johnsie Markham	William and Patricia Nottingham
Arthur Greenlee	Charles and Glenna Johnson	Richard and Nancy Marsh	Donna Null
Timothy and Donna Griffin	Richard and Jessie Johnson	Jerry and Donna Martin	Donald and Lillian Nunnely
Giley Griffin	Camilla Johnson	Ellis Martin	Helen Nutt
Richard and Emily Guentert	Edna Johnston	Sara and Ryan Martin	Richard and Mary Ober
Jorge and Jalma Guevara	Fred Jones	Robert and Shirley Marty	Joseph and Berit Olafson
Elena Guillen	Margaret Annette Jones	Jean Matthews	Raymond and Frances Oliver
William and Delores Gwaltney	Robert and Esther Jones	Robert and Jean Matthews	Denise Olmsted
Young Chang and Bonnie Ha	Rebecca Jones	Dortha May	John and Olga Oquendo
James and Patricia Hagadone	Matthew and Lisa Keith	Frances Mayberry	Pilar Ortiz
John Hagge	William and Vivian Keller	Martha McBroom	Deborah Owen and
R. Terry and Esther Halstead	Ralph and Esther Keller	Thomas and Karen McCormick	Kevin Frings
Leslie and Marcia Hames	Dale Kelley	Kerry McCullough	Lester and Janelle Palmer
James and Linda Hamlett	Michael Kenerley	James and Pamela McCurdy	Debra Palmer
Mary Hank	R. Kent and Patricia Blake	Daniel and Karen McEver	John and Arline Parish
Henry and Joann Hanna	Corinne Kerfoot	Emma McEver	Larry Edman and
Susan Hansen	John and Elizabeth Kerr	Aubrey and Isolen Sal Ome	Mary Ann Patterson
Clark Hargus	Rex and Marcia Kibler	McFarquhar	Robert Pebley
Dale and Mary Harter	Moray Kiehl	Mary Julia McKenzie	Clifton and Arlene Peightal
Carol Hazlewood	Charles and Virginia Kincaid	Mary Ida McReynolds	Robert and Betty Jane Penrod
Rex and Evelyn Heavin	Linda Kirkman	Richard McVicar	Ralph and Nancy Peters
Richard and Carroll Hedrick	Paul Kitley	Roger and Penny Meredith	G. and Rebecca Phillips
Roy and Martha Helms	Theodore and Winifred Klein	Betty Joann Merritt and Jerry Lee	James and Mary Jane Pierson
Donald Helseth	George and Frances Knox	Donald and Frances Mertz	Martin and Dorothy Pike
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Shirley and Paul Henderson	Edward Kolbe	Ralph and Ann Messick	Alma Poole
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Burley and Martha Herrin	Joe and Barbara Lacy	Roberta Millard	James and Marilyn Powell
William and Sandra Heyle	Lawrence and Joanne Laird	Dale and Betty Miller	Gilbert Pralle
Deborah Higgins	Raymond Lambert	Meagan Miller	Lyle and Hiroko Predmore
Emma Higgs	S Yvonne Lambert	John and Valya Mobley	Gary and Linda Prichard
Charles and Marilyn Highfield	Fletcher Larrow	Donald and Martha Morey	Nancy Prindle
Marjorie Hill	Leslie and Peggy Larson	Fred Moseley	Ann Pugh
Ben Hobgood	Richard and Nancy Laslo	William and Bernadine Mounts	Joe and Elaine Pumphrey
Marilyn and John Holloway	Thomas and Gay Law	Roxane Murph	Joe and Elaine Pumphrey
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Lloyd and Harriett Howard	George and Anita Lespagnard	Michael and Linda Naylor	Luther Redmon
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Roland Huff	Mary Ann and Charles Lewis	William Harold Neeriemer	Tina Reinhardt
Dorothy Hughes	Ronald and Linda Lieurance	Janet Nelson-Arazi and	Mardell Remick
Robert and Loretta Hull	Edwin and Mariette Linberg	Salomon Arazi	Bernedyne Respass
Kathryn Hull	Elaine and Jason Littleton	Edith Newby	Glenna Rice
Hazel Hunt	David and Sharon Livingston	Maybelle Newby-Bennett and	Homer and Janice Richardson
Ronald I Hurst	Gregory Lombard Rea and	Donald Bennett	Donald and Johanna Richardson
Katie Hurst	Kim Blakley Rea	Kenneth Newton	John Richardson
Beatrice Huson	Merlyn Loper	Clyde and Marianne Nichols	Elizabeth Richey
James and Elaine Hutchison	John and Margaret Lyons	Joy and Lee Nichols	Sandra Ridenour

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 Robert and Kathryn Riester  
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     Sweitzer Rodefer  
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 W. Michael and Anne Smith  
 Edna Smith  
 Hazel Smith  
 James and Sandra Smith  
 Karen Smith  
 Jack and Lana Snellgrove  
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 Sidney and Elizabeth Spain  
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 Ottiemearl Stuckenbruck  
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     James Summers  
 Alice Sweeney  
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 Necia Tegarden  
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