Charlie’s Story

Faithfulness, Wisdom, and God’s Provision

In the early 1970s, Charlie, a confirmed bachelor and elementary school teacher at a Christian school in Pensacola, Florida became hungry to learn more about his faith. A friend recommended that he attend nearby McIwain Presbyterian Church. He did, and there he was instructed for the first time in the ‘doctrines of grace.’ As he began to understand the gospel of grace in a deeper way, God expanded his vision for ministry. Feeling called to serve the Lord as a High School Bible teacher, Charlie left his fourth grade classroom and moved to Jackson, Mississippi to attend seminary. Charlie excelled in his studies, and God graciously provided for all of his tuition and living expenses.

However, with graduation approaching, Charlie was asked to go to Taiwan as part of a church planting team. As he prayerfully weighed God’s call to missions, he could not have known what His heavenly Father had in store for him. Nevertheless, he applied, and was approved by PCA Mission to the World (MTW) to go to Taiwan. Since Charlie had diabetes, MTW believed that a teaching schedule at Christ’s College in Taiwan would be a better fit for him than church planting. And so be-

The mind of man plans his way, but the Lord directs his steps.
Proverbs 16:9

(continued page 2)
Charlie’s Story continued from cover

gan the long tenure of a faithful man who had learned anew, “The mind of man plans his way, but the Lord directs his steps.” (Prov 16:9)

A couple of years after he arrived, another MTW missionary teacher also arrived at the College. She too was bright, gifted, and committed to God’s call on her life. And although Charlie and Judy each had planned to serve the Lord as single missionaries, they became convinced God could use them better married than single. And, after two years of marriage, God graciously gave them a daughter who grew to hold, embrace, and baptize his only grandchild, the apple of Charlie’s eye, attended a Christian school and graduated from Covenant Christian School, to local Chinese students and friends, and to whomever God put in his path. And their daughter, the apple of Charlie’s eye, attended a Christian school and graduated from Covenant College. There she met her husband, and God allowed Charlie to live long enough to hold, embrace, and baptize his only granddaughter. A few days later, the Lord called Charlie home.

However, the physical effects of the aneurysm were permanent; Charlie would never be able to work again. And though they moved back to the U. S. three months later, the ordinary routine of life which so many of us take for granted became much more challenging. Just to be able to walk without a cane again, Charlie had to struggle through physical therapy for months. And for the next eighteen years, Judy answered God’s call to care for Charlie lovingly and sacrificially—something she considered a privilege.

Of course there were many other blessings along the way. Charlie still had a heart for God and a strong desire to preach the Gospel. In the power of the Holy Spirit, he continued to minister to the members of Pinewoods Church, to local Chinese students and friends, and to whomever God put in his path. And their daughter, the apple of Charlie’s eye, attended a Christian school and graduated from Covenant College. There she met her husband, and God allowed Charlie to live long enough to hold, embrace, and baptize his only granddaughter. A few days later, the Lord called Charlie home.

But along the way, there was another significant blessing that cannot be overlooked. Charlie and Judy had also benefited from the wisdom of MTW, because MTW had required them to purchase Long-Term Disability insurance (LTD) with PCA Retirement & Benefits, Inc. (RBI). For eighteen years, until Charlie reached the age of 65, Unum Life Insurance Company made monthly deposits into their bank account. Their LTD policy even increased annually to keep pace with inflation and made annual retirement plan contributions on their behalf. With that monthly income, and a down payment from an inheritance, Charlie and Judy were able to comfortably live in a modest home near their church.

Do you have LTD coverage? If not, what would happen to you and your family if you became disabled? RBI is able to provide PCA churches, schools, and related organizations with a number of helpful employee benefits including vision, dental, life, and disability insurance, as well as retirement plans. LTD coverage usually costs about $25–$45 per month (depending upon the level of your income). Shouldn’t you exercise this same wisdom and get the coverage you need to protect your income and your family?

Today, Charlie is with the Lord, and he has heard the voice of His Savior saying “Well done my good and faithful servant.” And Judy continues to live in that same house near the church and to minister to her family, friends and neighbors. She is thankful for God’s grace in her life, as are many who have been blessed by their ministry. — David Anderegg  

Prepare for your family’s future: WISE PLANNING RESOURCES NOW EASIER TO USE

It’s an uncomfortable question you should stop avoiding. Who would manage your finances if you, or your spouse became disabled or died? And would they have the information necessary to do it?

RBI has produced WISE PLANNING, a financial organizer and planning tool to enable someone to step in and handle the household finances, if necessary. Now it is even easier to use this important resource.

Wise Planning is a downloadable, form fillable pdf file. This means you can easily input or amend your information and save it electronically. We suggest you save it on a flash drive you can keep in a secure location.
To help our ministry partners steward God’s financial resources with wisdom and compassion.

A Tearful Goodbye and a Cheerful Hello!

*A good man leaves an inheritance to his children’s children . . . “*—Proverbs 13:22a

What type of legacy will people remember you by? As Christians, we should strive to live our lives in such a way as to leave a legacy, namely a legacy that will glorify our Savior and Redeemer, Jesus Christ. As our Accounting Manager, Terry Aiello, closes out her time with PCA Retirement & Benefits, Inc. (RBI) we celebrate the legacy she has left with us and the denomination as whole. On March 3rd, a group of select friends and family gathered to honor Terry and to celebrate her years of service. It was a night recorded in tears and laughter, and in stories and pictures as multiple people made their way to podium to recount the impact Terry had made on their lives.

Through 23 years, whether assisting board members or training new employees, retiring Account Manager Terry Aiello has impacted many lives at RBI.

Terry began her service to Jesus 23 years ago at PCA Insurance, Annuities and Relief, now its successor organization, RBI, as a part-time receptionist. She left for a period, going to work in the same building for PCA Foundation, only to return to RBI just a short time later. She quickly developed a reputation for an excellent work ethic as she rose through the ranks to her present position as Accounting Manager.

And now Terry is transitioning to retirement. It is with a tearful goodbye we will bid her farewell, and welcome her successor, Cindi Finn, as the newest member of the RBI staff. Cindi will serve RBI in the position of Chief Financial Officer. Cindi brings 45 years of experience in the Financial Services Industry (i.e. banking, insurance, securities brokerage and asset management) along with her.

Cindi was born in Oklahoma City and raised in Colorado, Texas, California, Florida and Georgia, but she refers to herself as a dyed-in-the-wool Southern. Jesus called her to saving grace at the tender age of 6. She has taught bible studies for 40 years and English in China with the English Language Institute/China.

Her hobbies are reading (30-50 books a year) and working word puzzles. Her favorite two foods are chocolate and popcorn (the sweet and salty mix). She also loves swing and salsa dancing with her husband, Mick.

Cindi says, “there are two things I am passionate about: Jesus and Financial/Business management. My life verse is Col 1:28-29, “Him we proclaim, warning everyone and teaching everyone with all wisdom, that we may present everyone mature in Christ. For this I toil, struggling with all his energy that he powerfully works within me.”

“I came to work at RBI because I recognized it as my dream job; I hope to drop dead in the saddle from here. I anticipate using my gifts to support and execute the vision of RBI while being a Christian, Business Manager, and Woman in every sense of all those words.”

When asked what legacy she would like to leave Cindi said, “The legacy I hope to leave is there will be people who KNOW and LOVE Jesus and walk with Him because they saw me do it.”

“Goodbye Terry and hello Cindi!”

As Christians, we should live our lives in such a way as to leave a legacy, one that will glorify our Savior and Redeemer, Jesus Christ.
But the brother of humble circumstances is to glory in his high position; and the rich man is to glory in his humiliation, because like flowering grass he will pass away. For the sun rises with a scorching wind and withers the grass; and its flower is only for a moment and fades away. Like flowering grass he appears to bring. As Christians, it is easy to fall in line with the rest and blindly seek the overwhelming desire for the security money brings. The Powerball and gaming industry craze tell much about the nature of our society—its fascination with wealth and overwhelming desire for the security money appears to bring. As Christians, it is easy to fall in line with the rest and blindly seek the riches of this world, but James’ admonition warns us against such a quest.

In James 1:9-11 the apostle describes two people. Little is said of the first person, only that he is “of humble circumstances” and, although poor in the world’s eyes, he can “glory in his high position.” This person’s treasure cannot be measured in physical wealth, for it is spiritual. He possesses high status in heaven as God’s child and enjoys fellowship with Him!

POWERBALL! That word stirred the imaginations of many people all over the country in January. As the Jackpot grew each day, the fever of winning moved hopefuls of all ages to buy the lucky ticket. Once the worth of the Powerball crossed the billion dollar threshold the stampede for tickets was on. Even the most reluctant gamblers joined the masses in hopes of buying the most valuable ticket in Powerball history.

The Powerball and gaming industry craze tell much about the nature of our society—its fascination with wealth and overwhelming desire for the security money appears to bring. As Christians, it is easy to fall in line with the rest and blindly seek the riches of this world, but James’ admonition warns us against such a quest.

Powerball and gaming industry craze tell much about the nature of our society—its fascination with wealth and overwhelming desire for the security money appears to bring. As Christians, it is easy to fall in line with the rest and blindly seek the riches of this world, but James’ admonition warns us against such a quest.

IN CONTRAST, the Apostle pictures the rich man as a flower. The beauty of the flower is only for a moment and fades away under the harsh, hot wind. Its glory is for a brief time and is soon gone. That is the image of the person who values the measurable but fleeting riches of the world, namely wealth and all that comes with it. People of all ages and cultures have sought vainly for earthly prosperity, but in the end all of it passes away.

How can we avoid being the second man, desiring the world’s riches while losing sight of heaven’s treasure? We buy nice homes to live in, have insurance to protect us from unexpected troubles, save money for future purchasing power and set aside money for the last years of life. Should we refrain from these financial practices and seek poverty? Is it disobedient to have these “treasures?” The answer is “no!” 1 Timothy 5:9 warns that if anyone does not provide for his family, he denies his faith and is worse than an unbeliever. We have a spiritual responsibility to provide for our families and to plan financially for the future. Indeed, grace and wealth need not necessarily stand in juxtaposition. For it is the state of our hearts rather than the size of our bank accounts that we must vigilantly examine.

THERE ARE TWO APPLICATIONS to consider from this text:

1. **GUARD YOUR HEART.**

   Jesus said, “Wherever your treasure is, there the desires of your heart will also be” (Matthew 6:21). The difference between the two people in James 1 is the nature of the treasure of their hearts. Fight daily to value Jesus’ fellowship above the desires of this world. Seek to hunger and thirst for His daily fellowship!

2. **ENTHRONE JESUS IN YOUR HEART.**

   As fallen and broken people, our natural desire is to be king and ruler of our lives, to sit on the little throne we claim as our rightful place. Yet we are to die to ourselves and, by faith, seek Jesus to be our King (Galatians 2:20). We are to surrender to His Lordship daily.

These applications are nothing new, but they are vital to keeping a pure heart before God. Remember, “Seek first the Kingdom of God and His righteousness and all these things will be added to you.” (Matthew 6:33) Psalm 16:11 says, “You will show me the way of life, granting me the joy of your presence and the pleasures of living with you forever.”
To help our ministry partners steward God’s financial resources with wisdom and compassion.

RBI @ General Assembly

GA is right around the corner. For many of us it is a time to see old friends; catch-up on another year of ministry; attend a seminar on an area of ministry that interests us; deliberate on the issues before our denomination; and learn about what is happening in our broader church. Here at RBI, we think of GA providing us with opportunities for connection, education and recreation.

Connection
We will be available to talk with people all week about their individual retirement goals and plans or about what benefits to provide for a growing church staff.

Education
For the past several years we at RBI have sought to provide relevant and helpful seminars for our ministry partners. Whether it was Social Security filing strategies or the roll out of ServantCare counseling services for our pastors and their spouse, we hope to educate with information that will enable you to stay focused on your ministry. This year we will be offering two different seminars. They are a direct result of your requests for some of this information. Here are the seminars:

Help! Looking for the ‘Affordable’ in the ‘Affordable Care Act’ . . .
There have been so many changes to healthcare that most of us feel like we can’t keep up! The ‘Affordable Care Act’ (ACA) has dramatically changed the landscape for employer provided healthcare in small to medium-sized churches. In this seminar, RBI will discuss recent changes to healthcare insurance laws, the exceptions, and their impact on your church and staff. We will simplify and clarify your options: what works and what doesn’t, and help you develop the best strategy to reduce costs and save taxes. If your church has felt the squeeze of the “Affordable Care Act,” then this seminar is for you!

Creating a Call Package Worth Opening!
Calling a pastor? Receiving a call? Few of us are HR professionals, but as leaders we are often called upon to structure compensation. This may feel purely “administrative,” but in reality it is deeply ministerial. How your church cares for the needs of your pastor’s family speaks volumes to him, to his wife, and to his children! How much should you budget? What benefits should you provide, and why? And how do these protect the church as well as his family? Join us as RBI answers these questions, identifies the basic parts of a Call Package, and illustrates how to mathematically construct a sufficient call package.

Recreation
Finally, GA offers a chance for recreation. This year will be the eleventh RBI Golf Tournament, or the Coolsey Classic. Harry Cooksey put together the first GA RBI Golf Tournament back in 2005 and each year we have seen more interest and involvement. This year, on Tuesday, June 21st Magnolia Grove (www.tigolf.com/magnoliagrove) will host the tournament. Recently named one of the “Top 50 Public Courses” by Golf World Magazine, the “Falls” course, which is where we will be playing, is among Golf Digest’s “Places to Play.” This is a great opportunity to unwind with friends and fellow church servants.

The RBI staff will be waiting to greet you and your friends with a bag full of golf gifts upon your arrival and check-in. You can then proceed to the driving range for a few practice shots before a shotgun start at 9 am. At the completion of the tournament, we will provide lunch as we award prizes to the winners. It will be a day of rest and recreation with other Pastors, Ruling Elders and PCA employees. Call the RBI office if you are interested in joining us for this great event.

We look forward to seeing you at GA and are excited about the opportunity to connect, educate and/or recreate with you while we are all in Mobile! — Ed Dunnington
Restricting Social Security Applications: A Window Of Opportunity

In the early morning hours of Friday, October 28, 2015, the U. S. Congress enacted a 'Budget Bill' (H.R. 1314) containing much more than just a budget agreement. The bill, signed into law by the President on November 2, 2015, also eliminated two lesser known but potentially profitable Social Security claiming strategies—the ‘File & Suspend’ strategy and the ‘Restricted Application’ strategy. These strategies were used by couples to increase their retirement income, often by thousands of dollars.

On April 30, 2016, the opportunity to ‘File & Suspend’, which opens the door for the other spouse to begin receiving spousal benefits, expired. Of course those who have already suspended their applications are ‘grandfathered-in’ under the old rules. But for a select number of eligible couples, there remains a window of opportunity to utilize the ‘Restricted Application’ strategy. Let me explain.

Under Social Security Administration rules, each spouse may be eligible for two kinds of Social Security retirement benefits. The first is their own retirement benefit, which is based on their career earnings, and the second benefit is a spousal benefit, which is based on the career earnings of their spouse (if married, divorced, or widowed). This spousal benefit can amount to as much as 50% of your of spouse’s retirement benefit at Full Retirement Age (FRA is age 66 for those born prior to 1955). Even those who have never worked (or paid into the system) are eligible for a spousal benefit if their spouse has worked and paid into Social Security for 10 years or longer.

However, there are some rules that govern eligibility for spousal benefits. First, you can only claim a spousal benefit once your spouse has filed for their own Social Security retirement benefits. Second, if you file before FRA, spousal benefits will be less than 50%. Third, spousal benefits are gender neutral. Either spouse may be eligible to file for them. Fourth, individuals filing for benefits at or after full retirement age are eligible for either 1) their own benefits (based on their lifetime career earnings), or 2) 50% of their spouses benefit—whichever is greater!

The ‘Restricted Application’ strategy involves applying for Social Security benefits between the age of 66 and 70, but instead of claiming retirement benefits based on your earnings record, you restrict your claim to receive only your spousal benefits. This strategy provides you with spousal benefits for a limited time while simultaneously increasing your own Social Security retirement benefits by 8% a year. Then, at age 70, you can ‘switch-over’ to your increased Social Security retirement benefit and begin receiving a larger check for life!

For illustrative purposes, assume that Ben and Katherine are the same age, and that Ben could file for benefits at age 66 and receive $1800/month, and Katherine could file for benefits and receive $1200/month. Since Ben has earned the larger Social Security retirement benefit, he might wisely choose to delay receiving his benefits until age 70 (increasing his benefits by 8% per year). And after delaying for four years, he would receive 32% more for life! Delaying the ‘larger benefits’ is often the wisest decision for those who are behind in their retirement savings.

Now, assume that Katherine goes ahead and files for her own benefits while Ben is delaying. She would then begin receiving $1200/month. In this situation, because Katherine has filed, Ben would become eligible to receive spousal benefits based on her work record. Ben could then file for benefits too, but ‘restrict the scope of his application to spousal benefits only’ (Restricted Application), and begin receiving $600/month (50% of Katherine’s benefits)—while simultaneously continuing to delay and grow his own retirement benefits by 8% per year until age 70! In this case, filing a ‘Restricted Application’ would provide an additional $600/month x 12 months = $7200/year. This would amount to an additional $28,800 in Social Security benefits over 4 years.

This is just an illustration, of course. And this strategy would not work for every couple. But, if you were born before 1954, and you have not already filed, you retain the right to file a Restricted Application. Needless to say, given all of the rules this can be a little complicated. But the Restricted Application strategy could be worth thousands of dollars! So, if you are wondering whether a Restricted Application might be advantageous given your circumstances, then give us a call to see if this strategy makes sense for you! — David Anderegg

The Restricted Application strategy provides you with spousal benefits for a limited time while increasing your own Social Security retirement benefits.
To help our ministry partners steward God’s financial resources with wisdom and compassion.

LEGISLATIVE and REGULATORY IMPACTS to CHURCH BENEFIT PLANS

In October of 2015, the Internal Revenue Service announced that all three key retirement plan contribution limits would remain the same for 2016. The following list references maximum amounts for elective deferrals (employee contributions), defined contributions (employee and employer contributions), and catch-up contributions (employee contributions for participants who are 50 and older).

**402(g) Elective Deferral Limit of $18,000**
The maximum amount that an employee age 49 and younger may contribute to a plan such as the PCA 403(b) Retirement Plan in one year.

**415(c) Defined Contribution Limit of $53,000**
The maximum amount that employers and employees combined may contribute to a plan such as the PCA 403(b) Retirement Plan in one year.

**414(v) Catch-up (Age 50 or older) Contribution Limit of $6,000**
The maximum additional amount than an employee age 50 and older may contribute to a plan such as the PCA 403(b) Retirement Plan in one year.

In December of 2015, several Church Benefit Plan provisions were modified as part of the Protecting Americans from Tax Hikes Act of 2015 (PATH Act), a $1.8 trillion dollar year-end spending and tax package that Congress passed and the President signed. Among other things, the year-end package also delayed the Affordable Care Act (ACA)’s “Cadillac” Plan Tax (the excise tax on high-cost health plans) by two years to 2020.

The Church Plan provisions, authored by the Church Alliance (of which PCA Retirement & Benefits, Inc. is a member), addressed five issues that are critical to church benefit plans: the “controlled group” rules, section 415 limits on grandfathered defined benefit plans, automatic enrollment in church defined contribution plans, transfers between 403(b) and 401(a) plans, and investing in collective trusts. Under the PATH Act’s new controlled group provisions, the IRS is prevented from aggregating certain church plans together for purposes of the non-discrimination rules, which prevent highly compensated participants from receiving disproportionate benefits under the plan, and provides flexibility for church employers in determining which other church employers are in its controlled group of employers. This may help churches as-certain the applicability of the Affordable Care Act’s large employer shared responsibility rule, for example. Under the new section 415 provisions, certain grandfathered church defined-benefit plans will be subject only to the defined benefit limitations of code section 415(b), and no longer subject to the defined contribution limitations of code section 415(c). Under the automatic enrollment provisions, church retirement plans are now allowed to offer auto-enrollment in all fifty states despite state wage withholding laws, similar to plans covered by ERISA. Under the new plan-to-plan transfer provisions, it will be easier for church plans to engage in certain plan-to-plan transfers and mergers between 401(a) and 403(b) plans. Lastly, the Path Act of 2015 adds a provision that permits church plan investment boards to invest in a group trust described in IRS Revenue Ruling 81-100 (“collective trusts”). These provisions generally are effective on or after the date of enactment.

The Church Alliance worked diligently during the 114th Congress and the previous two Congresses to push this bill to enactment. This accomplishment is the result of the strong support from the members of the Church Alliance and numerous individuals within the member denominations. — Chet Lily

Under the automatic enrollment provisions, church retirement plans are now allowed to offer auto-enrollment in all fifty states despite state wage withholding laws.

PCA Retirement & Benefits, Inc. is pleased to announce a number of changes to the PCA Dental Plan and PCA Vision Plan.

- Hearing health benefits were added to the PCA Dental Plan (Enhanced and Voluntary options only). The benefit, called SoundCareSM is a special benefit that the carrier recently introduced for its dental plan clients. A summary of the benefits is replicated below.

- The PCA Vision Plan carrier was changed from Blue View Vision (EyeMed Access Network) to Ameritas (EyeMed Access Network) effective January 1, 2016. Ameritas has been the PCA Dental Plan carrier since 2010. The Plan benefits should be comparable for most members, and the use of the same carrier for both the Dental and Vision plan allows RBI to offer Ameritas Rewards.

- The use of the same carrier for both the PCA Dental and PCA Vision Plans allows members to access Ameritas Rewards, which includes enhanced and cross-applied carry-over benefits for Hearing and Orthodontia under the Dental Plans, as well as Vision and LASIK under the Vision Plans.

More information on the new SoundCareSM benefits and Ameritas Rewards can be found on our website at www.pcarbi.org/dental-insurance/ or by emailing or calling RBI.

SoundCareSM Hearing Health Benefits
Life’s getting louder. Thanks for the cranked-up volume of modern life, hearing loss has become one of the most common chronic health problems in the U.S. It affects more than 30 million of us—about 10% of the population has a significant hearing loss—and the number is growing. Today’s Baby Boomers have the most active and noisy lifestyle of any previous generation. And hearing loss is occurring at younger and younger ages, partly because of electronic devices that flood our society.

An Important Benefit
Today’s top employers care about the well-being of their employees. Taking care of your hearing is an important but often overlooked habit for good health, and SoundCareSM can help. Practice good hearing health habits, prevent future problems and seek treatment when needed. That’s sound advice for a happy, healthy future.

SoundCareSM

<table>
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<tr>
<th>Benefit</th>
<th>Coinsurance</th>
<th>Deductible</th>
<th>Maximum (per benefit period)</th>
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<tr>
<td>Annual Hearing Exam</td>
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<td>Hearing Aid Maintenance</td>
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RBI Benefit Plan at a Glance

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<thead>
<tr>
<th>PLAN BENEFITS</th>
<th>WHO TO CALL</th>
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<tbody>
<tr>
<td>PCA LONG TERM DISABILITY PLANS*</td>
<td>For eligibility questions:</td>
</tr>
<tr>
<td></td>
<td>Susan Hamnett (ext. 1290)</td>
</tr>
<tr>
<td></td>
<td>Bonnie Nowak (ext. 1274)</td>
</tr>
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<td>For a quote:</td>
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<td></td>
<td>Harry Cooksey (ext. 1290)</td>
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<tr>
<td>PCA LIFE INSURANCE PLANS*</td>
<td>Susan Hamnett (ext. 1264)</td>
</tr>
<tr>
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<td>Bonnie Nowak (ext. 1284)</td>
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<tr>
<td>PCA DENTAL INSURANCE PLANS</td>
<td>Susan Hamnett (ext. 1264)</td>
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<td>Bonnie Nowak (ext. 1284)</td>
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<td>PCA VISION INSURANCE PLANS</td>
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<td>PCA MINISTERIAL RELIEF</td>
<td>Vickie Poole (ext. 1280)</td>
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<tr>
<td></td>
<td>Bob Clarke (ext. 1270)</td>
</tr>
<tr>
<td>PROPERTY &amp; LIABILITY INSURANCE</td>
<td>Stacy Olson 515-267-5381</td>
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For additional information about the benefits above, please visit our website at pcarbi.org.

*REMINDER: No Statement of Health (SOH) is required for church staff who become eligible for new enrollment in PCA Life products. Submitting a new Insurance Adoption Agreement (IAA) with PCA Life Insurance or LTD offered as new benefits to staff/employees opens a new 30-day window for enrollment.
What If…?

…You suddenly lost your best friend?
…You spent all day by yourself with no one to talk to?
…You couldn’t pay your bills because half or all of your income is now gone?
…You longed to talk to your spouse about everything, but only silence beckoned you?
…You now sit by yourself in church every Sunday?
…You felt forgotten and invisible?
…You are afraid?

These are some of the emotions a widow (no matter how old she is) lives with on a daily basis. There are those who think time heals all, but it is our Great Physician who heals our hearts and our souls.

“He calls us to comfort those who need comfort with the comfort we have received from Him.”
2 Corinthians 1:3-4

Our widows are praying...

“The widow who is really in need and left alone puts her hope in God and continues night and day to pray and to ask God for help.”
1 Timothy 5:5

They need us praying for them.

“Take up the cause of the fatherless; plead the case of the widows.” Isaiah 1:17

Join us as we unite our hearts to Pray for Our Widows in May

For more information or to order bulletin inserts please contact:
Vickie Poole • vpoole@pcanet.org • 800.789.8765 ext 1280