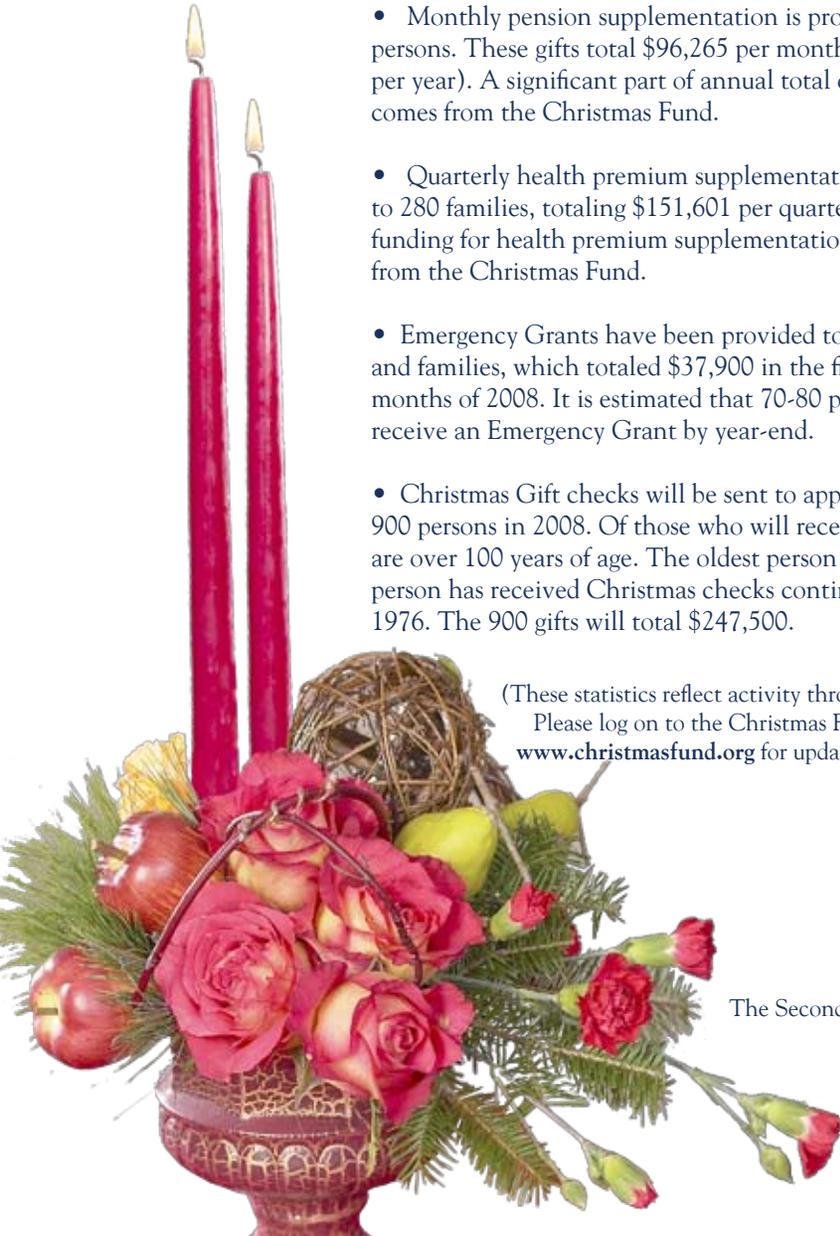


Christmas Fund Gifts Provided...

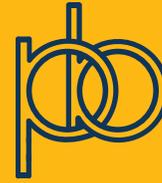
The generous gifts of UCC congregations and individuals to the Christmas Fund enabled the Pension Boards' Ministerial Assistance program to provide some form of financial assistance to approximately 1,500 persons during 2008:

- Monthly pension supplementation is provided to 458 persons. These gifts total \$96,265 per month (\$1,155,180 per year). A significant part of annual total of \$1,155,180 comes from the Christmas Fund.
- Quarterly health premium supplementation is provided to 280 families, totaling \$151,601 per quarter. All of the funding for health premium supplementation is derived from the Christmas Fund.
- Emergency Grants have been provided to 32 individuals and families, which totaled \$37,900 in the first seven months of 2008. It is estimated that 70-80 persons will receive an Emergency Grant by year-end.
- Christmas Gift checks will be sent to approximately 900 persons in 2008. Of those who will receive checks, 20 are over 100 years of age. The oldest person is 106. One person has received Christmas checks continuously since 1976. The 900 gifts will total \$247,500.

(These statistics reflect activity through July 31, 2008. Please log on to the Christmas Fund web site at www.christmasfund.org for updated information.)



The Second Sunday of Advent
December 7, 2008



“Let me hear what God the Lord will speak, for he will speak peace to his people, to his faithful, to those who turn to him in their hearts.”

(Psalm 85:8, NRSV)

As the receptionist at North Haven Congregational Church, in North Haven, Connecticut, Carol Munson loved being the first person people saw when they came through the door. She also enjoyed helping out at the church's soup kitchen ministry. “It was gratifying to deal with people from all levels coming through the door, no matter what their problems or challenges.”

Carol and her husband, the Reverend Paul Munson, have faced challenges themselves. Paul began his career in 1959; four years later, he and Carol were married. But in the early 1970s, Paul was diagnosed with multiple sclerosis and eventually had to stop working. Carol cared for him at home for many years after he went on disability, but for the past 14 years he has lived in a skilled nursing facility.

Paul had started out in ministry serving small churches that did not pay much. Because of his illness, he never had the opportunity to contribute more toward his pension account and most of the couple's personal savings went to pay for Paul's care. Once he turned 65, the drop in income and benefits strained their already tight budget.

Carol was able to get by on her modest salary until 2005, when she was diagnosed with ovarian cancer. Their finances were strained further when she had to take an unpaid medical leave, without benefits, from her part-time job. Two years later, Carol is still undergoing treatment and but had to retire because of back pain and exhaustion.

Faced with the loss of her income, Carol turned to the United Church Board for Ministerial Assistance, one of the corporations of the Pension Boards-United Church of Christ. She was approved to receive a monthly grant to help cover her living expenses. Even with assistance, her budget is still very tight. “Without help, I don't know how we could manage,” she says.

To anyone who wonders whether their gift to the Christmas Fund will make a difference, Carol says, “When you choose to donate to the Christmas Fund, some minister and family [you] don't even know will benefit greatly. My husband and I are very grateful for the help we receive, and for everything Paul has received right along.”

