

One thing Milwaukee native Joyce Niemann was sure about in 1952 was that she was not going to marry a doctor, mortician or minister, because they were never home. Then she met Cliff Munger. Then again, he was an accountant at the time.

Clifford Munger had had a long association with the church, first with an evangelical church, then, after high school, with the UCC. He'd always been drawn to youth ministry, and at one time was a superintendent of Christian education. But it was not until he had a wife, two children, and an established job as an accountant that the call to ministry came to him.

In spite of her earlier protestations to the contrary, Joyce proved to be an enthusiastic supporter, as were their two sons. Cliff went back to school at Elmhurst College to complete a Bachelor of Arts in philosophy and then to Eden Theological Seminary. By 1966, he was ready for his first call, which came at a time when four churches in Pennsylvania were beginning to discuss a merger. Cliff spent two years guiding them through the transition. He would go on to serve churches in Indiana and Ohio before retiring in 1998 at age 65, when Joyce was stricken with a rare form of cancer. "My wife was seriously ill," Cliff recalled. "I retired to help and spend time with her; she passed in 2003."

As a second-career pastor, Cliff's pension was small. These days, he works part-time. "After I retired, I stepped into an interim call that has lasted far longer than I expected. I work at a small church of 15-20 people in Bellville, Ohio and alternate Sundays with another retired pastor."

During his years as a full-time pastor, Cliff encouraged congregants to give generously to the Christmas Fund, never imagining that one day he would be the recipient of Christmas "Thank You" Gift Checks. To those who are considering a donation, he says, "The people are called by the church to do God's work by making a difference in the lives of other people. By all means, support the Christmas Fund because I see many pastors in my situation, those who served smaller churches or new churches that are only able to provide a very low pension. I want to extend to you my deepest gratitude for the gift that I received from the Christmas Fund."

## 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 Ministerial Assistance to approximately 1,600 persons over the past year:

- Christmas "Thank You" Gift Checks were sent to approximately 900 persons in **2010**. Of those who received checks, 20 are over 100 years of age.  
The oldest person is 107. One person has received Christmas checks continuously since 1976. The 900 gifts total \$270,000.
- Monthly pension supplementation is being provided to 434 persons. These gifts total \$103,401 per month. A significant part of the annual total of \$1,234,344 comes from the Christmas Fund. (**2011 Data**)
- Quarterly health premium supplementation is being provided to 267 families, totaling \$160,608 per quarter.  
All of the funding for health premium supplementation is derived from the Christmas Fund. (**2011 Data**)
- Emergency Grants totaling \$38,163.35 were provided to 24 individuals and families from January 1 through July 31, 2011.

These statistics reflect annualized projections as of July 31, 2011. The numbers of persons receiving assistance and the totals of assistance payments fluctuate on a monthly basis.

