

Advent III – Joy

Lydia Morrow

A Donor's Story

The Rev. John W. Morrow was a United Church of Christ pastor for 40 years. He served churches in Westminister and Marlboro, Massachusetts, and was Senior Minister at Plymouth Bethesda UCC in Utica, New York, for 20 years. John retired in 1995 and he and his wife, Lydia, built their retirement home in Easton, Maryland, so he could pursue his love of sailing on Chesapeake Bay. When John developed a malignant brain tumor shortly after moving to Easton, "all our dreams vanished." John died within the year.

Lydia was left alone in an unfamiliar town, without any family or social support. Since John had always handled the finances, she found learning to manage money a daunting task. The maintenance of a large house and yard, and the endless decisions required for daily life without John's guidance, was both challenging and lonely. Finally, after living by herself for seven years, Lydia sold the house and moved to an apartment in an active retirement community in Annapolis, Maryland.

During the years in Easton, Lydia joined a small church where she was befriended by Nell, a lovely, older lady who was the widow of a UCC pastor. Nell had been struggling for 12 years on a very meager income. Lydia admired Nell's dignity and resolve in coping with her limited finances, and decided that eventually she would help other widows of UCC pastors.

Lydia contacted the Pension Boards' United Church Board for Ministerial Assistance and began making annual contributions to the Christmas Fund earmarked for supporting widows and clergy families. In 2004, Lydia arranged for a charitable gift annuity that established the John and Lydia Morrow Fund for this specific purpose. Each year, Lydia continues to make as generous a donation as possible to the Morrow Fund, and has included a bequest in her will to benefit the Fund as well. "As I have been blessed, I hope that the income from this fund will be a blessing to the many faithful servants in the United Church of Christ—especially widows and clergy families—in perpetuity."

HOW THE FUNDS ARE USED

One of the unique aspects of the Christmas Fund is that the funds provide direct financial assistance to individual UCC clergy and lay church employees – the funds do not support programs or institutions, but people. With your continued generosity, more individuals will receive the support of the church in their time of need.

- **MONTHLY PENSION SUPPLEMENTATION for 325 lower-income retired UCC clergy and lay employees.**

Our retired clergy and lay employees relied on this income supplementation for basic needs such as food, utilities, and living and medical expenses. Funds to meet this need come from three sources: the Christmas Fund Offering, Our Church's Wider Mission (OCWM), and the Fund for Ministerial Assistance. The amount of pension supplementation totaled \$1,418,105 in 2014.

- **QUARTERLY HEALTH PREMIUM SUPPLEMENTATION for 209 lower-income retired UCC clergy and lay employees.**

These funds subsidized premiums for the UCC Medicare Supplement Plan with Rx so that individuals could afford and receive quality health care. Assistance totaled \$495,856 in 2014.

- **CHRISTMAS "THANK YOU" GIFT CHECKS given to 510 retired UCC clergy and lay church employees**

This special gift at Christmas time reminds these Veterans of the Cross that they have not been forgotten and that the Church is grateful for their service. Gifts totaled \$203,350 in 2014.

- **EMERGENCY GRANTS for 50 active/retired UCC clergy and lay employees.**

Sometimes those who serve the Church need our help, and emergency funds are available to assist in covering costs that arise unexpectedly – for example, large medical expenses, or home damage resulting from natural disasters. Emergency assistance totaled \$91,416 in 2014.

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