

Advent I – Hope

Chuck Yoak

Hope Renewed

At 77, the Rev. Chuck Yoak feels that he's just getting started. The son and grandson of pastors, Chuck began his ministry at the young age of 18, while still an undergraduate at Grinnell College in Iowa. "I was able to put myself through college and seminary by being a student minister. My first call was to a congregation that was a four-hour bus ride from school, but I loved it." Chuck went on to serve three more parishes while a student, including two in Chicago. After his studies at Chicago Theological Seminary, Chuck was called to churches in Nebraska, Iowa, and then in St. Paul, Minnesota, "where I spent 7 years helping to rebuild that congregation. Our membership grew, our budget increased, and we became even more vital. That was my most satisfying ministry."

Over time, though, the demands of the institutional church began to wear on him and Chuck knew he needed a break. He worked in secular employment for awhile, but by 2000, Chuck had some major financial reversals. The churches Chuck had served were small, most not contributing to the Annuity Plan. Despite coming out of retirement to work again, at one point Chuck had monthly bills exceeding his income by \$900.

An article in the Pension Boards' *News & Views* newsletter reminded Chuck about the possibility of assistance through the Christmas Fund. "Every Christmas Eve in churches I served we took the Offering. I never dreamed that someday I would benefit from it." He receives a monthly grant, a supplement to his pension, and a Christmas gift check. Until recently, Chuck chopped wood to supplement heating his home each winter, but needed hip replacement surgery—and so in 2014, he received an emergency grant for fuel and medical expenses. He describes the support of the Pension Boards as "nothing short of a life saver. Since that first assistance check, things really started working out for me. I gradually caught up financially and now things are much better."

Chuck is convinced those years of hardship served to deepen his faith and character, and recalls the words of Paul: "For the sake of Christ, then, I am content with weaknesses, insults, hardships, persecutions, and calamities; for when I am weak, then I am strong." His faith renewed, Chuck found his way back to church, became fully immersed in the ministries of his neighborhood church, and today belongs to the Amery Congregational UCC of Amery, Wisconsin. "I'm revved up and ready to go as a retired person. I've been so terribly grateful for all the Pension Boards has done for me. The assistance programs give real hope to people like me who may have given up hope at some point."

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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