

### Housing Supplements put better living arrangements within reach for pastor's widow

After 30 years of service in small rural churches, Rev. John L. Hottel retired in 1982 with not much in savings. He died six years later. Since then, his wife, Margaret, has gotten by on his pension and a small income supplement from the Board of Pensions.

Last year, however, at the age of 79, Margaret Hottel needed more help. ***"I was living in a two-story house owned by Shenandoah Presbytery,"*** she explains. ***"It had become a bit too much for me, and I wanted to move to the Sunnyside Presbyterian Retirement Community."***

The community offered independent living in small kitchenette apartments. Margaret would be able to take one meal a day in the dining room with other residents.

The community required a sizeable entrance fee, however, and Margaret simply could not afford it. Seeking help from the Board of Pensions Assistance Program, she received a lump-sum housing supplement to fund part of the entrance fee and was able to move in last November.

As a pastor's wife, Margaret had always been active in the church. ***"I taught Bible school, directed a choir, and played piano,"*** she says. She continues her involvement with the church in the retirement community, serving as assistant treasurer at the Trinity Presbyterian Church in Harrisonburg, VA.

***"I feel very humble about it,"*** Margaret says of the assistance she received. ***"My husband was a pastor. My father was a pastor. Although they got much satisfaction from serving God's people, neither gained a lot of monetary benefit from it. Still, I've always felt nurtured by the Church, both in spiritual ways and material ways, as well."***

*Interview conducted in January 2002.*

### ***About the Assistance Program***

When the needs of church workers or their families exceed the bounds of the Benefits Plan, personal resources, or other means, our Financial Assistance and Retirement Housing Programs provide an important safety net. Available forms of assistance include:

- Shared Grants
- Emergency Assistance Grants
- Income Supplements
- Retirement Housing
- Housing Supplements
- Seminary Debt Assistance Program

The Board of Pensions of the Presbyterian Church (U.S.A.) oversees benefits programs for church workers and their families, while being guided by the Biblical principles of community and stewardship.

For information and an enrollment form, call 800-773-7752 or 800-PRESPLAN. Or visit the Board's Web site at [www.pensions.org](http://www.pensions.org).