

# THE SOCIETY PAGE



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KEITH ANDERSON

## Anderson Windows

We continue our examination of The United Methodist Retirement Plans. This issue we will consider investment

strategies. We will be talking in very general terms. Everyone's situation is different and we strongly encourage you to work with a financial planner.

### Investment and Risk Tolerance

A key element in any investment strategy is to remember a common principal: the greater the risk, the greater potential for gain or loss. This means the greater the risk the more dramatic swings in your investment. For this reason, it is very important to understand your risk tolerance. Do you worry when your funds sharply decline or are you able to "ride out" the swings in the market? This is called Risk Tolerance.

It is very important to understand your risk tolerance as the best investment strategy is where do not think about it and let it runs its course. Statistically, the average investor will do better by making consistent contributions and making few adjustments along the way. In other words, persons who let their plan work do much better overall than persons trying to "beat the market" by anticipating its ups and downs.

There are many different tools for determining your risk tolerance. One is found on our website at [www.pasbf.org/services/financial-planning](http://www.pasbf.org/services/financial-planning). After completing this survey, click Asset Allocation to determine the percentage to invest in each fund class offered by Wespath.

### The Value of Time

Time is an important consideration for any investment. The longer you have the more aggressive you can be by investing in growth and small-cap funds. These investments will

typically see larger swings in the market but also offer the greatest potential for growth.

Remember the sooner you begin investing, even in small amounts, the better. A small investment at age 25 will generate more earnings than a large investment at age 50 because of compound interest. Albert Einstein is quoted as saying, "Compound interest is the 8th wonder of the world."

A good Risk Tolerance Tool will incorporate time into its rating. Short-term investments will be more conservative even for a person with a high risk tolerance. So, make sure you factor in time into your risk assessment.

### Life Expectancy

Investing for retirement is a lot different today than in previous generations. Retirees will now live over 20 years on average in retirement. This makes the investment strategy to be a long-term as one enters retirement.

At one time, the common thought was to have 80% of your investments in bonds, CDs, and cash by the time you retire to protect your assets. However, that will not work anymore. Retirees need their investments to generate earnings, especially in times when inflation is high. There needs to still be some risk and growth potential in retirement.

### Your Investment Strategy

What is the perfect mix for your investment strategy? There is no one perfect strategy for everyone. Too many factors come into play such as your goals, risk tolerance, time horizon, overall wealth, health, distribution plan, and estate plans. All these different areas impact how your investment strategy.

Investment Strategy is really part science and part art. This is why it is important to work with a person in designing your strategy. Your planner will want to give you an honest assessment of your current finances

as well as understand your goals. If you do not have any goals for retirement, then how do you know if you met them? Utilize EY, a local planner, or myself to find a strategy that will take you to way you want to go.

### Rebalancing

Rebalancing your investment funds is a key to making the most out of your investments and should be done annually. During the year, the different funds you invest in will increase and decrease in value. Eventually, your target percentages for the funds will get out of line of your strategy. By rebalancing, you will "cash in" on profits in funds that have performed well and purchase funds at a lower cost for funds that have not done well. Consider this very simple example:

Suppose your strategy is to invest 35% in Fund A, 40% in Fund B, and 25% in Fund C. Fund A had a strong year but Fund B increased slightly and Fund C fell. By the end of the year your account balance has become 45% in Fund A, 40% in Fund B, and 15% in Fund C. To rebalance, you would sell some of the funds in Fund A and with those profits, purchase funds in Fund C. After the sales, you should be back to your target distributions.

If you do not rebalance your accounts, you risk not taking profits when the opportunity presents itself as well as you do not take advantage of purchasing undervalued funds.

### Life Stages

Wespath has a wonderful option for developing your investment strategy. Life Stages is open to both active and retired clergy. Life Stages allows for all investment decisions to be done by the fund managers at Wespath.

A participant can enroll or unenroll

**ANDERSON WINDOWS** continued on page 3

## Medicare Open-Window

The Medicare Open-Window is October 15 – December 7 each year to choose plans for 2023. Insurance companies may change premiums, deductibles, and formulary lists. Participants may select new plans.

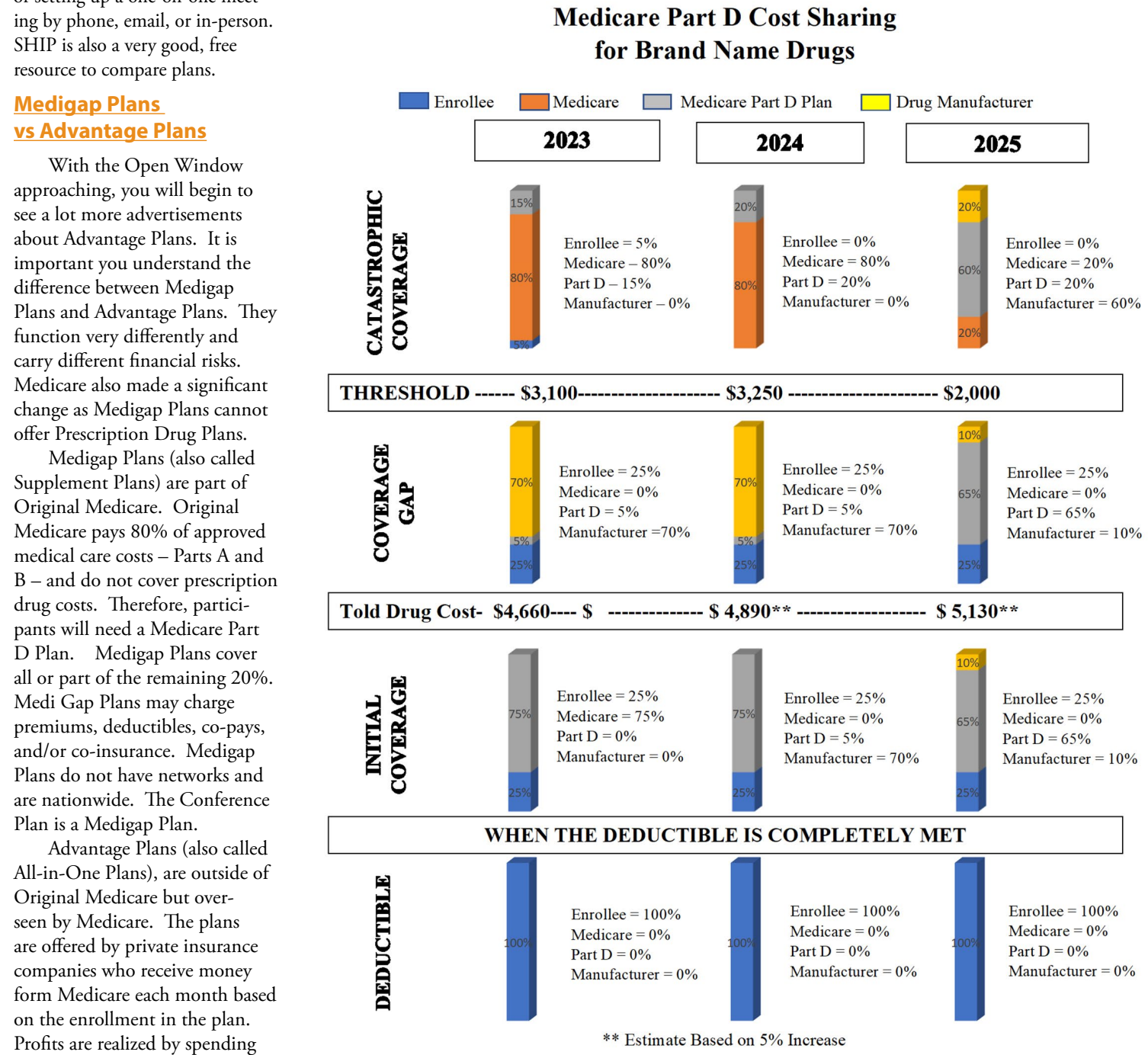
**We strongly encourage everyone** – even those not on the conference Medicare supplement – **to do a Review and Compare** to ensure they are enrolled in the best plan for them. PASBF can help with the Review and Compare either at one of the Fall Banquets or setting up a one-on-one meeting by phone, email, or in-person. SHIP is also a very good, free resource to compare plans.

less on medical expenses than what Medicare pays. Therefore, these plans are highly managed by the insurance companies. Networks are utilized with the plans passing on all or a significant amount of the cost to the patient for care outside of the network. Advantage Plans will offer prescription drug coverage, so the participant does not need a separate Part D Plan. They may also offer other benefits such as dental, vision, gym memberships, and reimbursement of the Part B Premium. Some plans charge a premium while others do not. Keep in mind these companies make their money by significantly managing your care. Typically, Advantage Plans will not allow you to see any specialists without seeing your primary doctor, as well as, limiting your choice of doctors. Be very careful when choosing an Advantage Plan as they do carry a grater financial risk than the Medigap Plans.

A few more things to keep in mind:

- You may only enroll in one plan.** You cannot enroll in a Medigap Plan and an Advantage Plan at the same time, nor can you enroll in multiple Medigap or Advantage Plans.
- The Conference Plan is an Employer Sponsored Plan.** It is illegal for a company to

**MEDICARE** continued on page 3



in Life Stages at any time. There are two parts to the program: 1) investments, and 2) distributions (for retirees). Participants can be enrolled in one or both parts of Life Stages.

By enrolling, a participant allows Life Stages to make investment decisions on your behalf based on your risk tolerance and age. The managers will diversify your portfolio and rebalance your investments every year. Participants are passive in the investment decisions.

The second option is for those who are receiving distributions from their Wespath accounts. Life Stages will calculate a distribution range based on your age and risk tolerance. The participant still has total say in the exact amount that is distributed. Life Stage gives the participant confidence that their money will last their lifetime. Some participants enroll in the distribution side every year to receive input from the managers but then unenroll after the numbers are run.

Life Stages is an excellent tool available to both active and retired clergy to help with their investment and distribution strategies. Consider enrolling and receiving their input.

A good investment strategy will allow you to maximize your savings while enabling you to remain confident and comfortable with the market conditions. There is simple no “one size fits all” strategy. Therefore it is vital to utilize financial planners and the tools available to you.

MEDICARE continued from page 2

enroll you in a different plan. You must unenroll in the Conference Plan prior to signing up for a different plan. This simply means you will coordinate date when you unenroll with the starting of the new plan instead of Medicare doing it for you.

- If you unenroll from the Conference Plan, you may not return to it later.** If you are not on the Conference Plan, you may switch plans during the Open Window.

In short, be very careful with all the information coming at you. Check things out thoroughly. For some, an Advantage Plan works but for many others, the financial risks are too great.

## Endless Line of Splendor

The following persons have joined The Endless Line of Splendor since our last Society Page. May we celebrate their lives and remember their family and friends as they grieve their loss.

Name	Dates	Family Contact	Link to Obituary/Service
Cecil Robert Atchison	1953-2022	Sharon Atchison 1809 Wren Dr., Marion, IL 62959	<a href="https://www.wilsonmcreynolds.com/obituaries/Cecil-Atchison/#!/Obituary">https://www.wilsonmcreynolds.com/obituaries/Cecil-Atchison/#!/Obituary</a>
Sarah “Sally” Smith Lewis	1923-2022	Condolences may be left online	<a href="https://higginsmemorialhome.com/tribute/details/3354/Sarah-Lewis/obituary.html">https://higginsmemorialhome.com/tribute/details/3354/Sarah-Lewis/obituary.html</a>
Rev. Phillip E. Merritt	1932-2022	Stephanie Merritt 1000 Centennial Dr, Apt 8 East Peoria 61611-4922	<a href="http://www.masonfuneralhomes.com/obituary/RevPhillip-Merritt">www.masonfuneralhomes.com/obituary/RevPhillip-Merritt</a>
Susan Molloy Owens	1953-2022	Rev. Ray Owens 1509 Tearose Ln Bloomington 61704-8268 Marjorie Molloy 3714 Wine Way Bloomington 61704-8293	<a href="http://www.carmodyflynn.com/obituaries/Susan-Kay-Owens?obid=25579679#/celebrationWall">www.carmodyflynn.com/obituaries/Susan-Kay-Owens?obid=25579679#/celebrationWall</a>
Anna Evelyn (Davis) Newell	1921-2022	Condolences may be left online	<a href="http://www.dignitymemorial.com/obituaries/springfield-il/anna-newell-10881633">www.dignitymemorial.com/obituaries/springfield-il/anna-newell-10881633</a>
Janice Clyde (Hunt) Logsdon	1952-2022	Rev. Tom Logsdon 7 Fairfax Lane Harrisburg, IL 62946-2877	<a href="http://www.butlerfuneralhomes.com/obituaries/obituary-listings?obid=25161449">www.butlerfuneralhomes.com/obituaries/obituary-listings?obid=25161449</a>
Rev. Roy Adams	1936-2022	Phyllis Adams 555 S. Pierce St., Unit 150 Lakewood, CO 80226-3471	<a href="http://www.igrc.org/obituarydetail/roy-adams-16540941">www.igrc.org/obituarydetail/roy-adams-16540941</a>
Richard “Dick” Brewer	1937-2022	Rev. Marilyn Brewer 913 Acewood Blvd, Apt 202 Madison, WI 53714-3268	<a href="http://www.legacy.com/us/obituaries/madison/name/richard-brewer-obituary?id=35896326">www.legacy.com/us/obituaries/madison/name/richard-brewer-obituary?id=35896326</a>

Implementation of Inflation Reduce Act						
2023	2024	2025	2026	2027	2028	2029
Limit Medicare Part D Premiums growth to no more than 6% through year 2030						
Negotiating selective drug prices by Federal Government						
Requires drug manufactures to pay rebate if drug price increase is greater than inflation	Eliminates the 5% co-insurance for catastrophic coverage	\$2,000 out of pocket cap and other drug benefit change	Negotiate 10 Medicare Part D drugs	Negotiate 15 Medicare Part D drugs	Negotiate 15 Medicare Part D & B drugs	Negotiate 20 Medicare Part D & B drugs
Limit co-pay for insulin products to \$35/month	Increase income eligibility for Part D Low Income Subsidies to 150% Federal Poverty Level			Delay Trump Administration drug rebate rule until 2032		
Eliminates co-pay for adult vaccines in Medicare Part D, Medicaid, and CHIP						



(ABOVE) Reunion in Switzerland with our friends, from France, Belgium, Holland, Switzerland, and USA. We were together in Algeria 1972-1975.

Family together in Eureka, Montana, sorry a little dark shadows BUT everyone was looking at the camera, that was a FIRST.



Ed and Nancy taking the two youngest grandkids to their first Cardinal game.



Bill Pyatt, Mark Myers, Ed Hoke and John Vidakovich  
Photo provided by Bill Pyatt



This is from our respite week in Englewood, Florida, between moving and starting our new jobs.  
Photo provided by Erin Shumaker



Sally caught up with family in Texas.  
Photo provided by Sally Hamon



Hello! I am Erin Shumaker, and I am the new Program Director for PASBF. This is a new position that the Foundation saw as a need a couple of years ago as they began to cast a vision for the future. I oversee the Regional Assistants and the broad range of programs and services PASBF offers. Since beginning on July 1, I have found the staff to be a delight and have seen their hearts for the ministry they offer.

One of the ministries PASBF offers is the Area Gatherings. In my first 2 months, I have been able to attend a few of the gatherings. And as I have reflected after each gathering, I am reminded of Matthew 18:20, “when two or three are gathered in my name, I am there I am with them.” I see people check in with each other, share the ups and downs of their families, and laugh and laugh...lots of laughter! Bloomington-Normal Area, Gab N Grub, Decatur

Anniversaries 50+

SEPTEMBER

Larry & Janiss Bricker .....	9/2/66
Don & Helen R Doty .....	9/2/62
Tim & Becky Pate.....	9/2/72
Kenneth & Judith Anne Pyles .....	9/3/66
Jim & Rhonda Whitaker.....	9/3/72
Pam & Larry Bradford .....	9/5/65
Sara & Harlow R Brown .....	9/5/68
Dennis & Iris Lynn Price.....	9/5/71
Clyde & Nancy Snyder .....	9/5/65
Patrick & Donna Dugger Wadsworth .....	9/8/68
Dale & Alice Frances Walker .....	9/8/62
Alan & Jo Ellen Milligan.....	9/9/72
Dave & Barbara W Gaffron .....	9/12/70
Dave & Linda Trover.....	9/14/68
Curt & Pamela (Pam) Rush.....	9/24/66
Jim & Patty Steinsultz .....	9/25/65

OCTOBER

Jo Ann & Arthur Leroy Greenwood..	10/6/62
Steve & Edith Killion .....	10/7/71
Jerry & Laurlyn F Sawyer.....	10/10/70
Dick & Marilyn Sullins.....	10/11/68
Debbie & Jim Horvath .....	10/20/71
Jerry & Justine Pinkstaff.....	10/20/57
Bob & Carolyn Irene Skinner.....	10/28/60



Area, Urbana Area, and Springfield Area gatherings have all proven to be vibrant, full of grace and care. Each gathering has their own personality, and that is a testament to those who attend. These gatherings can be just the antidote of a need to connect with those who understand the life of clergy in retirement. What a wonderful way to meet new people and get to know former colleagues in new ways, outside the constraints of pastoral schedules. If you are on the fence about going to a gathering, maybe you feel like you'll be the “new kid,” I encourage you to contact the regional assistant in your area to help you consider which group would be well-suited for you. Or perhaps you and another retired clergy friend could attend together.

Sometimes we just need encouraged to reach out. A few of you have met my youngest son, Tyler. He is 8 years old and IS the “new kid” at his new school since we

moved to Charleston in June. And while you might think it's easier for kids, I want you to see him as an example. We had a couple of hours for him to join our church's kids' lock-in, and he jumped right in! And when our church offered a water party, he held his place in line, and participated like he was one of them. What's great about these little moments of time is that there is a beginning and an end. We don't expect hours and hours of commitment, but an hour and a half on average for the retired clergy gatherings. One of the retirees told me that what they appreciate about the gatherings is that it isn't always the same people every month, so you get the chance to connect with those you haven't seen in a while.

You are invited to reach out to one of the area assistants for more information, and check the PASBF Facebook page for updates on Area Gatherings you may be interested in.

Birthdays 80+

SEPTEMBER

Patricia Rich.....	9/1/33
Marilyn Westfall.....	9/1/38
Roger Rominger.....	9/1/39
Dorothy Jenkins.....	9/2/39
Judy Unger.....	9/2/39
J Michael Robison.....	9/3/41
Sidney Crowcroft .....	9/3/38
Marvin Orewiler .....	9/5/35
Sheila Sensel.....	9/5/38
Ted Martin.....	9/8/34
Lois Palmer .....	9/9/39
Kenneth Miller.....	9/10/34
Bruce Owens.....	9/10/38
Richard Scott .....	9/11/41
Frank Silas.....	9/11/39
Lillian Anderson.....	9/12/38
Carole Piscatelli.....	9/12/35
Kathleen Bumpus.....	9/14/24
Ralph Ward.....	9/14/42
Mildred Tindle.....	9/15/32
Doug Rettig .....	9/17/39
Joyce Wagley .....	9/17/33
Bob Souders .....	9/19/36
Howard Daughenbaugh, Jr .....	9/20/34
Norman Kao .....	9/20/38
Barbara Davis.....	9/24/32
Bette Jean Tolley.....	9/24/35
Louise Bassett.....	9/25/33
Nancy Lawrence.....	9/29/41
Irene Coker .....	9/30/24

OCTOBER

Ann Duncan .....	10/1/39
Steve Killion .....	10/1/39
Carolyn Hurley .....	10/3/35
George Terry .....	10/3/30
Erma Simpson.....	10/4/29
Elva Harper.....	10/5/27
Delice Cummins .....	10/6/39
Karleen Dude .....	10/7/37
Dorris Dean .....	10/8/32
David Nottrott.....	10/8/41
Marilyn Totten .....	10/10/34
Alan Waltz.....	10/10/31
Richard Herath .....	10/12/41
Martha Sabo.....	10/13/34
Jim Thompson .....	10/14/42
Marilyn Annable .....	10/15/42
Bette Gabbard .....	10/15/38
Jeff Kelley.....	10/15/42
Trilla Richardson.....	10/16/36
Alice Walker .....	10/16/38
Joyce Kovalcik .....	10/17/32
Carol Gericke.....	10/18/41
Justine Pinkstaff .....	10/20/38
Bob Skinner .....	10/21/40
Patricia Heinbaugh.....	10/24/42
Mary Ann Killion.....	10/24/36
Leonard Martz .....	10/25/27
Gaylord Buss.....	10/26/40
Ruth Scott.....	10/27/42
Jennie Totten.....	10/27/31
Ken Dean.....	10/28/32
Carol Kooi .....	10/29/34
Sharon Lauer.....	10/29/41

Memorials

ROY ADAMS

Howard & Judith Daughenbaugh...Bloomington  
Jenny & Jeff Robillard .....Littleton CO  
John Lopez..... Palm Desert CA  
Michael Cerles ..... Palm Desert CA  
John & Stephanie Wilkey..... Atlanta TX  
Lou & Lynn Zuck.....Punta Gorda FL  
Connie & Dale Franzen ..... Rantoul  
Phil & Judy Icenogle..... Pekin  
Susan Hawbecker.....Decatur  
Janet Roy.....Gilbertsville KY  
John & Barbara Crede.....Moline

JAMES F. BARNETT

Ethel Barnett .....Elkville

RAYMOND BASSETT

E. Louise Bassett .....Sunset Beach MO

RICHARD “DICK” BREWER

Doug & Cindy Rettig .....Athens  
Janet Roy.....Gilbertsville KY

OWEN CANDLER

Ida Candler.....Groveland

IRENE CARLTON

Carol Myers.....Chesterfield MO  
Jeanne’ Sims.....Rochester  
Louis & Shirley Frick ..... Glen Carbon  
Ethel Barnett .....Elkville  
Maurine Seibert.....St. Louis MO  
Sandra L. Heaney.....Herrin

HARRY DEFFLEY

Janet Roy.....Gilbertsville KY  
Steve & Cindy Busick.....Midway KY

HARRY & BARBARA DEFFLEY

Lloyd E. Dixon .....Springfield

GEORGE & VADA DESMOND

George Desmond, Jr. .... Danville

ENDLESS LINE OF SPLENDOR

Wade & Onda Gregory ..... Indianapolis IN

RODNEY FERGUSON

Janet Roy.....Gilbertsville KY

EUNICE GLASSER

Janet Roy.....Gilbertsville KY

SOLOMON JADHAV

Glen & Susan Bocox..... Galesburg

ROBERT LAWRY

Janet Roy.....Gilbertsville KY  
Cathy Mitchell..... Champaign

JANICE LOGSDON

Doug & Cindy Rettig .....Athens  
Jeanne’ L. Sims .....Rochester  
Karen Oplt ..... Fairview Heights  
Dennis P. Brooks.....Farmer City  
Howard & Judith Daughenbaugh..Bloomington  
Glen & Susan Bocox..... Galesburg  
James & Sandra Heaney.....Herrin

Janet Roy.....Gilbertsville KY  
Dean & Linda Austin .....Canton

BETTY MAHAFFEY

Janet Roy.....Gilbertsville KY

KAY MCGUIRE

Janet Roy.....Gilbertsville KY  
Larry & Marilyn Maffett.....Bloomington

NORMAN MENDELL

Janet Roy.....Gilbertsville KY

PHILIP MERRITT

Michael & Teresa Schmid.....Napa CA

FRANK NEW

Janet E. Sloan.....Alexandria VA  
Lou & Lynn Zuck.....Punta Gorda FL  
Janet Roy.....Gilbertsville KY  
Dan & Kelligay King Crede..... Urbana

JOAN NEWSOME

Janet Roy.....Gilbertsville KY

J. GERALD “JERRY” NICHOLS

Howard & Judith Daughenbaugh..Bloomington  
Helen & John McFarland.....Bloomington IN  
Susan Hawbecker.....Decatur  
Dennis Brooks .....Farmer City  
John & Barbara Crede..... Moline

SUSAN OWENS

Melissa Allen ..... Sherman  
Larry & Jane Phillips.....Bloomington  
Richard & Carol Ritter.....Flanagan  
Garry & Debra Gromley.....Normal  
Richard & Melodee Milner .....Normal  
Aaron & Julie Elam.....Blanchard OK  
Larry & Marilyn Maffett.....Bloomington  
Dorothy Frank .....Bloomington  
John & Barb Coffey .....Bloomington  
Tim & Vicki Tilton.....Bloomington  
Domingo Joaquin .....Bloomington  
Jack Fike.....Normal  
Beulah Lowery .....Lexington  
Nancy & Charles Kahle.....Lexington  
Al & Nancy Behrens.....Hudson  
Stephen Harrick.....Glen Carbon

MILEY PALMER

Dan & Kelligay King Crede..... Urbana

GARY PEARCE

Brad & Donna Henson .....Albion  
Louis & Shirley Frick .....Glen Carbon

LEAH POGEMILLER

Sandy & Randy Shay .....Pontiac  
Dennis P. Brooks.....Farmer City  
Joy Schlesselman.....Charleston  
Russ & Karen Smith .....Washington  
Robert & Susan Smith & FamilyVineland NJ  
Ivy & Franklin Silas .....Chenoa  
Phil & Judy Icenogle.....Pekin  
Anita Saldeen .....Valrico FL  
Roger & Carol Russell.....Marion

Carol & Bill Lakota Eastin.....Mt. Vernon  
John & Barbara Crede..... Moline  
Dan & Kelligay King Crede..... Urbana

JANE PRICE

Jennie Wise.....Decatur

D. AL SAMPLE

Brad & Donna Henson .....Albion  
Susan Hawbecker.....Decatur

MARTHA SCAFF

Carol Rankin.....Quincy  
Larry & Marilyn Maffett .....Bloomington  
John & Barbara Crede..... Moline  
Janet Roy.....Gilbertsville KY  
Susan Hawbecker.....Decatur

CHARLES SENSEL

Sheila Sensel .....Centerville OH

JEANNINE SCHENDEL

Janet Roy.....Gilbertsville KY

ROBERT SHOOK

Susan Thompson Shook .....Benton

JANICE STEWART

Cathy J. Mitchell ..... Champaign  
Janet Roy.....Gilbertsville KY

JACK C. WOODS

Carrol J. Woods.....Belleville

HONORARIUMS

The 2022 Retiring Class

Ed Weston

Ted Hartley on his retirement

Phil & Judy Icenogle

Ed Weston

Julie Steinbruegge

The 2022 Ordination Class

Ed Weston

All IGRC Retirees & Spouses

William & Nancy Frazier

Don Carlton, Betty Treat, Suzy Lippman,

Wilma Weiss

Louis & Shirley Frick

ONGOING

Keith Anderson  
Max & Patricia Borah  
Jon & Rochelle Bouse  
Stephen & Susan Burwell  
John & Irma Davis  
George Desmond, Jr.  
John & Norma Fullmer  
Brad & Donna Henson  
Debbie Jadhav  
Ronald & Angela Johnson  
John Keller  
Kathleen Kenyon  
Gail & Steve Kettelkamp  
William G. Myers

Memorials

Daniel Powers  
Dennis Price  
Paul Simpkins  
Clyde & Nancy Snyder  
Matthew Stump  
Diwan & Kamal Tiwade  
Dave & Linda Trover  
Ed & Nancy Weston  
James C. Williams

UNDESIGNATED

Linda Trent  
L. Dale & Linda Wilfong  
James & Becky Hill  
Denise Thole  
John & Laura Pruett  
Jerry & Shirley Haley  
Juanita Wolfley

CHURCHES

Centralia First UMC  
Crescent City UMC  
Dwight UMC  
Peoria Northwest UMC  
Quincy Melrose Chapel UMC

TRUSTS/ANNUITIES

Fred & Darlene Reiner  
Ethel Barnett

Dear Ministry Partners:

I am forever grateful and indebted to those pastors who preached the word, taught the stories of Jesus, forgave me and loved me over the formative years of my life. I am forever grateful for those pastoral colleagues who were there to counsel me, guide me, laugh and cry with me, share their church wisdom, and prayed for me. And now that I am retired, I am thankful for all those who stand in the pulpits TODAY to share God’s word in the most difficult of times.

Each year, during October (RETIRED MINISTER’S MONTH) I make a gift with a thankful heart in the memory of those three who: guided our family into the UMC; baptized and confirmed me; guided me and supported me in following my call

to ministry. But I also give thanks for their spouses, who supported their husbands in their ministry, and opened their homes to young people. They too made sacrificial gifts that had a profound influence on me.

I want to invite everyone who reads this to consider a gift of any size to honor/remember those pastors/spouses who affected your life and Christian journey. *Just send a gift to PASBF – be sure to indicate the name of the pastor/spouse – honor or remembrance – and of course, your name.* We will print those names in our next newsletter.

Help me in honoring those who served us so well!

Edward R Weston  
Director of Development



Are you ready for Retirement? What do you need to plan for and consider?  
Can you financially or emotionally afford it? Where will you live?  
What will you do? What are the steps to proceed with in the process?

Preachers’ Aid Society and Benefit Fund can help you work through these questions and more at our **annual Pre-Retirement Seminar** to be held this year at the DoubleTree by Hilton in Mount Vernon.

**When?** January 19-20  
(1:00 Thursday to 12:00 Friday)

**Where?** Double Tree  
222 Potomac Blvd.  
Mt. Vernon IL

**Who?** Clergy & Spouses who are 10 years or less from retiring.

**Cost?** \$50 individual; \$75 couple.  
Plus lodging. (\$90, including tax)  
(This covers all materials & meals.)

**Bonus:** Your personal pension projection will be available for those who register by January 5, AND individual conferencing will be available for the projection and personal retirement concerns.

## Preachers' Aid Society and Benefit Fund



United Methodist Center  
Illinois Great Rivers Conference  
PO Box 19207  
Springfield, IL 62794-9207

Non-profit Org.

US Postage

**PAID**

Springfield, Illinois  
Permit 373

### Address Service Requested



Preachers' Aid Society  
and Benefit Fund

## Fall Banquets

*We'll pay for it. Let's just get together and enjoy good food, fellowship, news, and a chance to do a Med D review!*

Please let us know if you can attend:

- \_\_\_\_\_ **October 20, ARMS at West Salem Trinity UMC in Mt. Vernon**
- \_\_\_\_\_ **October 24, Chatham UMC**
- \_\_\_\_\_ **October 25, Champaign Faith UMC**
- \_\_\_\_\_ **October 28, Willow Hill UMC East Peoria (Germantown Hills)**

We'll do Med D appointments at Westminster in Bloomington in November if you cannot make any of the others. \_\_\_\_\_

*We want to do a Med D review. YES or NO*

*We can't attend, but would like some assistance with a Med D review.*

*YES or NO Phone: \_\_\_\_\_*

**NAME(s):** \_\_\_\_\_

If you haven't already notified us, please send this to PASBF,  
P.O. Box 19207, Springfield IL 62794-9207