

THE SOCIETY PAGE



MAY 2022

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KEITH ANDERSON

Anderson Window

A financial planner told me once, “The United Methodist Plan is one of the strongest plans I have seen, but it is also one of the most confusing plans as well.” I agree with both statements. One of the strengths of the plan is the number of choices a participant has, but this also creates a lot of confusion. Add to the fact that a person retiring right now may retire under 4 different plans all with their own choices, it is no wonder confusion can reign.

This issue we will examine the Defined Benefit pieces of the retirement plan. Next issue we will examine the Defined Contribution pieces.

Pre-1982 Plan

The Pre-1982 Plan is very similar to a pension plan. A clergy person will earn a certain amount per year of service prior to 1982. The benefit amount is determined by each individual Conference and is called the Past Service Rate (PSR). It is a very simple calculation.

However, when the conference sent the money up to the General Board of Pensions and Health Benefits (the predecessor to Wespath), the money had a name attached to it, making it more like a defined contribution. The money has grown significantly over the years, many times faster the PSR. So, Wespath calculates what an annuity would pay for the sum of money attached to that clergy person. The individual will receive the greater of the two amounts. If the annuity amount is greater than the PSR, there is no cost of living increase.

A participant does not have any choices in this plan. A Surviving Spouse receives 100% of this benefit, if the couple was married prior to retirement. The IGRC is one of the few conferences with a 100% survivor rate. There is no benefit beyond a spousal benefit – in other words, there is no beneficiaries other than a spouse.

Ministerial Protection Plan (MPP)

MPP was the retirement plan from 1982-2006. Under this plan, the conference contributed 11% or 12% (the conference chose) of a clergy participant's compensation into the MPP Account. Wespath has total control over the investment of these dollars, and the funds were attached to a name. At retirement, 65% of the MPP account is annuitized and 35% is converted to a deferred retirement account, similar to a traditional IRA or 401(k).

An annuity is a legal contract in which you (and possibly another person) are guaranteed a certain amount of money for life. Upon your death (and possibly the second person), the benefit stops. There is no benefit for a beneficiary.

Wespath offers 6 different annuities – 3 Single Life and 3 Two Life:

<u>Single Life</u>	<u>Two Life</u>
Life Only	Life and 100%
5-Year Certain	Life and 85%
10-Year Certain	Life and 70%

For Single Life Annuities, a 5-Year Certain and 10-Year Certain allows you to name a beneficiary. If you die prior to the end of the term, your beneficiary will receive the benefit until the end of the term. For example, if you have a 10-Year Certain and you die 3 years into retirement, your beneficiary will receive 7 years of your benefit.

For Two Life Annuities, the participant selects the percentage the contingent annuitant – typically the spouse but does not have to be – will receive if the participant dies first. When both persons have died, the benefit stops. The initial monthly amount increases if the contingent annuitant receives less after the death of the participant. But, the surviving spouse may need the income, so you do want to weigh your options very carefully.

In addition to the type of annuity, a person must choose the Cost of Living (COLA) increase. For MPP, you may choose 0%, 2%, 3%, 4%, or 5%. The higher the COLA

percentage, the lower your initial beginning income. The COLA will help you to keep up with inflation, but you want to make sure you think long-term with your decision. Based on the past, 2% or 3% COLA works fine. However, you can choose a higher amount if you wish to.

The 35% of MPP becomes a deferred contribution account. You may take a partial or full distribution, receive monthly income, keep the funds at Wespath (becomes part of your UMPIP), or roll the money out into a different deferred account. In the next issue we will examine the possibilities of this money.

Clergy Retirement Security Program (CRSP)

CRSP is a true hybrid plan with a defined benefit piece and a defined contribution piece. This plan began in 2007 and is the current plan.

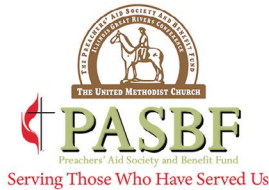
The defined benefit plan is like a pension plan as a participant will receive a certain amount of benefit per year of service. The benefit is based on the Denominational Average Compensation (DAC) in the year of retirement. Notice, if a person defers this benefit, it will not grow in the market since the benefit is based on the DAC in the year of retirement.

The defined benefit has two calculations based on the service years. For services years from 2007 – 2013, the participant earns a benefit 1.25% of DAC per year of service. For service years 2014 forward, a participant earns a benefit of 1.0% of DAC in the year of retirement.

Similar to the MPP Annuities, participants will choose the survivor benefit as well as a COLA increase. The types of survivor benefit are the same as MPP with a total of 6 different types:

<u>Single Life</u>	<u>Two Life</u>
Life Only	Life and 100%
5-Year Certain	Life and 85%
10-Year Certain	Life and 70%

ANDERSON WINDOWS continued on page 3



Preachers' Aid Society and Benefit Fund
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ROAD TRIP

PLAN FOR YOUR LIFE'S JOURNEY



We have tools and ideas to save you money while providing for the people and causes important to you.

TIME FOR A ROAD TRIP

Knowing that life is one long road trip, we can help you plan your life's journey so you can experience joy and peace of mind. Ask us about the following destinations and what they offer you:

CHARITABLE GIFT ANNUITY - Gives you (or you and your spouse) lifelong payments at favorable fixed rates, while possibly lowering your income and capital gains taxes.

PAYABLE ON DEATH FORMS - Without the formality of a will or trust, you can give significant assets to your family and favorite charitable causes by completing a simple form.

WILL - Not having a will is like leaving on a trip with no destination in mind. Write or update yours and live every day knowing your values will be honored and your legacy remembered.

No matter how far into your life's journey or planning you are, it is never too late to consider the destinations above. You decide your trip based on your values and priorities. We can help you get there.

A WILL
is more about
values than
valuables.

No matter where you are, we can help your life's journey.

CALL OR EMAIL US TO LEARN ALL WE CAN DO FOR YOU.

This information is not intended as tax, legal or financial advice. Gift results may vary. Consult your personal financial advisor for information specific to your situation.
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ANDERSON WINDOWS continued from page 1

Each plan is independent of the other plans so a participant can select a different survivor percentage for each plan, or they may make the same selection. For example, a retiree may choose to have 100% of MPP go their spouse, 85% of CRSP from 2007-2013, and 70% of CRSP from 2014 forward. Or they may chose all three to be Life and 85%. It is up to each individual.

In addition to the type of plan, the individual will choose the COLA for each plan. The two CRSP plans allow for 2%, 3%, 4%, and 5% increases.

Once a defined benefit plan begins, it cannot be changed. Therefore, it is very important to understand your choices as

well as the ramifications of the choices you make. It is also a good idea to make sure your spouse understands the benefits chosen as well.

Hopefully this helped you to understand the defined benefit pieces of the UMC Retirement Plans.

Next issue we will discuss more about the defined contribution pieces of the retirement plan.

I strongly encourage every clergy person to work with a financial planner to develop a plan to meet their retirement needs. All clergy can use EY (Ernest & Young), a financial planner in your area, or myself.

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
Rodney Ferguson		Rev. Anne E. Ferguson P. O. Box 257, Grand Ridge, IL 61325	
Rev. Dowain McKiou	1926-2022	Condolences may be left online	https://www.dignitymemorial.com/obituaries/belleville-il/dowain-mckiou-10695422
Loraine Ellen Elwood	1928-2022	Condolences may be left online	https://www.dignitymemorial.com/obituaries/lancaster-ca/loraine-elwood-10663406
Rev. Harry K Deffley	1925-2022	Mary Kurfess 1708 Justin Dr., Gambrills MD 21054	https://www.dignitymemorial.com/obituaries/silver-spring-md/harry-deffley-10662029
Rev. Frank New		Mary Lou New 2645 E. Southern Ave., Apt. A 228 Tempe AZ 85282	https://www.igrc.org/obituarydetail/frank-new-16411552
Betty Joan Procell	1928-2022	Andrew L. Procell 708 S. 25th St., Mattoon, IL 61938	https://www.legacy.com/us/obituaries/jg-tc/name/betty-procell-obituary?id=33601246
Jeannine Schendel	1931-2022	Mark Schendel 715 Surrey Pl., Leesburg, FL 34748	https://www.igrc.org/obituarydetail/jaeannine-schendel-16411553
David Edman	1947-2022	Rev. Carol Edman 200 E. Allen St., Ottawa, IL 61350	https://www.ottawafuneralhome.com/obituary/David-Edman
Rev. Robert "Bob" Lawry	1942-2022	Susan Lawry 5909 W Ridgecrest Cir, Peoria, IL 61615	https://www.dignitymemorial.com/obituaries/peoria-il/robert-lawry-10612957
Janice Ruth Stewart	1943-2022	Rev. Glenn Stewart 1526 Sunrise Dr., DeKalb IL 60775	https://www.ungerhorner.com/obituary/janice-stewart
Joan Delores Newsome	1934-2022	Randy Newsome 615 Blue Bonnet Trail, Marietta, SC 29661	https://www.igrc.org/obituarydetail/16377865

Dear Friends:

IRA'S provide a good source of income for our daily living—but it is also enables a person to utilize those gifts in faithful stewardship. They have been around since 1974 and are very beneficial to one's retirement years.

Some things to remember:

First – the Wespath UMPIP Funds are NOT available to make charitable contributions. Our plan does not qualify.

IRA funds went in TAX EXEMPT at the time they were given, and whenever they come out, they will be taxed! ROTH IRA's are different!

When you reach 72 years of age, you are required to take a distribution. The required minimum distribution (RMD) will be determined by your plan administrator. You will need to receive it during the calendar year or face substantial penalties.

The RMD and any additional amount up to \$100,000 annually can be sent directly to a charitable organization, such as PASBF. While the RMD distribution cannot be claimed as an itemized donation, the distribution is not taxable. Be sure the RMD is sent directly to the charity!!!

Any residual amount is TAXABLE to the beneficiaries. While the tax laws are changing, the distribution is taxable income to the person receiving it. It may be averaged over 10 years, but will be taxed at the person's income tax rate. For example, if a retiree withdraws \$10,000 from an IRA, and is in the 12% tax bracket, they will pay \$1200 in federal income tax. If your beneficiary is in a 25 % (or higher) tax bracket, that \$10,000 will cost them \$2500 in income taxes(or more). Hence, making a charity the beneficiary of your IRA will pass on that amount TAX FREE to the charity. Consider leaving other appreciated assets(homes, stocks, bonds, etc) to your heirs, as they will pass at the new "cost basis", avoiding capital gains taxes to the beneficiaries on the date of distribution.

The IRS has indicated that 90\$ of filers no longer itemize deductions---the standard deduction is quite a bit higher than in years past. So transferring your RMD to a charity, your church or PASBF makes great sense tax wise!!

If you are interested in more details, contact me for a private interview.

Rev. Edward R. Weston
Director of Development
Edweston69@gmail.com
618-806-6819

Formation of the GMC

At the time of this writing, the Global Methodist Church is scheduled to launch on May 1, 2022, prior to General Conference. This means the GMC will not be fully recognized by the United Methodist Church. Due to this fact, there may be some significant

ramifications to active and retired clergy leaving the UMC to the GMC. To learn about potential impacts on retirement benefits, go to www.wespath.org/assets/1/7/5861.pdf PASBF encourages all our active and

retired clergy to proceed cautiously and to realize there is no need to make a decision at this time. There is much to be determined as to ramifications of any decision. Be sure you know all the consequences before you make a decision.

Clergy Withdrawals—Impact on Benefits When Surrendering Credentials

Retirement Plans	Active Clergy		Retired Clergy
	Elders, Deacons leaving via Book of Discipline ¶1360	Local Pastors, Provisional Members, Associate Member	
Clergy Retirement Security Program (CRSP) Defined Benefit (2007-Present)	Actuarial value of annuity is converted to account balance and moved to UMPIP	Life annuity based on denominational average compensation (DAC) in year of discontinuance, available at age 62 or later	No impact: life annuity continues unchanged
Ministerial Pension Plan (MPP) (1982-2006)	65% remains as account balance (rather than being annuitized). 100% of account balance moved to UMPIP.	65% converted to life annuity as early as age 62	No impact: life annuity continues unchanged
Pre-1982 Plan	Actuarial value of annuity is converted to or remains as account balance. Moved to UMPIP	Life annuity based on Past Service Rate at discontinuance or account balance	No Past Service Rate increases after year of withdrawal; otherwise no change, life annuity continues
CRSP Defined Contribution	Remains as account balance, no additional contributions, moved to UMPIP		No impact
United Methodist Personal Investment Plan (UMPIP) (Personal Contributions)	No impact on account balance; may continue to contribute through Wespath arrangement with disaffiliated church		No impact

Health and Welfare Plans	Active Clergy	Retired Clergy
HealthFlex	Loss of active eligibility (but eligible for 18 months of continuation coverage) unless the clergy member immediately transfers to a disaffiliated church/group of churches that sponsors HealthFlex in an eligible category	Depends on conference policy; possible loss of eligibility (but might be eligible for 18 months of continuation coverage)
Medicare Marketplace and Health Reimbursement Account (HRA) Program (Via Benefits)	Depends on conference policy; possible loss of eligibility for conference-funded benefits	Depends on conference policy; possible loss of eligibility for conference-funded benefits
Disability Benefits through Comprehensive Protection Plan (CPP)	Loss of eligibility; benefits continue if already disabled and receiving benefits as long as eligible disability continues. A disaffiliated church/group of churches may be able to adopt UMLifeOptions	Not applicable
Death Benefit, through Comprehensive Protection Plan (CPP)	Coverage ends 31 days after date of withdrawal (unless receiving CPP disability benefits, in which case coverage continues as long as eligible disability continues). A disaffiliated church/group of churches may be able to adopt UMLifeOptions	Retiree death benefit, if eligible, continues without impact

Other Benefits	Active Clergy	Retired Clergy
Conference-specific benefits, such as supplemental life insurance, moving expenses, or educational assistance	Depends on benefits offered and conference policies for those benefits	Depends on benefits and conference policies

Birthdays 80+

MAY

Betty Miles.....	5/20/37	Anita Saldeen.....	6/12/36	Lois Lytle.....	7/10/28
Shirley Brown.....	5/21/35	Evelyn Newell.....	6/13/21	Marjorie Schwaab.....	7/10/34
Beth Challman.....	5/21/25	Ethel Barnett.....	6/19/38	Dean Brown.....	7/11/28
Barbara Fradenburgh...	5/24/28	Barbara Ferguson.....	6/19/42	Bob Killion.....	7/11/37
Richard Mick.....	5/24/33	Siv Goulding.....	6/20/41	Skip Conrad.....	7/14/32
Herb Crede.....	5/25/37	Avis Richardson.....	6/20/31	Roger McIntire.....	7/14/42
Paul Paskewitz.....	5/27/33	Richard Swain.....	6/20/39	Jimmie Lambert.....	7/17/38
Elaine Smith.....	5/27/40	Judy Stanley.....	6/21/39	James Williams.....	7/17/35
Gilbert Fletcher.....	5/28/34	Phyllis Ervin.....	6/25/35	Beverly Crede.....	7/18/35
Jane Harrison.....	5/28/41	Joe Grozik.....	6/27/42	Duane Werner.....	7/19/41
Sally Lewis.....	5/28/23	Pauline Kennedy.....	6/27/24	Jack Woods.....	7/19/34
David Foote.....	5/29/40	Larry Conrad.....	6/28/35	Ted Miller.....	7/20/40
Shirlee Williams.....	5/29/25	Janet Lewis.....	6/28/31	Judy Stone.....	7/21/32
Mary Lou Caswell.....	5/30/40	Jean Swain.....	6/29/39	Richard Brewer.....	7/23/37
Jim Schuetz.....	5/30/42	Wade Gregory.....	6/30/40	Marylin Frankson.....	7/25/37
Alice Wiedrich.....	5/30/25			Mary Waltz.....	7/25/33

JUNE

Dorothea Buck.....	6/1/31	Floyd Blackard.....	7/1/42	Marilyn Maffett.....	7/26/40
Edith Beach.....	6/1/32	Ron Miller.....	7/2/40	Charles Jackson.....	7/27/42
Gene Simo.....	6/2/35	Murriel Nance.....	7/2/30	Clyde Snyder.....	7/27/42
Ida Candler.....	6/4/32	Larry Patton.....	7/2/40	Dale Walker.....	7/27/38
Gene Colthurst.....	6/4/41	Louise Crede.....	7/5/37	Jack Joyner.....	7/30/41
Raymond Parker.....	6/6/41	Marie Heineman.....	7/6/34	Margie Logan.....	7/30/40
Millie Sloan.....	6/7/35	Anna Marie Chrisman...	7/8/30	Johanne McDonald.....	7/30/41
Roberta Williams.....	6/8/37	Don Haworth.....	7/8/39	Mildred Bryant.....	7/31/23
Jack Young.....	6/8/32	Ed Wojnar.....	7/8/42	Burt McIntosh.....	7/31/26
Millie Pruett.....	6/11/38	Don Riley.....	7/9/35	Tootie Poe.....	7/31/36
Loretta Cummins.....	6/12/35	Martha Roberts.....	7/9/40		
		Ann Deisher.....	7/10/40		

Anniversaries 50+

MAY

Jerry & Barbara Wilson.....	5/4/56	Robert & Linda Edwards.....	6/9/57	Dick & Kay McGuire.....	6/23/62
Dan & Carol Perry.....	5/6/71	Richard & Marcia Herath.....	6/9/63	Gary & Patricia Scheller.....	6/23/62
Diwan & Karmal Tiwade.....	5/6/71	Leroy & Marilyn Allison.....	6/10/67	Sidney & Harry Crowcroft.....	6/24/62
Kevin & Sharon Treptow.....	5/6/71	David & Theresa Nottrott.....	6/10/62	Wayne & Peggy Goodwin.....	6/24/62
Roger & Darlene McIntire.....	5/9/61	Paul & Judy Unger.....	6/10/62	Terry & Janice Clark.....	6/25/66
Gary & Claire Ford.....	5/13/72	Martha & Donald Scaff.....	6/11/66	Deryck & Mavis Sonaram.....	6/26/71
Danny & Diana Lybarger.....	5/20/67	Paul & Sue Widicus.....	6/12/71	Don & Donna Burroughs.....	6/27/64
Phillip & Carol Moulden.....	5/25/68	Dale & Linda Wilfong.....	6/13/70	Clayton & Joyce Coffey.....	6/27/67
Phil & Bonny Gardner.....	5/27/58	Steve & Judy Hartman.....	6/14/69	Jeff & Norma Kelley.....	6/30/61
William & Ann Deisher.....	5/28/60	Jim & Phyllis Schuetz.....	6/14/69		
Dianne & Terry Duncan.....	5/31/70	Lawrence & Marjorie Bryan.....	6/15/68		
John & Helen McFarland.....	5/31/59	Louis & Dorothy Youngs.....	6/15/52	Dean & Linda Austin.....	7/1/67

JUNE

Bruce & Linda Gordon.....	6/1/69	Ralph & Margie Ward.....	6/16/62	Jerry & Peggy Watkins.....	7/2/70
Roger & Carol Russell.....	6/3/67	Larry & Diane Patton.....	6/17/61	Sharon & Ron Monroe.....	7/5/69
Buzz & Linda Swett.....	6/4/65	Alan & Connie Rhein.....	6/17/72	John & Irma Davis.....	7/6/67
Alan & Mary Waltz.....	6/5/66	John & Ruth Hamilton.....	6/18/67	Norman & Sue Kao.....	7/7/66
Brad & Donna Henson.....	6/6/70	Charles & Marilyn Bradburn.....	6/19/71	Ron & Carol Cox.....	7/9/67
Ron & Phyllis Dickinson.....	6/7/69	Edwin & Katherine Snow.....	6/19/71	Don & Brenda Peck.....	7/12/68
Paul & Dollie Lees.....	6/7/52	Paul & Sandy Walles.....	6/19/71	Sam & Marilyn Totten.....	7/12/53
David & Carolyn Hurley.....	6/8/57	Terry & Terry Edele.....	6/20/70	Brent & Julie Anderson.....	7/13/69
		Brent & Betty Phillips.....	6/21/69	Jennifer & John Seder.....	7/17/71
		James & Cheryl Slone.....	6/21/69	Richard & Jean Swain.....	7/25/64
		Roy & Phyllis Adams.....	6/23/57	Jack & Peggy Woods.....	7/27/69
				Louis & Shirley Frick.....	7/29/55

Memorials

DUANE AMBROSE

Brad & Donna Henson Albion
PHILIP & FAYE ANDERSON
Brent & Julie Anderson.....Bloomington

VERNIE BARNETT

James & Roberta Bortell Normal

PAUL R. BEACH

Edith Beach Belleville

WANDA BEEDY

John Keller..... Fiatt

DANIEL BUCK

Dave Austed Moline
Hank & Beverly Crede Monmouth
Tom & Kara Ade..... Moline
Bob Hanske
Eric Bruster Bettendorf IA
Doug Krouth
Tom Carver Storm Lake IA
Patrick & Pam Thornton LeClaire IA
Paul & Jacqueline Jaquet..... Galva
Galen & Charlotte Greenzweig.. Charles City IA
Delores Rutherford..... Moline
Charles Collins..... Bettendorf IA
Elaine & Wade Nystrom Altona
Richard & Lucinda Anderson Moline
Sandy & Mark Tooley..... Moline
Patrick & Ruth Troup..... Davenport IA
Tyreacy & James Muller..... Blue Grass IA
Margaret Rensberger..... Moline
Thomas & Sandy Lagomarcino..... Moline
Rich Eychaner Des Moines IA

OWEN CANDLER

Anonymous

CAROLYN COOPER

M. Cathy Najmon Lima OH
Carol J. Myers..... Chesterfield MO

WILLIAM & CAROLYN COOPER

David Schultz Aledo
Dale Best..... Virginia Beach VA

KELLY G. COX

M. Cathy Najmon Lima OH
Carol J. Myers..... Chesterfield MO

BARBARA & HARRY DEFFLEY

Reta & Donald Jone..... Rochester

HARRY DEFFLEY

Phil & Judy Icenogle..... Pekin
Edwina Wilber Springfield
Carol Sims Springfield
Larry & Marilyn Maffett Bloomington

Jeanne’ Sims..... Rochester

GEORGE & VADA DESMOND

George Desmond, Jr. Danville

JANET DOANE

Brad & Donna Henson Albion

THE ENDLESS LINE OF SPLENDOR

Wade & Onda Gregory Indianapolis IN

ROBERT ERVIN

Phyllis Ervin Springfield

DON FERRILL

James & Roberta Bortell Normal

ROBERT FITTS

Roy & Phyllis Adams Lakewood CO

WILLIAM & GWEN HAMMITT

James & Roberta Bortell Normal

JOE & VI HANKLA

Carol J. Myers..... Chesterfield MO

LUELLA HEDDEN

Bruce & Irene Owens..... Perryville MO
Roy & Phyllis Adams Lakewood CO

WESLEY A. ICENOGL

Robert & Janice Foulk..... St. Peters MO
Melinda McAliney
Michal Foulk
Jennifer Wash
Rebecca Ross

SOLOMON JADHAV

Glen & Susan Bocox..... Galesburg

DARLENE JONES

James & Roberta Bortell Normal

MIKE JONES & WILLIAM JONES

Cynthia Jones North Fort Myers FL

ROBERT LAWRY

Fred & Kendra Johnson Effingham
Don & Donna Burroughs..... Edwardsville
Ken & Renee Harris Marseilles
Sharon & Ron Monroe..... Fairbury
Russ & Karen Smith Washington
Dorothy Browning Decatur
Jean Hembrough..... Jacksonville
Kevin & Carol McGuire..... Morton
Louie & Lynn Zuck..... Punta Gorda FL
Ann Champion Orion
John & Connie Salzman Henderson NV
Crossroads UMC..... Washington
Gretchen Overright Normal
Dan & Bev Doty..... Eureka
Tom Goodell Vandalia

Robert & LuAnn DeBolt..... Metamora
Caroline M. Jones Washington
Susan Walden McLean
John & Mary Schultz..... Washington
Dennis & Paula Schwark Herscher
Karen S. Saladino..... Bloomington
Dean & Darcene Sutton..... East Moline
Debra Bomberry..... Broomfield CO
David & Norma Babb Indianapolis IN
Sharon Colbert Garretson Pontiac
Tom & Sherry Goodell..... Vandalia
Roger Ross..... Columbia MO
Larry & Marilyn Maffett Bloomington

KAY MCGUIRE

Paul & Judith Unger Bloomington
John & Helen McFarland..... Bloomington IN
Ted & Kathy Snider Washington
Iroquois River District..... Champaign
Jeanne’ L. Sims Rochester
James “Jay” Cox Champaign
Allynn Walker Fairview Heights
Helen Bass Springfield
Jane Flowers Price Bloomington
John & Judith Hauck..... Paxton
Herb & Suzanne Thompson..... Kankakee
Dean & Linda Austin Canton
Richard L. McGuire..... Mahomet
Ron & Carol Camp..... Loda
Donna Stradley Kankakee

DOWAIN MCKIOW

Nancy & Dennis Husch Herndon VA
Jeanne’ Sims..... Rochester
William & Nancy Frazier..... O’Fallon
Linda Rorex Marianna FL

FRANK NEW

John Keller Fiatt
David & Carolyn Haskins..... Bourbonnais
William & Nancy Frazier..... O’Fallon
Howard & Judith Daughenbaugh... Bloomington
Herb & Suzanne Thompson..... Kankakee
Phil & Judy Icenogle..... Pekin
Edwina Wilber Springfield
Cynthia Jones North Ft. Myers FL
E. Anne Jones North Ft. Myers FL
Larry & Marilyn Maffett Bloomington
Don Jones Bloomington
John & Stephanie Wilkey..... Atlanta TX

JACK & JOAN NEWSOME

James & Roberta Bortell Normal

JOAN NEWSOME

Jeanne’ L. Sims Rochester
Howard & Judith Daughenbaugh... Bloomington

Ted & Kathy Snider Washington
Donna Stradley Kankakee
Don Jones Bloomington

NANCY NICHOLS

Jane Price Bloomington

MILEY PALMER

M. Cathy Najmon Lima OH
Ted & Kathy Snider Washington
Ken & Renee Harris Marseilles
Robert & Beverly Souders Caseyville
Jean Hembrough..... Jacksonville
Carol J. Myers..... Chesterfield MO

Roy & Phyllis Adams Lakewood CO
Sally Hamon Decatur

BETTY PROCELL

Jeanne’ Sims..... Rochester

JEANNINE SCHENDEL

Herb & Suzanne Thompson Kankakee
Susan Hawbecker..... Decatur
Larry & Marilyn Maffett Bloomington
Jeanne’ Sims..... Rochester
Don Jones Bloomington

CHARLES SENSEL

Sheila Sensel Centerville OH
James & Roberta Bortell Normal

ROBERT SHOOK

Susan Thompson Shook Benton

R. PAUL SIMS

James & Roberta Bortell Normal
Carol A. Sims Springfield

ROBERT SMITH

James & Roberta Bortell Normal

RUSS & NORMA STEELE

Brent & Julie Anderson..... Bloomington

JANICE STEWART

Jeanne’ L. Sims Rochester
Carol A. Sims Springfield
Ted & Kathy Snider Washington
Louie & Lynn Zuck..... Punta Gorda FL
Dorothy Browning Decatur
Russ & Kathy Smith Washington
Jane Price Bloomington
Janette Beardsley..... Anamosa IA

Memorials

Kara & Richard Morris Sugar Grove
Glen Stewart Dekalb
Helen L. Meyer..... Chillicothe
Lynne & John Robbins..... Rochelle
Stan & Connie Preston Dunlap
Caroline Moe Rochelle
Gus & Armande Vasilopoulos Rochelle
Carol & Aaron Ritter..... Chillicothe
Herb & Suzanne Thompson..... Kankakee
Ann Champion Orion
John & Connie Salzman Henderson NV
Howard & Judith Daughenbaugh... Bloomington

Jane Harrison Chillicothe
Hub Cluster Ministries
Lindenwood
Suzanne Felker Rochelle
Dalton City UMC Dalton City
Bruce & Kathy Vickrey Rochelle
Marge Overlot Bethany
Sharon Colbert Garretson Pontiac
Don Jones Bloomington
Von & Susan Waggoner Peoria
Don & Adah Horner Rochelle

JON WESTFALL

Marilyn Westfall Carmi

HONORARIUMS

Mike Abel on his 70th birthday

Bonnie Abel

The PASBF Board

Ed Weston

Carol Lakota Eastin

Brad & Donna Henson

Keith Anderson

Richard Mick

Doug & Jill Stone

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Ken Cox

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With love and respect, in honor or in memory,
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