

THE SOCIETY PAGE



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KEITH ANDERSON

Anderson Windows

Over the past several years, there have been several changes made to the Required Minimum Distribution (RMD) rules. And not all

the changes impact just retirees.

What is a RMD?

RMDs apply to deferred contribution plans, such as Traditional IRA, 401(k), and 403(b) Plans. They do not apply to annuities, pension plans, or Roth Plans. The RMD was created to ensure taxes were paid on money in these retirement savings plans. Contributions are made on a tax deferred basis – the amount of the contribution is not taxed in the year of the contribution. When distributions are made to the participant, both the principal and earnings are taxed at the current income tax rate. Due to this arrangement, it was possible to avoid taxes completely by passing on the deferred savings account to heirs. The RMD was created to ensure money in these accounts is subject to taxation.

Simply put, a RMD is the annual amount a person must distribute from the deferred contribution plan. The RMD is calculated based on the owner's age and the value of the fund on December 31 of the previous year. In other words, the 2023 RMD, is based on the owner's age and the account balance as of December 31, 2022.

Beginning Age for RMD

Over the last few years, the age at which the RMD begins has changed. Prior to 2020, a person started RMD in the year in which they turned 70-1/2. Congress then increased the age requirement to 72 years old. Beginning in 2023, the age was raised to 73 years old. Below is a chart on when the RMD begins.

Born	Age Requirement for RMD
Prior to July 1, 1949	70-1/2 years
July 1, 1949 – Dec. 31, 1949	72 years
After Jan. 1, 1950	73 years

RMD for IRAs are required regardless of your employment status. RMD for defined contribution retirement plans are not required if the owner continues to work past the age requirement.

Satisfying an RMD

To satisfy the RMD in the first year, an owner must distribute the money by April 1 of the following year. For example, if you turn 73 in 2023, your RMD must be taken by April 1, 2024. However, for most, it is better to take the distribution in 2023. By waiting until April, the owner will pay taxes on 2 RMDs in 2024.

Plan administrators will make these calculations for you every year. Typically, in February or March, a letter will be sent from Westpath informing you of your RMD for the year. An owner must distribute at least this amount during the calendar year to avoid any penalties. Distributions can be made in the form of a 1-time distribution or a monthly distribution or any combination.

For example, if your RMD for the year is \$12,000, and you are distributing \$1,500 per month from your account, you will satisfy the RMD since your total distribution will be \$18,000. If your RMD is \$12,000 and you are distributing \$500 per month, an additional distribution will need to take place. In the second example, the owner will only distribute \$6,000, and an additional \$6,000 will need to happen to meet the RMD. This can be done in a 1-time distribution of \$6,000 or increasing the monthly distributions for the rest of the year so that a total of \$12,000 is distributed.

Multiply Plans and the RMD

If the owner has multiple deferred plans, the RMD is calculated for each plan. Owners of multiple IRAs may aggregate the RMD. However, each defined contribution plan must meet its own RMD.

For example, Judy has the following RMDs:

IRA A - \$2,000	403(b) X - \$5,000
IRA B - \$3,000	403(b) Y - \$4,000

Judy may take \$5,000 from IRA A, or she can take any combination between the two IRAs to satisfy the RMD. However, for the 403(b) plans, must distribute at least \$5,000 from Plan X and \$4,000 from Plan Y to satisfy the RMD.

Penalties

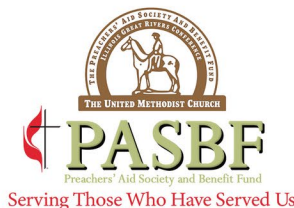
Owners who do not satisfy the RMD incur a 50% penalty. Plus, the owners will need to pay taxes on the distribution. This steep penalty needs to be avoided, and most plan administrators will work with you to ensure the RMD is met.

Requirements on Inherited Plans

Beginning in 2020, inherited Traditional IRAs and deferred defined contribution plans must be fully distributed within 10 years. Spouses are not included in the requirement; it only applies to non-spouse beneficiaries. This change has significant tax ramifications for non-spousal heirs.

Prior to 2020, non-spousal beneficiaries were able to use their own age for RMD calculations, significantly reducing the distributed amount. This allowed for the funds to be in tax deferred accounts, enjoying tax savings, for a significantly longer period.

Now, the inherited Traditional IRAs or retirement plan must be distributed in 10 years, forcing the beneficiaries to pay taxes on the entire amount of the fund. For those inheriting these plans, it will be wise to develop



Preachers' Aid Society and Benefit
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pasbfgiving.org



It's Free to Get Started

Ask for our free resources on ways to give. Benefits of making a gift to support our cause include income tax, capital gains tax and estate tax deductions or reductions. In addition, we offer other tools that require no money or contributions now. Finally, we offer ways, such as the charitable gift annuity, which gives you tax benefits and cash back for life, while also supporting our organization. Contact us and we can help you get started to make the difference you want.

The names and images shown here are representative of typical donors and may or may not be actual donors to the organization. Under federal rules your benefits may be different from this example. Please contact us for your specific benefits. 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. Copyright © 2023 Crescendo Interactive, Inc. Used by permission.



Have More Power

Save Taxes & Grow Your Income

We all want to make a difference, but sometimes we may feel we lack the ability or resources to have the impact we want. However, you may be surprised how easy it is. We have tools and ideas to help you save taxes and even create new income streams while helping our organization. No matter what you choose to do, or how you do it, we can help you.

The Basics

- **Appreciated Stock** – Easily make charitable gifts by transferring appreciated stock to our organization. We receive the present value of the stock, while you pay no capital gains tax and receive an income tax deduction. Most investors do not know they can do this.
- **Your Estate** – Write or update your estate plan. Aside from the many benefits that come from planning, you can also create a gift for your favorite nonprofit(s). Your will takes care of your family and favorite causes while not sending too much money to Washington.

Income for Life

- **Charitable Gift Annuity** – In addition to income and possible capital gains benefits, you, or you and one other person, receive fixed payments for life.
- **Charitable Remainder Unitrust** – You choose who and what the trust pays, and how long it will last. It can also benefit more than two people.

Special Opportunities

- **Real Estate** – You can donate property outright for tax savings or create a life estate which gives you a tax deduction today while you retain the right to live in it for life.
- **Life Insurance** – Purchase or transfer a life insurance policy and give it to our organization or name it as a beneficiary. A few dollars can result in major benefits to establish your legacy.

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
Rev. Steve Goodin	1950-2023	Brenda Goodin 3038 Waldron Rd. Kankakee, IL 60901	https://www.schrefflerfuneralhomes.com/obituaries/Steven-Goodin/#1/Obituary
Marilyn Annable	1942-2023	Rev. John Annable 372 Brush Hill Rd. Carbondale IL 62901	https://www.meredithfh.com/obituaries/Marilyn-Jean-Annable?obId=28662129
Rev. Don Jones	1930-2023	Linda Olson 3584 N. 1475 E. Rd. Heyworth IL 61745	https://www.calvertmemorial.com/obituaries/Reverend-Dr-Donald-J-Jones?obId=28624473
Larry Patton	1940-2023	Diane Patton 1837 Duncan Ave., Swansea IL 62226	https://kurrusfh.com/obituaries/rev-larry-e-patton
Melody Brawley	1952-2023	Condolences may be left online	https://www.tributearchive.com/obituaries/28518089/melody-dawn-brawley
Mary Catherine Mowery Mason	1943-2023	Condolences may be left online	https://fcfreepresspa.com/mary-catherine-mowery-mason-19432023/
Gloria Norwood-McLean	1950-2023	Rev. Dr. Roderick M. McLean 10017 Rim Stone Dr. Mabelvale, AR 72103	https://www.arkansasonline.com/obituaries/2023/jul/13/gloria-norwood-mc-lean-2023-07-13

Medicare and Immunizations

Last year, Medicare required all Medicare Part D Plans to cover immunizations recommended by the CDC at no cost to the participant. Prior to 2022, each plan determined what immunizations were covered as well as the out-of-pocket cost.

In 2023, all Part D Plans must cover the following immunizations at no cost to you:

- Shingles (choose Shingrix if possible)
- RSV
- Tetanus/diphtheria (Td)

- Tetanus, diphtheria, and pertussis (whooping cough) (Tdap)
- Hepatitis A
- Hepatitis B if you're low risk for the virus
- Flu Shots
- COVID-19 Vaccines
- Pneumococcal Shots

Check with your health provider on which immunizations are best for you!

Medicare Part D Changes for 2024

Every year, companies can make changes to their Medicare Part D Plans. In addition to these changes, the Inflation Reduction Act requires additional changes as well. Below is a summary of these changes.

- Co-pays for insulin will continue at a maximum of \$35/month
- Cost sharing between Medicare, participants, drug plans, and manufacturers will change, requiring the plans and manufacturers to pay more
- The average Premium cost will decline to \$55.50 (2023 - \$56.49). This savings is due to a cap of 6% growth to the base

beneficiary premium

- Maximum deductible increases from \$505 to \$545 in 2024
- Initial Coverage limit will continue until total drug cost reaches \$5,030 – up from \$4,660
- The threshold for Catastrophic Coverage will increase to \$8,000 for Total out-of-pocket
- Individuals in the Catastrophic Coverage Phase have a \$0 co-pay. This means individuals will have a maximum payout between \$3,333 and \$8,000 depending on the mixture of generic and name brand drugs.

ANDERSON WINDOWS continued from page 1

a plan to distribute funds in a timely manner to avoid a major tax liability at the end of the 10-year period.

If you have questions on your RMD, feel free to contact the plan administrator or contact Keith Anderson at keanderson@igrc.org.

Medicare Open Window

The Medicare Open Window is October 15 – December 7 every year. This is the time when Medicare Supplements, Part D, and Advantage Plans can make changes to their premiums, deductibles, formularies, and co-pays. Participants can change plans during the Open Window, giving participants an opportunity to choose a plan that fits best with their individual situation.

PASBF recommends everyone to do a Review and Compare, especially for the next few years. Over the next few years, the cost breakdown for prescription medications will be shifting away from Medicare and more to the insurance plans and the drug manufacturers. Therefore, I anticipate insurance companies to make several changes to their formularies.

PASBF is happy to help you with a Review and Compare to ensure your medications are covered and you are enrolled in the best fit for you. Senior Health Insurance Program (SHIP) is another great source for assistance if you need it.

If you are changing plans, NEVER unenroll in your current plan. Medicare will handle that for you. Also, if you are on the Conference Supplement, do NOT sign up for a Medicare Advantage Plan.

Please contact Keith with any questions at KEAnderson@igrc.org or 217-529-3221.

PASBF hires additional Regional Assistants

To deepen our commitment to the retired clergy and families of the Illinois Great Rivers Conference, Preachers' Aid Society and Benefit Fund is pleased to announce the hiring of two additional Regional Assistants. Rev. Brad Henson is the new South District Regional Assistant, currently the Kaskaskia-Cache River District. Rev. Dayle Badman is the new West District Regional Assistant, currently the Spoon-LaMoine River District.



Rev. Brad Henson is excited to once again be involved with PASBF. He and his wife, Donna, entered the ministry in 1985 and retired in 2015. He worked with PASBF from 2015 to 2018. In 2018, Brad returned to Full-time ministry until 2022. He and Donna are looking forward to serving PASBF again. Brad enjoys time meeting with,

visiting with, and helping our retired pastors and spouses in our conference. Brad and Donna have 3 children and 13 grandchildren. They have been married 53 years and looking forward to 54 years in 2024.



Rev. Badman has served the IGRC since 2007. She is a retired licensed local pastor, currently serving two small churches in the Sangamon River District. Rev. Badman also has served many years assisting with Annual Conference. Throughout her adult life, travel for work has taken her to many places, including Washington DC as a lobbyist and serving a Midwest region of five states. Dayle is the proud mother of two sons, seven grandchildren, and a great grandson. She resides in Taylorville with her Shih Tzu puppy, "Bandit."

Don't Be Fooled by "Extra" Medicare Benefits

Have you received advertisements promising additional Medicare benefits such as a grocery benefit up to \$900 per month? DO NOT BE FOOLED! This benefit is NOT a Medicare benefit. This benefit, and many other benefits, are part of an Advantage Plan.

If you are on the Conference Supplement Plan, DO NOT enroll to receive these "additional" benefits. Enrolling in an Advantage Plan will eliminate your coverage with the Conference Plan.

If you are not in the Conference Supplement Plan, be very careful in selecting an Advantage Plan. Many of these plans make many promises of extra benefits but can cost you in the long run. Utilize SHIP counselors to select Advantage Plans and do not trust someone who contacts you first.

Green Sheet Financial Form Choices

Fall is fast approaching, and it is time to fill out the Church Conference Forms. For clergy, one of the most important financial forms is the Green Sheet – official name is Pastor's Compensation Reduction Agreement.

The top half of the Green Sheet allows the Pastor to reduce their taxable income for the coming year. The cost of Health Insurance Premiums, contributions to Flexible Spending or Health Savings Accounts, dependent care expenses, and contributions to retirement plans all reduce the Pastor's taxable income. The church will withhold the money from the Pastor's salary. The church will then pay the individual expenses and make the contributions to the retirement plans. Remember, the Pastor is "giving up" control over these costs to reduce their tax liability.

If Roth contributions are to be paid to Wespath, the church will still withhold the

funds and pay the contributions. However, the contribution amount will be included in the Pastor's taxable income since a Roth contribution is an after-tax contribution. Communication with the Treasurer is very important to ensure this amount is included on the W-2.

The bottom half of the Green Sheet is the Housing Exclusion Section. This figure must be less than your total compensation from the church. However, I always advise entering a higher number. The figure sets a ceiling on the Housing Exclusion. Placing a small figure will take away potential tax savings.

Most retirees do not need to fill out a Green Sheet. Every year the Annual Conference passes legislation is passed declaring all money received from Wespath is eligible for the Housing Exclusion. This takes the place of a Green Sheet.

A retiree serving a local church, may

want to fill out a Green Sheet. If the amount from Wespath is less than their housing expenses, the retiree can declare a figure on the Green Sheet for the Housing Exclusion.

No matter if you an active or retired clergy, there is a three-fold test to determine the amount of the Housing Exclusion for the year. You claim the LEAST amount between the following three figures:

- 1) The declared amount (Green Sheet and/or amount from Wespath)
- 2) The actual expenses (need to have receipts to support the expenditures)
- 3) The Fair Market Value of the home, fully furnished, plus utilities.

One final note on the Green Sheet. The Green Sheet can be changed during the year. The Church Council would need to approve the change, and the change can only apply to future expenses, never retroactive.

In Loving Memory

Dear PASBF partners:

We have all been touched by the work of our local church pastors—not just the sermons, but the encouraging word; the wedding ceremony performed; baptism; hospital visit; funeral service; counseling; presence at the celebrations in our lives.....and so much more. I am forever grateful to three pastors who influence my life in profound ways—Revs. Leroy Pittman, Frank Pierce and William Fester. I make a gift in their memory each year with thankfulness for their ministry and guidance.

I think it was Focus on the Family that started Pastor Appreciation Month for clergy... a time for the local church to express their appreciation to those serving our local congregations. PASBF would like to encourage everyone to remember their pastor in a special way this year again. And, we encourage churches and laity to also make a gift in memory or honor of our retired pastors and spouses. What a great way to express our appreciation for their service and ministry.

Send your gift to PASBF; P O BOX 19207, SPRINGFIELD, IL 62794-9207

Please add a note:

In Memory of _____ OR In Honor of _____

We will be printing a list of the donations in a future newsletter acknowledging the gifts and the honorees.

Thank you for your support of our important ministry.

Serving those who served us.....

Edward R Weston
Director of Development

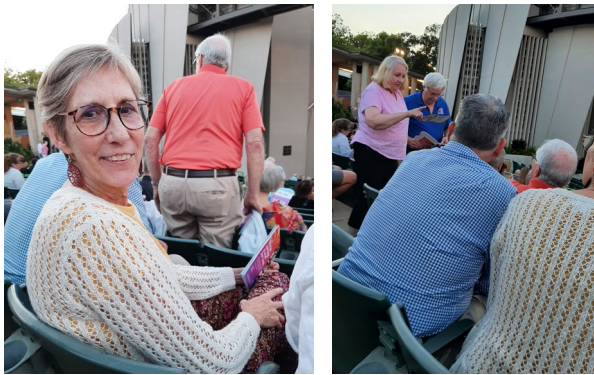


Take Me Out to the Ball Game



More than 40 fans enjoyed a rain delayed Cubs vs Cardinals game in St. Louis on July 29, 2023. A storm popped up minutes before the gates opened, so many were soaked by the time they got up to the suite, sponsored by PASBF. Special thanks to Cardinals fan, Ed Weston, for organizing the time at the ballpark.

SISTER ACT



Thirty-two of us enjoyed a wonderful night at the St. Louis Muny. Sister Act was a wonderful show! Dinner together, a comfortable ride, good weather, a great show, and good fellowship together!



Anniversaries 50+

SEPTEMBER

James & Betsy Ruberg..... 9/1/73
Timothy & Becky Pate..... 9/2/72
Don & Helen R Doty..... 9/2/62
Theodore & Carol Miller..... 9/2/62
William & Judith Anne Pyles..... 9/3/66
James & Rhonda Whitaker..... 9/3/72
Dennis & Iris Lynn Price..... 9/5/71
Sara & Harlow R Brown Brown..... 9/5/68
Pamela & Larry Bradford..... 9/5/65
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
David & Barbara W Gaffron..... 9/12/70
David & Linda Trover..... 9/14/68
Curtis & Pamela (Pam) Rush..... 9/24/66
James & Patty Steinsultz..... 9/25/65

OCTOBER

Jo Ann & Arthur Leroy Greenwood.. 10/6/62
Stephen & Edith Killion..... 10/7/71
Richard & Marilyn Sullins..... 10/11/68
Carl & Nicole Brown..... 10/15/73
Debra & Jim Horvath Horvath..... 10/20/71
Jerry & Justine Pinkstaff..... 10/20/57
Robert & Carolyn Irene Skinner 10/28/60

Birthdays 80+

SEPTEMBER

Patricia Rich..... 9/1/33
Roger Rominger..... 9/1/39
Marilyn Westfall..... 9/1/38
Dorothy Jenkins..... 9/2/39
Judy Unger..... 9/2/39
Sidney Crowcroft..... 9/3/38
J Michael Robison..... 9/3/41
Marvin Orewiler..... 9/5/35
Sheila Sensel..... 9/5/38
Bob Baker..... 9/7/43
Ted Martin..... 9/8/34
Lois Palmer..... 9/9/39
Kenneth Miller..... 9/10/34
Bruce Owens..... 9/10/38
Marsha Pollock..... 9/10/43
Richard Scott..... 9/11/41
Frank Silas..... 9/11/39
Lillian Anderson..... 9/12/38
Carole Piscatelli..... 9/12/35
Phil Poe..... 9/12/43
Betty Sallee..... 9/13/43
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..... 9/20/34
Norman Kao..... 9/20/38
Barbara Davis..... 9/24/32
Bette Jean Tolley..... 9/24/35
Sue Bailey..... 9/25/43
Louise Bassett..... 9/25/33
Nancy Lawrence..... 9/29/41
Irene Coker..... 9/30/24
Frederick Cramer..... 9/30/43

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
Phil Richardson..... 10/7/35
Dorris Dean..... 10/8/32
David Nottrott..... 10/8/41
Renda Chase..... 10/10/43
Marilyn Totten..... 10/10/34
Alan Waltz..... 10/10/31
Norma Babb..... 10/11/43
Richard Herath..... 10/12/41
Martha Sabo..... 10/13/34
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

MARILYN ANNABLE

Howard & Judith Daughenbaugh.....Morton
Robert & Carol Thompson.....Casey

MELODY BRAWLEY

Cindy Rettig.....Athens

LARRY BRICKER

George & Evelyn Adam.....Findlay OH

RICHARD CHRISMAN

Anna Marie Chrisman.....Tilton

BILLY COATNEY

Anonymous.....Centralia

GEORGE & VADA DESMOND

George Desmond, Jr.....Danville

ROBERT B. EINHOUSE, Jr.

George & Evelyn Adam.....Findlay OH

STEVE GOODIN

Ray & Christy Long.....Marion
Sharon & Ron Monroe.....Fairbury
John Keller.....Fiatt

BILLY G. HAHS

Elouise J Hahs.....St. Louis MO

JUDY ICENOGL

Phillip Icenogle.....Pekin

DON JONES

Edith Beach.....Belleville
Mary Kathryn Pearce.....Peoria
John & Connie Salzman.....Henderson NV
Amanda Trevino.....San Antonio TX
Sharon & Ron Monroe.....Fairbury
Louie & Lynn Zuck.....Punta Gorda FL
Dorothy J. Frank.....Bloomington
Howard & Judith Daughenbaugh.....Morton
Carolyn Johnston.....Bloomington
Drew Apperson.....San Antonio TX
Phil Icenogle.....Pekin
Ann B. White.....Bloomington
Dennis & Cheryl Taylor.....Decatur

STEPHEN KING

Brad & Donna Henson.....Albion

SUSAN MOLLOY OWENS

George & Evelyn Adam.....Findlay OH

EARL RENSHAW

Sheron Murray.....Centralia
Anonymous.....Centralia

CHARLES SENSEL

Sheila Sensel.....Centerville OH

BOB SHOOK

Susan Thompson Shook.....Benton

JOSH SNYDER

John Keller.....Fiatt
Howard & Judith Daughenbaugh.....Morton

“BUZZ” SWETT

George & Evelyn Adam.....Findlay OH

JAMES A. THOMPSON

George & Evelyn Adam.....Findlay OH

MARY JOYCE WALTZ

William G. Myers.....Bella Vista AR

JON R. WESTFALL

Marilyn Westfall.....Carmi

JOHN W. WILKEY

George & Evelyn Adam.....Findlay OH

LOUIS A. YOUNGS

Richard & Marilyn Boyd.....Lebanon
Robert Young.....Fort Myers FL
Mike & Pamela Bell.....Robinson
Stacy, Angie, Drew, Katie Moore..Lawrenceville
Ken & Nancy Mattsey.....Robinson
Barbara Eaton.....Newton
First Presbyterian Church.....Newton
John & Marcia Schmidlin.....Palestine
Scott Ghast.....Newton
Bob & Jan Klien.....Newton
Larry & Kathy Collins.....Newton
Mary Shaffer.....Lawrenceville
Phillip Richardson.....Vincennes IN
Robert & Carol Thompson.....Casey
Jane Harrison.....Chillicothe
Prairie Rivers Investments.....Robinson
Carol Prior.....Robinson
Linda Null.....Robinson
Bill & Nancy Frazier.....O’Fallon
Brad & Jane Buchanan.....Bridgeport
Phil & Luanne Negley.....Bridgeport
Sharon Freeland.....Robinson
Lori Treadway.....Robinson
Tom & Rachel Tewell.....Bridgeport
Murriel & Brenda Nance.....Mt. Vernon
Esther Brumley.....Lawrenceville
Clarice Hollis.....Mt. Vernon

HONORARIUMS

Sparta Pastors Randy & Gary

Gary & Jenith Henson

Larry Misfeldt on his Retirement

Glen & Susan Bocox

Sam & Marilyn Totten's 70th Anniversary

Bob & Carol Thompson

Kathy Sweet

Mike & Marcia Eischen

David Wence

Sally Hamon

All Retired Pastors & Spouses

Bill & Nancy Frazier

Sylvester Weatherall

Glen & Susan Bocox

Jim Barnett

Judith & Louis Fogleman

ONGOING

Keith Anderson

Max & Patricia Borah

Jon & Rochelle Bouse

Stephen & Susan Burwell

John & Irma Davis

George Desmond, Jr.

John & Norma Fullmer

Brad & Donna Henson

Philip Jackson

Debbie Jadhav

Ronald & Angela Johnson

John Keller

Kathleen Kenyon

Gail & Steve Kettelkamp

William G. Myers

Daniel Powers

Dennis Price

Paul Simpkins

Clyde & Nancy Snyder

Matthew Stump

Diwan & Kamal Tiwade

Dave & Linda Trover

Ed & Nancy Weston

James C. Williams

UNDESIGNATED

Larry Ashley

Carl & Sharon Holland

Ray & Julia Heil

Don & Carol Ashley

Phyllis A. Ervin

Jackie Miesner

Philip Jackson

Jack & Bunny Wolfe

John & Barbara Crede

Irlene Vogel

James & Karen Bahr

CHURCHES

Belleville Union UMC

Centralia First UMC

East Alton First UMC; Duo Class

Findlay UMC

Mackinaw UMC

Quincy Melrose Chapel UMC

Sparta First UMC

Tuscola UMC

Wesley Chapel UMC, Shelbyville

West Eden UMC

Preachers' Aid Society and Benefit Fund



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

Non-profit Org.

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Springfield, Illinois
Permit 373

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Mark your calendars for:

***Attending one of the Fall Luncheons and doing a Med D review:**

October 19: ARMS at West Salem Trinity UMC in Mt. Vernon
October 24: Chatham Faith UMC
October 27: Willow Hill UMC East Peoria
November 1: Willow Hill UMC East Peoria (Germantown Hills)

(It is VERY important that you do a review each year. If you can't join us in person, just let us know and we'll schedule help. Open window is October 15 until December 7.)

***YuleFest:**

December 1: Pekin Grace UMC
December 14: Decatur First UMC

***** Watch for more information about all of these *****

Actives within 10 years of retirement:

February 1-2: Pre-Retirement Seminar in Champaign
at Hilton Garden Inn