

THE SOCIETY PAGE



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KEITH ANDERSON

Anderson Windows

Clergy have a unique situation in which they can opt out of Social Security (SS) within their first two years of service. Many years ago, seminary students were advised to opt out. Even today, some financial advisors recommend clergy to do so, not on theological grounds, but on financial grounds.

PASBF does NOT recommend clergy to opt out. The clergy who did opt out in the past, have regretted this decision when they retire. By opting out of SS, you are also opting out of Medicare, and this becomes the major issue.

Too many planners want to look at the return on investment for SS, but they do not factor in health insurance costs. And health costs, for the typical person, significantly increase the retirement years. Most persons would not be able to afford health insurance without Medicare or some type of governmental plan.

In this issue of *Anderson Windows*, will look at the current health of Social Security. Over the course of the next year, much will be said about Social Security, and my hope to help bring understanding about the program. Our next issue will examine when to begin to receive benefits.

Current Facts of Social Security

Steve Goss, the Chief Actuary of Social Security Administration (SSA), gave a presentation to high school students on September 28, 2023. Any time I see a report from an actuary, I get excited so I downloaded the slides (you can laugh here if you want). All the facts and figures come from this presentation.

Social Security was originally established to help those who outlived their money. The age 65 to begin to receive benefits was chosen because the average life expectancy at that time was 65 years old. Over the years, life expectancy has increased but the age to receive benefits never changed.

The benefit was never intended to be a person's full retirement fund. Today, SS will typically represent between 25-40% of a person's retirement income. The amount received is based on a person's highest 35 years of earnings.

Social Security is a "pay-as-you-go" fund, with 95% of workers contributing to the benefits. Workers pay 12.4% up to \$160,200 in income. Approximately, 6% of workers earn about this limit and are not taxed on the income over the limit.

There are approximately 67 million people receiving retirement, survivor, or disability benefits in 2023. The vast majority of recipients, 51 million, are retirees, spouses, and /or children. Six million survivors and over 9 million disabled workers make up the rest receiving benefits.

Social Security is mainly financed through the tax contributions from current workers. Roughly 80% of the benefits pay comes from tax dollars. OASDI, a contingency reserve for SS, makes up the difference between the benefits and the tax receipts. OASDI is valued at \$2.8 trillion, approximately 2 years of the annual cost of the program. Current projection at the current spending rate, estimate OASDI will run out in 2034, unless Congress acts. When politicians talk about SS going bankrupt, they are referring to the OASDI trust fund.

Myths of Social Security

There are many myths of Social Security, and we will hear these myths many times. We are going to address a few of them:

- 1) Social Security is bankrupt, insolvent, and/or running out of money

Social Security **cannot** run out of money. Benefits are paid from current tax dollars that are collected. As long as there is a tax for Social Security, then the plan cannot run out of money. However, OASDI trust fund which makes up any shortfalls, can run out of money and is projected to do so by 2034. This will not bankrupt SS, but will reduce benefits to everyone.

- 2) Increasing Longevity and disability are the problem

The age distribution of the populations is the most important factor in Social Security costs. The United States has been and continues to "age", meaning we have more persons in retirement age than workers. Persons living longer has not impacted SS costs as much as a lower birth rate for several years. Fewer workers to retirees means less income for SS benefits. This aging is expected to continue through 2035.

Disability rates have been dropping since 2010 and are at historical low rates. Therefore, disability costs have matured and continue to drop.

- 3) The money in the trust fund has been spent

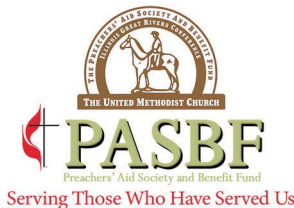
The trust fund is currently valued at \$2.8 trillion, which is approximately two years of SS costs. Every dollar is invested by law in interest-bearing securities back by the US government.

- 4) I should start my benefits as soon as I can

We will discuss this more in the next issue. But, when to begin to receive benefits is a very personal choice. There is no one sized fits all strategy.

- 5) My tax contributions have been saved for me

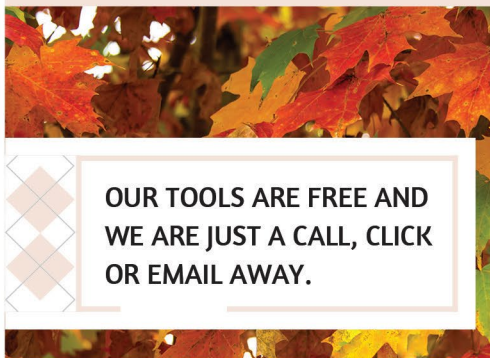
Social Security is a social contract in which current workers pay for current beneficiaries of the plan. It is not a retirement account in



Preachers' Aid Society and Benefit Fund
P.O. Box 19207
Springfield, IL 62794-9207
217-529-3221
edweston69@gmail.com
618-806-6819



In addition to your will, which is the foundation of your plan, there are other creative options. We can show you the benefits of a gift annuity that gives you tax benefits now with fixed payments for life. There are also a variety of trusts, beneficiary designations and other tools that can help you achieve all your goals and wishes. Call Ed for a confidential conversation.



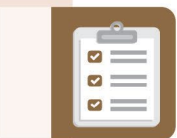
This information is not intended as tax, legal or financial advice. Gift results may vary. Consult your personal financial advisor for information specific to your situation.

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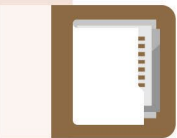
Cool Mornings, Warm Memories

Fall days may be cooler, but the memories are warmer. As you spend time with your family and friends this season, think about how important they are to you and how vital you are to them. The people and causes in our lives represent an investment of our hopes, dreams and aspirations. We would not be the same without them.

Take time this fall to plan your legacy. Write your will or update the one you have. When you do, you will wrap yourself in the warmth of knowing you have taken care of everyone and everything valuable to you.



Planning is not about things. It gives voice to your values and continues the love and care that has exemplified your life.



You may mention others in your plan, but your plan is really for you. It gives you peace of mind, even as it gives a piece of you to others.

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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
Barbara Morris	1936-2023	Tonya Arnesen 11138 Pine Needle Dr., Brighton MI 48114	https://www.darbyfuneralhome.com/obituaries/Barbara-Morris-36/#!/Obituary
Linda Reffit	1942-2023	Condolences May Be Left Online	https://www.hendrickerfh.com/obituary/Linda-Reffett
Kathy Sue (Ewing) Snider	1944-2023	Rev. Ted Snider 108 Spring Haven Dr., Washington, IL 61571	https://www.masonfuneralhomes.com/obituary/Kathy-Snider
Rev. Bradley Faulkner Watkins	1942-2023	Ann Watkins 320 Fairdale Trace, Stockbridge, GA 30281 and Rev. Bradley Watkins II 3100 Saint Helens Court, Springfield, IL 62704	https://www.legacy.com/us/obituaries/atlanta/name/bradley-watkins-obituary?id=53178197
Jennie Lynn (Stein) Totten	1931-2023	Ev Totten 2200 Wilson Blvd., #102-173 Arlington, VA 22201	https://www.hugheyfh.com/obituaries/Jennie-Lynn-Totten?-bld=29034417#/obituaryInfo
Marcia Herath	1941-223	Rev. Richard A. Herath 58364 Ironwood Dr, Elkhart, IN 46516-6216	https://www.stemmlawsonpeterson.com/obituary/Marcia-Herath
Nancy Patton	1951-2023	Condolences May Be Left Online	https://www.vancilmurphy.com/obituary/nancypatton?lud=D13526ABEC14553B0358286EB1D83C26
Rev. Stephen Killion	1939-2023	Edith Killion 1235 Judy Ave., Bridgeport, IL 62417-1306	https://www.cunninghamfuneralhomes.com/obituary/pas-tor-steve-killion
Anne Bowen Follis	1947-2023	Condolences May Be Left Online	https://www.stiehldawsonfh.com/obituary/Anne-Follis
Rev. Lewis Root	1926-2023	Marian Root Harvard Square, 10200 E. Harvard Ave., Apt. 207, Denver, CO 80231-3947	

ANDERSON WINDOWS continued from page 1

which SSA is investing your money for your retirement. Current tax dollars are spent when received.

6) SS benefits is all I need

Social Security benefits are only a piece to someone's retirement income. The benefit received is not sufficient by itself for retirement income. In fact, SS benefits will not even be the majority income source. For many, SS benefits will be between 1/4 - 1/3 of their retirement income. The other 2/3 - 3/4 comes from savings by the individual. It is vital to save at least 12-15% of your income each year.

7) Social Security is responsible for the Federal Debt

SS does not contribute anything toward the Federal Debt. ***Social Security cannot borrow money by law.*** SS is growing in its percentage of the federal budget, but SS has never added to the federal deficit.

8) Fixing Social Security shortfall is hard

Fixing the financial shortfall in SS is not difficult to solve but it is not easy from a political standpoint. Congress has three options that are relatively simple:

- Increasing revenue
- Decreasing benefits
- A combination of the two.

The problem is none of the options are popular. No one likes to hear of the possibility of increasing taxes or decreasing benefits. According to SSA, **between 1983 and 2000, the top 6% of earners increased annual real earnings by 62%, while the rest of workers saw only a 17% increase.** These increases for the top 6% were not taxed for SS since these earnings were always over and above the limit.

Another option is to increase the age full benefits are offered. It is now estimated between 20-32% of persons over 65 years old are working or looking for work. While none of us want to work longer, this may be part of the solution.

It is really not hard to figure out a way to fix this shortfall, but it is very hard politically to get people willing to sacrifice to make the change happen.

Future of Social Security

The future of Social Security will be a hot topic coming into the election of 2024. All sorts of claims will be made from all sides. SS will not run out of money since it is a pay as we go fund, but benefits can be impacted if the trust fund is completely depleted. There are definitely some choices that will need to be made in the near future, but SS will continue.

I hope this article has been helpful in bringing understanding to Social Security as we head toward the election in 2024. Next issue we will take a closer look at the decision on when to start receiving benefits from SS.

Dear Friends:

How many times have you heard this phrase lately; **“Where has this year gone?”** Well, here it is one more time.

At this time of the year, I encourage people to begin the process of collecting documents for your 2023 taxes and review your spending....

- Have you maximized your IRA/retirement contributions for the year?
- Have you reviewed your pledges to your church?
- Have you reviewed your other charitable giving and are current?
- Have you reviewed your personal investments to maximize your returns?
- Are you able to itemize deductions for this tax year? How close are you?

Some other considerations:

- Have you considered making an extra mortgage payment to maximize your 2023 interest deduction?
- Have you considered making your 2024 charitable contributions in 2023 to improve your charitable deductions and then take the standard deduction in 2024?
- Have you considered gifting appreciated stocks or bonds to a charity, avoiding

capital gains taxes?

- Have you considered gifting a PASBF CGA before year end, receiving annual income and a charitable deduction?
- Are you 73 this year, have an IRA, and received your MINIMUM REQUIRED DISTRIBUTION? Check soon, as the penalties are severe!
- Have you considered leaving a savings or checking account or IRA as POD – payable upon death?

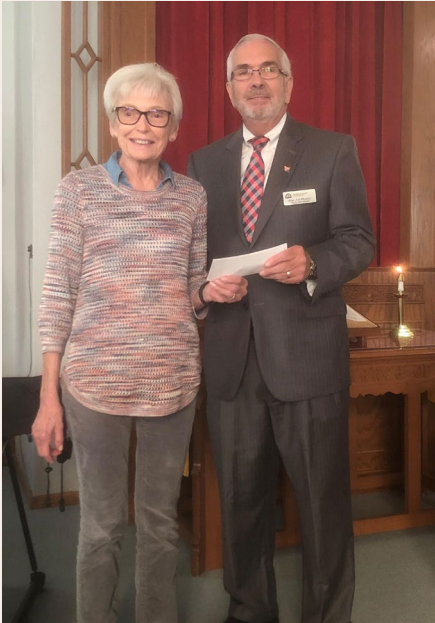
Have you reviewed:

- Your will and/or trust this year? Leaving at least 10% to the church??
- Your life insurance needs and policies?
- Progress toward your retirement goals?

By examining these and similar issues, you might save some taxes and make more progress toward your retirement goals. It is **never too late** to start saving and planning.

If you would like to discuss confidentially any of the above issues, contact me for some assistance.

Edward R Weston
Director of Development



Jeanette Hoeninghaus from Kinmundy UMC presented a check for \$7200 to Rev. Edward Weston, Director of Development for PASBF on Sunday September 24. Thanks to the generosity of the Kinmundy congregation and Pastor David Kueker.

INTERESTING NOTES & RESEARCH ON GIVING from Ed

- If they don't tithe in active ministry, they probably won't start in retirement. I was shocked a number of years ago in a round table discussion with about 10 younger clergy that only 2 of them tithed. Another two confessed that they did not give at all because the church expected them to work 50-60 hours a week and the extra hours were their "Tithe".
- If you study the history of giving in the UMC, we did real well in the 1950-60s because 1) tithing was taught from the pulpit and Sunday School and 2) that generation gave to institutions such as the church, VFW, library, etc. Boomers do that but also decide to give to make a difference; that's why they may response to a particular mission project or appeal, but not regular weekly giving. Sometimes the younger generations have not been taught to give and are in such high debt that they don't have a lot to give (student debt, house, new cars, kids, credit cards maxed).
- Large gifts (1 million plus) in the U.S. the past 10 years have gone of colleges, hospitals, climate groups, pet welfare. In 1960, churches received 70% of all charitable donations. In 2022, churches received 26%.
- Charitable giving has increased each year in total dollars, but it is distorted because of billionaires giving hundreds of millions to causes, not the church. Giving by individuals has dropped.
- If our clergy is ONLY on the pre-82 pension plan, most receive amounts that put them in the current poverty range. A number of clergy were told back in seminary days not to invest in Social Security, which now means they have to pay into any Medicare program full price.
- Expenses are the biggest variable to charitable giving. Medical expenses, travel, housing and house repairs, taxes, lack of savings or investments.
- Churches typically have no one on staff encouraging planned and/or legacy giving.



Birthdays 80+

NOVEMBER

Harrison Peyton	11/2/34
Evelyn Shimanek.....	11/2/39
Jennie Wise	11/3/33
Karen Evers	11/4/39
Don Doty	11/6/37
Richard McGuire	11/7/36
Ronald Creek	11/8/41
Dennis Beedy	11/9/42
Gerald Divjak.....	11/9/42
Martha Johnson	11/9/16
Nelson Reiber.....	11/9/32
Helen Bass.....	11/10/43
Ronald Cox.....	11/13/40
Daniel Henderson	11/18/41
Louise Chapman	11/19/42
James Whitkanack.....	11/21/28
Benita Black	11/22/33
John Fullmer	11/23/41
Lois Mulvany	11/23/26
Marjorie Molloy	11/24/30
Louella Pence	11/25/39
Ruth Shadley-Jenkins	11/25/30
LaVon Bayler.....	11/26/32
Terrell Johnson.....	11/26/36
Gary Scheller.....	11/28/38
Margaret Misal	11/28/38
Judith Medlen	11/29/37
Glenn Stewart	11/29/42
Samuel Totten	11/29/32
Mary Vaughn	11/29/33
Donna Stradley	11/30/34

NOVEMBER

Walter & Alice Wilkins	11/10/73
Larry & Marilyn J Maffett.....	11/23/61
Donald & Trudie Riley.....	11/26/71
James & Mary Robison	11/29/69
Nelson & Clara Reiber	11/30/52

DECEMBER

John & Barbara Eisfelder.....	12/4/73
Charles & Shirley Brown.....	12/7/57
Fred & Darlene Reiner	12/8/61
Henry & Beverly Crede.....	12/17/55
Helen & David Geer	12/17/67
Gary & Joyce Mosimann.....	12/17/60
Kenneth & Mary Miller	12/18/54
Bill & Nancy W Zander	12/18/59
Rev. Ardith & David Corsaw.....	12/19/71
John & Barbara Crede.....	12/19/67
Howard & Judith Daughenbaugh	12/22/55
Kenneth & Dorris Dean.....	12/22/51
Jim & Joanne Lambert	12/22/57
Gilbert & Rose Mary Fletcher	12/23/55
Richard & Roberta (Bobbi) Kerr.....	12/23/71
William & Janet Mae Lewis	12/23/51
Russell & Karen Smith.....	12/23/68
John & Victoria Reynolds	12/27/61
Robert & Beverly Souders	12/27/55
E. Wade & Onda Gregory.....	12/29/59
James & Roberta Bortell.....	12/30/67



IGRC's Revs. Julia Melgreen, Lori Harvey, and Sheryl Palmer ran in the Cunningham Children's Home Be A Hero, Race for Hope 5K. The event raised nearly 19,000 for CCH. Yay!! Another good event for a good cause!

DECEMBER

Norma Fullmer	12/2/39
Ronald Johnson.....	12/2/39
Brenda Nance.....	12/2/41
LuAnne Wright	12/2/40
Rita Webb	12/3/43
Mary New	12/7/31
Arthur Greenwood	12/9/42
Onda Gregory	12/9/42
John Reynolds	12/10/34
Carol Andricks	12/14/39
Margie Ward	12/14/43
Juanita Wolfley.....	12/14/27
David Gaffron	12/16/41
Ellen Reed.....	12/16/34
Barbara Wilson.....	12/16/38
Shirley Frick	12/17/36
Laura Smith	12/18/38
Dale Best.....	12/19/35
Harry Crowcroft	12/20/36
Larry Maffett.....	12/20/39
Ruth Whitley	12/20/36
Clarice Hollis	12/21/31
Fern Frick.....	12/22/31
Esther Wartick.....	12/23/32
Mary Fischer	12/24/32
Marian Root.....	12/24/25
Peggy Goodwin	12/25/42
Marie Patterson	12/25/35
Walter Wilkins	12/25/42
Donald Carlton.....	12/26/33
Paul Unger	12/27/39
Russell Ehrhardt.....	12/29/33
Darlene Reiner	12/30/38
William Frazier.....	12/31/43
Frances Heddings.....	12/31/32

MARK YOUR CALENDAR:

FOR FLORIDA RETIREES
AND FOR OUR RETIREES
VISITING FLORIDA WINTER 2024

FEB 8 -- ORLANDO AREA
FEB 9 -- FT. MYERS AREA

More details and reservation forms will
be sent out late December or early January 2024

MARK YOUR CALENDAR:

FOR ARIZONA RETIREES AND FOR OUR RETIREES
VISITING ARIZONA WINTER 2024

FEB 21 -- TUCSON AREA
FEB 22 -- PHOENIX AREA

More details and reservation forms will
be sent out late December or early January 2024



On September 25, 44 PASBF friends and family enjoyed a beautiful lunch and narrated cruise along the Mississippi River on Celebration River Cruise. The group met at the docked gift shop in Moline and enjoyed a buffet lunch. While there was a heavy, dense fog around Moline, it lifted just in time for the cruise! Many asked for another cruise in the future!



Memorials

DUANE AMBROSE

Marti Ambrose..... Effingham

MARK AMENDA

Mark & Tina Canada Monmouth

MARILYN ANNABLE

Louis & Shirley Frick Glen Carbon

KENNETH BADE

Duane Werner & Bonnie Johansen-Werner..Joliet

VERNIE BARNETT

William E. Pruett.....Decatur

Duane Werner & Bonnie Johansen-Werner..Joliet

LISA BOWMAN

Janet Roy.....Gilbertsville KY

MELODY BRAWLEY

Louis & Shirley Frick Glen Carbon

Janet Roy.....Gilbertsville KY

G. Mike & Jean E. Pennell Sherman

James N. Wheeler..... Godfrey

Susan Hawbecker.....Atlanta GA

DAN BUCK

Jack Talmage.....Ocala FL

OWEN CANDLER

Ida Candler.....Groveland

Dollie Lees.....Bloomington

WILLIAM CRAIG

Duane Werner & Bonnie Johansen-Werner..Joliet

PAUL CURRY

Duane Werner & Bonnie Johansen-Werner..Joliet

GEORGE & VADA DESMOND

George Desmond, Jr. Danville

ROLLAND DEVOR

Janice Devor Creal Springs

ENDLESS LINE OF SPLENDOR

Wade & Onda Gregory Indianapolis IN

KEITH FERGUSON

Duane Werner & Bonnie Johansen-Werner..Joliet

WILLIAM FESTER

Ed Weston.....Belleville

STEVE GOODIN

Howard & Judith Daughenbaugh..... Morton

Sharon Colbert Garretson Pontiac

Brad & Donna Henson Albion

Donna L. Stradley..... Kankakee

Brent & Betty Phillips Hermitage TN

David Schultz Aledo

Brenda Goodin Kankakee

Jenny & Steve Boeckmann Bourbonnais

Thomas & Mary Frerker Carlyle

Susan O. Schreffler Summerville SC

Don & Donna Boeckmann Bourbonnais

Stephen & Ellen Rae Liehr Bourbonnais

Carol & Harley Buente..... Bonfield

Herb & Suzanne Thompson Kankakee

Jerry & Shirley Haley O'Fallon

Anet Satvedi Naperville

Marsha Leppin Huntley

Don & Donna Burroughs..... Edwardsville

Dennis P. Brooks.....Farmer City

Gary & Claire Ford..... Champaign

BILLY G. HAHS

Elouise J HahsSt. Louis MO

PATRICIA HANZEL

Janet RoyGilbertsville KY

Brad & Donna Henson Albion

JAMES HEERN, Jr.

Gary & Judith BilliotMarion

MARCIA HERATH

Mary Alice Cunningham..... Maroa

Eureka UMCEureka

James & Roberta Bortell Normal

JUDY ICENOGL

Brent & Betty Phillips Hermitage TN

Ida Candler.....Groveland

Dollie LeesBloomington

DON JONES

Jeanne' Sims.....Rochester

Barbara WrightBath

Lance & Sharon McCormickBloomington

Jane E. HaabBloomington

Anonymous.....Bloomington

Harry Alan OlsonBloomington

Chris & Stephen Sellon..... Vero Beach FL

Rebecca & Stephen Franke.... Chillicothe MO

John & Judith Hauck..... Toulon

Eulah Jodeane Pagel Greeley CO

Jane E. FriedenDowns

Suzanne BeachBelleville

Peter & Julia Paulson..... Mt. Zion

Herb & Suzanne Thompson Kankakee

Robert Gingerich..... Rochelle

John Keller Fiatt

Russell & Karen Smith Washington

Larry & Marilyn Maffett.....Bloomington

Glen & Susan Bocox..... Galesburg

Clarice Hollis.....Mt. Vernon

Dollie LeesBloomington

Janet RoyGilbertsville KY

G. Mike & Jean E. Pennell Sherman

Anet Satvedi Naperville

Glen Stewart Dekalb

Susan Hawbecker..... Atlanta GA

Von WaggonerPeoria

Dennis P. Brooks.....Farmer City

Gary & Claire Ford..... Champaign

Duane Werner & Bonnie Johansen-Werner..Joliet

Mark & Peggy Milhouse Jacksonville

DON & DARLENE JONES

William E. Pruett.....Decatur

MIKE JONES

James & Roberta Bortell Normal

WILLIAM JONES

James & Roberta Bortell Normal

Duane Werner & Bonnie Johansen-Werner..Joliet

STEPHEN KILLION

John & Connie Salzman Henderson NV

Gift Roberts Smith..... Murrayville

Brad & Jane BuchananBridgeport

ORAL LANDIS

Duane Werner & Bonnie Johansen-Werner..Joliet

PAUL LEES

Dollie LeesBloomington

WILLIAM LEPPIN

Marsha LeppinHuntley

SALLY SMITH LEWIS

Howard & Judith Daughenbaugh..... Morton

KAY McGUIRE

James & Roberta Bortell Normal

GLORIA N. McLEAN

Howard & Judith Daughenbaugh..... Morton

CLAUDE MOSHER

Susan E. Roth Morton

FRANK OGDON

Diane Ogdon.....Newton

MILEY PALMER

William E. Pruett.....Decatur

Duane Werner & Bonnie Johansen-Werner..Joliet

WILLIAM PALMER

Lois Palmer.....O'Fallon

OUR PARENTS

John & Norma Fullmer.....Decatur

LARRY E. PATTON

Louis & Shirley Frick Glen Carbon

NANCY J. PATTON

Carol A. SimsSpringfield

John & Connie Salzman Henderson NV

Bong-Choul & In-Sook Hwang. Carbondale

Gift Roberts Smith..... Murrayville

Sally HamonDecatur

H.Dayle Badman Taylorville

Howard & Judith Daughenbaugh..... Morton

Sally HamonDecatur

FRANK PIERCE

Ed Weston.....Belleville

LEROY PITTMAN

Ed Weston.....Belleville

JAMES R. POE

Marian PoeBloomington

Memorials

BOB POLLOCK

Jeanne' Sims.....Rochester

Louis & Shirley Frick Glen Carbon

THOMAS PRUETT

William E. Pruett.....Decatur

LEWIS ROOT

Debra & Garry Gromley..... Normal

VAUDRA RUSHING

Duane Werner & Bonnie Johansen-Werner..Joliet

MARGARET SAYRE

Duane Werner & Bonnie Johansen-Werner..Joliet

MERLIN SCHENDEL

Duane Werner & Bonnie Johansen-Werner..Joliet

CHARLES W. SENSEL

Sheila SenselCenterville OH

ROBERT SHOOK

Susan Thompson Shook Benton

ALBERT A. SHOWALTER

John Keller..... Fiatt

Gift Roberts Smith..... Murrayville

Kevin & Rachel Hinkle & FamilyJacksonville

Larry & Judy Armstrong Jacksonville

Don & Susan Headen..... Jacksonville

Tracy & Tom Ferrill..... Maroa

Howard & Judith Daughenbaugh..... Morton

Jean Buesinger & Family.....Clayton MO

Mary Alice Cunningham..... Maroa

R. PAUL SIMS

Jeanne' Sims.....Rochester

Carol A. SimsSpringfield

FORREST SLONE

Vera Slone Vienna

Mark & Tina Canada Monmouth

KATHY S. SNIDER

Stephen Inge Family.....Odessa FL

Greg & Lynda Shaw..... West Chicago

Mark Elder..... Alexandria VA

John & Barbara Kidwell..... Galesburg

Eva & Van Anderson..... Arcola

Lois Palmer.....O'Fallon

Louie & Lynn Zuck.....Punta Gorda FL

Jim & Roberta Bortell Normal

Ken & Renee Harris Marseilles

Zoe Barker Morton

Greg & JoEllen Pensinger.....Bushnell

Jeffrey & Ann Ringness..... Germantown Hills

Leona M IviePeoria

Gina M. HulettMetamora

Eugene & Natalie Lambert Germantown Hills

William & Constance Guennewig..... Avon

Amy Becker-StruhsAvon

Britini Chapman.....Bushnell

Krista WallerSmithfield

Dana Kristin White.....Smithfield

Stacie KramerAvon

Gary & Debora Dyar.....Belmont MI

Ted Snider..... Washington

Luann Kuehn..... East Peoria

Dave & Jackie Huband..... Hernando FL

JANET SYWASSINK

John Keller..... Fiatt

CLAUDE TEMPLE

Duane Werner & Bonnie Johansen-Werner..Joliet

JENNIE LYNN TOTTEN

William & Nancy Frazier.....O'Fallon

Paul & Sue Widicus.....Mt. Vernon

Carol A. SimsSpringfield

Don & Donna Burroughs..... Edwardsville

Mary Alice Cunningham..... Maroa

Jeanne' L. SimsRochester

Scott & Patricia Carlson Indianapolis IN

Brad & Donna Henson Albion

RALPH & JENNIE LYNN TOTTEN

Sam & Marilyn TottenMt. Vernon

CHARLOTTE TOURNEAR

Janet RoyGilbertsville KY

David & Carolyn Hurley..... Land O Lakes FL

Susan Hawbecker..... Atlanta GA

MARY J. WALTZ

Janet RoyGilbertsville KY

BRADLEY F. WATKINS

William & Nancy Frazier.....O'Fallon

Paul & Judith UngerBloomington

James D. RheaBelleville

Mary Kathryn Pearce.....Peoria

Sally HamonDecatur

Doug & Cindy RettigAthens

John & Connie Salzman Henderson NV

Don & Donna Burroughs..... Edwardsville

Howard & Judith Daughenbaugh..... Morton

Herb & Suzanne Thompson Kankakee

Danny Cox Eureka

Mary Alice Cunningham..... Maroa

David Schultz Aledo

Ellen Dixon.....Springfield

ORIN WATSON

Duane Werner & Bonnie Johansen-Werner..Joliet

ALICE WIEDRICH

Cathy Mitchell..... Champaign

WILLIAM W. WOHLFARTH

Duane Werner & Bonnie Johansen-Werner..Joliet

DEAN WRIGHT

Dollie LeesBloomington

LOUIS YOUNGS

Louis & Shirley Frick Glen Carbon

David & Cynthia Bauer.....Cincinnati OH

ALL CLERGY/SPOUSES WHO HAVE PASSED THIS YEAR

Keith Zimmerman & Jan Griffith..... Urbana

HONORARIUMS

Scott Henley

Herb & Suzanne Thompson

Phil Icenogle

Ted Hartley

Nic Showalter

Glen & Susan Bocox

Peter & Laura Borell

Sheila Sensel

Henry Crede & Marvin Orewiler

Duane Werner & Bonnie Johansen-Werner

Christy Blickensderfer

Sally Hamon

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

Memorials

CONTINUED FROM PAGE 9

Gayle & Kevin Gottman
Elaine Smith & Elise Rebmann
Jack & Evelyn Schmitt
Linda Rorex
Paul & Diane Copeland
Avalon J. Gibson

CHURCHES

Albion First UMC
Crescent City UMC
Edwardsville St. John's UMC
Eureka UMC
Kinmundy First UMC
Lancaster UMC
Living Faith UMC, Bowen
Magnolia UMC
Patoka Wesley UMC
Pontiac First UMC
Salem Grace UMC
Springfield Laurel UMC
University UMC, Peoria

ESTATE GIFTS/BEQUESTS

Claude N. Mosher
Alice Wiedrich
Elsie C. Eberhardt

Pastor Appreciation

PASBF exists to serve those who have served us. At this time of year, we especially give you the chance to remember and honor these by name and give thanks for their ministry:

Philip Icenogle

Ted Hartley

Kenneth "Doc" Bissey

Jeff Bealmear, Scott Carlson, Don Meeks
Janet Leist

Scott Henley

Herbert & Suzanne Thompson

Grant Armstrong, Jerry Reed, Bill Lewis,

Elaine Smith, Louis Frick

Edwardsville St. John's UMC

Robert Herath

Eldon & Linda Witzig

David Wence & William Jones

Marge Overlot

Forrest Slone & Mark Amenda

Mark & Tina Canada

All those in the Gab & Grub Group

Mary Lou Beck

Billy G. Hahs

Elouise Hahs

Mary Kathryn Pearce

University UMC, Peoria

Terry Clark & Richard Frankson

William G. Myers

All who have served Belleville Union UMC

Jim & Carole Eckert

Richard & Bette Frette

John J. Lauer & Jessica Lauer Baldyga

All Active & Retired Clergy of

Charleston Wesley UMC

Sharon M. Lauer

Preachers' Aid Society & Benefit Fund Staff

Sheri Renner

Living Faith UMC

Nelson Reiber, Sharon & Kevin Treptow

Benld UMC

Louis Youngs

Robinson First UMC

Tiffany Black

West Olive Faith UMC, Bloomington

Murriel Nance

Ken & Evelyn Hayden

All who have served Bartonville UMC

Bartonville UMC

All who have served Pekin First UMC

Deborah Helmick

Angie Lee

Linda Trent



Retired Clergy/Spouse Gathering Reminder

December 1 is YULEFEST in Pekin!

Sponsored by Preachers' Aid Society & Benefit Fund

At the Pekin Grace UMC, 601 N. 4th St., Pekin IL

11-2:00

Food, Music, Fellowship

\$10 Reservations needed by November 12 to

Sharon Monroe, 309-377-2032 or smonroe50@yahoo.com

Send the money to PASBF, P.O. Box 19207, Springfield IL 62794-9207



OR

December 14 YULEFEST in Decatur!

At Decatur First UMC, 201 North St., Decatur

11-2:00

Food, Music, Fellowship

\$10 Reservations needed by December 1

Sally Hamon, 217-853-9117 or sallyhamon@gmail.com

Send reservation and money to PASBF, P.O. Box 19207,

Springfield IL 62794-9207



OR

December 10, YULEFEST at Belleville Union UMC.

See Bill Pyatt or Ed Weston.

Please make this a part of your Christmas season. All are welcome!

SIGN ME UP! Name (s): _____ Pekin or Decatur? _____

Amount enclosed: _____

We are so grateful for all of you!

*Happy Thanksgiving, a blessed Advent,
and a Merry Christmas to all!*

*Celebrating
Over 150 years*

GOD BLESS US ALL AS WE MOVE
FORWARD INTO OUR 155TH YEAR OF
SERVING THOSE WHO HAVE SERVED US!

**Preachers' Aid Society
and Benefit Fund**

Your PASBF staff: Keith, Ed, Carol, Erin, and regional
assistants Sharon, Sally, Bill, Brad, Dayle, and Cindy

Preachers' Aid Society and Benefit Fund



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

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Address Service Requested



Pre-Retirement Seminar

"Tremendously helpful.
More young clergy should
hear this information."

"Excellent and
informative."

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 Hilton Garden Inn in Champaign.

Topics: UM Pension Plan
Health Insurance
Taxes in retirement
Medicare/Medicaid
Adjusting to retirement
Housing options
Identity changes
Relationship with spouse
Boundaries as retired clergy
Relationship with conference
Rest and relaxation
Wills and estate planning

When? February 1-2
(1:00 Thursday to 12:00 Friday)

Where? Hilton Garden Inn
1501 S. Neil St.
Champaign, IL 61820

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

Cost? \$75 individual; \$100 couple.
Plus lodging. (\$100, including tax)
(This covers all materials & meals.)

Bonus: Your personal pension projection will be available for those who register by January 15, AND individual conferencing will be available for the projection and personal retirement concerns.

"I learned a lot!
Good clear advice;
valuable!"