



KEITH ANDERSON

Anderson Windows

I would like to thank everyone for your prayers and good wishes. The knee replacement surgery went well, and while I am not 100% healed,

things are progressing nicely!

For those who are vested in Social Security, a major decision as retirement approaches is when to begin to take the benefit. While there are several generalizations and items to consider, when to begin your Social Security benefits is a deeply personal one. The most important consideration is your individual situation.

Qualifying and Calculation of Benefits

To qualify for a Social Security retirement benefit, you must have earned 40 credits in your working life. A credit toward Social Security is defined as earning a minimum of \$1,730. To receive 4 credits – the maximum number in a year – you must earn at least \$6,920 during the year.

A formula using your top 35 years of earnings is used to calculate your Full Retirement Age (FRA) benefit. If you sign-up for a My Social Security Account, you can see your top 35 earnings as well as your estimated benefits at certain ages, including your FRA. To sign up, go to www.ssa.gov.

A spouse can qualify for Social Security retirement benefits under the vested spouse. It does not impact the qualifying spouse's benefit. A non-qualified spouse can receive 50% of the qualified spouse benefit.

This can be very important for any clergy who opted out of Medicare and Social Security early in their career. If they are married, they may receive 50% of their spouse's benefit if the spouse is vested.

Your benefit will be determined by your earnings (or the qualifying spouse's earnings) and the age you begin to receive benefits. You may begin to receive benefits as early as age

Year of Birth	Full Retirement Age	% at Age 62	% at Age 70
1943-1954	66	75%	132%
1955	66 + 2 months	74.2%	130.67%
1956	66 + 4 months	73.3%	129.33%
1957	66 + 6 months	72.5%	128.00%
1958	66 + 8 months	71.7%	126.67%
1959	66 + 10 months	70.8%	125.33%
1960 or Later	67	70.0%	124.00%

62, however, you will receive a permanent reduction in your benefit. You may want until age 70 to begin benefits and receive a permanent increase in the benefit. The reduction or increase is based on the number of months from FRA. The chart below lists the FRA as well as the percentage of the benefit.

Factors to Consider

There are several factors to consider when deciding when to begin your Social Security retirement benefit.

1) Your Needs and Financial Situation

Your cash flow needs as well as your total savings may be the most important factor in determining when to begin Social Security retirement benefits. If you need the steady, monthly income from your benefit, then by all means start the benefit. This can help you to save your retirement savings accounts, which can be passed on to a spouse who may not receive Social Security benefits.

If you do not need the cash flow, then it may be wise to delay starting retirement benefits. Most of us would not turn down a guaranteed 8% return per year. While retirement savings accounts are invested in the market, there is no guarantee rate of return. The 8% increase per year is greater than the typical COLA or inflation.

2) Life Expectancy

According to Social Security, the average life expectancy for a 65-year-old is 84 for men and 87 for women. Married individuals typically live longer than single individuals. These statistics speak to the whole but never

to an individual. You will want to honestly reflect on your overall health and your family's history of longevity.

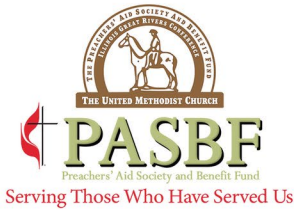
Taking a benefit earlier, means a reduced amount but more checks. Waiting to begin your benefit will increase the benefit but fewer checks in a lifetime. If you do not expect to live a long time, taking the benefit as soon as possible is best. If you believe you will beat the average life expectancy, then waiting until age 70 will give you the greatest benefit.

3) Marital Status

Married couples have options that single persons do not. A spouse can qualify for benefits under the working spouse's record. The non-vested spouse is entitled to 50% of the vested spouse without reducing the vested-spouse benefit.

As a general rule, the higher earner should delay benefits as long as possible. This is because if the higher earner should die, the surviving spouse will receive 100% of their own benefit or that of the deceased spouse. By delaying the start, a surviving spouse will receive a greater amount.

It is also possible for the lower earner to begin receiving benefits at 62 and then switch to spousal benefits when they reach full retirement age. Remember, however, the spousal benefit is 50% of the spouse, and it will be reduced since benefits were already started. So, you will want run numbers before using this strategy.



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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
Rev. Edward "Ed" Lee Davis	1954-2024	Patti Davis 510 N Jackson St, Fairbury, IL 61739	https://www.duffypilsmemorialhome.com/obituary/edward-davis?lud=2A3B-B2655A0E1F3177212A5D9DD6FDC4
Rev. Roy Lealand Baugh	1928-2024	Condolences may be left online	https://www.legacy.com/us/obituaries/the Telegraph/name/roy-baugh-obituary?id=54189302
Rev. George W. Terry	1930-2024	Anna Terry 281 Circle Dr., Galesburg, IL 61401	https://www.h-p-w.com/obituary/Rev-George-Terry
Judy Stone	1932-2024	Doug Stone 6501 Christine Ct, Springfield, IL 62712	https://calvertmemorial.com/obituaries/judith-stone-2024
Debbie Duncan Reed	1965-2024	Condolences may be left online	https://www.odonnellcookson.com/obituaries/Debbie-Duncan-Reed?obid=30274562#/obituaryInfo
Rev. Caroll Wayne (CW) Lewis	1930-2023	Condolences may be left online	https://www.effinghamradio.com/2024/01/02/544015/
Dorothy Youngs	1931-2023	Condolences may be left online	https://www.pulliamfuneralhomes.com/obituaries/Dorothy-M-Youngs?obid=30127088#/celebrationWall
Norma Lee Williams Kelley	1943-2023	Condolences may be left online	https://www.arkansasonline.com/obituaries/2023/aug/10/norma-kelley-2023-08-10/

ANDERSON WINDOWS continued from page 1

4) Employment Status

If you begin to receive retirement benefits prior to your FRA and you continue to earn wages, then you are restricted to the amount you may earn before your benefits are reduced. See the chart for the limits on the earnings.

Once you reach FRA, the reduction in benefits stops, and there is no limit on how you may earn. If you decide to receive a benefit prior to your FRA and you work, then you must be attention the earnings limits closely to avoid any reductions.

5) Offset Rules

For persons who receive part of their pension from work not covered by Social Security, two laws can greatly reduce and/or eliminate a retirement benefit. The Windfall Elimination Provision applies to individuals who have at least 40 credits. The Government Pension Offset applies to spouses widow(er)'s benefits.

If You Are	You Can Make Up to	If Over the Limit, Reduction in Retirement Benefit
Under the FRA in 2024	\$22,320 / yr. (\$1,860 / mo.)	\$1 for every \$2
Turning FRA in 2024	\$59,520 / yr. (\$4,960 / mo.)	\$1 for every \$3
Full Retirement Age and Continuing	No Limit	No Limit

FRA = Full Retirement Age

These two laws apply to teachers as well as government workers. If your spouse falls under these laws, any survivor benefits will be typically eliminated. In other words, a teacher will not receive their spouse's retirement benefits due to these laws. For this reason, you may decide to begin your retirement benefits early and save your defined contribution accounts, which can be passed on to the spouse.

It is extremely important when planning retirement income, you are aware of these two laws and whether they apply to your situation.

Taxation and Social Security Benefits

Your retirement benefits may be taxed

Dear Ministry Partners:

As we are in the middle of Lent and approaching Resurrection Sunday, I am reminded of my friends who "give up" something during this Season as an act of dedication and sacrifice. As a youngster, I would hear my Roman Catholic friends talk about giving up chocolate, comic books, desserts, etc. Not knowing the truth behind the practice, I would also say: "I am giving up brussell sprouts this year!" Of course, I didn't eat them so it was not much of a sacrifice.

As I matured in the faith, I decided I would not give up something as much as add something to my Lenten preparation. One year, I gave weekly to the food pantry. Another year, I wrote a short note every day during lent to those who influenced my Christian growth—and on Sundays, wrote a note to pastors who greatly helped me.

This year, I would like you to consider "adding something" to your preparation—maybe even make a special gift to PASBF as an expression of your appreciation for those who have served us so well. You can make it in honor of or in memory of those who touched your life in a special way.

THANK YOU to all who give to support our ministry.

Edward R Weston
 Director of Development

depending based upon your "combined income." Your combined income is equal to your adjusted gross income (AGI) plus non-taxable interest payments and plus one-half of your Social Security retirement benefits. The table below shows the limits

Combined Income	Individual File	Jointly File
No taxation	Under \$25k	Under \$32k
50% taxable	\$25k - \$34k	\$32k - \$44k
85% taxable	Above \$34k	Above \$44k

If you believe you will be taxed on your benefits, you can request for the Social Security Administration to withhold for tax purposes.

Summary

On average, Social Security benefits can be 30-40% of your total retirement income, which is a significant amount. With some proper thought and planning, you can make wise decisions on when to start this benefit. Your decision will depend on your situation and your needs, taking into consideration of many different factors. Be sure to talk with a financial advisor to solidify your plans.



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Hurt2Hope.org

Hurt 2 Hope

We know serving in ministry brings many joys along with many heartbreaks along the way. It is especially hard when as a clergy or pastor you are harmed by the people you are serving and love. Some of us may have been harmed by close family and friends. And we carry the pain with us.

Imagine if every time you are hurt, you add water to a glass. If you have no way to deal with the pain and let some water out, eventually that glass will overflow. And when it overflows, it can make a mess!

Hurt 2 Hope is a 2-day workshop to help us find ways to deal with the hurt we have in life, and especially as clergy. This event is designed specifically for clergy to provide healthy ways to name and address our pain. You will walk away with tools that you can use in your own situation.

We all have been hurt. Join us April 22-23, 2024, at Springfield First UMC. More details below!

Moving / Downsizing / Reduce Clutter

When my parents decided to move into town, my mom gave my dad a 5-year window to downsize. I am not sure if that timeline was strictly followed, but it reminds there is always one more move, downsizing, and getting rid of all the clutter around the house.

PASBF has teamed up with Golden Bridges from Quincy, IL, to help retirees in need of moving, downsizing, and/or removing the clutter. Golden Bridges will assist any retirees to go through their possessions and determine what to keep and what to give away. They will also see to it that items are recycled or disposed of. If you are moving, they will coordinate with the movers and make sure your new home is set up for.

PASBF will pay for 50% of the charges up to a maximum of \$5,000 for Golden Bridges to assist with your needs. They serve a 100-mile radius around Quincy. If you are outside of that radius, Golden Bridges can help locate a similar service in your area.

Check out their website at www.goldenbridges4you.com or call 888-922-6368. Be sure to let them know you are with PASBF.



Anniversaries 50+

MARCH

Evelyn & George Franklin Adam3/28/70
Robert & Judith May Curry.....3/2/74

APRIL

Carolyn & William (Bill) Burton4/4/66
Connie & Phillip Lee Glick.....4/7/68
Forrest & Mary Lou Caswell4/11/59
Karen & Donald A Graham4/12/63
Kathryn & Alan Leighton Newhall4/12/69
Marilyn & Raymond Ewing Parker4/15/72
Delores & Tommy Joe Brewer4/24/71
Linda & Stephen Palmer4/27/74
Mary & Gerald (Jerry) L Divjak.....4/30/65

Birthdays 80+

MARCH

Helen McFarland 3/6/38
Sharon Neuffer-Emswiler 3/6/44
Robert Curry..... 3/7/39
Ann Terry..... 3/8/31
Betty Eckols 3/10/33
Ernestine Lawler..... 3/10/33
Theodore Snider 3/10/42
Ann White 3/11/41
Barbara Hall..... 3/14/43
Laurence Wagley 3/14/33
Mary Woolsey 3/14/32
Irene Garabrant..... 3/16/26
Rita Nafziger 3/16/39
Virgie Young 3/16/38
Carolyn Skinner 3/18/40
Sue Curry..... 3/20/40
Rodney Herrick..... 3/23/43
Lynda Ridall..... 3/24/41
John Crede 3/25/44
Ann Watkins 3/25/43
James Blackburn..... 3/26/35
Patricia Pease 3/27/35
Henry Crede 3/28/34
Vera Slone 3/29/33
Paul Simpkins 3/30/37

APRIL

Bonny Gardner 4/2/39
Fred Reiner 4/2/33
John Younker 4/2/44
Ruth Huckins..... 4/5/37
William VanMeter..... 4/5/33
Jo Ann Greenwood..... 4/6/42
Marjorie Cox..... 4/8/28
Janet Wood 4/8/38
Donald Burroughs..... 4/10/44
Joyce Anders..... 4/10/44
Anne Jones 4/11/31
Joanne Mushrush 4/12/35
Dolores Stover 4/12/34
Robert Chapman..... 4/13/38
Judith Daughenbaugh 4/14/34
Vonna Larson 4/15/36
Mary Simpson..... 4/15/43
Marguerite Soper..... 4/15/44
Judith Curry..... 4/16/41
Jack Talmage 4/17/32
Philip Gardner 4/18/37
James Bortell 4/22/40
Phyllis Rominger..... 4/24/39
Herbert Thompson..... 4/25/36
Beverly Barnett..... 4/27/29
Marcia Baker..... 4/28/42
Joanne Lambert..... 4/30/39
Nancy Snyder..... 4/30/42

Memorials

R. DUANE AMBROSE

Marti Ambrose.....Effingham

DIXIE ANDERSON

Terry Anderson.....Geneseo

MARILYN ANNABLE

Dorothy Youngs.....Robinson

CLARKE BARNES

David Schultz.....Aledo

DIANE BASS

C. William & Nancy Zander.....Peoria

GARY BASS

C. William & Nancy Zander.....Peoria

DON BATZ

C. William & Nancy Zander.....Peoria
 Mark & Susan Schleeter.....Decatur
 Louie & Lynn Zuck.....Punta Gorda FL
 Larry & Marilyn Maffett.....Decatur
 Paul & Judith Unger.....Bloomington
 Glen & Susan Bocox.....Galesburg
 John & Alice Younker.....Mt. Zion
 Sharon & Ron Monroe.....Fairbury
 Janet Roy.....Gilbertsville KY
 James & Roberta Bortell.....Normal
 Howard & Judith Daughenbaugh.....Morton
 Carol J. Myers.....Chesterfield MO
 David & Norma Babb.....Indianapolis IN
 Louie & Shirley Frick.....Glen Carbon

ROY BAUGH

Louie & Shirley Frick.....Glen Carbon

RAYMOND BJORK

Leonard T. Martz.....Worth

MELODY BRAWLEY

Dorothy Youngs.....Robinson

Brad & Donna Henson.....Albion

DAVID & JOANNE BULTEMEIER

C. William & Nancy Zander.....Peoria

OWEN CANDLER

Leonard T. Martz.....Worth
 Anonymous

PHIL CARLSON

C. William & Nancy Zander.....Peoria

DALE & MARY ET'TA CATLIN

Donna & Joel Catlin.....Highland

DAVID CHA

Anna Cha.....Penfield NY

LAWRENCE "SKIP" CONRAD

Janet Roy.....Gilbertsville KY

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John & Connie Salzman.....Henderson NV

RAYDEAN & MYLA SUE DAVIS

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George Desmond, Jr.....Danville

LEROY & DOROTHY DUDE

Donna & Don Burroughs.....Edwardsville

TOM NEUFER EMSWILER

C. William & Nancy Zander.....Peoria

ROBERT ERVIN

Phyllis Ervin.....Springfield

ANNE FOLLIS

C. William & Nancy Zander.....Peoria

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Leonard T. Martz.....Worth

STEVE GOODIN

Philip & Laura Hays.....Kankakee

MARCIA HERATH

C. William & Nancy Zander.....Peoria

Susan Hawbecker.....Atlanta GA

SOLOMON JADHAV

Deborah Jadhav.....Omaha NE

DON JONES

C. William & Nancy Zander.....Peoria

Sam & Helen Kershaw.....Decatur

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Cindy Jones.....North Fort Myers FL

WILLIAM JONES

Cindy Jones.....North Fort Myers FL

BARBARA KALEY

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STEVE KILLION

Dorothy Youngs.....Robinson

ORAL LANDIS

Leonard T. Martz.....Worth

CARROLL LEWIS

Don & Donna Burroughs.....Edwardsville

Jeanne' L. Sims.....Rochester

Robert & Carol Thompson.....Casey

MARGE LOGAN

Janet Roy.....Gilbertsville KY

Louie & Shirley Frick.....Glen Carbon

KATHLEEN LOSSAU

Janet Roy.....Gilbertsville KY

ESTHER MARTZ

Leonard T. Martz.....Worth

JOHN McCLIMANS

Leonard T. Martz.....Worth

BARBARA MORRIS

C. William & Nancy Zander.....Peoria

CLAUDE MOSHER

Leonard T. Martz.....Worth

Sam & Helen Kershaw.....Decatur

MILEY PALMER

John & Alice Younker.....Mt. Zion

Sam & Helen Kershaw.....Decatur

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ROBERT SHOOK

Susan Thompson Shook.....Benton

R. PAUL SIMS

Dean Blackburn.....Alton

KATHY SNIDER

C. William & Nancy Zander.....Peoria

Kim & David Stuann.....Bushnell

Susan Hawbecker.....Atlanta GA

Sharon & Ron Monroe.....Fairbury

James & Roberta Bortell.....Normal

Paul & Nancy Dinges.....Chatham

JUDITH STONE

Sharon & Ron Monroe.....Fairbury

James & Roberta Bortell.....Normal

Howard & Judith Daughenbaugh.....Morton

GEORGE TERRY

Larry & Ali Moreau.....Auburn

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

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Susan Hawbecker.....Atlanta GA

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Carol J. Myers.....Chesterfield MO

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Robert H. Edwards

Tena Bigham

PASBF Board

Ed Weston

Memorials

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Phil & Bonny Gardner

All Churches who donated to PASBF in 2023

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Glen & Susan Bocox

Jeanne' L. Sims; happy birthday!

Carol Sims & Cathy Sims Norgaard

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H. Dayle Badman

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McDowell UMC, Pontiac

Newton Grace UMC

Orion UMC

Staunton Methodist

Urbana Wesley UMC

Westfield Global Methodist

West Frankfort Antioch UMC

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Mark your calendars:

***APRIL 22-23:** *Hurt to Hope Workshop* in Springfield

MAY 10: *Bishop's Open Golf Outing* in Auburn

***JUNE 6-8:** *Annual Conference* in Peoria

JULY 13: *Cardinal/Cub game* at Busch Stadium

JULY 22: *Muny night* in St. Louis: *Fiddler on the Roof*

Watch for more information on all these opportunities, as well as the regional gatherings (almost monthly) welcoming you throughout the year. We invite you to be connected.

*Assistance available if needed.

