

THE SOCIETY PAGE



SEPTEMBER 2024
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KEITH ANDERSON

Anderson Windows

COMPASS is a new retirement plan passed by General Conference and will go into effect on January 1, 2026.

All previous retirement plans are unchanged. COMPASS only effects 2026 forward.

COMPASS is a defined contribution plan with contributions from both the church and participants. However, the contributions by the church will be invested by Wespath and distributions in retirement will fall under Wespath's LifeStage Retirement Income. The goal of LifeStage is to "optimize monthly payments so they last throughout the retiree's lifetime (and the spouse's lifetime, if applicable)." There is no guarantee that the money will last for a person's lifetime.

Contributions

All contributions are considered defined contributions, even those from the church. The church contributions are tax-deferred – no taxes are paid in the year of the contribution but all payouts are taxed. Participants may choose pre-tax and/or Roth contributions.

Church Contributions

The local church/conference will contribute 3 different contributions:

- 1) Flat dollar amount of \$150/month (\$1,800 annually), which will increase 2% per year in \$5 increments;
- 2) 3% of clergy base pay*
- 3) Up to 4% match of clergy base pay

* Base Pay = Cash Compensation + 35% of Cash Comp for Parsonage or Housing Allowance + , Health Insurance Allotment (\$18,000 in 2025)

Participant Contributions

Participants are allowed to make pre-tax and/or Roth contributions to the plan. Participants will receive \$1 for \$1 match up to 4% of their base pay. Participants can contribute

up to maximum limits for 403(b) plans.

For 2024, a participant in a 403(b) plan can contribute up to 100% of salary with a maximum of \$24,000. An additional payment of \$7,500 is allowed for participants age 50 and over. The maximum for all contributions (employer plus employee contributions) is the lesser of:

- \$69,000 or
- 100% of cash compensation

Other Components

COMPASS offers a few other components to the plan. All of these components are OPTIONAL to the participant. However, some of the components are automatic for enrollment with clergy selecting to opt out. Other components require clergy to opt in.

Student Loan Debt

For clergy with student loan debt, COMPASS will match contributions on qualified loan payments. The plan will treat qualified payments on student loans as a personal contribution to COMPASS, and the plan will also pay for any qualifying matches. To receive this benefit, the clergy person must certify to the conference how much they paid toward a qualified student loan.

Automatic Enrollment

Clergy will automatically be enrolled for at least 4% personal contribution. Clergy can opt out.

Automatic Contribution Increase

Personal contributions will automatically increase by 1% up to a maximum amount set by the Annual Conference. Clergy may opt out of this provision.

Social Security Bridge

This option allows for a participant to spend more from their savings early in retirement to delay receiving Social Security benefits until Full Retirement Age or age 70.

Benefit reduction for Social Security is approximately 6.7% for the first three years and 5% for each additional year after. Social Security

benefits will grow by 8% per year for each year past full retirement age up until age 70. The reductions and growth are calculated monthly. Clergy must opt in to receive the option.

Longevity Income Protection

Participant purchases a "deferred annuity" from Wespath which begins payout at age 80 and continues for life. The monthly income is reduced initially in order to receive the guaranteed lifetime income if they reach age 80. There is no "refund" if the participant does not obtain the age of 80. Clergy must opt in to receive this option.

How Much to Save

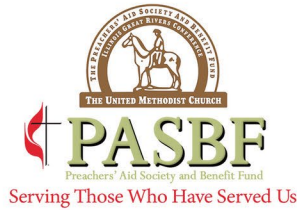
In Defined Contribution Plans, all the risk is on the participant with no risk to the employer. Even with the LifeStage Retirement Income requirement for church money, the risk is all on the clergy person to save enough money for their retirement.

This total risk on the participants is proving to be greater than first anticipated. Many believed defined contribution plans would create more wealth for participants rather than defined benefit plans. However, studies are showing the youngest one-third of Baby Boomers are seeing a significant decrease in wealth as they retire. The main factors include the delay in receiving Social Security Benefits, downturns in the stock market, the Great Recession, reduction in benefit plans by employers, stagnant wages, and job loss.

In general, financial planners suggest saving 12-15% of one's income for retirement. This does assume a person is purchasing a home during their working days where as most clergy are purchasing their home in retirement. Therefore, clergy need to consider saving closer to 15% or greater.

By industry standards, COMPASS is a very generous plan. If the clergy person contributes the 4% match, the retirement savings rate is 12% or greater for anyone with a base salary below \$125,000.

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Preachers' Aid Society and Benefit Fund
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 Springfield, IL 62794-9207
 217-529-3221
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 pasbf.org



Gift planning home page

15 MINUTES to a Better Future...



If you want to know how a few moments can make a big difference, we can help you. With a beneficiary designation you can direct significant assets without the formalities of a will. Check with your tax and planning professional first, but we can give both of you ideas to get started.



DON'T THINK OF IT AS PLANNING

At some point you may have dreamed of being able to provide for family, friends and causes without worrying about where you would get the money. What if a pay-on-death (POD) or beneficiary designation could do that for you?

A POD gives you the opportunity to give to the people and causes important to you without worrying about where you will get the money. It uses funds you no longer need.

- **Money does not pass until after you have died**
- • • **You are never giving up money you need — or will need**
- **No one has access to any funds until after your death**

All you must do is request the form from the institution that manages or holds your account. The form is generally easy to complete and takes only moments. As you finish the form, remember — the person or organization you chose receives what you designate, without going through probate. If you change your mind, just complete the form again.

Once you complete the form, enjoy the benefits. You worked hard to save and invest. Use this opportunity to enjoy the fruits of your labor. Ask us for more information on how such a simple form can make a big difference.



Contact us to learn how a pay-on-death form can accomplish your goals and wishes. When you provide for your family and favorite causes, you get instant peace of mind.

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. 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.

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. Leroy Allison	1948-2024	Marilyn Allison 505 N. Vine St. Arthur IL 61911	https://www.hilligossraderfh.com/obituary/leroy-allison
Norma Jeane Copeland	1928-2024	Rev. Paul Copeland 1725 Lake St. Kewanee, IL 61443	https://www.gilbertfuneralhomes.com/obituaries/Norma-Jeane-Copeland?obid=32718911#/obituaryInfo
Lois Ann Bodeen	1931-2024	Susan McCabe 1407 Glendale Ave. Pekin, IL 61554	https://www.coxknapp.com/obituaries/Lois-Winger-Bodeen#!/Obituary
Rev. James D. Johnson	1953-2024	Condolences may be left online	https://www.tributearchive.com/obituaries/31341970/james-d-johnson
Rev. James Till	1949-2024	Marie Till 1303 Theodore Dr. Champaign, IL 61821	https://evergreencremationservices.net/obituaries?name=james-albert-till
Lynn E. Travis	1942-2024	Condolences may be left online	https://www.stricklinfuneralhome.com/obituary/Charles-Jackson
Rev. Donald Carlton	1933-2024	Jeff Carlton 930 Crofters Pass Alpharetta, GA 30022	https://www.igrc.org/obituarydetail/18429690
Rev. Paul Paskewitz	1933-2024	Condolences may be left online	https://www.rortvedfuneralservices.com/obituary/Paul-Paskewitz
Eva Marie Durey	1932-2024	Condolences may be left online	https://www.wilson-funeral-home.com/obituaries/Eva-Marie-Durey?obid=32090366#/obituaryInfo

MEDICARE IN REVIEW

Medicare Open Window is October 15 - December 7 every year. This is a very important time period for everyone who is enrolled in Medicare. The Open Window is the time when participants can change plans without a special circumstance. **It cannot be stressed enough for everyone to do a Review and Compare even if you are happy with your current plan.**

Medicare at a Glance

Anyone enrolling in Medicare, needs a basic understand of the parts of Medicare. There are three Basic Parts to Medicare:

- 1) Part A
Covers hospitalization. No premiums for Part A. Many Supplements (including the Conference) and Advantage Plans cover the \$1,632 annual deductible.
- 2) Part B
Covers doctors, labs, and durable medical

equipment. Premiums of \$174.70 per month with a \$240 annual deductible.

3) Part D
Prescription drug plans offered by for-profit insurance companies. Premiums range from \$0 to over \$100 per month. Maximum annual deductible is \$590 for 2025. Each plan has its own formularies.

Medicare Supplements or Medigap Plans cover Parts A and B expenses. They help pay for the 20% expenses not covered by Medicare.

Conference Plan

The Conference offers a Medicare Supplement for eligible clergy and spouses. New eligibility rules were passed at Annual Conference and questions regarding eligibility should be sent to the Benefits Office.

The Conference Medicare Supplement is a very generous Supplement, charging retirees

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It will be vital for active clergy to save for their retirement. If you are not already saving 4%, consider increasing your savings next year. For clergy living in a parsonage, there will be a 10% increase in their base pay, which will increase the dollar amount required to receive the full match. If you are not currently saving 4%, increase your saving in 2025 to get closer to it.

Conclusions

Overall COMPASS is a generous plan that allows individuals to save for a secure retirement. However, a lot of education and encouragement will be needed to have clergy saving enough for retirement. PASBF is here to help you.

With any retirement plan, there are concerns and positive attributes. The biggest concern is ensuring participants save enough money. The stock market will go up and down, and retired clergy need to make sure they have enough to ride out that volatility. Clergy must plan to save more than others since we do not have housing in retirement. With many second career clergy, there may not be enough time to build up their retirement savings.

But, Wespeth has many positives to COMPASS:

- Generous employer contributions
- Student Loan payment match enabling participants to receive credit for all of their qualified payments
- Participants can reach 12% retirement savings rate by simply contributing 4% to the plan
- Participants can make pre-tax or Roth payments.

Start learning all you can about COMPASS now. Wespeth has several resources online at www.wespeth.org. Watch for events that explain COMPASS. The more you understand, the better prepared you will become.

\$35 per month and spouses \$70 per month. New enrollees must pay the Part B premium and deductible. All other Medicare approved expenses are covered.

Participants need to also purchase a Part D Plan. Cost for Part D Plans vary based on where you live, prescription medications you take, and the plan's premium, deductible, and formulary. Each year you are strongly encouraged to complete a Review and Compare to ensure you are enrolled in the best plan. PASBF can help you with this.

Advantage Plans

2024 was the first time more persons were enrolled in Advantage Plans (also called All-in-One, or Part C Plans) than Original Medicare Supplements. This is mainly due to the low premiums (many with \$0 premiums), the extra benefits they offer, and the amount of advertising for Advantage Plans. All health care costs

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New Chapters

Retirement farewell from PASBF

North District Regional Assistant, Sharon Monroe, and her husband, Ron, are retiring to Milwaukee later this year. They will enjoy living a “4-minute drive” to their daughter’s family. Their 5+ years with PASBF has been a blessing to the retirees they have served.

Most of Sharon’s time was serving the northern 1/3 of Illinois Great Rivers Conference, from the Quad Cities to Canton to Kankakee and all the stops along the way. Then as the districts realigned within the conference and PASBF followed suit, she was able to

concentrate her time to the North District.

Sharon is a compassionate pastor and friend to those with whom she works. She goes out of her way to make sure people are cared for and makes sure everything goes smoothly for events. Her invaluable detail-oriented work makes sure that everyone who gets her information has all they need to pick up where she left off. PASBF will miss her but look forward to updates and PASBF-wide Zooms when she shares stories of their travels and family. *Thank you, Sharon and Ron!*

REMEMBER
ENJOY
EMBRACE

Anniversaries 50+

SEPTEMBER

James & Betsy Ruberg..... 9/1/73
Don & Helen R Doty 9/2/62
Theodore & Carol Miller 9/2/62
Timothy & Becky Pate..... 9/2/72
William & Judith Anne Pyles..... 9/3/66
James & Rhonda Whitaker 9/3/72
Sara & Harlow R Brown 9/5/68
Dennis & Iris Lynn Price..... 9/5/71
Clyde & Nancy Snyder 9/5/65
Bruce & Francine Ghitalla 9/7/74
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
David & Elizabeth (Liz) Reynolds. 9/28/74

OCTOBER

Jo Ann & Arthur Leroy Greenwood . 10/6/62
Jerry & Laurlyn F Sawyer 10/10/70
Carl & Nicole Brown 10/15/73
Debra & Jim Horvath Horvath.. 10/20/71
Robert & Carolyn Irene Skinner 10/28/60

NOVEMBER

Larry & Teresa Gilbert 11/1/74
Walter & Alice Wilkins 11/10/73
Steven & Delores Livengood 11/23/74
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

PASBF welcomes new arrivals

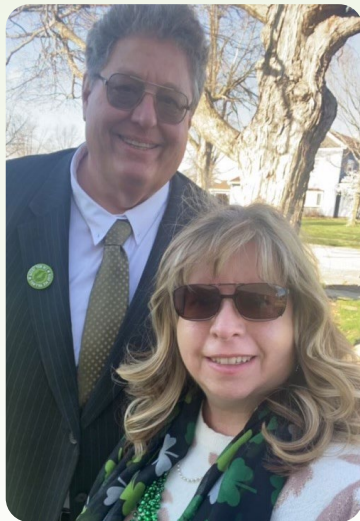
Preachers’ Aid Society and Benefit Fund is happy to announce that Rev. Dr. Tom Logsdon and Cathy Bale will be serving as the new North District Regional Assistants. Together they will be ministering to the retired clergy and spouses throughout the North District beginning August 1, 2024. They come to PASBF as Sharon Monroe re-retires to Wisconsin later this year.

Tom has been a United Methodist his entire life, growing up at Galesburg First UMC, attending License School in 1974, and receiving his first appointment a year later – four small churches west of Pontiac. Since then, Tom has served the church on all levels, from parish pastor to conference staff to denominational mission executive, retiring in 2023 – and then taking three small churches in retirement.

Cathy has also been a United Methodist her entire life, growing up at Quincy Vermont Street UMC until moving to Springfield with her (now late) husband Lynn. They eventually joined the Sugar Church UMC where Tom and his (now late) wife Janice were serving. Cathy will retire on July 31, 2024 after working for the Illinois State Police for 33 years, currently as Office Coordinator at their headquarters in Springfield. Prior to that, she was a paralegal at a Quincy law firm.

Tom lost his wife Janice in June of 2022 after almost 43 years of marriage. Cathy lost her husband Lynn in November of 2018 after 27 years of marriage. They became reacquainted when Tom retired and moved back to

Chatham and have been dating since August of 2023. Following the death of their spouses, Tom and Cathy have been active participants in grief support groups, one of which Cathy helped facilitate and continue online throughout COVID, meeting twice a week from March of 2020 through November of 2022.



Tom has an adult daughter (Julie) and an adult son (Ron), both of them married, along with three grandchildren. Julie is a Registered Nurse in Vincennes, Indiana, and Ron is a Special Education teacher in Springfield, Illinois and Technology Director at Sugar Creek UMC. Cathy has an adult son (Christopher), who recently moved to Seattle, Washington, where he is an Aerospace Engineer for Boeing.

Cathy and Tom live a mile from each other in Chatham and attend Sugar Creek UMC when they are not on the road or preaching someplace else. They enjoy friends, family, food, live music, traveling, nature, cooking together, movies, reading together, and playing cards and board games. They have become a good team serving a three-church parish where they discovered they enjoy working together to make a difference in people’s lives.

Tom and Cathy will be traveling throughout the North District over the next month to meet and greet groups with Sharon, before becoming official staff in August. Please welcome Tom and Cathy and be in prayer for Sharon and Ron as they make their journey into a new chapter of retirement.

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are shared by the plan and the participants.

Advantage Plans are highly managed health plans similar to a HMO in that they have:

- Networks with less, and sometimes even no, coverage outside of the network,
- All tests and procedures must have prior approval from the plan, including tests in Emergency Rooms,
- Participant must see primary doctor prior to any specialists,
- And the primary doctor can only refer in-network specialists.

Advantage Plans are outside of Original Medicare. Medicare contracts with Advantage Plans and pays the plan an agreed amount per participant in the plan each month. The less the plan pays out the more profit the plan makes, encouraging plans to deny coverage. In fact, Advantage Plans have a higher denial rate than Original Medicare causing delays and even lack of health care to individuals.

Signing up with Advantage Plans can jeopardize individuals from returning to Original Medicare. Persons who remain in Original Medicare and Supplement Plans are guaranteed coverage. However, when someone enrolls in an Advantage Plan and attempts to return to Original Medicare, the participants will subject to insurability testing by the company. The company can deny coverage or charge a higher premium based on a person’s insurability results.

Advantage Plans can be beneficial to persons who are younger, healthier, and in large network areas. However, these plans do not work well for persons who are older, have health issues, and in rural areas.

Be very careful if you decide to chose an Advantage Plan and understand all the ramifications that decision may cause.

Research Before Selecting

If you qualify for the Conference Supplement, you will want to enroll, even if must pay more, i.e. did not have a total of 20 years

Inflation Reduction Act Ramifications

The Inflation Reduction Act (IRA) contains several provisions to help reduce the cost of Medicare to participants. Let’s look at a few of those provisions:

- 1) Medicare Negotiating Drug Prices Beginning this year, Medicare is authorized to negotiate the cost of selected medications. Medicare is authorized to negotiate 10 medications with the prices going into effect on January 1, 2026. Medicare will be able to add 15 additional medications each year for 2027 and 2028. In 2029, Medicare can negotiate an additional 20 medications.
- 2) Insulin Cap of \$35 per month Beginning in 2023, the cost for insulin was capped at \$35 for insulin products in Part D Plans. The insulin product has to be “covered” by the plan, meaning it is on the formulary. This is key as drug companies beginning in 2024 reduced the number of insulin products covered. If the insulin is not on the formulary, the company can charge whatever they want.
- 3) Maximum Out of Pocket Expense A maximum out-of-pocket went into effect for 2024. In 2025 the maximum out-of-pocket expense for an individual on a Part D Plan will be \$2,000. This is for medications on the plan’s formulary, so companies may reduce the number of medications they cover. Any medication not on the formulary is not counted toward the maximum out-of-pocket expense.
- 4) Shifting of Expenses Who pays for the cost of medications are shifting dramatically. Medicare will only be paying for the cost of medications after a person reaches the maximum out-of-pocket expense of \$2,000. The Drug Plans and Drug Manufacturers will be paying more for the cost of the medications.
- 5) Maximum Premium Increases Beginning in 2025, Part D Plans can increase their Base Premium by no more than 6%. The Base Premium is only a part of the total premium amount. So, the total premium may increase more than 6% depending on many other factors.

of full-time service. Supplements on the open market are based on a person’s age, and therefore, the premiums will increase each year. The Conference Plan premiums are not based on a person’s age and do not change as you age. Plus, there are very few plans with the coverage the Conference Supplement offers.

Remember, you can only enroll in 1 plan – either a Supplement or Advantage Plan. You can not be enrolled in both. If you enroll in an Advantage Plan, you will not be able to re-enroll in the Conference Plan per the eligibility rules.

Finally, due to all the changes taking place with Medicare due to the Inflation Reduction

Act (see box for details) all the drug companies are making a lot of changes to the plan formulary, structure, and premiums. Medication that were covered by many plans in the past may not be covered by any plans. Most experts are predicting an increase in the premiums for the drug plans to recapture some of the their expenses they must now pay.

It is vital for everyone over the next few years to do a Review and Compare. Your costs may change significantly over the next few years, even if you have been with a plan for several years. Sign-up with PASBF or your state’s SHIP agency to enroll in the plan that fits best for you.

SHARE INFORMATION

My grandmother was a very intelligent woman – valedictorian of her class – so it’s not that she wasn’t capable. My grandfather, a man of many talents who finally went into full-time ministry, handled all the finances of the home. He did it all – she didn’t have to worry about it. Then he died. His seeming thoughtfulness had left her in an unintended mess. This very capable woman didn’t know their financial status, where things were located, even how to write checks anymore.

I was at a funeral just yesterday when the widow told me she hasn’t paid a bill for 53 years. He was a CPA who took care of everything.

PLEASE. Share information with your spouse or whoever has POA. Bank information. Insurance, possible passwords, credit card accounts, car title, etc. Where should the car be serviced? AC or furnace repair? Plumber? etc.

PLEASE, live happy and live prepared. Care and share!

Memorials

LEROY ALLISON

Ray & Sharon Owens.....Bloomington
Susan Thompson-Shook..... Benton
William & Nancy Frazier..... O'Fallon

R. DUANE AMBROSE

Carol Comer.....Kinmundy
Marti Ambrose.....Effingham

MELODY BRAWLEY

Cindy Rettig.....Athens

LOIS BODEEN

Louis & Shirley Frick.....Glen Carbon

MELODY BRAWLEY

Brad & Donna Henson.....Albion

OWEN CANDLER

Zion Evangelical UMC.....Pekin

DONALD CARLTON

Robert & Marilyn Bennett.....St. Louis MO
Louis & Shirley Frick.....Glen Carbon
Alan & Connie Rhein.....Woodlawn

TOM & CHRISTINE COMPTON

Larry & Marilyn Maffett.....Bloomington

NORMA JEANE COPELAND

Mary Kathryn Pearce.....Peoria

GEORGE & VADA DESMOND

George Desmond, Jr.....Danville

ROBERT C. DICKELMAN

41 Cavalier Ct.....Danville

JAMES D. JOHNSON

Jack A. Talmage.....Ocala FL
Louie & Lynn Zuck.....Punta Gorda FL
Louis & Shirley Frick.....Glen Carbon

ESTHER M. MARTZ

Leonard T. Martz.....Worth

SUSAN MOLLOY OWENS

Ray Owens.....Bloomington

WILLIAM A. PALMER

Lois Palmer.....O'Fallon

PAUL A. PASKEWITZ

Sally Hamon.....Decatur
Mary Radtke.....Shreveport LA
Louie & Lynn Zuck.....Punta Gorda FL

Bowman Ave. UMC.....Danville

Bement UMC.....Bement

Wade & Onda Gregory.....Indianapolis IN

JEAN PENNELL

Cathy Mitchell.....Champaign

CHARLES W. SENSEL

Sheila Sensel.....Centerville OH

FRANK SILAS

Larry & Marilyn Maffett.....Bloomington

R. PAUL SIMS

Jeanne' Sims.....Rochester
Carol A. Sims.....Springfield

JAMES TILL

Howard & Judy Daughenbaugh.....Morton

LYNN TRAVIS

Herb & Suzanne Thompson.....Kankakee
Glen & Susan Bocox.....Galesburg
Howard & Judy Daughenbaugh.....Morton

DOROTHY YOUNGS

George Bayer.....Emmaus PA

HONORARIUMS

Those serving/served in our armed forces.
Ed & Nancy Weston

Kent & Kathy King-Nobles and Kim Burke
Brent & Julie Anderson

Kevin Boesen on his retirement
Glen & Susan Bocox

Pastor Paul Dinges
Sugar Creek UMC

PASBF and the Gab & Grub Group
Mary Lou Beck

PASBF and monthly gatherings
Jean Hembrough

Pastor John Chrisler
Chip & Holly Cormier

Bishop & Mrs. Beard
Ed Weston

Mr. & Mrs. Don Nash
Cathy Pavolko

Steve & Ava Williams
Judy Spindel

PASBF Staff
Louis & Shirley Frick

ONGOING

Keith Anderson

H. Dayle Badman

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

Gail & Steve Kettelkamp

William G. Myers

Daniel Powers

Dennis Price

Clyde & Nancy Snyder

Diwan & Kamal Tiwade

Dave & Linda Trover

Ed & Nancy Weston

UNDESIGNATED

Linda Rorex

Margy Fairfield

Marney & Michael Jackson

Don Long, Sr.

Rick & Shannon Beiermann

Doug & Brenda Oxley

Charles & Roycelyn Isaacson

Darius & Carylton Damm

Brian & Carolyn Abshire

Earl & Sharon Christman

Robert & Ruth Ann Lacey

Jim & JoAnn Keele

Nancy N. Lawrence

Kenny R. Sullivan

Christine Newman

Vickie Goodner

Terri Hambleton

Cathy Mitchell

Betty L. Shaffer

Jane E. Hoffman

CHURCHES

Bement UMC

Danville Bowman Avenue UMC

Danville St. James UMC

Hoopeston First UMC

Kinmundy First UMC

Mackinaw UMC

McLeansboro First UMC

Modesto UMC

Morrisonville UMC

Nokomis UMC

Palmyra UMC

Patoka Wesley UMC

Sugar Creek UMC

Zion Evangelical UMC, Pekin

Birthdays 80+

SEPTEMBER

Roger Rominger.....9/1/39
Marilyn Westfall.....9/1/38
Dorothy Jenkins.....9/2/39
Judith Unger.....9/2/39
Sidney Crowcroft.....9/3/38
James Robison.....9/3/41
Marvin Orewiler.....9/5/35
Sheila Sensel.....9/5/38
Robert Baker.....9/7/43
Theodore Martin.....9/8/34
Lois Palmer.....9/9/39
Kenneth Miller.....9/10/34
Bruce Owens.....9/10/38
Richard Scott.....9/11/41
Lillian Anderson.....9/12/38
Carol Piscatelli.....9/12/35
Phillip Poe.....9/12/43
Betty Sallee.....9/13/43
Ralph Ward.....9/14/42
Mildred Tindle.....9/15/32
Douglas Rettig.....9/17/39
Joyce Wagley.....9/17/33
Robert Souders.....9/19/36
Howard Daughenbaugh.....9/20/34
Henry Davis.....9/20/44
Barbara Davis.....9/24/32
Linda 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
Carolyn Hurley.....10/3/35
Erma Simpson.....10/4/29
Barbara Crede.....10/5/44
Elva Harper.....10/5/27
Delice Cummins.....10/6/39
Karleen Dude.....10/7/37
Philip 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
Jeffrey Kelley.....10/15/42
Trilla Richardson.....10/16/36
Alice Walker.....10/16/38
Carol Gericke.....10/18/41
Justine Pinkstaff.....10/20/38
Linda Mahan.....10/21/40
Robert Skinner.....10/21/40
Robert Foulk.....10/24/44
Patricia Heinbaugh.....10/24/42
Mary Killion.....10/24/36
Leonard Martz.....10/25/27
Gaylord Buss.....10/26/40
Ruth Scott.....10/27/42
Kenneth Dean.....10/28/32

Sharon Lauer.....10/29/41
Carol Kooi.....10/29/34

NOVEMBER

Harrison Peyton.....11/2/34
Jennie Wise.....11/3/33
John Davis.....11/6/44
Don Doty.....11/6/37
Richard McGuire.....11/7/36
Donald Burkhardt.....11/8/44
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
John Fullmer.....11/23/41
Lois Mulvany.....11/23/26
Marjorie Molloy.....11/24/30
Louella Pence.....11/25/39
LaVon Bayler.....11/26/32
Terrell Johnson.....11/26/36
Margaret Misal.....11/28/38
Gary Scheller.....11/28/38
Mollie Houser.....11/29/44
Judith Medlen.....11/29/37
Mary Vaughn.....11/29/33
Donna Stradley.....11/30/34

Fall Banquet Time

You are cordially invited to one of our PASBF Fall Banquets. What a great time to be together! Good food, fellowship, updates, AND an opportunity for a Med D review — all at no cost to you. Just come and enjoy!

To assist us in knowing how much food to prepare and to prepare for reviews, it is important that you turn in a reservation. This year's schedule:

October 17: ARMS at Wesley UMC in Mt. Vernon

October 28: Chatham UMC

October 29: Champaign Faith UMC

November 1: Willow Hill UMC in East Peoria (Germantown Hills)

(Plus November 4: Westminster in Bloomington; no meal or program here)

Reviews will begin at 10:00 and continue into the afternoon as necessary.

The meal and program will begin at 12:00 noon.

IF you cannot attend any of these, but you want assistance with a Med D review, please call the PASBF office at 217-529-3221 and we will make arrangements during the "open window."

REMEMBER to have a list of your current medications and dosage with you so that you will get the best possible plan for you. **Plans (and rates) do change from year to year so a review is always a good idea. Especially this year.** The government has put some financial caps in place which is good. However, some pharmacies and med D plans are countering by not putting some expensive drugs into their formularies. Please review your plan! *The "open window" is from October 15 to December 7.*

Please sign and return the reservation form on backside of this mailing by October 1st!

THANK YOU!

Preachers' Aid Society and Benefit Fund



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Fall Banquet Time

We'll pay for it. Let's just get together and enjoy good food, fellowship, news, and a chance to do a Med D review! Please let us know if you can attend:

(We'll start reviews at 10:00; meal at 12 noon.)

_____ **October 17: ARMS at Wesley UMC in Mt. Vernon**

_____ **October 28: Chatham UMC**

_____ **October 29: Champaign Faith UMC**

_____ **November 1: Willow Hill UMC East Peoria**

We'll do Med D appointments at Westminster in Bloomington on November 4 if you cannot make any of the others. _____

We want to do a Med D review: YES or NO

We can't attend, but would like some assistance with a Med D review: YES or NO

Phone: _____

NAME(s): _____

Please sign and return this reservation form by October 1st!
THANK YOU!