

Class of 1977

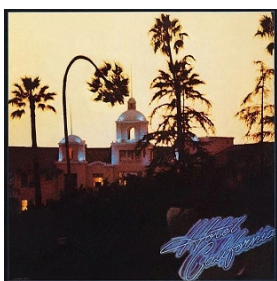
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December 20, 2022

December, 46 years ago: Rod Stewart's "Tonight's The Night" and The Spinners "Rubber Band Man" were atop the pop charts, although many of us were excited about The Eagles' release of a new album titled "Hotel California." We were watching "Happy Days," "M*A*S*H" and "Charlie's

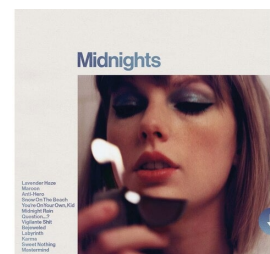


Angels" on television. Jimmy Carter was preparing to become the 39th president of the U.S. We left winter break and the academic halls of Crawfordsville thinking about comprehensive exams and life after graduation. Things seemed pretty simple.

December 2022: Mariah Carey and Taylor Swift are today's chart-toppers. We're streaming programs on Netflix and HBO Max,

although we'll also watch Disney+ with grandchildren. We're either retired or wrapping up careers, and contemplating travel, moving to warmer climates or both. Life seems a lot more complicated.

One thing remains constant: Our connection with Wabash College. Then and now, Wabash stands for academic excellence and is dedicated to helping its students think critically, act responsibly, lead effectively, and live humanely. These characteristics are more important than ever in our challenging times, and as we spend down time with families and reflect at the holiday season, it's easy to see how what we learned and how we learned to live at Wabash helped prepare us for what was ahead in our lives. It did then. It still does today.



COLLEGE NEWS

We see evidence of Wabash's outstanding success at this all the time. COOPER SMITH '23 was recently named a Marshall Scholar, earning a two-year-fellowship from the Marshall Commission, which looks for candidates who have the potential to excel as scholars, as leaders, and as contributors to improved U.K.-U.S. understanding. He's the first Wabash student to win a Marshall since 1989.

Here's more: BEN KESLING '02, also Harvard Divinity School graduate, Marine Corps veteran, and journalist with the *Wall Street Journal*, came to the college as part of the President's Distinguished Speaker Series (PDSS), where he read from his new book, "Bravo Company: An Afghanistan Deployment and Its Aftermath." Kesling is the Midwest correspondent in the Chicago bureau of the Journal, focusing on domestic security and veterans' issues.

Here's more still: Six months after graduation, 95 percent of the members of the Wabash College Class of 2022 have settled into a first destination—employment, graduate school, or service. It marks the sixth consecutive year in which Wabash graduates have claimed their first destinations following graduation at rates among the highest in the nation. Over those six years, Wabash graduates have secured first destinations within six months at a rate of 98.4 percent, well above the 84.1 percent Career Outcomes Rate as reported by the National Association of Colleges and Employers, which is the best current measure for national comparison.

Thanks to social media, there are more ways to stay connect with Alma Mater than ever before. At the end of this letter there are several links to various platforms you can use for that purpose. And there's always www.wabash.edu/www which stands for Whenever, Wherever Wabash. You can find various programs, including the college's popular "After the Bell" series, "on demand" as we say nowadays. (Who ever heard of appointment television?)

CLASSMATE NEWS

Kappa Sigmas are mourning the passing of classmate JOHN THOMAS. He left Wabash and later graduated with a degree in accounting from Indiana University. John and his wife Joann were united in marriage for more than 43 years. He was a successful business executive, most recently with Cello-Foil Products and Garland Industries.

Continue to keep T. Duane "Chick" Clements, an honorary class member in your thoughts. He's in a nursing home in Crawfordsville. His address is
Wellbrooke of Crawfordsville
517 Concord Road
Crawfordsville, IN 47933

It was great for me (Kerezy) to hear from Tau Kappa Epsilon brothers VIC MELCHIORRE and ED MENSO following our last class letter in late September. As we said in the last letter, we agents have a request: It would help us all to stay better connected if there was one person at each/every living unit who would be willing to serve as a "buddy" or contact for everyone in that unit. Let Herm or Greg or me know if you can assist. We'll try to set up a Zoom call for those who can assist early in 2023, as we move closer to both our 50th class reunion in 2027 and the college's 200th anniversary in 2032. THANK YOU

END OF YEAR REMINDER

No doubt you've received communications from the college about including Wabash in your end-of-calendar year giving. After the very rough economic times we've faced in 2022, if you're like me you're reading your IRA, Roth IRA, and/or 401-k or 403-b statements and saying **"I'm seeing red."**

One easy way to see **BLACK** still, financially, is to make a contribution to Wabash now. The good side of today's economy is that the college is now paying higher rates for charitable gift annuities. Below I've copied a table which the college sent to us recently. It is an example of how the interest rates have improved. So we're not QUITE there yet, but at age 70, a person making a \$25,000 gift to Wabash will receive an **immediate \$11,000+ tax deduction** as well as an **annual payout back of \$1,325**, more than half of it (\$877) tax free. That's the equivalent of earning seven percent on the money. I'm not the expert on these things. Classmates like KEVIN CLIFFORD or GARY REAMEY are, but the college's DAVID TROUTMAN is the guy to talk to if a return like this on a gift to the college makes some sense to you. You can connect with him at troutmad@wabash.edu or by calling 765-361-6135. Just do it before Dec. 31.

A Good Thing Just Got Better

Gift annuities have always been a good idea. Now, when you fund one at the new, higher rates, something that has always been good, just got better! We have rates for every age, but, using a \$25,000 gift, here is an example of our rates and how they have increased:

Age	Pre July 1st Rate	New Rate on July 1st	Tax Deduction	Total Annual Payout	Tax-Free Portion	Taxable Portion	Effective Annuity Rate*
55	3.70	4.10	\$8,709.00	\$1,025.00	\$572.00	\$453.00	5.14
60	3.90	4.50	\$9,044.00	\$1,125.00	\$662.00	\$463.00	5.70
65	4.20	4.80	\$10,129.00	\$1,200.00	\$748.00	\$452.00	6.20
70	4.70	5.30	\$11,058.00	\$1,325.00	\$877.00	\$448.00	7.00
75	5.40	6.00	\$12,045.00	\$1,500.00	\$1,046.00	\$454.00	8.00
80	6.50	7.00	\$12,989.00	\$1,750.00	\$1,278.00	\$472.00	9.50
85	7.60	8.10	\$14,301.00	\$2,025.00	\$1,572.00	\$453.00	11.30

*Considering both the income tax deduction and a tax-free return, this represents a taxable return of the percentage indicated

Gift Annuities Give You:

1. Fixed payments for life
2. An income tax deduction this year for part of the funding amount
3. Possible capital gains benefits when you fund one by transferring stock
4. Payments can be for one or two lives (at different, but similar rates)
5. Every gift annuity benefits our mission to educate men to think critically, act responsibly, lead effectively, and live humanely



Carroll and Greg Birk sent this photo taken in Abensberg, Germany earlier this month. More Glühwein!

Kathy and I are staying put through the holiday season. I visited the Jesse Owens Museum in Alabama near the beginning of the month, in conjunction with my next book project. There will be details and an announcement on it in the next class letter. Herm and Kitty, Greg and Carroll and Kathy and I and our families wish you the happiest of holidays, and pray that you'll have a healthy and prosperous 2023.

Best for Wabash Always,

John Kerezy '77

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Regional groups, athletics and teams, Student Senate, MXIBS, La Alianza, GHI, WDPD, and CIBE have accounts across social media as well.

