

I DON'T KNOW ABOUT TOMORROW

H Jack Harris, President— NAD Retirees Association



Paul Dickson stated, in the January, 1996 issue of *Readers Digest*, “At the end of every December, when Father Time’s odometer is ready to click in another year, experts seem compelled to forecast what the coming year will bring. Economists read their econometric entrails and predict hard times or happy days accordingly; psychics announce that this is the year the San Andreas fault will pitch California into the sea.”

Well, before you believe any of this year’s predictions, consider the vintage prognostications:

—Octave Chanute, aviation pioneer, in 1904: “The (flying) machine will eventually be fast; they will be used in sport, but they will not be thought of as commercial carriers.”

—*The Literary Digest*, 1889: “The ordinary ‘horseless carriage’ is at present a luxury for the wealthy; and although its price will probably fall in the future, it will never come into as common use as the bicycle.”

—*Science Digest*, August 1948: “Landing and moving around on the moon offer so many serious problems for human beings that it may take science another 200 years to lick them.”

—Physicist and mathematician Lord Kelvin (1824-1907), who seemed to have a corner on the wrongheaded one liner in his day: “X-rays are a hoax.” “Aircraft flight is impossible.” “Radio has no future.”

Then I remember the last few months of 1999 when we heard so much about being ready for the next century. The big question was how to configure our computers world-wide so they would function at the turn of the century. “Y2K was the big bad buzzword and then

suddenly it was a ‘no brainer.’”

Consider the year 2000. The political pundits went wild with their endless, but not faultless prognostications. The pollsters made millions even if they didn’t make sense. Vote counters tore their hair out over “dimples” and “hanging chads.” Lawyers smacked their dollar-driven lips and the nation was in a political frenzy. Some still aren’t satisfied the ballots told the final story. But that’s another arena and we’ll leave it at that.

We are at a time when every news cast catches us waiting almost breathlessly for news of what has just happened, and fearful of what might happen. Does the birth of this new year have even more tragic events to thrust upon us?

As one theological sage said, “All the basic components of Armageddon are in the news as a possibility. Is that just over the horizon for next year?”

Perhaps Daniel puts it best in Daniel 8:19 (KJV), “For at the time appointed the end *shall be*.”

Until then, we shall have to leave it in God’s hands. Again, quoting Daniel, “But go thou thy way till the end *be*: for thou shalt rest, and stand in thy lot at the end of the days.” (Daniel 12:13 KJV)

In the New Year: “May your hand be stretched out in friendship, but never in want.” Irish Toast

Reflections
A Newsletter for Beneficiaries of the NAD Retirement Plans of the SDA Church





Contributing Reporter: Mort Juberg

Diligent, depend-able, soft spoken Christine Meier began working in the Retirement Office in June, 1999. She provides clerical assistance in the benefits area and is Sharon Scheuneman's right-hand gal.

All new applications go through Chris, who keeps record of when they are received and carefully screens for incomplete and missing documentation. During the application process, she generates the summary and details reports, Retirement Plans Committee minutes and the letters that go out to the new retirees. When retirees pass away, it's Chris that receives the phone calls from family and friends reporting these sad events to our office. Sharon, Chris's supervisor, says that if Chris could be 'cloned', it would be great for the Retirement Office. Always eager to do her very best and the first to jump in when assistance is needed, Chris is truly a blessing and a joy to her coworkers.

Chris has always called Maryland home and attended SDA schools from kindergarten through college. She graduated from Columbia Union College, in Takoma Park, with a B.S. degree in Business Administration. Chris became Mrs. John Meier in June, 1998 and the two of them enjoy jogging and listening to southern gospel music together. On October 22, 2001, baby Alexander Dennis joined the Meier household and mother, Chris, is home tenderly caring for her first born son. She will rejoin our staff in January.

When asked what she likes most about working here, Chris says, "It's the people." "The Retirement Office personnel are a unique group of people who display professional, Christian standards and kindness to one another." She also says the retirees, themselves, make working in this office a pleasant experience. "I am very thankful that God has given me this opportunity to work for Him."

Silver Spring, Maryland: The Adventist Development and Relief Agency (ADRA) has produced an HIV-AIDS awareness kit. It provides a curriculum for both adults and teens. According to the Center for Disease Control, AIDS has killed 22 million+ people around the world and orphaned 13 million children.

Abidjan, Ivory Coast: Evangelism dominated the agenda for the Adventist church's Africa-Indian Ocean Division's recent annual meetings. Delegates voted to train and equip 146,000 church members for outreach work. Also discussed: Plans for a major satellite evangelistic series to be uplinked from Cameroon in 2002 featuring Doug Batchelor from the *Amazing Facts* ministry. It would be broadcast throughout Africa, Europe, Australia, and parts of Asia.

Moscow, Russia: Delegates to the year-end meeting of the Euro-Asia Division affirmed an earlier decision to create a new mission territory. It would include the countries of Azerbaijan, Armenia, Soviet Georgia and a portion of southern Russia that includes Chechnya, Dagestan and other mountainous regions. It would be called the Caucasus Union Mission and would have separate mission offices in each country.

Jongny-sur-vevey, Switzerland: According to the annual meeting delegates, mission work remains top priority for the Euro-Africa Division. On the agenda was an umbrella program, *Impact Evangelism Europe*, to coordinate all outreach projects and concepts. Leaders are excited with the increase of growth: The church in Spain has the fastest rate of increase of 8.54%, followed by Mozambique at 5.1%, and Angola at 4.82%.

Source: Adventist News Network

Bulletin Board

If you don't read or keep anything else—read and keep these items!

Healthcare Assistance - IV

This is the fourth in a series on the new healthcare assistance plan which will be implemented on July 1, 2002. Last month I explained the menu of options that will be available to you. Table "A" below gives the monthly cost for each option per person covered.

The next term you need to understand is the "Earned Credit." The Earned Credit is a monthly amount the Retirement Plan will pay towards your healthcare costs and for your eligible spouse. That amount is NOT the same for every retiree. Since 1992 that amount has been based on the years of service credit earned. Table "B" shows the scale:

TABLE A

Option	Monthly Cost
Base Option	\$86
Dental/Vision/Hearing Option	\$40
Prescription Drugs Option	\$52
Medicare Extension Option	\$60

TABLE B

Years of Service	Retiree Category	Earned Credit
35 +	A	\$178
30-34	B	\$150
25-29	C	\$126
20-24	D	\$95
15-19	E	\$86

If you retired before 1981, you may be on the 35+ range for purposes of healthcare regardless of years of service credit in that policies did not distinguish healthcare benefits based on years of service credit.

So here's how it works. You can select from among these options and the corresponding costs. You can use the Earned Credit which the Plan is willing to pay, and you can use personal money if you wish to purchase more options than the Earned Credit will cover. For instance, if you are a "B" retiree, you can spend up to \$150 of plan money per month per retiree on healthcare options. The following shows the effect of selecting the first three coverages; Basic, DVH and Rx:

"B" Earned Credit	\$150
Basic	\$86
DVH	\$40
Rx	<u>\$52</u>
Total Cost	<u>\$178</u>
Personal Cost	
Per Person Per Month	\$ 28

Next month, I'll talk about how you will enroll and the limits to making changes. Be patient! We will mail complete information in the Spring to those eligible for this plan. Specific questions can be emailed to: retireehealth@adventrm.com or mailed to my attention, Del Johnson, at the address listed in the information box.

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Payroll Information: Checks mailed/direct deposits released: January 29, 2002

INFORMATION BOX

Send comments and suggestions to: Lyn Wick, Editor, *Reflections*, 12501 Old Columbia Pike, Silver Spring, MD 20904-6600 Email: 74532.2647@compuserve.com

ARM 1-800-447-5002 Healthcare Assistance Queries

ARM Email address: LiuSn@adventrm.com

Submit medical claims: ARM, PO Box 4088, Silver Spring, MD 20914

PAID Rx 1-800-473-3455 Verify pharmacy participation with PAID Prescription

Jack Harris 503-255-8565 President, NAD Retirees Association— 15530 NE Knott #48, Portland, OR 97230 Email: Hjackharris@cs.com

General Conference of SDA 301-680-6000

Payroll 1-888-838-8955 Bulletin Board of **Payroll** Information

Fax 301-680-6190 Retirement Fax Number

Phone: (301) 680—

Barbara Yowell 6244 Lost checks, direct deposits, 1099R, Tax Withholding, Change of Address
PAYROLL Email: Payroll@nad.adventist.org

Joyce L Keeler 6249 Gen'l Retirement Office Info, *Reflections*, Editorial Assist./Layout/Design

Chris Meier 6192 Reporting a Death, Disability Reviews

Kathy Lindemann 6289 Tuition Assistance for Children

Camille Walton 6247 Verification of Benefits (For rental or loan officer requirements)

Complete 2002 Payroll Schedule

The below dates indicate the date checks are mailed and direct deposits are made available. April & July checks will be mailed the 26th and direct deposits will be available on the 29th.

January 29	February 27
March 27	April 26/29
May 29	June 27
July 26/29	August 27
September 27	October 29
November 27	December 27

Senility Prayer

God grant me the senility to forget the people I never liked anyway.

The good fortune to run into the ones I do,
And the eyesight to tell the difference.

Anonymous

SHARE A RECIPE

2002 NAD Retiree's Convocation

, Held at Walla Walla College—
Walla Walla, Washington

, August 21-25, 2002

, Speakers include: James Nix,
Mike Ryan, Jere Patzer and many
more!

More information will be given—
mark your calendars and plan to be
there for the fellowship and fun!

Jack Harris, President
NAD Retirees Association

For those who have been begging for more recipes— here's one for you, with a special twist!
As we have space, we'll include others.

For those with special dietary tastes or needs, you have to “convert” recipes to eat them. This recipe is converted in ()s for vegans. I’ve made both and must admit it’s moist and wonderful both ways! Our retirement staff devoured the vegan one I made recently.

Vegans don’t eat any dairy— including eggs, cheese, milk, butter/margarine or sour cream. It’s rather easy to convert a recipe and we hope this will help you be able to convert others. Most items needed, to make recipes vegan, can be found at grocery stores or our Adventist Book Centers. Enjoy!!

Assistant Editor

BLUEBERRY STREUSEL COFFEECAKE

Makes 12 Servings (give or take!)

Streusel:

¼ c (½ stick) Butter or margarine (LIGHT PARKAY MARGARINE)

a c Firmly packed light brown sugar

a c All-purpose flour

½ tsp Ground cinnamon

¼ c Sliced natural almonds

Cake:

2½ c All-purpose flour

1½ c Granulated sugar

¾ tsp Baking powder

½ tsp Baking soda

¾ c (1½ sticks) Butter or margarine (LIGHT PARKAY MARGARINE)

3 Eggs (Powdered egg replacers)

1 c Sour Cream (Tofutti)

1½ tsp Vanilla

½ pint Blueberries (Any berry should work)

Glaze:

½ c Confectioner’s sugar

1 T Milk (RICE or SOY Milk)

Preheat oven to 350/ F. Spray 2-quart casserole dish with nonstick cooking spray. For streusel, in small bowl, combine all ingredients except almonds until crumbly; add almonds. Set aside.

For cake, in large bowl mix first four ingredients and set aside. Cream butter; add remaining ingredients, including dry, until smooth. Pour two-thirds of batter into prepared pan. Top batter with blueberries, pour remaining batter over blueberries. Bake in preheated oven 30-35 minutes until cake is browned on top, but still wobbly in center. Remove from oven; top with streusel. Microwave on Medium High (70%

power) 5-7 minutes until cake tester inserted in center comes out clean; cool. Combine glaze ingredients, drizzle on cake.

(I Confess: I cut sugar in cake, used extra blue-berries and don’t do the glaze!)

WHEN YOU MOVE

We often put notes in *Reflections* to help you remember to keep us informed when you permanently move or your address changes. Also, if you change banks or bank merges with another, we need that information— so your direct deposit won’t be delayed.

It’s especially important this time of the year to let us know your correct address, so you will receive pertinent information for taxes and your benefits for next year.

Another added element, if you are a retired minister and move outside of your Union territory, make sure to contact your new Union secretary. This will ensure that:

- ↳ Your honorary ministerial credential is renewed
- ↳ Your name continues to be listed in the SDA Yearbook
- ↳ You receive the monthly Union paper.

LEARN

I heard a teacher praying,
Lord help us to be good.
And just the way she said it,
The smallest understood.

God bless the men and women,
Who would make a place of prayer.
Of the humble little schoolhouse,
It’s the finest anywhere.

For the best of education,
Train the heart, the mind, the hand.
It will always be successful,
For we know its heaven planned.

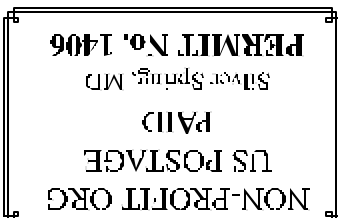
Theodore Zelka— Retiree
Canyonville, OR

TWO PARTING THOUGHTS. . . For the Young & Old!

Alyce Hall, retiree from Santa Rosa, California, wrote: “I was reviewing the Ten Commandments with my three-year-old, granddaughter Lexie. She said: ‘Love God. Do not lie. Remember the Sabbath to keep it Holy. Be nice to Mommy and Daddy. Do not kill. Do not steal—but Daddy steals!’ ‘Your daddy, my son, steals?’ ‘Yes,” she said, ‘he steals every day.’ I finally figured out what Lexie was referring to, her Daddy welds “steel” tanks, so he “steals” or rather— “steels” every day!

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Three sisters ages 92, 94 and 96 lived in a house together. One night the 96-year-old draws a bath. She puts her foot in and pauses. She yells down the stairs: “Was I getting in or out of the bath?” The 94-year-old yells back: “I don’t know. I’ll come up and see.” She starts up the stairs and pauses saying to herself, “Was I going up the stairs or down?” The 92-year-old was sitting at the kitchen table having tea and listening to her sisters. She shakes her head and says, “I sure hope I never get that forgetful.” She knocks on wood for good measure. She then yells: “I’ll come up and help both of you, as soon as I see who’s at the door.”



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