

GOING HOME

Lyn Wick—Associate Administrator, SDA Retirement Plans

2007 February

The engines roared as the Southwest Airlines plane headed down the runway for takeoff. Finally, I was on my way home. An hour's delay in departing, only heightened my sense of anxiety. This feeling of foreboding seemed strange to me. All my life I have always had good feelings about going home. This trip was a sudden one, even though I had known for quite some time it was a trip I would be forced to make sooner or later.

A bed in a nursing care facility had just opened up and my mother, afflicted by the devastating Alzheimer's disease, needed to be placed while the opportunity remained available. My older brother, paralyzed from the neck down by Multiple Sclerosis, was supportive, but limited in his ability to assist with this traumatic transition our parents were about to face. And Dad, who was mentally and physically worn out by the demands placed upon a primary care giver, was racked by guilt and emotionally incapable of seeing it through. It was up to me. So going home this time was filled with a measure of dread.

The physical location of 'home' had changed over the years according to where my parents lived. But home, I realized, was really more about where 'my people' were than a particular place. Age and illness have been conspiring to disrupt that family ideal, and the life-long comfort and security of 'home' seemed about to be irretrievably split apart.

I realize ours is not a totally unique situation. Over the past number of

months, I have taken some comfort in discovering other friends and acquaintances of my vintage with very similar sounding stories. All of us were struggling to adjust to the reversing roles of parent and child while seeking the wisdom of Solomon to deal with the untenable scenarios. Families, struggling to cope with the cruel realities of this pitiful world—mourning the peaceful and safe worlds we once took for granted.

Beneath the torment, I became aware of a small voice reminding me of John 14:1-3, "Let not your heart be troubled: ye believe in God, believe also in me. In my Father's house are many mansions: if *it were* not so, I would have told you. I go to prepare a place for you. And if I go and prepare a place for you, I will come again, and receive you unto myself; that

where I am, *there* ye may be also." (KJV)

Going home to that place my heavenly Father is preparing for us now takes on new meaning. Yes, it will be magnificent in splendor and beauty, but it will also be, once again, where all 'my people' will be together to live in health and happiness forever and ever.



Reflections
A devotional for members of the SDA Retirement Plans of the SDA Church.



Contributing Reporter: Mort Juberg

Pyanj River Islands, Tajikistan: Some 2,000 Afghan refugees facing a harsh winter without adequate shelter have received warm clothing from the Adventist Development and Relief Agency (ADRA). An estimated 10,000 Afghan refugees have gathered in temporary camps on the islands which is considered neutral territory.

Silver Spring, Maryland: GC President, Jan Paulsen, has called for church members to pray for persecuted Christians in Turkmenistan. The regime is called the most repressive against religion of all of the former Soviet republics. Only Muslim communities and some parishes of the Russian Orthodox Church have been allowed to register. Turkmen police have targeted believers from the Adventist, Baptist and Pentecostal churches.

Hong Kong: Hong Kong Adventist Hospital, in affiliation with New York's Memorial Sloan Kettering Cancer Center, has opened Asia's first comprehensive cancer center. Cancer is now the leading cause of medical deaths in Asia. The new facility has the latest cutting-edge technology in diagnosis and treatment of cancer.

Beijing, China: Chinese president, Jiang Zemin, has foreshadowed tighter control of religion, warning there will be no tolerance of religions operating without state approval. Currently, Protestant Christians are permitted to operate within a state-approved umbrella organization known as the "Three-Self Patriotic Movement." Civil rights groups around the world have registered concern about Zemin's comments.

Banepa, Nepal: Free cleft lip and palate surgeries have been done on fifty needy Nepal patients by thirty-three Japanese medical professionals from the Scheer Memorial Hospital. The initiative was organized in collaboration with ADRA Nepal.

Manila, Philippines: 3ABN has opened a new high-powered radio station which can be heard in all of metro Manila 24 hours a day.

Healthcare Assistance V

This is the 5th in a series on the new healthcare assistance plan which will be implemented on July 1,

2002. Last month I explained the costs of each option and the 'Earned Credit', the amount the retirement plan will pay towards your costs. This column will discuss the enrollment process and the limits to change.

Sometime in March, eligible retirees will receive a mailed packet from us which will include a booklet and enrollment forms. There are two options for getting enrolled.

- C You can mail in your enrollment forms.
- C You can attend an enrollment meeting and hand in your enrollment forms.
- C You can do nothing. We will select a coverage for you and enroll you automatically. We do NOT recommend this option.

During the months of April, May and June it is our intention to hold approximately 21 enrollment meetings around the country. A schedule will be printed in a future issue.

Just as you cannot purchase fire insurance when the brush-fires approach your home, so you can't purchase healthcare insurance when you begin to feel symptoms. The options you select at enrollment will be quite permanent with the following exceptions:

- C Three years from initial enrollment, you will have a one-time opportunity to change your coverage.
- C SHARP has the discretion to allow a retiree to change coverage under very limited circumstances including:
 - C Personal contribution increases which significantly exceed inflation
 - C Loss of HMO or other coverage due to circumstances out of your control
 - C Death of member

Who is eligible for SHARP? If you are eligible for healthcare assistance from the retirement plan, you are eligible and will be enrolled in SHARP. If you were a hospital employee and are receiving a monthly payment instead of healthcare assistance, you are NOT eligible for SHARP.

As promised, we have given training to the Healthcare Line experts. They can provide general policy answers. You can also send e-mails with your questions to retireehealth@adventrm.com and somebody will get back to you. Thanks for your patience as we have been putting this new plan together.

Bulletin Board

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

Spouse Allowance Disclosure

If your retirement benefits are based on 20 or more years of service credit, you were married to your current spouse at least one year before your retirement benefits began, and that spouse is not receiving an employer-provided retirement benefit or did not receive an employer-provided lump sum retirement payout, your benefits may include an additional benefit called a Spouse Allowance. **Please note that your eligibility for a Spouse Allowance would have already been determined when we processed your retirement application.**

Please know that the Spouse Allowance portion of a retirement benefit is a *conditional* benefit and is subject to reduction or discontinuance under certain circumstances. As long as the marital status* of the retired participant remains the same as it was on the benefit effective date and the spouse does not receive employer-provided retirement benefits of his/her own, the retiree remains eligible to continue receiving the Spouse Allowance. (*A divorce or death of a spouse would constitute a change in marital status.)

However, should any of these circumstances change *at any time*, it is your responsibility to provide that information to our office as soon as possible to avoid any benefit overpayments that will need to be returned. Thank you for your cooperation in helping us to administer plan benefits according to policy.

HEALTHCARE

An update is included on page two. If you've missed any of the series of articles regarding the new plan—don't panic! Those eligible for healthcare assistance will receive packets of plan and enrollment information by mail in March.

Payroll Information: Checks mailed/direct deposits released: February 27

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: SLiu@adventistrisk.org

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

Chandler Riley 6270 Tuition Assistance for Children

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



Journaling from Jack

Contributing Editor: H Jack Harris

Stretch Marks

While sitting in the car on a Friday afternoon, waiting for my wife who was in the drugstore, I busied myself with my favorite occupation – people-watching. I saw a Mexican-American mother carefully shepherding her rambunctious four-year-old son while she hip-held her curly haired eight-month-old daughter. Then came the dear old couple walking hand-in-hand. You could almost hear their arthritic joints beating a painful tune as they helped each other along.

The front door opened and a mop-headed, eighteen-year-old sauntered out, walking slowly in front of my car. His backward placed baseball cap sat arrogantly askew on his uncombed, long hair. His three-sizes-too-big trousers hung loosely at half mast on his broom stick frame.

Suddenly, the door opened again and out rushed the security guard. He quickly caught up with the young man who was munching his stolen candy bar in one hand and clutching three CD's across his chest with the other. The guard placed himself immediately in front of the youth and reached for the CD's.

The youth never broke stride, just kept walking and insolently pushed the guard along the sidewalk in front of him. A momentary struggle took place between them and four-letter words flew sneeringly from the youth's lips.

Then, with a disgust-filled expression on his face, the youth flung the CD's in the gutter and broke into a half-hearted lope out into the street. Just before he reached the other curb, he hitched-up his pants, in a desperate effort to rescue them before they fell the rest of the way down. Then he turned and thumbed his nose at the ashen-faced guard who bent and retrieved the stolen CD's and returned to the store.

I saw the whole thing from my car. It was over in a minute. I found myself thinking of the boy's mother. If she had seen what her son had just done, I'm sure she would have shaken her head in saddened resignation and maybe said, "I did all the right things, tried to teach him better ways, but all I have to show for it are big, bad, eighteen-year-old stretch marks."

Many may relate to that mother's situation and feeling. As Christians we "Train up a child in the way he should go: and when he is old, he will not depart from it." (Proverbs 22:6 KJV) That's every

parent's prayer.

When children wander and go astray they cause heartache to not only their parents, but the whole family and friends. Some parents blame themselves for their children's actions. It's important to remember, "Even a child is known by his doings, whether his work *be* pure, and whether it *be* right." God holds each one of us accountable for our own actions.

Our frustrations and concerns can best be helped by lifting prayers for those who have gone astray. God hears our prayers and is there to comfort us.

2002 NAD Retiree's Convocation UPDATE!!!!!!!!!!

└ Held at Walla Walla College—
Walla Walla, Washington

└ August 21-25, 2002

└ Speakers include:
Lowell Cooper
Sharon Cress
Ruthie Jacobsen
Malcolm Maxwell
James Nix
Jere Patzer
Calvin Rock
Mike Ryan
Don Schneider
Major White

└ Registration is scheduled to be included in the March issue of *Reflections*.

└ Mark your calendar — Look forward to seeing you in Washington!

Jack Harris, President

Additions & Deaths— 4th Quarter, 2001

As we reflect on 2001— both of the wonderful blessings and challenges we and our country have been given, we give thanks to God for His guidance and victory already won. Here is a list of the new retirees and those retirees who no longer have to worry about this world's problems. We share a hope that assures us we will one day be reunited. Until then, remember 1 Peter 5:6 & 7.

Canadian Additions

Claveria, Loida
 Cudanin, Elmore
 DeWitt, Joan
 Dorland, John
 Houston, Gordon
 Hsuen, John
 Saylor, Leslie
 Sever, Mirko
 Skoretz, Bernard
 Valentine, James

Canadian Deaths

Dunlap, Wilfred 80
 Goertzen, Hilda 94
 Hoar, Paul 94
 Lofthouse, Vera 96
 Long, Gladys 90
 Millner, Reta 100

US Additions

Amos, David T
 Amos, Naomi S
 Anderson, Dale L
 Baldenegro, Irene G
 Bennett, Peggy Elizabeth
 Bittler, Maria
 Bond, Harold
 Braister, Eva
 Bratton, Jr., Lewis W
 Brinegar, Charles H
 Brower, Karl J
 Burke, Thomas C
 Bushnell, Jr., S. Arthur
 Cabellon, Angelita M
 Carson, Judith
 Christian, Norman E
 Clarke, Patricia M
 Coy, Leonard
 Deguzman, Leslie Bayocat
 Dixit, Gloria E
 Dunkley, Eileen C
 Duvall, Marjorie
 Early, Mary A
 Eitel, Carol Lee
 Figueroa, Olga C
 Flores, Barbara W
 Garner, M. Betty

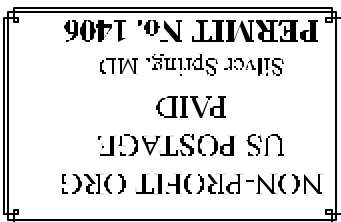
Garrison, Georgetta J
 Guadiz, Elsie
 Guerrero, Josephine C
 Hall, Doris M
 Hoppe, Rosella
 Hummel, Eldon L
 Joachim, Solange
 Jones, Alfred R
 Kidd, Janette W
 Kinkead, Catherine L
 Knox, Frances L
 Koobs, John D
 Kuebler, Charlene Anne
 Leahey, Bernita M
 Lebo, Harold
 Legaso, Caridad R
 Leonor, Luis Ernesto
 LeRoy, Kathyran A
 Maul, Doris M
 McGee, Minerva
 Miao, Joanna S
 Morrill, Carol J
 Mouzon, Hector M
 Nelson, Charlotte M
 Neron, Lucy
 Neumann, Carole A
 Oden, Harold
 Paris, Peggy H
 Peck, Harlan D
 Pena, Adan F
 Peterson, Lois Geraldine
 Phelps, Samuel A
 Porter-Rath, Laurette
 Quiggins, Naomi
 Reyna, Wilfred F
 Rock, Calvin B
 Rockwell, Anita L
 Rodriguez, Ventura
 Rothermel, Vern
 Scheidt, Shirley P
 Sedlak, Caryl J
 Snow, Peggy
 Specht, Sally Lynne
 Steiner, Benjamin E
 Tait, Vallyn E
 Taylor, Francine
 Thomas, Joseph E
 Thomas, Nelson E

Upp, Betty L
 Velasco, Evelyn R
 Wallace, Keith M
 Webner, Barbara N
 White, Diane
 Wilson, Phyllis
 Windham, Eva
 Winter, Peggy A
 Wyllie, Janet M

US Deaths

Aitken, James J 82
 Alden, Ruth C 87
 Amundson, Earl William 78
 Archambeau, Violet L 83
 Ashbaugh, Byron L 89
 Badgley, Irene E 94
 Ball, Stephan M. 87
 Bartlett, Betty J 69
 Bickley, B. R 83
 Bietz, Arthur L 88
 Boyd, Dorothea 94
 Breedlove, Minnie K 65
 Brown, Robert S 95
 Camp, Marjorie M 70
 Cary, Clarence H 81
 Cassady, Beulah M 78
 Chapman, David 71
 Clark, Margaret S 91
 Clemons, Ronoak 89
 Colon, Dulcie 80
 Cook, Charles F 79
 Corl, Isabelle 74
 Cravey, Geneva 88
 Dailey, Donald R 67
 De Paepe, Arthur 81
 DeLeon, Arthur E 85
 Dickerson, Albert L 97
 Driver, William H 85
 Durham, William J 68
 Ebel, Delpha W 88
 Edwardy, Fred W 90
 Ellis, William G 74
 Fickess, Frances Louise 73
 Follett, Della M 77
 Foreman, Miriam L 89
 Gibson, Florence E 79
 Gregory, Frances 80

Hamel, Goldie G	88	Odell, Nellie G	92	Stimpson, Oliver L	80
Haney, Carmie M	74	Parker, Philip A	86	Tanaka, Helene H	65
Harris, Robert W	67	Peck, Ethel H	91	Tardiff, Edna Jane	89
Henrie, M. Jean	77	Pidoux, Marta	65	Tatsuyama, Thomas Takao	75
Hill, Anna E	83	Pomeroy, Esther L	83	Thacker, Herman E	93
Horning, Edythe S	85	Pomeroy, Madalyn G	82	Twing, Delores S	85
Jacobson, Robert L	65	Pound, Frances Amy	87	Ulikowski, Gilberte	72
Kalmansson, Birgir	71	Powell, Harold R	88	Ullrich, Frank O	87
Keller, Robert W	88	Price, Donald L	82	VandeVere, Margarete H	96
Klingstrand, Lisa G	82	Proffitt, Lois	86	Vaughn, Raymond M	89
Kluzit, Victor P	69	Rainey, Martha	81	Vetter, James C	89
Koval, Daniel	78	Randolph, Gladys C	99	Walter, Dorothy E	81
Kungel, Edwin E	82	Remick, Virginia B	75	Wardrop, Stella M	88
Lee, Ok Ryeon	77	Ross, Elmer G	83	Weiss, Sally	93
Lunsford, Evelyn	79	Roth, LaVerne W	87	Whalin, Louise T	83
Marlette, Katye M	98	Rush, T. Irville	93	Woodruff, William Lee	73
Mathews, Kenneth M	83	Sackett, Dorothy	82	Young, Irving W	90
Mellor, Ellen	83	Sargeant, Ellen E	95		
Moore, Lester J	79	Schlist, Edward	77		
Moyer, Roger L	79	Shreve, Eunice A	81		
Nelson, Eileen L	80	Sickler, Doris	76		
Nembhard, Millicent B	77	Silva, June G	65		
Nerness, John M	93	Slate, Myrtle E	92		
Newman, Johannes W	79	Smart, Lawrence E	88		
Nieves, Ida	70	Soper, Carl J	87		
Niewiadomsky, Hans	76	Spurlock, Christine	80		
North, Ellen Ruth	97	Squier, Bernice L	95		
Nouskhajian, Rouzan	85	Stankoven, Delfina	7		



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