

A Blessing

Judy Beers, Adventist Retirement Plans, Assist. Admin.



"There shall be showers of blessing; this is the promise of love; there shall be seasons refreshing, sent from the Savior above." The words to this hymn rang over and over through my mind when this year, my favorite Christmas gift arrived late, on December 31. The gift was much anticipated, and my expectations were exceeded many times over when Erin Leeann arrived.

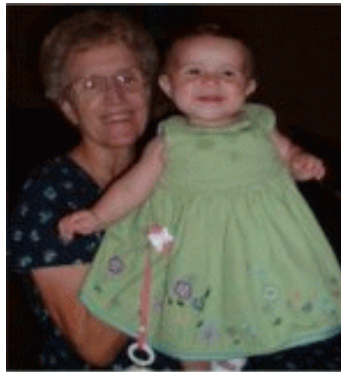
When I realized it was time to go to the hospital, our whole house buzzed with anticipation. My boys, Jared and Christopher, worked together to prepare the car for our trip to the hospital. Jared started the engine and turned on the heater, while Christopher put my bag, a pillow and a blanket into the car. They even propped both front doors open so that I could get to the car quickly. With wide eyes they stood watching as my husband and I backed out of the driveway. For nine months we planned and prepared for this little life, and knowing this baby would be a girl, a tiny pink outfit was packed lovingly in my bag for her to wear on her first trip home.

Arriving at the hospital, I looked around the delivery room, and felt the awesome responsibility that in just a few hours I would be holding my daughter. With the use of modern medicine the next few hours were virtually pain free, and while my

husband napped, I lay in my hospital bed praying for wisdom and thanking

the Lord for the gift I was about to receive. When the moment finally came and my doctor gently placed my daughter in my arms, I felt as if my heart would burst with joy.

Except for the few minutes it took the doctor to examine her, and the time my family and friends held her when they visited, I didn't let go of her for the next two days. As I held her I prayed and cried to the Lord with gratitude. I thought of Hannah's words in 1 Samuel 1:27, "For this child I prayed. . ." I sang to her Sabbath School songs my boys had loved, and talked to her of the many things we would do together as she grew.



Proud grandmother (and retiree!)
Loietta Moog, holding Erin Beers.

The word blessing is sometimes defined as "to wish good for, to feel grateful for, to praise, to glorify, or to guard or protect from evil." Our blessing, in the form of a baby, is God's gift to my family, that in turn we must give back to glorify Him. With this in mind, we dedicated Erin to the Lord, praying that we would be given the wisdom to raise her to love Jesus.

"Showers of blessing, showers of blessing we need; mercy drops round us are falling, but for the showers we plead.." While I realize that not all of our experiences will be joyful as we raise our daughter, I know that they will all be blessings from the Lord. He has given her to our family to love and raise, and so I praise the Lord for the blessing of Erin!

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



To a lowly eighth grader, a pretty, curly-haired, poodle-skirted popular twelfth-grade girl was someone you admired and looked up to. Now that I and Betty Clark are all grown up, I still remember her from those days long ago with awe. A product of Takoma Park, MD, Betty attended all the local Adventist schools, Sligo Elementary, Takoma Academy, and Columbia Union College before launching into adulthood and having her own family. She and husband Alex have three grown children, one 3-year-old granddaughter, and another grandbaby on the way. I'm sure Betty's working diligently preparing some special quilt or blanket for the new baby. Crocheting, quilting, and hand work are just a few of the hobbies that occupy her spare time.



Betty enjoyed being a stay-at-home wife and mother for many years while her family grew, but as the older girls were away at school, she ventured out into the workforce. For eight years she worked parttime at the Potomac Adventist Book Center before coming to the General Conference. She was hired into the Retirement Office in 1986 paying medical claims. Six years later, we contracted with Adventist Risk Management to administer the retiree healthcare plan, so Betty transferred over to ARM at that time where she remained until December 2000. At that point, we whisked her back into the Retirement Office to assist Sharri Davenport in the Accounting area. Here Betty is now expanding her skills as she takes care of the monthly employer contribution billings, posting, and filing. It's nice to have Betty on our Retirement team again, where she continues to be admired and looked up to.

Lyn Wick, Assoc. Administrator

Contributing Reporter: Mort Juberg

— Brasilia, Brazil. Church leaders in South America say membership on the continent will soon pass the 2-million member milestone.

— Silver Spring, Md. More than 1,200 video disk (DVD) players will soon be on their way to Adventist churches in Africa as a part of an evangelism project sponsored by Adventist-laymen's Services and Industries (ASI). ASI is providing funds and donating copies of the DVD "New Beginnings," a program developed by *It Is Written* and Adventist Digital Media.

— Badakhshan, Afghanistan. The Adventist Development and Relief Agency (ADRA) will deliver approximately 80 tons of humanitarian aid products to this isolated province in northern Afghanistan. Blankets, clothing, hygiene kits, kitchen utensils and shoes will be delivered to 10,000 families living in extreme poverty.

— Washington, D.C. A call for greater on-the-job religious accommodation for workers was the basis of one of the discussions of business, labor, legal and church representatives who met for a conference called "Reconciling Obligations: Accommodating Religious Practices on the Job." Each year the Adventist Church receives about 1,000 requests for legal representation from members who have been fired or disciplined because of their faith.

— Loma Linda, Calif. Not drinking enough water could be as harmful to a person's heart as smoking according to a study by Loma Linda University and Medical Center. The data for these findings comes out of the Adventist Health Study, a massive research project begun in 1973 that tracked the health of more than 20,000 California Adventists.

Source: Adventist News Network

Journaling from Jack

Contributing Editor: H Jack Harris

It Happens Every Day

For a while after I retired, I worked part time as a chaplain in a very nice, almost luxurious retirement center. People of many circumstances in life were the "residents." Some were wealthy, some were happy, others were in various stages of moods. All were lonely, a kind of simmering loneliness that eats at the courage and hope that had been theirs in the younger years. Now it was gone and would never return and they all knew it. For most of them, this was their last address and their last phone number. They knew that fact too. But many were fortunate to have family and friends drop in on a regular basis and it was such a joy to see the smiles again.

One resident was a warm and wonderful man who lived alone. We became the best of friends and often visited together. Nearly every time we talked, he spoke of his only daughter who lived twenty miles away. Her visits were described with one word "Annual." She was always "busy."

One day her father became ill and he requested that I call her and urge her to come to see her father. Her response was, "I have a very busy schedule but I will be there as soon as I can. Keep me posted on his health." His health deteriorated and I called her and suggested she come ASAP. She said, "I will be there tomorrow." But, sad to say that for him, and for her, "tomorrow" never came. He passed away that night.

When I called and told her that her father was gone, she screamed into the phone, "I just knew it! I knew it! I have waited too long." When she came I ushered her to his room. As she glanced about his room, she saw a newspaper clipping he had cut out of the Oregonian newspaper's "Dear Abby" column, July 8, 1999. She slowly lifted and read it and sobbed. It went like this:

Love me now, while I can know
The sweet and tender feelings
Which from true affection flow.

Love me now
While I am living.
Do not wait till I am gone
And then have chiseled in marble
Sweet words on ice-cold stone.

If you have tender thoughts of me,
Please tell me now.
If you wait till I am sleeping,
Never to waken,
There will be death between us,
And I won't hear you then.

So if you love me, even a little bit,
Let me know it while I am living
So I can treasure it.



"If you are ever going to love me,

Bulletin Board

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

Reporting the Death of a Retiree or Spouse

We know it isn't a pleasant thought, but in the event of your death, there are certain things that need to be done. On page five of this issue of *Reflections*, we've consolidated information for you to clip and keep with your important papers.

Doing this will ease the pain of your passing for your family – because they know what to do and how to get it done.

Also, once a death has been reported and the information processed, the name of that Retiree or Spouse is included in a list printed quarterly in *Reflections*. If for whatever reason a name is not included in the list, it will be included in the **next** quarterly list. We appreciate your patience.

Payroll Information: Checks mailed/direct deposits released: July 26, 2002

Send comments and suggestions to: Sharon Kuykendall, Editor, *Reflections*, 12501 Old Columbia Pike, Silver Spring, MD 20904-6600 Email: kuyksh@nad.adventist.org

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

Dolores Allen 6249 Gen'l Retirement Office Info

Chris Meier 6192 Reporting a Death, Disability Reviews

Sharon Scheuneman 6287 Tuition Assistance for Children

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

**REPORTING the DEATH
of a
RETIREE or SPOUSE**

The following information has been compiled to assist the surviving relative (spouse, child, etc.) Or friend in the steps to follow when reporting the death of a retiree or a retiree's spouse.

1. In the sad event of a death, it is very important to **contact the Retirement Office immediately**, as future benefits can be affected if there is a surviving spouse. Please contact the Retirement Benefits Assistant who handles the part of the alphabet that begins with the first letter of the deceased's last name to report the death. If they are not available at the time you call, please leave a message and they will get back to you as soon as possible. The telephone numbers and alphabet distribution are as follows:

Joyce Keeler	(301) 680-6288	(A-G)
Carolyn Evans	(301) 680-6289	(H-M)
Karin Dortch	(301) 680-6248	(N-S)
Chandler Riley	(301) 680-6270	(T-Z)

2. Single life and survivor spouse benefits need to be discontinued as soon as possible after the date of death. A relative or close family friend should be chosen to make the phone call to Retirement, unless there is an executor of the estate.
3. The Retirement Plan requires that a **death certificate** be on file in order to process a death benefit. The death certificate may be faxed to (301) 680-6190, or mailed to:

NAD Retirement
ATTN: (Benefit Assistant's name)
12501 Old Columbia Pike
Silver Spring, MD 20904-6600

4. The Retirement office will usually be able to give a death benefit amount (if retiree or spouse is eligible) during the phone call, and often **survivor benefits** can be quoted as well, if applicable. However, *in many cases we will need to research our files and get back to you with this information.*
5. We will need the **name, address and telephone number** of the person who is to receive the death benefit check. **Please note that the death benefit shall be paid to the surviving spouse, or if there is no surviving spouse, to the person who has undertaken the responsibility for the funeral arrangements.**

○ **PLEASE FILE THIS WITH YOUR IMPORTANT PAPERS! >>**

Revised 6/10/02

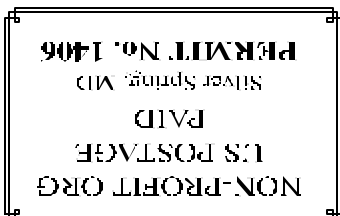
Happy 4th of July from your NAD Retirement Family!

Flag Cake



- 2 pints of strawberries**
- 1 recipe of your favorite white or yellow cake**
- 1 1/3 Cup of blueberries**
- 1 tub of whipped topping**

**Mix up and bake your favorite cake mix or recipe. Let cool. Slice 1 cup of strawberries, set aside. Halve remaining strawberries, set aside. Top cake (in pan) with 1 cup sliced strawberries, then 1 cup blueberries and then all of the whipped topping. Arrange remaining strawberry halves and blueberries on whipped topping to create a flag design. Refrigerate until ready to serve.
Serves 12**



**Retirement Plans Office of SDA
12501 Old Columbia Pike
Silver Spring, MD 20904-6600**

