



A newsletter for beneficiaries of the NAD Retirement Plans of the SDA Church

**Payroll Bulletin Board:** Checks/EFT Released this month: July 27; next month: August 25



## Sun Sense

Heading out for a day in the sun? You've probably listened to all the experts and stocked up on sun-screen. But did you know that your eyes are in just as much danger from the sun as your skin is? And very much like a sunburn, even one experience of overexposure to the sun can irritate your eyes, the symptoms disappearing after a few days, but leaving the potential for longterm consequences. The danger exists year-round, but more people head outside in the warmer spring and summer months. That is why July is UV Safety Month!

Ultraviolet, or UV rays, from the sun are responsible for a variety of optical problems, including cataracts, macular degeneration, vision loss, and blindness. Anything that reflects sun- (Continued on page 2)

## Questions & Answers:

### How do I report the death of a retiree/spouse, and what happens then?

We know it isn't a pleasant thought, but in the event of a death, there are certain things that need to be done. Below, we've consolidated information for you to clip and keep with your important papers. Doing this will ease the pain, for you and/or your family – because everyone will 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.

### 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 (A-D)**  
**(301) 680-6288**

**Diane Jacobson (E-J)**  
**(301) 680-6289**

(Continued on page 2)

## NEWSLETTER INDEX

<b>Out and About</b>	- page 2
<b>Steve Gifford</b>	- page 3
<b>World church news</b>	- page 3
<b>NAD Retirement</b>	- page 3

("Questions & Answers", Cont. from page 1)

**Hellen Gorde (K-O)**  
**(301) 680-6235**

**Karin Dortch (P-S)**  
**(301) 680-6248**

**Chandler Riley (T-Z)**  
**(301) 680-6270**

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.

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.

("Questions & Answers", Cont. from page 1) light back to the eye can be a danger, from water and sand to pavement and snow.

In the battle against sun damage sunglasses are your best friend. You can't judge a pair of sunglasses by their price or color, so look for documentation on sunglasses that show they block 99 – 100 percent of UV rays. Wearing a wide-brimmed hat can be added protection.

Medication you are taking may be a factor in your risk of sun damage. Some drugs make your eyes more sensitive to the effects of

UV radiation. If you have any questions about prescriptions you take, check with your pharmacist or doctor. Previous eye disorders and/or surgeries can also place you at higher risk.

For more information or to ask specific questions about UV safety and eye health contact your eye care provider.



## **News Notes from Mort** **Mort Juberg**

**Sao Tome and Principe** A former ADRA worker has been appointed government Minister of Health for this West African island republic. Dr. Arlindo Carvalho formerly was the ADRA Health and Information and Education and Communication Coordinator there.

**Taganrog, Rostov, Russia** A suspicious fire caused heavy damage to the number one Seventh-day Adventist church in the city. Pastor Michael Oleinik discovered the arson-caused fire on a Friday morning. The blaze could have caused enormous damage but it died out according to the pastor.

**Spanish Town, St. Catherine, Jamaica** Normally an Adventist Book Center is located in a safe but well traveled area. But this wasn't the case in Spanish Town. The facility was opened in the heart of the volatile (Continued on page 3)



## President's Corner

My son Jon asked me to help him sell his 1993 Buick Roadmaster. An ad in the Cleburne, TX newspaper brought a number of potential buyers, and the car quickly sold. The new owner made an unusual request: "Would you mind writing a lower price on the bill of sale, which would reduce the county sales tax?"

Responding negatively to his request, the man sighed and looked disappointed. The next day he came to my home and asked, "Are you on television?" I answered "Yes," and he said, "When we left your home

yesterday my wife said you're the moderator on *The American Religious Town Hall*." His information was correct, and he said he was glad to "meet a television star."

I am not a "television star," but my mind began playing a scenario. Suppose I had given a bill of sale for a lesser amount. The story would have gone everywhere – "Did you know that the moderator of *The American Religious Town Hall* is a crook? He steals money from the government."

A good reputation takes a lifetime to build – and can be destroyed in less than five minutes. There are thousands of Seventh-day Adventist retirees who receive *REFLECTIONS*, and usually a person who has given his/her life to this Church has built an impeccable reputation for honesty. It is important, even in our retiree years, that we continually answer honestly and forthrightly. To each retiree, I'm glad you're that kind of person. After all, that's how Jesus wants us to be.

Steve Gifford

("News Notes", Cont.from page 2) old capital city. Although gunfire and killing in front of the store postponed its opening these could not stop the church from opening the facility later.

**Gode, Ethiopia** ADRA is providing food aid to 13,000 people in Gode in the severely drought-stricken area of Somali. ADRA is working in one of the worst affected areas, Adadle Woreda.

**Silver Spring, Maryland** A target city for the church's "Hope for Big Cities" outreach has been selected but its location will remain a secret for the time being as the city and country are predominantly non-Christian and the location is best unsaid. The church in that region has been designated as a "high priority place" for evangelism.

**Source: Adventist News Network**

## NAD Retirement Plans

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Website <http://www.nadadventist.org/ret>

ARM: 1-800-447-5002  
*Healthcare Claims Queries*

ARM Email address:  
[RetireeHealth@adventistrisk.org](mailto:RetireeHealth@adventistrisk.org)

Submit medical claims:  
ARM

PO Box 4088  
Silver Spring, MD 20914

Medco Health: 1-800-841-5396  
*Verify pharmacy participation with Medco Health*

Steve Gifford  
*President, NAD Retirees Association*  
817-271-1160

2712 Dorothy Drive  
Cleburne, TX 76031  
Email: [LFORD99@aol.com](mailto:LFORD99@aol.com)

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

NAD Retirement Department Fax: 301-680-6190

Barbara Yowell: 301-680-6244  
*Lost checks, direct deposits, 1099R, Tax withholding, Change of Address, Verification of Benefits for loans, Housing, Medicaid*

Dolores Allen: 301-680-6249  
*General Retirement Office Information*

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Diane Jacobson: 301-680-6289  
*Tuition Assistance for Children*

Joyce Macatiag: 301-680-6269  
*Healthcare Eligibility Queries*  
[SHARP@nad.adventist.org](mailto:SHARP@nad.adventist.org)

## Out and About...

The School of Dentistry at Loma Linda was started in 1953, with four faculty members and 41 students. There are now more than 500 studying in the school. There are 95 spots available for freshman dental students, and more than 2000 applicants. There are alumni in all 50 states and 38 countries.

On Sunday, May 25, 2006, the Constituency Meeting was held for Oakwood College. Dr. Calvin Rock, who had been a vice president for the General Conference had retired, but stayed on as a special assistant to the GC president, and continued as chairman of the Board of Oakwood College.

Dr. Rock has retired again, and Don C. Schneider became the chairman, and Ben Browne, and Doris Gothard became vice chairs. Gothard is the first woman to be a vice chair. Dr. Delbert Baker and his vice presidents were all re-elected.

Erma Lee, Associate Director of Education for the NAD, has announced that she will retire October 1, 2006.

In August, Doug Batchelor will be one of the people interviewed by National Geographic for their program called "Secrets of Revelation." One month later, in September, Batchelor and Dwight Nelson will be featured in a 30-minute national prime-time special on the

iNetwork (formerly PAX) called, "The Final Events of Bible Prophecy." This will immediately be followed by the 10-part satellite evangelism series, "Most Amazing Prophecies," presented from Andrews University, September 15-23.

Beginning Monday, June 19, scheduled tours for all walk-in guests and small groups visiting the General Conference building became only once a day at 9:00 a.m. Guests at other times of the day are still free to see the Visitor's Center and the Ellen White Estate. Groups of ten or larger must make arrangements for a pre-arranged tour time at least two weeks in advance by calling John Torres at 301-680-6310.

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