



# REFLECTIONS

A Monthly Source of Information for  
Beneficiaries of the Adventist Retirement Plans

## Saying Goodbye... WITH GREAT SADNESS

by Del Johnson and Dale Galusha

A year ago, we announced the good news that the Retirement Department of the North American Division (NAD) of Seventh-day Adventists and Pacific Press® Publishing Association were partnering to provide *Renewed & Ready*® (Pacific Press's magazine for the over-fifty church member) to their retirees, free of charge. With that partnership, Retirement would be able to provide retirees a quality, denominationally sponsored magazine, and insert the information previously included in Retirement's monthly newsletter. To offset the increased costs, we had two hopes:

1. Advertising revenue for *Renewed & Ready*® would increase, benefiting both Retirement and Pacific Press®.
2. Word of mouth from retirees would result in increased paid subscriptions for the magazine.

Due to the faltering economy, neither happened. So, a few weeks ago we had a heart-to-heart chat about the future of our partnership. Without the increase in revenue we had planned on, Retirement wasn't meeting the budget needed to provide the magazine to retirees. And Pacific Press® was experiencing losses in publishing and distribution.

Therefore, after careful thought and a thorough exploration of potential alternatives, Retirement regretfully decided not to renew their contract with Pacific Press®, effective October 2009. With that decision, Pacific Press chose to cease publication of *Renewed & Ready*® with this September issue.

Some have written, "We get many magazines as it is. We just don't need another paper." But we believe that many of you will indeed miss this quality periodical. This article is an effort to thank those who participated in making *Renewed & Ready*® such a delightful magazine.

**Ginger Church** has been a most remarkable editor. Her ability to juggle multiple months of content, to enforce deadlines, and to deal with last-minute changes and substitutions (with grace and enthusiasm) has been inspiring. The quality and mix of the content has been outstanding.

**Mark Bond's** design work has been elegant and focused. The magazine has always had a quality look on each and every page. **Conna Bond's** "This and That" column has added a fun and thought-provoking essence, along with the many other interesting and informative columns and columnists we don't have space to mention.

**Steve Gifford's** thoughtful devotionals have provided a "gravitas" that supported the efforts of the Retirement office. And many of our retirees contributed interesting, folksy, and creative articles that enlivened the pages. All in all, *Renewed & Ready*® was a quality publication, one that both Pacific Press® and Retirement have been proud of.

### Retirees... It's Back to Our "Homespun" Paper

As of October, your Retirement office is going back to what Steve Gifford calls a "homespun" paper that will be mailed on a monthly basis to plan beneficiaries. It will focus, as before, on retirement, pensions, and healthcare. It will be functional and informative, but after a year of *Renewed & Ready*, to many it will seem small and dull. We thank you for being a part of the *Renewed & Ready*® experience and invite you to become a member of their new online community at [www.RenewedandReady.com](http://www.RenewedandReady.com).

*Del Johnson, Adventist Retirement Plan Administrator*

*Dale Galusha, Pacific Press® President*

## Moving?

Don't miss any issues of Reflections or other important Retirement department information! Send changes of address info to:

Adventist Retirement Plans  
Payroll  
12501 Old Columbia Pike  
Silver Spring, MD 20904

—OR—

e-mail [Barbara.Yowell@nad.adventist.org](mailto:Barbara.Yowell@nad.adventist.org)

## New & At Rest Retirees

### UNITED STATES

*2nd Quarter, 2009*

#### New

Aagaard, Earl  
Abraham, Jocelyn  
Adams, Andrew  
Allen, Theodore  
Arnold, Peggy  
Barker, Geoffrey  
Bauer, Richard  
Bixby, Dean  
Bowen, Connell  
Bradshaw, Lester  
Brown, Paula  
Burse, Ruth  
Calantas, Ruth  
Carey, Terrell  
Carroll, Judith  
Carruthers, Douglas  
Carruthers, Sharon  
Cartwright, Vernon  
Caulder, DeLaura  
Cazares, Jesus  
Chambers, William  
Chaney, Muriel  
Chebeleu, Christopher  
Cimas, Carol  
Clinite, Richard  
Clinite, Sheila  
Cortes, Lyda  
Cross, Nancy  
Dahl, Karen  
Deming, Darlene  
Denham, Sharon  
Dooley, Helen

Drake, Nancy  
Dunbar, Thomas  
Duroc, John  
Early, Carolyn  
Edwards, Harriet  
Ellis, Nina  
Eustace, Margaret  
Evans, Dennis  
Farver, Janis  
Franklin, Patsy  
Gadway, Lois  
Galaway, Ronald  
Garren, Robert  
Garver, Richard  
Genton, Meredith  
George, Arthur  
Geraty, Lawrence  
Gibson, Helen  
Goldenberg, Frank  
Gonzalez, Roberto  
Grant, Kenneth  
Grohar, Albin  
Grosboll, John  
Guthrie, Shirley  
Harp, Judith  
Harris, Shanti  
Haupt, William  
Hewlett, Gordon  
Hoffmeyer, Peggy  
Hsue, Betty  
Johanson, Bruce  
Jones, Melvin  
Jurado, Hector  
Jurado, Hector  
Kaufholtz, Leland  
Kittleson, Douglas  
Kittleson, Immer



## Adventist Retirement Plans

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Administrator

**Lyn Wick**  
Associate Administrator

**Maurine Wahlen**  
Assistant Administrator

**Judy Beers**  
Assistant Administrator

**Adventist Risk Management:** 1-800-447-5002  
Healthcare Claims Queries

**SHARP:** 301-680-5036  
[SHARP@nad.adventist.org](mailto:SHARP@nad.adventist.org)  
Healthcare Eligibility Queries

Submit all claims to:  
**Adventist Risk Management—SHARP**  
PO Box 1928  
Grapevine, TX 76099-1928

**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  
E-mail: [LFORD99@aol.com](mailto:LFORD99@aol.com)

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

**NAD Retirement Department**  
Fax: 301-680-6190  
12501 Old Columbia Pike  
Silver Spring, MD 20904-6600

**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

**Chris Meier:** 301-680-6192  
Reporting a death, disability reviews

Klebba, Linda  
Koester, Carl  
Labrenz, Phyllis  
Lang, Merle  
Langford, Eleanor  
Lehmann, Victoria  
Leon, Luis  
Litten, Lowell  
Llanez, Sevastian  
Loschert, Janice  
Markovic, Savka  
Martin, Linford  
McIntyre, Darlene  
Mierz-Weekes, Joan  
Miller, Marna  
Miller, Ralph  
Mohr, Theodore  
Norton, Sherrie  
Parker, Patricia  
Parmele, Joe  
Parmele, Patricia  
Parson, William  
Patzner, Susan  
Pelley, Gail  
Petersen, Penney  
Priser, Alice  
Pyke, Helen  
Quale, Wesley  
Qualley, Ronald  
Ranlett, John  
Reeves, Beverly  
Regular, Blanche  
Rehling, Ronald  
Reyes, Abbey  
Romero, Maxima  
Rosu, Nicolae  
Schwisow, Norman  
Sheppler, Wanda  
Silva, Lourdes  
Sircar, Glenn  
Skaria, Mathew  
Sleeth, Lynn  
Snyder, Harriet  
Sparks, Michael  
Starr, Patricia  
Sternner, Thyra  
Studley, Clarence  
Sturm, Howard  
Sturm, Joyce  
Suarez, Gustavo  
Swanson, John  
Thomas, Patricia

Trumble, Barbara  
Vega, Denise  
Villasista, Florencio  
Villegas, Nilda  
Vollmer, Donald  
Voth, Richard  
Wahlen, Gregory  
Warner, Carol  
Weir, Carolyn  
West, Jonita  
Wilber, Charles  
Wong, Peter  
Wortham, Emma  
Wright, Judi  
Wycliffe, Japagnanam  
Yakush, S, Andrew  
Young, Winson  
Yukl, Vera  
Zull, Sharon

### At Rest

Aalborg, Viva  
Abbott, Forrest  
Adams, Nancy  
Anderson, Norma  
Bacheller, Rachel  
Baker, Donald  
Baker, Gladys  
Ball, Elizabeth  
Ball, Homer  
Beldin, Patricia  
Bell, Martha  
Bennett, Mae  
Benton, Esther  
Bergherm, William  
Bergold, Ida  
Berry, Lois  
Birch, Howard  
Blosser, Marylou  
Boulden, Elizabeth  
Bower, J Harriet  
Brendel, Albert  
Brown, Ella  
Bustamante, Paulina  
Butler, Joyce  
Cabellon, David  
Canther, Gerald  
Caulfield, Gloria  
Cavaliere, Mary  
Chamberlin, Estella  
Chapman, Ruth  
Chase, Violet

Cherry, Gene  
Clark, Gary  
Coleman, Paul  
Conklin, Margaret  
Cox, Mabel  
Cramer, G Verdelle  
Crawford, Caney  
Dalotto, Jose  
Day, Mary  
Denmark, Elaine  
Dorsey, Jean  
Dover, Josephine  
Dupper, Earl  
Durham, Beverly  
Earle, Walter  
Edenfield, Mary  
Elderts, Eva  
Engen, Clara  
Eo, Sang-Ye  
Ericksen, Jo, Ann  
Ferguson, Novaleen  
Finck, Leo  
Foster, Ethel  
Fullerton, Victor  
Garrett, William  
Gay, Ernest  
Gay, Gladys  
Graves, Iva  
Grotheer, William  
Guzman, Alberto  
Hamilton, Frances  
Hammond, Kathryn  
Hannawi, Mary  
Hill, Tauno  
Hines, Phyllis  
Holverstott, Grace  
Hoover, Dale  
Hottenstein, John  
Howell, Glenn  
Hull, Eugene  
Humbert, Dennis  
Hyde, Orval  
James, Milton  
Johnston, Bruce  
Johnston, Ina  
Jones, Rowena  
Jones, Ruby  
Jordan, Richard  
Kaneshiro, Muriel  
Kelly, Willodean  
Keplinger, Thyra  
Kincaid, Olive

Kostenko, Peter  
Kreye, Arbutis  
Langseth, Gladys  
Lathrop, Robert  
Lavender, Mary  
Leialoha, Lemuel  
Liscombe, George  
Lozano, Graciela  
Magi, Mary  
Martin, Florence  
Mason, Helen  
Maxey, Lyda  
McChesney, Rose  
McClamb, Silas  
McGinnis, Hazel  
McVay, Blanche  
Milburn, Ruby  
Miler, Ellis  
Miller, Florette  
Monnin, Martha  
Morgan, Herbert  
Murray, Mary  
Nelson, Lois  
Odell, Ruby  
Olcott, Ardelle  
Olson, Roger  
Olson, Rose  
Pace, Martha  
Park, Jong  
Pedro, Leonila  
Pfeiffer, Eudene  
Pinney, Merlyn  
Preizler, Irene  
Presley, Hattie  
Purdey, Dorothy  
Richert, Donal  
Rivera, Carmen  
Roberts, Harvey  
Roth, L Alden  
Rowland, Marie  
Rutledge, Sylvester  
Sallee, William  
Schram, Mildred  
Sewake, Lloyd  
Siegfried, Leilani  
Soper, Eunice  
Springs, Elizabeth  
Stevens, Lawrence  
Stimpson, Linwood  
Stone, Lucille  
Tall, Myrtle  
Talley, Thomas

Tanner, Richard  
Thomas, Marian  
Thompson, Virginia  
Tierney, Elizabeth  
Tucker, B Allan  
Van den Bogaard,  
Henriette  
Vargas, Gloria  
Voight, Norbert  
Wagar, Jean  
Walker, Laura  
Wallace, Florence  
Weathers, Dorothy  
Westphal, Dorothy  
Wick, Louise  
Williams, Gudrun  
Williams, Sammie  
Willison, Clark  
Wilson, Kenneth  
Wilson, Weaver  
Wood, John  
Woodruff, Stanley  
Wright, Walter  
Zuill, Henry

### CANADA

*2nd Quarter, 2009*

### New

Clemons, Barbara  
David, Oran  
Ellacott, Helen  
Koester, Carl  
McLeod, Edgar  
Moores, Robert  
Martin  
Ramoutar, Sheila  
Reyes, Abbey  
Rowe, Ligaya  
Smith, Howard  
Straub, Donald  
Strynadka, Katherine  
Stansal, Glenn  
Wasylyshen, Joyce

### At Rest

Fitch, Mervin  
Grabo, Albert  
Kennedy, Gordon  
Lanto, Sheila  
Williams, A Ruby