

Out of the Shadows

Lyn Wick, NAD Retirement Plans Associate Administrator

*“Sometimes a shadow dark and cold
Lays like a mist across the road
But be encouraged by the sight
Where there’s a shadow there’s a light”*

(Excerpt from “Road to Zion”, words and music by Mike Hudson, sung by Petra)

In our struggle to establish a regular exercise program--where it cannot be interrupted by work, family demands, or church life--my husband and I have settled on 5:00 AM power walking for nearly 3 miles each day, 360 days per year, or nearly so.

Most of the year we make our way around the loop of our neighborhood. Copley becomes Grassmere, then Notley, angling off at St. Mary’s and back home on Copley. Since it is not enough to circle once, we go twice, except on Sundays when we have the time to go three times.

At 5:00 AM we are happy to see the streetlights which become our companions in the still hours of a Maryland morning. Once in a while we meet others who are walking their dogs or, like us, working out the frustrations of sedentary careers. In listening to the rhythm of our steps, there is a certain pace and momentum that characterizes our movements, we pretty much pass by all except joggers with the intensity of our walking.

One of our morning companions is the

shadow formed as we pass the lights. My husband, when occasionally ahead of me, has a shadow on which I step. Then it gets shorter and lighter as we come near to the next light, to the point directly under which it disappears momentarily. We struggle to keep our pace together so I have a routine of taking extra steps by short detours up driveways and side streets. However, my shadow has never yet failed to keep in perfect step with me. It is almost like a dance--me and my shadow, walking from street light to street light until it fades with the morning pre-dawn light.

There is so much about this life that happens in the shadows. The struggles, the disappointments, the pain of growing older and slower in the walk of life. When my thoughts turn morose due to the darkness that surrounds my life, I remember my shadow and that it can go no further than the light allows. I love the sunshine, and the light of day brings me great joy, but I have also learned to accept the shadows.

We who love the light of God in the face of Jesus Christ have little to fear from the shadows of this world. As the apostle Peter wrote, *“But you are a chosen people, a royal priesthood, a holy nation, a people belonging to God, that you may declare the praises of him who called you out of darkness into his wonderful light.”* 1 Peter 2:9 NIV

I’ve learned a lot from my morning walking companions. I smile when I remember those early morning hours we’ve spent together walking and reflecting on the life we share.

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



Contributing Reporter: Mort Juberg

Money Scam Uses Counterfeit Church Stationery, Warns Lawyer

Seoul, Korea ~ Some 700 Adventist lay people from six Asian nations met on Jeju Island, Korea, for the region's largest-ever lay evangelism training event. The gathering marked the Northern Asia-Pacific launch of Go One Million. This program is the church's worldwide initiative to prepare one million lay people for personal evangelism by mid-2005.

Belem, Para, Brazil ~ The baptism of a 26-year-old pharmacist from Belem marked symbolically the two millionth person to become a member of the South American Division.

Kinsahasa, Democratic Republic of Congo ~ An ongoing civil war could not keep some 200 Pathfinders from attending the first camporee to be held in the Republic. The theme of the event was "Youth, Your Redeemer is Coming." The event was held at the William Booth College on the outskirts of the capital city of Kinsahasa.

St. Louis, Missouri ~ Some 160 people attended the largest-ever prison ministries convention. Alfred Johnson, adult ministries director for the church in North America, said, "There are about 2,000 folk doing prison work in the United States and Canada right now." He estimates there are hundreds more they don't know about. "We go to prison because Jesus is in prison."

Silver Spring, Md ~ An estimated 150,000 people in Yemen will receive assistance under a "Global Food for Education" program, a one-year project to be implemented by the Adventist Development and Relief Agency (ADRA). The program uses commodities supplied by the Commodity Credit Corporation (CCC) of the U.S. Department of Agriculture. CCC will supply 5,000 metric tons of soybean oil and wheat flour to 30,000 female students attending grades one through nine in the Taiz governorate. The rations will provide support to families whose daughters are attending school.

Silver Spring, Md ~Seventh-day Adventist Church administrators and members should beware of an attempted international financial scam using counterfeit church stationery, says Robert W. Nixon, General Counsel of the church's General Conference.

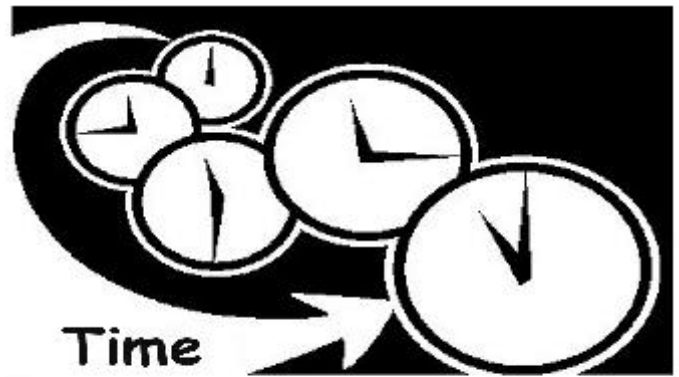
His warning comes after receipt of an offer from a person claiming to be a pastor in a west African country asking for assistance in cashing out several million dollars worth of gold he claims to have helped smuggle from a central African country. The "pastor" asserted his willingness to share the proceeds if he can liquidate the gold and use the cash for his "long-time ambition to establish missions all over the world." The "pastor" communicated on what looked like a letterhead of a local Adventist mission office.

"The recipient--a division office on another continent--was suspicious of both the offer and the letterhead, and referred it to the General Conference for evaluation," Nixon said. Irregularities and communication with the mission showed the solicitation to be a complete fraud. The Seventh-day Adventist Yearbook lists no pastor by the name in the world church. The mission president was identified as "Overseer," which is not the church's terminology. The mission address and phone numbers were not those listed in the Yearbook, nor was the name of the "Overseer." The logo was not current.

"In short," Nixon concluded, "the letterhead was counterfeit and the solicitation a fraud. Church workers and members must be alert to such attempts and should check out suspicious communications." Thomas E. Wetmore, associate general counsel, said U.S. government sources indicate such scams have netted

criminals hundreds of millions of dollars. "If an offer sounds too good to be true, it probably is. Beware." He advised recipients not to reply in any way to such communications but to report them to proper government law-enforcement agencies. Wetmore asked that anyone receiving such solicitations to forward copies to him at the church's General Conference world headquarters in Silver Spring, Maryland, United States.

Source: Adventist News Network



**Time
to turn back your
clocks! October 27**

Between the Lines

Originally hailing from the Northwest, Carolyn Evans comes to us via the Georgia-Cumberland Conference where her husband, Larry, served as President. She attended Milo Academy with one year of college in France before graduating from Walla Walla College. Because of an ever-inquiring mind, Carolyn has also taken some post-graduate work in several different locations.

Being married to a minister has meant a lot of moving over the years resulting in a varied work experience. She has managed the accounting and administrative responsibilities in law firms and medical clinics, been an academy accountant, and has honed her secretarial skills in a hospital setting and two conference offices. Volunteering as a hospital chaplain was one opportunity she truly loved. She has also served as a conference prayer coordinator, pastor for the pastors' wives, and women's ministries advisor.

Carolyn and her husband have two twenty-something sons, a daughter-in-law and three grandsons who all live in Portland, OR. She

enjoys reading, traveling, doing needle work and making window coverings. She likes to keep active with sports—especially swimming laps.



Since April 28 of this year, Carolyn has been learning to process applications for new retirees whose last names begin with the letters H-M. She also processes tuition assistance for retirees' children and approves graduate study service credit. Carolyn has this to say of her latest work experience here in the Retirement Office: "I've really enjoyed many things. The people in the office are great! It has been a lot of fun becoming acquainted with them. Talking with retirees on the phone has been fun, too. It's helpful to have some

connection with those with whose applications I'm dealing. A special bonus has been seeing people who drop by the office, particularly those I know." Consider that your invitation to stop by and say hello to Carolyn—and the rest of our office staff—the next time you're in our area.

~ Lyn Wick

Bulletin Board

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

Medicare Part B Premium Reimbursement

When your retirement application was processed, you were determined to be either eligible or ineligible for coverage under the retirees' Healthcare Assistance Plan. If you qualified, you were notified of that fact and sent a healthcare information packet. If you did not receive confirmation of healthcare assistance and did not receive the information packet, **THIS MESSAGE DOES NOT APPLY TO YOU.**

Retirees/eligible spouses* (*pre-retirement spouse covered by Joint & Survivor provision) who qualify for our healthcare assistance are required to enroll in both the Hospital (Part A) and Medical (Part B) insurance programs of Medicare. Because of the monthly premium cost to you, usually deducted from your Social Security benefits, we provide a prorated reimbursement (50-90% of current premium rate, based on your years of service credit) which is added to your monthly retirement benefits.

This is not something new we are starting to do. This reimbursement has been available to eligible retirees/spouses for many years. Most of you sent in a copy of your Medicare card upon reaching Medicare eligibility (at age 65) and have been receiving this benefit from us for a long time. If so, **THIS MESSAGE DOES NOT APPLY TO YOU, EITHER.**

This message is intended to be a reminder to those few who have overlooked, procrastinated, or otherwise have not requested this benefit. If you have sent us a copy of your—and your eligible spouse's—Medicare card, please **DO NOT SEND IT TO US AGAIN.** However, if you have not sent in your cards, and you are eligible for assistance under the retiree Healthcare Assistance Plan, please send a copy of your—and your eligible spouse's—Medicare card to the Retirement Plans Office (address located above yours on this newsletter).

As with all other healthcare assistance provided to our eligible retirees, reimbursements are payable retroactively for up to one year only from the date requests for benefits are received in our office.

******* IMPORTANT TAX WARNING*******

If you receive IRS tax forms W-9095 or W-8888 in the mail, don't fill them out! They're scams. Crooks are using the fake forms to commit identity theft and steal from bank accounts. Call the IRS at 800-829-1040. ~ AARP

Payroll Information: Checks mailed/direct deposits released: October 25, 2002

Walla Walla Convocation

By Jack Harris

Convocations are all about friendship. We can hear good sermons almost any time. We can thrill with great music quite often, but to see an old friend at our age is what convocations are all about. So, when 800-1000 from across the nation got together at Walla Walla, friendships blossomed and bloomed all over the place. We even had a little "romance" budding here and there but no one has asked me to perform any weddings yet. Our speakers were outstanding, our music was "to die for" as young people would say, so it was a great convocation, and Walla Walla was an excellent host.

That sets the stage for the next one and it will be at:

Andrews University
June 11-15, 2003

Evening speaker, Elder John McVey, Dean of the Theology Department.

Music will be under the direction of Mr. & Mrs. Stephan Zork, of Andrews University.

Other positions to be filled as we move along, we will keep you posted. I am excited already.

*"Everyone hears what you say.
Friends listen to what you say.
Best friends listen to what you don't say."*

*"A friend is someone who knows the song
in your heart and can sing it back to you
when you have forgotten the words."*



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

IN TOUCH.... This month we debut a feature to help you stay in touch with past co-workers. Each month, *as space allows* and on a *first-come, first-printed basis*, you can share your current contact info. To participate, fill out and return the form below.

James S. Bacon, 2548 Pine Cove Rd., Old Fort, NC 28762-5716

Roger & Irene Coon, 39 Orion Court, Berkeley Springs, WV 25411-5564, profcoon@intrepid.net

Zenas Currie, 3417 Sanborn Ln., Deltona, FL 32738

Willis C. Graves, 150 Tulip Trail #315, (Fletcher Park Inn), Hendersonville, NC 18792

William Avery Iles, 112 Durham Place, Longwood, FL 32779, iveryales@earthlink.net

Elaine Longacre, 1002 Love Lane, Apopka, FL

32703, elsjm@cfl.rr.com

Leora Pangburn-DeWitt, 7 Spring Park Ave. #2, Boston, MA 02130, lovelyleora@hotmail.com

Marie Khone Pike, 2818 Vanderbilt Pl. Apt. 205, Nashville, TN 37212

George & RomaBelle (Snyder) Rasmussen, 3517 E Keevy Rd, Spangle, WA 99031, geo-roma@juno.com

Melvin Rosen & Joyce Allred Rosen, 3953 J75 Drive, Paonia, CO 81428

Mary C. Roy, 600 Edgehill Place, Apopka, FL 32703

Marian Davenport Seeley, 10088 Tudor Rd, Berrien Springs, MI 49103

Doris Swanson-Wasenmiller, 285 W. Lee Hwy., New Market, VA 22844 dswanson@shentel.net

Anandarao Undru, 9250 Edwards Way #208, Adelphi, MD 20783

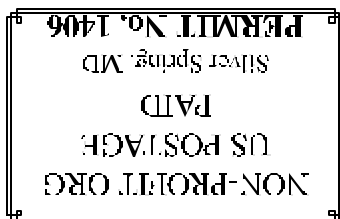
Name: _____

Current location: _____

(Optional) Mailing address: _____

(Optional) Email address: _____

Return to: *Reflections*; NAD Retirement; 12501 Old Columbia Pike; Silver Spring, MD 20904-6600



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

