

# Anticipation

Del Johnson, NAD Retirement Plans Administrator

2002 November Issue

I've determined that I am not a great gift-giver. Not bad, you understand, just not great. I've learned that there are three statements you should never make when you give gifts:

- C It doesn't matter what I give. It's the thought that counts.
- C I know you asked for green, but you have so much green, I thought I'd buy you maroon this time.
- C What do you mean you can't wear my gift? You used to be able to wear that size!

My wife just had a birthday. I thought about the woman with whom I have shared all these years since 1973, and realized that one of her greatest joys is shopping. Since shopping is almost physically painful for me, and such a great joy for her, why not purchase her a gift that would allow her to do the shopping! I think it was invented during the Civil War and it is called a 'Gift Certificate.'

I selected four stores and purchased certificates from each. I thought, "I must put some personal effort into this, else she will think the certificates were merely a cop-out." So I wrote a poem. Then I carefully designed a tri-fold birthday card, with my poem, and appropriate pictures pulled from the internet. Finally I tied a satin ribbon around the card, decorated an envelope, and all was ready.

Except it was not her birthday yet! But I wanted to give her the gift! I was pumped. My efforts had produced something I thought would make her glow! But I had to wait. The evening of her birthday arrived, and I took her out to eat at our favorite restaurant. It is

not our favorite because it has the best food, but because they will give you a free birthday meal. (*Note to self: Find better motive for taking wife out to eat.*)

After we ordered our food and drinks, I pulled the colorful envelope containing the decorated and certificate laden card out of my pocket. Her eyes danced as she saw the names of familiar shopping favorites. She chuckled at my pitiful attempts at poetry. She began to plan her pilgrimage. And as she glowed, so did I. The anticipation of her enjoyment and appreciation of my gift had reached a climax! I joyed in her delight!

God is the greatest Gift-Giver of all time. Ellen White wrote: *Jesus Christ, the Majesty of heaven, has been offered to the world, has been given to man as his Saviour and Redeemer. Well may the inhabitants of heaven and the unfallen worlds look with astonishment upon man's lack of discernment, upon his ingratitude. Many have hated and spurned the gift of God, although Jesus clothed his divinity with humanity, and for our sake became poor, that we through his poverty might be rich. He left the courts of heaven, and came to the world, all seared and marred and polluted with sin; he practiced self-denial and self-sacrifice, descending lower and lower in the path of humiliation, that we might be enriched and exalted. Rich in houses and lands, in worldly honor?--No, but that we might have all heaven's imperishable treasure, an eternal weight of glory. {ST, June 19, 1893 par. 6}*



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



# NEWS NOTES FROM MORT

Contributing Reporter: Mort Juberg

**Silver Spring, MD** ~ According to Humberto Rasi, SDA education director, a report shows enrollment in Adventist educational institutions grew by 11.4 percent last year, with an increase in secondary school enrollment-up by some 56,000 students.

**Bucharest, Romania** ~ Adventists in Romania are implementing the second stage of a five year plan for raising the church's public profile by being "visible, active and useful" in local communities.

**Tartu, Estonia** ~ The first Christian magazine for

teenagers in Estonia named "XT" has been published by the church. Printed bi-monthly, the majority of the articles are written by teenagers in this Baltic country.

**Silver Spring, MD** ~ The church's Global Missions Operations Committee has approved more than half a million dollars to help fund 243 projects to start new congregations in Eastern Africa, the former Soviet Union, Central and South America and Asia.

*Source: Adventist News Network*

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

## U U U U U Retiree Survey U U U U U

Would you be willing to help me out? When I give pre-retirement seminars for employees I would like to have some input from actual retirees. I know that many retirees have access to the internet. If you type the following address in your internet browser, you will call up a survey I have prepared. After filling it out, simply click on the 'Submit' button and I will receive the necessary information. This information is given to me without your name or e-mail address, so your privacy is preserved. Thanks for your willingness to help future retirees. This survey expires December 4, 2002.

[www.nadadventist.org/ret/survey.htm](http://www.nadadventist.org/ret/survey.htm)

November/2002

## Bulletin Board

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

### Retirees eligible for Ministerial credentials

Retired ministers who wish to receive honorary credentials and have their name appear in the Seventh-day Adventist Yearbook should submit their request to the executive secretary of the conference in which they reside and maintain their church membership. Honorary credentials are issued by the Union Conference, not by the Plan.

### **Payroll Information: Checks mailed/direct deposits released: November 27, 2002**

#### **Additions & Deaths 3rd Quarter, 2002**

#### **Additions:**

Anderson, Knut  
Anobile, Elvira S.  
Appudoray, Edwin  
Babcock, George Peter  
Babcock, Fern M  
Baer, Orville J.  
Baguio, Eleanor Olea  
Barnaby, Sybil V.  
Bates, Sandra J.  
Bemis, Ursula  
Blabey, Alva  
Blackwood, James E.  
Blake, John A.  
Broeckel, Herbert H.  
Brown, Shirley M.  
Burgess, Denzil S.  
Cabanatan, Antonia C.  
Camp, Lucas D.  
Campbell, Melvin D.  
Cloud, Nadya D.  
Coble, Joy Willett  
Cole, Selma Jane  
Couch, Reatha A.  
Crane, Donald E.  
Crawford, Alice M.  
Crouch, Linda  
Czeratzki, Reinhard  
Dagostino, Roberta M.  
Davis, Myra S.  
Dawes, Archibald  
de Leon, Linda M.  
De Meo, Giuseppe  
DePalma, Gloria A.

Dingledine, Roger D.  
Duff, Daniel M.  
Dunston, Leslie L.  
Duong, Sau  
Eastland, Deloris  
Edison, Nancy K.  
Evanenko, Geraldeen  
Fan, Veronica L.  
Fanning, Bradley John  
Farwell, Clayton R.  
Ferguson, James F  
Fowler, Allan  
Fritz, Jerrold E.  
Fritz, Patricia J.  
Froemming, Angie  
Gank, Carolyn G  
Garcia, Agustin  
Geddis, Robert Louis  
Gill, Esther N.  
Gracia, Jean M.  
Graham, Norman Lee  
Graves, Ivan H.  
Gray, Roland J  
Hacker, Virginia T.  
Hadley, Irma R.  
Halyrevich, Carolyn  
Hamlin, Barbara Nadine  
Hannahan, G. June  
Hara, Joseph Perez  
Harris, Jr, Charles P.  
Harris, Edith Carolyn  
Hayes, Ruby Lee  
Haynes, Sarah  
Haynes, Lucile M.  
Helbert, JoAnna B.  
Hentschel, Maria I.  
Herndon, Anna Gay  
Hickey, Patricia A.  
Hill, Marilyn J.

Hoag, Marianne  
Underwood  
Hobbs, Verlene Jeanne  
Hochwalt, Carol M.  
Holman, Raymond  
Hopp, N. Joyce Wilson  
Hurt, Patricia S.  
Hwang, Cynthia J.  
Hyde, Barbara A.  
Iglar, David R.  
Ingham, Roy Earl  
James, Geraldine L.  
Jamison, Judith M.  
Janetzko, Silvia  
Johnson, Glenn Evert  
Johnson, Claire F.  
Johnson, Mabel  
Johnson, Ronald  
Johnston, David E.  
Johnston, Robert M.  
Jones, Donald G.  
Katte, Lorraine  
Kapiniak, Marlene  
Keller, Dorothy Claudina  
Kemp, Barbara Binder  
Kessler, Robert Bruce  
Kim, Viola S.  
Kim, Chong Sook  
Kim, Eung-Tae  
Kim, John Pil  
Kimzey, Geraldine A.  
Kisinger, Dorothy R.  
Kleather, Beverly A. S.  
Knapp, Frances C.  
Kober, Carol O.  
Kraubner, Erika  
Krogstad, Donna Joyce  
Kryger, Roy G.  
Lamb, Edward Lee

Lawrence, Bernard  
Lee, Lydia  
Lee, Han Bong  
Lehmann, Gustav  
Lemmel, Marjorie R  
Lian, Gordon K.  
Lopez, Rodolfo  
Luker, Floyd B.  
MacConney, Janice M.  
Madrigal, Rodolfo  
Marinel, Ilie  
Martinez, Elvira  
Mastrapa, Orlando A.  
McBride, Mary M.  
McCarty, Shirley J.  
Melendez, Guillermo A.  
Miles, Sandra K.  
Millard, Burdette Lee  
Mohler, Sally J.  
Mootz, Jane A.  
Morrison, Sr., Robert M.  
Musselwhite, Dorothy J.  
Myaing, Elmer  
Newcomb, Ellen  
Nioso, Elizabeth  
Nygren, Sandra R.  
O'Dell, Clydetta  
Olson, Donald L.  
Orban-Dengel, Ioan  
Pearman, Johnette W.  
Perris, Oscar A.  
Phelps, Samuel A.  
Piercey, Shirley Dawn  
Polee, Patsy R.  
Powell, Norman  
Preston, James J.  
Quisano, Richard R.  
Ramirez, Miguel  
Read, Peter



---

**This month we continue *In Touch*, your chance to catch up with past co-workers:**

**Brown, Douglas & Ardys;** W 11367 Van Buren Rd.; Columbus, WI 53925; [dabtown@wi.net](mailto:dabtown@wi.net)

**Browning, Alice;** 620 4<sup>th</sup> St. NW; Aitkin, MN 56431

---

**Buck, Ben & Janet;** 11918 Second St.; Yucaipa, CA 92399-2838; [benjan4buck@aol.com](mailto:benjan4buck@aol.com)

**Bullis, Robert;** 7765 NW 49<sup>th</sup> St. Rd.; Ocala, FL 34482

**Byrd, Juanita;** 2203 Lackawanna St.; Adelphi, MD 20783

**Candy, Don;** 7 Bawley; Laguna Miguel, CA 92677;

[janet.and.don@cox.net](mailto:janet.and.don@cox.net)

**Carlson, Dick & Millie;** 3108 Nealwood Ave #582; Orlando, FL 32806; [swede16@juno.com](mailto:swede16@juno.com)

**Carson, Lewis & Della;** 6108 E. Penrose St.; Inverness, FL 34452

**Carson, Sam & Ruthele;** 412 Newton Pl.; Longwood, FL 32779

**Carter, N. Lyle & Katy W.;** 4176 Cherry Blossom Dr.;

Cheyenne, WY 82009-9479; [lyle\\_katie@hotmail.com](mailto:lyle_katie@hotmail.com)

**Carter, Sarah E.;** 4200 Herendeen Carter Dr.; Douglasville, GA 30135; [secarter7@cs.com](mailto:secarter7@cs.com)

**Casebolt, Donald E.;** 9 Rd 6070; Farmington, NM 87401;

[dcasebol@cptnet.com](mailto:dcasebol@cptnet.com)

**Cash, Robert, W.;** 8845 Dwight Boyer Rd.; Watervliet, MI 49098

**Chilson-White, Ruth (Morris);** 12 W. Pinon Dr.; Green Valley, AZ 85614

**Churchill, Byron & Normagene;** 35 Cumberland Dr.;

Crossville, TN 38555

**Clark, Marvin;** 10525 Gilman St.; Banning, CA 92220;

[marvjanclark@earthlink.net](mailto:marvjanclark@earthlink.net)

**Clarke, George & Bonnie;** 68 Abbeywood Crescent Courtice;

Ontario, CAN L1E 1N8; [abbeywood68@hotmail.com](mailto:abbeywood68@hotmail.com)

**Coe, Wallace;** P. O. Box 6330 (925 Sylvia Dr.); Deltona, FL

32725; [walhaz@juno.com](mailto:walhaz@juno.com)

**Cuva, John D. Sr.;** Florida Living Retirement Center; 600

Edgehill Place; Apopka, FL 32703

**Currie, Carl & Eva;** 9409 Standifer Gap Rd.; Ooltewah, TN

37363; [hcurrie@netzero.net](mailto:hcurrie@netzero.net)

**Dagoberg, Florence;** 689 McCloud Ave. #A-212; Thousand

Oaks, CA 91360

**Daniels, Anna Kwapinski;** 38344 Ironwood Pl.; Zephyrhills, FL

33542

**Danlag, Edith;** P.O. Box 2104 Big Bear City, CA 92314

**Dart, Charles & Constance (Stewart);** 79 Greenwood Dr.;

Williamstown, WV 26187

**Davenport-Seeley, Marian;** 10088 Tudor Rd.; Berrien Springs

MI 49103

**Davis, Forrest & Myrtle (Thiessen);** 11690 State Hwy. 77;

Chaffee, MO 63740-7176; [frostyd4@hotmail.com](mailto:frostyd4@hotmail.com)

**Davis, Martin & Macie;** 1001 Carole Anne Dr.; Woodbury,

TN 37190; [mdavis@heartoftn.net](mailto:mdavis@heartoftn.net)

**DeCouto, Elva (Arlin);** 200 W. Foster St. #509; Melrose, MA

02176

**DeFluiter, Lee & Joan;** 9875 Tammy Ln.; Parker, CO 80134-

7512; [LNJ596@cs.com](mailto:LNJ596@cs.com)

**DeGroot, Jackie;** 912 N. 5<sup>th</sup> Ave.; San Manuel, AZ 85631;

[jackiedegroot@theriver.com](mailto:jackiedegroot@theriver.com)

**Dick, Mr. & Mrs. Willis;** 100 Carr St.; Bakersfield, CA 93309-

1910; [WDICK1@BAK.RR.COM](mailto:WDICK1@BAK.RR.COM)

**Dixon, Dreadsie, J.;** 4603 Wellington Pl.; Huntsville, AL 35816

**Drieberg, Justin;** 24700 Goldston Ct.; Moreno Valley, CA

92551; [jdrieberg@bigvalley.net](mailto:jdrieberg@bigvalley.net)

**Duncan, Jean (Mrs. Don E.);** 11 SW 10<sup>th</sup> St.; Battle Ground,

WA 98604

**Dyresen, Dyre;** P.O. Box 370; Bridgman, MI 49106;

[dyresen@qtm.net](mailto:dyresen@qtm.net)

**Edwards, Darald & Darlene;** 2970 W. Ten Gallon Trail;

Willcox, AZ 85643; [edwardsdd@juno.com](mailto:edwardsdd@juno.com)

**Eisele, Effie;** 1330 Arbor Oaks, Ln.; Lancaster, WI 53813

**Emerson, Paul & Betty;** 1225 S. Rice Rd. #59; Ojai, CA 95023;

[emersonpb@juno.com](mailto:emersonpb@juno.com)

**England-Lenz, Mercedes;** 3701 Loy Lake Rd.; Sherman, TX

75090-2539

**Everett, Jack & Bunny;** 432 Lowe St.; Wenatchee, WA 98801;

[jnbeverett@aol.com](mailto:jnbeverett@aol.com)

**Ferguson, Jim F.;** 512 McKittrick, Godley, TX 76044;

[jncferg@juno.com](mailto:jncferg@juno.com)

**Ferrier, Helen;** 8935 NE Tillamook St.; Portland, OR 97220;

[heferrier@msn.com](mailto:heferrier@msn.com)

**Fjarli, Ann M. (Bowers Cook);** Napa Valley Adventist

Retirement Estates; 306 Vista Dr.; Yountville, CA 94599

**Fisher, Malcolm S.;** Box 96; Porthill; British Columbia, CAN;

10 83853; [mandmfisher@kostenay.com](mailto:mandmfisher@kostenay.com)

**Floodman, John;** 416 Sierra Dr.; Exeter, CA 93221

**Floyd, Margaret (Meleen) Lee;** 460 Perkinson Ln.; Bedford,

KY 40006

**Freligh, Norman & Madeleine;** Napa Valley Adventist

Retirement Estates; [nfreligh@napnet.net](mailto:nfreligh@napnet.net)

**Fry, Lila;** 910 Cowl St. #4; Milton-Freewater, OR 97862

**Garrett, Gloria;** 487 E. 35<sup>th</sup> St.; Brooklyn, NY 11203

**Gates, Richard & Meraldine;** 760 Gates Ln.; Dongola, IL

62926; [tecnol844@aol.com](mailto:tecnol844@aol.com)

**Genstler, Paul & Pearl;** 417 Valencia Dr.; Exeter, CA 93221;

[PVGenstler@aol.com](mailto:PVGenstler@aol.com)

**Glanz, William;** 508 Glendale Ave.; Rockford, IL 61108

**Green, Tom & Priscilla;** 2 Pinyon Pine Rd.; Littleton, CO

80127

**Greenley, Bill & Alline;** 1024 SE Date St.; College Place, WA

99324; [billallgreenley@bmi.net](mailto:billallgreenley@bmi.net)

**Griffin, Ruby;** 124 NE 110<sup>th</sup> Ave.; Portland, OR 97220-3213;

[johngrif@juno.com](mailto:johngrif@juno.com)

**Gruzensky, John & Mildred;** 32283 A, Hwy 97; Oroville, WA

98844

**Gutman, Morris & Anne;** 939 N. Prospect; Springfield, MO

65802

**Guy, Herman & Jane;** P.O. Box 852; Coffeyville, KS 67337;

[hjguy2000@yahoo.com](mailto:hjguy2000@yahoo.com)

**Haiz, Ted & Phyllis;** 34010 Beach Shore Dr.; Hermiston, OR

97838; [tednphyl@eoni.com](mailto:tednphyl@eoni.com)

**Hafner, Bernice;** P.O. Box 479; Stettber, AB; TOC 2L0

[CANADA:mfca@telus.net](mailto:CANADA:mfca@telus.net)

**Haines, Jane Wheeler Ferrell;** P.O. Box 594; Loma Linda, CA

92354; [janeseniah@msn.com](mailto:janeseniah@msn.com)

**Hanna, Ovvie E.;** 3786 Gnat Hill Rd.; Manchester, TN 37355

**Hannah, Bonnie Jean;** 411 S. Kimmel St.; Berrien Springs, MI

49103

**Hare, Patti;** 3425 S. Atlantic Ave. #2001; Daytona Beach

Shores, FL 32118; [pshare@aol.com](mailto:pshare@aol.com)

**Harlan, Evelyn C.;** 9540 W. Pebble Brook Ln.; Boise, ID 83703

**Harper, Ronald;** 177 Hickory Dr.; Ozark, MO 65721-7516;

[sunrise@axs.net](mailto:sunrise@axs.net)

**Harris, Vernon**; 438 E. Clearview Ave.; Worthington, OH 43085

**Hayward, Ann Moore**; Tennessee; [annvan@bellsouth.net](mailto:annvan@bellsouth.net)

**Heald, Roger & Jean**; 12061 Fairway Pte. Ln.; Ft. Myers, FL 33913; [jerdheald@aol.com](mailto:jerdheald@aol.com)

**Hedger, Clara**; 10047 Forest Dr.; Ooltewah, TN, 37363

**Herbey, John**; RR 23 Box 1319; Lake City, FL 32025; [Johnxyz@isgroup.net](mailto:Johnxyz@isgroup.net)

**Hermann, Jerrold H. & Darlene L.**; 1381 Battery Park St.; Las Vegas, NV 89110

**Hills-Groom, Ruth**; 3036 N. Wilson Ave.; Tucson, AZ 8571; [ruthgroom@att.net](mailto:ruthgroom@att.net)

**Hobson, Carl & Ruby**; 4429 Weathers St. NE; Salem, OR 97301-2091; [rubyhobson@aol.com](mailto:rubyhobson@aol.com)

**Hoffman, John E.**; 14979 Ave. 312; Visalia, CA 93292; [hofbjneu@aol.com](mailto:hofbjneu@aol.com)

**Holiman, Homer**; 3815 Memphis Dr.; Chatanooga, TN 37415

**Hoskinson, Dan**; 515 Valley View Rd.; Loveland, CO 80537; [danbarbh@msn.com](mailto:danbarbh@msn.com)

**Hoyt, Gwen**; P.O. Box 328, Hillsboro, OR 97123; [gramgwen@attbi.com](mailto:gramgwen@attbi.com)

**Iseminger, Allen & June**; 10651 SE 242 Ave.; Gresham, OR 97080; [aji@access4less.net](mailto:aji@access4less.net)

**Issler, John**; 11050 Bryant #149, Yucaipa, CA 92399; [johnev@cybertime.net](mailto:johnev@cybertime.net)

**Jackson, Carleton**; 158 Mallard Dr.; Warsaw, VA 22572-2512

**Jayne, Ruth Dyga**; 1030 Round Hill Circle; Napa, CA 94558; [chessie88@earthlink.net](mailto:chessie88@earthlink.net)

**Jefferson, Theodore R.**; 7798 Elkton Pike Rd.; Ardmore, TN 38449

**Jensen, Joanne & Roland**; P.O. Box 394; Caryville, FL 32427

**Jensen, Russ & Marge**; 874 - 2140 L.; Austin, CA 8140-9653; [margjen874@aol.com](mailto:margjen874@aol.com)

**Jester, Gordon**; P.O. Box 642; Pioneertown, CA 92268

**John, Roland F.**; 4887 Worthington Ave.; Rockledge, FL 32955; [rjohn1@cfl.rr.com](mailto:rjohn1@cfl.rr.com)

**Johnsen, Lars & Ingrid (Rudy)**; P.O. Box 965; Brush Prairie, WA 98606 (Summer); P. O. Box 253; Homeland, CA 92548 (Winter); [larsingridjohnsen@hotmail.com](mailto:larsingridjohnsen@hotmail.com)

**Johnson, Ed & Helen (Wright Petry)**; Marshall, TX; [barjona3@juno.com](mailto:barjona3@juno.com)

**Johnson, Paul W.**; 1025 Valley St.; Santa Clarita, CA 91321

**Johnson-Jackson, Arie Davis**; 3890 SW 171<sup>st</sup> St.; Ocala, FL 34473

**Jones, Ralph & Viola**; 85094 Hawthorne Ln.; Milton-Freewater, OR 97862; [jonesth@wwics.com](mailto:jonesth@wwics.com)

**Judson, Velda C.**; 9489 Bowling Green Rd.; Scottsville, KY 42164

**Jurado, Liz**; 860 Bel Arbres Rd.; Redwood Valley, CA 95470

**Kainer, Gordon**; 2076 Bock St.; Santa Rosa, CA 95403; [gordonandjeanie@mindspring.com](mailto:gordonandjeanie@mindspring.com)

**Kearbey, Clyde**; 97 Grand Ave.; Oroville, CA 95965

**Kelley, Rosayle Guild**; 5415 Redwing Ct. #12; Dayton, OH 45439; [rosaylek@aol.com](mailto:rosaylek@aol.com)

**Kenaston, Henry & Hannelore**; 9840 W. Pinespring Ct.; Crystal River, FL 34428-6810; [hkenaston@xtalwind.net](mailto:hkenaston@xtalwind.net)

**Kiley, Rita S.**; Fletcher Park Inn; 150 Tulip Trail #111; Hendersonville, NC 28792; [rskiley15@aol.com](mailto:rskiley15@aol.com)

**Kindig, Don & Janece**; 2215 Rd. 34; Pasco, WA 99301; [don.kindig@worldnet.att.net](mailto:don.kindig@worldnet.att.net)

**Klein, Al & Doralee**; 140 Erin Ln.; Calhoun, GA 30701; [aldor3@bellsouth.net](mailto:aldor3@bellsouth.net)

**Klinedinst, Richard E.**; 224 Cottage Hill Rd.; York, PA 17404-3037; [yklinedinst@webtv.net](mailto:yklinedinst@webtv.net)

**Kuebler, Harold & Janet**; 193 Red Wing Lane; Deer Lodge, TN 37726; [dadmomk@earthlink.net](mailto:dadmomk@earthlink.net)

**Lane, Flora Gibson**; P.O. Box 336; Lafayette, OR 97127-0336

**Larkin, Irene M.**; 2805 Deerfield Rd.; Ooltewah, TN 37363; [ilarkin@liveh2o.com](mailto:ilarkin@liveh2o.com)

**Larsen, Roy M.**; 8016 Barron St.; Takoma Park, MD 20912-7366; [roymlarsen@juno.com](mailto:roymlarsen@juno.com)

**Lay, Michael & Marilyn**; 641 Mt. Stirling Ave.; Apopka, FL 32712-4744; [PastorMikeLay@aol.com](mailto:PastorMikeLay@aol.com)

**Lee, Leslie & Helen**; 147 N. Lake Dr.; Leesburg, FL 34788; [lesleefl2@cs.com](mailto:lesleefl2@cs.com)

**Lenninger, Yolanda**; 13060 Metcalf Avenue #325; Overland Park, KS 66213; [yoyo792@cs.com](mailto:yoyo792@cs.com)

**Lobsien, Bessie Siemens**; 394 Mammoth Path; Redding, CA 96003-3027

**Long, Al & Myrna**; 5638 Landrum Dr.; Ooltewah, TN 37363-8893; [amlong@cdc.net](mailto:amlong@cdc.net)

**Luna, Peter**; 1000 Cordova #306; Pasadena, CA 91106

**Matias, Monserrate (Miro)**; 208 Afton Square #201; Altamonte Springs, FL 32714

**Mazat, Alberta**; Apt. 209, 150 Tulip Trail.; Hendersonville, NC 28792; [ALSATFPI@juno.com](mailto:ALSATFPI@juno.com)

**Mazat, Ruth & A. R.**; 25585 Van Leuven #251; Loma Linda, CA 92354; [armazat@aol.com](mailto:armazat@aol.com)

**McConnell, John & Mildred**; 8012 Poulson St.; Citrus Heights, CA 95610; [milliersup@juno.com](mailto:milliersup@juno.com)

**McCurdy, Robert N.**; 5131 Lynda Valley Ln.; McDonald, TN 37353; [mmccurdy@aol.com](mailto:mmccurdy@aol.com)

**McGee, Laura (Mrs. John Lee)**; 3601 NE 51<sup>st</sup> St. #1; Vancouver, WA 98661

**McKinney, William & Lillian**; 11956 Lawrence #2190; Verona, MO 65769; [macill1@juno.com](mailto:macill1@juno.com)

**McLaughlin, Liliane Drogemuller**; 3012 E. Choir Chase Dr.; Glendale, CA 91206-9104; [pianomel@aol.com](mailto:pianomel@aol.com)

**McMurry, E. S.**; 604 Santa Fe; Keene, TX 76059

**McPherson, Melvin & Dorothy (Boyd Ringering)**; The Village Retirement Center; 4501 W. Powell Blvd. #109; Gresham, OR 97030-5075

**Meyer, David B. & Ethel L.**; 3800 W. Wilson St. Spc.23; Banning, CA 92220; [boz.muz@juno.com](mailto:boz.muz@juno.com)

**Meyers, Gloria L.**; 10958 Wilkie Ave.; Inglewood, CA 90303; [glorial@peoplepc.com](mailto:glorial@peoplepc.com)

**Michalenko-Peterson, Ivadel**; 2111 Rice Rd.; Chehalis, WA 98532; [ivadel8@msn.com](mailto:ivadel8@msn.com)

**Mills, Merle & Elizabeth**; 11326 Hillcrest St.; Loma Linda, CA 92354

**Minchin-Comm, Dorothy**; 5753 W. Rivera Ave.; Banning, CA 92220; [dotmcomm@aol.com](mailto:dotmcomm@aol.com)

**Miner, Carl & Jewelle**; 4501 W. Powell #91; Gresham, OR 97030

**Minton, Betty**; 5152 Harriett Circle; Riverside, CA 92505; [goodminton@gnww.net](mailto:goodminton@gnww.net)

**Mitchel, Arthur E. & Carmelita**; 5004 Willowtree Ct.; Carmichael, CA 95608;

**Moog, Hubert & Loretta**; 36802 Sundance Dr.; Grand Island, FL 32735; [hmoog@juno.com](mailto:hmoog@juno.com); [lmoog@juno.com](mailto:lmoog@juno.com)

**Mowrer, Hiram**; RR#1, Box 149-B; Belington, WV 26250

**Mulvihill, Don**; P.O. Box 959; Weimar, CA 95736;

[djm433@inreach.com](mailto:djm433@inreach.com)

**Munar, Alfred, R.;** 4849-1 Timberland; Berrien Spring, MI 49103

**Muncey, Mary Frances Gulle H.;** 268 Red Clay Rd.; Laurel, MD 20724-2300

**Munsey, Frank T.;** 22517 Bauman Dr.; Wilder, ID 83676-5825

**Nash, Evelyn Kier;** 6510 Oakcreek Way; Citrus Heights, CA 95621; [nashkier@aol.com](mailto:nashkier@aol.com)

**Neall, Ralph;** 2340 Stockwell St.; Lincoln, NE 68502; [ralphneall@cs.com](mailto:ralphneall@cs.com)

**Nelson, Nadine;** 6908 Kempster Ct.; Fontana, CA 92336; [nadinem2n@aol.com](mailto:nadinem2n@aol.com)

**Nestell, Ruth A.;** 6839 Cottonwood Dr.; Shawnee, KS 66216

**Oft, Juvernia Myers;** 4501 W. Powell Blvd. #21; Gresham, OR 97030; [vernioft@aol.com](mailto:vernioft@aol.com)

**Olmstead, Geraldine Dodge Kuhn;** 7665 Leliter Rd.; Inyokern, CA 93527; [gerry@iwvisp.com](mailto:gerry@iwvisp.com)

**Olson, Boyd E.;** 115 Merriam St. #8209; Walla Walla, WA 99362-2096; [bolson@innw.net](mailto:bolson@innw.net)

**Opp, Art & Theda;** 4879 Filbert Dr.; Loveland, CO 1792

**Paulson, Orville, P.;** 8587 E. Hwy. 66; Kingman, AZ 86401

**Pendleton, Barbara;** 3655 Lomand Ct.; Apopka, FL 32712; [BarbSPendleton@cs.com](mailto:BarbSPendleton@cs.com)

**Perkins, Curtis;** 124 NW Brent Ct.; Roseburg, OR 97470; [cperkins@wmni.net](mailto:cperkins@wmni.net)

**Peterson, Garland & Betty;** 102 Tedworth Ct.; Longwood, FL 32779; [betsypete@aol.com](mailto:betsypete@aol.com)

**Phillips, Austa May Whitlow;** 6264 Haag Rd.; Lansing, MI 48911-5452

**Pires, Howard N.;** 650 West Hill Rd.; St. Johnsbury, VT 05819; [hpires@kingcon.com](mailto:hpires@kingcon.com)

**Pratt, Mrs. E. Lois;** 317 Sycamore Glen Dr. A-314; Miamisburg, OH 45342

**Pritchard, Herb;** 59 Hickory Loop; Ocala, FL 34472; [herbjudypr@aol.com](mailto:herbjudypr@aol.com)

**Pumford, Larry;** 13715 Litchfield Rd.; Montrose, MI 48457

**Radoycich, Steve & Helen;** 1263 Pauma Valley Rd.; Banning, CA 92220

**Rasmussen, George & RomaBelle (Snyder);** 3517 E. Keevy Rd.; Spangle, WA 99031; [geo-roma@juno.com](mailto:geo-roma@juno.com)

**Reading, Arline (Hendrick) Bracebridge;** 233 Tulip Trail; Hendersonville, NC 28792

**Reed, A. Cecil & Millie Dickson;** P.O. Box 455; Waynesboro, TN 38485

**Reed, Robert H.;** Adventist Retirement Center; 600 Edgehill Pl.; Apopka, FL 32703

**Reeder, Marvin & Daphene;** 9849 Homewood Circle; Ooltewah, TN 37363; [mreeder225@aol.com](mailto:mreeder225@aol.com)

**Reis, Elsie J. (Riebow);** P.O. Box 373; Viroqua, WI 54665; [elsierei@mwt.net](mailto:elsierei@mwt.net)

**Reynolds, Bob & Betty;** 2934 Murphy Rd.; Norman, AR 71960; [bobbetrey@norman.lib.ar.us](mailto:bobbetrey@norman.lib.ar.us)

**Rizzo, Jean;** 625 Rose St.; Kewaunee, WI 54216

**Robinson, Allen M. & Marcia;** 40 Morgan Rd.; Richmond, NH 03470

**Robinson, Alta R.;** 2406 Wekiva Ridge Rd.; Apopka, FL 32712

**Robinson, Harry E.;** 12 Robin Way; Candler, NC 28715

**Rogers, Cledith;** 3124 Tegis Creek Rd.; Manchester, KY 40962

**Ross, Rita (McCloskey);** 717 1/2 Scenic View Dr.; College Place, WA 99324

**Roth, Don;** 16910 Sunnyside Dr.; Yucaipa, CA;

[DONAROTH@aol.com](mailto:DONAROTH@aol.com)

**Roth, L. Alden;** Forest Glen Senior Residence; P.O. Box 726, Canyonville, OR; [alandfawn37@hotmail.com](mailto:alandfawn37@hotmail.com)

**Running, Andy;** 1325 Green Meadows Way; Ashland, OR 97520

**Russo, Joan;** [joanrusso@juno.com](mailto:joanrusso@juno.com)

**Sauls, Helen & Lynn;** 585 96<sup>th</sup> Ave N; Naples, FL 34108; [nfn14969@naples.net](mailto:nfn14969@naples.net)

**Schiffbauer, Daniel W.;** 17946 SE 105 Terr.; Summerfield, FL 34491; [danyoufriend@aol.com](mailto:danyoufriend@aol.com)

**Schmidt, John & Catherine;** 11280 Norwood Ave.; Riverside, CA 92505; [johndandkitty1@juno.com](mailto:johndandkitty1@juno.com)

**Scott, Francis R.;** 70 Emmette Walker Rd.; Blairsville, GA 30512-2416; [fscott@gccsda.com](mailto:fscott@gccsda.com)

**Seasly, Marjorie Gurney;** 371 Mary L. Hurst Dr.; Dayton, OH 45459-2855

**Shiroma, Janet S.;** 44-726 Malulani St.; Kaneohe Bay, HI 96744

**Shoemaker-Horger, Laverne;** 2814 Cygnus St.; Las Vegas, NV 89117; [rayandanna@aol.com](mailto:rayandanna@aol.com)

**Shreve, Ruby;** 1099 NW Fork Rd.; Stuart, FL 34994-7604

**Sibley, Glen & Irene;** 2431 Golf Course Dr.; Sarasota, FL 34234; [gisibley@mymailstation.com](mailto:gisibley@mymailstation.com)

**Skeels, Betty (Kennedy);** 112 Gilham Loop; Myrtle Creek, OR 97457; [skeebet@tymewyse.com](mailto:skeebet@tymewyse.com)

**Smith, Jean Venden;** 11129 Western Hills Dr.; Riverside, CA 92505; [ksmith11424@earthlink.net](mailto:ksmith11424@earthlink.net)

**Smith, Kenneth & Elfriede;** 19546 Grandview Circle; Huntington Beach, CA 92648; [smithkg21@aol.com](mailto:smithkg21@aol.com)

**Smith, Shirley M.;** 2738 Nautilus Dr.; Avon Park, FL 33825-8588

**Stacey, Ed & Lorle;** 83 Box S Dr.; Kerrville, TX 78028; [edlorle@juno.com](mailto:edlorle@juno.com)

**Staples, Clara (Delhoye);** P.O. Box 1749, Shelton, WA 98584

**Stephens, Eleanor Everett;** 12285 U.S. Hwy. 421; Burgaw, NC 28425

**Stephenson, John & Estelle;** 166 Nottingham Ln.; Berlin, MD 21811; [stephjohn1@juno.com](mailto:stephjohn1@juno.com)

**Stewart, Alice C.;** 1615 W. Edwards Ave.; Nampa, ID 83686; [acs120719@cs.com](mailto:acs120719@cs.com)

**Stewart, Jud & Millie;** 2401 Eilers Ln.; Lodi, CA 95242

**Stoelting, Shirley J.;** 107 Oak Ridge Dr.; Cleburne, TX 76031-7808; [schubert3k@aol.com](mailto:schubert3k@aol.com)

**Stouffer, June Meason;** [wpstouffer1@msn.com](mailto:wpstouffer1@msn.com)

**Stuivenga, Izella;** 615 SE Bridgeway Ave.; Corvallis, OR 97333; [izella@proaxis.com](mailto:izella@proaxis.com)

**Sue, William A. Sr. & Rubye (Ramsey);** 114 Campus Dr.; Dayton, TN 37321 (Summer); 4680 Soto Rd.; Groveland, FL 34736 (Winter)

**Taufest, Ella Marie;** 604 W. Ironman Ave.; Nowata, OK 74048-4224

**Teegarden, H. Stuart & Eleanor Jean (Lorenz-Stout-Estey-Twing);** 361 Kipps Ln.; El Dorado HI, CA 95762-3912

(Summer); Desert Oasis M.H. Park, 17850 Corkill Rd. #44; Desert Hot Springs, CA 92241 (Winter)

**Teller, Joann Norman;** 2172 Albia Rd.; Ottumua, IA 52501-3703; [steller@willinet.net](mailto:steller@willinet.net)

**Thurber, John & Patsy;** 1733 Orangewood Ln.; Avon Park, FL 33825; [puttpat@strato.net](mailto:puttpat@strato.net)

**Torkelson, Ted;** 422 Richards Court; Monmouth, OR 97361

**Tucker, Alma;** 10961 Desert Lawn Dr. Spc 86; Calimesa, CA

[92320:Almatucker@aol.com](mailto:92320:Almatucker@aol.com)

**Vital, J. Rita (Meyer);** P.O. Box 1837; Collegedale, TN 37315;

[jrvital@juno.com](mailto:jrvital@juno.com)

**Uren, Ted & Fern;** 355 Maranatha Ln.; Myrtle Creek, OR

97457; [ufmcfarm@pioneer-net.com](mailto:ufmcfarm@pioneer-net.com)

**Valentine, Hazel;** 9307 NE 179<sup>th</sup> St.; Battleground, WA 98604

**VanRaden, Eunice McFeters;** 8921 Grandview Dr.; Overland Park, KS 66212

**Vaughan, Anna May;** 6822 Robin Rd.; Harrah, OK;

[onbamv@brightok.net](mailto:onbamv@brightok.net)

**Venden, Lou E.;** 183 Nichols Rd.; Omak, WA 98841

**Wahlen, Vicki (Miller);** 901 SE Larkspur Pl.; College Place, WA 99324

**Wagner, John & Alice;** 65069 80<sup>th</sup> Ave.; Hartford, MI 49057-

9605; [allyoop@cybersol.com](mailto:allyoop@cybersol.com)

**Wagner, Pauline;** 3130 FM 728; Jefferson, TX 75657

**Walter, Elden K.;** P.O. Box 430; Junction City, OR 97448;

[eldenwalter448@cs.com](mailto:eldenwalter448@cs.com)

**Warman, Blair & Abbie;** 216 Indian Point St.; Newport, VT

05855; [awbwvermont@surfglobal.net](mailto:awbwvermont@surfglobal.net)

**Warner, Carole;** 39950 Rd. 108; Dinuba, CA 93618

**Waters, Herb & Anna May Rudke;** 20319 NE 89 Ave.;

Battleground, WA 98604; [h2oshome@earthlink.net](mailto:h2oshome@earthlink.net)

**Watson, Roger & Mary L. (Nally);** 12925 SW Wisbey Place;

Gaston, OR 97119; [rew50@juno.com](mailto:rew50@juno.com)

**Wheeler, Ernest;** 11720 Auburn Ave.; Yucaipa, CA 92399-3916

**White, Grant & Mary (Terranova);** 9 Oak Court; Candler, NC

28715 (Summer); 5320 53<sup>rd</sup> Ave. E, Lot Y-14; Bradenton, FL

34203 (Winter); [grantmary@msn.com](mailto:grantmary@msn.com)

**Whiting, Myron L.;** 907 Cowl St.; Milton-Freewater, OR 97862;

[retiredinor@juno.com](mailto:retiredinor@juno.com)

**Wichman, Marjorie Muir;** 73-663 Desert Green Drive North;

Palm Desert, CA 92260; [donwich@aol.com](mailto:donwich@aol.com)

**Wickwire, Bruce M. & S. Adele;** P.O. Box 747; Collegedale,

TN 37315; [bawickwire@juno.com](mailto:bawickwire@juno.com)

**Wiegardt, Nellie;** 2058 Old Milton Hwy; Walla Walla, WA

99362

**Wilbur, Virginia (Mrs. M. Culver);** P.O. Box 853; Ooltewah,

TN 37363-0853

**Williams, Richard R. & Doris E. (Jauch);** 1020 W. Oak St.;

Sandpoint, ID 83864-1825; [williamsdd@nidlink.com](mailto:williamsdd@nidlink.com)

**Wilson, George N. & Betty;** 756 Michigan Ave.; Fairhope, AL

36532; [gell236@bellsouth.net](mailto:gell236@bellsouth.net)

**Winders, Don;** 511 S. First Ave.; Arcadia, CA 91006;

[dwinders@adelphia.net](mailto:dwinders@adelphia.net)

**Wing, Ray;** 18806 Challenge Cut Off Rd.; Forbestown, CA

95941

**Winland, Pauline;** 221 Middle Fork Ln.; Berkeley Springs, WV

25411-3969; [pwinland@intrepid.net](mailto:pwinland@intrepid.net)

**Wolf, Marjorie Taylor;** 2541 Las Brisas Way; Hemet, CA

92545

**Woodruff, George & Margie;** 1978 Doyle Rd.; Deltona, FL

32738; [gw@mpinet.net](mailto:gw@mpinet.net)

**Woodruff, Marion & Edith (Lawson);** 424 Lewis St.; Falls City,

OR 97344; [ewoody5@juno.com](mailto:ewoody5@juno.com)

**Worth, Hope M. (Wisdom);** P.O. Box 844; Bigelow Gardens;

South Lancaster, MA 01561

**Wright, Burton & Myrna;** 2610 N. Labelle Rd.; Avon Park, FL

33825; [mwright@southernunion.com](mailto:mwright@southernunion.com)

**Wright, Walter;** 30160 Carmel Rd.; Sun City, CA 92586

**Wyatt, C. Ray;** 5438 Zinnia St.; Leesburg, FL 34748;

[pastorwyatt@aol.com](mailto:pastorwyatt@aol.com)

**Yeoh, Hun E.;** 8527 W. Alice Ave.; Peoria, AZ 85345;

[yeohrahal@aol.com](mailto:yeohrahal@aol.com)

**Yost, F. Donald & Lois;** 261 Indian Creek Rd.; Martinez, GA 30907

**Young, Florence;** 505 Ellis Blvd. #E12; Jefferson City, MO 65101

2002  
November

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

NON-PROFIT ORG  
US POSTAGE  
PAID  
Silver Spring, MD  
PERMIT No. 1406

