

Identity Theft

Lyn Wick, NAD Retirement Plans Associate Administrator

“It’s nasty, it’s on the rise, and it could happen to you”, stated *CNN/Money* staff writer Annelena Lobb in a recent article. Identity theft was the fastest growing crime in the U.S. in 2001 with an estimated 1.1 million people falling victim. Armed with your name, Social Security number and birth date, there is endless mischief and irreparable harm that can be done unto you by creative thieves. Posing as your irresponsible clone, an identity thief can go on shopping sprees with fraudulently obtained credit cards, withdraw money from the bank, apply for goods, services, and loans using your good credit history. Those having fallen victim face the lengthy and formidable task of cleaning up destroyed credit.

Initially, thieves resorted to ‘dumpster diving’ by rifling through your trash for discarded credit offers, bank statements and receipts. Bolder criminals with weaker stomachs are more likely to simply intercept your mail before it gets to you or after you’ve placed it in your box for pickup. Those thieves clever enough to pretend to be a prospective landlord, employer, or lender, can call a credit bureau and obtain your credit information; or call you and trick you into giving them your name, Social Security number, or credit information directly. The internet can also be fertile territory for obtaining your personal information.

Years ago while closing on my first house—long before I had ever heard of identity theft—the proceedings were delayed when it was revealed by the closing agents that I—or someone with my same name—had defaulted on a substantial loan. I knew it

was not me they were talking about, and it took me some minutes to satisfy the agents of that fact. But, oh, I remember well that moment of terror when I feared some unknown person—with my identity—could be costing me the joy of owning my home.

If you have not experienced this nightmare personally, surely by now you have all heard or read about such stories along with the preventive measures recommended to avoid such a horror happening to you. A few short years ago, I remember visiting my parents and thinking how paranoid they were to be shredding all their mail containing personal information. Were you to visit my own home today, you’d find two well-used shredding machines. An ‘ounce of prevention’, as they say.



We are forced to adapt our habits and way of life to prudent, cautious behaviors. Are the constant warnings of danger causing us to shrink back and

instinctively hide who we really are? As Christians, we long to express ourselves in an open, friendly environment where common courtesy and innocent conversation with perfect strangers does not jeopardize our safety.

The forces of evil are closing in to compel us to abandon the mission our Lord and Savior has given to us. In this climate, do we also fear exposing our identity as children of God? Let us not follow the example Peter left in John 18 where he repeatedly denied he was a disciple of Jesus. Matthew 5:16 instructs us to show ourselves before men, that through us God’s glory will be revealed. This is our mission and that’s, indeed, an identity I would fear losing—but I would be happy to share it!

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

September 2003

Bulletin Board

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

September 11, 2001 - September 11, 2003

The Rock

1. In seasons of grief to my God I'll repair, When my heart is o'erwhelmed in sorrow and care; From the ends of the earth unto thee will I cry, "Lead me to the Rock that is higher than I" 2. When Satan, my foe, comes in like a flood, To drive my poor soul from the fountain of good, I'll pray to the Savior who kindly did cry, "Lead me to the Rock that is higher than I" 3. And when I have ended my pilgrimage here, In Jesus' pure righteousness let me appear: From the swellings of Jordan to thee will I cry: "Lead me to the Rock that is higher than I" 4. And when the last trumpet shall sound through the skies, And the dead from the dust of the earth shall arise, With millions I'll join, far above yonder sky, To praise the Great Rock that is higher than I. [Public Domain]



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

ARM 1-800-447-5002 Healthcare Assistance Queries
ARM Email address: RetireeHealth@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
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General Conference of SDA 301-680-6000

Payroll 1-888-838-8955 Bulletin Board of **Payroll** Information
Fax 301-680-6190 Retirement Fax Number
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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

Spouse Allowance Disclosure

If your retirement benefits are based on 20 years of service credit, you were married to your current spouse at least one year before your retirement benefits began, and that spouse is not receiving an employer-provided retirement benefit or did not receive an employer-provided lump sum retirement payout, your benefits may include an additional benefit called a Spouse Allowance. Your eligibility for this benefit would have been determined during the initial application process—before your benefits started—and would not be added at a later time.

Please know that the Spouse Allowance **conditional** benefit and is subject to certain circumstances. As long as the marital status of the retired participant remains the same as it was on the benefit effective date and the spouse does not receive employer-provided retirement benefits of his/her own, the retiree remains eligible to continue receiving the Spouse Allowance. (*A divorce or death of a spouse would constitute a change in marital status.)



or more years of service credit, you were married to your current spouse at least one year before your retirement benefits began, employer-provided retirement benefit or did not receive an employer-provided lump sum retirement payout, your benefits may include an additional benefit called a Spouse Allowance. Your eligibility for this benefit would have been determined during the initial application process—before your benefits started—and would not be added at a later time.

portion of a retirement benefit is a reduction or discontinuance under certain status* of the retired participant remains the same and the spouse does not receive employer-provided retirement benefits of his/her own, the retiree remains eligible to continue receiving the Spouse Allowance. (*A divorce or death of a spouse would constitute a change in marital status.)

However, should any of these circumstances change **at any time**, it is your responsibility to provide that information to our office as soon as possible to avoid any benefit overpayments that will need to be returned. Thank you for your cooperation in helping us to administer plan benefits according to policy.

NEWS NOTES

FROM MORT

Contributing Reporter: Mort Juberg



Silver Spring, Md ~ The growing popularity of students taking classes online has led educators to study how to best take advantage of the trend. More than 56 percent of the two- and four-year degree institutions now offer distance courses online.

Nairobi, Kenya ~ One week each month, every night from 7:00 p.m. to 8:00 p.m., Makongeni Church members gather at a busy intersection, march in a circle, and sing songs warning the listeners about AIDS. The Kenyan government has invited them to sing at official state functions.

Sao Paulo, Brazil ~ Over 1,000 communicators from the South American Division attended the

first communication congress, held near Sao Paulo. The attendees came from various branches involved in the church's mission.

Lima, Peru ~ A commitment to construct 100 churches and 14 schools in Peru is the latest "initiative of faith" announced by Maranatha Volunteers International. The effort is part of Maranatha's recently announced "1,000 churches in 1,000 days" initiative to be launched in 2004.

Montemorelos, N.L., Mexico ~ Young members are making an impact in Northern Mexico. Recently young Adventists covered the city streets of Mexicali, Baja California, and Mazatlan, Sinaloa. They restored public gardens, painted public buildings, prepared food for zoo animals, planted trees and cleaned beaches.

Source: Adventist News Network

Between the Lines

~ Lyn

Wick

The name should look familiar even if the face doesn't. If you pay much attention at all to this monthly newsletter — **Reflections** — you may recall seeing Sharon Kuykendall listed as the editor. Sharon joined the Retirement Office team about 1 ½ years ago. She is primarily responsible for written content, layout and design, as well as editing the monthly newsletter. She handles all communications projects, requests for various print media, and coordinates the details and planning of



various workshops and meetings presented by the Retirement Plans Office.

Sharon is originally from California—her state of birth—but she also spent some time in Hawaii before migrating to Maryland. She graduated from Columbia Union College with a degree in History and Communications. Her communications skills were put to good use at the college's radio station WGTS-FM where she worked for 19 years. During that time she did a bit of everything... from board operator, announcer, producer, host... before ending up as Music and Program Director—developing a working knowledge of both Classical and Christian music. She then spent one year working in Nashville, TN before returning to Maryland and ending up on the Retirement Office staff. She is enjoying more normal working hours here compared to the 'around the clock' schedule she was accustomed to in the radio world. Sharon remains close to her parents, younger brother and sister who all still live in the Washington, DC area.

Of everyone in our office, Sharon probably gets the prize for most hobbies, such as cooking, reading, computers, sewing, photography, painting and travel. England is her destination of choice, visiting there several times last year, with a stop in Venice, Italy—one of her lifelong dreams. Sharon still manages a vegetarian cooking website hosted by her old radio station. She says it needs to be updated, but in case you're interested, it's located at www.wgts.org/cookbook.

[Two of Sharon's favorite recipes from her cooking site]

Black Bean Burritos

- 10 whole wheat tortillas
- 2 tomatoes, chopped
- 1 16 oz. can black beans, drained
- 1 small can sliced black olives
- 2 onions, chopped

Journaling from Jack

Contributing Editor: H Jack Harris

THE PARENTAL CIRCLE ROUTE

"Is there a magic cutoff period when our offspring become accountable for their own actions? Is there a wonderful moment when parents can become detached spectators in the lives of their children and just say to

- 1 pint sour cream
- 1 green pepper, chopped
- 1 lb. cheddar cheese, grated
- 1 can diced green chiles
- guacamole
- 2 - 2 1/2 C. picante sauce
- chili powder and garlic to taste

Saute onions and green pepper in small amount of cooking oil until soft. Stir in chiles, tomatoes and spices. Remove and add black beans. Spread tablespoon of sour cream down middle of one tortilla. Spoon 1/4 - 1/3 C. of bean mixture on top of sour cream.. Sprinkle with tablespoon of grated cheese, roll up tortilla. Repeat with remaining ingredients. Spread 1/2 C. of salsa in bottom of 9" x 13" baking dish. Place burritos in dish seam side down. Pour remaining salsa over top. Sprinkle with remaining cheese and olives. Bake at 350 degrees for 30 minutes.

Upside-Down Lemon Pie

- | | |
|------------------------|------------------------|
| 1 1/2 C. + 2 T. sugar | 1 T. grated lemon rind |
| 1/4 t. cream of tartar | 3 T. lemon juice |
| 4 eggs, separated | 2 C. whipping cream |

Sift together one cup of the sugar and the cream of tartar. Beat egg whites until stiff. Slowly fold in sugar mixture, beat until well blended. Butter the sides and bottom of a 9" pie pan. Scrape the egg mixture into the pan, building up around edges. Bake at 275 degrees for one hour. Cool on a rack. Beat egg yolks until light and lemon colored. Add 1/2 C. of the sugar. Add lemon rind and juice and beat to blend. Cook in double boiler until thickened, stirring constantly. Remove from heat and cool. Whip half of the cream until stiff and fold into the lemon filling. Pour into the meringue shell, and chill until the filling is set. Whip the remaining cream and sugar, and spoon on top of the pie. Chill, uncovered for 24 hours.

themselves, "It's their life" and feel nothing?

When I was in my twenties, I stood in a hospital corridor waiting for the doctor to put stitches in my son's head. I asked, "When do you stop worrying?" The nurse said, "When they get beyond the accident stage." My mother just smiled faintly and said nothing.

When I was in my thirties, I sat on a little chair in a classroom and heard how one of my children talked

incessantly, disrupted the class, and was headed for a career making license plates. As if to read my mind, a teacher said, "Don't worry, they all go through this stage and then you can sit back and enjoy them." My mother just sat and smiled and said nothing.

When I was in my forties, I spent a lifetime waiting for the phone to ring, the car to come home, the front door to open. A friend said, "They are trying to find themselves. In a few years they will be adults and you can stop worrying." My mother just smiled and said nothing.

By the time I was fifty, I was sick and tired of being so vulnerable. I was worrying about my children, but now there was a new wrinkle-there was nothing I could do about it. My mother just smiled faintly and said nothing.

I continued to anguish over their failures, be tormented by their frustrations and absorbed in their disappointments. My friends said that when my kids get married I could

stop worrying and start leading my own life. I wanted to believe that, but I was haunted by my mother's wan smile and her occasional, " You look pale. Are you all right? Call me the minute you get home. Are you depressed or something?"

Can it be that parents are sentenced to a life time of worry? Is concern for one another handed down like a torch to blaze the trail of future human failures and the fears of the unknown? Is concern for our children an endless curse or is it a parents virtue?

One of my children became irritable recently, and said to me, "Where were you? I've been calling for three days and no one answered. I was worried about you." I smiled wanly. The torch had been passed and it felt so good."

The famous "Author Unknown"



GLAUCOMA - Who needs to be aware?...

÷ **Blacks over 40.** Studies show that glaucoma is three to four times more likely to occur in Blacks than in Whites and six times more likely to cause blindness in Blacks than in Whites.

÷ **Everyone over 60.** Glaucoma is a leading cause of blindness among all adults 60 and older.

÷ **People with a family history of glaucoma.** People with family members who have glaucoma are at increased risk of developing the disease themselves.

The American Academy of Ophthalmology(AAO), Celebrate Sight (1-800-391-EYES)

National Eye Care Project (1-800-222-EYES)

The American Optometric Association, VISION USA,1-800-766-4466

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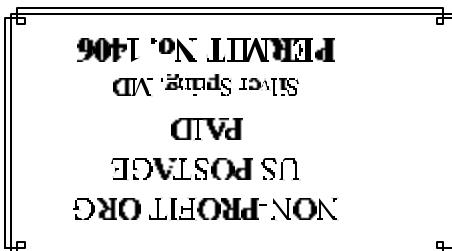
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