

Reflections

A newsletter for beneficiaries of the NAD Retirement Plans of the SDA church.

IMAGINE

Jack Harris

January 2007 Issue

.... If Adam and Eve had not eaten of the forbidden fruit

.... If Germany and Japan had been the victors in World War II

.... If China were to declare war on the USA

.... If President Kennedy had canceled his trip to Dallas

.... If we now could travel to the moon as was projected when man first went to the moon

.... If the Sabbath had not ever been changed from Saturday to Sunday

.... If there were actual pictures of Jesus Christ available to us

.... If you had not given your heart, talents, and life to some aspect of the Lord's work

When I graduated from Union College in 1950, I was a member of the college's largest graduating class. Largely made up of World War II veterans home from the wars, with beribboned degrees in their hands and hope in their hearts, they faced the world and were ready to go.

A newcomer to the machinations of the Seventh-day Adventist church, I wanted so badly to be a minister but I didn't know even one conference president. How do I go about getting a call? Where do I start? With whom do I start? I didn't have a chance. But that's when you leave the Lord out of the equation.

About a month before graduation, I noticed a distinguished man standing at the classroom door. He seemed to be looking for someone special, so I asked him if I could be of help. He

said he was looking for one of the graduating seniors, but knew him only by name. So I volunteered to wait and introduce them. While waiting, he asked my name and said, "I want to see you at your home tonight."

The rest is history. He did interview the other fellow. He did come to our home that night. He did eat a quick sandwich and a bowl of soup with us. He did leave our apartment after a brief prayer.

You see, he was a conference president. I had never heard of him. Imagine our surprise about two weeks later to be invited to be a ministerial intern in the Oklahoma Conference.

Imagine:

.... If I had not "accidentally" met him in the hall that day.

.... If I had not received a "call" from some conference, what would I have done? My heart was in the ministry, even though I had no call.

Imagine:

.... If the Bible didn't say, "He knoweth the way that I should take." Job 23:10. Or if it didn't say, "No good thing will He withhold from them that walk uprightly." Psalms 84:11, Or "The righteous and ... their works, are in the hands of God." Ecclesiastes. 9:1

Each of you has a similar story to tell. The Lord directed in your lives too.

Imagine:

What would have happened in your life? What would you have done if you had not made that commitment and left your life, your future in the hands of Him who cares for you? I know you say with me that if you had to do it all over again, you would do it in a minute. I can't imagine anything else. Can you?

January 2004

National Eyecare Month

National Glaucoma Awareness Month

The American Academy of Ophthalmology, the Eye M.D. Association, urges those who may be at risk for developing glaucoma to get a complete eye examination from an Eye M.D. during January as part of Glaucoma Awareness Month. Glaucoma, a condition associated with elevated pressure inside the eye, can damage the optic nerve and cause vision loss.

According to the National Eye Institute, approximately 2.5 million Americans have glaucoma. Unfortunately, half of them are unaware they have the potentially blinding disease because they have no symptoms. As the disease progresses, any of the following symptoms may appear:

- Loss of peripheral vision
- Difficulty focusing on objects
- Presence of haloes around lights
- Blurred vision

Although anyone can develop glaucoma, there are some groups at higher risk. The Academy recommends eye examinations at least every one to two years for:

- African Americans over age 40
- Anyone over age 65
- Individuals who have experienced a serious eye injury
- People with a family history of glaucoma
- People with diabetes

A recent study shows that early detection and treatment reduces the progression of glaucoma by 50 percent. In recognition of Glaucoma Awareness Month, EyeCare America, the public service foundation of the American Academy of Ophthalmology, encourages people to take advantage of its national Glaucoma EyeCare Program. This program offers glaucoma eye exams for those at increased risk of glaucoma. To see if you, a loved one, or a friend is eligible to receive a referral for an eye exam and care, call 1-800-391-EYES.

Information and resources from the American Academy of Ophthalmology:
<http://www.aaopt.org/>

Access free information on eye health and safety:
http://www.medem.com/MedLB/sub_detaillb.cfm?parent_id=30&act=disp.cfm

Locate an ophthalmologist in your area:
http://www.aaopt.org/eyemd_disclaimer.cfm

Information and resources from the National Eye Institute, U.S. National Institutes of Health:
<http://www.nei.nih.gov/>

Information and resources from the Glaucoma Foundation:
<http://www.glaucomafoundation.org/>

Information and resources from the National Association for Visually Handicapped:
<http://www.navh.org/>



January 2004



BulletinBoard

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

Checks/EFT Release Schedule for 2004:

January - 1/27
February - 2/27
March - 3/26
April - 4/27
May - 5/27
June - 6/25
July - 7/27
August - 8/27
September - 9/27
October - 10/27
November - 11/26
December - 12/27

2004 Medicare Part B Premium

The premium that Medicare charges you for Part B will increase from \$58.70 per month to \$66.60 per month effective January 1, 2004. This means if you are eligible for partial reimbursement of this premium from us, you will see a small increase in this benefit on the January 27 benefit.

2004 Pension Increase

The North American Division just voted an increase in the pension factors effective January 1, 2004. Benefits for the general church plan will be increased by approximately 2.1%, and for the hospital plan approximately 2.5%. For a rough estimate of your new rate, multiply your current benefits by 1.021 for church service and 1.025 for hospital service. The reason for the difference is that the hospital plan policy calls for a 2.5% increase each year, and the church plan generally uses the Consumer Price Index.



NEWS NOTES FROM MORT

Contributing Editor, Mort Juberg

Silver Spring, MD - After a 40-year hiatus the book "Seventh-day Adventists Answer Questions on Doctrine" is back in print. The Andrews University Press recently released the 597-page annotated edition of the book. George R. Knight, professor of church history at the Adventist Seminary, is editor of the annotated volume.

Santa Monica, CA - Desmond Doss, the only Adventist to receive the Congressional Medal of Honor, is the subject of a motion picture to be released in 2004. Terry Benedict, a Hollywood veteran is producing the film.

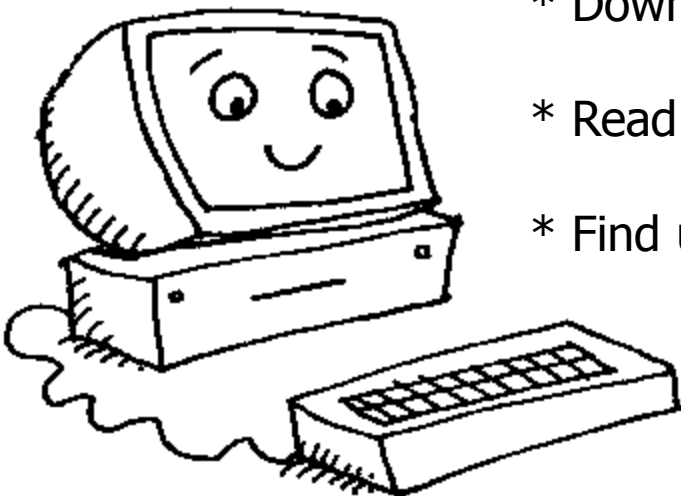
Jelgava, Latvia - Holding volleyball matches in a prison isn't what Latvian Adventists were planning on using as a Christian witness. But Pastor Dzintars Geide organized a group of young people who began volleyball matches with the prisoners. The prison administration sees them as very effective and hopes to continue.

Moscow, Russia - An early-morning fire recently took the life of an Adventist Peruvian student at People's Friendship University in Moscow. Twenty-six year old Giancarlo Paitamala Saenz died of head injuries sustained when he jumped from the third floor of the burning dormitory. At least 36 students were killed and 200 injured in the blaze. Another Adventist student from Brazil survived a leap from the fifth floor.

Mosul, Iraq - A new Adventist Church has been opened in Mosul, 250 miles north of Baghdad. More than 100 members and visitors from neighboring towns took place in the dedication. The opening of the new church was regarded as a bold move considering the continued lawlessness in the area.

www.nadadventist.org/ret/

Visit the updated NAD Retirement Department website...



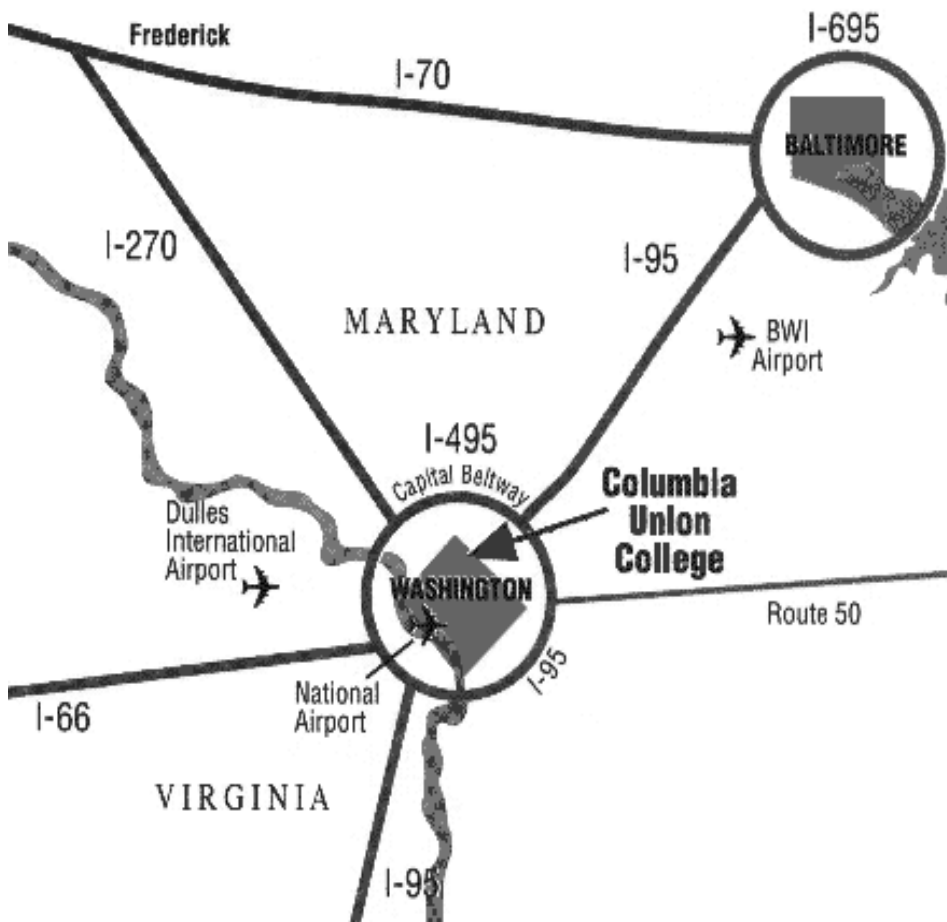
- * Download important forms
- * Read current/past issues of *Reflections*
- * Find useful information & resources

More updates coming in the near future!

CONVOCATION 2004

Jack Harris

An invitation from Columbia Union College has been accepted to hold the 2004 National Retirees' Convocation on their campus. The dates are July 28 - August 1. The location is ideally located at the world's best known city and within fifteen miles of the Adventist World headquarters. History is every where and in every direction with endless historic sites within easy driving distance.



Already Charles Bradford has consented to be our Sabbath speaker. Other speakers include Lowell C. Cooper, G. Edward Reid, Jerald Whitehouse, William Johnson, James Nix,

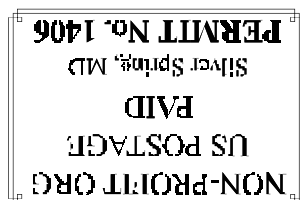
and a very special guest, Desmond Doss of World War II fame. We are excited and it will be even more exciting when we see your name on the registration form coming later.



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
Jack Harris 503-255-8565 President, NAD Retirees Association— 15530 NE Knott #48,
Portland, OR 97230 Email: Hjackharris@cs.com

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
Camille Walton 6247 Verification of Benefits (For rental or loan officer requirements)



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NAD Retirement Plans
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