

# Balance in Retirement

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Former NAD Retirement Plans Administrator

2004 AUGUST Issue

# Reflections

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

In Retirement, more than at any other time, life is what we make it. I have always reassured guilt ridden retirees who can no longer do for the church, or others, what they once could. Yet, I have always admired those who are still able to do so much after retirement. Some start a second career. Others volunteer. Some are deeply involved in church work. The possibilities are limited only by the boundaries of our imagination, time, and finances. We need to keep up our devotional life and leave room for rest, relaxation, and time to enjoy life. If that can be done while accomplishing worth while pursuits, so much the better.

Having spent most of my life in church-related administration, I determined to do something totally different in retirement, using brawn rather than brain appealed to me. It is fun to take tired old homes, make some improvements, paint and replace worn out carpets with ceramic tile. With the stress of my previous work laid on younger shoulders and getting more exercise than I have had in years, I was amazed at the results. Not only was my new hobby profitable, my cholesterol level dropped, and an irregular heart beat I have had for years leveled out to normal.

While I have not avoided responsibilities of Sabbath School teaching, church offices, mission trips, and managing a small vegetarian food store, I began looking for other ideas.

A friend of mine made contact with an agency that specialized in mentoring children and adults with physical,

mental or behavioral challenges. Neither my wife, Betty, nor I were sure we wanted to get into a venture like that, but we took classes and obtained a specialized foster home license. It is something we can discontinue.

We said we probably would not take a teenager. Our first client was a 15 year old girl. We'll call her name Jane, (not her real name). She came from a difficult home situation and desperately needed a place to go for 2-3 weeks awaiting a court date. Bad language faded away after 3-4 days. When invited to Sabbath School, she readily accepted. There were boys there! At her first church service the sermon was on the Sabbath. Jane sat with her mouth open. When her mother phoned, Jane asked her if she knew that Sabbath is really Saturday.

It made us sad to learn that she is now in a correctional facility. We realize that there are many children and young people who desperately need love, guidance, and a safe place to stay. We hope and pray that Jane will remember some of what she learned while with us.

It is possible to mentor young people in your home, as a volunteer, or even in an informal neighborly way. Results may be dramatically favorable or seem like a failure. Only eternity will tell what the real successes or failures might be.

Some of you may still be looking for your niche in retirement. As you consider the wide array of possibilities, think about Matthew 25:31-46, especially verse 40 that says, ". . . inasmuch as you did it to one of the least of these my brethren, you did it unto me."



# Journaling from Jack

Contributing Editor: H Jack Harris

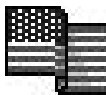
THERE IS A TIME TO LAUGH

Why Men Are Happier  
(What else can you expect from us simple creatures?)



Same work. More pay

You can be president.  
The garage is all yours  
Wrinkles add character



Your last name stays put.

One mood, ALL the time.

You can open all your jars.

Chocolate is just another snack



Car mechanics tell you the truth.



Wedding dress, \$5000; rented tux \$100

Wedding plans take care of themselves.

One wallet, one pair of shoes, all seasons.

Everything on your face stays the same color

New shoes don't cut, blister, or hurt your toes.



Phone conversations are over in 30 seconds flat.



A five day vacation requires only one small suitcase

You don't have to stop and think which way to turn a nut on a bolt

If someone forgets to invite you to something, they can still be your friend.

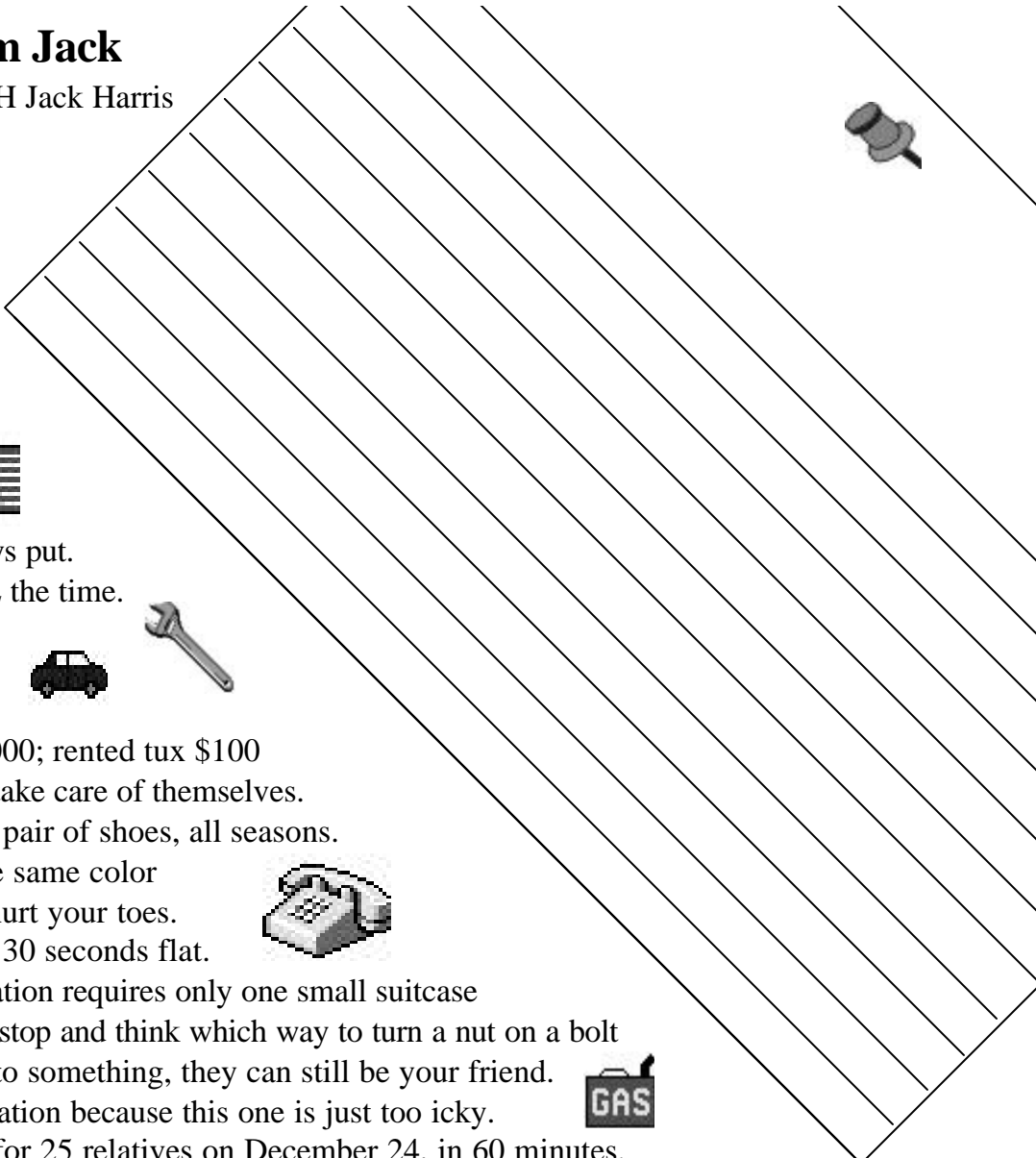
You never drive to another gas station because this one is just too icky.



You can do Christmas shopping for 25 relatives on December 24, in 60 minutes.

Oops, I bet I just lost any women friends I might have had.

Anonymous



August 2004

## Bulletin Board

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

Checks/EFT Release Schedule for 2004: August 27, 2004



### New Beneficiaries 2nd Quarter 2004

Albright, Bernice

Baerg, Elizabeth L

Benefield, Wilma J

Allen, David W

Baerg, Robert D

Benson, Richard C

Altsman, Sylvia H

Baker, Yvonne

Bissell, Anne A

Acevedo, Iris N

Anderson, David Carl

Bassininski, Margaret A

Bissell, Ronald D

Aguilar, Elias P

Anderson, Louane A

Beal, Carol L

Blum, Donald C

Bogges, Robert W  
Boicourt, Anna Maye  
Brinson, Sandra A  
Bronson, Jr., George  
Bullock, Charles E  
Burnight, Nancy E  
Byram, Harvey J  
Carr, Ellamae  
Castro, Constancio  
Caviness, W. Malcolm  
Conrad, Barbara J  
Conway, Charlotte J  
Creelman, George M.  
(John)  
Cukic, Velemir  
Cunningham, Paul G L  
Cyphers, Joyce E  
Davis, Sylvia J  
Day, Clyde M  
Deming, Marietta L  
Domingo, Nieves F  
Domke, Eugen H  
Duke, Edward D  
Eckenroth, Jr., Donald A  
Errett, Carmen  
Estep, Sr., William D  
Fandrich, Arlie R  
Fike, Duane J  
Frank, Chet M  
Freeborn, Judith G  
Gattas, Mary A  
Gillespie, Myrna D  
Goode, Margaret R  
Grable, Albert E  
Grace, Lorraine J  
Graham, Jean  
Gray, Cornelius A  
Gulley, Leona G

Hackett, Arlind E  
Hagner, Henry F  
Haines, Carol D  
Haloviak, Mary E  
Hansen, Robert A  
Harrelson, E. Bradley  
Hartman, Onalee J  
Hollinger, Clara B  
Holman, Margarette E  
Howard, Richard P  
Huerta, Anna  
Ing, Clarence S. F  
Jacobs, Helen L  
Jaramio, Frances Ann  
Jimenez, Matilde  
Johnson, Laureen L  
Johnson, Russell L  
Kendall, Ronald G  
Keyes, John Garfield  
Kim, Lillian S  
Lane, Ida Mae  
Lark, Delores J  
Larson, Larry L  
Layson, Addison S  
Leavell, Deloris  
Lee, Eunice E  
Leiske, Evonne J  
Leister, Jeanne N  
Lethbridge, Gordon A  
Lewis, David N  
Liddick, Bettye L  
Linder, Shirley Alnette  
Lindo, Joyce  
Lounsberry, Marie L  
Lugenbeal, Edward N  
Macias, Ernestina  
Maeda, George  
Malaguit, Virginia V

Mandigo, Wallace L  
Merideth, Gwen  
Mesh, Cecilia A  
Mills, Ana Lee  
Mitra, Sofronio B  
Moon, Marie Louise  
Murray, Donald W  
Nash, J. Alan  
Neal, Juanita M  
Neil, Verlene J  
Nelson, Sherry Diann  
Norris, Patricia J  
Novy, Ralph M  
O'Ffill, Richard W  
Oase, E. Christine  
Olson, Roger L  
Ontiveros, Helen R  
Park, Helen M  
Pastor, James  
Pate, Nancy A  
Phillips, Jr., William L  
Piantini, Jose  
Pitoniak, Donna M  
Pooley, Burt A  
Powell, Roxie C  
Presley, Emma J  
Preston, Roger L  
Rivas, Victor B  
Rydzewski, Ella M  
Scheresky, Margaret E  
Schlatter, M. Warren  
Sherman, David S  
Smeenge, Mary R  
Straub, Joseph  
Vazquez, Antonio  
Vonheeder, Vernon W  
Waldron, Mary Jon  
Warren, Aldean N

Watanabe, Miwa  
Weller, Nancy L  
Wilkerson, Geneva A  
Wilson, Carolyn F

**Recently Deceased - 2nd  
Quarter - 2004**

Adams, Marion Earl - 75  
Adams, Ralph M. - 82  
Alexander, William A. - 90  
Allen, Eston Leroy - 84  
Asher, Ruth M. - 90  
Augsburger, Daniel A. - 83  
Barlow, Margaret A. - 84  
Barter, Arthur S. - 77  
Battle, Roy F. - 77  
Battrell, Joyce - 78  
Beckner, Barbara J. - 75  
Beesley, Warren R. - 72  
Black, Dorothy - 89  
Blood, Juanita - 84  
Blosser, Joyce - 75  
Bohner, Roberta L. - 91  
Brackley, Dorothy - 74  
Bradley, Doris O. - 99  
Breckenridge, Ralph - 82  
Bryan, Gladys N. - 89  
Buckendahl, George H. - 93  
Bucy, Elizabeth - 93  
Casey, Harold Dean - 80  
Clark, Cecil Newton - 71  
Coffeen, Helen Virginia - 82  
Colicchio, Theodore - 86  
Cooper, Christina - 90  
Cox, Yvonne Alice - 77

Cunningham, Fred J. - 79	Holm, Mary Jane - 86	Minifie, Ferne - 89	Shim, Chung-Phing - 79
Cutshaw, Preston L. - 70	Hooten, Alpha - 91	Moore, Merle L. - 85	Shryock, Harold - 97
Dalson, R. C. - 101	Horney, Edwin J. - 77	Morel, Hollis A. - 89	Simons, Nettie C. - 80
Daugherty, Grace H. - 99	Hyde, William F. - 77	Morris, Katherine M. -73	Sisson, George W. - 96
Daughetee, George C. - 96	Iha, Marian H. - 73	Morton, Pauline E. - 77	Siver, Vernon H. - 78
Davidson, Ralph M. - 92	Ingram, Ruth M. - 92	Mullins, George E. - 72	Smart, M. Orene - 89
Davis, Enola M. - 89	Irons, Milford - 75	Nelson, Roe M. - 83	Smith, Billie L. - 73
Dawes, Anna H. - 89	Jamieson, Gwendolyn -68	Nestell, Glenn E. - 84	Smith, Clyde Elweyn - 77
Deal, Eileen - 77	Jensen, Ruth - 78	Neufeld, Elizabeth E. - 94	Sossong, Marilyn Zuver -78
Dietrich, Wilma N. - 75	Johnson, L. Berniece - 89	New, Gladys P. - 94	Stevens, Joseph - 91
Disney, Theda F. - 77	Johnson, Lela A. - 97	Oliver, Charles Gilbert - 86	Summers, Berdyce - 84
Doat, Juanita L. - 89	Jones, Jr., Alger - 85	Ortner, Prudence G. - 80	Swearngin, Robert Fred -75
Durkos, Barbara J. - 71	Kelly, Ida - 86	Pearson, Maude E. - 96	Thompson, Johnny - 78
Edgecombe, James A. -70	Kelly, Warren K. - 86	Pedapudi, Gladys P. - 69	Thompson, Muriel E. - 82
Edwards, Robert E. - 79	Kohler, B. Johannes - 92	Peterson, Peter Kailas - 78	Thurber, Aidren D. - 90
Ermshar, Gladys K. - 96	Kuebler, Charlene Anne -67	Phillips, Catherine - 90	Thurber, Helen - 91
Evans, William T. - 75	Kunsman, Elizabeth - 92	Phipps, Leola M. - 71	Toms, Harold A. - 88
Fickling, Maria - 94	Laubach, Florence M. - 92	Pittendrigh, Mabel - 101	Torres, Remedios I. - 93
Fountain, Mildred - 97	Lindquist, George E. - 100	Pontynen, Jr., Walter - 72	Uhrig, Shirley - 69
Friedrich, Gerald H. - 88	Linthwaite, Vina - 88	Portela, Juan A. - 79	Ullrich, George J. - 78
Fromm, Betty J. - 72	Little, Lyle H. - 84	Prenier, Marjory M. - 90	Vonhof, Kenneth F. - 78
Fularana, Enrique F. - 73	Lombard, Elvera - 85	Proctor, Emma B. - 87	Votava, Ida Patzer - 90
Geach, Robert W. - 92	Loop, Merlin W. - 74	Rasmussen, Elmer - 82	Wagner, Lillie - 94
Gomez, Josefina A. - 75	Losey, Grace - 81	Rauls, Margaret I. - 78	Walker, Cornelia A. - 82
Gopala-Rao, Kollapu - 79	Lukens, Lucille M. - 88	Reed, R. Donald - 70	Walker, Ruth Ann - 64
Griffith, Chester A. - 85	Lyn, Alfred - 70	Rees, Don R. - 93	Wallace, Claude Wayne - 78
Grotheer, Dorothea M. -83	Magnuson, Marian - 74	Remboldt, Erwin J. - 88	Ward, Eric Calvin - 79
Gyes, Genevieve - 76	Manestar, Slavko - 86	Rice, Helen K. - 83	Ward, Mary - 98
Hajder, Janina - 79	Marasigan, Guillermo -82	Robinson, Eunice - 82	Whitson, James C. - 67
Hall, Milton I. - 80	Martinez, Guadalupe - 82	Rowe, Robert Lee - 85	Whorton, Norris T. - 83
Halvorsen, Donovan G - 80	Matthews, Florence - 87	Ruehle, Katie - 85	Winders, Mary L. - 97
Hartman, Rosalind S. - 90	Mayer, Gertrude A. - 101	Sackett, F. Allen - 88	Wise, Donald E. - 78
Herin, Mazie A. - 86	McIlwain, Florence E. - 87	Sargent, Leslie W. - 89	Young, Richard - 69
Herron, Donald F. - 72	McNeily, Roger - 76	Schneider, Orville V. - 90	Zachary, James H. - 75
Hilts, Margarete - 91	Meckling, Katherine - 96	Schoepflin, Wilmer L. - 92	Zager, Beula G. - 92
Hinson, Joseph - 78	Mehling, Robert R. - 84	Scriven, M. Isabelle - 90	Ziprick, LaVonne D. - 69
Hoffman, John E. - 82	Melendez, Maria - 73	Shantz, Betty A. - 80	Zuchowski, Frasia - 87
Hogg, Betty Dolan - 79	Miller, Donna - 66	Shaw, Harvey C. - 65	
Holland, Thelma P. - 77	Miller, Lillian V. - 90	Sheldon, Barbara P. - 86	

**Berlin, Germany** ~ An aircraft loaded with 35 metric tons of relief items has been sent to the Mukjar Refugee Camp in Darfur, Sudan. The materials were provided by ADRA and nine other organizations that are members of the German Help in Action. Included in the goods were blankets, tarpaulins, therapeutic food and medicines. The German Foreign Affairs ministry provided additional funding.

**Sayanogorsk , Republic of Tuva, Russia** ~ An Adventist pastor, Alexey Sasrov, and two church members he had taken to a medical appointment perished in a tragic accident. Returning home after heavy snowfalls the car went off the road into a deep ravine. Heavy winter snows buried the automobile and passengers and it wasn't discovered until five months later when the snow melted.

**Zaokski, Tula Region, Russia**  
~ Vandals painted anti-Semitic slogans such as "Death to Jews," "Russia for Russians," and "There is no space for you here" on the Zaokski Theological Seminary buildings. The vandalism is being investigated by the local police and the Federal Security Service. Included with the graffiti were Nazi symbols such as swastikas.

**Loma Linda, California** ~ Juanita Padilla had hoped to march with classmates upon graduation from a local high school. However, she was a patient at the

LLU Medical Center undergoing a bone marrow transplant to combat leukemia. She enjoyed a complete graduation ceremony in her hospital bed thanks to her teachers and counselors. Though she was diagnosed in September for her illness, she attended all of her regular classes except for two hospital stays.

**Geneva, Switzerland** ~ Religious denominations in Africa are told to emulate Adventist churches as models of health and healing and treatment for HIV/AIDS patients. The World Health Organization (WHO) gave the commendation as a result of Adventist churches working with WHO to implement antiretroviral treatment or ART to some 400,000 people out of an estimated six million people who have the virus.

**Strasbourg, France** ~ Restrictions on the display of religious symbols in public, as France has done recently with Muslim headscarves, Jewish yarmulkes and large Christian crosses will create more problems than such bans can solve. This is according to Protestant, Catholic and secular scholars from several countries who met for the sixth session of the Religious Symbols in the Public Sphere. The meetings were organized by the Adventist International Religious Liberty Association.

**Source, Adventist News Network**

## NEWS NOTES FROM MORT



**Contributing Reporter: Mort Juberg**

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## ☞ Breast Cancer Awareness ☞

Breast cancer is the most common malignancy in women and the second leading cause of cancer death. The American Cancer Society estimates that 211,000 new cases of invasive breast cancer will be diagnosed this year. And it is not exclusively a disease of women. For every 100 women with breast cancer, 1 male will develop the disease. The incidence of breast cancer increases dramatically after fifty. Risk factors include:

*Early onset of menses and late menopause ~ Diets high in saturated fat ~ Family history of breast cancer  
Late or no pregnancies ~ Estrogen replacement therapy ~ History of prior breast cancer ~ Being Female  
Therapeutic irradiation to chest wall i.e., for Hodgkins Disease (cancer of lymph nodes) ~ Moderate obesity*

For more info contact your doctor or the American Cancer Society 1-800-ACS-2345, <http://www.cancer.org/>.

Send comments and suggestions to: Sharon Kuykendall, Editor, *Reflections*, 12501 Old Columbia Pike, Silver Spring, MD 20904-6600 Email: [sharon.kuykendall@nad.adventist.org](mailto:sharon.kuykendall@nad.adventist.org)  
Website: <http://www.nadadventist.org/ret>

ARM 1-800-447-5002 Healthcare Claims Queries  
ARM Email address: [RetireeHealth@adventistrisk.org](mailto:RetireeHealth@adventistrisk.org)  
Submit medical claims: ARM, PO Box 4088, Silver Spring, MD 20914  
Medco Health 1-800-841-5396 Verify pharmacy participation with Medco Health  
Jack Harris 503-255-8565 President, NAD Retirees Association— 15530 NE Knott #48,  
Portland, OR 97230 Email: [Hjackharris@cs.com](mailto: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, Verification of Benefits (For loans, housing, Medicaid)  
Payroll Email: [Payroll@nad.adventist.org](mailto:Payroll@nad.adventist.org)  
Dolores Allen 6249 General Retirement Office Information  
Chris Meier 6192 Reporting a Death, Disability Reviews  
Sharon Scheuneman 6287 Tuition Assistance for Children  
Joyce Macatiag 6269 Healthcare Eligibility Queries

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