

Reflections

2005 April Issue

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

Life Travel

Sharon Kuykendall, Editor

One way or another, I've been a traveler my whole life. When I was a child, age and experience limited my travels to those made possible through the wonder of books and pictures. I spent hours poring over ancient issues of *National Geographic* and huge coffee table books filled with colorful photos of life around the world. As I grew older my boundaries were expanded by trips around the country with family, friends and church groups. Now my travels are limited only by the constraints of time and money.

A few months ago I spent four days in Iceland, a destination that came as a surprise to my friends, who know my affection for palm trees and sandy beaches, and the utter misery with which I endure winter. I had a wonderful time exploring a country rich in natural beauty and resources, a hardy history, and a population justly proud of their sense of community, literacy and fierce individualism. The freezing rain and meager four daily hours of sunlight were easy to ignore as I enjoyed exploring old town Reykjavik, and cheerfully tramped across snowfields to get better views of frozen waterfalls and ice filled volcanic craters.

I discovered though, that even people born and bred in this cold winter climate often find the season hard to endure without tweaking their environment a bit. Large structures like office and apartment buildings are often painted in bright hues to make the urban landscape more cheerful during the dark winter months. In December the country is a fantasy of Christmas lights strung everywhere, not just celebrating the holiday, but adding more brightness and joy to the cold season. Citizens realize that winter's almost unending darkness can cause depression and so they take proactive steps to prevent that. Many make winter trips to tropical locales for just that purpose.

Thinking about this made me think about the larger and more important journey that all of us are on. Since the world began we have each entered this life hopefully traveling toward the ultimate destination of Heaven ... home. We know where we want to go and have been told how to get there. But even with a clear destination and the ultimate "guidebook", it's often such a hard journey.

When life's cold winds batter and bruise us, we look for ways of softening the blows. Like painting some building facades a brighter color or stringing up some lights, we often find ways of making ourselves feel better without really changing the atmosphere around us. This is where the trip can get tricky. Are we brightening up our lives with things that are positive and healthy and good for us, or with negative things that are just a quick fix. Running up our credit card debt at the mall may cheer us up for awhile, and that steady diet of cookies and ice cream before bed may make us feel secure and cozy; but in the long run will it make our journey easier or bog us down with more to deal with. Like escaping to a tropical paradise for a few days, avoiding issues that need to be dealt with can seem like an indulgent, comfortable detour. But just like weary travelers returning home to the weather they left behind, we'll always find those issues waiting for us eventually, still needing to be dealt with.

Life's a journey we all make and none of us will escape the cold shadows that often come with it. But, we are empowered with the ability to make the choices of how we will deal with the things we come across on this magnificent, exhilarating, frustrating and wonderful trip home. With the Bible as our guidebook we have no reason not to make it anything other than a glorious adventure.

✿ Bulletin Board/April, 2005 ✿

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

Checks/EFT Release schedule for 2005: April 27

Medicare Part B Premium Reimbursement

At the time your application for retirement benefits was first processed in our office, you were determined to be either eligible or ineligible for coverage under the retirees' healthcare assistance plan now known as SHARP. If you qualified then, you were notified of that fact in your initial letter from our office and received 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.**

For those who DO qualify for coverage under SHARP, you know that this plan is coordinated with Medicare for those 65 and older. Eligible retirees and their eligible spouses are required to enroll in the Hospital Insurance Program of Medicare (Part A) and the Medical Insurance Program of Medicare (Part B). Because of this requirement and the resulting cost to you, we do provide a pro-rated reimbursement of the monthly Medicare (Part B) premium that, in most cases, is deducted from your monthly Social Security benefits. This premium reimbursement (pro-rated from 50%-90% of the current premium rate according to your years of service credit) is provided for each qualifying retiree and their eligible spouse and is added into your monthly retirement benefits issued from our office.

This is not something new we are starting to do. The Medicare (Part B) premium reimbursement has been available to our eligible retirees for many years. As our office instructed at the time you retired, most of you sent in your request for this benefit upon reaching Medicare eligibility (at age 65) and have been receiving it for a long time. If so, **THIS MESSAGE DOES NOT APPLY TO YOU, EITHER.** This message is intended to serve only as a reminder to those few of you eligible retirees who have overlooked, procrastinated, or otherwise have not requested this benefit. If you sent us a copy of

your—and your eligible spouse's—Medicare card in the past, please **DO NOT SEND IT TO US AGAIN.** However, if you have never requested this benefit, and you are eligible for assistance under SHARP, with a plan-provided earned credit covering some if not all of the costs, please send a copy of your—and/or your eligible spouse's—Medicare card to the Retirement Plans Office at the address listed on the back of this issue. Please do not send original Medicare cards—copies only! Also, please include the retiree's name and Social Security number when submitting a non-retiree spouse's Medicare card by itself. 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.

Retirees on Medicaid

For various reasons, a number of our retirees have found it necessary to apply for Medicaid—a joint federal- state health insurance program, administered

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Website: <http://www.nadadventist.org/ret>

ARM 1-800-447-5002 - Healthcare Claims Queries
ARM Email address: 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

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

Dolores Allen 6249 - General Retirement Office Information
Chris Meier 6192 - Reporting a Death, Disability Reviews
Diane Jacobson 6289 - Tuition Assistance for Children
Joyce Macatiag 6269 - Healthcare Eligibility Queries

by the state. States have some discretion in determining which groups of people Medicaid will cover and the financial criteria for Medicaid eligibility.

If you have been granted Medicaid coverage, it is important that you provide this information to our office as soon as possible. This change in your status may make you ineligible for Medicare premium reimbursement and/or other healthcare assistance from our plan.

When a retiree seeks Medicaid assistance due to residency in a long-term care facility, it is not uncommon for the non-retiree spouse to request that we divide the retirement benefits between the two spouses. We have been able to split a benefit in a number of cases—to ensure some income goes to the non-retiree spouse—but *only with the approval of the applicable state agency, social service or welfare office*. Should you find yourself in just such a situation, you may authorize your social services agent to contact our office for specific information about your benefits.

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NEWS NOTES FROM MORT

Contributing Editor, Mort Juberg

St. Louis, Missouri ~ Anticipation is growing for the General Conference Session that begins June 29 and continues through July 9. Some 2,000 voting delegates from all over the world will determine many of the church's administrative actions for the next five years as well as electing the president, treasurer, executive secretary and other leaders. This is the first time for 15 years that the session has been held in United States. Daily attendance is expected to be more than 10,000 people and on the two weekends 70,000 are expected.

Silver Spring, Maryland ~ Four hundred Adventist youth will be on the streets of St. Louis during the General Conference Session. They will be sharing the gospel with the people they meet. The evangelism event, "Impact St. Louis" is an intense two-week

training and practicum using traditional and non-traditional methods of outreach. This includes a Christian cafe, learning sign language or using puppets. The event is geared for Adventists ages 16-35.

Portland, Oregon ~ A new Bible Course for Native Americans has been completed and is ready for use. Although many Adventist outreach ministries have their own correspondence courses, none of them have targeted the more than 5.5 million Native Americans until now. The project was 11 years in the making under the direction of Monte Church, director of Native Ministries for the North Pacific Union and Canada. The reading level as well as the artwork and stories were selected to appeal to native people.

Darmstadt, Germany ~ An eight-week event known as "Link2Life" was geared to reach youth in Germany and Switzerland. An estimated 4,000-5,000 young people were able to choose how they wanted to learn more about God. They did this by tuning in to the second Youth Satellite Evangelistic event orchestrated by the Adventist Church. The program allowed young people to physically attend the live event at the Marienhohe Adventist Church in Darmstadt or watch from the satellite downlink sites or over the Internet.

Silver Spring, Maryland ~ Evangelist Mark Finley is getting ready for a month-long "It is Written" public campaign to be broadcast from Kiev, Ukraine, globally via satellite. The Kiev broadcast dubbed "ACTS 2005" will be held in the Ukrainian capital's International Center of Culture and Arts. Finley will speak from the same stage where in 1960 Nikita Krushchev, former Soviet premier declared that within 25 years religion would be "stamped out" in the nation.

Ghana, Africa ~ On July 22-August 6 more than 60 Pathfinders are going to Ghana to present an evangelistic series at 12 different sites for an estimated audience of 12,000 people. The event is sponsored by the Center for Youth Evangelism, Faith on Fire Camporee, Global Evangelism, Your Story Hour and the Lake Union Conference.

Source: Adventist News Network



Journaling from Jack

Contributing Editor: H Jack

Planning Your Summer Trips Already?



Be sure to include the
National Retiree Convention
 La Sierra University, Riverside, California
 August 10-14, 2005

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Evening Speaker, Elder George Brown, Retired Inter-American Division President

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Sabbath morning speaker, Elder Lonnie Melashenko, Speaker, Voice Of Prophecy

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Sabbath PM, La Sierra University Hour, followed by Loma Linda University Hour

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Music, Music, Music, Including Herman and Sonnie Harp

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Registration forms in May & July Reflections

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Questions? Call Jack Harris, 503-255-8565

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SEE YOU THERE!

Hit the Road!

There are a lot of positive things about retirement. One of the best is having more time to travel, both to new and exciting locations, and back to favorite old haunts. Here's a grab bag of travel tips to make your journeys as smooth as possible....

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A prepared traveler is a happier traveler. Some books to look at before you hit the road include:

Travel Unlimited: Uncommon Adventures for the Mature Traveler (Avalon)

101 Tips for Mature Travelers
 (Grand Circle Travel (800-221-2610))



The 50+ Traveler's Guide book (St. Martin's Press)

Unbelievably Good Deals and Great Adventures That You Absolutely Can't Get Unless You're Over 50 (McGraw-Hill)

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If you're visiting a foreign country always carry some local currency. Travelers checks are safer to carry, but a small amount of cash comes in handy for phone calls, tips and snacks. Check with your bank and credit card company to see if ATM's at your destination operate on the same system, if so, your debit card will work as easily in Venice as it does in Pittsburgh. Withdrawing cash from local ATM's also enables you to get foreign currency at just the exchange rate, minus the fees most airport currency exchange windows charge.



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Before leaving on a trip, list the complete contents of your bag. Carry a photo of your suitcase as well as a description of it (make, type, etc.). Photocopy your passport, credit cards and driver's license. Leave one copy with a friend; carry another in your secret pocket. If your bag is lost or stolen you'll have everything you need with you in order to expedite a claim.

* * *

These are rough times for some of the nation's airlines. If you have frequent flier miles on an airline you know is having serious problems, you might want to use them sooner than later. You don't want to be stuck with tons of miles if these airlines go under. Also, when you buy travel, pay with a credit card if possible. If the company goes bust you have a better chance of getting your money back. If you're worried about buying airline tickets because of the tentative situation, don't worry. Even if the airline goes under during your trip, another airline has to take you home, it's a federal law. Empower yourself, do some research and find out what your rights are.



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Tourists are prime targets for pickpockets. Do you know how to protect yourself from this threat?

- 1) Remember pickpockets come in all guises and disguises, including being very well dressed.
- 2) Trust your instincts. Pickpockets usually survey their targets. If someone is following you, move to a more secure location.
- 3) Beware of loud arguments, bumps and other incidents. Pickpockets usually work in teams and will often create a commotion to distract the victim.
- 4) Pickpockets frequent bus and train stations, airports, hotel lobbies, outdoor festivals, subways and other crowded places. If you see a

sign, "Beware of Pickpockets," don't reveal your wallet's location by touching it.



- 5) Be unassuming in your choice of clothing and luggage, and leave expensive items at home
- 6) Travel as lightly as possible. Being overburdened with luggage makes you more of a target.
- 7) Walk with a purpose, never look vulnerable or lost.
- 8) During your trip, do not give out information about your destination, valuables or itinerary to people who do not need it – desk clerks, doormen or taxi drivers.
- 9) Do not carry all your cash, traveler's checks and credit cards in one pocket. Carry only enough money for the day's adventures, divided up in secure pockets.
- 10) Avoid putting your wallet or passport in a back pocket.
- 11) Do not leave purses, handbags or backpacks unattended.
- 12) Carry hotel key and car keys separately from your bag or purse.
- 13) For a small fee, many airports will shrink-wrap your luggage or bag in plastic. This helps prevent tampering and theft at the airport or even in taxis, and saves wear and tear on your luggage.
- 14) If victimized, report the incident to the appropriate officials. In the case of a stolen passport or visa, contact your embassy. If something is lost, don't assume it's gone for good. I left a digital camera in a London taxi and even though I didn't think I'd ever see it again, I followed the transit company's lost and found procedures and got the camera back a week later, after the cabbie turned it in.



Out & About...

Ben Brown was elected and has accepted the position of president of the South Central Conference replacing Joe McCoy who had resigned. Elder Brown was serving as the president of our work in Ethiopia, and had previously been the secretary of the South Central Conference.

Dr. DeWitt Williams, Division Health Ministries director, who worked for several years in Burundi, Africa, as a missionary, has just received word that the new high school in Burundi has been named in his honor.

Lonnie Melashenko and the Voice of Prophecy team have just completed a meeting in Miami where 64 people have requested baptism.

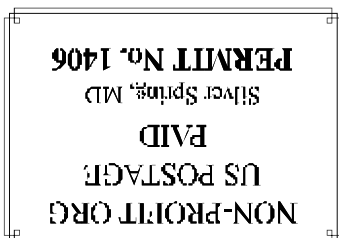
Over 1800 sites have registered to receive the telecast of the NET 2005 meetings conducted

by Doug Batchelor, speaker/director of Amazing Facts. Originating from the General Conference Auditorium, the home site is full as Doug preaches.

The North American Division had an increase of 4.8% tithe in 2004 over 2003, with \$727 million of tithe being turned into the conferences.

Arizona had a 17% increase in tithe, and had the largest number of baptisms on record, for their conference. Their strong evangelism thrust continues with a series in Yuma where 500 people are attending.

The Upper Columbia Conference has been focusing on planting new churches. In the past 7 years, the number of churches has increased by 17% which translates to 21 new churches



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