

# Reflections

October Issue  
2005

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

## Fear

Sharon Kuykendall, Editor



“Do One Thing Every Day That Scares You”. For the past several years that has been the message that I’ve programmed my computers to scroll across the screen when they go into screensaver mode. I don’t remember when or where I first saw the saying, but it’s had a resonance for someone like myself who always wishes I could be a bit

more brave and daring about things.

Some fears are natural and even protective, there are a lot of things in life that deserve our fear and respect. But I’ve found over the years that many fears are irrational and deceptive. We may not even know where a lot of them come from, but they often hold us back from experiencing great things. God has given us all special skills and gifts, but often we let our fears hold us back from fully realizing them.

I’m as fearful as the next person, frequently more so, but I’ve found that when I have recognized certain fears to be unfounded and forced myself to confront them, wonderful things have happened. Ever since I was a small child I have loved to talk... alot, much to the consternation of most of my teachers. But, I also had a deep fear of speaking in front of groups of people, even small groups. By the time I was in college this fear made many class projects painful and frustrated me greatly. One day I was aggravated enough by it that I deliberately signed up for a class in the Communications department where almost all of the time would be spent giving speeches. I can’t say

that the fear ever totally went away, but I found that it wasn’t that important and that I could control it. I ended up taking other Communications classes and spent 19 years working in radio.

Sometimes facing fears opens up our world and we are able to see more of God’s handiwork. Overcoming my fear of deep water let me go snorkeling and see amazing tropical reefs and fish. Sometimes it uncovers talents we never knew we had. I have friends who avoided music or art because they feared they had no talent and would do badly, but instead discovered wellsprings of ability that bring them and others joy.

We often have had reservations about our talents for so long that we no longer remember why we are afraid. Facing those apprehensions helps us realize all that God has made us capable of.



Fears come in all sizes, anything from a fear of flying that keeps us from traveling to places we’ve always wanted to see, to a fear of talking to strangers which keeps us from becoming friends with the new neighbor next door. There’s never a bad time to face our fears and explore new things, but retirement gives you a whole new opportunity to do it. Maybe now is the time in your life where you were meant to take a new look at yourself and discover that some of your assumptions about yourself were wrong. There’s no telling what experiences, talents and adventures might be waiting for you.

“I sought the Lord, and He answered me; He delivered me from all my fears.” Ps. 34:4



✎ **Bulletin Board/October, 2005** ✎

If you don't read anything else -  
 Read and keep these items!  
 Checks/EFT Release schedule for 2005:  
 October 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

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 - SHARP Claims Queries

ARM Email address: [RetireeHealth@adventistrisk.org](mailto:RetireeHealth@adventistrisk.org)

Submit medical claims: ARM, PO Box 4088, Silver Spring, MD  
 20914

SHARP enrollment/coverage/non-claims questions: 1-800-891-  
 8486; [SHARP@nad.adventist.org](mailto:SHARP@nad.adventist.org)

Medco Health 1-800-841-5396 - Verify pharmacy participation  
 with Medco Health

Steve Gifford President, NAD Retirees Association—  
 2712 Dorothy Drive,  
 Cleburne, TX 76031  
 Email: [LFORD99@aol.com](mailto:LFORD99@aol.com)

Payroll 1-888-838-8955, Bulletin Board of Payroll Info  
 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

Diane Jacobson 6289 - Tuition Assistance for Children

Joyce Macatiag 6269 - Healthcare Eligibility Queries

(Cont. from page 2) 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 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.



### NEWS NOTES FROM MORT

Contributing Editor, Mort Juberg

**Nampa, Idaho** ~ A new book, "Seventh-day Adventists Believe," has been published by the Pacific Press. The 446-page paperbound volume offers a deeper explanation of what Adventists believe and why. It includes an exposition of the funda-

mental beliefs of Adventists. The book has a new chapter on "Growing in Christ"—the fundamental belief statement voted by the delegates to the recent General Conference Session.

**Silver Spring, Maryland** ~ "The Adventist World," an international paper for Adventists, was launched in September. Editor Dr. William Johnsson said the initial press run was one million copies. The magazine represents a strategic move for the church and is a part of an effort to foster unity of the Adventist membership. The new magazine comes with several elements in mind. All articles will be one or two pages in length except for the center story which will be four pages. In August, electronic files of the first issue went to four different printing presses in the U.S., Korea and Australia.

**Silver Spring, Maryland** ~ ADRA is working to improve the lives of people affected by HIV and AIDS in Africa by providing counseling and educational services through their HIV and AIDS training initiative called Training of Trainers (TOT). Since June 2004, TOT has trained 327 trainers in Kenya, Ghana, Zimbabwe, Nigeria and Rwanda. These trainers in turn have trained 3,571 additional counselors. Scores of people across Africa have been made aware of the sensitive issues relating to HIV and AIDS.

**London, United Kingdom** ~ What began as a small group of worshipers in the 1970s has grown to include more than 1,000 Ghanaian Adventists in Britain. There are now four congregations in London alone. The London Ghana congregation has broken ground on a three million (U.S. \$5.4 million) church complex, reportedly the largest in the history of the South England Adventist church area.

**Silver Spring, Maryland** ~ Eighty thousand people have been baptized since the launch of the growth initiative "Sow 1 Billion" two years ago. Lay members and leaders in the church's 13 world regions have worked toward printing and distributing an extraordinary 850 million Bible study invitations around the world.

**Source: Adventist News Network**



## Steve Gifford

This last Wednesday my wife Beverly and I returned from spending 3 days with the North and South Carolina Retirees' Association. Beginning on Sunday, September 18, about 60 retirees met for fellowship, spiritual experiences, educational opportunities, and just plain fun at NOSOCA PINES, the Carolina Conference's youth camp.

Attendees did some things that appeared to go back to their academy days; for an example, the first night the name of a musical instrument was pinned to the back of shirts or blouses, then the person had to ask others for clues as to what instrument he or she represented. Once everybody had their instrument identified, we were grouped like an orchestra; violins together, trumpets together, etc. Then we performed a musical number, replicating our musical instrument as best we could.

The best part of the retreat was the fellowship. I met the Bagwells, who had lost a son in a tragic auto accident while he attended college at Keene. In spite of that tragedy, the Bagwells, who served many years as missionaries, have a buoyant faith, and are eagerly looking forward to Jesus' coming. My own faith was strengthened by their testimony.

Then there was Mr. Ronning, who, with his wife, directs the "Young at Heart" club at Hendersonville. They must have the most active SDA retirees' club in America. They're about to leave on a 5-night, 6 day tour of the east, and every detail is planned, down to the minute. The Ronnings are greatly appreciated, because they do so much to keep retirees active and interested in life.

The story could go on and on. I am enjoying the friendliness, buoyancy, and optimism I've found in our retirees. As I travel the North American Division, visiting other retirees, I'll keep you posted on what is happening.

## Alzheimer's Memory Walk

Alzheimer's disease is a progressive brain disorder that gradually destroys a person's memory and ability to learn, reason, make judgments, communicate and carry out daily activities. Although there is currently no cure, new treatments are on the horizon as a result of accelerating research and growing insight into the disease. Alzheimer's Association Memory Walks are currently taking place around the country to raise funds for research and awareness of the disease. Contact the Alzheimer's Association for more information about walks near you, and support in general:

<http://www.alz.org/overview.asp>

1.800.272.3900

e-mail: [info@alz.org](mailto:info@alz.org).

Here are some simple activities that can be shared with Alzheimer's patients:

- ◆ Bake and decorate cookies
- ◆ Look at family photographs together
- ◆ Play with a pet
- ◆ Sing old songs
- ◆ Make a scrapbook
- ◆ Take a walk
- ◆ Eat a picnic lunch outside
- ◆ Write letters
- ◆ Put a puzzle together
- ◆ Pick and arrange flowers
- ◆ Remember famous people
- ◆ Take care of a fish tank
- ◆ Cut out pictures from magazines
- ◆ Put bird seed out for the birds
- ◆ Decorate a pumpkin
- ◆ Cook family recipes
- ◆ Knit or sew simple projects
- ◆ Play musical instruments
- ◆ Keep a journal

## Volunteer Opportunities

For some people retirement presents an opportunity to donate time and talents to various worthwhile causes. Here's what several Seventh-day Adventist church resources have to say about their volunteer opportunities:

### HeSaidGo.net

"The official Missionary Volunteer website for the Seventh-day Adventist Church in North America. Based in the denomination's Office of the Secretariat, we are carrying out the responsibility of networking the leadership of the many volunteer ministries, linking Adventist churches, schools, and supportive organizations toward common goals in outreach. I encourage you to join the network and share your ministry experiences so that others will be inspired to do likewise. Be sure to fill out the report forms in the TESTIMONIES section as often as your group serves. By joining today, you will be part of a movement that saw over 70,000 missionary volunteers of many ministry disciplines sharing Christ last year!" (*Jose Rojas, Director, Adventist Volunteer Ministries Network*) For more information about HeSaidGo.net visit their website at <http://www.hesaidgo.net/>.

### The Office of Global Mission

"Sign up to be a Global Mission Representative. Becoming a Global Mission Representative is one way you can help Global Mission around the world. Although it's a global initiative, Global Mission still wants to keep in touch with individual churches and members. So now and then we would like to be able to send brochures, stories, or similar items to local churches to inform people about what is happening around the world in their church. We are looking for people like you in North America who are willing to receive such items and make sure they are distributed to the members of your church or perhaps be sure that an announcement is made from the platform on Sabbath, or that a video is shown." If you live in *Canada or the United States*

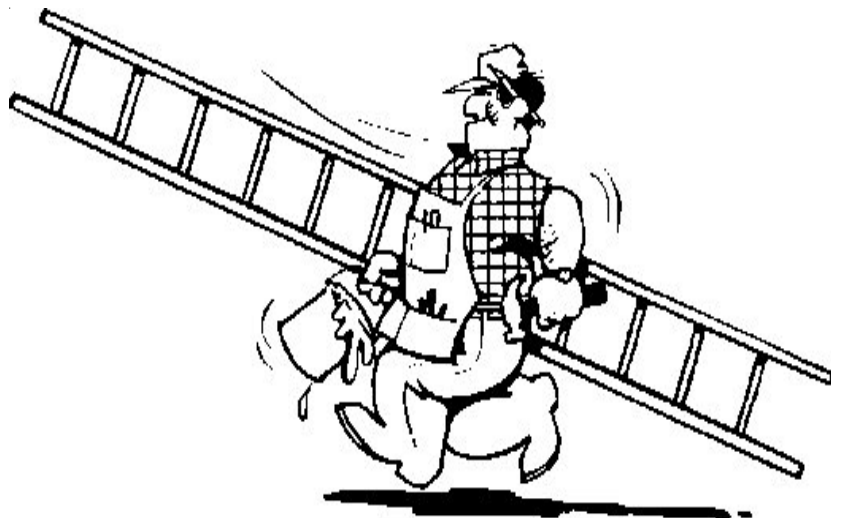
and are interested in becoming a Global Mission representative, visit their website at <http://www.global-mission.org/>; email [information@global-mission.org](mailto:information@global-mission.org); or phone 800-648-5824.

### Maranatha Volunteers International

"At Maranatha, we believe service is the gift that keeps on giving. Volunteer for a Maranatha project and you'll see lives change in unbelievable ways—including yours. Most projects last from ten days to three weeks. There are several ways you can be a volunteer for Maranatha, depending on whether you want to take a group or join a group." If you are interested in more information about Maranatha Volunteers visit their website at <http://www.maranatha.org/>; email [information@maranatha.org](mailto:information@maranatha.org); or phone (916) 920-1900.

### The Adventist Volunteer Service

"The Adventist Volunteer Service (AVS) plan is designed to assist the Seventh-day Adventist Church in proclaiming the gospel to people everywhere through the ministry of Adventist Volunteers, matching their talents, skills, resources and professional expertise with defined needs." For more information visit the website at <http://www.adventistvolunteers.org/index.htm>; or email [AVCVolunteers@gc.adventist.org](mailto:AVCVolunteers@gc.adventist.org).



**Out and About...**

The secretary of the Upper Columbia Conference is Doug Johnson. He replaces Gordon Pifher, who has accepted the position as president of the British Columbia Conference. Doug was an assistant to the president for communications and stewardship in the Upper Columbia Conference.

The new treasurer for the Ohio Conference is Joanne Rude. Before being elected treasurer, she was serving as associate treasurer in the Ohio Conference. She replaces Mike Wixwat, who has accepted a call to be treasurer of the British Columbia Conference.

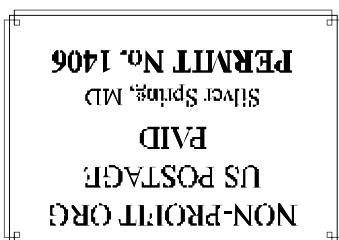
Ted Brown has accepted the position of treasurer of the Lake Region Conference. Previously he was treasurer of the Southwest Region Conference.

**DONATIONS FOR ADVENTIST COMMUNITY SERVICES DISASTER RELIEF** - Monetary donations are recommended so that relief can be supplied that is specific to the needs for the area and time. To

donate, go to [www.communityservices.org/donations.htm](http://www.communityservices.org/donations.htm) or call 877-ACS-2702.

Bob Folkenberg has encouraged hundreds of lay people across this Division to do a series of meetings without cost to their conferences. Some of the first of this Fall's meetings have just started in Victoria, British Columbia. Three meetings are happening in churches that have between 10-20 members, and each of them has had five or more visitors at each meeting.

Bass Memorial Academy, which suffered such great damage during Hurricane Katrina, has opened school and continued to serve as a central focus point for its county. People from many Adventist churches and schools have come to Bass to be of help. Local community members have lined up, sometimes for hours, to be able to receive food and water at Bass. An Andrews student told of running out of food at the end of the day's work, and the group praying that somehow more would come. Before morning, several trucks had arrived with additional food and water that could be handed out during the next day.



**General Conference of SDA**  
**NAD Retirement Plans**  
**12501 Old Columbia Pike**  
**Silver Spring, MD 20904-6600**

**2005 October Issue**