



Payroll Bulletin Board: Checks/EFT Released this month: August 25; next month: September 27

A Walk A Day

The popularity of walking as a fitness activity is growing by leaps and bounds. Low risk and easy to start, walking has proved its health benefits in numerous studies. An eight-year study of 13,000 people found that those who walked 30 minutes a day had a significantly lower risk of premature death than



those who rarely exercised. A regular walking program can help: Reduce blood cholesterol, lower blood pressure, increase cardiovascular endurance, boost bone strength, burn calories and keep weight down.

Get Ready!

A walking program is simple to start. All you need are comfortable

clothes and shoes. Shoes specifically designed for walking are best.

Every workout should begin with a brief warm-up and a few simple stretches. Walk around the house or in place for a few minutes to get the blood flowing to the muscles before you attempt to stretch them. Although walking primarily works the major muscles of the legs, don't forget to stretch your back, shoulders and arms. This will help make your walk more enjoyable as well as more effective.

Get Moving!

Beginning walkers can make their workouts less strenuous by limiting how fast and far they walk. Keep in mind the following:

Walk short distances - begin with a five-minute stroll and gradually increase your distance; **forget about speed** - walk at a comfortable pace; **focus on good posture** - keeping your head lifted and shoulders relaxed; **swing your arms naturally** - breathe deeply. If you can't catch your breath, slow down.

Get Fit!

Walking is one fitness activity

that allows you numerous options. Once you have reached a point where you can walk a few miles with relative ease, you can start to vary the intensity. And don't forget to reward yourself after each workout with a few minutes of relaxing stretches to help prevent sore muscles. Listening to lively music while you walk is also a great way to energize your workout.

Many experts recommend that you walk a minimum of 20 minutes a day. That may mean two 10-minute walks each day, or even hour-long walks two to three times a week. The best schedule is one that keeps you walking and keeps you fit!

Source: [American Council on Exercise](#)

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Questions & Answers

Q: What is Spouse Allowance?

1. If your retirement benefits are based on 20 or more 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.

2. 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.

3. The Spouse Allowance portion of a retirement benefit is a **conditional** benefit and is subject to reduction or discontinuance under certain circumstances.

4. 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.)

5. Should any of these circum-

Retired Teacher Needed

The MALAMA School is searching for a retired K-12 teacher for the 2006/2007 school year. The teacher must have successful primary grades teaching experience and have/had a teacher certificate.

The school will provide round trip transportation, housing, local transportation and a generous stipend. It is operated by the Hawaii Conference and Waianae Church and is located on the leeward shore of Oahu.

MALAMA school is air-conditioned and is well-equipped with the latest educational materials and technology. School begins the 3rd week of August.

MALAMA School may be able to accommodate a later arrival if that would make a difference.

Contact: Superintendent, Deloris Trujillo (DelorisTrujillo@cs.com) 808 595-7591; Herb Souzah (souzah001@Hawaii.rr.com) Dave Escobar (dahescobar@hotmail.com) or 808-352-9752

stances 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.

New Hours for ARM

Customer Care Center/ SHARP Claims Queries

Beginning October 2, 2006, all calls regarding SHARP claims and coverage will be handled from the Adventist Risk Management office in Riverside, CA. Three full time customer service reps will be available to take your phone calls.

The new hours are:

7am-4pm Pacific time (10am-7pm Eastern time) Mon-Thurs

7am-1pm Pacific time (10am-4pm Eastern time) on Fridays.

Please note that the Healthcare Line 1-800-447-5002 **remains the same**. It is simply being redirected to ring in the new office.

Health Tip: Influenza

Influenza (commonly called the “flu”) is a contagious respiratory illness caused by influenza viruses.

Common Flu Symptoms

Influenza usually starts suddenly and may include the following symptoms: fever (usually high), headache, tiredness (can be extreme) cough, sore throat, runny or stuffy nose, body aches, diarrhea and vomiting.

Know How the Flu Spreads

The flu usually spreads from person to person in respiratory droplets when people who are infected cough or sneeze.

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President's Corner Convocation Report

A decision has been made - the next retirees' convocation will be at Southwestern Adventist University in Keene, TX. We're trying to work with Elder Don Schneider's schedule, so haven't set the dates just yet. But the next newsletter will have the dates.

Recently I received the following letter from Larry and Clara Burtnett. I haven't asked permission to quote from their letter, so I hope they don't mind. Here are a few quotes from their observations: "We wanted to tell you how much we enjoyed the retirees' convoca-

tion. We wanted to let you know that in our opinion, the convocation was a whopping success!

"You suggested having a project. Perhaps we could build a church in India, or another place. Adventist Heritage Village is an interest to us.

"Getting our meals on our own is much cheaper than having tickets for each meal. I liked the watermelon feast. Oh yes - the banquet - it was wonderful. Honoring the military was a great idea. All in all it was very refreshing, a blessing and fun! Thank you again for making it happen."

Thank you all for your letters. We think we can do it again at Keene and I especially hope that our younger retirees will join us."

We learned a lot from this last convocation - and think the next one can be even better.

God's blessings upon you as you make plans to attend next year.

Your servant,
Steve Gifford

News Notes From Mort By Mort Juberg

Haifa, Israel. The situation in northern Israel continues to be difficult, according to Richard Elder, president of the Seventh-day Adventist Church in Israel. He said many Adventists and Jews celebrated the Sabbath in bomb shelters. The church administration already accommodates 25-30 non-

member families and has decided to open the Jerusalem Centre owned by the church to non-member families.

Takoma Park, Maryland. Delegates from Cambodia to California met at Columbia Union College and Washington Adventist Hospital for a Global Tobacco Control Summit.

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NAD Retirement Plans

Del Johnson
Administrator

Lyn Wick
Associate Administrator

Judy Glass
Assistant Administrator

Send comments and suggestions to:
Dolores Allen
Editor, *Reflections*
12501 Old Columbia Pike
Silver Spring, MD 20904-6600
Email: dolores.allen@nad.adventist.org
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

Steve Gifford
President, NAD Retirees Association
817-271-1160
2712 Dorothy Drive
Cleburne, TX 76031
Email: LFORD99@aol.com

Payroll: 1-888-838-8955
Bulletin Board of Payroll Information

NAD Retirement Department Fax: 301-680-6190

Barbara Yowell: 301-680-6244
Lost checks, direct deposits, 1099R, Tax withholding, Change of Address, Verification of Benefits for loans, Housing, Medicaid

Dolores Allen: 301-680-6249
General Retirement Office Information

Chris Meier: 301-680-6192
Reporting a Death, Disability Reviews

Diane Gatling: 301-680-6289
Tuition Assistance for Children

Joyce Macatiag: 301-680-6269
Healthcare Eligibility Queries
SHARP@nad.adventist.org

(News Notes cont'd from page 3)

The purpose was to recapture the momentum of the early anti-smoking movement. Summit delegates advocated the use of pharmaceuticals. Others expressed concerns that emphasis on medical treatment might override trust in God. Most agreed that both approaches are vital.

Influ . . . cont'd from page 3)

Protection Against the Flu

The single best way to protect yourself and others against influenza is to get a flu vaccination. October or November is the best time to get vaccinated, but you can still get vaccinated in December

and later.

What to Do If You Get Sick

A doctor's exam may be needed to tell whether you have developed the flu or a complication of the flu. Those at high risk for complications include people 65 years or older. If you get flu-like symptoms, seek medical care early. Therefore, if you get the flu, get plenty of rest, and drink a lot of liquids to relieve the fever and muscle aches associated with the flu.

Out and About...

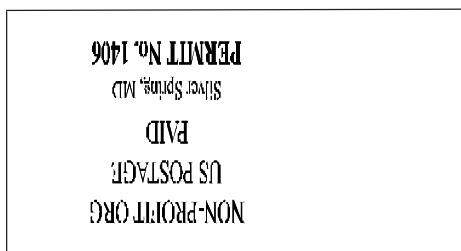
Bill Miller, President of Minnesota Conference has accepted the call of President of the Potomac Conference, replacing David Weigley who

has become the Columbia Union Conference President.

During the second week of August, over 6,000 Adventist K-12 teachers from the North American Division attended a teachers' convention in Nashville.

Debra Fryson has been elected Associate Director for Curriculum Development and Elementary Education for the NAD, taking the place of Erma Lee who will retire October 1.

It is with deep sorrow that we announce the death of the former President of the North American Division of Seventh-day Adventists. Elder McClure passed away on Tuesday, August 1, at the age of 74.



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