



A newsletter for beneficiaries of the Adventist Retirement Plans

Payroll Bulletin Board: Checks/EFT Released this month: September 27; next month: October 26

New Beneficiaries 2nd Quarter 2007

[Disclaimer: Not all new beneficiaries under the Hospital Plan are necessarily retired]

ADDITIONS 2nd Quarter 2007

Acker, Clark
Adams, Paul S
Anderson, Charlotte N
Anderson, Vinette
Andersson, Joanne L
Annett, Linda
Arias, Jose R
Ault, Darrell W
Ault, L. Joanne
Ayson, Ludgeria C
Bailey, Silvia R
Ballweg, Linda W
Baugher, L Mike
Beaver, Mary
Blankenship, Nancy
Blocker, Gladys
Booth, Luz Maria
Bragg, Lettie M
Bragg, Mary
Braithwaite, John D
Burbach, Virginia
Callahan, Carole
Capra, Diane
Carver, Audrey
Carville, Jefferson L
Chaij-Mastrapa, Selma A
Chattman, Velma R
Churches, Roger
Contreras, Orlando
Cox, James Ray

Creager, Catherine A
Curtis, Sharon
Dale, Glenda L
Dederer, E. Duane
Deisch, Donald P
Dickerson, Norma J
Diller, Charlene
Dixon, Anja
Dorchuck, Ronald
Earnest, Susan E
Ellis, Sylvia
Emerson, Mariclaire
Erntson, Janice
Faz, Ignacio
Flory, Wesley A
Fogg, Gloria J
Foote, JoAnn
Fry, Marjorie J
Fuentes, Martha J
Gillespie, Sharon A
Giver, Kalaya
Gladson, Jerry A
Golden, Mary
Hankemeier, Judith
Haynes, Donna
Herman, Jr., James K
Hinds, Aubrey C
Hlad, Larry B
Horst, Carole
Huffman, Myron L
Jenny-Saltmarsh, Mildred
Johnson, Ronnie G
Kaster, Rose L
Kaye, Carol M
Kim, Young Doh
Kinsey, David J
Klein, William
Klemp, Gary K
Kovalski, Gerald N

Kuist, Bruce C
Kurutz, Carol S
Labrucherie, Gilbert
Lamb, Gwen G
Lamoree, Elizabeth
Landa, Iris May
Langford, Dee M
LaTourrette, Diane Y
Lawson, Mary L
Leas, Larry L
Lemon, Duane R
Lesko, Arthur J
Liwag, Liwanag
Long, Paddy S
Longhofer, Marvin W
Lopez, Jr., Francisco
Lorenson, Reuben G
MacGowan, Trevor
Magee, Jr., Chester R
Manley, L. Elaine
McAdams, Valentina L
McGee, Lyle D
McHugh, Mae L
Meadows, Robert
Minneci, Judith I
Mitchell, Charles W
Moon, Donald H
Moran, Ronald D
Morris, Mary A

(Continued on page 2)

NEWSLETTER INDEX

ADDS & Deaths	Pages 2,5-6
News Notes	Page 2
"Check This Out !"	Page 3
Identity Security	Page 4
President's Corner	Page 4
NAD Retirement	Page 4
"SHARP Rx Coverage"	Page 5

(ADDS ...Cont'd from page 1)

Morrison, Sharon Mae
Mulkern, Robert W
Naude, May van R
Nawalkowski, Linda R
Neas, Carol A
Nelson, Jimmie
Newkirk, Jr., James R
Odaiyar, Wailu
Oman, Richard H
Orquia, Bernardo M
Palmer, Derwood K
Parry, Elwin G
Perrault, Joanne
Phillips, Albert C
Pla, Gloria
Polan, Vivian K
Pottle, Margaret
Pyle, Mary Joan
Quevedo, Jane A
Randolph, Gary
Rizo, Abigail
Romero, Eddy J
Rouse, David M
Roy, Ben David
Salisbury, Glenn M
Sangma, Bichitra
Santoro, Judith A
Schermerhorn, Judith R
Scott, Ronald H
Semadeni, John L
Shanley, Irene E
Shultz, Marvin E
Smith, Jr., Palmer L
Song, Soon Tae
Stanford, Charles L
Stoewer, Mary L
Suckert, Manfred H
Summerton, Helen F
Thompson, Jascenth V
Thompson, Shirley F
Titus, Shirley A
Tran, Tuan T
Trivett, Terrence L
Valenzuela, Roberto R
Vazquez, Orlando N
VonBergen, Dale E

Watts, Kit
Wentz, Eunice M
Westfall, Patricia J
Wiggins, Cheryl
Wolf, Esther R. Lee
Wright, Yolanda V
Yoder, Dennis E
Yoon, Chul
Yoon, Hong S

Deaths - 2nd Quarter - 2007

Abney, Jr, Benjamin W
Ackerman, Orva Lee
Albock, Doris
Allaway, Ethel P
Ames, Rosetta A
Anaya, Aurelia
Anderson, Ruth M
Arnold, W. Charles
Atwood, Woodrow
Barnes, Edward J
Barrett, Toni C E
Battrell, Millard R
Beckham, Bob W
Beeman, Ida E
Bennett, Ercel Mae
Berg, R. Victor
Bertsche, Ethel
Boatright, L. Haynes
Bradford, Richard M
Beeman, Ida E
Bennett, Ercel Mae
Berg, R. Victor
Bertsche, Ethel
Boatright, L. Haynes
Bradford, Richard M
Breingan, Judith A
Brennwald, Frederic W
Bringle, Grace L
Brodie, Marion
Brown, Jr., Wiley A
Bulford, Geneva M
Carpenter, Eloise C
Caviness, Charlotte
Chan, Melvin K
Collins, Orla L
Cone, Donald E
Cornforth, C. Fred

Cram, Mary
Crooker, Luther W
Culpepper, Hazel C
Curry, Maeci Lu
Deeb, Helen K
Devotie, Roxie
Dunn, Eunice V
Dykema, Barbara J
Eckhardt, Lloyd K
Ferguson, Glenn
Fisher, Eileen V
Fleming, Marjorie L
Foll, Loy George
Foutz, Chloe V
Gee, Gail
George, Florence
Gilhousen, Leila
Gray, James B
Gunter, Marvin
Hall, Charles R
Hall, Jacquelyn S
Harris, James H
Harvey, George L

(Continued on page 5)

News Notes

By Mort Juberg

Vacaville, California. A church-operated radio station is back on the air after a 10 -year dispute with local government over the issue of land use rights for a religious institution. KASK began broadcasting this summer from its studios on the site of the 200-member Adventist Church in Vacaville, a city of 100,000 in population, located about 25 miles northeast of the San Francisco Bay area. After several negative rulings by state and federal courts, the final approval was helped by a previous lawsuit brought by the Sikh Temple which had similar conflicts with the county.

(Continued on page 3)

(Cont'd from page 2)

Silver Spring, Maryland. As church leaders met to study urban strategies they were challenged by a new book by an Adventist researcher. The new book "Mission to Metropolis; The Adventist Movement in an Urban World." The author, Monte Sahlin, says the Adventist Church has been touted as one of the fastest growing Protestant denominations worldwide but not so in growing metropolises. Most of the church's membership lives in rural areas and on islands. Sahlin says the book also discusses ways to reach larger cities. He directs research and special projects for the Ohio Conference.

Jamestown, St Helena. Church leaders on the Island of St. Helena located midway between Africa and South America in the South Atlantic Ocean say a recent visit by the SID Youth Ministries director is a first for the small isolated island which is home to 7,500 people. Youth leader Eugene Fransch boarded the only ship, the HMS St. Helena, to make the four-day journey to the rugged island made famous during Napoleon Bonaparte's 1815 exile. Fransch, during his visit, inducted seven leaders into the Pathfinder Club.

Belgrade, Serbia. The Adventist Church in Serbia was the target of vandalism in the posting of a message signed by a neo-Nazi group. The poster read "Sects are the death of the Serbian nation," signed by the "Nacionalni Stroj" and posted on the wall of the Adventist Church in Belgrade.

Adventists and other religious communities have been targeted several times in the last year by the ultra-nationalists and neo-Nazi groups, Serbia's B92 news reported.

Source:

Adventist News Network

Check This Out! *Renewed and Ready*



From time to time

we run across something that we think, "Our Retirees ought to see this." The Pacific Press Publishing Association has recently announced a new magazine, aimed at the 50+ age group of Adventists, entitled *Renewed and Ready*.

I am impressed with both quality and content. It has articles about spiritual life, service, relationships, travel, finances, cooking and many other useful subjects. The premiere issue has an article about one of my favorite musicians, Del Delker. As you know, we don't promote 'products' in this newsletter. We think you might find *Renewed and Ready* to be useful. If you contact Warren Riter at warrit@pacificpress.com at the Pacific Press, he will arrange for a complimentary copy of *Renewed and Ready*. If you wish to subscribe, call (800) 765-6955 or go online to www.AdventistBookCenter.com.

Del Johnson
Administrator

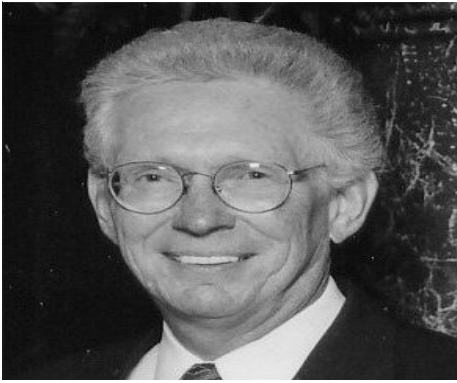
Inside Scoop



CUC MAY SELL RADIO STATION LICENSE - After a lengthy discussion on Sunday [July 8], the Columbia Union College Board of Trustees voted to begin negotiations with a potential buyer for the WGTS license. Members say that the goal of any potential sale is to protect and grow the future of Columbia Union College as the Adventist Christian college in the nation's capital. Contract stipulations include the ability to continue broadcasting WGTS using digital radio broadcast technology. Though it's uncertain when that technology would become widely available, it would allow CUC to maintain a radio broadcast ministry in the nation's capital. The board hopes to have an offer to consider by September. Anyone wishing to comment on this issue or offer viable alternatives should e-mail comments@cuc.edu. Comments will be shared with board members.

About CUC - Columbia Union College (www.cuc.edu) is the Seventh-day Adventist college in the nation's capital that was established 103 years ago by Ellen White and other Adventist pioneers. Its graduates touch the lives of millions of people worldwide in areas of service, education, law, ministry, business, medicine, and church administration, etc. CUC is also its Centers for Metropolitan Ministry and Law and Public Policy, which prepare students for ministry locally and globally. **About WGTS** - WGTS, which stands for

(Continued on Page 6)



President's Corner

By Steve Gifford

In my last article, a web address was given for information on the Reformation Tour, to be led by Elder and Mrs. Don Schneider on Wednesday, January 16, through Wednesday, January 23. Unfortunately, the web address was incorrect. The correct site is www.nadadventist.org/ret/reformationtour.html. We think the tour will be full within 30 days – so if you're interested in going, please don't delay. Go to the web site, and you will find full information.

Now to another subject – the 2008 Retirees' Convocation, will be held at Andrews University on July 10, 11, and 12. This is going to be the best convocation we've ever had! Elder Don Schneider has agreed to be our Sabbath speaker. In the afternoon, he will present his "reality show" that he does on the HOPE Channel. To close out the Sabbath, Rose Otis, former NAD vice-president, is coming from Virginia to Michigan to present a special program about Heaven. I've seen this program one other time – it is honestly worth traveling from anywhere in the United States to see. There will be tours, excellent

speakers, wonderful seminars, and our traditional watermelon feed on Friday evening. The program is almost entirely "put together," and now we're beginning plans for 2009.

Another special project – Sunday, July 6, through Wednesday, July 9, we'd like to have 25 retirees who can do physical work to join us at Adventist Historical Village in Battle Creek. We have an active retirees' association, and we'd like YOU to be active with us.

Cordially,
Stephen Gifford

Identity Security

By Del Johnson
NAD Retirement Plans
Administrator

In a recent article in *Reflections*, we asked that you communicate where possible via e-mail, and also suggested putting your SS# in that e-mail. Several retirees responded that doing this might make one vulnerable to identity theft since e-mails actually are routed through many computer servers on their way to the final destination.

Therefore please do NOT put your full SS# in any e-mail that has your name in it. Internally we use the following e-mail security protocol: xxx-xx-2345. By putting the last four digits of your SS#, we can confirm we are working with the correct individual, but you have not given to anybody adequate information to use your identity to apply for credit or

Adventist Retirement Plans

Del Johnson
Administrator

Lyn Wick
Associate Administrator

Judy Glass
Associate 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

SHARP: 301-680-5036
SHARP@nad.adventist.org
Healthcare Eligibility Queries

Submit all claims to:
Adventist Risk Management - SHARP
PO Box 4088
Silver Spring, MD 20914-4088

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 B. Gatling: 301-680-6289
Tuition Assistance for Children

S.H.A.R.P. Rx Coverage Effective Jan'07

By now, most of you who have prescription coverage under our S.H.A.R.P. healthcare program are aware that some changes went into effect 1/1/2007. MEDCO, our prescription drug provider, sent out notices of these changes in Dec'06. However, it seems that not all our participants received the MEDCO notice, or it was not clearly understood.

Besides the fact that the mail order copays increased from \$17/\$34 (generic/brand) to \$20/\$40 on 1/1/2007, there are a few other protocols that were implemented that may not have been apparent until later in the year as maximums were reached. These protocols are as follows:

Member Pays the Difference: If a generic medication is available but the doctor or patient insist on the brand name product, you will be charged the brand name copay plus the difference in cost between the brand name and generic medication.

Retail Refill Allowance: Retail refills are limited to 3 of the same medication. Beginning with the 4th time you refill that same prescription, you should expect to be charged an additional 50% of the copay amount. This is an effort to encourage more participation in the mail order program which is a cost savings to both the retiree and the plan.

Prior Authorization: Certain medications will no longer be

covered by the plan without a coverage review (prior authorization). If special circumstances require that you continue on a medication that is no longer covered, you can ask your doctor to begin a coverage review by calling MEDCO toll-free at 1-800-841-5396. If approved, you will pay your normal co-payment for that medication.

Dose Optimization: MEDCO will request the doctor to re-write the prescription for the most cost-effective dose. There are only a limited number of drugs subject to this rule and it is applied only with your doctor's authorization.

Quantity Per Dispensing Event: If the prescription as written exceeds the generally-accepted maximum quantity, the excess is not covered by the plan.

If you have questions about these protocols, or want additional information about how to take advantage of your prescription drug benefit to save money, you may call MEDCO's member services at 1-800-841-5396 or visit their website at www.medco.com.

(Deaths... cont'd from page 2)

Hernandez, Juan V
Hicks, Elijah
Hill, Raymond C
Hilliard, Donald E
Hixson, Orah Mae
Ho, Ruth
Holmgren, Kenneth
Hooper, Wayne
Hopkins, Nathan J
Hoskin, Florence
Hudson, Henrietta L

Hyde, Christine R
Ines, Lilia M
Janisch, Albert R
Jobson, Helen E
Johnson, Alvin D
Julson, Carolyn J
Kanienberg, Edwin F
Keith, Nellah S
Kelchner, Geraldine
Khan, Yaqub
Khoury, Venice
Klebe, Albert
Kositchaimongkol, Kasem
Kulisek, Dorothy E
Kurts, Bert L
Kurtz, E. Larry
Lacey, Kenneth
Lainchbury, Darlene
Larsen, J. Irene
Leahey, Michael C
Leary, James W
Leech, Oleta F
Lehnhoff, Siegfried K
Liers, Helmut O
Little, Helen F
Lyon, Marjorie P
Madden, Agnes A
Maranan, Milagros H
Marcoe, Philip
Mauldin, Lloyd W
Maxwell, Eileen J
McEune, Joan M
McKee, Lora
McNear, Rosa
Meston, Ann
Miller, Henry I
Moraza, Josephine
Morley, Wanda
Moses, Solomon M
Mowry, Marinell F
Neal, Warren J
Newbern, John H
Odell, Robert E
Ontiveros, Mike C
Paepke, Mildred L
Parks, C. Matlee
Parks, Robert E

(Continued on page 6)

(Deaths ...cont'd from

Payne, Clyde
Peck, Mary Lou
Philpott, Wilber
Pickering, Helen M
Pohle, Catherine J
Pomeroy, Cecil W
Preston, Luella D
Principe, Ruth
Rasmussen, Norman
Reddig, Ethelyn L
Rees, Georgia Selfe
Rigsby, Agnes Josephine
Roldan, Eufrocina
Rudge, Muriel
Sanger, Edith C
Schaak, Ernest R
Seville, Maria A
Shafer, Edwin EG
Shafer, Velma M
Shanko, R. Eileen
Shelton, Rose G

Shoup, Irene C
Singer, Dorothy M
Slack, Lonnie G
Smith, Dorothy J
Snell, Rupert A
Snyder, Helen L
Soper, Lillian B
Sorensen, Rita M
Sorrells, Ralph
Sweetland, Ronald D
Sweny, Margaret W
Syfu, Dante D
Taylor, Richard A
Temple, Mary M
Teuton, Virginia R
Thomson, Evelyn P
Tinsley, Bernadine
Townsend, Ada R
Triplett, Edith M
Unterseher, Geneva L
Unterseher, Hilda B
VanderHaeghen, Joanna A

Vazquez, Adela
Vickery III, Roberta
Walker, Myrtle R
Wall, Nancy Jo
Wallenkampf, Mae E
Werner, Lorna B
Widmer, Elmer A
Wilkinson, Gerald H
Williamson, Alpharetta
Wood, Marjorie E
Wright, Evelynne F
Wygant, William

(SCOOP...cont'd from
page 3)

Washington's Gateway to Service, is the college's 50-year-old radio ministry. Learn more at www.wgts919.org to listen to WGTS live over the

(I.D. Security cont'd
from page 4)

information.
If you feel uncomfortable even using the last four digits, don't do so, but give us some other identifier, such as your year of birth so we can assure ourselves that we are talking to the right person.

Internet, or to download recent programs. Watch a video featuring its ministry at www.youtube.com/watch?v=aDf16p2n1C4.

