



Payroll Bulletin Board:

Checks/EFT Released this month March 27; next month: April 25

MONEY MATTERS

LESSONS FROM THE RICHEST MAN WHO EVER LIVED

By Dr. John C. Maxwell

*Bill Gates is worth \$56 billion. Warren Buffet commands \$52 billion. Yet, if accounts of the ancient king Solomon are accurate, his riches would have dwarfed the wealth of today's richest men, topping the modern-day equivalent of \$1 trillion, or \$1,000 billion! In *The Richest Man Who Ever Lived*, author Steven K. Scott looks into the writings King Solomon to find lessons from history's wealthiest man.

King Solomon ascended to the throne of Israel around 974 B.C. when he was only twelve years old. According to the Old Testament, God appeared to Solomon and offered to grant him one desire. Solomon, concerned about his inexperience and ability to rule, asked for wisdom so that he could judiciously lead the people of Israel. God was so impressed with Solomon's selfless request that He decided to bless him, not only with wisdom, but also with wealth. God promised to bestow upon Solomon greater riches and honor than any king before him or any king that would come after him.

What was promised was delivered. Solomon's wisdom, success, and wealth increased beyond imagina-

tion. His gold reserves, holdings of land and livestock, and royal palace were immense. Rulers of nations throughout the world sought his sage advice. During his life, Solomon penned the book of Proverbs in the Bible. Surviving from generation to generation, his writings have influenced the world for thousands of years.

The Consequences of Not Being Diligent

1. You Will Be Ruled.

"The hand of the diligent will rule, but the slack hand will be put to forced labor" (Proverbs 12:24).

2. You Will Crave But Find Little Fulfillment.

"The soul of the sluggard craves, but he gets nothing." (Proverbs 13:4)

3. You Will Lack Understanding.

"He that tills his land shall be satisfied with bread, but he that follows vain persons is void of understanding" (Proverbs 28:19).

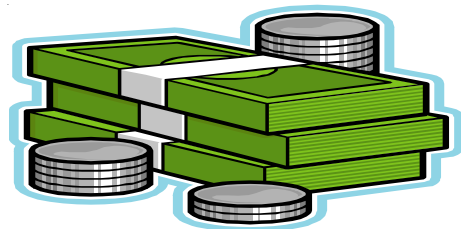
Today, television channels are filled with people who guarantee wealth without work. They promise you can buy real estate with no money down, make thousands of dollars in stock trading without a penny of savings, etc. Solomon cautions that those who chase after quick-buck artists and their get-rich-quick schemes demonstrate only their ignorance. Individuals who work heartily reap the bounty of their effort. Those who try to cheat the

system to gain wealth find themselves as the ones being taken advantage of.

The Bible and Money

Finance guides come and go, but as Christians throughout the centuries have known, the Bible is a finance guide for all time. From stories about rich men and paupers to proverbs with sharp insights, God's word is filled with good advice on money.

The Bible cannot tell you how to diversify your portfolio, but it can tell you how to be the kind of person who saves enough money, spends wisely, plans ahead, gives generously, and learns to enjoy money.



(*As of March, 2008, it has been indicated that Buffet is now richer than Gates. Gates is now #3.)

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NORTH AMERICAN DIVISION RETIREES' CONVOCATION

July 10-12, 2008 – Andrews University

REGISTRATION FORM

Name: _____ Spouse: _____ Sp. Maiden Name: _____

Name(s) as you wish them to appear on your name tag: _____

Address: _____

City State/Prov. Zip

Home Phone: _____ Fax: _____ Email: _____

I have had _____ years of denominational service. My spouse has had _____ years of denominational service.

Special Physical Needs: _____

In case of emergency, please contact: Name _____ Phone _____

Roommate (if not spouse): _____

Roommate's Address: _____

City State/Prov. Zip _____

Roommate's Phone: _____ Fax: _____ Email: _____

Early Registration Fee: \$25.00 per person:

After June 26, 2008: \$35.00 per person

A. # of persons _____ Total \$ _____

CAMPUS HOUSING: Lamson Hall, and Meier Hall.

Residence Hall rooms are available on the campus. Each room:

Is air conditioned

Accommodates two adults with twin beds

Has linens, towels, wash cloths, blankets, and clothes hangers for each person.

\$20 key deposit is required for each key and is payable upon arrival

Ground-floor accommodations are limited and reserved for those with limited physical abilities.

Please identify your physical needs (see 'Special Needs' above), if you request ground-floor housing.

Room Rates: \$20./person/night double occupancy (taxes included) # of nights _____ Total \$ _____
\$40./person/night single occupancy (taxes included) # of nights _____ Total \$ _____

RV Spaces: Full-service hook-up sites. \$15.00 per night. Tell them you are with the NAD Retirees

B. CAMPUS HOUSING

Arrival Date _____ Departure Date _____ Total \$ _____

The convention ends on Saturday night, July 12, 2008. All rooms must be vacated by 10 AM Monday, July 13, 2008.

OFF-CAMPUS HOUSING:

Off Campus hotel/host (friend/relative): _____ Phone # _____

A list of area motels are available upon request. Please call 269.471.3360 or e-mail to services@andrews.edu, or Fax to 269.471.6659.

TRANSPORTATION:

Transportation from South Bend Airport will be available. Reservations are required 7 days in advance and may be made by calling **Lois Grimm at 269.471.3519**. A one-way fee of \$30 per person is payable at the time of service.

MEALS: Served in the campus Johnson Gym. All meals will be a la carte (payment per item at time of purchase) except for the Thursday evening Banquet, FREE Friday evening Watermelon Feast to all Registered Attendees, and 3 Sabbath meals.

Thursday evening Banquet \$13.50 per person \$ _____

(Retiree's Convention Application continued from page 2)

Friday evening Watermelon Feast	Free to all Registered Attendees	\$ _____
Sabbath Breakfast	\$6.50 per person	\$ _____
Sabbath Lunch	\$8.50 per person	\$ _____
Sabbath Supper	\$7.50 per person	\$ _____

C. MEALS: # of persons eating _____ Total \$ _____

Please note: although you may be able to purchase single meal tickets at the registration table for the meals listed above, the Dining staff prefers not to have to handle money at mealtimes. Please plan ahead and purchase whatever meal tickets you need in advance. Pre-purchasing them at the time of your registration and room reservations will be much appreciated.

FRIDAY TOUR and SHOPPING:
All-day tour to the "Historic Adventist Village" in Battle Creek, Michigan
\$25.00 per person (includes transportation and box lunch) Limited to the first 50 registered.
As you travel, sing along with Merlin Burt and hear his Adventist Pioneer stories

THINGS TO SEE All attendees are responsible for making their own transportation to and from sights.
St. Joseph Beach and Shopping (50 miles from Andrews University
Center for Adventist Research (E.G. White, J. N. Andrews, and more) Donations accepted
Information brochures will be at the Registration sight

TOTAL CONVENTION COSTS:

Registration Fee, Section A	\$ _____
Campus Housing, Section B	\$ _____
Meals, Section C	\$ _____
TOTAL ENCLOSED	\$ _____

Method of payment (circle one): Check Cashier's Check/Money Order Credit Card
If paying by credit card, please supply the following:
Name as it appears on card: _____
Card #: _____ Expiration Date: _____

When you have completed this form, please mail it along with payment to: **Andrews University, Guest & Convention Services, Burman Hall / University Towers, Berrien Springs, Michigan 49104-1020.**

If you are paying by credit card, please fax the form: **FAX: 269.471.6659, Attention: Guest & Convention Services**

FOR OFFICE USE ONLY
Name(s): _____
Paid: _____ Date: _____
Arrival: _____ Departure: _____
Late Registration Fee: _____ Housing: _____ Meals: _____ Other: _____

REFUND POLICY: Full refunds will be given, if requested in writing and postmarked or faxed by July 3, 2008.
Please allow 4-6 weeks for refund.

Inside Scoop



**** HEARTQUEST NOW ON DVD** — Now you can show HeartQuest in your home, church or fellowship hall on your own schedule. Or give it as a gift to shut-ins, nursing homes or prisons. NET 2007, "HeartQuest: Finding the One Who Has Loved You All Along," is different from past NET series. It contains a more contemporary biblical message emphasizing Jesus' love, acceptance and forgiveness.

1. Richard Hart, Chancellor of Loma Linda University, has been elected president and chief executive officer of Loma Linda University Adventist Health Sciences Center, to take the place of Dr. B. Lyn Behrens who has retired.

2. This fall, Pastor Doug Batchelor and Amazing Facts will present a unique satellite evangelism program just for kids. Amazing Adventure will be broadcast live on 3ABN, September 12-20, 2008, from Dallas, Texas. This 10-part program - filled with exciting illustrations, interactive Bible questions, and new Amazing Adventure Bible Guides - is ideal for reaching young people (ages 8-12) with the gospel and leading them to lifelong decisions for Jesus. For more information, visit www.amazingfacts.org.

**** MINISTRY PROFESSIONAL GROWTH SEMINAR** will be uplinked live from Walla Walla University via HopeTV, April 22, 1:00 - 4:30 pm EDT.

Pastors can invite clergy friends to their church to share an afternoon of professional enrichment in preaching. Four excellent preachers: Lloyd John Ogilvie, Lawrence Turner, James Earl Massey and Jo Ann Davidson will each present a sermon followed by a panel discussion of the presentation and a question and answer period.

Contact:

www.ministerialassociation.com or call 301-680-6515 to register and for more information.

**** 150TH ANNIVERSARY CELEBRATION OF THE GREAT CONTROVERSY**

VISION — Ellen White received her *Great Controversy* Vision in 1858 at Lovett's Grove, OH. The 150th Anniversary Celebration will be held May 10 in Kettering, OH. article.php?id=134 for information.

**** ADVENTIST SHOPPING —**

- The Seventh-day Adventist Church is the only church with shopping available at BiggyTV. Contact: www.biggytv.com and click on "Shop NBC" in top right frame, then "Inspirational" on left frame.



"Postum" Discontinued

Kraft Foods, maker of coffee alternative, "Postum", announced it is no longer making the once popular beverage. Spokeswoman, Laurie Guzzinatti, said the company stopped making Postum because the demand was so low that it no longer made sense. Postum was created in 1896 by W.W. Post who stumbled on the recipe while a patient at Battle Creek Sanitarium.

Adventist Retirement Plans

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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 1928
Grapevine, TX 76099-1928

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

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2712 Dorothy Drive
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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



President's Corner

July 10 – 12 is the annual NAD RETIREES' CONVOCATION, to be held at Andrews University, Berrien Springs, MI. Please plan to attend. A registration blank is enclosed with this issue of REFLECTIONS.

Allow me to tell you a personal story. Last Thursday, February 21, my wife had heart surgery to repair her mitral valve. While this is open heart surgery, and thus serious, nevertheless everything went well. After surgery she was moved to coronary intensive care at Harris Methodist Hospital in Ft. Worth, and we were happy with her progress.

Then came Sunday at 4:30 PM. Two nurses were adjusting Beverly's medication, and my son Jon, also an RN, was standing beside her bed. Suddenly he said "Dad let's get out of here." To my astonishment the heart monitor showed a flat line, a nurse was doing chest compressions, a code blue was called, and people came running from everywhere. The medical personnel were able to re-start her heart – then at 6 PM her

heart stopped again, then stopped three more times before the next morning.

I have now looked death in the face, and it was a difficult and grim experience. I genuinely thought she would not live, and started thinking about her funeral. But she did live! And while her recovery is slow, she is making progress. Many of my associates from 40 years of denominational work + our retirees have called from all over the United States. Your prayers and concerns are a blessing. All I can say is – "Thank You."

Your retired friend,
Steve Gifford

Retirees Working

Del Johnson
Retirement Plans Administrator

It is fascinating to me to realize how many of our retirees continue to contribute to the work of the Seventh-day Adventist Church and its many causes. Our studies indicate that almost 500 of our retirees continue to work half-time or more for NAD Adventist employers.

There is one caveat to this. Our IRS-approved policies prohibit full-time employment for a participating employer. We draw the line at 75% of what a full-time employee would be expected to work. So if you, a retiree, apply for employment with a denominational employer such as a conference or an academy, and are employed at more than 75% of full-time for that job type, your em-

ployer is required to inform us and we are required to suspend your monthly benefits including any healthcare, until such time as you retire again or drop back to 75% of full-time employment.

We get some very creative ideas on this. For instance, "I'm a school employee. I work full-time for a denominational school, but since I get the summer off and Christmas holidays and Spring Break, I'm at about 75%." Doesn't work. To us, 75% is 75% of what another ten-month contract education employee would work.

There is a legal loophole for this policy, but in order to qualify, you would have to have turned age 70 ½ by December 31, 1997, which would put you in your 80's now. Remarkably we have at least two retirees in this category working full-time!

If you have any questions, please contact your employer. Remember, the prohibition is only for denominational employment. You can work full-time for a non-church employer without any penalty. You can also work part-time, up to 75% of full-time. Finally, what you are actually paid is not the issue. What is your work expectation in hours. If you typically are expected to work or actually work for a participating employer more than 75% of the hours a full-time employee would work, we have to suspend the benefits.

If you have questions about your situation, please contact your employer and discuss your situation.

News Notes

From Mort Juberg

The Hague, Netherlands. An Adventist law professor was sworn in as one of the 18 judges of the International Criminal Court. Dr. Daniel D. Ntanda Nsereko, most recently a professor of law at the University of Botswana, was nominated to the ICC of the Ugandan government and endorsed by the African Union.

Silver Spring, Maryland. The World Health Organization has asked Adventist health leaders to join its initial consultations as it prepares to renew partnerships with faith-based organizations. After 30 years of shying away from such affiliation, the WHO is actively seeking to reach groups

that could more effectively implement global health goals. Adventist leaders and WHO officials said "the Adventist Church was selected for its health message and for urging its churches to double as community health support centers."

Silver Spring, Maryland. A United States Federal Appeals Court upheld a ruling that an Adventist worker was discriminated against for not working on the Sabbath. The court ruled that a former driver for the United Parcel Service, Todd Sturgill of Springdale, Arkansas, will keep his award of nearly \$104,000 in lost wages and get his job back.

Silver Spring, Maryland. Church communication workers, technicians and church workers will meet in Capetown, South Africa,

to address ways of boosting the church's influence on the Web in Africa. The Conference is a regional extension of the church's Global International Network which is held annually since 2004.

Silver Spring, Maryland. Some faculty, students and staff are returning to the University of Eastern Africa, Baraton, after post-election violence in Kenya. The school's vice-chancellor, Nathaniel Watemba, said he is expecting some 1,600 students of the 2,300 student body to return this quarter. Some lecturers have not yet returned from the church's regional headquarters in Nairobi after being evacuated.

Adventist News Network

REFLECTIONS

March

2008



General Conference of SDA
NAD Retirement Plans
12501 Old Columbia Pike
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