



## Payroll Bulletin Board:

Checks/EFT Released this month: January 25; next month: February 27

## Happy New Year!



### President's Corner

Time is marching on – soon July and the annual retirees' convocation will happen. This convocation will absolutely be the best one we have ever had. If there is any convocation you should attend, it's this one! Elder Don Schneider is our special Sabbath speaker – and Sabbath afternoon he will do interviews, just like he does for his television program that many of you watch. Rose Otis, former NAD vice-president, will present her program on the second coming of Jesus Christ. I promise – if there is one program you ought to see, this is the one. She did this at a Texas campmeeting several years ago, and it had a truly dramatic impact on the audience. Beginning the Sunday before the convocation – on July 6 – we want to have a work bee at the historical village at Battle Creek. We need 15 volunteers to work Sunday through

Wednesday. So far we have one volunteer! I genuinely hope 14 more of our retirees will plan to come help. The convocation begins on Thursday, July 10, and concludes on Saturday night.

Don't forget the MegaVoice project. This is the special solar-powered player that costs only \$35 each. My hope is that our retirees will sponsor 10,000 sets of the players and Bible lessons. A special fund has been established in the North Pacific Union Conference for this project. It will take us some time to do it, but my wife and I are going to sponsor 100 of these units. There will be many led to Christ by this little unit that uses the power of the sun to lead precious souls to the Son! Contributions are tax-deductible. Please send your contribution to NPUC, 5709 N 20<sup>th</sup> St., Ridgefield, WA 98642 Attn: Steve Vistaunet.

Your retired friend,  
Steve Gifford

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## Sound of Laughter Tickles the Brain

By Miranda Hitti  
WebMD Medical News

Reviewed by Louise Chang, MD  
The sound of laughter may make you smile and laugh, British researchers report. "It seems that it's absolutely true that 'laugh and the whole world laughs with you,'" Sophie Scott, PhD, says in a news release. Scott is a professor at University College London's Institute of Cognitive Neuroscience.

Scott's team says when people hear the sound of laughter, their brain areas that control smiling and laughing become active. The researchers played the sounds of laughter through headphones to 20 healthy people with good hearing (average age: 32). While listening to laughter, participants got brain scans using functional magnetic resonance imaging (fMRI). In short, the sound of laughter spurred the brain to get ready to laugh and smile. The findings may explain how the brain mirrors other people's positive emotions.

"This response in the brain, automatically priming us to smile or laugh, provides a way of mirroring the behavior of others, something which helps us to interact socially," she says. "It could play an important role in building strong bonds between individuals in a group," Scott adds. —

"A merry heart doeth good, like a medicine" Proverbs 17:22 - KJV

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# Supporting Caregiving Families

## Suggestions to local church members, officers and administrators

As the baby boom generation—and their parents—age, the need for home-based caretaking is steadily growing. Current estimates suggest there are more than 25 million family caregivers active in America today. Roughly 80% of all home care today is provided by relatives, often untrained and unassisted, and frequently overwhelmed by the task. Political initiatives at both the state and local level may eventually improve the availability and affordability of home caretaking assistance. But regardless of changes in the law or financing, primary responsibility for home care will always rest with families. Religious communities can and should be an important source of support and practical help for families facing the multiple challenges of extended home care.

## How to Help

**Say a prayer during each service, not only for those who are sick, but also for their family caregivers.** Family caregivers tend to be invisible and their contributions minimized or ignored. By offering prayers for caregivers and care receivers during the weekly service you will both raise the self esteem of caregivers and honor the bonds of family devotion. In addition, consider creating a prayer chain of people who will pray independently at home for families in need.

Be a truly “Caring Congregation.” Survey the care-giving families in your community. Identify the help they need most — transportation, respite, help with insurance or other paperwork, household support, regular meals, guidance on end-of-life issues. Organize a volunteer network to respond to the needs most frequently cited.

**Establish a family caregiver support network or buddy system.** Introduce caregivers in the congregation to one another. Provide them with the opportunity to support and learn from each other by giving them meeting space within the church or synagogue, or creating a caregiver phone or email list. Provide a trained leader or pastoral counselor for the group.

**Train congregants to support the emotional and spiritual needs of your community.** Training will help increase congregational awareness and sensitivity, and expand the resources available to caregiving or grieving families.

**Honor your family caregivers** with an event that recognizes their contributions and provides them with some fun—a special dinner or some other kind of outing. Be sure to include respite care as part of the event for those who need it.

**Provide educational programs and/or materials on end-of-life planning.** Death and dying are natural parts of life, but they are not issues most of us are comfortable talking about. You can help the members of your faith community prepare for the end of life by:

Providing information on powers of attorney, living wills and other advance directives.

**Developing a resources list** of area professionals (elder care attorneys, geriatric care managers, financial planners) who can help families in time of need.

**Put together biblical scriptures** or readings that speak to caregiver issues and needs. Present them as a gift to caregiver in your congregation so they will always have spiritual support when they need it.

**Compile a list of local resources** for families in caregiving situations. This list can include government agencies, local home care agencies, medical equipment suppliers, hospices, assisted living communities, nearby senior centers and adult day care facilities, taxi services that have wheelchair accessible vehicles, pharmacies that deliver, and more.

**Establish a congregational health ministry** to minister to the healthcare needs of your church. As part of the program, recruit volunteers from the congregation to serve as support caregivers who are willing to provide respite for caregivers and a friendly visit to care recipients. *Consider organizing all of the suggestions above under the auspices of the health ministry for a truly comprehensive program.*

Adapted from ‘Supporting Caregiving Families: A Guide for Faith Communities’ with permission of The National Family Caregivers Association.

## MCx Cost Increase

In the Dec'07 Reflections, a notice was included regarding the Jan'08 increase in the cost of SHARP's MCx (Medicare Extension) option—from \$75/mo to \$100/mo. It also indicated that for those of you already enrolled for this coverage, we were offering an opportunity (until Feb 29) to permanently discontinue the MCx option should you not need that higher level of coverage or are simply unable to afford the additional cost.

Since then, we've received many calls and emails. Surprisingly, quite a number of you inquired as to exactly what the MCx option is and what it covers. For those of you who may still have these questions, the following is a summary description of the MCx option:

### MCx

The MCx (Medicare Extension) option supplements the Base option by eliminating the annual deductible for Medicare personal expenses and pays the following costs effective 1/1/08:

- Medicare Hospitalization (Part A) deductible  
\$1,024
- Medicare Outpatient (Part B) annual deductible  
\$135
- Outpatient co-pay  
20%
- Medicare co-insurance for hospital days 61-90  
\$256/day
- Medicare co-insurance for hospital days 91-150  
\$512/day

- Medicare co-insurance for skilled nursing facility days 21-100  
\$128/day

The following costs are **NOT** covered by MCx:

- Skilled Nursing Facility coinsurance for stays exceeding Medicare limits
- Hospitalization exceeding Medicare coverage limits of 150 days
- Portion of physician charge that exceed Medicare approved amount
- Medical procedures not approved by Medicare
- Nursing Home expenses

MCx assumes eligibility for traditional Medicare. For instance a retired minister who has opted out of Social Security and will not become eligible for Medicare should not select this option, as reimbursement requires a Medicare summary statement. Current information about Medicare can be obtained at the Medicare web-site, [www.medicare.gov](http://www.medicare.gov)

Again, if you already have the MCx coverage and wish to keep it, you need do nothing. However, should you desire to permanently discontinue it, you must send us a written request no later than Feb 29 by email at

[SHARP@nad.adventist.org](mailto:SHARP@nad.adventist.org), by fax to (301) 680-6190, or by mail to Adventist Retirement Plan, 12501 Old Columbia Pike, Silver Spring, MD 20904.

- Lyn Wick  
Associate Director  
Adventist Retirement Plans

## Adventist Retirement Plans

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ARM: 1-800-447-5002  
*Healthcare Claims Queries*

SHARP: 301-680-5036  
[SHARP@nad.adventist.org](mailto: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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*President, NAD Retirees Association*  
817-271-1160  
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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  
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*Tuition Assistance for Children*

# Prepare for Winter Driving

Adapted from the Federal Emergency Management Agency  
by Marjorie Montemayor, MA



The season for snow and ice, slipping and sliding, and traffic accidents is here. But you don't have to be a victim of the leading cause of death during winter storms. You can reduce your risk of an accident by preparing your vehicle for the winter season, learning how to react if you are driving in slippery conditions, and knowing what to do if you are stranded or lost on the road. Here are some tips that can help.

## Before the Winter Flurries

Have a mechanic check the following items in your car:

- Battery
- Antifreeze
- Wipers and windshield washer fluid
- Ignition system
- Thermostat
- Lights
- Flashing hazard lights
- Exhaust system
- Heater
- Brakes
- Defroster
- Oil level (if necessary,

replace existing oil with a winter

grade oil or the SAE 10w/30 weight anriety)

## Before You Hit the Road Install Good Winter Tires

Make sure the tires have adequate tread. All-weather radials are usually adequate for most winter conditions. However, some areas require that vehicles be equipped with chains or snow tires with studs to drive on their roads.

## Prepare a Winter Car Kit

Must-haves:

- Windshield scraper and small broom for ice and snow removal
- Flashlights with extra batteries
- First aid kit with pocket knife
- Necessary medications
- Several blankets
- Matches and a lighter
- Extra set of mittens, socks, and a wool cap
- Small sack of sand for generating traction under wheels
- Small shovel
- Booster/jumper cables
- Brightly colored cloth to use as a flag
- Canned fruit and nuts (choose ones with pull tabs or screw on caps)
- Non-electric can opener
- Bottled water
- A cell phone to call for help
- Rain gear and extra clothes
- Small tools (pliers, wrench, screw-driver)
- Sleeping bags
- Extra newspapers for insulation
- Plastic bags (for sanitation)
- Set of tire chains or traction mats
- Games and puzzles

## -Other Helpful Hints-

- Maintain at least a half tank of gas during the winter season.

• Give yourself plenty of time to get where you're going.

- Plan long trips carefully.

Listen to the radio or call the state highway patrol for the latest road conditions.

- Always travel during daylight and, if possible, take at least one other person.
- Dress warmly and wear layers of loose-fitting, layered, lightweight clothing.
- Carry a supply of high-energy snacks and several bottles of water.
- If you must go out during a winter storm, use public transportation.

Contact your local emergency management office or American Red Cross chapter for more information on winter driving.

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## Dr. B. Lyn Behrens Resigns

December 12, 2007. B. Lyn Behrens, President and Chief Executive Officer of Loma Linda University Adventist Health Sciences Center (LLUAHSC), announced that she is retiring from her leadership positions in March of 2008.

Behrens, who became president of Loma Linda University in 1990, is the first woman to serve as president of this institution.

"It is with a great deal of optimism that I complete my years of service to Loma Linda in this capacity," Behrens stated. "I believe this institution is poised for unprecedented success in our work as educators of health professionals, scientists and scholars; in our ability to impact health care."

## News Notes

### From Mort Juberg

Silver Spring, Maryland. Academic achievement levels for students in Adventist schools in North America are above national norms according to a report for the first year of a three-year study. Preliminary results from the study say Adventist elementary and high school students rank in the 60th to 65th percentile. The study CognitiveGenesis is funded by private donations and seeks to answer two questions: (1) what is the achievement level in Adventist schools compared to national norms, and (2) what student-parent-teacher or school factors are associated with the achievement?

**Wahroonga, New South Wales, Australia.** Adventist church leaders in the South Pacific area nominated Barry Oliver as president of the South Pacific Division. He fills the vacancy left by the current president Laurie Evans who is retiring. The nomination will be recommended to the world church's Executive Committee which elects the division presidents. Oliver is currently serving as the region's general secretary.

**Bucharest, Romania.** A coordinator, Beatrice Lospa, of the Adventist church's Bible reading clubs, Sola Scriptura (Latin "Scripture only"), says a national advertising campaign backed by an anonymous donation is blending high-profile marketing with the church's basic mission outreach. Now hundreds are coming to the Bible reading clubs across Romania.

**Silver Spring, Maryland.** Students

at Adventist colleges and universities in North America are raising funds to provide assistance to a fellow university in Zimbabwe that church leaders say is running out of food. Adventist-owned Solusi University, near Bulawayo in the southern part of Zimbabwe, is on the verge of sending students home due to the country's food crisis. Solusi's estimated 3,200 students, faculty and staff, along with most of the country, have faced dwindling food supplies since February 2007 when hyper-inflation and widespread drought cleared the country's shelves and fields of food.

**Silver Spring, Maryland. The Adventist Development and Relief Agency (ADRA)** is responding to the needs of survivors of the cyclone that hit Bangladesh earlier. From its office in Dhaka, ADRA is providing food and basic supplies to 5,000 people in the Barguna region. In another area, ADRA is responding to the needs of survivors of the magnitude 7.7 earthquake that hit the Atacama region in northern Chile. ADRA is also distributing food and clothing for 2,500 survivors around the town of Tocopilla located 21 miles from the epicenter.

Local officials report at least 1,200 homes in the town have been flattened and 4,000 people are currently homeless. The earthquake, the largest in Chile since 2004, killed two people, injured more than 250, and left an estimated 16,000 people homeless.

### Source:

## Adventist News Network

## Inside Scoop



**Fifth Annual Andrews University Music and Worship Conference, March 27-29** — Sponsored by the NAD Church Resource Center, Andrews University's Department of Music, Center for Youth Evangelism and Department of Christian Ministry, it will be a training event for pastors, worship leaders, church musicians, and lay leaders involved in worship ministry.

Special focus will be on the relationship between Biblical worship and culture, addressing issues of multi-cultural worship and contemporary culture in general.

Contact:  
[www.auworshipconference.org](http://www.auworshipconference.org) or  
800-968-8528.

**\*\* Attention Musicians and Composers**— Pacific Union Conference Church Support Services is looking for songs to publish on [StoryHarvest.org](http://StoryHarvest.org) (especially ones that tell a spiritual story). As an outreach tool, the site features stories and songs of conversion and faith. Contact: [www.storyharvest.org/article.php?id=3](http://www.storyharvest.org/article.php?id=3). Send MP3 files to [css@puonline.org](mailto:css@puonline.org).

**\*\* Homeschool Companion for Home-Based Education Help** — The Review and Herald Publishing Association and Griggs University have partnered together to launch a radio talk show dedicated to home-based education. It will be hosted

(Continued on Page 6)

(Inside Scoop continued from p. 5)

by Dr. Rose Gamblin, Education Specialist, and Candy DeVore, editor of Kid's Ministries Ideas. It will be aired every Wednesday at 11:00 a.m.(EST) on LifeTalk radio.

It will also air live on the Internet at: [www.lifetalk.net](http://www.lifetalk.net), [www.lifetalkradio.ning.com](http://www.lifetalkradio.ning.com), and [www.live365.com/stations/lifetalk1](http://www.live365.com/stations/lifetalk1).

The first 15 minutes of the show will be dedicated to the home-schooled child, and the remaining 45 minutes to the home school education provider.

If you have something to share that might benefit homeschooling families, call 800-775-4673.

**\*\* A Roscoe Howard TV Spot** can now be viewed on You Tube. Just go to [www.youtube.com](http://www.youtube.com) and search for "Roscoe Howard" (Executive Secretary, NAD).

Roscoe's spots were originally created for the Adventist Channel which you will notice if you watch the video on You Tube.

**\*\*Angel & Paul Harvey** donated a gift that transformed the Camelback church services in Phoenix, Arizona.

Contact: [www.pacificunionrecorder.com](http://www.pacificunionrecorder.com) for the full story.

\* NAD Youth/Young Adult Leadership Summit/Convention, February 14-17, Dallas, Texas - <http://ypac.adventistmeetings.com>

\* 5th International Conference on Vegetarian Nutrition (ICVN) (for health professionals), March 4-6, Loma Linda, California - [www.vegetariannutrition.org](http://www.vegetariannutrition.org)

\* Adventist Nutrition Conference, (for anyone) March 6-8, Loma Linda, California - [www.health20-20.org/article.php?id=7](http://www.health20-20.org/article.php?id=7)

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**— Upcoming Events —**

\* Health Summit Orlando, February 1-9, Orlando, Florida - [www.plusline.org](http://www.plusline.org)

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