



A newsletter for beneficiaries of the Adventist Retirement Plans

Payroll Bulletin Board: Checks/EFT Released this month: May 27; next month: June 27

New Beneficiaries 4th Quarter 2007

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

ADDITIONS 4th Quarter 2007

Adams, Harry
Adams, Karen
Ahlers, Lloyd
Andres, Ernesto
Ash, John W
Atwood, Sandra L
Azevedo, Alvaro
Bacchus, Gerzel
Banfe, Jerrald
Banjao, Josephine
Barrett, Deirdre
Bee, Peggy
Begley, Bertha
Benson, Jacqueline
Bent, Sandra
Bodner, Judith
Boggs, Gordon
Boskind, Constance
Bradley, Robert
Brewer, Patricia
Bronson, Alice
Buckmaster, Stanley
Caraboolad, Richard
Carreon, Lucy
Casali, Riquelme
Casanova, David
Castillo, Everett
Caudell, Larry
Chapman, Judith
Cheatham, Wilbert
Christman, L Reed
Chung, Florence

Cly, Bessie
Colonna, Nancy
Cook, Arnold
Crouch, Cheryl
Curameng, Dottie
Davis, Geraldine
Dela Cruz, Ruth E.
Dittberner, Larry
Dower, Richard C.
Dumitrescu, Ana
Earles, Jr., John Fred
Farr, Shirley
Farrens, Rebecca A.
Fattic, Richard G.
Field, Lorraine
Fine, Deanna M.
Fish, Joy
Fisher, Ann
Flores, Catherine
Forshee, Melvin
Fortune, John
Fowler, Japes W.
Friesen, Penelope
Fry, Curley Jack
Gage, David
Garrett, Mary
Gellineau, Standley
Goddard, Joan
Grassel, Martha
Grow, Linda
Hallock, Connie
Harbour, Richard
Harsany, Barbara
Heathcock, Barbara Ann
Hendrix, Adelaide
Hickok, Jane
Hirst, Richard
Hogan, Nancy
Hopkins, Wanda
Hosten, Audrey
Hubbard, Louis

Iheanacho, Morris
Iheanacho, Shirley
Iwasaki, Fumio
Jerus, Joseph
Jones Sr, Joseph
Jones, Janice E
Kalupa, Luetta J.
Keightley, Barbara L
Koenke, Fordyce V
Kotter, Vel E.
Landers, Melvin Guy
Lao, Teresita T.
Lavender, John
Lee, Charles Durwood
Lewis, Evans
Lewis, James F
Liburd, LeRoy
Lightbourne, Lois
Lindo, Yvonne
Loewen, George
Lowe, Marion
Maritato, Joaquin
Marsh, Nancy
Marter, John
Mattenson, Gerald
McCloskey, Linda
McKenney, Clarence
McLain, B. Joyce
McLain, James

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(ADDS..cont'd from

Meyers, Daryl
Mohr, Sharon
Molina, Aurora
Morales, Carlos
Morales, Loida
Morgan, Ann
Mostert, Pauline
Mostert, Thomas
Nee, John
Nguyen, Le Van
Norcliffe, Mary
Ottshofski, Herman
Pangman, John
Pastor, Manuel
Peterson, Beulah
Pierce, Barbara
Plumb, Stanley
Priester, Irene
Reifsnyder, Edward
Rivas, Isai
Roby, Alta
Rochester, James
Rockey, Ronald
Rodriguez, Maria
Ronan, Carol
Ruiz, Noel
Salsbery, Richard
Sandlin, Wilma
Shelhorn, Dorothea
Schultz, John
Shank, Sylvia
Siplin, Frances
Smith, Jr., Charles T
Soliz, Charles
Starr, Wilfred
Stephens, Denver
Stratton, Herb
Sun, George
Taylor, Sara
Tennant, M. Dianne
Terzo, Waldo
Tayer, Olivia
Turner, Shirley
Tutsch, Ulrich K.

Vega, Tavo
VonBergen, Nancy
Warren, Barbara
West, Jr., Winton
White, Sandra M.
Wilkerson, Carolyn
Wilkinson, Ann C.
Wilson, Gorden
Wise, Cecelia
Wolff, Jeffrey
Womack, Patricia
Wool, Lavonne K.
Yates, Rose
Zbaraschuk, Ila M.

DEATHS – 4th Quarter - 2007

Aldrich, Myrtle
Anderson, Clara
Andrus, John E
Atkins, Leonard
Ayers, Lois
Baldwin, David
Battee, Robert J
Becker, Pauline
Beers, Constance
Belknap, Forrest C.
Bergman, Margaret C.
Best, Donald R.
Boccheciamp, Elias
Boone, Edward
Botimer, Laurence
Brown, Helen
Buck, Ben
Burke, Anne
Burke, Beverly
Burr, Harold T.
Burrow, Esther
Campbell, Eva
Cartwright, Paul
Caster, Marion H.
Castro, Elizabeth
Chapman, Mary
Church, J. B
Clark, Myrtle
Clemons, Doris
Clendenon, Harley
Coats, Emily

Coleman, Irene
Collins, Patricia
Cook, Delmer
Cooley, Lowell
Cooper, Robert
Cuva, Sr., John
Davis, Leon H.
DeGroat, Jean
Digneo, Elmer
Elizondo, Ofelia
Fales, Mary
Felt, Anna Lurlilene
Ferguson, Ann
Foll, Merelle E
Foll, Ruth
Follett, Ira
Ford, Sanford
Forgey, Elma
Frith, Miriam
Furman, Mildred
Gabriel, Harry
Garcia, Armando
Gardner, Glenn
Gilliland, Maxine
Greenlee, M.Irene
Griffith, Connie
Guay, Iva
Guthrie, Robert
Hainey, Wilbur
Hanson, Otto
Harris, Thelma
Hartman, Lahoma
Henry, Dorothy
Hesgard, Lenore
Hoffman, J. Reynolds
Holt, Elizabeth
Hoover, Frederick
Houston, Emmie
Hyde, William
Innes, Lucille
James, Rebecca
Jenkins, Juanita
Johnson, Ollie M.
Johnson, Vivian
Keith, Leone
King, Flossie
Knapp, Pauline

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President's Corner

By Stephen Gifford

SPECIAL REQUEST:

At the Retirees' Convocation at Andrews University, July 10-12, we plan to have a program honoring our veterans. If you served in any branch of the armed forces, we'd like to invite you to send us a picture of you in uniform, your branch of service, rank, and when you served. By e-mail, send to

barb.oliver@sbcglobal.net.

If sending by land mail, please send to me at 2712 Dorothy Drive, Cleburne, TX 76031.

A LONG AGO LETTER - In 1976 the Wood County Bank served the Mountain View Conference. The conference secretary was quite impressed with the bank, and after reading its annual report, wrote the chairman, Jay Stern, the following note: "It is clear that your bank is here to

serve the community, and is not interested in simply showing a profit. Because of your humanitarian concerns, you will have our full banking business. To us, your concern for mankind is true religion in action."

A few days later, he received a handwritten note from Mr. Stern: "One of the most unexpected and heartwarming things in my life was your letter. I have taken the liberty of presenting your letter both to the bank's stockholders meeting and to Dick Fearing, your former president, whom I have known for some time. My humble thanks to you, and the spirit of kindness you represent."

Letters – valuable instruments of encouragement. Why not write a letter to someone today, and perhaps you'll impact someone as Mr. Stern was impacted.

Your retired friend,
Steve Gifford

News Notes

From **Mort Juberg**

Silver Spring, Maryland. GC President Jan Paulsen has reiterated the church's long-held position on noncombatancy in an article published in *Adventist World*. The world

leader explained that deciding to carry arms puts the spiritual foundation of your life in serious jeopardy referring to a resolution made at the church's fifth General Conference in 1867. Paulsen says that, "This, in broad terms, has been our guiding principle. When you carry arms you are prepared to use them to take another's life, and taking the life of one of God's children, even that of our enemy, is inconsistent with what we hold to be sacred in life."

Santo Domingo, Dominican Republic.

Commuters in Santo Domingo are being greeted by a 10-second message. The Adventist Church in the Dominican Republic began projecting electronic billboard screens with messages throughout four of the busiest intersections of the capital city. The ad consists of four short slides pointing to the words "The Law of Freedom." The 10-second electronic ad will be played 50 times per day for the next 30 days.

Berrien Springs, Michigan. An international editorial team of Adventist Bible scholars have begun work on a

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Adventist Retirement Plans

Del Johnson
Administrator

Lyn Wick
Associate Administrator

Judy Glass
Associate Administrator

Judy Beers
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/ref>

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
Grapeville, TX 76099-1928

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

(News Notes . . . Cont'd from p. 3)

new study Bible. The Bible to be produced by the Andrews University Press is the first such project in Adventist publishing. Based on one of the Standard English translations of the Bible commonly used by conservative evangelicals, the Adventist study Bible is slated to include study notes and reference systems, articles on theological principles and Biblical interpretation, maps, charts and indexes.

Loma Linda, California. A vegetarian diet not only protects personal health but may also help conserve the environment world health leaders concluded at a conference on vegetarianism. Organized 25 years ago by a group of largely health professionals, the International Congress on Vegetarian Nutrition drew more than 700 attendees. One of the speakers, Dr. Allan Handysides, director of the church's health ministry, said while health traditionally prompts most Adventist vegetarians, other factors, among them climate changes and animal rights, are now leading consumers to eschew meat.

Capetown, South Africa. The continent of Africa is among the top world regions for Internet growth in the past decade. To capitalize on that potential and to address related challenges, Adventist communication leaders, technicians and broadcasters met in Capetown for an Internet ministry conference recently.

Source:

Adventist News Network

Spouse Allowance Disclosure

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. 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.

Please know that the Spouse Allowance portion of a retirement benefit is a conditional benefit and is subject to reduction or discontinuance under certain circumstances. 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.)

However, should any of these circumstances 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.

- Adventist Retirement Plans

May: Asthma Prevention Month

For people with asthma, having an “asthma management plan” is the best strategy to prevent symptoms. An asthma management plan is something developed by you and your doctor to help you control your asthma, instead of your asthma controlling you. An effective plan should allow you to:

- Be active without having asthma symptoms.
- Participate fully in exercise and sports.
- Sleep all night, without asthma symptoms.
- Have the clearest lungs possible.
- Have few or no side-effects from asthma medications.
- Have no emergency visits or stays in the hospital.

Four Parts of Your Asthma Management Plan:

1. Identify and minimize contact with your asthma triggers. Avoiding your triggers is the best way to reduce your need for medication and to prevent asthma episodes. But first, you have to learn what those triggers are. Any time you have an asthma episode, think about where you were and what you were doing in the past day or so. Answer

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questions like these in a diary or on your calendar:

- Was I making a bed or vacuuming?
- Was I near an animal?
- Did I have a cold or other infection?
- Was I running, playing or exercising?
- Was I upset, excited or tired?

Discuss your notes with your doctor to look for trends. As you identify your triggers, talk about which ones can be avoided, and how to best avoid them. For instance, if you are allergic to dust mites you should put an airtight cover around your pillow and mattress. You may also want to discuss with your physician how immunotherapy might help to prevent allergy symptoms.

2. Take your medications as prescribed. Asthma medicines are usually inhaled through a machine called a nebulizer, through a small device called a metered dose inhaler (also called an inhaler, puffer, or MDI) or through a dry powder inhaler (DPI). For inhalers to work well, you must use them correctly. But over half of all people who use inhalers don't use them properly.

Ask your doctor or nurse to watch you and check your technique. If it is still difficult to use, you have two choices. Ask them to recommend a spacer or holding chamber. This device attaches to the inhaler to make it easier to use and to help more medicine reach the lungs. Or, ask about using a

“breath-actuated” inhaler, which automatically releases medicine when you inhale.

Unless your asthma is very mild, chances are you have prescriptions for at least two different medicines. That can be confusing. The more you understand about what those medicines do and why they help, the more likely you are to use them correctly.

Although there are some potential adverse effects from taking asthma medications, the benefit of successfully controlling your asthma outweigh this risk. It is important to discuss each of your asthma medications with your physician to learn more about their effects.

3. Monitor your asthma and recognize early signs that it may be worsening. Asthma episodes almost never occur without warning. Some people feel early symptoms, including: coughing, chest tightness, feeling very tired. But because airways to the lungs narrow slowly, you may not feel symptoms until your airways are badly blocked. The key to controlling your asthma is taking your medicine at the earliest possible sign of worsening.

There is a simple, pocket-sized device called a peak flow meter that can detect narrowing in your airways hours, or even days, before you feel symptoms. You simply blow into it, as instructed in your doctor's office, to monitor your airways the same way you might use a blood pressure cuff to measure high blood pressure or a thermometer to take your temperature. Peak flow meters come in many shapes

and styles. Ask your doctor which is right for you. Your doctor may divide your peak flow numbers into zones (green = safe; yellow = caution; red = emergency) and develop a plan with you. Your peak flow number will help you know:

- Which medicine to take
- How much to take
- When to take it
- When to call your doctor
- When to seek emergency care

The good news is that using your peak flow meter should mean fewer symptoms, fewer calls to the doctor, and fewer hospital visits!

4. Know what to do when your asthma is worsening. If you understand your asthma management plan and follow it, you will know exactly what to do in case of an asthma episode or an emergency. If you have any questions at all, ask your doctor.

SOURCE: This information should not substitute for seeking responsible, professional medical care. First created 1995; fully updated 1998; most recently updated 2005.

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(DEATHS. . .cont'd)

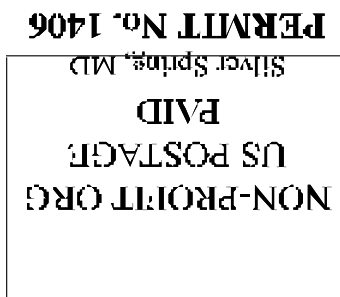
Knight, George
Koenig, Mabel
Kono, Harold
Kutschara, Mary Lou
Larson, Ralph
Lee, Bruce
Lee, Hilda
Liu, Bernice
Lockett, Mozelle
Lowry, Mary E.
Lyles, William B.
MacKintosh, Kenneth
Mader, Bernice
Mallery, Frank
Marsh, Leslie
Martin, Donald
Mattison, Ernest
Maxwell, D. Malcolm
McCartney, Dottie
McCormick, Betty
McDannel, Virgie B.

Melashenko, Esther E.
Merideth, James
Merritt, Zeola
Mizher, Nassry
Moline, Ruth
Moore, Raymond
Moore, Terence
Morgan, Maxine
Musgrave, William
Neidigh, Betty
Northrop, Robert
Nyman, Beryl
Osborn, Robert E.
Patt, Donna
Perry, Gene
Pettibone, Ruth
Phasge, Padma
Pifer, Carrie
Porter, Mary
Pursley, George
Rairden, Helen
Rampton, Barbara
Rathbun, George

Read, Marjorie
Reinke, Edward
Reiswig, Emma
Renton, George
Retzer, Dorothy
Reyant, Tillie
Roberts, Mazie
Sanderson, Ralph
Santangelo, Muriel
Skidmore, Gerald
Slabach, William
Smith, Dorothy
Spradlin, Anne
Stecker, Marion
Steele, Wesley
Stickler, Eleanor
Stinchfield, Hugh
Stirling, Maryan
Swanson, Addison
Swiridoff, Eleanor
Thompson, Betty
Thompson, Jack
Timmons, Jeanne

Torkelson, Robert
Varga, Elvira
Venden, Lou
Vickers, Ralph
Wagner, Eleanor
Watson, Gwendolyn
Wesslen, Bonnie
Westermeyer, Eileen
Williams, Russell
Wynn, Lillie Mae

* * *



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