



A newsletter for beneficiaries of the Adventist Retirement Plans

Payroll Bulletin Board: Checks/EFT Released this month: June 27; next month: July 25

New Beneficiaries 1st Quarter 2008

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

ADDITIONS- 1st Quarter - 2008

Alexander, Peggy
Altsman, John
Alvarez, Gustavo
Araujo, Frank
Archie, Peter
Arnold, Lloyd
Baldwin, Stanley
Banta, David
Bartolome, Rudney
Bielas, Mary
Blevins, Carol
Bowen, Roy
Brother, Linda
Brown, Eileen
Burdick, B. Doris
Burns, Hazel
Burse, Ernest
Carambot, Senaida
Carley, Edward
Casanova, Elena
Cassingham, Terry
Cerdenio, Rudy
Chick, Mary Ellen
Chilson, Sandra
Clark, Donna
Clizbe, Ellen
Corley, Dorothy
Cotton, Albert
Crandall, Warren
Cromwell, Steven

Curl, Ariel
Davis, Earlene
Dickerson, David
Duran, Julio
Eva, Willmore
Farr, Henry
Floyd, Gilbert
Freeman, Jr., S. Berkeley
Fritz, Steven
Gallegos, Dorothy
Gallington, Edna
Holman, Geraldine
Hopkins, Stephen
Houston, Bonnie
Humphreys, Ronald
Jenkot, Donna M.
Johnson, Ronald
Jones, Carleen
Jones, Connie
Jornada, Elmore
Juarez, Rudy
Legg, Billy Joe
Lello, Graham
Lemon, Phyllis
Lincoln, Robert
Macarewa, Fred
Martinez, Ana
Martz, Larry
McEvoy, Dorothy
McGovern, John
McGuffin, DeVere
Mercado, Paz V
Miller, Mary
Myers, David
Nhek, Boy
Ninan, Benjamin
Nozea, Gerard
Olson, Cecelia
Openano, Adelina
Owen, Minetta
Pallia, Judith

Pike, Marguerite
Pooley, Sandra
Ramsland, Eldin
Reed, Bonnie
Reedy, Dorothy
Richardson, David
Richardson, Preston
Rickwa, Ted
Rogers, Ronald
Rosas, German
Seagreaves, Judith
Serhan, Gloria
Siapco, Clarita
Sitanggang, Winker
Smith, Roland
Srampical, Rosemary
Stephan, Aubrey
Stone, William
Sutton, Robert
Talento, Honesto
Taylor, Marjorie
Thornburg, Jr., Harrison
Tiong, Chin King
Trimm, Joan
Vance, Sonny
VanSolkema, Nancy
Velez, Patti
Wallace, Ruth
Warner, Claire Ellen
Webster, Judith

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(ADDs ... Continued from page 1)

Winn, Richard
Won, Young Hee
Young, Robert
Young, Samuel
Ytreberg, F. Martin
Ziegele, Dale

DEATHS - 1st Quarter - 2008

Abernathy, Jean
Alsaybar, Ban
Ammon, Adelyne
Anderson, Hollis
Ashlock, Thomas
Bargas Jr., Freddie
Barger, Bethel
Bell, M. Frances
Benson, Arline
Berry, Kenneth
Bishop, Virginia
Bowen, Donald
Boyd, Miriam
Breitigam, Agnes
Bristow, Harvey
Brooks, David
Brooks, Raymond
Brown, Kenneth
Brummett, Alice
Bumagat, Alfred
Butler, William
Cabreira, Roberta
Caldwell, Ruth
Calkins, Harold
Calkins, Jeanne
Campbell, Margaret
Carnes, Mildred
Carter, Sarah
Caslow, F. Irene
Chaney, Patricia
Christensen, Frances
Clark, Fannie
Clough, Earl
Coffin, Mildred
Cordis, Isabelle
Cornog, Ethel G
Corwin, Bernice
Costerisan, Adabelle

Culpepper, M. Elton
Cushman, Vivian
Dale, Arthur
Davidson, Leila
Davis, Kenneth
Deisch, Donald
Deming, Murray
Devitt, Archie
Dunbar, Franklin
Dunn, Sylvia
Eller, Arlen
Farris, Maria
Fisher, Malcolm
Francisco, Barbara
Garbutt, Maria
Gearing, Marilyn
Georgeson, Margaret
Glanz, William
Glasscock, Henry
Goode, Janet
Grams, W. Jean
Grashuis, Eveline
Grout, Geraldine
Hanson, Elinor
Harada, Miyeko
Harder, Neander
Hardy, Elsie C.
Hauck, Elmer
Henderson, Harmon
Herbey, Anna
Hernandez, Fred
Holton, Betty Jo
Holton, E. Ed
Hornsby, Helen
Huber, Vernon
Hutchins, Muriel
Irwin, George
Jackson, Margaret
Johnson, Albert
Johnson, Helen
Jones, Frank
Justis, Jennie
Keeler, Evelyn
Kelchner, Danica
Kessler, Mary
Kinder, Cecil
Kinsey, Frederick

Kirgis, Ruth
Kohler, Clarence
Kretschmar, Merlin
Krick, Gilbert
Lebedoff, Victor
LeDuc, Gladys
Lehner, Maurene
Lightner, Werner
Love, Mildred
Lyons, E Patrick
Martin, Lula
May, Maurine
McConnell, Mildred
McCoy, Pearl
McIntosh, Mary
McIntyre, Robert
McKinzey, Billy Jack
McLaughlin, Mary
McWilliams, Wayne
Meade, Charles
Meehan, Betty Jo
Metcalf, Marjorie
Miller, Tom C.
Millet, Ursula
Mills, Mary
Moreno, Roberto
Morse, Joyce
Myers, Dorothy
Nary, Evelyn
Nhek, Boy
Norman, Richard
Normington, Louis
Osborn, Evelyn
Otter, Gordon
Parson, Wilford
Payne, Elizabeth
Payne, Marcus
Perez, Arturo
Perkins, M. Christene
Perry, Gene
Pervis, Gracie
Phillips, Helen Montie
Pierson, Eugene
Pleasants, Richard
Powell, Zettie
Proctor, Dorothy
Reichenbach, Jeanette

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Adventist Retirement Payroll

The payroll department consists of two workers who handle a monthly mailing of 15,000 checks, totaling about \$13,000,000.00 each month (larger than the payroll of Loma Linda University Medical Center and Florida Hospital put together!). Payroll also handles verification of benefits, taxes, changes of address, tuition assistance checks and direct deposit issues. At various times of the month they are unable to answer phone calls while processing checks. They will follow up on all voicemail messages left for them and that is often the quickest way to reach them.

Change of address information should be mailed to the Payroll department, not phoned in. Once Payroll has entered the change in the database it will be changed for all department correspondence including the newsletter.

Direct deposit requests, including a voided check, need to be mailed to the Payroll office to be processed. Direct deposit requests/changes cannot be made over the phone.

Checks are processed and sent on a set schedule which cannot be changed for individual checks.

Remember that the toll-free Payroll information line (1-888-838-8955) may answer many of your questions more quickly than calling the Payroll office.

To help us help you as quickly and efficiently as possible, please remember a few things about contacting us:

Take a moment to consider when to call us. We are located on the East Coast and operate on EST

time. Often callers from other time zones are frustrated when they phone, only to find out that it is lunchtime or after 5:30 pm here and no one is available.

Remember that the department operates on a flex-time schedule on Fridays, due to the longer hours personnel work Monday through Thursday. This means that the office is closed after noon on Fridays and some staff members will not be available on Friday mornings. In this case you may want to wait and call back the following Monday as any messages left will not be checked until then anyway.

Please have your Social Security number handy so we can retrieve the correct information. Jot down your questions before you call so you are sure to address all of them. Keep a pen and paper handy to write down any information we give you.

We understand that you would like to speak to a live person and we try to answer as many calls as we can. But due to the fact that there are so many of you, and so many less of us, often when you call we will be on another line, helping another retiree, or in a meeting dealing with retirement issues. When this happens, the quickest way for us to help you is for you to leave a message, please speak clearly and slowly. Leave your (or the retiree in question's) Social Security number, your name (as we have it in our records, and please spell it), your phone number (with area code), and a brief description of your need.

Listen to the recorded messages first, they include important information and may answer

some or all of your questions or give you necessary instructions.

If someone else phones on your behalf, please have them leave that information, plus their name, relationship to you, and their phone number. Remember that we can only give out retiree information to spouses or persons with your power of attorney (once the legal power of attorney document is received and on file in our office).

Please do not leave messages on several different people's voicemail in an effort to get a quicker response. This ends up causing confusion, doubling and tripling the man hours needed to get one answer to you, and delaying answers to other retirees.

Please be patient! We return calls as soon as we can, but that may be 24 hours, and it may take longer to get the answer to your question if we need to do research or have a pressing deadline.

Whenever possible send inquiries and requests by email. It is much more efficient than correspondence by the postal service. When writing to us, whether by post or email, please remember to include your phone number and the last four digits of your Social Security number.

If you are not sure who you should talk to, call our main number and let our receptionist direct you to the correct person. This will save you from the delay caused by leaving messages for people who aren't able to help you.

Remember to read through each month's issue of Reflections, the Retirement department newsletter, for timely and important informa-

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President's Corner

By Stephen Gifford

SPECIAL REQUEST: At the Retirees' Convocation at Andrews University, July 10-12, we want to honor our veterans. If you served in any branch of the armed forces, please 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 the pix to her at 900 CR 702 #2, Cleburne, TX 76031. Also - we have room for 10 booths at the convocation. Cost is \$35 per table. Setup will be Wednesday, July 9. Send inquiry to Barb Oliver by e-mail or land mail.

A STRANGE INCIDENT On June 6, 2007, wheelchair-confined 22 year-old Ben Carpenter rode his electric chair across a street in Paw Paw, MI. The light turned red when he was in front of a semi, which slowly

took off, pinning the chair's handles in the truck grill. Frightened onlookers began calling 911, whose operator thought the calls were a prank. Five miles and speeds of 50 mph later the driver pulled into Ralph Moyle Trucking Company, and was startled to find a wheelchair caught in his truck grill.

The wheelchair story reminds me of Larry Walters who in 1982 attached 42 helium - filled balloons to a Sears patio chair and shot off into the wild blue yonder, astonishing pilots who were on approach to Long Beach Municipal Airport. The FAA tried to fine Larry \$4000 for flying in a craft that was not certified as being air-worthy, but ultimately concluded he didn't intend to hurt anyone, so 4 charges were reduced to 1, and Larry paid a fine of \$1500. Larry's response? "Good thing the FAA wasn't around when the Wright brothers were trying to fly."

Both men traveled in an unusual way. It's hard to believe these two stories, but they are both true. Someday we're going to take a trip that will be even more unbelievable. With no space suit, means of locomotion, or advance prepara-

tion other than a life of humility and kindness and belief in Jesus Christ, we're going to shoot up into space, join Jesus, and travel to Heaven. That will be far more exciting than a wheelchair or a lawn chair ride. To the general public, that possibility is unbelievable. To us, it's not only believable, but we know it will soon be reality.

Your retired friend,
Steve

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tion on benefits and policy. And, if you have access to a computer, remember to check out the NAD Retirement department website: <http://www.nadadventist.org/ret/>. The site contains a lot of useful information, including downloads of various documents, the monthly Reflections newsletter in .pdf format, and departmental contact information.

Hopefully this look at how the department functions will enable us to help you even more efficiently and smoothly. We appreciate your years of service and take the responsibility of handling your retirement benefits very seriously.

Adventist Retirement Plans

Del Johnson
Administrator

Lyn Wick
Associate Administrator

Judy Glass
Associate Administrator

Judy Beers
Assistant Administrator

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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 1928
'Grapevine, TX 760914-4088

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

Steve Gifford
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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

(**Deaths...** cont'd from page 4)

Retterer, Muriel
Rich, Leon
Richardson, Helen
Rigau, Luis
Roberts, Ernest
Rocke, Edith
Roe, Anna
Running, Andrew
Russell, James
Sackett, V. Florance
Salyer, Ross
Santiago, Alberto
Seibert, Rachel
Severance, Margaret
Shukri, Gladys
Shurney, Robert
Simmons, J. Evelyn
Skinner, Zetta
Slabach, Russell
Smith, Florence
Smith, Joan
Smith, Walton
Speyer, Patricia Ann
Stafford, Ruth
Stanley, Richard
Stark, Anna
Starr, Melvin
Steele, Claudia
Stephens, Dorothea
Sweny, Burdette
Sykes, Lucile
Taylor, Lee
Terzo, James
Tivy, Gloria
Tucker, S. Floyd
Turner, Elsie
Vaughan, Anna
Voza, Cesare
Wagner, Alonzo
Wahlne, Gudrun
Ward, Marguerite
Webb, Joseph
Wendt, Ralph
Wetmore, John
Whitehead, John

Wieland, Grace
Wieland, Howard
Wilkinson, Marian
Williamson, H. Marjorie
Wolosuk, Peter
Wright, Glenna
Young, Gerald
Young, Lurecer
Zolber, Melvin

NEWS NOTES

From Mort Juberg

Mandeville, Manchester, Jamaica. Seventh-day Adventists are lobbying to snuff out smoking in public places throughout the Caribbean Islands. Victor Roach, president of the International Commission for the Prevention of Alcoholism and Drug Dependency (ICPA), made a public plea to area governments during the launch of the Jamaican chapter of the ICPA. "I call upon the governments of the region to introduce laws to ban smoking in public buildings and also to prevent young people from purchasing tobacco and alcohol as a practice," said Roach.

Silver Spring, Maryland. The Pan-American Health Organization is seeking to engage in partnerships with Faith-Based Organizations including the Adventist church's health ministries as part of their effort to connect with FBOs that deliver as much as 40 percent of health care in many developing nations. Representatives from both organizations met at the Adventist Church's world headquarters to explore ways of implementing the United Nations Millennium Devel-

opment Goals through the church's structure including the health leaders and healthcare institutions.

Washington, D.C. Linking poverty to economically-fettered women, world faith aid agency and government representatives said it is no coincidence that an estimated 70 percent of the 1.2 billion people who subsist on just US\$1 a day are women and girls. Reversing such troubling statistics is a moral imperative, agreed leaders who gathered at a packed National Cathedral for the Women, Faith and Development Summit to End Global Poverty. "We do not accept that poverty is an inevitable part of the human condition," former United States Secretary of State Madeleine Albright said during her keynote address.

Silver Spring, Maryland. Home-made fabrics manufacturing, producing chocolate goods, milk and cheese and laundry service are all micro-businesses the Adventist Development and Relief Agency (ADRA) helped native Peruvians develop and sustain. The businesses came from two separate ADRA projects designed to encourage sustainable sources of income in Northern and Central Peru. The first project, Women's Hands, provided economic opportunities for women in a mining district in Central Peru. The second project increased employment and income among small milk and cheese producers and impoverished dairy farmers in Northern Peru.

Goma Democratic Republic of the Congo. An Adventist missionary family survived a plane crash,

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emerging from the wreckage just before it exploded. Barry and MaryBeth Mosier of Dodge Center, Minnesota, and two of their young children were aboard a DC-9 passenger jet headed for Kisangani, Tanzania, where their eldest son Keith heads the Congo frontline missions. Having worked in Tanzania for eight years, the Minnesota family was considering a move to the Congo.

Adventist News Network.

**We Are Here
To Help You**

Wondering if a Benefits Processor can answer a question for you?

Please remember:

1. Questions regarding years of service and estimation of benefits made prior to retirement should be directed to the institution you last worked for. Workers contemplating retirement should remember the NAD Retirement department does not have their service records, their last place of employment does. Once your retirement application has been processed successfully we will have access to that information
2. Not to call the Retirement department for Medicare reimbursement Part B. If you are eligible for Healthcare coverage, send us a copy of your Medicare card indicating you have Part B and after reviewing your records, we will determine if

you are eligible for this benefit. We are not able to respond/confirm receipt of the card or if you are eligible for the benefits. If you are eligible, you will see an increase in your monthly benefits.

3. Tax, 1099 info, check queries, and verification of benefits for loans or housing should be made to Payroll, not Benefits.

4. SHARP (Supplemental Healthcare Adventist Retirement Plans) questions should be directed to our SHARP specialists, not Benefits.

Thank you for your cooperation as we do our best to serve you well.

--- Adventist Retirement Plans



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NAD Retirement Plans
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