



REFLECTIONS

A monthly source of information for members of the Adventist Retirees Association.

A Word from the President

About the year 1962, Elder Ben Leach, the innovative and charismatic president of the Texas Conference, faced an interesting situation. The Conference appeared to be in excellent spiritual health, except for one church to be left unnamed.

The pastor of this small church, an elderly retired man, had the misfortune of being married to a woman with an acerbic personality. The good pastor, a meek and mild man, often looked pained as his wife scolded one member or berated another for the sins the member had committed or the sins she thought the person was about to commit.

The church got into a damaging fight, and the pastor's wife was in the middle of the hostilities. Elder Leach decided to call a business meeting, to try to bring about a spiritual solution to the problems of this particular church. The meeting was to begin at 7:30 pm, except at 7:30 Elder Leach was A.W. O. L. The members sang a song, then another, then another, then another. Mrs. Pastor's Wife became more and more perturbed that Elder

Leach hadn't arrived. Finally, about 8:00 pm, he showed up, having been the victim of a traffic tie-up because of an accident on the highway.

Mrs. P. W. was waiting for him at the church door. "You think just because you're conference president that you can keep us waiting for 30 minutes?" She angrily scolded the hapless president, and Elder Leach didn't even try to respond. After 5 minutes telling him her opinion of his tardiness plus some other sins, her mission accomplished, she happily walked into the sanctuary and left Elder Leach to collect his thoughts and get inside. The head elder was standing nearby, and Elder Leach smiled at him and gently said, "I believe that lady could make anyone humble." And that's all he said.

I've always admired Elder Leach, because I considered him a great leader. The incident in the lobby of that little church further cements my opinion of him, because he fervently believed that "A soft answer turneth away wrath." That's good counsel for all of us. I just wish I could consistently remember it.

3rd Qtr New and At Rest:

(Because of various survivor and hospital policies, not all new beneficiaries are necessarily Retired)

New Beneficiaries

| | | |
|--------------------|-----------------------|------------------------|
| Ackerman, Wendy | Andrieux, Cheryl | Beardsley, Eloise |
| Albritton, Jerry | Asheim, Reidun | Becker, Kenneth |
| Amey, Dorothea | Balmer, Wanda | Beglau, Melvin |
| Andrews, Susan | Barkhuizen, Pieter | Benedict, Cleobelle |

| | |
|------------------|----------------|
| Bevel, Susan | Jeannine |
| Brooks, Arliss | Chamberlain, |
| Brooks, Lora S | Larry |
| Brown, Ronald | Chand, Pansy |
| Burnham, Gilbert | Chew, Barbara |
| Cantu, Raymond | Christen, Zeld |
| Carlson, Betty | Christensen, |
| Carriger, Sally | Darrell |
| Case, Lois | Christensen, |
| Case II, Gordon | Donald |
| Castanon, | Clark, Myrna |

Coffin, Ronald
Cole, Jon
Comley, Rose
Connell, Ralph
Conner, William
Cooper, Wendell
Corkum, Beverly
Coy, Charlotte
Cross, Carlton
Cross, Pamela
Cruz, Hipolito
Daily, Nancy
Davis, Linda
Davis, Ruth
Davis, Thomas
Dawes, Marlow
Dawson, Terry
Delinger, John
Delinger, Marilyn
Demos, Marilyn
Denis, Judith
Dennison, John
Dimalibot, Lita
Dixon, Minneola
Dixon, Sherri
Dodd, Daniel
Dunaway, Bonnie
Eiseman, Jim
Ekkens, Kathleen
Farnsworth, Blanche
Farnsworth, Ruth
Ferguson, Lon
Fields, William
Fillman, Jonnye
Fitzpatrick, Frank
Fordham, Gary
Foster, Dahne
Gaines, Sue
Goliath, Frederick
Gordon, Ilene
Ground, Chet
Gustrowsky, Duane
Hallock, Richard
Halstead, Linda
Heatley, Jolene
Heinemann, Chester
Hequibal, Lolita
Hess, Fredrick
Hevener, Eva
Hey, Paul
Holden, Crystal
Holmes, Carol

Iwasaki, Yoshiko
Janke, Harry
Johnson, Larry
Johnson, Myron
Jones, Jerry
Karst, Verna
Ketron, Margaret
Kim, Kae
Klein, Leonard
Konrad, Albert
Korzyniowski,
Robert
Lawinsky, Linda
Lewis-Starr, Doayne
Licht, Delverne
Licht, Joy
Liebelt, Judith
Lockwood, Cynthia
Lockwood, Paul
Lopez, Ricardo
Maloney, Madeline
McFarland, Roger
McFarlane, John
McHenry, William
McKeone, Steven
McNutt, Donald
Meares, Janie
Michael, Gloria
Miller, Frances
Miller, Oliver
Mills, Linda
Mitchell, Marshall
Mohr, Dianna
Montevilla, Julio
Morris, Sharon
Mulligan, Roland
Mutch, George
Mutch, Patricia
Neslund, Gunda
Netteburg, Ronnalee
Neumann, John
Nguyen, Lam
Oliveros, Isidro
Owens, Arlene
Pangan, Daniel
Park, Dennis
Pelley, Rudolph
Perez, David
Perry, Maureen
Pester, Lawrence
Piomgraipakd,
Somchai

Pomeroy, Sharon
Price, Gail
Price, William
Pritchard, Doreen
Proctor, Derrick
Rak, Elaine
Rathbun, Daniel
Reiss, Paul
Rhynus, Linda
Robinson, Ronald
Rodriguez, Manuel
Rodriguez, Ruben
Scull, Thomas
Sebastian, Garnet
Sigler, Marcia
Smith, Paris
Snyder, Larry
Soule, Ruth
Starr, Elwood
Stout, Wesley
Swanson, Evan
Teo, Dorothy
Teves, Lowell
Thimsen, William
Thompson, Alden
Thompson, Steven
Thomsen, Judy
Toews, Lyle
Tran, Ngon
Troyer, Ruth
Vixie, Bonnie
Walters, Myrna
Waterhouse, Gary
Watts, Dorothy
Weismeyer, Richard
Werner, Cecilia
Werner, John
Wham, Ronald
Whitehead, Karen
Wickham, Barbara
Wilber, Janice
Williams, Norman
Wilson, Willie
Wolowsky, Cheryl
Wood, Patricia
Woodard, Glenn
Woods, Maurice
Yehl, Ronald
Young, Nancy

Retirees At Rest

Abraham, Jocelyn
Aitken, Emma
Albers, LeRoy
Aldrich, Robert
Allen, Sydney
Anzai, Toshiro
Aylward, Janice
Bain, Fern
Baker, Virginia
Balodis, Dorothy
Bartlett, Alvin
Bechtel, James
Becker, LaValle
Beckham, Dorothy
Benoit, Laura
Berry, William
Bietz, Gerald
Bird, Martin
Blanchard, Henrietta
Blankenship, Rosa
Bridges, Ollie
Brooks, Viola
Brown, Dorothea
Brown, Marguerite
Bush, Francis
Carson, Della
Carter, Mary
Castonia, Donald
Chastain, C J
Chastain, J Herman
Christian, Regina
Clingan, Ross
Cooper, Franklin
Cornell, Sally
Crocker, Doris
Cuesta, Ceasar
Davenport, Bonita
Davis, Charles
De, Albuquerque,
Maria
DeJesus, Julia
DeLillo, Louis
Dilts, Barbara
Engen, Hartman
Erceg, Daniel
Erickson, Ruby
Evans, Coralie
Fetalino, Carl

Finck, Irene
Flynt, Harold
Folger, Richard
Fowler, Annabelle
French, Shirley
Funka, Raymond
Gibson, Florene
Gilmore, Aimee
Gonzalez, Elena
Gordon, Paul
Graves, Elaine
Grimley, Arlene
Hall, Alyce
Hall, Helen
Hallack, Barbara
Hallifax, Gladys
Hamilton, Randolph
Hannum, Judith
Hanson, Shirley
Hare, Leonard
Hazley, Lucy
Head, David
Heidtke, Dorothy
Helms, Edna
Henneberg, Roy
Henson, Will
Hoatson, Lois
Hunt, Roger
Ingersoll, Dale
Jackson, Dora
Jackson, Thomas
Janssen, George
Jenkins, Alma
Jensen, Frieda
Jespersen, Marguerite
Jimenez, Angel
Johnson, Albert
Johnson, Berniece
Johnson, Bonnie
Johnson, Frances
Johnston, Richard
Jones, Claudia
Jones, Ethel
Kissinger, David
Knopper, Antoinette
Kraubner, Erika
Kryger, Roy
Kunce, Paul
Kurts, Phyllis
LaMadrid,
Solomon
Lashley, Veronica

PAYROLL BULLETIN BOARD

Checks/ETF Released . . .

This Month: **Dec. 24**

Next Month: **Jan. 27**

Adventist Retirement Plans

Del Johnson
Administrator

Lyn Wick
Associate Administrator

Judy Beers
Associate Administrator

Maurine Wahlen
Assistant Administrator

Adventist Risk Management: 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

Steve Gifford
President, NAD Retirees Association
817-271-1160
2408 Bailey Ct.
Cleburne, TX 76031

Payroll: 1-888-838-8955
Bulletin Board of Payroll Information

NAD Retirement Department
Fax: 301-680-6190
12501 Old Columbia Pike
Silver Spring, MD 20904-6600

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

| | | |
|---------------------|--------------------|--------------------|
| Layton, Georgia | Nicholas, Clarence | Stouffer, June |
| Lee, Bernice | Niedens, Wayne | Strang, Ella |
| Leedham, Lenora | Ordas, Joseph | Stump, Ethel |
| Lescay, Luis | Ortiz, Jose | Swatzell, Ruby |
| Lewis, Mildred | Payne, Laveta | Tamura, Lucille |
| Likes, Catherine | Penick, Florence | Terrel, Opal |
| Lindstrom, Paul | Petersen, Ivan | Thompson, Lilburne |
| Little, Jimmie | Pierre-Louis, Joni | Tompkins, Mark |
| Littrell, Dorothy | Pifer, Robert | Toomajanian, Harry |
| Liwag, Melchor | Ping, Lloyd | Trout, Karen |
| Long, Gertrude | Pline, Patricia | Turner, Quida |
| Lorenson, Patricia | Pursley, Esther | Twomey, Florence |
| Louder, Sara | Rivera, Alfonso | Van, Tassel, Viola |
| Lutz, Marie | Roberts, Ruth | Watson, Charles |
| Martin, Pearl | Roberts, Walter | Weiss, Ruth |
| McClymont, Trevor | Rowe, Kermise | Westengard, James |
| McKenney, Clarence | Roy, Barbara | Whitney, Marjorie |
| McLaughlin, Liliane | Rue, Grace | Williams, Pauline |
| McMurry, Frank | Rusk, Carl | Wood, Eva |
| Melashenko, Anne | Ryan, Ruby | Wright, Ethel |
| Miller, Enid | Sage, Georganna | Yates, Norma |
| Miller, Geraldine | Santacruz, Octavio | Yaw, Gloria |
| Miller, Violet | Seay, Mae | Yawn, Harvey |
| Moore, Cleo | Seger, Mildred | Yost, Wayne |
| Mowry, Irma | Sherman, Cecil | Youker, LaVera |
| Newton, Leonard | Shuman, Audra | |
| | Smith, Charlotte | |
| | Spady, Louis | |

Reporting to the IRS

Early in January our payroll office begins preparing your forms 1099-R. These are the forms you will need to prepare your annual tax returns. Every year we begin to get calls in January asking if we can't print a form early. The answer is always the same! There is a reconciliation process which we must complete prior to printing the forms. We can't print your form before we print everybody's.

Payroll has a carefully devised schedule for getting the payroll reconciliations done, completing the tax reporting to the Internal Revenue Service and printing and mailing the 1099-R forms to retirees. We are required to mail them by the end of January. Expect to receive your 1099-R the first part of February. We cannot provide early estimates of what the 1099-R will report.

(continued on p. 4)

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

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SHARP Corner

Three-Year Anniversary Open Enrollment

Each retiree who is determined eligible for healthcare and elects SHARP coverage has a one-time opportunity to change coverage at the three-year anniversary of the retiree's retirement date, to become effective at the beginning of the next Plan Year. Retirees whose effective retirement dates were in 2006 get this one-time opportunity this year, to be effective January 1, 2010. Individual letters will be mailed in November to those who are eligible. If you do not receive one, and your retirement effective date was in 2006, you should contact our office before the end of this year to see if you qualify. Responses to this open enrollment must be received by our office by December 31, 2009. The best way to contact us is by email at SHARP@nad.adventist.org. You may also reach us by calling 301-680-5036.

2010 SHARP Booklet

The 2010 SHARP Booklet will be available online in early December 2009 at: <http://www.nadadventist.org/ret/RETdownload1.html>

(continued from "Reporting to the IRS," p. 3)

Retired ministers should expect to receive a letter from us shortly which spells out the mechanism for reporting parsonage allowance exclusion. Make sure you or your tax preparer reports unused parsonage allowance as taxable income. Significant penalties can be assessed for failure to do so.