



REFLECTIONS

A Monthly Source of Information for Beneficiaries of the Adventist Retirement Plans

A Word From the President...

It's official. Our 2009 Convocation will be held at La Sierra University, La Sierra, California, on August 6-8. The Sabbath keynote speaker will be Elder Jan Paulsen, president of the General Conference. In the afternoon, he will host a program where young people are interviewed, giving candid answers to their questions. It will be a great program!

The convocation will begin on Thursday, August 6, at 10 A.M. with my annual message to retirees. In the afternoon, there will be break-out sessions, with many interesting topics being presented. Thursday evening will feature the annual retirees' banquet—followed by a beautiful patriotic program. There will be outstanding music and great presentations. And if you live on the West Coast, the meeting site will be convenient for you.

Now, let me make a confession. When I became president of the Retirees Association, I wasn't very excited about the annual convocations. Now, I've changed my mind completely. Building on the foundation of Jack and Edna Harris, we've worked hard on

programming and organization, and more retirees are attending. With a strong team working diligently behind the scenes to be sure that all details are worked out, the result is a well-coordinated, beautiful convocation.

Should you attend? I hope you will. Every year I say, "This will be our best convocation ever." And 2009 will be no exception. The fellowship will be outstanding—and you'll receive great spiritual encouragement. Please mark the dates on your calendar.

And I hope to see you at La Sierra University.

Stephen Gifford is president of the North American Division Retirees Association.

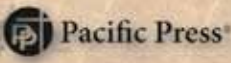


"Jim, the book of John is where you need to study. The book of John is a good foundation for every sermon you preach." — H.M.S. Richards Sr.

Jim Gilley took that advice long ago and it has served him well. He credits that bit of encouragement for helping him get a glimpse of who Jesus is and how to tell others of His love—especially in his most recent pastorate and now as president of the Three Angels Broadcasting Network. Now he's sharing his insights with you.

God With Us is the first of the three-volume series *According to John*. Relax, it's not a commentary, nor are the contents of its pages out of reach of ordinary folks. It's Jim Gilley at his best.

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Plan Values

Ever heard those horror stories about administrators who hide benefits information for fear people will learn about it and ask for more? We manage a plan that is subject to government pension laws. We are not authorized to grant policy variances or give benefits not provided for in the plan document. Our governing body is empowered to authorize benefits as specifically provided by policy, and to interpret ambiguous policies. This enables us to protect benefits the church provides for retirees across North America.

Retirees who feel that we in administration have incorrectly calculated benefits are encouraged to send a letter of appeal to our office. Our governing body reviews several appeals each year to be sure that the administrators are approving benefits that are authorized by plan documentation. A key value of the Plan is to maximize every retiree's benefits within the limits of the legal plan document approved by the North American Division.



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