



REFLECTIONS

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

A Word From the President...

Both the retired treasurer of a certain conference and his wife had died; their home bequeathed to their only child. She decided to sell the home and contacted a local Seventh-day Adventist contractor who agreed to do some necessary work for \$5,000. He knew the young lady quite well, and told her, "I can't afford to do this for free. I need your assurance that you will pay me for the work." She assured him the money was in the bank and that she could easily afford to pay. But she never did.

Someone asked the contractor, "Are you going to sue her?"

"No, I'm not," he responded. "When you sue someone, even if you win, you lose." He went on to explain that both the plaintiff and the defendant usually develop bitterness toward each other, and it wasn't worth \$5,000 to him to become bitter. The battle might cost him eternal life. And eternal life is surely worth more than \$5,000.

A disgruntled ex-member sued a local conference for \$5,000, claiming that she had been promised that she would prosper if she paid tithe, but she hadn't prospered. The judge, a staunch Southern Baptist who believed strongly in tithing, listened patiently to her

lengthy tirade against tithing, then asked the conference president, "Do you wish to give a defense, or do you prefer to rely on the laws of this state that protect charitable organizations?" Naturally the president preferred to rely on the protective laws, and the judge decided in favor of the conference. The former member was furious at the outcome.

Thinking of suing someone? My counsel is—don't. It isn't worth it. And you might lose eternal life over a few dollars. Jesus gave His life for us, and we shouldn't squander what He gave over money that ultimately will be of no use.

Steve Gifford is the president of the NAD Retirees Association.

COLA & SHARP

Each January, we announce any Cost of Living Adjustment (COLA) for the New Year. According to policy for hospital service, that increase is 2.5 percent. For church service, the increase is voted at North American Division Year-end Meetings. This year, church leaders were troubled by minimal tithe increases. Conferences described re-districting and not replacing retiring ministers or teachers. Finally, church leaders determined that it was not prudent to provide a COLA for active employee or church retirees in 2009. This is the first time since 1982 that a COLA has not been given to retirees.

The impact on your direct deposit depends on your personal situation. If you have qualifying hospital service, you will receive a COLA for that service. If you



only have church service, your gross benefits will remain the same.

However, the net benefit that is deposited into your account may actually decline in January. If you are a SHARP participant, the annual increase in option costs will be largely offset by the increase in your earned credit if you have 35 or more years of service credit. However, if you are enrolled in the MCx option of SHARP or have less than 35 years of service credit, you probably will see a net decrease in your direct deposit. At the end of January, you will receive your annual statement,

showing your benefits for 2009. Locate the statement we mailed to you last year and compare the two to understand any net decrease.

It is not easy to write this news. Inflation is a reality.

Adventist Retirement Plans

Del Johnson
Administrator

Lyn Wick
Associate Administrator

Maurine Wahlen
Assistant Administrator

Judy Beers
Assistant Administrator



Church employees and retirees alike will suffer an erosion of purchasing power in 2009. Recently, we have received calls from retirees who have been frightened as they watched news of banks collapsing and people losing jobs. More than once a retiree has asked, "Are we going to get paid this month?" The answer is "Yes." Neither our banks nor our investment companies have failed. I am repeatedly assured that church leaders intend to continue to contribute to the retirement plan. However, the ability of the church to continue to fund retirement benefits depends on prudent action in challenging times.

I ask for your prayers as we struggle to manage the assets the Lord has entrusted to us.

Del Johnson is the administrator of the Adventist Retirement Plans.

Medicare B

According to Medicare, the Medicare B contribution will not increase in 2009.

Benefits Processors Alphabet Re-Distribution

Effective immediately, all new applications received in our office, death benefits, and miscellaneous retiree benefits processed are distributed as follows:

A, L, Q	Karin Dortch	301-680-6248
	karin.dortch@nad.adventist.org	
F, I, J O	Diane Gatling	301-680-6289
	diane.gatling@nad.adventist.org	
G, R	Joyce Keeler	301-680-6288
	joyce.keeler@nad.adventist.org	
M, T	Sharon Kuykendall	301-680-6283
	sharon.kuykendall@nad.adventist.org	
C, N	Joyce Macatiag	301-680-5215
	joyce.macatiag@nad.adventist.org	
B, P, U, Y	Tara Mead	301-680-5212
	tara.mead@nad.adventist.org	
V, W, X	Pam Porton	301-680-5217
	pam.porton@nad.adventist.org	
D, E, H	Valerie Robbins	301-680-5216
	valerie.robbins@nad.adventist.org	
K, S, X	Linda Tatum	301-680-6274
	linda.tatum@nad.adventist.org	

Fax: 301-680-6190

2009 Convocation

La Sierra University, August 7, 8, 9
Elder Jan Paulsen, Sabbath speaker

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
2712 Dorothy Drive
Cleburne, TX 76031
E-mail: LFORD99@aol.com

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

Diane B. Gatling: 301-680-6289
Tuition assistance for children