



# REFLECTIONS

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

## A Word From the President...

*A pastor friend of mine has had his hair cut by a female barber for the last fifteen years. He likes the way she cuts his hair—which is quite unruly. She seems to understand exactly what he needs.*

**T**his pastor also understands what she needs—someone to talk to. She’s gone through a divorce, is raising a thirteen-year-old son by herself, and doesn’t make a lot of money in her trade; so there is never enough money to pay the bills. My pastor friend is a good listener, however, and is able to give her counsel that is spiritual and appropriate.

Then one day he discovered something when she told him, “Can you believe I’ve worked in this shop for twenty years as of tomorrow?”

That’s a long time to cut hair in the same place, so he asked, “What is Pro-Cuts® doing for you on this twentieth anniversary?”

“Nothing!” she replied. “Absolutely nothing.”

That’s when the pastor had an idea. He talked to his wife, and they invited the entire staff of that Pro-Cuts® shop to a Mexican restaurant in Alvarado, Texas, a few

nights later. It was a late meal, because the workers couldn’t come until the shop closed at 7:00 P.M. But they all showed up a few minutes after 7:00 and had a grand time. The veteran barber was totally overwhelmed to have a Seventh-day Adventist pastor and his wife make her feel important. She literally cried tears of joy because someone cared.

There are opportunities all around us to show someone we care. After all, that’s what Jesus did. I hope you’ll look around, find someone you can bless, and write and tell me about it at [LFORD99@aol.com](mailto:LFORD99@aol.com). It would make a good article for a future retirees’ newsletter.

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



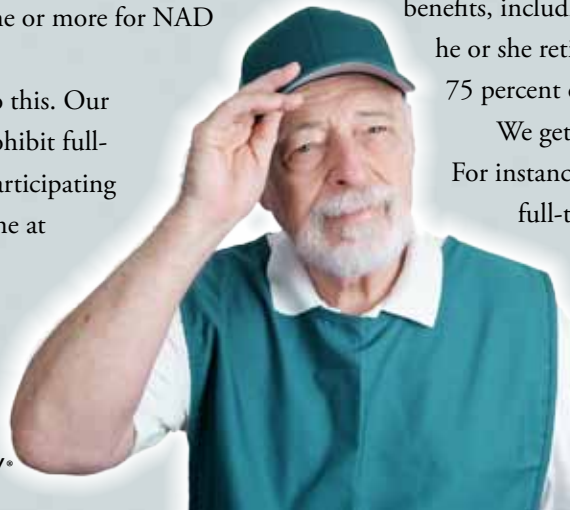
## Retirees Working

It is fascinating to me to realize how many of our retirees continue to contribute to the work of the Seventh-day Adventist Church and its many causes. Our studies indicate that almost 500 of our retirees continue to work half-time or more for NAD Adventist employers.

There is one caveat to this. Our IRS-approved policies prohibit full-time employment for a participating employer. We draw the line at 75 percent of what a full-time employee would be expected to work. So if

a retiree applies for employment with a denominational employer, such as a conference or an academy, and is employed at more than 75 percent of full-time for that job type, the denominational employer is required to inform us, and we are required to suspend monthly benefits, including any healthcare, until such time as he or she retires again or drops back to or below 75 percent of full-time employment.

We get some very creative ideas on this. For instance, “I’m a school employee. I work full-time for a denominational school, but since I get the summer off and Christmas holidays and spring break, I’m at about 75 percent.”



# Adventist Retirement Plans

**Del Johnson**  
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## PAYROLL BULLETIN BOARD:

Checks/EFT Released ...  
This Month: **July 27**  
Next Month: **August 27**

It doesn't work! To us, 75 percent is 75 percent of what another ten-month contract education employee would work.

There is a legal loophole for this policy, but in order to qualify, the retiree would have to have turned age 70 1/2 by December 31, 1997, which would put him or her in their 80s now. Remarkably, we have a handful of retirees in this category working full-time!

If you have any questions, please contact your employer. Remember, the prohibition is only for denominational employment. Retirees can work full-time for a non-church employer without any penalty. They can also work part-time, up to 75 percent of full-time. Finally, what you actually get paid is not the issue. What is the work expectation in hours? If a retired employee is typically expected to work or actually works for a participating employer more than 75 percent of the hours a full-time employee would work, we have to suspend the benefits.

**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

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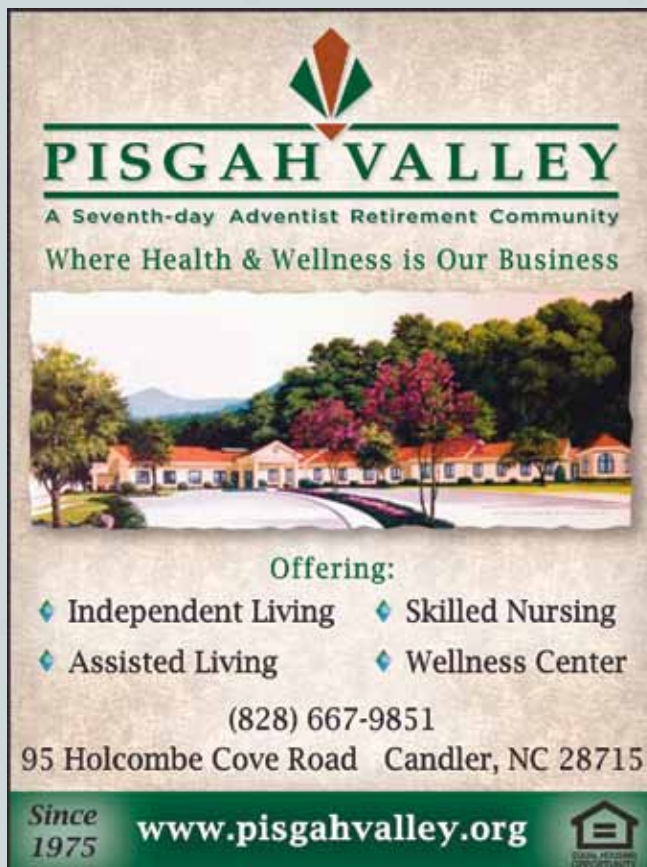
**Payroll:** 1-888-838-8955  
Bulletin Board of Payroll Information

**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



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