



A newsletter for beneficiaries of the Adventist Retirement Plans

Payroll Bulletin Board: Checks/EFT Released this month: September 26; next month: October 27

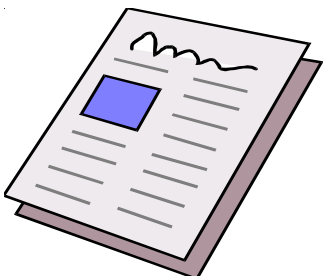
The Last Issue of Reflections

This is the last issue of *Reflections* that you will receive. As mentioned in the August issue, we are partnering with the Pacific Press Publishing Association and their delightful magazine, *Renewed and Ready*. Effective with the October issue, you will begin to receive *Renewed and Ready*, including a column with our normal announcements and Steve Gifford's editorial.

I want to thank those contributors over the years, including Steve Gifford, Mort Juberg, Joyce Keeler who years ago designed the current look, Sharon Kuykendall, and Dolores Allen, the current Editor.

So when you get a new magazine in your mailbox, don't just drop it into the round file. *Renewed and Ready* is full of good content, and will continue to provide to you the regular announcements that we rotate through the year.

--Del Johnson, Administrator



Preventing Falls

Falls and fractures are not an inevitable part of growing older. Many can be prevented. At your next check-up, talk with your health care provider about your risk of falling and changes you might make. Also, let your doctor know if you've fallen or almost fallen. Here are some changes you might make:

Be Physically Active

Regular physical activity is a first line of defense against falls and fractures. Physical activity strengthens muscles and increases flexibility and endurance. In turn, your balance and the way you walk may change, decreasing the chances of a fall.

Have Your Medicines Reviewed

Find out about the possible side effects of medicines you take. Some medications might affect your coordination or balance, or cause dizziness, confusion, or sleepiness. Some medications don't work well together, adding to your risk of falls.

Have Blood Pressure Checked When Lying and Standing

Your health care provider should check your blood pressure and pulse after you have been lying down for at least 5 minutes and again after you get up. If it drops too much when you get up, ask if any of your medications may be decreased or if

you should make other changes. Drinking more water, getting up more slowly, pumping your feet or hands before getting up, or wearing special stockings can help, too.

Get a Vision Check-up

Have your vision tested regularly or if you think it has changed. Even small changes in sight can make you less stable. Wear your eyeglasses so you can see your surroundings clearly. Keep them clean and check to see that the frames are straight. When you get new glasses, be extra cautious while you are getting used to them. If you use reading glasses or multi-focal lenses, take them off when you're walking.

Choose Safe Footwear

The soles of our feet have nerves that help us judge the position of our bodies. To work correctly, our feet need to be in touch with the ground and our shoes need to stay securely with the foot as we take each step. Otherwise, falls may occur. Your shoes should completely surround your feet. Wearing only socks or wearing floppy, backless slippers or shoes without backs can be unsafe. Also, choose shoes with non-slip soles.

-- National Institute on Aging (NIA)

NEWSLETTER INDEX

Steve's Corner	Page 2
ADDS & Deaths	Pages 2-4,6
NAD Retirement	Page 2
"Aging at Home..."	Page 5
Awaiting the Call	Page 6



President's Corner

By Stephen Gifford

JUDGING OTHERS

Back in the early '80's, Elder Ernie Lutz was elected president of the Minnesota Conference. A distinguished looking man who projected a grandfatherly image, Elder Lutz had a hobby most of his constituents didn't know about. He rode a motorcycle.

Early in his Minnesota tenure, one beautiful Sabbath he rode his motorcycle to a country church, preached at 9 A. M., then journeyed on to another rural church, arriving there after the 11 o'clock service had already started.

Clad in his motorcycle garb, he entered the church lobby, and noticed a coat rack with a mirror above it. Nearby stood an elderly greeter, who looked at him with disdain. He walked over to

the rack, took off his helmet, and when his silver hair appeared, her mouth dropped open. The leather jacket came off, and underneath he had a suit coat, white shirt and tie. Now her look was total astonishment. Next the administrator took off his leather pants, and a pair of suit pants became visible. Still watching her in the mirror, Elder Lutz reported that she looked like she was going to faint.

He walked toward her and she hesitatingly asked, "Did you want a seat?" He replied affirmatively, and she then said, "Where would you like to sit?" His answer was classic. "Can you show me to the guest speaker's seat?" "You're not – not – Elder Lutz, are you?" "The one and the same," the new conference president smilingly replied.

Judging others. We are all guilty of this failure. It's endemic to human nature. We're judged because we're elderly – or infirm – and in turn, we do the same, grateful "we're not like them." Next time we're tempted to judge, perhaps we ought to remember Elder Lutz. Beneath the motorcycle garb a conference president might lurk.

New Beneficiaries 2nd Quarter 2008

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

ADDITIONS - 2nd Quarter 2008

Alcaide, Elsa
Balch, MargaretRae
Barnum, Kenneth
Berecz, John
Bidwell, Dale
Biswas, Ratan
Bobst, Carol
Borchardt, Patricia
Borge, Lazarus
Born, Barbara
Bradford, Carney
Brown, R Iola
Buckingham, Carolyn
Canaday, Mary Jo
Carlton, Raymond
Clark, Frances
Constantine, Joyce
Couch, Kathleen
Cruz, Elizabeth
Davis, Janet
Davis, Kathryn
Davisson, Charles
Davisson, Wilma
Deane, Dale
Denapole, Mary Kathryn
Diehl, Patricia
Dortch, Joel
Draper, Roger
Dumdey, Marie
Duncan, Susan I.
Duquaine, James
Einhellig, Betty
Engel, Sharon
Epperson, Bonnie

(Continued on page 3)

Adventist Retirement Plans

Del Johnson
Administrator

Lyn Wick
Associate Administrator

Judy Glass
Associate Administrator

Judy Beers
Assistant Administrator

Send comments and suggestions to:

Dolores Allen, Editor
Reflections

12501 Old Columbia Pike
Silver Spring, MD 20904-6600

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 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
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 ... Continued from Page 2)

Erhard, Peter
Feldbush, Martin
Ferguson, Duane
Ferreira, Ines Rosa
Finck, LeRoy
Finck, Marjorie
Fleming, Anita
Fox, Sara
Frazier, Marian
Frazier, Mary
Frost, Alan
Fulbright, Harriet
Fulbright, Rodney
Futcher, Carol
Garner, Shirley
Garrow, Sheila
Gates, Harold
Gibb, Kenneth
Gillespie, Donald
Gonzalez, Ruth
Greene, Margaret
Griffis, Carolyn
Guillen, Jose
Hansen, Martha
Harris, Carol
Hart, Richard
Harter, Esther
Hawkins, Maurine
Heinlein, Anna
Henry-Adam, Marion
Higgins, Lynda
Hornung, George
Hulick, Gerald
Humphrey, Albert
Jackson, Michael
Johns, Jackie
Johnson, Virginia
Johnston, Larry
Judd, Audrey
Kaping, Glenice
Karlow, Edwin
Karlow, Marilyn
Keeler, Juanita
Kim, KyungHee
Kim, Sung Won

Kumalae, LuWana
Lachica, Lydia
Lake, Donald
Lambeth, James
Lavallee, Jr., Arthur
Leavitt, Arthur
Ledbetter, Anita
Lee, Julienne
Lenz, Albert
Lighthall, Thomas
Liversidge, Mary
Logan, Luane
Lorenz, Lester
Macias, Elio
Maison, Beverly
McDonald, Beverly
McDonald, Erwin
McKenley, Cillon
McKey, Dan
Mello, Bonnie
Michelson, Tanya
Miller, Donna
Miller, Robert
Monge, August
Monroy, Gonzalo
Mortimer, Roy
Neumann, Edna
Niehoff, William
Nieman, Judith
Norcott, Julia
Norton, Loretta
Norwood, Barbara
O'Dell, Clydetta
Onwere, Philemon
Opp, Richard
Peden, Roger
Pelley, Lester
Polan, Cecil
Pope, Clifford
Quinn, Diana
Rea, Jr., Glenn
Reed, Judy
Rogowski, Betty
Ruiz, Sharon
Schlaman, Linda
Shafer, Daniel

Shin, MyungJoo
Shyab, Charles
Slater, Marjorie
Soper, Ward
Spears, Shirley
Starlin, Gary
Sterry, Sharon
Stumph, Robert
Swafford, Betty Lou
Thomas, Clyde
Thomas, Patricia
Tucker, Eldean
Tuitt, Linette
Uriarte, Luis
Vargas, Gregorio
Vining, Edith
Ward, Sylvia
Waterhouse, Tim
Watson, Marlene
Watts, Ethel
Waylett-Rendall, Janet
Webb, Linda
Wegand, Jr., Frederick
West, Ernest
Wiggins, Claudia
Williams, Birdie
Winkle, Judy
Winn, Jr., Alfred
Woodruff, Joni
Woods, J. Clare
Woolford, Betty
Yeoman, Jr., Paul
Yetter, Jr., Charles
Yoo, Jae Sang
Young, Ernest
Zackrison, Edwin

DEATHS - 2nd Quarter 2008

Aamodt, Donna
Anderson, Dagny
Andrews, Kathryn
Argueta, Emma
Arivilca, Antonia
Ashbaugh, Alice
Austin, Mary
Babcock, Robert

(Continued on page 4)

(Deaths ... Continued from Page 3)

Bailey, Betty
Ballard, Rose
Ballard Sr., Russell
Barnes, Elizabeth
Beach, Helen
Benzatyan, Manuk
Bieber, David
Biswell, Irene
Blume, Gwladys
Bortner, James
Bottroff, Lois
Brooks, Leota
Brown, Hoy
Brown, Ruth
Bunn, Mary
Butzbach, Janice
Calkins, Ellie
Carlsson, Ethel
Carner, Joe
Carter, Zenna
Cermak, Hazel
Clemons, Willard
Clifford, Lawrence
Cobb, Annie
Collins, Mario
Combs, Evelyn
Connolly, Marilyn
Cook, William
Corban, Ann
Crawford, Helene
David, Ruth
Davis, Clifford
Davis, Herman
Deming, Mary
Denhom, Mitchell
Douglass, E. Revay
Dunn, Ann Marie
Duploux, Gerard
Durham, Marjorie
Easterbrook, Eva
Eckerman, Elvera
Edgmon, John
Escara, David
Ferguson, W. Laurence
Fitch, William
Fleck, Kenneth
Fleming, Joyce
Frank, Anthony

Fraser, Mavis
Freas, Raymond
Gantz, Elmerine
Garber, Jeanette
Gill, Margaret
Goddard, Vivian
Gordon, Vernell
Graves, Ivan
Green, David
Groves, Katherine
Haines, Stanley
Hallock, Sylvia
Halvorsen, Donna
Hamm, Minon
Harper, Keith
Hart, Lilly
Heiner, Ralph
Hendershot, Hoyt
Hochstetter, Flora
Horst, Emma
Hoshino, Eva
Hust, William
Idolor, Mary
Ivey, Alyce
Jackson, Edgar
Jeffreys, Thelma
Jemison, Stella
Jenkinson, Evelyn
Jones, Donald
Jordan, Elmer
Kaibni, Shawki
Kerns, Bevis
Kiele, Robert
Kimber, Victor
Kingsfield, Agnes
Ko, Betty
Komesu, Nathan
Kuehnert, Elsie
Lambertson, Agnes
Langloys, Joseph
Lara, Isaac
Lashier, Hazel
Lewis, Roma
Lindsjo, Eleanor
Long, Donald
Lonser, Helen
McAnally, Nina
McBroom, Dan
McClain, Miama

McDonald, Alice
Merickel, Charles
Mimms, Edgar
Montez, Jessie
Morel, Delbert
Morgan, Ione
Murillo, Maria
Myles, Lillie
Nazarenus, Althea
Nelson, Fred
Nelson, Guy
Newton, Gertrude
Oden, Bobbie Jo
Oldham, Esther
Parchment, Linda
Pascal, Bertha
Payne, Doris
Payne, Opal
Peek, Norman
Perkins, Alta Mae
Petricko, Michael
Pletsch, T. Daniel
Pontynen, Donna
Preston, Louis
Pride, L. Frances
Prohaska, Lynn
Quevedo, Mateo
Rasco, Jimmy
Reile, Elsie
Rhoads, Louise
Rhodes, Helena
Rideout, Dorothy
Ridgley, Donald
Ritter, Vera Lois
Robertson, Betty
Rodriguez, Felix
Rodriguez, Maria
Rubio, Jose
Rudisaile, Ila
Russ, Cecil Martin
San Julian, Elisa
Schaber, Clifford
Schwantes, Siegfried
Scoville, Jr., Walter
Sewake, Amy
Simkin, Allen
Smith, Kathryn
Soper, Mary

(Continued on page 6)

Aging at Home with Intentional Communities

by Linda Hepler (Condensed)

Imagine . . . it's increasingly possible for today's elderly to stay in their own homes for a longer time—or even a lifetime.

Intentional communities are springing up all across the nation. The concept is simple: rather than moving to senior housing to receive needed assistance, you pay a membership fee and receive free or discounted support services in your own home

But as important as support services are, there is an equally important need for activities that help to fend off the social isolation that often accompanies the aging process. Educational seminars, films, exercise programs, trips, and social events held in nearby churches, restaurants and community centers help to fill the void. These social opportunities encourage elderly people to get out and meet their neighbors.

An individual membership varies in cost. For example, the fee may include transportation to grocery shopping or doctor's visits, as well as a 10% discount on health care costs. Some communities work with volunteers to do everything from household help to exercise classes; while others charge a small fee for most concierge services.

Most villages have household memberships available as well as discounted memberships subsidized by community donations for those with lower incomes. "One of the tenets of an intentional community is that everyone, no matter what the income, can be part of it.

How does this pricing compare to assisted living? In many cases. . .the cost is far cheaper than assisted living. If however, 24-hour nursing care is needed, the cost is comparable to that of a nursing home—but the difference is that the person is in their own home.

One important aspect of an intentional community is that it is a nonprofit organization, driven by its members. While most communities have a small hired staff to oversee daily operations such as information and referral to services, it is the collective member's needs that dictate what direction the village is headed. This is good news for both today's elderly persons and their caretakers, who will soon join the ranks of the aging population. "We can create our own future the way we want it to be," says Cohen.

Creating an Intentional Community

Don't have an intentional community in your neighborhood? . . . Here's how:

- Form a group of interested neighbors, preferably with a variety of interests, skills and backgrounds.

- Use census reports to determine the demographics of your community, specifically how many people are over age 50 and the median income.
- Develop a survey to determine desired services and what people would be willing to pay for them.
- Talk to local providers, such as health care agencies and maintenance companies to determine whether they'd be interested in working with your members.
- Consult with a business professional to crunch the numbers and draw up a business plan; determine estimated membership and service fees.
- Raise start-up money through donations or fund-raising efforts.
- Hire a director for your village to help recruit members and contract with service providers.

— Linda Hepler is a freelance health writer

www.aging.com



(DEATHS ..continued from page 4)

Specht, Mary
Stevens, George
Sutton, Lavaun
Tait, Vallyn
Toms, Dorothy
Torkelson, Theodore
Torres, Hector
Townsend, Lila
Trout, Herman
Turner, Raymond
Valdez, Flora
VanZant, Ruth
Vasquez, Bernard
Wade, Arthur
Walker, Dorothy
Walters, Ralph
Wargo, Audrey
Webb, Mary
Wentz, Eldena
Whitaker, Mary
White, Verlene
Wightman, Ruth

Willert, Charles
Williams, Juanita
Wilson, Hazel
Wise, Juliet
Wollard, Velma
Wonenberg, Naomi
Wood, Kenneth
Wood, Minnie
Wood, Miriam
Wood, Pat Annie
Woodhams, Elizabeth
Woods, Robert

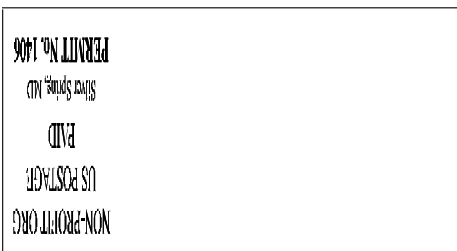


Awaiting the Call

Harry Johnson, father of Del Johnson, North American Division Retirement Plans Administrator, passed away on August 14, 2008 at 4pm in Westminster, Maryland. He served the church for 40 years in

treasury and management in Colorado, Wyoming, Nebraska, Texas, Indonesia, the Philippines, Singapore, and for ten years was an Assistant Treasurer in the General Conference from 1970 to 1980. He was 92.

Dr. Garland J. Millet, the 5th president of Oakwood College (1954 to 1963), passed away on September 7, 2008 in Huntsville, Alabama. Under his leadership, accreditation was granted to Oakwood College on December 4, 1958. He also served as the third African-American editor of the *Message Magazine* and edited *The Journal of Adventist Education*. During 1978 to 1982, he served as a special assistant to the President of Loma Linda University. He was 95.



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