

**General Conference of SDA**

NAD Retirement Plans  
12501 Old Columbia Pike  
Silver Spring, MD 20904-6600

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# REFLECTIONS

*A monthly source of information for beneficiaries of the Adventist Retirement Plans.*

## At Rest

*Each quarter we publish a list of those who have passed to their rest. We no longer provide the ages of the deceased. Long time readers will note that we have previously also listed the names of new beneficiaries. We have decided to stop doing this after complaints from some individuals who felt their privacy had been invaded. Therefore only the deceased will be listed. Thanks for your understanding.*

Aldrich, Edith W. (FL)  
Anderson, Arthur Eugene (CA)  
Arthur, Sheila M. (MD)  
Bahr, John Alfred (BC)  
Baker, Robert Aldrich (MT)  
Baldwin, Laura (FL)  
Barnes, Joseph N. (WA)  
Barrett, Richard Edward (OK)  
Bell, Easton A. (OH)  
Bendall, Peggy Elaine (TX)  
Bennett, Frederick R. (WA)  
Bergold, Lindolph H. (CA)  
Berg, Sharon (OR)  
Bergvall, Melvin F. (CA)  
Bishop, Leora (CA)  
Bogomirovic, Milosav (FL)  
Bolden, Georgia Mae (MD)  
Brown, Ruth Frances (WV)  
Bryant, Zella M. (OR)  
Burke, Aubrey J. (WA)  
Burke, Marcus E. (TN)  
Cameron, Howard F. (CA)  
Cantarutti, Mary Jo (TN)  
Cavanaugh, Doreen (GA)  
Chang, Suen Lai Ying (CA)

# Tax time

This is the time when tax preparers and taxpayers become particularly busy in fulfilling their obligations to Uncle Sam. This is when we receive frantic calls from retirees who have misplaced or never received their forms 1099-R, or have questions about the need to file. One of the most common queries is, “Do I need to file this year?”

The following guidelines apply to most people. Keep in mind that “gross income” includes all income that is considered taxable such as wages, pension, taxable distributions from a 401(k) or 403(b) or IRA, but not including Social Security income.

There are a couple of points to remember. If you are self-employed (perhaps you make and sell quilts) and your net earnings from your business exceeded \$400 for the year, you need to file and pay self-employment tax.

Some retirees who do not meet the above thresholds may still choose to file for several reasons:

- If an employer or retirement plan withheld taxes from wages or pension, you can only recover these credits by filing a return.
- You may be eligible for an Earned Income Credit or other “refundable” credits, paid by the government to qualifying low- and middle-income workers even if they owe no taxes.
- If you are a minister, you should consider the gross income before reducing your income because of parsonage allowance exclusion in determining if you meet the thresholds above. Some ministers have told us they assumed they didn’t have to file because parsonage allowance exclusion brought their income below the threshold, but the IRS goes by what is reported to them. Some have had to go back several years and file retrospective returns.

Our office is not trained or authorized to give tax advice, and if you are uncertain, it is best to obtain advice from a tax preparer. Computerized tools to assist with tax preparation are getting better, and cheaper. I found several companies that provide free on-line software for simple tax

*Continued on Page 2*

## At Rest continued

Garner, Raymond E. (TX)	Lowe, Darlene M. (OH)	Pickens, Robert (OR)	Starr, Howell W. (FL)
Gibbons, Elizabeth (WA)	Lyu, In-Sang (CA)	Pierson, Eileen L. (WY)	Sterry, James (OH)
Gillham, Edith Lorraine (CO)	Maldonado, Guadalupe F (AZ)	Pitra, Colleen C. (FL)	Stewart, Sydney Elwin (WA)
Good, Edna (CA)	Manasco, Melva (KS)	Polanco, Ramona Aurora (CA)	Stickle, Rosabel E. (BC)
Gowell, Doris R. (TN)	Marks, Eleanor E. (FL)	Popelka, Lois (IL)	Stone, Arthur G. (DE)
Gregoroff, Neitha M (SC)	Martin, William A. (OH)	Powell, Richard K. (TN)	Stutler, Donald (SC)
Guth, Helen I. (ID)	Massey, Abdul B. (MI)	Proctor, Paul G. Jr. (TX)	Taylor, lone A. (AK)
Haenfler, Roy (AZ)	Mathers, Elizabeth E (TX)	Pulfrey, Elaine (HI)	Thomas, Gwendoline D. (CA)
Haluska, Jan C (TN)	McBeth, Wanda (FL)	Queen, Ernestine H. (DC)	Thomas, Raymond (MD)
Hardy, Joyce L. (NM)	McClanahan, Laurie C. (NC)	Rau, Rosemarie (OH)	Thompson, Robert A. (TN)
Harlow, June (TN)	McCoy, Larry O (TN)	Redford, John William (OR)	Thompson, Shirley Mae (CA)
Harrom, Marcella Frances (CA)	McGann, Ralph D. (CA)	Reile, Darlene (NE)	Thurmon, Roy B. (CA)
Hirsch, Frances C. (FL)	McLean, Alvin H. (CA)	Ricker, Ruth C. (TN)	Tiffany, Constance Helena (MI)
Ho, Edward Han-Tsung (CA)	McNitt, Margaret Eagle (OK)	Rios, Olivia V. (CA)	Timmerman, Leola M. (CA)
Holt, Jack Joseph (WA)	Mingo, Estelle A. (FL)	Roberts, Mary (MD)	Torres, Lino C. (FL)
Howard, Grace Agnes (NE)	Mohr, Everett L. (CA)	Rouse, William L. (WA)	Travis, Gordon S. (FL)
Howard, Richard D. (GA)	Monnier, Yvonne A. (TN)	Rowe, Susan Joanna (TN)	Unger, Russell H. (FL)
Hubbard, Loys A. (TN)	Morgan, Carolyn Evonne (NY)	Russell, Juliet (FL)	Vorholt, Gerald E (OH)
Jackson, Van B. Sr. (TN)	Muller, Desiree (CA)	Santos, Eliseo L. (CA)	Wagner, Robin M. (CA)
Javero, Abednego (CA)	Murray, D. Fred (NE)	Savage, Ruth M. (OH)	Walters, Albert (TX)
Johns, Dorothy Mae (CA)	Nakashima, Ichiro (CA)	Scales, Myra E. (AL)	Ward, James (MD)
Johnson, Harriet E. (FL)	Nalli, Peter D. (VA)	Schaeffler, Graciela (AZ)	Wheeler, Lewis Edwin (CA)
Kaping, Richard L. (WA)	Nash, Joyce L. (CA)	Schlenbaker, Hlin (OH)	Wheeler, Maynard A. (NC)
Keeton, Virginia R. (KS)	Nazarenus, Oliver A. (CO)	Schneider, Viola (CA)	Wilkinson, Elizabeth Ann (OR)
Kelly, Jessie (CA)	Neuendorff, Evelyn (CA)	Schnell, Alfred (OK)	Willard, Helen K. (NH)
King, Harold A. (OH)	Nielsen, Joree M. (FL)	Schultz, Richard Alan (FL)	Williams, Margaret N. (MD)
Knechtle, Ann J. (NC)	Null, Betty B. (OR)	Schumann, Betty J. (CO)	Wilson, Margaret Turner (CA)
Krueger, Norman Carl (AR)	Oliveira, Herbert Sr (HI)	Scott, Luella D. (GA)	Wolfkill, Louis N. (CA)
Lane, Alfred R. (MN)	Olivier, Wretha B (OR)	Seymour, Joyce Joan (KS)	Yanez, Edgar (TX)
Laspe, Forestyn J. (OR)	Oosterwal, Gottfried (MI)	Sheldon, Robert Lewis (NC)	Yingling, Charlotte B. (NC)
Lastine, Janice C (IL)	Orsi, Betty A. (CA)	Shorey, Doris A. (MI)	Zeman, Gisele M. (PA)
Leonard, Maxine D. (CA)	Palmer, Marybel (OR)	Show, Phyllis (NC)	Zorrilla, Ricardo (FL)
Livengood, Archer D. (NC)	Paytee, Lorenzo W. (CA)	Singhurst, Cathleen (SD)	
Lopez, Magdalena S. (CA)	Perez, Priscilla S (CA)	Spears, Theresa L. (CO)	

## Payroll Bulletin Board

### Checks/EFT Released

**This Month:** March 25

**Next Month:** April 27

## Tax Time *cont.*

preparation. The IRS web site has a tool to assist you in finding the right web site for you at [www.irs.gov](http://www.irs.gov). Find the “FreeFile” icon (usually top right of the web site) and fill out a simple form. Clergy or those with significant investment income may find these freebies to be inadequate.

Some Senior Centers provide free advice and assistance for tax preparation. If you are a minister

and hire a tax preparer, make sure your preparer is familiar with and understands clergy tax preparation. Ministers, be sure to refer to the letter you received from us in December or January regarding claiming parsonage allowance exclusion. You can download a copy of that letter from our web site ([www.adventistretirement.org](http://www.adventistretirement.org)) by going to the Retiree Downloads section.

### Tax-filing earnings thresholds for 2016 taxes

Filing status	Younger than 65	65 or older
Single	\$10,300	\$11,850
Head of household	\$13,250	\$14,800
Married filing jointly	\$20,600 (both spouses)	\$21,850 (one spouse 65 or older) \$23,100 (both spouses 65 or older)
Qualifying widow/widower with dependent child	\$16,600	\$17,850
Married filing separately	\$4,000	\$4,000

## Phishing Remains on the IRS “Dirty Dozen” list of Tax Scams for 2016 Filing Season

The Internal Revenue Service has warned taxpayers to watch out for fake emails and websites that are looking to steal personal information. These “phishing” schemes continue to be on the annual IRS list of “Dirty Dozen” tax scams for the 2015 tax filing season.

The “Dirty Dozen” is a list compiled annually of a variety of scams that taxpayers may encounter at any time. Usually around tax filing season, these scams become more frequent as people are getting ready to prepare their taxes or are looking for someone that can help them out.

Remember, the IRS generally will not contact you via email requesting personal or financial information. If by any chance you receive an email claiming to be from the IRS, stop and think before you click as it most likely might be a scam trying to steal your personal information. Any email you receive from either the IRS or Electronic Federal Tax Payment System (EFTPS) that is requesting personal or financial information, report it by sending it to [phishing@irs.gov](mailto:phishing@irs.gov).

For more information go to:  
<http://www.irs.gov/uac/Report-Phishing>

## Spouse Allowance

On the January statement sent to Retirees, a few will see a line item that includes “Spouse Allow.”

Retiree eligibility for this benefit enhancement would have been determined during the initial application process—before your benefits started—and would not be added at a later time.

The Spouse Allowance portion of a retirement benefit is a conditional benefit and is subject to reduction or discontinuance. The following changes will impact eligibility for the Spouse Allowance:

- Death of a spouse or divorce
- Retirement of a spouse from any employer with resulting retirement benefits

### EARNINGS

Description	Hours/Units	Current	Year-to-Date
Church Personage	1,347.25	1,347.25	1,347.25
Church Personage Spouse Allow	252.52	252.52	252.52
CH MC Part B Reimbursement	94.41	94.41	94.41

The Spouse Allowance is an often misunderstood benefit. It is designed to enhance the benefits of the Retiree based on meeting eligibility criteria (20 years of service credit and married for at least one year prior to retirement) and documenting that the spouse has no employer-provided retirement benefits. It is an extension of the old ‘Family Plan’ and recognizes that some denominational jobs make it difficult for a spouse to have a career resulting in retirement benefits. Today, only a small fraction of new retirees receive the Spouse Allowance.

Should death, divorce or retirement occur, it is the Retiree’s responsibility to provide that information to our office as soon as possible to avoid any benefit overpayments that would need to be returned.

## Adventist Retirement Plans

**Del Johnson**  
Administrator

**Lyn Wick**  
Associate Administrator

**Ray Jimenez**  
Associate Administrator

**Lisa Turpen**  
Associate Administrator

**Beth Roberts**  
Associate Administrator

**Lisa Sharpe**  
SHARP Manager

**Adventist Risk Management:**  
**1-800-447-5002**  
Healthcare Claims Queries

**SHARP: 301-680-5036**  
Email: [SHARP@nadadventist.org](mailto:SHARP@nadadventist.org)  
Healthcare Eligibility Queries

**Submit all claims to:**  
Adventist Risk Management  
SHARP, PO Box 1928  
Grapevine, TX 76099-1928

**Express Scripts: 1-800-841-5396**  
**Express Scripts Medicare PDP:**  
**1-866-838-3974**

Verify pharmacy benefit and pharmacy participation

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

**NAD Retirement Department**  
Fax: 301-680-6190  
Email: [NADRetirement@nadadventist.org](mailto:NADRetirement@nadadventist.org)  
12501 Old Columbia Pike  
Silver Spring, MD 20904-6600

**Barbara McLaughlin: 301-680-6244**  
Lost checks, direct deposits, 1099R, tax withholding, verification of benefits for loans, housing, Medicaid

**Anastasiya Kannanaikkel: 301-680-6249**  
General Retirement Office Information  
Reporting a death, change of address, disability reviews

## At Rest *continued*

Ching, Irene K. Y. (HI)  
Christian, Hannah J. (MD)  
Christoph, Richard W. (CA)  
Clarke, Mary C. (MD)  
Clements, Robert (VA)  
Columbus, Suzanne L. (OH)  
Contreras, Nympha J. (CA)  
Crane, Joan W. (CA)

Crumm, Jimmie M. (TN)  
Currie, Eva Ruth (CA)  
Danlag, Guillermo P. (CA)  
Davidson, Ruthe (TN)  
Davis, Martha Helen (WA)  
De la Torre, Jose Isaias (FL)  
De Smet, Jeri (CA)  
Dingledine, Roger D. (GA)

Dufur, Helen M. (WA)  
Dye, Anna Beth (CA)  
Dye, Delmar L. (OR)  
Ecklund, Kenneth (IL)  
Erhart, Milton E. (ID)  
Ertel, Alvena J. (NC)  
Espinosa, Joseph (AR)  
Fankhauser, Henry (MD)

Farver, William (AZ)  
Field, Ivey L. (CA)  
Flemmer, Viola Mae (CA)  
Flottmann, Shirley J. (WA)  
Ford, Joyce L. (CA)  
Foster, Doris Humphrey (KS)  
Galeon, Demetria Arizala (CA)  
Gardner, Eunice B. (WI)

