

# Reflections

## Make Each Day Count!

**R**etirement—such an idyllic concept! Sleeping in, traveling, working on hobbies! But then reality sets in. Your local church sees you as a new source of service: teaching, preaching, filling church offices. Often a retiree has also just moved, so there's the process of setting up a new home, unpacking boxes, and rearranging your precious cargo. And the list goes on . . .

Many retirees hold on to some form of part-time work, either with their former employer or in a related field. So, the age-old adage of “How did I ever have time to work?” holds true for many people in retirement. This, however, is not always the case.

*(continued)*



*Photo courtesy of Larry Blacker*

### PAYROLL BULLETIN BOARD

*Checks /EFT Released*

**THIS MONTH:**  
October 27

**NEXT MONTH:**  
November 25

**Larry Blacker** is a retired former vice president of the North American Division and is still involved in international education. He lives with his wife Sandra in Idaho. He enjoys wildlife and nature photography, woodworking, and fishing.



When a new retired couple moved into the home behind ours, my wife and I got together with them for snacks and conversation. He had worked as a mortgage broker, and she had served for more than 40 years a nurse. They had retired from their jobs “cold turkey” and moved 500 miles to a new city where they didn’t know anyone—partly to avoid being asked to work part-time at their old jobs. He bought a Goldwing motorcycle (he bought his first motorcycle when he was 65 years old; he is now in his early 70s) and rides 300–500 miles most days. She has taken up interior decorating and fitness to stay busy.



I find that those of us who have worked for the church sometimes have a more difficult time than those, such as my neighbors, who have worked in other professions to settle back and enjoy a slower-paced retirement. I’m not sure whether that’s because of the drive to stay connected to our mission, or we find it difficult to slow the pace we’ve maintained throughout our working years, or maybe because of the culture some have created regarding work taking precedence over family and personal time.

---

*“Be a friend to your neighbors and become a “light” in your neighborhood.”*

---

Some people envision retirement as being “put out to pasture” and no longer truly “valuable” to our church and its mission. That picture evokes images of indolence and depression. A colleague stopped by my house about two months into my retirement, and his first question was, “Are you depressed yet?” His view of retirement was very different from my reality.

Even though I personally have much to keep me busy, active, and contributing in retirement, I realize that isn’t true for everyone. For some, their career and jobs pretty much filled their lives, and in retirement the days loom long and lifeless. So here are a few tips on how not to be depressed, bored, or lonely in retirement:

- 1 **Reestablish your priorities around your spouse and family.** If you live alone, make the effort to begin new friendships.
- 2 **Take time to study and refresh your spiritual batteries.**
- 3 **Work or volunteer part-time to ease into the retirement world.** If you have been in an administrative position or another more-than-full-time position either inside or outside the church, don’t step off the cliff and go from 1,000 miles an hour to nothing.
- 4 **Begin early to focus on hobbies or pastimes such as working out, walking, photography, sewing, etc.** Then make those pursuits a priority.
- 5 **Build relationships within your community.** Volunteer to read to

young people at the library; train your dog as a therapy dog and visit nursing homes; be a friend to your neighbors and become a “light” in your neighborhood.

- ⑥ **Set goals and find ways to accomplish them.** Don't let retirement be engulfed with the immediate. Plan ahead for events, activities, and projects that are fulfilling.
- ⑦ **Learn to say no!** Don't always allow other people's self-created emergencies to become yours. That is not to say that we shouldn't be helpful and considerate of other people's needs. All of us at one time or another have self-created emergencies. But don't allow that to become overwhelming and all-encompassing.
- ⑧ **Take care of your health!** Walk, exercise, focus on a healthful diet, drink lots of water—in other words, follow the health counsel we have been given as a church. Many times, these counsels have been neglected as we rushed through our careers. Now we have more time to care for ourselves and our families.

At one of my retirement parties a well-meaning person came up to me and with complete seriousness said, “There are stages in life. You are born, you go to school, you get a career, you establish a family, you retire, and you die. You only have one stage left.” Then he turned and walked away.

Don't focus on the last stage; focus instead on making retirement one more stage in a fulfilled, Christ-centered life! You still have much to give to your church, your family, and your community. Ask God to help you to continue to live each day to the full. ■

## SHARP Corner

---

### Medicare Open Enrollment Begins this Month

**M**edicare Open Enrollment period begins October 15 and runs through December 7. During this time, you can make changes to your Medicare Advantage or drug coverage.

In September, your insurance company sent you the Annual Notice of Coverage (ANOC). The ANOC tells you of changes to your current plan. This includes benefit, deductible and monthly premium changes. Be sure to read it carefully. It is also important to review any changes being made to the drug formulary (drug list your prescription company will cover) that might impact medications you are taking.

**After you read the ANOC, if you want to change in your insurance benefits, call Alight Retiree Health Solutions at 1-844-360-4714 and make an appointment with a licensed Benefit Advisor.** Medicare rules require you to call and request an appointment before the Benefit Advisor contacts you. The timeline for open enrollment is limited, so call now to make your appointment with a Benefit Advisor.

If you don't want to make any changes to your enrollments, no action is needed.

**Do not call the insurance company for enrollment changes or your HRA eligibility may be at risk—call Alight.**

Also, be sure that if you've changed your phone number/address in the last year, go to <https://www.adventistretirement.org/contact-us/> and send us that information! That will ensure Alight can reach you for your appointment.

Remember, SHARP policy states that you must maintain an enrollment in a medical or a drug plan through Alight to be HRA eligible. If you have a gap in your enrollments through Alight, the HRA is terminated. ■



# Adventist Retirement

North American Division of SDA  
9705 Patuxent Woods Drive  
Columbia, MD 21046



## Adventist Retirement | [www.adventistretirement.org](http://www.adventistretirement.org)

**Edwin Romero**  
*Administrator &  
Chief Executive Officer*

**Andrew Choi**  
*Associate Administrator &  
Chief Financial Officer*

**Lisa Turpen**  
*Associate Administrator,  
Defined Benefit &  
Healthcare Plans*

**Wirmin Alcantara**  
*Associate Administrator,  
Defined Contribution Plans*

**Lisa Sharpe**  
*Assistant Administrator, SHARP*

**Tara Mead**  
*Assistant Administrator,  
Defined Benefit Plans*

**Samantha Young**  
*Editor & Communications  
Manager*

**Adventist Retirement:**  
*Reporting a death, change of address,  
disability reviews*  
Ph.: 443-391-7300 | Fax: 443-259-4880  
Email: [NADRetirement@nadadventist.org](mailto:NADRetirement@nadadventist.org)  
Address: 9705 Patuxent Woods Dr,  
Columbia, MD 21046

**Alight Retirement Health Solutions:**  
Phone: 1-844-360-4714

**SHARP Healthcare Eligibility Queries:**  
Ph.: 443-391-7338  
Email: [SHARP@nadadventist.org](mailto:SHARP@nadadventist.org)

**Submit DVH claims to:**  
Adventist Risk Management  
SHARP, PO Box 1928,  
Grapevine, TX 76099-1928  
Ph.: 1-800-447-5002

**Payroll Bulletin Board:**  
Ph.: 443-391-7343

**General payroll information:**  
*Lost checks, tax withholding, direct deposit,  
award letters for housing, loans, Medicaid*  
Ph.: 443-391-7345 or 443-391-7344

### GO PAPERLESS!

To receive this newsletter  
via email instead of print,  
sign up today at

[www.adventistretirement.org/  
retiree/reflections-newsletter/](http://www.adventistretirement.org/retiree/reflections-newsletter/)

You can also view and download  
archived issues of *Reflections*  
using this link.