

Reflections

November 2024

The Extravagance of God

Dragging a six-foot tree down Main Street with a parade of children after me, I was the proudest 6-year-old boy. We were a poor family, and a week before Christmas, it didn't seem like Dad could afford a Christmas tree. Having won the school raffle, this year I would bring home the tree.

I would never win a prize contest again so this moment would become my greatest victory lap. It was a day of extravagance. It was way beyond what anyone could ever expect: a little boy dragging a six-foot tree almost a mile down Main Street, anticipating what Mom and Dad would say. To make it more dramatic, a crowd of children helped me carry the tree home.



Ernest Hernandez is the director of the Office of Volunteer Ministries for the North American Division of Seventh-day Adventists.

The ultimate gift? For a young child, perhaps. But God does things like this regularly. He doesn't just give us good things; He blesses us in amazing ways, above and beyond, exceeding what we can ask or think, and with such joy and exuberance that He rejoices over us with singing (Zeph. 3:17).

God's extravagance is all through the Bible. Ezekiel, unable to stand, swims in the river of life. The temple, clad in gold and silver, can be seen miles away. The magi worship with kingly gifts.

PAYROLL BULLETIN BOARD

Checks/EFT
Released

THIS MONTH:
November 27

NEXT MONTH:
December 27

*"The Lord your God
in your midst,
The Mighty One,
will save;
He will rejoice over
you with gladness,
He will quiet you
with His love,
He will rejoice over
you with singing."*

—Zechariah 3:17, NKJV



Peter's catch is not enough to pay the bills, but with Jesus, the boat almost sinks with enormous weight!

Have you ever prayed, "Please, God, no more blessing. It's too much!"? What about the woman and the alabaster jar of perfume? She could've used a towel, but love is extravagant. She dries Jesus' feet with her hair. In the prodigal story, it's not the son but the dignified, elderly father who runs across the field to embrace him with overflowing love, beyond measure. And not finally, Jesus on the cross. Yes, He died for the heirs of salvation, but love is without limits. He died for all who would walk this Earth, even for those who would reject Him.

As a little boy, I experienced His overflowing love as I dragged that Christmas tree home.

Fast-forward 40 years. My wife, Maria, and I had been married for five years, moving from one apartment to another. Each year Maria pulled out a small "Charlie Brown" Christmas tree. Quite frankly, that's all we could afford. But there was another reason. Every Christmas, we would go to Lowe's and stand in front of those giant trees and say, "Lord, the first Christmas we spend in our new house, this is the tree we're asking you to put in our foyer."

We finally bought our beautiful home, which left us with almost no money to spare for a Christmas tree.

Two weeks before Christmas, my sister-in-law, a deputy sheriff, called. The local Target store had given the community over a dozen trees. "There's one tree left," she said, "you guys want it?"

When we got to the warehouse, there was a large tree in three sections. As we were about to leave, the attendant asked, "Aren't you taking these two boxes of ornaments?"

"What? We get ornaments, too?" we replied in surprise and happiness.



Once home, we quickly assembled the tree and stood grateful to God for the wonderful gift.

As we opened the first box of ornaments, we couldn't stop saying, "Wow! Look at this one! Wow! Look at that one!" We finished decorating the tree, and it was then that the Lord gently impressed upon us, "Don't forget your little tree." We immediately found it and placed it beside our new big tree. At that moment, we understood that the little one represented our limitations, but the big one exemplified His unlimited abilities. We paused and prayed. All we could think of was how much He loves and cares for us.

Glancing over at the floor, we realized there was yet another unopened box of ornaments. He gave us more than we needed—exceedingly, abundantly, above and beyond. ■



SHARP Corner

(Supplemental Healthcare Adventist Retirement Plan)

SHARP 2025 Benefits

If you're over age 65 and enrolled in SHARP Ex

SHARP Dental/ Vision/Hearing (DVH)	Monthly rate: \$107/person* NO CHANGE in benefits	The 2025 rate for SHARP DVH is increasing \$2/month/person. Keep in mind \$107 is <u>before</u> any applied earned credit. <i>*less Earned Credit</i>
Alight Retiree Health Exchange	HRA rates are increasing in 2025	Remember—you must be enrolled in a qualifying plan through Alight without a gap in coverage to be eligible. See September 2024 Reflections for new rates.
Church Accrued Pension Supplement (CH APS)	NO CHANGE in partial reimbursement	If you're not sure if you are receiving this benefit, check your January 2024 statement from our Payroll department. <i>Those without pre-2000 years of service credit do not receive CH APS reimbursement.</i>

If you are under age 65 and enrolled in SHARP Pre-Medicare Options or have a dependent child/spouse enrolled in SHARP

SHARP DVH	\$107/month	NO CHANGE in benefits
Pre-Medicare Medical	\$527/month	
Pre-Medicare Prescription Drug (Rx)	\$159/month	
Non-Medicare Dependent Coverage	\$199/month	
		Out-of-pocket maximum
Medical—High Deductible <i>(those with LESS than 40 years of service)</i>	\$650 individual \$1,300 family	\$5,700 individual \$11,400 family
Medical—Low Deductible <i>(those with 40 OR MORE years of service)</i>	\$350 individual \$700 family	\$2,850 individual \$5,700 family
Rx Plan Deductibles	\$400 individual \$800 family	\$1,600 individual \$3,200 family

Base and Medicare Extension rates are increasing in 2025.
Please contact our office if you are enrolled in either option. **Base** is only for those under 65 with Medicare as their Primary Coverage. **Medicare Extension** is closed to new enrollees effective 01/01/2017.

Questions? Feel free to reach out to us via email: SHARP@NADAdventist.org, or phone: 443-391-7338.



Adventist Retirement

Seventh-day Adventist Church
NORTH AMERICAN DIVISION

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