

Reflections

April 2025

The Best Investments in Your Retirement

We're no financial wizards. The thought of following the stock market, buying when stocks are low and selling when they're high, just to turn around and buy more stock . . . all that is beyond us and quite frankly we don't have the time, the skills, or the interest in doing it. But we have found three investments we can make which pay high dividends:

1 Invest in yourself.

As you board an airplane you hear the safety instructions which include wearing an oxygen mask if one comes down during an emergency. The flight attendants will remind you: "Put your own mask on first before helping those around you." Now that we have reached retirement, it is a good idea to continue (or start) taking good care of our physical health by exercising (or at least moving often) so we can help those around us more effectively. When we were looking for a house in which to retire, it was tempting to buy a single-story house. However, we decided to buy a two-story house (and with a basement it is really three stories), so that we would be "forced" to move. Climbing up and down those steps is not a lot of fun, but they help us burn calories and maintain muscle tone. Reading, doing word puzzles, and writing help us keep our mental agility and give us clarity of mind. Praying and studying the Bible keep us in good spiritual health too.

Climbing up and down steps may not be a lot of fun, but it helps burn calories and maintain muscle tone.

PAYROLL BULLETIN BOARD

Checks /EFT Released

THIS MONTH:
April 25

NEXT MONTH:
May 27



Drs. Claudio & Pamela Consuegra are retired Family Ministries Directors for the North American Division.



In order to maintain or improve our health, we can take cooking classes, participate in fitness programs (some church communities offer programs/classes for older adults, many of them free of charge), invest in some exercise equipment (as long as we use for what they are intended and not just as a clothes hanger or to accumulate debris), establish personal health goals, keep up with our medical appointments and regular checkups, and perhaps get a pet which will keep us active.

2 Invest in your family.

After years of work, marriage, and family life, we want to enjoy the fruit of that time together. Some who have not invested in their marriage seem to drift apart once the children leave home. The recent phenomenon known as “gray divorce,” older people getting a divorce, reflects not being intentional in keeping our marriage strong and healthy. Sadly, adult children of divorce and grandchildren are the ones who pay the heaviest price when an older couple decides to end their relationship. So, invest time and effort in keeping your marriage in optimal condition until death separates you.

Invest time and effort in keeping your marriage in optimal condition.

At the same time, one area in which we can invest time and effort and receive high dividends is in a positive relationship with our grandchildren. Pamela and I decided to retire early from pastoral and educational ministry to invest the rest of our healthy years in the life of our grandchildren. We figured that if we waited until full retirement age, or longer, by the time we retired our grandchildren would already be starting school and most of their time would be engaged in their education. We felt it would be a better investment in their lives if we helped take care of them before school starts, during the first seven years which are so critical in the character development of a child. In addition, research

has shown that grandparents who are involved in the life of their grandchildren enjoy better health and a longer life.

3 Invest in your church and community.

Now that we are retired and have a little more time and flexibility, why not give some of what we have to offer to the community in which we live and worship. Before our retirement, our entire life revolved around the church. Since our retirement, we are giving from our experience and expertise to teach a Sabbath School class, to serve on church boards and committees, in preaching and evangelism, and volunteering with law enforcement agencies. We have slowed down the pace we ran for almost forty years of ministry but continue to contribute to the life, health, and wellbeing of those around us.

Extra time and flexibility in retirement may allow you to teach a Sabbath School class, serve on church boards and committees, and to give from your experience and expertise through preaching, evangelism, and volunteering within the community.

Some organizations provide unique opportunities to volunteer. Hospice is always in need of people to visit their patients and give their loved ones a respite. The Salvation Army, the Red Cross, or Big Brothers/Big Sisters are among many organizations where one can volunteer and serve people in the community. The city or community in which you live may also provide you with a list of volunteer organizations.

We all can make investments in these three areas of our lives. The dividends will be abundant in this life and leave a lasting legacy for the next generation. ■

SHARP Corner

(Supplemental Healthcare Adventist Retirement Plan)

Reimbursement Request Deadline for 2024 Expenses: April 30th

It's that time of year again! April 30th is the deadline for filing reimbursement requests for 2024 eligible HRA expenses. Please call Alight at 844-360-4714 if you need a claim form. Unfortunately, you cannot download the claim form from the website.

Also, the Alight Reimburse Me mobile app has transitioned to Alight mobile app. Alight promises enhanced security and improved user experience. We've added a resource on our website to tell you all about it. Go to <https://www.adventistretirement.org/retiree/sharp/>. Click on Alight Plan Information and the first resource you'll see on the right is "Reimburse Me App—Transition to Alight Mobile App."

If paperwork isn't your thing, consider filing for reimbursement (partial or full) of your Medicare Part B premiums. This is a one and done request. Just be sure to include a copy of your statement showing what you pay each month for Medicare B along with a claim form indicating how much (up to your payment amount) you are requesting. This can be set up for a monthly reimbursement and will be processed automatically going forward.

Wishing you a sunny and warm Spring! ■



Eggplant Yumigiana

By Angeline D. Brauer, DrPH, MHS, RDN

- 1 large eggplant
- 1 cup Grapeseed Vegenaise, or other plant-based mayo
- 1 cup bread crumbs
- Preheat the oven to 350°F. Line a large baking tray with parchment paper and spray lightly with oil.
- Cut the eggplant into ½-inch thick slices. If you cut it too thin, it will practically disappear while baking.
- Dip both sides of an eggplant slice in the Vegenaise, then in the bread crumbs to coat. Repeat with all the slices, placing each flat on the baking tray.
- Bake for about 30 minutes, flipping the eggplant half-way through. Serve hot with a tomato-based sauce.



Dr. Angeline Brauer serves as the NAD Health Ministries Director. She advocates for a holistic approach to health, emphasizing the importance of physical, mental, social, and spiritual wellbeing.

Recipes on the **Joy of Eating** site have been tested for tastiness as well as health value. Go to <https://nadhealth.org/joyofeating/recipes/>



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Adventist Retirement

Seventh-day Adventist Church
NORTH AMERICAN DIVISION

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