



March 2026

Reflections

Christmas in Paradise: When Retirement Meets the Holidays

By Andrew Choi

When the North American Division announced last November there would be a **Department Christmas Decorating Contest**, we knew immediately that this challenge was meant for us. At **Adventist Retirement**, planning is part of our mission—to help employees prepare for a joyful and secure retirement.



We asked ourselves: *How do we connect Christmas, creativity, and what we do every day?* Three of our team members enthusiastically rose to the challenge. **Sherri Jackson** (Administrative Assistant; *page 2, top*), **Stephanie Portugal** (Benefits Distribution Processor; *below, center left*), and **Audrey Watson-Payne** (Benefits Assistant; *photo at left*) came up with the theme: “Retirement begins where financial wellness meets



holidays in paradise,” or “**Christmas in Paradise—Hawaiian style.**”

Our entrance hall was transformed into a **gateway to paradise.** Team members stood ready to welcome



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THIS MONTH:
March 27

NEXT MONTH:
April 27

At Rest

Each quarter we publish a list in remembrance of those who have passed to their rest.

- Abejar, Benjamin, Jr. (CA)
- Adams, Leroy P. (FL)
- Aldridge, Marilyn R. (FL)
- Alison, Rosemayne (OR)
- Amador, Josue (TX)
- Anderson, Frederick (TN)
- Anderson, Lewis, Jr. (MI)
- Anthony, Natalie (OH)
- Artabasy, Madeleine (FL)
- Balay, Emilio M. (AL)
- Barker, Alfred B. (MA)
- Benge, Samuel (IN)
- Bennett, Marilyn (CA)
- Benson, Dan (AR)
- Bissell, David (TN)



each guest with a lei—because what’s a trip to Hawaii without one?

A festively decorated Christmas tree set the tone, along with a **manger scene** (*below, top*) depicting baby Jesus not in a snowy stable, but peacefully resting on a beach. It was a gentle and meaningful reminder that Christ meets us everywhere, even in a tropical paradise.



Another favorite scene was a playful nod to the retirement dreams we help so many plan for: A time of rest, joy, and well-earned relaxation. **Wirmin Alcantara** (Associate Administrator; *above, bottom left*) and **Andrew Choi** (CFO; *above, bottom right*) lounging on

the “beach,” complete with Hawaiian shirts and coconut drinks.

After the NAD staff had the time to visit and evaluate each department office, everyone gathered in the auditorium for worship. There was an air of excitement along with a sense of gratitude and camaraderie, regardless of the outcome of the contest.

Then came the announcement: **Adventist Retirement was voted the Most Creative Christmas Decoration Department!**

The applause, smiles, and shared joy were unforgettable.

More important than the decoration contest was **the spirit behind it**. It reflected the same teamwork Adventist Retirement brings to serving retirees—and coworkers—every day.

We are incredibly proud of our team for the enthusiasm, imagination, and hard work required to make this event possible. Moments like these remind us that when people come together with purpose and joy, something special happens.

We’re delighted to share this achievement and a few photos from our **Christmas in Paradise** with you. Thank you for celebrating with us.

From all of us at
Adventist Retirement,
**Aloha, and Happy
New Year!** ■

ANDREW CHOI
Chief Financial Officer



At Rest (*continued*)

Borchardt, Patricia (NE)
Borges, Dorothy J. (CA)
Botimer, Byrna R. (OR)
Botimer, Lyle O. (VA)
Brashears, Frances (TN)
Brasuell, Dorothy (MO)
Broche, Eliseo (FL)

Brown, Charles (OH)
Brown, Patricia (CA)
Bullock, Pamela (CA)
Bunn, Henry S. (CA)
Burt, Karl L. (CA)
Caliyo, Rosalina (HI)
Carlton, Mary (MA)

Case, Gary L. (MI)
Caughron, Marilyn (SC)
Christensen, Linda (CA)
Cline, Melvin (WA)
Cobb-Gray, Sharon (CA)
Coleman, Karen (NC)
Coon, Glenn, Jr. (TN)
Cornwell, Stephen (CA)
Coughlin, Carolyn (FL)

Covert, Byron D. (AZ)
Coy, Leonard (CA)
Craig, William E. (TX)
Crawford, Sally E. (TN)
Cronk, Mary G. (CA)
Crouse, Robert (CA)
Cruz, Cami B. (FL)
Cummings, Doris (CA)
Cunningham, Dixie (AL)

Davalos, Juan (MD)
Davisson, Charles (MI)
Dearth, Madge (OH)
De La Fuente,
Esperanza (CA)
DeLeon, Carolina (TX)
Deweese, Clifford
(NEW ZEALAND)
DeWitt, Sheri A. (MI)

SHARP Corner

(Supplemental Healthcare Adventist Retirement Plan)

Reminders: March 2026

1095-B FORMS—available upon request for those with SHARP Coverage and you/your family member is less than age 65. **Email your request to SHARP@NADAdventist.org**

UPCOMING ALIGHT CLAIMS DEADLINE—Reimbursements from your health reimbursement account (HRA) for expenses occurred in 2025, **must be submitted to Your Spending Account (YSA) BEFORE APRIL 30, 2026. Please do not mail your claim to YSA on April 30th—that is too late.** Claim forms may be requested by calling 844-360-4714. Please be sure to fill in the form completely and sign/date it. ■

- Diaz, Frederick (ID)
- Dickinson, Florence (OR)
- Dodd, James R. (OH)
- Duncan, Susan I. (ID)
- Dunham, Elaine (OR)
- Eastland, Deloris (CA)
- Elsner, Dee (GA)
- Eversole, Claris (TX)
- Fagal, Ruth Ellen (FL)
- Fahnestock, David (GA)
- Falcon, Fidel (FL)
- Faulk, Patricia E. (FL)
- Ferguson, Melvin (CA)
- Finck, LeRoy Earl (OR)
- Flint, Charlotte (NH)
- Fraser, Barbara H. (TN)
- Freeborn, Judith (NJ)
- Fulmer, Gayle C. (FL)
- Gaden, Delores (FL)
- Galang, Amparo (CA)
- Gambetta, Gladys (MI)
- Gattas, Mary A. (WA)
- Goff, Vivian J. (ID)
- Gomes, Barbara (HI)
- Graham, Thomas (ID)
- Grant, Ulysses S. (MI)
- Gray, Alice F. (WA)
- Greenleaf, Betty (CA)
- Gregston, Janis M. (FL)
- Gursky, Gregg L. (MD)
- Hall, Mary Lou (CA)
- Hamerslough, Walter (CO)
- Hamlin, Edwin G. (WA)
- Harder, Frederick L. (TX)
- Harris, Dorothy E. (NV)
- Hartnell, Shirley (MN)
- Heinrich, Kenneth (WA)
- Hill, Billy L. (NC)
- Hilliard, Deborah D. (FL)
- Hokama, Galen M. (AL)
- Holland, Ronald L. (OH)
- Holt, Leon R. (WV)
- Hopmann, Thomas (CA)
- Hottinger, Mary (WV)
- Hurley, John F. (IL)
- Jacobs, Barbara S. (NM)
- Jacques, Florence (CA)
- Johnson, Burton (MD)
- Johnson, Darrell G. (ID)
- Johnson, Martha (MD)
- Johnson, Melvin (WA)
- Jones, Graceanne (OR)
- Jordan, Marilyn (WA)
- Kalbermatter, Alfredo (CA)
- Kane, Betty L. (OR)
- Kane, Ruby J. (AZ)
- Kastl, Dolores M. (FL)
- Keshishzade, Anoosh (CA)
- King, James, Sr. (AZ)
- Klein, Daniel A. (NE)
- Knopp, Ivan D. (AZ)
- Koobs, Barbara Jo (TX)
- LaCourt, Marvin R. (MI)
- Lacy, Lucile C. (TN)
- Lamb, James W. (MA)
- Landon, Colombia (WA)
- Lee, Barbara J. (WA)
- Lee, Leslie Leroy (OH)
- Licht, Dalverne D. (TN)
- Lowder, Kay C. (CA)
- Lucas, Margie H. (GA)
- Maddalena, Albert (CA)
- Maehre, F. Rosemary (CA)
- Manning, James L. (CA)
- Manuel, Sujitha (CA)
- Marshall, Margaret (CO)
- Marshall, Mossie M. (KY)
- Martin, Elba Maria (TN)
- Martinez, Rodolfo (CA)
- Martin, Mandy Jean (TN)
- May, Cecil M. (TX)
- McDiffett, Janet A. (MO)
- McKinstry, James N. (UT)
- Mehlman, Marilyn J. (CO)
- Meier, Benius Karl (UT)
- Merling, Paul David (NM)
- Merrill, Ellen R. (MA)
- Meske, Walter (WA)
- Meyer, Margaret E. (GA)
- Miller, John Reuben (VA)
- Miller, Marschere L. (MD)
- Miller, Robert G. (CA)
- Mills, L. Aleene (AZ)
- Moldrik, Ruth C. (FL)
- Moningka, Martein (CA)
- Morehead, Rae (CA)
- Mousa, Anna Marie (OH)
- Mundt, Keith R. (CA)
- Murphy, Franklin (OR)
- Nathan, Viola (FL)
- Nelson, Toni Staff (CA)
- Nicholas, Henry F. (CA)
- Noel, Idana E. (WA)
- Norman, Beverly J. (AZ)
- Northrup, Norma J. (NE)
- Nowak, Judith (CA)
- Oberst, Doloris J. (OH)
- Ocampo, Eduardo (CA)
- Oliveira, Artur A. (FL)
- Ordanez, Adelina (PHILIPPINES)
- Osborne, David D. (CA)

- O'Sullivan, Eugene (AZ)
- Palomino, Sonia H. (CA)
- Parrish, Dennis R. (NV)
- Parrott, Nancy L. (CO)
- Perelli, Dorothy E. (MA)
- Perry, Maureen (NV)
- Petersen Shotwell, Grace (CA)
- Pierson, Sharon J. (WA)
- Pitt, Clifford S (GHANA)
- Pleasants, Michael (FL)
- Plunkett, Mark G. (CO)
- Poirier, Leo J. (MD)
- Pooser, Clyde (CA)
- Poyuzina, Alexander (CA)
- Presley, Emma J. (OH)
- Prieser, Eleanor J. (FL)
- Priest, Della Jean (TX)
- Queen, Donna J. (ID)
- Rand, Burnham (AR)
- Rebsomen, Daniel (CANADA)
- Redmon, Vivienne (FL)
- Reiner, Ellen Marie (CA)
- Roberts, Marilyn L. (CA)
- Roberts, Michael C. (FL)
- Robinson, Lou Etta (OK)
- Rogers, Reginald (GA)
- Rollenhagen, Charlotte (WA)
- Row, Kwi Hwan (CA)
- Sabes, Nellie M. (OK)
- Samuelson-Rice, Marilyn (OR)
- Sangma, Noni Bala (CA)
- Saunders, Aileen W. (OR)
- Schwartz, DeNelda L. (MD)
- Scofield, Maxine (NE)
- Scott, Lillie B. (TN)
- Shadwick, John P. (FL)
- Shafer, John R. (CO)
- Siems, Brenda Joyce (TX)
- Smith, Eugene R. (KS)
- Snyder, Charles W. (IL)
- Sowder, Steven R. (TX)
- Sparks, Sarah L. (ME)
- Stephens, Annette D. (FL)
- Thomas, Patricia J. (OH)
- Thomsen, Ervin K. (TX)
- Thunquest, Wilfred A. (CO)
- Thurlow, Malcolm, Jr. (MD)
- Toop, Judith (CANADA)
- Tremper, Beverly J. (ME)
- Tseng, Robert (CA)
- Turner, Magdalene (NV)
- Ullom, Ronald Bruce (TN)
- Ullrich, Beverly J. (TX)
- Ulmer, Gertrude A. (FL)
- Unger, George John (ID)
- Ungson, Jemimah (CA)
- Vaughan, Yukiko (CA)
- Velez, Adriel (WA)
- Visser, Robert W. (MD)
- Wardecke, Melodie (WI)
- Wazdatskey, Barbara (WA)
- Weber, Elinor M. (FL)
- Webner, Barbara N. (OH)
- West, Everett S. (CA)
- Wetherell, William C. (CA)
- Whidden, Woodrow, II (MI)
- White, Charles F. (NC)
- Wilcox, Beverly L. (VA)
- Willhelm, Glenn (CA)
- Williams, Dewitt S (MD)
- Williams, Robert Lee (NV)
- Williams, Thomas (CA)
- Willis, Calvin (CA)
- Willison, Mary Etta (ID)
- Wilson, Beverly A. (TN)
- Wise, Cecelia M. (AL)
- Wohlrs-Robinson, Carolyn (AK)
- Wollard, Kenneth R. (CA)
- Worth, Linda S. (MI)
- Wright, Jacqueline (OH)
- Wright, Tommy G. (CA)
- Wynn, Linda M. (MS)



Adventist Retirement

Seventh-day Adventist Church
NORTH AMERICAN DIVISION

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Adventist Retirement | www.adventistretirement.org

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