

Reflections

September 2026

Meet Our Command Center Team

Next up in our series introducing the dedicated members of the Adventist Retirement team, we're pleased to spotlight a dynamic trio we fondly refer to as the Command Center—**Diana, Camille, and Sherri.**

As the communication hub of Adventist Retirement, these three ladies help keep the department connected and running smoothly every day. They are often the friendly voices answering your phone calls, receiving faxes, scanning and archiving documents, updating addresses, and making sure your emails and inquiries reach the appropriate retirement team member. Their work touches nearly every area of Adventist Retirement, making it an essential link between our retirees and the staff who serve them.

We're delighted to introduce you to the women at the heart of our communication hub—the **Command Center!**

Get to Know Diana Czajkowski

Diana Czajkowski joined Adventist Retirement in 2017 as the Record Specialist, and as of this year has a total of 15 years of denominational service. Diana makes sure all documents that come into the retirement office are scanned, then sent to the appropriate department and ultimately to the retiree's file. She also backs up Sherri Jackson with phone and mail coverage when needed.



Diana Czajkowski with her sons and husband

PAYROLL BULLETIN BOARD

*Checks/EFT
Released*

THIS MONTH:
September 25

NEXT MONTH:
October 23

At Rest

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

Abaya, Esperanza (WA)
Abejar, Zenaida S. (CA)
Alcazar, Victoria J. (NV)
Ambler, Ruthe A. (NC)
Anderson, Dale L. (CA)
Anderson, Duane H. (CA)
Andrews, Robert, Jr. (AL)
Baer, Joyce R. (MD)
Baker, William A. (TX)
Barnes, Ronald (CA)
Beaman, Willard D. (CA)
Behm, Jane M. (NC)
Benavides, Eliezer (NE)
Benjamin, Lilian K. (CA)
Benson, Elizabeth (OR)
Birth, Mary A. (IL)
Bishai, Laurice A. (CA)



Diana loves spending time with family and friends. She is married to Vincent, and they have two adult sons who are fraternal twins. Daniel and Kevin graduated from Spencerville Adventist Academy in 2009. Diana says “they are and continue to be my greatest achievement. I am very proud of them.”

We are grateful for the expertise and enthusiasm with which Diana approaches her work here at Adventist Retirement.

Get to Know Camille Walton

Camille Walton recently celebrated two remarkable milestones: Marking 65 years of service to the Seventh-day Adventist Church and 28 years with



Camille Walton

Adventist Retirement. As a valued member of our Records Department, Camille can be found scanning and archiving important documents, ensuring we keep an accurate record of all communications coming in and out of the department.

Originally from Guyana, Camille is known for her delicious homemade wheat bread, her playful sense of humor as the office prankster, and her contagious youthful spirit. She is the proud mother of Lisa and Kevin and recently welcomed a son-in-law, Tee, to her close-knit family following a beautiful, intimate wedding ceremony last month.

We are grateful for Camille’s many years of dedicated service and the zest for life she brings to Adventist Retirement every day.

Get to Know Sherri Jackson

If you have ever called our office, you’ve likely been greeted by the warm and cheerful voice of Sherri Jackson, our Administrative Assistant, Receptionist, Office Organizer, and resident problem solver! Sherri’s can-do



Sherri Jackson with her son, daughter, and husband

attitude and willingness to help make her a joy to work with. Since joining the team in 2019, she has always viewed her role serving our retirees as more than a job, but a ministry.

Each morning, Sherri prays to be a blessing and a light to everyone she comes in contact with. She is guided by Colossians 3:32 “Whatever you do, work at it with all your heart, as working for the Lord, not for human masters” and Ecclesiastes 3:12–13 “There is nothing better than to be joyful and to do good . . . and to take pleasure in all his toll. This is God’s gift to man.” Her joyful spirit and attitude of service are evident in every interaction.

Sherri and her husband Barrington recently celebrated 28 years of marriage and are parents to two amazing young adults, Malcolm and Zoe. A fan of the Ohio State Buckeyes, Sherri’s other favorite thing is to spend time with her family.

We are grateful for the warmth, kindness, and joy Sherri adds to our Adventist Retirement family. ■

At Rest (continued)

Bishara, Victoria (CA)	Brown, Susan L. (KY)	Castro, Rosella (FL)
Blocker, Harold (TN)	Bryne, Robert (VA)	Christensen, Anita (OR)
Blythe, Donald R. (AL)	Bryne, Virginia (VA)	Clark, Charles L. (TN)
Boggess, Carol J. (FL)	Butler, John H. (FL)	Clark, Pauline A. (GA)
Boggess, Marvel (MD)	Calhoun, Robert (PA)	Clausen, Joan (MI)
Borovic, Pavle Z. (CA)	Callahan, Francis (NJ)	Cline, Ralph C. (CA)
Bradburn, Muriel (CA)	Campbell, James (CA)	Colina, Carlos (FL)
Brandt, Reynold (TN)	Cantrell, Jane G. (AR)	Collins, Naomi (FL)
Brown, Fran W. (TN)	Caraboolad,	Conley, Clinton (OR)
Brown, Michael (IN)	Richard (CA)	Connell, Sheila (CO)

Cortes, Leonidas (CA) Hughes, Joan E. (CA)
 Culbertson, Dale (KS) Hulse, Ray S. (CA)
 Cummings, Nona (MN) Jackson, Sardar (CA)
 Daniel, Dolores J. (OH) Jerrems, Suzanne (CA)
 Dawes, Connie S. (OH) Johnson, Alma J. (OR)
 Dech, Alan O. (OH) Johnson, Barbara (TX)
 DeMartz, Nicholas (CA) Johnson, Elva C. (OR)
 Denlinger, Mabel (OH) Johnson, Joyce A. (HI)
 Densmore, Irene (CO) Jones, Anne E. (NY)
 Dick, Gassy (ON) Juarez, Armando (TX)
 Doughty, Ronald (CA) Kaupu, Nancy C. (HI)
 Duff, Daniel M. (NE) Kelly, Ian H. (MD)
 Dufur, Willis D. (TX) Kennett, Norma (WA)
 Duncan, Helen E. (NH) Kiesler, Herbert (OK)
 Dunneback, Rodney (NM) Kindrix, Corey, Jr. (OH)
 Eicher, Bonavee (OR) Kinsey, Dolores S. (TX)
 Ferrier, Helen E. (CA) Klink, James E. (CA)
 Ferrolino, Dida F. (CA) Knitter, Audrey M. (IN)
 Fish, Deborah I. (MN) Knoche, George R. (ID)
 Flanagan, Donald (CA) Krieglstein, Harold (NE)
 Flood, Flora B. (FL) Kurtzhals, Cynthia (OH)
 Foster, Thomas J. (OH) Leukert, S. Edrine (OH)
 Fowler, Japes W. (CA) Li, Po W. (CA)
 Fowler, Kulusum (CA) Lowery, Rise Aleta (AL)
 Freeman, Barbara (FL) Lozano-Mejia, Marleny (TN)
 Frembling, Curtis (TX) Luksan, Virgil J. (CA)
 Gifford, Gary D. (WA) Lunt, Norman E. (WA)
 Glander, June C. (OH) Macri, Anne (IL)
 Gomes, Mary E. (OR) Malave, Milagro (MA)
 Gomez, Marcia M. (TX) Marter, John E. (AR)
 Gonce, Richard L. (OH) Martin, Irene M. (TX)
 Gonzalez, Ramon, Jr. (CA) Marx, Lenora M. (PA)
 Gonzalez-Valdes, Mattox, Esther J. (MD)
 Israel (DE) Mausea, Non (CA)
 Gould, Judith E. (FL) Maul, Doris M. (FL)
 Graves, Shirley J. (CA) McCoy, James T. (CA)
 Gray, Gary Lee (UT) McElmurry, Jean (CA)
 Griffin, Margaret (CO) McKey, JoAnn (ID)
 Hadley, Mary F. (TX) McLain, Loretta K. (GA)
 Hammack, Shirley (OK) McMillan, John, Jr. (KS)
 Hansen, Lyle H. (TX) Metcalfe, Gerald (CA)
 Hanson, Eleanor J. (TN) Meyer, Ethel (CA)
 Haper, William R. (FL) Miller, Bonnie J. (WA)
 Hara, Joseph P. (CA) Miller, Donna J. (CA)
 Hardy, Robert W. (CA) Minor, Mary (WA)
 Hart, Esther J. (WA) Mitchel, Carola E. (CA)
 Hass, Joel W. (FL) Moore, Mary Ella (OH)
 Hernandez, Roger (CA) Morford, Ivan W. (FL)
 Hill, Dorris M. (CA) Morgan, Marilyn (ID)
 Hiner, Donelda (OK) Morris, Marvin M. (CA)
 Hirayama, Tetsu (CA) Mote, Dorothy E. (TN)
 Hodges, Lance T. (NC) Mueller, Richard (WI)
 Hoey, Nellie L. (CA) Munger, Perry, III (TN)
 Houston, Jack D. (CA) Murphy, Mary E. (CA)
 Neff, John E. (TN)

SHARP Corner

(Supplemental Healthcare
Adventist Retirement Plan)

Medicare Advantage vs. Medigap Plans

For those who have already navigated the path of selecting a medical plan in retirement, you know it is a big decision! If you are enrolled through Alight Retiree Health Solutions, your benefits advisor can help you walk through it. See chart below for a sample of plan comparisons.

Thinking about making a change this year? Medicare Open Enrollment is October 15–December 7. **To maintain HRA eligibility, you must be enrolled in a medical or prescription drug plan through Alight.**

	MEDICARE ADVANTAGE + PRESCRIPTION DRUG COVERAGE	MEDIGAP + MEDICARE PART D (PRESCRIPTION DRUG PLAN)
Copayments, coinsurance, and deductibles	• Vary by plan • May be more affordable than Medicare supplement plans • No age/health history rating	• Vary by plan • May be a good value if you need frequent medical care • Costs may vary depending on age and/or health history
Doctors and hospitals	• Access varies by plan • Some restrictions/network pricing for some providers (HMO/PPO plans)	• You can see any Medicare provider
Prescription coverage	• Often included (or available in a stand-alone prescription plan)	• Not included (only available in a stand-alone prescription plan)
Other things to think about	• Plan can change every year • Some plans include extra benefits • Medical underwriting not required	• Plans are standardized • Covers only Original Medicare services • Underwriting may be required

Nelson, Esther M. (IL) Prest, Jason N. (MI) Schrenk, Barbara (WA) Ver Steeg, Gary L. (IA)
 Nimmer, Doris A. (TX) Quinn, Bernard (CA) Seumalo, Misako (MN) Vogt, Raquel (CA)
 Novy, Ralph M. (FL) Ramirez, Olga (FL) Sheffield, Mary E. (FL) Walker, Carl L. (CA)
 Oh, Sung H. (CA) Rea, Glenn S., Jr. (TN) Shultz, Dan M. (WA) Wang, Susie A. (CA)
 Oliver, Barbara (NJ) Reid, George W. (TX) Shupe, Jack W. (OR) Warden, DeLora (NM)
 Opalka, Vincent (OH) Rentfro, Marylin (CA) Spotts, Donna C. (TN) Weems, Anne R. (TN)
 Osborne, Esther (CA) Richardson, Ione (WA) Steavens, Leroy (MT) Westberg, Karen (GA)
 Oshiro, Fred C. (CA) Rick, Charles A. (WA) Stimatze, Mary (KS) Wickward, David (ID)
 Oshiro, Violet E. (CA) Ringer, Salatha (TN) Stone, David, Jr. (CA) Williams, Clifford (CA)
 Oster, Charlene (MD) Roberts, Janice (VT) Sweet, Roger (NV) Williams, Irene (TN)
 Pakkianathan, Robertson, Thacker, Robert (FL) Wilson, Kenneth (CA)
 Pushpam (MD) Linwood (NC) Thomas, Russell (AL) Wilson, Rebecca (TN)
 Panpat, Roosma, Louis (WA) Timothy, Ellen L. (CA) Wisdom, Robert (OK)
 Sommuang (OR) Rosado, RONALDA (CA) Tomita, Teruo (CA) Witz, Martha J. (VA)
 Petersen, Eileen (CA) Rouse, Darlene (FL) Tripp, Cynthia K. (TX) Wood, Clarence (OR)
 Plewa, Reinhold (CA) Sackett, Harry (ON) Tripp, Cynthia K (CA) Wood, Elberta (WA)
 Porter, Dale R. (OH) Sawyer, Joyce (AZ) Unger, Frances (ID) Wright, Charles (MA)
 Porter, Victoria (OH) Schatzschneider, Gail (CA) Valentine, Norah (MA) Yoon, Soon Bok (CA)
 Potter, Donna J. (CA) Pound, Joyce R. (NY) Schmieg, Ronald (TN) Van Allen, Lew (TN) Zima, Barbara S. (IL)
 Varkey, V. Panattu (CA) Zingale, Deborah (CO)



Adventist Retirement

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