

Regional Conference Retirement Plan

September 2006

The news from the Regional Conference Retirement Plan front is still good and getting better. The fund continues to grow under the blessings of the Lord and our retiring colleagues are basking in the sunlight of His goodness. In this issue I want to call attention to three things and ask that you give thought and voice to both. Each is important in its own way and given the proper attention they will enrich our community. In other words just something to think about.



Celebration!

Recently it was my privilege to attend two celebrations of life and love in Huntsville. The good news is that all whose lives and loves we celebrated are alive. The honorees were Frank L. Jones and Milton M. Young. Both events were planned by family members and friends.

In the case of Elder Jones, he and his wife Dorothy celebrated 80 years of life for him and 56 years of marriage for them. The event was held in the Business and Technology Center on the Oakwood Campus August 6, 2006. It was a very nice affair enjoyed by a great family, good friends, good food and good fellowship. The celebration underscored the fact of his faithful service at a high level all the days of his active ministry and, as we have all come to know, that same vigor and faithfulness have followed him into his retirement which now numbers more than 16 years. Most of those years have found him serving unselfishly in the Regional Conference Office and with the Regional Conference Retirement Plan.

In the case of Elder Young the milestone was 75 years of life celebrated in a birthday party September 3, 2006. During the event a profile of his life and ministry were highlighted in testimony and video presentations. The highpoint was the telling of stories by a good representation of the scores of young people he influenced to attend Oakwood College over his 48 year pastoral career. They traveled all the way to Huntsville from several cities around the nation to tell those stories. The gathering also included a very good representation of members from the last church he pastored in Florida City, Florida in the Southeastern Conference. A scholarship was established in his honor at Oakwood to commemorate the power and impact of his dedication to excellence in young people.

While attending those two magnificent events it occurred to me that “while they can smell the roses” we should put forth an effort to honor our retirees by celebrating their contributions in every city in the nation where they reside. Perhaps the celebrations should occur at age 70 which is approximately 5 years after normal retirement age. If you think this is a good idea please respond via e-mail with your suggestions (josephmccoy@regionalministry.org).

Unity!

In the publications and from the lips of our denominational leaders there is loose in the land much talk about unity. Point and counter-point have been the order of the day in this important discussion. Eloquent and scholarly commentary and response by two legends of our church were recorded in a

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Meet the *NEWEST* Regional Conference Retirees

Today, we report at the close of August 2006 a total of 144 with 10 pending blessed retirees on the Regional Conference Retirement Plan (RCRP). So far we have added 12 new retirees to the plan for 2006. The Regional Conferences have 1,600 workers and their spouses eligible for benefits from the plan.

We are pleased to introduce the *NEWEST* retirees added in 2006:

1. Seymour Cole (Pastor) – Allegheny West – 25.5 years
2. Margery Provost (Principal/Teacher) – Southwest Region – 32 years
3. King S. Smallwood (Pastor) – South Atlantic – 42.5 years
4. Paul S. Bridgeford (Pastor) – Allegheny East – 30 years
5. Bernell McPherson (Pastor) – Central States – 16.1 years
6. Elizabeth Arnold (Publishing Associate) – Central States – 10 years
7. Tai-Jong Choi (Pastor) – Lake Region – 10 years
8. Haywood Weatherford (Pastor) – Allegheny East – 34.6 years
9. Melvin Greene (Pastor) – Allegheny East – 20.4 years
10. Genevieve Washington (Publishing Associate) – Allegheny East – 32.5 years
11. Philip Jenkins (Pastor) – Lake Region – 35 years
12. Ciro Aviles (Pastor) – Lake Region – 7.9 years



These 12 new retirees have labored a total of 296 years. God has blessed them abundantly. Smallwood served for 42.5 years as a pastor and conference officer. May the blessings of heaven rest upon these faithful workers.

We have truly been blessed of God to see the plan continue to grow so rapidly. At the close of June 2006 Mutual of America reported that we have \$74.2 million dollars invested in the plan. This is indeed remarkable. We are busy preparing the Actuarial Study for our first six years of operation. By early January 2007 we will know just how much cash and years required to fully fund the plan.

Please remember that you are part of a “Defined Benefit Plan.” A federal income tax favored plan that guarantees a specific benefit level. If you need a copy of the benefit plan booklet, please go to our website and download it (www.regionalministry.org) or give us a call or write to us for a copy.



Healthcare Information



The new Regional Conference Retirement Plan provides an excellent supplemental healthcare plan for all retiree's who are 65 years old and have obtained a Medicare Card with Part A and B. A retiree with 30 years of service can obtain the base coverage: dental, vision, hearing, plus prescription drug coverage for \$192.00, the new rate for 2006. A Medicare extension coverage has been added for \$72.00 per month.



The whole package will cost the retiree (who has 30 years of service) and spouse \$264.00 per month. The **NEW** earned credit of \$192.00 (for 30 years of service) is given to the retiree and spouse starting **March 2006**. Including the Medicare Extension, the retiree and spouse will pay \$144.00, a savings of \$26.00 per month or \$312.00 per year in savings. This cost will be deducted from the retiree's monthly benefit check.

SPECIAL NOTE:

The Regional Conference Retirement Plan is not recommending retiree's enroll in the Medicare Part D Prescription Plan. The Supplemental Plan provided by the Retirement Plan offers a much better and less costly prescription plan. If you still have questions, please feel free to give us a call.

A healthcare card has been provided to the retiree and spouse. Present this card along with your Medicare Card when hospital or doctor's care is needed. Request the hospital or doctor's office to bill **Medicare directly**. When Medicare pays, you'll get a copy of the Medicare Summary Notice, and it will tell you how much you are to pay. Request the doctor or hospital to bill Risk Management for the part you are to pay. See address below:

**ARM Regional Healthcare
P.O. Box 10804
Silver Spring, Maryland 20914**



This card will assist you in purchasing prescriptions from your local pharmacy. We recommend that you ask your doctor for two prescriptions when you need prescriptions. Get one for 30 days and one for 90 days. Request your local pharmacy to fill the 30-day prescription. Then send the 90-day prescription to:

**Medco Health Services of Ohio
P.O. Box 182050
Columbus, OH 43218-2050
(800) 841-5396**

You save on the 90-day prescription through the mail order house. A generic prescription will cost \$37 for 90 days. If you do not have the supplemental healthcare booklet, please contact us to mail you one. **Watch for price increase in prescriptions.**

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recent article in the Adventist Review on the subject.

Here is an interesting quote on the subject. **“The more folks come together culturally and live together, the more they strive to keep strong their own culture.”** Joe Sitt, CEO – Thor Equities and creator of Ashley Stewart brand clothing (Laura Ashley and Martha Stewart – taking the last name of one and the first name of the other). I also understand that he is also one of the pioneers of bringing businesses of national repute back to the once abandoned Black Inner City.

Last I checked Joe Sitt was not a theologian. But his words did resonate with me in the context of our leaders’ sustained emphasis on “Unity.” Could it be that an undeclared blessing of the emphasis on “Unity” is that it signals that culturally we are coming together naturally? Could it be that we are not as divided as the discussion and emphasis may suggest? Could it be that the goal is a “Salad Bowl” instead of a “Melting Pot?” Can it be that we already have “unity” but what some really want is unanimity?

Usefulness - The Blessing of Experience

One great privilege of retirement is to know that your contribution has been made and that it is time to rest and observe the progress of The Work. Refined in the crucible of your experiences is wisdom that cannot be denied. It is a goldmine, a reservoir of counsel and love without a market in which to spend or a place to water and enrich. Such is the perception of many who have retired – “here we are and few there be who ask us.”

The times demand that retirees find a way to share this untapped wealth. Attitude is most important because you cannot afford to have the younger workers and members think that you believe you have all the answers. Many of them would like to ask you but they are afraid it will signal an admission that they are ill-prepared for the tasks at hand.

A few years ago there came out of Oakwood a group known as A Special Blend. The members included both genders and a unique sound. Old recordings of that group still bring smiles to my face. Many believe that group to be the forerunner of what would become internationally renowned Take 6.

Could it be that we need a special blend? Is it time that retirees use the milk of human wisdom derived from their life experiences to find a way to be helpful without being obtrusive, and nurturing without being obnoxious? Just think of the blessings that will flow from such an initiative.

Just something to think about.

Joseph W. McCoy
Executive Director

Major Events Past and Future

Camp Meeting 2006

Regional Camp Meetings were at their best this past summer. Elder McCoy and I were able to attend all of the camp meetings. What a blessed season of worship and drawing near to God these meetings were to God’s people.

Evangelism Council 2006

We are now preparing for the Evangelism Council to be held on Oakwood College’s campus. This year the Southern Union Ministerial Department has requested to join the Regional Conference ministers at this blessed season of worship and study. We could have 1,300 more workers attending this year.



The Retirement Office wishes for you and your family a happy and prosperous 2006. Our prayers continue for health and happiness in Christ for all retirees who have fought a good fight and now await the soon coming of Christ our Lord in great glory.

For
More
Info
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