

Regional Conference Retirement Plan

July 2007

Hard Questions That May Demand Answers

In this issue we are initiating a section that will deal with seven hard questions per issue about our denomination and its ministries and direction. The objective is to keep retirees aware of issues that are under discussion around the circle. You may want to send us other questions that address subjects that we may not have encountered in our travels. In this issue we begin with some questions about important issues facing the Adventist Church in the North American Division and more specifically carrying the Third Angel's Message of the Seventh-day Adventist Church in the Regional Conference territories.



We begin with subjects reluctantly discussed by Adventist Pastors and members because of an inherent desire to avoid being perceived as not supporting the work or to be perceived as overly concerned about issues that we cannot do anything about. The following questions surface in some manner with increasing intensity when the subject of the tithe dollar and its outflow from local congregations is discussed. The relevancy of Regional Conferences is also an important one as the days of segregation begin to fade from our collective memories.

These questions are presented to the retirees because it is inevitable that you will be drawn into conversations by active workers anxious for your perspective as adequate funding for evangelism and employee benefits become an increasing challenge. Remember, we are only raising questions about issues. By the grace of God you will provide the correct answers or at the very least not be caught flatfooted by the questions.

1. Does the increase in racial and national diversity in Regional Conference churches demand a modification in the language that describes the target of our primary soul winning ministries?
2. Given the movement of our members to every corner of our country and the world, and because of it, does not success in one area of the vineyard eventually accrue to the benefit of the work in other sections? And if that is true, should we not free the growing sectors of the Church to escape the limitations of "subjective arbitrary operational togetherness" limitations knowing that natural membership movement will lead to blessing the work in other sections of the vineyard?
3. Is the salary structure for Adventist Workers adequate to meet the needs and expenses of the average family?
4. Should the Church have as a goal the compensation of the clergy at a level so that the spouse **does not** have to work outside the home?

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5. In the quest to keep all conferences on the same compensation scale, are we in fact impeding the growth or progress of those conferences that can afford to do more for their workers?
6. Does the relatively larger number of colleges and boarding academies versus the declining membership percentage and student pool in the United States indicate a need to rethink maintaining so great a number of higher educational institutions?
7. If given a global view of providing an affordable Adventist Education for the children of the **average family from elementary school through college**, do you think the alumni of some institutions that are currently experiencing relative success agree to a merger of their alma mater with another institution for the overall greater good?

Joseph W. McCoy
Executive Director

NEWEST Regional Conference Retirees

As of now, we have a total of **174** blessed retirees on the Regional Conference Retirement Plan.

We are pleased to introduce the NEWEST retirees added in the 2nd quarter of 2007:

- 1 - Yvonne Moore (Teacher/Librarian) - Northeastern - 24.8 years
- 2 - Barbara Wallace (Principal) - Northeastern - 12.10 years
- 3 - Grace Jackson (Teacher) - Central States - 31.7 years
- 4 - Theodore Morgan - (Security Guard) - Northeastern - 30 years
- 5 - Frances Foust (Teacher) - Northeastern - 21.7 years
- 6 - Perry Jennings (Pastor) - Allegheny West - 30.2 years
- 7 - Erna Lester (Teacher) - Northeastern - 25.10 years



News and Views

By the Numbers Update

In our relentless pursuit to serve you we are initiating this section to give you a brief progress report on the blessings of the Lord to our Retirement Plan.

174 — Number of Retirees receiving benefits

120 — Approximate number receiving Supplemental/Pre-65 Healthcare benefits

7 — New applications have been pre-approved by the Screening Committee

45% — Current Percentage of full-funding achieved

\$1.4 — Annual contribution to the NAD for terminated Vested Workers

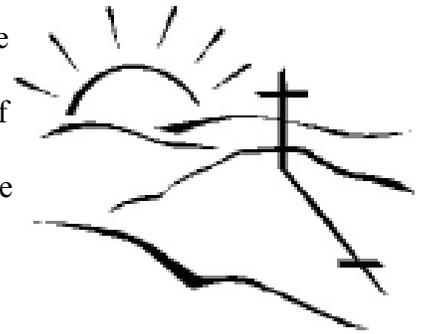
July 31, 2007 — Next meeting of the Retirement Board - Louisville, Kentucky

Camp Meetings 2007

During the Camp Meeting Season it has been my privilege to visit 8 of the Regional Conference Camp Meetings. What a blessing!! During those visits one thing became crystal clear. While the world is filled with news reports of disasters, heartbreak and danger, the Lord is still using his ministers in powerful sermons and his members in moving inspiring testimonies to assure us that he has not abandoned us to the evil devices of Satan.

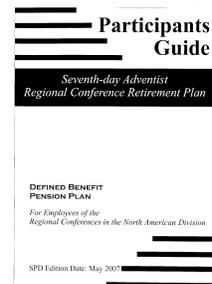
The world is definitely more secular than at any previous era in earth's history. But equally compelling and certain is the power and presence of the Holy Spirit in the sermons and the testimonies heard at our camp meetings this year. They were clear evidence that God is still working and that our pastors and members are striving to live the life we sing about in our songs.

One thing we must never lose sight of. God is always more than equal to the challenges of Satan. Despite his attempts to distract us from the mission, God always supplies our needs and more than adequately equips us for those challenges. This leads to the greatest joy - the joy of cooperating with the Holy Spirit and bearing witness to His preparing men and women for citizenship in the Kingdom of grace.



New Participants Guides are Available

The latest edition of the Retirement Plan Participants Guide is available on our website: www.regionalministry.org. It contains the most recent changes made to the plan. They are also available from your local conference Office of the Secretary.



Some News That May Be Helpful

There is almost a steady flow of information and exposures coming to this office. In most cases the person bringing them is looking for confirmation that what they bring is credible. Clearly we will not enumerate them here. However, there is one that may merit attention when, as a retiree who has settled this issue years ago, you are talking to young people of modest means who want to own their own home.

It is called **Neighborhood Assistance Corporation of America (NACA)**. The target as I understand it is for people who have fallen victim to predatory loans or who have variable interest rate loans. You can go on line at www.naca.com and get more information directly from the source.

When to expect the next issue of *The Passport* - October 2007

Laugh Out Loud (LOL)

Retirement with a Grin

Recently I was checking my 401k account and thinking about retirement, as everyone does when they hit 45.

I saw an article about nursing and retirement homes and the expenses. Then it hit me. No nursing home for me!

Here is my plan: I'm checking into the Holiday Inn.

With the average cost for a nursing home reaching \$188 per day, there is a better way when we get old and feeble. I have already checked on reservations at the Holiday Inn. For a combined long-term stay discount and senior discount, it's \$49.23 per night. That leaves \$138.77 a day for breakfast, lunch, dinner in any restaurant I want, or room service. It also will leave enough for laundry, gratuities, and special TV movies.

Plus, I'll get a swimming pool, a workout room, a lounge, and washer and dryer. I'll also get free toothpaste, razors, shampoo and soap. And I'll be treated like a customer, not a patient.

Five dollars worth of tips a day will have the entire staff scrambling. There is a city bus stop out front, and seniors ride free. The handicap bus will also pick me up if I fake a decent limp. Ride the church bus free on Sundays. For a change of scenery, take the airport shuttle bus and eat at one of the nice restaurants there. While you're at the airport, fly somewhere.

Meanwhile, the cash keeps building up.

It takes months to get into decent nursing homes. On the other hand, Holiday Inn will take your reservation today. And you are not stuck in one place forever — you can move from Inn to Inn, or even from city to city. Want to see Hawaii? They have a Holiday Inn there, too. TV broken? Light bulbs need changing? Need a mattress replaced? No problem. They fix everything and apologize for the inconvenience.

The Inn has a night security person and daily room service. The maid checks if you are OK. If

not, they will call the undertaker or an ambulance. If you fall and break a hip, Medicare will pay for the hip, and Holiday Inn will upgrade you to a suite for the rest of your life. And no worries about visits from family. They will always be glad to visit you, and probably check in for a mini-vacation. The grandkids can use the pool. What more can you ask for?

When I discussed my plan with friends, they came up with even more benefits that Holiday Inn provides retirees. Most standard rooms have coffee makers, reclining chairs, and satellite TV — all you need to enjoy a cozy afternoon. After a movie and a good nap, you can check on your children (free local phone calls), then take a stroll to the lounge or restaurant where you meet new and exotic people every day. Many Holiday Inns even feature live entertainment on the weekends. Often they have special offers, too, like the Kids Eat Free program. You can invite your grandkids over after school to have a free dinner with you. Just tell them not to bring more than three friends.

Pick a Holiday Inn where they allow pets, and your best friend can keep you company as well. If you want to travel, but are a bit skittish about unfamiliar surroundings, you'll always feel at home because wherever you go, the rooms all look the same. And if you're getting a little absent-minded in your old days, you never have to worry about not finding your room — your electronic key fits only one door and the helpful bellman or desk clerk is on duty 24/7.

Being natural skeptics, we called a Holiday Inn to check out the feasibility of my plan. I'm happy to report that they were positively giddy at the idea of us checking in for a year or more. They even offered to negotiate the rate. We could have easily knocked them down to \$40 a night!

"So, when I reach the golden age I'll face it with a grin.

Just forward all my emails to the Holiday Inn!"



For
More
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The Retirement Office wishes for you and your family a happy and prosperous 2007. Our prayers continue for health and happiness in Christ for all retirees who have fought a good fight and are looking for the soon coming of Christ our Lord in great glory.