

# Passport

Second Quarter 2009

*A newsletter for the  
Regional Conference Retirees  
of the Seventh-day Adventist Church*

## A Time To Witness

The Regional Conferences are in sync with the North American Division Plan for 2009 to be a banner year for evangelism. During these times of crisis or economic stress, generally speaking, people turn their attention toward things spiritual. The 2009 period is not an exception.

Every crisis has “an opportunity” as a running mate, then we should be looking for opportunities to share the Gospel. As retired workers, we are well aware that the strength of our church historically, has been the witnessing ministry of the membership. Usually when we hear those words we think about giving Bible Studies. In the last 20-30 years we have greatly professionalized the work of the Lord. In so doing we have excluded the membership from the soul-winning process.

The word, “loose in the land signals that the conferences may not be fairing so well in this current economic climate. As a hedge against a shortage of funds, the North American Division of the General Conference and many of the conferences and unions did not give the annual salary cost of living increases to their employees.

That set of circumstances present us with a unique opportunity to get back to the basics of Christian witness – members witnessing to their neighbors. Going next door to pray for a neighbor and their family does not require any special knowledge of scripture, or formation of a group or team, neither does this initiative require any travel time or money. Sharing good

news literature with a neighbor and asking them to submit an opinion when they finish reading it, is a non threatening way to begin a discussion about spiritual things. That small act may lead to Bible studies over time and maybe even to baptism. The key word is patience as the Holy Spirit leads us where He wants us to go.

The time is ripe for such things. So, as you talk with younger members of your congregations, engage them in conversations that encourage sharing of activities. Although you

are retired, having paid your dues with labor in the heat of the day, you may find rekindled strength to do a little sharing yourself. We all look forward to the coming of the Lord and this is truly a time to witness.

*Joseph W. McCoy  
Executive Director*



## Something About Retirement

**I.** It seems rather romantic for couples to retire at the same time. According to many this is the ideal. The spouse of one couple I know well told her husband that he cannot retire before she does because she is not going to go to work each morning and leave him in the bed sleeping.

Here is what investopedia.com said on the subject recently stating that couples should not retire at the same time. They cited both financial and emotional reasons why it may be easier for many working couples to stagger their retirement dates. They gave three advantages:

1. When one spouse works longer, the amount of Social Security benefits the couple is entitled to will increase.

2. The continued income from the working spouse gives the couple a few more years to save for their retirement.

3. A spouse who works an extra three to five years will likely have a shorter period to draw on retirement assets, allowing for a larger withdrawal amount each year.

**II.** Mark P. Cussen CFP a thirteen-year veteran of the financial planning industry has written an article titled “Journey Through The 6 Stages Of Retirement.” The final stage he says is Routine. There a new daily schedule is created, new marital ground rules for the times together versus the time alone are established, and a new identity has been at least partially created. Eventually, he says, the new landscape becomes familiar territory, and retirees can enjoy the last phase of their lives with a new sense of purpose. I do not know for certain that he is correct but it does give retirees something to think about.

**III.** Frank Stafford, PhD, professor of economics, Institute for Social Research, University of Michigan, Ann Arbor, and leader of a 10-year study of 13,000 men and women, has said the following. “... Marriage means more housework for women and less for men. “His

article says that “having a husband creates seven hours of housework for wives each week... and having a wife reduces men’s household chores by one hour per week.” A fair question to ask is does



the husband’s chores increase in retirement and are those wife hours made up with the healthy “honey-do” list that retiree wives have become famous for? Just asking.

**IV.** Here is a new reality. Retirement is a complex and expensive phase of life. As generous as our retirement plan is we cannot rest as if it and Social Security are enough to let you rest on your laurels. The new financial reality unfolding in the world is filled with uncertainty and unpredictability. That fact should keep you sober and vigilant

On the church side of things, recent reports indicate declines in the number of baptisms per year, new emerging anti-conference attitude among the young toward tithe flow and conference leadership. A growing decline in perceived relevancy of our church school system. If true, this means that the Seventh-day Adventist Church we have known and loved is facing a new reality. One that may make it unrecognizable to us in a few short years.

This cannot be God’s plan for His church. As retirees we have a part to play in preserving an Adventist Church whose methods can change with the times but whose dedication to the truth God has given us must not perish from the earth.



God will certainly do His part but as always He works through human agency. Regional Conference Retirees are part and parcel of that human agency. Your new phase of life does not relieve you of the Christian responsibility to sound the trumpet continually.

# Health and Wellness

## Spotlight on Disease:

### Symptoms of Alzheimer

- Severe memory loss
  - Language problems including difficulty finding the right word
- Difficulty performing familiar tasks
- Disorientation regarding time and place
- Changes in personality, such as increased irritability and hostility
- One Alzheimer's Study

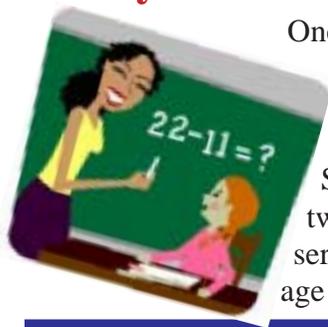


### reports—Weight Control

- Researchers at the National Institutes of Health analyzed 23 years of data from more than 2,300 people.
- Women who were obese at ages 30, 35 or 50, with excess belly fat, had a nearly seven times higher risk for developing Alzheimer's.
- Men who gained a lot of weight between ages 30 and 50 had a nearly four times higher risk.
- **Exercise**—Research shows that regular exercise can reduce Alzheimer's risk by up to 60%. A new study shows that it also may help slow the progression of the disease.
- Scientist at the University of Kansas School of Medicine studied 57 people with early-stage Alzheimer's disease and found that those who were sedentary had four times more brain shrinkage (a sign of Alzheimer's) than those who were physically fit.
- One recommendation is 30 minutes of exercise per day, such as brisk walking outdoors or on a treadmill could help fight the onslaught of the disease.



## Health Insurance and Early Retirement



One group of employees in Regional Conferences who ask most about early retirement are teachers. Starting in their early to mid twenties, they earn 30 years of service by the time they reach age 52-55. In fact they were the

happiest about the 30 years of service, making an employee in a Regional Conference eligible for maximum benefits.

However while they have earned maximum benefits by age 55 there is an Actuarial Reduction that can equal 40% of monthly benefits. Here is a brief explanation:

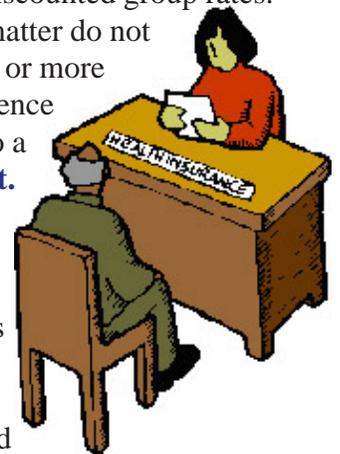
- Retirement benefits have a dollar value that is expected to be drawn down beginning at normal retirement age (65).
  - It is expected that each person will live to age 80 plus.
  - Planning the funding of the plan calculates the amount of money needed for those 15 years.
    - Living longer than that **will not** affect your benefits because the Plan will pay you for as long as you live.
- If you begin receiving benefits at age 55 instead of age 65 the Plan must pay you 10 years longer.
- The amount of money set aside for those 15 years from age 65 to age 80 remains the same.
- However, because you will receive it for 10 additional years the Plan pays you in smaller increments.



Our healthcare plan is Medicare Supplemental and Medicare will not provide coverage until your normal retirement age, usually 65 years old. According to *Business Week Magazine* a small number of the largest US insurance companies, 32 of them so far, have begun taking part in **Retiree Health Access**, an Aetna plan that helps retirees buy health insurance at discounted group rates.

As you research this matter do not forget that if you have 15 or more years of Regional Conference service you are entitled to a **healthcare earned credit**.

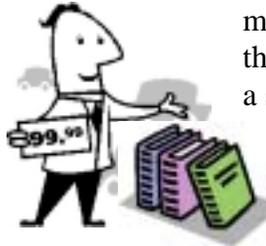
This benefit currently adds up to \$225.00 per month for a 30-year service employee—this is in addition to the regular benefits. As you explore Retiree Health Access and others, weigh it against the current \$399.00 per month cost of our Pre-65 insurance.



## Breaking News...

### Literature Evangelists Included

When the Regional Conferences formed the Retirement Plan in 2000, Literature Evangelists were not included. It was determined that because we could not calculate their annual sales we could not determine the amount of money needed to adequately fund the plan. It was decided to create a separate plan for LE's.



Over the last eight years we have wrestled with the creation of a plan for LE's. In the January 2009 Board meeting it was voted to include them in the regular Plan and make the necessary adjustments in the Plan provisions to reflect their unique ministry. This will provide fair retirement benefits for them.

We are currently drafting the amendments to The Plan to accommodate those who have labored in this vital ministry of the Church

### Large Company Pensions Hit

A study done by a New York consulting firm revealed some large company pension plans were under-funded by more than \$400 billion at the end of 2008. According to the study this was mainly due to last year's stock market collapse. That shock represented a reversal of a \$60 billion surplus that was recorded at the end of 2007.

As reported in an earlier *Passport* our fund suffered its share of loss during the referenced period. However, on a very positive note the 10.25% level of funding from tithes paid into the plan by the Regional Conferences helped to soften the blow. Additionally the conservative approach of our vendor, which avoided some of the riskier investments, was a further blessing.

Our faithful tithing members provide the funds that keep our retirement Plan viable. Counted among them are "tithe faithful" employees **and** our Regional Conference retirees who continue to be faithful **after** they leave the employ of the church. Thank You and Praise God from whom all blessings flow!

### Husbands and Housework

A study done by Dr. Frank Stafford of the University of Michigan at Ann Arbor concluded that marriage means more work for women. For them having a husband creates seven hours of housework for wives each week. Having a wife reduces men's household



chores by one hour per week.



Here is a question: In retirement do wives recover those hours with the very aggressive and thorough no-rest-for-the-weary "honey-do" lists generated by and made famous by retired wives for their "aging, career over-worked, broken down" husbands?

### April is Stress Awareness Month

According to a financial newsletter symptoms of stress include strained relationships, overreacting to little things, fatigue, insomnia, headaches, and backaches. Some simple reducers of stress are deep breathing and other relaxation techniques, exercise, planning ahead (especially we traveling by air), saying "no" and laughing.



### Laugh Out Loud (LOL)

Two older ladies were driving to the mall. The woman driving ran a red light. After a few blocks she ran another red light. After running thru the third red light, the woman in the passenger seat said, "Sally did you know that you ran three red lights?" Sally immediately responded, "No, I didn't even know I was driving!"



*For More Information Contact:*

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