



December 2024

Reflections

MERRY CHRISTMAS AND HAPPY NEW YEAR!

Please note that the North American Division Office is closed December 20–29, 2024, and January 1, 2025.

PAYROLL BULLETIN BOARD

Checks /EFT Released

THIS MONTH:
December 27

NEXT MONTH:
January 27

Giftly Bediako and Kevin Walker Join Retirement Staff

Adventist Retirement was excited to welcome Giftly Bediako as a benefit assistant this past August.

She brings dedication to excellence and attention to detail to our team. Giftly has an MBA from AIAS and worked in the registrar and academic records department of Valley View University. Her most recent position was with the Hope Channel of the General Conference of SDA. During her leisure time, Giftly enjoys connecting with family and friends. A new pursuit for Giftly is gardening and nature walks as meditation and reflection.



We were also pleased to welcome **Kevin Walker** as a benefit assistant in August. Kevin has experience managing food service operations and a bachelor's degree in hotel and restaurant Management from the University of Maryland, Eastern Shore. Our department has enjoyed the results of Kevin's baking hobby—excellent! He also enjoys pickleball and is an LA Dodgers fan.

I am blessed to have these two dedicated individuals join my defined benefit team. They bring experience in communication and detail-oriented work. ■

Lisa Turpen, Associate Administrator

At Rest

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

- Adams, Carolyn (TX)
- Adams, Nieta Rae (WA)
- Aeschlimann, Carlos (TX)
- Afa'ese, Watson A. (CA)
- Aldred, Susan L. (TN)
- Andrieux, Alfred H. (OR)
- Aquino, Emma N. (TN)
- Argumedo, Rose (CA)
- Argumedo, Rose (CA)
- Arnold, Donna M. (MD)
- Ashworth, Warren (CA)
- Astor, Elaine Ann (OH)
- Ballinger, Sandra (CA)



NAD Votes 2025 Retirement COLA

In a show of support and concern for retired denominational employees, the North American Division Executive Committee, at its year-end meetings, voted for a 2025 Cost of Living Adjustment (COLA) of three percent (3.0%) for church retirement plan beneficiaries. Hospital COLAs are always 2.5 percent by policy, regardless of inflation. The COLA for Social Security will be 2.5 percent for 2025, as announced by the Social Security Administration, based on the inflation index used by Social Security. In January, retirees will receive a statement of monthly benefits. Keep

this annual statement as a reminder of your benefits for the next year. If you are uncertain about what makes up your January deposit, please compare the new January statement with last January's statement. Your monthly deposit change will result from several changes and not precisely the percentage of any COLA announced. You should receive your Form 1099-R in early February. We will issue the forms towards the end of January once the final reconciliation is complete. If after February 14, you haven't received your form (or it was misplaced), please call us for a replacement. ■

At Rest (continued)

Banerjee, Nantoo (MD)	Dixon, Barbara E. (CA)	Hajagos, Imre T. (CA)	Kingman, Lillis L. (MI)	Manzano, David (TN)
Banninger, Yvonne (MI)	Do, Rot N. (CA)	Hakes, Marjorie H. (AZ)	Knauff, Gayle (OR)	Marsollier, Carlos (TX)
Barr, Debra L. (CO)	Douglass, Melissa (CA)	Hardy, Shirley M. (CA)	Knoblock, Roger (CA)	McBroom, Joann (FL)
Bechtel, Don J. (OR)	Duerksen, Patricia (TN)	Hasbrook, Norine (WI)	Knott, Grace O. (OH)	McCoy, Dola Jean (KY)
Beck, Linda L. (PA)	Durand, Evelyn (CA)	Hashimoto, Leon (CA)	Koehn, Waldemar (WA)	McDonald, Lorraine (OR)
Bell, Thomas R. (LA)	Easton, Carol A. (CA)	Hayner, Lynn (MI)	Koh, Grace W. (CA)	McGourty, Mary E. (MA)
Bishop, Margaret (CA)	Edwards, Eileen (WA)	Heestand, Lynda (VA)	Koorennny, Patricia (TX)	McKinney, Bonnie (FL)
Blackwood, James (OR)	Eurotas, Alice A. (CA)	Hefner, Evie L. (SK)	Kopko, Janice (MD)	McVay, Laura B. (WA)
Boddy, Lorene M. (TN)	Everett, Dorothy (AR)	Henry, Geneva B. (CA)	Kroeker, Ervin C. (CA)	Medina, Esther (FL)
Boicourt, Max O. (WY)	Ewer, Eugene C. (MN)	Hervig, Victor A. (CA)	Kuhr, Yoshiko (ME)	Medley, James (CA)
Bork, Norma (CA)	Farag, Saleem A. (TN)	Hess, Reyes (CA)	Lang, Orville A. (NV)	Meier, Donis A. (OR)
Boyd, Doris Ruth (WA)	Farley, Walter F. (AZ)	Higgins, Edward, Jr. (MI)	Lao, Chang Sheng (MD)	Mello, Gladys (HI)
Briscoe, Mary E. (MN)	Ferguson, Robert (CA)	Hobbs, Phyllis E. (TX)	Lashley, Osman L. (NY)	Meola, Earle F. (ME)
Brooks, Adren E. (AL)	Fisher, Eunice M. (TX)	Holloway, Sandra (FL)	Ledford, Frances (CA)	Miller, H. Eugene (OR)
Brooks, Janean (MO)	Fitch, Gem L. (AB)	Hubbard, Louis L. (FL)	Lee, Sung Min (CA)	Miller, Linda L. (OR)
Brown, Donald (TN)	Forss, Betty L. (WA)	Hulick, Gerald (MI)	Lewis, Rosemary (NC)	Miller, Ronald D. (TN)
Brown, James O. (WA)	Freeman, Bruce, Jr. (NC)	Hulse, Alyce J. (CA)	Lieurance, Donald (OR)	Miller, Ruby M. (GA)
Caba, Mariano (CA)	Friesen, Gerhard P. (CA)	Hunter, Peggy M. (MO)	Lindstrom, Donna (WA)	Mims, Gregory, Sr. (AL)
Caplin, Naomi G. (FL)	Furr, Jeanne E. (CO)	Hunt, Phyllis J. (OR)	Loewen, Sammie (OK)	Mitchell, Annie L. (OH)
Chedalawada, Babu-Rao (WA)	Game, Gerald L. (CA)	Jacobs, Donald (NM)	Lombard, Iva Dell (CA)	Mitra, Dolores U. (FL)
Cimino, Bette J. (WA)	Gates, Richard M. (TN)	Jimenez, Matilde (TN)	Longway, Ina M. (TN)	Moon, Charles Chang-Kil (CA)
Ciotti, Gilbert A. (FL)	Gepford, Jon W. (ME)	Jones, Geoffrey T. (OH)	Louzell, Richard (FL)	Moore, Barbara P. (TN)
Coombs, Robert (CA)	Gil, Esther (TX)	Kalbermatter, Gemma (CA)	Lukens, Richard (MT)	Morovati, Jahangeer (CA)
Crawford, James (TN)	Gillespie, Donald (MI)	Kelly, Miriam (ID)	Luke, Richard A. (NE)	Murray, Jeanne S. (CA)
Dean, Welcome (OH)	Gomez, Jose J. (TN)	Kim, Hee Jong (PA)	Lutts, Theodore F. (OR)	Nicolas, Marie A. (MD)
Delinger, Marilyn (WY)	Gregg, Alonzo E. (CA)	Kim, John Pil (PA)	MacGowan, Elaine (FL)	Nielsen, Mary W. (WA)
Dietrich, Pamela (TN)	Grove, Julia A. (PA)	Kindig, Donald L. (WA)	Magnant, Earl L. (TN)	O'Bannon, Annette (AZ)
	Groves, John (MI)		Maier, Walter A. (FL)	

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| Oliver, Jessie A. (FL) | Soto, Hager C. (CA) |
| Orozco, Abel (CA) | Sprengel, Julia L. (ON) |
| Owens, Arlene O. (TN) | Steinberg,
Raymond (CA) |
| Owens, Leroy, Sr. (PA) | Stevens, JoAnn P. (WA) |
| Palmer, Stephen C. (KS) | Stratton, Herb W. (ID) |
| Parker, Robert Lee (VA) | Swingle, Beryl A. (OR) |
| Parry, IvaDawn (MN) | Syfert, James W. (NC) |
| Patton, Irene G. (TN) | Teller, Stanley W. (OH) |
| Peace, Allan A. (CA) | Thames, Goldie T. (GA) |
| Pelley, Lester (WI) | Thomas, Donna (CA) |
| Pelley, Rudolph (NC) | Thomas, Norman (OR) |
| Pendley, Rita O. (GA) | Toews, Wanda M. (OK) |
| Penner, Roland J (WV) | Tubbs, John L. (TX) |
| Phillips, Jean (PA) | Tucker, Elizabeth (PA) |
| Pierce, Shirley Jean (TX) | Twombly, William (TN) |
| Potter, Leona F. (MD) | Unterseher, Betty (OR) |
| Pukey, Mary (NE) | Urbanczyk, Luise (CA) |
| Purviance, Shirley (ID) | Valido, Cresente (HI) |
| Pyke, Janelle L. (CA) | Vallieres, John R. (CA) |
| Rambharose, Rita (CA) | Van Daveer, Stacie (KS) |
| Ramirez, Teddy (TX) | Vaucher, Laura L. (FL) |
| Rauch, Jamie (IL) | Velasquez-Millanao,
Gilberto (IL) |
| Redmon, Dorothy (CA) | Vick, Edward
(GERMANY) |
| Roberts, Dixie Lee (FL) | Villalba, Maria S. (CA) |
| Roberts, Philip, Sr. (OR) | Visser, Eda (FL) |
| Robinson, Josie V. (OH) | Ward, Ida Mae (MO) |
| Robinson, Samuel (OR) | Ward, Joanne B. (MD) |
| Rose, Malcom D. (MI) | Weaver, Lorraine (MD) |
| Ross, Virginia R. (AR) | Weideman, Beth (CO) |
| Ross, William J. (CA) | Welsh, Charles R. (MD) |
| Roth, JoAnn (GA) | Welter, Fay Phyllis (FL) |
| Ruffcorn, John D. (CA) | West, Barbara J. (CA) |
| Ruth, Glenna L. (OH) | Westfall, Julia (CA) |
| Sanford, Thomas (WA) | Westfall, Ronald (GA) |
| Sayles, Douglas A. (WA) | Westphal, Betty (CA) |
| Schaeffer, Patricia (NC) | Wetmore, Florence (CA) |
| Schlenker, Donald (CA) | White, Margaret E. (CA) |
| Schmid, Fredrick C. (KS) | Wilson, Lethia R. (FL) |
| Schnell, Arnold H. (WA) | Wilson, William (TN) |
| Schnoor, Darlene D. (FL) | Winn, Patricia J. (WA) |
| Severance, Norman (AZ) | Woodhams, Linda (CA) |
| Sheperd, Norman (CA) | Wymer, Carleen A. (CA) |
| Shockey, Jo Anne (MD) | Young, Eugene B. (SC) |
| Simons, Berenice (AL) | Young, Judith (CA) |
| Smith, Albert (CA) | Zeravica, Bosko (CA) |
| Smith, Alvin M. (IL) | |
| Smith, Kenneth M. (ID) | |
| Sorensen, Ruby (WA) | |



Oh My! Omega Cornbread

By Angeline D. Brauer, DrPH, MHS, RDN

- 1½ cups soy milk
- 1 tablespoon lemon juice or apple cider vinegar
- 1 teaspoon vanilla extract
- 1 (15-ounce) can corn, drained and rinsed, or 1¾ cups frozen corn
- 1 tablespoon flax seeds, freshly ground (a coffee grinder works well)
- 2 cups cornmeal
- ¼ cup oil or plant-based buttery spread
- ¼ cup Turbinado sugar
- 1 teaspoon baking powder
- 1 teaspoon salt
- ½ teaspoon baking soda

To optimize the omega-3 content use freshly ground flax seed.

- Preheat oven to 350°F. Lightly grease a 9-inch round baking pan or cast iron skillet.
- Add the lemon juice or apple cider vinegar to the soy milk and let it sit for about 5 minutes to allow it to curdle. Add the vanilla.
- In a large bowl, pour the curdled soy milk over the corn and mix slightly. Let some chunks of corn remain. Add the ground flax seeds and mix only long enough to combine (about 30 seconds).
- Add the remaining ingredients and stir gently to combine.
- Pour into the prepared pan. Bake until lightly browned, about 30 minutes. A toothpick (or fork) stuck in the center will come up with dry crumbs.

Recipes on the **Joy of Eating** site have been tested for tastiness as well as health value. Go to <https://nadhealth.org/joyofeating/recipes/>





Adventist Retirement

Seventh-day Adventist Church
NORTH AMERICAN DIVISION

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Adventist Retirement | www.adventistretirement.org

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