

Regional Conference Retirement Plan

December 2006

Christmas is a wonderful time of the year. Contrary to the opinions of some it is not all about what you are going to get. More than at any other time of the year people are in the spirit of giving and sharing in the good fortune of others. I know we know it is not the time of Christ's birth and it is tinged with elements of pagan symbols, ritual and traditions; things that were diverted and even converted to Christian significance.



What shall we say to these things? Shall we ignore them? Shall we spend time telling the celebrants that this is not the real time of His birth? Shall we withhold gift giving to another time and season? As retired denominational workers what did you say to those things during your active years?

While you are thinking please ponder this. Rejoice with me for all the hungry people who will be fed; all the homeless who will find shelter and rest in a warm place; all the needy children who will smile and jump for joy at the sight of small presents; all of the lonely who will find company and kind words from strangers; for all the charitable organizations who replenish their supplies that address needs during the year when we are not as conscious of how God has blessed us; and rejoice for the millions whose initial if not only contact with Christianity may be the greetings of the season credited to the birth of our Savior. For you see, you cannot fully rejoice in a celebrated birth of two thousand years without thinking about the life that may have been lived and its significance, meaning and purpose.

The good news of this season for our Retirement Plan is that the number of recipients has reached 162. Oh yes, and our fund is approaching \$80 million. God has been good to us and we rejoice in His goodness.

Enclosed is a gift from our office. It was written by one of our retirees. We hope you enjoy it.

So from all of us at the Retirement Office, Frank L. Jones, Elaine Allston, Walter Parker, Dan Daniels and me, have a Merry Christmas and a Happy New Year of significant spiritual growth, good health and prosperity "even as your soul is doing well."

Joseph W. McCoy
Executive Director

Meet the *NEWEST* Regional Conference Retirees

Today, we report at the close of 2006 a total of 162 blessed retirees on the Regional Conference Retirement Plan (RCRP).

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

1. Samuel Campbell (Pastor) – Allegheny East – 25.9 years
2. Nona Palmer (Teacher) – Northeastern – 5.10 years
3. Robbye Lewis (Teacher) – Allegheny West – 2.11 years
4. Lawrence Shepherd (Pastor) – Allegheny West – 39.5 years
5. Geraldine Horton (Principal/Teacher) – South Atlantic – 12 years
6. Leola Wade (Principal) – South Atlantic – 35 years
7. Calvin Robinson (Pastor) – Southeastern – 42.6 years
8. Johan Abrahams (Pastor) – Lake Region – 18.1 years
9. Esther Bryant (Receptionist) – Lake Region – 3 years
10. Shelton Kilby (Conference Secretary) – Southwest Region – 27.9 years
11. Clarence Wilson (Maintenance) – Allegheny East – 25.6 years
12. Eunice Alexander (Teacher) Southeastern – 9 years
13. Roy Gordon (Pastor) – Northeastern – 16.10 years
14. Frances Hunter (Teacher) – Northeastern – 17.4 years
15. Harriet Fondren (Secretary) – Central States – 30 years
16. Lolethia Kibble (Assoc. Dir. Education) – Allegheny East – 30 years
17. Matias Solis (Pastor) – Southwest Region – 23.7 years
18. Shirley Clements (Secretary) – Lake Region – 4.1 years



CORRECTION from the September 2006 Newsletter:

Paul S. Bridgeford (Pastor) – Allegheny East – Total correct years of service is 42

We have truly been blessed of God to see the plan continue to grow so rapidly. At the end of September 2006, Mutual of America reported that we have \$78 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 are needed 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.**

Things I've Learned in a Retirement Complex

Finally, brethren, whatsoever things are true, ...honest, ...just, ...pure, ...lovely, ...of good report..., think on these things. Phil. 4:8.

For the past five years I've lived in a comfortable retirement apartment complex. Included are three delicious vegetarian meals, furnished linens, and a weekly housekeeper. The 115 residents are pleasant and congenial. We eat together in the dining room; ride together on our private bus; and enjoy exercise, vespers, and much more together. But even in this cheerful setting there are residents yearning for love and a sense of belonging. As I've thought about them, I've begun searching for things I should learn. Here are 13, and my list is still growing:

- Think of some good quality in every person I encounter-and share it.
- Do not try to see through others; rather, see other through.
- Focus on the other person with your heart. Pay attention.
- Remember that God has a special purpose for me that no one else can fulfill.
- The task ahead of us is never as great as the Power behind us.
- God is not so much concerned with my ability as with my availability.
- I am only responsible for the effort, not the outcome.
- If we begin to weave threads of caring around someone, God will give us the thread.
- We can give without loving, but we can't love without giving.
- Charm is the ability to make people like you-and like themselves better when they are with you.
- Our arms are the only ones God has to hug His children.
- Learn the magic three-word formula for peace of mind: "It doesn't matter."
- Balance each negative thought with a positive one, and repeat it often.

On his deathbed Oscar Hammerstein wrote a short note to Mary Martin just before she went on stage in South Pacific. It simply said: "Dear Mary, a bell's not a bell until you ring it. A song's not a song until you sing it. Love in your heart is not put there to stay. Love isn't love until you give it away."

After all, isn't that what the sacrifice of Jesus is all about?

LORRAINE HUDGINS-HIRSCH

*(Taken from the December 19 — A Word From Home; Women's Devotional Book.
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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.

For
More
Info
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