

3RD Quarter

PASSPORT

**The Seventh-day Adventist
Regional Conference
Retirement Plan
Newsletter**

ISSUE 1 / OCT 2018





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What Happened?

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Are you on Facebook?

We are too!

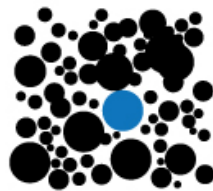
Did you know that if Facebook were a country, it would be the 3rd largest population in the world second only to China and India.

Many use Facebook simply to connect with friends and family but there are many ways we can use this tool to spread the Three Angles Messages? **Like our page and give us your ideas.**

facebook.com/regionalretirement



what happened



This Issue will attempt to give updates on meetings and business that have happened since last we published this Newsletter. We are also addressing other issues designed to evoke responses pro or con. At the outset, please understand that something may have escaped our attention. In those cases, please contact us at joseph.mccoy@regionalretirement.org.

1. WE HAVE MOVED

In January of 2018 the Retirement Plan office moved into new facilities just off the Oakwood University Campus. Our building is owned by Adventist entrepreneur and businessman, Stanley McCall. We are physically located at 5310 Millennium Dr. Huntsville, Alabama 35806. Our official mailing address remains 7000 Adventist Blvd, Huntsville, AL 35896. We continue to share space with the Office for Regional Conference Ministry (ORCM), established in 1996, which coordinates all other sponsored ministries-in-common for the North American Division Regional Conference President's Council.

Mr. McCall, or should I call him Brother McCall, allowed us to occupy 3000 square feet in his brand new 10,000 square foot building for the next 3 years, at a very favorable rate. The Regional Conferences are discussing plans

to construct a new headquarters building for all the ministries of the Regional Conferences – The Retirement Plan, Breath of Life TV Ministry, Message Magazine, BAYDA, and the Office for Regional Conference Ministry. In his professional and business life he has always tried to do things that enhance the ministry of our church and to provide affordable Christian Education for the young people in the congregation that holds his membership.

When you visit our new office on Millennium Drive, take notice of every building and business along that street because it has his developmental fingerprint on it, including Oakwood's West Oaks Apartments at the top of the street.



2. WE HAVE A NEW ADMINISTRATIVE ASSISTANT

Beginning August 6, 2018 a new Administrative Assistant arrived in our office. On that day Shayla-René Little took up the reins for the SDA Regional Conference Retirement Plan and the Office of Regional Conference Ministry. Ms Little, who hails from Maryland, comes to us having recently served the Allegheny East Conference as Administrative Assistant for the Education Department. She replaces Jo Ann Bushner who along with her husband, Pastor Rupert Bushner, who together took up new assignments in the Southeastern Conference in Mt Dora, Florida.

3. A FOND FAREWELL

Jo Ann Bushner was celebrated on August 16, 2018 for her faithful service to the Huntsville offices of the Regional Conferences. Her last official date of employment was August 2, 2018 but because of travel conflicts we could not celebrate her until the 16th. It was hosted at her restaurant of choice and included our full staff including those who worked as temporaries in her position, along with those who served on various interacting committees during her 12 years with us.

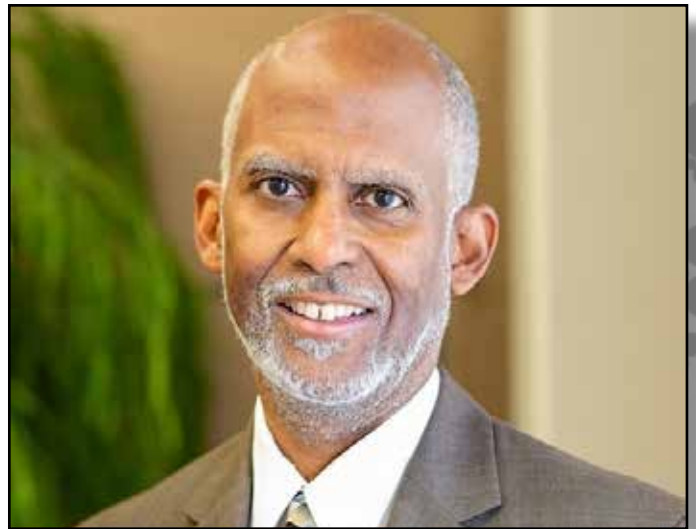
4. WE HAVE A NEW DIRECTOR FOR THE ORCM

In February 2018, Elder Dana C. Edmond took up the reins the Office for Regional Conference Ministry in Huntsville. He succeeds Elder James Lewis who retired after 10 years in that position.

The ORCM is the coordinating office for assignments given to it by the Regional Conference Presidents Council, currently chaired by Elder William Winston, president of the South Atlantic Conference. He interacts with all of the Regional Conference ministries-in-common with the exception of the SDA Regional Conference Retirement Plan, that has its own Executive Director and governing Board of Directors.

Elder Edmond has served the church as a pastor in the Virgin Islands and the South Central Conference in Nashville, Tennessee. He arrives fresh from short stints as Associate Pastor for the Hillcrest Church in Nashville and as Senior Pastor of the New Life congregation in Nashville.

Elder Edmond comes to the position in Huntsville with extensive leadership experience having served the South Central Conference as Youth Director, Secretary, and President. His high energy and attention to detail holds great promise for his new assignment.



5. MESSAGE MAGAZINE CHANGES

Recently, Patricia Harris, Associate Editor, concluded her service to the Message Magazine after 18 years. Currently located in the new North American Division Headquarters in Columbia, Maryland, the magazine's offices have been on the move in recent years.

When GC/NAD publishing operations at the Review and Herald Publishing Association in Hagerstown Maryland were closed a few years ago (some were moved to the Pacific Press in Utah), The MESSAGE MAGAZINE remained on the East Coast to be temporarily housed in the General Conference/NAD space in Silver Spring, Maryland.

The move West was deemed unwise for the magazine because the supporting organizations (Regional Conferences) were all east of the Rocky Mountains North and South. It was the latest move caused by what seems to be less than needed support from the leaders, pastors and congregations of the Regional Conferences to keep it alive and healthy.

“We cannot let it die while we are alive” – “Get Twelve!”

When news of the most recent employee change reached one of our retirees, one called and later sent a message via text with the words that give title to this section of the

MESSAGE

M A G A Z I N E

article.

The "Get Twelve!" addition to this proposed initiative came during the Conscience and Justice Council Conference in Houston Texas, September 13-16. Pastor Leslie Malachi Watson, a non-Adventist female pastor and Director African American Ministries Council; People

for American Way, challenged us to get out the vote for the midterm elections just ahead. She suggested that we each get one person registered and stay with them until election day and assist them in getting to the polls to vote in the coming election. She was serious about us getting twelve people each including ourselves to actually register and vote.

This was the inspiration for the Message Magazine challenge for SDA Regional Conference Retirement Plan Retirees who are determined to **"Get Twelve!"** and that **"We cannot let it die while we are alive"**

- a. Get 12 members of your congregation including you to join in subscribing to the Message Magazine, hence the name of this initiative **"Get Twelve!"**
- b. This is a **word of mouth** initiative done by retirees for the benefit of saving our magazine
- c. The tech savvy can go to **www.messagemagzine.com** and subscribe. Stay with them until it is done in your sight and keep a personal record of those you encouraged to subscribe.
- d. Encourage each person to go to the Message Magazine Website. It will change their minds about the magazine.
- e. **The rest of us can call 1-800-456-3991** Monday thru Thursday.
- f. **The cost is \$12.95 per year** (which equals about \$1.08 per month).

"We cannot let it die while we are alive" –

"Get Twelve!"

There are 670 of us on this Retirement Plan. If each of us **"Get Twelve!"** that will be 8,040 subscriptions for the magazine and that effort will go a long way toward "letting it live while we are alive."

Let's go Old School and get this done just because we have a comfortable retirement income. **Let's have a quiet revolution!** Person to person. No campaign. No announcements from the pulpit because it will sound too much like a goal for the congregation or a conference campaign for the church to raise. If you have members of your church on Facebook, especially the young adults; your children, reach out and touch them; encourage them to go to the website and subscribe and ask them to let you know they have done it.

When you "Get Twelve!" let us know at **joseph.mccoy@regionalretirement.org**. Thank you in advance for committing to help save our Message Magazine

6. STATE OF THE SDA CHURCH IN THE BLACK AMERICAN COMMUNITY, USA

Health Spotlight

Grilled Asparagus and Shiitake Tacos

goodhousekeeping.com

3 tbsp. canola oil
4 garlic cloves, crushed with press
1 tsp. ground chipotle chile
1/2 tsp. Kosher salt
8 oz. shiitake mushrooms, stems discarded
1 bunch green onions, trimmed
8 corn tortillas, warmed
1 c. homemade or prepared guacamole
Lime wedges
cilantro sprigs
Hot sauce, for serving

Directions

Heat grill on medium. In a large baking dish, combine oil, garlic, chipotle, and salt. Add asparagus, shiitakes, and green onions; toss to coat. Grill asparagus until tender and lightly charred, turning occasionally; 5 to 6 minutes. Grill shiitakes and green onions until lightly charred, turning occasionally; 4 to 5 minutes. Transfer vegetables to cutting board.

Cut asparagus and green onions into 2" lengths and slice shiitakes. Serve with corn tortillas, guacamole, lime wedges, cilantro, and hot sauce.



Daily Aspirin Can Harm Healthy Older Adults

A new study finds no benefit to outweigh risks for those who haven't already had a heart attack by Kathleen Fifield, AARP, September 17, 2018

Designed to “fill in the gaps” about whether daily low-dose aspirin has benefits for healthy adults over 70 — an age group left unaddressed in existing medical guidelines, a major new study published in the *New England Journal of Medicine* offers a clear no on that score.

The placebo-controlled, double-blind study involving nearly 20,000 healthy adults in the U.S. and Australia with a median age of 74 found that a daily baby aspirin had no effect on preventing dementia, disability or death, as well as, in a separate finding, no effect on preventing cardiovascular events such as heart attack or stroke. The study tracked participants for nearly five years.

What it did find? “An increased risk of bleeding ... and a slight absolute increase in the death rate, though it’s not clear whether that was statistically or scientifically significant,” said one of the study’s lead authors, Anne Murray, M.D., a geriatrician and epidemiologist at Hennepin Healthcare in Minneapolis. She noted she was a little disappointed that such an inexpensive and accessible medication targeting inflammation didn’t turn out to be an apple-a-day equivalent for older people.

If you’ve already had a stroke or heart attack — whatever your age — the risk of such internal bleeding is lower than your risk of another cardiovascular event. So you should keep taking aspirin as prescribed by a doctor. As Murray put it, “This study does not affect the advice for older people who have cardiovascular issues.” But for the specific group this study looked at, healthy adults over 70 — many of whom might have started taking aspirin on their own when hearing about its possibly preventive health benefits from something like news coverage, the risk of bleeding is not offset by any potential benefits.

Older people, Murray explained, are more at risk for the stomach and intestinal bleeding that can be caused by aspirin’s blood-thinning properties. That’s because the lining of their blood vessels, as well as the linings of their stomach and intestines, are more fragile and more susceptible to erosion.

Researchers also reported that the slight increase in deaths in the aspirin-treated group, compared to the placebo group, came from cancer. This was surprising since other studies have shown aspirin might help to protect against some cancers, such as colorectal cancer.

The study follows, and reinforces, another major look at aspirin’s benefits published in the *Lancet* last month. That study found that even for those with a moderate risk of cardiovascular disease, the risk of bleeding with aspirin did not outweigh its potential heart attack-preventing benefits.



Hospital Groups Launch Company to Make Generic Drugs

They aim to fill gaps in supply while cutting prices by about 20 percent
by Linda A. Johnson, Associated Press, September 6, 2018

Several major hospital groups Thursday launched their own generic drug company to tackle chronic shortages and high prices. The new company, Civica Rx, plans to start with 14 widely used hospital drugs that have long been in short supply. The company isn't disclosing the drugs' names for competitive reasons, but they include a mix of generic pills, patches and injectable drugs for treating infections, pain and heart conditions, board chairman Dan Liljenquist said.

"The mission of Civica is to make sure these drugs remain in the public domain, that they're available and affordable to everyone," he said.

Drug shortages have been widespread for more than a decade, particularly for inexpensive generic drugs, due to manufacturers consolidating, stopping production of low-profit medicines and having to fix manufacturing problems.

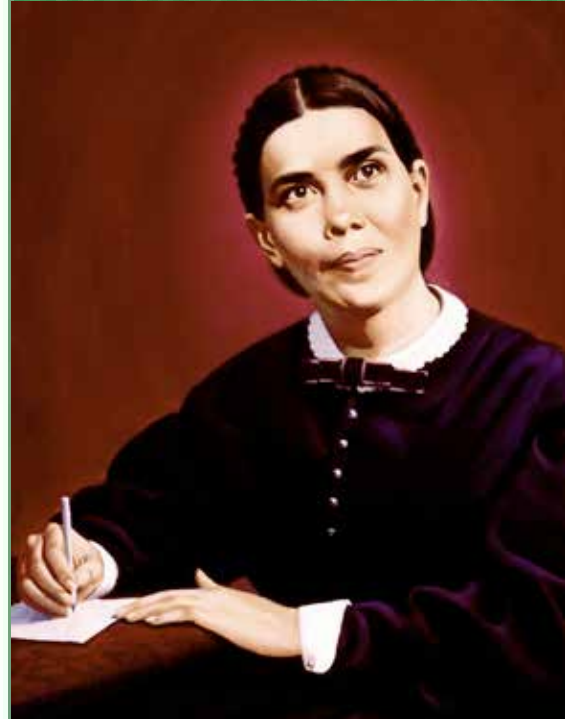
Hospitals are particularly hard hit and frequently must scramble to find scarce medicines, often at huge price markups, or come up with workarounds that may not be

as effective or safe for patients.

Besides creating a reliable supply for its 500 hospitals, Civica aims to reduce drug prices by about 20 percent. The drugs will be sold to non-member hospitals as well, at slightly higher prices, Liljenquist said.

The company, based in the Salt Lake City area, plans to make some of the generics itself and hire companies to produce others, he said. It is aiming to get its first medicines on the market by mid- to late 2019. Civica was founded and funded by three health foundations and seven hospital groups, among them Intermountain Healthcare, a 23-hospital system based in Salt Lake City where Liljenquist is chief strategy officer. The U.S. Department of Veterans Affairs and the American Hospital Association also are participating.

Chief executive of the nonprofit company will be Martin VanTrieste, the retired head of manufacturing quality at biotech drugmaker Amgen.



The relation that exists between the mind and the body is very intimate. When one is affected, the other sympathizes. The condition of the mind affects the health to a far greater degree than many realize. Many of the diseases from which men suffer are the result of mental depression. Grief, anxiety, discontent, remorse, guilt, distrust, all tend to break down the life forces and to invite decay and death.

Disease is sometimes produced, and is often greatly aggravated, by the imagination. Many are lifelong invalids who might be well if they only thought so. Many imagine that every slight exposure will cause illness, and the evil effect is produced because it is expected. Many die from disease, the cause of which is wholly imaginary.

Courage, hope, faith, sympathy, love, promote health and prolong life. A contented mind, a cheerful spirit, is health to the body and strength to the soul. "A merry rejoicing heart doeth good like a medicine." Proverbs 17:22.

Counsels on Health 344.

a. Evangelism – Our pastors and congregations are not baptizing in large numbers as we once did. As members we are not involved in carrying the Truth neither are we attending the Evangelistic meetings when the pastors do have them. If the current trend continues our work will dry up in United States. We must not let that happen!

b. Stewardship – Major consistent giving in our Church is usually reflected in the Holy Tithe and currently the tithe numbers are trending flat or downward in many of our conferences in recent times. There are a number of reasons why this may be happening:

- i.** Church attendance may be lagging because our members have moved to the far suburbs and traffic is too burdensome to tackle, especially for Sabbath after divine worship dinner events and activities. Many, because of the distance and traffic, decide to stay home and watch the Sabbath worship services via live stream. That is the beginning of sorrows because pretty soon they may not even be worshipping on line.
- ii.** Can it be that the members begin returning tithe online and pretty soon stop using even that convenient method?
- iii.** Can it be that we are failing to vigorously challenge the regular attending 25%-30% members who are less than faithful in their giving to become faithful Christian Stewards?
- iv.** Can it be that the absence of regular pastoral visitations in the homes of the members a contributing factor? This may be done differently, at different times and in different places in this social media age, but it must be done personally, face to face, even if by **Skype or Face Time**, if we are to find success in this important ministry of giving.

c. Attitudes of the young, the restless and the mobile – It is believed by many that the It is believed by many that the younger generations are not committed to institutions and that they are not fond of sending the major portion of their financial giving to the other administrative levels of the denomination (conference, union, and General Conference). Like their politics (“All politics is local”) we are told that they believe that all giving should be local.



It is also believed by many that we are losing too many of our young adult professionals to State (white) conferences as they search for the ever-elusive unity often preached by the dominant culture. Our uninformed members are unaware of the negative impact on our mission to Black America as they pursue racially diverse congregations. Tandem to this belief is the absence of adequate facilities and programs for Sabbath School age children and grandchildren in our big city congregations, as well as the absence of specific relevant Sabbath School classes for college age young people. This not to mention the perception, if not the fact, that the music may be too loud, and the services may be too long.

All of the above can be fixed with the exception of one by the spending and placement of real dollars in the children's department, Etc., by adjusting the volume downward so as not to **hurt** the ears of those older members with hearing impaired devices and shortening the worship services.

That one exception that may take generations to fix, if ever, is the notion that we have not arrived, that we are less than desirable unless and until we are not "segregated" into predominantly Black congregations. The **first** fact is that we are not segregated anywhere in the SDA church in the United States of America. **Secondly**, you can worship anywhere you please in Adventism without regard to race. The **third** and most chilling fact is that we (Black people from everywhere in the world) are the only group in the human family that too often seems dissatisfied and unfulfilled when it is "**just us.**" Chasing the "Bubble of Integration" and diversity, we are doing irreparable damage to the vitality of our very own congregations, conferences, church schools, book centers, academies, and yes, our **only** institution of higher learning, Oakwood University in Huntsville, Alabama.

Somebody must stand up and remind the fleeing that somebody bled and died so that they could get to the station in life that they are now enjoying in our church. **Somebody** must call their attention to the ominous gathering clouds in the American society of increasingly blatant expressed disrespect for us, the fire of which is stoked by a misguided president and an enabling congressional leadership, who know no appreciation for who we are and the distance from which we have come against great and continuing odds. Can someone say, "Black Lives Matter" and "Take a Knee" **for ourselves** in this church?!

Somebody must help our young adult professionals, who have grown up in an era of perceived peace, to see that they may have reached the level of the economic upper crust, but that they are only marginally included in those circles with genuine acceptance. They must always be cognizant that the notions of the general population are ever present in the organizations of our beloved denomination. We must bid them all to **come home** and **help us build a lasting fortress** against low self-esteem and the notion and acceptance that we are eternally and irreversibly second-best.

d. Pastors who are leaving the ministry for other professions – Recently we have seen the beginnings of a troubling trend. Some of our younger pastors are opting out of the regular Pastoral Ministry of our Church. Conversations with some of them has revealed that troubling trend. Some who have not yet taken the plunge have said that they are thinking about leaving because:

- i.** Dissatisfaction with the expectations of the leadership
- ii.** Blatant political maneuvers taken to remain in conference office positions at all costs

Recent Regional Conference Retirees as of December 31, 2017 / Currently Serving 656

Name	Conference	Position	Years
1. Alfonzo Greene, Jr.	LRC	Pastor	26
2. Amelia Jones	SAC	Teacher	12.10
3. Andre Saunders	AWC	Pastor	25.4
4. Aaron Thompkins	AEC	Pastor	22.3
5. Barbara Manning	AEC	Teacher	37.10
6. Bernard Williams	SAC	Pastor	30.11
7. Beverly Alexis	NEC	Teacher	40.5
8. Beverly McKenzie	SAC	Asst. Treasurer	37.5
9. Castwell Fider	SAC	Principal/Teacher	15.10
10. Cheryl Payne	SEC	Associate Treasurer	7.1
11. Chul Wan Kim	AEC	Pastor	8.2
12. Clarence Pettiford, Jr	AEC	Bible Instructor	39.1
13. Clarence Williams, III	SWR	Pastor	41.7
14. Claude Matthews	SEC	Pastor	27.11
15. Collin Parkinson	AWC	Pastor	31.3
16. Crawford Humphrey	SAC	Pastor	37.2
17. Daphne Johnson	SAC	Teacher	19.6
18. Diana Carguill	AEC	Principal	16.10
19. Diane Darby	AEC	Teacher/Librarian	5.6
20. Diane Medley-Smith	AEC	Teacher	28.1
21. Doreen Wallace	SWR	Literature Evangelist	7.1
22. Edmund Julius	SCC	Pastor	30.6
23. Esther Castillo	SWR	Teacher	5
24. Fansico Murray-Williams	AEC	Teacher	18.5
25. Frank L. Jones, III	SAC	Chief Admin – GAA	9.1
26. George Taylor	AEC	Plant Services	13
27. Harry Britt	AWR	Pastor	24.7
28. Herman L. Davis, Sr.	SEC	Pastor	47.4
29. James Lewis	ORCM	Director/Pastor	43.5
30. Janice Stevenson	SAC	Principal/Teacher	32
31. Jean-Claude Alius	SEC	Pastor	30
32. Jessica Stevenson	NEC	Camp Secretary	6.8
33. Joann Herrington	CSC	Education Director	18.6
34. Joseph Weekes	NEC	Office Staff	9.1
35. Judy Dent	AEC	Edu Superintendent	5.3
36. Kenneth Green	NEC	Pastor	40.6
37. Kerri Williams	AEC	Teacher	23.11
38. Lumens Pierre	SEC	Teacher	24.11
39. Marc Borieux	SAC	Pastor	33.4
40. Michael Meyers	SWR	Pastor	36.2
41. Minnie McNeil	AEC	Women's Min Dir	20.7
42. Murray Ramnarine	SEC	Principal	24
43. Norian Green	AEC	Teacher	42.11

Scam Calls Are Epidemic and Getting Worse

A new report says nearly half of mobile calls will be fraudulent by next year by Sarah Elizabeth Adler, AARP, September 14, 2018

Scam calls are getting more frequent — and quickly. By next year, nearly half of all calls to mobile phones will be fraudulent, according to a new report from telecommunications firm First Orion. The company analyzed data from more than 50 billion calls over 18 months to get a snapshot of what they call the scam-call “epidemic.” Here’s what they found:

- Mobile phone scam calls are increasing: In 2017, only 3.7 percent of calls to cell phones were fraudulent. This year, that number reached 29.2 percent — and it’s expected to climb to 44.6 percent in 2019.
- Fraudulent landline calls are declining: Scam calls originating from landlines are decreasing. In 2019, only a projected 24.8 percent of scam calls will come from landlines, a decrease from 56 percent in 2017. This is in part because fewer people use landlines in the first place, but it’s also a sign of just how technologically sophisticated — and successful — mobile scammers have become.
- Beware the area code: “Neighborhood spoofing” is a tactic in which fraudsters show up as a local number on your caller ID by matching the first six digits of your number. The report estimates that 9 in 10 scam calls will come from a familiar area code next year.

The increasing numbers of scam calls mean it's harder to determine what calls are legitimate — on either a mobile or landline.

“People just don’t answer their phones anymore,” says

Gavin Macomber, First Orion’s senior vice president of marketing and strategic business development. According to Macomber, 84 percent of unknown mobile calls (and an even higher percentage of landline calls) go unanswered these days. This can be a real problem for legitimate businesses trying to reach their customers.

And for consumers who get caught up in a scam, the financial repercussions can be serious. The FTC reports that the median loss from a phone-based scam in 2017 was \$720.

Luckily, there are several ways to stay protected. For smartphone users, apps such as RoboKiller and Truecaller can help detect and block unwanted calls — but keep in mind that these apps block calls only from known scam numbers, not “spoofed” calls that temporarily hijack legitimate digits.

Some carriers, such as T-Mobile, have started to offer screening services that alert consumers if an incoming call is likely fraudulent — and other carriers are likely to follow suit. In the meantime, familiarize yourself with common scams, like calls from people claiming to work for the IRS or your credit card company. Macomber says he hopes we’ll soon be living in a world in which consumers can answer their phones again. Until then, just hang up.

Learn more about protecting yourself, visit AARP’s Scams & Fraud page.



44.	Norman Usher	LRC	Principal/Teacher	35.11
45.	Patrice Johnson	AEC	Teacher	31
46.	Patricia Fulton	SAC	Teacher	27
47.	Rogers Johnson	SWR	Pastor	7.1
48.	Roland Hill	AEC	Pastor	5.6
49.	Ronald Coopwood	SEC	Teacher	10.3
50.	Ronald Wright	SAC	Pastor	44.7
51.	Serita Jones	SWR	Secretary	5.1
52.	Sonja Jackson	SCC	Teacher	29.10
53.	Victoria LynchA	SEC	Teacher	30

- iii. Too much pressure on them to do traditional evangelism that produces few if any baptisms
- iv. Shaming public calls for baptismal reports at Worker's Meetings
- v. Too many money raising campaigns for the benefit of conference programs that do not visibly positively impact the local church
- vi. Inadequate pastoral staffing of large-city congregations
- vii. Potential for movement to another pastoral assignment without their input or consent
- viii. Universal salaries and raises without regard to the size of the congregation or the real cost of living in certain cities unaffected by the ERI calculations
- ix. Inattention to the fact of the necessity of spousal outside the home employment to make ends meet, and the implied absence of concern for that fact when moves are mandated
- x. The desire to do ministry without the stress of conference expectations

*These observations are not scientific or exhaustive but are simply reflections and conclusions from conversations with a very small number of pastors. The objective for discussing it with **Retirees** is to encourage you to have conversations with our younger pastors (and some of our old ones too) to ascertain whether these things are true and seek to combat them by sharing the information gathered from such conversations with the leaders of our conferences. The leadership may say **"You have had your day and now it is our turn"** but they must be reminded that the day is far spent when we can see, and the dark night is at hand when none of us will be able to see how to do this work freely and effectively.*

Honest, very difficult, sometimes awkward, intergenerational leadership conversations are a must! Retirees can initiate them. Let us begin!

- e. **Pastor's Labor Union** – Many of the items outlined in the preceding section has led some pastors to suggest that there is a need for a pastor's labor union. At the outset it should be noted that this is not a new thought. It surfaced years ago when out of frustration some young pastors had serious discussions about daring such a thing.

The recent surfacing of the idea came from a young pastor who was visibly shaken by rampant politics in his and other conferences and the belief that no one was representing the pastors in question. The Ministerial Director was seen to be an extension of the president's office whose responsibility was to keep pastors in line and on track with respect to the conference agenda.

Real issues that pastors voiced were not being addressed in an honest and open way; family and marital pressures, local church finances, fair and equitable compensation for the size of the congregation being served, inadequate staffing, arbitrary distance and district guidelines, departmental travel budgets funded and bragged about on the backs of local church pastor's labors taking them to places they could not go, who came to their districts only to preach, eat and leave without any training sessions with their local church counterparts and the absence of upward mobility were just some of the items listed. The main issue, real or imagined, was the perception that no one was representing them or the concerns that were important to local church pastors who were not in administrative positions.

One cannot know how far this may travel. However, regular honest interested retiree-initiated conversations with our young pastors about regular church matters may lead to good relationships. It may also lead to a comfort level that allows young pastors to share the real issues that bother them with senior and retired pastors. This new line of open communication would alert the leadership that young ministers really do have legitimate concerns and this open line of communication may help avert festering animosities and ministry ending behaviors. If there are legitimate concerns about these things in clergy minds, ignoring them may not be a formula for long-term peace, harmony and stability in our ranks.

These “newly created and nurtured relationships” with young workers could provide seasoned counsel, advocacy, strength, and support to them especially in situations where one differs in thought with conference administrations. Again, we want to hear from you. Please share your thoughts and ideas with us joseph.mccoy@regional-retirement.org

f. Sabbath Graduations – Increasingly we are challenged with celebrating graduations that occur on the Holy Sabbath Day. Many have asserted that the services are religious in nature especially when they are held by Non-Adventist Bible-based institutions of higher learning. Some Adventist congregations held alternative graduations endorsed by the institutions complete with university faculty present to award degrees at the church. Those have vanished in recent times.

Some even point to graduation services that take place on Saturday nights “after sunset” that do not carefully guard the edges of the Sabbath. What shall we say to these things? Please help us find the answers to this growing challenge.



g. Our Church Schools – This area of our ministry is the most challenging and will require the most study and commitment in time and talent from everyone across the board. Here are some observations:

i. There is serious flight from the financial responsibility required to operate our schools at a high level on the parts of pastors and congregations alike.

- ii. There is a glaring need to upgrade the curricula across the whole system and begin offering things including Bible as extras that cannot be found elsewhere. Many parents are unwilling to pay for in our schools that which is provided free in the public-school systems. It is no longer good enough to say, “The worse church school is better than the best public school.”
- iii. Isn't it time to begin thinking about creating one system in different locations and fund them all from a common source than perpetuating the silo approach to Christian Adventist Education employed by each conference?
- iv. Isn't it time to introduce the concept of **commitment not sacrifice** (which signals suffering) to our Church School System?
- v. Isn't it time to seek corporate sponsorships from the countless companies for which our Middleclass Membership work, especially since most of our members are in the Middleclass, and since many of those companies will loan their personnel to schools they adopt, (hint, hint) to teach in the specific areas for which we do not have adequate funding for staff?
- vi. Can't we use existing proper church buses to create a **transportation system** from different sections of the cities to get our children and grandchildren to and from school so that parents do not have to get up at the crack of dawn to get them to school on time and then themselves to work on time, fighting big-city traffic every step of the way in both directions?
- vii. Isn't it past time for us to create after-school programs in every church to assist parents and grandparents with afterschool educational and supervisory needs?
- viii. Isn't it high time to begin awarding **tuition subsidies**, where we do not have schools, to parents and guardian grandparents of those who are faith Christian Stewards so that they do not have to move their memberships to State Conferences to get them?
- ix. For our own well-being and the preservation of identity in this competitively diverse society, isn't it time to include SDA Black American History in the core curriculum of all our schools from grade one through Oakwood?
- x. Given the incessantly permissive, anything and everything goes, society of the times, isn't it even more critical that we now educate our own children instead of holding our breaths and hoping for the best in non-Adventist schools.



h. Gathering of Ministries in Huntsville, Alabama – Financing a New Office Building – Retiree Interest in its Impact on the Fund.

Recently calls have been coming from current retirees inquiring about the rumor that the leadership of our collective conferences is borrowing money from the Retirement Plan to fund the proposed new Headquarters for the Regional Conference's Ministries in Huntsville. The answer to that rumor is **yes and no** and will be addressed after a brief word about the worthiness of aggregating all the ministries of the Regional Conferences in one place.

The rent was due, and the Landlords sold the property

The Breath of Life TV Ministry (BOL) was housed in the Adventist Media Center in California. It was closed and sold by the GC/NAD, and all the surviving ministries were encouraged to locate on one of our several university campuses. BOL came to Oakwood.

The GC closed and sold the Review and Herald Publishing Association in Hagerstown, Maryland; moved part of the operation to Pacific Press in Utah and put the rest in the GC building in Silver Spring, MD. **Message Magazine** was housed at the Review and in the transition was relocated in the GC building. Subsequently the North American Division bought its own building in Columbia MD, moved out of the GC building agreeing to house the Message Magazine there **temporarily**.

Since the Message is a NAD/Regional Conference United States ministry, it was natural to change landlords and go from GC to NAD. The Regional Conferences are now trying to determine where the magazine will land when temporary status in the NAD comes to an end. It seems reasonable to some, if not most, that it should land in the proposed **new Regional Conference office building** in Huntsville now under serious consideration.

Now to answer the funding question for the new building with Retirement Plan assets raised by a growing number of retirees. A strict answer with a definition is **yes** and **no**. Here is the explanation:

- i. No.** – Once funds land in the Retirement Fund Portfolio, by law they cannot be used except for things that directly benefit the retirees.
- ii. No.** - The funding for the new building will not be taken from that Investment Portfolio
- iii.** Here are the yes answers
 - a) Yes,** funding for The Plan comes from each Regional Conference as a **percentage of their tithe**
 - b) Yes,** the conferences can agree to reduce the percentages of tithe that go into the fund **before** placement in the **Investment Portfolio**. This means that until The Plan is fully-funded, it does impact the earnings of The Plan that help fund the benefits promised to the retirees now and in the future
 - c) Yes,** in a strict sense we are in fact proposing to use “Retirement money” (tithe percentages) **that the founding leaders agreed would be used to fund and keep a healthy Retirement Plan**, to help finance construction of the New Regional Conference Office Building in Huntsville so desperately needed.

- d) **Yes**, these are funds we originally agreed would go into The Plan until we reached Full Funding of the benefits we have promised our faithful employees. Currently, we are approximately 70% of the way to reaching that milestone.
- e) **Yes**, as it stands, if it is done, it will be in the form of a loan to be repaid over a substantial number of years

What cannot and **must** not be lost in this discussion is the fact that our conferences must continue to grow in membership (baptisms) and stewardship (tithes) in order to fulfill the Gospel Commission and complete the retirement vision.



7. CONSCIENCE AND JUSTICE COUNCIL

The Public Affairs and Religious Liberty Directors (PARL) of the Regional Conferences have added a feature to their identity. **It is called The Conscience and Justice Council (CJC)**. Historically Religious Liberty has been associated with the Liberty Magazine. Over time Public Affairs was added to their identity and became PARL.

Now comes CJC in the Regional Conferences. The Chairman of the organization is Edward Woods III, PARL Director for the Lake Region Conference. They just completed their third annual conference. It was held in Houston Texas September 13-16, 2018. It was enthusiastically celebrated by the 175 attendees. The 2019 conference will be held September 26-29 in Atlanta, Georgia.

The goal of the organization is expressed on their website www.cjcouncil.org.

About the Conscience and Justice Council

In pursuing freedom of conscience, the Conscience and Justice Council supports individuals who are not able to worship according to the dictates of their conscience, especially the persecuted. We despise the commercialization, marginalization, and/or coercion of the gospel. However, we believe in the power of the Holy Spirit to love unconditionally, even though we may disagree. John 13:33-35 proclaims, "A new command I give you: Love one another. As I have you, so you must love one another. By this everyone will know that you are my disciples, if you love one another"

Are you tired of the injustice in America and the silence of people of faith? Have you witnessed disparities in the criminal justice system and the silence of people of faith? Do you have any family or friends question the role of communities of faith in the face of injustice? In showing empathy to those suffering from injustice, have we forgotten how to advocate? Proverbs 31:8-9 emphasizes, "Speak up for those who cannot speak for themselves, for the rights of all who are destitute. Speak up and judge fairly; defend the rights of the poor and needy."

The Conscience and Justice Council seeks to transform communities surrounding local churches by ensuring freedom of conscience and justice. Instead of pursuing sound bites and 15 seconds of fame, we pursue the best interest of others. Philippians 2:3-4 states, "Do nothing out of selfish ambition or empty pride, but in humility consider others more important than yourselves. Each of you should look not only to your own interests, but also to the interests of others."

Regardless of your faith or lack of faith, the Conscience and Justice Council needs you to make a difference in changing our nation, one community at a time.

Retirees may not be on the firing lines, but you do know where the battle is being waged. Please, where you can, go to the CJC supply tents behind the battle lines and help this organization carry the fight to the people.

8. CREATION OF A RETIRED PASTOR'S ORGANIZATION - A SPECIAL REQUEST

When visiting in New York a few weeks ago a retired pastor asked if an organization could be formed for Retired Pastors. The reason for requesting such an idea is that retired pastors have a modified feeling of being left out of the loop. The idea gets a ringing endorsement from the Passport. If you think it is a good idea, shoot us an email and say **Yes** or **No** and give us some suggestions as to how you'd like to see it structured joseph.mccoy@regionalretirement.org. Thanks.

9. TITHE INCOME DISPARITIES BETWEEN BLACKS AND WHITES.

- a. For every \$100 earned by an average white family the average black family earns \$57.30
- b. For every \$100 of wealth in an average white family, a black average family holds \$5.04.
- c. **Wealth Defined** - Net worth, savings, investments, real estate, and cash less any debt = net worth
- d. In light of these facts perhaps the tithe percentages that are sent to the administrative levels of the Church should be modified downward
- e. The programs that were historically designed to address these disparities are quietly being rolled back by the administrative levels of the Church
- f. **This calls for serious consideration** of creating a **Regional Conference Research and Development Department** to scientifically discover and apply real data regarding Black Adventist families who are well up the Middleclass income ladder and what is the income disparity for us.
- g. **These facts are significant** in the SDA Church when considering after-tithe conference wealth because it affects their ability to finance programs that positively impact new member nurturing and overall soul winning efforts at the local church level.

**“For every
\$100 of wealth
in an average
white family, a
black average
family holds
\$5.04.!”**

- h. *These things should be taught*** to all new pastors and workers as part of their orientation and entry into the ministry and in all our church schools, academies and the University as part of a core curriculum

10. COMMITTED TO THE MISSION



“And this gospel of the kingdom...” Matthew 24:14

- a.** Our forebears sacrificed... let's not use that word, sacrifice. Let's use and encourage ourselves, our children and grandchildren to make **commitments** because we/they have infinitely more resources than did our forebears. To share some of our relatively abundant resources is not a sacrifice in a real sense because while it impacts options, it does not cut into the muscle and bone life's necessities.
- b. *Surrender and commitment*** should become our watchwords. Surrender to Christ and **Committed to The Mission**

11. ROTH IRA

In our relentless pursuit of excellence we have added a **new feature** to the Retirement 403b Section of our Plan because one can never have too much when you retire. Please contact LaDoverick Huggins at Mutual of America (615-872-8223) for information regarding this item.

12. FIRST DAY OR SEVENTH-DAY - HAVE 1ST DAY “COMMANDMENTS” OVERTAKEN 7TH DAY “DOCTRINES”

This section will raise questions and may not have answers or commentary on each issue but will be left for you to make comments or come to conclusions. In any case, given the current climate in our Work, retirees must come off the sidelines and begin challenging things that do not conform to **what we have believed and taught**. In doing so, we must avoid being overly instructive while seeking information, first, for clarity to determine where the clergy is trying to take us.

- a. In our emerging Neo-Sabbath keeping habits, are we **“Keeping for doctrines the commandments of men”**? – Matthew 15:9
- b. Service in the morning and recreation in the afternoon
- c. Are we treating the Sabbath the same way as 1st Day people do on Sunday?
 - i. Are we filling up the restaurants on Saturday the same way 1st Day believers treat Sunday?
 - ii. Are they wondering why we are so dressed up on Saturday? Was there a funeral? A neighbor of one Adventist couple thought a lot of people were dying at their church because they were seen all dressed up on so many Saturdays...LOL
 - iii. People may not be dying as originally thought above but are our churches, especially the big-city congregations, dying because our members everywhere may not have died to the gods of convenience and popularity?
 - d. Has **“Getting ready for the Sabbath”** disappeared from our vocabularies?
 - e. Is it time to change the times for Sabbath School and the Worship Service? Are those traditional times sacred unto the Lord?
 - f. Can our services be more inclusive of the various kinds of music **each and every** Sabbath – hymns to preserve the musical tradition and connection with the once majority culture (European); spirituals to connect, preserve and appreciate our Black American musical heritage; new Gospels which we already have in super abundance?
 - g. We must always remember and never forget that our great strength and distinction in the past that led to exponential growth, are the Biblical Truths as we understood them, preached them with power and practiced them with conviction and determination. **“...if you continue in my word, then are ye my disciples indeed... and the truth shall make you free.”** John. 8:31,32 (KJV/NIV)

13. ORDINATION OF WOMEN

Since our last publication this subject has reached a critical turning point. It seems the General Conference President is demanding an oath of conformity and compliance from the two union conferences that have decided to ordain women contrary to General Conference action at the San Antonio Session. This coming Fall Council of the Executive Committee of the General Conference will be held in a few weeks. It will be the scene for testing the resolve of those union conferences to stay the course they have chosen. Please pray earnestly for outcomes that will bring only glory and honor to the God of our salvation.

Joseph W. McCoy
Executive Director

“Ode to getting old”

Just a line to say I'm living, That I'm not among the dead Though I'm getting more forgetful And something's slipping in my head;

*I got used to arthritis, To my dentures I'm resigned.
I can manage my bifocals, But oh, how much I miss my mind.*

*For sometimes I cannot remember When I stand atop the stairs,
If I must go down for something Or if I've just come up from there.*

And before the fridge, so often My mind is filled with nagging doubt. Have I just put food away, or Have I come to take some out.

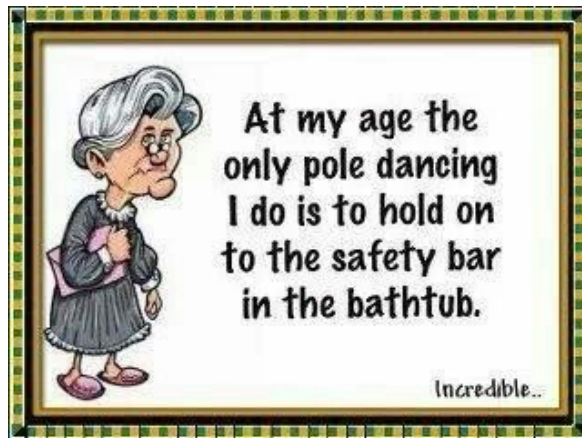
*I called a friend not long ago, When they answered I just moaned.
I hung up quickly without speaking, For I'd forgotten who I'd phoned.*

*And when the darkness falls upon me I stand alone and scratch my head. I
don't know if I'm retiring, Or just getting out of bed?*

*Once I stood in my own bathroom, Wondering if I'd used the pot. I flushed
it just in case I had And sat down just in case I'd not.*

*So, now if it's my turn to write you. There's no need for getting sore It may
be that
I think I've written And don't need to write no more.*

*Now I stand beside the mail box With a face so very red Instead of mailing
you the letter I have opened it instead.*



Medicare in a nutshell

The phone rings and the lady of the house answers, “Hello”. “Mrs. Ward, please.” “Speaking.” “Mrs. Ward, this is Doctor Jones at the Medical Testing Laboratory. When your doctor sent your husband’s biopsy to the lab yesterday, a Biopsy from another Mr. Ward arrived as well, and we are now Uncertain which one is your husband’s. Frankly the results are Either bad or terrible” “What do you mean?” Mrs. Ward asks nervously. “Well, one of the specimens tested positive for Alzheimer’s, and The other one tested positive for AIDS. We can’t tell which your Husband’s’ is.” “That’s dreadful! Can’t you do the test again?” questioned Mrs. Ward. “Normally we can, but Medicare will only pay for these expensive Tests one time.” “Well, what am I supposed to do now?” “The people at Medicare recommend that you drop your husband off Somewhere in the middle of town. If he finds his way home, don’t Sleep with him.

The Seventh-day Adventist Regional Conference Retirement Plan



Our Mission Moving around in the conferences of the North American Division of our Church, reveals that “retirement with dignity” for those on this Retirement Plan and the other retirement plans in this Division is a constantly recurring refrain. **Retirement with dignity** continues to be our goal.

The Passport is the Seventh-day Adventist Regional Conference Retirement Plan quarterly newsletter. It details all the information that pertains to retirement from The Regional Work.

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