Imaging

Sixteen years ago when I first came to work at NAD Retirement, I was amazed at the ‘hi-tech’ filing system we used. Massive steel file cabinets rolled on rails, to compress space. Retiree files were coded with special colored tabs, the meaning of which eluded me. The problems of such a system became more and more obvious as the number of retirees increased; lost files, tags that dropped off their folders, misfiled folders, and of course the concern over the possible loss of critical paper files due to fire, water damage, theft or vandalism.

Therefore, although it was costly, we digitally imaged all retiree files. We now have quadruple redundancy. Files are kept in secure, climate controlled bonded locations. Digital files are encrypted using world-class security tools, and kept in duplicate locations. Our staff is able to retrieve retiree files quickly and efficiently, providing for greater continuity of response. (Some retirees have been dismayed when they realize that we can research quickly, to discover that a query or appeal has been already responded to by our processors.)

COLA

The North American Division has begun the process of considering a Cost of Living increase for 2013. According to government documentation, a modest COLA of 1.7% would compensate for inflation from July, 2011 to June, 2012. Clearly that increase, if approved, will not make up for the years when no COLA was given for church employees. I look forward to reporting to you further when final decisions are made.

Fletcher, North Carolina

While making a trip to visit relatives in North Carolina last month, I had the opportunity to meet with a number of retirees. I always consider it an honor to be able to spend some time talking about issues facing retirees, including healthcare and overall retirement management. I also receive queries regarding matters facing the world church or the North American Division. One attendee took opportunity to affirm retirees as ‘the strongest supporters at the local church level,’ an affirmation I hear repeatedly. Thank you for your continued support for the church.
I recently read an online article at MedlinePlus stating there is mounting evidence that exercise provides some protection from memory loss and Alzheimer’s disease. The article talks about the loss of brain volume in people age 50-55 being about 1 percent per year. This really perked my interest since I am right in the middle of this age range and loss of brain volume does not sound like something I want.

Some of the study results found that normally sedentary older adults who walked at a moderate pace three times a week for a year boosted the size of the brain region involved in memory. Exercises done for strength and balance also improved memory. Exercises done twice-weekly with resistance training helped women with mild signs of mental decline improve their scores on thinking and memory tests.

As we age mental decline and Alzheimer’s are a growing concern. The article reported that the research suggests that physical activity is essential for healthy brain aging and may help prevent Alzheimer’s. More research will continue on brain health. There is no known cure for Alzheimer’s but we can improve our lives by being physically active. We do know that being active helps reduce weight which positively impacts the body joints and cardiovascular system as well as our neurological system. We are fearfully and wonderfully made and by staying active we improve our opportunities for an active and healthy aging process.
Moving?

Each year when we reach the time to send out over 15,000 1099-R’s to our retirees, we receive several hundred back from the postal service for a bad address.

Keeping a clean address list is the challenge of many retirement plans I’ve talked to. If you are receiving this newsletter, we apparently have a good address for you. But please help us keep you on our list by correcting your address change if you move. Don’t miss any issues of Reflections or other important Retirement department information! Send changes of address info to:

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