

YEAR-END MEETING
NORTH AMERICAN DIVISION COMMITTEE
Silver Spring, Maryland
October 31, 2001 8:00 a.m.

DEVOTIONAL MESSAGE

Elder Jose Rojas, Director of North American Division Volunteer Ministries Network, began his message by referring to Joel 2:28 as a powerful prophecy: For after those days I will pour out my spirit, not just on those mature in age, not just on those who are young, I will pour out my spirit on all flesh. Notice there is no age distinction there. It is all people—men and women, boys and girls. Your sons and daughters shall prophesy.

When you look at the schools of the prophets they did some things that the priests could not do. The priests had their jobs in the sanctuary, they had church duties to perform. But the schools of the prophets recruited people to do things that were not done in the temple. Not all prophets could see visions. Not all prophets could dream dreams. Not all prophets could heal. There were no two prophets alike. Every prophet had his own gifts and God blessed them all. Some of them did mundane things such as community services and yet they were graduates of the schools of the prophets. Others were renowned for their preaching. Others would raise the dead while praying to God for His power. There were no two prophets who were alike just as there are no two church members who are alike.

Dreamers are people who have lived. Dreamers are people with opinions because they have experienced something. They know what they are talking about. There is nothing more powerful than experience. Have you ever gone to the court of law, and said, "I am a witness. I heard it was a bad accident. I wasn't there, but I was told it was really bad and this guy did it." That is not allowed in court. The only thing that is allowed in court is your testimony of what you have experienced, what you saw, what you heard, what you tasted, what you smelled, what you touched. That is what it means to be a witness. You have experienced something. You do not just have degrees, you have been ministers, pastors, teachers, public servants, private citizens. You have lived, you know what you are talking about and that is what you dream about.

Now let me tell you about visionaries. Visionaries haven't lived long enough to say they have lived. So they don't know much about the past but the visionary sees into the future. We see technology as something that makes our lives easier. It expands our administrative capacity. Young people don't see it that way at all. They live in the Internet, they are "born with wires in their ears." Our young people today consider a compact disk old-fashioned. We consider a cassette a modern device, and yet young people have moved on to computer chips. There is something powerful about being a visionary.

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When visionaries and dreamers get together we have a problem. Look what's being lost. Ellen White says, "We have nothing to fear for the future...(the visionaries), unless we forget how God has led us in the past... (the dreamers). Brothers and sisters, some are saying our young people are the church of tomorrow, I would suggest humbly to you there is no more time to wait for tomorrow. The Church of today must act quickly to fulfill its responsibilities. God has said that in these last days He would pour out His Holy Spirit and dreamers and visionaries will come together whether we vote it or not. I would love to brag and say to you that my youth committee approved all those wonderful things that are happening with young people out there across the land and across the islands. It is not our committees that make things happen, but it is the power of the Holy Spirit.

A fifteen-year-old young man in Atlanta, Georgia accelerated in college. By age 19 he had a B.A. in Sociology and by age 22 he had finished his doctorate. Martin Luther King Jr. was a youth and a visionary. He went back home and started out in a Montgomery, Alabama church. This young man began to preach with an attitude. He began to tell the people, "We cannot hate our oppressor. Hating them would make us no different than they." The phrase that captures my imagination is this, "You cannot drive out darkness with darkness, you need light to do that. You cannot drive out hate with hate, you need love to do that."

Rosa Parks, a young seamstress, refused to give up her seat on a bus. Visionaries sometimes ignore the law. They may not even be concerned that their lives are in danger and even if they do know they are prepared to die for what they believe.

Are you aware that street gangs in North America recruit over 500,000 youth per year? Now what church do you know which is baptizing that many members per year on this continent? And those young people, my brother being one of them, will die for what they believe in. When visionaries are committed to a cause, they fear not death. As Dr. King said, "You have not learned to live until you have found what you are willing to die for." It was Jesus who came up with that concept. We preach Jesus, we teach Jesus, we even come up with policies to advance Jesus. But if it came down to it, would we be ready to die for Jesus?

There is something very powerful about Jesus' message. When we come together as dreamers and visionaries a salting effect occurs. When you bring together the power, experience, and the maturity of age with the boundless energy of youth, that combination cannot be stopped.

Some time ago Richard Stenbakken escorted me onto an aircraft carrier which had just returned from Desert Storm. There were 6,000 sailors aboard ship—it was a floating city. As I noticed the sailors on board, I started feeling very old. I asked the captain what was the average age aboard ship. He said, "Twenty-one, but remove the senior commanding officers and it is nineteen." Here we have the most advanced weaponry in the world, which took out

the fourth largest army in 32 days, and you put all that in the hands of youth? Why would you do that? Because we want to win.

The captain said that you should not think that those young people just stumble aboard ship. We first give them a vision of God and country. Then we break them. We take them to boot camp make them wish they hadn't been born. Then we teach them discipline and physical endurance. We identify their gifts. We train them. Then we bring them aboard this ship and woe be to the enemy who underestimates the power of this group of young people. Those commanding officers are the key. The commanding officers train them and they go into battle with them. That is the combination of experience with energy.

Pastor Eliseo Orozco, a pastor in Portland, Oregon was one of my mentors. I was 22 years old when I showed up at his church with a Z-28 Camaro. He and his wife were out there waiting for the new intern who was coming in. I got out of my car with my long hair hanging down my back. I said, "Hi, you must be the pastor." He replied, "Hi, I am."

What do you do with a young man who has hair that is clearly out of policy and has already been hired as a pastor of the Seventh-day Adventist Church? What do you do with a young man who doesn't know what is impossible and what is possible, one who keeps coming up with outrageous dreams that can never materialize? This poor man dealt with all that. I will not lie to you. Those of you who know me know that I am very open. I hide nothing. I have a lot to be embarrassed about, but so what?

This poor man did not know what to do with me but I praise God that even though he had the power to go to the conference office and say, "Listen this young man needs time," he didn't do that. Instead, he said, "Listen, we just baptized 130 people up in Madera. Can you go pastor that church for me, run the youth program over here and then give these Bible studies? I had boundless energy. He then said, "I want a report every Monday morning." There were times that the report was quite difficult.

Dealing with me took a lot of courage. But I praise the God of Heaven, that over and over, Adventist leaders who could have destroyed me, by the grace of God, did not. Instead, they took me under their wings and mentored me. John Loor, was one of those men. He could have said, "This guy has problems," but instead he said, "I can see something here. Let's focus this young man."

This church began as a movement with a group of young people. Ellen White was 21, James White was 29, and J N Loughborough was 18. If we were to see that group today we would say, "Oh, how nice a group of young people! And they are studying the Bible. That is good." You know what they were discussing? The formation of the Seventh-day Adventist Church. This was a movement about preaching the coming of Jesus. It was the Advent movement and over time it became an established denomination.

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But Ellen White doesn't say that the organization is going to finish this work. I appreciate a president who has the courage to keep launching impossible programs. It almost appears that he is a visionary.

I would respectfully submit that we allow too much division among us. We quibble about what is social gospel and what is evangelism. Can we tell the Holy Spirit how to do His work? The movement is in the hands of God and we must have the courage to dream together, because the dreamers and visionaries are tempered by each other. When those two work together, there is spiritual power.

This body has wrestled with big issues, and we will continue to do so. But that is not our major calling. That is just something that must be done. Our major calling is to finish God's work so that the kingdom may be ushered in.

01YE to DSC

CALL TO ORDER

Don C Schneider called to order the fourth session of the North American Division Committee Year-end Meeting.

OPENING PRAYER

Don Livesay, President, Oregon Conference

SECn/NADOUP/NAD&UnSec/NADOUP/NAD&UnSec00YE/NADUn&GCO99YE/99YE/
NADOUP/NAD&UnSec/NADCOA/NADOUP/NAD&UnSec00YE/NAD&Un&GCO00YE/
00YE/NADOUP/NADCOA/NADCOA/NAD&UnSec/NADOUP/NAD&UnSec01YE/
NADUn&GCO01YE/01YE to HWB

501-01Na AUTHORIZED MEETINGS NAD 2001—REVISION

VOTED, To revise the updated list of Authorized Meetings NAD 2001 with the understanding that attendance at these meetings must also be approved by the administration of each entity as follows:

<u>DATE</u>	<u>DAY</u>	<u>MEETING</u>	<u>LOCATION</u>
<u>October 2001</u>			
22-26	Mon	Bible Textbook Committee (5-8)	Savannah GA
24,25	Wed	NAD Union Treasurers Council	Silver Spring MD
25	Thu	NAD Union Secretaries Council	Silver Spring MD
25	Thu	NAD Union Presidents Council	Silver Spring MD
26	Fri	NAD, Union & GC Officers	Silver Spring MD
27-29	Thu	Hispanic Evangelism Committee	Rapid City SD
28	Sun	Message Advisory	Silver Spring MD
28	Sun	Higher Education Cabinet	Silver Spring MD
28(eve)-31	Sun	NAD Year-end Meeting	Silver Spring MD
31(pm)	Wed	PARL Directors Meeting	Silver Spring MD
31(pm)-Nov 1	Wed	PARL Advisory	Silver Spring MD
<u>November 2001</u>			
1	Thu	NAD Hispanic Union Leaders Advisory	Silver Spring MD
28	Wed	NAD Camp Ministries Committee	Silver Spring MD
28, 29	Wed	NAD Education Advisory	San Diego CA
28	Wed	Assoc of Adv Camp Professionals Board	Camp Kulaqua FL
29-Dec 2	Thu	NAD Assoc of Adv Camp Professionals Conv	Camp Kulaqua FL
30-Dec 4	Fri	NAD Curriculum Committee	San Diego CA
<u>December 2001</u>			
3-5	Mon	Regional Evangelism Council	Huntsville AL
5	Wed	Adventist Risk Management Board	Silver Spring MD
12(am)	Wed	LLU Board	Loma Linda CA
13(am)	Thu	LLUMC Board	Loma Linda CA
26-29(pm)	Tue	FHES Convention & Workshop	Miami FL

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NAD Year-end Meeting

SECn/NAD&UnSec/NADCOA/NADOUP/NAD&UnSec00YE/NADUn&GCO00YE/00YE/
NADOUP/NADCOA/NADCOA/NAD&UnSec/NADOUP/NAD&UnSec01YE/
NADUn&GCO01YE/01YE to HWB

501-01Nb AUTHORIZED MEETINGS NAD 2002—REVISION

VOTED, To revise the updated list of Authorized Meetings NAD 2002 with the understanding that attendance at these meetings must also be approved by the administration of each entity as follows:

<u>DATE</u>	<u>DAY</u>	<u>MEETING</u>	<u>LOCATION</u>
<u>January 2002</u>			
3-7	Thu	College Pastors	_____
7-11	Mon	Bible Textbook Committee (5-8)	_____
9	Wed	NAD Asian-Pacific Advisory	Westlake Village CA
16,17	Wed	NAD Presidents Cabinet	ARIZONA
20-27	Sun	Empowering Leaders for Health Evangelism	Orlando FL
23	Wed	NAD Hispanic Evangelism Committee	Miami FL
23,24	Wed	Regional Presidents Council	Silver Spring MD
28(pm)	Mon	Adventist Information Ministry Board	Newbury Park CA
30-Feb1	Wed	NAD Union Directors of Education	Loma Linda CA
<u>February 2002</u>			
4	Mon	Assoc of Adv Col & Univ Pres (AACUP)	Loma Linda CA
4(eve)	Mon	Adventist Colleges Abroad Exe Board	Loma Linda CA
4	Mon	AMC Speakers/Directors Meeting	Simi Valley CA
4-7	Mon	Conference Presidents' Retreat	Pine Springs CA
5(am)	Tue	Board of Education K-12	Loma Linda CA
5(pm)	Tue	Higher Education Cabinet	Loma Linda CA
7,8	Thu	NAD Officers & Union Presidents	Simi Valley CA
12(am)	Tue	<i>LLU Board</i>	<i>Loma Linda CA</i>
13(am)	Wed	<i>LLUMC Board</i>	<i>Loma Linda CA</i>
14,15	Thu	ASI Missions Inc Board	_____
15,17	Fri	ASI Retreat	_____
17	Sun	ASI Board	_____
18-19	Mon	NAD Pathfinder Committee	Atlanta GA
18(eve)	Mon	NAD Aviation Committee	Berrien Springs MI
19	Tue	NAD Adventure Committee	Atlanta GA
20	Wed	NAD Executive Youth Committee	Atlanta GA
21	Thu	NAD Youth Ministries Committee	Atlanta GA

<u>DATE</u>	<u>DAY</u>	<u>MEETING</u>	<u>LOCATION</u>
<u>February 2002</u> Cont'd			
20	Wed	Christian Record Services Board	Lincoln NE
20-23	Wed	Pathfinder Leadership Conference	Orlando FL
22	Fri	ABC Subcommittee Workshop	Hagerstown MD
22	Fri	ABC Subcommittee	Hagerstown MD
22-26	Fri	PPPA , R&H, ABC Marketing Seminar	East Coast
24-26	Sun	NAD Pathfinder Committee	Orlando FL
24-26	Sun	NAD Communication Advisory	
25-Mar 1	Mon	Elementary Bible Textbook (5-8)	
<u>March 2002</u>			
3(am)	Sun	Faith For Today Executive Committee	Simi Valley CA
3(pm)	Sun	La Voz Executive Committee	Simi Valley CA
4	Mon	NAD Hispanic Education Advisory	La Sierra CA
4	Mon	Men's Ministry Steering Committee	Silver Spring MD
4	Mon	AMC Production Executive Committee	Simi Valley CA
4(eve)	Mon	AMC Support Services Executive Committee	Simi Valley CA
4	Mon	Andrews University Board	Berrien Springs MI
5	Tue	NADIE Finance and Executive Board	Berrien Springs MI
5(am)	Tue	Voice Of Prophecy Executive Committee	Simi Valley CA
6	Wed	It Is Written Executive Committee	Simi Valley CA
7	Thu	Adventist Risk Management Board	Silver Spring MD
7	Thu	Breath Of Life Executive Committee	Simi Valley CA
10-12	Sun	Beyond the Bottom Line Seminar	Loma Linda CA
11	Mon	NAD Portuguese Advisory	Silver Spring MD
11	Mon	Commission for People with Disabilities	Silver Spring MD
13	Wed	Human Relations Advisory	Silver Spring MD
13-15	Wed	NAD Campus Ministries	Pine Springs CA
13-15	Wed	NAD Collegiate Adventists Better Living	Pine Springs CA
14	Thu	Human Relations Directors	Silver Spring MD
18-22	Mon	FHES Student Recruiting & Leadrshp Workshop	Huntsville AL
<u>April 2002</u>			
1 (eve)	Mon	R&H Board Finance Committee	Hagerstown MD
1	Mon	LifeTalk Radio Executive Committee	Vonore TN
2 (am)	Tue	R&H Board	Hagerstown MD
3	Wed	Trust Services Manual Committee	San Antonio TX
3(3pm-5)	Thu	Trust Services Materials Committee	San Antonio TX
3-5	Wed	NAD Regional FM Directors Council	Huntsville AL
5	Fri	GC Treasurers Council	San Antonio TX

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<u>DATE</u>	<u>DAY</u>	<u>MEETING</u>	<u>LOCATION</u>
<u>April 2002</u> Cont'd			
7	Sun	Trust Services Standing Committee	San Antonio TX
8	Mon	NAD Hispanic Union Leaders Advisory	San Diego CA
8-10	Mon	NAD& Union & Local Conf Secretaries Council	San Antonio TX
8-10	Mon	Technical Standards Committee	
10(am)	Wed	NAD Risk Management Committee	San Antonio TX
17, 19	Wed	<i>Spring Meeting</i>	<i>Silver Spring MD</i>
22-23	Mon	NAD Family Ministries Committee	Orlando FL
22-25	Mon	Trust Services Basic Seminar	Berrien Springs MI
22-25	Mon	Bible Textbook (5-8)	
24-27	Wed	Festival of the Laity	Orlando FL
26-May 8	Fri	Trust Services Advanced Seminar	Berrien Springs MI
28, 29	Mon	<i>Oakwood College Board</i>	<i>Huntsville AL</i>
28-30	Mon	Retirement/Human Resources Workshop	<u>Virginia Bch VA</u>
29, 30	Mon	NAD Franco-Haitian Advisory	Chicago IL
<u>May 2002</u>			
1	Wed	Adventist Retirement Plan Board	<u>Virginia Bch VA</u>
7-10	Tue	NAD Union Directors of Education	
8-11	Wed	SEEDS 2002	Berrien Springs MI
13	Mon	NAD Hispanic Youth Advisory	Silver Spring MD
13(am)	Mon	La Voz Advisory	Silver Spring MD
13(pm)	Mon	NAD Hispanic Union Leaders Advisory	Silver Spring MD
13-15	Mon	NAD K-12 Education Advisory	
14, 15	Tue	NAD Hispanic Advisory	Silver Spring MD
21(am)	Tue	<i>LLU Board</i>	<i>Loma Linda CA</i>
22(am)	Wed	<i>LLUMC Board</i>	<i>Loma Linda CA</i>
29,30	Wed	NAD Presidents Cabinet	
30(pm)	Thu	Adventist Communication Network Board	Silver Spring MD
31(am)	Fri	Church Resource Consortium Board	Silver Spring MD
<u>June 2002</u>			
3, 4	Mon	NAD Pathfinder Task Force	Silver Spring MD
5,6	Wed	<i>Adventist Risk Management board</i>	<i>Woodstock VT</i>
6,7	Thu	PARL Advisory	Honolulu HI
10-28	Mon	Summer Curriculum Workshops	
12	Wed	<i>GC Staff Day</i>	<i>Gaithersburg MD</i>

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 NAD Year-end Meeting

<u>DATE</u>	<u>DAY</u>	<u>MEETING</u>	<u>LOCATION</u>
<u>July 2002</u>			
3	Wed	NAD Hispanic Evangelism Committee	Los Angeles CA
4-6	Thu	NAD Hispanic Lay Festival	Los Angeles CA
15(eve)	Mon	NAD Aviation Committee	Berrien Springs MI
29	Mon	NAD Commission on Accreditation	Silver Spring MD
<u>August 2002</u>			
2	Fri	LifeTalk Radio Executive Committee	Vonore TN
4-11	Sun	Adventist Family Life Conference	Berrien Springs MI
5	Mon	ASI Missions, Inc Board	Columbus OH
6	Tue	ASI Board	Columbus OH
6	Tue	Regional Presidents Council	
7(eve)	Wed	AHA Cabinet	Loma Linda CA
7-10	Wed	ASI NAD Convention	Columbus OH
8,9	Thu	NAD Officers & Union Presidents	Loma Linda CA
15	Thu	PPPA Board	Nampa ID
21	Wed	Christian Record Services Board	Lincoln NE
21	Wed	Adventist Risk Management Board	Silver Spring MD
21-25	Wed	Retirees Convocation	Walla Walla WA
<u>September 2002</u>			
3	Tue	R&H Board Finance Committee	Hagerstown MD
4(am)	Wed	R&H Board	Hagerstown MD
5-10	Thu	NAD Union Directors of Education	
9-12	Mon	Adventist Risk Management Conference	<u>Miami FL</u>
11(pm)	Wed	NAD Risk Management Committee	Miami FL
12	Thu	HHES Credit & Collection & Data Processing	
12	Thu	HHES/FHES Financial Review	
12	Thu	FHES Subcommittee & Workshop	
12	Thu	Union Treasurers Cabinet	<u>Miami FL</u>
12	Thu	NAD Hispanic Evangelism Committee	Silver Spring MD
12-15	Thu	Joint Children's Min/Family Min Convention	Charlotte NC
13	Fri	Subscription Literature Annual Advisory	
16	Mon	ABC Subcommittee	
15(am)	Sun	Faith For Today Executive Committee	Simi Valley CA
15(pm)	Sun	La Voz Executive Committee	Simi Valley CA
16	Mon	Andrews University Board	Berrien Springs MI
16(am)	Mon	Adventist Media Production Ex Committee	Simi Valley CA
16(pm)	Mon	AMC Support Services Executive Committee	Simi Valley CA

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<u>DATE</u>	<u>DAY</u>	<u>MEETING</u>	<u>LOCATION</u>
<u>September 2002 Cont'd</u>			
16(pm)-18	Mon	Technical Standards Committee	Westlake Village CA
17(am)	Tue	Voice Of Prophecy Executive Committee	Simi Valley CA
18(am)	Wed	It Is Written Executive Committee	Simi Valley CA
23(am)	Mon	Breath Of Life Executive Committee	Silver Spring MD
<u>October 2002</u>			
8(eve)-13	Tue	<i>Annual Council</i>	<i>Silver Spring MD</i>
14-15	Mon	<i>Oakwood College Board</i>	<i>Huntsville AL</i>
31	Thu	NAD Union Presidents Council	Silver Spring MD
31	Thu	NAD Union Secretaries Council	Silver Spring MD
30, 31	Wed	NAD Union Treasurers Council	Silver Spring MD
<u>November 2002</u>			
1	Fri	NAD, Union & GC Officers	Silver Spring MD
3	Sun	<i>Message Advisory</i>	Silver Spring MD
3	Sun	NAD Hispanic Union Leaders Advisory	Silver Spring MD
3	Sun	Higher Education Cabinet	Silver Spring MD
3-6	Sun	NAD Year-end Meeting	Silver Spring MD
6-9	Wed	PARL Conf on Religious Lib & Last Day Events	Silver Spring MD
13	Wed	NAD Camp Ministries Committee	Silver Spring MD
14-17	Thu	Association of Adventist Camping Prof Conv	Silver Spring MD
<u>December 2002</u>			
2-4	Mon	Regional Evangelism Council	Huntsville AL
4	Wed	<i>Adventist Risk Management Board</i>	<i>Silver Spring MD</i>
4	Wed	Association of Adventist Camp Professionals	Vancouver CAN
4,5	Wed	Education Advisory	
5	Thu	NAD Camp Committee	Vancouver CAN
6-10	Fri	Curriculum Committee	
11(am)	Wed	LLU Board	Loma Linda CA
12(am)	Thu	LLUMC Board	Loma Linda CA
24-30	Tue	FHES Convention & Workshop	Florida

NADOUP/NADCOA/NADCOA/NAD&UnSec/NADOUP/NAD&UnSec01YE/
 NADUn&GCO01YE/01YE to HWB

501-01Nc AUTHORIZED MEETINGS NAD 2003

VOTED, To approve the list of Authorized Meetings 2003 with the understanding that attendance at these meetings must also be approved by the administration of each entity, as follows:

<u>DATE</u>	<u>DAY</u>	<u>MEETING</u>	<u>LOCATION</u>
<u>January 2003</u>			
2-6	Thu	College Pastors	_____
7, 8	Tue	NAD Presidents Cabinet	_____
8	Wed	NAD Asian-Pacific Advisory	Westlake Village CA
12	Sun	NAD Youth Committee	Monterey CA
12-16	Sun	NAD Ministry Convention	Monterey CA
22-24	Wed	NAD Union Directors of Education	Loma Linda CA
27	Mon	Assoc of Adv Col & Univ Pres (AACUP)	Loma Linda CA
27(pm)	Mon	Adventist Information Ministry Board	Newbury Park CA
28(am)	Tue	Board of Education K-12	Loma Linda CA
28(pm), 29	Tue	Higher Education Cabinet	Loma Linda CA
29(am)	Wed	AMC Speakers/Directors Meeting	Loma Linda CA
29(pm)	Wed	Evangelism and Media Board	Loma Linda CA
30, 31	Thu	NAD Officers & Union Presidents	Loma Linda CA
<u>February 2003</u>			
2(am)	Sun	Faith For Today Executive Committee	Simi Valley CA
3-6	Mon	Conference Presidents' Retreat	_____
7-10	Fri	Faith for Today Retreat & Board	_____
10	Mon	LLU Board	Loma Linda CA
12	Wed	LLUMC Board	Loma Linda CA
17(eve)	Mon	NAD Aviation Committee	Berrien Springs MI
18	Tue	NADIE Finance and Executive Board	Berrien Springs MI
19	Wed	Christian Record Services Board	Lincoln NE
19-21	Wed	Pathfinder Leadership Conference	Orlando FL
20, 21	Thu	ASI Missions Inc Board	_____
21	Fri	ABC Subcommittee Workshop	Hagerstown MD
21	Fri	ABC Subcommittee	Hagerstown MD
21-24	Fri	ASI Retreat	_____
21-25	Fri	PPPA, R&H, ABC Marketing Seminar	East Coast

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 NAD Year-end Meeting

<u>DATE</u>	<u>DAY</u>	<u>MEETING</u>	<u>LOCATION</u>
<u>February 2003</u> Cont'd			
23-25	Sun	NAD Communication Advisory	_____
24	Mon	ASI Board	_____
24, 25	Mon	NAD Pathfinder Committee	<u>Silver Spring MD</u>
<u>March 2003</u>			
2(am)	Sun	Faith for Today	Simi Valley CA
2(pm)	Sun	La Voz Executive Committee	Simi Valley CA
3	Mon	Men's Ministry Steering Committee	Silver Spring MD
3	Mon	AMC Production Executive Committee	Simi Valley CA
3	Mon	NAD Hispanic Education Advisory	_____
3	Mon	Andrews University Board	Berrien Springs MI
3(eve)	Mon	AMC Support Services Executive Committee	Simi Valley CA
4(am)	Tue	Voice Of Prophecy Executive Committee	Simi Valley CA
5	Wed	It Is Written Executive Committee	Simi Valley CA
6	Thu	<i>Adventist Risk Management Board</i>	<i>Silver Spring MD</i>
6	Thu	Breath Of Life Executive Committee	Simi Valley CA
10	Mon	NAD Portuguese Advisory	Silver Spring MD
11	Tue	Sexual Ethics Commission	Silver Spring MD
11-12	Tue	NAD Adventure Committee	_____
11-14	Tue	Bible Textbook Steering Committee (5-8)	_____
12	Wed	Human Relations Advisory	Silver Spring MD
12-14	Wed	NAD Campus Ministries	Pine Springs CA
12-14	Wed	NAD Collegiate Adventists Better Living	Pine Springs CA
13	Thu	Human Relations Directors	Silver Spring MD
13-16	Thu	NAD Adventure Convention	_____
17-21	Mon	FHES Student Recruiting & Leadership Workshop	Huntsville AL
24, 25	Mon	NAD PARL Advisory	Silver Spring MD
30- Apr 3	Sun	Retirement/Human Resources Seminar	_____
31	Mon	LifeTalk Radio Executive Committee	Vonore TN
31	Mon	NAD Native Advisory	Silver Spring MD
<u>April 2003</u>			
2-4	Wed	NAD Regional FM Directors Council	Huntsville AL
3	Thu	Adventist Retirement Plan Board	_____
3	Thu	<i>PPPA Board</i>	<i>Nampa ID</i>
4-7	Fri	NAD Hispanic Union Leaders Advisory	_____
7	Mon	Commission for People with Disabilities	Silver Spring MD
7, 8	Mon	NAD & Union Treasurers Council	_____
7-9	Mon	Technical Standards Committee	_____
7, 8	Mon	NAD Family Ministries Committee	Silver Spring MD

October 31, 2001, am
NAD Year-end Meeting

<u>DATE</u>	<u>DAY</u>	<u>MEETING</u>	<u>LOCATION</u>
<u>April 2003</u> Cont'd			
7, 8	Mon	NAD, Union & Secretaries Council	_____
9(am)	Wed	NAD Risk Management Committee	_____
10, 11	Thu	Trust Services Materials Committee	_____
14	Mon	Trust Services Standing Committee	_____
14	Mon	Trust Services Manual Committee	_____
16, 17(am)	Wed	<i>Spring Meeting</i>	<i>Silver Spring MD</i>
17-19	Thu	Commission for People with Disabilities	Silver Spring MD
21-24	Mon	Trust Services Basic Seminar	Berrien Springs MI
21(eve)	Mon	R&H Board Finance Committee	Hagerstown MD
22(am)	Tue	R&H Board	Hagerstown MD
25-May 7	Fri	Trust Services Advanced Seminar	Berrien Springs MI
27, 28	Sun	<i>Oakwood College Board</i>	<i>Huntsville AL</i>
28, 29	Mon	NAD Franco-Haitian Advisory	Chicago IL
<u>May 2003</u>			
6-9	Tue	NAD Union Directors of Education	_____
12	Mon	NAD Hispanic Youth Advisory	Silver Spring MD
12(am)	Mon	La Voz Advisory	Silver Spring MD
12(pm)	Mon	NAD Hispanic Union Leaders Advisory	Silver Spring MD
12-14	Mon	NAD K-12 Education Advisory	_____
13, 14	Tue	NAD Hispanic Advisory	Silver Spring MD
19	Mon	<i>LLU Board</i>	<i>Loma Linda CA</i>
21	Wed	<i>LLUMC Board</i>	<i>Loma Linda CA</i>
27, 28	Tue	NAD Presidents Cabinet	_____
28	Wed	<i>Adventist Risk Management Board</i>	<i>Silver Spring MD</i>
29(pm)	Thu	Adventist Communication Network Board	Silver Spring MD
30(am)	Fri	Church Resource Consortium Board	Silver Spring MD
<u>June 2003</u>			
2, 3	Mon	NAD Pathfinder Task Force	Silver Spring MD
2-20	Mon	NAD Summer Curriculum Workshops	_____
11	Wed	<i>GC Staff Day</i>	<i>Gaithersburg MD</i>
<u>July 2003</u>			
3, 4	Thu	NAD Hispanic Lay Festival	Dallas TX
14(eve)	Mon	NAD Aviation Committee	Berrien Springs MI
28	Mon	NAD Commission on Accreditation	Silver Spring MD

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October 31, 2001, am

NAD Year-end Meeting

<u>DATE</u>	<u>DAY</u>	<u>MEETING</u>	<u>LOCATION</u>
<u>August 2003</u>			
1	Fri	LifeTalk Radio Executive Committee	Vonore TN
3,4	Sun	Regional Presidents Council	
4	Mon	ASI Missions, Inc Board	Albuquerque NM
4	Mon	Evangelism and Media Board	Simi Valley CA
4-11	Mon	Adventist Family Life Conference	Berrien Springs MI
5	Tue	ASI Board	Albuquerque NM
6, 7	Wed	NAD Officers & Union Presidents	Loma Linda CA
6-9	Wed	ASI NAD Convention	Albuquerque NM
6(eve)	Wed	AHA Cabinet	Loma Linda CA
11	Mon	LLU Board	Loma Linda CA
13	Wed	LLUMC Board	Loma Linda CA
14	Thu	PPPA Board	Nampa ID
20	Wed	Christian Record Services Board	Lincoln NE
20, 21	Wed	Adventist Risk Management Board	Burlington VT
20-25	Wed	Retirees Convocation	Walla Walla WA
<u>September 2003</u>			
2(eve)	Tue	R&H Board Finance Committee	Hagerstown MD
3(am)	Wed	R&H Board	Hagerstown MD
4-9	Thu	NAD Union Directors of Education	
8-11	Mon	Adventist Risk Management Conference	
11	Thu	HHES Credit & Collection & Data Processing	
11	Thu	HHES/FHES Financial Review	
11	Thu	FHES Subcommittee & Workshop	
11	Thu	Union Treasurers Cabinet	
12	Fri	Subscription Literature Annual Advisory	
14(am)	Sun	Faith For Today Executive Committee	Simi Valley CA
14(pm)	Sun	La Voz Executive Committee	Simi Valley CA
15(am)	Mon	Adventist Media Production Ex Committee	Simi Valley CA
15	Mon	ABC Subcommittee	
15	Mon	Andrews University Board	Berrien Springs MI
15(pm)	Mon	AMC Support Services Executive Committee	Simi Valley CA
15(pm)-17	Mon	Technical Standards Committee	Westlake Village CA
16(am)	Tue	Voice Of Prophecy Executive Committee	Simi Valley CA
17(am)	Wed	It Is Written Executive Committee	Simi Valley CA
22(am)	Mon	Breath Of Life Executive Committee	Silver Spring MD

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October 31, 2001, am
NAD Year-end Meeting

<u>DATE</u>	<u>DAY</u>	<u>MEETING</u>	<u>LOCATION</u>
<u>October 2003</u>			
7(eve)-12	Tue	Annual Council	Silver Spring MD
10-13	Fri	Oakwood College Board	Orange Beach AL
20	Mon	LLU Board	Loma Linda CA
27	Mon	NAD Hispanic Union Leaders Advisory	Silver Spring MD
30	Thu	NAD Union Presidents Council	Silver Spring MD
30	Thu	NAD Union Secretaries Council	Silver Spring MD
30	Thu	NAD Union Treasurers Council	Silver Spring MD
31	Fri	NAD Union & GC Officers	Silver Spring MD
<u>November 2003</u>			
2	Sun	Message Advisory	Silver Spring MD
2	Sun	Higher Education Cabinet	Silver Spring MD
2-5	Sun	NAD Year-end Meeting	Silver Spring MD
7	Fri	NAD Risk Management Committee	Silver Spring MD
12	Wed	NAD Camp Ministries Committee	Silver Spring MD
13-17	Thu	Association of Adventist Camping Prof Conv	Silver Spring MD
26,27	Wed	NAD Education Advisory	_____
28-Dec 2	Fri	NAD Curriculum Committee	_____
<u>December 2003</u>			
1-3	Mon	Regional Evangelism Council	Huntsville AL
3	Wed	Adventist Risk Management Board	Silver Spring MD
23-29	Tue	FHES Convention & Workshop	Florida

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NAD Year-end Meeting

Cal&Offn/NADCOA/NADOUP/NAD&UnSec00YE/NAD&UnTre00YE/
NADUn&GCO00YE/00YE/Cal&Offn/NADCOA/NAD&UnSec01YE/NAD&UnTre01YE/
NADUn&GCO01YE/01YE to KLN

**502-01Na CALENDAR OF OFFERINGS—
NORTH AMERICAN DIVISION 2002 — REVISION**

VOTED, To revise the Calendar of Offerings for the North American Division for 2002 to read as follows:

JANUARY

Local Church Budget	January 5	LocCh
Local Conference Advance	January 12	LocConf
Local Church Budget	January 19	LocCh
Religious Liberty	January 26	* NAD

FEBRUARY

Local Church Budget	February 2	LocCh
Adventist Television Ministries	February 9	* NAD
Local Church Budget	February 16	LocCh
Local Conference Advance	February 23	LocConf

MARCH

Local Church Budget	March 2	LocCh
Adventist World Radio	March 9	* World
Local Church Budget	March 16	LocCh
Local Conference Advance	March 23	LocConf
Spring Mission Appeal	March 30	* World

APRIL

Local Church Budget	April 6	LocCh
Christian Record Services	April 13	* NAD
Local Church Budget	April 20	LocCh
Local Conference Advance	April 27	LocConf

MAY

Local Church Budget	May 4	LocCh
Disaster & Famine Relief	May 11	* World
Local Church Budget	May 18	LocCh
Local Conference Advance	May 25	LocConf

JUNE

Local Church Budget	June 1	LocCh
Adventist Chaplaincy Ministries	June 8	* NAD
Local Church Budget	June 15	LocCh
Local Conference Advance	June 22	LocConf
Local or Union Conference Designated	June 29	LocConf

JULY

Local Church Budget	July 6	LocCh
Women's Ministries	July 13	* NAD
Local Church Budget	July 20	LocCh
Local Conference Advance	July 27	LocConf

AUGUST

Local Church Budget	August 3	LocCh
Oakwood College/Andrews University/Loma Linda University	August 10	* NAD
Local Church Budget	August 17	LocCh
Local Conference Advance	August 24	LocConf
Local or Union Conference Designated	August 31	LocConf

SEPTEMBER

Local Church Budget	September 7	LocCh
Fall Mission Appeal	September 14	* World
Local Church Budget	September 21	LocCh
Local Conference Advance	September 28	LocConf

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October 31, 2001, a.m.

NAD Year-end Meeting

OCTOBER

Local Church Budget	October 5	LocCh
Voice of Prophecy	October 12	* NAD
Local Church Budget	October 19	LocCh
Local Conference Advance	October 26	LocConf

NOVEMBER

Local Church Budget	November 2	LocCh
Annual Sacrifice	November 9	* World
Local Church Budget	November 16	LocCh
Local Conference Advance	November 23	LocConf
Local or Union Conference Designated	November 30	LocConf

DECEMBER

Local Church Budget	December 7	LocCh
Inner City	December 14	* NAD
Local Church Budget	December 21	LocCh
Local Conference Advance	December 28	LocConf

THIRTEENTH SABBATH OFFERINGS—2002

North American Division	March 30	+
Northern Asia-Pacific Division	June 29	+
Southern Asia-Pacific Division	September 28	+
Africa-Indian Ocean Division	December 28	+

MISSION INVESTMENT PROJECTS—2002

Seventh-day Adventist Church in Canada	+
Southwestern Union	+

*Special Materials Provided

+Special Project Development

Cal&Offn/NADCOA/NAD&UnSec01YE/NAD&UnTre01YE/NADUn&GCO01YE/01YE to
KLN

**503-01Na CALENDAR OF OFFERINGS—
NORTH AMERICAN DIVISION 2003**

VOTED, To adopt the Calendar of Offerings for the North American Division for
2003 to read as follows:

JANUARY

Local Church Budget	January 4	LocCh
Local Conference Advance	January 11	LocConf
Local Church Budget	January 18	LocCh
Religious Liberty	January 25	* NAD

FEBRUARY

Local Church Budget	February 1	LocCh
Adventist Television Ministries	February 8	* NAD
Local Church Budget	February 15	LocCh
Local Conference Advance	February 22	LocConf

MARCH

Local Church Budget	March 1	LocCh
Adventist World Radio	March 8	* World
Local Church Budget	March 15	LocCh
Local Conference Advance	March 22	LocConf
Spring Mission Appeal	March 29	* World

APRIL

Local Church Budget	April 5	LocCh
Christian Record Services	April 12	* NAD
Local Church Budget	April 19	LocCh
Local Conference Advance	April 26	LocConf

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NAD Year-end Meeting

MAY

Local Church Budget	May 3	LocCh
Disaster & Famine Relief	May 10	* World
Local Church Budget	May 17	LocCh
Local Conference Advance	May 24	LocConf
Local or Union Conference Designated	May 31	LocConf

JUNE

Local Church Budget	June 7	LocCh
Multilingual Ministries	June 14	* NAD
Local Church Budget	June 21	LocCh
Local Conference Advance	June 28	LocConf

JULY

Local Church Budget	July 5	LocCh
Women's Ministries	July 12	* NAD
Local Church Budget	July 19	LocCh
Local Conference Advance	July 26	LocConf

AUGUST

Local Church Budget	August 2	LocCh
Oakwood College/Andrews University/Loma Linda University	August 9	* NAD
Local Church Budget	August 16	LocCh
Local Conference Advance	August 23	LocConf
Local or Union Conference Designated	August 30	LocConf

SEPTEMBER

Local Church Budget	September 6	LocCh
Fall Mission Appeal	September 13	* World
Local Church Budget	September 20	LocCh
Local Conference Advance	September 27	LocConf

OCTOBER

Local Church Budget	October 4	LocCh
Voice of Prophecy	October 11	* NAD
Local Church Budget	October 18	LocCh
Local Conference Advance	October 25	LocConf

October 31, 2001, a.m.
NAD Year-end Meeting

NOVEMBER

Local Church Budget	November 1	LocCh
Annual Sacrifice	November 8	* World
Local Church Budget	November 15	LocCh
Local Conference Advance	November 22	LocConf
Local or Union Conference Designated	November 29	LocConf

DECEMBER

Local Church Budget	December 6	LocCh
Inner City	December 13	* NAD
Local Church Budget	December 20	LocCh
Local Conference Advance	December 27	LocConf

THIRTEENTH SABBATH OFFERINGS—2003

South American Division	March 29	+
South Pacific Division	June 28	+
Eastern Africa Division	September 27	+
Euro-Africa Division	December 27	+

MISSION INVESTMENT PROJECTS—2003

Atlantic Union	+
Pacific Union	+

*Special Materials Provided + Special Project Development

Cal&Offn/NADCOA/NADOUP/NAD&UnSec00YE/NAD&UnTre00YE/
NADUn&GCO00YE/00YE/NADCOA/NAD&UnSec01YE/NAD&UnTre01YE/
NADUn&GCO01YE/01YE to KLN

**502-01Nb CALENDAR OF SPECIAL DAYS—
NORTH AMERICAN DIVISION 2002—REVISION**

VOTED, To revise the Calendar of Special Days for the North American Division for 2002, to read as follows:

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NAD Year-end Meeting

JANUARY

Curriculum Focus for the Month—Friendship Evangelism+

Day of Prayer January 5
Religious Liberty Week January 20-26 *

FEBRUARY

Curriculum Focus for the Month—Family Life+

Black History Week February 3-9
Christian Home and Marriage Week February 10-16 *
Health Ministries Sabbath February 23 *

MARCH

Curriculum Focus for the Month—Women in the Church+

Women's Day of Prayer March 2
Adventist Youth Week of Prayer March 10-16 *
Disabilities Awareness Sabbath March 23

APRIL

Curriculum Focus for the Month—Stewardship+

Missionary Magazines (*Signs, Message, El Centennially*
La Sentineled) April 6 *
Stewardship Sabbath April 6
Literature Evangelism Sabbath April 13 *
Education Sabbath April 20 *

MAY

Curriculum Focus for the Month—Community Services+

Community Services Sabbath May 4
Youth Sabbath May 11

JUNE

Curriculum Focus for the Month—Church Growth and Evangelism+

Women's Ministries Emphasis Day June 8

JULY

Curriculum Focus for the Month—Adventist Lifestyle+

Home Study International Promotional Day July 13

AUGUST

Curriculum Focus for the Month—Spiritual Gifts+

Abuse Prevention Emphasis Day August 24

SEPTEMBER

Curriculum Focus for the Month—Family Life+

Men's Day of Prayer September 7

Nurture Periodicals (*Adventist Review, Insight, Guide, Primary Treasure, Little Friend*) September 1-7

Family Togetherness Week September 8-14 *

Hispanic Heritage Week September 15-21

OCTOBER

Curriculum Focus for the Month—Adventist Heritage+

Children's Sabbath October 5

Health Education Week (*Vibrant Life*) October 6-12 *

Spirit of Prophecy Sabbath October 19 *

Pathfinder Sabbath October 26 *

NOVEMBER

Curriculum Focus for the Month—Health+

Stewardship Sabbath November 2

Week of Prayer November 3-9

Human Relations Sabbath November 16

Welcome Home Sabbath November 23 *

DECEMBER

Curriculum Focus for the Month—Christian Hospitality+

Bible Sabbath December 7 *

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NAD Year-end Meeting

+Curriculum resource materials are published in NAD church resource journals—*Sabbath School Leadership, Celebration, Calibration, Kids' Ministry Ideas, and Cornerstone Youth Resource Journal.*

* Special Materials Provided

Cal&Offn/NADCOA/NAD&UnSec01YE/NAD&UnTre01YE/NADUn&GCO01YE/01YE to
KLN

**503-01Nb CALENDAR OF SPECIAL DAYS—
NORTH AMERICAN DIVISION 2003**

VOTED, To adopt the Calendar of Special Days for the North American Division for 2003, to read as follows:

JANUARY

Curriculum Focus for the Month—Friendship Evangelism+

Day of Prayer January 4
Religious Liberty Week January 19-25 *

FEBRUARY

Curriculum Focus for the Month—Family Life+

Black History Week February 2-8
Christian Home and Marriage Week February 9-15 *
Health Ministries Sabbath February 22 *

MARCH

Curriculum Focus for the Month—Women in the Church+

Women's Day of Prayer March 1
Adventist Youth Week of Prayer March 9-15 *
Disabilities Awareness Sabbath March 22

APRIL

Curriculum Focus for the Month—Stewardship+

Missionary Magazines (<i>Signs, Message, El Centennially</i> <i>La Sentineled</i>)	April 5 *
Stewardship Sabbath	April 5
Literature Evangelism Sabbath	April 12 *
Education Sabbath	April 19 *

MAY

Curriculum Focus for the Month—Community Services+

Community Services Sabbath	May 3
Youth Sabbath	May 10

JUNE

Curriculum Focus for the Month—Church Growth and Evangelism+

Women's Ministries Emphasis Day	June 7
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JULY

Curriculum Focus for the Month—Adventist Lifestyle+

Home Study International Promotional Day	July 12
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AUGUST

Curriculum Focus for the Month—Spiritual Gifts+

Abuse Prevention Emphasis Day	August 23
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SEPTEMBER

Curriculum Focus for the Month—Family Life+

Men's Day of Prayer	September 6
Nurture Periodicals (<i>Adventist Review, Insight, Guide,</i> <i>Primary Treasure, Little Friend</i>)	September 7-13
Family Togetherness Week	September 14-20 *
Hispanic Heritage Week	September 21-27

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NAD Year-end Meeting

OCTOBER

Curriculum Focus for the Month—Adventist Heritage+

Children's Sabbath October 4
Health Education Week (*Vibrant Life*) October 5-11 *
Spirit of Prophecy Sabbath October 18 *
Pathfinder Sabbath October 25 *

NOVEMBER

Curriculum Focus for the Month—Health+

Stewardship Sabbath November 1
Week of Prayer November 2-8
Human Relations Sabbath November 15
Welcome Home Sabbath November 22 *

DECEMBER

Curriculum Focus for the Month—Christian Hospitality+

Bible Sabbath December 6 *

+Curriculum resource materials are published in NAD church resource journals—*Sabbath School Leadership, Celebration, Calibration, Kids' Ministry Ideas, and Cornerstone Youth Resource Journal.*

* Special Materials Provided

SECn/NAD&UnSec/NADCOA/NADOUP/NAD&UnSec01YE/NAD&UnTre01YE/01YE to
HWB

507-01N SERVICE RECORD FORMATS—POLICY AMENDMENT

VOTED, To amend NAD D 45 15, Service Record Formats, to read as follows:

D 45 15 Service Record Formats—Each denominational organization shall maintain service records for all its employees in the computerized format and in the manual format for service prior to January 1, 2000 as follows:

1. *Manual Systems* - No change

2. *Computerized System*—The computerized system consists of maintaining the service record in the computerized system provided by the North American Division.

- a. The computerized system - No change
- b. Standard Format - No change
- c. Annual Service Entries—The individual responsible - No change
- d. Microfiching or Microfilming of Printouts - No change
- e. Biennial Copy to the Employee - No change
- f. Annual Schedule for Transmissions - No change

3. *Transfer to Computerized System*—After December 31, 1999, all participating employers shall follow these procedures for maintaining service records.

- a. The manual system referred to - No change
- b. The computerized system referred to in D 45 15-2 shall be the official record of employment for all employees who are issued W-2 (T-4 in Canada) forms after December 31, 1999, except student labor in educational institutions, casual employees, and summer camps. The prescribed transfer disk shall accompany applications for retirement benefits as documentation.
- c. Retirement applications for employees - No change
- d. Exceptions to this transfer - No change

RPC/NADCOA/NADOUP/NAD&UnSec01YE/01YE to DJ&HWB

**504-01N DISABILITY RETIREMENT BENEFITS—
POLICY AMENDMENT**

VOTED, To amend NAD Z 20 10, Disability Retirement Benefits, paragraph 7, to read as follows:

Z 20 10 Disability Retirement Benefits—This policy only applies to employees who are denied disability income benefits under X 33 because of a disability occurring during 1996 from a pre-existing condition at January 1, 1996. An employee who retired from employment because of disability shall be entitled to receive, for so long as he/she is disabled, a monthly disability retirement benefit subject to the following conditions:

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NAD Year-end Meeting

1. The employee must have a minimum - No change
2. Employees who are appointed from the North American Division - No change
3. Until normal retirement age - No change
4. Notwithstanding Z 20 10-3 above - No change
5. The granting of retirement benefits - No change
6. Until normal retirement age - No change
7. When participants who earned service credit after December 31, 1980 and who have earned less than 30 years of service credit, reach normal retirement age, they shall be granted additional service credit equal to 50 percent of the period of time they received disability benefits with the total service credit not to exceed 30 years, and their benefits shall be adjusted accordingly. If the adjusted total service credit is less than 20 years, the participant will receive a reduction in monthly benefits. If the participant dies before reaching normal retirement age the additional service credit shall be calculated to the time of death and be included in the surviving spouse benefit calculation. Service credit according to the provisions of this paragraph shall continue to be granted for those receiving disability benefits from this plan on and after December 31, 1999.
8. Employing organizations shall be responsible - No change
9. Disability participants who have regained their health - No change

RPC/NADCOA/NADOUP/NAD&UnSec01YE/NAD&UnTre01YE/01YE to DJ&HWB

**505-01N RATES OF BENEFICIARIES IN OTHER DIVISIONS—
POLICY AMENDMENT**

VOTED, To amend NAD Z 35 10, Rates of Beneficiaries in Other Divisions, paragraph 2, to read as follows:

Z 35 10 Rates of Beneficiaries in Other Divisions—The rate of a beneficiary who is not living in his/her base division is as follows:

1. *Basic Plan*—When a North American beneficiary - No change
2. *Interdivision Employees*—A participant who as an employee was called to North America prior to January 1, 2000 and who served continuously in church employment in the

North American Division on an interdivision employee basis for at least 10 years or until retirement and is vested for retirement benefits in his/her home division may elect to remain in the North American Division and shall receive benefits according to the North American Retirement Plan policies based on service credit through December 31, 1999 even though it is not his/her base division. For interdivision employees serving in the North American Division as of December 31, 1999, up to ten years of service credit between January 1, 2000 and December 31, 2014 shall be counted in this plan for purposes of meeting the ten year requirement in this paragraph only. Costs of these benefits are allocated according to the following terms:

- a. If the benefits according - No change
- b. If such a participant - No change
- c. If such a participant returns - No change
3. *Retirement Plan Assignees to Home Division* - No change
4. *Move to Another Division* - No change

TRS/NADCOA/NADOUP/NAD&UnSec01YE/NAD&UnTre01YE/01YE to DJ&HWB

**508-01N TRUST SERVICES (Trust Agreements)—
POLICY AMENDMENT**

VOTED, To amend NAD P 25 15, Trust Agreements, to read as follows:

P 25 15 Trust Agreements—In addition to outright gifts and the provisions made for gift annuity agreements, General Conference, union and local conference associations or corporations, and legally organized institutions, are authorized to accept funds or property in trust, subject to the following conditions:

1. ~~Maximum Interest Rate~~—The maximum specified rate payable to the trustor used in revocable trust agreements shall not exceed the maximum interest paid by the union revolving fund serving that union territory. General Conference institutions shall use the rate paid within the union in which the institution is located. If cash trust agreements should be written by a Canadian organization for church members resident and holding church membership in the United States, the interest rate shall not exceed the authorized maximum rate for the United States. The net amount paid in irrevocable trust agreements shall not exceed what the corpus of the trust actually earns, except as specifically provided for under the terms required by law in the writing of a unitrust or annuity trust, or charitable gift annuity.

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NAD Year-end Meeting

~~2. 1.~~ *Approval of Agreements*—All agreements shall be specifically authorized by the board of trustees concerned; however, this does not preclude a board of trustees from designating one of its subcommittees to handle this on a continuing basis.

~~3. 2.~~ *Investments in Trusts*—Organizations and institutions acting as trustee shall not invest in any property accepted in trust, give any guarantee based on the security of the trust, or loan any funds to a trustor. While it is not recommended as a routine procedure, under extenuating circumstances the organization or institution may, from its own funds, make loans or advances of nominal amounts, fully secured by trust assets, which may be necessary to establish the trust or cover an emergency situation involving the trust assets. The organization or institution as trustee of an irrevocable trust may, however, secure a loan from a third-party lender for purposes of the trust based upon the security thereof.

~~4. 3.~~ *Legal Counsel*—Where trust agreements are entered into by union or local conference corporations or institutions, such trust agreements are to be written only upon competent local, legal counsel, to make certain that they are in harmony with the statutes of the state in which executed.

~~5. 4.~~ *Denominational Benefit*—Organizations shall only write trust agreements when the denomination will substantially benefit at maturity from such agreements, with the nature of the assets, size of the estate, cost of servicing the trust, and the other factors being considered in determining the feasibility of entering into such agreements.

EDUn/NADCOA/NAD&UnSec01YE/NADUn&GCO01YE/01YE to DH&HWB

**509-01N NORTH AMERICAN DIVISION BOARD OF EDUCATION,
K-12—EXECUTIVE SECRETARY—POLICY AMENDMENT**

VOTED, To amend NAD F10 45, North American Division Board of Education, K-12—Executive Secretary, to read as follows:

F 10 45 North American Division Board of Education, K-12— Executive Secretary—The Executive Secretary shall be the Vice President for Education of the North American Division. ~~recommended for nomination by the Board to the nominating committee of the North American Division and elected by the North American Division Committee (NADCOM) at the time of the Year end Meeting. The Vice President for Education, subject~~ Subject to the approval of the Board, the Executive Secretary shall:

1. Implement actions of the Board.
2. Serve as the secretary of the Board and have custody of its official minutes and statistical information.

3. Administer all educational policies as authorized by the Board.
4. Make an annual report to the Board and issue such other reports as the Board may request.
5. Operate the Office of Education, K-12 within the budget provided by NADCOM.

RPC/NAD&UnSec01YE/NAD&UnTre01YE/NADUn&GCO01YE/01YE to DJ&HWB

543-01N SERVICE AND AGE REQUIREMENTS— POLICY AMENDMENT

VOTED, To amend NAD Z 20 05, Service and Age Requirements, to read as follows:

Z 20 05 Service and Age Requirements—1. In order to be eligible for retirement benefits an employee must earn 10 full years of service credit before attaining normal retirement age. Employees who terminated denominational service prior to January 1, 1981 must have 15 full years of service credit. Those who began denominational service after attaining age 55 shall not receive service credit for periods prior to January 1, 1988. A person who was out of denominational service on January 1, 1981 and who has at least 10 years but less than 15 years of service credit shall have to earn at least two additional years of service credit or the differences between his/her service credit and 15 years, whichever is less, in order to be eligible for benefits. Up to ten years of service credit between January 1, 2000 and December 31, 2014 in the following plans shall be counted for vesting and minimum eligibility thresholds, and minimization of the early retirement benefit reduction:

- a. The Adventist Retirement Plan.
- b. The Seventh-day Adventist Church Retirement Plan for Canadian Employees.
- c. A retirement plan operated by the Bermuda Conference.
- d. The Kettering Medical Center Retirement Plan for only those employed in the Kettering College of Medical Arts who were also employed in that organization as of December 31, 1999.
- e. The Regional Conference Retirement Plan for only those employed by an employer of the North American Division as of December 31, 1999.

PERSONAL GIVING PLAN—UPDATE

Edward Reid, Director of the North American Division Stewardship Department, described the new Personal Giving Plan packet which contains brochures, a video and an interactive CD which has materials for all members of the family, children as well as adults.

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NAD Year-end Meeting

The video presentation emphasizing the need for a personal giving plan was shown. Spanish and French versions of the video should be ready by the beginning of the year.

ADJOURNMENT

The North American Division Year-end Meeting was adjourned and the Adventist Community Services Constituency meeting was called to order.

GENERAL SESSION RECONVENED

PRAYER PARTNERSHIPS

Elder Jan Paulsen explained the Prayer Partnerships program. The Council on Evangelism and Witness has recommended that a system of "Prayer Partners" be established by the General Conference to link specific regions of the world field with each other for the purpose of praying for those needs. Each conference or field would be matched with another somewhere in the world, usually on the basis of membership ratio in the general population. A territory with a high ratio of Adventists would be invited to pray for a region where there are few believers, and vice versa.

This program is designed to promote unity, the bonding together of the church around the world. We are one family, we are bonded in Christ and it is natural and normal that we should express this bond in praying for one another. When we pray for one another we enter into each other's lives, we discover what it is to bear each other's burdens, and we give support.

The document which identifies for each local conference or field its prayer partner for the current quinquennium is attached to the original copy of these minutes.

VOTED, To adopt the "Prayer Partner Plan" as approved by the General Conference. (A copy of the plan is filed with the original copy of these minutes.)

COLLEGE AND UNIVERSITY REMUNERATION ISSUE

There was open discussion of the need for the Remuneration Task Force to address challenges in higher education, and the need to establish a ceiling or cap that will prevent a few educational employees from being remunerated at a level above that of the General Conference president. It was thought that departing from the North American Division

remuneration philosophy and scale could lead to serious problems at other levels of ministry, such as pastors and K-12 educators.

VOTED, To refer for further study the issue of college and university remuneration to a committee composed of church administrations and higher education personnel.

VOTED, To ask the North American Division to strongly urge college and University boards in the North American Division to cap all employee remuneration to the level of the General Conference president.

PRAYER FOR WORKERS IN NEW YORK CITY

Gordon Retzer, President of the Lake Union, expressed his pride in the response of Mark Regazzi, John McVay and students from Andrews University to the need for dedicated workers in New York City. Randall Wisbey, President of Columbia Union College, added that a number of our colleges are involved in the work in New York City. Columbia Union College also has students who are working there.

Pastor Jan Paulsen offered a prayer asking for God's blessing for the people who have undertaken this special assignment in New York City.

ADVENTIST PROFESSIONALS NETWORK

Humberto Rasi, General Conference Director of Education, announced the establishment of the Adventist Professional Network in which Adventists who hold a graduate degree may enter information. Flyers were distributed which invite Adventists to register. This information is used by colleges, universities, ADRA, and other Adventist institutions to recruit workers for various positions.

SPIRIT OF PROPHECY SURVEY

Alvin Kibble, Spirit of Prophecy Coordinator, reminded the group that this church is often referred to as a "People of Destiny." We believe that we have been called upon by God to fulfill a special purpose. Much of this philosophy comes from the prophetic ministry of the church. A recent study by the Center for Creative Ministries indicates that only 13% of the members of the North American Division are readers of the Spirit of Prophecy. In an effort to ascertain a reading from the church concerning the usage of the Spirit of Prophecy, the value of this ministry in this division, and how it can be used as a vehicle to help insure success as church leaders and administrators, The Spirit of Prophecy Survey 2001 was distributed with the request that it be completed and returned.

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SEVENTH-DAY ADVENTISTS AND THE UNITED STATES MILITARY

Richard O Stenbakken, Director of the Adventist Chaplaincy Ministry, distributed brochures concerning the history of the Seventh-day Adventist Church and military service and information on Seventh-day Adventists in the military in North America. The book, "*The History and Story of the Whitecoats*", was made available. Also available is the Servicemen's Kit and information concerning public campus ministries.

PHILANTHROPIC SERVICE INSTITUTIONS (PSI) LEADERSHIP SYMPOSIUM

Ken Turpen, Director of the Philanthropic Service for Institutions, announced a conference on philanthropy and a leadership symposium to discuss how to have spiritually-based philanthropic programs in our churches, conferences, and institutions. The next conference will be held in Phoenix, Arizona from June 29 through July 2, 2002.

TREn/01YE to JRP&HWB

546-01N HOUSING TASK FORCE - REPORT

The report of the Housing Task Force was presented which reads as follows:

What Was - Prior to 1980: There was one wage factor with all employees paid a remuneration rate percentage of that factor, with added allowances for housing which included utilities. Also job related allowances which included auto depreciation, auto insurance, telephone and professional allowances were paid.

What Came in 1980: On July 1, 1980 the NAD went on what was called the package plan. It may not have been implemented before January 1, 1981 in some cases. There was still one category wage factor with all employees paid a remuneration rate percentage of that factor. However, the remuneration rate percentage changed. Each employee on the remuneration rate percentage had 50 points added to his percentage for housing allowance and job-related allowances. For example, the pastor at 100% of the wage factor now received 150% of the wage factor. The administrative secretary at 67% of the wage factor received 117% of the wage factor and so forth. The housing allowances and the job-related allowances were discontinued. The housing portion of the package plan for the ordained minister was 30% of his remuneration.

High Cost Areas Runzheimer: High cost of living areas were recognized in 1981 with new categories of "A - F" added with the difference to the new B Category increased by forty

(\$40) and then each additional category by twenty (\$20) dollars. Through the years the spread between A - F continued to grow but there was not an established methodology. A cost of housing spread was applied for each category but it really did not tie to concrete figures in later years. The method became clouded.

ERI (Economic Research Institute and Cost of Living): A few years ago the treasury departments began to use a service to determine the cost of living in certain cities by ERI. This system was used to determine into which category a worker would fall. This was fairly accurate, however we did not have a good method to figure the cost of living spread with the A - F categories. Also trying to figure out which parameters to use was a problem, as the cost of living percentage could be manipulated by the parameters selected. Some of the conferences began to use half scales of the A - F category. One conference used Category A as a base and then used the ERI cost of living percent to figure the salary for the employee.

As there were several conferences experimenting and looking for a method, a study committee was appointed to give study to a fair and equitable method to calculate cost of housing for the employee and later it was requested that this committee interface with the Remuneration Task Force for Housing.

Results of the Study Committee: There would be one pay category which would be the former A Category with the utilization of ERI as the benchmark instead of the A - F categories, for computing the housing assistance. The employee would be paid based on Category A and there will be a separate line item on the pay check for housing based on the ERI cost for the place of employment. Each employee would receive the same housing allowance for that location even though the remuneration wage percentage rate might be different. We would use cost of housing instead of cost of living as it gave a truer picture of the cost. We came up with certain assumptions to use in our study. They are:

Assumptions:

1. One wage factor for all NAD exempt employees.
2. Housing assistance granted as an addition to salary based on PITI housing costs only (PITI=principal, interest, taxes, and home owner's insurance)
3. Employee's share of housing costs is based on the ERI national average USA costs.
4. Organizations may phase in this increase over a maximum of five (5) years.
5. Housing assumption adjustments to ERI software are:
 - a. 1,800 sq ft (Organizations may go up to 2,200 sq. ft. if no basement or other circumstances warrant.
 - b. 90% mortgage.
 - c. 7.25% mortgage rate or ERI default or prevailing rate.
 - d. 0.10% for maintenance expenses (lowest program will accept).
 - e. \$1.00 for utilities (lowest program will accept).
 - f. Based on home ownership, not renting.

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6. Other assumptions adjustments to ERI software:
 - a. Annual earnings is 1.5 times ministers earnings at the Category A wage factor (Currently $\$2,240 \times 150\% \times 1.5 = \$60,480$).
 - b. Family size is 4.
 - c. Number of cars is 2.
 - d. Value of cars is \$20,000.
 - e. Miles driven per year is 30,000.

Using these assumptions the cost of the house does not change except by changing the square footage. This cost of housing seemed more equitable than cost of living. Some requested changes would need to be made to the ERI software. The non-exempt employee would be on community rates. Some additional adjustments might need to be made to the program. A template would need to be made to figure the cost of housing for the employee in a manner easy to understand.

VOTED, To accept the Housing Task Force Report.

REGENERATION

DeWitt Williams, Health Ministries Director, presented the issue of Regeneration which addresses the problem of addicts in the Seventh-day Adventist Church: drug addicts, food addicts, pornography addicts, gambling addicts, and work addicts. It is a twelve-step, Christ centered support group. A free video is available which describes the work of this group. "Ride Across America" is planned to raise awareness of the dangers of unhealthy practices and to point to rules of safety and prevention.

FESTIVAL OF THE LAITY

Don Schneider, President of the North American Division, reminded the committee of the "Festival of the Laity" which will be held on April 24-27, 2002 in Orlando, Florida. Orville Parchment, President of the Seventh-day Adventist Church in Canada, and Malcolm Gordon, President of the Southern Union, voiced enthusiastic support of this important meeting which will offer training for soul winning as well as information, resources and fellowship to the laity of the church.

TREn/NADOUP/NAD&UnTre01YE/NADUn&GCO01YE/01YE to JRP

511-01N FINANCIAL ALLOTMENTS 2002

VOTED, To approve the following financial allotments 2002:

OAKWOOD COLLEGE

<u>ORGANIZATION</u>	<u>2000 TITHE</u>	<u>2002 ALLOTMENT (3.0% OF TITHE)</u>
ATLANTIC UNION:		
Northeastern Conference	27,575,298	827,259
COLUMBIA UNION:		
Allegheny East Conference (2.125%)	20,584,474	437,420
Allegheny West Conference	<u>5,611,171</u>	<u>168,335</u>
	26,195,645	605,755
LAKE UNION:		
Lake Region Conference	10,285,753	308,573
MID-AMERICA UNION:		
Central States Conference	3,627,370	108,821
NORTH PACIFIC UNION:		
Alaska Conference Churches	148,818	4,465
Oregon Conference Churches	334,046	10,021
Upper Columbia Conference Churches	47,184	1,416
Washington Conference Churches	<u>726,967</u>	<u>21,809</u>
	1,257,015	37,711
PACIFIC UNION:		
Arizona Conference Churches	322,148	9,664
Central California Conference Churches	1,174,289	35,229
Nevada-Utah Conference Churches	459,126	13,774
Northern California Conference Churches	2,052,155	61,565
Southeastern California Conference Churches	2,123,827	63,715
Southern California Conference Churches	<u>4,360,893</u>	<u>130,827</u>
	10,492,438	314,774
SOUTHERN UNION:		
South Atlantic Conference	13,496,717	404,902
South Central Conference (5.0%)	12,223,345	611,167
Southeastern Conference	<u>13,061,494</u>	<u>391,845</u>
	38,781,556	1,407,914
SOUTHWESTERN UNION:		
Southwest Region Conference	<u>8,029,321</u>	<u>240,880</u>
TOTALS	<u>126,244,396</u>	<u>3,851,687</u>

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TREn/NADOUP/NAD&UnTre01YE/NADUn&GCO01YE/01YE to JRP

512-01N ADVENTIST REVIEW—NAD EDITION

VOTED, To approve an increase of 3.9% per subscription for the NAD edition of the *Adventist Review*, increasing the dollar figure from \$5.07 to \$5.27.

TREn/NADOUP/NAD&UnTre01YE/NADUn&GCO01YE/01YE to JRP

513-01N REMUNERATION FACTOR AND ALLOWANCES 2002

VOTED,

1. To effect a salary increase of US 3.2% and Canada 5.51% to be given to employees on July 1, 2002, and September 1, 2002, respectively.
2. To approve the remuneration factor and allowances effective July 1, 2002, for the United States and September 1, 2002, for Canada as follows:

Remuneration Factors by Cost of Housing Category

Category	July 1, 2002	September 1, 2002
	<u>U.S.</u>	<u>CANADA</u>
A	US\$2,312	C\$2,573
B	2,464	2,760
C	2,631	2,965
D	2,813	3,190
E	3,018	3,442
F	As may be approved	As may be approved

Category A is recognized as the standard base factor for denominational remuneration in the North American Division.

Ministerial Scholarship Rate

While attending Seminary
42.5% of Category A
Effective July 1, 2002

US\$ 983

While They Are Participating
in Evangelistic Efforts
12% of Category A
per week for up to six weeks.

For Canadian and Bermudian scholarship recipients, when the spouse accompanies the intern but is unable to obtain a work permit, the scholarship may be increased to \$1,966 as of July 1, 2002.

Parsonage Exclusion (U.S.)

The parsonage exclusion is available to ministerial employees in harmony with D 05 10.

Each union in the North American Division will be responsible for establishing a Parsonage Exclusion ceiling within its territory. The total exclusion is limited by IRS regulations such as fair rental value and actual expense.

Travel Expense Allowances, Effective January 1, 2002

	<u>U.S.</u>	<u>Canada</u>
Auto Travel Rates, Per mile	US\$0.31@	
Per Mile - California	0.32	
Per Mile - Hawaii	0.33	
Per Kilometer (up to 5,000 km)		C\$0.37
Per Kilometer (over 5,000 km)*		0.31

*Entities may set lower rates per kilometer for reported travel above 24,000 per year.
 @U.S. mileage rate limited up to 90% of the latest published federal standard mileage rate, rounded up to the nearest cent.

Per Diem Rates:			
Full per diem	US\$ 29.00☐	C\$35.00	Within Canada
Full per diem		45.00	In the U.S.
When fully entertained	8.00	10.00	
Family authorized travel:			
Worker and spouse	43.00	51.00	
Worker and spouse		61.00	In the U.S.
When fully entertained	10.00	12.00	
Each accompanying child (only during a move)	12.00	15.00	
Each child traveling alone	14.00	18.00	

☐U.S. per diem limited up to 85% of the minimum latest IRS published per diem, rounded up to the nearest dollar.

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Area Travel Allowance

The Area Travel Allowance (U.S.) is a monthly allowance which is calculated at up to a maximum of 1,000 miles times the mileage rate. In Canada the Area Travel Allowance is a flat C\$400 per month as per recommendation of the SDACC Board.

Area travel allowance is defined as a flat allowance for travel by administrative personnel within a restricted geographical area not more than US 50 miles and Canada 50 km in radius (100 miles round-trip) from the worker's home or place of employment, as may be defined by the employing organization. No auto mileage may be reported for trips to points within such area. Any variations to this policy must have NADCOM approval.

Pension Factors Effective January 1, 2002

General Church Retirement Plan - US	US\$1,901
General Church Retirement Plan - Canadian	C\$2,073
Hospital Retirement Plan	US\$1,982

TREn/NADOUP/NAD&UnTRE01YE/NADUn&GCO01YE/01YE to JRP

514-01N ADVENTIST RETIREMENT—ENHANCEMENT

VOTED, To enhance the Adventist Retirement Plan (Defined Contribution) by increasing the employer payments into the fund from 4% to 5% of payroll effective July 1, 2002.

Example:	<u>Now</u>	<u>Proposed</u>
Employer Basic	4%	5%
Voluntary	2%	2.5%
Match	<u>1%</u>	<u>1.25%</u>
	<u>7%</u>	<u>8.75%</u>

TREn/NADCOA/NAD&UnSec01YE/NAD&UnTre01YE/NADUn&GCO01YE/01YE to
HWB&JRP

**516-01N SECURED REAL ESTATE INVESTMENTS—
FUNDING—POLICY AMENDMENT**

VOTED, To amend NAD P 30 60, Secured Real Estate Investments, paragraph 3, to
read as follows:

P 30 60 Secured Real Estate Investments—1. Procedures—P 30 45 paragraph 1.
permits secured real estate loans to employees, - No change

2. *Policies*—The following items shall be included - No change
 - a. Investments shall be limited - No change
 - b. Title insurance shall be required - No change
 - c. The loans shall be limited - No change
 - d. Property securing loans - No change
 - e. Evidence of annual payment - No change
3. *External Loans*—Nondenominational (external) loans shall require the following:
 - a. Use of outside escrow agents - No change
 - b. Use of independent certified appraisers on loans of \$200,000 or more (unless the loan is being granted to a purchaser of real estate, owned by the organization, to facilitate the sale of that real estate);
 - c. Construction loans shall include - No change
 - d. Loans shall be made - No change

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TREn/NAD&UnTre01YE/NADUn&GCO01YE/01YE to JRP

518-01N SPECIAL ASSISTANCE FUND ALLOCATIONS 2002

VOTED, To approve the following schedule for the Special Assistance Fund to Conferences for 2002:

	<u>Assistance on Basis of Tithe Per Capita</u>	<u>Assistance on Basis of Total Tithe</u>	<u>Special Assistance</u>	<u>Reduction by Policy Limitation</u>	<u>Total Assistance 2002</u>	<u>Total Assistance 2001</u>
ATLANTIC UNION						
Greater New York	0	0	75,000 s	0	75,000	78,915
New York	0	0	25,000 @	0	55,000	57,871
			30,000 s			
Northeastern	<u>219,948</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>219,948</u>	<u>153,482</u>
Total	<u>219,948</u>	<u>0</u>	<u>130,000</u>	<u>0</u>	<u>349,948</u>	<u>290,268</u>
CANADA, SDA CHURCH IN						
Alberta	70,224	0	13,700 s	0	83,924	45,948
British Columbia	92,812	0	13,700 s	0	106,512	38,126
Manitoba-Saskatchewan	45,834	296,431	13,600 s	0	355,865	340,431
Maritime	23,125	421,019	0	0	444,144	444,790
Ontario	143,175	0	0	0	143,175	157,561
Quebec	148,311	249,851	0	0	398,162	464,632
Newfoundland	<u>29,041</u>	<u>537,153</u>	<u>0</u>	<u>(263,959) #</u>	<u>302,235</u>	<u>355,839</u>
Total	<u>552,524</u>	<u>1,504,454</u>	<u>41,000</u>	<u>(263,959)</u>	<u>1,834,017</u>	<u>1,847,327</u>
COLUMBIA UNION						
Allegheny East	0	0	25,000 @	0	25,000	26,305
Allegheny West	316,376	0	0	0	316,376	288,110
Mountain View	<u>0</u>	<u>229,899</u>	<u>0</u>	<u>0</u>	<u>229,899</u>	<u>232,607</u>
Total	<u>316,376</u>	<u>229,899</u>	<u>25,000</u>	<u>0</u>	<u>571,275</u>	<u>547,022</u>
LAKE UNION						
Lake Region	<u>626,265</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>626,265</u>	<u>688,843</u>
Total	<u>626,265</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>626,265</u>	<u>688,843</u>

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	Assistance on Basis of Tithe Per Capita	Assistance on Basis of Total Tithe	Special Assistance	Reduction by Policy Limitation	Total Assistance 2002	Total Assistance 2001
MID-AMERICA UNION						
Central States	418,265	0	0	0	418,265	423,459
Dakota	0	0	25,000 @ 30,000 s	(2)	54,998	58,063
Kansas-Nebraska	0	0	25,000 @	0	25,000	26,305
Minnesota	<u>0</u>	<u>0</u>	<u>0</u> @	<u>0</u>	<u>0</u>	<u>652</u>
Total	<u>418,265</u>	<u>0</u>	<u>80,000</u>	<u>(2)</u>	<u>498,263</u>	<u>508,479</u>
NORTH PACIFIC UNION						
Alaska	0	63,405	75,000 s	0	138,405	181,293
Idaho	0	0	6,250 @	0	6,250	7,228
Montana	0	87,765	25,000 @	0	112,765	128,149
Union Regional Min	<u>0</u>	<u>0</u>	<u>51,414</u>	<u>0</u>	<u>51,414</u>	<u>21,985</u>
Total	<u>0</u>	<u>151,169</u>	<u>157,664</u> *	<u>0</u> *	<u>308,834</u>	<u>338,655</u>
PACIFIC UNION						
Arizona	151,520	0	0	0	151,520	82,357
Hawaii	0	0	12,500 @ 75,000 s	0	87,500	92,720
Nevada-Utah	0	0	30,000 s	0	30,000	31,566
Southeastern California	573,173	0	0	(362,697) a	210,476	153,069
Southern California	805,719	0	0	(395,759) a	409,960	556,423
Union Regional Min	<u>0</u>	<u>0</u>	<u>1,072,465</u>	<u>0</u>	<u>1,072,465</u>	<u>923,418</u>
Total	<u>1,530,413</u>	<u>0</u>	<u>1,189,965</u>	<u>(758,456)</u>	<u>1,961,921</u>	<u>1,839,553</u>
SOUTHERN UNION						
South Atlantic	918,954	0	0	0	918,954	794,344
South Central	900,193	0	0	0	900,193	716,511
Southeastern	<u>703,812</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>703,812</u>	<u>523,974</u>
Total	<u>2,522,960</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2,522,959</u>	<u>2,034,829</u>

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	Assistance on Basis of Tithe Per Capita	Assistance on Basis of Total Tithe	Special Assistance	Reduction by Policy Limitation	Total Assistance 2002	Total Assistance 2001
SOUTHWESTERN UNION						
Oklahoma	277	0	30,000 s	(277)	30,000	30,284
Southwest Region	511,532	0	0	0	511,532	568,243
Texico	<u>27,523</u>	<u>0</u>	<u>0</u> s	<u>0</u>	<u>27,523</u>	<u>1,092</u>
Total	<u>539,332</u>	<u>0</u>	<u>30,000</u>	<u>(277)</u>	<u>569,055</u>	<u>599,619</u>
Grand Total	<u>6,726,082</u>	<u>1,885,522</u>	<u>1,653,629</u>	<u>(1,022,694)</u>	<u>9,242,537</u>	<u>8,694,595</u>

NOTES:

1. Minimum Annual Tithe: \$2,988,000 (2001 factor [\$2,240] divided by 2000 factor [\$2,153] = 104.0487% x \$2,868 rounded up to next amount divided by 12 in the thousands column).
2. Tithe Per Capita: \$728.36
3. For 2002, local conferences and missions will contribute 1% of annual tithe receipts in excess of \$2,988,000.

SPECIAL ASSISTANCE:

- @ Academy assistance per qualifying formula.
- s Special non-formula assistance.

LIMITATIONS:

- # 100% of total tithe for previous year if membership less than 1,000.
- = 15% of tithe shortage if membership over 10,000.
- + No assistance if tithe in excess of \$5,976,000 unless tithe per capita is less than \$656 (729 - 10%).
- & No assistance if assistance calculation result in less than \$5,000.
- * Reported membership adjusted.

NOTE a: Reduction for Southeastern California and Southern California Conferences is the difference between the calculation as shown based on total membership and tithe and a calculation without regional membership and tithe for these conferences. Regional tithe and membership for Southeastern California and Southern California are included in the "Special Assistance" amount for Union Regional Ministries.

TREn/NAD&UnTre01YE/NADUn&GCO01YE/01YE to JRP

**519-01N REGIONAL CAPITAL REVERSION FUND
ALLOCATIONS 2002**

VOTED, To approve the allocation of Regional Capital Reversion funds available for 2002, as follows:

South Central	33.3%
Southeastern	33.3%
Southwest Region	33.3%

RPC/NAD&UnSec01YE/NAD&UnTre01YE/NADUn&GCO01YE/01YE to DJ&HWB

530-01N RETIREMENT PLAN POLICIES—POLICY AMENDMENT

VOTED, To amend NAD Z 10 05, Retirement Plan Policies, to read as follows:

The following policies constitute the Seventh-day Adventist Retirement Plan of the North American Division. This plan, which is administered by the General Conference of Seventh-day Adventists, makes provision for retirement benefits for the employees of the General Conference headquarters, North American Division, as well as interdivision employees sent from the North American Division, General Conference institutions located within the North American Division, union conferences and local conferences and their institutions in the United States and Bermuda, with the exception of employees of health care institutions and eligible organizations declared to be non-participating organizations by the North American Division (see Z 10 05 paragraph 19).

This plan ceases to function for purposes of earning service credit on January 1, 2000 except for specific exceptions elsewhere in this document. Service credit earned prior to that date will be 'frozen' until the employee becomes eligible for retirement benefits under the terms of this plan.

TREn/NADOUP/NAD&UnTre00YE/NADUn&GCO01YE/01YE to JRP

510-01N NORTH AMERICAN DIVISION BUDGET 2002

VOTED, To approve the North American Division Budget for the year 2002.

NORTH AMERICAN DIVISION

OPERATING FUND

STATEMENT OF CHANGES IN NET ASSETS

ACTUAL FOR THE PERIOD ENDED DECEMBER 31, 2000

BUDGET FOR THE PERIODS ENDING DECEMBER 31, 2001 AND 2002

Unrestricted Revenues & Gains	<u>ACTUAL 2000</u>	<u>BUDGET 2001</u>	<u>BUDGET 2002</u>
Gross Tithe Income	137,882,989	126,750,000	124,841,253
Tithe Percentages to General Conference	-70,423,792	-62,500,000	-64,107,670
Net Tithe Income	67,459,197	64,250,000	60,733,583
Tithe-Spec Asst Fnd for Conferences	5,156,379	4,687,500	5,074,848
Tithe Exchanged with General Conf	-25,520,000	-27,409,415	-28,833,751
Non-Tithe Funds from General Conf	25,520,000	27,409,415	28,833,751
Tithe Exchanges with Unions	9,518,491	9,001,554	9,001,554
Non-Tithe Funds to Unions	-9,518,491	-9,001,554	-9,001,554
Tithe Miscellaneous	87,801	55,000	55,000
Unrestricted Donations	1,558	0	0
Direct Operating Income	5,469,764	3,842,198	3,752,598
Investment Earnings	1,962,699	608,890	546,800
Endowment Income	0	0	0
Miscellaneous	742,532	204,000	344,914
Total Unrestricted Revenue & Gains	<u>80,879,928</u>	<u>73,647,588</u>	<u>70,507,743</u>
Reclassify Restr Net Assets Previously			
Reported as Unrestricted	0	0	0
Net Assets Transferred from DTP Camporee	68,678	0	0
Net Assets Released from Restrictions	<u>7,832,534</u>	<u>0</u>	<u>0</u>
Total Unrestricted Rev, Gains & Other Sup	<u>88,781,141</u>	<u>73,647,588</u>	<u>70,507,743</u>

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NORTH AMERICAN DIVISION

OPERATING FUND

STATEMENT OF CHANGES IN NET ASSETS

ACTUAL FOR THE PERIOD ENDED DECEMBER 31, 2000

BUDGET FOR THE PERIODS ENDING DECEMBER 31, 2001 AND 2002

EXPENSES	<u>ACTUAL 2000</u>	<u>BUDGET 2001</u>	<u>BUDGET 2002</u>
Program Service Functions:			
Church	32,806,056	31,425,002	24,871,189
Education	15,657,152	16,570,721	17,707,176
Publishing	211,906	233,487	91,350
Special Services	9,026,375	7,902,771	4,963,852
Other	<u>13,183,264</u>	<u>14,102,838</u>	<u>15,085,852</u>
Total Program Svcs Function Exp	70,884,753	70,234,819	62,719,419
Supporting Services Function:			
Administrative	9,950,229	9,109,483	10,057,290
Miscellaneous Functions	<u>748,485</u>	<u>0</u>	<u>0</u>
Total Program & Support Svcs Exp	<u>81,583,467</u>	<u>79,344,302</u>	<u>72,776,709</u>
Net Increase (Decrease) From Operations	<u>7,197,674</u>	<u>-5,696,714</u>	<u>-2,268,966</u>
Transfers Between Functions IN (OUT)	0	0	0
Transfers Between Funds IN (OUT):			
Depreciation Funding	-191,989	0	0
Plant Acquisition Funding	-69,966	0	0
Net Transfers In (Out)	<u>-261,955</u>	<u>0</u>	<u>0</u>
Increase (Decrease) Unrestr Net Assets	<u>6,935,719</u>	<u>-5,696,714</u>	<u>-2,268,966</u>

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NORTH AMERICAN DIVISION
OPERATING FUND
STATEMENT OF CHANGES IN NET ASSETS
ACTUAL FOR THE PERIOD ENDED DECEMBER 31, 2000
BUDGET FOR THE PERIODS ENDING DECEMBER 31, 2001 AND 2002

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Changes in Temporarily Restricted Net Assets	<u>ACTUAL 2000</u>	<u>BUDGET 2001</u>	<u>BUDGET 2002</u>
RESTRICTED INCOME			
Offerings	1,335,448	928,986	925,536
Donations	4,814,103	595,628	579,327
Investment Earnings	26,482	0	0
Endowment Income	4,497	0	0
Matured Trusts & Wills	0	0	0
Miscellaneous	645,766	367,100	350,000
Ingathering Reversion	0	3,500,000	0
Other Appropriations From GC	1,120,059	305,000	445,904
	<u>7,946,355</u>	<u>5,696,714</u>	<u>2,300,767</u>
Total Restricted Income Received	7,946,355	5,696,714	2,300,767
Adjustments to Net Assets:			
Net Assets Released from Restricted	-7,832,534	0	0
Inc (Dec) Temp Restricted Net Assets	<u>113,820</u>	<u>5,696,714</u>	<u>2,300,767</u>
	7,049,539	0	31,801
Increase (Decrease) in Net Assets	7,049,539	0	31,801
Net Assets, Beginning of Year	<u>35,377,095</u>	<u>42,426,634</u>	<u>36,850,137</u>
Net Assets at End of Period	<u><u>42,426,634</u></u>	<u><u>42,426,634</u></u>	<u><u>36,881,938</u></u>

**NORTH AMERICAN DIVISION OF SEVENTH-DAY ADVENTISTS
OPERATING FUND BUDGET
Summary of Financial Activity
For the Year Ending 12/31/2002**

	Income		Expense	Net Incr/Decr	Net Transfers Between		Incr/Decr(-) After Transf	Net	Net
	Restricted	Unrestricted		From Operations	Functions In/Out(-)	Funds In/Out(-)		Assets 1/1/2002	Assets 12/31/2002
Unallocated									
01000 Tithe	0	46,031,234	0	46,031,234	-46,031,234	0	0	3,000,000	3,000,000
05000 Non-Tithe	0	20,378,997	0	20,378,997	-20,378,997	0	0	2,000,000	2,000,000
Unallocated Total	0	66,410,231	0	66,410,231	-66,410,231	0	0	5,000,000	5,000,000
Church Programs									
13010 Children Min	0	0	220,707	-220,707	220,707	0	0	0	0
13030 Volunteer Min Ntwk	0	0	423,272	-423,272	423,272	0	0	0	0
13040 Youth/PF	0	0	227,357	-227,357	227,357	0	0	0	0
13050 Adult Min	0	0	196,557	-196,557	196,557	0	0	0	0
13060 Family Min	0	0	245,667	-245,667	245,667	0	0	0	0
13070 Stewardship	0	0	186,457	-186,457	186,457	0	0	0	0
13169 SS Off Prom	0	0	100,000	-100,000	100,000	0	0	0	0
13170 Dept Projects	0	0	160,000	-160,000	160,000	0	0	0	0
13181 Prison Min Train/Consult	0	0	24,900	-24,900	24,900	0	0	0	0
13430 MIN Assn	0	0	309,514	-309,514	309,514	0	0	0	0
13435 MIN Spec Proj	0	0	39,600	-39,600	39,600	0	0	0	0
13440 MDIV in Ministry	0	0	119,889	-119,889	119,889	0	0	0	0
13508 Prayer Min (R)	105,313	0	150,313	-45,000	45,000	0	0	0	0
13510 Reclaim Proj	0	0	70,000	-70,000	70,000	0	0	0	0
13525 Net '98 (R)	0	0	0	0	0	0	0	802,000	802,000
13526 Net '98 Videos	0	0	0	0	0	0	0	18,000	18,000
13640 MM Dept	0	0	93,918	-93,918	93,918	0	0	0	0
13651 Islamic Evangelism	0	0	30,000	-30,000	30,000	0	0	0	0
13660 Jewish	0	0	50,000	-50,000	50,000	0	0	0	0
13670 MM Approp/Off	121,000	0	399,750	-278,750	278,750	0	0	80,000	80,000

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NORTH AMERICAN DIVISION OF SEVENTH-DAY ADVENTISTS
OPERATING FUND BUDGET
Summary of Financial Activity
For the Year Ending 12/31/2002

	Income		Expense	Net Incr/Decr	Net Transfers Between		Incr/Decr(-) After Transf	Net	Net
	Restricted	Unrestricted		From	Functions	Funds		Assets	Assets
				Operations	In/Out(-)	In/Out(-)		1/1/2002	12/31/2002
13672 MM NEI (R)	343,550	0	364,800	-21,250	21,250	0	0	0	
14045 AR Subsidy	0	0	288,750	-288,750	288,750	0	0	0	
14230 Mission Invnt	0	0	110,000	-110,000	110,000	0	0	0	
14520 NADEI Conting	0	0	30,000	-30,000	30,000	0	0	0	
15005 ACM Svcms Ctr	0	0	205,000	-205,000	205,000	0	0	0	
15010 ACM Conf	0	0	26,250	-26,250	26,250	0	0	0	
15025 ACN	5,000	478,000	1,233,000	-750,000	750,000	0	0	0	
15040 AIM	80,000	0	345,000	-265,000	265,000	0	0	0	
15101 AMC Regular	0	0	4,181,413	-4,181,413	4,181,413	0	0	0	
15110 AMC SPECIALS	0	0	625,000	-625,000	625,000	0	0	0	
15140 Asian Coord	0	0	45,000	-45,000	45,000	0	0	0	
15190 EVANG	0	0	210,000	-210,000	210,000	0	0	0	
15300 Church Planting (R)	0	0	10,000	-10,000	10,000	0	0	0	
15305 Church Planting	0	0	55,000	-55,000	55,000	0	0	0	
15480 Media Outrch	0	0	150,000	-150,000	150,000	0	0	0	
15492 Min Schol	0	0	2,600,000	-2,600,000	2,600,000	0	0	0	
15495 Min Olher Denom	0	0	10,000	-10,000	10,000	0	0	0	
15520 NADEI	0	0	635,000	-635,000	635,000	0	0	0	
15540 SP Strat Plan	0	0	120,000	-120,000	120,000	0	0	0	
15560 GM-NAD (R)	100,000	0	90,000	10,000	-10,000	0	0	0	
15685 Research & Dv	0	0	100,000	-100,000	100,000	0	0	0	
15690 Church Resources	0	0	0	0	0	0	375,000	375,000	
15691 Church Resources (R)	350,000	0	535,000	-185,000	185,000	0	0	0	
15780 Tithe Rvsn Evang	0	0	9,854,075	-9,854,075	9,854,075	0	0	0	
Church Programs Total	1,104,863	478,000	24,871,189	-23,288,326	23,288,326	0	0	1,275,000	1,275,000
<u>Education Programs</u>									

**NORTH AMERICAN DIVISION OF SEVENTH-DAY ADVENTISTS
OPERATING FUND BUDGET
Summary of Financial Activity
For the Year Ending 12/31/2002**

	Income		Expense	Net Incr/Decr	Net Transfers Between		Incr/Decr(-) After Transf	Net Assets 1/1/2002	Net Assets 12/31/2002
	Restricted	Unrestricted		From Operations	Functions In/Out(-)	Funds In/Out(-)			
23160 EDU NADOE K-12	0	0	574,206	-574,206	574,206	0	0	0	0
23170 EDU Bd Edu K-12	0	0	238,051	-238,051	238,051	0	0	0	0
23172 EDU Commission on Missio	0	0	120,000	-120,000	120,000	0	0	0	0
23180 EDU BHE Spec Proj	0	0	30,000	-30,000	30,000	0	0	0	0
23185 EDU Curric Comm	0	0	51,236	-51,236	51,236	0	0	0	0
23190 EDU Txt, Elem Read	0	0	233,121	-233,121	233,121	0	0	0	0
23205 EDU Man/Study Guides	0	0	59,000	-59,000	59,000	0	0	0	0
23215 EDU Txt, Elem Bible	0	0	145,000	-145,000	145,000	0	0	0	0
23235 EDU Txt, Sec	0	235,000	235,000	0	0	0	0	0	0
23240 EDU Txt, Gen	0	0	114,000	-114,000	114,000	0	0	0	0
23245 EDU Wrkshps	0	0	25,000	-25,000	25,000	0	0	0	0
24195 EDU K-12 Rvsn	0	0	15,438,051	-15,438,051	15,438,051	0	0	0	0
24260 Hispanic Schol	0	0	75,261	-75,261	75,261	0	0	120,000	120,000
24290 Regional Schol	0	0	369,250	-369,250	369,250	0	0	160,000	160,000
Education Programs Total	0	235,000	17,707,176	-17,472,176	17,472,176	0	0	280,000	280,000
<u>Publishing Programs</u>									
33615 PUB	0	0	11,350	-11,350	11,350	0	0	0	0
33620 PUB Spec Proj	0	0	15,000	-15,000	15,000	0	0	0	0
34675 PUB Board	0	0	40,000	-40,000	40,000	0	0	0	0
35180 El Centinela	0	0	25,000	-25,000	25,000	0	0	0	0
Publishing Programs Total	0	0	91,350	-91,350	91,350	0	0	0	0
<u>Special Serv Programs</u>									
43010 ACM	120,825	0	358,373	-237,548	237,548	0	0	0	0
43025 ASI	0	204,914	435,273	-230,359	230,359	0	0	0	0
43095 COM	0	0	275,801	-275,801	275,801	0	0	0	0

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NORTH AMERICAN DIVISION OF SEVENTH-DAY ADVENTISTS
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For the Year Ending 12/31/2002

	Income		Expense	Net Incr/Decr	Net Transfers Between		Incr/Decr(-) After Transf	Net	Net
	Restricted	Unrestricted		From	Functions	Funds		Assets	Assets
				Operations	In/Out(-)	In/Out(-)		1/1/2002	12/31/2002
43096 COM Intern	0	0	50,000	-50,000	50,000	0	0	0	
43295 Health Min Dept	0	0	166,757	-166,757	166,757	0	0	0	
43305 Amer Hlth & Temp Assn R	0	0	0	0	0	0	70,000	70,000	
43307 Adv Health Network (R)	0	0	0	0	0	0	89,000	89,000	
43600 OHR	0	0	200,522	-200,522	200,522	0	0	0	
43605 OHR Spec Proj	0	0	25,000	-25,000	25,000	0	0	0	
43625 WM	0	0	188,017	-188,017	188,017	0	0	0	
43655 PARL	100,000	0	322,310	-222,310	222,310	0	0	0	
43660 Liberty (R)	850,000	0	765,000	85,000	-85,000	0	377,000	377,000	
43661 Liberty	0	0	0	0	0	0	98,000	98,000	
43700 PSI	0	128,000	531,544	-403,544	403,544	0	0	0	
43707 PSI Calendar	0	173,998	173,998	0	0	0	110,000	110,000	
43757 PSI MAP II	0	0	40,000	-40,000	40,000	0	0	0	
43770 PSI MGC	0	0	10,000	-10,000	10,000	0	0	0	
43780 PSI Step Up	0	59,000	104,000	-45,000	45,000	0	0	0	
43795 PSI Spec Approp	0	0	30,000	-30,000	30,000	0	0	0	
43900 Retiree Liaison	0	0	31,264	-31,264	31,264	0	0	0	
44135 NAD ADRA	125,079	0	255,993	-130,914	130,914	0	0	0	
44340 AAA	0	0	1,000,000	-1,000,000	1,000,000	0	0	0	
Special Serv Programs Total	1,195,904	565,912	4,963,852	-3,202,036	3,202,036	0	744,000	744,000	
Other Programs									
53690 Retiree Convoc	0	12,000	12,000	0	0	0	0	0	
54680 Hisp Church Bldgs	0	0	426,477	-426,477	426,477	0	167,000	167,000	
54685 Region Cap Rvsn	0	0	1,107,750	-1,107,750	1,107,750	0	1,000,000	1,000,000	
54730 Approp for Excess Liab Insu	0	0	67,000	-67,000	67,000	0	0	0	
54745 Spec Asst Fd	0	0	9,854,075	-9,854,075	9,854,075	0	4,000,000	4,000,000	

**NORTH AMERICAN DIVISION OF SEVENTH-DAY ADVENTISTS
OPERATING FUND BUDGET
Summary of Financial Activity
For the Year Ending 12/31/2002**

	Income		Expense	Net Incr/Decr	Net Transfers Between		Incr/Decr(-) After Transf	Net	Net
	Restricted	Unrestricted		From	Functions	Funds		Assets	Assets
				Operations	In/Out(-)	In/Out(-)		1/1/2002	12/31/2002
54800 Retire Plan Approp	0	0	1,642,346	-1,642,346	1,642,346	0	0	0	0
55030 Approp, Spec	0	0	1,810,000	-1,810,000	1,810,000	0	0	0	0
55050 Contingencies - Tithe	0	0	105,804	-105,804	105,804	0	0	100,000	100,000
55140 Donations	0	0	60,400	-60,400	60,400	0	0	100,000	100,000
Other Programs Total	0	12,000	15,085,852	-15,073,852	15,073,852	0	0	5,367,000	5,367,000
<u>Supporting Serv Functions</u>									
63035 AUD Fees	0	2,800,000	5,900,000	-3,100,000	3,100,000	0	0	0	0
63520 ADM	0	0	2,220,779	-2,220,779	2,220,779	0	0	0	0
63600 Plant	0	0	560,000	-560,000	560,000	0	0	0	0
63700 Deprec	0	0	325,000	-325,000	325,000	0	0	0	0
64055 Annual Coun NAD	0	0	4,000	-4,000	4,000	0	0	0	0
64550 ITS	0	0	506,151	-506,151	506,151	0	0	0	0
64552 Data Proc Maint	0	0	140,000	-140,000	140,000	0	0	0	0
64560 NAD YEM	0	0	48,000	-48,000	48,000	0	0	0	0
64565 NAD Work Policy	0	6,600	18,500	-11,900	11,900	0	0	0	0
64570 OGC Court Cases	0	0	73,860	-73,860	73,860	0	0	0	0
64572 OGC Title VII	0	0	85,000	-85,000	85,000	0	0	0	0
64580 Insurance	0	0	88,000	-88,000	88,000	0	0	0	0
64590 Crisis Mgmt	0	0	0	0	0	0	0	50,000	50,000
65520 NAD Gen Exp	0	0	68,000	-68,000	68,000	0	0	0	0
65550 Exchange	0	0	20,000	-20,000	20,000	0	0	0	0
Supporting Serv Functions Total	0	2,806,600	10,057,290	-7,250,690	7,250,690	0	0	50,000	50,000
<u>Miscellaneous Functions</u>									
71000 NAD Undesignated Projects	0	0	0	0	0	0	0	1,700,000	1,700,000
71050 Pathfinder Camporee 2004	0	0	0	0	0	0	0	507,000	507,000

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 OPERATING FUND BUDGET
 Summary of Financial Activity
 For the Year Ending 12/31/2002**

	Income		Expense	Net Incr/Decr	Net Transfers Between		Incr/Decr(-) After Transf	Net	Net
	Restricted	Unrestricted		From Operations	Functions In/Out(-)	Funds In/Out(-)		Assets 1/1/2002	Assets 12/31/2002
71110 Req Work Cap/T	0	0	0	0	0	0	0	20,662,415	20,662,415
71120 Req Work Cap/N-T	0	0	0	0	0	0	0	355,339	355,339
Miscellaneous Functions Total	0	0	0	0	0	0	0	23,224,754	23,224,754
<u>Alloc Capital Functions</u>									
91000 NADEI	0	0	0	0	31,800	0	31,800	909,383	941,183
Alloc Capital Functions Total	0	0	0	0	31,800	0	31,800	909,383	941,183
Grand Total	2,300,767	70,507,743	72,776,709	31,801	0	0	31,801	36,850,137	36,881,938

536-01N FINANCIAL STATEMENT

A Consolidated version of the audited statement which is the the Financial Statement for the North American Division and its subsidiaries including The Media Center, Seminars Unlimited, and the North American Division Institute was distributed.

AV/NAD&UnTre01YE/NADUn&GCO01YE/01YE to KWO

529-01N DENOMINATIONAL SUBSIDY FOR AVIATION PROGRAMS—GUIDELINES

In light of the high costs associated with aviation students securing degrees which include the need to secure pilot licensing, it was

VOTED, To approve the Denominational Subsidy For Aviation Programs Guidelines which read as follows:

Children of denominational employees who are enrolled in denominational aviation programs with a major leading to an aviation degree, shall be eligible for tuition subsidy on the following basis: This subsidy shall be extended to include aircraft and instructional fees incurred at denominational aviation programs.

The maximum subsidy paid will be based on the lower cost of either of the following two options:

1. Three hundred (300) flight hours.
2. The equivalent of one year's tuition at that college, or university. When the aviation training occurs over more than one school year, use the average of the tuition costs for the years involved, but not to be more than five (5) years.

Example: (use two semesters or three quarters)

Year 1 - Cost per semester credit \$420 x 16 credits x 2 semesters = \$13,440 per yr

Year 2 - Cost per semester credit \$470 x 16 credits x 2 semesters = \$15,040 per yr

Average cost per year is $\$13,440 + \$15,040 = \$28,480 \div 2 = \$14,240$.

This is the maximum tuition subject to the 70% or 35% assistance as provided by policy.

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NAD&UnTRE01YE/NADUn&GCO01YE/01YE to HWB&JRP

**547-01N EMPLOYEE DISABILITY INCOME PLAN—
EMPLOYEE BENEFIT ELIGIBILITY—
POLICY AMENDMENT**

VOTED, To amend NAD X 33 35 Employee Benefit Eligibility, to read as follows:

X 33 35 Employee Benefit Eligibility—Employees who become eligible for employee disability Income Plan benefits will be eligible for continuation of ~~other employee benefits for which they would otherwise be eligible for as long as they are granted denominational service credit in the Seventh-day Adventist Retirement Plan of the North American Division or participate in the Adventist Retirement Plan~~ Group Life Insurance for a period of 12 months from the date disability benefit payments begin. Health care benefits shall be continued by the employer up to the earlier of:

1. Reemployment - No change
2. Eligibility for Retirement Plan benefits - No change
3. Eligibility for Medicare benefits - No change
4. The end of the second year - No change

Coverage under the Health Care Assistance Plan - No change

NAD&UnTRE01YE/NADUn&GCO01YE/01YE to HWB&JRP

**548-01N EMPLOYEE SURVIVOR BENEFIT PLAN—
MEDICAL TERMINATION—POLICY AMENDMENT**

VOTED, To amend NAD X 35 10, Employee Survivor Benefit Plan, paragraph 2, to read as follows:

X 35 10 Benefit Provisions—1. *Benefit Scale*—The benefit shall be - No change

2. ~~*Medical Termination*—Employees who discontinue employment as a result of illness or injury but who do not have enough years of denominational service to qualify for retirement benefits, and who are not otherwise employed shall be eligible for the benefit for a period of six months after they go off the payroll. Spouses of such~~

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~~employees, as well as their eligible dependents, are also covered under this Plan during the six month period.~~

3. 2. *One Benefit Per Death*—If the spouse or dependents are also serving as employees of the denomination, only one benefit per death will be made.

532-01N WORKERS' COMPENSATION COVERAGE REPORT

Juan Prestol explained the background of the workers' compensation coverage in the North American Division. Two years ago, all of our entities faced a challenging situation on the coverage for workers' compensation. There was a bit of an improvement and there is still room for more improvement.

Arthur Blinci, Vice-President for Adventist Risk Management, gave a report of the present conditions. During this past year, the second year of our program with the Wausau Insurance Companies, a notebook which is a complete, comprehensive, workplace safety and loss prevention program was distributed to all conferences. It has become evident that these notebooks were not put to use.

Adventist Risk Management, in 2002, is going to be implementing an incentive program, through GENCON Insurance Company of Vermont, that will apply to liability but will spread through all the areas of property and casualty coverage to encourage implementation of the program outlined in this manual. Conference treasurers and institutional vice-presidents will be hearing more about this. We really need all of the administrative team to support workplace safety and loss prevention.

As the Seventh-day Adventist Church we very seldom utilize an early back-to-work program. In this program, when an employee is injured, effort is made to bring that person back to work under a light-duty situation. If these people can be brought back to work even on a half-time basis, it will ultimately help to bring them back on a full-time basis. Wausau wants to work with Adventist Risk Management during this coming year to implement more back-to-work programs.

Another area of concern for Wausau is this: How long does it take on average for claims to be reported? Presently, for us, it takes an average of thirty days to report a claim. Wausau's goal is that in less than five days 85% of all workers' compensation claims should be reported. The sooner any compensation carrier receives a workers' compensation claim, the more cost effective the management of that claim will be.

We encourage your support to really make loss prevention an important part of your conference and institutions operations. The tragic events of September 11 have so severely impacted the insurance industry that the best thing we can do to help stem the costs is to have a

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strong loss prevention program because increases in excess of 35% to 300% in some areas will be applicable. If we can tell them that we have a strong loss control program, that will help to make a major difference.

RET/01YE to DJ-GCCorp

**537-01N SEVENTH-DAY ADVENTIST HOSPITAL
RETIREMENT PLAN - AMENDMENT #21**

VOTED, To adopt the Amendment #21 to the Seventh-day Adventist Hospital Retirement Plan, which reads as follows:

AMENDMENT #21
TO THE
SEVENTH-DAY ADVENTIST HOSPITAL RETIREMENT PLAN

I hereby certify that, on the ____ day of _____, 2001, the Executive Committee of the General Conference of Seventh-day Adventists adopted the following resolution:

“WHEREAS, on September 25, 1980, the General Conference of Seventh-day Adventists, on its own behalf and on behalf of certain Employers, adopted the Seventh-day Adventist Hospital Retirement Plan (“Plan”), and on February 26, 1981; August 6, 1981; May 13, 1982; May 13, 1982; May 27, 1982; February 17, 1983; December 29, 1983; December 27, 1984; April 24, 1985; June 11, 1987; February 2, 1989; July 13, 1989; July 13, 1989; March 15, 1990; May 24, 1990; December 5, 1991; December 5, 1991; January 23, 1992; and December 15, 1992, adopted Amendments #1, #2, #3, #4, #5, #6, #7, #8, #9, #10, #11, #12, #13, #14, #15, #16, #17, #18, #19, and #20, respectively, to the Plan; and

WHEREAS, the General Conference of Seventh-day Adventists desires to make certain changes to the Plan as so amended (i) to reflect the changes to the Internal Revenue Code’s qualified plan requirements made by recent tax legislation; (ii) to add a cost of living adjustment

to the pension factor used in the Plan's benefit formula; and (iii) to replace a mandatory lump sum distribution of small retirement benefit amounts with an optional lump sum distribution of any retirement benefit amounts; it is hereby:

RESOLVED, that the General Conference of Seventh-day Adventists, pursuant to Plan Section 8.1, on its own behalf and on behalf of the Employers set forth in Exhibit A hereto, hereby adopts the following amendment to the Seventh-day Adventist Hospital Retirement Plan:

"1. Effective January 1, 1993, the Plan shall be amended by adding the following new Section 4.4:

'Section 4.4. Eligible Rollover Distributions.

(a) Notwithstanding any provision of the Plan to the contrary that would otherwise limit a Distributee's election, a Distributee may elect, at the time and in the manner prescribed by the Committee, to have any portion of an Eligible Rollover Distribution paid directly to an Eligible Retirement Plan specified by the Distributee in a Direct Rollover, as those terms are defined in (b) below.

(b) For purposes of this Section 4.4,

(1) The term "Eligible Rollover Distribution" means any distribution of all or any portion of the balance to the credit of the Distributee, except that an Eligible Rollover Distribution does not include: (A) any distribution that is one of a series of substantially equal periodic payments (not less frequently than annually) made for the life (or life expectancy) of the Distributee or the joint lives (or joint life expectancies) of the Distributee and the Distributee's designated beneficiary, or for a specified period of ten years or more; (B) any distribution to the extent such distribution is required under Section 401(a)(9) of the Code; (C) for Plan Years beginning before 2002, the portion of any distribution that is not includible in gross income (determined without regard to the exclusion for net unrealized appreciation with respect to employer securities), and (D) any other distribution that does not meet the requirements of Section 402(c)(4) of the Code.

(2) The term "Eligible Retirement Plan" means any of the following plans that accepts a Distributee's Eligible Rollover Distribution: (A) an individual retirement account described in

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Section 408(a) of the Code, (B) an individual retirement annuity described in Section 408(b) of the Code, (C) an annuity plan described in Section 403(a) of the Code, (D) a qualified trust described in Section 401(a) of the Code, (E) for Plan Years after 2001, an annuity contract described in Section 403(b) of the Code, or (F) for Plan Years after 2001, an eligible plan under Section 457(b) of the Code maintained by a state, political subdivision of a state or any agency or instrumentality of a state or political subdivision of a state that agrees to separately account for amounts transferred into such plan from this Plan. However, in the case of an Eligible Rollover Distribution to a surviving spouse during a Plan Year beginning before 2002, an Eligible Retirement Plan is an individual retirement account described in Section 408(a) of the Code or individual retirement annuity described in Section 408(b) of the Code.

(3) The term "Distributee" means a Participant or former Participant. In addition, the Participant's or former Participant's surviving spouse and the Participant's or former Participant's spouse or former spouse who is the alternate payee under a qualified domestic relations order, as defined in Section 414(p) of the Code, are Distributees with regard to the interest of the spouse or former spouse.

(4) The term "Direct Rollover" means a payment by the Plan to the Eligible Retirement Plan specified by the Distributee.

(c) An Employer may withhold from a Participant's compensation, and the Trustee may withhold from any payment under this Plan, any taxes required to be withheld with respect to contributions or benefits under this Plan and such sum as the Employer or Trustee may reasonably estimate as necessary to cover any taxes for which they may be liable and which may be assessed with respect to contributions or benefits under this Plan.'"

"2. Effective January 1, 1994, the Plan shall be amended by restating Section 1.1(e) in

its entirety as follows:

'(e) For purposes of this Section 1.1 and to the extent required by the Code, a Participant's hourly rate of remuneration for any calendar year shall not exceed the amount permitted under Section 401(a)(17) of the Code for that year (*i.e.*, for calendar years (1) after 1988 and before 1994, \$200,000, (2) after 1993 and before 2002, \$150,000, or (3) after 2001, \$200,000, (or such larger amount as determined by the Secretary of the Treasury pursuant to Section 401(a)(17)(B) of the Code), divided by two thousand eighty (2080).'"

"3. Effective December 12, 1994, the Plan shall be amended by adding the following new Section 2.2:

'Section 2.2. Veterans' Rights. Notwithstanding any provision of the Plan to the contrary, contributions, benefits and service credit with respect to qualified military service shall be provided in accordance with Section 414(u) of the Code.'

"4. Effective January 1, 1995, the Plan shall be amended by restating the first sentence of Section 3.14(d) in its entirety as follows:

'If the payment of a Retirement Benefit commences prior to the Participant's sixty-second (62nd) birthday, the amount under (a)(1) above shall be the lesser of the actuarial equivalent value of such amount payable at age sixty-two (62) computed using an interest rate assumption not less than five percent (5%) and (i) the mortality table specified by the Plan, or (ii) the Applicable Mortality Table. For purposes of this Section 3.14(d) and Sections 3.14(e) and (f) hereof, the term "Applicable Mortality Table" shall mean the mortality table prescribed by the Secretary of the Treasury pursuant to Section 415(b)(2)(E)(v) of the Code.'

"5. Effective January 1, 1995, the Plan shall be amended by restating the first sentence of Section 3.14(e) in its entirety as follows:

'If the payment of a Retirement Benefit commences after the Participant's sixty-fifth (65th) birthday, the amount under (a)(1) above shall be the lesser of the actuarial equivalent value of such amount payable at age sixty-five (65), using an interest rate assumption that is not greater than five percent (5%) and (i) the mortality table specified by the Plan, or (ii) the Applicable Mortality Table.'

"6. Effective January 1, 1995, the Plan shall be amended by restating the first sentence of Section 3.14(f) in its entirety as follows:

'For purposes of determining the limitations under (a) and (b) above, any Retirement Benefit payable in a form other than a straight life annuity shall be adjusted to the greater of an actuarially equivalent straight life annuity beginning at the same age, computed using an

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interest rate assumption that is not less than five percent (5%) and (i) the mortality table specified by the Plan, or (ii) the Applicable Mortality Table.’”

“7. Effective January 1, 1995, the Plan shall be amended by adding the following new

Section 3.14(l):

‘(l) Adjustments made under (d), (e) and (f) above with respect to a Retirement Benefit payable prior to January 1, 1995 shall be made on the basis of Section 415 of the Code and Plan provisions in effect on December 7, 1994. Adjustments made under (d), (e) and (f) above with respect to a Retirement Benefit payable after December 31, 1994, shall be made on the basis of Section 415(b) of the Code and Plan provisions in effect after such date.’”

“8. Effective January 1, 1998, the Plan shall be amended by restating Section 3.14(i) in

its entirety as follows:

‘(i) For purposes of this Section 3.14, the term “compensation” includes the Participant’s wages, salaries, fees for professional services and other amounts received for personal services actually rendered in the course of employment with an Employer, including elective deferrals under Section 402(g)(3) of the Code and any other amounts contributed or deferred by the Employer at the election of the Participant that are not includible in the gross income of the Participant by reason of Sections 125, 132(f)(4) and 457 of the Code. The term “compensation” does not include (1) contributions to a plan of deferred compensation to the extent that, before the application of this Section 3.14, or corresponding provisions of another plan, the contributions are not includible in the gross income of the Participant for the taxable year in which contributed (other than such contributions and deferrals described in the immediately preceding sentence); (2) distributions from a plan of deferred compensation; (3) Employer contributions made on behalf of a Participant to a simplified employee pension plan described in Section 408(k) of the Code, to the extent such contributions are deductible by the Participant under Section 219(b)(7) of the Code; or (4) other amounts which receive special tax benefits, such as premiums for group term life insurance to the extent excludible from gross income of a Participant or contributions made by an Employer towards the purchase of an annuity contract described in Section 403(b) of the

Code. For purposes of this Section 3.14, the term "compensation" for any calendar year shall be limited to the amount permitted for that calendar year under Section 401(a)(17) of the Code.'"

"9. Effective January 1, 2002, the Plan shall be amended by (i) inserting the phrase "and ending with 2001" between the phrase "with 1993" and the phrase ", the Pension" in the last sentence of Section 1.19, and (ii) adding the following sentence to the end of Section 1.19:

'As of January 1 of each calendar year beginning with 2002, the Pension Factor shall be the 1993 Pension Factor compounded annually for each year at two and one half percent (2½%) increase per year.'

"10. Effective January 1, 2002, the Plan shall be amended by restating section 3.14(a)(1) in its entirety as follows:

'(1)(A) \$90,000 for calendar years before 2002, or (B) \$160,000 for calendar years after 2001; or'

"11. Effective January 1, 2002, the Plan shall be amended by deleting the third sentence of Section 3.14(d) (after giving effect to the amendment set forth in paragraph 4 above)."

"12. Effective January 1, 2002, the Plan shall be amended by adding the following new Section 3.14(m):

'(m) Retirement Benefit increases resulting from the increase in the limitation of (a)(1) above for Plan Years after 2001 shall be provided to any Participant who has completed at least one Hour of Service after 2001.'

"13. Effective January 1, 2002, the Plan shall be amended by inserting the phrase 'and before January 1, 2002' between the phrase 'January 1, 1988' and the phrase ", distributions must" in the first sentence of Section 3.18(c)."

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“14. Effective January 1, 2002, the Plan shall be amended by adding the following new Section 3.18(d), and redesignating the remaining subsections of Section 3.18 accordingly:

‘(d) Distributions to a Participant Who Attains Age Seventy and One-Half (70½) On or After January 1, 2002. In the case of a Participant who attains age seventy and one-half (70½) on or after January 1, 2002, distributions must commence no later than the April 1 of the calendar year following the later of (i) the calendar year in which the Participant attains age seventy and one-half (70½), or (ii) the calendar year in which the Participant terminates Employment.’”

“15. Effective January 1, 2002, the Plan shall be amended by restating Sections 4.1 and 4.2 in their entireties as follows:

‘Section 4.1. Normal Form of Benefit.

(a) In the case of a Retirement Benefit under Section 3.1, 3.2, 3.3, 3.4, 3.5, 3.6, 3.7, 3.8 or 3.9 hereof, such Retirement Benefit shall be paid in the form of a single life annuity payable (except as may be otherwise provided in such Sections) monthly for life, unless (b) or (c) below apply or the Participant has elected otherwise under Section 4.2(a)(2) hereof.

(b) In the case of a Retirement Benefit under Section 3.1, 3.2, 3.3, or 3.5 hereof, if the Participant has a spouse on the Retirement Benefit Starting Date to whom he has been married throughout the immediately preceding period of one (1) year, such Retirement Benefit shall be paid in the form of a Joint and Survivor Annuity, unless the Participant has elected otherwise pursuant to Section 4.2 hereof.

(c) In the case of a Retirement Benefit under Section 3.4 hereof, if, at the earlier of the Participant’s Normal Retirement Date or the first date on which he would qualify for an Early Retirement Benefit under Section 3.3(a) hereof, the Participant has a spouse to whom he has been married throughout the immediately preceding period of one (1) year, such Retirement Benefit shall be paid, from and after such time, in the form of a Joint and Survivor Annuity, unless the Participant has elected otherwise pursuant to Section 4.2 hereof.

Section 4.2. Optional Forms of Benefit.

(a) At least thirty (30) days prior to the Retirement Benefit Starting Date of a Retirement Benefit under Section 3.1, 3.2, 3.3, 3.4, 3.5, 3.6, 3.7, 3.8 or 3.9 hereof, as applicable, a Participant may, by filing a written election with the Committee and with the written consent of his spouse, if any, elect to have such Retirement Benefit paid to him in the form of (1) a single life annuity payable monthly for his life in lieu of payment in the form of a Joint and Survivor Annuity as provided for in Section 4.1(b) or (c) hereof, or (2) a lump sum equal to the present value of such Retirement Benefit in lieu of a payment in the form of an annuity as provided for in Section 4.1 hereof.

(b) A Participant may revoke any election made under this Section 4.2 by written notice to the Committee at any time prior to the Retirement Benefit Starting Date, and may reinstate such election by written notice to the Committee and with the consent of his spouse, if any, at any time prior to the Retirement Benefit Starting Date.”

“16. Effective January 1, 2002, the Plan shall be amended by restating the first sentence of Section 14.2(a) in its entirety as follows:

‘Any Employee or former Employee (and the beneficiaries of such Employee) who at any time during the Determination Period was an officer (within the meaning of Section 416 of the Code) of a Participating Employer if such individual’s annual compensation exceeds (1) for Plan Years before 2002, one hundred fifty percent (150%) of the dollar limitation under Section 415(c)(1)(A) of the Code, or (2) for Plan Years after 2001, \$130,000 (as adjusted by the Secretary of the Treasury in accordance with Section 416(i)(1)) of the Code.’”

“17. Effective January 1, 2002, the Plan shall be amended by restating the second sentence of Section 14.2(c)(3) in its entirety as follows:

‘The account balances and accrued benefits of a Participant (1) who is not a Key Employee but who was a Key Employee in a prior year, or (2) who has not performed services for any Participating Employer at any time during the one (1) year period (five (5) year period, for years before 2002) ending on the Determination Date will be disregarded.’”

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“18. Effective January 1, 2002, the Plan shall be amended by adding the following new

Section 14.3(g):

‘For purposes of satisfying the minimum benefits requirements of Section 416(c)(1) of the Code and this Section 14.3, in determining years of service with the Employer, any service with the employer shall be disregarded to the extent that such service occurs during a Plan Year when the Plan benefits (within the meaning of Section 410(b) of the Code) no Key Employee or former Key Employee.’”

“19. Effective January 1, 2002, the Plan shall be amended by restating Section 14.4

in its entirety as follows:

‘Section 14.4. For any Plan Year in which the Plan is Top-Heavy, only the first (a) \$200,000, for Plan Years after 1988 and before 1994, (b) \$150,000, for Plan Years after 1993 and before 2002, or (c) \$200,000, for Plan Years after 2001, (as adjusted by the Secretary of the Treasury in accordance with Section 401(a)(17) of the Code) of each Participant’s annual compensation will be taken into account for purposes of determining benefits under the Plan.’”

“20. The Plan shall be amended, as necessary, by redesignating cross-references therein to conform with the foregoing amendments.”

IN WITNESS WHEREOF, and as evidence of the adoption of this Amendment, the General Conference of Seventh-day Adventists has caused the same to be executed this

_____ day of _____, 2001.

Attest:

By:

Secretary

RELIGIOUS LIBERTY PRESENTATION

Clarence Hodges, Vice-president of the North American Division, called attention to the blessing of living in the North American Division because of the privileges of religious liberty. A special gift book, "*Politics and Religion*" was distributed to the Religious Liberty leaders who were present. This book is designed for sharing with government officials and others who are concerned about religious liberty.

CHILDREN'S HUMANITARIAN ENDEAVOR— 1 + 1 FOR THE CHILDREN

Don Hevener, Vice-president of the North American Division responsible for Education, explained that it is important that the students in Seventh-day Adventist schools should have some part in the humanitarian endeavor to help the people of New York City. A plan was developed whereby Adventist students were requested to donate one dollar to be used to help the children of New York City. Then, President Bush also asked that one dollar be collected for the children of Afghanistan. Our students are now asked to bring one dollar for New York City and one dollar for Afghanistan. One check will be given to the President Bush Initiative and another check will be given to Ron Whitehead and James Black on behalf of the Adventist students in North America.

PLATT, DON—APPRECIATION

VOTED, To express appreciation to Don Platt, Vice-President for Risk Management, who has done a significant work to improve the healthcare program of the church by redesigning the denominations' benefit package. It was necessary to work with denominational administrators, actuaries, and others to make sure that the new plan, begun in the year 2000, would be financially sound and affordable for denominational employers. One of the best employee benefits in the church is the medical coverage which has been improved by implementing a new healthcare assistance plan. This was a major educational undertaking to notify all entities and to answer hundreds of questions. Thank you, Don Platt.

Adjourned

Don C Schneider, Chair
Harold W Baptiste
Debra Brill, Editorial Secretary
Marialyce Gibson, Devotional Secretary
Esther Jones, Recording Secretary

