

YEAR-END MEETING
NORTH AMERICAN DIVISION COMMITTEE

November 2, 2003, 8:00 a.m.

DEVOTIONAL

The devotional message entitled "United in the Fellowship of Fellowship" was presented by Rosa T Banks, Associate Secretary of the North American Division.

Don C Schneider, President of the North American Division, called to order the second session of the 2003 Year-end Meeting.

Prayer was offered by George T Atiga, Director of the Asian-Pacific Ministries, Pacific Union Conference.

SECn/03YE to RJH

YEAR-END MEETING AGENDA

VOTED, To adopt the Year-end Meeting Agenda.

03-84
November 2, 2003
NAD Year-end Meeting

NADOUP/NADCOA/NADCOA/NAD&UnSec/NADOUP/NAD&UnSec01YE/
NADUn&GCO01YE/01YE/NADOUP/NAD&UnSec/NADCOA/NADOUP/
NAD&UnSec02YE/NADUn&GCO02YE/02YE/NADOUP/NAD&UnSec/NADOUP/
NAD&UnSec03YE/NADUn&GCO03YE/03YE to RJH

501-03Na AUTHORIZED MEETINGS NAD 2003—REVISION

VOTED, To revise 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>November 2003</u> | | | |
| Nov 2 | Sun | Higher Education Cabinet | Silver Spring MD |
| Nov 2 | Sun | Hispanic Union Leaders | Silver Spring MD |
| Nov 2 | Sun | Message Advisory | Silver Spring MD |
| Nov 2 | Sun | NAD Single Adult Ministries Committee | Silver Spring MD |
| Nov 3 | Mon | Presidents' Dinner | Silver Spring MD |
| Nov 4,5 | Tue | Presidents' Symposium | Silver Spring MD |
| Nov 7-9 | Fri | SEEDS South | Cohutta Springs GA |
| <u>December 2003</u> | | | |
| Dec 1-3 | Mon | Regional Evangelism Council | Huntsville AL |
| Dec 3,4 | Wed | NAD Education Advisory | Nashville TN |
| Dec 4-7 | Thu | Association of Adventist Camp Prof Conv | Ward CO |
| Dec 4 | Thu | <i>Adventist Risk Management Board</i> | <i>Silver Spring MD</i> |
| Dec 5-9 | Fri | NAD Curriculum Committee | Nashville TN |
| Dec 10-22 | Wed | NAD Secretaries | AFRICA |
| Dec 10 | Wed | <i>Loma Linda Boards--Board Committees</i> | <i>Loma Linda CA</i> |
| Dec 11 | Thu | <i>Loma Linda Boards</i> | <i>Loma Linda CA</i> |
| Dec 12-14 | Fri | NAD Officers Retreat | Cambridge MD |
| Dec 29-Jan 3 | Mon | FHES Convention & Workshop | Corpus Christi TX |

NADOUP/NAD&UnSec/NADCOA/NADOUP/NAD&UnSec02YE/NADUn&GCO02YE/
02YE/NADOUP/NAD&UnSec/NADOUP/NAD&UnSec03YE/NADUn&GCO03YE/03YE to
RJH

501-03Nb AUTHORIZED MEETINGS NAD 2004—REVISION

VOTED, To revise the list of Authorized Meetings 2004 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 2004</u> | | | |
| Jan 7 | Wed | NAD Asian-Pacific Advisory | Westlake Village CA |
| Jan 9-11 | Fri | SEEDS Southwest | TX |
| Jan 14-21 | Wed | NAD Presidents Cabinet | GERMANY |
| Jan 25-28 | Sun | Regional Presidents Council | Orlando FL |
| Jan 28-30 | Wed | NAD Union Directors of Education | Loma Linda CA |
| <u>February 2004</u> | | | |
| Feb 1-7 | Sun | Health Ministries Health Summit | Orlando FL |
| Feb 2 | Mon | Assoc of Adv Col & Univ Pres (AACUP) | Loma Linda CA |
| Feb 2(am) | Mon | AMC Speakers/Directors Meeting | Simi Valley CA |
| Feb 2(pm) | Mon | AMC Productions Ex Committee | Simi Valley CA |
| Feb 2(pm) | Mon | AMC Support Services Ex Committee | Simi Valley CA |
| Feb 2(eve) | Mon | Adventist Colleges Abroad Ex Board | Loma Linda CA |
| Feb 2-5 | Mon | Conference Presidents Retreat | Pine Springs CA |
| Feb 3(am) | Tue | Board of Education K-12 | Loma Linda CA |
| Feb 3(pm) | Tue | Higher Education Cabinet | Loma Linda CA |
| Feb 4(pm) | Wed | Adventist Information Ministry Board | Simi Valley CA |
| Feb 5,6 | Thu | NAD Officers & Union Presidents | Simi Valley CA |
| Feb 16(eve) | Mon | NAD Aviation Committee | Berrien Springs MI |
| Feb 16,17 | Mon | NAD Pathfinder Committee | Denver CO |
| Feb 16-20 | Mon | Elementary Bible Textbook (5-8) | |
| Feb 17 | Tue | NAD Adventure Committee | Denver CO |
| Feb 18 | Wed | NAD Executive Youth Committee | Denver CO |
| Feb 19 | Thu | NAD Youth Ministries Committee | Denver CO |
| Feb 19 | Thu | ABC Subcommittee Workshop | Hagerstown MD |
| Feb 19,20 | Thu | ASI Missions Inc Board | Cohutta GA |
| Feb 19-22 | Thu | NAD Youth Min Leadership Conv | Denver CO |
| Feb 20 | Fri | ABC Subcommittee | Hagerstown MD |
| Feb 20-22 | Fri | ASI Board Retreat | Cohutta Springs GA |

03-86

November 2, 2003

NAD Year-end Meeting

DATE DAY MEETING

LOCATION

February 2004 Contd

| | | | |
|-----------|-----|---------------------------------|--------------------|
| Feb 22 | Sun | ASI Winter Board Meeting | Cohutta Springs GA |
| Feb 23 | Mon | Christian Record Services Board | Lincoln NE |
| Feb 23 | Mon | NADEI Finance & Ex Board | Berrien Springs MI |
| Feb 23,24 | Mon | NAD Communication Advisory | St Louis MO |
| Feb 23-27 | Mon | Elementary Bible Textbook (5-8) | Lancaster PA |
| Feb 24 | Tue | Loma Linda Boards | Loma Linda CA |
| Feb 29 | Sun | NAD Hispanic Education Advisory | Riverside CA |

March 2004

| | | | |
|-------------|-----|--|--------------------|
| Mar 1 | Mon | It Is Written Executive Committee | Simi Valley CA |
| Mar 1 | Mon | NAD Men's Ministry Committee | Silver Spring MD |
| Mar 2 | Tue | Voice of Prophecy Ex Committee | Simi Valley CA |
| Mar 3 | Wed | Faith For Today Executive Committee | Simi Valley CA |
| Mar 4 | Thu | Adventist Risk Management Board | Silver Spring MD |
| Mar 4(pm) | Thu | La Voz Executive Committee | Simi Valley CA |
| Mar 7-9 | Sun | Beyond the Bottom Line Seminar | Orlando FL |
| Mar 8 | Mon | Andrews University Board | Berrien Springs MI |
| Mar 8-11 | Mon | Family Health Education Svc Ldrshp Conf | Huntsville AL |
| Mar 10-12 | Wed | NAD Collegiate Adventists Better Living | Pine Springs CA |
| Mar 15 | Mon | Commission for People with Disabilities | |
| Mar 15-19 | Mon | FHES Student Recruit & Leadersip Wkshp | Huntsville AL |
| Mar 17 | Wed | Human Relations Advisory | Silver Spring MD |
| Mar 17-22 | Wed | NAD Campus Ministries | Lake Arrowhead CA |
| Mar 18 | Thu | Human Relations Directors Advisory | Silver Spring MD |
| Mar 22 | Mon | Breath of Life Executive Committee | Silver Spring MD |
| Mar 22-26 | Mon | GC Spiritual Emphasis Wk & Travel Moratorium | Silver Spring MD |
| Mar 23-26 | Tue | Elementary Reading Committee | New Orleans LA |
| Mar 31-Apr2 | Wed | NAD Regional FM Directors Council | Huntsville AL |

April 2004

| | | | |
|--------------|-----|--|------------------|
| Apr 1 (am) | Thu | Trust Services Manual Committee | St Louis MO |
| Apr 1 (pm) | Thu | Trust Services Education Committee | St Louis MO |
| Apr 1 | Thu | PPPA Board | Nampa ID |
| Apr 2 | Fri | Trust Services Marketing & Materials Com | St Louis MO |
| Apr 4 | Sun | Trust Services Standing Committee | St Louis MO |
| Apr 4-9 | Sun | Elementary Bible Textbook Committee | Silver Spring MD |
| Apr 5,6 | Mon | NAD & Union Treasurers Council | St Louis MO |
| Apr 5-7 | Mon | NAD, Un & Local Conf Secretaries Co | St Louis MO |
| Apr 6(am) | Tue | International Board of Education | Silver Spring MD |
| Apr 7(am) | Wed | NAD Risk Management Committee | St Louis MO |
| Apr 14,15 | Wed | Spring Meeting | Silver Spring MD |
| Apr 14 (eve) | Wed | International HIV/AIDS Study Comm | Silver Spring MD |

DATE DAY MEETING

LOCATION

April 2004 Contd

| | | | |
|-------------|-----|-------------------------------------|------------------|
| Apr 18-23 | Sun | Introduction to Trust Services | Orlando FL |
| Apr 19,20 | Mon | NAD Family Ministries Committee | Silver Spring MD |
| Apr 20(am) | Tue | R&H Board | Hagerstown MD |
| Apr 25-27 | Sun | Retirement/Human Resources Workshop | Chicago IL |
| Apr 25 | Sun | Oakwood College Board | Huntsville Al |
| Apr 25-May4 | Sun | Basic Estate Planning | Orlando FL |
| Apr 28,29 | Wed | Technical Standards Committee | Chicago IL |
| Apr 28 | Wed | Adventist Retirement Plan Board | Chicago IL |

May 2004

| | | | |
|--------------|-----|-------------------------------------|-------------------|
| May 3,4 | Mon | NAD Franco-Haitian Advisory | Miami FL |
| May 10 | Mon | NAD Hispanic Youth Advisory | Silver Spring MD |
| May 10(am) | Mon | La Voz Advisory | Silver Spring MD |
| May 11 | Tue | NAD Hispanic Union Leaders Advisory | Denver CO |
| May 12,13 | Wed | NAD Hispanic Advisory | Denver CO |
| May 12-15 | Wed | SEEDS 2004 | Berrien Spring MI |
| May 19,20am | Wed | Loma Linda Boards | Loma Linda CA |
| May 25,26 | Tue | NAD Presidents Cabinet | |
| May 26-28 | Wed | NAD Education Advisory | Vancouver WA |
| May 28(am) | Fri | Church Resource Consortium Board | Silver Spring MD |
| May 31-Jun 1 | Mon | NAD Pathfinder Task Force | Silver Spring MD |
| May 31-Jun 2 | Mon | NAD Union Directors of Education | Vancouver WA |

June 2004

| | | | |
|--------------|-----|---------------------------------|-----------------|
| Jun 2,3 | Wed | Adventist Risk Management Board | Burlington VT |
| Jun 9 | Wed | GC Staff Day | Gaithersburg MD |
| Jun 14-17 | Mon | PARL Advisory | Yellowstone WY |
| Jun 14-Jul 1 | Mon | Summer Curriculum Workshops | |

July 2004

| | | | |
|---------------|-----|---|--------------------|
| Jul 12 | Mon | NAD Hispanic Evangelism Committee | Miami FL |
| Jul 12(eve) | Mon | NAD Aviation Committee | Berrien Springs MI |
| Jul 21-25 | Wed | Adventist Family Conference | Berrien Springs MI |
| Jul 22 | Thu | Adv Asso of Family Life Prof Bd (AAFLP) | Berrien Springs MI |
| Jul 23 | Fri | PSI Newcomers' Workshop | Dallas TX |
| Jul 24(pm)-27 | Sat | 10th Conf on Philanthropy & L'ship Symp | Dallas TX |
| Jul 28-Aug 1 | Wed | Retirees Convocation | Takoma Park MD |

August 2004

| | | | |
|-------|-----|-----------------------------|------------------|
| Aug 2 | Mon | Commission on Accreditation | Silver Spring MD |
| Aug 2 | Mon | ASI Missions, Inc Board | Cincinnati OH |
| Aug 2 | Mon | Regional Presidents Council | Cincinnati OH |

03-88
 November 2, 2003
 NAD Year-end Meeting

DATE DAY MEETING

LOCATION

August 2004Contd

| | | | |
|-------------|-----|---------------------------------------|------------------|
| Aug 3 | Tue | ASI Board | Cincinnati OH |
| Aug 4-7 | Wed | ASI NAD Convention | Cincinnati OH |
| Aug 5,6 | Thu | NAD Officers & Union Presidents | Cincinnati OH |
| Aug 9 | Mon | PPPA Board | Nampa ID |
| Aug 10-14 | Tue | NAD International Pathfinder Camporee | Oshkosh WI |
| Aug 17 | Tue | Loma Linda Boards | Loma Linda CA |
| Aug 18 | Wed | Adventist Risk Management Boards | Silver Spring MD |
| Aug 23 | Mon | Christian Record Services Board | Lincoln NE |
| Aug 31-Sep2 | Tue | Technical Standards Committee | |

September 2004

| | | | |
|-------------|-----|---|----------------|
| Sept 1(am) | Wed | R&H Board | Hagerstown MD |
| Sept 9 | Thu | FHES Subcommittee & Workshop | Nampa ID |
| Sept 10 | Fri | Subscription Literature Annual Advisory | Nampa ID |
| Sept 12-15 | Sun | Adventist Risk Management Conference | Denver CO |
| Sept 13(am) | Mon | Adventist Media Production Ex Committee | Simi Valley CA |
| Sept 13(pm) | Mon | AMC Support Services Ex Committee | Simi Valley CA |
| Sept 13-17 | Mon | Union Directors of Education Council | Denver CO |
| Sept 14(am) | Tue | Voice of Prophecy Executive Committee | Simi Valley CA |
| Sept 14 | Tue | NAD Risk Management Committee | Denver CO |
| Sept 15(am) | Wed | Faith For Today Executive Committee | Simi Valley CA |
| Sept 16 | Thu | Union Treasurers Cabinet | Denver CO |
| Sept 16(pm) | Thu | La Voz Executive Committee | Simi Valley CA |
| Sept 20(am) | Mon | Breath Of Life Executive Committee | Simi Valley CA |
| Sept 28 | Tue | It Is Written Executive Committee | Simi Valley CA |

October 2004

| | | | |
|---------------|-----|--|--------------------|
| Oct 8(eve)-13 | Fri | Annual Council | Silver Spring MD |
| Oct 11(eve) | Mon | International HIV/AIDS Board | Silver Spring MD |
| Oct 14-16 | Thu | Intern'l Conf on Adventists in the Community | Silver Spring MD |
| Oct 18 | Mon | Andrews University Board | Berrien Springs MI |
| Oct 21-24 | Thu | Adventist Leadership Conference | Indiana |
| Oct 27,28 | Wed | NAD Union Treasurers Council | Silver Spring MD |
| Oct 28 | Thu | NAD Presidents Council | Silver Spring MD |
| Oct 28 | Thu | NAD Union Secretaries Council | Silver Spring MD |
| Oct 29 | Fri | NAD, Union & GC Officers | Silver Spring MD |
| Oct 31-Nov2 | Sun | NAD Year-end Meeting | Silver Spring MD |
| Oct 31 | Sun | Board of Education, K-12 | Silver Spring MD |
| Oct 31 | Sun | Higher Education Cabinet | Silver Spring MD |
| Oct 31 | Sun | Message Advisory | Silver Spring MD |
| Oct 31 | Sun | NAD Single Adult Ministries Committee | Silver Spring MD |

03-89
November 2, 2003
NAD Year-end Meeting

DATE DAY MEETING

LOCATION

November 2004

| | | | |
|--------------|-----|--|------------------|
| Nov 3-5 | Wed | PARL Conf on Relig Lib & Last Day Events | Silver Spring MD |
| Nov 5-7 | Fri | SEEDS Canada | Montreal CAN |
| Nov 29-Dec 1 | Mon | Regional Evangelism Council | Huntsville AL |

December 2004

| | | | |
|--------------|------------|--|-------------------------|
| <i>Dec 1</i> | <i>Wed</i> | <i>Adventist Risk Management Board</i> | <i>Silver Spring MD</i> |
| Dec 1,2 | Wed | Education Advisory | Southwestern UN |
| Dec 3-7 | Fri | Association of Adventist Camping Prof | Glacierview CO |
| Dec 3-7 | Fri | Curriculum Committee | Southwestern UN |
| <i>Dec 9</i> | <i>Thu</i> | <i>Loma Linda Boards</i> | <i>Loma Linda CA</i> |
| Dec 21-27 | Tue | FHES Convention & Workshop | FLORIDA |

03-90
 November 2, 2003
 NAD Year-end Meeting

NAD&UnSec/NADOUP/NAD&UnSec03YE/NADUn&GCO03YE/03YE to RJH

501-03Nc AUTHORIZED MEETINGS NAD 2005

VOTED, To approve the list of Authorized Meetings NAD 2005 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 2005</u> | | | |
| Jan 5-7 | Wed | Presidents Cabinet | |
| Jan 7 | Fri | NAD Family Ministries Committee | Orlando FL |
| Jan 9-13 | Sun | NAD Ministries Convention | Orlando FL |
| Jan 12 | Wed | NAD Asian-Pacific Advisory | |
| Jan 24-26 | Mon | NAD Union Directors of Education | Loma Linda CA |
| Jan 28 | Fri | Assoc of Adv Col & Univ Pres (AACUP) | Loma Linda CA |
| <u>February 2005</u> | | | |
| Feb 4-8 | Fri | Conference Presidents Retreat | |
| Feb 9(pm) | Wed | Adventist Information Ministry | |
| Feb 9-14 | Wed | El Centinela Seminar | |
| Feb 10,11 | Thu | NAD Officers & Union Presidents | Loma Linda CA |
| Feb 15 | Tue | Loma Linda Boards | Loma Linda CA |
| Feb 21(eve) | Mon | NAD Aviation Committee | Berrien Springs MI |
| Feb 21,22 | Mon | NAD Pathfinder Committee | Silver Spring MD |
| Feb 21-25 | Mon | Bible Textbook Steering Committee(1-4) | |
| Feb 24(pm) | Thu | ABC Workshop | Hagerstown MD |
| Feb 24 | Thu | ASI Missions Inc Board | |
| Feb 25(am) | Fri | ABC Subcommittee | Hagerstown MD |
| Feb 25-28 | Fri | ASI Retreat & Board | Berrien Springs MI |
| Feb 28 | Mon | Faith For Today Executive Committee | Simi Valley CA |
| Feb 28(am) | Mon | NADEI Finance and Executive Board | Berrien Springs MI |
| Feb 28(pm) | Mon | AMC Support Services Ex Committee | Simi Valley CA |
| Feb 28(pm) | Mon | La Voz Executive Committee | Simi Valley CA |
| <u>March 2005</u> | | | |
| Mar 3(am) | Thu | Breath Of Life Executive Committee | Simi Valley CA |
| March 3 | Thu | Adventist Risk Management Board | Silver Spring MD |
| Mar 7 | Mon | Andrews University Board | Berrien Springs MI |
| Mar 7 | Mon | NAD Hispanic Union Leaders Advisory | Silver Spring MD |
| Mar 7 | Mon | NAD Men's Ministries Committee | Silver Spring MD |
| Mar 8 | Tue | Sexual Ethics Commission | Silver Spring MD |

DATE DAY MEETING

LOCATION

March 2005 Contd

| | | | |
|-----------|-----|---|-------------------------|
| Mar 9 | Mon | Human Relations Advisory | Silver Spring MD |
| Mar 9-11 | Wed | NAD Campus Ministries | _____ |
| Mar 9-11 | Mon | NAD Collegiate Adventists Better Living | _____ |
| Mar 10 | Thu | Human Relations Directors | Silver Spring MD |
| Mar 14 | Mon | NAD Portuguese Advisory | Silver Spring MD |
| Mar 21-26 | Mon | <i>Spiritual Emphasis Week</i> | <i>Silver Spring MD</i> |
| Mar 24 | Thu | PSI Board | _____ |
| Mar 29 | Tue | It Is Written Executive Committee | Simi Valley CA |
| Mar 31 | Thu | <i>PPPA Board</i> | <i>Nampa ID</i> |
| March 31 | Thu | Trust Services Manual Committee | _____ |

April 2005

| | | | |
|--------------|-----|--|-------------------------|
| Apr 1(am) | Fri | Trust Services Materials Committee | _____ |
| Apr 3 | Sun | Trust Services Standing Committee | _____ |
| Apr 4,5 | Mon | NAD & Union Secretaries Council | _____ |
| Apr 4,5 | Mon | NAD & Union Treasurers Council | _____ |
| Apr 6(am) | Wed | NAD Risk Management Committee | _____ |
| Apr 11 | Mon | Commission for People w Disabilities | _____ |
| Apr 11-15 | Mon | Bible Textbook Steering Committee | _____ |
| Apr 13,14 | Wed | <i>(13,14)Spring Meeting</i> | <i>Silver Spring MD</i> |
| Apr 13-15 | Wed | FHES Student Recruiting Leaders Wrkshp | Huntsville AL |
| Apr 14 | Thu | It Is Written Executive Committee | Simi Valley CA |
| Apr 18,19 | Mon | Education Advisory | _____ |
| Apr 18-21 | Mon | Introduction to Trust Services | _____ |
| Apr 19(am) | Tue | Voice Of Prophecy Executive Committee | Simi Valley CA |
| Apr 20-23 | Wed | Union Directors Council | _____ |
| Apr 22-May4 | Fri | Trust Services Advanced Seminar | _____ |
| Apr 24 | Sun | <i>Oakwood College Board</i> | <i>Huntsville AL</i> |
| Apr 24(e)-26 | Sun | Retirement/Human Resources Workshop | _____ |
| Apr 25,26 | Mon | NAD Francophone Advisory | _____ |
| Apr 27 | Wed | Adv Retirement Plan Board | _____ |
| Apr 27(am) | Wed | <i>R&H Board</i> | <i>Hagerstown MD</i> |
| Apr 27,28 | Wed | Technical Standards Committee | _____ |

May 2005

| | | | |
|---------------|-----|-------------------------------------|----------------------|
| May 2 | Mon | NAD Hispanic Education Advisory | Silver Spring MD |
| May 2 | Mon | NAD Hispanic Youth Advisory | Silver Spring MD |
| May 2(am) | Mon | La Voz Advisory | Silver Spring MD |
| May 2(pm) | Mon | NAD Hispanic Union Leaders Advisory | Silver Spring MD |
| May 3,4 | Tue | NAD Hispanic Advisory | Silver Spring MD |
| May 18,19(am) | Wed | <i>Loma Linda Boards</i> | <i>Loma Linda CA</i> |

03-92
 November 2, 2003
 NAD Year-end Meeting

DATE DAY MEETING

LOCATION

June 2005

| | | | |
|---------------------|------------|--|---------------------------|
| <i>Jun 1,2</i> | <i>Wed</i> | <i>Adventist Risk Management Board</i> | |
| <i>Jun 8</i> | <i>Wed</i> | <i>GC Staff Day</i> | <i>Gaithersburg MD</i> |
| <i>Jun 13-30</i> | <i>Mon</i> | <i>Summer Workshops</i> | <i>St Louis MO</i> |
| <i>Jun 21,22</i> | <i>Tue</i> | <i>NAD PARL Advisory</i> | |
| <i>Jun 22-25</i> | <i>Wed</i> | <i>SEEDS 2005</i> | <i>Berrien Springs MI</i> |
| <i>Jun 29-Jul 9</i> | <i>Wed</i> | <i>General Conference Session</i> | <i>St Louis MO</i> |

July 2005

| | | | |
|--------------------|------------|--|---------------------------|
| <i>Jul 5-11</i> | <i>Tue</i> | <i>NAD Auditors Seminar</i> | |
| <i>Jul 6,7</i> | <i>Wed</i> | <i>NAD Deaf Ministries Advisory</i> | <i>Silver Spring MD</i> |
| <i>Jul 11(eve)</i> | <i>Mon</i> | <i>NAD Aviation Committee</i> | <i>Berrien Springs MI</i> |
| <i>Jul 19-22</i> | <i>Tue</i> | <i>Retirees Convocation</i> | |
| <i>Jul 25</i> | <i>Mon</i> | <i>NAD Commission on Accreditation</i> | <i>Silver Spring MD</i> |
| <i>Jul 26-28</i> | <i>Tue</i> | <i>NAD Trust Services Conference</i> | <i>Colorado Spgs CO</i> |
| <i>Jul 27-31</i> | <i>Wed</i> | <i>Adventist Family Conference</i> | <i>Berrien Springs MI</i> |
| <i>Jul 28</i> | <i>Thu</i> | <i>Adventist Asso of Family Life Prof Bd</i> | <i>Berrien Springs MI</i> |

August 2005

| | | | |
|------------------|------------|--|-------------------------|
| <i>Aug 1</i> | <i>Mon</i> | <i>ASI Missions, Inc Board</i> | <i>Sacramento CA</i> |
| <i>Aug 1(pm)</i> | <i>Mon</i> | <i>AMC Speakers/Directors Meeting</i> | <i>Simi Valley CA</i> |
| <i>Aug 2</i> | <i>Tue</i> | <i>ASI Board</i> | <i>Sacramento CA</i> |
| <i>Aug 2</i> | <i>Tue</i> | <i>Regional Presidents Council</i> | |
| <i>Aug 3-6</i> | <i>Wed</i> | <i>ASI National Convention</i> | <i>Sacramento CA</i> |
| <i>Aug 3(am)</i> | <i>Wed</i> | <i>Church Resource Consortium</i> | <i>Loma Linda CA</i> |
| <i>Aug 4,5</i> | <i>Thu</i> | <i>NAD Officers & Union Presidents</i> | <i>Loma Linda CA</i> |
| <i>Aug 9</i> | <i>Tue</i> | <i>Loma Linda Boards</i> | <i>Loma Linda CA</i> |
| <i>Aug 11</i> | <i>Thu</i> | <i>PPPA Board</i> | <i>Nampa ID</i> |
| <i>Aug 17</i> | <i>Wed</i> | <i>Adventist Risk Management Board</i> | <i>Silver Spring MD</i> |
| <i>Aug 22</i> | <i>Mon</i> | <i>Christian Record Services Board</i> | <i>Lincoln NE</i> |

September 2005

| | | | |
|--------------------|------------|--|-----------------------|
| <i>Sept 1,2</i> | <i>Thu</i> | <i>Subscription Literature Advisory</i> | <i>West Coast</i> |
| <i>Sept 7(am)</i> | <i>Wed</i> | <i>R&H Board</i> | <i>Hagerstown MD</i> |
| <i>Sept 11-15</i> | <i>Sun</i> | <i>Adventist Risk Management Conference</i> | |
| <i>Sept 12(am)</i> | <i>Mon</i> | <i>Faith For Today Executive Committee</i> | <i>Simi Valley CA</i> |
| <i>Sept 12(pm)</i> | <i>Mon</i> | <i>AMC Support Services Exe Committee</i> | <i>Simi Valley CA</i> |
| <i>Sept 12(pm)</i> | <i>Mon</i> | <i>La Voz Executive Committee</i> | <i>Simi Valley CA</i> |
| <i>Sept 12-14</i> | <i>Mon</i> | <i>Technical Standards Committee</i> | |
| <i>Sept 12-16</i> | <i>Mon</i> | <i>Union Directors of Education Council</i> | |
| <i>Sept 13(am)</i> | <i>Tue</i> | <i>Voice Of Prophecy Executive Committee</i> | <i>Simi Valley CA</i> |

DATE DAY MEETING

LOCATION

September 2005 Contd

| | | | |
|-------------|-----|-------------------------------------|------------------|
| Sept 13(pm) | Tue | AMC Productions Executive Committee | Simi Valley CA |
| Sept 13,14 | Tue | NAD Risk Management Committee | _____ |
| Sept 14 | Wed | It Is Written Executive Committee | Simi Valley CA |
| Sept 15 | Thu | Union Treasurers Cabinet | _____ |
| Sept 19 | Mon | ABC Subcommittee | East Coast |
| Sept 19 | Mon | Breath Of Life Executive Committee | Silver Spring MD |
| Sept 19-23 | Mon | Bible Textbook Steering Committee | _____ |

October 2005

| | | | |
|---------------|-----|---------------------------------------|---------------------------|
| Oct 7(eve)-12 | Fri | <i>Annual Council</i> | <i>Silver Spring MD</i> |
| Oct 17 | Mon | <i>Andrews University Board</i> | <i>Berrien Springs MI</i> |
| Oct 17 | Mon | NAD Hispanic Union Leaders Advisory | Silver Spring MD |
| Oct 18 | Tue | <i>Loma Linda Boards</i> | <i>Loma Linda CA</i> |
| Oct 18,19 | Tue | NAD Union Presidents Council | Silver Spring MD |
| Oct 18,19 | Tue | NAD Union Secretaries Council | Silver Spring MD |
| Oct 18,19 | Tue | NAD Union Treasurers Council | Silver Spring MD |
| Oct 19 | Wed | It Is Written Executive Committee | Simi Valley CA |
| Oct 20,21 | Thu | NAD, Union & GC Officers | Silver Spring MD |
| Oct 23 | Sun | Higher Education Cabinet | Silver Spring MD |
| Oct 23 | Sun | Board of Education, K-12 | Silver Spring MD |
| Oct 23 | Sun | NAD Single Adult Ministries Committee | Silver Spring MD |
| Oct 23 | Sun | Message Advisory | Silver Spring MD |
| Oct 23(e)-26 | Sun | NAD Year-end Meeting | Silver Spring MD |

November 2005

| | | | |
|-----------|-----|--|-------------------------|
| Nov 23 | Wed | NAD Camp Ministries Committee | _____ |
| Nov 24-28 | Thu | Assoc of Adv Camp Professionals Conv | _____ |
| Nov 28-30 | Mon | Regional Evangelism Council | Huntsville AL |
| Nov 30 | Wed | <i>Adventist Risk Management Board</i> | <i>Silver Spring MD</i> |

December 2005

| | | | |
|-----------|-----|----------------------------|----------------------|
| Dec 2-6 | Fri | NAD Curriculum Committee | _____ |
| Dec 8 | Thu | <i>Loma Linda Boards</i> | <i>Loma Linda CA</i> |
| Dec 20-23 | Tue | FHES Convention & Workshop | _____ |

03-94
November 2, 2003
NAD Year-end Meeting

Cal&Offn/NAD&UnSec02YE/NADUn&GCO02YE/02YE/Cal&Offn/NAD&UnSec03YE/
NADUn&GCO03YE/03YE to KLN

**502-03Na CALENDAR OF OFFERINGS—
NORTH AMERICAN DIVISION 2004—REVISION**

VOTED, To revise the Calendar of Offerings for the North American Division for 2004
to read as follows:

JANUARY

| | | |
|--------------------------------|------------|---------|
| Local Church Budget | January 3 | LocCh |
| Local Conference Advance | January 10 | LocConf |
| Local Church Budget | January 17 | LocCh |
| Religious Liberty | January 24 | * NAD |
| Local Church Budget | January 31 | LocCh |

FEBRUARY

| | | |
|---------------------------------------|-------------|---------|
| Local Church Budget | February 7 | LocCh |
| Adventist Television Ministries | February 14 | * NAD |
| Local Church Budget | February 21 | LocCh |
| Local Conference Advance | February 28 | LocConf |

MARCH

| | | |
|--------------------------------|----------|---------|
| Local Church Budget | March 6 | LocCh |
| Adventist World Radio | March 13 | * World |
| Local Church Budget | March 20 | LocCh |
| Local Conference Advance | March 27 | LocConf |

APRIL

| | | |
|---------------------------------|----------|---------|
| Local Church Budget | April 3 | LocCh |
| Christian Record Services | April 10 | * NAD |
| Local Church Budget | April 17 | LocCh |
| Local Conference Advance | April 24 | LocConf |

MAY

| | | |
|--------------------------------|--------|---------|
| Local Church Budget | May 1 | LocCh |
| Disaster & Famine Relief | May 8 | * World |
| Local Church Budget | May 15 | LocCh |
| Local Conference Advance | May 22 | LocConf |
| Spring Mission Appeal | May 29 | * World |

JUNE

| | | |
|--------------------------------------|---------|---------|
| Local Church Budget | June 5 | LocCh |
| Adventist Chaplaincy Ministries..... | June 12 | * NAD |
| Local Church Budget | June 19 | LocCh |
| Local Conference Advance..... | June 26 | LocConf |

JULY

| | | |
|---|---------|---------|
| Local Church Budget | July 3 | LocCh |
| Women's Ministries..... | July 10 | * NAD |
| Local Church Budget | July 17 | LocCh |
| Local Conference Advance..... | July 24 | LocConf |
| Local or Union Conference Designated..... | July 31 | LocConf |

AUGUST

| | | |
|--|-----------|---------|
| Local Church Budget | August 7 | LocCh |
| Oakwood College/Andrews University/Loma Linda University | August 14 | * NAD |
| Local Church Budget | August 21 | LocCh |
| Local Conference Advance..... | August 28 | LocConf |

SEPTEMBER

| | | |
|-------------------------------|--------------|---------|
| Local Church Budget | September 4 | LocCh |
| Fall Mission Appeal..... | September 11 | * World |
| Local Church Budget | September 18 | LocCh |
| Local Conference Advance..... | September 25 | LocConf |

OCTOBER

| | | |
|--|------------|---------|
| Local Church Budget | October 2 | LocCh |
| Voice of Prophecy | October 9 | * NAD |
| Local Church Budget | October 16 | LocCh |
| Local Conference Advance..... | October 23 | LocConf |
| General Conference Session Project | October 30 | World |

NOVEMBER

| | | |
|-------------------------------|-------------|---------|
| Local Church Budget | November 6 | LocCh |
| Annual Sacrifice | November 13 | * World |
| Local Church Budget | November 20 | LocCh |
| Local Conference Advance..... | November 27 | LocConf |

03-96
November 2, 2003
NAD Year-end Meeting

DECEMBER

| | | |
|-------------------------------|-------------|---------|
| Local Church Budget | December 4 | LocCh |
| Inner City | December 11 | * NAD |
| Local Church Budget | December 18 | LocCh |
| Local Conference Advance..... | December 25 | LocConf |

THIRTEENTH SABBATH OFFERINGS—2004

| | | |
|--|--------------|---|
| Trans-European Division..... | March 27 | + |
| Unusual Opportunities and Attached Union | June 26 | + |
| Southern Asia Division..... | September 25 | + |
| Euro-Asia Division | December 25 | + |

MISSION INVESTMENT PROJECTS—2004

| | |
|-------------------------|---|
| Lake Union | + |
| Mid-America Union | + |
| ----- | |

*Special Materials Provided

+Special Project Development

Cal&Offn/NAD&UnSec02YE/NADUn&GCO02YE/02YE/Cal&Offn/NAD&UnSec03YE/
NADUn&GCO03YE/03YE to KLN

502-03Nb CALENDAR OF SPECIAL DAYS NORTH AMERICAN DIVISION 2004--REVISION

VOTED, To revise the Calendar of Special Days for the North American Division for 2004, to read as follows:

JANUARY

Curriculum Focus for the Month — Friendship Evangelism+

| | |
|-----------------------------|-----------------|
| Day of Prayer | January 3 |
| Religious Liberty Week..... | January 18-24 * |

FEBRUARY

Curriculum Focus for the Month — Family Life+

| | |
|--|-----------------|
| Black History Month | February 7-28 |
| Christian Home and Marriage Week | February 8-14 * |
| Health Ministries Sabbath..... | February 21 * |

MARCH

Curriculum Focus for the Month — Women in the Church+

| | |
|--------------------------------------|--------------|
| Women's Day of Prayer | March 6 |
| Adventist Youth Week of Prayer | March 7-13 * |
| Disabilities Awareness Sabbath | March 20 |

APRIL

Curriculum Focus for the Month — Stewardship+

| | |
|--|------------|
| Missionary Magazines (<i>Signs, Message, El Centinela</i> <i>La Sentinelle</i>) | April 3 * |
| Stewardship Sabbath | April 10 |
| Literature Evangelism Sabbath | April 17 * |
| Education Sabbath | April 24 * |

MAY

Curriculum Focus for the Month — Community Services+

| | |
|----------------------------------|-------|
| Community Services Sabbath | May 1 |
| Youth Sabbath | May 8 |

JUNE

Curriculum Focus for the Month — Church Growth and Evangelism+

| | |
|---------------------------------------|--------|
| Women's Ministries Emphasis Day | June 5 |
|---------------------------------------|--------|

JULY

Curriculum Focus for the Month — Adventist Lifestyle+

| | |
|--|---------|
| Home Study International Promotional Day | July 10 |
|--|---------|

AUGUST

Curriculum Focus for the Month — Spiritual Gifts+

SEPTEMBER

Curriculum Focus for the Month — Family Life+

| | |
|--|-------------------|
| Men's Day of Prayer | September 4 |
| Nurture Periodicals (<i>Adventist Review, Insight, Guide,</i> <i>Primary Treasure, Little Friend</i>) | September 5-11 |
| Family Togetherness Week | September 12-18 * |
| Hispanic Heritage Week | September 19-25 |

OCTOBER

Curriculum Focus for the Month — Adventist Heritage+

| | |
|---|----------------|
| Children's Sabbath | October 2 |
| Health Education Week (<i>Vibrant Life</i>) | October 3- 9 * |
| Spirit of Prophecy Sabbath | October 16 * |
| Pathfinder Sabbath | October 23 * |

NOVEMBER

Curriculum Focus for the Month — Health+

| | |
|------------------------------|---------------|
| Native Heritage Month | November 6-27 |
| Stewardship Sabbath | November 6 |
| Week of Prayer | November 7-13 |
| Human Relations Sabbath..... | November 20 |
| Welcome Home Sabbath..... | November 27 * |

DECEMBER

Curriculum Focus for the Month Christian Hospitality+

| | |
|---------------------|--------------|
| Bible Sabbath | December 4 * |
|---------------------|--------------|

+Curriculum resource materials are published in NAD church resource journals *Sabbath School Leadership, Celebración, Célébration, Kids* □ *Ministry Ideas, and Cornerstone Youth Resource Journal.*

* Special Materials Provided

Cal&Offn/NAD&UnSec03YE/NADUn&GCO03YE/03YE to KLN

**503-03Na CALENDAR OF OFFERINGS—
NORTH AMERICAN DIVISION 2005**

VOTED, To adopt the Calendar of Offerings for the North American Division for 2005 to read as follows:

JANUARY

| | | | |
|--------------------------------|------------|---|---------|
| Local Church Budget | January 1 | | LocCh |
| Local Conference Advance | January 8 | | LocConf |
| Local Church Budget | January 15 | | LocCh |
| Religious Liberty | January 22 | * | NAD |
| Local Church Budget | January 29 | | LocCh |

FEBRUARY

| | | | |
|---------------------------------------|-------------|---|---------|
| Local Church Budget | February 5 | | LocCh |
| Adventist Television Ministries | February 12 | * | NAD |
| Local Church Budget | February 19 | | LocCh |
| Local Conference Advance | February 26 | | LocConf |

MARCH

| | | | |
|--------------------------------|----------|---|---------|
| Local Church Budget | March 5 | | LocCh |
| Adventist World Radio | March 12 | * | World |
| Local Church Budget | March 19 | | LocCh |
| Local Conference Advance | March 26 | | LocConf |

APRIL

| | | | |
|--|----------|---|---------|
| Local Church Budget | April 2 | | LocCh |
| Christian Record Services | April 9 | * | NAD |
| Local Church Budget | April 16 | | LocCh |
| Local Conference Advance | April 23 | | LocConf |
| General Conference Session Project | April 30 | * | World |

MAY

| | | | |
|--------------------------------|--------|---|---------|
| Local Church Budget | May 7 | | LocCh |
| Disaster & Famine Relief | May 14 | * | World |
| Local Church Budget | May 21 | | LocCh |
| Local Conference Advance | May 28 | | LocConf |

JUNE

| | | | |
|--------------------------------------|---------|---|---------|
| Local Church Budget | June 4 | | LocCh |
| Adventist Chaplaincy Ministries..... | June 11 | * | NAD |
| Local Church Budget | June 18 | | LocCh |
| Local Conference Advance..... | June 25 | | LocConf |

JULY

| | | | |
|--|---------|---|---------|
| Local Church Budget | July 2 | | LocCh |
| General Conference Session Project | July 9 | * | World |
| Local Church Budget | July 16 | | LocCh |
| Local Conference Advance..... | July 23 | | LocConf |
| Women's Ministries..... | July 30 | * | NAD |

AUGUST

| | | | |
|--|-----------|---|---------|
| Local Church Budget | August 6 | | LocCh |
| Oakwood College/Andrews University/Loma Linda University | August 13 | * | NAD |
| Local Church Budget | August 20 | | LocCh |
| Local Conference Advance..... | August 27 | | LocConf |

SEPTEMBER

| | | | |
|-------------------------------|--------------|---|---------|
| Local Church Budget | September 3 | | LocCh |
| Fall Mission Appeal..... | September 10 | * | World |
| Local Church Budget | September 17 | | LocCh |
| Local Conference Advance..... | September 24 | | LocConf |

OCTOBER

| | | | |
|---|------------|---|---------|
| Local Church Budget | October 1 | | LocCh |
| Voice of Prophecy | October 8 | * | NAD |
| Local Church Budget | October 15 | | LocCh |
| Local Conference Advance..... | October 22 | | LocConf |
| Local or Union Conference Designated..... | October 29 | | LocConf |

NOVEMBER

| | | | |
|-------------------------------|-------------|---|---------|
| Local Church Budget | November 5 | | LocCh |
| Annual Sacrifice | November 12 | * | World |
| Local Church Budget | November 19 | | LocCh |
| Local Conference Advance..... | November 26 | | LocConf |

DECEMBER

| | | | |
|--------------------------------|-------------|---|---------|
| Local Church Budget | December 3 | | LocCh |
| Inner City | December 10 | * | NAD |
| Local Church Budget | December 17 | | LocCh |
| Local Conference Advance | December 24 | | LocConf |
| Local Church Budget | December 31 | | LocCh |

THIRTEENTH SABBATH OFFERINGS—2005

| | | |
|--------------------------------------|--------------|---|
| Inter-American Division | March 26 | + |
| North American Division | June 25 | + |
| Northern Asia Pacific Division | September 24 | + |
| Southern Asia Pacific Division | December 24 | + |

MISSION INVESTMENT PROJECTS—2005

| | |
|---------------------------|---|
| Columbia Union | + |
| North Pacific Union | + |

 *Special Materials Provided

+Special Project Development

Cal&Offn/NAD&UnSec03YE/NADUn&GCO03YE/03YE to KLN

**503-03Nb CALENDAR OF SPECIAL DAYS—
NORTH AMERICAN DIVISION 2005**

VOTED, To adopt the Calendar of Special Days for the North American Division for 2004, to read as follows:

JANUARY

Curriculum Focus for the Month—Friendship Evangelism+

Day of Prayer January 1
Religious Liberty Week January 16-22 *

FEBRUARY

Curriculum Focus for the Month—Family Life+

Black History Month February 5 - 26
Christian Home and Marriage Week February 6-12 *
Health Ministries Sabbath..... February 19 *

MARCH

Curriculum Focus for the Month—Women in the Church+

Women's Day of Prayer March 5
Adventist Youth Week of Prayer..... March 6-12 *
Disabilities Awareness Sabbath..... March 19

APRIL

Curriculum Focus for the Month—Stewardship+

Missionary Magazines (*Signs, Message, El Centinela*
La Sentinelle) April 2 *
Stewardship Sabbath..... April 9
Literature Evangelism Sabbath..... April 16 *
Education Sabbath April 23 *

MAY

Curriculum Focus for the Month—Community Services+

Community Services Sabbath..... May 7
Youth Sabbath..... May 14

JUNE

Curriculum Focus for the Month—Church Growth and Evangelism+

Women's Ministries Emphasis Day June 4

JULY

Curriculum Focus for the Month—Adventist Lifestyle+

Home Study International Promotional Day..... July 9

AUGUST

Curriculum Focus for the Month—Spiritual Gifts+

SEPTEMBER

Curriculum Focus for the Month—Family Life+

Men's Day of Prayer September 3

Nurture Periodicals (*Adventist Review, Insight, Guide, Primary Treasure, Little Friend*) September 4-10

Family Togetherness Week..... September 11-17 *

Hispanic Heritage Week September 18-24

OCTOBER

Curriculum Focus for the Month—Adventist Heritage+

Children's Sabbath October 1

Health Education Week (*Vibrant Life*) October 2-8 *

Spirit of Prophecy Sabbath October 15 *

Pathfinder Sabbath October 22 *

NOVEMBER

Curriculum Focus for the Month—Health+

Native Heritage Month November 5-26

Stewardship Sabbath..... November 5

Week of Prayer November 6-12

Human Relations Sabbath..... November 19

Welcome Home Sabbath..... November 26 *

DECEMBER

Curriculum Focus for the Month—Christian Hospitality+

Bible Sabbath December 3 *

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

* Special Materials Provided

TREn/03YE to JRP

TREASURER'S REPORT

Juan R. Prestol, Treasurer of the North American Division, presented the Treasurer's Report entitled, "Still the Cornerstone."

Last year our scenario included adding one (1%) percent to the Defined Contribution (DC) Plan, the increases in medical costs and in insurance premiums, U.S. market declines, remuneration scale changes, cost of living, and the impact of the new DC retirement calculations.

The treasurers recommended budget impact studies, and urged the group to develop priorities and a time line. In *Education*, page 267, Ellen G White recommends that we do our "best in the work that lies nearest," that we "commit our ways to God," and that we "watch for the indications of His providence" when facing uncertainty. The assumption in this statement is that God is in control. With that thought in mind, we concluded last year and moved onward.

The results of the operation for 2002 gave us a division-wide 3.3% tithe increase over 2001. I was glad to see that we had an increase and that it was above the Consumer Price Index (CPI) level. The United States CPI for urban areas, which is the measure we use to track cost of living and inflation in our office, was 2.4% as of the end of December. With a per capita increase last year at of 1.24% over the previous year, our tithe per capita reported in the statistical report was \$751.48. The highest tithe increase was recorded in Canada. Atlantic came a very close second to Canada. The highest per capita is a tie between the Columbia and North Pacific unions. We experienced a decrease of 1.6% in the world mission fund offerings.

The summary of operations is reported to you in a consolidated statement, which includes the Adventist Media Center, Adventist Information Ministry, the North American Division Evangelism Institute, Seminars Unlimited, and the division office. The consolidated statement shows an increase in assets, a decrease in liabilities, and an increase in net assets in 2002 over 2001. Overall, last year (2002) ended being a good year for the division and its

entities. We closed the year with an increase to net assets of \$7.5 million, a significant increase over the previous year, which was only \$3.4 million. Our percentage of liquid assets to commitments increased from 104 to 174, and the percentage of recommended working capital decreased from 113% to 104%

The breakdown of the tithe dollar was 75.25 cents used either in the local conference or on behalf of local conference programs and 24.75 cents used outside of the local conference. From the 24.75 cents about 7.1 cents of each tithe dollar covers the unions, the division, and the General Conference operations. So it is much less than 10 cents a dollar. Last year tithe across the division was \$707 million. It is interesting that when I came to the division at the end of 1996 the tithe was \$507 million, and over the last seven years we have received increases amounting nominally to \$200 million. So we have moved from \$507 million to \$707 million in seven years—an average of \$28.6 million a year.

The tithe dollar summary is as follows:

| | | |
|-------|---|--------------------|
| 24.75 | Operating Expense Unions, Division, and General Conference | 7.1 cents |
| | Retirement—Defined Benefit | 9.0 cents |
| | Retirement—Defined Contribution | 2.25 cents |
| | Appropriations to Organizations and Programs Worldwide | <u>6.4 cents</u> |
| | Equals | 24.75 cents |
| 75.25 | Retained by Local Conferences | 60.0 cents |
| | Returned to Local Conferences or Applied on their behalf | <u>15.25 cents</u> |
| | Equals | 75.25 cents |
| 100.0 | Total | 100 cents |

The economy in the United States shows signs of renewed vitality, but it is moving very slowly. Interest rates are still very low and inflation, although inching upward, is still low. The discount rate is at an all time low.

The Canadian economy reports show signs of improvement, but its unemployment increased from 6.8% to eight (8%) percent, and the Toronto Stock Exchange, down from 10,004 to 7,421 at the end of September, shows room for improvement. The Canadian economy reflects the impact of the changes in the US economy.

Bermuda is just beginning to recuperate from Hurricane Isabelle that did extensive damage to the Island a few weeks ago. We anticipate that Bermudians will rebuild and will soon be thriving again.

Last year the North American Division entered into an agreement with the North Pacific Union where we now own the significant development of eAdventist.net, which is the membership program, web based, but it's more than a membership program. It is a portal into the web.

We also have added C Michael Park, former treasurer of the Georgia-Cumberland Conference, to our treasury staff. He is in charge of SunPlus-North America. This accounting software, to be deployed at the beginning of this coming year, involves general ledger, remittances, and payroll.

The remuneration and health care premiums have been implemented across the division. We have 40 conferences out of 58, nine unions, and the division that went on the new remuneration scale as of July of 2003. There are 18 conferences that did not start the program as of July. A few are going to move into program in September of 2003 and January and July of 2004, and we have not received reports from six conferences as to their implementation date.

In summary 90% of the field has either started or is planning to start within the next 12 months. About the new 102% level for ministers, 42 conferences are implementing it, 11 have yet to do so, and we did not receive responses from four of them. The unions and the division have begun the program. Eleven entities have implemented ERI standard between 91-100%, 20 have implemented between 21-90%, and 12 are implementing between 0-20%.

The report about implementation of health care premiums is as follows: 29 local conferences have premiums, 24 do not, and five of them, probably most all of them from Canada, indicate that it really does not apply to them. Six unions are implementing health care premiums, two are not, and one indicates that it does not apply to them. The division is not applying health care premiums to employees.

The North American Division is still the cornerstone because our giving per week is \$21 million; that is, every time we go to church in North America we receive an average of \$21 million (in tithe, mission offerings, and local giving)—a \$2.9 million average per day.

People are giving. How they are giving is the question. When you consider all tithe—\$707 million a year—that does not represent, I would say, more than perhaps 50% of the tithing units possible in the local church. When you add all the mission offerings that have been stagnant for the last 10 or 12 years at \$22/21 million per year, when you quantify the local contributions, amounting to \$363 million of local giving reported, I know it is a whole lot more than that. When you add all the giving that is even sometimes difficult to track—what is given to ADRA through the remittances and direct donations, what is given to Adventist World Radio, to Global Mission, to NAD specific donations and other restricted donations; when you include ASI and ASI Missions Inc, when you put together the donations and the gifts of the donors to all the media ministries—It Is Written, Voice of Prophecy, Faith For Today, Breath of Life, and LifeTalk Radio; when you add the donations to General Conference institutions from NAD members, when you add the deferred giving, when you add the monies that Philanthropic Services for Institutions fund raised from our own

members—I'm talking about the giving of our Adventist people in North America, when you add also all of the donations to supporting ministries—3ABN, Quiet Hour, Adventist Frontier Missions, etc., the grand total is \$1.3 billion a year.

Adventists in the North American Division are giving plenty. Whoever is not receiving anything is not asking for anything. Whoever is asking and promoting is getting the money. So I think it ought to tell us something as to what we have become and what we are making out of our own membership.

If you want to know how much i\$1.3 billion is per capita, it is \$1,344 and when you convert it to a percentage of disposable personal income for 2002, it is 5%. Our people are giving; they're just giving in different ways.

I want to express a word of gratitude to the Lord for providing for us so much that there are so many ministries flourishing all over the place and I want to express a word of gratitude to all of those in leadership in North America who make this report possible. Thank you very much.

Voted, To receive the report.

Adjourned.

Don C Schneider, Chairman
Roscoe J Howard, Secretary
Kermit L Netteburg, Editorial Secretary
Carolyn S Rochester, Recording Secretary

