

BBT Workshops

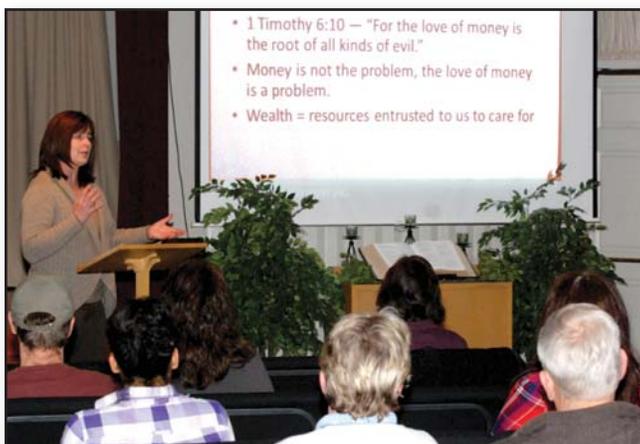
How fit are your finances? BBT's workshops can pump them up

Free workshops about financial stewardship, retirement planning, and long-term care are available to Brethren congregations, districts, and affiliated employer groups, thanks to Brethren Benefit Trust's mission to serve and educate.

Not only do BBT's workshops offer sound guidance on difficult topics, but they do so with a uniquely Brethren approach.

"Bringing financial guidance within the congregation is a good way for people to get the information that they may be looking for," said Lynnae Rodeffer, a workshop leader for BBT. "It's also helpful to keep it in a biblical context."

BBT provides more than 12 different workshops that can be



Lynnae Rodeffer presents a workshop for members of the Spring Creek Church of the Brethren in Hershey, Pa.

Brian Solem

tailored to the needs of churches, district gatherings, retirement community employees, and other Church of the Brethren-affiliated communities. These sessions are free and subject to BBT staff availability.

Making an impact in churches

This past winter, Lynnae met with a small group of members of the Elizabethtown (Pa.) Church of the Brethren. Her session, "There's Too Much Month at the End of My Money," was requested by member

Craig Coble, who believes in the importance of financial counseling.

"People who are struggling with financial issues may get some

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Insurance Services

Open enrollment moves to November; medical plan transitions to new model

Open enrollment for Dental, Vision, Supplemental Life (for current Life insurance members who wish to add up to \$10,000 of additional coverage), and Short-Term Disability will be available to employees (and qualified family members) who work 20 or more hours per week at Church of the Brethren agencies, churches, and other affiliated employers.

If you are already enrolled in one or more of these ancillary programs, you should receive a postcard reminder in September that will direct you to Brethren Insurance Services' open enrollment website —

brethrenbenefittrust.org/open-enrollment.

At the end of October, the site will contain

information about rates and coverage options for 2013 and enrollment forms.

If you wish to renew your current level of coverage for these services, you do not need to reapply. If you wish to expand your coverage, complete the appropriate forms on the website when they are posted and return them to Brethren Insurance Services.

You may apply for Life, Long-Term Disability, and Long-Term Care Insurance at any time throughout the year, but these services will not be part of the 2013 open enrollment. Approval will be based on your health information.

If you have questions or would like to

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Staff Contacts

President: Nevin Dulabaum

Editor: Brian Solem

Managing Editor: Patrice Nightingale

Benefit News is published by Brethren Benefit Trust, an agency of the Church of the Brethren that provides health and welfare benefits, pension and employee financial services, asset management, deferred gifts, and financial advocacy for the entire denomination and its affiliated organizations.

Address corrections and editorial suggestions:

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Ask a BBT shirt how it can help you!

They are here, there, everywhere — BBT-embroidered shirts, that is. They, and the staff members who wear them, are making the rounds throughout the country, possibly at a location near you, with one goal — to serve you.

BBT shirts are seen at Church of the Brethren Annual Conference, district conferences, retirement communities that use BBT's services, churches, and other special gatherings of Church of the Brethren-related members or employees. Yes, collectively, the BBT staff feels like it is living the Johnny Cash song, "I've Been Everywhere"!

What should you do if you see a BBT shirt at your workplace or church or district event? Ask the person wearing it how he or she can help you.

BBT staff members meet with Pension, Insurance, and Foundation members and clients for two reasons: First, we want to make sure that all who use our services know what their options and opportunities are. We answer Pension questions like, "When can I retire, and how much will receive as a monthly annuity payment?" or "What is my employer's vesting schedule?" Pension and Foundation clients routinely ask, "How many fund choices do I have from which to select?" and "Are BBT's/BFI's earnings competitive?" Insurance members want to know, "What value-added benefits do I receive with my insurance?" or "Is (insert

a possible insurance need) covered by my plan?"

We spend a lot of time meeting with our members and clients interpreting our programs so that they can benefit as

much as possible.

The second reason we are here, there, and everywhere is for education — we believe it is BBT's mandate to help everyone be good stewards of their financial resources. So we also spend a lot of time providing sessions where people can learn information that could help them either in their personal, volunteer, or work lives.

For example, in August I presented a session titled "Best Church Practices" in Michigan. What are policies and procedures all churches should follow? Where do I find pastors' housing allowance information? What can and can't be said about political candidates from a pulpit? What checklist is helpful to make sure churches are fulfilling their fiduciary responsibilities? Those, and other related questions, were discussed to assist congregational staff members and volunteers. In September, I will be presenting, "Help, There's Too Much Month at the End of My Money!" in Indiana. This session discusses how faith and finances intersect, and how discipline and common sense can be used by all for sound financial management.

BBT staff members present a number of sessions focused on our ministries and on helping attendees help themselves. A complete list is available at brethrenbenefittrust.org/workshops. You can also check out a preview of a workshop for church treasurers at <http://youtu.be/5273zjp-BGk>.

And keep your eyes open. If you see the familiar BBT logo embroidered on a shirt, most likely the person wearing that shirt is there to answer your questions, hear your concerns, and give you information intended to help you be a strong steward of your financial resources. We are here to serve, and our shirts let you know who we are. See you soon! — N.D.



Brian Salem



Patrice Nighthingale

Manager of Client Relations Loyce Borgmann (right) provides information to a new Pension Plan member at a Brethren retirement community.

Meet up with BBT staff in your church or district

Where in the world are Brethren Benefit Trust staff members this autumn? Take a look at BBT's official Google Calendar to learn about public BBT events in your area. Visit goo.gl/WDIRf and scroll through each month. Questions? Contact Loyce Swartz Borgmann at lborgmann@cobbt.org or 800-746-1505, ext. 364, to learn more.

A few common ailments along the aging process

With age comes more wisdom, memories, and experience. But there are some commonly known downsides to getting older — even those who age gracefully may develop one or more health problems associated with old age. How can they be addressed in the 21st century?

My vision is suffering.

Although eyes of any age can need corrective measures, presbyopia, or the gradual inability to focus the eye on close objects, is directly tied to the aging process. Bifocal glasses have been around since Ben Franklin, but recent optometric advances have led to the creation of



contact lenses that assist in seeing both far and near. Monovision contact lenses work separately but equally — one lens corrects reading difficulties and the other corrects for distance vision. Bifocal contact lenses feature a gradated lens

style that corrects up-close, intermediate, and distance vision issues in each lens.

I don't sleep well at night.

Does the aging process have a significant impact on sleep? The long-held belief that age increases sleeplessness has been refuted by a 2007 study by researchers at the University of Washington. In fact, if you feel like your sleep is interrupted more regularly, does not last long enough, or leaves you feeling drowsy all day, it's likely a combination of other health factors like emotional duress, physical discomfort, or even sleep apnea. It's advisable to speak with your doctor if your sleep leaves you wanting more — a lack of quality sleep can dramatically

increase pain sensitivity, which can further the cycle of discomfort and sleeplessness.

I experience increased memory loss.

The causes of memory loss and dementia are still largely unknown, and the proposed solutions are many — logic games like Sudoku, improving one's social life, or eating a healthy diet. Like many physiological conditions, scientists are focusing on patients' emotional health as a significant factor in memory loss.

Emory University researcher Dr. Charles Ronson wrote in 2011, "Major depression can most definitely be associated with severe problems with memory, paying attention and other cognitive abilities. In fact, in older people, these deficits can be so severe that they can actually pose a diagnostic challenge in terms of differentiating them from dementia." If you are experiencing significant memory loss in combination with the symptoms of depression, be sure to share this with your doctor.



I can't seem to stop gaining weight.

It is widely cited that adults tend to gain between 1 and 2 pounds per year. American Geriatrics Society President Cheryl Phillips blames a gradual decrease in muscle mass as a culprit in age-related weight gain. And because exercise is the best way to increase muscle mass, maintaining physical activity through the years can help keep the muscle on and the calories off. But exercise is only part of it — sticking to a healthful diet is key to maintaining the energy balance between calories consumed and calories burned. — B.S.

Brethren Foundation

New tactical investment options soon available for Foundation clients

Brethren Foundation will soon launch five new funds for Brethren churches and organizations that wish to have their assets managed by an investment adviser in one of five unique investment styles.

The five BFI Tactical Funds use BFI's 16 existing investment options within asset allocation ranges established by BFI's Board of Directors. The style of each fund is revealed in its name — Aggressive Growth, Growth, Income and Growth, Income, and Conservative. The investment adviser has discretion regarding its investment strategies for each tactical investment option within the parameters of its contract with BFI and BFI's *Investment Guidelines*.

Assets invested in BFI's Tactical Funds will be charged an

additional quarterly fee by the investment adviser that is based on all BFI client assets invested in all BFI Tactical Funds.

Because the five Tactical Funds may use any of BFI's 16 Strategic Funds, including those that have access to U.S. Treasuries and those that are currently invested in mutual funds because they don't have sufficient assets for separate management, the funds may not comply with BFI's socially responsible investing guidelines.

More information about the Tactical Funds is available upon request or in the 2012 *Information Statement*, which can be requested from Steve Mason, director of BFI, at smason@cobbt.org or 800-746-1505, ext. 369.

A recap of Annual Conference 2012 in St. Louis



Eric Thompson

Former BBT Board member and USA Today personal finance columnist John Waggoner presented one of BBT's six insight sessions.

Manager of Insurance Operations Tammy Chudy hands a gift certificate to Linda Garber, a winner of a Long-Term Care Insurance giveaway sponsored by BBT.



Brian Solem

BBT Board Chairwoman Karen O. Crim and BBT President Nevin Dulabaum led a multimedia presentation about the mission and work of BBT at the Sunday night business session.



Regina Holmes



Brian Solem

BFI Director Steve Mason (left) engages with insight session attendees, including John McGough (right), BBT's chief financial officer.



Brian Solem

Winners of BBT's annual Fitness Challenge run/walk were (from left to right) runners Chelsea Goss and Nathan Hosler and walkers Don Shankster and Susan Fox.

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directly applicable tools that they can apply to their lives to make things better," said Craig.

And it's not just for those in need, either.

"There are also a lot of people in this church who are interested in helping people who have issues of any type of stewardship, and they're hoping to learn more ways to help people," said Craig.

"I think that as the financial ministry of the church, BBT is the perfect sponsor for this work," Lynnae said. "BBT staff work with financial matters all day long. They make it their business to be good stewards of the resources that BBT is responsible for. It's a natural outreach from that, and we should be able to break it down in terms so that people can apply it to their everyday lives."



Eric Thompson

Jan Fahs (left) introduces herself to an attendee at her insight session for church treasurers at Church of the Brethren Annual Conference in July.

Craig echoed this sentiment: "BBT is certainly a financial institution, but it's faith-based and it's Brethren, so we know it's got core values like what we'd expect to be dealing with in our church. And that's hugely important to us."

To learn more about hosting an insight session at your

church, district event, or organization, contact Loyce Swartz Borgmann at **800-746-1505, ext. 364**, or lborgmann@cobbt.org. For a preview of BBT's insight sessions, visit its YouTube channel at youtube.com/brethrenbenefittrust. — B.S.

BBT

Insurance Services

"Open enrollment ..." continued from Page 1

receive a paper copy of the enrollment forms, please contact Connie Sandman, member services representative, at csandman@cobbt.org or **800-746-1505, ext. 366**.

Brethren Medical Plan shifts to fully insured program

Starting Jan. 1, 2013, Brethren Medical Plan and Medicare Supplement will become fully insured programs and offer revised plan designs. Since 2010, Brethren Medical Plan has been self-funded; moving to a fully insured design will reduce some of the risk and liability on Brethren Benefit Trust and allow BBT to continue serving members with high-quality products and services at competitive prices. Open enrollment for groups currently enrolled in Medical insurance will begin in November.

Please contact Tammy Chudy, Manager of Insurance Operations, at tchudy@cobbt.org or **800-746-1505, ext. 372**, for more information.

A financial decision for every decade

It's all in the timing when it comes to making good decisions with your money. What should you be doing during each era of your life? Here are a few ideas —

20s: Build savings into your budget.

You've got your whole life ahead of you. How will you be able to pay for it all? By committing to a strong savings pattern early on. The earlier you start to save for retirement, the more time your account has to grow. You may also want to open up an emergency savings account and sign up with your human resources office to have a small amount of your paycheck transferred there every month.



30s: Keep your family covered.

What would your family do without you? Besides the emotional impact your death or disability would make, the loss of your income would seriously impact your family's day-to-day life. If your employer offers it, consider investing in life and disability insurance. Premium payments are typically low for these products, and the payout is significant.



40s: Care for your children's finances.

If you have children, it's important to focus on their financial trajectories, too. Teach your children important fiscal values, both through direct conversations and leading by

example. If you plan to help your kids pay for college, keep that goal in mind as you review your savings plan.

50s: Make the most of the end of your career.

Make sure that you're on track to maintain your standard of living in retirement with the savings you've accrued. If your budget can handle it, think about using the Internal Revenue Service's Age 50 Catch-Up Contribution provision to boost your savings in this key time. This is also a good time to look into long-term care insurance.

60s: Is your financial lifestyle retirement-ready?

Prior to your retirement date, consider dialing down your retirement portfolio risk and meeting regularly with a financial planner to make sure you're doing the right thing with your dollars. You will have some important decisions to make with your retirement account when you retire; make sure you understand your options and choose the one that's right for you.



70s: Leaving your legacy.

If you plan to leave some of your estate to a Church of the Brethren agency or church, now is the time to think about how to get the most out of your contribution. Brethren Foundation offers a variety of deferred gift options that can help you make a lasting impact on the denomination. Contact BFI Director Steve Mason at **888-311-6530** for more information. — B.S.

BBT banquet celebrates customer service skills

Strong client service skills and long-term dedication to Brethren Benefit Trust's members and clients — these values were honored at the Annual Employee and Board Banquet on Aug. 4 in West Dundee, Ill.

Manager of Insurance Operations Tammy Chudy and Customer Service Representative Connie Sandman were recognized for their respective 10 and 30 years of service. Brethren Foundation Director Steve Mason was honored for his 5 years of leadership over that ministry in a commendation given by BBT President Nevin Dulabaum.

Retired BBT Communications Director Marilyn Nelson introduced several BBT retirees who attended the dinner. Board members, staff, and their guests were also present for this time of fellowship.

The evening ended on a high note as musical ensemble Act of Grace performed for the group. — B.S.



Tammy Chudy is recognized for her 10 years of service to BBT by Director of Employee Benefits Scott Douglas.

Brian Solern



CHURCH OF THE BRETHREN BENEFIT TRUST

1505 Dundee Ave.
Elgin, IL 60120

www.brethrenbenefittrust.org

800-746-1505
847-695-0200
Fax 847-742-0135

Make positive financial choices during every decade of your adult life. Learn how inside.



How have you been served by BBT in the past year?

Find out by reading Church of the Brethren Benefit Trust's Annual Report. This year, BBT saved thousands of dollars — and plenty

of natural resources — by printing a limited number of the two-part publication. The complete PDF version has been posted to BBT's website at www.brethrenbenefittrust.org/annual-report.

This year's report features stories from the members and clients who have been served by BBT's ministries, as well as a supplemental guide to the agency's 2011 finances and organizational changes between June 1, 2011, and June 1, 2012.

If you have questions, please contact BBT's Communications staff at **800-746-1505, ext. 373** or communications@cobbt.org.

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