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January 4

- Employers will receive January invoices
- Retirees' ACH payments will be processed

From our Insurance team

Looking forward to a new year

losing out 2021 might not

be quite the celebration

we imagined earlier in the year, as I think we all assumed we'd be further removed from the coronavirus pandemic by this holiday season. But there is still reason to celebrate. Since last Christmas, when the world was experiencing an unprecedented lockdown, scientists have developed multiple successful vaccines, which (as of last month) have been given to nearly half the world! With two new variants infecting or re-infecting people across the globe, many families this year may still be able to celebrate together, thanks to protocols for traveling and gathering, such as masking and showing proof of vaccination, as well as the security of a recent booster shot.

Someday, when we all look back on 2021, we will probably have a story to tell about how our lives were affected by the pandemic. So at this time of year, when we are usually tuned in to traditional stories of the season, we wanted to share not only a

about storytelling tips, the transformative power of telling your own story, as well as a scientific explanation of why we love stories and how hearing them can help us actually feel healthier.

We also want to remind our Brethren Insurance Services customers and others who may have access to such a service, that we offer a lifeline known as EAP, or Employee Assistance Program, which is available to everyone, and is exactly what it sounds like. It offers help finding everything from childcare to legal advice, someone to talk to about personal loss, or to help you with balancing the pressures of work and home life. And that's just a sampling of what this free program offers. So if you're feeling overwhelmed in any way, EAP is a good place to start.

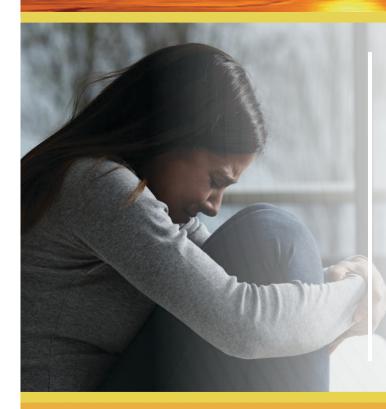
We wish all of you a very happy, healthy holiday season, and look forward to bringing you more wellness-related services we offer that help you live your



The Employee Assistance Program is a really good deal!

Your well-being, productiveness, and happiness depend on a healthy balance of your home life and work life. It is difficult to be on task at work when you are worrying about problems at home, and you cannot devote sufficient time to yourself and your family if you are feeling overwhelmed by the demands of your job.

The Employee Assistance Program can be a great help to you. If you have your life or disability insurance through Brethren Insurance Services, you automatically have the EAP available at no cost to you.



The EAP gives you unlimited access (24/7) to consultants by telephone, as well as resources and online tools for help with short-term problems. When you call in, you will speak with master's level counselors who are able to help with the following concerns:

- locating childcare and eldercare services
- resolving work conflicts
- dealing with personal or work relationships
- struggling with parenting, divorce, or bereavement
- needing a referral to a local attorney
- · financial planning
- much, much more

You will have unlimited website access that helps you find necessary or appropriate books, articles, and guides. There are also school, camp, eldercare, and childcare locators. Further, there are financial calculators, retirement planners, worksheets, and much more.

All members of your immediate family are included and may contact the EAP. The program is completely confidential.



To learn more about this excellent program contact Jeremiah Thompson at 800-746-1505 ext. 3368 or jthompson@cobbt.org.

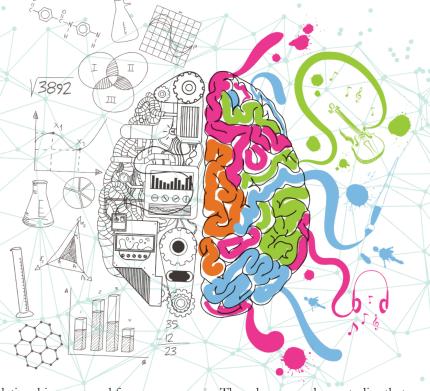
Stories — a double blessing

A really good story "triggers a specific cascade of events in the brain and body," according to Dr. Paul J. Zak, who is director of the Center for Neuroeconomics Studies at Claremont Graduate University in California. The heart rate increases, and the brain secretes oxytocin, the neurochemical that promotes bonding between people. This causes the body to "chill out," lowering blood pressure and easing gastrointestinal distress. It may even promote wound healing and suppress inflammation. It doesn't matter if the story is happy or sad, fiction or nonfiction, audio or in print, says Zak. "If it gets you interested and gives you a reason to care, it can help make you healthier."

As the story unfolds, your brain waves start to synchronize with those of the storyteller, reports Uri Hansen, professor of psychology and neuroscience at Princeton University. He and his research team discovered that the greater the listener's comprehension, the more closely the brain wave patterns correspond to those of the storyteller.

Stories can help healthcare workers convince their patients to practice better self care. People are more likely to change their lifestyles when they encounter a character with whom they can identify that is making the same change, observes Melanie Green, a communications professor at the University of Buffalo.

Research has also shown that telling your personal stories, reflecting on them, and editing them as your life changes is good for you. Sharing them with others can be healing. You feel less alone. You just simply feel better. Stories connect us to one another. They build bonds (remember the oxytocin). Storytelling is social by nature and fosters closeness and connection, and research has shown



that relationships are good for you.

When people with chronic diseases like diabetes or high blood pressure listen to stories told by others who are coping with these conditions, they do better. Recent research has shown that stories can make hospitalized kids feel better. Sometimes they even report less pain.

People with dementia benefit from participation in group-based community storytelling and reminiscence therapy. Current data suggests that there are several benefits from this kind of storytelling — improved memory, better moods, and better interpersonal relationships.

Storytelling has become popular and very present in our culture. The Moth is a forum where people tell their personal stories on stage. The best of these are then broadcast on The Moth Radio Hour; there is also The Moth podcast, which is downloaded 46 million times a year. Since 2003 more than 400,000 people have recorded their stories through StoryCorps. (Read "If you love stories..." to learn more.)

There have even been studies that seem to suggest that the ability to tell compelling stories has provided some survival advantage in human evolution. It is one of the oldest forms of human communication. Long before there was written language or before language became sophisticated, people communicated with each other, not by giving facts, but by telling stories about what happened.

So, when you listen to family stories around the table, or read a novel, or when you watch a movie or a TV show, or read a Christmas tale, or even when you hear a joke while sitting in the breakroom at work, you are engaging in an activity that has stood the test of time, and is good for you.

A story is a double blessing. It gives you pleasure — you cannot help listening and enjoying. And at the same time, it does your body good.







Here are some things to know if you plan to do some serious storytelling, but these tips will work even if you are just telling a joke. Obviously, even a joke benefits from well realized characters, telling details, vivid feelings, and brevity.

CHARACTERS

Flesh out your characters. See them in your mind's eye — what they wear, how they speak, how they carry themselves, what their gestures are, what their bodies look like. Don't try to "tell" all these details. Use only the ones needed to kindle the character's image in the minds of your listeners. The more vividly you visualize your characters in your own imagination the more real they will become to your listener.

FEELINGS

Let your listener feel your characters' feelings. Don't tell how they feel, but have them do and say things that show their feelings, pulling the listener in.

THE WORLD OF THE STORY

Visualize the settings for the story. See them in all their detail, but don't burden the listener with all this detail. Use only those things that are vivid and move the story forward. If you can see the "whole picture," then the part you tell will be that much more striking. In short, let the world of the story be larger than the part you actually tell.

ONLY WHAT IS NEEDED

Keep the story short and to the point, but if you have a long and involved story, tell only what the listeners need to hear, what will grab and interest them.

DELIGHT IN YOUR STORY

Make sure you savor and enjoy every part of your story. If your own interest wanes, you can be sure your audience will tune out as well. Pick only stories that you can't wait to tell. If you really need to tell it, the audience will pick up on your urgency and want to hear it.

LESS IS MORE

Sometimes it is good to leave something out; to be too brief. It causes the listeners to fill in the blanks. Interestingly this heightens the listeners' interest. They have to use their imagination. It really is true that sometimes less is more.

PRACTICE

Some people write their story out and memorize it. If you do this, be sure that you are not just "reading" it from your memory. You must tell it as though you are doing it for the first time, as though you can hardly wait to tell it. Other people, instead of memorizing, like to tell it anew, allowing it be a bit different each time, and arise as the moment calls it forth. Either way, the important thing is to see all the characters and places and actions in your mind's eye as you tell it and hear the characters' voices. Whichever way you choose to tell your story, practice it and practice it again, and then again and again. Create story pathways in your mind so that the plot flows naturally. You won't have to try to remember it. It will be right there on your tongue.

THE ELVES AND THE SHOEMAKER



This classic Grimm's fairy tale has its climax at Christmastime, and it shows the good works and giving spirit that are at the heart of Christmas.

There was once a shoemaker, who worked very hard and was very honest: but still he could not earn enough to live on; and at last all he had in the world was gone, save just leather enough to make one pair of shoes.

He cut out his leather, all ready to make up the next day, meaning to rise early in the morning to his work. His conscience was clear and his heart light amidst all his troubles; so he went peaceably to bed, left all his cares to Heaven, and soon fell asleep. In the morning after he had said his prayers, he sat himself down to his work when, to his great wonder, there stood the shoes, already made, upon the table. The good man knew not what to say or think at such an odd thing happening. He looked at the workmanship; there was not one false stitch in the whole job; all was so neat and true, that it was quite a masterpiece.

The same day a customer came in, and the shoes suited him so well that he willingly paid a price higher than usual for them; and the poor shoemaker, with the money, bought leather enough to make two pairs more. In the evening he cut out the work, and went to bed early, that he might get up and begin early next day; but he was saved all the trouble, for when he got up in the morning the work was done, ready to his hand. Soon in came buyers, who paid him handsomely for his goods, so that he bought leather enough for four pairs more. He cut out the work

again overnight and found it done in the morning, as before; and so it went on for some time: what was got ready in the evening was always done by daybreak, and the good man soon became thriving and well off again.

One evening, about Christmastime, as he and his wife were sitting over the fire chatting together, he said to her, "I should like to sit up and watch tonight, that we may see who it is that comes and does my work for me." The wife liked the thought; so they left a light burning, and hid themselves in a corner of the room, behind a curtain that was hung up there, and watched what would happen.

As soon as it was midnight, there came in two little naked elves; and they sat themselves upon the shoemaker's bench, took up all the work that was cut out, and began to ply with their little fingers, stitching and rapping and tapping away at such a rate, that the shoemaker was all wonder, and could not take his eyes off them. And on they went, till the job was quite done, and the shoes stood ready for use upon the table. This was long before daybreak; and then they bustled away as quick as lightning.

The next day the wife said to the shoemaker. "These little wights have made us rich, and we ought to be thankful to them, and do them a good turn if we can. I am quite sorry to see them run about as they do; and indeed

it is not very decent, for they have nothing upon their backs to keep off the cold. I'll tell you what, I will make each of them a shirt, and a coat and waistcoat, and a pair of pantaloons into the bargain; and you make each of them a little pair of shoes."

The thought pleased the good cobbler very much; and one evening, when all the things were ready, they laid them on the table, instead of the work that they used to cut out, and then went and hid themselves, to watch what the little elves would do.

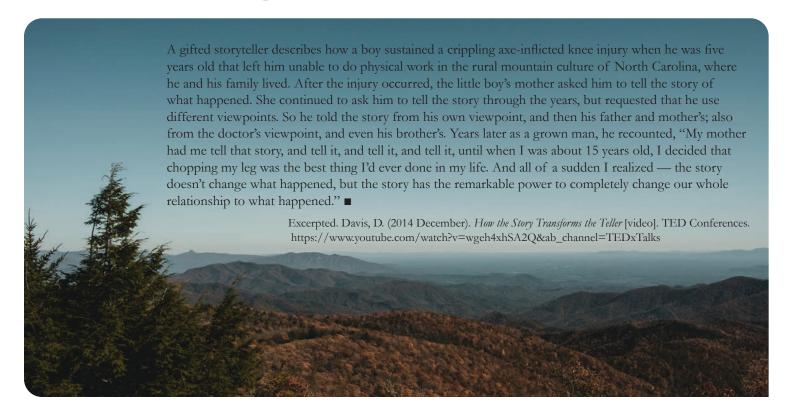
About midnight in they came, dancing and skipping, hopped round the room, and then went to sit down to their work as usual; but when they saw the clothes lying for them, they laughed and chuckled, and seemed mightily delighted.

Then they dressed themselves in the twinkling of an eye, and danced and capered and sprang about, as merry as could be; till at last they danced out the door, and away over the green.

The good couple saw them no more; but everything went well with them from that time forward, as long as they lived.

Story taken from Jacob Grimm; Wilhelm Grimm. Grimms' Fairy Tales, translated by Edgar Taylor & Marian Edwardes (Project Gutenberg Ebook: 2001)

Transforming the teller



If you love stories...

The Moth Radio Hour features beloved tales and stories. The series debuted in 2009 and is now airing on more than 500 stations nationwide, reaching over 1 million listeners every week. Moth stories shine a light on our shared humanity. They break down walls, unite communities, and make us feel part of something larger than ourselves. Live Moth events are beginning to return to public gatherings, still abiding by local and state COVID-19 regulations. To learn more, go to https://themoth.org/radio-hour.

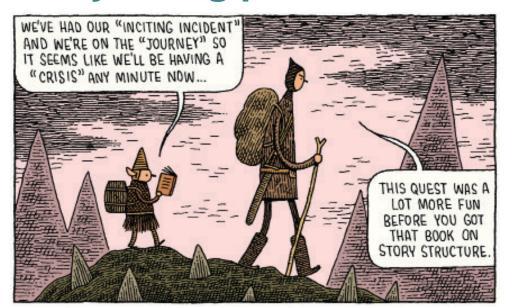
The Moth Podcast features re-airs of all new episodes of The Moth Radio Hour, plus additional stories from the vast archive recorded over the past two decades. You can listen at www.themoth.org.

The StoryCorps mission is to preserve and share humanity's stories in order to build connections between people, to create a more just and compassionate world, to teach the value of listening, and to weave into the fabric of our culture the understanding that everyone's story matters. At the same time, StoryCorps is creating an invaluable archive for future generations. StoryCorps records interviews using recording booths in New York City, Atlanta, and Chicago, two mobile booths that travel around the country, and an app. To learn more, go to www.storycorps.org.

The National Storytelling Festival, now in its 49th year and acclaimed as one of the Top 100 Events in North America, sparked a renaissance of storytelling across the country. To spearhead that revival, a number of story lovers founded the National Storytelling Association. The founding organization became the center of an ever-widening movement that continues to gain momentum to this day. Storytelling organizations, festivals, and educational events have popped up all over the world. Teachers, healthcare workers, therapists, corporate executives, librarians, spiritual leaders, parents, and others regularly make storytelling a vibrant part of their everyday lives and work. The festival is held every October in Jonesborough, Tennessee. This year's Festival was conducted virtually. To learn more, go to www.storytellingcenter.net.



Storytelling pictures





Brethren Insurance Services offers Long-Term Care Insurance all through the year



If you're interested in purchasing coverage, you should know that eligibility for benefits is determined by the inability to meet at least two of these six activities of daily living—bathing, eating, dressing, toileting, continence, or transferring. Cognitive impairment can also trigger benefits.

It's difficult to think about the fact that a debilitating condition or a disabling injury might leave you unable to care for yourself, or that when you reach your twilight years, the time will come when you will need some extra care. Long-term care insurance makes sure that you will get the care you need. It helps assure that the cost of your custodial care will not eat up your savings. Finally, and this is one of the best things about LTCI, it can help protect your children and other relatives from having to use their resources to care for you.

Brethren Insurance Services offers Long-Term Care Insurance for all members and employees of the Church of the Brethren and their family and friends; and also for employees of Church of the Brethren-affiliated agencies, organizations, colleges, and retirement communities and their families and friends.

If you are interested in obtaining this coverage, contact Brethren Insurance Services at insurance@cobbt.org or 800-746-1505 for a free, no-obligation proposal.

INSURANCE SERVICES

About us

Church of the Brethren Insurance Services provides the following products - dental, vision, basic life and accidental death & dismemberment, supplemental life and AD&D, dependent life and AD&D, longterm disability, short-term disability, accident insurance, and Medicare supplement for eligible Church of the Brethren employees

Dental, vision, and Medicare supplement coverage may also be available for eligible retired Church of the Brethren employees.

For eligibility information, call Connie Sandman at 800-746-1505, ext. 3366, or contact your human resources representative.

Medical and ancillary plans (named above) may be available to Brethrenaffiliated employer groups.

Long-Term Care Insurance is available for all members of the Church of the Brethren, their family and friends, and employees of Church of the Brethrenaffiliated agencies, organizations, colleges, and retirement communities.