To Germany and back - in under an hour
Come on a photographic journey from Schwarzenau to the Wissahickon. See pictures and hear stories of sites that were important to the formation of the Brethren movement, from Switzerland, Germany, and the Netherlands, to the site of the first baptism and early meeting houses in the U.S. The presenter made trips to document these heritage sites, some of which are not on site-seeing tours.

BBT’s workshops are offered to Church of the Brethren congregations, districts, and affiliated organizations at no cost, but are subject to availability.

Schedule your workshop today.
Contact Loyce Swartz Borgmann, assistant director of Client Relations: 800-746-1505 (ext. 364) or lborgmann@cobbt.org.

I was invited to participate in a special class that was offered by Brethren Benefit Trust to guide us pastors in preparation for our retirement. Not only was it very helpful on many levels, but it got me talking with BBT about some specific things that I needed to do, dealing with my Pension Plan.

— Lee Kinsey, retired pastor, Virginia

Navigating personal finances, stewardship goals, and church business practices can be challenging. We’re here to help.

Serving you, your congregation, and your district
## PERSONAL FINANCE

**Count well the cost: The benefits of long-term care insurance**
Long-term care insurance can help pay for custodial services related to a prolonged illness or degenerative disease. This question-driven workshop will help you understand how long-term care insurance can help secure finances for you or a parent.

**+Investing: Time is money**
Learn important concepts like asset class, risk, returns, benchmarks, and time horizon. Explore how these concepts work together to determine investment options and choices.

**+Payment for life — not your typical retirement plan**
Learn about Brethren Pension Plan’s payment for life, the most important and least understood feature of the Plan. See how it works, how it is managed, and how it serves to maximize your retirement income.

**Help! There’s too much month at the end of my money!**
Look at cash management and budgeting from a Christian perspective, with an eye toward stewardship and simple living. Know the difference between financial planning and budgeting, and find out how to do both.

**A caretaker’s guide to budgeting** (Half-day session)
This session will include biblical principles about money and financial responsibility. We will look at reasons why we don’t budget, and at strategies to reduce debt, live debt-free, and build savings. We will also learn how to balance a generous spirit with financial responsibility.

## CHURCH BUSINESS PRACTICES

**+Finding the balance sheet**
As a church treasurer, how can you help build and track your church budget to make sure good accounting practices are being implemented and followed? Learn to stay on top of your budget and explain it effectively to your congregation.

**+Don’t let pastoral taxes tax you!**
Ministers are treated differently than other employees under the tax code. This session is designed to help church treasurers prepare documents and policies for pastors and other church employees. Get the information you need regarding compensation, deductions, expenses, clergy taxes, church payroll, and more.

**Are you an invited guest?**
Find out what birdseed, bridesmaids, and Heinz 57 all have to do with stewardship. Using Matthew 25:1-13 as its biblical context, this session examines the merits of planning for the financial and general vitality of the congregation.

**Church endowments — a primer**
Explore a model for establishing a congregational endowment program, including sample documents. This workshop provides information for congregations that have already decided to implement an endowment program but need assistance in getting started.

**Effectively board**
Are your church board meetings effective? This session will cover the roles, responsibilities, and expectations of church boards, and will offer eight items that you can take back to your congregation related to board functionality.

## RETIREMENT PLANNING

**Your ticket to retirement**
This informative session will explore methods for determining retirement income, desired retirement date, and life expectancy. The impact of taxes and inflation on retirement finances will also be discussed, as well as methods for developing a model to project a savings strategy for a secure financial future.

**PLANNED GIVING AND STEWARDSHIP**

**Everyone has one... what will you do with yours?**
If you’re not sure, attend this session. You’ll get a very basic review of things to think about as you consider what to do with everything you have accumulated during your lifetime. This session is only for the mortal.

**Living and leaving your legacy**
Come and explore the different ways you can give a gift to your local congregation, district, or other Church of the Brethren-related organization — now or in the future. We will discuss charitable gift funds and deferred gifts, along with other gifting options.

“Wolde you bothe eate your cake and have your cake?”
This presentation introduces the charitable gift annuity.

**Brethren Values Investing: What is it? Where did it come from? How do we use it?**
This session will discuss BBT’s socially responsible investing activities and place them into a historical and social context. Learn how you can incorporate socially responsible practices into your personal activities.