As we all navigate this unprecedented period of health precautions and lifestyle restrictions, we understand the fear and doubt in the minds of many; not only about personal safety, but also about our financial safety nets, and what all of the present uncertainty might mean for our future. This issue of Benefit News offers some practical advice and stories of inspiration that we hope will help during this time. Our message to you is to please stay the course; we will stick together through this. Blessings to you during these trying times.

Singing in the mud

Never before have so many public places been closed. Never before have public and private schools, colleges and universities shuttered themselves without knowing when they will open again. Never before have huge portions of the work force been told to stay home, either laid off or instructed to work from home.

In the passage of a few days, small and large businesses were suddenly in trouble, and our leaders in Washington, even those who usually oppose big government spending, signed bills to spend trillions of dollars to keep our nation functioning. Hospitals quickly reached their limits and were gearing up for the flood of patients they expected would push them beyond their capacity. Governors across the country were trying to find enough COVID-19 tests, masks, respirators, and other medical equipment. Every day the number of coronavirus cases increased exponentially. In the interval between when these words are being written and when you read them, this whole situation will have changed in ways we cannot predict. The disturbance to our way of life is beyond description and understanding.

Although it's difficult to keep from feeling panicked, it's important instead to refocus and remember who we are — resourceful, courageous people. Faced with a crisis, we will find and institute creative solutions. One of the distinctives of our character as a nation is that we rise to the occasion. And there are plenty of stories to prove that is just what is happening right now.

A local shuttered restaurant is keeping its servers working by turning them into delivery people and taking phone orders. A soup kitchen has worked out a way to provide boxed meals to every person whether they come by car, by bike, or on foot, keeping contact and contamination at a minimum. Our educational institutions, from public schools to colleges and universities, are quickly tooling up to do digital teaching/learning online. Churches are figuring out how to do worship, hold committee meetings, even teach Sunday School online. Healthcare workers are putting in long and exhausting shifts and risking contagion in order to take care of the rapidly expanding patient population.

As the days move into weeks and maybe even months, and as more and more people get sick and some die, and fear and helplessness grow, people will continue to do courageous and ingenious things to survive and thrive. And not only Americans. Did you see the remarkable video of Italians out on their balconies, “socially distanced,” yet singing to one another? After seeing it, more than 1,000 Chicagoans began holding Saturday night sing-a-longs, planned via social media. Over the past weeks from their front porches and windows, they have sung, “Livin’ on a Prayer,” “ABC,” and “Lean on Me.”

Admiral William H. McRaven, former commander of the Navy Seals wrote in a column in The Washington Post on March 19, about something that happened when he was a trainee, during Hell Week — the worst and hardest part of the tough Navy Seal training regimen. The men were spending the day training at the Mud Flats between San Diego and Tijuana, Mexico. After a long day, when they finally had been allowed to crawl out of the mud,
Thinking outside the box

The new norms after the pandemic

In the 1989 movie, Field of Dreams, Doc Graham states, “You know, we just don’t recognize the most significant moments of our lives while they’re happening.”

While that statement is poignant in the movie and is generally correct in everyday life, we obviously understand the magnitude of what is currently happening throughout the world. We all know we are going through an extraordinary time where lives, good health, jobs, community, material wealth, and perhaps even relationships and our personal faith are all being tested and/or threatened. When a vaccine is approved and distributed and COVID-19 is finally eradicated throughout the world, the landscape will be forever changed from that of pre-March 2020.

Will online meetings and working from home even be more common than they were? Learning from home? Shopping online with home delivery? Ordering food to go or to be delivered instead of dining in at a restaurant? Will we enter a large gathering again without expecting to see hand sanitizer stations placed everywhere? Will we feel secure being in public without wearing masks? Is six feet of separation among people a new normal? While I don’t profess to know what changes will become normalized, I do believe some will and that in the future we’ll look back to March 2020 as the moment of significant cultural change.

So what can we do while we try to establish new norms to carry us through the shelter-at-home and social distancing mandates and wait for the “all clear” to sound?

First, don’t forget your faith. Each of you work or have worked for a Church of the Brethren-related congregation or organization, which is steeped in the belief of the existence of God, Jesus, and the Holy Spirit. While I have long avoided talking publicly about my personal spiritual beliefs, this extraordinary time has me wanting to share just a bit of what I believe. We’ve been given a canvas of life, and we have been given intellect to make decisions, which is our way of “painting” our personal canvas. I believe God is with us, but that we can decide during this time whether to use masks, stay at home, and keep our distance from others. Faith does not mean our prayers are answered the way we want them to be. Rather, it is the knowledge that we are not alone, and that a better place is in store for us beyond this world. Please, stay in, stay away from all but your closest family members, and utilize delivery services where you can. I never thought I could afford to have my groceries delivered to my house; now I feel like I can’t afford not to. At the same time, reach out to family and friends and communicate and be social (from a distance). We actually tried having a Zoom meal with a relative who is alone at home; you, too, can be creative using technology to reach across the quarantine void.

Second, as BBT is a financial institution, I encourage you to stick with your investment plan and to have a conversation with your investment adviser. The markets have always gone up … and down. To become skittish and to exit an investment strategy is to lock in your losses and to perhaps stifle your ability to grow them back. You should adopt a long-term strategy to get you to retirement, and stick with it.

Third, it is ok to grieve the losses that are felt, whether they are the deaths of people we knew and loved, our jobs, our material resources, or even long-planned activities that needed to be cancelled. The losses experienced today are so profound in many ways that grieving is needed to address the issues and to try to move on emotionally.

Fourth, be grace filled. Everyone is experiencing loss, change, and disappointment. Let’s be supportive of each other at a time when there’s a lot of need all around.

At Brethren Benefit Trust, staff are working from home during the shelter-at-home directive, trying to support our members and clients with services and information as best we can. We’ve not only addressed making changes so that each of our team members can successfully work from beyond our office space, but we’re also positioning ourselves to be nimble and adaptable with whatever new realities emerge from this crisis.

The bottom line is that BBT was created to serve members and organizations within the Church of the Brethren, and others of like mind, and we will continue to do so faithfully, doggedly, and responsibly.

Blessings to each of you during this difficult time. ■
Facing into the pandemic
Handling fear and anxiety, keeping spirits up

Know the facts
We feel better when we know what faces us. We may still be afraid, but it is real things we are fearing, not imagined horrors. In the present moment the various possibilities may be all we know. We don’t know how many will get the virus, how many will die, if the virus will go through our own community, how serious it will be if we get it, or if the people around us are carrying it. Still, if we know all there is to know about these possible scenarios, we will feel better than if we close our eyes and try to wait it out.

Put the pandemic in perspective
We need to know what part of the pandemic we can affect and what we cannot. In the words of that country song, “You got to know when to hold ’em, know when to fold ’em, know when to walk away ...” We must do everything we can to protect the health of family, friends, and ourselves and to prepare for the future. But it does not help to fret over what we cannot control. Be cautious and keep the called-for social distance, but if it is necessary to be with someone to give essential care, don’t let fear stop you. Never regard yourself as a victim. Even if you feel helpless and at the mercy of the disease, remember you always have the capacity to love and be loved. The virus cannot take that away.

Identify the sources of your anxiety
Think about what makes you most anxious. Is it being alone? Being trapped in your house? Running out of money because you cannot work? Contracting the virus? Passing the virus onto someone else? Dying? All of the above? Pay attention and figure out what you are most worried about. Imagine it happening and how you will deal with it. Put yourself in that moment. You may be surprised to find clarity you did not expect.

Refrain from shaming and blaming
When you are really frightened, you may find yourself looking for someone to blame. Fear makes you rigid and judgmental. We all need to make an effort to hold onto our humanity and be grace-filled.

Don’t be afraid to ask for help
Especially at this time of enforced physical isolation, you need human interaction even if it is only through text, phone, or e-mail. If you are feeling irrationally vulnerable about your supplies, call a friend or family member to discuss with them why you think you need to go out to the store or pharmacy. Ask if they’ve read or heard how to explain all of this to your children, how to be helpful to neighbors, etc. Ask your friends who work in healthcare what to do if you think you actually have the coronavirus. Even if it’s not advice you’re looking for, other perspectives help you make informed choices and keep you from making illogical decisions.

Don’t put off preparing for the worst
Though anxiety can make us overreact, it can also make us underreact. Being passive and afraid to act feeds anxiety. Don’t be afraid to think about what you would do if you became seriously ill. What would you do if everyone in your household came down with the virus? Who would you call? How would you know when to go to the ER? How would you get there? These are harsh and difficult questions, but being afraid of them often increases your anxiety.

Reach out to those who engender in you a spirit of calm, not chaos.

Talk to the children in your life
Listen in order to know what your children are thinking and feeling, and what they are worried about. Make sure what you say is accurate. You may not want to give the whole picture, but don’t minimize and give children a false image of the real danger. Only tell them as much as they want to know, unless there are particular things they must know for their own safety. Put more emphasis on what you all can do rather than on the awful things that will happen, not in order to sugar-coat the situation but to give them a sense of empowerment. Don’t paint yourself or them as victims.

Connect, connect, connect
Stay in communication with family, friends, neighbors, and others. Use phone calls, e-mails, texts, Facebook, FaceTime, Zoom, Skype, Google Hangouts, and more to stay in touch with people. Reach out to those who engender in you a spirit of calm, not chaos. And offer a calming presence to those who are freaked out. Let people hear your voice. Conversely, let yourself hear theirs.

Practice self-compassion
Go easy on yourself. Don’t lay high (Continued on page 7)
25 things to do at home during the pandemic

A quirky, unscientific list

1. If you are working from home, be sure to set up a dedicated work area.
2. Do a jigsaw puzzle, a Rubik's Cube, a crossword puzzle.
3. Keep a journal.
4. Download an app that helps you learn another language.
5. Read those books you have always been hoping to get to.
6. Reflect and meditate.
7. Use YouTube to learn calligraphy.
8. Read the book of the Bible you are least familiar with.
9. Organize your closets and cabinets.
10. Fix the things around the house you have been putting off.
11. Use Skype, FaceTime, Google Hangouts, or Zoom to video chat with your friends.
12. Go outside and exercise, keeping an appropriate distance from the people you meet.
13. Try coloring. (Yes, adults actually do this!) You can find coloring-book pages on the internet.
14. Make a list of movies you have always wanted to watch and see if you can stream them.
15. Use your camera or smartphone to experiment taking interesting photos. Use the camera to help you see things in a new way.
16. Develop your cooking skills. You can prepare meals in advance and freeze them.
17. Find a YouTube video on Origami and try your hand at it.
18. Interview elderly family members by phone, Skype, or Zoom, and work on a family history.
19. Make a list of the things for which you are grateful.
20. Take an online class.
22. If you are at home with many family members, write and stage a play.
23. Make a list of all the thing you want to do when the pandemic is past.
24. Update your will and put your affairs in order.
25. Bring out your kid's Legos and build something.

Bonus Tip:
26. Go to this website, https://www.youtube.com/watch?v=je4nDvNJXsg, and listen to “When Will My Life Begin,” the song from the movie “Tangled” sung by Rapunzel about what she does while spending her days alone in the castle.
Church Workers — Help is on the way

Coronavirus Emergency Grant

Effective immediately, BBT has implemented a streamlined COVID-19 Emergency Grant as part of the Church Workers’ Assistance Plan.

Objective:
To provide streamlined, highly responsive assistance to employees of Church of the Brethren congregations, districts, or camps who experience adverse financial impact from the COVID-19 pandemic.

Effective dates:
March 20, 2020 through July 31, 2020

Who is eligible?:
The fund is available to active employees of a church, district, or camp, who have been employed for at least 5 years. Applicants with less than 5 years tenure will require review as an exception.

How to apply:
1. Applicants are asked to complete a streamlined CWAP application and provide a narrative describing the nature and amount of their need.

2. Each application requires the affirmation of the appropriate District Executive. BBT staff will reach out to that District Executive for any application that does not include their affirmation.

3. BBT staff will review each application for need and determine if it falls within the COVID-19 Emergency Relief Grant underwriting guidelines. If so, payment will be issued as quickly as administratively possible.

4. If an applicant does not qualify under the streamlined emergency guidelines, they may be referred to BBT’s standard CWAP application process.

Direct inquiries:
Debbie Butcher (847) 622-3391 • pension@cobbt.org
How are you coping with social distancing and sheltering in place? In case it helps, we’ve collected answers to that question from some random people and are sharing them here.

A middle-aged woman who is doing her job at home for a large corporation is very stressed about her daughter who, as a nurse in a university hospital, was exposed to COVID-19 and is now in quarantine. She is hoping by the end of the quarantine her daughter will have the protective gear she needs at work. She and her husband do not yet have cabin fever, but they are taking it one day at a time. She finds her pastor’s online worships especially wonderful.

An 80-year-old man does not mind solitude, but he misses breakfast coffee with his friends. He finds journaling very helpful. He calls people on the phone. He has a compromised immune system, so he has been thinking about dying. He is not afraid of death, but he still has few things he wants to resolve.

A computer consultant who usually travels a lot is okay working at home since he often does that between travels. His teenage son is doing fine playing online games with his friends and staying connected digitally. His daughter, who is very social and thrives on face-to-face contact with her friends, is having a harder time, especially since her senior prom and graduation services have been cancelled and she cannot use the beautiful prom dress she bought.

A retired carpenter who is also a musician spends time in prayer and meditation. He keeps to himself and says now is when we “wear our big boy pants,” stay inside, and think of the greater good. When he misses people, he reaches out, and tries to be mindful of the difficulties others in his community are presently facing. He says he is adjusting day to day, but most things are out of his hands, and the best plan is to follow the executive orders issued by our local leaders.

A retired librarian says she sticks to a regimen of moderate exercise, healthy eating, deep breathing, and prayer. She is glad the virus is hitting at springtime when she can go outside, breathe in the fresh air, and be with nature. She is planning her flower and vegetable gardens. When she gets cabin fever, she cleans out files or closets or the basement; she reads that book she’s had on the shelf for months; or she tries a new recipe.

A church leader reports that with the recent death of the family’s mother and grandmother, they were unable to hold a memorial service because of the coronavirus restrictions. The family recently gathered in a Zoom meeting online to read sympathy cards together.

A rabbi who was in New York City at the time of September 11, and who says staying at home is not her first choice, is not sure you can really “come to grips” with this coronavirus pandemic. It is too large to fully fathom. It doesn’t hit home until your doctor starts asking the community to help with providing masks, until you can put a real face to it. You think it’s going to happen to someone else, not to me. But in a week, we may all know someone who has it. In two weeks, we may know someone who is has died from COVID. How do you wrap your brain around that?

The 80-year-old man says he does not spend much time thinking about hope, but in the long run he is still hopeful for the future. The coronavirus is beyond comprehension, but it cannot destroy the human spirit and its capacity to find everyday things to do, like praying and planting a garden, and despite its potential horror it cannot destroy hope.
Singing in the mud  (continued from page 1)

the whole group of 55 was ordered back in. There they all were, in the mud again up to their necks and told to stay. They were exhausted, numb from the cold, and desperate just to survive. The instructors told them they could all leave the mud, if just five of them would quit — an effort to turn them against each other. Some of the trainees were at the end of their rope. But there were still eight hours to go — eight hours of bone-chilling cold mud. Several started to move toward dry ground. “Then,” writes McRaven, “one voice began to echo through the night — one voice raised in song. The song was terribly out of tune but sung with great enthusiasm. One voice became two, and two became three, and before long the entire class was singing. The instructors threatened us with more time in the mud if we kept singing, but the singing persisted. Those of us stuck in the mud believed that if one of us could start singing when he was up to his neck in mud, then maybe the rest of us could make it through the night. And we did.”

Facing the pandemic  (continued from page 3)

expectations on yourself. We will all make mistakes. Some of us will overreact. Some of us will freak out. Anxiety and fear will course through us at times and skew our judgement, but this will pass. Don’t be hard on yourself when you can’t control your anxiety. It’s a sign you are human.

Take care of yourself
Slow down. Get exercise. Eat properly.

Get enough sleep. Try to keep a routine that brings comfort and stability. Give yourself time to “settle down.” Making art, singing, journaling, helping others — these are some things that can help you relax and feel better about yourself.

Don’t let fear reign
Anxiety and fear can drive us away from each other. Don’t let that happen. Terrible things can occur, and you can still move forward with hope and love.

Be mindful
Stay aware of yourself, your inner spirit, your anxiety level, your limitations. Ground yourself in the present moment to help relieve anxiety. Sometimes we just need to stop, suspend activity, let our thoughts settle, and rest.

So, here we find ourselves — in the metaphorical mud. And dawn is still a long way off. But perhaps if we keep a song going, wherever we are — either alone, or with our fellow shut-ins, or with our whole neighborhood — perhaps that song will help us strengthen one another, stay the course, and get to dry ground! This issue is dedicated to the idea of lifting each other up through this crisis because it is the Church of the Brethren Benefit Trust’s wish for you and for all of us to get through this together.
You can find past issues of Benefit News as well as other BBT publications online at cobbt.org/news.

BBT’s Annual Report will be available to members and clients electronically via our website after June 30. If the online version is not an option for you, please contact us to request a printed copy.

The 2020 Information Statement, for asset management clients, is scheduled for release at the end of June and copies will be available thereafter.

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.

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