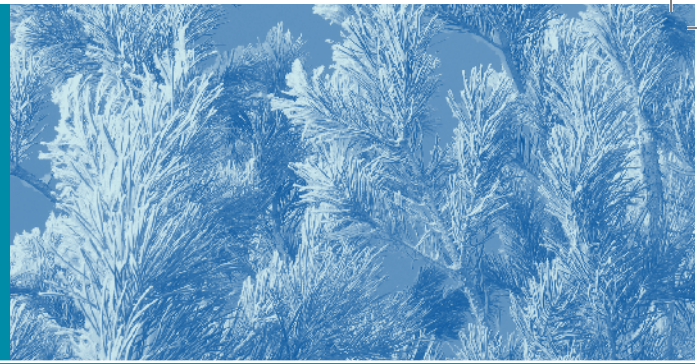


# What's NEWS at GSI



Winter 2007

An informational bulletin for members of the ELCIC Pension and Benefits Program



By Rev. Loretta Jaunzarins,  
Communications Committee Chair, GSI Board



Back in September the cell group that meets at my house every Monday night started studying *The Secret* by Rhonda Byrne (released November 2006). Now you might be wondering why on earth we would want to study and examine the most recent New Age self-help gimmick. Before you dismiss this entirely, grab a coffee or tea and read on.

I'm always interested in what is the current fad in our North American culture. I guess it stems from wondering why Jesus was such a big hit back in the day. After all, he quickly became a household name to the chagrin of political and religious leaders. *The Secret* has taken the world by storm in the past twelve months. It seems like every metaphysical church is into *The Secret* along with some mainliners as well. So what's it all about? Here is what the official website of *The Secret* says: "*The Secret* reveals the most powerful law in the universe. The knowledge of this law has run like a golden thread through the lives and the teachings of all the prophets, seers, sages and saviours in the world's history, and through the lives of all truly great men and women. All that they have ever accomplished or attained has been done in full accordance with this most powerful law."

What is "the most powerful law in the universe?" Plainly stated it is: *Everything coming into your life is the result of what you have been attracting to your life.* Your life is like a magnet that draws both good and bad events into your life. Your life is not the way it is by accident but is the product of cause and effect.

Instantly many of you will see the problem with this. Does it mean that having cancer, being poor, suffering violence and injustice is all my fault? So as to not get totally sucked into *The Secret*, our cell group watched the DVD and read along with it Ed Gungor's book *There is More to The Secret*. His book helped us differentiate between the good and the bad in *The Secret*. I can't go through it all in this short article but here are two things about the law of attraction that Gungor suggests we practice.

First, Byrne and her team suggest that chronic negative thinking pulls chronic negative things into our lives. When you focus on the negative it comes back to you again and again. Gungor reminds us that our scriptures teach us that God created everything good and "that there is a basic holiness present in *everything* and *everyone*." In other words, "the law of attraction is the law of *common grace*." God loves our world and is involved in our world whether you recognize it or not, whether you believe it or not.

Our group practiced the following exercise suggested by *The Secret* to get rid of negative thinking. Think of someone who irritates you and gets your blood boiling. It could be your spouse, a child, a neighbour or co-worker. Each day, for thirty days, write down something you appreciate about that person and then see if it doesn't change your relationship with them. I did this and every day my attitude shifted from being negative to being a bit more positive toward that person – even for just a few minutes!

Second, *The Secret* talks about having "an attitude of gratitude." Can't argue with that! Not being grateful for what we have results in selfishness and greed. Being grateful, what the scriptures teach over and over, results in compassion, generosity, love and mercy. Bryne's team suggests you get a small stone and put it in your pocket. Every night before you go to bed take out your stone, hold it in your hand and give thanks for what you have. Every morning when you put that stone back into your pocket, say what you are grateful for. Sounds like good advice to me.

It's understandable that Christians are nervous about *The Secret*. But as Gungor – a writer, speaker and visionary leader – reminds us, the saints have always been nervous. Remember Copernicus and pre-twentieth century attitudes toward the spread of disease and how that related to childbirth? New things scare us. Gungor encourages us not to be afraid of what is new but to explore it in light of the Bible. He writes: "I don't think this [*The Secret*] takes anything away from the domain or rule of God in our lives. God is still the one who created all the provision in the universe and who provides the joy and health and whatever else you can imagine... In fact, the law of attraction may prove to be the very way – the anatomy of – how the will of God... is actually accomplished through our lives. When we understand the Secret, it encourages us to be good stewards of our thoughts and emotions!"

Two good gleanings from *The Secret*. If you want to learn more get *The Secret* in print or DVD but also Gungor's book "There is More to The Secret" to read along side.

Here's to our wellness.

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# Benefits News

By Kurt von Schilling, Benefits Committee Chair, GSI Board



Claims experience continues to be favourable overall and this positive experience has been reflected in the renewal premiums. The benefits consultant from Mercer presented the results to the GSI Board at the recent meeting. The consultants also confirmed that the premiums we are paying for the various benefits are competitive when benchmarked with industry standards.

## Extended Health Claims Paid By Major Category

Category	Policy year 2006–2007 % of total claims of \$759,348	Policy year 2005–2006 % of total claims of \$715,462
Drugs	75.0%	76.4%
Vision Care	4.8%	5.1%
Chiropractor	4.5%	3.8%
Masseur	3.9%	3.5%
All others	11.8%	11.2%

## Dental Claims Paid By Category

Category	Policy year 2006–2007 % of total claims of \$432,899	Policy year 2005–2006 % of total claims of \$440,950
Fillings	21.8%	22.2%
Cleaning	17.6%	17.8%
Examinations, X-ray	13.1%	13.5%
Treatment of gum disease	14.7%	13.4%
Crowns, inlays / onlays	11.0%	11.9%
Simple extractions	8.2%	7.3%
Root canals	7.5%	5.3%
Braces, orthodontics	2.8%	5.7%
Bridges / dentures	2.9%	2.7%
Miscellaneous	0.4%	0.2%

## Extended Health and Dental

The combined experience across the country resulted in achieving the target ratios for incurred claims to premiums (for the policy year June 1, 2006 to May 31, 2007). Premium rates for the calendar year 2008 are set by the specific experience of each Synod and the expected inflation for the coming year. These rates are posted on our website.

The data in the table to the left continues to show that around three quarters of health claims are for drugs. The claims paid under the dental benefit in 2006–2007 exhibited the same pattern as in previous years.

## Group Life and Long Term Disability (LTD)

The group life benefit is underwritten on a fully insured basis and therefore GSI relies on Mercer to review the expense charges and other financial arrangements and also review the pricing to ensure it is appropriate. This is done by reviewing our experience and benchmarking to the industry. While we had no increase for 2007, the insurer requires an increase from GSI for the coming year. This will affect the taxable benefit calculation effective January 1, 2008, the details of which can be found on our website.

The LTD experience was not as good as our other benefits. Because we have had some significant claims recently, GSI will also pay higher premiums for this coverage to the insurer.

Note that the Group Life and LTD premiums are paid to GSI by the congregations at 3% of the 'Salary Basis' and **no change** is proposed for 2008.

# Investment News

by John Wolff, Chair GSI Board



The investment results to the end of September 2007 show continued positive returns, albeit not as strong performance as we have seen in past years. The Members Accumulation Account earned 1.3% and the Retired Benefit Account (RBA) earned 3.0% on a year to date basis. The markets have been challenged and volatile in recent months and this period of turbulence may continue for some time.

The Investment Committee has reviewed the longer term strategy for the RBA and is embarking on a strategy of immunizing this account. This simply means that we are going to match the duration of the assets (the investments) with the duration of the liabilities (future obligations) through the use of a long term bond portfolio, the fixed income portion of the portfolio. The benefits of embarking on this strategy are to lock in some of the past investment gains, create more certainty going forward, and further protect downside risk.

# Achieving Balance

adapted from the *Cooperators Newsletter*

There was a time, for some people, when achieving balance between personal and professional life came naturally. But times have changed. Now it's a struggle to coordinate work with other activities, especially in church work. However, balancing work and personal life is something we all need to strive towards. It is as important as regular exercise, eating a healthy diet and getting a good night's sleep. Here are some practical tips for achieving balance in your life. I am sure you already know these, but we are going to remind you about them again, so that as you read each one, you can think about how and when you can do better.

- **Recognize your limits and set priorities**

The first step towards achieving the right work/life balance is to recognize and respect your own limits. Taking on too much work not only distracts your attention from other tasks, it also increases stress levels. Stay organized and distinguish between the "need to do" and the "nice to do."

- **Learn to say "no" and leave work at work**

If you think it's normal to bring work home with you sooner or later it's going to catch up with you. Saying "no" is okay. If you do take on extra tasks make sure you organize your workload to meet deadlines or achieve your goals. By communicating your progress to others around you on a regular basis, time may allow for alternate plans to be made if you need it.

- **Be honest with yourself**

Don't set unrealistic goals that will put you further behind or cause you undue stress. Set achievable goals and focus your energy on real priorities.

- **Ask for help**

Many of us think asking for help is a sign of weakness or incompetence. However, talking with others often sheds new light on a problem that can lead to a solution. Don't be afraid to ask others for help. And don't forget about our Employee and Family Assistance Plan if you need some confidential help.

## GSI Board News

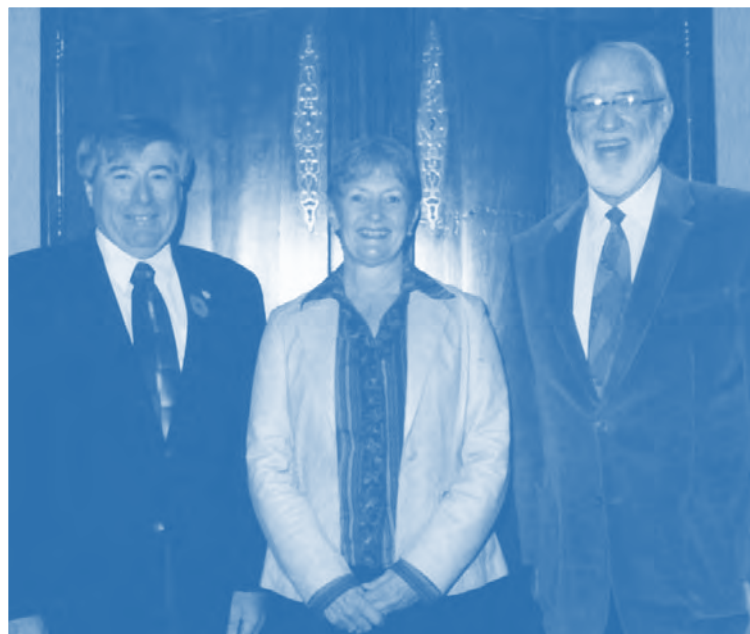
It is that time again when we welcome new Board members and say good-bye to those who have served us so well.

Many thanks to Mr. Dan Skaret and Rev. Boyd Molder for your many years of dedication and everything that you brought to this Board. We appreciate the friendships made and wish you all the best.

We are very excited about the skills and experience that our new Board members bring. A warm welcome to (from left to right) Mr. George Bridge, Ms. Jacqueline Dojack and Bishop Richard Smith.

At the last Board meeting a new executive was elected and we are pleased that the results of the election are as follows:

President	John Wolff
Vice-President	Rev. Loretta Jaunzaris
Treasurer	George Sawatzky
Secretary	Ken Hanssen



## Continuing Education Plan (CEP) Financial Administration

Members – Please note that all forms for CEP for short-term study reimbursement should be faxed to 1-204-984-9179.

Treasurers – CEP remittances can be enclosed in the same envelope with the pension and benefits invoice, however a **separate cheque** is required.

Visit us online at [www.elcicgsi.ca](http://www.elcicgsi.ca)

# This & That

from Manulife

## Online Health Assessment – *Health eLinks*

**Manulife Financial's** online health resource, *Health eLinks*, has recently been updated to provide you with a better understanding of health conditions and risks. Health assessments are now even easier to navigate, comprehensive, and accurate. The enhancements include:

- A new scoring method that identifies the impact of an individual's lifestyle on their life expectancy.
- Improved questions that ask for more detail (on such topics as family history, current health conditions, and use of prescription medications), which allows more specific suggestions for creating a healthier lifestyle. More precise assessments have also been added for those of you who display risk factors for sleep disorders and depression.
- A more user-friendly experience with a new look and feel, and better navigation. A new confirmation page allows you to review and update your answers.

The Health and Wellness Companion now saves the results of the last five questionnaires, and with the new layout, you can easily compare your results. If you are unable to complete the assessment in one sitting, responses will be saved for 30 days, and an icon will let you know your level of completion.

## Co-ordination of Benefits (COB)

If you are enrolled in the health and dental benefit and your spouse also has extended health and/or dental benefits through his/her current employer that includes coverage for you and your dependents you can coordinate your benefits.

Co-ordination of benefits allows for reimbursement of insured medical and dental expenses from both yours and your spouse's plans, up to a total of 100% of the actual expense. Please let us know the date your spouse's coverage was effective and the plan and certificate numbers, before you make a claim. Please refer to the employee benefit information to determine how claims should be made.

## Employee Signatures Required

Effective October 1, 2007 all paper claim forms submitted to Manulife by plan members require a signature. This move is in keeping with stricter guidelines in the use of the personal information and federal privacy legislation.

## Pre-determinations Require Careful Reading

It is recommended that members ask their physician or dentist to supply information regarding a potential claim in order that Manulife can advise if the claim would be covered and to what portion. This can be very useful in your (the member's) decision making. However, please note that the pre-determination may state that a certain expense is eligible, but it is still subject to the yearly maximum which may have been eroded by other claims. Therefore the entire claim would not be reimbursed, but only the amount available to the maximum for that category.

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