



FaithLife Connections

A newsletter for the members of FaithLife Financial

SPRING 2010



Haiti

Members respond
with love and
generosity

2 Charitable giving:
A policy of hope

7 Protect your
identity

10 You are what
you drink ...



Life insurance is a gift that keeps on giving ...

Life insurance is a simple solution that gives future generations a step up in life and allows you to give a gift that locks-in a child's insurability starting at an early age. And depending on the type of life insurance you choose, you may be able to build cash values in the policy that the child can access when he/she becomes an adult.

FaithLife Financial is a financial services company with a difference.

We offer a financial portfolio including competitive and affordable insurance and investment solutions that help you build a more secure future, plus we reach out to Christian communities and charities you care about.



LIFE INSURANCE | INVESTMENTS | UNIQUE MEMBER BENEFITS

WWW.FAITHLIFEFINANCIAL.CA 1-800-563-6237

features

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Charitable giving: A policy of hope

Find out how a life insurance policy could give your church or charity financial security to help it continue its mission into the future.

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COVER STORY: Helping hands for Haiti

Members responded with unprecedented generosity to our sisters and brothers in Haiti, following the January 2010 earthquake that devastated the poor Caribbean nation.

COVER PHOTO CREDIT: Jonathan Ernst/LWR/ACT Alliance.

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Meet the Dekkers!

Robert Dekker and his wife Karen, winners of the 2009 Caribbean Trip Contest, share details and photos of their tropical getaway.



PHOTO CREDIT: Paul Jeffrey/ACT.

columns



Member Benefits

Put your member benefits to work for your family, church, community – and beyond!



Event Calendar

Here's where you'll find us this Fall.



Money Matters

Sure-fire strategies to help you beat that nagging debt. Protect yourself from identity theft.



Ask the Expert

Where there's a Will, there's always a way. Our Corporate Secretary Carolyn Worthington shares some practical advice.



Wellness Tips

Stay happy, healthy and hydrated this summer.



FaithLife News

A warm welcome to new board member Ronald Walter and our 2009 financial results.

OUR MISSION

FaithLife Financial is a not-for-profit financial services organization for Canadian Christians. We are called to

- Protect your future
- Live your values
- Build a better world



WE WANT TO HEAR FROM YOU!

Tell us what you think about FaithLife Connections, and send your story ideas to the Editor:

connections@faithlifefinancial.ca



HELP US SAVE A TREE! If you would prefer to receive an e-version of FaithLife Connections, please contact your Financial Representative to sign up.

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Living our *Mission*

“Building a better world” is a key part of our mission statement. Over the past several months, you, our members, have once again shown how we “walk the talk”. In the aftermath of the devastation in Haiti, together we have raised in excess of \$275,000! In this edition of *FaithLife Connections*, we report on this significant achievement. You have changed lives for the better in the face of one of the most devastating disasters a country has ever faced. Thank you for your generosity, energy and partnership to build that better world.

Many of our members are thinking about how they can live their faith in a more complete manner, by remembering others through estate planning. Leaving a legacy gift through life insurance is a powerful tool and, in this edition, we encourage you to consider this option. Finally, this is my opportunity to let you know that after more than six years as President and CEO of this wonderful organization, I have decided to announce my retirement in September 2010. It has been a privilege and honor to serve in this capacity and to have been associated with this special organization for over 50 years – as a member, a director, and most recently as the senior officer of the organization.

We continue to be member-based and return our profitability back to our members and the causes they want to support. We do all this in order to serve our members and give glory to our Lord and Savior Jesus Christ. I retire, knowing that this is what drives our organization – our board of directors, our senior management team, our staff, and the financial advisors that serve you.

I believe God will provide leadership that will continue to help us live our mission of protecting the futures of our members; living their values; and building a better world. We have a powerful mission and a responsibility to live it to the fullest!

Warm regards,

Dr. Dieter E. Kays



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LIFE INSURANCE

charitable giving

A gift that keeps on giving ...

A gift of life insurance is a surprisingly simple and affordable way to make the most of tax savings today, while providing a substantial gift for tomorrow to your congregation or favourite charity. It's an additional way to give thanks and live out your faith ... and leave a lasting legacy.

Charitable Giving + Life Insurance
= Good Cents!

It's affordable. Modest premium payments today guarantee a substantial gift for your church/charity tomorrow. It actually multiplies the value of your actual contributions many times over.

It's easy to set up. You can either name your church/charity as owner and beneficiary of an existing insurance policy you no longer require, or purchase a new policy naming your church/charity as owner and beneficiary.

It's flexible. Choose from a variety of coverages and payment plans. For just a few dollars each month, using FaithLife Financial's pre-authorized debit plan, you can leave a sizable gift. Or, you can make a single payment to set up and help prepay the policy.

It saves you tax. Giving your money away is one of the few ways to beat the tax man. Your premium payments are tax deductible (depending on how you've structured your gift), and your entire life insurance gift goes tax-free to the church or charitable organization of your choice and can go a long way to minimize the final tax payable upon your death.

It preserves your estate. While your church/charity receives the proceeds from your policy(ies), your family receives the full value of your estate. In most instances, your gift of life insurance cannot be contested, nor will any probate or administrative expenses apply.

It's guaranteed. Through life insurance, you choose to provide a guaranteed gift for the church/charity of your choice.

"My husband and I made the decision several years ago, to purchase a joint life insurance policy and name our church as the beneficiary. For us, it's a simple way to leave our church family a substantial gift without a large, out-of-pocket expense and still be able to leave a legacy for our grandchildren."

Jane & Bob, life insurance donors, Ontario

Here's how you can use life insurance as a charitable gift:

- 1 Change the beneficiary on an existing life insurance policy – you simply name your church/charity as the beneficiary.
- 2 Change the ownership on an existing life insurance policy* – you change the beneficiary of the life insurance policy as well as ownership status, transferring all rights to the policy to a church/charity.
- 3 Purchase a new life insurance policy – this is the most economical option, particularly for young people who will find premiums low and the long-term planned nature of giving, affordable.

Which type of life insurance policy is best for charitable giving?

Permanent insurance such as whole life or universal life offers life-long protection and will ensure that your gift will still be there when you die – whether it be for the same value as you originally chose, or a greater value.

Our EssentialLife insurance is a simple solution that helps you leave a charitable gift – and no medical tests are required!

Your FaithLife Financial Representative can show you which option would work best for you.

Members open hearts, lend hands to bring hope to

Haiti



Love one another as I have loved you JOHN 13:34

FaithLife Financial members responded with unprecedented generosity and love for their brothers and sisters in Haiti following the catastrophic 7.7 magnitude earthquake that rocked the island nation on January 12, 2010. More than \$275,000 has been directed by FaithLife Financial to our key partners, Canadian Lutheran World Relief and World Vision, for Haiti relief efforts including:

- ♥ \$10,000 immediate aid, plus another \$53,000 in special matching grants to Chapters
- ♥ \$212,000 in funds raised by 157 Chapters and members

Within an hour of hearing the first news reports about the earthquake in Haiti, Kathy Pickford, our Fraternal Development Specialist realized that this full-scale humanitarian crisis would qualify for support through the organization's Disaster Relief Program. And right from the start, Kathy and others worked tirelessly answering hundreds of calls from our members and chapter contacts across the country.

One person's efforts can really make a difference

And in the Christian spirit, hundreds of our members in 157 Chapters reacted swiftly and kicked their fundraising efforts into high gear. From Victoria, BC to Windsor, ON and all stops in between, our members responded and put their Christian values into action. Here are a few stories among many of our member's generosity.

"I am so proud of our members and Chapters who stepped in to help our brothers and sisters in Haiti," says Kathy. "In a time of crisis, it's our members who are there to help - to share their resources, talents and wisdom with those in need."

Young and old members joined hands to help

Olga Johnston of Maple Ridge, BC celebrated her 90th birthday and instead of showering her with gifts, the 50+ family and friends who attended her party at St. Paul's Lutheran Church (20040), made a donation to CLWR in her honour.

Isabella, an 8 year old member from Cambridge, ON collected \$185 in lieu of birthday presents from her friends, and donated the funds to World Vision Haiti Relief.

“Faith has no borders and FaithLife Financial members have always been generous in times of disaster and they’ve certainly showed their care and compassion once again,” said FaithLife Financial President, Dieter Kays.

PHOTO CREDIT: Jonathan Ernst/LWRI/ACT Alliance.

“Concordia Lutheran in Penticton, BC (20064) is small but mighty,” according to Heidi McHale, Parent Support Group President. The 45 students in Kindergarten to Grade 6 are true global citizens, engaged in what’s going on in the world around them. And when the earthquake hit, the students were so moved by the tragedy that they turned their “cookies in a jar” fundraiser for Tuition Aid, into a Haiti fundraiser. “We knew that FaithLife Financial would match the funds raised, which certainly spurred on our efforts,” added McHale. The students, parents and teachers raised over \$850 (including the special matching grant from FaithLife Financial).

The youth group at Messiah Lutheran Church in Saskatoon (2159) welcomed their congregation as they arrived for church. In thanks for making a donation, people were given a pin to match the colours of the Haitian flag, with a heart in the middle, to symbolize God’s love and their hope for Haiti.



Members build a better world

Don Kunzelman from Zion Lutheran in Plumas, MB (33044) jumped into action when the call went out regarding Haiti’s devastating earthquake. He knew that the youth group would want to help and they were one of the first Chapters to commit their support.



“FaithLife Financial was one of the first organizations to respond with aid for our brothers and sisters in Haiti. You’ve shown that you care about people – after all, it’s all about people helping people,” said Don.

More Chapter Fundraisers

- Students at First Lutheran Christian Academy in Windsor, ON (76314) happily ditched their school uniforms and raised \$893.
- ‘Helping hands’ decorated the walls of Reformation Lutheran Church in Kitchener, ON (74099).
- Members of Grace Lutheran Church in Brandon, MB (33008) took a pass on the calories with a “bake-less” sale that brought in \$937.
- That’s a euchre! Members of Clarington Lutheran Church in Bowmanville, ON (75172) organized a friendly card tournament and silent auction at the home of two members.
- Grace Lutheran Church in St. Catharines, ON (74214) collected spare Canadian Tire money, bundled it up and swapped bucks for cash and raised \$385 in half an hour!

Partners in Haiti

Canadian Lutheran World Relief – For more on the CLWR /ACT Alliance relief effort, watch CLWR’s video: www.youtube.com/CLWRvideo

World Vision – For the latest update on World Vision’s relief efforts, go to: www.worldvision.ca/haiti



MEMBER BENEFITS

Put your member benefits to work for your family, church – and beyond!

When you purchase one of our insurance or investment products, you automatically become a member of FaithLife Financial. But did you realize that you're also getting more than financial protection - you're building a better world?

Charitable Giving Benefit – When you purchase a new, permanent FaithLife Financial life insurance policy, we will donate up to \$5,000 to your church or favourite charity, upon your death. The donation matches two per cent of your death benefit, up to our maximum, at no additional cost to you.

Wills/Power of Attorney Benefit – When you use the services of a legal professional to draft or update a personal Will or Power of Attorney, you will be reimbursed up to \$75 (available every five years).

Newborn Death Benefit – Should tragedy strike and your baby dies within 60 days of birth, you are eligible to receive \$2,500 to assist with expenses and the grieving process.

Orphan Benefit – Juvenile members whose parents have died can receive \$1,000 a month until age 19 (or age 23 if a full-time student). One parent must have been a FaithLife Financial member.

Horizon Scholarships – Scholarships are awarded annually to selected members who are enrolled in full-time university or college program. You can apply for a one-time scholarship of \$2,000 for a university degree program or \$750 for a college diploma program.

Faith Affirmation Recognition – We provide a special memento to members who are celebrating a significant milestone in their faith journey, such as confirmation or adult baptism.

Congregational and community benefits

A FaithLife Financial Chapter is a group of five or more members who join together to support fundraising events in their congregation or community. We supports Chapters' good works by providing matching funds (to specific maximums).

Chapter Grants – Up to \$1,500 each year, to support your Chapter's congregational and community projects.

Ordination Celebration Gift – if your congregation has a Chapter and your pastor (a FaithLife Financial member) is celebrating a 10th, 20th, 30th, 40th or 50th anniversary, the Chapter can apply for a one-time gift of \$1,000 to be used for wellness or educational purposes.

Church Mortgage Program – if your congregation needs a church mortgage, it may be eligible for special rates and terms through FaithLife Financial.

Educational Seminars – your FaithLife Financial representative can provide informative seminars on financial issues that are important to congregational members, such as budgeting, stewardship, and charitable giving.

National Christian outreach

Disaster Relief Aid – support for significant national and global causes that can help us build a better world or make a difference during a time of crisis (e.g. Haiti earthquake, BC forest fires).

Special Event Support – support for Christian events of national significance that can enrich Christian living, such as youth events or Christian gatherings.

For more information on your member benefits, talk to your FaithLife Financial Representative or contact our Member Care Team at 1-800-563-6237.

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Building a better world is worth sharing!

We're a financial services company with a difference and we want more people to hear about our story!

IT'S A REWARDING FEELING ...

Every time you refer a friend or family member between June 25 and September 6, you could win a weekend away reconnecting with them again*.

IT'S SIMPLE ...

- Call your Financial Representative
- Contact our Member Care Centre at 1-800-563-6237
- Visit www.faithlifefinancial.ca

*Prize is valued at \$1,000. The grand prize will be drawn on September 10, 2010. Full contest rules are available at www.faithlifefinancial.ca

MEMBER SALUTE OLYMPIC-STYLE



We do believe!

Don Kulyk, a Financial Representative from White Rock, BC gave his time over the course of 14 days at the 2010 Vancouver Olympics. "I knew that the prospect of volunteering at the 2010 Olympics was a once in a lifetime opportunity. I thought that I would never be chosen but I got the call in 2009 and training soon began. I was assigned to volunteer on the Olympic transportation team, where I drove a number of wealthy and elite individuals around to the Olympic venues. The stories are many; the ones I can share are none.

Volunteering aside, having the games in our own backyard was spectacular. We were downtown for the gold medal hockey game and were one of the many in the throngs of people squeezed together into one solid mass on Robson Street! From the numerous torch runs, to the street celebrations, to the impromptu hockey games – we were part of it all and it was worth every minute!"

FaithLife Financial supports church outreach

Members of several churches in the Lower Mainland of Vancouver, including Trinity Lutheran Church (20076) learned an important lesson during the 2010 Winter Olympics. They learned that outreach isn't about filling the pews but about building relationships. Thanks to a major donation from FaithLife Financial, Trinity opened their doors with an outreach program. More than 8,000 people, including travellers from as far away as Fiji, Uganda and Hawaii visited the church to watch Olympic coverage on a big-screen TV, take in a concert, grab a sandwich, login at the Internet Cafe, or connect with some friendly Canadian faces. According to Don Hindle, Director of Parish Services, "We learned that people will come to the church when we get out into the community and meet people, talk to them, and build relationships."

If you know of a FaithLife Financial member who has contributed his/her time, talent and treasure in service to others, we'd love to hear their story and we may include it in a future issue of FaithLife Connections. Please email your idea to connections@faithlifefinancial.ca.



2010 Event Calendar

EVENT NAME	DATE	LOCATION	FOR MORE DETAILS
ELCIC Eastern Synod Convention	June 24-27	Toronto, ON	www.easternsynod.org/index.php
ELCIC Saskatchewan Convention	July 8-11	Saskatoon, SK	www.sasksynod.elcic.ca
LCC National Youth Gathering	July 2-6	Edmonton, AB	www.nyg.lutheranyouth.ca/2010
Promise Keepers Conference	October 16	Lloydminster, AB	www.promisekeepers.ca
Promise Keepers Conference	October 23	Regina, SK	www.promisekeepers.ca
Promise Keepers Conference	October 30-31	Lethbridge, AB	www.promisekeepers.ca
Promise Keepers Conference	November 12-13	Mississauga, ON	www.promisekeepers.ca
PK Family Worship Night	November 14	Ottawa, ON	www.promisekeepers.ca



Church partnership opportunities

We are looking for host churches in Eastern and Central Ontario, Lower Mainland British Columbia, Manitoba and Saskatchewan for Fall tours of Girls Night Out and Couples Night Out events. For more information about hosting an event at your church, please visit www.gnolive.ca or www.couplesnightout.ca.

MONEY MATTERS

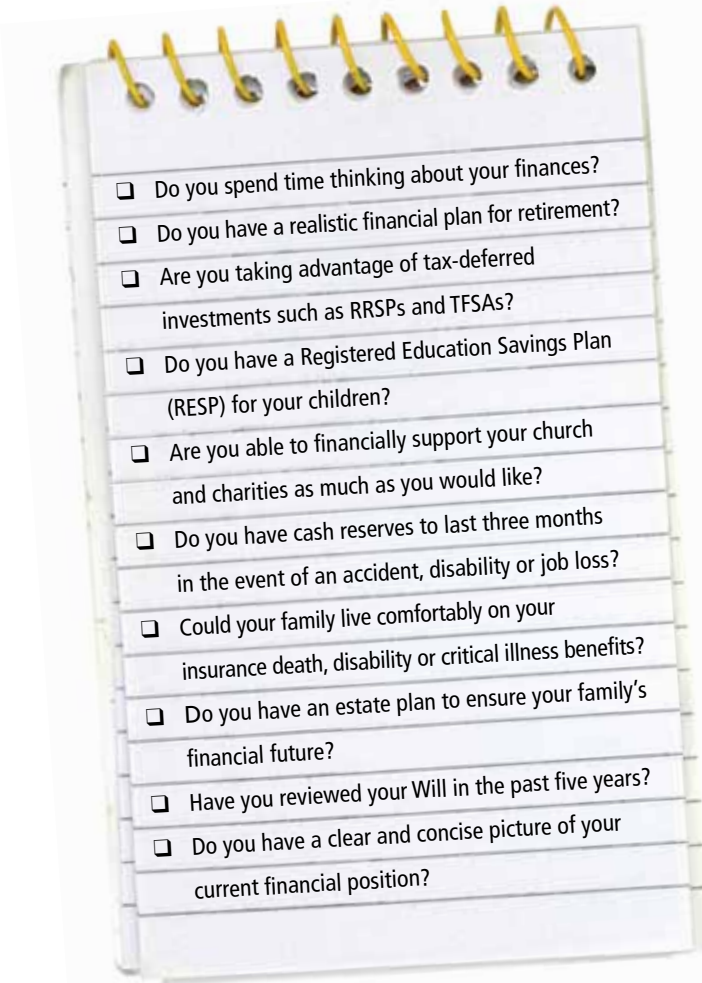
Keep your life scales in BALANCE

Financial bliss doesn't depend on how much money you make, it depends on how well you manage what you've been blessed with. And you may think that good financial management is all about "buckling down" and using your willpower. That's certainly the impression you get from a lot of financial experts (and from your father-in-law). But the truth is, having enough money for savings has little to do with willpower – it's about balance.

And while balance is necessary to have a satisfying, energetic, joyful life, it's up to each person to determine what balance means to them.

Does your life need financial balance?

The first step in creating financial balance is to take a look at where you are today. Take our quick quiz to find out more ...



If you have answered NO to more than two questions, your life may need more financial credits. Your FaithLife Financial Representative can help you create more balance.



Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty.

PROVERBS 21:5

Protect your identity

Technologically savvy criminals can access your bank account. Here are five tips to help you protect yourself from identity fraud.

-  Don't carry your Social Insurance card in your wallet. With just these nine digits, your entire identity can be laid bare and stolen.
-  Destroy the hard drive of your old computer before throwing it away. Don't rely on deleting the information alone.
-  Make a photocopy of everything in your wallet so you'll know what is missing if it gets stolen.
-  If you access the Internet from a wireless connection, make sure you secure it with a password. Without a password, other people online can access the data on your computer.
-  Check your credit reports and account statements regularly. This will make sure that you catch any irregular transactions that could be a mark of fraud early on.

KEEP IT BALANCED!

Check out our online tools and calculators to help keep your financial and personal needs in balance.

Mom's advice rings true, never put all of your *eggs in one basket*

By Terry Bodnar, FI Capital

Growing up, you can likely remember your parents telling you "never put all of your eggs in one basket." While at the time, you may not have fully understood what they meant, truer words could not have been spoken when it comes to your personal finances and investing.

Although Canadian equities rebounded by over 30% in 2009, the S&P/TSX Composite Index (S&P/TSX), remained over 15% below where it closed at the end of 2007. At the same time, the U.S. market, as measured by the S&P 500, fared considerably worse, down nearly 25% during the same timeframe and more than 15% lower than where it started on January 1, 2000.

So what is an investor to do? Just remember what mom and dad told you – don't put all of your eggs in one basket or, in other words, diversify your investments. Diversification involves investing in a variety of different asset classes (stocks, bonds, guaranteed investments) and using an assortment of investment styles (value, growth, socially responsible). By spreading your risk or diversifying your investments, the result is a portfolio where, at any point in time, some investments will be doing well while others may not. Typically, this "mix-and-match" approach will have lower volatility and better long-term returns.

For some investors, high returns may be the sole priority. However, at FI Capital we believe that capital preservation is equally important – ask those Canadian equity investors who lost nearly one-third of their portfolio value in 2008! With every passing year, you get one year closer to retirement, so your investment horizon (and the time to recover any investment losses) becomes shorter. Think of investing as a marathon, not a sprint! It's about planning and patience.

At FI Capital we "Build Wealth—with a Difference." As the investment management subsidiary of FaithLife Financial, our faith-based heritage requires that we be good stewards of our clients' wealth and of the world in which we live. In 2007, FI Capital added two Socially Responsible Investment (SRI) pooled investment funds to its already existing investment options. Building on our principles of safety, return, liquidity, and diversification, FI Capital's SRI funds are managed on the belief that environmental, social and corporate governance issues cannot only positively affect the performance of our investment portfolios, but will also promote, on a wider societal scale, a better alignment of the investment process with broader socially responsible objectives.

In 2009, three FI Capital pooled funds - the Bodnar Canadian Equity Fund, Bodnar Fixed Income Fund and Bodnar Money Market Fund recorded first quartile rankings for the three and five year time periods.



 **FI**
Capital

FI Capital Ltd. specializes in providing discretionary investment management services to a variety of fraternal benefit societies, pension plans, institutions, endowment funds, charitable organizations, and high-net worth individuals. To learn more about FI Capital and our diversified portfolio of pooled funds, visit our website www.ficapital.ca or talk to your FaithLife Financial representative.



ASK THE EXPERT

Leave your family more than memories

Carolyn Worthington, Corporate Secretary and General Counsel at FaithLife Financial talks about the necessity of having an estate plan so that you can be sure your assets endure after you're long gone.

Making decisions to be acted upon after you die can be a challenging prospect. A proper plan ensures your estate is passed along as you desire it, with minimum taxes, delays and complications. You can do much of the planning over a cup of coffee, exchanging ideas with your spouse and a Financial Representative.

Five steps to get you started:

- 1 **Make an inventory** of your assets and liabilities and a list of important documents such as insurance policies, property deeds, RRSPs, investments, and bank accounts.
- 2 **Define your beneficiaries** – those you wish to receive the assets of your estate.
- 3 **Decide how your assets will be divided.** Be aware of some guidelines involved in this decision. For example, taxes on the assets in your RRSP or RRIF can be deferred, if you leave them to your spouse instead of your estate.
- 4 **Consider how your estate will be distributed.** It needn't be in a lump sum; you can direct that assets be allocated over time or through payments from a Trust.
- 5 **Pay special attention to major assets, such as a family business or a second home or cottage/cabin.** You may want to include the entire family in the discussion to ensure that everyone understands your wishes.

Assets can be transferred, depending upon your circumstances:

WILLS. Everyone should prepare one, with legal assistance (for sure!).

JOINT OWNERSHIP. Registering assets this way is a simple method of transferring assets. Joint Tenancy with Right of Survivorship assures automatic transfer, without probate fees, although other complications may arise. (Not an option in Quebec).

GIFTING ASSETS. Transferring assets now is relatively easy. Be aware that giving assets to recognizable charities may create tax benefits, passing them to family members could create tax liabilities.

TESTAMENTARY TRUST. This takes effect upon your death, transferring ownership but not control of assets according to your directions, and is part of your Will.

LIVING TRUST. Similar to a Testamentary Trust, this applies whenever you choose.

None of these steps should be taken without obtaining a qualified legal opinion.



How life insurance can protect your estate

While life insurance generates an instant estate, it can also be used to protect other assets. For example, if your estate includes an asset valued at \$200,000 with a projected value of \$500,000 in twenty years, the \$300,000 difference would represent a taxable capital gain of \$150,000 (capital gains tax applies to 50 percent of the total gain). At a taxation rate of 30 percent, this would represent a tax burden of \$45,000 and may require the beneficiary to liquidate the asset. A relatively small life insurance premium payable now could avoid this problem arising after your death.

WELLNESS TIPS

“But those who drink the water I give will never be thirsty again. It becomes a fresh, bubbling spring within them, giving them eternal life.”

JOHN 4:14

Stay happy, healthy and hydrated this summer

With so many options at your disposal, you might believe that ‘plain old water’ has lost its number one status amongst popular refreshments. In a world where juice, coffee, tea and beer companies battle for the hearts, minds and taste buds of consumers, don’t forget the benefits of good old H₂O. For the purposes of staying cool and feeling well, cold clear water may be the best, healthiest choice as you enjoy all your favourite summer activities.

Water plays an essential role in almost every function the human body performs. It helps protect the immune system, maintains the balance of electrolytes in cells, aids digestion of food and medicines, removes wastes, transports nutrients, regulates temperature, prevents fatigue, enhances physical performance and it’s good for your skin too.

Fill ‘er up ... and check the fluids

People need to consume about two and a half litres each day, although this varies depending on the types of activities you are involved in and the temperatures you are exposed to. Water is obtained through both the liquids you drink and the food you eat. Since your body needs water even before you actually begin to feel thirsty, make a habit of taking regular drinks of water throughout the day to stay hydrated and feeling well.

Dehydration

When your body loses more fluid than it receives, you can experience minor headaches, dizziness, fatigue and confusion – all symptoms of dehydration.

And dehydration can take all the fun out of your activities and, if ignored, it can lead to more serious medical conditions, including heat cramps, heat exhaustion and the potentially deadly condition of heat stroke.

Not only in summer

But the effects of dehydration aren’t just a concern during the hottest months of the year. Your body loses moisture during the winter too, especially when bundled up to enjoy outdoor activities.

The dieticians of Canada website (www.dieticians.ca) suggests drinking water at all meals and when snacking. This habit not only keeps you hydrated but it can help minimize cravings for food, since sometimes the “munchies” are actually only the “thirsties”.

Sources: Health Canada; MayoClinic.com; The Canadian Red Cross Society First Aid: The Vital Link; Environment Canada; The Dieticians of Canada.

KEEP IT CLOSE AT HAND

As you go through your day, remember to keep water within easy reach. Carrying refillable water containers might help you drink more water when you’re out and about this summer.



FAITHLIFE NEWS



A warm welcome

Newly-elected director **Ronald Walter of Saskatoon, SK**, joins the Board of Directors of FaithLife Financial bringing a background in the education sector, where he served as Secretary-Treasurer of a school division, as well as extensive experience serving on many non-profit boards and committees.



Wayne Musselman re-elected Board Chair

At the organization's Annual Legislative Meeting in February 2010, Wayne Musselman of Toronto, ON was re-elected as Board Chair for a second one-year term. Mr. Musselman has served on the Board of Directors since 2006. He brings extensive financial and business experience

both domestically and internationally including experience as the Chief Agent for several foreign fraternal benefit societies.

FaithLife Financial strengthens its surplus

FaithLife Financial experienced one of the best years in its 38 year history, with strong growth in several key areas in 2009. Surplus increased by 14.6% to \$36.5 million and over \$1.3 million in net income was generated, more than 40% higher than in 2008. Total revenue was a healthy \$48.4 million, up from \$39.1 million in 2008. New life insurance sales grew by almost 20% and total life insurance in-force climbed to nearly \$2.23 billion. Total assets under administration grew by 6.7%.

FaithLife Financial's charitable impact to the Christian community surpassed \$2.3 million in 2009. Charitable impact is comprised of the value of special benefits for FaithLife Financial members and the Christian community, as well as disaster relief aid, charitable gifts, volunteer fundraising and the value of volunteer time.

For more information on our organization's financial results, please refer to the 2009 Annual Report to Members that we mailed to every member household, or speak to your FaithLife Financial Representative.



Did you know?

If you delay taking CPP, you'll receive higher payments. And that wait is about to become even more lucrative.

Under proposed changes to the Canada Pension Plan, people who start taking their CPP payments at 70 instead of 60, could more than double their basic annual payment.

Even those who delay from age 65 to 70 could get 42% more.

But how do you get income in the meantime? Talk to your FaithLife Financial Representative for help.

WIN BIG ...and give

If you're feeling lucky, you can enter our 2010 'Win Big and Give' contest for a chance to WIN a \$1000 Tax Free Savings Account, plus a chance to give an additional \$500 to your church or favourite charity!

Visit www.faithlifefinancial.ca to enter, or talk to your Financial representative.



FAITHLIFE NEWS

Meet the Dekkers: Winners of our 2009 Caribbean Trip Contest

December 19, 2009 11:00 a.m.

"Is this Robert Dekker?" asked the woman on the phone. "Yes, it is. And who is asking, please?" replied Mr. Dekker. "I am calling from FaithLife Financial. Your name has just been drawn as the lucky winner of a 10-day cruise through the Caribbean."

"Hallelujah, and Praise our Lord Jesus Christ!" exclaimed the voice on the other end.

And after the shock of winning had worn off, our lucky winners Robert Dekker and his wife Karen (from Kitchener, ON) made their travel plans and a few weeks later they boarded the ship 'Jewel of the Sea' and began a trip they'd treasure for a lifetime.

Here are some highlights from their travel diary ... starting in Miami in February 2010

- DAY 3** We called in at the island of Aruba. Being a Dutchman, I loved the Dutch influence so much that I bought a 10 lb. wheel of Gouda cheese!
- DAY 4** Colombia was the next port of call - Karen found a beautiful emerald crystal to bring home.
- DAY 6** We spent the day watching how they get the ships through the locks of the Panama Canal. Fascinating!
- DAY 7** The eco-tours in Costa Rica took us to a butterfly conservatory, and a jungle animal rehabilitation centre.
- DAY 8** Shopping in Georgetown, Cayman Islands, and a close encounter with a cute sea turtle.
- DAY 9** Heading back to Florida and on our way home!

Robert and Karen have many happy memories of their adventures – the marvelous food and wonderful music aboard ship, the many friends they made, and how seeing more of God's creation has made them feel so blessed.

Robert explains, "As long-time members of Bethany Evangelical Church in Kitchener, we've been praying for a vacation for quite a while, but we could not afford it. We're celebrating our 35th wedding anniversary this Spring and this was just the best gift we could have ever wished for."

To everyone at FaithLife Financial, you don't know how much this trip meant to us! Thank you, thank you, and thank you again!



The Dekkers



Aruba



Cayman Islands

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