

BenefitNews

NEWS ABOUT THE MINISTRIES OF BROTHERS BENEFIT TRUST

THIRD QUARTER 2008

General BBT News

BBT calls Nevin Dulabaum as president

Nevin Dulabaum has answered the call to serve as the new president of Brethren Benefit Trust and Brethren Foundation and assumed those duties on Sept. 8. Prior to this promotion, he served as BBT's director of Communications and Information Services. Nevin succeeds Wil Nolen, who retired after 20 years as BBT's president and 25 years as the Brethren Pension Plan's trustee.

Nevin began his national church work in 1994 when he joined the Church of the Brethren General Board's Communication staff. He then joined BBT in September 1999 as manager of marketing and promotions. In 2000, his responsibilities expanded to include communications and information services. Nevin has served on the agency's senior Management Team since November 2000.

Nevin believes that BBT needs to provide a vital voice within the Church of the Brethren to become the first choice for constituents' financial

needs. Offering competitive products, customer service, and communication will be high priorities in reaching this goal.

"The Board unanimously approved the Search Committee's nomination of Nevin Dulabaum to serve as president after a thorough application and interview process," said Harry Rhodes, BBT Board chairman. "We are confident that Nevin will continue the leadership Wil Nolen gave BBT in providing financial security and in promoting financial wellness and education for our denomination's employees and members, while positioning the organization to serve the Church amidst the challenges of a very competitive business marketplace. We are excited about BBT's future with Nevin serving as the organization's next president."

To read the complete press release of Nevin's promotion to president, go to www.brethrenbenefittrust.org/news/NewPresident.pdf.



David Solenberger

Nevin Dulabaum at the Church of the Brethren 300th Anniversary celebration in Schwarzenau, Germany.

Insurance Services

Ancillary insurances — lower cost and better value

Good News! Not only will most insurance rates through Brethren Benefit Trust stay the same or decrease for 2009, but there are new benefits and better coverage that go with that savings.

Supplemental Life insurance is age-rated and offers coverage amounts up to five times the plan participant's salary to a limit of \$300,000 without

underwriting. New for 2009 is life insurance coverage for spouses with coverage amounts up to \$40,000 without underwriting, and life insurance coverage for dependent children offering coverage up to \$20,000 without underwriting.

Basic Life insurance coverage will remain the same as 2008 at less annual cost, and Retiree Life insurance will have no premium increase for the year, but coverage will remain the same.

Our current Long-Term Disability plan has excellent coverage and an exceptional price. Most LTD plans are for 60 percent of salary and housing (for credentialed pastors). Our plan pays 66.66 percent and offers a more generous period of coverage than most. There will be no premium increase for the upcoming year.

Reliance Standard, who currently handles our

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Staff Contacts

Publisher: Nevin Dulabaum

Managing Editor: Patrice Nightingale

Layout/Design: Lauryn Klotzbach

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Nevin Dulabaum

Randy Yoder, director of Insurance, in the BBT booth at Annual Conference in Richmond, Va.

New insurance services that won't cost you money

New services are available to members who belong to BBT's Long-Term Disability or Basic Life insurance plans, at no additional cost or additional enrollment. Long-Term Disability plan members have immediate access to the Employee Assistance Program, and in 2009, members enrolled in the Basic Life insurance plan will have access to the WorldNet Assist Program.

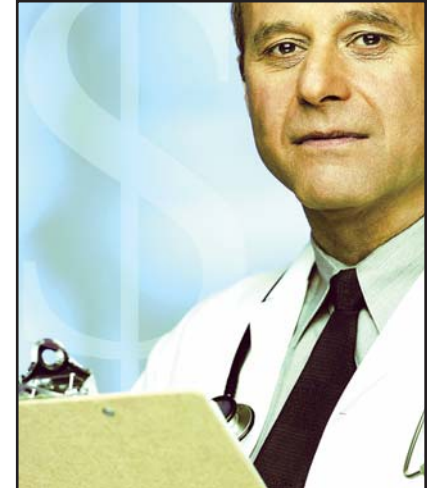
- **Employee Assistance Program**

The Employee Assistance Program is a professional counseling and referral service that is free, voluntary, and strictly confidential. The EAP is offered as an accompaniment to BBT's Long-Term Disability plan and encompasses substance abuse; family, marital, work-related, and financial issues; and emotional and mental health.

Any services provided by EAP counselors are at no charge to members. If a referral to an outside provider is needed, the counselor will recommend carefully selected resources. Outside providers will not be free, but health insurance and other financial factors will be considered to help ensure that the needed services are affordable.

- **WorldNet Assist Program**

Members of BBT's Basic Life insurance are automatically covered by a free service that offers assistance when traveling more than 100 miles from home. The WorldNet Assist Program requires no enrollment and is available 24 hours-a-day offering a comprehensive range of information, referral, coordination and arrangement services designed to respond to most medical care situations and many other emergencies that might occur during travel within the U.S. or internationally. It also offers pre-trip assistance and information on things such as passport/visa requirements, foreign currency, and weather.



Plan members will be receiving additional information about these important services in the near future. If you have questions, please contact Tammy Chudy, member services representative for Insurance, at tchudy_bbt@brethren.org or 800-746-1505, ext. 372.

One-time Open Enrollment

From Oct. 1 to 31, there will be a one-time Open Enrollment for Life and Long-Term Disability insurances. LTD is offered for anyone who has not been denied coverage for LTD in the past. Because our Life insurance has a new carrier, it is being offered to everyone during this one-time open enrollment—even if you have been previously denied life insurance coverage. Dental and Vision will also have their annual open enrollment during the same time period.

If you participate in any of the BBT Insurance services, a packet of information will be sent to you near the end of September for the open enrollment period during the month of October.

If you are not a plan participant and are interested in receiving an enrollment packet for coverage in Life, LTD, Dental, or Vision, please contact Tammy Chudy, member services representative, at tchudy_bbt@brethren.org or 800-746-1505, ext. 372.



"Ancillary insurance"... Continued from page 1

LTD, will also be the carrier for all of BBT's Life insurance in 2009.

Delta Dental and EyeMed Vision Care will be the new fully-funded PPO plans for dental and vision, which will offer increased benefits at less cost than the current plan, in nearly every category.

Delta Dental increases our present coverage for extractions, fillings, oral surgery, and endodontics (root canals) from 50 to 80 percent. There is also the ability to rollover a portion of the unused \$2,000 annual maximum



benefit to the next year. EyeMed Vision Care, compared to our present plan, has greater coverage in almost all areas. Considerable improvement in coverage will be noticed in the purchase of frames — allowing up to \$120 as opposed to the current \$60 allowance, and then a 20 percent discount is applied to the balance. Coverage for contact lenses increases from a \$40 allowance to a \$135 allowance, and then a 15 percent discount is applied to the remaining amount. A 5 to 15 percent discount for LASIK surgery has also been added.

If you have questions, please contact Tammy Chudy, member services representative, at tchudy_bbt@brethren.org or 800-746-1505, ext. 372.

BBT Booth at 2008 Annual Conference in Richmond, Va.



Nevin Dulabaum



Nevin Dulabaum



Patrice Nightingale

(Left) Patrice Nightingale, BBT manager of publications, helps applicants for the Fitness Challenge find the start location of the 5K race. **(Above)** (Left) Steve Mason, director of Brethren Foundation, fields Foundation questions, and (right) BBT marketing coordinator Cindy Bravos, second from the right, works with MAA staff stuffing 5,000 bags for conference attendees.

Insight Sessions



Regina Roberts

“Being Financially Fit at 50 and Beyond” is presented by Steve Mason, director of Brethren Foundation; Randy Yoder, director of Insurance; and Jay Wittmeyer, director of Brethren Pension Plan.



Eric Thompson

An insight session focusing on investments is led by John Waggoner, writer for USA Today, and current BBT Board members Gail Habecker and Deb Romary.

Board Members



Ann Quay Davis



Carol Davis



Jack Grim



Craig H. Smith

Glenn Riegler

(Above) Four new members were elected to serve the BBT Board. Ann Quay Davis was recommended by BBT, Carol Davis and Craig Smith were elected by Pension Plan members, and Jack Grim was elected by Annual Conference delegates.

(Below) BBT President Wil Nolen thanks three BBT Board members for their service as they conclude their terms — John Braun, David Gerber, and Ken Holderread.



Nevin Dulabaum



Fitness Challenge



Nevin Dulabaum

(Above) Melani Hom (20:29) and Ben Bear (19:10) relax after finishing in first place overall for women and men in the BBT 5K Fitness Challenge.

(Right) Runners make their way around Belle Isle, the island that made up most of the route for the annual BBT 5K race.



Eric Thompson

Wil Nolen Retirement

(Right) BBT Board members lead the entire Annual Conference congregation in a standing ovation for Wil Nolen as he was recognized for his 25 years as president of BBT.



Eric Thompson

(Below) Wil Nolen greets Philip and Joan Fyock Norris at the reception held to honor Wil's 25 years of leadership with Brethren Pension Plan.



Nevin Dulabaum

Our goal is to invest your money responsibly

As part of its socially responsible investment program, Brethren Benefit Trust each year requests that Boston Common Asset Management, one of BBT's investment managers, compile a list of the U.S. military's top 25 publicly traded defense contractors, based on the size of contracts awarded by the Department of Defense. These firms are then automatically screened from the investment portfolios of Brethren Foundation and Pension Plan by all of our investment managers, as directed by BBT's *Investment Guidelines*, as are publicly traded firms that receive more than 10 percent of their revenue from alcohol, tobacco, gaming, defense, or pornography.

In addition to the 25 companies screened for the size of their Defense contracts, 53 more companies are screened from BBT investments because they receive more than 10 percent of their total revenue from Defense contracts. A copy of this list is available online at

www.brethrenbenefittrust.org/Forms%20Page/DoDIOList2008.pdf.

Many companies are included that would be expected to be present on such a list, as well as a few surprises. Note the following three unlikely companies that appear —

American Apparel Inc. is the largest clothing manufacturer in the United States. It was recognized as one of the top 10 socially responsible companies in 2006 by Media Magazine. Even so, its defense contracts to provide special purpose clothing and outerwear exceed 10 percent of its revenue.

The Interpublic Group of Companies Inc. is a global provider of advertising and marketing services. More than 10 percent of its revenue was generated by providing advertising services to Departments of Army and Navy.

National Presto Industries Inc. is best known for housewares and portable electronic appliances, such as pressure cookers, the SaladShooter electric slicer/shredder, the FryBaby electric deep fryer, the PowerPop microwave multi-popper, and the Pizzazz pizza oven. Even so, more than 10 percent of its revenue was generated from the sale of ammunition and related supplies to the Departments of Army and Navy.

The inclusion of these companies on the list gives evidence to the ubiquitous reach of the U.S. military-industrial complex.

BBT's investment managers indicate that BBT's investment performance over the long term, despite its SRI screens, is still similar to the performance of comparable portfolios without SRI screens.



Patrice Nightingale

Shell is one of the companies that appears on the 2008 list of top 25 defense contractors.

2008 list of top 25 publicly traded Defense contractors —

- | | |
|-------------------------------|-----------------------------|
| 1. Lockheed Martin | 14. Oshkosh Corporation |
| 2. Boeing | 15. Royal Dutch Shell |
| 3. Northrop Grumman | 16. URS |
| 4. General Dynamics | 17. Alliant Techsystems |
| 5. Raytheon | 18. Electronic Data Systems |
| 6. BAE Systems | 19. DRS Technologies |
| 7. L-3 Communications Holding | 20. Agility |
| 8. United Technologies | 21. Honeywell International |
| 9. KBR | 22. Harris |
| 10. Textron | 23. Amerisource Bergen |
| 11. Computer Sciences Corp. | 24. FedEx |
| 12. General Electric | 25. Navistar International |
| 13. ITT Industries | |

Vacation with a different type of “Club”

A fun, relaxing vacation can be rejuvenating — and then the credit card bill arrives. If you relied on your credit card to finance your vacation because you couldn't afford to pay with cash, the actual cost



of your vacation could be much greater than you anticipated.

Let's assume you spent \$2,400 on your vacation and charged it all to a credit card. If you can pay off the entire balance when it comes due, all is well. But for our example, let's assume you could

only afford to pay \$200 each month toward that balance, and that the credit card company charges 12 percent interest. In this case, it would take 13 months to pay off the credit card, and that would include \$169.56 in interest over that time.

Unfortunately, if you are like millions of other credit card users who pay only the minimum payment required each month, the cost to you is staggering. In our example based on \$2,400, if you paid only the minimum payment each month (calculated at 2.5 percent of the balance), it would take 170 months — that's 14 years and two months — to pay off the \$2,400, and the interest would cost you \$1,446.50.

A more fiscally responsible approach to your vacation could be accomplished by planning to save the \$2,400 before you go on vacation. One way to do it would be to open a Vacation Club account at Church

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Family meals serve up more than just food

Remember back when families had dinner together every night? Showing up for dinner wasn't a matter of choice, it was just expected. Parents were OK with their kids disappearing for the entire day, as long as they showed up for dinner. No one had cell phones to keep in constant contact or to remind children to be home on time — it was understood. Of course back then, you didn't find a McDonald's, a Burger King, or



any other fast-food place on every corner. So if you wanted food, you needed to be there when it was being served at home.

This widely practiced family tradition of the

past is becoming nearly extinct in our modern day world of technology, busy schedules, and fast food. Fewer and fewer families are making the effort to have that face-to-face, sit-down time together. And yet, studies repeatedly show that there are many significant benefits to families sitting down together for meals on a regular basis.

Recent studies suggest that when eating time is set aside regularly to focus just on family members, without television or cell phones to interrupt, parents may see positive changes in their children's social, mental, emotional, and physical development. Nutrition tends to be better when meals are prepared at home rather than purchased as fast food. More vegetables and fruits are included, and children are more apt to try new foods that are presented to them on several occasions over a period of time. They will also consume greater amounts of necessary nutrients and will less often feel the need to snack.

Involving family members in menu planning, food preparation, and cleanup can serve sev-

eral purposes. Children are more apt to eat food that they chose, especially if they helped prepare it. This extends the time for family interaction, everyone can have a voice in what the family is eating, and self-sufficiency wouldn't be a bad result either. Imagine your children going off into the world with the knowledge and ability to prepare meals for themselves.

Eating together can be established as a time to discuss the day's activities. Beginning the meal with a prayer may set the tone of bringing everyone together. Asking questions about plans and interests will give each child the opportunity to participate as a member of the family unit. This should not be used as a time to reprimand or argue, but a safe exchange of ideas and feelings. As these dialogs become second nature, the child's confidence and ability to organize thoughts and express them may increase. Children can also learn proper table manners that will carry over to their behavior in public. Parents' actions will speak louder than words, because children will learn from their example.

With the economy struggling and putting

pressure on everyone's budget, cooking meals at home will have the added benefit of saving money.



Obviously, the world is a very different place than it used to be, and maybe many things are better now. But having meals together as a family is one small thing that probably should be revived, and the positive results may not be so small. It may take some effort to establish a routine, and it might not go as well as planned at first. But practice makes perfect — well, maybe not perfect — and what works for some could be a failure for others. Be flexible and work as a family to determine what is comfortable for you. The benefits will be worth it. — PN

"Vacation clubs"... Continued from page 4

of the Brethren Credit Union, which is designed exactly for this purpose.

If you opened a Vacation Club account at CoBCU one year before your planned trip, paying that same \$200 per month into the account would give you your needed \$2,400, plus an additional \$22.12 from interest (based on the current interest rate of 2 percent). Not paying out \$169.56 in interest, and gaining \$22.12 from interest allows you to save a total of \$191.68. That's almost an entire month's payment toward your vacation the following year.

CoBCU offers five such "Club" accounts to encourage its members to save regularly for specific goals. In addition to the Vacation Club account, it offers a Christmas Club, a Brethren Youth Mission Club, a Youth Club, and a Kids Club. There are specific rules for each account, including required membership in the Credit Union with a minimum balance of \$25 in a regular savings account for the Vacation Club, the Brethren Youth Mission Club, and the Christmas Club. Because of some limited withdrawal rules and automatic deposit, the clubs offer a higher interest rate than regular savings accounts.

Membership in CoBCU is open to you and your immediate and extended family members. If you have questions about CoBCU and the accounts it offers, contact staff at **888-832-1383** or cobcu@brethren.org or go to www.cobcu.org. — PN

Communication roles revamped



Patrice Nightingale

With the promotion of Nevin Dulabaum to president of BBT, some other changes have occurred within the department of Communications. Because he vacated the position of director of Communications, **Patrice Nightingale** has stepped in as interim director of Communications until the position can be filled permanently. Patrice came to BBT in May as manager of publications and will also continue in that capacity during the interim.

An additional change in the Communications department involves promoting **Eric Thompson** from network administrator into a new position as director of operations for information technology. He no longer is a part of the Communications department, but reports directly to the president.

Eric began working for BBT on Jan. 2, 2001, as the Information Services/eMountain support technician. He became network administrator in 2003 and has played a key role in moving BBT's technology forward. Eric has a passion for his work, and we are pleased to have him in this important leadership role.

Both Patrice and Eric assumed these responsibilities on Sept. 15.



Eric Thompson

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Inside: BBT welcomes four new Board members and says goodbye to three.

800-746-1505
847-695-0200
Fax 847-742-0135

www.brethrenbenefittrust.org

1505 Dundee Avenue
Eglin, IL 60120

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