How important is a name?

I disagree with Shakespeare.

Not that I think of him all that often, but recently as I have pondered what it means for Church of the Brethren Benefit Trust to provide financial or benefits-based services to you and other employees or members of Brethren-affiliated organizations, I have thought about our organizational name in the context of a phrase that Juliet states in the second act of Romeo and Juliet.

“What’s in a name?” she asks. “That which we call a rose by any other name would smell as sweet.”

Another name for a rose might not impact the association one has with the flower, but can the same be said about the world of business: Does a business’ name impact the association the company has with those it serves?

I believe it does for two primary reasons — focus and spirit.

Focus

As our name indicates, our business is rooted in serving those who work for churches or organizations that have affiliation with the Church of the Brethren or who hold Brethren values. That means BBT’s goal is to not be all things to all people, but to be a focused provider of financial services and educational resources so that those we serve can be better stewards of their financial resources.

We do this by providing competitive products and focused customer service, and by producing great returns for our investments. In 2009, 10 of the 12 funds managed by BBT and BFI that have benchmarks outperformed those benchmarks.

Meanwhile, we are in the process of moving to daily valuations of all of our funds, so you will always know the balance of your Brethren

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Enterprise partnership makes car buying easier


It seems you can purchase anything with the help of the Internet these days, and automobiles are no exception: Church of the Brethren Credit Union has partnered with Enterprise Car Sales to help its members find quality used cars online, which can then be financed with the Credit Union’s low-interest auto loans. Enterprise offers 120 makes and models of certified used vehicles priced below retail values, each of which comes with a 12-month/12,000-mile limited power train warranty. Enterprise will even accept trade-ins at the Kelley Blue Book value when a car is purchased through Enterprise.

CoBCU will offer up to 0.5 percent off all auto loans for Enterprise cars. Plus, Enterprise’s Sizzling Summer Special will net you a $500 bonus if you trade in your car and buy one of theirs before July 31.

“With a great price on the car and a low loan rate, this partnership is a great way to help our members get where they need to go,” said Jill Olson, CoBCU loan officer. “I’m looking forward to helping more and more members get behind the wheel of the car of their dreams.”

Before you browse Enterprise’s Web site, www.enterprisecarsales.com, contact Jill Olson at 888-832-1383 to get pre-approved for an auto loan. CoBCU’s lowest rate for used car loans is currently 4.74 percent — the perfect complement to a high-quality, low-cost car through Enterprise. — B.S.
After a 12 percent decline in international travel-related spending in 2009, as reported by the International Trade Administration, most estimates suggest that restless Americans are planning to travel in 2010. But why should you mortgage your future just to cure your cabin fever? If your financial situation can’t withstand an expensive vacation, creating a realistic, easy-to-follow budget for your trip can help to soften the blow and keep your spending in check.

Packing your budgetary suitcase
No matter where you travel, how long you vacation, or how you get there, the framework of your budget should reflect the total amount you can spend, plus 5 to 10 percent extra as a buffer. It’s most helpful to start with those costs that cannot be adjusted, like tickets to events or museums, and then see what you have left over for lodging and transportation, since those costs are more flexible. When developing your budget, take into consideration all the preparatory expenses — from small expenses like sunscreen to larger ones like new luggage and passport renewal fees — so that you aren’t shocked when you check your checking account balance.

Keeping track
The key to maintaining any budget is to keep close track of spending. As you return to your hotel room or campground after a long day of recreation, take a few minutes to review the day’s purchases. Don’t forget to include the daily cost of your lodging and transportation — people often forget that there’s a hefty hotel or car rental bill at the end of their trip. Turn this chore into a summary of your day’s events — the time you spend tallying the day’s expenses can happen while you’re exchanging anecdotes from the day with your family.

Skip the souvenirs
Keepsakes are among the many impulse buys that threaten to break apart your budget (others include room service breakfast and horse-drawn carriage rides). T-shirts, mugs, and snow globes commemorating the places you’ve visited will never last as long as the photographs and fantastic memories you’ll bring home with you.

As you return to your hotel room or campground after a long day of recreation, take a few minutes to review the day’s purchases. Don’t forget to include the daily cost of your lodging and transportation — people often forget that there’s a hefty hotel or car rental bill at the end of their trip. Turn this chore into a summary of your day’s events — the time you spend tallying the day’s expenses can happen while you’re exchanging anecdotes from the day with your family.

Web links to jump-start your journey
http://frugaltraveler.blogs.nytimes.com/
Travel expert Matt Gross maintains a New York Times blog full of stories related to budget travel. He updates the blog weekly.
http://www.voluntourism.org/
Turn your vacation into a service project. Like Brethren workcamps, this site offers inexpensive retreats to help those in need.
http://www.amtrak.com
Long lines, invasive full-body searches, escalating prices — why take an airplane when trains crisscross the country?
http://www.cobcu.org
Planning next year’s journey? Open a Vacation Club account at Church of the Brethren Credit Union to earn some interest.

Credit Union gives $750 to Brethren Disaster Ministries
In response to the catastrophic earthquakes that ravaged Haiti in January, Church of the Brethren Credit Union decided to do its part in helping relief efforts there. In March and April, CoBCU pledged to donate $50 to Brethren Disaster Ministries for every closed loan of $5,000 or more.

The response was quite positive: 15 Credit Union members closed qualifying loans to participate in this opportunity. Steve Bob, director of Credit Union operations, wrote a check for $750 to Brethren Disaster Ministries in May.

“Our members were eager to take out a low-rate loan with CoBCU knowing that it could make a difference in the lives of Haitians affected by January’s earthquakes,” said Steve.

For more information about Brethren Disaster Ministries and its work in Haiti, visit its Web site at www.brethren.org/ HaitiEarthquake. Keep in touch with future CoBCU events and partnerships by becoming a Fan of its Facebook page at www.facebook.com. — B.S.
Annual Conference activities sponsored by BBT

Credit Union Members’ Meeting. Members of Church of the Brethren Credit Union and all Annual Conference attendees are invited to meet with the Credit Union Board and staff at CoBCU’s annual members’ meeting, held on Saturday, July 3, at 2 p.m. in room 317 of the David L. Lawrence Convention Center in Pittsburgh.

Fitness Challenge. Race to the finish line at BBT’s annual 5k race! This walk/run event begins at 7 a.m. on Monday, July 5. Please note that, due to scheduling difficulties, we moved the date of this event. Your Annual Conference book lists the incorrect time. Participants will receive a T-shirt and refreshments after the race. Our pre-registration has had its biggest turnout ever; if you want to join the race, please sign up at BBT’s Annual Conference booth. Registration is $20 for individuals and $55 for families. For more information before Annual Conference, contact Mandy Garcia at 800-746-1505, ext. 361, or mgarcia_bbt@brethren.org.

Don’t miss your commemorative totebag! Annual Conference attendees are welcome to stop by the booth to pick up a commemorative tote bag, meet with the directors and staff of BBT’s ministries, check e-mail on one of our six computer terminals, and open a CoBCU checking account with debit card. You may also enter a drawing at the booth to win a prize!

Celebrate with Brethren Foundation! Please join us at the BBT booth for cupcakes and to congratulate Brethren Foundation on its 20th year of service to the church. Cupcakes will be served from 11:30 a.m. to 2 p.m. on Monday, July 5.

BBT Business Session. On Tuesday, July 6, from 8:55 a.m. to 11:30 a.m., BBT President Nevin Dulabaum and Board Chairman Harry Rhodes, along with leaders of other Brethren agencies and their respective boards, will take questions from and engage in dialog with Annual Conference delegates.

Memorial Tribute. Each year, BBT celebrates the lives of national church leaders, as well as Pension Plan members and their spouses, who have passed away in the past year. This year’s multimedia tribute will be presented at 4:10 p.m. on Sunday, July 4.

Annual Conference 2010

Attention! The date of the BBT 5k Fitness Challenge has moved to Monday, July 5!

BBT insight sessions at Annual Conference 2010 in Pittsburgh

Traveling to Annual Conference 2010? Please join BBT representatives as they lead these 10 insight sessions —

Sunday, July 4, 12:30 p.m.
- Beyond the Offering Plate
  Presenter: Malcolm Nimick

Sunday, July 4, 9 p.m.
- Rating Your Spiritual Capital
  Presenter: Deb Romary
- It IS Easy Being Green!
  Presenter: Sandy Schild

Monday, July 5, 12:30 p.m.
- Long-Term Care Insurance
  Presenter: Randy Yoder

Monday, July 5, 9 p.m.
- How Much is Enough?
  Presenter: Scott Douglas
- Seven Biggest Mistakes People Make With Their Money
  Presenter: Steve Bob

Tuesday, July 6, 12:30 p.m.
- For the Glory of God and My Neighbor’s Good
  Presenter: Art Stevens

Tuesday, July 6, 9 p.m.
- Faith, Family, and Finances
  Presenters: Steve Bob and Leslie Frye
- Have You Had Your Spiritual Health Checkup?
  Presenter: Randy Yoder
- Read Between the Headlines
  Presenters: Deb Romary and John Waggoner

These seminars are available to congregations and organizations upon request throughout the year. Contact Loyce Swartz Borgmann at 800-746-1505, ext. 364, or lborgmann_bbt@brethren.org.

SECOND QUARTER 2010 BENEFIT NEWS
Brethren Foundation celebrates 20 years of service

In a report from the Foundation Enabling Committee to the 1986 Annual Conference of the Church of the Brethren, the framework for today's Brethren Foundation was built: “The committee believes the Brethren Foundation should be available to assist Brethren individuals, congregations, districts, church-related agencies, national boards, and friends of the Brethren.” This vision was fulfilled after four years of organizing, raising capital, prayer, and determination.

During 2010, BFI is celebrating its 20th anniversary as a ministry of the Church of the Brethren that provides financial oversight to the funds of congregations and agencies, as well as deferred gifts from individuals.

“Twenty years is a good start and we are pleased to have served our clients during that time,” said Steve Mason, director of Brethren Foundation. “We enter the next period of the Foundation’s life with eager anticipation for what lies ahead.”

In March 1987, the Foundation Enabling Committee proposed that Church of the Brethren Benefit Trust — then called the Pension Board — become the administrator of BFI. At Annual Conference 1988, Standing Committee representative Robert Kettering presented the recommendation that the Pension Board form BFI. Conference delegates approved this recommendation.

On July 5, 1990, Lowell Flory, V. Dale Blickenstaff, and Wilfred Nolen became the first chairman, vice chairman, and executive secretary, respectively, for the first meeting of BFI’s Board of Directors.

BFI has continued to grow and diversify its fund options. As of May 31, 2010, BFI was managing over $120 million on behalf of nearly 400 organizational and individual clients. By the end of 2010, the organization is expected to have 16 funds to offer its clients, who will then be able to monitor the activity of their allocations through BFI’s Web portal, which is expected to be launched in 2010.

“I believe that these new features will deepen the value of our services when added to a history of strong investment performance, reasonable fees, and socially responsible investing,” said Steve.

For more information about how BFI can serve your congregation, district, or agency, please contact Steve at smason_bbt@brethren.org or 800-746-1505, ext. 369. — B.S.
Shortening the distance between farm and table

The rainbow-colored produce department of your local grocery store may be a welcome sight in winter, but the best destination for fruits and vegetables in the summer months is the flatbed truck of your local farmer. From small towns to major cities across the country, farming operations bring their fresh, healthy harvests directly to you or your local farmers market.

Weekly deliveries bring fresh food to your table

As Americans have drifted toward larger, urban areas over the last century, the trip food takes from farm to table has been redirected through supermarkets and food processing plants. These days, however, many Americans are rebuilding direct relationships with local farmers through Community Supported Agriculture arrangements.

Typically, a consumer will buy an annual “share” of a local farm, and the farmer will make a weekly delivery of produce, eggs, herbs, milk, meat — whatever is fresh and in season that week. These arrangements typically start in May or June and continue well into the fall. Prices vary from farm to farm, but typically cost less than a week’s worth of produce at a supermarket.

In North Manchester, Ind., Jeff and Kathy Hawkins run Hawkins Family Farm, which serves over 100 regular customers through its CSA and a retail outlet in town.

Jeff also oversees HOPE CSA, a year-long workshop for church leaders that combines agriculture with religious study. Manchester Church of the Brethren Pastor Kurt Borgmann, along with 17 other local church leaders, participate.

“HOPE CSA strives to move pastors back out into the pastures, to give tenders of congregational flocks the experience of tending nature’s flocks in order to better understand their task,” states Jeff.

CSAs can be found across the country; to find one in your area, visit LocalHarvest’s Web site, www.localharvest.org/csa.

To market, to market

From May to October, parking lots and city blocks become open-air markets for farmers in your area. Many rise well before dawn to truck their goods to your town. Over the last decade, local farmers markets have grown in size, number, and popularity. According to data from the U.S. Department of Agriculture, the number of U.S. farmers markets has grown from 2,863 in 2000 to 5,274 in 2009.

Buying enough goods for a week of nutritious meals can sometimes cost significantly less in summer months than in winter. Plus, getting to know the butcher of the chicken you cook for dinner or the orchard owner your apples come from completes a missing link in the modern food chain.

“A grocery store might have the same products, but without the personal touch,” says Michael Ervin, market manager at Central Market in Lancaster, Pa. “In a market, you can develop real relationships with vendors.” Central Market has been operating since 1730 and is considered one of the country’s oldest and largest farmers markets.

Farmers markets are also able to create significant social change. A farmers market in Chicago’s Woodlawn neighborhood now accepts food stamps for double their value and is helping other area markets do the same. This project helps bring fresh produce, often considered a luxury, to the tables of low-income families and helps eliminate “food deserts” — urban areas in which a supermarket is virtually inaccessible.

To find a market near you, go to the USDA’s Agricultural Marketing Service site at http://apps.ams.usda.gov/FarmersMarkets/.

Lunchtime walkers enjoy exercise and fellowship

Church of the Brethren General Offices employees and volunteers laced up their walking shoes and hit the pavement to participate in National Walk @ Lunch Day, the fourth annual Blue Cross Blue Shield fitness event, on April 28. Brethren Insurance Services, in partnership with Highmark Blue Cross Blue Shield, served water and healthful snacks to the 28 walkers that spent their lunchtime exercising outdoors. Maps based on walking speed were provided to participants, and Brethren Volunteer Service member Sharon Flaten won a pedometer from a drawing.

“We had a great turnout for this fun fitness activity,” said Diana Seymour, manager of sales for health and welfare benefits. “Walking is great for your body and your mind, and doing it with friends for only a few minutes a day can really make a positive impact on your health.” — B.S.
BBT Board Banquet honors staff members

Dressed to the nines and eager to mingle, Brethren Benefit Trust’s staff and Board of Directors met for dinner at the Church of the Brethren General Offices in Elgin, Ill., on April 24 to celebrate the milestones of some of the agency’s employees. The party began in BBT’s office area, where guests snacked on hors d’oeuvres and conversed with staff in their respective work areas. Festivities moved to the dining hall where Craig Smith, a Board member representing district executives, took over as the master of ceremonies. During the meal, seven BBT staff members were praised for their dedication to the agency. Jerry Rodeffer, chief financial officer, and Lauryn Klotzbach, production coordinator, were congratulated for five years of service. Office Services Representative Cindy Benthusen and President Nevin Dulabaum were both honored for 10 years of employment with BBT. Lori Domich, member services representative; Veronica Aragon, systems specialist; and Donna March, director of office operations, were each commended for serving 20 years.

Throughout the evening, vocalist Mandy Garcia, BBT’s administrative office assistant, and pianist Cyndi Fecher, a former BBT employee, entertained.

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  This Brethren ministry celebrates 20 years of service to the church.

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