New CFO and COCO strengthen leadership team at BBT

Church of the Brethren Benefit Trust is pleased to welcome John McGough as its new chief financial officer. John began serving BBT at Annual Conference in Grand Rapids, Mich., on Friday, July 1.

John brings over 25 years of strong financial experience, which includes financial asset management and strategic planning. He held his last position in Rockford, Ill., for nine years; he served as vice president of Treasury Management for Harris N.A. (formerly AMCORE). John is a certified treasury professional. He received his Bachelors of Science degree from the University of Montana in Missoula where he majored in business administration and finance. He attended Charles H. Kellstadt Graduate School of Business, DePaul University, Chicago, Ill., where he received his Master of Business Administration in finance.

John, his wife, Christy, and their two daughters, Margaret and Noreen, reside in South Elgin, Ill. The McGoughs are an ecumenical family — John is a member of St. Thomas More Catholic Church, Christy is a member of First United Methodist Church, and their daughters attend St. John’s Lutheran School — all in Elgin, Ill.

“With his background and education, John is an ideal match for this position,” said BBT President Nevin Dulabaum. “He has a passion for BBT’s mission and values.”

Pension director called to serve as BBT’s chief operating and compliance officer

Scott Douglas has accepted the newly created position of chief operating and compliance officer for Church of the Brethren Benefit Trust, effective Jan. 1, 2012. Scott has agreed to assume the compliance officer responsibilities of the portfolio prior to his effective date of becoming COCO. Additionally, Scott will continue his duties as director of Brethren Pension Plan and Employee Financial Services until that position has been filled.

Open enrollment slated for October 1-31

On Oct. 1, Church of the Brethren Insurance Services will begin its open enrollment period, and it will end on Oct. 31. Several coverage options are available to those who work 20 or more hours per week at Church of the Brethren agencies, congregations, and other Brethren-affiliated employers.

If you already enjoy the benefits of the Brethren Medical Plan or one of Brethren Insurance Services’ ancillary programs — Life, Accidental Death and Dismemberment, Long-Term Disability, Short-Term Disability, Dental, Vision, or Medicare Supplement — you should receive a packet of information to help you learn about the coverage offered for 2012 and help you pursue additional coverage if you desire. If you wish to renew your current level of coverage through Insurance Services, you do not need to reapply. If you haven’t received the packet of information, or if you are new to the program and are interested in receiving a packet to begin coverage, please contact Connie Sandman, member services representative, at csandman_bbt@brethren.org or 800-746-1505, ext. 366.

Brethren Insurance Services

Diana Seymour (right), manager of sales for health and welfare benefits, reviews forms at an open enrollment session in April 2011.

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Second Quarter 2011 Benefit News

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Since its creation as a Church of the Brethren Annual Conference agency in 1988, the BBT Board has had a Nominating Committee.

Until July, that is.

At the Board’s July meeting, the Board formally changed the Nominating Committee’s name to Governance Committee. The reasons why are many.

Typically, a nominating committee’s only responsibility is to find qualified and willing people to serve on the board. The BBT Board’s Nominating Committee did just that — it met a couple of times each year to determine potential nominees to submit to the Annual Conference Nominating Committee for the one Board member elected each year by Annual Conference delegates. It ensured that Brethren Pension Plan members elected one BBT Board member each year, and it oversaw the election of a BBT Board-appointed member each year.

Last fall, former BBT Board chairwoman Deb Romary and I attended the annual members’ meeting of BoardSource, an organization that specializes in the work of not-for-profit boards. We were there as part of BBT’s ongoing initiative to strengthen the effectiveness of its Board and staff. At the conference, we learned a lot about committee structures and their respective pros and cons, as well as the differences between Nominating and Governance committees.

The BBT Board discussed these differences last November, and then at its meeting in April was ready to seriously consider transitioning its Nominating Committee to the Governance Committee. In June, the Nominating Committee met in Hershey, Pa., to discuss the roles it could play in helping to lead to a more effective Board and Board structure. With a proposal prepared, the Nominating Committee in July asked for the name change, and the Board concurred.

While the full transition will not occur immediately, many plans are already being implemented: The Governance Committee has stepped up its participation in helping to identify potential BBT Board members, and it will help conduct the vetting process of these proposed nominees. The Committee will now participate in the training of new Board members and will assign a mentor to assist each new Board member for one year. The Board will engage in an annual review of its position description to ensure that new and seasoned members understand their roles and responsibilities. The Board will also engage in a self-evaluation process, with the first tentatively scheduled for April 2012.

Meanwhile, the Governance Committee will meet in late August near Washington, D.C., to begin its nominating work for 2012. It will also review its new Board member training materials. And in September, Governance Committee Chairwoman Donna Forbes Steiner will attend this year’s BoardSource members’ event along with other BBT Board and staff leaders.

These initiatives to strengthen Board members’ knowledge of the organization and expectations for strong Board participation are major steps in the Board’s continued move toward being organizationally nimble, transparent, and member-focused. This work of the Board dovetails the work that the staff has done over the past three years to improve customer service and product offerings and to solidify relationships. This is a unified approach to ensure that the BBT Board and staff provide outstanding service to our members and clients.

Changing the Nominating Committee’s name was easy. Changing the organization as we live into our vision continues to be our work in progress. — N.D.
What are you really eating? Your health wants to know

Food technology has come a long way since Louis Pasteur developed pasteurization, the process of heating milk and other liquids to kill bacteria, in 1862. Nowadays, scientists work to make everyday foods lower in calories, cheaper to manufacture, and aesthetically pleasing — which has led to some unintended health scares. What long-term decisions are you actually making when you make a short-term choice at the grocery store? Here are three of the most controversial food additives in the foods you may see on a menu or at a supermarket —

Aspartame
This artificial sweetener has been the subject of countless studies since its initial approval by the Food and Drug Administration in the 1970s; it’s a food additive that scientists have been debating about since day one. Despite the FDA’s consistent support for this sweetener, which appears in many diet drinks and snacks, studies at institutes throughout the world have suggested it can cause brain tumors, seizures, cancer, and multiple sclerosis, among other serious illnesses.

Dr. Sanjay Gupta reviewed the history of aspartame in the U.S. for CNN.com readers and concluded, “About 6,000 products — including soft drinks, gum, candy, pudding, yogurt — all contain aspartame. When a product is so widely used, it often happens that there is some scientific scrutiny. So I would imagine this debate and these studies will continue for quite a while.”

While the global scientific community continues to disagree whether aspartame is safe, how will you choose to consume your sweets? Is it worth the risk?

Food coloring
Several food dyes, including Green 3, Yellow 5 and 6, and Red 3, have been linked to a variety of consequences for years: tumors, cancer, liver failure, and more. But a growing number of reports suggest that these Technicolor chemicals can also lead to behavioral changes in children — like mental and hyperactivity disorders.

In March, the FDA released a report that admitted to the possibility that some dyes and colorings might intensify problem behaviors in youth who are predisposed to behavioral issues.

The FDA wrote in its report, “For certain susceptible children with attention deficit/hyperactivity disorder and other problem behaviors ... the data suggest that their condition may be exacerbated by exposure to a number of substances in food, including, but not limited to, synthetic color additives.”

Partially Hydrogenated Vegetable Oil
If you know the term “trans fats,” you’re already familiar with this oil. It’s the product that occurs when a food manufacturer solidifies vegetable oil using hydrogen gas, which makes for a cheaper — and potentially deadlier — frying and preserving medium. In 2006, the Harvard School of Public Health connected about 50,000 premature heart attack deaths to trans fats. The study also revealed that “every increase of one percentage point in the portion of calories from trans fats translated to a two-pound weight gain over eight years.”

Since cities like New York have passed bans on trans fats, more and more food manufacturers have lined up behind the crusade against this dangerous substance. But restaurants continue to struggle with removing partially hydrogenated vegetable oil from their fryers and menus. When in doubt, be sure to look at the food label or ask your server about the use of trans fats in restaurants where you eat. Your heart — and your waistline — will thank you. — B.S.

“New CFO and COCO strengthen …” continued from page 1

“We’re excited to see how Scott’s increased leadership commitment can strengthen day-to-day operations at BBT,” said Nevin. “After leading the Pension Plan through some difficult challenges in 2009, I know that he will make an excellent COCO.”

Scott has a rich career history that includes entrepreneurial business, pastoral and ministry assignments, and health care and financial services. He has served BBT as Pension Plan director since Jan. 1, 2009, and has shown a dedicated and passionate spirit for the denomination throughout the more than 15 years he has worked with Church of the Brethren-related organizations.

He received his Bachelor of Science in management/marketing with a minor in psychology from Purdue University. He also has a Master of Divinity from McCormick Theological Seminary and a Master of Social Work from Jane Adams College of Social Work at the University of Illinois at Chicago. Scott is currently pursuing his certification as an Employee Benefits Specialist.

Scott and his wife, Chris, are members of Highland Avenue (Ill.) Church of the Brethren and reside in Elgin, Ill.
Are you ready to return to the serenity of Lake Junaluska, N.C.? Staff members of Brethren Benefit Trust are eager to meet with members and clients at this bi-annual event. Here are some opportunities to learn more about how BBT can serve you —

**Interest Groups**

- **There’s No Place Like Home**
  This informative workshop will examine what services qualify as home health care, and how you can find quality provider services at an affordable price.
  *Willie Hisey Pierson, director of Insurance Services*

- **Long-Term Care Insurance: An Investment for Peace of Mind**
  What is Long-Term Care insurance, who does it cover, why is it necessary, and when do you need it?
  *Randy Yoder, client development representative, Insurance Services*

- **What's the Plan for the Pension Plan?**
  This session will offer an update on our Plan Study and discuss options that might be considered for Brethren Pension Plan.
  *Scott Douglas, director of Pension Plan*

**Individual appointments with ministry leaders**

Do you have questions about Brethren Foundation or long-term care insurance? Do you want to discuss your Pension account? Do you want to learn more about how these ministries can serve you or your congregation? Schedule an appointment with Pension Plan Director Scott Douglas, BFI Director Steve Mason, or Randy Yoder, client development representative for Brethren Insurance Services. Call Loyce Swartz Borgmann at 800-746-1505, ext. 364, or stop by the BBT booth in the lower level of Harrell Center at NOAC to set up an appointment.

**Fitness walk — “Step Up and Step Out”**

Why not take an early morning stroll around Lake Junaluska with us? The Youth and Young Adult Ministry is hosting a BBT-sponsored walk around the lake to raise money for young adults in Ministry Summer Service. Not only is it a great activity for you, but you’ll also be raising money for a good cause. This year’s walk will take place on Thursday, Sept. 8. Participants can sign up and pay their $10 fee during NOAC registration on Monday. After Monday, stop by the BBT exhibit in Harrell Center to register.
Making the most of what your employer offers

Sure — a steady paycheck and the feeling of accomplishment are two great reasons to show up to your job every day. But there are likely some other benefits that your employer may be offering — even beyond standard benefits like health insurance and a retirement savings program. Read on to learn about four exceptional perks that might be found in your workplace —

Flexible work schedule
With the increasing prevalence of double-income-earning households, employers are offering creative solutions to their child-rearing employees in terms of flexible working hours.

According to the Department of Labor, flextime “allows employees to vary their arrival and/or departure times. Under some policies, employees must work a prescribed number of hours each pay period and be present during a daily ‘core time.’” The Department reports that in 2004, more than 27 million U.S. workers experienced flexible schedules at their workplaces.

Child care services
Broadly speaking, there are four kinds of child care services offered by employers: the reimbursement of child care chosen by the employee, on-site child care, off-site child care provided by the employer, or child care support services. According to CNNMoney's 2011 “100 Best Companies to Work For” list, more than a quarter of those top employers offered an on-site care center.

Even if you can’t take your kids to work with you every day, there might be other ways your employer can ease the burden of child care costs. Family care expert Laurie Edwards-Tate wrote in The Washington Times that child care is sometimes included as part of a Section 125 “cafeteria”-style benefit plan for employers, and better yet, “dependent care Flexibile Savings Accounts allow employees to hold back as much as $5,000 of their pre-tax income for expenses related to the care of a child under 13.”

Every little bit helps, with the annual cost of part-time home care for a school-aged child averaging between $1,800 in Mississippi and $9,400 in New York, according to a 2010 study by the National Association of Child Care Resource and Referral Agencies.

Matching giving
The money you donate each year to your favorite charity may be able to be doubled or even tripled if your employer participates in a matching gift program. According to a study performed by HEP Development Services, more than 16,500 companies offered matching gift programs in 2009. The definition of “matching gift” varies from employer to employer — some companies offer only limited matching opportunities, while others might double or even triple the amount of the original donation! Your employer may also have restrictions regarding the type of organization that is eligible for such a match.

Supplemental insurance products
While some may expect to be offered medical, dental, and eye insurance if we work full-time for a medium- to large-sized company or organization, what are some other insurance benefits that many employers offer?

For example, several Brethren-affiliated retirement communities offer long- and short-term disability insurance, life insurance, and Medicare supplement insurance to their employees through Brethren Insurance Services. If you are new to your employer, you likely have the opportunity to sign up for these products within a certain time period following your start date.

The insurance-related services that employers offer continue to expand — many even offer supplemental insurance or long-term care insurance! The perk of buying policies for these products through your employer is that there is often a flat rate for premiums, based on the average makeup of your employer’s work force. If you buy a policy alone, your rate will be based on your personal health history.

For any of these potential perks at your workplace, check with your human resources manager for information. Who knows? You might even inspire your HR department to adopt a new employee benefit. — B.S.
Are you **missing out on benefits your employer offers? Read more inside.**

### Website redesign unveiled in June

After more than 10 years of providing Internet-based service to Brethren Benefit Trust members using the same website, brethrenbenefittrust.org has just emerged from an internal and external makeover! More than 500 visitors experienced the new site by logging in to the BBT-sponsored Wi-Fi connection at Church of the Brethren Annual Conference in Grand Rapids, Mich.

Some new features include —

- A frequently updated news section on the front page, which is linked to a redesigned news and media database.
- Convenient access to the services BBT provides, organized by your particular group, whether you are a pastor, administrator, or Brethren member.
- Updated areas explaining BBT’s service to the Church of the Brethren community and its socially responsible investing strategy.
- Simple, easy-to-navigate structure.
- Google Maps integration.
- The ability to share BBT news stories via Facebook, Twitter, or more than 300 other social media services.
- A streamlined content management system that will provide more support for users and administrators.

If you have any questions, suggestions, or ideas about how we can improve your website experience, please email communications_bbt@brethren.org.

### In This Issue

- **NOAC 2011**
  Why not set up an appointment to speak with us at this year’s event?

- **Insurance Services**
  October is open enrollment time for new and continuing members.

- **Annual Conference**
  Check out some photos from BBT-sponsored events.

- **President’s Message**
  A BBT Board committee gets a new name — and a new mission.

- **BBT Staff**
  Two leadership positions at BBT have been filled.

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