



OutreachTM

Christian Brothers Services

A Catholic Church Organization Serving the Church



Going Green

An Ordinary Season of Hope for Our World, Our Future

by Brother Michael Quirk, fsc

President and CEO

Though we are celebrating the Easter Season now, we spend most of the year in Ordinary Time. Liturgically, green is the color of hope in the Catholic Church. As disciples of Jesus, going green is a day-in, day-out discipline of ordinary living for a hope-filled today and a hopeful tomorrow.

As a Church, we have a profound effect on shaping and sustaining our environment. Today, many organizations and people are concerned with the impact of global warming, accumulation of non-biodegradable materials in landfills, pollution of land, water and air.

As stewards of the earth, we are called to reflect upon our role in consuming resources wisely. We have to use our imaginations to reconfigure resource-consuming activities, while employing new practices and technology to be more effective.

We are living in an information age as well. Intangible resources like ideas and knowledge are expanding rapidly; we need to be wise in using the communication and distribution processes to help save trees, cut emissions, and reduce recycling. In addition to the

initiatives outlined in other articles in this Outreach, two current examples in ecology from the Lasallian educational world come to mind.

College religion and theology courses often draw from many different books to cover specialized topics. Instead of requiring students to purchase many books to access only one or two chapters, professors can create a customized text that includes the exact material they will cover. St. Mary's Press in Winona, MN, recently launched a new service for college professors that saves on books, printing and student budgets. *(continued on page 2)*

Inside

Going Green: An Ordinary Season of Hope for Our World, Our Future

~Br. Michael Quirk, FSC

Welcome!

Going Green at Christian Brothers: Employee Benefit Services

~John Airola

Seeing the Green by "Going Light"

~Dave Leggero

How a Mouse Helped the Risk Pooling Trust Go Green!

~Diane Engstrom

CBS Welcomes Our New CFO

Going Green Starts with "Green Light" Ideas

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(An Ordinary Season...continued from page 1)

Professors ChoiceSM is a joint effort of religion publishers to provide a rich database of content in Religion, Theology and Ethics. Now, teachers can finally customize their own course books to which they own the copyright.

This new and innovative program gives you a variety of options for building a unique book using specific chapters from a rich library of books in Religion, Theology and Ethics, academic articles, maps, charts, and other illustrations, a customized glossary, content from course material or notes or other information to which teachers have rights and permissions to use.

Lasalle University in Philadelphia has teamed up with Brookwood Media Arts to influence “off campus” businesses in kick-starting their green initiatives. Lasalle University will offer seminars to help businesses discover how to streamline their paper-based processes and turn large training manuals into engaging, interactive eLearning. Electronic training and education reduce the use of printed materials, offer time savings and increase learning engagement. Such a training format allows more convenient access to information

in the learner’s schedule, reduces travel and meeting room costs. Lasalle University itself, like other Catholic colleges and universities, offers an on-line Masters program.

The point of these examples is this: collaboration and working together bring about a larger vision and effective action for the common good. What other innovative areas like these two approaches can be applied among us Catholic organizations? In what new ways can we work together for the common good? The Trusts and programs that our company administers were born when Brother Joel Damien saw the vision of the Catholic Church coming together to meet its needs. Those same plans continue to be cost-effective and productive because of our joint commitment and effort to work together.

When we work together, going green in ordinary time, over time, can yield extraordinary results. Going green together offers the color of hope to the world and for the future.

Welcome!

Employee Benefit Trust

- A. Merkle-C. Knipprath Nursing Home, IL
- Adrian Dominican Sisters, MI
- Archbishop O’Hara High School, MO
- Benedictine Sisters of Virginia, VA
- Handcrafting Justice, NY
- Providence Self-Sufficiency, IN
- Saint Mary, NC
- Saint Paul Education Center, NC
- Saint Vincent de Paul Society, IN
- Saint Vincent de Paul Store, WI
- San Antonio Intercommunity, TX
- Society of Saint Vincent de Paul, FL
- Tri-State Coalition, NJ
- Youth Apostles Institute, VA

403(b) Plan

- Bishop McNamara High School, IL
- Church of Saint Peter, MN
- Diocese of Des Moines, IA
- Diocese of Fort Worth, TX
- Diocese of Joliet, IL
- Felician Services Inc, IL
- Institute of the Sisters of Mercy of the Americas, MD
- Marian House, Inc, MD
- Mercy Education Project, MI
- Mercy Montessori Center, OH
- Mercy Outreach Center Inc, NY
- Nazareth Housing Inc, NY
- Our Lady of the Pines Retreat Center, OH
- PIME Missionaries, MI
- Saint James Parish, NY

- Saint Joseph’s Home, NY
- Saint Mary’s Church and School, MN
- Seton Catholic Central School, NY
- Sisters of Mercy of the Americas/Mid Atlantic Community, PA
- Society of Saint Vincent de Paul, WI
- Well of Mercy Inc, NC

Employee Retirement Plan

- Barling McAuley Convent, AK
- Catherine’s House, NC
- Cincinnati McAuley Convent, OH
- Cincinnati Mercy Center, OH
- Guam Mercy Heights Convent, Guam
- Institute of the Sisters of Mercy of the Americas, MD
- Louisville St. Catherine’s Convent, KY
- Mercy Conference /Retreat / Catherine’s Residence, MO
- Mercy Montessori School Center, OH
- Mobile Convent of Mercy, AL
- Most Holy Trinity Church, CT
- Nashville Mercy Convent, TN
- Oklahoma Mercy Health Center Convent, OK
- Savannah Convent of Mercy, GA
- Sisters of Mercy Mid-Atlantic, PA
- Sisters of Mercy of Americas – NYPPAW, NY
- Sisters of Mercy of Americas – South Central, NC
- Sisters of Mercy West-Midwest Community, NE

- St. Bernadine Home Our Lady of Pines, OH
- St. Canera Church, MO
- St. Mary’s Church Corp., CT
- Villa Sisters of Mercy, MD
- Well of Mercy, NC

Risk Pooling Trust

- Franciscan Commissariat of the Holy Land, DC
- Hermanas Josefinas, TX
- Jesuit Cristo Rey High School of Houston, TX
- Jesuit Retreat House, WI
- Saint Vincent De Paul Society, IL
- Sisters of Mercy, South Central Community, NC
- Sisters of Notre Dame de Namur, OH
- Sisters of the Visitation, NY
- The Daughters of St. Mary, IL
- Tri-State Coalition, NJ
- University of St. Francis, IL
- West Midwest FIDES, Inc., NE

Religious Comprehensive Trust

- Sisters of Mercy of the Americas, South Central Community, NC
- Sisters of Mercy of the Americas, West Midwest Community, NE
- Missionary Guadalupanas of the Holy Spirit, FL
- Missionary Catechists of the Sacred Hearts, TX

Community Deductible Trust

- Discalced Carmelite Nuns, MI

Going Green at Christian Brothers: Employee Benefit Services

by John Airola

Managing Director
Employee Benefit Services Division

What exactly does it mean to “Go Green?” For the Employee Benefit Services Division of Christian Brothers Services, it means that we think carefully about what we do on a day to day basis, because we know our actions in some way impact the environment and each other.

We are conscious of the fact the every day people in the U.S. produce enough trash to equal the weight of the Empire State Building. That on average, an individual office worker goes through 10,000 sheets of copier paper a year. And, we are aware that if the entire world lived like the average American, we would need five planets to provide enough resources for us. Those are some harrowing statistics, but at Christian Brothers Services we are taking the appropriate actions to decrease our carbon footprint.

Currently, all of our faxes are sent electronically through email -- no paper, no ink cartridges, and no waste. Another way we cut down on our paper use is by providing our employees with dual computer screens. This prevents unneeded printing, and is a more environmentally friendly way to process work. We are also pleased to announce that nearly 50% of our total claims are submitted electronically, and we recently deployed additional technology aimed at increasing that percentage.

The on-line Plan Administrator’s Section allows administrators to perform duties such as update their account information, review their invoices online, and read updated news. Also available on the Administrator’s Site is the Employee Benefit Trust Plan Summary Booklet, which is available in PDF format or on CD.

Our newly updated Participant Resource Center, located at www.cbservices.org/ebtparticipants, offers our members the ability to read their EOBs online, review their prescription drug plan, find a PPO provider,



get answers to their frequently asked questions, and receive information on all of our programs and services without having to call in and request a hard-copy of information to be mailed.

We are also decreasing the amount of printed materials we send out by communicating with our members via email. For instance, this past fall we emailed our members about two programs: the free flu shot coupon and the Great American Smokeout.

Our *Maintaining Your Health* newsletter, which previously was mailed to our members’ homes, is now emailed out and can also be found under the News section of our Web site. Because we stopped printing and mailing, we were able to increase the production of this newsletter from two times a year, to four times a year, offering our members even more health and wellness news.

“The on-line Plan Administrator’s Section allows administrators to perform duties such as update their account information, review their invoices online, and read updated news.”

On February 19th, we held our first webinar titled “Make Your Stop Smoking Effort Really Count!” We were able to offer this webinar to all of our participants -- no matter their location -- via the internet. Webinars are an ideal tool to utilize when wanting to bring a large group of people together, without spending time, resources, and energy on traveling. Our next webinar will be held in April, and information will soon be available on our Web site.

Finally, we make a conscious effort to use recycled paper for any information that we do send through the mail.

These are only a few examples of how the Employee Benefit Services Division of Christian Brothers Services is “Going Green.” We are receptive to changes in technology and will continue to search for ways that will enable us to become “greener” in the future.

Seeing the Green by “GoingLight”

by Dave Leggero

Manager of Facilities
Christian Brothers Services

Like many other Catholic not-for-profit organizations, Christian Brothers Services provides an office building to support its operations. Our building serves 185 employees in 42,000 square feet of office space. Like all private sector companies, we must comply with state and federal regulations that apply to the business side of our ministry.

In 2005, the United States government passed the Energy Policy Act to conserve the nation’s use of energy. This law addressed the energy efficiencies of internal electrical devices including lamps, fixtures, electrical equipment and appliances. Two years later, Congress passed the Energy Independence and Security Act which sets minimum efficiency requirements for incandescent and metal halide lighting.

We learned that the Energy Policy Act requires us to replace all of the fluorescent light bulbs and ballasts in our lighting fixtures. After taking an inventory of all lamps and ballasts, we found that we need to replace 958 ballasts and 1,475 lamps throughout our office building.

The strategy involves replacing T-12 light bulbs, with smaller and more efficient T-8 light bulbs. The amount of lumens is similar; T-8 bulbs will offer wattage savings of 20,784 watts over a year’s time. New ballasts are needed to accommodate the T-8 bulbs. The total replacement cost is about \$20,000 with an additional \$26,000 for installation, disposal and recycling of the old bulbs and ballasts. Ouch!

There is a green lining to this law, though. Despite the additional cost of replacing bulbs and ballasts, there are significant energy savings. More efficient lighting means less energy consumed and lower electric bills.

In terms of environmental impact, the new lighting will

reduce energy consumption by 106,206 kW a year, and reduce CO₂ global warming by 151,875 lbs., an equivalent of 20.7 acres of trees planted a year. Our vendors are General Electric and Graybar. GE provides an on-line calculator that we used to estimate energy savings and the reduced impact on the environment. You can learn more through the website, www.gelighting.com.

The bottom line is that “going light” will reduce our electric bills so that we can “see green” savings of about \$10,000 a year. Our payback is slightly under 2 years with a 53% return on investment. Then, we should be saving money on energy every year afterward, saving our customers money, too. Should the run up in energy prices we saw in 2008 reoccur, it makes very good sense to consume less energy, even if just from a financial stewardship position.

When to install the lighting depends on a couple of factors for additional savings. Energy providers like Commonwealth Edison’s *Smart Ideas for Your Business* program offer a rebate when the funds are available. The best time to apply for this rebate is at the beginning of the energy provider’s fiscal year when rebate funding levels are refreshed. ComEd’s website at www.comed.com provides program rules and incentive levels for this program.

The State of Illinois offers an incentive program for





purchasing upgraded supplies to comply with the Energy Policy Act. We estimate the rebate from the State of Illinois to be about \$10,000 for our office building. More information is available at www.illinoisenergy.com. Check your own state's website to see what incentives are available to you.

Another practical way that we are conserving energy is replacing incandescent bulbs and spotlights with fluorescent based bulbs. For example, a 90 watt incandescent bulb can be replaced with a lumen-equivalent fluorescent bulb that is rated for 26 watts. Same light output, less energy consumption. We replaced 59 incandescent bulbs

that consume 5,310 watts of power with fluorescent bulbs that use only 1,534 watts, reducing energy consumption by 71%. Although final compliance with these energy laws is not due until 2016, the longer you wait, the more expensive it is to get started. Each year, you lose the cost and energy savings. We think it pays to get started now.

"The bottom line is that "going light" will reduce our electric bills so that we can "see green" savings of about \$10,000 a year."

If you would like more information about our process, including a set of guidelines and practices that we follow to "go green" with our company,

please visit www.cbsservices.org/goinggreen.

How a Mouse Helped The Risk Pooling Trust Go Green!

by Diane Engstrom

Acting Managing Director,
Risk Management Services

The green movement has touched nearly every part of our lives from hybrid cars, to eco-friendly hotels, recycling bins and energy efficient lighting. It has also changed the way we do business. In recent years, the Risk Pooling Trust, which provides property/casualty protection to nearly 1,300 Catholic ministries, has moved from an organization relying heavily on paper to a relatively paperless office. While this transition has been good for the environment, the real benefit is provided to our customers and staff. An electronic workflow has streamlined many of the Trust's processes resulting in less errors and quicker response times.

Through a secure website, Trust members now have instant access to retrieve (and print if needed) their organization's Plan Documents, endorsements, auto id cards and certificates of insurance. Members can make changes to their auto and property schedules, request a certificate of insurance and report a loss or claim. In addition, administrators can view their organization's workers' compensation, auto and property claims online. Risk management is

an important part of controlling losses and claims and Trust members have online access to a wealth of educational information, programs and services. Online auto surveys are available to determine the best practices for fleet management, or download resources and sample policies that can be tailored to organizational needs. Request motor vehicle reports for current drivers or applicants then view those reports online. Members can also take advantage of the contract review service by e-mailing a contract and attending an online meeting with the contract review specialist. Webinars are held monthly on a variety of topics to help members reduce risk in their organization. These online seminars cut down on travel, expenses and the time needed to be out of the office to attend off-site conferences.

The online environments have saved time, paper, and postage, not to mention the filing space! Prior to our paperless initiatives, our file room encompassed a 50' x 30' area and consisted of seventy-four 5 drawer filing cabinets! All of this information, and more, is now available with the click of a mouse!

And that is how a mouse helped the Risk Pooling Trust go green!

Call Suzanne at 1-800-807-0100 ext. 2533 for more information on how to access your property/casualty information with a click of the mouse!

CBS Welcomes Our New Chief Financial Officer, Michael Lesiak

Christian Brothers Services is pleased to announce the appointment of our new Chief Financial Officer, Michael D. Lesiak. Mike is a seasoned executive with diversified business experience in public accounting, senior leadership, benefits and pension plan program accounting, and solid CFO performance.

Prior to Christian Brothers Services, Mike served as the President and Chief Financial Officer at Hi-Temp, LLC and Senior VP Procurement at its successor entity. He spent 17 years public accounting, the last eight as a partner with Wolf & Company LLC. Mike is a Certified Public Accountant.

Mike is a product of Catholic education. He was taught by the Adrian Dominican Sisters at Our Lady of Loretto Elementary School in Hometown, the Irish Christian Brothers at Brother Rice High School in Chicago and the De La Salle Christian Brothers at Lewis University in Romeoville, IL.

A former Eagle Scout, Mike served on the Executive Board of the Des Plaines Valley Boy Scout Council as Treasurer. He loves the outdoors, with an avid interest in fly fishing, he also enjoys gardening and reading.

Mike's wife Margaret is also the product of 16 years of Catholic education. She is a certified rehabilitation nurse for the nationally renowned Rehab Institute of Chicago. Mike and Margaret are proud parents of three daughters and a son.



Speaking of his new position as CFO of Christian Brothers Services, Mike said, "My primary goal is to support the growth of CBS in its mission to provide outstanding services to Catholic institutes, dioceses and employees in their insurance, retirement benefits and other financial needs. Also, to create transparency in the Finance function within CBS and the various trusts it serves."

Please receive Mike Lesiak as a new member in the Christian Brothers Services family.

Going Green Starts with “GreenLight” Ideas

As a community, we journey on the road to a renewed environment one day at a time. At the intersection of daily living, our decisions to drive safely impact the safety and welfare of everyone else traveling with us. When a number of small individual actions combine, the overall effect is cumulative. Here are a few personal initiatives that Christian Brothers Services staff take on a regular basis:

I do two things to conserve energy and save paper. When I go on lunch & breaks I turn off my light & calculator. Any paper that has NO patient identifying information, I use as scrap paper since I use so much of it. **Sue Pasdertz, Claims Examiner, Health Management Services for Religious**

In years past we requested that the liquid soap used in the washrooms be natural, rather than the antibacterial type. Overuse of antibiotics, cleaners with antibiotics, etc. causes bacteria to be killed, including friendly species. Strains of bacteria that are the most hardy survive and multiply. More and more our current antibiotics are unable to kill some of the strong disease bacteria. Because they are ineffective, there is more danger than ever from MRSA (Methicillin-Resistant Staphylococcus Aureus) infections. I believe there are only two antibiotic drugs which can still kill these bacteria: vancomycin and gentimycin. Both of these are very strong and have serious side effects. The one I am familiar with is to effect the ears--resulting in possible deafness or to destroy the nerve to the semicircular canals controlling balance. I hope we, as a company, are still avoiding the use of antibacterial soap. **Sr. Rosemary Ward, Director of Systems/Services, Health Management Services for Religious**

I have a box at my desk to save all paper tissue boxes and coffee cups to recycle. I take them out once a week. **MickeySue Traver, Claims Examiner, Health Management Services for Religious**

We use on-line systems for our administrators to look-up and retrieve information to eliminate a lot of paper out of the process. We use internal databases and a Company portal (intranet) which makes many forms and memos virtually paperless. The Outreach newsletter is printed on recycled paper and uses soy inks. **Jason Langs, Manager of Design and Development**

We try to reduce printing by using dual monitors. While printing volumes may not have gone down much, we have reduced the number of printers, toner cartridges. **John Desmond, Director of Computer Operations**

Customers submit claims online reducing paperwork, the cost of postage and use of envelopes. When we have to dispose of computers, we work with a vendor that tries to reuse chips or recycle the components back to an OEM. **Ed Hoff, Director of ICS**

Rissa Ward

On February 19, 2009, Christian Brothers Services lost a dear member of our Lasallian Family with the passing of Rissa Ward.

Rissa was a Retirement Representative serving participants in the Defined Benefit Plan for the last eight years.

Rissa had the most pleasant attitude and the warmest smile. Her laugh was infectious. We could continue with all of her great attributes, but the list would be exhaustive. We not only lost a great co-worker, but also a great friend.

Rissa leaves behind her husband, Tracy, her pride and joy five year old daughter Alyssa, and her mother BJ, who also works for Christian Brothers Services. Please remember Rissa and her family in your prayers.



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You can send or obtain information
24 hours a day, 7 days a week
by using the following methods:

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(i.e. john_doe@cbsservices.org)

After Hours Support

800.807.0100

With our night menu in effect, you can leave both emergency and non-emergency messages, for all plans and programs. Emergency messages will prompt an immediate call back by us.



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For a complimentary information package, please contact Bob Brusich at (800) 807-0100, ext. 3092.

Want to Make a Comment?

We value your feedback as a customer. Please tell us what we can do to improve our service to you. If you need something that you are not getting now, let us know and we'll see what we can do to help. Of course, if you are wildly enthusiastic about our service now, we would love to hear and share your story.

Here's how to contact us:

Visit: www.cbservices.org/outreach-survey and fill out the online survey.

Call: (800) 852-4873 to take an anonymous Customer Satisfaction survey.

Thank you for the privilege of serving you!