



OutReach

The Newsletter of Christian Brothers Services

Volunteers: Are you protected?

How does the Volunteer Protection Act of 1997 affect not-for-profit organizations and their volunteers?

Congress recently enacted the Volunteer Protection Act of 1997 which became effective on September 18, 1997. The Volunteer Protection Act provides protection from liability to volunteers serving not-for-profit organizations. Essentially, the Act protects the individual volunteer from liability for acts or omissions that occur in the performance of services for the not-for-profit organization. The protections afforded shield the volunteer from liability for negligent conduct that occurs when they are acting within the scope of their responsibilities on behalf of the organization.

Essentially, the Act protects the individual volunteer from liability ... in the performance of service...

The Act is designed to afford the volunteer with statutory protection or immunity from liability for negligent acts. *The Act expressly does not protect the not-for-profit organization for the negligent conduct of a volunteer.* However, local state law may offer such protections. The liability of a not-for-profit organization is still governed by state law and is not

impacted by this Act. You should check your own state law regarding your organization's liability for negligent acts of a volunteer.

However, the Act does not protect the not-for-profit organization for the negligent conduct of a volunteer.

This Act does not protect volunteers from liability if:

- the volunteer's conduct rises to the level of willful or criminal misconduct, gross negligence, reckless misconduct, or a conscious flagrant indifference to the rights or safety of other individuals.
- the volunteer causes harm while operating any vehicle which requires an operating license.
- the volunteer's acts constitute a sexual offense, hate crime, a crime of violence, or act that violates a Federal or State civil rights law.
- the volunteer is under the influence of intoxicating alcohol or any drug at the time of misconduct.

This article was written for Christian Brothers Risk Management Services by attorney Andrew Kopon of the law firm Cremer, Kopon, Shaughnessy & Spina of Chicago, IL.

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Winter 1998

Letter from the President

Recently I came across an Ethiopian proverb that says, "When spider webs unite, they can tie up a lion." In addition to giving you some idea of the interesting things I read, the proverb also reminded me why the "Christian Brothers" plans and programs exist.

Periodically someone asks me, "Why do the Brothers sponsor these programs? I thought your mission is education." It is perfectly correct that John Baptist De La Salle founded the Brothers to operate Christian Schools, and Christian education is still the core mission of the Brothers. However, some thirty years ago, Brother Joel Damian realized the great potential value of organizing the Brother's schools to act cooperatively in purchasing insurance, providing health care coverage for teachers, and establishing a pension plan for all employees.

There were many advantages in acting cooperatively rather than alone and separately. Not only did the cooperatives enjoy much greater economic power in the marketplace, but also design, terms, and coverages provided by the programs could meet the needs of the members rather than conform to the whims of the marketplace. And, the economies of scale made it possible to provide the "in-house" expertise of a professional staff dedicated to the administration of the programs, and do that more cost-effectively than any one entity could do alone.

Over the years, many other religious congregations, schools, dioceses, and other Catholic entities have become members of these cooperative programs. While the Brothers are still involved as "sponsor" of the programs and through organizations such as Christian Brothers Services, the "Christian Brothers" programs today are really very large Catholic Church cooperatives controlled by the member institutes, schools, dioceses, and other member organizations.

At any rate, the proverb is correct. Combining our many individual "spider webs" through these cooperative programs has truly helped all of us tie up the "lions" we face in the commercial market.



Brother William Walz, FSC
President



Customers Come First in EBS

Working with insurance providers can be very difficult. Sometimes reaching a customer service representative is like going

through an electronic voice mail maze. Once you get a "live" person, you are asked to hold for a few minutes, which seem like hours. You finally get to the customer service representative and that person isn't trained enough to answer your question. From a customer's point of view, that is frustrating!

Christian Brothers Employee Benefit Services understands your frustration. That is why we have been working hard to improve all aspects of our department. We have enhanced customer service by electronically processing claims. Enrollment now has a fax back service so you can call in for the forms you need and have them faxed directly to you. We also have installed an automated call

distribution system for both enrollment and customer service. This system distributes the incoming calls, so you get the correct department on the first attempt. In addition, each customer is supplied with an Administrator's Kit which includes Customer Services guidelines and all forms needed to administer the program.

John Airola, Managing Director of Employee Benefit Services, says in order to stand by their goal, "Customers Come First," he has increased his staff to speed up claim processing and handle more of the customer's needs. Every customer service representative completes extensive training in all areas to ensure your questions will be answered.

John and his staff are continually reviewing new techniques to improve customer service.

If you would like more information about Christian Brothers Employee Benefit Services please call 1-800-807-0100.

Consumer Leasing Vs. Fleet Leasing

Why do fleet leasing rates sometimes appear to be substantially higher than consumer leasing rates that you often see advertised in your local newspaper? The reason is that often there is a big difference in what is being compared.

For example, a newspaper advertisement that quotes a 36-month consumer automobile lease at \$300 per month may appear to be a good deal. However, in addition to the advertised lease rate and term, there are several additional costs stated in the advertisement's fine print. Here's how the fine print really compares.

	Consumer Leasing	Fleet Leasing*
Prior to taking possession of the car		
Down payment	\$2,300	none
First monthly payment	\$300	none
Acquisition fee	\$300	none
Security deposit	\$300	none
At time the lease is terminated		
Disposition Fee**	\$250	none
Excess mileage charges	15 cents/mile	varies
Excess wear and tear charges	varies	varies

* Typical fleet lease constitutes an open-end lease

** Fee assessed when car is sold, even if you buy the car

For more information concerning fleet leasing, please contact *Christian Brothers Vehicle Fleet Services* at (800) 807-0200.

HMSR Goes to NATRI in Denver

OutReach interviewed Fr. Fran Dyer about the recent NATRI national conference in Denver.

You and Sr. Rosemary Ward participated at the NATRI meeting. How did you enjoy it?

NATRI is a time to see old friends and meet new ones. The Denver meeting was well attended, and many stopped by our exhibit table to visit.

What medical topics were hot this year?

The rising cost of medical care is a major concern to most who came by. Insurance companies seem to be raising premiums in such a way that Institutes are forced into strict managed care programs like HMO's. Perhaps of most interest was the future of self-funding or self-insuring.

What seems to be the problems that Religious Institutes are having regarding self-funding?

Communities are getting smaller. Within the community, the population under sixty-five without Medicare is

decreasing faster than the community as a whole. Most of the activity in a self-funded program involves members without Medicare. As that activity declines with the non-Medicare population, the pool of funds shrinks, and the ability of the Institute to deal with catastrophes is severely limited.

Can the Religious Medical Trusts at Christian Brothers help those communities continue to self-fund their medical expenses?

The cooperative Trusts help with catastrophes, and provide the purchasing power to obtain discounts from medical care providers, including prescription drug purchasing programs.

How do the Trusts work?

Each Trust is a cooperative of Religious Institutes which self-fund together. The economies of self-funding are retained, and the member Institutes gain the security of a large number of Institutes collected together in the Trust.

CBS Meets the Web!



We are pleased to announce that we're now accessible via the World Wide Web. Point your web browser to our new address <http://www.cbsecurities.org> and take a look for yourself. You'll find a wealth of information related to the Christian Brothers plans and programs as well as other helpful items. This new presence on the Internet complements our Fax Information Service (888-470-INFO) and Internet e-mail (info@cbsecurities.org) very nicely, *but it marks only the beginning.*

We listened to what you told us in the Customer Technology Survey. Our web site will be very interactive. We want to provide you with information that you can use as well as the means to send us information electronically. Our site will be constantly changing and evolving to meet your needs.

You Say You're Not Connected!

We'd be happy to assist you in getting yourself and/or your organization connected to the Internet. We offer a full range of computer services encompassing the Internet, computer training, software development, and publications. For more information, please contact Tom Drez at 800-807-0100 x2930.

Employee Focus:

Sally Mordente



Sally Mordente is the new Development Coordinator for Christian Brothers Risk Management Services. Sally has 7½ years with RMS and 3 years commercial carrier experience in claims management services.

Sally's new focus will be to establish relationships and respond to inquiries from prospective Trust members.

Sally has been married to Joe Mordente for 12 years. Joe just completed his Doctorate in Philosophy, with Sally's support.

Sally loves to cook, read, entertain and takes their black labrador retriever, Nera, on Wisconsin fishing trips.

Trustee Focus:

Sr. Helen Sieben, OSB



Sister Helen has been a trustee for the Risk Pooling Trust since 1992.

Sister Helen is an active member of the Trust's Investment committee. Also, she is a trustee of the Religious Community Trust.

Sister Helen is a former Treasurer for the Benedictine Sisters of Chicago and a former Business Manager for St. Scholastica High School in Chicago.

Her hobbies include cross stitching, knitting, reading, and listening to classical music.

RAPTIM subsidy for International Travel



CB Travel Services, Inc., a wholly-owned subsidiary of CB Programs, Inc., is a full-service agency serving the Church on a nationwide basis. CB Travel Services provides a full range of travel services, including:

- Air
- Rail
- Cruise Reservations
- Hotel and Resort Reservations
- Car Rental
- Domestic and International Tour Arrangements for Groups
- Meeting Planning Assistance for Groups



Office Hours:
8:00 a.m. to 4:30 p.m. CT
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Check us out on the internet at
<http://www.cbsecurities.org>

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Christian Brothers...

- Computer Services
- Employee Benefit Services
- Health Management Services for Religious
- Prescription Drug Program for Religious
- Retirement Planning Services
- Risk Management Services
- Student Accident Plan
- Unemployment Reimbursement Program
- Vehicle Fleet Services

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Have You Saved Enough for Retirement?

How much money do you need for a comfortable retirement? You may have seen studies trying to provide the answer. While these studies provide general guidelines, each of us must look at our own situation.

How do you start planning?

First, you need to look at all your potential sources of retirement income, such as: social security; your employer provided retirement benefit; your tax deferred savings plans; and any other sources. Then, you need to determine some reasonable level of your expenditures after retirement. After you have these two pieces of information, you can begin to make an estimate of your financial needs for retirement security.

How do we gather this information?

Christian Brothers Retirement Planning Services now has retirement planning software called NESTEGG. NESTEGG was developed by our actuary, Aon Consulting, and is designed to provide retirement planning information that is specific to each participant.

Anyone who is a participant in a Christian Brothers Retirement Plan can sign up for NESTEGG. There is no cost to you or your employer to use this software.

NESTEGG BENEFITS:

- Will allow you to access your specific retirement information and input other sources of income.
- Will provide estimates of expenditures at retirement based on your salary level and national averages.
- Will compare your estimated sources of income to estimated expenditures at retirement and let you know if you are on target for a comfortable retirement.
- Will allow you to modify any of the assumptions.
- Will be updated quarterly with current savings plan benefits
- Will be accessible from the Christian Brothers' world wide web home page ([see CBS Meets the Web](#)).

In the coming weeks, Jim Ceplecha will provide detailed information on NESTEGG to participating employers. If you have any other questions on retirement plans, please call us at (800)-807-0100



Risk Pooling Trust

Camillus Health Concern, Inc., FL
 Congregation of the Resurrection, IL
 Oakland Elizabeth House, CA
 Carmel in the Business District, LA
 Cornelia Connelly School, CA
 Iona Preparatory School, NY
 Rice High School, NY
 St. John's Bread & Life, NY
 St. Vincent DePaul of Douglas, OR
 St. Vincent DePaul, FL
 Sisters of Providence, VT
 South Central LAMP, CA

Religious Medical Deductible Trust

Sisters of Blessed Sacrament, CA
 Discalced Carmelite Nuns, KY

Employee Benefit Trust

Company Magazine, IL
 St. Albert's Hall, TX
 Marianist Family Retreat Center, NJ
 St. Peter's Church and School, MN
 Alexian Brothers Bonaventure House, IL
 Springfield Development Center, IL
 Christian Brothers Services, IL

Retirement Savings 403(b) Plan

Cabrini High School, Inc., LA
 Cathedral High School, CA
 Catholic Social Community Service, MS
 Church of St. Philip, MN
 Diocese of Biloxi, MS
 Diocese of Great Falls/Billings, MT
 Glenmary Sisters, KY
 New Melleray Abbey, IA
 Resurrection High School, MS
 Sisters of St. Benedict of Crookston, MN
 St. Mary's High School, CA
 St. Paul's School, LA