

Rob Cullinan/Catholic Courier

HONEOYE — When it comes to persuading his fellow business owners to offer employees health-insurance benefits, Bob Fien will admit he's not all that persuasive.

"Business people, because of the pressured environment we work in, look for tangible, immediate results," said Fien, chairman and chief executive officer of Stone Construction Equipment Inc. "If you look at costs, one of the biggest costs we have are people costs."

Scaling back or eliminating health benefits can be attractive to a hard-pressed business, said Fien, a parishioner of Church of the Transfiguration in Pittsford. Yet Fien said he hopes that businesses will continue to consider offering health benefits to employees.

"It should not be viewed as a benefit," he said of health insurance. "It should be viewed as a given."

Fien was one of dozens of Catholics who in April attended workshops at various sites around the diocese that featured health-care and Catholic social-justice experts. Sponsored by the Diocese of Rochester's Public Policy Committee, as well as other Catholic organizations, the workshops prepared parishes to promote health-care access. A former chairman of the Construction Industry Manufacturers Association, Fien said he would welcome similar discussions about health insurance among Catholic business owners.

"If we are serious Catholic business people, we have to somehow create a health (insurance) network that respects the dignity of all our employees," he said. "I think getting

together and talking about these things, sharing our concerns and our problems, would be very helpful."

Fien draws his conviction about health insurance from the Catholic Church's social-justice teachings, he said, noting he has been a catechist. He referred to Pope Leo XIII's 1891 pro-labor encyclical *Rerum Novarum* to support his contention that Catholic business owners are called to treat their workers with dignity, which he said includes helping them secure health coverage.

"The social teachings say we do not treat people as expense items," Fien said. "(But) the most difficult job in the world is being a Catholic business person because the social teachings of the church encourage you to go in one direction, and the goal that we have in business is mainly to make a profit, which seems to pull us in a different direction."

He said that Stone, which designs, manufactures and markets construction equipment worldwide, employs 220 people and spends more than \$1 million a year on health benefits. Employees pay 25 percent of their premiums, he said, with Stone picking up the remaining 75 percent of the cost. Fien acknowledged that it's easier for a large employer such as Stone to offer health benefits, and he added that he's well aware small businesses may be unable to do so.

"If you can't offer health insurance, you're not going to hell, you're not sinful," he said. "It makes no sense for a small-business person to offer health insurance and go out of

business. That doesn't help anybody." However, Fien said, "a lot of companies cut health care not because they have to, but just because they're trying to optimize profit."

Fien said he thinks companies should consider cutting other costs first before taking an ax to health plans. For example, he said, Stone enlisted the help of its utility company to look at ways to save money on its electric bill.

"They did a study that showed when our electrical demands peaked," he said. "They showed us ways to smooth out the peaks and reduce our electric bill."

Businesses should consult their local business organizations for help with cost-cutting measures, he said, adding that many such organizations have access to free cost-cutting advice and resources that small and/or hard-pressed businesses could use. Meanwhile, a company's law firm can often find out what types of government programs and initiatives exist to aid a business, he said.

Fien also said that before businesses consider slashing health benefits, they should consider the benefit employee health coverage offers the company itself. For example, employees whose health insurance



Karin von Voigtlander/Catholic Courier

John Adrian completes a welding project July 10 at Honeoye's Stone Construction Equipment Inc. The company offers health benefits to its employees.

enables them to regularly see a primary-care physician may use less sick time, he said. On that note, employees work harder when they feel valued by a company willing to go the extra mile to offer health benefits.

"When you have an environment like that, people are more productive," he said. "They want to give back to the company."

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INTERNATIONAL CATHOLIC STEWARDSHIP COUNCIL
1275 K Street, NW, Suite 980 Washington, DC 20005-4006
Telephone: (202) 289-1093 Fax: (202) 682-9018
E-mail: conferences@catholicstewardship.org
Web site: www.catholicstewardship.org