

OutReach

Vol. 8, No. 1

2017

A Christian Brothers Services Publication

Taking Care of What You Love
*Creating an Environmentally
Friendly, Intergenerational Living
and Learning Center*

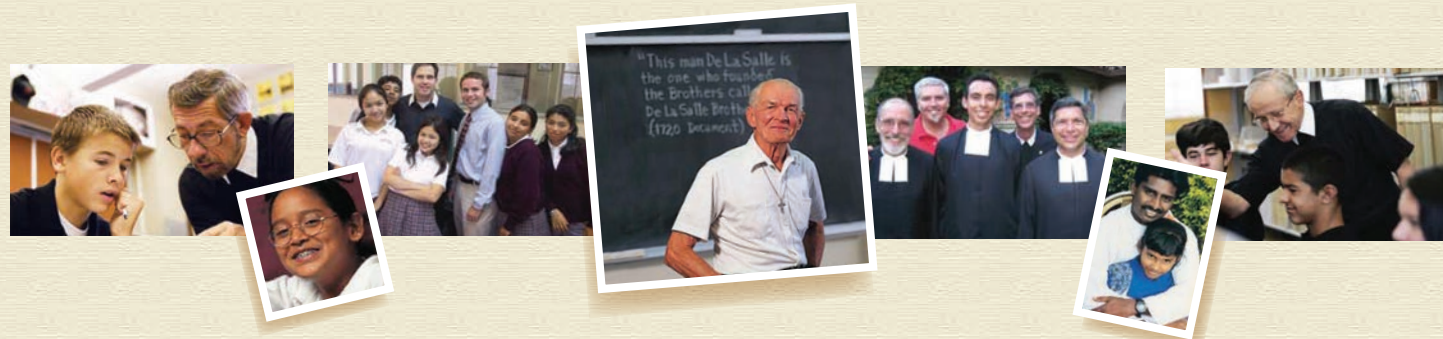
Don't Sink Your Retirement Fund

**Communicating With Our
Members in a Digital Age**



CHRISTIAN
BROTHERS
SERVICES

DE LA SALLE CHRISTIAN BROTHERS



An educational heritage of more than 300 years that ranges from store-front schools to great universities in over 80 countries.

FAITH

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you to be teachers, educators, light,
His light in the world among young people.
The future of the world depends on what you do."*



Mother Teresa
(Speaking to the De La Salle Christian Brothers)

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by providing for over three centuries an
astonishing array of activities from the most
basic literacy learning to the most complicated
technological learning for both children and
adults... so that they can be fully integrated
into community and society."*



United Nations
(UNESCO Noma Prize)

COMMUNITY

*"Union in a community is a precious gem,
which is why Our Lord so often
recommended it to his apostles before he died.
If we lose this, we lose everything.
Preserve it with care, therefore, if you want
your community to survive."*



St. John Baptist de La Salle
Patron Saint of Teachers

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**Are you interested in teaching, serious about
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religious men in the Catholic Church
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OutReach Vol. 8, No. 1

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Cover photograph is of children in the Earthworks program, at The Center at Donaldson sponsored by the Poor Handmaids of Jesus Christ, in Donaldson, Indiana.

Last Word photograph is of children in the Earthworks program at The Center at Donaldson, sponsored by the Poor Handmaids of Jesus Christ, fishing from the dock on Lake Galbraith in Donaldson, Indiana.

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BROTHERS**
SERVICES

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MAIL BAG

Please let us know what you think. Email your thoughts and suggestions to outreach@cbservices.org. Your comments may be published in a future edition.

"Over the past several years, Mercy Housing had two employees nearing retirement. They had many questions as the time neared. Christian Brothers Services and the Retirement Planning Services division were always available to answer their questions and put them at ease. They are now happily retired and their retirement benefits are being put to good use spending time with grandkids and friends."

– Julie Egressy, Mercy Housing and Human Development
Gulfport, Mississippi

"Christian Brothers Services has always been there for our organization with competence, attention to details, coaching skills, etc. THANK YOU!"

– Sister Maria Teresa Fronza, Focolare Movement
Women's Branch New York
Bethesda, Maryland

"Christian Brothers Services has been a great resource to us while we expanded our facility. They provided information and insight into our new needs and safety tips to avoid accidents."

– Woody Cornetta, Saint Vincent DePaul of Citrus
Spring Hill, Florida

"It's nice to say that you're covered, but I know we are covered with Christian Brothers Services. Beyond managing claims, they are like a partner that seeks answers to questions and offers resources to mitigate risk for every situation. I feel like I actually know my underwriter and the responsiveness by everyone is unmatched anywhere."

– Michael Schmitt, Tides Family Services, Inc.
West Warwick, Rhode Island



"We found that people living with diabetes wanted to spend more time living their lives, with their families, on their careers. They wanted a set of tools, technology and services that would empower them, that would let them be in charge, not the other way around."

More than 29 million people in the U.S. are living with diabetes, a disease that presents enormous challenges for those that suffer from it, along with a huge problem for our health care system. Included in that number are the more than 10 percent of participants covered by the Christian Brothers Employee Benefit Trust (CBEET). The CBEET and the Christian Brothers Religious Medical Trust (CBRMT) recognize the challenges of this disease. As evidenced by our many health management programs, the CBEET and CBRMT are committed to providing our participants with cutting edge tools and technology to ensure they can manage their chronic diseases effectively and as easily as possible.

It is with great excitement that we announce our newest collaboration with Livongo Health®. The Livongo Program is aimed at helping patients with diabetes better manage their blood sugar levels, so they can prevent both short- and long-term complications and improve their lifestyles while managing this disease. There is no cure for diabetes, but it can be managed, and with the technology Livongo offers, it now can be managed better than ever before. Livongo will supply participants diagnosed with either Type 1 or Type 2 diabetes with an innovative diabetes remote monitoring solution. Best of all, this program is available at **no charge** to participants enrolled in either the CBEET or CBRMT. ►►

"My A1C has been a bit high for several years. I appreciate this kit and am encouraged that I can help manage myself now in hopes of it never turning into full blown diabetes."

This program is a completely new approach for diabetes management that allows people to take control of their condition by providing them with tools in the form of technology and support. It's a complete end-to-end solution for diabetes management that uses cellular technology to automatically upload readings to provide participants with access to data analysis and real-time personalized insights.

Participants who enroll in the program receive a Livongo In Touch® meter, which tracks strip usage and prompts members with targeted messaging. They also get unlimited test strips and lancets shipped whenever needed.

The In Touch meter has an embedded cellular chip, and lights up and turns on automatically when a test strip is inserted. It's also connected to the smart cloud, which allows for real-time feedback. "We are empowering people by saying here is what you can do, right now, about *your* diabetes, to make it better," said Glen Tullman, CEO, Livongo.

Tullman explained that the tools supplied to participants are designed to not only monitor their condition, but to spend less time doing so. "We found that people living with diabetes wanted to spend more time living their lives, with their families, on their careers. They wanted a set of tools, technology and services that would empower them, that would let them be in charge, not the other way around."

The Livongo Program features real-time interventions by certified diabetes educators or "coaches." If a participant has a reading with a dangerous (high or low) blood sugar level, a coach will call, generally within 60 seconds.

Tullman said the coaches are available 24/7, 365 days a year and speak both English and Spanish. "During the call, they might ask 'We noticed this reading. Is there anything we can do to be of assistance right now? Do you need suggestions?'" If the reading is too low, for example, the Livongo coach might advise a member to drink fruit juice and check it again in 30 minutes.

In addition to making calls to participants, the coaches are also available 24 hours a day by phone, email, text or mobile app to answer diabetes questions ranging from nutrition to lifestyle changes.

The program also features the ability to seamlessly share data between participants, their loved ones and doctors. By setting up a "care team," alerts are sent to relatives, friends and doctors if a reading is out of range.

Participants are also provided with online access to their readings, both on their computers and their smartphones through the Livongo secure website and mobile app. There, they will find trends, graphs and other insights into managing their diabetes.

For people who are at high risk for diabetes, the Livongo Program can help to monitor their condition to lessen the chances of having it worsen. One CBEET participant who is pre-diabetic and not insulin dependent, appreciates the opportunity the Livongo system represents. "My A1C has been a bit high for several years. I appreciate this kit and am encouraged that I can help manage myself now in hopes of it never turning into full blown diabetes."

Getting started with the Livongo Program is easy. It takes less than 10 minutes to register at welcome.livongo.com/MYCBS or by calling the Livongo Health member support center at 800.945.4355. ☀

For more information on the Livongo Program or any of the plans and services offered through Christian Brothers Health Benefit Services, contact Dawn Sterland at 800.807.0400 x2642.

John Airola is the Managing Director of Christian Brothers Health Benefit Services.



In 1966, Christian Brothers Services (CBS) founder Brother Joel Damian, FSC, met with provincials from nine Chicago area religious institutes.



Brother Joel Damian, FSC

There was a growing concern that insurance coverage for the institutes' religious members was chaotic. Some religious members depended on the diocese for their insurance, some had group programs for their individual houses and some members didn't have coverage at all. At times, all three circumstances existed in the same institute! At that meeting, Damian asked the provincials if they would be interested in obtaining coverage for their religious members.

Religious Medical Trust

Celebrates 50 Years of Service

The nine provincials purchased a single contract from an insurance company in 1967 for the religious members of their institutes. At that time, Damian established the Religious Comprehensive Trust (now the Christian Brothers Religious Medical Trust), serving as its first director. All institute members, except those with coverage provided by their ministries, had to be enrolled in the Trust.

The Religious Comprehensive Trust, administered by the Christian Brothers Health Management Services for Religious (CBHMSR) division, provided cooperative programs to help religious institutes spread medical costs over time and provide for catastrophic medical expenses. ►►

The Founding Participants in the Comprehensive Trust:

- Alexian Brothers**
Chicago, Illinois
- Augustinian Fathers and Brothers**
Chicago, Illinois
- Carmelite Fathers and Brothers**
Chicago, Illinois
- Christian Brothers of the Midwest**
Chicago, Illinois
- Cistercian Fathers and Brothers**
Dallas, Texas
- Dominican Fathers and Brothers**
Chicago, Illinois
- Friar Servants of Mary (Servites)**
Chicago, Illinois
- Holy Cross Franciscan Fathers**
Lemont, Illinois
- Society of the Precious Blood**
Liberty, Missouri



Father Fran Dyer, O.P.



John Airola

Humble Beginnings

Fifty years ago, no one could have known how large the Religious Comprehensive Trust would become or how many people it would help. Father Fran Dyer, O.P., religious institutes consultant and former managing director of the CBHMSR division, was a charter member of the Religious Comprehensive Trust and remembers its humble beginnings. "I can remember, as a seminarian, going down to the recreation room and filling out the card to sign up. The premiums were \$8.95 a month."

As the Trust grew with more provinces and Orders joining, the trustees decided it would be more economical to self-administer the program. In 1977, the insurance company contract was not renewed, which allowed member contributions to be collected and expenses reimbursed directly from the Christian Brothers Services office.

Throughout the years, the Trust had leadership changes. In the early years, Brother Augustine Kossuth, FSC, followed by Brother Mark Emken, O.S.A., succeeded Damian as managing directors.

Religious Community Deductible Trust is Established

Another breakthrough came in 1977 as Father Paschal Phillips, O.C.S.O., was attending a summer program run by Damian at Lewis University in Romeoville, Illinois. At the time, Phillips was living in a Trappist Monastery in Lafayette, Oregon.

He told Damian about the monks' lifestyle, which consisted of working in the fields where they received plenty of exercise, eating well and whose overall good health did not produce a lot of medical expenses. That conversation was the genesis of the Religious Community Deductible Trust, which was designed to handle only medical catastrophes.

"At that time, the Trust collected \$100 per month from each person in the group. There was a \$3,000 per person deductible. It was like today's Health Savings Accounts. Phillips knew the concept and brought it to Christian Brothers Services. He saw this need for the cloistered people in the monasteries and convinced Damian to establish a second trust to serve monasteries," explained Dyer.

Changes in the way billing was handled and in governance came in 1987, which coincided with Dyer joining the staff as managing director of the CBHMSR division, a position he held until his retirement in 2011.

From 1977-87, CBS paid the bills and also collected contributions. That changed when the Principal Financial Company, which had given the CBEBT access to their electronic medical claims system, also gave access to the religious Trusts. "The claims system from Principal worked out so well for the CBEBT that we started to use it as well," Dyer stated.

Also at that time, the legal formation of the Trust was established, as well as a Representative Trust Governance. All the trustees were required to be members of the participating Orders; all the trustees were served by the Trust and had a personal interest in it. Later, employees of the Orders were also allowed to become trustees. Until 1992, the Orders used their own checks to pay the bills and then were reimbursed. The Trust never wrote a check to a provider, which helped to emphasize the religious Trusts were not insurance, but rather cooperative reimbursement programs. When Preferred Provider Organization (PPO) networks were adopted by the Trust, providers had to be paid quickly and the Trust began to pay the providers rather than reimburse the Orders. The trustees had no responsibility or desire to earn a profit for shareholders, and could respond quickly to the needs of the participants.

The Religious Medical Trust Today

In 2012, the CBHMSR division, administrator for the Religious Community Deductible Trust and the Religious Comprehensive Trust merged with the Employee Benefit Services (EBS) division, administrator of the CBEBT, to form the Health Benefit Services (HBS) division of CBS, with John Airola, longtime managing director of EBS, assuming the role for HBS. In 2015, the two religious Trusts merged becoming the Religious Medical Trust (RMT). Today, the RMT continues to provide cooperative programs for religious institutes and its members. The RMT serves more than 170

participating religious institutes with nearly 6,000 members throughout the U.S. and abroad.

The philosophy of the RMT is to provide the most cost-effective way for religious institutes to deal with medical expenses, which is to pay the expenses directly. Large institutes and provinces of 1,000 or more members can handle their medical bills in that manner because their expenses do not vary much from year to year due to their size. But smaller institutes can't be sure their medical bills will remain relatively stable from year to year. The cooperative can absorb those fluctuations in each institute's medical bills, using the surplus from one institute to cover the deficit another institute is experiencing at any given time.

The surpluses are put into reserve and when the trustees determine the Trust has significantly more reserves than it will need to pay medical bills, a portion of the reserves are returned to Trust member groups. In recent years, the Trust has returned reserves in 2010, 2012, 2014, 2015 and again this year. This helps member groups keep their costs at reasonable levels.

"We're always better off doing it for ourselves than asking somebody else to do it for us. If the group size is 2,000 members, they can do it for themselves, but if the group is 200 members, they can't do it for themselves, but they can with the help of others," Dyer explained. For the larger religious institutes, CBS can also serve as an experienced administrator to manage their medical payments program.

The ability of CBS to understand the RMT's membership and their needs is due to its history and heritage, explained Airola. "We constantly strive to provide the very best in service to all of our members so they can focus on their mission." Airola goes on to say, "To watch the Trust expand its offerings and options to better suit the needs of the various members is our way of assisting the Orders with their particular needs. Further, the introduction of our wellness initiative - Live Well to Serve Well - is a great example of how we are focused on the member's overall health and not just reacting to when they need medical care."

Brother Thomas Hetland, FSC, who serves as the religious institutes relationship manager, sees the good work the RMT provides firsthand by visiting religious institutions and talking with members. "In my many visits with our RMT groups, I hear one response over and over. They are grateful for the foresight of Brother Joel Damian who established the religious Trusts 50 years ago along with the many other programs available through Christian Brothers Services. Our members are also overwhelmingly complimentary about the courteous, personalized and prompt service they receive from everyone at CBS whenever they have reason to get in touch with an issue or concern. The RMT and all the other programs at CBS were not established as a business to make a profit but rather as a ministry to serve those who serve others in Catholic organizations throughout the United States. Brother Damian's vision lives on!" ☀

1967 2017



Are You Monitoring Your Drivers? You Should Be!

Managing a fleet of vehicles and drivers can be very challenging, especially if the drivers range in age from 18 to 95. A fleet management program is not only responsible for protecting the lives of an organization’s drivers, passengers, clients and other drivers on the road, but is also responsible for protecting the organization

against negligence and ensuring the continuance of its mission. Many times religious communities are aware of a driver in their organization that should not be driving, but yet do nothing about the situation in order to avoid confronting the driver. This is not an excuse when it comes to saving lives. Fleet management programs are essential for all organizations. It doesn't matter if an organization has one driver or 800 drivers, there is still a responsibility to be met.



Have a Fleet Manager



The first question leadership must ask is, "Who is responsible for monitoring our drivers and the vehicles they drive?" If there is a problem answering this question, then this makes a good starting place.

An overall fleet manager needs to be designated and given the responsibility to protect all elements of a fleet program, whether that program has 200 vehicles or three vehicles. The fleet manager is also the individual who is to be held accountable. Fleet management activities, which can be quantified, should be built into the job description of the individual assigned to this task. The quantified fleet management activities will assist with the fleet manager's annual performance evaluation. Examples of wording for this part of the job description are: *The fleet manager is responsible for conducting and documenting annual driver awareness training for all drivers* and *The fleet manager will review the motor vehicle records annually for all drivers to ensure each driver has a valid driver's license and no suspensions have occurred*. These responsibilities can be easily monitored by leadership assuring the essential duties of the job are being performed.

Driver Profiles



To assist the fleet manager with monitoring the organization's drivers, Christian Brothers Risk Management Services recommends that fleet managers develop driver profiles for all drivers.

The overall process of developing and maintaining a driver profile is fairly simple, but does require a fleet manager to be organized. A basic spreadsheet can be used to track each driver and provide the fleet manager with the ability to monitor all drivers with a quick glance. We recommend a driver profile be developed for not just employee/volunteer drivers but should be developed for religious drivers as well, whether they are in ministry or not. A driver profile should include the following:

- ✓ Driver's license class type
- ✓ Driver's license expiration date
- ✓ Driver's license restrictions
- ✓ Dates the driver attended training to comply with the organization's policy
- ✓ Status of their annual Motor Vehicle Record report (MVR) and how it relates to the policy
- ✓ Status of any accidents the driver was involved in (were they at-fault or not)
- ✓ If the driver drives their own vehicle, a copy of their insurance card and expiration date should be tracked

The following profile items should be developed by religious orders for their members only, *not* for employees or volunteers. These profile items include:

- ✓ The date and results of any cognitive/memory exercises
- ✓ The date and results of any behind the wheel evaluations
- ✓ The date of their last eye exam
- ✓ The date of the last driving/health discussion that occurred between leadership and the religious driver
- ✓ The date leadership was a passenger and observed the religious' driving and the honest feedback given to this driver
- ✓ List of dates where health concerns prevented the driver from driving

Developing the necessary items to monitor a driver is essential when determining your organization's driver profile.

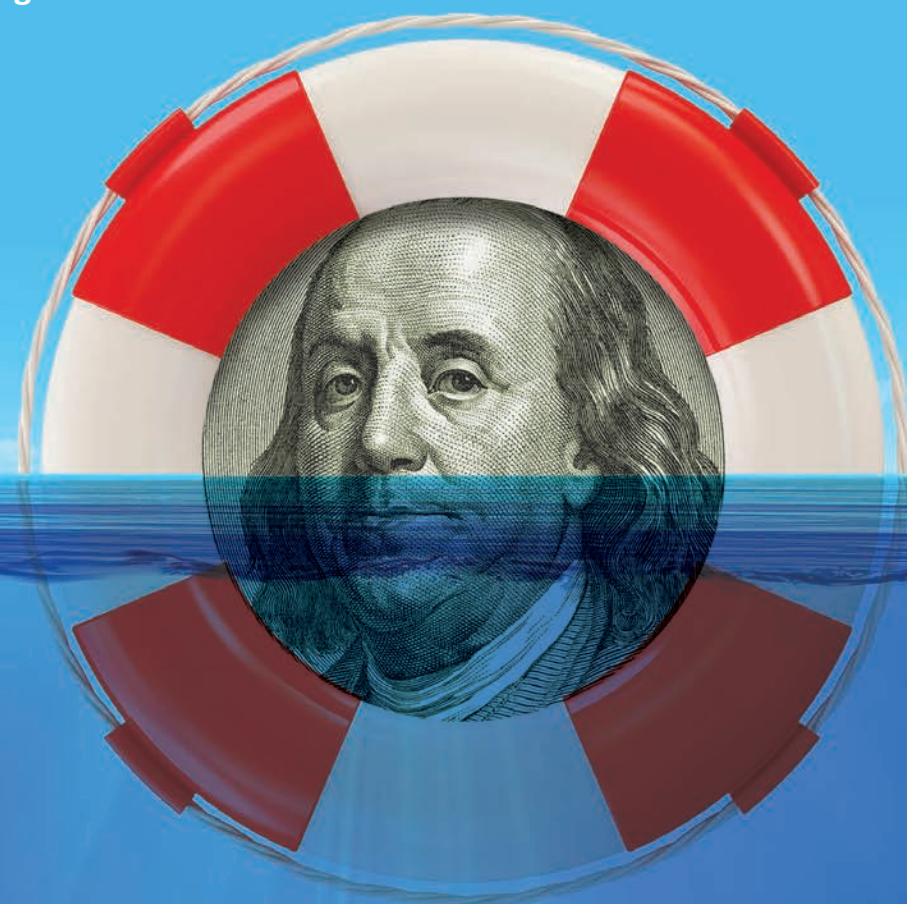
MVRs and the Fair Credit Reporting Act



One of the easiest ways to monitor drivers is to run motor vehicle record (MVR) checks on their driving history. This should be standard practice by all organizations and religious communities utilizing employee drivers, religious drivers or even volunteers. MVRs should also be used during the hiring process. To better illustrate the importance of MVRs, Christian Brothers Risk Management Services conducted an audit of 2,582 MVRs. The audit results:

2,582	Motor vehicle records audited
18	Expired licenses
2	Not valid licenses
1	Revoked license
11	Suspended licenses
2,537	Valid licenses
941	One or more violations

What these numbers show is more than one-third of drivers are likely to have violations on their record. If your organization has drivers with suspended or revoked licenses as a result of a DUI/DWI or violations of reckless driving, it has just increased its risk exponentially.



Don't Sink Your Retirement Fund

Benjamin Franklin stated, "Beware of little expenses; a small leak will sink a great boat." Yet more than 200 years later, we still have not learned that even small fees add up to large expenses. I consistently see this with defined contribution plan fees, especially in 403(b) plans. Employers don't seem to understand the fees they are paying, or even worse, the fees their employees are paying in lost investment opportunity.

There are a number of ways providers can charge fees, and some are less transparent than others. When all is said and done, an employer should ask the provider what the "all-in-fee" is for the plan. This fee should be all-encompassing, including administration, education, legal, record keeping, web services, investments and any other fees incurred by the plan, the employer or participants. Many employers would be shocked to realize how much their retirement plan is actually costing them and/or their employees.

I worked with a client who recently changed from their existing 403(b) Plan to the Christian Brothers Retirement Savings 403(b) Plan. The employer believed they weren't paying any fees. However, with a little research we discovered, and made them aware, the funds offered to their employees had an expense ratio of 2.4 percent on average. In our plan, the average Vanguard fund has an expense ratio of .26 percent. In investment terminology, 1 percent is equal to 100 basis points. This means their prior plan was charging 240 basis points compared to 26 basis points in our Plan. That is almost 10 times more in fees!

There is an example on the U.S. Department of Labor's website which shows the impact expense ratios have on an account balance. The example cites a participant with 35 years until retirement with a current 401(k) balance of \$25,000. If investment returns over the next 35 years average 7 percent and expense ratios reduce returns by .5 percent (50 basis points) the account balance for the participant would grow to \$227,000 when the participant reaches retirement, even if there are no further contributions to the plan. If the expense ratio is 1.5 percent (150 basis points), the account balance will grow to only \$163,000 when the participant reaches retirement. The 1 percent difference in expense ratios reduces the account balance at retirement by approximately 28 percent, which is \$64,000 less! This example is true for 401(k) or 403(b) plans. For the Christian Brothers Retirement Savings 403(b) Plan client cited in the prior paragraph, the effect was even more extreme on the account balance.

Some employers use a particular vendor because they are considered a benefactor to the institution. Employers should ask if that individual would still be a benefactor if they were not the selected vendor. If the answer is no, are they truly a benefactor? Some employers believe all funds offered in a plan must meet the United States Conference of Catholic Bishops (USCCB) guidelines. At CBS, we agree that a plan should offer funds that adhere to the USCCB

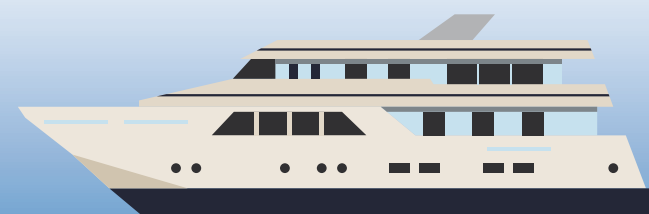
guidelines and the Christian Brothers Retirement Savings 403(b) Plan offers a number of such funds. However, we also feel that social justice is not only outward looking. We should also ask, how just are we being to our own employees? Saddling employees with high fees is a disservice to employees in general, but even more so to those working for Catholic Church employers. Having a diversified portfolio offers employees the choice between reasonably priced funds and the more expensive social justice funds that meet the USCCB guidelines, while giving them the decision-making power regarding how fees will impact their savings.

Fees are an important barometer in measuring the value of a plan, but should not be the only measurement. Ask the provider to review the array of services that will be provided and ask if these services are part of the "all-in-fee" that was quoted. Ask the provider about their familiarity with church plans, specifically, what percentage of their business is church plan related. Some providers who are unfamiliar with church plans have employers file a Form 5500 with the government, which is not required by church plans. The procedure to stop this process is not always simple and may be quite costly. There are presentations by service providers that reference an average salary of \$70,000 per year; this is not a realistic figure for many Catholic Church organizations. Ask the vendor how well they understand church organizations and if their communication and education programs are geared towards these types of organizations.

Remember, fees matter. As Benjamin Franklin would say, "A penny saved is a penny earned." ☼

For more information on the Christian Brothers Retirement Savings 403(b) Plan or any of the Christian Brothers Services retirement plans, contact Jim Ceplecha at 800.807.0100 x2630.

Jim Ceplecha is the Managing Director of Retirement Planning Services at Christian Brothers Services.



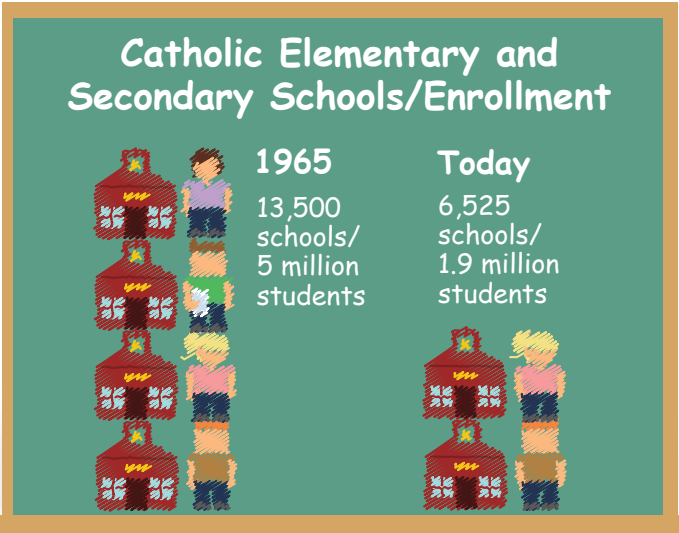
Current 401(k) balance of \$25,000. Investment returns over the next 35 years average 7 percent. Expense ratios reduce returns by .5 percent (50 basis points). Account balance for the participant would grow to \$227,000.



Current 401(k) balance of \$25,000. Investment returns over the next 35 years average 7 percent. Expense ratios reduce returns by 1.5 percent (150 basis points). Account balance for the participant would grow to only \$163,000.

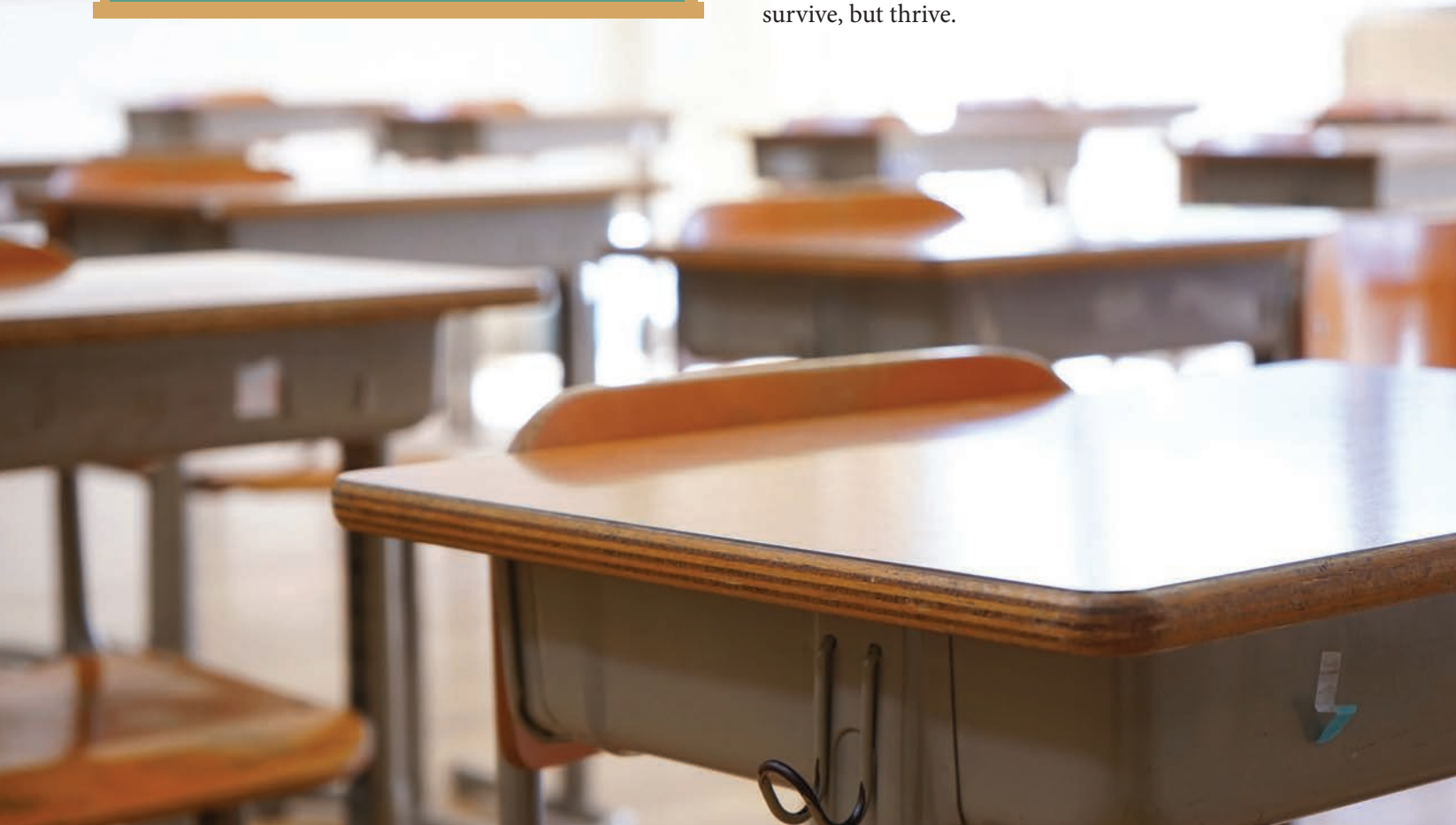
Can Catholic Schools Achieve Long-Term Viability and Vitality?

It is no secret that over half of the Catholic schools in the United States have closed since 1965. There are now 6,525 Catholic elementary and secondary schools, down from more than 13,500 in 1965. It's also no secret that enrollments in Catholic schools continue to decline. Total enrollment



is now 1.9 million students in Catholic elementary and secondary schools, down from more than 5 million in 1965 and more than 3.1 million in 1980. Furthermore, increasing numbers of lay teachers and lay administrators, which now provide 97.2 percent of the staff of Catholic schools, require fair compensation. Those salaries, coupled with rising costs for health benefits, liability insurance and other operating costs, have caused serious financial problems for thousands of schools.

Over the past 43 years, Catholic School Management (CSM), a division of Christian Brothers Services, has regularly received calls and emails requesting assistance in solving the enrollment and financial problems of this most important educational ministry of the Catholic Church. While some suggest the time for Catholic schools has passed and the resources and desire for Catholic schools are gone, statistics show that 28 percent of Catholic schools in the U.S. currently have student waiting lists and balanced budgets. Indeed, it has been our experience that those schools that follow best practices are able to not just survive, but thrive.



Best practices for the operation of Catholic schools are many and varied, but can generally be summarized with the *National Standards and Benchmarks for Effective Catholic Elementary and Secondary Schools*¹ published by the Center for Catholic School Effectiveness, School of Education, Loyola University Chicago, in partnership with the Roche Center for Catholic Education, School of Education, Boston College, in 2012. The four pillars around which the *Standards and Benchmarks* are organized include:

- Mission and Catholic Identity
- Governance and Leadership
- Academic Excellence
- Operational Vitality

With 43 years of experience in working daily with Catholic schools, I can attest these four pillars are indeed sound, and attention to them is required in order to ensure both viability and vitality.

While detailed assessments are necessary in order to diagnose specific issues within individual Catholic schools, strategic plans are also necessary in order to provide a clear and appropriate future. Keep in mind there are two truisms which must be considered when addressing long-term viability and vitality for Catholic schools:

1. People respond to people, not to institutions.
2. Money follows vision.

The first truism is an essential component of leadership, and indeed all development/advancement efforts. An understanding of the truism, people respond to people, is essential for the long-term viability and vitality of Catholic schools at every level. Effective governing boards must be in place and populated with caring, committed individuals, who are well-trained and willing to not only work for the good of the school, but also to help tell its story and invite others to participate in its mission. Dedicated administrators and faculty are among the greatest assets in the Catholic school, and are critical to image enhancement, elevation of the value proposition and enrollment growth. The future of Catholic schools relies upon the willingness and ability

of the leaders in Catholic education at the ownership, sponsorship, governance, administrative, professional staffing and support staffing levels to build and maintain relationships for the benefit of the ministry and mission.

The second truism, money follows vision, is well-documented in Father James L. Heft's recent book *Catholic High Schools: Facing the New Realities*.² Father Heft suggests, "Without vision, Catholic schools have and will continue to perish."

Catholic school administrators and board members often ask CSM consultants for shortcuts to successful development programs and strategies to increase fundraising. In most instances, there are no shortcuts and good development is all about relationship building.

Fundraising and development in the United States can be traced to colonial times when Benjamin Franklin cultivated and solicited affluent and well-read men of his times to contribute time, talent and treasured books to establish the free library system. Later, he raised money to establish a volunteer fire department, a hospital and a university.

In education circles, after World War II, many of America's colleges and universities instituted "development departments." Higher education institutions hired their own personnel who had been trained by professional capital campaign companies, or the colleges paid companies to provide training – often at their professional conferences. In 1950, Thomas A. Gonser, vice president for development at Northwestern University, introduced a concept that serves as the underpinning for development programs currently in place at most higher education institutions.

In 1969, Dr. Robert Stuhr, a protégé of Gonser, introduced the definition of "development" to Father John Flynn, then director of education for the Archdiocese of Omaha, Nebraska. The definition states that:

*"Development is both a concept and a process which holds that the highest destiny of any institution can only be realized when everyone in the life of the institution analyzes the philosophy, crystallizes the objectives, projects them into the future, and then everyone takes the necessary steps to accomplish them."*³ ►►

1 Ozar, L. A., & Weitzel-O'Neill, P. (Eds.). (2012). *National Standards and Benchmarks for Effective Catholic Elementary and Secondary Schools*. Chicago, IL: Loyola University Chicago, Center for Catholic School Effectiveness.

2 James L. Heft, S.M., *Catholic High Schools: Facing the New Realities*, Oxford University Press, 2011.

3 *On Development* (Chicago: Gonser, Gerber, Tinker, Stuhr, 1977)

Since 1973, the staff of Catholic School Management has spoken and written extensively about the need for Catholic school administrators and board members to expand the financing mix at both the elementary and secondary levels. Specifically, we have called for a shift away from a basic two-tiered financing structure for Catholic schools, including tuition and parish or diocesan support (with some minimum levels of fundraising), to a three-tiered financing mix, which recognizes the need for formal development efforts. Our work with hundreds of Catholic schools in over 100 dioceses continues to teach us that development programs which produce additional operating resources and endowment growth are more essential than ever for the viability and vitality of Catholic schools. (The term *development* is used here to refer to programs focused on resource growth with the understanding that current terminology in schools often references *advancement* in order to include all programs that *advance* the mission of the school, including programs related to marketing for image as part of enrollment management.)

Fundraising and development programs in a Catholic school environment involve selling and marketing. Traditional fundraising activities in a Catholic school tend to be special event driven and involve the selling of candy, raffle chances, gala dinner/dance tickets, auction tables, scrip, casino night tickets, wrapping paper and numerous other products and services. Fundraising projects also serve as "friend-raisers" for Catholic schools.

In order for development programs to be successful, school leadership, inclusive of administration and board, must understand and commit to development as a concept and a process rather than a series of events. Development principles must be understood and implemented by faculty and staff as well as by administrators. We offer the following suggestions for successful implementation of development programs. These have been adapted from guidelines originally published by Catholic School Management in the book *Understanding and Implementing Development*.⁴

1. Successful development programs require clear and well-publicized foundational documents.

The statements of philosophy and mission must be well-defined and understood by all major constituents. Moreover, school leaders need to publicize a clear statement of vision and a profile of the graduate at graduation. For a more complete description of foundational documents see *Catholic School Management Letter*, November 2015, Volume XXXVII, No. 2, "Key Foundational Documents for Catholic School Success."

2. The successful development program depends on effective long-range strategic planning.

A formal, written, long-range strategic plan for the school, developed with broad-based input, should always precede any formal development efforts. For additional information see *Catholic School Management Letter*, May 2016, Volume XXXVII, No. 5, "The Bridge from Mission to Vision: Effective Models for Strategic Planning."

3. A well-written comprehensive development plan is essential.

The development plan must be well thought out and will frequently include both a narrative and graphic display of goals, objectives, activities and strategies along with an appropriate timeline and cost. The development plan must be arranged both chronologically and categorically with appropriate deadlines and deliverables noted. For additional information see *Catholic School Management Letter*, September 2012, Volume XXXIV, No. 1, "Preparing and Using the Comprehensive Development Plan."

4. The successful development program relies upon the development and maintenance of relationships with multiple constituents.

Successful long-term development is reliant upon relationships. It is imperative that board members and school leadership develop and maintain ongoing relationships with multiple publics, including current parents, alums, alumni parents, grandparents, business professionals, area priests and others. The maintenance of these relationships also relies on regular, frequent and consistent communication, both personal and in written and electronic form. Both transparency and accountability are essential.

5. Development is very much the responsibility of the school's chief administrator.

The school president or principal plays the key role in the development program through the articulation of vision. The principal is frequently called upon to maintain positive relationships with donors and potential donors, but more importantly, it is the chief administrator's responsibility to promote the statement of vision and to invite donors to participate in shaping the school's future as well as investing in it. Expecting the development staff or volunteers alone to carry out the program of development most often sets the stage for failure. For parish-based schools, the involvement of a pastor in supporting the vision for development efforts strengthens the parish-school connection and commitment to the importance of supporting the ministry of Catholic education.

6. Development requires the involvement of all individuals within the faith community that is the Catholic school.

An effective program of development relies on members of the board, administrators, owners (pastors, religious community superiors, etc.), faculty, staff, parents and students to present on a consistent basis a favorable image of the school to various publics. All members of the faith community become part of the public relations effort. Beyond that, all constituencies should be challenged to become contributors and investors themselves as part of the ongoing program of development.

7. The development program must begin in-house.

Although it is always a temptation to seek big money, successful institutional advancement programs should begin small and seek the investments of individuals already involved with the school. With this support obtained, approaches may then be made to businesses, foundations, or influential and affluent individuals within the community.

8. Development requires professionalism.

It is only infrequently that a director of development or vice president of institutional advancement can carry out an effective program without substantial training and in-service guidance. Vice presidents, directors, assistant directors and staff should be given the opportunity to attend workshops and seminars on development and institutional advancement periodically. Ongoing training and consultative guidance are not only desirable but also recommended.

While Catholic schools continue to move from fundraising to development, the key to their success remains rooted in faithfulness to the mission, sound business management, clear accountability and effective marketing strategies. It is only when the school combines these initiatives with a high-quality academic program in a distinctly Catholic environment that it will attract pupils, people and dollars. When done correctly, the viability and vitality of Catholic schools is assured. ☼

For more information on development planning, contact Catholic School Management at 203.421.5169 or CSMoffice@cbservices.org.

Richard Burke is the founder and Senior Executive Consultant for Catholic School Management, a division of Christian Brothers Services.



⁴ Burke, Richard J., *Understanding and Implementing Development*. National Catholic Educational Association, Washington, D.C., 1984.



Taking Care of What You Love

Creating an Environmentally Friendly, Intergenerational Living and Learning Center



Be the change you want to see in the world. Although this statement is most often attributed to Mahatma Gandhi, he didn't actually utter those 10 words. Even though Gandhi didn't make this statement the way we attribute it to him, it is indeed good advice, and has a profound, spiritual truth to it. This simple statement can also be used to describe the inspiring work being done by the Poor Handmaids of Jesus Christ at The Center at Donaldson in Indiana.

The Center at Donaldson, or just The Center, can be found neatly tucked into the farmlands of northern Indiana, where the Poor Handmaids of Jesus Christ have created an oasis of multiple ministries that operate in harmony with each other and the environment. To understand The Center, one must first understand the foundation of the Poor Handmaids and the journeys that lead them to Donaldson, Indiana.

The Beginning

Catherine Kasper was born in 1820 in Dernbach, Germany. After the death of her father, Kasper worked as a farmhand for 10 cents a day in order to support her mother and herself. In 1848, Kasper, along with four other women who shared her concern for the poor and powerless, moved into a little house and began nursing the sick of Dernbach while also providing housing for village widows and orphans. In 1851, Kasper and those four women proclaimed their vows, thus forming the religious community, the Poor Handmaids of Jesus Christ. Over the next several years, the Poor Handmaids expanded throughout Germany, the Netherlands and England.



Coming to America

The journey to America was put into motion when a request was received from the Diocese of Fort Wayne, Indiana. Shortly after the U.S. Civil War ended, the Indiana diocese sought help for ministering to the many German immigrants who had settled in the area. The request was made directly to then-Mother Mary Catherine Kasper, now Blessed Mary Catherine Kasper. Eight sisters were eventually chosen from a volunteer pool of over 200 to make the journey to America. Leaving on August 14, 1868, the eight sisters journeyed by ship, train and hayrack before arriving on August 28 in the town of Hessen Cassel, just outside of Fort Wayne. Within days, the sisters began teaching in the parish school, nursing the area sick and setting up their first American Motherhouse.

In 1922, the sisters ventured out from the city of Hessen Cassel, relocating their Motherhouse to the expansive farm fields of Donaldson, Indiana. At that time, the nearest town was seven miles away and travel by car was still novel in the area; still however, these Poor Handmaids of Jesus Christ were undaunted by the journey or the tasks at hand.

"They needed to raise their own food," explains Sister Mary Baird, PHJC, naturalist, The Center at Donaldson, "so they started with the beef and grain farm." By the 1930s and 40s, there were five farms that supported the relocated Motherhouse; in addition to the beef and grain farm, there was a poultry farm, dairy farm, vegetable farm, sheep and pigs and at one point, nearly 400 apple trees. "They had all they needed to support themselves, especially in the winter months," states Baird. "By that time, they had also founded hospitals in Chicago and Fort Wayne so some of the food raised here, for instance, the eggs, were delivered to those big hospitals."

The Motherhouse and beef and grain farm over time expanded and grew into an environmentally friendly, intergenerational, educational, living and learning center made up of six ministries: Ancilla Beef and Grain Farm; Ancilla College; the Catherine Kasper Life Center; Earthworks; MoonTree Studios, and the Lindenwood Retreat and Conference Center, collectively referred to as The Center at Donaldson.



Ancilla Beef and Grain Farm

Today, the Ancilla Beef and Grain Farm comprise 150 acres of pasture ground which is home to over 100 head of cattle. In addition to the cattle, the farm grows hay, corn, alfalfa, oats and soybeans which are used as feed for the cattle. "Our cattle are only fed what we grow or make here," explains Tim Reinhold, co-director, Ancilla Beef and Grain Farm, "They're allowed to roam the pastures and are grass fed, grain finished, hormone and antibiotic free." Reinhold and his father, Joe, both lifelong farmers, serve as co-directors of the Ancilla Farm. "I love to farm" states Reinhold, "and the sisters have given me the opportunity to keep doing what I like to do and for me and my father to continue to work together." Adds Joe Reinhold, "It's great working for the sisters, you get to take care of the land doing something you love to do."

The cattle are raised in a caring environment, with very little confinement and no harmful additives to their diets. They spend spring through fall grazing in the pastures with their diet supplemented by hay and silage during the winter months. Once the calves are weaned, replacement heifers for breeding are identified and started out in the pastures. The top 30 or so larger weight steer calves are also identified and started on grain feed, so within 100 days they will be the first ones ready for market. Once sent to the butcher, everything is inspected and cut to specification. The beef is then used at The Center, as well as sold to the public, where it has become a popular and healthy choice for the local residents.

The beef and grain farm models rural family farming, raising cattle and grain in an environmentally friendly and natural way. The goal of this ministry is to help sustain The Center as well as contribute to the local community. The sisters humane way of farming earned the Ancilla Beef

and Grain Farm a River-Friendly Farm Award from the state of Indiana. The statewide initiative recognizes farms that implement farming processes that are protective of the rivers, lakes, streams and all waterways, keeping the cattle out of the water sources and the water clean.

The sisters recently hired an ecological relationships director to work with the farmers and the sisters to assess the different parcels of land and determine the best way to continue to care for the land and keep it healthy and thriving.

Also fairly new is the agricultural program at Ancilla College where students not only learn in a classroom setting but are able to go out to the farm on a regular basis and supplement their classroom lessons with hands-on experience.

Ancilla College

Ancilla College is a private, two year, coeducational, liberal arts college. Initially established to provide higher education for prospective members of the Poor Handmaids of Jesus Christ, the college expanded its curriculum and began to accept students from the local area during the late 1960s.

Home of the Chargers, the college offers on-campus housing and participation in sports such as baseball, softball, basketball, soccer, volleyball and much more, plus a variety of student activities, organizations and events. "We have an intergenerational campus out here," explains Sister Loretta Schleper, PHJC, former provincial counselor, Poor Handmaids of Jesus Christ. "We have the youth at the college and we have our senior sisters at Catherine's Cottage, who come out and watch and support our sports teams. The students love the support and interaction with the sisters."



Catherine Kasper Life Center

The Catherine Kasper Life Center (CKLC) is a faith-based retirement community that offers an independent living option, as well as a licensed, skilled nursing facility and includes the Maria Center and the Catherine Kasper Home.

The Maria Center offers residents a community atmosphere while allowing them to live independently with a variety of living options from one and two bedroom apartments and studios to efficiencies all with private bathrooms, full kitchens or kitchenettes. Residents have many amenities like housekeeping services, maintenance services, spiritual wellness and security features, as well as many activities, retreats and educational programs from which to choose.

The Catherine Kasper Home is a licensed, skilled nursing facility which provides both short-term rehabilitation and long-term nursing care. The Centers for Medicare & Medicaid Services has awarded them a five-star rating.

Earthworks

Earthworks is an environmental education facility which focuses on teaching, demonstrating and promoting the interconnectedness of all creation. Education classes and experiences are offered for children and adults.

Earthworks features a greenhouse, herb and vegetable gardens, wetlands, a forest environment, small lake and a variety of farm animals. The goal of Earthworks, for both adults and children, is simple, according to Cheri Ringer, coordinator of Earthcare Education, Earthworks, "That they learn to love nature, love the land, the animals, everything that God has given us and then appreciate it and want to preserve it."

Summer programs are offered for children ages 6-10 which teach them about the environment, healthy eating, interacting with the animals on the grounds and respecting and living in harmony with nature. The children are taught how soil, water, air and humans are interconnected. Recycling is a recurring theme throughout the summer, as is nutrition. "We take the kids on a greenhouse tour, where they're able to pick salad tomatoes right off the vine and eat them," explains Ringer. "They get so excited! We show them where lettuce, broccoli and cauliflower come from so they know how these vegetables are raised."

Helping the poor and marginalized--the mission of the sisters--is front and center at Earthworks, with scholarships being offered to those who are not able to pay. "We don't want any child to not be able to come to Earthworks because of the lack of funding," stresses Ringer. "We not only provide funding and scholarships for them, we work with the county in providing transportation for them to Earthworks."

Adult education classes are also offered in topics like cheese making, bread making and environmental issues. "There's always a need for continuing education on environmental issues, like recycling and eating whole foods, no matter what the age," states Ringer.

Baird sums up the purpose of Earthworks best, "You take care of what you love. If you teach someone to love nature and the earth you've done a great deed."

MoonTree Studios

MoonTree Studios is The Center's art eco-spirituality center whose mission is to work with both people and the environment giving participants an opportunity to explore the interconnectedness of art, nature and the Spirit within.

"Our community has been clothing the naked, educating the ignorant, feeding the poor and at this point in time, we are very much taking our mission to the next level," relates Sister Nancy Raboin, PHJC, retired director of MoonTree Studios, "by looking at the whole idea of sustainability and how to have people enter into relationships through artmaking and their spirituality and through the earth."

Workshops or classes are not offered at MoonTree Studios; however, *experiences* are. "We use a transformational learning model," continues Raboin. "We don't have workshops or classes, we have *experiences*. We do not have teachers or instructors, we have *facilitators*. We do not have students, we have *participants*. We decided to change the vocabulary, so it does not connote a hierarchical, product-driven type of art. Process will always be much more important than product. Process is where you're asking questions, you're using creativity."

MoonTree Studios houses a fiber studio, a painting, drawing and enameling studio, a clay studio and a 2D/3D studio.

The building itself was built to be sustainable and is gold level LEED (Leadership in Energy and Environmental Design) certified with the U.S. Green Building Council (USGBC), meaning it is resource efficient, uses less water and energy and helps reduce greenhouse gas emissions.

Lindenwood Retreat & Conference Center

The Lindenwood Retreat & Conference Center is built on the shore of The Center's Lake Gilbraith, which provides a tranquil, peaceful setting surrounded by nature. Lindenwood offers a variety of programs and retreat workshops for men and women, personal retreat space, as well as space for other organizations to host their own seminars, conferences, workshops or meetings.

The meeting rooms can host anywhere from small groups to several hundred people. The overnight accommodations feature 54 guest rooms, each with a private bathroom and shower, individually controlled heating and air conditioning, wireless internet, linens and towels, with a variety of meal options available.

Lindenwood also has an outdoor labyrinth featuring walking paths and benches for reflection, a prayer garden for meditating and reflecting, stations of the cross and of course, Lake Gilbraith with a path for outdoor walks.

While six ministries existing in unison on one campus seems complicated, Schleper puts it all into perspective, "This place is more than just an address. There is a central part that really has a pulse, it is growing and dynamic and moving. The groups relate and collaborate with each other. We believe that if we work together we can sustain the whole thing."

And how does all of this relate to the mission of the Poor Handmaids of Jesus Christ? "It's with the core values, it's the dignity and the respect of not only people but of the land and animals --it's one of the Poor Handmaids core values," explains Schleper. "With attentive ear and courageous heart is what we say. It was our foundress' wish that we listen to that small voice within and the courageous heart is once hearing the Spirit, you're willing to follow what the Spirit calls you to do."

It seems the Poor Handmaids of Jesus Christ in Donaldson, Indiana, through The Center, have found a way to listen with attentive ear to that small voice within and have had the courageous heart to follow it, and with that the sisters have become the change we'd all like to see in the world. ☀



Top Contact Center Award
Presented to
Christian Brothers Services

Christian Brothers Services Earns Another Top Contact Center Award

The Christian Brothers Services (CBS) customer care team earned the Top Contact Center – Small Centers Category award for 2017 from BenchmarkPortal. This is the fourth year in a row the CBS customer care team has won.

The Top Contact Centers Contest compares the performance of contact centers throughout North America by evaluating their key metrics against other centers based on center size. Entries are all cross-checked, validated and approved by certified contact center experts and the resulting submissions are scored on the basis of both quality and cost-efficiency.



2017 Christian Brothers Services
Customer Care Team

"It takes the combined effort of each and every person in the Christian Brothers Health Benefit Services department to make improvements to our processes year after year," states Susan Florian, director of membership services. "I am proud that the hard work and positive results have been recognized for the fourth year in a row."

Since the Top Contact Center Contest process is based entirely on statistical comparison to the world's largest and most respected database of contact center metrics, this competition can objectively identify centers that are achieving superior results both in financial and qualitative terms.

The Top Contact Center Contest grouped submissions into four categories for this awards program. Each center was compared to a wide variety of industries and assigned numerical ratings. As a result, Christian Brothers Services was determined to be a Top Contact Center in North America. ☀



The History of Social Media



Social media has become an integral part of modern society, both personally and professionally, and from the on-the-go cell phone apps to the workplace. There also seems to be niche sites for almost every special interest out there, and the vines of social media are reaching from crafting to job searching to photo sharing and beyond. But did you know the roots of social media stretch much further than Facebook, Twitter and Instagram? The seeds of social media were planted well over 40 years ago, and have been solidly growing and sprouting in every direction. Through social media, we are able to instantly connect with people from around the world, making it easy to keep in touch with friends, family, business colleagues and new opportunities. Social networking is expected to reach 2.95 billion by 2020, about a third of Earth's entire population, and most can barely remember when it didn't exist.

Late 1970s – BBS
(Bulletin Board System)
First site with login option for interaction.

1980 – UseNet
Posts news to news groups.

1980 – CompuServe
First chat introduced.

1984 – Prodigy Communications Corporation
Introduced online portals and online news.

1999 – Live Journal
First to introduce dynamic content on the blogs and forum, create groups and interact.

1999 – Yahoo!
Messenger and MSN Messenger.

2001 – Wikipedia
The online free encyclopedia.

2002 – Friendster
Operated by allowing people to meet new people and increase their network.

2003 – WordPress
Free and open-source content management system (CMS).

2004 – The Facebook
Open only for Harvard University students.

2004 – Orkut
Owned by Google, meet old and new friends, rate friends, change themes, and more.

2004 – Flickr
Photo sharing platform.

2006 – Twitter
A microblogging platform with a question and answer format.

2007 – Tumblr
Live streaming and microblogging.

2009 – WhatsApp
iOS, Android and Windows based application for personal and group chats.

2010 – Pinterest
Upload, save, sort and manage images – known as pins – and other media content (e.g., videos) through collections known as pinboards.

2010 – Instagram
Photo-sharing application and service that allows users to share pictures and videos either publicly or privately.

2011 – Christian Brothers Services came on the social media scene with a **Facebook page, Twitter feed and Wordpress blog** to help better connect with our administrators and members.

2012 – Christian Brothers Services launched a **LinkedIn** account.

2012 – Pheed
A social media platform with live broadcast option.

2013 – Vine
A multiple platform video sharing social application.

2014 – Christian Brothers Services created its first **LinkedIn** group page “Christian Brothers Services Webinar Series” highlighting and detailing upcoming webinars and promoting past webinars on demand on our Educational Resources page.

If you haven’t done so already, please take the time to connect with us on our various social media outlets listed below.

Facebook:

“Like” Christian Brothers Services [@ChristianBrothersServices](#) and Catholic School Management [@CatholicSchoolManagement](#) on Facebook and gain access to exclusive content, information on all of our programs, industry insights and company news and participate in timely discussions.

Twitter:

Follow [@CBServices2](#) and [@CathSchoolMgmt](#) on Twitter, where you will receive instant updates, company info, webinar updates and CBS news.

WordPress:

Read our blogs on WordPress for program details, industry trends, company insights and much more at <https://www.cbsservices.org/CBSBlog/>.

LinkedIn:

Connect with us on LinkedIn and learn more about Christian Brothers Services. Also, join our Catholic School Management – A Division of Christian Brothers Services LinkedIn group at <https://www.linkedin.com/groups/12037100>. Our Christian Brothers Services Webinar Series group is found at <https://www.linkedin.com/groups/6776169>.

Instagram:

Check out Catholic School Management on Instagram at <https://www.instagram.com/catholicschoolmanagement/>.



1988 – Internet Relay Chat
Introduction to file sharing, link sharing and keeping in touch.

1996 – Introduction to ICQ
Multi-user messaging, multiplayer games, made emoticons and abbreviations such as “LoL” and “BRB” famous.

1997 – Six Degrees
Glimpses of first social media resembling that of today’s features such as creating a profile and adding friends.

1997 – AOL Instant Messenger

2003 – Hi5
Included photo sharing, user groups, social gaming and status update.

2003 – MySpace
Private messaging, public comments posted to a user’s profile, bulletins sent to friends.

2003 – LinkedIn
Business and employment-oriented social networking service mainly used for professional networking, including employers posting jobs and job seekers posting their CVs.

2005 – YouTube
First organized video streaming and video sharing platform.

2005 – Reddit
Entertainment and social networking platform.

2006 – Facebook
Best performing social media platform to date with 1.44 billion active users.

2011 – Snapchat
Platform for chatting by posting pictures.

2011 – Google+
Ability to post photos and status updates to the stream or interest-based communities, group different types of relationships (rather than simply “friends”) into Circles, a multi-person instant messaging, text and video chat called Hangouts, events, location tagging and the ability to edit and upload photos to private cloud-based albums.

2016 – Catholic School Management, a division of Christian Brothers Services, announced their launch of **Facebook, Twitter and Instagram** to better serve clients and Catholic school leaders and supporters near and far.

2017 – Christian Brothers Services introduces the “Catholic School Management – A Division of Christian Brothers Services” group on **LinkedIn**.



Communicating With Our Members in a Digital Age

Christian Brothers Services (CBS) has a history of evolving to meet the changing needs of our members. This includes the methods we use to communicate with you. Just 20 years ago, communications were generally delivered via U.S. mail, telephone and fax. Today, our communications landscape is dramatically different. U.S. mail, telephone and fax volumes have all decreased while website content and email messages have increased.

In this new digital age, members receive a wide variety of email messages from CBS on a regular basis. These email messages from our employees along with bulk email blasts about everything from webinars to invoices to electronic issues of our *OutReach* magazine, aim to provide you with the information you want and need in a timely fashion.

Unfortunately, email communication is a target for hackers. Hackers have become very adept at creating fake email messages that appear to come from one place, complete with authentic looking logo, in order to trick you into providing them with your login credentials or other confidential data. With these threats in mind, CBS is committed to keeping the lines of communication between us as open and safe as we can. We do this in order to protect the integrity of our communications and the information and data that flows between us. To help you spot potential fake messages from CBS, we want you to know how we communicate with our members, and also various ways we will never use for communication.

Here are a few tips you can use to help spot red signals in any incoming email message.

Links:

Are you expecting the message? CNN is not randomly sending you breaking news if you did not subscribe.

Do you know the sender? Messages from Christian Brothers Services will be sent from cbservices.org.

Hover over every link in every email message before clicking. Is the link taking you to the site you are expecting?

Look for the domain. Where is this link actually taking you, www.forms.cbservices.org is legitimate; however, www.cbservices.form.org is **not**. The domain is the text immediately preceding the .org/.com/.net, etc.

If in doubt, open your browser (Chrome, Firefox, Safari, etc.) and go directly to the site you need to access. Don't click the link at all.

CBS does communicate with you:

- Regular e-blasts promoting CBS plans, programs, webinars and important company information. The emails will include promotions for the latest edition of our eNewsletters, *Maintaining Your Health* and *Risk Factor*, and our company magazine, *OutReach*. We will also send e-blasts via our customer care department regarding holiday hours, and from IT & Website Services about website maintenance. Many of our email messages also include important documents that are generated to let the administrator and member know they can login to our web-based participant and administrators section to view, print and/or download these documents.
- CBS also sends regular member satisfaction surveys via email.
- CBS utilizes a Secure Message Center (SMC), which allows us to send and receive messages in a secure environment to protect our member's personal information. To register for this service, please visit cbservices.org, scroll to the bottom of the page under the Communications header and click on the Secure Message Center link.

- Since 2011, CBS has been active on social media sites including Facebook, Twitter, LinkedIn and WordPress. If you would like to connect with us on social media, please click on any of the social media icons at the bottom of our website, cbservices.org. You will never be sent a connection request via email.
- CBS also utilizes the MyCBS.org section of our website to make communicating easy with our members. Members can login to view their risk, retirement and health plans in detail, and stay up-to-date on important news, plans and programs.

CBS does NOT communicate with you:

- We will never make outbound telemarketing calls from individual agents or robocalls for surveys and marketing purposes.
- We will never send text messages.
- Members will never be asked to send confidential or personal information such as Social Security numbers through unsecure email messages.

If you, as a member of Christian Brothers Services, receive any communication that looks suspicious, or any form of communication you have never received before, please contact our Information & Technology Services Security Team at 800.807.0100 x2326. ☀

Tom Drez is the Chief Information, Privacy and Security Officer for Christian Brothers Services.

Attachments:

Are you expecting the attachment? The only 'safe' attachment is a .txt file so any other unexpected attachment can be suspicious. Use caution.

Is the file name and message of the email specific to you, or generic/vague?

Contact the sender if you are in doubt and confirm it is legitimate before opening.



Christian Brothers Services Earns Eight International Creative Awards

We are pleased to announce that Christian Brothers Services (CBS) has received eight international creative awards and two honorable mentions in three different international creative competitions. The MarCom Awards, Communicator Awards and Hermes Creative Awards are creative competitions that seek to recognize the talents and achievements by marketing and communication professionals across the globe.

This year marks the first time the CBS Facebook page, the CBS health-focused e-newsletter, *Maintaining Your Health*, as well as the CBS internal communications publication, *The Weekly Bulletin*, have each earned awards. *OutReach* magazine picked up an additional three awards in the nonprofit magazine categories and the article, *Into the Light. Breaking the Silence on Domestic Violence*, earned two awards.

"Once again, we are honored and humbled by these awards," stated Cynthia Krohn, manager of marketing and communications for Christian Brothers Services and editor in chief of *OutReach*. "Having been presented with these awards speaks to the talent and hard work of the marketing staff here at CBS. Our ultimate goal has and will continue to be to provide educational materials and useful information for our members to use within their ministries across all communication channels. And these awards are a fantastic bonus!"

"These awards continue to showcase the cooperative effort of the staff at CBS to provide our members with important, up-to-date information from our experts," commented Brother Michael Quirk, FSC, Ed.D, president and CEO of Christian Brothers Services. "Our Lasallian history and heritage is showcased in our communication pieces and it is an honor to be recognized for these efforts."

OutReach is a semiannual publication which features informative articles from each of the CBS coverage and services areas. The magazine's audience is made up of the leadership and management of Catholic organizations, both in the United States and Canada, which belong to one or more CBS programs, including Catholic School Management, a division of CBS. The magazine delivers useful and interesting topics that are relevant and important to the leaders in today's Catholic organizations.

Maintaining Your Health is the e-newsletter of the CBS health division. It is published quarterly with a special edition during the Christmas holidays, and contains seasonal articles on healthy living as well as healthy recipes. *The Weekly Bulletin* is an internal organizational newsletter for all employees of CBS and Catholic School Management. ☀

MarCom Awards

The MarCom Awards is an international creative competition that recognizes outstanding achievement by marketing and communication professionals. Entries come from corporate marketing and communication departments, advertising agencies, PR firms, design shops, production companies and freelancers. The winners range in size from individual communicators to media conglomerates and Fortune 500 companies.

Gold Award

Christian Brothers Services *Weekly Bulletin*
Employee Newsletter Category

Gold Award

OutReach Magazine, Vol. 7, No. 1
Magazine Category

Honorable Mention

Christian Brothers Services Facebook
Social Media Category



Communicator Awards

The Communicator Awards are judged and overseen by the Academy of Interactive and Visual Arts (AIVA), a 600+ member organization of leading professionals from various disciplines of the visual arts dedicated to embracing progress and the evolving nature of traditional and interactive media. Current AIVA membership represents a "Who's Who" of acclaimed media, advertising and marketing firms including: AirType Studio, Condè Nast, Disney, Keller Crescent, Lockheed Martin, Monster.com, MTV, rabble+rouser, Time Inc., Tribal DDB, Yahoo! and many others.

Award of Excellence

Christian Brothers Services Facebook
Content & Marketing-Social Page by a Brand

Award of Distinction

Maintaining Your Health, Summer 2016
External Newsletter-Nonprofit Category

Award of Distinction

OutReach Magazine, Vol. 7, No. 1
Magazine-Nonprofit Category

Award of Distinction

"*Into the Light. Breaking the Silence on Domestic Violence*"
Writing/Feature Article Category



Hermes Creative Awards

Hermes Creative Awards is a global competition for creative professionals involved in the concept, writing and design of traditional and emerging media. Hermes Creative Awards recognize outstanding work in the industry and are administered by the Association of Marketing and Communication Professionals. The international organization consists of several thousand marketing, communication, advertising, public relations, digital media production and freelance professionals. Judges are industry professionals who look for companies and individuals whose talent exceeds a high standard of excellence and whose work serves as a benchmark for the industry.

Gold Award

OutReach Magazine, Vol. 7, No. 1
Magazine Category

Gold Award

"*Into the Light. Breaking the Silence on Domestic Violence*"
Publication Article Category

Honorable Mention

Christian Brothers Services Facebook
Facebook Site Category



MVRs must only be used in conjunction with a formal policy/procedure which will explain how the MVR will be used. Without this procedure, an organization could find itself subject to liability under the Fair Credit Reporting Act (FCRA), which governs the terms under which an employer can use a consumer report like an MVR in making employment decisions. You are probably already familiar with the requirements of the FCRA if you conduct criminal background checks on employees. An organization could also find itself subject to liability for discrimination if employment decisions are based on an MVR arbitrarily, without a formal policy and procedure. Having a formalized process will help during the decision-making processes of hiring, firing or suspending a driver's privileges or responsibility to drive.

Before an organization runs an MVR on their drivers, a process must be in place to comply with the FCRA. Some of the processes which must be included are as follows:

- ✓ Obtain the driver's permission
- ✓ Tell the driver how the information will be used
- ✓ Provide the driver with a copy of the report if the driver will not be hired or will be fired as a result of the violations on the report
- ✓ Give the driver an opportunity to dispute the information contained within the report before a final adverse decision is made

The vendor used to run MVRs should be able to provide the necessary documents and process to follow since they too need to comply with the FCRA. The vendor should also be able to provide suggestions on how the MVRs can be evaluated. Each vendor is a little different so an organization will have to customize their policy to allow use of the MVRs to make an informed management decision.

We also recommend the policy contain a time frame for the MVR history review. The policy should state when a driver is ineligible to drive or when a driver could be suspended from driving privileges. The following is an example of wording which can be used within the policy:

- ✓ Any driver who has had a serious violation in the last five years will make that driver ineligible to drive. Examples of serious violations could include but are not limited to: driving under the influence of alcohol or drugs, reckless driving, hit and run, fleeing or evading police, racing, driving with license suspended, etc.

- ✓ Any driver who has received three or more violations and/or at-fault accidents in a three year period of time will make a driver ineligible to drive for a period of three years. Examples of violations could include speeding, improper lane change, failure to yield, failure to obey traffic signal, etc.

Other Ways to Monitor Drivers



There are other ways to monitor drivers. Fleet managers or leadership can conduct randomly selected check rides with a driver. This will give a point-in-time review of the driver's skills. Another way to monitor drivers without having to physically be in the vehicle is the use of a bumper sticker that reads "Report Driving Behavior" or "How's My Driving?" These types of programs allow the public to call and report both bad driving actions and good driving actions on the organization's driver.

Monitoring drivers of any size fleet can be challenging but not impossible. The organization needs to assign responsibility, involve leadership, develop a formal process to manage the fleet and drivers, and then implement these processes. Don't be found sitting on the wrong side of a table, opposite an attorney, trying to explain why your organization allowed a driver to get behind the wheel of your vehicle with a suspended driver's license for the last two years. ☀

For more information on fleet management programs, contact Jeff Harrison at 800.807.0100 x2543.

Jeff Harrison is the Risk Control Coordinator for Christian Brothers Risk Management Services.

Brother William L. Walz Endowed Scholarship Awarded

The Brother William L. Walz Endowed Scholarship for the 2017-2018 academic year was awarded to Yesenia Gonzalez, a computer science major and psychology and Spanish minor at Lewis University in Romeoville, Illinois.

Gonzalez originally began her college career as a biology major with an interest in medicine, and then switched her major to psychology. It was her continued interest in computer programming that led her to found the Lewis eSports Club, an on-campus club that offers opportunities to play all types of online games such as Pokémon Go, Overwatch, CS:GO, Super Smash, League of Legends and many more. While participating in the club, she was invited to join a friend in an encryption class. After that one class, she felt an immediate connection to and passion for the technology field, realizing that computer science was the career path she wanted to follow. Constantly driven to help people, Gonzalez explains that computer science can be combined with essentially every other field to help enrich and facilitate people's lives. Her favorite class to date has been a digital forensics class, where she and her classmates simulated a real world cyberattack and had to recover files from a wiped hard drive while working together to stop the cyber criminals.

In addition to co-founding the eSports Club, she also serves as its president. She is the vice chair for the Lewis Association of Computing Machinery chapter and works on campus as a computer lab assistant. Being bilingual, she will be working on an upcoming project for the Spanish department transcribing audio clips, as well as working on a software development project helping develop a program that will translate Spanish more accurately.



Gonzalez grew up in the Pilsen neighborhood in Chicago and helps her parents run their sewing machine shop business. She is extremely proud of helping her father coordinate and run a yearly Mexican Independence Day Parade in their neighborhood.

In the future, Gonzalez sees herself working as a cyber-security analyst or software developer.

Gonzalez joins past Brother William L. Walz scholarship recipients Krystal Le, Marek Blizinski, Jason Giron, Ian Ziarko, Ryan O'Keefe and Ross Goers. ☀

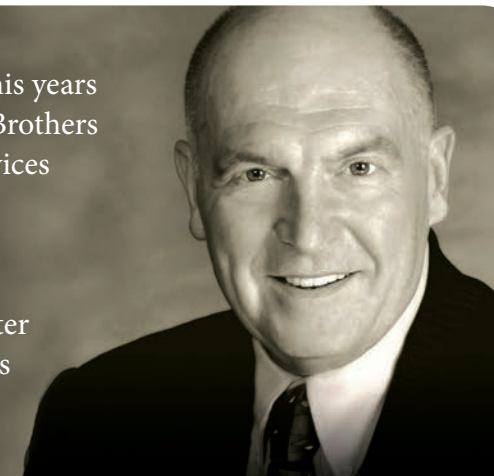
If you would like to donate to the Brother William L. Walz Endowed Scholarship*, please mail donations to:

Lewis University
Attn: Luigi Amendola
Associate Vice President for University Advancement
One University Parkway, Romeoville, IL 60446
815.836.5244

* If mailing a check, please write "Walz Scholarship" in the memo field.

The scholarship honors Brother William L. Walz (1941-2010) for his years of service and dedication to the Christian Brothers and Christian Brothers Services. Walz served as President/CEO of Christian Brothers Services from 1985-2008.

The next scholarship will be awarded in the spring of 2018 for the 2018 – 2019 academic year to a Lewis University senior in Computer Science or the College of Business who has a GPA of 2.75+, and has demonstrated leadership activities during their college career.



Daniel Stremel

Daniel Stremel, CPA, CDFM, serves the Diocese of Dodge City, Kansas, where he began as the associate comptroller in 1988, becoming CFO in 1990, the position he still holds today. He has served in various leadership roles in the Catholic Church over the past 27 years – serving on the executive committee of CUP II (Catholic Umbrella Pool, Catholic Mutual Group) for nine years – three as president; Diocesan Fiscal Management Conference (DFMC) executive committee for eight years – president in 2009; Certified Diocesan Fiscal Manager (CDFM) – DFMC certification recognizing competency in Catholic Church Temporal Administration as a specialized field of study – 2009, certificate #2.

Stremel has received many awards, including the Pro Ecclesia et Pontifice, which is the highest medal that can be awarded to a layperson by the Papacy. Stremel is one of only a few diocesan CFOs to have received the honor.

He is the chair of the Christian Brothers Employee Retirement Plan (CBERP), the company's defined benefit plan. Stremel was nominated as chairperson of the CBERP Board in September 2014 and led his first meeting in March 2015. He served on the CBERP Board for 13 years prior to becoming chair.



What does your position as chair of the Christian Brothers Employee Retirement Plan (CBERP) entail?

The chair leads board meetings and conference calls, reviews and signs documents when necessary, serves on committees and engages in regular communication with Christian Brothers Services and retirement services personnel on retirement plan-related matters.

You were first elected to the board in 2001. What are some of the biggest changes you have witnessed?

One change involves the board interaction with our consultants – investment advisors, actuaries, auditors, legal counsel and custodians. The board and the consultants work more closely on such items as Plan design issues and our investment policies than at any time since I have been on the board.

The Plan has also matured over the years with more retirees, an increasing average age of participants and less new employers joining the group which requires changes in how we administer the Plan.

How do you feel the CBERP fits with the Lasallian mission of the Christian Brothers?

The CBERP fits with the Lasallian mission of the Christian Brothers by responding to the need to provide retirement services to our people who minister in and for the Catholic Church.

What has been your biggest accomplishment throughout your time with the CBERP?

I'm not much into lauding accomplishments, but as a member of the board I feel very good about our efforts to continually work to improve the Plan and its effect on people's lives.

What are your goals for 2017 and beyond?

When I was nominated to chair the board, my goals were to have a well-trained and involved board, to continue to nurture a strong working relationship with outside consultants and to have a strong communications relationship with participating employers. Those goals remain my priorities at this time.

Any final thoughts?

The responsibilities of serving on this board and working to positively impact the lives of the participants are many, and I feel privileged to have served on the board. It is my hope that the board can continue to successfully address the challenges ahead and provide for the retirement needs of the participants for years to come. ☀

The Last Word



“We do not inherit the earth from our fathers,
but are borrowing it from our children.”

Wendell Berry, Environmental Activist



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