

# OutReach

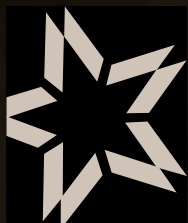
Vol. 7, No. 1 2016

A Christian Brothers Services Publication

Into the Light  
*Breaking the Silence on  
Domestic Violence*

Key Strategies for  
Selecting the Right  
Employee Benefit Plan

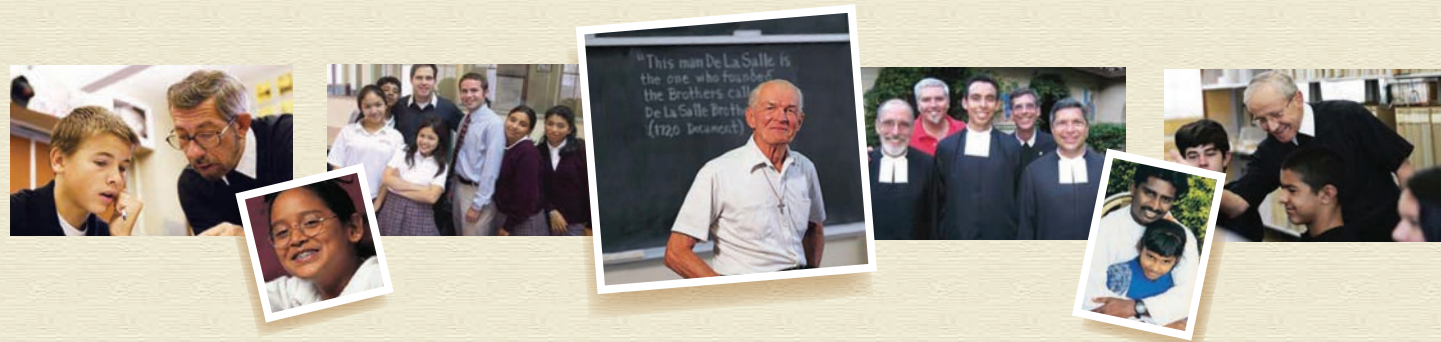
Risk Pooling Trust Members  
Enjoy 10 Consecutive Years  
of No Rate Increases



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BROTHERS  
SERVICES



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are here to satisfy that hunger.  
Be faithful to the great gift that God made  
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  
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technological learning for both children and  
adults... so that they can be fully integrated  
into community and society."*



United Nations  
(UNESCO Noma Prize)

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*"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.  
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the Patron Saint of Teachers.



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**LIVE SIMPLY – PRAY DEEPLY – TEACH PASSIONATELY**

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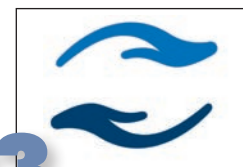
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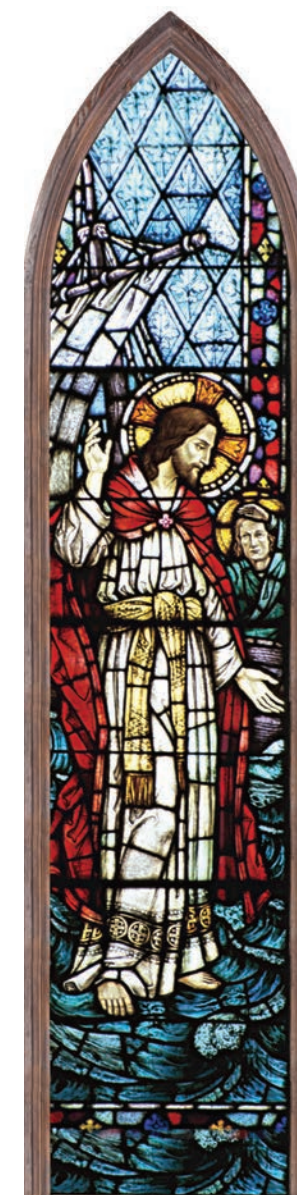
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## MAIL BAG

Please let us know what you think. Email your thoughts and suggestions to [outreach@cbservices.org](mailto:outreach@cbservices.org), your comments may be published in a future edition.

"I have always found the customer service, from any department of Christian Brothers Services, extraordinary. I think of the many times I wait on the phone with other vendors hearing that my call is important to them, but this is honestly true for Christian Brothers Services."

– Sister Kathleen Helbig  
Ancillae Assumpta Academy  
Handmaids of the Sacred Heart of Jesus  
Wyncote, Pennsylvania

"I've been so impressed with Christian Brothers Services' commitment to pursuing freedom of religious beliefs for religious organizations regarding the Affordable Care Act (ACA). We keep all of you in our prayers."

– Sister Colleen Byrne, OSC  
Franciscan Monastery  
Spokane, Washington

"Christian Brothers Services does an amazing job meeting the needs of our Franciscan community. With the ever-rising costs of insurance, Christian Brothers Services has continued to help the Friars control medical costs, even giving back by sending return of reserves checks, which mean more to religious communities than they'll ever know!"

– Kellie Wesner Bettwy  
Franciscan Friars, TOR  
Hollidaysburg, Pennsylvania

"I want to recognize your outstanding employee, Brian Page. He is always thinking ahead of things to assist me. Better yet, he brought such a happy, fun spirit to the event. It is obvious he loves life and his ministry with CBS."\*

– Regina Haney, Ed.D.  
National Association of Church Personnel  
Administrators  
Alexandria, Virginia

**\*Editor's Note** - Brian Page and other CBS staff will be at the following conferences this summer and fall:  
CMSM (August 2-4) LCWR (August 9-13) DFMC (September 18-21) RCRI (October 11-14)

## Health As We Age: A New Generation of Health Care >>



Christian Brothers Services (CBS) has partnered with Health As We Age (HAWA) to provide programs for members in both the Employee Benefit Trust (CBEBT) and the Religious Medical Trust (RMT). These programs help members realize their wellness potential and place them in control of their health, nutrition and fitness goals. The programs, while similar, are attentive to the special and different circumstances of employees and their family members and vowed religious.

The primary components of these programs include:

**HAWA Virtual Healthcare System** allows the member to store all health data in a single location. Through this system, the member may connect iHealth devices, store health records, complete a medical history, set and monitor goals, talk with a HAWA provider, check incentive points and look up information in the system.

**HAWA HealthPoint Checkup** is an annual screening at the employer's location and/or off-site. This comprehensive screening is done from a simple blood draw and measures 35 indicators for all who are screened. Men 45 or older receive a Prostate Specific Antigen (PSA) test as well and persons with glucose of 100 or higher will receive an additional diabetes test.

**HAWA Providers** include RNs, health coordinators, nutritionists and fitness specialists, available to consult with the member via phone or secure video technology.

**HAWA Newsletters** are prepared monthly and customized to the particular trust membership. Sent digitally, these include timely tips, tools and health challenges, educational resources, dietary information, fitness and exercise information, suggestions for apps and social media outlets as well as other items of interest to support members' health and fitness.

**HAWA U** is a health hub for timely, well-vetted health information. It includes information about drugs, pharmacy coupons, education resources, recipes and other helpful information.

When the HAWA program was first offered in the CBEBT, members were attracted to differing elements of the program,

but among the most utilized are the electronic tracking programs, including Fitbits, scales and diabetes testing systems. In addition, weight management and coaching by the HAWA Health Advocates are greatly appreciated. According to HAWA, in 2015, 65 percent of CBEBT repeat HAWA members lost or maintained their weight.

The HAWA program for members in the RMT is called *Live Well to Serve Well*. It is focused on helping RMT members improve and maintain their health status to support their lives and activities in ministry. The program began as a pilot with four groups in the Trust, beginning in late spring 2015. The evaluations provided by both RMT participants in the HAWA program and HAWA staff have supported a few further tweaks in the program, which

recognizes the age, communal lifestyle, ministries and vows of those the program supports. One participant in the pilot group summarized her experience in these words, "Health and wellness is reasonable, desirable and always a goal ... but it is difficult to make changes alone! The support of the HAWA team, and the wonderful encouragement of a group around

me making similar healthy choices is what made it doable!"

During 2016, the second phase of participation will begin in the RMT. Participating institutes will be encouraged to support their members in improving their health and wellness using the resources available in *Live Well to Serve Well*.

Ongoing efforts will continue to support CBEBT employers and members in utilizing the HAWA program, so they too may enhance their own wellness and continue their contributions to the ministry of the Church in all the locations where they serve. ☀

For more information on health plans, benefits and services for employers, contact Dawn Sterland at 800.807.0100 x 2642.

For more information on health plans, benefits and services for members of religious institutes, contact Brother Tom Hetland, FSC, at 800.807.0100 x 3096.

Geraldine Hoyer, CSC, is the Religious Institute Consultant for Christian Brothers Health Benefit Services.



Christian Brothers Religious Medical Trust Announces New Board Chair

The Christian Brothers Religious Medical Trust (CBRMT or Trust), which has provided cooperative programs to help religious institutes spread medical costs over time and provide for catastrophic medical expenses since 1967, announced Sister Maryann McKeogh, CSFN, as the new CBRMT chairperson. McKeogh replaces Father John Puodziunas, OFM.

As chairperson, McKeogh believes the Trust should focus on attempting to keep health care costs at a minimum, while providing the best possible service. McKeogh acknowledges this could be challenging based on the decreasing number of religious in the United States due to lack of vocations and an aging religious population.

Her short-term goals as chairperson include staying current on health care issues that would affect the Trust. One aspect, according to McKeogh, is to focus on investments and the increase of interest rates by the Federal Reserve and how that will affect CBRMT investments. As for long-term goals, McKeogh wants the CBRMT to continue to provide affordable health care coverage for the religious throughout the country, as well as to continue to look for and implement programs that will lead to healthier living.

McKeogh's leadership style is a listening spirit. She enjoys listening to others comments, concerns, ideas, suggestions, hopes and dreams. She understands that each one of the trustees comes from a unique experience and those

experiences add to the richness of the group. She likes to challenge individuals to think outside the box and explore what-ifs. Before making any decisions, she believes the group, as a whole, should obtain as much information as possible so that all decisions are well-informed.

Born and raised in Philadelphia, Pennsylvania, McKeogh entered the Sisters of the Holy Family of Nazareth in Philadelphia in 1984. She earned her bachelor of arts degree in computer science in 1992 and an MBA in finance in 1998 from LaSalle University. Her ministry experience includes teaching in elementary and high schools, as well as serving as the assistant controller at Holy Family University in Philadelphia. In 2007, the Sisters of the Holy Family of Nazareth merged five Provinces in the United States into one, with the new Province headquartered in Des Plaines, Illinois. McKeogh was transferred to Des Plaines and appointed treasurer of the Holy Family Province. Over the last six years as treasurer, she merged five Province's financials into one, set up two investment committees, established local community quarterly reporting vehicles, completed a property study throughout the Province, identified potential buyers of properties and is in the middle of two building projects as well as many other tasks. After completing her term as treasurer in 2013, McKeogh earned her Nursing Home Administrators license, and in November 2013, she was appointed the administrator of Presence Nazarethville Nursing Home, an 83 bed facility in Des Plaines. ☀

"Before making any decisions, she believes the group, as a whole, should obtain as much information as possible so that all decisions are well-informed."



## Workers' Compensation: Are You Doing All You Can?

Frequent and severe employee injuries can have a profound effect on workers' compensation costs and future workers' compensation renewals. A poor loss history over the course of a year can affect workers' compensation renewals for the next five years or until that bad year drops off the carrier's loss history record. Developing, managing and auditing your current workers' compensation program now, can save you time and money over the long haul by helping to reduce the frequency and severity of employee injury claims.

The best way to reduce the frequency of employee injuries is for an organization to proactively prevent the injury from occurring by utilizing a formal safety program.



If an injury never takes place, it can't affect an organization's workers' compensation renewal. Safety programs can vary depending on an organization's ministry, for example, there are different risks at a nursing home than there would be at a high school. However, a strong safety program will be similar in nature for these two different ministries. Keep in mind, there should be one person made responsible and held accountable for the operation of an organization's safety program.

### Safety programs generally include the following:

**Formal Responsibilities:** Having formal safety rules/responsibilities is essential to managing a safety program. It can be very difficult to hold employees and management accountable if there are no formal safety rules and responsibilities built into a job description.

**Safety Training:** Safety training should be provided to all new employees to make them aware of risks in the workplace. A schedule of on-going safety training should also be developed. This schedule should include departmental training, regulatory compliance demands, and training that addresses specific risks such as slip, trip and fall prevention and safety lifting/material handling.

**Employee Safety Committee:** Safety committees can help create and maintain an active interest in, and serve as a means of, safety and health communications, conduct inspections, make recommendations to eliminate hazards and provide information towards improvement of the overall safety program.

**Hazard Identifications/Inspections:** Safety and hazard inspections should be conducted on a regular basis. These inspections focus on issues surrounding the general housekeeping of common areas/storage rooms/workstations; monitoring employees for unsafe actions (lifting/ergonomics/lack of safety equipment usage); fire/electrical concerns; slip, trip, fall hazards inside/outside to name a few. Inspection programs are generally performed either monthly, quarterly, biannually or annually depending on the type of inspection.

*Organizations need to be prepared to respond following an employee injury. This is true for any organization, whether they have one employee injury every few years, or there is an employee injury every month.*

**Accident Management and Follow Up:** All accidents and near misses need to be investigated. The purpose is to determine the root cause of the accident or near miss, and then develop possible solutions to prevent the same incident from occurring again. Safety committees usually review all accident reports and assist in prevention recommendations.

**Regulatory Compliance:** Depending on an organization and its ministries, there can be several different safety-related regulatory agencies that oversee worker safety and health, for example, Occupational Safety and Health Administration (OSHA) is one of the regulatory agencies that assists with protecting employees from injury. Compliance with safety-related agencies should be built into the safety representative's job description.

A safety program should also implement the reactive side of the safety equation. This side does not affect the frequency of injuries, but rather it can have a profound effect on the severity or cost of an injury. Organizations need to be prepared to respond following an employee injury. This is true for any organization, whether they have one employee injury every few years, or there is an employee injury every month. Workers' compensation programs that effectively address the reactive side of a claim can better manage the ultimate cost an injury can incur, in addition to the length a workers' compensation claim may stay open.

A critical program element is the ability to work closely with an organization's workers' compensation claim administrator by getting them the information they need soon after an employee is injured. These administrators are the individuals who manage the claims and decide what is covered, what is not covered and ultimately, how much the employee injury will cost.

When an employee is injured, most organizations err on the side of caution and send the injured to the emergency room, since most organizations do not have medically trained professionals on staff to help make those medical decisions, like in a nursing home. There are some injuries

where it is easy to determine that the individual should go immediately to the emergency room, such as a compound fracture, the employee cannot get up off the floor, or an employee hit their head and is knocked unconscious. But what about the minor injuries like a sprain or small laceration? In these cases, management would have to make the decision on whether or not the injured should go to the emergency room. To take that burden off management, we recommend organizations work with a workers' compensation claim administrator that utilizes nurses who can make that decision. This type of service provides immediate advice to management and the employee as to what the next steps should be before the employee is sent to an emergency room. Additionally, this type of service can offer suggestions as to where the employee can seek medical help if immediate treatment is needed, or if a visit to the doctor should be scheduled.

Another important element to a workers' compensation program is to report all possible claims to an organization's claim handler as soon as possible. This will enable the claim handler to begin managing the cost of the claim early and to provide better care to the employee. The longer it takes for an organization to report a claim, the more likely that claim will cost more. We recommend all injuries, no matter how small, should be reported to the workers' compensation claim administrator within 24 hours. Also, in some states, organizations are not permitted to direct care following employee injury. It is important that if an organization is in a state where care can be directed, that they direct care to the providers within the workers' compensation Preferred Provider Organization (PPO) network. Contracted care providers will charge less than health care providers from a facility not within the PPO network. If you are located in a state where you cannot direct care, you can offer suggestions to the injured on where they can seek medical assistance. These suggestions should also be in the provider's PPO network. If your provider offers the service to speak with a nurse first, the nurse can also suggest locations where the injured employee can seek help. >>

After a claim has been reported, the workers' compensation administrator will manage the claim and work with doctors, nurses, the employee, etc., to try to get the injured employee back to 100 percent. There are some injuries where a doctor may require the employee to be off work or be assigned light duty. As an organization, look at all job functions within individual departments and identify those light duty jobs and document the human demands required to perform that job, i.e., maximum weight to be lifted, frequency of lifts, duration of standing/sitting, heavy to minimal typing, etc. A return-to-work program where jobs and job requirements have been identified ahead of time will help the treating physician determine whether the employee can return to work sooner. Having an employee not on the job increases the cost of a claim significantly, so having them back on the job as soon as possible will help control the cost. An employee who is injured and has been placed on light duty does not have to come back to the same job or the same department, the employee can be asked to work in other departments where light duty work is available until the treating physician says they can return to their previous job functions.

Finally, an excellent workers' compensation program should include good communication between employees, management and the workers' compensation claim administrator. Communication is what ties all programs together from safety to accident reporting, investigations to claim management and most importantly, in taking care of an injured employee and getting them back to 100 percent.

An organization's workers' compensation program should include a proactive and reactive side to controlling and managing an employee accident. Without implementing both sides, an organization could be at an increased risk for frequency and/or severity of workers' compensation claims. This increase can and will most likely affect workers' compensation costs for years following poor claim history. ☀

*Jeff Harrison is the Risk Control Coordinator for Christian Brothers Risk Management Services and can be reached at 800.807.0100 x 2543.*

## Risk Pooling Trust Members Enjoy 10 Consecutive Years of No Rate Increases

**T**his year marks the 10th consecutive year the trustees of the Christian Brothers Risk Pooling Trust (RPT or Trust) approved no renewal rate increase for the 2016/2017 Property/Casualty Plan Year. There were a number of factors that contributed to this decade of rate stability, some of which were sound investment strategies, controlling risks and effective claims management.

A significant portion of each RPT member's contribution is earmarked to pay claims that actuaries project will occur within the Trust's self-insured retention. Those funds are invested until needed in the claim payment account. Comprehensive risk control programs and effective claims management have contributed to reducing the number of claims and controlling claim costs, allowing Trust members to benefit from the return on those investments in the form of lower contributions.

Members help contribute to rate stability when they take advantage of the variety of risk control programs provided by the Trust at no cost to them. These programs are designed to assist members in mitigating property losses and exposures to liability claims. The most popular of these services include monthly web conferences, online training programs, driver awareness training and behind-the-wheel driver assessments.

Not all claims and losses can be prevented however, and when they do occur, a solid claims management program is crucial in controlling claim costs. Two programs that have proven to be highly effective are mediation and subrogation.

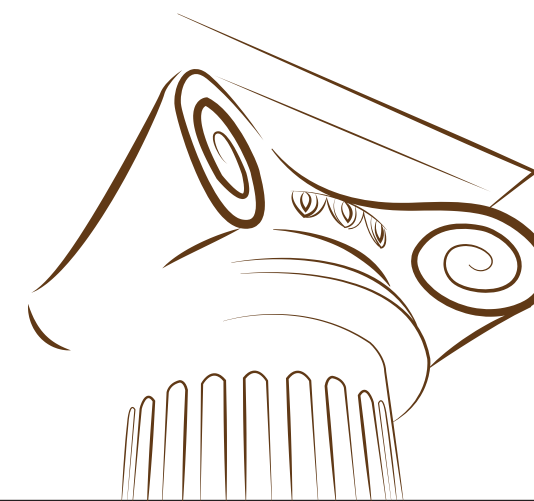
Claims do not improve as they age; therefore, it is often advantageous to resolve liability claims early in the life of the claim, when possible. In 2015, Christian Brothers Risk Management Services (CBRMS) successfully settled 92 percent of claims brought to mediation. Settlements averaged 28 percent of the initial demand, reducing claim reserves and potentially saving the Trust nearly \$15 million.

Another effective claims management program has been subrogation. On average, CBRMS recovers more than \$1.1 million each year for damages caused by at-fault third parties. These dollars go directly back into the Trust claim fund as well as to reimburse members for out-of-pocket deductibles.

In 2016, members of the Risk Pooling Trust will once again enjoy the benefits of stable rates and the protection of superior property/casualty coverages, as well as effective risk control programs and claims management services. ☀

For more information, or to request a quote from the Risk Pooling Trust, please contact Donna Bertino at 800.807.0300 x 2529.

*Diane Engstrom is the Managing Director for Risk Management Services at Christian Brothers Services.*



## A Decade of Rate Stability

Get the latest information from experts on a variety of topics:  
Health, Retirement Planning, Risk Management, Technology,  
Catholic School Management and Consulting.

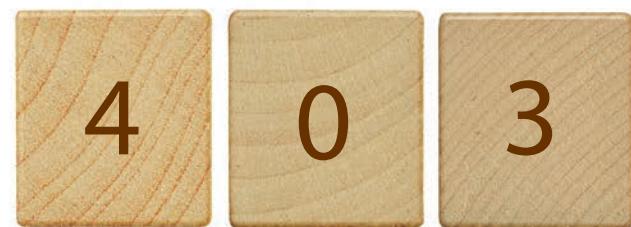
*Relevant Information  
Industry Experts  
Your Schedule*



### 3 Easy Steps!

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# How to Win at ...



## [Retirement] Scrabble

I think the rules of Scrabble should be changed to allow acronyms. We have all been there at least once in our lives – in the midst of a heated moment with friends or family, exchanging furious verbal battles over whether the word they have just put down in a game of Scrabble is in fact allowed. One of the Scrabble rules listed as causing the most arguments is the banned use of acronyms, which many of the leftover, high point letters can be used. However, in the Church and government world, acronyms are not frowned upon, in fact they are used more frequently than not.

In the Catholic Church business community, we use acronyms such as RCRI (Resource Center for Religious Institutes), DFMC (Diocesan Fiscal Management Conference) and NACPA (National Association of Church Personnel Administrators), just to name a few. In the government world, we have the IRS (Internal Revenue Service) and the DOL (Department of Labor), the two main overseers of retirement plans. The IRC (Internal Revenue Code) discusses non-discrimination testing requirements. The two main tests are referred to as ADP (Average Deferral Percentage) and ACP (Average Contribution Percentage) testing. Many employers and retirement vendors are unaware that non-discrimination testing in a 403(b) church plan is different than other types of plans. The testing requirements depend on the type of church organization.

In a 403(b) church plan, a Qualified Church Controlled Organization (QCCO) is not subject to non-discrimination testing requirements. A QCCO is defined as an organization that receives less than 25 percent of its support from the sales of goods or services, or from government support. Churches, elementary schools and high schools are specifically deemed QCCOs. These organizations are not subject to non-discrimination testing.

A non-Qualified Church Controlled Organization (non-QCCO) is a church organization that offers goods or services to the general public and receives 25 percent or more of their support from sales of goods or services, or from the government. Typically, a non-QCCO would be

a hospital or university. Other organizations can meet this definition such as nursing homes and St. Vincent DePaul stores. Non-QCCOs are not subject to ADP testing, but are subject to what is referred to as the universal availability requirement, which simply means the plan must be offered to all eligible employees. A non-QCCO is subject to ACP testing; however, these tests can possibly be avoided by proper plan design.

When designing a 403(b) church plan, here are a few key elements to consider: determine what type your organization is - QCCO or non-QCCO; what testing applies to your plan, if any; is there a possibility to design the plan to avoid testing and if subject to testing, who will perform the tests and how much will they cost? As you can see, it is extremely important when searching for a 403(b) plan vendor, to hire an organization with extensive knowledge of church plans.

With this in mind, it's much easier to win with a 403(b) plan vendor than it is in a game of Scrabble without using acronyms. In Scrabble, if acronyms were allowed, 'QCCO' is worth 17 points, in a 403(b) plan, vendor knowledge and experience are priceless. ✨

For more information on designing a 403(b) retirement savings plan, contact Jim Cephlecha at 800.807.0100 x 2630.

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



### Guide to Acronyms

- 1 Resource Center for Religious Institutes
- 2 Diocesan Fiscal Management Conference
- 3 National Association of Church Personnel Administrators
- 4 Internal Revenue Service
- 5 United States Department of Labor
- 6 Internal Revenue Code
- 7 Average Deferral Percentage
- 8 Average Contribution Percentage
- 9 Qualified Church Controlled Organization

## Catholic Schools: The Power of Mission

Almost every organization today operates with a statement of mission. Does that mean mission serves the same purpose in every organization? Is the purpose of mission the same if an organization operates as a nonprofit versus a for-profit entity? What should a mission statement look like? Are there definitive guidelines for how to write a statement of mission? How long should a statement of mission be? Should the mission statement be memorized by a community? How often should a mission statement be updated?

These are the types of questions posed by Catholic schools. In a room full of individuals gathered to assist with the process of clarifying the mission statement of a Catholic school, you are likely to find as many answers and opinions as there are questions. A shared understanding of how mission applies uniquely to Catholic schools is needed to bring focus and purpose to this kind of important work.

Interestingly enough, the most common area of debate with regard to the writing of a mission statement has to do with its length. As you read this, take a mental inventory. You likely have an assumption as to how long a “good” mission statement should be. From where did that assumption arise? More importantly, does that assumption apply to any organization, business or entity? Perhaps you think of Nike. Three words come to mind - “*Just Do It.*” Perhaps you think of a business of international stature. The mission statement of the Walt Disney Company is 53 words long. Perhaps you think of a company known for recent marketplace success. Warby Parker, newcomer to the designer eyewear scene, doesn’t even operate with a conventional mission statement, but has both short and long versions, prefaced with, “*Warby Parker was founded with a rebellious spirit and a lofty objective: to offer designer eyewear at a revolutionary price, while leading the way for socially conscious businesses.*”

When it comes to the crafting of a mission statement for Catholic schools, perhaps you think a comparison to an organization of noble purpose is important. The March of Dimes mission statement, while it has evolved markedly since its inception and focus on the eradication of polio, currently is stated as, “*The mission of the March of Dimes is to improve the health of babies by preventing birth defects, premature birth and infant mortality.*”

All of these examples serve to illustrate that length is not a defining quality of a statement of mission. When it comes to the crafting of a mission statement for any Catholic school, the last question to ask is, “How long should the mission statement be?” Rather, a shift of understanding needs to take place which recognizes that mission is at the heart of any Catholic school and is based on answering the questions: Who are you and who do you serve? Most importantly in today’s competitive and challenging marketplace for Catholic schools and Catholic education, a mission statement needs to clearly position and differentiate a Catholic school in its marketplace.

Instead of asking questions about a formula for mission statements, those charged with the drafting and crafting of mission statements should consider the questions that a mission statement needs to answer:

- ▶ Why should I send my child to this school?
- ▶ Why should I teach at this school?
- ▶ Why should I invest in and support the perpetuation of the mission of this school?

Catholic schools engage in a mission statement development or clarification process to gather community voices to ensure a school’s current statement of mission effectively answers the above questions, as well as serving as a guide for day-to-day decision-making and anchor point for long-range strategic planning. A clear and compelling mission statement is critical to the success of a Catholic school, yet most importantly, ensuring that a school’s unique mission is not only well-understood, but embraced by a school community is essential.

When a school lives its mission, day in and day out, that lived mission is answered in each and every individual response to the question, “What is the mission of this school?” When the elements of mission are spoken with a consistent voice throughout a school community, then the power of mission is ready to be harnessed. Current students take pride in their school, set a positive example in their communities, and serve as the best ambassadors to promote their Catholic school. Current parents provide testimonials in answer to why other parents should choose their Catholic school to partner with in the education of their children. Faculty and staff exemplify a group of individuals united in achievement of a powerful and noble purpose. Donors receive the gift of satisfaction in knowing that their support contributes to the perpetuation of a mission which resonates with their values and desire to make a difference for good.

Clarity of mission is essential to the success of today’s Catholic schools. A clear and well-articulated statement of mission is the foundation from which a school determines:

- ▶ An organizational structure and roles designed to support achievement of the mission;
- ▶ The policies and procedures needed to ensure the effective functioning of an organization in achievement of its mission;
- ▶ The health of relationships that result when all in a school community are united in the common purpose of achievement of mission;
- ▶ The starting point on the bridge that will take a school through a strategic plan to achieve its vision. ☀

For more information on mission, vision, philosophy and profile of the graduate at graduation development, contact Catholic School Management at 203.421.5169 or office@catholicchoolmgmt.com.

*Maria Ribera is President of Catholic School Management, a division of Christian Brothers Services.*



Mission Statement Clarification is a service offered by Catholic School Management to involve multiple community voices in the process of providing input and power to the best articulation of a school’s mission. Engaging input from multiple stakeholder groups served and engaged by the school is a key feature to the success of the process, as well as providing a launching pad for promoting this commendable activity to a school’s various stakeholders and publics.

A recent mission statement clarification process conducted by Catholic School Management at Sacred Heart Parish School in Hollister, California, provided focused and guided activities to identify the core values and beliefs necessary for inclusion in the school’s mission statement. Involving middle school students in the process provided an incomparable opportunity for leadership, as well as a chance for all present to experience the quality of the school’s education in person and in action.



# CSM is Now Social

Catholic School Management (CSM), a division of Christian Brothers Services (CBS), launched three social media platforms to better serve clients, consultants and Catholic school leaders. On March 3, 2016, CSM became active on Facebook, Instagram and Twitter. These three channels will better enable CSM to connect to their community and inform them of Catholic school news, trends, CSM Summer Certificate Programs information and much more. It also allows followers to experience the full array of CSM offerings from administrator searches, to consulting services and professional development.

With the increased popularity of social media sites, (it's been reported that as of 2015, roughly 73 percent of all Americans have at least one social media profile – up from 48 percent just five years ago) keeping up with this massive movement to utilize social media, and to use it effectively, has been a priority of CSM.

The mission of Catholic School Management, a full-service, comprehensive, consulting organization, is to support the educational ministry of the Catholic Church with research, direct consultative guidance, training programs and publications. For more than 40 years, Catholic School Management has provided the highest level of professional and personalized service to Catholic educational institutions worldwide.

**Facebook:** [facebook.com/CatholicSchoolManagement](https://facebook.com/CatholicSchoolManagement)

Facebook is the largest online social network, with more than 1.59 billion users worldwide.

"Like" the page to see interactive posts that feature stories of our clients' successes and best practices, news regarding Catholic education, announcements from CSM, upcoming CSM professional development and conference opportunities, updates on our consultant team, and much more. Don't forget to "share," "tag" and "check-in" through Facebook when you are working with CSM!

It's been reported that as of 2015, roughly 73 percent of all Americans have at least one social media profile – up from 48 percent just five years ago.



# Get Connected

## Instagram: [CatholicSchoolManagement](https://www.instagram.com/CatholicSchoolManagement)

Instagram is an online, mobile, photo-sharing, video-sharing and social networking service with 400 million current users.

"Follow" CSM to see photos and videos of clients, consultants, Catholic school success stories and infographics regarding Catholic education. Connect with CSM by "tagging" the site when posting or "re-graming" what is posted.

**Twitter:** <https://twitter.com/CathSchoolMgmt>  
[@CathSchoolMgmt](https://twitter.com/CathSchoolMgmt)

Twitter is an online social networking and microblogging service with 320 million users that enables users to send and read short 140 character text messages, called "tweets."

"Follow" @CathSchoolMgmt to see relevant updates that pertain to CSM, Catholic schools, Catholic education and late-breaking news. "Retweet" information or mention the handle in your posts.

## Use a Hashtag: #CSM

A hashtag is a word or an unspaced phrase prefixed with the number sign "#." Hashtags make it possible to group messages, since one can search for the hashtag and get the set of messages that it contains.

Use #CSM in your posts or search this hashtag to help query images and messages!

Please help us to grow our sites by emailing news to Jennifer M. Trefelner at [jtrefelner@catholicschoolmgmt.com](mailto:jtrefelner@catholicschoolmgmt.com) or by engaging on our Facebook, Instagram and Twitter sites!

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# Into the Light

## Breaking the Silence on Domestic Violence

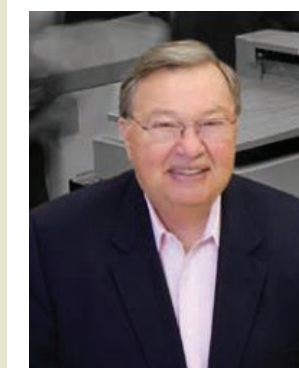


Once upon a time ... it's the fairy tale we all grew up dreaming - falling in love with a handsome prince, or princess, getting swept off our feet and living happily ever after. However, for many, what may start out as a fairy tale ends as a nightmare.

According to the Centers for Disease Control and Prevention, on average, 20 people per minute are victims of physical violence by an intimate partner. In Northwest Indiana, there is a beacon of hope for victims of domestic violence. St. Jude House provides women and men a safe haven at a time when hope seems impossible.



Mother Mary Theresa



Donald J. Burrell



Sister Joseph Marie Zenda, OSF

### Over a Century of Caring

Josephine Dudzik had always been a devout, generous and compassionate woman. An immigrant to the United States from Poland in 1881, she and her family settled in Chicago. Deeply moved by the condition of the poor, aged and orphaned in her neighborhood during the financial crisis of 1893, Dudzik formed a religious community to help aid the distressed residents. In 1894, the Congregation of the Franciscan Sisters of Chicago was formed and lead by Dudzik who became known as Mother Mary Theresa. Since then, the Franciscan Sisters of Chicago have served in various ministries, including caring for the sick and elderly, providing housing and services for residents in independent, assisted living and skilled nursing facilities, operating child care centers, teaching, pastoral care and social service work.

### A Promise Made

In 1959, Donald J. Burrell sold his car for \$700 and used the money to start a darkroom in the basement offices of the Catholic Diocese of Gary, Indiana, with the support of then Bishop Andrew G. Grutka. At that time, Burrell made a promise to St. Jude, the patron saint of those in need or in desperate situations, that he would do something to honor the Saint in exchange for help with his business venture. Over the years, Burrell's business grew into one of the nation's leading independent professional photographic laboratories, Burrell Imaging.

### The Vision Takes Shape

In the early 1990s, Sister Joseph Marie Zenda, OSF, then chairperson of the board of directors for St. Anthony Medical Center in Crown Point, Indiana, had a conversation with board member Burrell, "We were talking about the great need in society at that time," relates Zenda, "and we spoke about what those needs may be and what we can do to help people in this community have stability in their life and a new start." They identified the need for a domestic violence shelter in Northwest Indiana that would provide refuge for those in need.

True to his word, Burrell kept the promise he had made years earlier by partnering with Zenda and the Congregation of the Franciscan Sisters of Chicago to provide funding for the construction of a domestic violence shelter in Crown Point, Indiana.

On November 13, 1995, St. Jude House opened its doors and began helping those caught in abusive relationships. For the Sisters who had built a reputation on their outstanding work with women and children, a domestic violence shelter was not only a perfect fit but served to expand and support their mission. "Historically, our Sisters have always had a presence in responding to social needs," explains Zenda, "our mission is to respond in service and in joy to these needs as they arise." >>

*On November 13, 1995, St. Jude House opened its doors and began helping those caught in abusive relationships.*

Photo courtesy of Robert Fish, Franciscan Ministries



Brianne

## Brianne's Story

Imagine kissing your two month old baby goodbye after being told you'd never see him again. Your partner carrying that baby away, leaving you behind beaten, bloodied and bruised to care for your other child, a two year old son. Brianne didn't have to imagine this scenario, she lived it. Like so many other survivors, Brianne had endured the cycle of domestic violence for months, beginning with aggressive and belittling behavior, followed by violence and then guilt, only to be repeated again and again.

But on this day, Brianne had enough; she began to form an exit strategy. Under the guise of going to church, she left with a friend and her two year old son and went to the police station. Hours later she would find herself back at the same apartment building, this time with the police by her side and standing at the bottom of a staircase while her abuser stood at the top holding their two month old baby threatening to throw him down the staircase. Once her abuser was in custody and her baby was safe, she gathered up whatever she could, stayed the night with a friend and went to St. Jude House the following day.

## A Beacon of Hope

"In the last 20 years we've been available to people who've needed our services," states Linda Perez, executive director of St. Jude House, "during those years we've helped over 10,500 individuals and it's not just people in Crown Point, we've helped people all over Northwest Indiana and Illinois."

The 30 bed shelter provides not only beds, food and lodging, but also offers services based on individual client needs. "Every client's needs are different," explains Perez, "we set up goals specific to them based on their assessment and continuing throughout their stay."

The 45-day program includes services in case management, legal advocacy and group services. Case management staff works to determine the needs of clients and assists in finding available community resources and programs to meet those needs. They help identify housing options and employment opportunities and then work together with the client towards achieving those goals. "We have a relationship with WorkOne, a career and employment resource organization, and they hold on-site workshops for resume writing and other job-related matters," explains Perez. "We also work with the housing authorities and different landlords to help clients find housing."

The legal advocacy team serves a number of critical functions for clients, including coordinating with local law enforcement and identifying pro bono attorneys which can help with protective orders, divorce and custody issues and other legal hurdles clients may face. The legal advocacy team also provides cell phones to clients so in case of emergency, they can call 911.

Group services provides clients the opportunity to participate in multiple support groups which focus on addressing the issues surrounding healthy and unhealthy relationships, self-esteem, coping skills, self-defeating behaviors, codependency, anger management, verbal and emotional abuse, power and control and stress management to list just a few. Perez points out, "Based on that initial intake with the client, we'll know right away what that assessment is and what their needs are and we can tailor our services to their needs. Someone might need help with child support or they're going through a divorce and need help with that or someone might just need help with employment or finding a home."



Linda Perez

Photo courtesy of John J. Watkins, Times of Northwest Indiana

"What breaks my heart is the children," continues Perez, "many times they don't want to leave. It's a reminder that we may be the only structure and stability they've seen in their lives." For this reason, St. Jude House has a children's department with a child advocate and activity aides who help the children cope through activities.

## Home Safe Home

St. Jude House was the first, and is still one of the only shelters within the state of Indiana that publishes their address on their website, business cards and printed materials. "I would like to believe we are the pioneers in going that route," states Perez, "while most shelters are confidential and don't publicize their addresses, we do because we want to be easily accessible to someone who needs our help. We also don't want any of our clients or victim survivors to feel embarrassed."

Brianne, along with her two sons, stayed at St. Jude House for a little over two months. Her case manager helped her secure an apartment and furniture, she signed up for college and was excited about starting her new life.

And then, she took him back.

Shortly thereafter, she decided to leave him for good and turned back to St. Jude House. "I was so embarrassed that St. Jude House offered me all of these services, encouraged me and tried to support me, and then I take him back," remembers Brianne, "so when I had to call them and tell them what happened, they weren't mad. They said it's okay, it happens, it's a cycle and you'll get through it."

"People might take a few steps back, we do it all the time in life, but pick yourself back up," stresses Perez, "and whatever you need from us, however we can help, whatever resources we can provide for you, wherever you're at, we're here to help you. That's why St. Jude House is here."

Within the last few years, St. Jude House has also sheltered men, one with children, who had been in abusive relationships. "Domestic violence doesn't know gender, religion, income level or education level," states Perez, "there's no stereotype of a victim of domestic violence." Perez, herself a survivor of domestic abuse, points out, "I have my MBA, I have my career, I am a professional and no one would have ever known."

Oftentimes a victim of domestic violence doesn't have control of their finances, they may have a checking or savings account but no control over it. According to Perez, "Many times the financial portion of domestic violence is not a main focus and the fact is the majority of time the

victim doesn't have access to their resources or accounts." St. Jude House is working on bringing awareness to this aspect of domestic abuse and has aligned with the Allstate Foundation's Purple Purse Challenge which seeks to empower people to pull their purse strings back and take more control of their financial situation.

## Continuing the Mission

The Franciscan Sisters of Chicago sponsor and continue to support St. Jude House; however, as Perez explains, "The goal for St. Jude House is to be self-sustainable, so we focus on government grants, federal grants, community donations and sponsorships." Zenda agrees, "The hope is St. Jude House will remain and help others in the future. It was also the hope when it was first built, that it would become independent and eventually be self-sustaining." In addition to sponsorships and grants, St. Jude House receives support from local community foundations and several fundraisers held throughout the year.

With all the attention being paid to domestic violence issues courtesy of the NFL, NHL and newly revamped public service announcements, Perez cautions this surge in publicity isn't nearly enough, "Those are things to get attention; but, we as a community need to make sure we are talking about it and that we're sharing information. Those are the conversations we need to start having. Whether it's someone close to you, a family member, friend or your best friend, it's happening around you and that's why we really need to start talking."

That's exactly what Brianne is doing; she has become an advocate for domestic violence awareness by speaking out and sharing her story. She has also set up a support group on Facebook and continues to shine the light on domestic violence issues. "St. Jude House gave me a voice," says Brianne, "they listen and continue to encourage and support me." >>



## The Future

“It’s so important for people to know why St. Jude House is here and what we do,” stresses Perez, “we really do help change lives.”

Zenda echos that sentiment, “I’m so very proud and grateful that we were able to help so many people. Hopefully we not only helped them at that time, but helped them to a better life for themselves and their children.”

A perfect example is Brianne. St. Jude House became her saving grace. She is currently working towards her master’s degree, enjoys a career with a large international organization and is happily married to “a good man who is supportive.” She adds, “I know that my story is not done yet – my story is going to inspire other people and the fact that I can do that is all I need. If I can touch one life, then I’ve done my job.”

“My hope for all of our clients is for them to know they are never alone,” reflects Perez, “we’re here if they need to talk, if they are unsure about something, if they need help or advice, that we’re here as a support system.” Brianne couldn’t agree more. She sums up her experience with St. Jude House this way, “What they offer you is love and support and encouragement, and they’ve never failed at that with me.”

St. Jude House truly reflects the mission statement of the Franciscan Sisters of Chicago, ‘celebrate life and serve with joy’ by offering love, support and encouragement to those who feel hope is impossible and starting them on the road to a happily ever after. ☀

## Domestic Violence Facts

Provided by St. Jude House

**1.5 Million Women**

According to estimates, approximately 1.5 million women are raped and/or physically assaulted by an intimate partner in the United States.

**50%**

of all women murdered in this country are killed by a boyfriend or husband.

**7 Times**

Children raised in a chaotic, abusive environment are seven times more likely to grow up and repeat the same behavior as adults.

### The Effects of Domestic Violence Reach Beyond the Family

Victims are less able to perform in a school setting, the workplace and in normal adult relationships. Everyone in the community will feel the negative results of families who are living with violence.

**25% of Women in College**

have been the victim of rape or attempted rape. 84 percent of these victims were acquainted with their assailant.

**\$5.8**

**Billion Each Year**

According to the CDC, health-related costs of intimate partner violence against women exceeds \$5.8 billion each year.

**Violent Behavior**

in a relationship is almost certain to be repeated again and again unless there is intervention.

**St. Jude House is a member of Christian Brothers Services Risk Pooling Trust.**

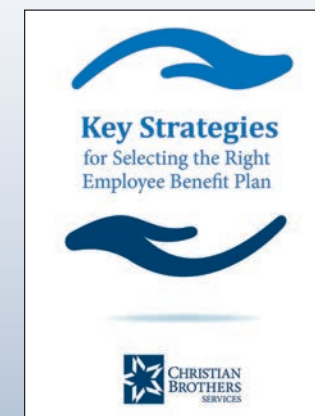
“When you’re working with another not-for-profit, like Christian Brothers Services, you’re coming from the same foundation,” states Sister Joseph Marie Zenda. “We share a value system, we share a faith and these are givens. It’s wonderful to be able to get things done much faster when you have people who understand where you’re coming from and what you wish to achieve. That’s the perfect way of working together.”

## Strategies for Selecting an Employee Benefit Plan Detailed in New White Paper

Christian Brothers Services (CBS) has released a new white paper entitled, *Key Strategies for Selecting the Right Employee Benefit Plan*, by Pamela D. Mott and Michael D. Lesiak.

With the bevy of health and retirement benefit choices available to employers today, it can be challenging to pick the proper benefit mix that meets both the needs of employees and falls within budget. Weeding through the various health insurance and retirement investment options to create the ideal program, especially with all the changes afoot in health care and finance, can be overwhelming. However, by taking a well thought-out approach that balances your organization’s strategic and financial goals with your employee’s unique characteristics and requirements, benefit selection can go smoothly.

Mott and Lesiak discuss the importance of having a sound plan, how to design the optimal employee benefit plan and questions to ask when selecting a benefit provider.



The paper is available for free at [cbservices.org/selectingbenefitplans](https://cbservices.org/selectingbenefitplans).



## CYBERRISK, CYBERSECURITY AND DATA BREACHES, OH MY!



THERE ARE TWO KINDS OF ORGANIZATIONS:  
THOSE THAT HAVE BEEN HACKED AND  
THOSE THAT DON'T KNOW THEY'VE BEEN HACKED

In protecting your organization and the data entrusted to you, you can be right 999 times out of a 1,000, but a hacker only needs to be right once. Within your organization, you are likely doing everything you should, from living your mission and your charm to creating and executing your strategic plan. As you consider the risk management component and activities of your plan, take time to fully consider your cyber risks.

### YOUR POTENTIAL CYBERRISK EXPOSURES

Who are your various stakeholders, what types of data do you collect and store from them? Your website has become your electronic front door. Do you know everything that is in your "house" and accessible to those who come to visit your website? The same rule applies to your Facebook and other social media outlets in use. We are a long way from websites simply being electronic billboards for

organizations with static text and PDF versions of brochures. All of these various online assets now comprise your overall digital presence. Be sure you know what constitutes your digital presence and what cyber risks are lurking around which may require review and evaluation.

Start with data you collect and store, especially confidential, proprietary and individually identifiable (CPI) data, in electronic or paper form. You may have donors or customers from candy or music sales that help support your mission. What would happen if this CPI data was breached and made available in the public domain? Main risks, regardless of organization size, generally include loss/disruption of business, reputational harm, identity theft and resulting litigation. Consider the potential impact a breach of CPI data might have on your overall revenue and fundraising. No organization can afford not to address cyber risks. Plan prudently to protect your organization and revenue stream.

All the data you collect and store likely falls into one or more of the following categories:

**PII** - Personally Identifiable Information

**PHI** - Protected Health Care Information as defined by HIPAA

**NPFI** - Nonpublic Financial Information

**PCI** - Payment Card Information

All this data has value to a hacker looking to steal and sell it on the black market. Price lists exist and are affected by supply and demand, and it's easy for a hacker to sell their ill-gotten data. As you evaluate your data risks, the rule of thumb is - if you don't need it, don't collect it and certainly don't store it longer than you might need it. Remember, all it takes for a hacker to wreak havoc on an individual is to get just one or two pieces of data (e.g., last name, DOB, SSN, ZIP code, mother's maiden name, etc.) about their target. One piece of data may be all it takes for a hacker to go to a website, click the "forgot password" link and pretend to be you. Once they assume your identity on that website, they have access to your credit card on file at that site and can repeat the process at other websites, over and over again. What would happen if they assumed your identity or one of your stakeholder's identities on a banking site?

Of course, we have the advancement of information technology and the internet to thank for these modern day cyber risks. Without that single pair of wires every organization has to connect themselves to the internet, there would be no need for Chief Security Officers (CSOs). It is unfortunate the internet allows bad things in with the good. In the end, know you have data that others want, and you have a digital presence that needs to be tended to and protected 24x7x365. Good goals to have include keeping your organization out of the headlines and off government radar screens while keeping your Chief Information Officer (CIO) and Chief Executive Officer (CEO) out of jail.

### CURRENT STATE OF CYBERSECURITY

The current state of cybersecurity in early 2016 has a variety of studies that illustrate no organization, industry or locale is 100 percent bulletproof when it comes to the compromise of data. Many of the same threats exist year after year, and there are activities an organization can easily take on to reduce risks and improve their overall security posture. According to Verizon's 2016 *Data Breach Investigations Report*, about 80 percent of confirmed data breaches are caused by external actors, and 80 percent of those hacks had a financial motive. Every organization should create a security awareness program, no matter how basic, to begin to address cyber risks. You cannot afford not to create such a program.

Approximately 55 percent of threats to an organization's data come from within due to errors made by staff in handling data, misusing data and by losing mobile devices, in addition to threats from external actors. Employees need to know they are a target, and the organization is only as strong as its weakest link, systems and people. Consider creating a security awareness program that focuses on anti-phishing, creating and maintaining strong login credentials and patching known system vulnerabilities.

Phishing is the act of a hacker sending an email message to an employee trying to make it look like it came from someone they know or a company they usually interact with, trying to get them to click on a link so they can obtain valid login credentials (i.e., ID and password) to an organizational system. An email phishing attack sounds easy because it is easy. Any hacker can make an email message look identical to an authentic message. Gone are the days when hackers used broken English and easy-to-spot fake email messages. Phishing is quick, easy and cost-effective for the hacker. And it works ... a lot. Twenty-three percent of people open phishing messages and 11 percent click on the attachments. Systems might be good, but people are likely the weakest link in your security electric front door, especially curious people who click links and attachments without even knowing what it is they are clicking on. One ill-advised click may cause crimeware to be installed

on the victim's computer. A particularly nasty version of crimeware is known as ransomware or cryptovirus. Once installed on a computer, it encrypts and locks the entire machine, which could be a server as easily as it could be a single person's computer, and demands that ransom be paid for the machine to be unlocked. Even if the ransom is paid, there is no guarantee the hacker will be nice enough to send the key to unlock the unit.

**Cyber liability coverage is growing rapidly and has crossed the \$2 billion mark for annual premiums.**

You can combat phishing by educating your employees about the risks of phishing and to be very careful about screening their emails. Additionally, ensure all anti-virus and malware detection software is up to date and consider using a service that screens the known bad messages from your inbound email before they even get to a person. The Department of Homeland Security administers a site, [staysafeonline.org](http://staysafeonline.org), that provides education for organizations, employees and their families. >>

The Department of Homeland Security administers a site, [staysafeonline.org](http://staysafeonline.org), that provides education for organizations, employees and their families.

Another lock on your security front door should be implementing complex passwords which should contain a minimum of 12 characters and must include upper and lowercase characters, a numeric and a special character and that expires every 90 days. A complex password would take a modern computer system about 40 years to crack. As passwords get longer, they can get more difficult to remember. Note that password maximums are usually 256 characters. Consider promoting pass phrases to your employees, which could be as easy as a simple sentence with four words (e.g., "I Love My CIO 8") separated by spaces with a number added which eliminates the need for employees to write down their password and post it on their monitor or keyboard.

All software has vulnerabilities whether it's Microsoft Windows, Adobe Acrobat, your favorite web browser or other software programs. Every piece of software has known vulnerabilities, and the manufacturers work hard to patch their software systems to protect against those vulnerabilities. Make it a part of your security plan to obtain and apply these patches frequently and regularly. Hackers are still exploiting vulnerabilities that were made known with patches created over two years ago. There is a gold mine of systems for hackers out there going unpatched. Bring your systems current and close those holes to help seal your electronic front door.

### Helpful Tip

**Beware of pineapples -- not the fruit! A pineapple is a fake or rogue Wi-Fi access point. It will look like the authentic, original access point, but will most likely contain a common misspelling in the name. Most people may not pick up on the misspelling and blindly connect to it. In turn the pineapple is connected to the real network and while it allows all traffic through, it also records it looking for sensitive data, including valid IDs and passwords.**

The new normal in the state of cyber-security, human firewalling, will remain ineffective to sophisticated social engineering and phishing attacks and software vulnerabilities are an issue. Create a security awareness plan to help protect your organization. The traditional perimeter defense approach to security is being replaced with a multi-layered approach driving towards proactive intelligent security. There are new models emerging for identity and trust, and when in doubt, encrypt, encrypt, encrypt. Make security awareness a daily activity not just an annual activity. Consider the following checklist to create a comprehensive cybersecurity program to mitigate cyber risks:

- ▶ Complete an IT risk assessment
- ▶ Review IT governance model
- ▶ Review IT policies, standards, procedures and guidelines
- ▶ Review identity management and access controls
- ▶ Review operations center monitoring and management tools
- ▶ Enhance infrastructure
- ▶ Inventory all IT hardware, software and data assets
- ▶ Review and update your security awareness program
- ▶ Bake security into application acquisition and development
- ▶ Conduct third party vendor security assessments
- ▶ Repeat for continuous improvement

## LEGISLATION AND PRIVACY & SECURITY

In addition to keeping an eye on and working to mitigate your cyber risks, also keep an eye on legislation in the privacy and security realms. Currently, 47 states have laws requiring notification in the event of a data breach of personal information, and the laws vary in terms of what constitutes personal information along with the timing of notifications. These breach notification laws are constantly changing and continually being passed regarding data breaches. Be aware of the laws that apply to your organization along with the compliance requirements and penalties for non-compliance. Hopefully one day, Congress will pass one comprehensive law that may simplify compliance activities while also improving data protection.

## CYBER LIABILITY AS A CONCERN

Cyber liability within your organization may be a concern. According to Net-diligence, the average cost in 2015 of a data breach was \$674,000 including forensics, legal, notification and other costs. If you are considering cyber liability coverage, review your existing insurance coverage to determine if you are adequately covered. Insuring clauses include privacy liability, network security liability, network extortion and internet media liability. Cyber liability coverage is growing rapidly and has crossed the \$2 billion mark for annual premiums. The cost of a cyber liability policy to cover your risks and potential claims may be money well-spent; however, be careful not to over- or underinsure.

## A BEST PRACTICE APPROACH TO CYBERSECURITY

A best practice approach to cybersecurity is to be reasonable and prudent for your organization, what you do and who you serve. Once you make that determination, you need to decide what types of security levels you should have. You'll need those protections at the network level when you connect to the internet, at the computer and endpoint level for each device on your network and at the data level to protect individual files and data records.

When it comes to data level protection, the most important thing you can do is limit access to sensitive data. Once you consider your digital inventory of what data you have and where it lies, you can then determine who should have access to it. For computer-level security, one important point is to require "complex" passwords or pass phrases.

At the network level, inventory all servers and end points on your network. Pay special attention by looking for devices that should not be connected to your network. Keep in mind that you may not be able to physically see all devices connected to your network, for example, Wi-Fi access points. Wi-Fi access points are easily hidden out of sight and can be a particular concern if they are more than two years old. Wi-Fi security has been changing rapidly, so make sure to scrutinize all access points to be sure they offer modern security protocols. ☀

For information on cybersecurity, contact Tom Drez at 800.807.0100 x 2930.

*Tom Drez is the Chief Information Officer/Chief Privacy Officer/Chief Security Officer for Christian Brothers Services.*

# A DATA BREACH WALKTHROUGH

**If a data breach occurs, best practice calls for an organization to have a Data Breach Protocol or plan in effect, similar to a Business Continuity Plan or a Disaster Recovery Plan.**

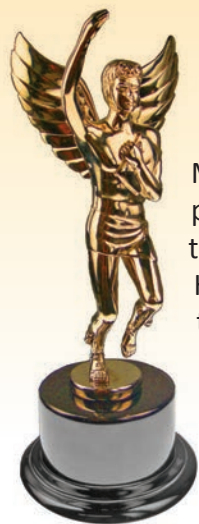
## A DATA BREACH PROTOCOL COULD LOOK LIKE THIS:

- The Chief Executive Officer (CEO) notifies the Board of Trustees.
- The Chief Financial Officer (CFO) notifies the insurance broker of breach and acts as a liaison to the broker for the claim processing and related activities.
- The General Counsel or Legal Consultant ensures compliance with any applicable breach notification law(s).
- The Chief Operating Officer (COO) or Chief Marketing Officer (CMO) oversees development of communications plan to affected constituents and media, as required.
- The COO or Customer Service Department Head coaches call center on response protocols for inquiries by participants or media.
- The Chief Information Officer (CIO) or Head of the Technology Department engages external forensics firm to assist in analysis of breach and method of elimination. They will review all other similar and related systems to make sure any similar vulnerabilities have been addressed.
- Finally, review procedures, protocols and security tools and change as needed to ensure a repeated breach does not occur.

*PLEASE NOTE that if a breach were personnel-caused rather than a technology-related breach (e.g., a staff member accidentally emailed a report containing bulk Social Security numbers to an outside entity) technology forensics would be replaced with an internal procedures review and possible Human Resources involvement and remediation with education.*

**REMEMBER, YOUR ORGANIZATION IS ONLY AS STRONG AS YOUR WEAKEST LINK!**

## Christian Brothers Services Marketing Division Wins Hermes Award for Social Media



The Christian Brothers Services (CBS) marketing department was awarded a 2016 Gold International Hermes Creative Award for Facebook Site and a 2016 Honorable Mention for Twitter. The Gold Award is presented to those entries judged to exceed the high standards of the industry norm and Honorable Mention certificates are granted to those entries that meet the expectations of the judges.

In 2011, CBS recognized the increased popularity of social media sites, and began utilizing Facebook, Twitter, WordPress and LinkedIn to connect with our member community and keep them informed on industry news, tips and the full array of CBS offerings. CBS social media followers receive health and safety information, find out which conferences CBS will be attending, where our experts will be speaking, when to catch our next webinar and much more. Social media gives CBS more of a dialog with our members and allows us to further build, activate and unite the Christian Brothers Services community.

"Social media really shows not only what we offer, but our work culture, mission, those who serve our mission and how we, at CBS, go above and beyond," stated Krysten McGee, social media specialist at Christian Brothers Services. "We continually network, connect, build relationships and share important news with other religious organizations."

We invite you to join us on one or all of our social media outlets. Visit our website at [cbservices.org](http://cbservices.org) and click on the social media icons at the bottom of the page for instant access. ☀

# IT'S A WIN WIN WIN FOR CBS

## Christian Brothers Health Benefit Services Earns Top 100 Call Center Award from BenchmarkPortal

For the third consecutive year, the Christian Brothers Health Benefit Services customer care department received the "Top 100" Call Center award from BenchmarkPortal. The "Top 100" competition compares the performance of contact centers throughout North America by evaluating their key metrics against industry peers. Entries are cross-checked, validated and approved by certified call center experts, and the resulting submissions are scored on the basis of both quality and cost-efficiency.

Since the "Top 100" process is based entirely on statistical comparison to the world's largest and most respected database of call center metrics, this competition can objectively identify centers who are achieving superior results both in financial and qualitative terms.

This year, BenchmarkPortal is only publishing the specific ranks for the top three in each category. Therefore, centers that are in the four – 100 positions are informed that they are in the "Top 100."

"The Christian Brothers Health Benefit Services customer care department is among the best in its industry. I am so proud of all of our customer care representatives and the determination, passion and hard work they put into taking

care of our members," said Susan Florian, director of membership services. "To win this award three years in a row shows how we stand tall against our competitors according to the world's largest database of call center metrics." ☀



## OutReach Magazine Wins Four International Creative Awards

We are pleased to announce that *OutReach* magazine, a Christian Brothers Services (CBS) publication, has won four international creative awards. *OutReach* Vol. 5, No. 2, has won a 2015 Gold Marcom Award and a 2016 Communicator Award of Distinction, both in the Magazine-Non-Profit category. *OutReach* Vol. 6, No. 2, has won a 2016 Gold International Hermes Creative Award in the Magazine category and the article "From Pillar to Post" has won a 2016 Communicator Award of Distinction in the Writing-Feature Article category.

"We are honored by the recognition our magazine *OutReach* has received this last year," stated Brother Michael Quirk, FSC, Ed.D., president and CEO of Christian Brothers Services. "*OutReach* magazine showcases our Lasallian heritage by providing educational articles, written by our in-house experts, for our members use throughout their ministries. This magazine and these awards show our commitment to our members."

"To be recognized by such a prestigious jury of our peers is humbling," commented Cynthia Krohn, manager of marketing and communications and editor of *OutReach*.

"Every article we include is done to serve and educate our members and the staff's hard work, dedication and creativity to each issue of *OutReach* is unparalleled."

*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. The magazine delivers useful and interesting topics that are relevant and important to the leaders in today's Catholic organizations.



### 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.

### 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.

### Hermes 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. ☀

# Real Estate Challenges Today and Tomorrow

As religious institutes seek to think holistically about their future, property and real estate holdings can play a critical role in providing a resource for sustaining mission and community, yet when seeking opportunities to reduce costs, the impact of property is often overlooked. Often, congregations find the prospect of dealing with their real estate overwhelming. Many struggle with the balance between emotional ties to their property and the reality of the cost of operating old and underused buildings, while others are not aware of the full range of options possible for their property such as: asset/portfolio management, developing the property and related space for new uses, leasing, structured sale and others.

There are significant benefits for taking a holistic approach to the process for determining options for an entire property portfolio, when the objective is to contribute to the financial sustainability of community and mission. Such an approach enables leadership to assist members to recognize that maintaining the buildings in which formation, celebrations and retirement takes place, in most situations, is no longer an effective use of resources. In fact, increasingly there is recognition that the:

1. Cost of operating these buildings continues to increase on a per member basis as the number of members declines; thus reducing resources available for sustaining the mission.
2. Risk of requiring major capital investments creates economic uncertainty.
3. Purpose for which the buildings were built has been served and the buildings are not suited for the purpose for which they are being used today.
4. Mission might be served better if the buildings were transitioned to another purpose.

A sensitive question being asked today is, "When did we come to love our buildings more than our mission?"

Of primary concern is decisions by religious communities regarding their property holdings have too often been, and continue to be, made without considering strategic and long-term implications.

When property is considered as a resource to be managed as a means to support the mission, housing and administrative needs of the religious community, rather than as an end in itself, informed decisions are more likely to be effective in supporting the mission and charism of the institute.

## Strategic Considerations

Property, along with the financial investment portfolio are two of the most significant resources on the balance sheet. Property is a resource that, when managed effectively, can be used to enhance financial sustainability.

Most institutes have become more pragmatic in their approach to their financial investment portfolio through accessing better expertise; reducing management and custodial fees; pursuing socially responsible investing and associated activities and perhaps, most importantly, creating an asset allocation strategy to balance risk with the return necessary to improve and better ensure sustainability.

Property is an investment asset that should also be leveraged. To do so requires better expertise in terms of considering properties strategically with respect to its relationship to the mission; community demographics; support of elder members; highest and best use and impact on finances. It is recognized; however, that property has more history and emotion tied to it than financial investments and the possibility of transitioning property is often a more difficult conversation within the community.

In many situations, for the near term, property will continue to serve to support the administrative, ministry and housing needs of the institute. When planning from the longer-term perspective, property should be considered strategically in order to optimize its potential value for contributing to the mission.

The importance of taking both a short-term and long-term view with regard to planning, is to avoid making property decisions that turn your asset into a liability. This can and often does occur because institutes make decisions with respect to an individual property rather than:

1. Considering the options within the context of an overall plan for real estate; and
2. How that long-term holistic plan fits into the comprehensive financial future intended for the community.

This transactional, rather than strategic perspective, can result in making decisions that might provide benefit in the short-term but inadvertently reduces or eliminates options and value in the future.

## Practical Considerations

It is important to plan for decisions regarding real estate well in advance of when implementation of a transition is expected to occur. There are two primary reasons for this:

1. The general nature of real estate options are often complex and take time to develop.
2. The historical context of property in relation to the community, processing decisions takes time.

Decisions regarding re-investment in a property to make it sustainable in the near term (boiler, roof, etc.) should be made with an understanding of the plan for the property. Careful consideration should be given; however, not to build in structural operating costs that are difficult to unwind.

Properties were acquired and built to respond to a specific need at a specific time in history. It is essential that real estate continue to be approached in that manner. Regardless of the nature of the transition, these realities must be considered within the context of religious life today and the institute's vision for how its mission and charism will be sustained into the future. ☀

For more information on real estate services, contact Brian Page at 800.807.0100 x 3092.

*Erin George is the Vice President, Project Management and Strategic Planning for Plante Moran Cresa and Ellyn Barkley is the Consultant, Property and Real Estate Services for Plante Moran Cresa.*

# Brother Joseph Saurbier, FSC

Brother Joseph Saurbier, FSC, is the current Chairman of the Board of Directors for Christian Brothers Services and has served on the Board for 26 years. He is the Chief Operating Officer/Director of Administration and Operations/Canonical Treasurer for the Christian Brothers of the Midwest in Burr Ridge, Illinois.

Saurbier holds a bachelor's degree in accounting, with a minor in business administration and education, a MBA from Lewis University and a M.Ed. from DePaul University. He also holds a certificate in business administration from the University of Illinois, an Administrative Certificate and a Teacher Certificate from the State of Illinois and was awarded the De La Salle Medallion and received the Alumni Achievement Award from Lewis University.



While attending St. Mel High School in Chicago, Illinois, Saurbier first met the Christian Brothers. Following high school, he enrolled at Lewis College and entered the Brothers formation program as a postulant. During his time at Lewis, he taught at De La Salle Institute in Chicago while living in one of the Brothers' communities. After graduation, Saurbier entered the Novitiate in Pittsburgh to complete his formal training for the Brothers after which he returned to De La Salle Institute and spent the next 17 years teaching and administering. In 1990, he was asked to serve in Provincial administration as the Auxiliary Visitor and the Director of Education. After completing five years of service in those roles, he became the Director of Finance for the new Midwest District and in 2011, when a new position was created, Director of Administration and Operations, he was asked to serve in that role.

## What does your position as Chairman of the Board of Christian Brothers Services (CBS) entail?

The position primarily entails attending every executive committee meeting and the three board meetings throughout the year. As chairperson, I am responsible for moving the meetings along to make certain all of the agenda items are addressed and every board member is given the opportunity to express their views. The chairperson also has to be available to the President, Brother Michael Quirk, FSC, Ed.D., to assist in whatever way he may deem helpful.

## Can you discuss how CBS contributes to the mission of the Christian Brothers?

CBS contributes to the mission of the Christian Brothers in significant ways, including the promulgation of that mission in its publications, in its outreach to employees and in its daily interactions with participants who are involved with the numerous programs CBS sponsors. CBS also contributes an annual dividend to Christian Brothers Conference, which supports its many programs aimed at fostering the mission throughout RELAN, which is the region that covers the United States and French-speaking Canada.

## How do you feel our plans, programs and services fit with the Lasallian mission of the Christian Brothers?

The plans, programs and services fit the Lasallian mission in that thousands of people in a variety of organizations are provided health coverage and retirement benefits. Risk analysis and the incorporation of appropriate methods to reduce risk and obtain loss coverage are tremendous benefits for Catholic schools, religious orders, dioceses and other Catholic entities. CBS, in providing this package of benefits and services, enables not only Lasallian ministries, but other church organizations to fulfill their goals and objectives. Additionally, the CBS Information & Technology Services division and the recently acquired Catholic School Management provide another set of services beyond traditional ones that CBS has provided for decades. The expertise of the people at CBS is a profound contribution to the welfare of Catholic nonprofits in this country. For me, it's all about the significant and meaningful ways that CBS reaches out to the participants. I have been blessed to witness this not only as a board member but as a member of a religious order that has been a participant since the beginning of the company. The "customer service" has always been excellent and the problem-solving skills of the people at CBS are legendary.

## You have been on the board of CBS for many years. What are some of the biggest changes you've seen over the years?

The development of new programs in all of the areas over the years is certainly a major one. The retirement of Brother William Walz, FSC, former president of CBS, following 22 years of service and the successful transition of Brother Michael Quirk into the Office of the President is another. The acquisition of Catholic School Management, which adds another successful component to CBS' product mix is a tremendous change.

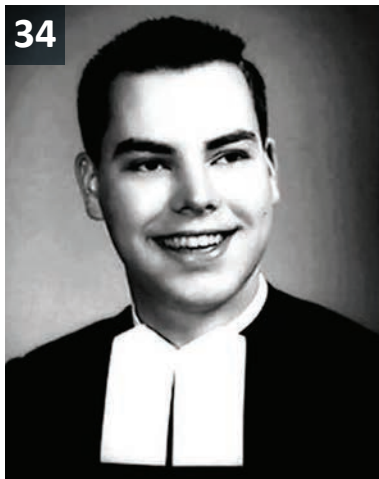
## Tell us a little about your position as the International Economic Council at the Order's headquarters in Rome?

I was asked to serve on the International Economic Council (IEC) in early 2007, and attended my first meeting that summer. As the meeting was conducted in French and my college French was totally forgotten, I pretty much thought my tenure on the council would be rather short-lived. However, once one of the members began translating for the two Americans, it became easier. Ironically, after a few years, the meetings were conducted almost entirely in English. There went my Rosetta Stone tutorial!

The meetings are held semi-annually and bring together Brothers and, when possible, a Lasallian partner from different areas of the Institute. The council analyzes the finances of the Motherhouse with a special focus on the needs of the poorer districts who are experiencing a growth in vocations while many of the more established areas are not. Hence, the council also advises the Institute leadership about investments so as to ensure, as much as possible, that a patrimony will exist going forward so that the mission of our founder, St. John Baptist de La Salle, continues. Incidentally, CBS' contributions to the Conference over the years have had a profound effect on these developing districts as they open schools for the poor, particularly in the Lwanga District of Africa. With Brother Michael Quirk becoming a member in 2015, the IEC now has two members from the same district. That has probably never occurred before.

## What is your outlook for CBS and its programs and services over the next five years?

Overall, I'm very optimistic about CBS' role going forward in the various programs and services and its highly reputable outreach to participants. Naturally, there are concerns regarding what might continue to develop in the health care field. For me, that area always seems to change more rapidly than the other programs. Perhaps that is the one with more "outside" pressures than the others? Of course, I'm probably more aware of the Religious Medical Trust because with the aging of religious men and women, that program may have the greatest challenge in the next few years. ☀



## New Prayer Room Dedicated in Honor of Brother James "Santiago" Miller, FSC

Christian Brothers Services (CBS) dedicated a new Prayer Room in honor of Brother James "Santiago" Miller, FSC, on February 17, 2016.

Born in 1944, Brother Miller was a De La Salle Christian Brother and member of the Midwest District. He was brutally shot to death on February 13, 1982, in Huehuetenango, Guatemala, while repairing a wall at the De La Salle Indian School. Brother Miller was very aware of the oppression of the Guatemalan Indian people and worked to provide training in job and leadership skills. He was thought to be martyred over the Brothers efforts to keep the Indian boys from being conscripted into the military. He previously taught at Cretin High School, now Cretin-Derham Hall, in St. Paul, Minnesota, before ministering to the people of Nicaragua and Guatemala.

The dedication ceremony began in the Lasallian Hallway of History, and ended in the Prayer Room where it was blessed. Attending the day's dedication were Brother Michael Quirk, FSC, Ed.D, president and CEO of Christian Brothers Services, Brother Michael Fehrenbach, FSC, Christian Brothers Midwest District and Lewis University, Romeoville, Illinois, Brother Paul Joslin, FSC, Lewis University, who served alongside Brother Miller in Guatemala, as well as the staff of CBS.

The Opening Song "All Are Welcome" verses 1-3, was played by Brother Kenneth Arnold, FSC, the "Welcome and Purpose of a Prayer Room, Why Do We Pray?" was discussed by Sister Yvonne Weidner, OSF, and presider of the ceremony. Other speakers at the event were Jeff Harrison, risk control coordinator, Judy McCarthy, administrative services supervisor and Sister Geraldine Hoyer, CSC, religious institute consultant.

The Prayer Room is a non-denominational space used for reflection, contemplation, spiritual meditation or prayer. The room contains six symbols representing the religions of Christianity, Judaism, Islam, Hinduism, Buddhism and Taoism, as well as chairs, kneelers and a table. It also features an installation depicting Christ on the cross by renowned sculpture artist Juan Angel Chavez, whose work is made of all found materials, light and sound. The room is open to all CBS staff throughout the day. ☼

*"That for which he lived and died is the Gospel message of freedom, peace, justice and truth."*

Brother Cyril Litecky, FSC  
Visitor, Winona District (1977-1983)

### About the Sculpture Artist

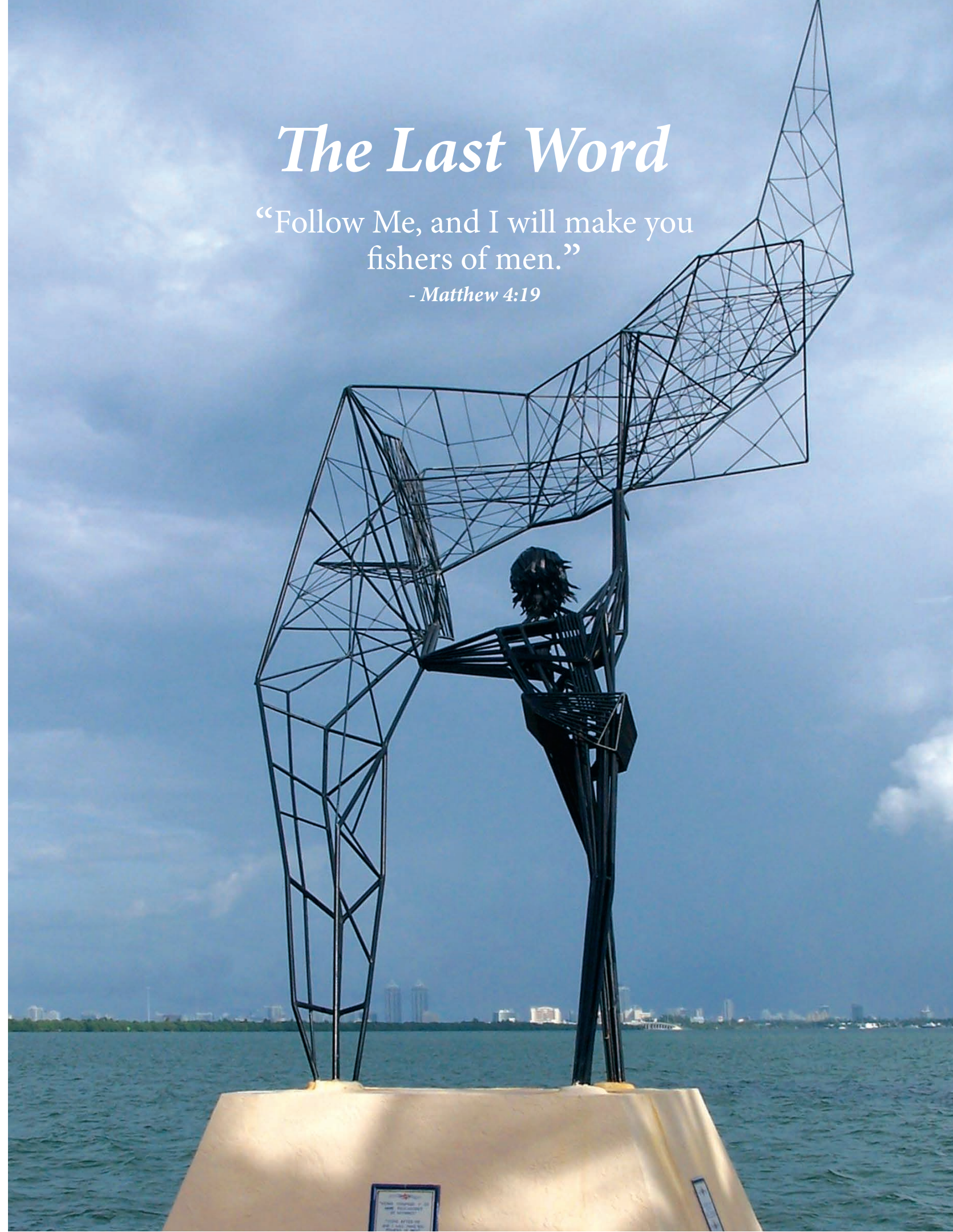
Juan Angel Chavez was born in La Junta, Chihuahua, Mexico, where he lived until 1985. At the age of 13, he immigrated with his family to Chicago, where he lives and works today. His work has been exhibited in Chicago at the Museum of Contemporary Art, the National Museum of Mexican Art and the Hyde Park Art Center. He has been recognized with the prestigious Richard H. Driehaus Individual Artist Award and the Louis Comfort Tiffany Award in New York City. Chavez has also been an active participant in Chicago's arts community, and has served as an arts representative on the City of Chicago's Public Art Committee and currently holds a faculty position in the sculpture department at the School of the Art Institute of Chicago.



## The Last Word

"Follow Me, and I will make you  
fishers of men."

- Matthew 4:19





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