

Vol. 6, No. 1

2015

OutReach

A Christian Brothers Services Publication

**A History and Future of
Serving Catholic Schools**

**Help Your Organization Become
Better Benefits Consumers**

**OutReach Magazine Takes Home
Four Awards**



**CHRISTIAN
BROTHERS**
SERVICES

Remembering Our Dear Friend and Colleague



It is with heavy hearts we are informing you of the passing, this past June, of our friend and colleague, David Gordon. In one capacity or another, David had served the Christian Brothers Retirement Plans for over 30 years and was the in-house plan consultant/actuary for the last 15 years.

David exemplified the Lasallian mission and strongly believed those employees educating the young, serving the poor and disadvantaged and tending to the elderly and sick needed the protection offered by the Christian Brothers Retirement Plans. David educated employers on the value of the retirement plan and the importance of retirement planning.

Brother Michael Quirk
President/CEO

James T. Ceplecha
Managing Director
Christian Brothers Retirement Planning Services

On a personal level, although at first he appeared somewhat reserved, David had a very funny, dry sense of humor. He was a master bridge and chess player, and we always reminded him that he was an avid fan of the wrong Chicago baseball team – the Cubs.

Most importantly, he was a loving husband to Lauren, a caring father to Ethan and Gabe and a devoted brother to Harvey and Marc. To us, he was more than a fellow co-worker, he was and always will be a friend. As David may have worked with other employees at your organization, we ask that you pass this message to your human resource and business managers. Please remember David and his family in your prayers. Condolences may be sent via email in care of jim.ceplecha@cbservices.org or to Lauren Gordon in care of Jim Ceplecha at Christian Brothers Services.

*It's not how long someone lived,
but how well he lived the life
given to him. May David's
memory be a blessing.*

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Editor in Chief
Cynthia Krohn

Editors
Krysten McGee
Geni Olejniczak

Creative Director
Ross Lillwitz

Online Designer
Nathan Schad

Contributing Writers
Terry Arya
John Airola
Jim Ceplecha
Diane Engstrom
Cynthia Krohn
Ross Lillwitz
Krysten McGee
Geni Olejniczak
Maria Ribera

Christian Brothers Services

Brother Michael Quirk, FSC, Ed.D.
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Chief Financial and Administrative Officer

Pamela D. Mott
Chief Human Resources Officer

Tom Drez
Chief Information Officer / Chief Privacy Officer
Information & Technology Services

Terry Arya
Chief Marketing Officer

John Airola
Managing Director
Health Benefit Services

James T. Ceplecha
Managing Director
Retirement Planning Services

Diane Engstrom
Managing Director
Risk Management Services

Carolyn Randall
Controller

Last Word photograph was taken at Visitation Academy of St. Louis in St. Louis, Missouri.

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MAIL BAG

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

“We have been very pleased with the knowledge and services that Christian Brothers Services provides. I like that I can always get through and talk to a human being when I call. They always have an answer for me and help me in any way when I am not sure how to handle a situation.”

– Dee Dee Lockhart
Sacred Heart Community
Louisville, Kentucky

“In addition to the superior customer service experiences I have enjoyed as the plan administrator with CBS, our supervisors have greatly benefited from the online training opportunities and several on-site training sessions provided to us by the Risk Pooling Trust. These are valuable opportunities for our managers, Sisters and department heads and are well worth the time investment spent!”

– Ceci Harrison, PHR, SHRM-CP
Little Sisters of the Poor in Richmond
Richmond, Virginia

“I would like to express my gratitude for the ease of the transition from the Community Deductible Trust to the Religious Medical Trust. Since transitioning to the Religious Medical Trust, the volume of paperwork has decreased in our office and our members have had no difficulties obtaining the health care they need. I appreciate all that everyone in Health Benefit Services has handled for me and our members. Thank you for making my life easier.”

– Father Kurt Klismet
Holy Trinity Fathers, Inc.
Baltimore, Maryland

“Thank you for offering the webinar, *Mission, Message, Markets and Methods: A Framework for Marketing Your Catholic School for Image and Enrollment*. It is great to know that there are resources out there to make sure we are on the right path and not missing anything.”

– Frank Cawley
Mullen High School
Denver, Colorado

Help Your Organization Become Better Benefits Consumers



... with the Christian Brothers Services Health Marketplace for Catholic Employers

The health and welfare of your employees is a critical factor in your organization's key to success. With the healthcare industry being dominated by the need to control costs, and the federal government requiring people to have minimum essential health coverage, private marketplaces have been established to give employers a choice of plans to offer to their employees. Christian Brothers Health Benefit Services recognizes these challenges, and understands that cost is a big factor for religious organizations. Therefore, in addition to our already comprehensive, cost-effective employee health and wellness benefits, we are excited to introduce the Health Marketplace for Catholic Employers. Your employees will now have a new way to choose their benefits and use them wisely, with access to a comprehensive suite of health care programs that meet the diverse needs of Catholic employers, employees and their families.

In short, the Health Marketplace for Catholic Employers can help employees decide which plans meet their goals in three important areas – health, finances and protection.

At its core, a private marketplace “sells” group health plans to employees through an electronic platform, and the Christian Brothers Services Health Marketplace for Catholic Employers will work similarly. The Health Marketplace for Catholic Employers, powered by Liazon®, is an online site where individuals and smaller employers may go to purchase benefits, and have the option to personalize and right-size their benefits portfolio.

The Christian Brothers Services Health Marketplace for Catholic Employers recommends a customized plan for employees and their families—analyzing their health situations, preferences and finances to assemble the right plans for them. It provides your employees with educational tools to understand options, and to choose from a wide-range of benefits, including a variety of health plans ranging from traditional copay plans to low-premium, high-deductible health plans that may be HSA qualified. In short, the Health Marketplace for Catholic Employers can help employees decide which plans meet their goals in three important areas – health, finances and protection. These essential health benefits, items and services are included in the Christian Brothers Services Health Marketplace for Catholic Employers:

- 1 Outpatient care — care received without being admitted to a hospital.
- 2 Trips to the emergency room.
- 3 Treatment in the hospital for inpatient care.
- 4 Care before and after a baby is born.
- 5 Mental health and substance use disorder services includes: behavioral health treatment, counseling and psychotherapy.
- 6 Prescription drugs.
- 7 Services and devices to help recover from an injury, or a disability or chronic condition. This includes physical and occupational therapy, speech-language pathology, psychiatric rehabilitation and more.
- 8 Lab tests.
- 9 Preventive services including counseling, screenings and vaccines to stay healthy and care for managing a chronic disease.
- 10 Pediatric services including dental care and vision care for children.

Your employees will now have a new way to choose their benefits and to use them wisely, with access to a comprehensive suite of health care programs that meet the diverse needs of Catholic employers, employees and their families.

Here's how the Health Marketplace for Catholic Employers works. You give your employees an allocated amount of money to spend on benefits. Employees will then “shop” in the online store and are guided to personalized benefits selections. Employees will fill out a simple questionnaire; receive a personalized recommendation, as well as additional educational information and guidance on choosing the most accurate benefits portfolio to meet their needs.

The Health Marketplace for Catholic Employers helps manage your employee's benefits year-round, 24 hours a day, seven days a week. We will also provide employers with technology support online and on the phone, and consolidate and handle administrative tasks. Employees will learn about benefits through articles, videos, FAQs and a glossary, and can easily reference plan information and benefit summaries.

As with the plans and programs offered through the Christian Brothers Services Employee Benefit Trust, all of the Health Marketplace for Catholic Employers plans are designed exclusively for the benefit of the Catholic church and are sensitive to the unique needs of Catholic employers.

The Health Marketplace for Catholic Employers is a win-win situation for both employer and employees. The employer will: save money, get a predictable benefits budget and streamline administrative tasks. The employee will: save money, get the right benefits for their needs, understand and appreciate the value of their benefits and get more involved in their healthcare. ☀

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

If you would like additional information on the Christian Brothers Services Health Marketplace for Catholic Employers, contact John Airola at 800.807.0100 x2450 or Dawn Sterland at 800.807.0100 x2642.

It just makes sense

What You Have Now	With Christian Brothers Services Health Marketplace	Why It Matters
Misaligned coverage Give everyone a “one-size-fits-all” health plan and limit other forms of protection	Balanced coverage for diverse risks Your employees choose the coverage that meets their individual needs across a range of insurance products	Your employees are better protected
Annual juggle of rising costs Each year, either pay more, change carriers and plans, limit coverage or shift costs to employees	You set your benefits budget Allocate fixed dollars to your employees and let them buy what they value	You control your budget, and your employees control their budgets—people spend money more wisely when it's their own
Less satisfied employees Hide the value of your benefits spend from employees and choose for them	Increased employee satisfaction Allow employees to build a personalized benefits portfolio that meets their specific needs	Employees understand and value every dollar you spend on benefits
Benefits administration headaches Track down paper enrollment forms, answer employee questions, manage carrier reporting needs	Streamlined benefits administration We streamline benefits administration and handle employee questions; you use efficient online tools for changes and reports	You save time and your employees get better service

The ABCs of the Student Accident Plan



Christian Brothers Risk Management Services (RMS) has assisted many schools with the development of safety policies, and offers a variety of programs that focus on providing safe environments for students. While safety training is essential for controlling risks, not all accidents can be prevented. In fact, many school activities present a heightened risk for student injuries. When accidents can't be avoided, the best protection a school can provide for their students and their families is to purchase student accident insurance.

If you have ever had a student injured at school or while participating in a school activity, you may have had the parents of the injured child look to the school for payment of the medical expenses. While the Affordable Care Act mandates everyone have health insurance, I can assure you this is not the case. Even when a student is covered under a health policy, the out-of-pocket medical expenses from high deductibles and copayments can result in the parents paying hundreds, or even thousands of dollars.

To ensure that no student will be denied medical treatment if they are injured at school, and to alleviate the financial hardship of out-of-pocket medical expenses that can be a burden on a family, many schools are providing accident insurance for their students.

The start of the 2015/2016 school year is already upon us. Schools have been buzzing with activity and excitement, and administrators, faculty and staff are focused on providing students with a quality education within a safe learning environment.

Since the 1960s, Christian Brothers Services has offered a Student Accident Program (SAP) exclusive to Catholic schools. The purpose of the SAP is to ease the financial burdens placed on the parents/guardian for out-of-pocket medical expenses incurred when their child is injured at school.

I recently looked at the statistics from the last five years of claims paid by the SAP and found even when a student is covered by health insurance, high deductibles and copays can leave the parents with substantial financial burden.

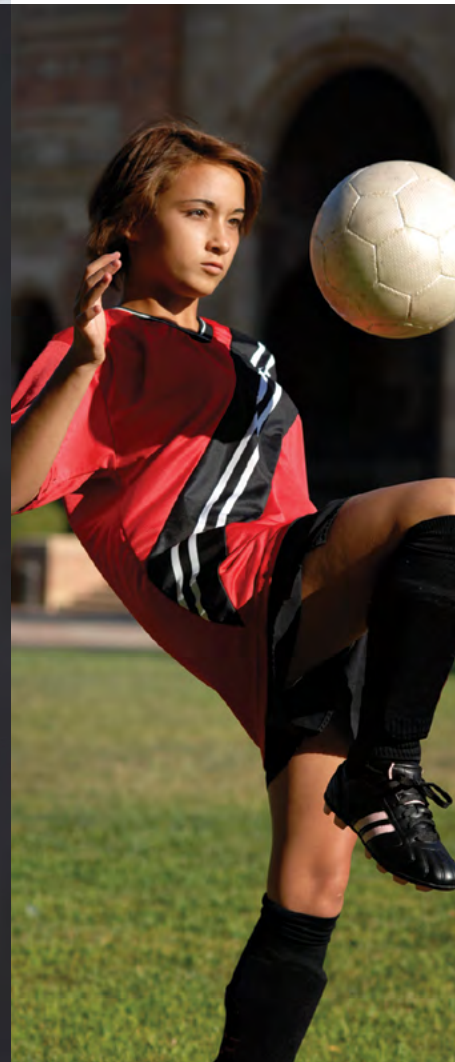
The average out-of-pocket medical expense for students who were covered under a health insurance policy were \$1,100. In contrast, for students without health insurance, the average medical expenses were \$5,200. These amounts are what the parents/guardian would have been responsible for paying if the school had not purchased accident insurance.

Purchasing insurance for student injuries that occur at school not only protects the parents from financial hardship, but also provides school administrators with peace of mind knowing all their students are covered for medical expenses and no student will be denied medical treatment because their family does not have insurance.

You cannot always prevent students from getting injured. That's why purchasing student accident insurance makes sense. Rates start as low as \$3.00 per student for a \$3 million limit of coverage per accident. ☀

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

For more information on the Student Accident Plan, contact Donna Bertino at donna.bertino@cbservices.org or 800.807.0300 x2529.



Protecting Your Students

Christian Brothers Services Student Accident Plan is designed to ease the financial burdens placed on the parents/guardians from out-of-pocket medical expenses incurred as the result of an accident at school or a school sponsored event. The Plan is secondary to any primary group or individual health insurance policy. However, if the student is not covered by another insurance plan, the Student Accident Plan will pay as the primary provider, without deductibles or copayments.

Medical Benefits and Limitations

Coverage is included up to the usual, reasonable and customary charges for eligible medical care expenses incurred as the result of an accident during a covered activity. No benefits are paid for loss due to sickness or disease.

Benefit Limit: \$25,000 for each accident per benefit period.

Benefit Period: 104 weeks.

Catastrophic Accident Medical Expense Benefit

- Accident medical expense benefit amount of \$3,000,000.
- Maximum benefit period of five years.
- The first expense must be incurred within 26 consecutive weeks from the date of the covered accident.

There are Four Plan Options available:

- Plan A** - Classroom only
- Plan B** - Classroom & Limited Sports*
- Plan C** - Classroom & ALL sports
- Plan D** - Boarding students

*Excludes football, hockey and lacrosse.

All students must be covered. All contributions are made by the school.

All Plans include the following:

- Attending school and participating in any classroom activity during regular school hours
- Traveling directly to or from school on regular school days
- Attending religious activities and retreats, including travel directly to and directly from
- School-sponsored summer programs
- Worldwide coverage

Aliens from Outer Space vs. Social Security

It may sound like a title from a science fiction summer blockbuster, but in actuality, it was one of the conclusions from a survey conducted by a retirement research firm that asked a group of millennials if they believed Social Security would be around when they retired. It also asked if they believed in aliens. A higher percentage of the millennial respondents said they believed in aliens more than they believed in Social Security's longevity. I am not sure if this is an indictment on Social Security or that millennials watch too many science fiction movies.

More recent surveys have somewhat debunked the prior one; however, it's the message that's important:

Social Security will not be the same for millennials and more than likely Gen Xers, as it is for baby boomers and was for prior generations.

Young people have to be more proactive if they want to be able to retire someday. We, as employers, need to do a better job in providing cost-efficient retirement plans for our employees and a more thorough job in educating those employees to start saving as soon as possible.

Many younger employees don't know how to invest for retirement; which is why the industry created target date retirement funds. This type of fund performs the asset allocation process for the employee. This diversification definitely helps employees. Shockingly, I have seen some target date funds charge .90 percent (90 basis points) in expense ratios. The Vanguard funds we use average .19 percent (19 basis points). Overtime, this difference has a significant effect. What do I mean by significant?

According to the U.S. Department of Labor a .50 percent difference in expense ratios on savings over an employee's career could mean nearly \$70,000 in lost earnings for a typical participant. Fees matter.

The earlier employees start to save, the more their money works for them due to the compounding effect using the time value of money. The Power of Compounding chart provides an example.

The Power of Compounding

Assume that Jill and Jack are both 25 years old and Jill saves \$50 per pay period immediately versus Jack who waits 10 years and saves \$100 per pay period.

	Jill	Jack
Annual Contributions	\$1,300	\$2,600
Total Contributions to normal retirement date	\$52,000	\$78,000
Value at age 65 assuming an annual 7 percent investment return	\$268,622	\$254,191

Even though Jack had 50 percent more taken out of his paycheck, Jill's final account balance is higher – assuming they both earned the same investment return. Why does this occur? It's due to the compounding effect which occurs because Jill started saving earlier.

Whether the Aliens from Outer Space vs. Social Security survey was correct or not, the key message is that our younger employees need to know Social Security will be vastly different for them, and the three-legged stool analogy (see below) may be wobbly for them. We need to help them by making the other two legs of the stool sturdier. It starts with a cost-efficient plan and continues with ongoing employee education.

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

For more information on cost-efficient plans, contact Jim Ceplecha at 800.807.0100 x2630.

The three-legged stool approach

is an analogy that's given for the sources of income that we would have at retirement. Right now, when we're working, our paychecks cover the bills. When we retire, the paycheck stops but the bills don't - so what are our sources of income going to be?

The first leg of the retirement planning stool is Social Security, which we are all covered under. We pay into it, and our employers pay into it, but what are we going to get from it? Employees who are younger, have a lot more apprehension, so they need to shore up the other two legs of the stool.

The second leg of the retirement planning stool is employer sponsored retirement plans, such as one of the Christian Brothers Services Retirement Plans. These plans are put into place by employers to attract, reward and retain employees.

The third leg is very important, which is personal savings. As employers, we need to educate and encourage our employees to save for retirement. They can't look to the government or their employer as their sole sources of income.

Christian Brothers Employee Retirement Plan Announces New Board Chair

The Christian Brothers Employee Retirement Plan (CBERP), a defined benefit plan, announced Daniel Stremel, CPA, CDFM, as the new chair of the CBERP board. Stremel replaces Brother Louis Althaus, FSC, who led the board since 1998. Althaus stepped down from his role as chair; however, remains on the CBERP board. Stremel, who has served on the CBERP board for the last 13 years, was nominated as chair in September 2014, and led his first meeting in March 2015.



Brother Louis Althaus, FSC and Daniel Stremel, CPA, CDFM

As chair, Stremel will focus on well-trained and involved board members who understand the obligation of sound fiscal administration, fiduciary responsibilities and the protection of employee retirement benefits. “The CBERP board is as strong as it’s ever been including representation from employees, employers and the Brothers,” states Stremel, “all with vast knowledge of retirement plans and related issues, such as social justice.” He is also dedicated to continuing strong working relationships with outside consultants – investment advisors, actuaries, legal counsel and auditors, as well as nurturing relationships with participating employers.

Stremel believes there are many Catholic organizations that should consider a defined benefit or pension plan, and the CBERP’s 50 years of experience in assisting organizations and dioceses with benefit plan administration would be a definite asset to these organizations. “Defined benefit plans are viable, and the CBERP has a long track record of taking care of the Catholic Church,” says Stremel. “The professionalism and commitment of the Christian Brothers Retirement Planning Services staff, together with our consultants and board members, have helped develop a pension plan we can all be proud of.”

Hoping to emulate Althaus’ leadership style, Stremel sees himself as a forward-thinking leader, willing to explore new options and ways to improve the Plan. He sees his transition to chair as seamless because of his tenure on the board and the similar leadership traits he shares with the former chair. “Brother Louis has a great leadership style and calm demeanor,” Stremel reflects, “he ensures

complete and thorough discussion at meetings. He sparks meaningful conversation as a Christian Brother and employer, which builds on my perspective as a participant and employee.”

After graduating with a bachelor’s degree in accounting and business administration from the University of Kansas, Lawrence, Stremel spent four years at a local CPA firm, working in the areas of municipal auditing and income taxes. He began working for the Diocese of Dodge City, Kansas, as the associate comptroller in 1988 and became the chief financial officer (CFO) in 1990, the position he still holds today. He served nine years on the executive committee of the Catholic Umbrella Pool, Catholic Mutual Group (CUP II), with three of those years as president of the committee and eight years on the executive committee of the Diocesan Fiscal Management Conference (DFMC) where he was president of the conference in 2009. He holds a Certified Diocesan Fiscal Manager (CDFM) – DFMC certification recognizing competency in Catholic Church Temporal Administration as a specialized field of study.

In 2013, Stremel received the Pro Ecclesia et Pontifice award, the highest medal awarded to a layperson by the Papacy, and one of only a few diocesan CFOs to have received the honor. “It’s about the Plan – not me,” stresses Stremel, “I will encourage creativity and innovative ways to address the challenges the Plan faces in the current investment and demographic environment. I feel strongly about contributing to CBS’ successful defined benefit retirement plan.” ☀

Broker Spotlight: Gerard B. Tracy Associates, Inc.



Christian Brothers Health Benefit Services (CBHBS) not only works directly with organizations, but with brokers, consultants and advisors as well, such as Gerard B. Tracy Associates, Inc. (GBT). In this Q&A session, GBT’s leadership team shares how their business continues to flourish in a marketplace impacted by healthcare legislation, rapid technology changes and economic swings.

Q: What is Gerard B. Tracy and Associates (GBT)?

A: GBT is a family-owned and operated insurance brokerage and advisory firm which provides a diverse portfolio of insurance products and solutions that cover the full spectrum of employee benefits, individual insurance and property and casualty.

The firm was founded in 1948 by Gerard Tracy, who was a full-time FBI agent with eight children. Tracy was in search of a good source of income to support his family while maximizing his professional and people skills when a friend persuaded him to leave the FBI and try the insurance industry. He began his insurance career as an agent writing business for former FBI agents, then moved on to writing alumni groups, which was unheard of at that time. He also wrote group business when it was new to the industry. He was a creative and innovative salesman who loved people and was highly involved with his parish and the Catholic community, which helped GBT grow a robust book of business.

Q: What sets GBT apart from the competition?

A: We treat every client as if they were our only client. GBT is also nimble, with a tendency to move and make decisions quicker than some of the larger firms. GBT’s client base ranges from small Catholic schools and institutions varying in size from 10 to several hundred employees, to even large alumni groups with more than 100,000 members. Our niche markets include higher education, educational institutions in general and nonprofit organizations. We’re based in Connecticut with clients primarily located throughout the Northeast, but are equipped to do business anywhere.

Q: How does the family connections within the firm impact GBT’s value proposition?

A: As the main principles of the firm, we let clients know they are working directly with us. There is no staff turnover and no call center. Clients appreciate our personal family touch. They know us by name and have a relationship with us, which speaks volumes of our retention rate, which is in the 95-98 percent range.

Q: What is at the root of the firm’s financial stability and continuous growth?

A: We consistently meet the needs of our clients and continue to grow because we adhere to three core values: integrity and high ethical standards, quality and client satisfaction.

Q: How would you describe the relationship between GBT and Christian Brothers Health Benefit Services (HBS)?

A: GBT has worked with HBS for approximately six years. We discovered HBS through our network of Catholic schools and enjoy working with HBS because the service is impeccable and more flexible than standard national carriers. HBS has the national network we need and a tremendous understanding of the religious market. It’s been fantastic to work with John Airola, the managing director of Christian Brothers Health Benefit Services; he has helped us with innovative projects. The whole HBS team is a pleasure to work with – beyond helpful, flexible and patient. HBS looks out for us, which is not the typical relationship we have with our carriers.

OutReach Magazine Awarded Top Honors in Two Separate Competitions

The CBS Magazine Takes Home a Total of Four Awards

We are excited to announce that *OutReach* magazine, a Christian Brothers Services (CBS) publication, has won four awards in two separate competitions - the 2014 International MarCom Awards (see side panel for more information on the MarCom awards) and the 2015 Communicator Awards (see side panel for more information on The Communicator Awards).

Winning the 2014 International MarCom golden statuettes were *OutReach* Vol. 4, No. 1, in the nonprofit magazine category and the feature article, "Signed. Sealed. Delivered. Building a Bridge Between Abundance and Need," in the feature article writing category. This year, there were over 6,500 entries from throughout the United States, Canada and 15 other countries in the MarCom Awards competition.

The CBS magazine also took home a 2015 Communicator Silver Award of Distinction in the Magazine: Non-Profit category for *OutReach* Vol. 5, No. 1 and a 2015 Communicator Gold Award of Excellence in the Writing: Feature Article category for "Signed. Sealed. Delivered. Building a Bridge Between Abundance and Need." The winners were chosen from over 6,000 entries received from across the United States and around the world. "The work entered in the 21st Annual Communicator Awards serves as a true testament to the innovative ideas and capabilities of communications and marketing professionals around the world. Each year our entrants continue to amaze by reinventing the ways we communicate and market in an ever-changing industry," noted Linda Day, executive director of the Academy of Interactive and Visual Arts. She added, "On behalf of the entire Academy, we congratulate this year's Communicator Award entrants and winners for their passion and dedication. We are humbled to be given the opportunity to recognize such amazing work."

"We are excited to have *OutReach* magazine honored in not just one, but two prestigious international awards competitions," stated Brother Michael Quirk, FSC, Ed.D., president and CEO of Christian Brothers Services. "Thanks to the hard work of the *OutReach* team, the magazine demonstrates our level of expertise in each of our service areas."

"This is quite an accomplishment for a four and a half year old magazine with a team of five people," stated Cynthia Krohn, manager of marketing and communications for Christian Brothers Services and editor of *OutReach* magazine. "I am very proud of my team, including the hard work, dedication and creativity that goes into every issue of this magazine."

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. ☀



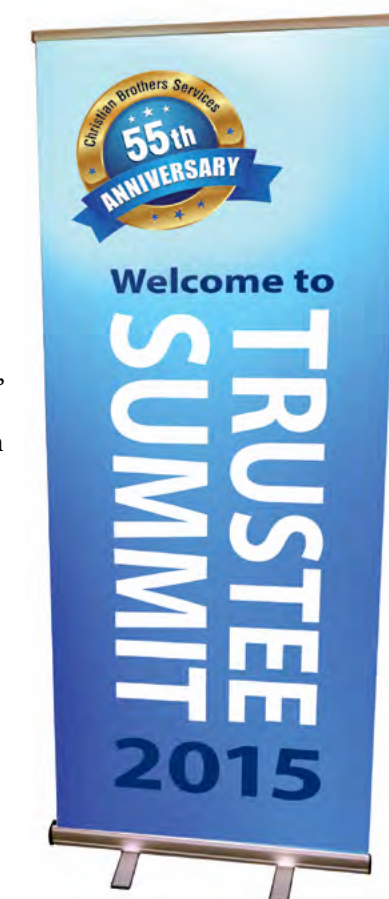
Christian Brothers Services' 2015 Trustee Summit Gathers Board of Directors and Trustees for June Meeting

The Christian Brothers Services' (CBS) 2015 Trustee Summit was held this summer at The Hyatt Lodge at McDonald's Campus in Oak Brook, Illinois, on June 7 and 8. The Summit brought together CBS' board of directors, trustees and the organization's Member Advisory Board.

This year's Summit provided an opportunity to learn about the 2015 economic forecast and understand more about the services CBS provides to Catholic organizations. Keynote speaker, John L. Allen, Jr., an American journalist who specializes in coverage of the Vatican and the Catholic church, spoke on the radical leadership of Pope Francis since being elected to the office in March 2013. Carl Tannenbaum, the executive vice president and chief economist for Northern Trust, discussed the 2015 economic outlook and each CBS managing director gave a brief report on the trusts/programs they serve.

"This year's Summit provided an opportunity to come together with trustees, directors and advisory board members to learn about the 2015 economic forecast and understand more about the services CBS provides to Catholic organizations," explained Brother Michael Quirk, FSC, Ed.D., president and chief executive officer of Christian Brothers Services. "I thank each of the directors and trustees for their time and participation and look forward to a future full of possibilities."

The next Trustee Summit will be held in 2018. ☀



MarCom Awards

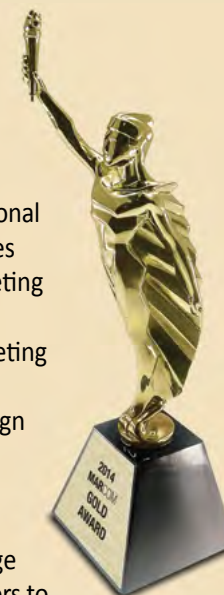
The MarCom Awards is an international creative competition that recognizes outstanding achievement by marketing and communication professionals. Entries come from corporate marketing and communication departments, advertising agencies, PR firms, design shops, production companies and freelancers. The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

The MarCom Awards is administered and judged by the Association of Marketing and Communication Professionals. The international organization consists of several thousand creative professionals. The Association oversees awards and recognition programs, provides judges and sets standards for excellence. Judges are industry professionals who look for companies and individuals whose talents exceed a high standard of excellence and whose work serves as a benchmark for the industry.

The Communicator Awards

The Communicator Awards is the leading international awards program honoring creative excellence for communication professionals. Founded by communication professionals over a decade ago, The Communicator Awards is an annual competition honoring the best in advertising, corporate communications, public relations and identity work for print, video, interactive and audio.

The Communicator Awards is sanctioned and judged by the Academy of Interactive and Visual Arts (AIVA), an invitation-only body consisting of top-tier professionals from a "Who's Who" of acclaimed media, advertising and marketing firms. The 600+ member organization of leading professionals from various disciplines of the visual arts are dedicated to embracing progress and the evolving nature of traditional and interactive media. Current AIVA membership includes professionals from Condè Nast, Disney, Keller Crescent, Lockheed Martin, MTV, Time Inc. and many others.





A History and Future of Serving Catholic Schools

In 1973, Richard J. Burke and Father Frank Bredeweg, CSB, initiated NCEA Financial Consulting Services, which provided finance and development consulting services exclusively for Catholic school and diocesan administrators. This new organization addressed what was the biggest issue in Catholic schools in the early post Vatican II era. “At that time, approximately 40 to 50 percent of school financing was provided by parishes, and tuition rarely covered more than 30 to 40 percent of cost. There was virtually

no financial planning, and many schools did not even have an annual operating budget,” explains Burke. “Facility problems, including deferred maintenance, appeared to be the second most problematic area, and enrollment issues began to surface in the 1980s and into the 90s,” he continued. These problematic areas, and a demand for a broader scope of services resulted in the creation of Catholic School Management, Inc. (CSM) in 1984 by Burke.

◀ Catholic School Management staff pictured from left to right are: Richard Burke, Rachel Ellingson, Jennifer Trefelner, Al Catelli, Debbie Papa, Frank Glowaty, Jennifer Kensel, Ed Barrett and Maria Ribera.

Today, the need for financial planning and financial management continue along with the deferred maintenance and building issues experienced by many schools. It has always been the philosophy of CSM to work with schools to address the root causes of their struggles in order to achieve long-term viability and vitality, rather than providing quick yet temporary solutions. For more than 40 years, CSM has continued to help Catholic schools to succeed by building staff, programs and services to assist with the ongoing and emerging needs of Catholic schools. As a division of Christian Brothers Services since fall 2014, CSM’s ability and capacity to continue this mission has been even further enhanced.

Some of the most pressing needs in Catholic schools today lie in the areas of strategic planning, governance structures and board training, leadership and administrative search, marketing, enrollment management and development/institutional advancement. All of these areas continue to be at the heart of solving the financial issues that can plague Catholic schools. CSM is uniquely positioned to support today’s Catholic schools with the help of a staff of over 30 full-time and adjunct consultants who are able to provide experience and expertise to address a wide range of scenarios experienced by Catholic schools. Adjunct consultants are CSM staff members who typically hold leadership positions in Catholic schools that have gone through the process of resolving the root causes of problems or challenges that faced their schools. As Burke explains, “Adjunct consultants live the problems and solutions on a daily basis in their own institutions and are then able to bring those experiences to the client. The more an adjunct consultant works with CSM clients, the more effective they become. Conversely, the more an adjunct consultant works with clients, the more effective they are in their own institution. They bring back to their own institution best practices and a perspective on what works and does not work in Catholic schools.”

Continued on page 18

Proven Strategies for Enhancing Catholic School Viability

The Catholic School Management LetterSM



CSML is written by Catholic School Professionals for Catholic School Professionals

A 2015-2016 subscription to CSML will include six issues of timely information critical to the successful management of a strong Catholic school, including:

- ▶ Catholic School Data, Trends and Proposed Solutions
- ▶ Key Foundational Documents for Catholic School Success
- ▶ Contemporary Safety and Security Considerations for the Catholic School
- ▶ Enhancing Online Giving
- ▶ Effective Models for Strategic Planning
- ▶ The Changing Face of Catholic Schools: Engaging Non-Catholics in the Mission

The Catholic School Management Letter will go electronic in January 2016!

Beginning with the January 2016 issue, CSML will become a digital publication accessible via weblink sent directly to your email address.

For additional information or to subscribe contact the CSM office at: 203.421.5169 or office@catholic-schoolmgmt.com.

Consultant teams are able to address common requests such as strategic planning, administrator search, school assessments, enrollment management planning, annual fund enhancement and capital campaigns and feasibility studies. Highly specialized and unique requests are also supported such as financial practice assessments and services, administrative structure and role clarification, diocesan strategic planning, parish strategic planning, guidance and counseling program assessments and many more highly specific requests for unique situations. CSM's mission to provide comprehensive, consulting and organization support for the educational ministry of the Catholic church through research, direct consultative guidance, training programs and publications has resulted in their becoming the national leader in consultative guidance for Catholic schools. They have partnered with and helped over 3,000 schools over the last 40 years.

As for the next 40 years, Burke says that CSM is ready to assist in the areas of administrative leadership, succession planning, financial planning, enrollment management, strategic planning and, most importantly, the relationship between and among ownership, governance and administration. "New ownership and governance structures must be created with more accountability and collaboration," states Burke. An array of consulting services to address the comprehensive needs of Catholic schools; professional development through Summer Certificate Programs, workshops and seminars; and, timely research and practical publications such as the *Catholic School Management Letter* make up the toolbox that has served, and will continue to serve, Catholic schools with the highest degree of professional and personalized service for which CSM has come to be known. ☀

Photos from Catholic School Management's 2015 Summer Certificate Programs



Above left: Fr. Richard McGrath, OSA, Jennifer Kensel, Director of Planning and Administrator Search Services for CSM and Debbie Papa, Office Manager for CSM walk the campus of Lewis University at CSM's 2015 Summer Certificate Programs. Above right: Frank Glowaty conducting a session on Institutional Advancement. Lower left: Richard Burke, Senior Executive Consultant, introducing keynote speaker, Kerry Robinson. Lower right: Tom Oppat and James Mio from Shrine Catholic Schools, Royal Oak, Michigan, at one of the Summer Certificate Programs sessions.

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The Path Less Traveled

Men's Lay Institutes in the United States

Brothers in the Church today belong to one of two types of communities: Lay Institutes or Clerical Institutes. Lay Institutes are communities where all, or most of the members are lay religious (Brothers). The Mixed Institute are men who may be lay religious (Brothers) or they may be priests, deacons or seminarians. These communities are known formally as Clerical Institutes but are often referred to simply as Mixed Institutes. In many Mixed Institutes the priests, seminarians and deacons far outnumber the religious Brothers. The following timeline shows many of the Lay Institutes active today.

1100s

Alexian Brothers (CFA)

The Congregation of Alexian Brothers is a religious brotherhood within the Catholic Church, that emerged from an earlier group or brotherhood known as Beghards. The Beghards were active in the lanes of urban poverty, nursing the sick, burying the dead and preaching the Gospel by word and deed. The Brothers served during the Black Death, risking their lives to care for the victims of the plague. When the plague passed, the men chose St. Alexius, a fifth century saint who was devoted to the poor and sick, as the patron of their first chapel. With the passing of time, reference was made to them as "Alexian Brothers" by the people they served. Today, the Alexian Brothers are located in Germany, Belgium, England, Ireland, the Philippines, Hungary and the United States. They remain committed to the healing ministry and the community, as they did more than nine centuries ago.

1500s

Hospitaller Brothers of St. John of God (OH)

An Order of Brothers with the mission to provide assistance for the sick and needy.

1680

Brothers of the Christian Schools (FSC)

The Brothers of the Christian Schools (more popularly known as the De La Salle Christian Brothers) are the largest group of religious laymen in the Catholic Church dedicated exclusively to the ministry of education. The Brothers dedicate their lives to God, to the Gospel and to the ministry of education in the Catholic Church, especially to the poor and disadvantaged. Their founder was St. John Baptist de La Salle (1651–1719), who in 1950 was declared the Patron Saint of All Teachers of Youth in the Catholic Church. Today, there are approximately 5,000 Brothers serving in 84 countries around the world.

1802

Congregation of Christian Brothers (CFC)

The Congregation of Christian Brothers, founded by Blessed Edmund Rice and sometimes called the Irish Christian Brothers, carry out educational and outreach ministries in 13 U.S. states, three Canadian provinces, and in Dominica, the West Indies.

1802

Presentation Brothers (FPM)

The central mission (or charism) of the Presentation Brothers is "forming Christ in the young." They do this in a variety of ways that is reflected in the diversity of their ministries. At present there are Presentation Brothers in Canada, England, Ghana, Grenada, Guyana, Ireland, Liberia, Nigeria, Pakistan, Trinidad and the United States.

1807

Brothers of Charity (FC)

Currently, the Brothers of Charity in the United States are active in Philadelphia, Pennsylvania where they run a house for mentally handicapped adults. The Brothers live under one roof with the people. The Brothers serve 27 countries around the world.

1808

Brothers of St. Patrick (FSP)

The Brothers of St. Patrick in the United States support and contribute funds to the Brother's schools in Ghana, Kenya, India and Papua New Guinea.

1819

Brothers of Christian Instruction (FIC)

In a changing world, the Brothers continue to devote themselves generously in the service of youth, attentive to the aspirations of their contemporaries, but always in reference to Christ, the supreme rule of their lives.

1821 Brothers of the Sacred Heart (SC)

The Brothers of the Sacred Heart have almost 1,200 Brothers located in 32 countries.

1837 Holy Cross Brothers (CSC)

The Congregation of Holy Cross was founded in response to the need for education and evangelization in France following the devastation of the French Revolution. Their founder, Blessed Fr. Basil Moreau, C.S.C., brought together a group of Brothers, auxiliary Priests and for a period of time, Sisters, to form a bold vision for a religious community modeled on the Holy Family. Fr. Moreau's vision carried the men and women of Holy Cross beyond France to the United States in 1841, where the Congregation founded the University of Notre Dame. In the ensuing decades, the Congregation evolved into an international religious community of Brothers and Priests who minister side by side in more than 15 countries throughout the world today.

1839 Xaverian Brothers (CFX)

The Xaverian Brothers Sponsored Schools is a network of Roman Catholic secondary schools that share a common mission and a similar governance structure. The thirteen schools currently include over 13,000 students and their families, 1,000 faculty, staff and administrators and 300 trustees.

1844 Brothers of Our Lady, Mother of Mercy (CMM)

CMM is a religious community with more than 300 active Brothers in 10 different countries. They work in varied areas, such as education, youth work, social care and building up the Church.

1856 Brothers of Mercy (FMM)

The Brothers of Mercy were founded more than a century ago in Hadamar, Germany, by Brother Ignatius (Peter) Loetschert. Br. Ignatius and a group of religiously dedicated men established a small community with a focus on caring for the sick in their region. Although the group had a very difficult start, facing poverty, famine, and lack of important medical skills, Br. Ignatius encouraged the mission forward. The Brothers of Mercy motto is "The Charity of Christ Urges Us On."

1857 Brothers of the Poor of St. Francis (CFP)

The special purpose of the Congregation is the care and education of neglected youth. The Congregation also extends its ministry to include other areas of social services, and stands in solidarity with the needs of the poor, the powerless and the disadvantaged.

1858 Franciscan Brothers of Brooklyn (OSF)

The Franciscan Brothers of Brooklyn, officially known as the Congregation of Religious Brothers of the Third Order Regular of St. Francis, were founded in 1858 when two Brothers of the Third Order Regular of St. Francis from Ireland arrived in Brooklyn, New York. Responding to the need to educate the children of immigrants, the Franciscan Brothers brought their tradition as educators in Ireland to New York. Today, the Franciscan Brothers of Brooklyn proudly continue the 800 year-old Franciscan Tradition, and minister in schools, parishes and other pastoral ministries of the Catholic Church in the Dioceses of Brooklyn, Rockville Centre, Paterson, New Jersey and Cape Girardeau, Missouri.

1862 Franciscan Brothers of the Holy Cross (FFSC)

You'll find the Brothers visiting the sick, consoling those who have lost a loved one, bringing Holy Communion to the sick and elderly, teaching English as a second language, and serving holiday meals to those less fortunate.

1888 Franciscan Missionary Brothers (OFM)

Founded in Poland in 1888, this congregation of Brothers focuses on medical care. They established a long-term medical care facility in the United States in 1927 to extend their service. Located in the suburbs of St. Louis, Missouri, they now operate a hospital and nursing home for mentally disadvantaged men and boys, as well as Price Memorial Hall, a nursing home open to both men and women.

1951 Little Brothers of the Good Shepard (LBGS)

On January 19, 2015, the Little Brothers of the Good Shepherd fused with the Hospitaller Brothers of St. John of God.

1963 Missionaries of Charity Brothers (MC)

The Missionaries of Charity Brothers were founded in 1963 by Mother Teresa of Calcutta. They were to do similar work to that of the Sisters, who were serving the poor in Calcutta, India, and beyond. The Brothers were founded with the same spirit and charism as the Sisters, as Mother Teresa saw that God would also want to call men to share this way of life. For the first 10 years, the congregation grew mainly in India with Indian vocations. Between the General Chapters of 1986 and 1992, their Constitutions were extensively revised with the involvement of all the Brothers, and was approved by the Congregation for Institutes of Consecrated Life (at the Vatican). On June 12, 2003, the Missionaries of Charity Brothers became an Institute of Pontifical Right. Today, there are currently 406 Brothers in 69 communities in 21 countries.

1980 The Brotherhood of Hope (BH)

Among their many outreaches, the Brothers focus especially on college students at secular universities. Amid all the challenges students face on such campuses, this mission is crucial for raising up future leaders in the Church and society.

1982 Franciscan Brothers of Peace (FBP)

The Brothers are committed to live and proclaim The Gospel of Life, devoting themselves to serve and defend the most vulnerable of society: the pre-born child, the severely disabled, survivors of torture, the poor and the homeless.

1998 Knights of the Holy Eucharist

The Knights of the Holy Eucharist were founded by Mother Mary Angelica of the Annunciation, P.C.P.A., on July 25, 1998, feast day of St. James. The spirit of St. Francis, the "Knight-Errant of Assisi," became a role model for the new Knights, with his deep sense of faith, fiery enthusiasm for Christ and readiness to battle for His kingdom on earth. It is the mission of the Knights to spread authentic devotion to Christ really, truly and substantially present in the Eucharist.

Maria Ribera

Maria Ribera has over 20 years of experience in Catholic education. She joined Catholic School Management (CSM) in 2001 as an adjunct consultant providing consultative guidance in various areas, and in 2014, she was named president of CSM. Maria holds a bachelor's degree from Dartmouth College, a Master of Science in curriculum, instruction and technology from Nova Southeastern University and graduate certification in administration and supervision through Johns Hopkins in collaboration with the International Society for Technology in Education (ISTE).



Christian Brothers Services acquisition of CSM in October was an exciting one, how has the transition been for you?

The transition has been energizing! We have had a wonderfully full and busy year with various new clients and a great deal of conversation going on with Catholic school leaders who are new to understanding the range of services that CSM offers.

CSM is functioning as a new division at CBS, but your mission and vision has remained the same. Tell us about your mission and how it is similar and complimentary to the CBS mission.

At the most basic level, both missions focus on organizations that serve the Church. The fact that both CSM and CBS focus on assisting these organizations with various managerial needs is where the missions truly operate in a parallel, or similar, manner. We are complimentary in that both cultures have people who provide the highest quality of service to those with whom we have the privilege of working.

As president of CSM, what does your role entail?

As president, I am involved with all aspects of our work with clients and with day-to-day operations as well. Working to understand the specific needs of a school or client is a large part of what I do in order to provide them with the best services and best match of consultant to provide those services.

There are over 30 highly-trained professionals at CSM. What are their roles and responsibilities at CSM?

We have a diverse pool of consultants which enables us to provide a wide range of services to Catholic schools, parishes and dioceses. We have four full-time consultants, two full-time office staff and the remainder adjunct consultants. Our adjuncts are comprised of working Catholic education professionals who provide CSM with their expertise based on the client requests. In this way, we have Catholic school leaders who understand the day-to-day challenges of Catholic education providing their insight, experience and expertise as needed by our clients.

CSM provides consulting services in many areas of Catholic school life and operation. Can you describe the services offered?

Our consulting services are comprehensive dealing with essentially all areas of Catholic school life and management.

Key areas include:

- Administration Planning, Structures, Span-of-Control and Performance Appraisal
- Capital Campaigns and Feasibility Studies
- Communication Planning and Programs
- Curriculum Planning, Mapping and Curriculum Management Audits
- Development
- Enrollment Management
- Financial Planning and Management
- Guidance and Counseling
- Institutional Assessments
- Instructional Technology
- Marketing
- Mission, Vision and Philosophy
- Ownership and Governance
- Research
- Strategic Management
- Strategic Planning

There was such congruency between the respective missions and quality of services provided between CBS and CSM, what are you most excited for the future to bring from this acquisition?

I continue to be very excited about the increased capacity that the relationship with CBS affords to CSM. CBS has talented and skilled information technology and marketing divisions. Collaboration with the IT division increases our capacity to provide cutting edge services as well as depth of services in the area of technology assessment to our clients. Increased marketing assists us in spreading the word to Catholic schools, parishes and dioceses as to the valuable services which we offer, as well as the high quality and personalized nature of our work.

Any final thoughts?

All of us at CSM continue to look forward to how our integration as a division of CBS will be of benefit to both entities. I can also say on a personal level that each and every individual with whom I have had the pleasure to work or interact with at CBS has been absolutely delightful. It is a wonderful organization due to the quality of its people, and what an honor to be included in that group! ☀

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Brother William L. Walz *Endowed Scholarship Awarded*

The Brother William L. Walz Endowed Scholarship for the 2015-2016 academic year was awarded to Marek Blizinski, a computer science major at Lewis University in Romeoville, Illinois.

Blizinski, a graduate of St. Patrick High School in Chicago, is majoring in computer science with a concentration in cyber security and minoring in mathematics. He has been involved in campus ministry at Lewis University since his freshman year, serving as a Eucharistic minister, greeter, reader and part of the ministry team. He is the secretary of the Polish Club and a member of the Students for Life organization. He spent part of his summer teaching math at Ocean Tides, a Lasallian school and residential program for male youth. On campus, he tutors fellow students in math and explains, "Assisting them, I learn empathy for others, at one time I was in their situation and I was thankful for those people who inspired me to excel in mathematics." Blizinski adds, "By helping others, I enrich myself even more."

Blizinski joins past recipients Jason Giron, Ian Ziarko, Ryan O'Keefe and Ross Goers in receiving the Brother William L. Walz Endowed Scholarship.

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

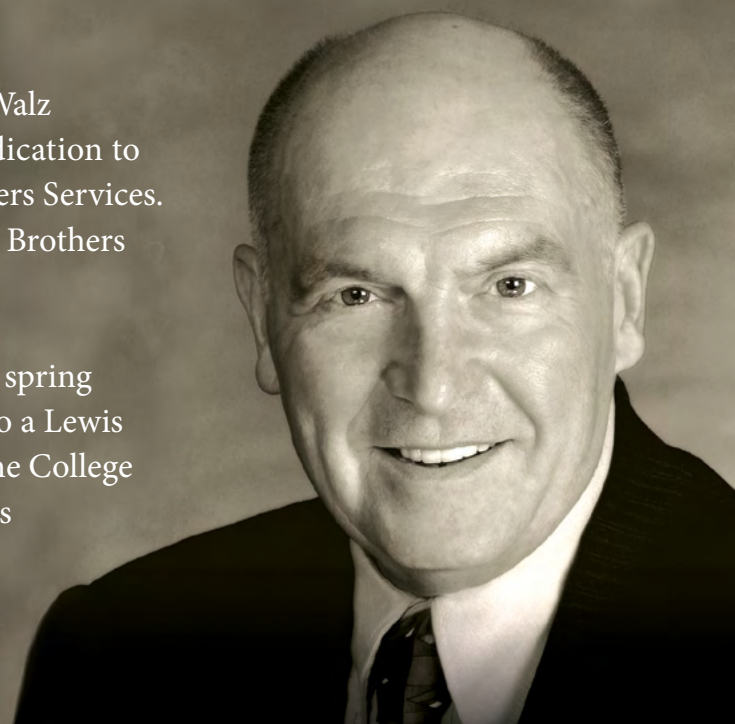
* If mailing a check, please write "Walz Scholarship" in the memo field.

Lewis University
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Senior Development Officer
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Romeoville, IL 60446
815.836.5244



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

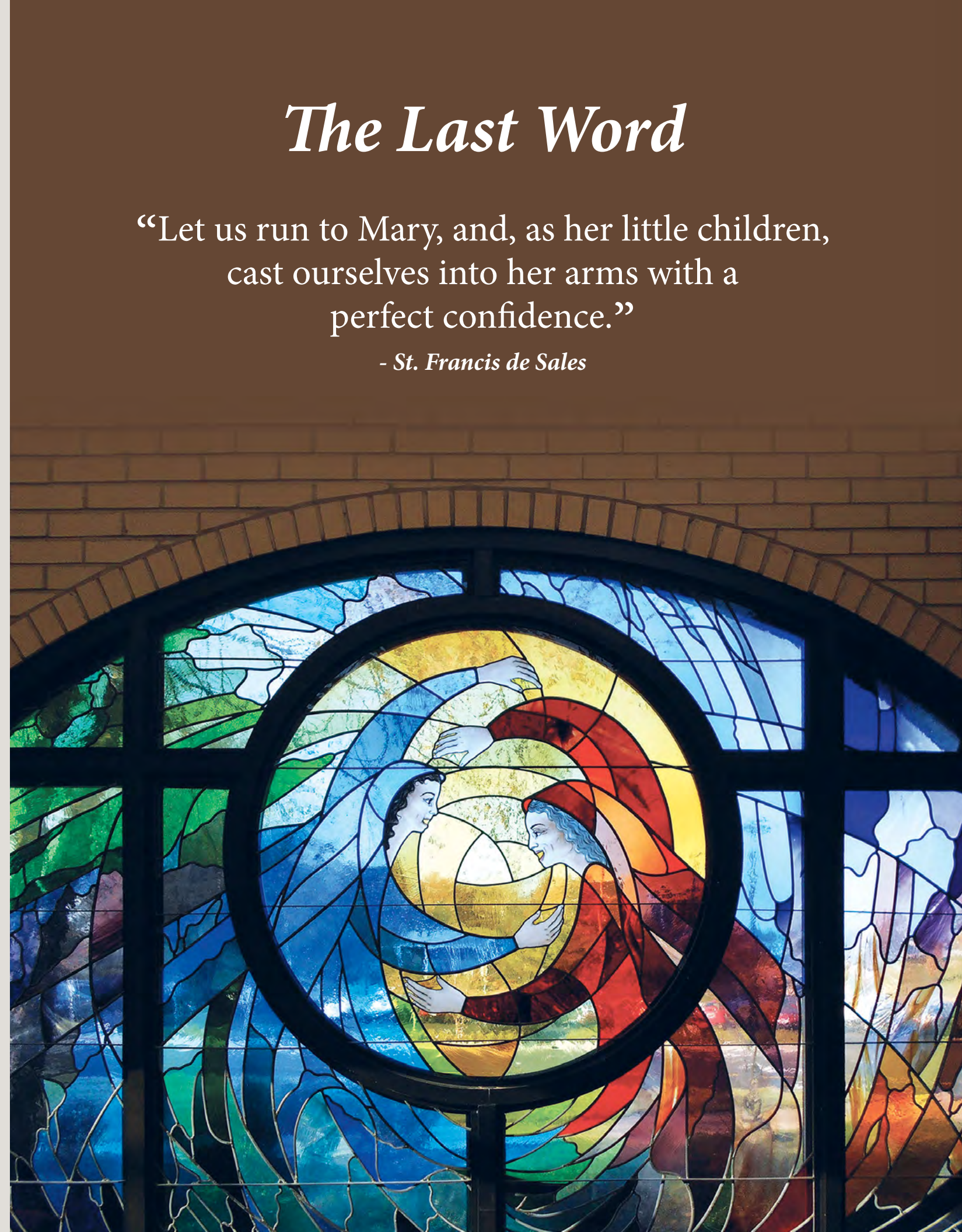
The next scholarship will be awarded in the spring of 2016 for the 2016 – 2017 academic year to a Lewis University senior in Computer Science or the College of Business who has a GPA of 2.75+, and has demonstrated leadership activities during their college career.



The Last Word

“Let us run to Mary, and, as her little children, cast ourselves into her arms with a perfect confidence.”

- St. Francis de Sales





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