

OutReach

Vol. 5, No. 2 2014

A Christian Brothers Services Publication

**Christian Brothers Services Acquires
Catholic School Management**

From Pillar to Post
The Homeless Find Help and Hope in Chicago

**Protecting Your
Organization's Treasures**



**CHRISTIAN
BROTHERS
SERVICES**





Brother Joel Damian, FSC

Brother Michael Quirk, FSC, Ed.D.

Brother William Walz, FSC

Why Not?

One of my favorite Bobby Kennedy quotes, “Some men see things as they are and say, why; I dream things that never were and say, why not,” is actually a rephrasing of a George Bernard Shaw quote. The only thing I would change, is the word ‘men’ to ‘people.’ It has been an honor, that throughout my career, I have had the luxury of working with individuals who have this type of vision.

Brother Joel Damian, FSC, was an individual with this type of vision; actually, he was the greatest visionary I have ever met and probably one of the great visionaries for our Church in recent times. He took the concept of the Church working cooperatively, and created what Christian Brothers Services (CBS) is today. He also knew Catholic organizations working together were more cost-efficient than relying on outside vendors. All of his other successes are too numerous to list.

Brother William Walz, FSC, succeeded Brother Damian as president of CBS. Brother Walz took Brother Damian’s model, and expanded it greatly. He was blessed with the products and programs developed by Brother Damian; however, he also expanded the programs to levels beyond those envisioned by Brother Damian. His motto was, “Develop great products, provide excellent customer service and create apostles.” Because of Brother Walz’s vision, we now have the apostles in our programs he knew were necessary.

Currently, I work with **Brother Michael Quirk, FSC, Ed.D.**, who understands times have changed and we need to be even more innovative. Under Brother Quirk’s guidance, we have developed alternatives in retirement services, which provide options for employers currently offering defined benefit plans, other than simply freezing the plan. In the defined contribution arena, Brother Quirk realized an open architecture defined contribution approach is appropriate for larger clients (*What Does Architecture Have to do with Retirement Plans?*, page 10). These approaches will expand the services provided by the Retirement Planning Services division of Christian Brothers Services. There are changes in the health division as well. The Religious Medical Trust (RMT) now offers a wider variety of options with additional choices and features (*Christian Brothers Services Announces New Religious Medical Trust*, page 11). As many of you may know, under Brother Quirk, CBS is one of the lead plaintiffs on the contraception issue of the Affordable Care Act.

The value of the leadership at Christian Brothers Services is to not be content with what we have achieved, but to see the needs of the Catholic community and expand and develop products to satisfy these evolving needs. ☀

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

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Cover photograph is of volunteers at the Marquard Center soup kitchen run by Franciscan Outreach in Chicago.

Last Word photograph was taken at De La Salle Collegiate High School in Warren, Michigan.

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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.

“Some people ‘say’ they support Catholic values and traditions. Christian Brothers Services lives it in their actions. They are not afraid to speak the truth and back up their speaking with direct action. I am proud to administer the coverage of such a great insurer.”

– John Kosak
Our Lady of Florida Monastery
North Palm Beach, Florida

“I have found the staff at Christian Brothers Services to be knowledgeable and most helpful in any situation, whether it has to do with employee health benefits (Employee Benefit Trust) or retirement and/or 403(b) plans. Their customer service is beyond any company I have ever worked with in my 35+ years in Human Resources.”

– Janice H. Ballensinger
Little Sisters of the Poor
Mobile, Alabama

“Christian Brothers Services was the right choice for our organization. You were there when we needed your help. Thank God that we were working with a very reputable organization that made sure we were taken care of in our time of need.”

– Frank Fon
Catholic Kolping Society of Chicago
Chicago, Illinois

“We have been very satisfied with Christian Brothers Services and we feel they understand our needs and that is important to us. Our mission is about taking care of people and so we look to partner with people who do and feel the same way!”

– John Lucas
Amate House
Chicago, Illinois

Christian Brothers Services Acquires Catholic School Management

Christian Brothers Services (CBS) is pleased to announce its acquisition of Catholic School Management (CSM) as of October 30, 2014.

CSM provides consulting services in many areas of Catholic school life and operation, such as enrollment, development, strategic planning, governance and administration. CSM will now function as a new division at CBS; however, their mission, vision and quality of service will remain the same. The staff of CSM includes more than 30 highly-trained and experienced Catholic school professionals.

This acquisition enables CBS to be a premier provider of consulting services to faith-based organizations.

“Over the years we’ve had offers to purchase CSM, mostly from for-profit companies which didn’t understand our culture or mission,” explains Richard Burke, CEO, Catholic School Management, Inc. “From the first meeting with Christian Brothers Services, they sought to understand the CSM culture and mission. They were interested in continuing our work while providing additional resources in both technology and marketing while helping to expand CSM. I am excited by the prospect that CSM will not only continue to provide highly professional services, but will thrive and grow with this new relationship.”



Catholic School Management team.

“It was the realization that there was such congruency between the respective missions of these two organizations that has caused me to be so excited about the future for CSM and its clients,” states Maria Ribera, president, Catholic School Management. “As a leader at CSM, I know our ability to provide high-quality, professional and personalized services will only be enhanced by this relationship as we leverage the capabilities and infrastructure that will come from joining with CBS. Over the past 40 years, the growth of CSM’s capacity has been remarkable. The advantages that will come from joining with CBS will position CSM for another 40 years of remarkable success.”

“This acquisition marks an exciting time for CBS,” comments Brother Michael Quirk, FSC, Ed.D., president and CEO of Christian Brothers Services, “It combines two organi-

zations dedicated to continuing the strategy of delivering quality plans, programs and services with the exceptional customer care for which both organizations have come to be known. It is an honor to continue to serve faith-based organizations with expanded and enhanced offerings, resources and services.”

Clients of CSM will now have direct access to the full array of services, plans and programs that CBS offers, including health benefits, retirement programs, property/casualty coverages and information/technology services. CBS members will have access to the wide array of consulting services CSM provides. ☀



A division of Christian Brothers Services

For more information on Catholic School Management, contact Brian Page at 800.807.0100 x3092.

HAPPY
CONTRIBUTION
HOLIDAY
from
CBEBT

Let the Christian Brothers Employee Benefit Trust
Provide Your Organization with a Holiday

Everyone loves a holiday, no matter what time of year, right? But nothing can beat a holiday away from a member's contributions for all healthcare benefits, including medical, dental and vision. Once again, for one designated month, the Christian Brothers Employee Benefit Trust (CBEBT) will pay each qualifying member's contributions by offering another Contribution Holiday.

As the assets of the Trust belong to our members, periodically, review of these assets in comparison to Trust liabilities is performed. A review was recently completed and the results are that the Trust remains fiscally sound. It is this financial stability, along with effective plan management, that allows our members to benefit from a Contribution Holiday.

Since 2008, this will be the third Contribution Holiday offered by the CBEBT. This year's Contribution Holiday provides a significant financial reprieve at a time when healthcare costs have escalated.

This is just another example of how the Christian Brothers Employee Benefit Trust maintains its excellent reputation for stewardship, and how we continually outshine "for-profit" insurance companies. As one member simply states, "The Trustees decision to approve a Contribution Holiday - I'd like you to know how much it's appreciated by our employees."

Contribution Holiday
Member Savings

2013/2014
\$18,518,000

2008/2009
\$11,397,000

Projected 2015/2016
\$19,000,000



Details of the 2015/2016 Contribution Holiday are as follows:

- ★ The Contribution Holiday will be credited in the last month of the 2015/2016 renewal guarantee period for medical, dental and vision coverage effective during that period.
Note: Life and Long/Short Term Disability benefits are not included.
- ★ The Contribution Holiday will be applicable only to those individuals that are eligible and participating during the month in which the Contribution Holiday is credited.
- ★ Any late terminations for which the Contribution Holiday was not earned will be treated as overpayments and be collected on the invoice following the termination.
- ★ The participating Trust employer's account must be in good standing on the date the invoice for the Contribution Holiday is credited.
- ★ The credited Contribution Holiday amount will be reflected as paid contributions for each location.
- ★ If the participating Trust employer requires a contribution from employees, then the employer must suspend collection of any portion of contributions due from employees for the month the Contribution Holiday is credited.

We hope this exciting news provides you with yet another example of why belonging to the Trust has many advantages. Not yet a member of the Christian Brothers Employee Benefit Trust? Why not take the time to learn how your organization can benefit from a holiday. ☺

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

If you would like to request a quote or receive additional information, contact Dawn Sterland at 800.807.0100 x2642.



Reducing the Risk in Builder's Risk

Building Changes Require Coverage Changes

New building construction or renovations on existing properties can be an exciting time. They can also be a risky time. As changes are made to your existing building(s), or when a new building is being constructed, the insurance exposure changes and risk increases right from the start. The day construction begins is the day builder's risk insurance coverage should be in place.

What is Builder's Risk Coverage?

Builder's risk coverage is a property policy specifically designed to provide coverage for loss to a building under construction, or while an existing building is being expanded or altered. It covers your organization's financial interest in the project during the course of construction. Most lenders will require builder's risk coverage before issuing financing for the project.

Keep in mind, the builder's risk policy is not a liability policy and does not provide coverage for the liability of others.

Builder's Risk Exposures

On-site equipment and building materials are exposed to perils such as:

- ▶ Fire
- ▶ Lightning
- ▶ Windstorm
- ▶ Hail
- ▶ Sewer and water damage
- ▶ Sinkhole collapse
- ▶ Theft and vandalism

What Does the Builder's Risk Policy Cover?

The Risk Pooling Trust's (RPT or Trust) builder's risk policy provides broad coverage. The policy coverage includes:

- ▶ Building materials
- ▶ Supplies and temporary works
- ▶ The value of cut, fill and backfill materials
- ▶ Debris removal resulting from a covered loss
- ▶ Damage to scaffolding, temporary structures and fences
- ▶ Property in transit (while being transported to a job site)

NOTE: Outside contractor's equipment is not included in coverage and should be covered by the contractor's own policy.

Which Party Should Secure Builder's Risk Coverage?

It is the RPT's preferred methodology that builder's risk coverage is purchased by the contractor or sub-contractor. If this becomes an obstacle, the Trust does have the ability to provide this coverage for an additional premium.

Many Contracts Require Builder's Risk Coverage

Construction contracts are not created equally, but nearly all of them will specify who is responsible for obtaining the builder's risk coverage. This generally is the owner, general contractor or sub-contractor.

What Parties Should be Named as Insureds?

There are a variety of construction contracts, but most of them state the insurance should include the interest of the owner, contractors and sub-contractors in the project.

A contract may also require the suppliers, designers, architects and engineers be included in the coverage. Keep in mind, the builder's risk policy is not a liability policy and does not provide coverage for the liability of others. It is important to protect the interest of the entities that will be vital to the continuation of the construction project if a loss occurs, but it is also important to protect your organization's own interest from the negligence of others.

Hold Harmless, Indemnity and Waiver of Subrogation

Hold harmless, indemnity and waiver of subrogation are mechanisms to transfer risk and liability from one entity to another. Although these contract terms can help protect your organization, you can also be assuming unwanted liability if you agree to indemnify or hold another entity harmless for their negligence.

Waiver of subrogation waives the right of the RPT to seek recovery from a third party. This requirement should be stricken from the contract for builder's risk and any other liability exposure. All contracts should be thoroughly reviewed and negotiated before they are agreed to and executed.

What Limit of Builder's Risk Coverage Should be Purchased?

You should obtain builder's risk coverage for the total estimated, complete value of the project and for the life of the project. This is the safest way to protect your interest and is often required by the contract and lenders. This should include the value of all materials, supplies, scaffolding, storage, etc.

What Construction Projects do not Need Builder's Risk Coverage?

Small renovation projects may not require builder's risk coverage, but you should always check with your account manager before starting a project to be sure you are protected. This is important since the value of the building will increase after renovations, and the building limit will most likely need to be increased as well.

As you can clearly see, there is a lot to consider before taking on a construction project and one of the most important items is to reduce your risk through builder's risk coverage. ☀

Michael Vollmer is the Risk Manager of Risk Management Services at Christian Brothers Services.



What Does Architecture Have to do with Retirement Plans?

Drafting the Perfect Retirement Plan for Your Organization.

When my wife Sue and I were first dating, we enjoyed going on historical tours. We walked through homes designed by Frank Lloyd Wright and spent time in the Pullman District of Chicago. As the guide explained the different styles of architecture, Sue would be impressed. I, on the other hand, would just see a house. It was then I realized how different two views can be on the same subject matter.

This is also true when it comes to retirement plans such as 403(b) and 401(k) plans. Some employers want a plan that is a turn-key approach, in which they simply sign an adoption agreement. They prefer having all the details taken care of: investment selection, administration, education, legal and communication handled under a bundled approach. This approach is similar to the way I see architecture - a place of shelter which protects me. Christian Brothers Retirement Planning Services (CBRPS) has been providing this type of approach for almost 20 years.

Other employers may view the world like my wife Sue does. They want an open architect system where they can choose which investments to offer in their Plan. They can choose to write their own plan document or have CBRPS assist them. This approach allows the employer to choose their own investment vehicles or engage an investment consultant to assist with the lineup. This option is geared toward employers with a larger employee base, 500 eligible employees or more.

Christian Brothers Retirement Planning Services (CBRPS) is pleased to announce the addition of an open architect system for our 403(b) and 401(k) plans. We have negotiated with Vanguard, the investment management company we use for retirement investments, to provide recordkeeping services for the open architect system at a cost similar to the bundled approach.

CBRPS can provide a bundled approach for employers who want all the details of the Plan handled by the Plan. The employer simply signs an agreement adopting the Christian Brothers Retirement Savings Plan. If an employer wants the flexibility to design their own investment lineup, either on their own or in consultation with an investment professional, we offer an unbundled approach. The advantage in choosing CBRPS for the unbundled approach is that we have negotiated an extremely competitive recordkeeping cost structure with Vanguard, without requiring the use of their investments. We have also established a group trust through the Northern Trust Company, one of the largest trustees/custodians in the world, which provides the legal structure for the plan at no additional cost. As an employer, you also receive the best-in-class service that Christian Brothers Services has been providing to Catholic employers for over 50 years.

Unlike most of our competition, we do not have a bias towards a bundled or unbundled approach. We will work with you to select the approach that is best suited for your organization.

While I have toured my fair share of Frank Lloyd Wright homes, I still am not able to describe any particular one in great detail; for that, you'll have to ask Sue. However, if you want to discuss how to evaluate which retirement approach is best for your organization, that I can assist you with. Please contact me. ☀

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

For more information on the bundled and unbundled approaches to retirement planning, contact Jim Cephela at 800.807.0100 x2630.

Christian Brothers Services Announces New Religious Medical Trust

Christian Brothers Services is pleased to announce the formation of the new Religious Medical Trust (RMT). This new Trust features all of the benefits from the current Religious Comprehensive Trust, along with several additional choices and features.

"We are excited to be able to offer this new plan," says Brother Tom Hetland, religious institutes relationship manager for Christian Brothers Health Benefit Services. "It will give members a wider variety of options, which will help religious institutes tailor their health plans to their specific Order."

The RMT offers 10 levels of individual deductibles. Each group or organization is able to select a single deductible level that applies to each member of the Order. Dental coverage is available as an option, as is Medicare supplemental coverage. To help contain costs, members of the RMT will be enrolled in the CIGNA PPO network and Aetna Dental network. However, members will be able to select their own doctor or hospital, whether or not they are in-network. ☀

For more information on the Religious Medical Trust, contact Brother Tom Hetland, FSC at 800.807.0100 x3096.

"It will give members a wider variety of options, which will help religious institutes tailor their health plans to their specific Order."

Brother Tom Hetland

Christian Brothers Health Benefit Services Earns Top 100 Call Center Award

Congratulations to Christian Brothers Health Benefit Services customer care department on being named a Top 100 Call Center in the small-sized centers category. The Top 100 competition, hosted by BenchmarkPortal, compares the performance of contact centers throughout North America by evaluating their key metrics against industry peers. Entries are all 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.

"The Christian Brothers Health Benefit Services customer care department is among the best in its industry. This award was granted on the basis of objective and metrics-driven performance. We stood tall against our competitors according to the world's largest database of call center metrics. This is not easy to do, and we congratulate our employees on their accomplishment," states Susan Florian, director of membership services, Christian Brothers Health Benefit Services.



The Top 100 contest grouped submissions into three categories according to size for this award program. Each center was compared with a wide variety of industries and assigned numerical ratings. As a result, Christian Brothers Health Benefit Services placed in the Top 100 ranking in North America. ☀

FROM PILLAR TO POST

The Homeless Find Help
and Hope in Chicago

You mindlessly pass them on the streets of whichever city you live in, often without a second glance. They can be your former neighbor, a high school sweetheart or a childhood friend. They are military veterans, single parents and children. *They* are the homeless in America – the forgotten people.

According to *The State of Homelessness in America 2014*, a report by the National Alliance to End Homelessness, 610,042 people in the United States were homeless on a single night in January 2013.

But for the homeless in Chicago, there is hope and help and it comes in the form of Franciscan Outreach.

Personal Mission

In 1963, Father Phil Marquard, OFM, a Franciscan friar of the Sacred Heart Province, was working out of St. Augustine parish on the southwest side of Chicago when he came across an article in the local newspaper. The article discussed the dilemma of recently paroled ex-offenders who were not able to leave prison because they had no place to go. Marquard promptly started a halfway house for the ex-offenders with 16 beds, job counseling, placement and access to support groups. St. Anthony's Inn became the first in a series of programs, run by Franciscan Outreach, aimed at serving the needs of the homeless and poor in Chicago.



Volunteer serving guests at the Marquard Center soup kitchen.

As a Franciscan friar, Father Marquard took to heart the message and mission of St. Francis of Assisi. St. Francis was sensitive to the needs of the poor, he looked at each person and every creature as God's child, making a connection with them, walking with them and being attentive to those who were marginalized. Marquard carried this same charism to his personal mission of serving the poor and marginalized in Chicago. Whether he was reaching out to ex-offenders, the poor, addicted or homeless, he accepted them for who they were and didn't pass judgment on them; but rather, showed them respect, affirmed their dignity and valued them as people. Today, the staff and volunteers of Franciscan Outreach continue Marquard's mission.

Continuing the Mission

Franciscan Outreach was incorporated in 1976 as a separate 501(c)3 organization, with its tax exception through the United States Conference of Catholic Bishops. Since that time, Franciscan Outreach has continued to develop and operate programs that serve the homeless and include soup kitchens, shelters, transitional housing, job development and case management.

The early 1980s saw the passage of a law which allowed individuals in mental care institutions to be released if they were not considered a danger to themselves or to society. Almost overnight, the homeless rate exploded with the release of these people who had no real way to care for or support themselves. In 1983, **Franciscan House** was opened. "The building had originally been offered to the Chicago Food Depository," explains Diana Faust, OFS, executive director of Franciscan Outreach, "of which Father Phil [Marquard] was the founding treasurer. When the Depository passed on the building, Father decided he would be able to use it as a homeless shelter."

Franciscan House provides 265 beds for both men and women every night during the year. It is made up of three large dorms with one specifically designated for women. The women are allowed into the shelter first, they eat and once they settle in for the night, the dorm door is locked to prevent the men from entering the women's dorm. While guests are required to leave by 6:30 a.m., there are a few exceptions. The doors stay open for case management, job development and if someone needs to use the bathroom or the telephone. The other exception is for those guests in the interim housing program. Faust explains, "We have an interim housing program in which 16 guests can stay during the day in exchange for providing 25 hours of volunteer services a week, for instance, answering the phone or door, helping with the sheets and meal preparation." The interim program also consists of intensive case management services and job development opportunities. The goal of this program is to get people out of the shelter, help them find a job and housing within 120 days. As to whether or not they are always successful, Faust confides, "Sometimes we make that goal, usually we don't; but, we're working with people to help them set that goal and work in that direction."

Continued on next page

In addition to shelter for the night, Franciscan House also provides showers, dinner and breakfast, a medical clinic one day a week and nurses who visit twice a week. There are case workers and a job developer, as well as a spirituality group that is completely optional, and mental health workers who visit the guests regularly.

In 2012, the city of Chicago asked Franciscan Outreach if they would be willing to take over a shelter operated by another organization that could no longer continue to run it properly. "We told the city we didn't have the money to take it on," relates Faust, "however, we let them know if they would fund it, we'd take it on."

The city agreed to fully fund the additional shelter which came to be known as **Franciscan Annex**. The Annex is just under two miles from Franciscan House, and is operated out of a church basement. The Annex has 70 beds for men and is open only during the evening. "This is an area of the city where there's a lot of need for shelter," explains Faust, "which is why the city wanted the shelter to continue in that space. If Franciscan House is filled, we can send them over to the Annex." Dinner and breakfast are also provided at the Annex, where the food is brought over from Franciscan House.

The **Marquard Center** is home to a soup kitchen on the first floor that serves a full dinner to approximately 100 people every night. Dinner service starts at 5 p.m. and the doors close at 6:30 p.m. A free drop off laundry program for the homeless is run out of Marquard Center. Laundry can be dropped off, where it is then washed, dried, folded and ready for pick up the following day. On Mondays and Fridays, those wanting to clean up can come in and use the showers. "The laundry and shower

services are very important for human dignity," relates Faust. The administrative offices for Franciscan Outreach are housed on the second floor, along with the case management offices and the third floor acts as the residence for the full-time volunteers.

The Day Program is part of the City of Chicago Department of Family and Social Services. It is located only a few miles away from the shelter and is open from 9 a.m. to 5 p.m. daily. It not only provides a place for the homeless to go during the day; but offers seminars in life skills, a reading group, an art group and two case managers to help anyone who requests it.

Case Management

The 10 case managers, including the director of case management services, are tasked with providing assistance to guests to help them improve their lives, which could be anything from helping them obtain identification cards to admitting them into substance abuse programs to finding them housing. "The ultimate goal for me, as well as the other case managers," relates Darlene Bell, Streets-to-Home case manager, Franciscan Outreach, "is to get someone housed." Bell continues, "While housing may be the ultimate goal, we provide other services that are just as important, getting clients medical care, substance abuse treatment, identification cards and much more. It may seem like a lot; but, it's not. It's just the right thing to do." Last year alone, 258 homeless persons in Chicago found a home, and the 10 case managers held a combined 26,737 one-on-one meetings with people in need.

Volunteers

Franciscan Outreach has 12 full-time volunteers who live on-site at the Marquard Center and work between the various locations preparing and serving meals, running the shower and laundry programs, working at the shelters and day program. "They are usually young people who come from around the country and the world," explains Faust. "Some have degrees in psychology or sociology, some have volunteered at other shelters but most have some reason to want to be here." Volunteers must be over 18 and make a one year commitment to Franciscan Outreach.

The organization also relies on daily volunteers to help in the soup kitchen, act as dinner servers at both shelter locations, day program volunteers to help with the registry and data entry and fundraising.

Funding

"The city of Chicago provides approximately 23 percent of our funding," explains Faust. "They fully fund the day program and then they also provide some funding for our case managers. That funding also goes towards Franciscan shelter, which is one shelter but two sites." In addition to funding, the city also provides 43 slots of permanent housing for clients of Franciscan Outreach. The case managers screen people for these slots, help them apply, move in, get adjusted and then visit them once a week to make sure they can maintain the housing.

Additional funding comes from foundations and grants, including the Father Tom Fratus Foundation, a supporting foundation which was set up in honor of a Franciscan friar who worked with the poor and considered Franciscan Outreach one of his favorite projects. The rest of the funding comes from small groups, individuals, churches, companies and donations, as well as a variety of fundraisers. As Faust puts it, "We are a very efficient organization with a very well-diversified funding base."

Getting Out the Word

Franciscan Outreach gives their supporters business-sized cards with emergency shelter information on them to pass out to people on the street in need. "Many of the people who are on the streets downtown may not want the cards," explains Faust, "but if you hand them out to 10 people you might reach one or two who are actually in need of this type of referral. And then homeless people just sort of tell each other too, there's a lot of word of mouth on the street." The Chicago police will sometimes drop off people needing shelter or a meal and as Faust admits, "There's no lack of people coming to our shelter."

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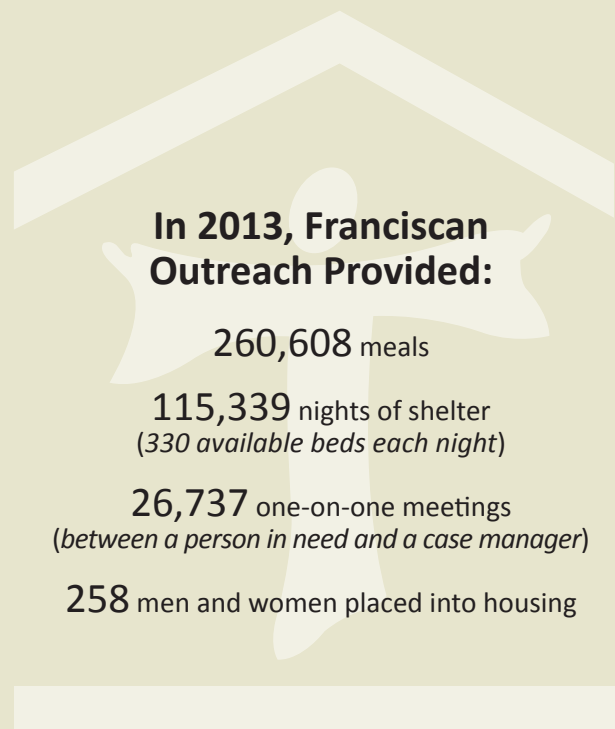
From bottom left to right: Volunteer and guest at the Franciscan House shelter. Darlene Bell provides assistance to guests to help them improve their lives and find housing. A volunteer helps make dinner at the soup kitchen. Diana Faust with a guest in front of the Marquard Center in Chicago.



Formula for Success

Success stories are easy to come by at Franciscan Outreach and everyone seems to have a favorite story. What is clear is the number of people who have been helped by the staff. "Our case managers are helping people change their lives on a daily basis," states Faust. "There are people who are sleeping in a bed and not sleeping in the gutter, people who are eating a nice, warm, safe meal. We've really helped people." Outside of helping the homeless improve their lives and eventually find housing, Faust hopes they also find "the respect and dignity in the affirmation that they're a person of value and worth."

Luckily, for the homeless of Chicago, Franciscan Outreach is more than a warm meal and safe bed, it is someone who listens to them, treats them with respect and accepts them for who they are, someone who helps them dream, and achieve, a better future. And that is what makes all the difference in the world. ☀



Stories from the Streets



Anthony

Uncertainty. This described Anthony's life for 17 years. Anthony would find work, rent an apartment and when the work ended he would be back on the streets, a cycle that became hard to break. There were times he would start a fight so he would be arrested and have a place to sleep and a meal to eat. His first connection

with Franciscan Outreach was when he walked in the door of the Marquard Center to use the phone. He had heard they allowed free phone calls and wanted to call his mother. Over time, he began to trust and work with the case managers at Franciscan Outreach and with their help he now has a place to call his own. "Anthony's life is changed because of us," states Faust, "he looks healthy and happy now and is living on his own." Anthony recently visited those that helped him at the Marquard Center to let them know his lease was renewed for another year and that those years of uncertainty are now behind him.

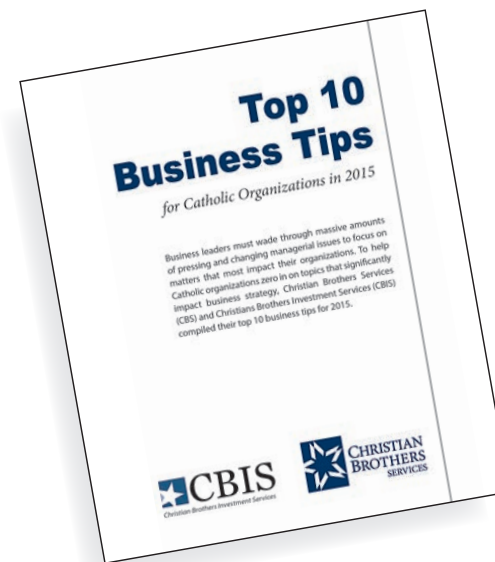
Curtis and LaToya

Stable, happy and secure were not words that described Curtis and LaToya. Both had criminal records, drug abuse problems and had been living on the streets of Chicago for quite a while. The last time Curtis was released from prison, he arrived back on the streets to find 'his girl' LaToya sleeping in a doorway with another man. It was at



that point, Curtis decided he had to do something to get both of them off the streets, so they turned to Franciscan Outreach. However, their road was not an easy one. "Working with people, getting them into substance abuse programs and then into housing," explains Bell, "sometimes takes time. Sometimes takes three and four times." At one point, Curtis confided to one of the staff that he believed their dream of having a place of their own was unattainable. He had even been offered a voucher for subsidized housing which he declined because LaToya was not allowed to live with him. Shortly thereafter, they were married, and in 2011 realized their dream of having a place of their own. It's been three years and they are both still doing well, one might even say they are stable, happy and secure.

Top 10 Tips for Catholic Organizations Revealed in New White Paper



Business leaders must wade through massive amounts of pressing and changing managerial issues to focus on matters that most impact their organizations. To help Catholic organizations zero in on topics that significantly impact business strategy, Christian Brothers Services (CBS) and Christian Brothers Investment Services (CBIS) compiled and combined their top ten business tips for 2015.

CBS, a nonprofit organization providing health, retirement and property/casualty services to Catholic and other faith-based organizations, along with CBIS, a registered investment advisor founded in 1981 by the De La Salle

Christian Brothers, have released a new white paper entitled, *Top 10 Business Tips for Catholic Organizations in 2015*, authored by Brother Michael Quirk, FSC, Ed.D. and Brother Michael W. O'Hern, FSC.

Quirk and O'Hern discuss the Patient Protection and Affordable Care Act (PPACA), "reaching for yield," prudent investing strategies for property/casualty coverage providers, vigilant investing in regards to human trafficking and more.

The paper is available for free at cbservices.org/top10wp

Call for Photos!

Have Your Location Included in the Christian Brothers Services 2016 Calendar.



Send us your location photos that represent your founder. Submit photos to outreach@cbservices.org by March 1, 2015.



Defining "Fine Art"

Among institutions and organizations, it is quite common to find many who are unsure of exactly what kinds of items they have in their possession. The term "fine art" is quite broad, and encompasses a wide-range of traditional artistic mediums, including (but not limited to) paintings, sculptures, prints and drawings. However, when establishing your appraisal needs, it is also crucial to consider both decorative and everyday objects, such as porcelain, sterling silver, rugs, statuary and other items.



To illustrate the potential value of decorative and everyday items, stained glass windows provide a useful example. Traditionally, stained glass windows have been valued by real estate appraisers as architectural elements with a purely utilitarian purpose. However, to establish the proper values for insurance coverage or other purposes, it is also important to evaluate the maker or designer, provenance (or the record of an object's ownership), condition, subject matter, design and overall quality of the windows.

When discussing an organization's assets, terms like "property," "real estate," "bonds" and "stocks" quickly come to mind, while the phrase "fine art" is relegated to discussions of museums and art galleries. However, many religious institutions and organizations also possess fine art collections which represent strong financial assets that should be properly cared for, insured and valued.

The Appraisal Process

The first step in the appraisal process is a visual inspection of the item(s) at hand (either on-site or through digital images), where an appraiser will assess the overall quality, medium and condition of the item. At this stage in the process, the appraiser's primary role is to gather as much information about the item as possible, including the name of the artist or maker, the approximate date of its creation, its provenance and other basic information. Based on this initial assessment, the appraiser will determine whether the item merits further research and evaluation as part of the appraisal.

As soon as the visual inspection and information gathering stage is complete, the appraisal will enter the research phase, which is specifically tailored to each individual item. The research phase includes a review of both historical and market sources, including comprehensive industry-level databases and resources, to correctly identify the item and its context. The next step in the process is analysis, where the appraiser will review the current state of the market for comparable items. Finally, the appraiser will make an assessment of value to share with the client, based on both the appraiser's professional experience and knowledge and a holistic interpretation of the information provided during the inspection, research and analysis phases.

Why Seek an Appraisal?

A professional appraisal can offer a number of benefits to an institution or organization, including the following:

Insurance Coverage: A written appraisal report is required to establish proper values for insurance coverage for qualified items. Supplying your insurance provider with a comprehensive, up-to-date appraisal of your fine art collection ensures your assets are protected from future damages.

Collateral Asset: An appraisal report for fair market value can provide the necessary documentation for your institution to use the value of your fine art collection as collateral against a loan (depending on the terms and conditions of the lending institution).

Liquidation, Donation & Charitable Contribution: Whether your institution would like to realize the value of your appraised fine art assets through liquidation, or donate items to other groups or institutions to enjoy certain tax benefits, an appraiser can make proper recommendations to guide you throughout the process of liquidation or donation. An appraiser can also advise your institution's benefactors as they prepare to make charitable contributions of fine art or art objects to your organization.

Conservation, Preservation & Collection Management: The condition of an item or of your overall collection can have an important effect on its value. A professional opinion can help your organization to identify which works

should undergo conservation treatments, offer guidance on proper methods of artwork storage and display, and provide key information that your organization can use to bolster the value of its collection.

Authentication: Some works of art require authentication through the appropriate expert or institution to confirm their true value. A qualified appraiser can recommend which artworks require further research or expert consultation to verify their authenticity, and can facilitate the additional research and prepare the item for the process of authentication. For some items, proper authentication can change the value dramatically.

An institution's art collection represents an important asset that should be appropriately evaluated, insured and cared for. A qualified appraiser can offer important guidance as your institution prepares to make decisions related to your fine art collection and determine how to best leverage your fine art assets to your institution's benefit. ☀

As Director and Senior Appraiser for MIR Appraisal Services, Inc., Farhad Radfar oversees a team of professional appraisers and qualified researchers to provide appraisal services for private, corporate, nonprofit and government clients. As an Accredited Member of the International Society of Appraisers (ISA), he specializes in fine art and personal property appraisals for probate, estates, insurance, charitable donations and equitable distribution.

MIR Appraisal



Services, Inc.

MIR specializes in appraising fine art, jewelry, antiques, furniture and decorative items. They regard research and analysis to be the most important aspects of the appraisal process. Their qualified appraisers, supported by professional researchers, place an overall value on items by taking into account their provenance, examining their historical significance and analyzing the current state of the market for comparable items.

MIR has over 20 years of experience providing appraisal and consultation services for religious institutions, universities and schools. All appraisal reports are written according to the guidelines

set forth by the Uniform Standards of Professional Appraisal Practice (USPAP). MIR's appraisers and researchers also abide by a strict code of ethics set forth by the International Society of Appraisers (ISA) or the American Society of Appraisers (ASA).

MIR also offers a range of consultation services and can advise your organization with regard to preserving and displaying your collection, liquidation and donation and other aspects of collection management.

For more information on fine art appraisal services, contact Brian Page at 800.807.0100 x3092 or brian.page@cbservices.org.

Are Your Board Meetings Bored Meetings?

Reduce the Clutter and Your Costs

Consider how many board meetings you need to prepare for and attend each year. Also, consider the time and expense necessary to create, produce, ship and carry all of the materials needed for a productive meeting. Do you consider your meetings to be board meetings or *bored* meetings? Bored meetings are those meetings where all necessary materials are still produced on paper and shipped out at least a week in advance of the meeting, where directors and trustees await their packets, carry them on the airplane and (possibly) back to the place where the materials originated. Once at the meeting, board members stake out premium surface space in order to spread all the paper about, only to have the presenter neatly display everything in electronic form on a projector screen. Successful board meetings are those which are most effective and efficient, where board members receive information in a timely and economical fashion.



Stone Age or Modern Times

The days of printing, assembling, making changes, reprinting and shipping cumbersome packets of materials in preparation for board meetings is now a thing of the past. Online board portals can eliminate the hassle and expense of printing, mailing and making changes, reduce the time spent assembling physical packets and allow all members 24/7 access to the documents. These are a few reasons why board portals are becoming increasingly popular with organizations of all types and sizes.

A board portal is collaborative software that allows boards of directors or trustees secure access to board documents via a web browser from any device with Internet access. A board portal can be a custom built, in-house application; an off-the-shelf, commercial application that is deployed by an IT department; or a subscription-based software service. There are a variety of options available, with the more popular portals ranging in base price from \$9,000 to \$28,000.

Board portals provide a variety of benefits for both the administrator and board members. Administrators can reduce time spent on board administration duties; manage and deliver documents through a secure web-based portal; reduce or eliminate the need to print and mail sensitive documents; and easily distribute materials prior to meetings.

Board members receive board packets electronically, notification when new material is posted and have secure instant access to necessary documents, as well as being able to view a dashboard conveniently organized to display recent updates.

Although there are a broad range of features available in the various board portal offerings, some more common trends that will be a part of most portals are listed below.

- ▶ **Strict security:** Due to the sensitive nature of board information, security and confidentiality are critical. Sometimes, board portals will use two-factor authentication for user logins, role-based access control to information and full encryption of stored materials.
- ▶ **Online accessibility:** Board members can review documents and materials at any time, even when they are on the road.
- ▶ **Offline accessibility:** Board members can download documents to their computer or mobile device for offline review.
- ▶ **Board packet creation, modification and distribution:** Corporate administrative assistants can use the board portal to create board materials and disseminate them online. Edits or document deletions can be made and the changes are immediately distributed.
- ▶ **Dashboard of recent activity:** A flexible dashboard is often an integral part of board portal packages. It displays the most recent activity in the board portal, conveniently organized for easy access to updates.
- ▶ **Data retention policy support:** To mitigate company liability, board portals enforce data retention policies on documents. Maintaining a board portal allows for electronic copies of records to be stored without having each member maintain hard copies of documents/packets.

Take a few minutes to view the member area of the XpressIT Board Portal at <http://www.boardxpress.org/index.php>. Sign in with the user ID: boardmember and the password: XpressIT

Transform Stone Age Bored Meetings Into Modern Day Board Meetings

While the market place offers a variety of choice, much of what is available contains nice-to-have features not all boards will need or use -- and many of which are priced beyond what some organizations are willing or able to spend. In response to requests from our own board members, Christian Brothers Services (CBS) saw a need for a less expensive solution. The goal was to create a board portal product with the most necessary features, while providing an affordable solution for those organizations that do not need, or want, the expense which accompanies some of the larger products with all of the bells and whistles. The result is the XpressIT Board Portal. Simply put, this is a purpose-driven website which includes the features most needed by larger boards, at a price that is affordable for smaller, budget-conscious organizations.

The CBS XpressIT Board Portal provides members with secure online accessibility. Members can access documents from any device with Internet access and documents can be downloaded to members' devices to provide for offline accessibility as well. The dashboard of recent activity gives members a quick overview of recent documents and updates to the portal and provides one centralized location for all board documents and announcements. Administrators benefit by having the ability to manage committees, documents and members, all in a secure environment using a centralized administration console. User settings and permissions are easily managed from this same console. Administrators can make changes to documents quickly and notify members of updates immediately. The activity log allows the administrator to see which members have logged in, which have not, and which members may need a reminder or assistance. If your organization is interested in transforming your bored meetings to board meetings with a board portal, we are happy to help with the effective, efficient, capable and very economical XpressIT Board Portal. And as for the Stone Age, it's time to leave it in the past and embrace the future. ☀

Lisa Matlock is the Education & Proficiency Manager in the IT & Website Services Division at Christian Brothers Services.

For more information on XpressIT Board Portals, contact Brian Page at 800.807.0100 x3092 or brian.page@cbservices.org.

A History of Catholic Conferences

Christian Brothers Services (CBS) attends many targeted conferences and trade shows throughout the country each year. These events allow us to stay front and center with our current members, as well as demonstrate our expertise through workshops, seminars and face to face contact. We also learn about new hot topics, current market trends and other creative ideas to support and build a stronger mission at Christian Brothers Services. These conferences and trade shows have been an important part of CBS' past and present, and will remain an unwavering factor in the future.

1904 ▾

National Catholic Education Association

National Catholic Education Association (NCEA) traces its official beginning to a meeting held in St. Louis, Missouri, July 12-14, 1904. At that meeting, the separate Catholic education organizations; the Education Conference of Catholic Seminary Faculties (1898), the Association of Catholic Colleges (1899) and the Parish School Conference (1902) agreed to unite as the Catholic Educational Association (CEA). In 1927, the word "national" was added to the official CEA title and, in 1929, the Association headquarters moved to Washington, District of Columbia, to be in proximity to other national secular agencies of education.

Conference of Major Superiors of Men

The Conference of Major Superiors of Men (CMSM) was formed in 1956 as a conference for leaders of religious congregations and institutes in the United States. It was organized at the request of Pope Pius XII who, in 1950, urged religious around the world to come together in national associations.

1956 ⬆

Leadership Conference of Women Religious

Founded in 1956, the conference assists its members to collaboratively carry out their service of leadership to further the mission of the Gospel in today's world. The Leadership Conference of Women Religious (LCWR) is an association of the leaders of congregations of Catholic women religious in the United States. The conference has more than 80 percent of the approximately 51,600 women religious in the United States.

Building Stronger Missions Through Education

Franciscan Federation

In 1965, Mother Viola Lenninger, OSF, from Millvale, Pennsylvania, called together Sisters interested in the renewal efforts called forth by Vatican II, many of whom already attended the Franciscan Education Conference. In April 1966, 33 major superiors and/or formation personnel came together and approved a Federation of Franciscan Sisters. The organization was formed to help the leadership and formation personnel of Congregations. The first Annual Meeting was held in 1967 and called the Franciscan Sisters of America. As the federation expanded and grew, the Franciscan Brothers were also invited to join. In 1981, the present name of the organization was adopted: Franciscan Federation of Brothers and Sisters of the United States.

1965 ▲ 1969 ▾

Diocesan Fiscal Management Conference

The concept of the Diocesan Fiscal Management Conference came into being in 1969, at the National Catholic Stewardship Conference in Denver. There was a feeling that stewardship concepts were interesting, but as financial managers they had a broader area of concern. There was a special effort not to appoint a chair, and they maintained a majority of priests on the Executive Committee. All participants had to be representatives of a diocese. All meals were provided as part of the conference to keep the group together, and hospitality suites were held each evening to encourage informal meetings and discussions. The first conference was held in October 1970 in Denver.

National Association of Church Personnel Administrators

In 1970, the National Federation of Priests Councils (NFPC) initiated the future NACPA organization. In 1971, the Charter of Institution for the National Personnel Association held its first meeting. Then, in 1972, the name National Association of Church Personnel Administrators was chosen and the first Convocation was held.

1970 ▲ 1980s ▾

The Legal Resource Center for Religious

The Legal Resource Center for Religious (LRCR) grew out of the Legal Office of the Conference of Major Superiors of Men (CMSM) and the Leadership Conference for Women Religious (LCWR). It separately incorporated and became a subscription-based organization in the 1980s. LRCR and the National Association for Treasurers of Religious Institutes (NATRI) shared a portion of the lower-level of the building that housed CMSM and LCWR.

A History of Catholic Conferences

National Association for Treasurers of Religious Institutes

From 1971 until 1981, the Leadership Conference of Women Religious (LCWR) coordinated the efforts of treasurers of religious institutes to meet together to discuss important financial concerns. During that time, the LCWR regions were used to divide the treasurers into Conferences of Regional Treasurers (CORTs). The treasurers met using this format, with a national CORT (NCORT) meeting held biennially.

At the 1980 NCORT meeting, an opinion poll asked attendees whether the Board of the CORTs should set up a national office. In May 1981, the National Association for Treasurers of Religious Institutes (NATRI) was established as an official and separate organization for the benefit of treasurers of religious institutes.

1981 ▲ 2005 ▼

Lasallian Association of Secondary School Chief Administrators

From February 28 to March 2, 2005, the Pre-Association Chief Administrators Conference held its first conference in Tucson, Arizona, with the theme *Preserving and Promoting the Lasallian Heritage of Secondary Schools in the New Century*. On February 29, 2008, the Chief Administrators of Lasallian Secondary Schools (CASS) association constitution was adopted and the association was formed. On February 25, 2009, by vote of members, another association name change took place to the current Lasallian Association of Secondary School Chief Administrators (LASSCA). Today, LASSCA fosters a cooperative spirit among the chief administrators of secondary schools in the North American Region (RELAN).

Resource Center for Religious Institutes

The idea of merging LRCR and NATRI began to materialize in the early part of the 21st century. For years discussion was held, and in 2006 earnest efforts to merge the two entities began. After much hard work and prayer, Resource Center for Religious Institutes (RCRI), which combined the services and the staff from the two contributing organizations, became reality on January 1, 2009.

The Resource Center for Religious Institutes (RCRI) is an organization created to serve the needs of Catholic communities of religious women and men. For over 35 years, RCRI or its predecessor organizations have been a partner to help navigate the many complexities related to taxes and tax-exemption, corporate structure, internal organizational setup, finance, administration and canon law.

2009 ▲ 2011 ▼

The Lasallian Education Council

The Lasallian Education Council (LEC) is an innovative structure for sharing the responsibility for the Lasallian mission among the De La Salle Brothers and Lasallian Partners in RELAN (Lasallian Region of North America/Région Lasallienne de l'Amérique du Nord) and on behalf of all those who participate in the mission. The diversity of Lasallians in the Region is reflected in the membership of the Council, which consists of 12-15 members, and includes both Brothers and lay partners.

Brother William L. Walz

Endowed Scholarship Awarded



The Brother William L. Walz Endowed Scholarship for the 2014-2015 academic year was awarded to Jason Giron, a computer science major at Lewis University in Romeoville, Illinois.

Giron began his senior year this fall, and is considering continuing his education after graduation by working towards a master's degree in computer programming. "I am so honored to receive this scholarship," states Giron, "and I am looking forward to completing my senior year at Lewis University and all the possibilities the future holds for me." Giron joins past recipients Ian Ziarko, Ryan O'Keefe and Ross Goers as the fourth recipient of the annual scholarship.

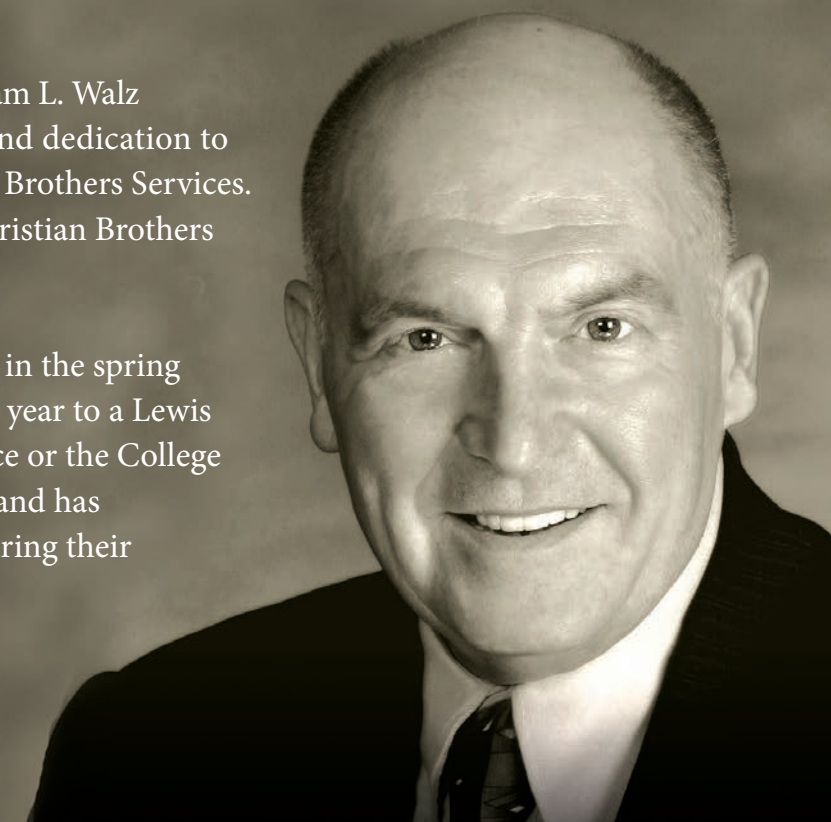
If you would like to donate to the Brother William L. Walz Endowed Scholarship*, please mail donations to:

Lewis University
Attn: John Mathews
Senior Development Officer
One University Parkway
Romeoville, IL 60446
815.836.5296

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

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

The next scholarship will be awarded in the spring of 2015 for the 2015 – 2016 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.



Rich McKenna

Rich McKenna has over 40 years experience in the property/casualty and risk management fields. He joined Christian Brothers Services (CBS) in 2010 as the managing director of Risk Management Services. In January 2014, he was named chief operating officer (COO) for the organization. Rich holds a bachelor's degree and an MBA from Iona College, New Rochelle, New York and a doctorate of law from Pace University, New York City, New York.



The position of COO is new to CBS, would you explain what your role entails?

The COO position results from the combination of the three member-facing divisions - retirement, health and property/casualty, into a singular entity. The new approach maintains the existing leadership structures within the discrete product lines (adding Diane Engstrom as managing director of Risk Management Services). Combining these service divisions furthers our goal of being "One Company."

What are the biggest challenges you'll face as COO over the next year?

Our challenges remain the same as in prior years, we need to:

1. Think strategically,
2. Operate economically,
3. Work efficiently, and
4. Deliver service effectively

What do you see as the strengths of the CBS services/programs, specifically health, retirement and property/casualty?

Our products and services are extremely well-respected by our member base. We enjoy an excellent reputation with our members for delivering services in an effective and efficient manner. Our members are our best sales force. When we perform well, they tell their peers about us and we gain new members.

What goals have you set for yourself and the divisions over the next 3-5 years?

We must continue to deliver excellent service in the most cost-effective manner because our member base needs great service at the lowest possible price. We have very little pricing power, and as such, we need to constantly innovate so we can fulfill our mission of delivering the best service at rock bottom prices.

Any final thoughts?

This is a stressful time for faith-based organizations. Their missions continue to expand and their resources are stretched thin. They depend on us to support their missions with our world-class products and services. We are here for them when they need us most.

The Last Word



“After the game, the king and the pawn go into the same box.”

- Italian Proverb



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