

OutReach

Vol. 10, No. 2 2019

A Christian Brothers Services Publication

Quieting the “Silent Killer”

The CBS Connection

Refreshing Your Active Shooter
Preparedness Program



CHRISTIAN
BROTHERS
SERVICES



Lasallian Volunteers Celebrates 30 Years of Faith, Service and Community

Lasallian Volunteers (LV) is celebrating its 30th anniversary during the 2019-2020 service year with 35 volunteers serving in 17 ministries. LV is a full-time volunteer and formation program of the De La Salle Christian Brothers through which young adults dedicate their time to serving others while being invited to explore their own vocation. LV provides dedicated, well-trained volunteers for one or more years of service to schools and agencies of the Brothers whose mission is to serve the poor. Over 30 years, more than 750 LVs have served in ministries in 19 states throughout the United States, as well as internationally in Kenya, Palestine and Jamaica. Approximately 85 former volunteers are currently serving in Lasallian ministries, and a dozen men have entered the Brothers' formation program after completing their service as LVs. A number of events are highlighting the anniversary during this service year. Learn more about LV at www.lasallianvolunteers.org.

“Serving as a Lasallian Volunteer challenged me to break away from my comfort zone and to follow God’s call which was to simply walk with those we, as Lasallians, are called to serve. I firmly believe that throughout my experience, not only were those in my community and ministry impacted from my selfless energetic presence, but I too was positively impacted by their love, kindness and holistic support. Because of my rich life-changing experience with Lasallian Volunteers, I have been inspired to continue working in Lasallian education. I am currently at Manhattan College pursuing my master’s in School Counseling.”

~ Rachel Bowers, LV 16-19

Please read *The CBS Connection* article on page 16 featuring the Beyond the Borders program.



OutReach Vol. 10, No. 2

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The CBS Connection



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MAIL BAG

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

"We switched our pension plan to CBS from another provider. It was a long and arduous process, but the end result was wonderful. The value and service we receive from CBS is outstanding!"

– Erin Dress
Adrian Dominican Sisters / Washington

"This is my fifth employer which has offered healthcare benefits through Christian Brothers, and I have had nothing but outstanding service, including assisting an employee through a terminal illness."

– Jeanne Bessette
DePaul Cristo Rey High School

"The Sisters of St. Joseph of Baden, Inc. have been using the Risk Pooling Trust services of Christian Brothers for over 15 years, and we know them to be a first class business entity. We can attest to their outstanding service, reliability and dependability as an insurance provider."

– Bill Nerone
Sisters of Saint Joseph of Baden

"CBS always looks out for their customers. Religious communities in this time of change and diminishment know that CBS will work with them and help them navigate through the often confusing medical systems."

– Andrea Westkamp
Benedictine Sisters of Virginia

Hypertension, or high blood pressure, is called the "silent killer" because it often has no warning signs or symptoms. Although common—about 1 in 3 U.S. adults have high blood pressure according to the Centers for Disease Control and Prevention (CDC)—hypertension is a dangerous condition that increases the risk of heart disease and stroke. With no symptoms, many people don't know they have hypertension. Checking blood pressure readings is the only way to know for sure whether it is too high.

Quieting the "Silent Killer"

A new program allows Christian Brothers Services health plan participants to better manage hypertension through their connected device.

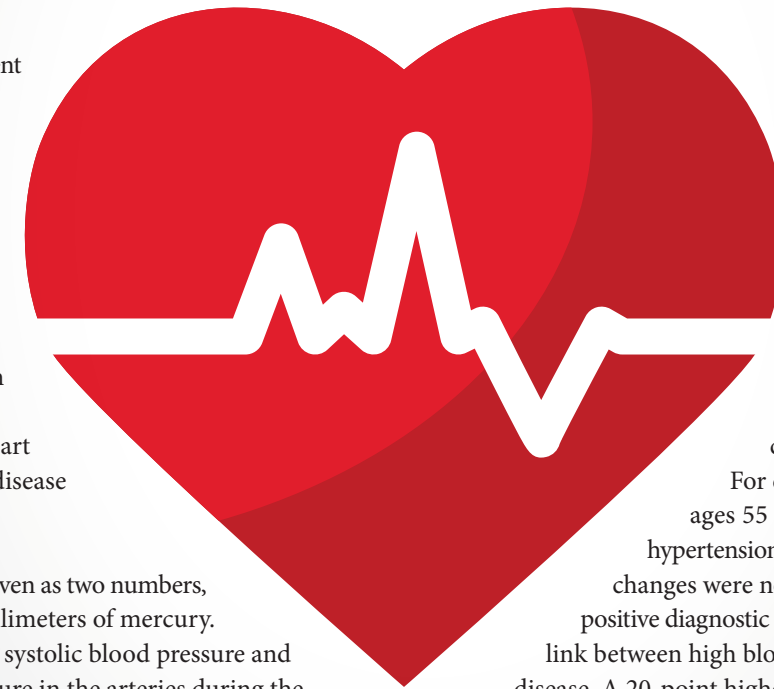
What is Blood Pressure?

Blood pressure is a measurement of the force exerted against the walls of arteries as the heart pumps blood to the body. Blood pressure tends to increase as people get older. This is because blood vessels become stiffer as one ages. When that happens, blood pressure goes up. High blood pressure increases the chance of having a stroke, heart attack, heart failure, kidney disease or early death.

Blood pressure readings are given as two numbers, referred to in mm Hg, or millimeters of mercury. The top number is called the systolic blood pressure and refers to the amount of pressure in the arteries during the contraction of the heart muscle. The bottom number is called the diastolic blood pressure and refers to blood pressure when the heart muscle is between beats. For example, 120 over 80. One or both numbers can be too high.

What do the Numbers Mean?

In 2017, the American Heart Association, the American College of Cardiology and nine other health organizations lowered the numbers for the diagnosis of Stage-1 hypertension to 130/80 and higher for all adults. The previous guidelines set the threshold at 140/90 for people younger than age 65 and 150/80 for those ages 65 and older. Normal blood pressure is now considered when blood



pressure is lower than 120/80 most of the time; elevated blood pressure is between 120-129/80. A reading of 140/90 or higher is considered Stage-2 hypertension and anything higher than 180/120 is a hypertensive crisis.

The updated numbers mean there are now a lot more people classified as having hypertension.

For example, 70-79 percent of men ages 55 and older are now in the hypertension category. However, the guideline changes were not meant as a scare tactic but as a positive diagnostic step. Studies have found a clear link between high blood pressure and cardiovascular disease. A 20-point higher systolic or a 10-point higher diastolic blood pressure is associated with double the risk of death from a heart attack, stroke or other cardiovascular complications.

If people recognize the dangers of high blood pressure before their numbers become elevated, they can closely monitor their condition and make lifestyle changes to lessen their risk. People at higher risk of high blood pressure include African Americans; those who are obese; people who are often stressed or anxious; those who drink too much alcohol, eat too much salt (sodium); people with a family history of high blood pressure; those who have diabetes, and smokers. ►►

Advanced Technology to Manage Hypertension

Until recently, checking blood pressure readings meant a trip to the doctor or the local pharmacy to use one of their free machines. Purchasing an at-home monitor meant learning how to use it and keeping a log of readings. However, with new digital technologies now available to patients, such as those for diabetes management, the trend is to shift away from hospitals and doctors' offices and toward at-home, app-connected daily readings with a greater focus on prevention and care. This digital technology now includes a program for those with hypertension.

Beginning in 2020, Christian Brothers Services health plan participants identified with hypertension will be eligible to enroll in the Livongo for Hypertension Program at no cost to them.

The program combines advanced technology with personalized coaching to support participants in managing their hypertension by enabling home blood pressure measurement, promoting guideline and treatment adherence, and encouraging healthy behaviors such as increased physical activity and improved diets.

The program uses an automatic blood pressure monitor, provided free of charge, with remote data transmission sent to Livongo. Participants enrolled in the program have round-the-clock access to knowledgeable, caring health professionals whenever and wherever they need them. They also receive personalized content and tips, as well as nudges, emails and texts.

Personalized Recommendations and Expert Coaching

A few days after enrolling, participants will receive a welcome email, a connected monitor and a welcome kit with instructions for downloading the app and pairing a smartphone to the monitor. The kit also includes instructions on the best ways to take a blood pressure reading, such as the proper way to sit and the appropriate location for placing the cuff on the arm.

After everything is paired up, the system encourages participants to take five blood pressure checks in five days. This "Drive to Five" establishes a blood pressure baseline, which enables Livongo to provide frequency of checking recommendations, content personalization and focused coaching content on diet and nutrition, exercise, stress management and medication use.

The Livongo for Hypertension Program is a great use of technology that will help CBS health plan participants control this serious and chronic condition.



Livongo offers a whole person platform that empowers people with chronic conditions to live better and healthier lives, beginning with diabetes and now including hypertension, weight management, diabetes prevention, and behavioral health. Livongo pioneered the new category of Applied Health Signals to silence noisy healthcare. Our team of data scientists aggregate and interpret substantial amounts of health data and information to create actionable, personalized and timely health signals. The Livongo approach has demonstrated that it can deliver better clinical and financial outcomes while creating a different and better experience for people with chronic conditions. For more information, visit: livongo.com or engage with Livongo on LinkedIn or Twitter.

Participants also receive a Health Summary Report and convenient automatic reminders to check their blood pressure. For participants on high blood pressure medication, the program uses clinical algorithms to ensure they are receiving maximum medication benefits.

High blood pressure has been "silently" killing people for far too long. The Livongo for Hypertension Program is a great use of technology that will help CBS health plan participants control this serious and chronic condition and enable them to lead healthier lives. ☀️

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

Christian Brothers Services offers a wide coverage of health wellness programs with a focus on preventive care. For additional resources, visit: cbservices.org/Health-Wellness-Programs.html.

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Beware of the Fee Shark

Some of you may have seen the commercial that has a “fee shark,” based on the old Saturday Night Live “land shark” skit. This “fee shark” may be lurking around your 403(b)/401(k) plan. Although these parodies may seem funny, fee feeding frenzies can have disastrous effects on your employees’ defined contribution balances. If you are the fiduciary for the plan, it may cause a knock on your door, only it won’t be a mythical shark knocking. It will be a real summons, informing you that you are being sued for excessive fees in your defined contribution plan.

The next page shows examples of how it affects your employees’ account balance and how much it costs the plan in total.

Hard to believe? In August 2016 the law firm of Schlichter, Bogard & Denton LLP, filed 12 lawsuits against 403(b) plans charging the fiduciary with negligence in monitoring the plan.

We recently presented at the Diocesan Fiscal Managers Conference (DFMC) and Resource Center for Religious Institutes (RCRI) on how to avoid this knock on the door.

Of these 12 lawsuits, I will focus on one organization, in particular: New York University (NYU). NYU went to court to

fight the Schlichter lawsuit. NYU not only prevailed but counter-sued the firm for filing a frivolous lawsuit. How did NYU prevail? The courts looked to see if they had processes in place to monitor their plan and if they documented these processes.

NYU showed their due diligence in the following manner:

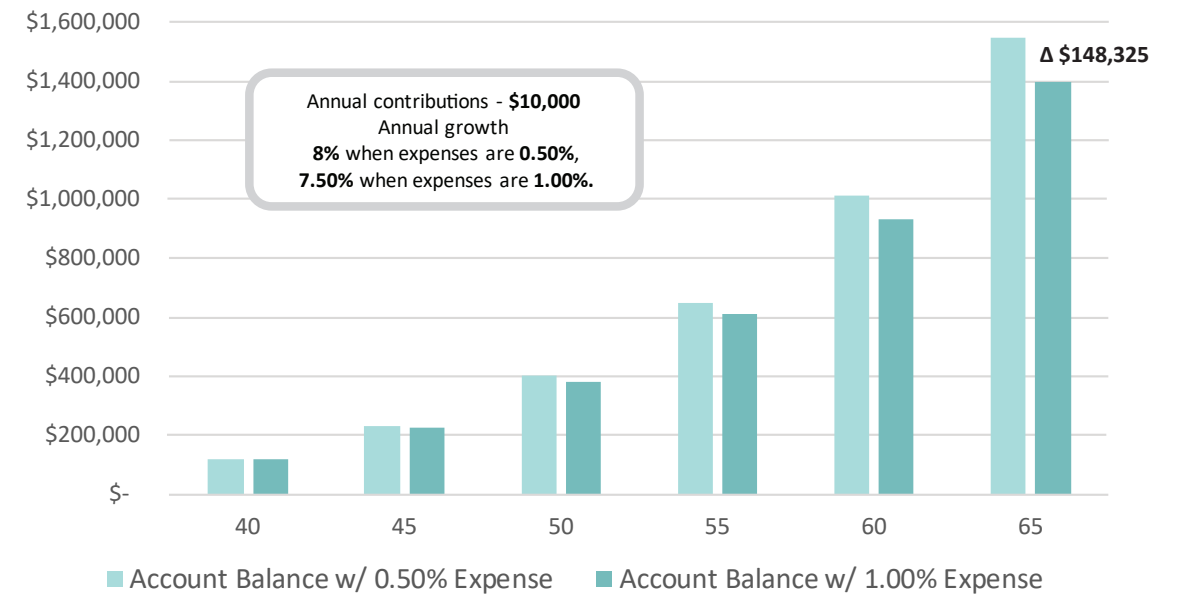
1. They had performed two request for proposals (RFPs) within the last 10 years.
2. They reviewed how they were charging expenses and why they elected this approach.
3. Their committee met regularly and had minutes of the meeting.
4. The committee members understood their role as a fiduciary.
5. They documented the entire process.

The Christian Brothers Retirement Savings Plan (CBRSP) performs all the above due diligence and then some. We recently engaged an independent firm, Retirement Plan Analytics (RPA), to perform a benchmarking of our fees and create an inventory of the services provided to the Plan. RPA also sent a Request for Information (RFI) to our outside record keeper, Vanguard. The purpose of the RFI was to show our due diligence on reviewing fees and possible enhanced services. All the results were extremely positive. ▶▶

Individual Impact

\$100,000 Account Balance

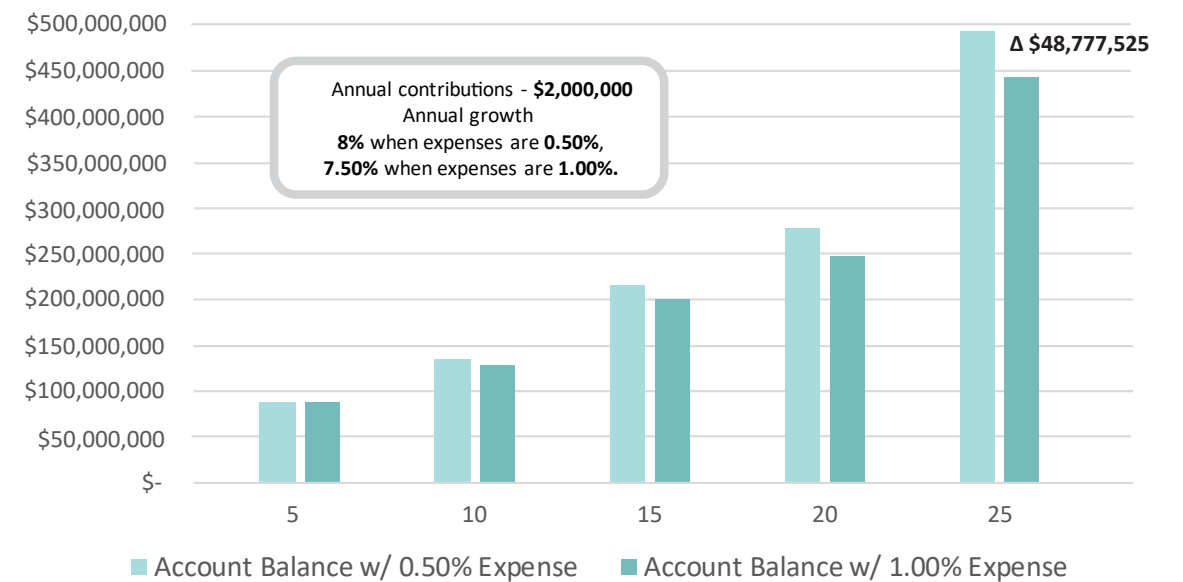
Account Difference With 1.00% Expenses vs. 0.50% Expenses



Organization Impact

\$50 Million Plan

Account Difference With 1.00% Expenses vs. 0.50% Expenses



These calculations are meant as a sample of the cost savings that could be experienced. The .50% difference in expense is meant to be representative in nature - the expense savings realized by a plan will be dependent upon the unique features of that plan, and the expense structure previously in place. All expenses are subject to change, based on factors outside of our control. This is a hypothetical example and is not representative of any specific situation. Your results will vary. The hypothetical rates of return used do not reflect the deduction of fees and charges inherent to investing. Information and interactive calculators are made available to you as a self help tool for your independent use and are not intended to provide investment, tax, or legal advice. We cannot and

do not guarantee their applicability or accuracy in regards to your individual circumstances. All examples are hypothetical and are for illustrative purposes. We encourage you to seek personalized advice from qualified professionals regarding all personal finance issues. This information is not intended to be a substitute for specific individualized tax advice. We suggest that you discuss your specific tax issues with a qualified tax advisor. Tax services are not offered by LPL Financial or affiliated advisors. Securities offered through LPL Financial, member FINRA/SIPC. Investment advice and other advisory services offered through Retirement Plan Analytics, LLC and RPA, Financial, LLC. LPL Financial, Retirement Plan Analytics, LLC and RPA Financial, LLC are separate entities.

The chart below shows how the “all-in fee” for the CBRSP compares to other plans based on the number of participants. The x-axis is the number of participants in a plan. The y-axis is the administrative expense as a percentage of assets. The solid yellow line is the “all-in fee” for the CBRSP. As you can see, the CBRSP is in the top quadrant even for plans as large as 500 participants. For smaller plans it is in the top 10%.

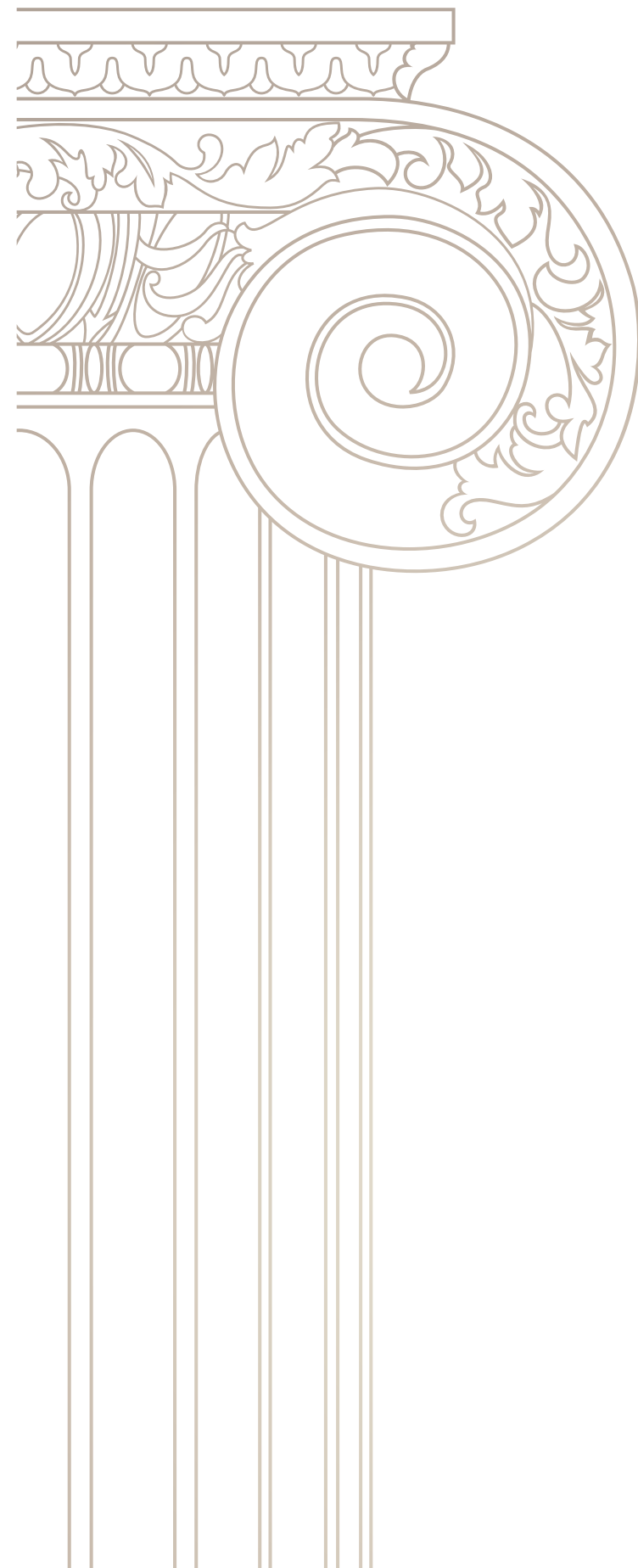
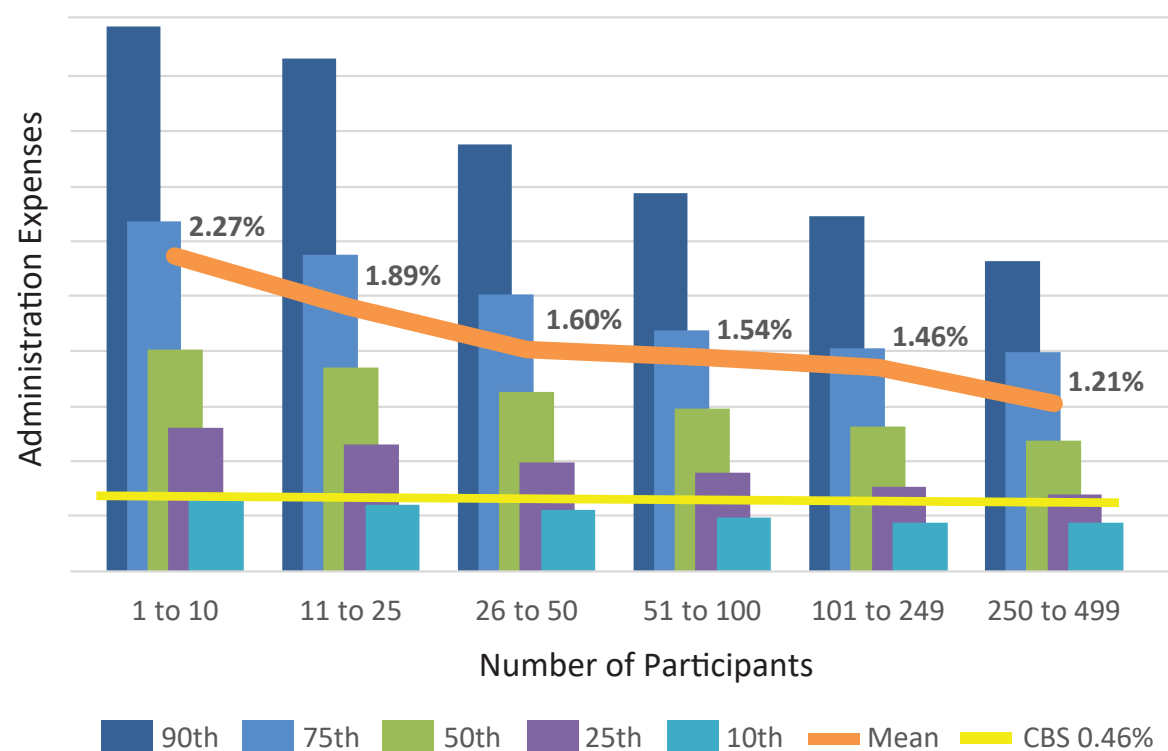
We can achieve this impressive result due to the economies of scale of combining Catholic church employers into a multiple employer plan. This provides leverage to receive better pricing in the marketplace. As demonstrated on page nine, this reduction in fees benefits your employees in achieving higher account balances due to less fees.

Fees are not the only criteria to review. An employer needs to know what services are being provided for the plan. Are the services all-inclusive? Do you have to hire other vendors to perform these services? If you perform these services, what is your fiduciary exposure? To discuss all of these other elements would be very lengthy. The good news is that early next year, we will conduct a webinar on this topic. Further details will be forthcoming.

In conclusion, to quote Warren Buffett, “Price is what you pay, value is what you get.” It is important to understand the value you are receiving under your plan. ☀

Jim Ceplecha is the Managing Director, Christian Brothers Retirement Planning Services. For more information about Christian Brothers Retirement Planning Services visit us at www.cbsecurities.org/retirement.html.

The Advantage of Joining a Larger Plan Pricing - Fees Decrease as Plans Get Larger



THE STRENGTH OF CATHOLIC SCHOOLS RESTS ON THEIR MANAGEMENT

The concluding words of Catholic School Management’s (CSM) statement of mission are:

In order to make certain that Catholic schools not only survive, but flourish, the staff of Catholic School Management believes that careful planning, sound management and effective leadership are the cornerstones of educational excellence.

Since its inception, a tenacious focus on understanding the unique management needs of Catholic schools, dioceses, parishes and religious orders has defined CSM’s approach to its delivery of comprehensive consulting services, and to this day has been at the heart of why CSM is often referred to as the ‘gold standard’ in Catholic school consulting. Indeed, CSM’s iconic logo design of the “C” and “S” initials stacked upon the “M” has provided, since 1979, a visual representation of the mission and message that the strength of a Catholic School rests on its Management.

How is it that this fundamental component of CSM’s mission has withstood the test of time? Numerous CSM clients can provide vibrant testimonials to this success, and examining the path to success of Mary Help of Christians Academy serves to illustrate CSM’s approach, and the value of “the CSM Way.” ▶▶

Mary Help of Christians Academy- From Best Kept Secret to Shining Star

The Limited Institutional Assessment

Late in 2016, Sr. Marisa DeRose, FMA, was the new Principal at Mary Help of Christians Academy in North Haledon, New Jersey. Enrollment had declined 35 percent since 2010, a dramatic situation especially for a small high school, dedicated to providing young women with a Catholic education enlivened with Salesian charism. She contacted CSM by email seeking our help. As Sr. Marisa explains it:

"I arrived as principal and I found a school community that was nervous and concerned about the future, but very much in love with their school and wanting its success. I knew where I wanted the school to go, but I was convinced that this was a job that was beyond me alone. I needed outside consultants to affirm my thinking."

Sr. Marisa knew that current marketing efforts were ineffective, but her intuition told her that it would take more than just 'better marketing' to achieve the kind of turnaround she desired as well as arriving at a position of stability and strength for the long-term future of the school. CSM Founder Richard J. Burke returned a phone call in response to Sr. Marisa's inquiry. This conversation yielded details as to the unique circumstances in which the school existed, at this point, in its mission. CSM made an initial prescription for the conduct of a Limited Institutional Assessment (LIA) for the Academy. The LIA is a flagship service of CSM that uses a multi-phased and faceted approach to reveal the root causes that are impacting a school's ability to meet its desired goals. Not a stone was

left unturned as a team of skilled and experienced consultants, all with significant background and expertise in Catholic education, visited the school campus over a three-day period in October 2017 to conduct the on-site portion of the LIA.

A Road Map to Success

The results of the LIA revealed that there was much good news at the Academy. CSM identified significant and marketable strengths with regard to Catholic identity, the family atmosphere, the depth of commitment and caring shown by the faculty and staff, and various programs along with the joy of the young women students themselves. The commitment to the school from the Salesian Sisters of St. John Bosco, Province of St. Joseph, and the location of the school and province offices on an astoundingly beautiful and college-like 16-acre campus could not be undersold. Yet, there were numerous areas identified for improvement. A 60-plus page report included more than 60 recommendations to assist with enhancing the strength of all aspects of management at the Academy, from its governance and administrative structure to academic and student programs, and throughout the total advancement program of marketing, communication, enrollment and development. CSM provided a three-year path of priorities, and Sr. Marisa and her staff, with the full support of the Province, decided to proceed by accepting the full Report and all recommendations made within. Further commitment was made to partnering with CSM to ensure full achievement of the recommendations.



Effective Management: Structures, Plans, and Training

By the conclusion of the 2017 – 2018 school year a new administrative structure had been designed, and efforts were set in motion to develop bylaws for the school's first governing board as a Board of Trustees. A seminar for all faculty and staff was provided on "The Role of the Professional Educator and Support Staff on Marketing the Catholic School for Image and Enrollment." In addition, CSM supported the Director of Admissions in her preparation of a comprehensive Enrollment Management Plan along with consultation for enhancement of the school's Marketing Plan. Under Sr. Marisa's leadership, a compelling statement of vision was prepared to emphasize the Academy's success in challenging the young women of today and inspiring them to be leaders of tomorrow. Over the summer, they had installed an Alumnae Coordinator to address a distressing lack of alumnae engagement, and a CSM Adjunct Consultant arrived on campus to provide one-on-one training and support for preparing a plan for first steps and priority activities.

Photo above: Planning Committee - CSM's approach to strategic planning promotes that all processes should be highly participative and collaborative. The customized process designed for MHCA brought together a Planning Committee representative of new Trustees, staff, faculty, alumnae and diocesan partners. Even more community voices were included via a retreat-style and large-scale Day of Strategic Conversation.

Securing the Future through Strategic Planning

When school year 2018-2019 opened, Sr. Marisa was no longer principal, but was formally installed as the Head of School as part of a new administrative structure designed to support, more effectively, the critical needs of the school at this time in its mission. The school held a convocation ceremony in response to the suggestion of one of the new Trustees, and honored the inaugural members of this school's first Board. They embarked on formal training for the Trustees and guidance in the establishment of a full committee structure, and they moved quickly into their role by providing leadership for a strategic planning process. By June 2019, a strategic plan was drafted, and ready to be unveiled for community consultation with the commencement of the 2019-2020 school year.

When asked which recommendation from the LIA has had the most far-reaching impact on the school, Sr. Marisa noted that it was the formation of the Board of Trustees. "Our school had been run more like a family, but we needed to change that and become more professionally managed without losing the distinctly Salesian emphasis on family-based culture. We needed expertise, and with the help of the Board, we are growing in ways we couldn't have imagined." ▶▶

Lasting Results

While significant activity has been ongoing over the past two years, what are the tangible outcomes from this commitment to follow the path laid out by CSM to strengthen management in all areas? School year 2018-2019 opened with 56 young women in Grade 9 compared to 33 in the previous year, and a total enrollment increase of 17 students from the beginning of the previous school year. This school year, enrollment remains stable, and the number of students entering Grade 9 exceeds the number that graduated in Spring 2019. Retention also continues to be a strength of the overall program, which is now focused on a comprehensive approach to enrollment management, and not just on recruitment. Other data-based indicators of positive change include:

- Continued excellence of the academic product shown by all Class of 2020 Seniors enrolling in at least one math class, if not two, and continued acceptance of graduates to the colleges of their choice.
- Ongoing facilities upgrades with a new roof and gym floor as well as the groundbreaking in September 2019 for a new Chapel after an unfortunate fire in Spring 2018.
- Growth in the alumnae database resulting in more than 30 responses within 24 hours of sending out a request to be part of the school's first Alumnae Council.
- A Spring 2019 Career Day that exceeded its goal of bringing in 10 alumnae as speakers to accommodate the 30 that were proud to return to their alma mater.

And, of significant and indisputable importance, the broader community is taking notice of the school's positive image and value.

While working with other area Catholic schools in the Diocese of Paterson, CSM Senior Executive Consultant Maria J. Ribera was pleased to be told, "I don't know what happened at that school, but their star is certainly shining brightly. Good things are happening at Mary Help!"

Sr. Marisa shared the words of a new teacher recently asked to join the Mary Help staff, "My colleagues at my former school told me they've heard it's great here and asked me if I could get them a job here."

CSM Senior Executive Consultant Maria J. Ribera was pleased to be told, "I don't know what happened at that school, but their star is certainly shining brightly. Good things are happening at Mary Help!"



Role Workshop - Providing training to achieve optimal performance is part of CSM's statement of vision, and a fundamental component of "The CSM Way." A school's faculty and staff are best equipped to support strong enrollment culture when provided with an understanding of the role they can play in the effective marketing of a school for both image and enrollment.

As Sr. Marisa's intuition had told her from the very beginning, it would take more than just marketing to achieve her dreams for her beloved school. Even though there will always be more to do, strategic plans to be completed, and ongoing attention paid to the promotion of the positive image of the school, the strength of management at Mary Help of Christians Academy is in place to support a vibrant and vital future. From the Province, to the Board, to the administrative structure, to the faculty and staff, and the quality of the plans that guide the work of all involved, strong management is and will continue to be the keys to ongoing strength. CSM has been honored to accompany the MHCA community in every step of their journey and looks forward to celebrating every future success. ☀

BMT's Human Resource (HR) Consulting Services

Few areas in the business world change faster than Human Resources.

Organizations need an advantage if they want to stay ahead of the curve in personnel matters. They require a competent, reliable resource they can turn to for advice and guidance with HR policy, procedure and implementation.

But that is just the start. Organizations also need support in identifying HR best practices; they must ensure compliance with government regulations and be able to attract and retain competent staff.

A company must meet a myriad of factors, from ensuring a compliant wage and compensation program is equitable and built based on the Fair Labor Standards Act (FLSA) to overseeing employee relations and supporting a collaborative work environment.

It is the goal of a highly structured HR department to ensure it administers policies in a consistent, fair and efficient manner. However, the size and/or organizational structure or financial constraints may not enable the organization to employ an HR professional or department.

HR Solutions Customized to Your Needs

BMT, as a division of Christian Brothers Services, features highly customized HR solutions that are based on an individual

client's needs, delivering day-to-day efficiencies and long-term strategic advantage through improved HR management. BMT can provide client services independently or as integrated bundles to give a client the flexibility, affordability and expertise it needs in a timely fashion.

An organization that accesses BMT's HR services has the ability to focus more readily on its mission without the distraction of the ever-changing landscape of employment law. BMT recognizes that a proactive and timely approach to an organization's opportunities and challenges underscores its success and enhances its sustainability. Whether an organization requires on-site support, consultation via the phone, or a combination of on-site and remote access, BMT can meet its needs and exceed its expectations.

Expertise in Compliance and Financial Management

Minimum wage increases, pay equity laws, local and state paid leave laws, proposed changes to the Department of Labor's overtime rules, and the obligations as a multi-state employer are just some areas that can impact an organization both in terms of compliance and financial management. BMT offers the advantage of certified HR professionals with solutions that will support an organization's efficiency and ability to address these issues. ☀

About the Author

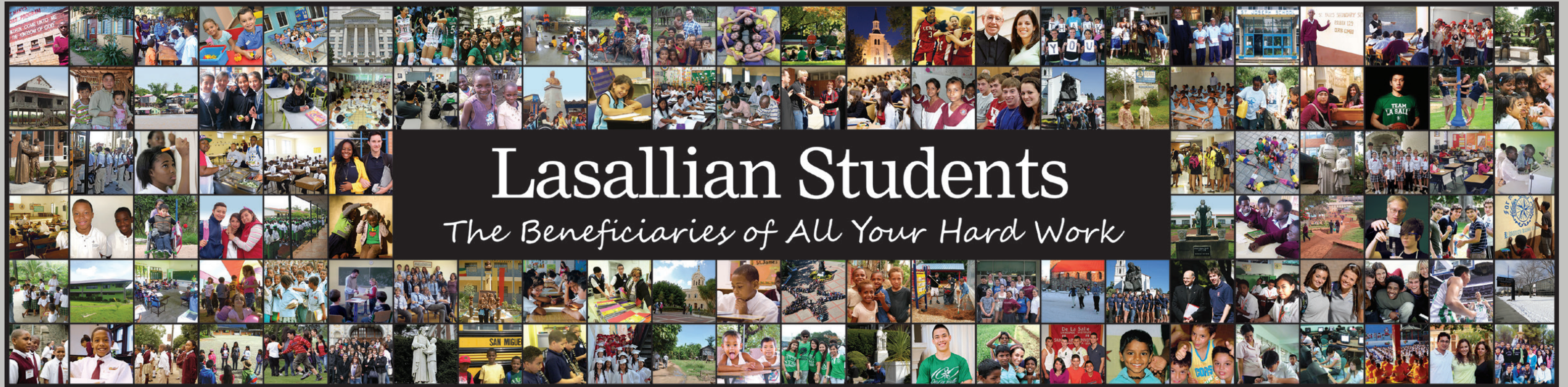
Lorraine Golio has been part of the BMT team since 2015 and maintains current certifications as a senior professional through the Society for Human Resource Management and the Human Resource Certification Institute. More recently, Lorraine has acquired a micro-credential in California law through SHRM to continue to deliver timely HR services to clients that have obligations as a California employer. In addition to maintaining certification as an HR professional, Lorraine offers extensive progressive experience as a director in not-for-profit work environments, including religious institute, hospital, long term care, conference center and childcare center.

Capitalizing on this background and expertise, BMT has been able to provide organizational audits (motherhouse, licensed healthcare center, central admin), wage and salary studies, recruitment both on an exempt and non-exempt level, employee benefits, compliance (review and revision of employee handbooks in accordance with applicable local, state and federal law), and interim or ongoing contracted HR consulting services in the capacity of Director of HR.

For more information about BMT's HR Consulting Services and how they can help to develop one of your most important assets - your employees - contact Lorraine Golio at (413) 519.5136, lgolio@bmtconsults.com or info@cbsservices.org.

About BMT

A division of Christian Brothers Services, Brenner, McDonagh & Tortolani (BMT) was founded in 1972. Headquartered in Tarrytown, New York, BMT serves more than 280 religious institutes and many sponsored ministries in need of assistance with the management of daily operations including accounting and financial management, benefits eligibility management, human resources, investment consulting and real estate planning and sustainability studies. bmtconsults.com.



The graphic above is 12 feet by 3 feet and hangs in the Christian Brothers Services Romeoville, Illinois office as well as the Christian Brothers Conference office in Washington, D.C. It's a reminder to all employees that their efforts benefit Lasallian students all around the world.

The CBS Connection

As a company, Christian Brothers Services (CBS) administers and serves seven trusts, operating a variety of programs for congregations, organizations and dioceses within the Catholic Church with a mission strong in understanding, guiding and protecting the needs of its members.

As a nonprofit organization, it is paramount that the Lasallian tradition is exemplified and in putting that ideology into practice, CBS makes an annual financial contribution to support Christian Brothers Conference (CBC). By being a member of any CBS Trust of programs, you help ensure a Catholic education to students around the globe. The CBS mission to serve the Catholic Church community and other faith-based organizations by responding to their managerial needs provides funding for the Lasallian mission in North America.

Brother Timothy Coldwell, FSC, General Councilor for the Lasallian Region of North America (RELAN), explains the CBS contribution to CBC supports all of its educational and pastoral services, allowing them to offer education workshops and formation programs to pass along the Lasallian heritage—building our bridge, together and by association.

Brother Timothy said over time, as CBS became more financially strong, contributions have grown, making it possible to do more with such educational and formation programs.

“There has always been an unspoken gratitude for CBS and how it considers the heart of the mission, not only serving their clients but extending that care and quality to the religious mission,” said Brother Timothy. “CBS is not a company only seeking to grow but is about helping young people in the Christian and human spirit.”

Saint John Baptist de La Salle and the early brothers offered accessible education to vulnerable populations by teaching in the native language, educating in a classroom setting, establishing classes for working men, serving delinquent youth, forming teachers with a sense of vocation and mission, and more.

Today, the Institute that De La Salle founded has a new response to reach those in need, one rooted in mission and history, influenced by Pope Francis, and grounded in calls from the 45th General Chapter. The Beyond the Borders initiatives, promoted by the Institute of the Brothers of the Christian Schools’ Solidary and Development Secretariat, are projects that serve those most in need.

To answer these calls, the Institute unveiled Beyond the Borders in May 2019. This response encompasses new and existing projects in each Region approved by the Brother Superior and General Council. Throughout the Regions and from varying funding resources these projects are now being carried out.

In continuing its educational mission, CBS supports these various programs including these initiatives.

Two examples of this in RELAN, which receive funds from CBC, are El Otro Lado at the U.S.-Mexico borders in Arizona and Texas and OKI-NI-SOO-KA-WA Blackfeet Immersion at De La Salle Blackfeet School in Montana.

Each of these programs is meant to help with the mission needs of immigrants, refugees, the homeless, unemployed youth and all vulnerable people, especially people found on the “borders.”

“These immersion programs are so inspirational and CBS is a major source of support,” said Brother Timothy. “Students from around the country participate in these immersion programs, raising funds for travel, living simply while they are in the program—but it is not enough—it is only because of the CBS contribution that these programs work.” ▶▶

Together and by association—that is the Lasallian way.



Photos courtesy of the Christian Brothers Conference.

El Otro Lado

El Otro Lado (EOL) works to respond to issues around populations migrating along the U.S. southern border in search of better lives.

EOL is a five-day immersion program in the District of San Francisco New Orleans (SFNO). Established in 2008, the program provides Lasallian high school students with first-hand experience of the realities of life for migrants along the U.S.-Mexico border.

El Otro Lado is Spanish for “the other side.” The reference is not only to the physical reality of the border between two nations but also to the human reality of the complexities that geopolitical boundaries can introduce into people’s lives. EOL is designed to connect students to facts about people and places in ways that news outlets and social media cannot.

“In Texas, the situation is highly charged and sensitive. It is definitely not like reading about the situation in a report,” said Brother Timothy. “Students go to the border. They see the border fence. They visit the centers and offer their assistance. They have an opportunity to interact with the U.S. Border Patrol. And what they walk away with is a sense of the ‘real news.’ You can just see how they are viscerally feeling the sense of human reality up close and personal.”

The program reminds students that in the Lasallian tradition learning it is always a practical means to a transformative end. El Otro Lado challenges them not only to reflect on the world’s pain but also to discern what they can do about it.

“I truly believe this experience is what our mission is about in education—going beyond the head and into the heart,” said Brother Timothy.



OKI-NI-SOO-KA-WA

De La Salle Blackfeet School is a San Miguel-model school of the Midwest District for fourth through eighth-grade boys and girls who live on the Blackfeet Indian Reservation in Browning, Montana. In 2003, the school began welcoming high school and college students from across RELAN for one-week immersion experiences called OKI-NI-SOO-KA-WA, which means “come and see” in the Blackfeet language.

In the immersion, participants work with students, help around the school, and learn about the history and lives of the Blackfeet people. The lessons and benefits run both ways. Jon Ficaro, De La Salle Blackfeet immersion director, explained, “Informing these students about the culture and life of the Blackfeet American Indian Tribe not only helps us to realize our specific goal of assisting our own students’ growth toward fulfilling their potential, but also offers to the immersion students a chance to reflect on the poverties that exist within their own communities.”

What is most impressive and so impactful, said Brother Timothy, is that some students return as Lasallian Volunteers because they were so inspired by the opportunity to live and learn from the Blackfeet Indians.

“I think that while getting to know the kids and helping them along with their school work, you learn a lot about yourself,” said Ryan Dobryznski, a student at La Salle Academy in Providence, Rhode Island, who participated in the immersion in February 2019. “I know that this experience will make me so much more grateful for everything I have. Seeing how these kids can give a good effort every day and still deal with everything going on in their lives is so inspiring. I am leaving this experience with a definite desire to go off and serve other places.”

The program continues to focus attention on the longstanding educational and social needs of the Blackfeet American Indian Tribe living in northwestern Montana.

“The high school students have the opportunity to work with the kids, play with them and help them,” said Brother Timothy. “But they, the high school students, are those who walk away with a new sense of understanding. It is so inspiring to me, to see these young adults become so interested in this program and the lives of others, striving to be of service—it truly goes to the heart of people.”

Together and by association—CBS strives to continue the educational mission De La Salle set forth. While the company may not physically have students in classrooms, its work in understanding, protecting and guiding members and providing plans and programs that help them complete their distinct missions, is a legitimate expression of De La Salle’s vision. ☀





Reflections on an Updated Logo

By Senior Executive Consultant Maria J. Ribera

Catholic School Management is widely known by our initials as “CSM.” The connection to this initialism is so strong that long-time CSM Adjunct Consultant Sue Hoffman created an award for clients in our Strategic Management and Development Program who demonstrate outstanding achievement managing Catholic schools that is called the “CSMmy.”

Along with our distinctive initials, we also have enjoyed a distinctive logo since the company’s founding in 1979 when it graced the introductory issue of our flagship publication, the *Catholic School Management Letter*, also known more commonly by its initials, CSML. The CSM logo reflects the visual ingenuity of Sister Patricia Mulally. While CSM serves various educational ministries of the Catholic Church, a significant portion of work, since CSM’s origin, has been on behalf of Catholic schools and sustaining their long-term vitality.

Back in 1979, Sister Pat’s keen understanding of CSM’s work formed her artistic decision-making and resulted in a logo that emphasizes Catholic schools with the “C” and “S” situated to rest on a bold version of the “M” for management. It conveys a clear message supporting CSM’s approach to the delivery of comprehensive, consultative guidance grounded in the belief that the strength of Catholic schools rests upon, and directly results from, the strength of their management.

To this day, our vision and ‘the CSM Way’ has continued to be driven by our commitment to responding to the unique management needs of Catholic schools as a whole, and specifically to customize our work and provide innovative thinking for the unique management needs of each individual school with which we work. Since the 1970s, CSM has worked with well over 3,000 Catholic schools, and in that time the circumstances of fewer than 20 of those schools have resulted in the cessation of their mission. This rate, of not much more than half a percent, supports the effectiveness of CSM’s approach when compared with the 37 percent loss of Catholic schools overall between the period from 1970 to 2010 alone. Clearly, the “CSM Way” has stood the test of time.

While there are some things that stay the same over time for good reason, there are others that must change for equally good reasons. In 2014, CSM became a division of Christian Brothers Services, combining two organizations with complimentary missions and expanding the scope of CSM’s ability to sustain its excellent outcomes for Catholic schools, parishes, dioceses and religious orders. With any change comes opportunity, and there have been several since 2014. CSM is pleased to announce a significant milestone in its history with the refresh of its iconic logo to continue to reflect the timeless message and wisdom of the original design while incorporating reference to CSM’s most recent growth and change.



1979

21



2014



A division of Christian Brothers Services

2019



A division of Christian Brothers Services



The refreshed logo still conveys its original message, now emphasized by the modification of the “M” to reflect the concept of strong management as the pillars that continue to sustain Catholic schools today, and into the future. The integration with the CBS star, the updated font and expanded versions of the logo reflect CSM’s contemporary status as a division of Christian Brothers Services. CSM continues to expand and adapt its comprehensive array of consulting services for the benefit of our clients, and most importantly for the continued benefit of Catholic education. Our refreshed logo speaks to this ongoing commitment to excellence set in motion by CSM Founder Richard J. Burke and still proudly exemplified today by all CSM leadership and staff. ☀

Disaster Recovery: Crucial But Not Complicated

DR plans are necessary for ensuring your business can continue to run and be efficient. Don't overly complicate a DR plan. Simply allow them to exist and test them regularly to ensure they work as planned.



October is National Cybersecurity Awareness Month, and this year, it is certainly needed. Recent surveys revealed that only 4 in 10 companies have a fully documented disaster recovery (DR) plan. Even more shocking, it shows that only 40 percent of the companies that have a DR plan test it at least once a year. Another study showed that 83 percent of organizations have been hit with a Distributed Denial of Service (DDoS) attack in the past two years and that on average, these incidents cause 12 hours of downtime.

Data is now an essential component of both our personal and business lives, so protecting it is critical. From significant financial and sensitive business information to personal photos and family videos, data is something that is very important to the average American.

Also, staying connected at all times is critical to any business operating in this 24/7 business environment when consumers and clients can access your information, or even make orders online at any hour of the day from any location in the world. Therefore, it is crucial to have a DR plan.

At this point, you may think “but I have a very robust cybersecurity strategy in place, so why do I need to worry about a DR plan?” Cyberattacks are not the only thing that can cause loss of data or network outages—natural disasters cause 53 percent of IT disruptions, and implementing new technology causes another 26 percent.

The Basic Backup

The basic initial step of any DR plan is backing up. Backups create data copies at frequent intervals that are saved to a hard drive, tape, disk or virtual tape library and stored at an offsite location. The basis of this process is simple: if something happens at your main site, you can retrieve the data from your offsite location.

A traditional DR is when you manually back up data onto a disk or tape, and then physically move them to an offsite location. At a glance, backing up data to a disk or tape seems like a good option for keeping data safe until it's needed in the event of a disaster. However, the backup software or media being used is susceptible to tech failures and even human errors where the person responsible for making the backups forgets or simply makes a mistake.

The cloud has made this process a lot easier, with backups being sent to offsite locations automatically with no physical labor. This process has reduced costs as it eliminates the need for investing in your own remote DR facility, and it can spin backups of critical servers in minutes on a shared or dedicated host platform.

DR plans are necessary for ensuring your business can continue to run and be efficient. Don't overly complicate a DR plan. Simply allow them to exist and test them regularly to ensure they work as planned.

Location, Location, Location

Another key thing to remember when implementing a DR plan is location - or more specifically, geodiversity. Geodiversity, short for geographic diversity is the distance between two or more facilities. You want a substantial amount of distance between your main facility and your offsite backup facility; many industry leaders recommend up to 200 miles.

This solution comes into best practice if your business is in an area prone to natural disasters like hurricanes or flooding. However, it is also beneficial to those who live in areas that can suffer from power outages or even just to protect yourself from human errors like something as simple as a cord being mistakenly unplugged.

Having these backups allows for heightened recovery speeds and for you to get (or keep) your business going. There are various ways to manipulate data to improve backup and recovery speeds, which include:

Compression - This is the process of shrinking the source data so it uses less storage space.

Deduplication - This is the process of eliminating multiple copies that contain the same data. This can be implemented at the file level, on raw blocks of data, on a server before any data moves to the backup media or at the target storage device.

Duplication - This is the process of duplicating backups to a second set of storage media. This then allows for rearrangements of the backup images that can boost recovery speeds, and it can allow for a second copy at a different site or on another storage medium.

Encryption - This is the process of using algorithms to adapt the form of data to protect it during backup and recovery.

This process only allows users holding an encryption key to read the data.

DR plan checklist

These are two main factors to consider and to ensure are robust when implementing a DR plan. However, once you have implemented a DR plan, always ask yourself the following questions to confirm that you are operating it correctly. If the answers to these questions are yes, then you have a secure DR plan:

- ▶ Is your DR plan tested at least once a year?
- ▶ Is recovery and protection possible at the application level?
- ▶ Does your team have the training necessary to fail over a site?
- ▶ Have you established RPOs (recovery point objectives) and RTOs (recovery time objectives) for your data and applications?
- ▶ Are your backups kept on an off-site location with a good amount of distance?
- ▶ Do you currently use the cloud to minimize downtime and data loss? ☀

US Signal, a CBS preferred vendor and service provider, is a leading data center services provider, offering secure, reliable network, cloud hosting, colocation, data protection, and disaster recovery services — all powered by its expansive, robust fiber network. US Signal also helps customers optimize their IT resources through the provision of managed services and professional services.



Refreshing Your
ACTIVE SHOOTER
Preparedness Program

Does Your Plan
Have Holes
In It?

Many Catholic organizations know they are soft targets for an active shooter and have begun or have developed security protocols for their ministries. However, developing these protocols is only the start. Maintaining your organization's active shooter, active threat and security program is an ongoing process. This article is a follow up to the article published in our 2018 *OutReach* entitled "Preparing for an Active Shooter Becomes Reality."

Whether your active shooter program is less than a year old or has been in place for a few years, schedule a process to review and revise the plan. Unknown weaknesses could be present that you need to identify, such as changes in the organization's technology or physical structure. Your ministry activities could have changed and new outside exposures may now exist. For example, when an active shooter event occurs, your plan might be to have all those who have exited the building meet at

an assembly spot behind a neighboring business. This spot may no longer be available or the company may have changed hands or put up fences blocking off the area.

A good practice is to have a regularly scheduled time to review the plan annually or at least every two years.

The big question that you may need to ask yourself is, who will conduct a review of the program? The committee that developed the program may have been disbanded and those who served on that committee may no longer work for the organization. If this is the case and the responsibility of maintaining the program was never delegated to a safety committee or a risk management committee, then you may need to assemble a new active shooter review committee. Whatever your organization decides, it should assign responsibility for managing this review process to a specific committee or person. There should be some kind of accountability attached to this assignment.

TODAY'S PREPARATION... TOMORROW'S SUCCESS!

Developing or Refreshing a Program

If your organization has not developed an active shooter program, then the first step is to put together and develop the program. To assist organizations with the first steps of developing a program or to consider when refreshing an existing active shooter/security preparedness program, Christian Brothers Risk Management Services in conjunction with Sorensen Wilder & Associates has developed a Security Preparedness Resource Toolkit. To receive this free toolkit, see the request process at the end of this article.

Section one of the toolkit will give you ideas on how to get started and who should be on your development/assessment team. After you assemble your team or assign the responsibilities to maintain your active shooter program to an existing committee, the next step is to assess your existing program.

The Resource Toolkit has a security self-assessment that includes categories from the "P2T2"® format which identifies security areas regarding People, Policies, Training and Technology.

This assessment is not all-inclusive as it does not necessarily have specific questions for every type of ministry.

The areas addressed by the assessment include 12 sections:

1. Hiring and Human Resources
2. Security and Identification
3. Staffing and Organizational Culture
4. Policy Review
5. Security Awareness Policies
6. Training
7. Access Control
8. CCTV and Video Storage
9. Alarm Systems
10. Communication Systems
11. Lobby Management and ID Systems
12. Outside Grounds

There are additional assessment questions and resources in the toolkit to help you assess areas of concern as it pertains to the building's physical facilities and preparations for a post-event. The nice part about assessments is that after you complete one, the assessment can be completed again at a later date and can show where you made improvements and where you still need to make improvements. The assessment may also help to identify areas where experts are needed to assist the facility in improving the program. ►►

Programs Should be Ongoing

One area of an active shooter program that is often overlooked is implementing ongoing training and awareness programs.

Don't overlook developing an ongoing awareness program. This responsibility is usually given to a risk management or safety committee. These groups usually already provide employees with safety awareness information. Active shooter information can simply be added to their developed process. If there is not a committee to which you can assign this responsibility, consider working with those who develop internal communications, such as employee newsletters/bulletins. Other activities also can help increase awareness. Some organizations have motivational posters on their walls. Switch these motivational posters out quarterly or biannually with a poster on active shooter awareness. A departmental meeting also can be a forum to increase awareness. Find or develop an informational bulletin on active shooter preparedness. This bulletin can be provided to each manager/supervisor so they can discuss the handout (maybe for five minutes) during one of their staff meetings to increase awareness and receive staff input.

It is not uncommon to see an organization spend time developing policy and plans, train their staff once, but then, other than for new employees, never train them again.

Ongoing training is essential since no one knows if and when an event might take place.

It is vital that your staff knows what to do in the event of an active shooter to help create brain muscle memory. This brain muscle memory is useful wherever that person may be, whether at work, shopping, vacation, etc.

You can assign responsibility of staff training to those who already provide training for your organization. This training only needs to be scheduled and coordinated. Determine trainers and training methods and schedule how often this training should occur. How well your awareness program is running will most likely determine the frequency of training. If there is no ongoing awareness program being managed, training should be more frequent, such as once a year. If an awareness program is in place, every other year might be sufficient.

You also can present training in several different ways, such as live presentations, hands-on presentations/exercises and online. While each of these methods can be suitable, it has been found that the best type of training is for people to see and visualize what an actual event could look like in a controlled environment. These programs include a presentation along with staff participating in mock exercises.

Assess the Property and Conduct a Drill

Assessing your property regularly should also be a part of your program. A physical security inspection should be conducted at your facility annually which should include both the inside and outside of the property. These types of inspections can identify security concerns that may result from wear-and-tear on the building due to rain, snow, shrubs/tree overgrowth, etc. Organizations should consider developing a customized security inspection form used specifically for the building and grounds.

As a suggestion, utilization of a security expert could be considered to help your organization develop the process and forms, and educate staff conducting the inspections. Experts have a vast amount of experience and are able to identify security concerns to add to the inspection form that may not be common knowledge for most.

Conduct a drill to identify areas that need refreshing.

Conducting an active shooter drill can provide the organization with two major benefits. The first benefit will remind employees that an active shooter event is possible and will compel them to take a few minutes to think through what they will do or what they decided to do during the drill. The second benefit is a drill allows the organization to see the process take place and identify areas in the facility or areas where specific training/awareness efforts should focus after receiving feedback from employees. CAUTION: When developing a drill, be very careful about how you run it. You do not want people to think the event is real and have them break windows to get out of the building or call the police. The police should be informed before you conduct a drill.

Plan for the Unthinkable

All organizations should have a Business Continuity Plan and Disaster Recovery Plan. These types of plans are usually developed and tested by a Business Continuity Team. Following an active shooter event, organizations could be shut down, sometimes longer than a week while the local police department investigates the crime scene. If you cannot get into your facility, are you prepared to continue to provide service to your clients?

The list below are activities your organization and its "Business Continuity Planning Team" should consider when developing a Disaster Recovery Plan:

1. Assign leadership responsibilities and what their responses should be.
2. Have access to emergency supplies that include several tourniquets accessible where people will assemble.
3. Identify and confirm there is a backup facility/building or that work-from-home possibilities are identified with agreements already in place.
4. Identify the types and amounts of equipment/computers software that may be needed, where this equipment can be acquired and a plan to set up and roll out the equipment/hardware quickly so it can be used immediately upon its configuration.
5. Determine how you will store, protect and recover electronic data.
6. Determine how you will store, protect and recover paper documents.
7. Create a communication plan that helps employees communicate easily with other employees and mission critical functions.
8. Develop a plan for the media, vendors and the customers you serve.
9. Have contracts in place with vendors to help with cleanup of the facility and possible board-up to prevent further damage to the property.
10. Create a human recovery plan that addresses the physical and mental needs of all employees, victims and family members whether they are at home or at work. This plan should include the initial short-term needs such as reporting to family members. It should also include long-term needs beyond a one-year anniversary date and include ongoing help such as the use of an "Employee Assistance Program" (EAP) or other behavioral health support services. It is important to include all family members of staff in this plan.
11. Determine how you will fill positions for injured or deceased employees.
12. Evaluate and test these individual plans initially and periodically to adjust for any changes in the organization.
13. Check with your insurance carriers to identify what is and what is not covered. Also, identify if there is any assistance with the disaster recovery process and what that assistance will include.

Recovering after an event can be a continuous process occurring not just during the short term, but during a long-term healing process. Ensuring you have a plan in place before an event occurs will help your organization bounce back quicker and hopefully prevent your ministry from having to close its doors permanently.

Taking the time to reevaluate and refresh your active shooter, active threat and/or security protocols can go a long way to protecting not only your organization and its ministry but it can save more lives. The more prepared your organization is, the better it can rebound after a devastating event like an active shooter incident. ☀

If you are interested in receiving an electronic copy of the Security Preparedness Resource Toolkit, please contact Jeff Harrison, Director of Risk Control Services at jeff.harrison@cbservices.org.

Don't miss the CBS webinar "Identify Weakness in Your Active Shooter/Active Threat Plan," Thursday, Nov. 14, from 1-2 p.m. CST. To register visit: <https://www.cbservices.org/webinars.php>.



WHY Christian Brothers Retirement Planning Services?

6 Christian Brothers Services' provider factors

There are six factors that should be considered when determining a provider for your employees' retirement plans: cost, services, education, familiarity with the market, fiduciary exposure and investment products.

1. Cost / Value

The CBRSP and CBERSP do not charge any loads, transaction fees, 12b-1 fees, or any other hidden fees in our service.

Our plans have two fees:

- ▶ A quarterly administration fee at the low cost of \$17.75 per participant which includes: *Onsite meetings, daily valued record keeping, web access to plans, online quarterly statements, communication materials, all legal requirements, and access to Vanguard professionals.*
- ▶ The expense ratio on the individual funds: *Average expense ratio is .26% (26 basis points) – Industry average is 1.27% (127 basis points).*

As a Church Plan our fees are significantly lower than non-Church plans.

2. Services

The Plans are a collaborative venture between CBS and the Vanguard Group. You would receive all of the recordkeeping, web, and communication services provided by Vanguard which are typically limited to large organizations. Vanguard has been providing defined contribution services for 30+ years. Our 403(b) plan is recognized as a Church Plan and has received a qualified ruling from the Internal Revenue Service (IRS) under the volume submitter program.

3. Education

CBS provides:

- ▶ Introductory on-site meetings or webinars.
- ▶ At least one annual employee meeting or webinar.

There is no charge for these meetings. Our presentations are geared towards employees who are not sophisticated investors and may not have ever saved in a 403(b) plan. Our main strength is that we only cover Catholic Church organizations, so we are extremely familiar with employees who work for the Church and the best way to educate these employees.

4. Familiarity

Christian Brothers Services has been administering retirement plans for Catholic organizations since 1964. We provide retirement services to over 40,000 participants who are working for over 1,000 Catholic employers. Assets in the retirement plans are in excess of \$2 billion. We are owned by a sole member, which is Christian Brothers Conference. The Conference is the Provinces of the Christian Brothers, a religious order.

5. Fiduciary Exposure

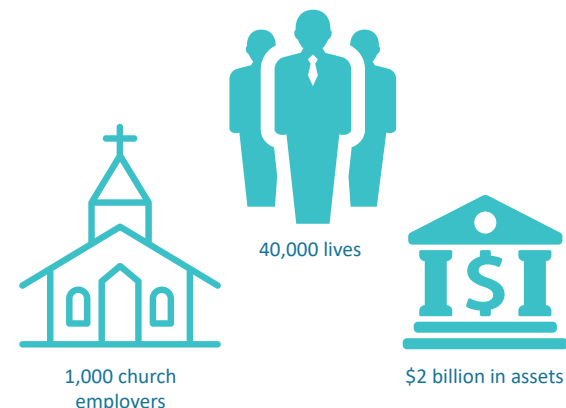
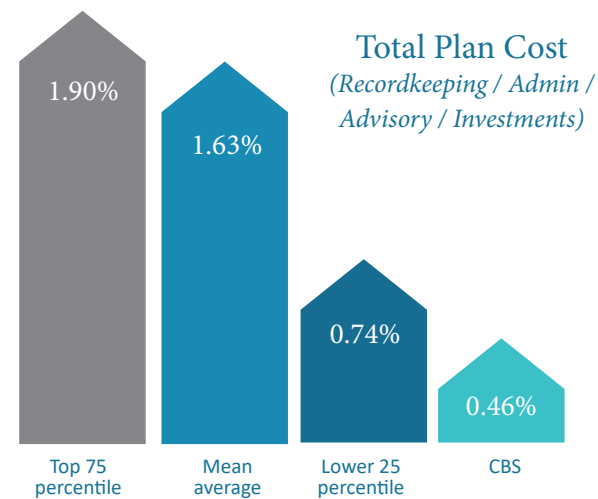
The Plan's Board Members act as the fiduciary for the Plan. The Plan has received a qualified ruling from the IRS and is a Church Plan. The Board engages an investment consultant, along with our internal Chief Investment Officer, for advice on the appropriate funds.

6. Investment Products

Participants are automatically enrolled into a target date fund. Target date funds are necessary to provide prudent asset allocation based on a selected retirement date.

For participants who are comfortable in choosing their own asset allocation and want to change from the default election, we offer a diversified array of funds, including four Catholic socially-screened funds that invest based on the USCCB guidelines.

Contact us at info@cbservices.org to request more information.



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 for eligible medical expenses incurred as the result of an accident during a covered activity provided that treatment is sought within 30 days of the accident. 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



13 Catholic Colleges / 110 Catholic High Schools / 145 Catholic Middle and Elementary Schools



Health Plans for Catholic Schools and Universities

The Christian Brothers Employee Benefit Trust (CBEBT):

- Affordable Care Act (ACA) compliant health and wellness benefits
- Administered by Christian Brothers Services (CBS)
- Trust consists of 250+ Catholic schools throughout the U.S.

For more information or a quote, contact: info@cbservices.org.

Health Benefit Plan Features:

- Flexibility in plan design
- Variety of plans offered
- National Networks available (Cigna, BCBS, Aetna)
- Ability to work directly with school or broker

Medical Coverage / Prescription Drug Coverage
Dental & Orthodontia Coverage

Vision Coverage

Life and Disability Coverage

447 Catholic Employers / 18 Catholic Dioceses / 8 College Seminaries

Contact us at info@cbservices.org to request more information.

A Few Moments with ... *Larry Baker*

Christian Brothers Services named Larry Baker as Managing Director of Risk Management Services in July 2019. Larry brings a wealth of experience in risk and claims management to his new position. He will oversee a division that strives for continual growth while never forgetting a commitment to excellence and a devotion to customer service that, through the years, has resulted in a 99% member retention rate.

How long have you worked at Christian Brothers Services and what positions have you held?

My tenure at Christian Brothers Services began Oct. 6, 2008. I entered the organization as Manager of Claim Services. I then held the position of Director of Risk and Claim Services, and as of July 2019, I ascended to the role of Managing Director of Risk Management Services.

In your new role as the Managing Director of Risk Management Services, what do you see as your biggest challenge?

Sustaining the considerable success of my predecessors. It is sometimes easier to assume responsibility for an organization or division that has experienced some degree of performance related or organizational issues. I'm very blessed to have inherited a fully functional division. We're always faced with external challenges, statutory changes, adverse case precedents, etc., that require our combined experience and expertise to resolve, but the team we have in place is more than capable of addressing all challenges presented.

What is your goal for the division over the next few years?

Continued growth, along with maintaining our stellar record of membership retention, which traditionally is at 99%. We, of course, are looking at our coverages and the Plan Document to assure it is meeting the needs of our membership and remains relevant in terms of assuring the coverage is addressing ever-changing and developing exposures. Drone and cyber liability coverages are examples of evolving exposures that will require constant analysis.

In your view what makes Christian Brothers Risk Management Services different from other property/casualty insurance providers?

Without hesitation or question, status as a 501 (c) 3, not for profit risk pooling trust distinguishes Christian Brothers Services from the standard or conventional insurance markets. I have made this point on many occasions and in different forums; I particularly enjoy working in the not for profit sector of the industry, which allows all of us to focus our attention to the specific needs of our members and their ministries, without the burden of managing to a profit margin goal.



Mother Nature has been very active over the last few years and has affected several of our members. If you could offer one piece of advice to our members about preparing for a natural disaster what would it be?

Large, medium or small, every organization must have a functioning Business Continuity Plan in place. This is important, not just for the purpose of sustaining a viable business organization, but for the safety of all employees as well. When Mother Nature throws a temper tantrum, everyone in the organization should be aware of their individual areas of responsibility, which should serve to allow the employees to make informed decisions concerning where and how they can be most effective in achieving recovery from the weather related event or natural catastrophe, without placing themselves at undue risk.

You are an avid golfer. In your opinion, what is the best golf course you have played?

I am passionate about golf, but as I have said many times, I play often, not well. Since my skills are somewhat limited, I don't usually gravitate to the more challenging courses. However, in the Chicago area, Cantigny Golf Club in Wheaton, is the most highly-rated course I personally have played. Over the years, I've learned to stock up on golf balls whenever I play there. If they ever make a golf ball with a homing device, and that floats, I'll definitely save a lot of money. ☀



“I truly believe this experience is what our mission is about in education—going beyond the head and into the heart.”

~Brother Timothy



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