



OutReach

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A Christian Brothers Services Publication

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Patrick Lynch / President and CEO

Welcome to the Fall 2022 Edition of OutReach Magazine.

Reading through this issue, I am reminded that in addition to the multitude of plans, programs and services we offer, what really sets CBS apart is our ability to find solutions to the problems our member organizations face every day.

At CBS, we find answers for you so you can concentrate on your mission. As a Catholic, mission-based organization ourselves, we are familiar with the distinctive dynamics of Church institutions and organizations. We strive every day to understand the issues facing our members and provide them with workable solutions to their problems.

We are here to guide you through whatever concerns you might be facing. Whether your challenges involve providing healthcare or a retirement plan for your employees, finding a property/casualty program to protect your assets, or even helping you get your website up and running, we can tailor a program to meet your needs.

As you read this issue of OutReach, you will find CBS subject matter experts who are here to guide you through some issues that Catholic organizations face daily. How can our newest healthcare programs help your employees stay well? How can your organization save money with cloud computing? How do you talk with your employees about workplace safety to keep them from missing time? We provide the answers you need in this issue.

You want to know that when calamity occurs, as it did for a member organization highlighted in one of the spotlight articles, CBS will be there to protect your property, just as we were for them. They could continue their mission without worrying about insurance since we had a plan in place to provide answers in the event of a disaster.

Since the day CBS was founded, we have been steadfastly committed to our purpose of assisting you in problem-solving so you may concentrate on your mission. We continue to do so today, bringing together Catholic organizations by understanding you and where you are going.

A handwritten signature in black ink that reads "Pat".

Pat Lynch

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Digital Health Innovation

Digital health tools are taking patient health care beyond the exam room and are paving the path for improved lifestyles, better health monitoring, and enriched chronic care management.

The advent of mobile health apps and remote controlling devices are appearing on the market at astonishing rates, offering both patients and doctors a way to track healthcare on a daily basis, all at their fingertips easily with a smartphone and/or connected device.

The evolution of mobile health tools

The Internet of Medical Things (IoMT) is changing the face of healthcare technology. From simply scheduling appointments via an app and retrieving medical records, to monitoring glucose levels and hypertension and managing mental health, digital health is no longer a trend but a means to improve patient health care.

The U.S. Food Drug and Administration (FDA) reports that mobile apps can help people manage their own health and wellness, promote healthy living, and gain access to useful information when and where they need it. These tools are being adopted almost as quickly as they are being developed. Because mobile apps and devices help provide an easy-to-use interface and offer immediate access to relevant information, healthcare professionals, consumers and patients alike are gravitating to their use.

Research from Insider Intelligence has the global IoMT market expected to swell to a \$158 billion valuation in 2022, up from \$41 billion in 2017. In short, the report derives that more connection means more accessible data and better healthcare for patients.

And the medical community is embracing this momentum. The American Medical Association (AMA) just released a report recognizing that physicians are increasingly seeing the advantages of digital health solutions since 2016, when the AMA first investigated the motivations, requirements and uses of digital health technology. The initial study was done in 2016 and repeated in 2019 and 2022. The percentage of physicians who feel digital health tools are an advantage for patient care continues to grow from 85% in 2016 to 93% in 2022.

“The physician adoption rate of digital health tools has accelerated as physicians grow increasingly optimistic about the advantages that properly designed digital health tools can have for patient care if key requirements are met,” said AMA President Jack Resneck, Jr., M.D., in the AMA digital health care 2022 study findings. “The AMA survey illustrates the importance physicians place on validated digital health tools that improve health while streamlining the technological and administrative burdens faced each day in medicine. These technologies also must be designed and deployed in ways that advance health equity.”

The AMA study reports that improved clinical outcomes and work efficiency are the top factors influencing physician interest in digital health tools. The ability to help reduce stress and burnout has also gained importance as a key driver of digital tool adoption.

In addition, the FDA believes the widespread adoption and use of software technologies is opening new and innovative ways to improve health and health care delivery and is encouraging the further development of mobile health. The FDA also has a public health responsibility to oversee the safety and effectiveness of medical devices—including mobile medical apps.

Furthermore, the AMA survey shows the largest growth in adoption trends, helping to propel the digital transformation of health care centered on digital health tools that aid in remote care. The percentage of physicians using tele-visits/virtual visits grew from 14% in 2016 to 80% in 2022 while the percentage of physicians using remote monitoring devices grew from 12% in 2016 to 30% in 2022.

Christian Brothers Health Benefit Services strives to work with vendors who remain both cost-effective and innovative in all practices and have well-established relationships with providers who have been using such technology for years and continue to advance its capabilities with a variety of device-enabled tools.

A variety of services, often at no additional charge to members, are offered through the Christian Brothers Services health plans. Members are encouraged to learn more and take advantage of these offerings that range from weight management and smoking cessation programs to glucose monitoring and hypertension programs to new offerings for mental health and a full telehealth program for primary care.

Using data to curb disease

Current members of the Christian Brothers Employee and Religious Medical Trusts may be familiar with Teladoc Health and its services, which also powers Livongo services.

Teladoc Health, with its 20-year history, is the global leader in whole-person virtual care—offering the expertise and the technology to provide services from everyday concerns to complex care by connecting individuals to a doctor, therapist, specialist or dietitian by phone, video, or app, whenever or wherever it is needed.

Teladoc's vision is about creating a truly unified and personalized consumer experience; developing technologies to connect to patients and extend the reach of care providers; delivering the highest standard of clinical quality at every touchpoint, and enhancing health decisions and outcomes with smart data and actionable insights.

The continued evolution of digital health allows for this connection to expand, with familiar devices such as the Livongo advanced glucose meter and blood pressure monitors for hypertension. Additional devices have been added to the mix, such as an advanced smart scale and app that ties to health prevention programs to digital literacy for mental health.

For patients, such access puts them more in control of their health with immediate access to the tools they need to not only monitor their own health but to receive real-time care and even a nudge when they need it, like having a coach literally in your back pocket.

From Teladoc's own research, they report seeing those living with diabetes struggle with other chronic conditions. Many struggle to reach a healthy BMI and 56% or more are likely to have hypertension and high cholesterol. Those with cardiovascular issues follow similar patterns and the need is to address high cholesterol, heart attacks and strokes as well.

Multiple issues related to chronic conditions continue to be a growing problem that's very prevalent and very expensive and Teladoc is taking a different approach by providing support for those living with all these conditions. Helping to lower A1C for people living with diabetes and lowering blood pressure to reduce hypertension go hand-in-hand. Weight can be the root cause to several chronic conditions and Teladoc works to maintain support through nutrition, as well as exercise, creating a personalized experience to help members better manage these chronic conditions, conveniently, easily and in one place.

In an analysis of more than 25,000 members, Teladoc saw those engaged with more than one program improve hemoglobin A1C and reduced their systolic blood pressure, moving them further away from those complications and reducing their risk of heart attack, stroke and hospitalizations.

According to Teladoc this is a result of their personalized approach for members: taking into consideration their whole health, reducing their burden of trying to manage all these conditions so they can truly live better lives while reducing costs as well.

Based on a member's specific condition, Teladoc leverages a comprehensive care solution that will include devices, health signals, and nudges that provide educational tips, real-time in the moment, as well as expert coaching, integrated with mental health care.

Each of the connected devices, an advanced smart scale for prediabetes, a blood glucose meter for diabetics, and a blood pressure monitor with adjustable cuff for those suffering from hypertension, are all cellular-enabled, meaning you do not need Wi-Fi or Bluetooth, and are ready right from the box.

Teladoc Health, with its 20-year history, is the global leader in whole-person virtual care.



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This makes it super easy for a member, eliminating the possibility for friction for the member to get started. As they begin to use their device, Teladoc is able to aggregate all that data and apply it back to them in a way that makes sense through these personalized health signals or nudges. This provides timely, actionable feedback that helps drive behavior change and really meet the member where they are. Teladoc also gives opportunities for one-on-one expert telephonic coaching sessions and a member can have unlimited messaging as well.

All devices come with a step-by-step user guide, offer a YouTube tutorial, and are designed for ease of use. For instance, the diabetes meter tracks the average blood glucose level, time and range, and the number of test strips an individual has left (and automates a delivery if needed as the member receives unlimited free strips to reduce any barrier for access) as well as their other data if they are tracking their food and activity in the app.

This becomes a member's log book—this is what physicians want to see—the meter and app capture the information and member's can share the information directly from the meter, via email or fax, or send right to their phone. Members can easily pull up this information and share during a visit to make it easier and a time saver, helping members make the behavior modification needed.

If a reading is too low, a member gets a phone call from a Livongo expert coach, giving them help in that moment. A coach calls and ensures a member is alright and talks them through what they need to remedy the situation. During the outreach, the coach not only educates the member on what to do but can recognize a pattern from the data collected and troubleshoot for them, oftentimes preventing a trip to the emergency room, etc. A member can even set up alerts to family and friends who will get a text if their blood sugar is out of range.

Members will be able to find all their data in one spot, including an action plan, which is another way to engage members to increase their health literacy through activities that are condition specific but take a holistic approach—offering information regarding food, nutrition, helping with sleep, and an intensive library of several different activities they can choose from also taking into account their mindset—really allowing them to personalize the experience.

Member support is available 24-7 through its toll-free number and, in addition, meters, the app and digital dashboard, can be easily translated into Spanish. Coaches are bilingual and members have access to a language line that supports 250-plus languages as well.

And its newest program, Primary360, to be introduced to Christian Brothers medical trust members in January 2023, is a primary care offering designed to remove longstanding barriers to care such as access, cost and lack of convenience, especially for those who do not have an ongoing relationship with a primary care provider. The early results show that Primary360 is giving more individuals access to the high-quality care they need. For example, one-in-four chronic conditions identified for Primary360 users are new diagnoses. In addition, 60% of members diagnosed with a mood disorder are now participating in a mental health program, connected through its Primary360 service.

If a primary care provider finds a member to have prediabetes, diabetes or hypertension, they can very easily refer and move them into that digital program. They can then monitor that care for that person remotely and engage with that person proactively when they need to. Teladoc has also seen mental health care come to the forefront regards to overall health, and is moving to reduce the stigma associated with seeking help. Teladoc puts this all together into an integrated and convenient environment to allow members access in a private way and in an area where they are comfortable, making it easier to access the services either in a self-directed manner or with engagement with a counselor.



If a reading is too low, a member gets a phone call from a Livongo expert coach, giving them help in that moment.

Quit Genius is a modernized digital tobacco cessation program, combining virtual behavioral therapy with approved medication and connected devices.



Kicking the habit digitally

No one says quitting tobacco is easy and attempting to do so can be met with much trepidation. Face-to-face support is a decreasing trend, leading to fewer options for smokers to seek help. Digital health is again aiming to fill that gap.

A recent study found that programs like Quit Genius, a new program offered by Christian Brothers Health Benefit Services, increased significantly, people's belief in their own ability to achieve success and their motivation to quit. The study concluded that effective digital smoking interventions, including Quit Genius, positively impacted smokers' self-efficacy and motivation to quit.

Quit Genius is a modernized digital tobacco cessation program, combining virtual behavioral therapy with approved medication and connected devices. Clinically proven, Quit Genius delivers bite-sized audio sessions and interactive exercises to help members learn new techniques to deal with craving triggers. The smoking cessation program includes videos, text, and audio recordings to help participants set goals and self-monitor, including a connected device to monitor carbon monoxide levels and help members track progress. The app contains a calculator, tracker, cravings toolbox, cigarette diary to log cravings and triggers, and a quit coach that provides personalized support.

Members are able to log the information on their smartphone on their own time when they want to and receive motivational messages from quit coaches who check in on their progress. Members are also sent a Bluetooth breathalyzer that connects to their smartphone app and measures the level of carbon monoxide, the poisonous gas present in cigarettes, and in their breath, allowing a member to track how their health is improving.

The study continues to highlight the positive impact of such mobile apps and "the importance and role of these psychological factors during a quit attempt and how self-efficacy is a central concept of the quitting process" and "vital for achieving cessation and preventing relapse." Studies have also found that apps can influence other psychological factors, such as well-being and psychological empowerment, to help smokers quit. For example, the study investigated the impact of Quit Genius on smokers seeking to quit and found that the app was able to enhance hedonic well-being and psychologically empower smokers, which, in turn, significantly increased the odds of successfully quitting.

Increasing inhaler use through technology

Following daily medication regimens for patients with asthma and chronic obstructive pulmonary disease are paramount to their health. Recent studies link the digital health intervention of using electronic inhaler monitoring (EIM) to decreasing significantly the number of asthma patients that were either hospitalized or visited the emergency room. Further studies from the Journal of Telemedicine and Telecare show that EIM, in conjunction with a disease management program, may also play a role in reducing healthcare utilization in COPD patients with a history of high healthcare utilization.

And Propeller Health, provided by CBS' pharmacy benefits manager, Express Scripts Inc., is showing impressive results for those using the program:

- Up to 79% fewer asthma attacks
- Up to 50% more doses taken on schedule
- Up to 50% more symptom-free days



Members are able to receive detailed reports that are to be shared with a doctor to determine the best way to treat their asthma or COPD.

Propeller Health is a digital platform that tracks inhaler use through electronic medication monitors and sends alerts to patients through a smartphone app for missed doses, tracking data for trigger elements.

Propeller works with more than 90% of inhaled medications available in the U.S. Working alongside their treatment plan, members can simply attach a sensor to their inhaler to help manage their asthma or COPD, gaining insights to their triggers and the ability to share information with their care team and family.

Propeller, a no-cost program, aims to help understand what may be causing symptoms, identifies trends about a member's condition and sends tips that can help them breathe easier. Members are able to receive detailed reports that are to be shared with a doctor to determine the best way to treat their asthma or COPD.

Tech savvy or not, Propeller works to help its users via mobile apps, desktop apps, and email notifications.

Staying well via tech

Digital cognitive behavior therapy is the common thread seen throughout digital health tools, recognizing that psychological treatment has been demonstrated to be effective for a range of health concerns.

Stand-alone mental health apps are also on the rise and have been a mainstay in wellness programs. Employers who offer coverage through the CBEBT have free access to mobile health tools like Animo and Textcoach® from Curalinc.

Animo provides web and mobile tools to help address stress, depression, anxiety and general emotional fitness through self-guided sessions. By completing a brief emotional fitness survey, a member can choose one of the suggested modules to build skills using videos, audio lessons and other coursework and Textcoach® text therapy, all in a safe and secure environment.

Textcoach® uses a secure desktop and mobile platform. Licensed counselors help participants boost emotional fitness and wellbeing via an exchange of text messages, voice notes, tip sheets, resource links and videos.

Curalinc also offers its full employee assistance program available for purchase through Christian Brothers Services.

In addition, the CBEBT is in partnership with Empower Health Services to provide our members and their enrolled dependents with the information and guidance they need to gain valuable insight into their health on an ongoing basis using web-enabled tools in addition to health screenings.

Empower offers 24/7 access to over 1,000 eLearning lessons and tools to help make key health decisions for one full year from the date of registration on their portal. Through the Empower Member Dashboard, members can receive feedback on year-over-year changes in screening results and health habits to track their health. ☀

To request more information on programs and services offered by Christian Brothers Health Benefit Services, contact us at 800.807.0100 or CBEBT@CBServices.org.

Communication is the key to a successful workplace safety culture



Achieving an injury-free workplace is an important goal for any organization. Because poor communication is frequently the cause of workplace accidents, one of the most effective ways to improve a safety culture and prevent injuries is to optimize effective, inclusive, proactive safety-related communication throughout the organization.

Communication is the linchpin that can maintain and grow a strong safety culture, or improve a struggling safety culture. It is the key to safety planning, executing those plans, and staying tuned in to your people, the clients that you serve and their safety needs. Effective safety communication can prevent problems such as an increase in accidents, illnesses, and injuries; workdays lost; delays and decreased production; employees taking risks or cutting corners, and a decline in worker morale.

Successful communication:

- ▶ *Supports the organization's objective of establishing a secure working environment.*
- ▶ *Creates a mechanism for empowering/encouraging participation among employees.*
- ▶ *Raises awareness of workplace safety not only to employees but to volunteers and clientele.*
- ▶ *Constantly serves as a reminder of safe procedures.*

Where to start?

Before you can improve your organization's safety and communication initiatives, you need an honest assessment of your strengths and weaknesses in these areas. Have you noticed an increase in certain claims? Are there seasonal hazards that need to be addressed, such as an increase in slip, trip and fall incidents? Only after making an assessment can you address what you find with your employees.

Most importantly, the entire communication process must be supported by organizational leadership. Employees will dismiss the message if management does not fully back policies and procedures and lead by example. From executives and top management to middle managers and supervisors, leaders should be the first to take it seriously. Leaders' influence will make everyone follow what is being preached to them.

*Avoid having the mindset of
"if management doesn't care,
why should I care?"*

When you share your assessment with your team, make it more of an open dialogue than a monologue. Tell them what you've learned during the assessment, acknowledge the shortcomings you have discovered, and ask them for their input and their ideas for potential solutions. Simply urging someone to "be cautious" won't have much of an impact on how they approach their workday. However, by improving general awareness and knowledge through the use of effective safety communication techniques, injuries may be avoided.

The key is to get all employees, from upper management on down to middle management, volunteers, and even clients, such as seniors in retirement communities or students, involved in communicating about risk management.

Form a safety culture committee

An effective safety culture isn't something that is created and then forgotten about. It is an ongoing, perennial commitment that requires the consideration of every part of the organization, and it has to change as your needs change. Therefore, a safety committee is key.

Your safety committee should include people from all levels and departments at your organization. Make sure all roles, responsibilities, and resources are represented at the table. These people might include the Director of HR, the Safety/Risk Management Committee, the Director of Ministry, the Director of Facilities, and managers/supervisors. The composition of this committee will differ from place to place, but their purpose will not: to ensure that everyone is working toward the same safety goals.

The committee can and should rotate its membership every now and again to include as many people and perspectives as possible, making sure that no matter what, all elements of your organization and safety administration are represented. Your committee should hold meetings regularly to debrief recent safety incidents and near-misses, consider changes to safety management plans, and ensure good incident reporting across the organization. The prime goal of the committee should be the continuous improvement of safety procedures, communication, documentation, and outcomes.

One aspect that cannot be overlooked by your safety committee is the mental health of your workers.

You might also consider forming a separate committee or team that can assist with addressing the concerns of employee mental health, which can play a huge role in safety and risk at an organization. This is important not just for workers on your organization's premises, but also to address concerns for work-at-home positions. Managers

should regularly check in with remote workers to ensure their needs are being met from both a physical aspect, such as ergonomics for their home offices, and mentally, helping to manage employees' stress levels and workload.

Because of the rise of the hybrid working environment and remote workers, using a collaboration tool wherein employees can connect and interact with each other, can help ensure that everyone is on the same page. A project management tool can also be applied to stay on top of projects and tasks related to implementing safety.

Presenting your topic

Once your committee has assessed your organization's needs, presentations on safety are an excellent way to convey your message to employees. Any presentation, including safety instruction, must be well-prepared to be effective. The audience must feel that the presenter is enthusiastic and knowledgeable about the subject. The following techniques can achieve this:

- ▶ *Establish a goal you wish to accomplish, then prepare your presentation with a focus on that objective.*
- ▶ *Be sure to comprehend the significance of your topic.*
- ▶ *Compile loss statistics to highlight the specified topic's goal.*
- ▶ *Encourage staff members to take part. For instance, request that the participants share any personal experiences they may have with the subject.*
- ▶ *Inspire questions from the audience. If you are unsure of the response, assure the person that you will get back to them right away.*
- ▶ *Use two-way communication; make it constructive and engaging. Develop the habit of "active listening." The delivery of a safety message is inadequate if you don't take the time to properly consider the employees' reactions. Remember that effective communication requires both speaking and listening.*



To emphasize the value of safety communication and to assist management with the success of their safety program, Christian Brothers Risk Management Services has produced the **Safety Communication and Awareness 365 Tool Kit**. This tool kit provides you with safety topics that can be shared throughout the year, and was designed for business managers, risk managers, all members of a safety committee, safety trainers, communication departments and anyone responsible for assisting in the development of a safe culture for their organization. It provides you with a variety of avenues and topics to explore in order to increase your organization's safety and risk management awareness. Review the Safety Communication and Awareness 365 Tool Kit at, https://www.cbsservices.org/assets/images/rms/rms-guides/Safety_Communication_and_Awareness_365_FINAL.pdf

Various methods organizations use to communicate safety

There are other methods of communicating besides gathering the staff in a room and giving a presentation. You should continue reiterating the subject of your safety presentation after the meeting is over. The following techniques, in addition to safety committee meetings and training, are excellent ways to communicate with your staff and keep previously discussed safety information current:

- ▶ *Conduct a short safety meeting with your employees.*
- ▶ *Attach the safety bulletin to internet blasts with a brief note of support from top management.*
- ▶ *Provide a copy of the bulletin to your safety committee and ask for the topic to be included in their next agenda.*
- ▶ *Post tool kit topics, etc., on a bulletin board where many people gather, such as a lunchroom.*
- ▶ *Internal e-blasts to all employees.*
- ▶ *Weekly, quarterly, semiannual, and annual employee newsletters are a great way to get all types of messages to your employees.*
- ▶ *Post safety messages such as the safety policy from upper management.*
- ▶ *Utilize safety posters throughout your facility and refresh them frequently throughout the year.*
- ▶ *Make Safety Committee's activities visual to employees and let them know to whom they should report concerns. In addition, post minutes from the committee meetings.*

The degree to which an employee supports safety initiatives can be determined from his or her feeling of support. By providing and receiving safety feedback more effectively—including corrective feedback (for at-risk behavior) and praise—the workplace can be more safe. Managers must provide a climate that is encouraging, supporting, and tolerant of both positive and negative feedback in order to promote effective upward communication. Ask your team for suggestions and comments to address safety and communication errors. Make them feel heard and a part of the team, not just placated.

In addition to cautioning coworkers who are operating at-risk, it's important to praise employees who regularly do their jobs safely. This builds a more open, positive safety culture and increases the likelihood these work practices will be performed safely in the future.

Don't wait to get started

Initiatives to improve organizational safety and internal communication are not always straightforward. Some of these plans will need adjustments over time, and you need to let your team know about them before implementation. Do not simply post a notice in the lunchroom; take time to clearly communicate changes to your safety and communication plan before those changes take place.

It also is not enough simply to introduce your safety plans and call it a day. Instead, repeat your messages over time. You can create regular schedules to reinforce the safety plans and make sure they are ingrained in the company's culture. Conduct regular trainings and seminars for everyone in the organization to emphasize the importance of safety. The more you repeat and reiterate your message, the more it is to be remembered and implemented.

We can help with your safety communication

Workplace safety is everyone's concern. It is not just the responsibility of the leaders or a specific department. Everyone should be involved in ensuring that the workplace is safe because an organization with a strong safety culture will benefit from it long-term. ☀

Risk Management Services also has a variety of flyers, guides and toolkits that can help you improve the safety culture in your organization. For more information, contact us at 800.807.0300 or rmscustomerservice@cbservices.org.

Online training modules are FREE to Risk Pooling Trust members and are an efficient way to convey critical information to employees to help reduce accidents and loss. A variety of online training modules addressing risk management, safety, child abuse prevention and human resources are available from Christian Brothers Risk Management Services. Each module includes relevant training content on a number of topics, presented in a concise, easy-to-follow format. Review the Online Training Modules Catalog at, https://www.cbservices.org/assets/images/rms/rms-guides/Interactive_Online_Training_Catalog.pdf



Going on the Offensive with...

In our current post-pandemic world, we have shifted our Information Technology (IT) focus from a defensive mindset to protect our organizations, to an offensive mindset in which we think more about projects we can initiate that will advance our organizational missions to achieve desirable results.

This is a different approach to what we were doing before the pandemic. Once the pandemic hit, everyone threw away their playbooks, sent their employees home and focused on defensive measures for cybersecurity to protect companies and employees. Post-pandemic, IT is now in an offensive mode. Gartner, an IT consulting firm, is forecasting, even with the current world economic climate, including high inflation, IT spending will increase 5.4% in 2023.

Now is the time to benchmark IT spending for your organization.

Every organization has to decide what is right for them when it comes to IT spending. Maybe you're spending too little or too much. Looking at what companies are spending their IT money on, most (28%) is spent on IT & Business Services. You might expect that to be true because these days you may consume a lot of software or services that end with an "aaS" or "as a service." Over the last decade, everything moved to the cloud and is becoming a service. We don't have to install hardware or software in our data centers or wherever we put our server anymore.

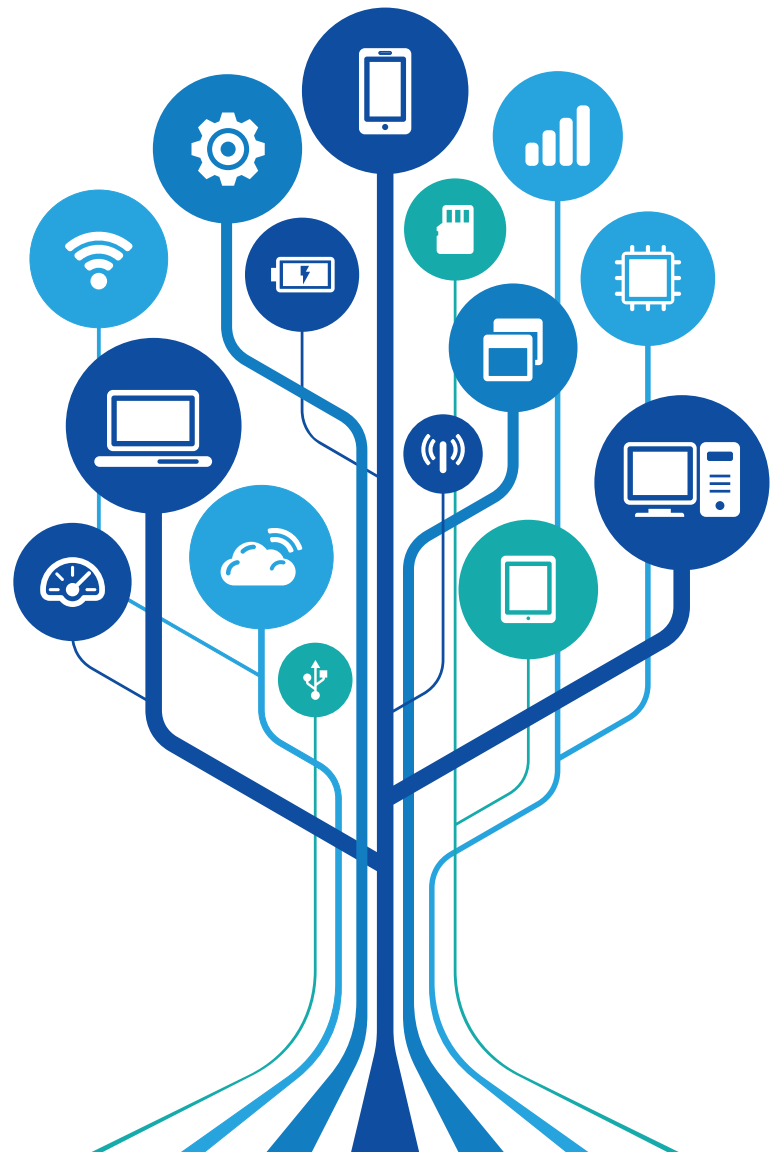
Other IT expenses include 22% for software, 18% for devices and infrastructure, and 19% for telecom, as every organization still needs voice services, even if they are all delivered over the internet from cloud hosted systems instead of phone systems on our premises. For those who need to be on the leading edge, emerging tech makes up 13% of spending.

How will you measure yourself against other organizations? One way is to look at your IT spend as a percentage of your gross revenues. The average small company (less than \$50 million in revenue) spends 6.9% of its revenue on IT; mid-sized (between \$50 million - \$2 billion) spend 4.1%, and larger companies



(over \$2 billion) spend a relatively tiny 3.2%. Another way to budget IT is looking at IT spend per person in the organization. Divide the entire IT budget by the number of employees in your organization to come up with your per employee cost. You don't actually spend that much on each employee, it's just a benchmark.

This would be a good year to start benchmarking your costs if you haven't done it before. It's easy to do. Make a spreadsheet with 2022 as the baseline year. You build on this spreadsheet year after year to keep track of your progress.



Leading edge or bleeding edge?

An organization also needs to determine whether it wants to be on the leading edge or "bleeding" edge for their IT needs. The most innovative aspect of technology is called leading edge technology. Some leading edge trends include Artificial Intelligence (AI), Machine Learning (ML) and Robotic Process Automation (RPA), which help organizations automate to where they may need fewer human resources. Another is Edge Computing, which is decentralizing your data center.

"Bleeding" edge is a product or service that is new, experimental and has a high degree of uncertainty. Quantum Computing is an example of a bleeding edge technology. This is primarily for governments, universities or others who need a massive amount of computing power to use for such purposes as predicting the weather. Other technologies that may not have much use in our spaces right now are Virtual Reality and Augmented Reality. That's not to say these technologies won't provide benefits to our organizations 10 years down the road in some manner—it's not too far-fetched to say we may all be sitting in a virtual room around a virtual table in a virtual meeting someday—but it is not here for us today.

At CBS, we don't always have to be bleeding edge because we're an employee and organizational benefits and consulting company. We aren't inventing the wheel or developing spaceships. We buy the wheels after others invent them. We focus on being at the forefront of features that our members and clients need to operate their organizations. Most of our organizations don't need bleeding edge technologies either, but it's up to you to decide where your organization fits on the spectrum.

Web 3.0 and blockchain

One technology that could make its way to our organizations sooner rather than later is the blockchain. At its core, blockchain is an immutable ledger for keeping track of transactions that cannot be tampered with. A lot of times technology starts out in IT as bleeding edge-type things. Eventually, the good pieces will find their way into products and services that we consume. Blockchain is definitely one of these. It is not too far-fetched to think that all the accounting systems that exist in the world will switch their database systems over to blockchain. Auditors love blockchain! We are going to see blockchains appear in the software products that we purchase or lease as a service from our providers.

Blockchains are also an important element in Web 3.0, which is the whole next layer of web development. Web 3.0 began with cryptocurrency, with blockchain powering it all, but it will also introduce AI and ML and some of the other bleeding edge technologies. A lot of these technologies will automate tasks that people perform now. The challenge for all of us is to know when something we do now or used to do, that we consider being high level, becomes a lower level commodity that can be outsourced so that we are always working on the higher-value activities within our organizations.

What should be the focus of your IT projects?

With an offensive philosophy toward IT, we are in an advancing mode. That means creating, enhancing, modifying and adapting our IT projects instead of playing defense and protecting. We still need to monitor, detect, respond and mitigate cybersecurity, but our priority is to advance our missions. Defense has a place, but we need to get back to our way of thinking before the pandemic and the rise of ransomware when we tried to use IT to achieve desirable results.



Remember, there should be no technology projects just for technology's sake. Everything that we do has to be grounded in the business. Everything is a business and technology project because business drives the creation of IT projects.

Every IT organization, regardless of size, needs to focus on these four areas:

- ✓ **Provide excellent customer service.** *Even though IT does not necessarily drive revenue, it can still be seen as a strategic asset to an organization rather than an expense that needs to be managed. There will always be expense management pressure, but it's in the best interest of every organization to view IT as being strategic.*
- ✓ **Deliver business value.** *Even if you are just running one wire to a new desk, it is probably because you hired a new employee to expand or provide more services.*
- ✓ **Improve business processes.** *Whether you are creating a new process to automate a manual task, or taking a fresh look at a process that has already been automated, you need to map it out to see how it might be improved.*
- ✓ **Use IT as an enabler.** *We have to monitor IT and what is going on in the marketplace because there are developing and emerging technologies. Generally, only those organizations that are on the "bleeding" edge need to keep an eye on those, but you need IT to stay aware of technologies that can benefit your organization.*

If you can come up with an IT project that improves service to your stakeholders, that, by itself, is a valid project. A good project will also improve operational efficiency and improve overall effectiveness. Projects that meet any or all of these points are the ones that drive your business.

Strategically implementing these types of projects is the key to success. Again, it's always better to buy than to build. We're not in the spaceship business and we don't need to invent one. Anything you are going to want to do IT-wise is probably already going to exist somewhere, so don't waste time and money on something that already exists. Buy it instead.

The first step is to be a cloud-first organization. You want to get as much as you can as a service. You can move your data center with as many servers as you need to the cloud and you can access them via the internet.

In the early days of cloud computing, security was a major factor, and if you checked into someone's cloud, it wasn't always easy to check out and move from one vendor's cloud to another. All those problems of the past have been resolved. As a cloud-first organization, you always look at what you can buy and not have to install on your premises. For instance, none of us needs physical phone systems within our four walls.

Outsource everything you can. We want to keep all of our human capital focused on higher value activities, which usually means working with your stakeholders. Outsource anything that has now become a commodity. Those companies are experts at what they do. What they don't know is your stakeholders. You are the best at knowing your stakeholders, so free up your time to do that.

Be strategic and focused

Your IT strategy is a comprehensive plan that outlines how technology should meet IT and business goals. It is a written document that details the multiple factors that affect the organization's investment in and use of technology.

As you mold your budget for 2023, you will spend money based on goals, objectives and what you think your work plan will be in the year ahead. A strategy doesn't need to be complicated; it can be a simple, one-page document. Grow it as it needs to evolve over the course of the year. The key is planning for where you want to be. Think ahead! In soccer terms, kick the ball where the player will be, not where he is now.

You want to think about evolution, not every revolution. Technology changes fast and there is always a version one of something, then version two, etc. Look no further than your phone. It's unnecessary to get a new phone every time a new version comes out. Getting one every three or four years will suffice. The same is true for your organization. Evolve at your own pace and as long as you have projects grounded in good logic, you will find the resources for more projects.



If you can come up with an IT project that improves service to your stakeholders, that, by itself, is a valid project.

Where to start?

Technology should be linked to the business while considering the overall strategy for your company. A fantastic way to do that is by using your organization's strategic plan. Your mission should serve as the starting point and should direct you toward the goals of your strategic plan. Divisional objectives, annual divisional work plans, and divisional budgets can then be added from there. That connects everything, from your company's top echelon to every level of your organization.

However, IT and business must be integrated.
One cannot function without the other.

Digital transformation, which is using digital technologies to create new-or modify existing-business processes, culture, and customer experiences to meet changing business and market requirements, is another concept that has become imperative for all types of organizations. Digital transformation can mean different things to different organizations, but at its core, it is the art of combining people, process and technology together to help catapult your organization to meet its strategic goals. It could be as simple as being a cloud-first organization that wants to eliminate its data center over time and start moving its hardware and software to be "as a service" and consume them through cloud providers.

Think of technology as a ladder. You are at a rung in the ladder and all you need to do to make progress is think about what you need to do to get to the next rung. Take baby steps! Big, flashy projects don't really work. They are time consuming, expensive, and go over budget and past schedule. With smaller projects, once you have one completed successfully, you can build upon them.

As you think about how you might apply IT to your organization to achieve desirable benefits, remember your stakeholders. These are your employees, your members, those you serve, your customers and your donors. Think about how you can improve the services that you provide to them by getting to the next rung on the IT ladder, or even better, ask them directly. If you don't already, consider conducting surveys of those who consume your services. Based on what they say, you might think of ways to take advantage of IT to meet their needs.

Inventory and assessment

Another effective method of IT project creation is to conduct an inventory and assessment. You can start with your hardware and software systems, which can include servers in a central data center or computer room, and the personal items that each employee carries around with them, such as laptops and mobile devices. Evaluate those after taking an inventory.

Following an assessment, you'll probably discover one or more projects that you'll want to start and finish because they'll help you achieve one or more of your primary business goals, including improving stakeholder services, operational efficiency, and overall effectiveness. You might come up with several proposals, which you can then order by importance and progress toward implementing. By doing this, you will get a clear picture of how IT is being used inside your company and receive ideas about how IT should be used in the future.

Once you understand where you are today and where you want your IT environment to be in the future, everything else will fall into place.

Understanding the distance between points A and B will allow you to develop initiatives that will get you where you want to go.

Funding IT projects through savings or improved fundraising

A lot of Catholic organizations think of new projects, but funding may be an issue. When CBS proposes new projects, either within our organization or for other Catholic organizations, we also try to come up with innovative ways to fund those projects through savings or by improving fundraising. CBS is very good at both.

CBS has a vendor referral program for IT and website services. These are vendors we know, use, trust, and have confidence in using. If a Catholic organization comes to CBS with a server they want moved to the cloud, the CBS data center, powered by US Signal, can handle it. We can help an organization eliminate its on premise phone system through our partner, Eclipse Communication Technology. They can help find the best voice usage services for an organization. We also partner with Give Central, a great option for fundraising if you want to raise more money or get a lower per-transaction fee.

If you take all of these things individually or as a whole, you can reduce your costs so you have more money for newer projects. Once you can start a cycle of one project that provides benefits, you can create another project and create an upward spiral, and upward spirals are always better than downward spirals.

Use tried and-true-technologies

Take a deeper dive into cloud processing if you want to exploit the cloud. When you have your own data center onsite, every year, you go through the capital expenditure cycle, spending more some years, then taking a breather to extract the value out of your investment before repeating every three to five years. By moving to the cloud and consuming everything you can as a service, you will turn your capital expenditure dollars into operating expenses, which are better because you are creating a predictable expense every month, quarter, and year. Easy to budget, easy to pay.

You are gaining economies of scale by moving to a cloud provider. It doesn't pay for any of us to have one server or 20 servers on premises. You don't have to worry about getting value from capital expense dollars when you are in the cloud because you own nothing. You are free to move and do more and you can use multiple clouds or shift from one provider to another. You don't have to keep your IT operations in one cloud. At CBS, we manage providers all across the country. We just manage where our software and data are and secure it. Think about what you can automate in your organization and work smarter, not harder. Get rid of the paper! Follow every piece of paper that comes in and see where you might automate.

The pandemic helped a lot of organizations eliminate paper because there was nobody in the office to deal with it all. That goes for both the paper creation side, like the U.S. Postal Service, and the paper processing side in our offices. If there is a silver lining to the pandemic, it's that it probably sped us all up five to 10 years in the paper elimination process.

Anything you can do to take advantage of mobile technology is a good thing. Where your office is located is where you are located is the maxim for today. You don't need a desk phone anymore. Don't pin your stakeholders to their desks, either. Free them up for better things!

What is a hybrid workplace?

The hybrid workplace has become a permanent reality as a result of the pandemic. There are employees at home, the office and traveling, and they still need to work together. How can we best make that happen? Anything you can do to help bridge the gap between those three types of employees in your office will be great IT projects to focus on. Think about what is happening in the marketplace. We are getting access to a lot of new features in virtual meeting and other virtual conferencing software. They are all looking similar and will continue to evolve at a rapid pace, so attention to detail is necessary.

Add up your costs

Think about what you spend on IT service delivery costs in a year for:

- ✓ *On-premise servers, hardware & software licenses and maintenance.*
- ✓ *Data backups.*
- ✓ *Server and endpoint security software licenses and maintenance.*
- ✓ *Help desk support, maintenance, monitoring and management.*
- ✓ *Desktop and laptop computers.*
- ✓ *Compliance testing and reporting.*

Add up all of the costs. A cloud provider, such as CBS, can bid on providing a virtual workspace to help you improve and become more efficient and effective to meet your goals and objectives.☀

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

CBS is a full-service IT & Website Services provider with a growing portfolio of products, services and preferred vendor relationships to assist Catholic organizations in meeting their IT goals and objectives fully and affordably.

*If you have questions or would like guidance on cloud hosting services, virtual workspaces, or our Vendor Referral Program, CBS ITS is here to assist you wherever it can.
800.807.0200 / customerservice@cbprograms.com.*



Think about what you can automate in your organization and work smarter, not harder. Get rid of the paper! Follow every piece of paper that comes in and see where you might automate.

An Avalanche of Riches in Your Data



Happy New Year!

Schools, religious congregations, ministries, agencies, organizations – no matter what type of Catholic institution you are, when the tax year ended you tallied up the final results of all your fundraising and development efforts. Ideally, celebration ensued because you surpassed your goals for each revenue stream. Congratulations!

Now what?

You are sitting on an avalanche of riches in your data. What it tells you can, and should, inform your plans for 2023 and enhance your results. Examining your 2022 outcomes requires a look at the previous years (plural, because our past few years have been anything but typical), benchmarking against similar organizations and consideration of the philanthropic industry as a whole.

There's No Place Like Home

Past years' results within your organization are the place to start. Did you hit the set goals for each revenue stream and then did you reach or surpass your secondary goals (number of donors, retention rates, percent of giving, average gift, new donor acquisition, upgrades, to name a few)? The secondary goals are important to ensure your programs are always growing and that neither donors nor dollars are slipping through the cracks. Looking only at total revenue may ignore issues such as donor retention, solicitation techniques, philanthropic shifts, etc.

The best and easiest place to start is with a descending order list that features total 2022 giving, previous years' giving and lifetime giving. While there is a boatload of info in this report alone, others are equally important.

LYBUNTS –

Last Year But Unfortunately Not This Year

This report reveals the donors and dollars lost since the previous giving year. If the numbers are significant this is a tough read, but don't lose hope. If you do this early enough in 2023, you can reclaim many LYBUNTS and, with greater attention paid, get a second gift before the end of the year.

SYBUNTS –

Some Years But Unfortunately Not This Year

Look at your SYBUNTS exclusive of LYBUNTS and then examine the list based on recency, frequency, last gift size, patterns and lifetime giving. This will demonstrate which donors you want to prioritize.

New Donors in 2022

Again, start with a descending order list of those who made first gifts in 2022. No doubt, they received the usual thank-you acknowledgement. However, first time donors need more attention in the early years to ensure they are retained, thereby having the potential to rise over time to leadership gift levels. Starting with the largest donors at the top of the list, start calling to offer more outreach as well as the opportunity to learn more about them for better segmentation and personalization.

Major Gifts

A major gift is defined differently by each organization; for some it is \$100, others \$10,000. The question is: How many of your gifts hit your threshold? What percent of giving does that cover? Do 20% of the people give 80% of the money? Do 10% give 90%. This is info to track. While this is obvious in the descending order reports of current donors, it's also important to check for major gifts in the LYBUNT/SYBUNT arena. What caused these folks to give significantly and then stop? What would it take to motivate them to return to the fold?

Participation Rates

What percent of your potential donor base gave in 2022? Is that up or down from the previous year? This can be a bit tricky as you may be adding new prospects on a regular basis. Another way to look at it is by constituency: board members, associates, alumni, alumni parents, staff, former members, etc. Within each group there should be a target for participation rates. First, see how they performed against goal; next, decide what you can do to raise that level in 2023. For example, if you had a challenge gift offered to a specific audience and saw a jump in participation with that stakeholder group, you'll most certainly want to repeat with them but also create challenge opportunities for other potential donors.

Bequest Gifts/Intentions

Ideally, you do not budget for bequest gifts since it is impossible to know when they will come in. Rather, let them be a splendid surprise. However, you should have a goal for the number of bequest intentions that will be recorded each year. If you don't yet have a Bequest Society for those who so kindly intend to include your organization along with their heirs, make that a resolution for 2023.

Types of Gifts

How do these wonderful and much appreciated funds come in?

- Checks? Cash? Stock? DAFs? Monthly?
- Bequest? Online? Multi-Year?
- In Memory/Honor?

With so much variety in the philanthropic world, how your donors give should also be watched. If a regular donor switches from checks to DAF (donor advised funds) giving, you should be attuned to that. Not only because the DAF gift acknowledgement process is, by law, different, but also because the donor has revealed information that could be used to further tailor subsequent solicitations.

Benchmarking

Seeing how other similar organizations perform may prove helpful in assessing your results and preparing for the future. Yet organizations that are "similar" in mission may be very different in the level of maturity within their development programs. Don't be daunted if they have 300 associates and you have 30. They may have had the same development team for 10 years and you've had five directors during that time. Focus on what can be more apples to apples – participation rates by constituency, percent of ask, type of gifts, levels of personalization in direct mail and electronic solicitation, etc. There may be only a few areas where true alignment occurs, but having trusted colleagues with whom you can compare notes, brainstorm or vent when necessary, will most assuredly help you and your institution.

Industry Understanding

Each year, the Giving Institute produces GIVING USA: The Annual Report on Philanthropy which covers sources and uses of charitable giving in the United States. This is considered the most comprehensive charitable giving data available. The charts below show where the

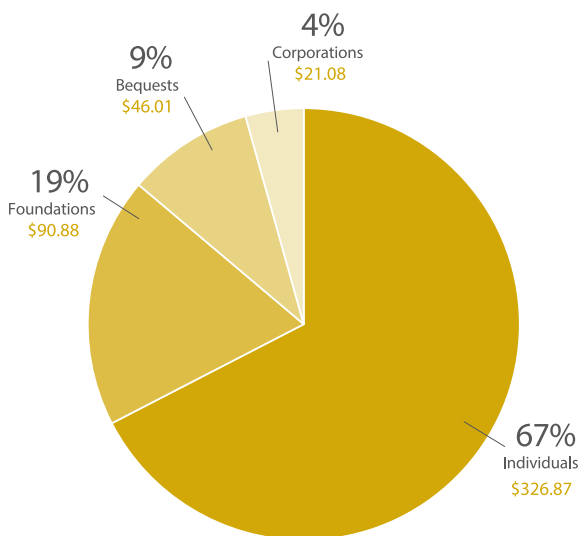
money goes and from whom it comes. The value of looking at this is often to help others in your organization gain a better understanding. For example, if you want to focus more time on major gifts and the board thinks the priority is corporate sponsorship, share the charts below. There is far more potential giving from individuals.

Tell the World

OK, maybe not the world. But within your data there is much to celebrate and proclaim to your internal stakeholders – board, staff, key volunteers. While they may not be enthralled with microscopic detail, you should most certainly show the upward trends, outcomes of new initiatives and plans for the future that are data driven. Demonstrating the link between philanthropic outcome and mission opportunities can have a lasting impact. One organization with which we worked was astonished when a volunteer made a gift of \$300,000. Telling your story, sharing your mission and how philanthropy drives it, can make all the difference in the mind of a donor. ☀

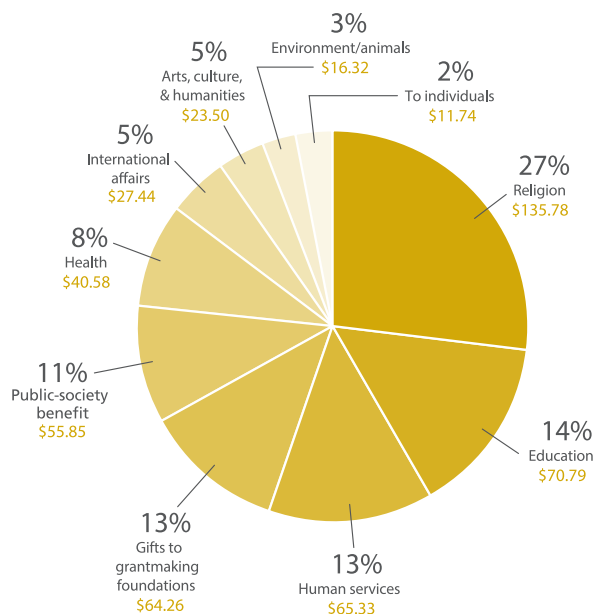
2021 contributions: \$484.85 billion by source of contributions

(in billions for dollars – all figures are rounded)



2021 contributions: \$484.85 billion by type of organization

(in billions for dollars – all figures are rounded)



Renovated chapel reaches new heights after fire

It was 1:00 a.m. on May 18, 2018, and Sister Margaret Wilhelm, FMA, was finally done for the day. As the Provincial Treasurer for the Salesian Sisters of St. John Bosco in North Haledon, N.J., Sister Margaret had spent the evening working on an insurance claim with Christian Brothers Services (CBS) for tree damage on the Order's property, the result of a February storm, when she decided to call it a night.

What she really wanted to do that evening was research skylights for the Order's chapel on the grounds of Mary Help of Christians Academy (MHCA), an all-girls, 8-12 grade school run by the Salesians. St. Joseph Chapel was originally built in the 1970s, but had just undergone a major renovation in 2016. The roof was also repaired two years prior to that renovation. The roofers told Sister Margaret that the five pyramid-shaped skylights had maybe five years left in them and were showing wear from the ultraviolet rays and were showing little stress fissures. Sister had looked around for skylights with this pyramid shape, thinking the ones on the chapel might last only a few more years.

"Finally, I said I need to go to bed. I sort of complained to God on the way up the stairs (be careful of what you say in God's hearing!) 'if it wasn't for this 'nudgy' insurance claim, I could have moved onto skylights today. I've got to get moving on the skylights.' I thought, I have maybe one year left and actually, I had heard that one of them had leaked already. So if one is going, they're all going to go. I think God just laughed and said, 'Don't worry about it. The skylights don't need to be replaced anymore, and you don't have a 'nudgy' insurance claim to worry about. I'm going to give you a really big one!'"



St. Joseph Chapel was originally built in the 1970s, but had just undergone a major renovation in 2016. The roof was also repaired two years prior to that renovation.

Sister Margaret didn't know it yet, but as she was heading for bed early that morning, a fire had started in the two-story high chapel. There was a short in a heating cable, which was installed to ensure there wouldn't be snow and ice buildup and to prevent too much weight from being on the skylights. The fire smoldered for a while before sparking and burning through the skylights and the wood decking on the roof, the flames falling into the chapel.

"Chapels built in those days didn't have smoke detectors, so we had heat sensors in the sacristy. The flames fell in initially at the far side of the sacristy. Looking back at the security cameras, you could see the 'poof' of smoke that we think was the incendiary moment, then it was two hours after that the alarms went off. The flames dropped inside and hit the pews and the cushions and the carpet got burned, but before it got hot enough on the far side where the sacristy was, there was a two-hour 'cook fest,'" she said.

It was a four-alarm fire, with neighboring towns coming to fight the blaze. Nobody was injured, a tragedy averted since the night before, two relatives of one Sister were staying in the guest rooms at the back of the chapel. As Sister Margaret and some of the other Sisters watched helplessly, firefighters tried to contain the blaze. "We were worried for the firefighters because where the roof swept up to a second height, it was clad in copper with a copper cross at the top. The flames reached 20 feet high where the skylights had burst. They basically had the fire out inside, but the wood inside the steeple was still burning." With their hoses pointed up, and the water pounding the copper surfaces off to get to the burning wood inside, the copper plates burst off and fell down, just missing the firefighters from a second story height. Fortunately, none of the firefighters were hurt.

The chapel, she said, burned like "a big brick oven," yet from the outside, there didn't appear to be any damage. "If you didn't look at the very top of the roof, to the spire area, you wouldn't even know it had burned. There were some parents who drove their daughters to school, dropped them off and drove out. Their windows were closed so they couldn't smell it. They had no clue until they got home and were told the chapel burned." The Sisters came down for morning prayers and were shocked, as most of them had slept through the whole thing. Thankfully, the roof didn't catch fire exteriorly, so the surrounding buildings were not in danger.

Reality set in after the firefighters finished putting out the flames. "There was a lot of sadness. People started thinking about all the things that happened in that chapel. Sisters made their vows and celebrated their jubilees there. All the school celebrations for generations of students were held there," Sister Margaret said.

The inside of the chapel was burned badly and the top of the roof was gone. The fire charred the chapel's brick-and-wood interior, including the altar and pews. Sprinklers in the sacristy and in the guestrooms saved some vessels, but very few of the vestments were salvageable. Thankfully, although it was damaged, the firefighters saved the chapel's precious tabernacle.

The call to CBS

After the initial shock had worn off, Sister Margaret called the CBS reporting line. The Salesian Sisters have been with CBS for many years, not only in the Risk Pooling Trust for their property/casualty insurance, but also as Employee Benefit Trust, Religious Medical Trust and Student Accident Plan members. Sister Margaret contacted account manager Joyce Kovacevich in the Risk Management Services division. Joyce informed RGA Adjusters, who immediately sent adjuster Chris Wixted to come out and work with the Sisters.



The new, two-story, 10,793 square foot, St. Joseph Chapel, was erected on the same footprint as the former chapel. It has a more contemporary architectural design and is more energy efficient.

"I knew from talking with Joyce and with the adjusters that I would have the support, and I did. Getting the clearance to move right away was important because you have to move fast to see if anything can be salvaged. In our case, it was to see if any of the vestments could be saved and to shore up the structure, because we weren't sure if we would be able to save it or have to gut it. Christian Brothers has the links to bring in the companies that helped us work through this," she said.

Initially, after the fire, the Sisters were going through the sacristy to see what could be pulled out. They soon realized they shouldn't be doing that. "Christian Brothers helped us to get things moving forward, with the assurance that we would quickly have funds. A company was brought in to price out what it would be to restore the building and funds were released to us quickly for us to get moving. Christian Brothers was there for us," Sister Margaret said.

We never dreamed it would take us four years to rebuild

The Salesian Sisters never thought it would take as long as it did to get their chapel rebuilt, but there was a big delay at the start of the rebuilding process with some code issues. In 2020, COVID hit, and everything slowed down because they couldn't get steel. Then, there were delays with getting the lighting system set up, which in turn delayed putting up the ceiling. RGA's Wixted visited the site several times to see what was happening and to verify everything as the Sisters' intermediary with the Risk Trustees. This was a necessary step because everything was supposed to be done within a certain period and extensions were needed. "We had to ask the Trust for extensions several times and each time they granted our request. We would never have been able to complete the chapel without the funding from CBS," Sister Margaret said.

During this time, the Sisters also launched a fundraising campaign to back the construction project. "Sister Mary Rinaldi is the head of our province development office. She put the word out through our various periodicals and people responded. We had a lot of local support. One of the catering restaurants in the area had a dinner for us to help us raise funds. Thankfully, the word got out through the local papers and people have been generous," Sister Margaret said.

The Sisters raised \$3.5 million in donations for the new chapel, and an additional \$4 million was invested in the project so far from their claim with CBS. Their insurance policy will cover much more when everything is fully processed. The project took more than four years and cost \$13 million, including demolition and site work. "We've borrowed from our own retirement fund to get this done, knowing that there are still funds to come from insurance. We'll then pay our retirement fund back as much as we can. If it wasn't for the insurance and our donors, we certainly couldn't have done a chapel of this scale," she said.

A beautiful place of worship

The last four years have not been an easy time for the Sisters or the girls at MHCA. Four class years of students never had a chapel to call their own. They had Masses and graduations in the gym. For profession liturgies for Sisters making vows and jubilee liturgies, the neighboring parish, St. Anthony's in Hawthorne, N.J.—where the Sisters also administer the elementary school—has been their home away from home. "They have been wonderful to us," Sister Margaret said.



The new, two-story, 10,793 square foot, St. Joseph Chapel, was erected on the same footprint as the former chapel. It has a more contemporary architectural design and is more energy efficient. It also holds an expanded area for music ministry and a new pipe organ to replace the one that melted in the fire. The chapel features stained-glass windows of the Blessed Virgin Mary and St. Joseph high above on opposite ends of the worship space. Sister Margaret said the improvements were immediately noticeable. "It's very bright. The old chapel was very heavy and dark, with wooden features. The only windows were on the outside periphery and low, and of course, the skylights above the altar. When we did the renovations in 2016, we improved the lighting and it was much improved, but we have clerestory windows all around in the new structure. It's bright and open and people say 'wow, it's so bright!'"

With 500 seats, it is a big chapel, one Sister Margaret said the Sisters and students will enjoy for years to come. "Some high schools have a chapel where you can bring a class in and have small, intimate Masses and do your all-school Masses in the gym. For us, as Salesians, the celebration of the Eucharist is just so important. And music! Our founder, St. John Bosco, said, 'a house without music is like a body without a soul.' A good liturgy is celebrated together. It's just so important to us. During our liturgies with our young people, everybody is singing. So it's important for us to have a beautiful place of worship."

The chapel was consecrated, and a Mass held in August. Three bishops, Bishop Kevin Sweeney, from the Diocese of Patterson, N.J., Bishop Emanuel Cruz from Newark, and Bishop Robert Brennan from Brooklyn, N.Y., were in attendance. "It was a glorious liturgy. We had supporters, donors, people from the whole construction project, engineers and architects. The next day, we had a family festival with a barbecue open to students and our campers and supporters. The pool was open, and we had an ice cream truck, followed by a Mass. That was a different tone from the evening before," joked Sister Margaret.

Amazed at the level of support

While the experience is not something any of the Sisters would like to live through again, Sister Margaret noted, at least from the insurance side, it couldn't have gone any better. "I think knowing that we had such a good experience with CBS in the past gave me, particularly in my role as treasurer, a peace of mind that I would not have had otherwise. I can't tell you how many people said to me 'oh, I feel so bad for you. Insurance companies will try to wiggle out. This is going to be a nightmare.' I could honestly look people in the eye and say, 'No, Christian Brothers isn't like that.' They are not your for-profit insurance company that will try to wiggle out of any commitment. I know they are there for us. If I didn't have that conviction, I think it would have been a far worse experience. It was bad. I didn't study construction or how to handle things like this when I became a Sister. But I knew I had an incredible partner in Christian Brothers Services because we've been through other things with them. Nothing of this magnitude, but we've had other claims, and they were always handled fairly and with good communications, so I knew that part would not be the problem."

The storm damage claim that Sister Margaret was working on before the fire also helped her realize that CBS always helps its members, even with relatively minor claims. "Even with the tree damage situation, the service was amazing. There is a limit with a claim for trees in a storm, but they told me if trees are on a building, that's a different bucket, so to speak. They said, 'really itemize this and we can help you more.' Where do you have someone say they can help you more?"

In terms of insurance, it has been a really good experience with this project. It was a terrible thing to face and I've learned a lot about construction, but I haven't had to battle for insurance coverage because I knew I had somebody who had my back. I'm amazed at the level of support," she said. ☀



Bellarmino Jesuit Retreat

Ignatian spirituality is about finding God in all things. This is what the Bellarmine Jesuit Retreat House is all about.

Nestled in the peace and tranquility of 80 acres of lush gardens, serene mediation spaces and rolling meadows, sits the Bellarmine Jesuit Retreat House, an oasis for spiritual reflection in the St. Ignatian tradition for the past 75 years.

Located in Barrington, Illinois, the retreat ministry has opened its historic doors to thousands of men, women, and teens, offering the pathway to a personal connection with God. While Bellarmine began as an all-male retreat center, the ministry has evolved over time, now also serving veterans, recovery 12-step programs and day-long retreats.

The mission of the Bellarmine Jesuit Retreat House is to foster the spiritual development of Catholics and other people of faith through a variety of retreats and contemporary programs that are grounded in the Spiritual Exercises of St. Ignatius of Loyola.



BELLARMINE
Jesuit Retreat House

75th

Anniversary

House celebrates 75 years

Gene Croisant attended his first retreat during his college days and found an instant connection that has never ceased. Since then, he has not only attended 58 retreats and served on the board of directors for 15 years, but was instrumental in developing the "Coming Home" retreats for veterans. In a written recount, he shares how the Ignatian spirit has motivated him, "The Jesuits have inspired me to ask myself how I can best use my talents," he said. "The retreats gave me a sense of mission that it's not so much about the business, but your spiritual life. It is my responsibility to contribute to the well-being of others and, ultimately, society. For me, it means working to support Jesuit organizations and Bellarmine to create education and retreat experiences for others."

"It's a time for a reassessment, to ask and to listen to Christ's influence in your life and examine where you are and where you are going," said Croisant. "I've found that on retreat, the Holy Spirit works on me when I am open to listening. Even though we (attendees) don't talk to each other, I've seen how this breaks through to people on the retreats. You see the tears falling down their cheeks and I've seen people who come back 17 or 18 times because they've had such a positive experience."



Head and Heart

It is that same sense of peace and clarity, serenity and inspiration, that began with the first retreatants 75 years ago. Army chaplain Fr. James S. McGinnis, SJ, founded Bellarmine Jesuit Retreat House (then known as Bellarmine Hall) in 1948. He named the retreat house after Saint Robert Bellarmine (1542-1621), who was both a Jesuit and a Cardinal, as well as a papal advisor and a distinguished 17th century theologian who was canonized in 1930 and named a Doctor of the Church the following year.

St. Robert Bellarmine is considered the patron saint of the retreat house because he embodies the integration of head and heart and of contemplation and action. The intention at Bellarmine Jesuit Retreat House is to follow the example of St. Bellarmine by assisting people in falling more deeply in love with Jesus: living faith not apart from the world, but in the marketplace of our age.

The first retreat was held in January 1948 by 22 men. History reports show that before departing Bellarmine, the first retreatants declared that "the spiritual benefits of a retreat at Bellarmine... [should] be available to the widest possible number regardless of ability to pay a full share of the expenses" and adopted a formal resolution recommending "that each group make an earnest effort to defray the expenses of the group."

That condition has carried on to today through this history of giving, making it possible for Bellarmine to further its core values—sharing Ignatian Spirituality with adults and youth, offering times of silence, providing opportunities for prayer, extending hospitality to all who visit the retreat house, serving the poor, and sharing sacred spaces with all who visit Bellarmine.

Hidden Sanctuary

These sacred spaces were cultivated over these 75 years, building upon the pristine gardens and famed architecture of its beginnings. Its historic facilities date back to 1910, when Mrs. Nellie Hammond, the first president of the Barrington Garden Club, developed the original perennial gardens, complete with the old world balustrades and fish pond fountain that can still be seen today in the Bellarmine gardens, serving as the backdrop for peace and tranquility that is signature to the ministry.

According to Bellarmine, the original mansion, which includes many beautiful classic architectural features, is the oldest portion of the retreat house, and took six years to build during the 1920s. Today, the black-and-white marble squares in the foyer, the walnut wood floors, and the three-story stairway with its three styles of balustrades are still lovingly used and cared for. The original cottage and coach house are still used to provide additional retreatant rooms as needed. Famed architects David Adler and Robert Work created the architectural plans for the Barrington home in the mid-1920s, the owners, the Hecht family, fondly named "The Meadows."

Today, faith-filled adults come to Bellarmine for retreat, exploring not only the original mansion but an expansion that includes the Sacred Heart Chapel, peaceful lounges, library, private bedrooms and vast grounds designed to offer a peaceful and sacred space to contemplate God's loving presence.





Bellarmino Executive Director Erin Maiorca explains the 75-year-old retreat house has evolved tremendously over time, serving more than 5,000 a year, pre-pandemic, in the Universal Apostolic Preference of the Jesuits by:

- ☞ *Showing the way to God on quiet weekend retreats, explicitly teaching discernment and the Examen, to over 1,800 men and women each year.*
- ☞ *Offering scholarships for weekend retreats, and fully funded retreats for: Hispanic Day of prayer, those recovering from homelessness, and Veterans retreats.*
- ☞ *Providing a hope-filled future through high school Kairos ministry to over 1,500 high school students.*
- ☞ *Embracing care for our common home with recycling, composting, and the elimination of plastic bottles, completing a sustainability audit with a commitment to eliminate carbon emissions.*

Nancy Hulsebosch, who on her first retreat at Bellarmine found her calling to eventually work there as a Spiritual Director, said "It's this treasure hidden in the midst of our everyday lives, but when you drive in you feel like you are at a sanctuary," Hulsebosch said. "The peace and silence remove you from the worries of the world and let you connect closer to God."

Croissant agrees that in addition to the Spiritual Exercises of St. Ignatius, at the heart of Bellarmine Jesuit Retreat House is "the quietness, the opportunity to get away from the hustle and bustle and have time to reflect," he said.

Jubilee Celebration

Bellarmino has been a member of Christian Brothers Services Employee Benefit Trust since 2008 and a Mission Advancement client, working in preparation for its 75th year anniversary.

Maiorca describes Christian Brothers Services Health Benefit Services as an excellent partner and resource, allowing the retreat ministry "to provide excellent health care coverage and overall benefits for its team."

Bellarmino first started working with Managing Director Catholic School Management and Mission Advancement Mary J. Foley as a capital campaign consultant.

"She had me at hello! She and Tina Walker supported our successful \$6.2M capital campaign for just over a year," said Maiorca. "They helped us retool after an Executive Director change and stay on track during the pandemic. Mary presented to our Board of Directors and Tina worked internally with our team. Together, their knowledge, expertise, ability to teach and encourage, provided just what we needed. Mary also helped us with strategic planning last year and helped brainstorm possibilities for our 75th Anniversary. She is a font of creative ideas and enthusiasm."

Bellarmino has been celebrating their 75th Anniversary Jubilee over the past year and will continue into 2023. They have focused on several initiatives, matching their needs to their core values in hopes to enhance the retreatant experience for decades to come:

- ☞ *Care for our Sacred Spaces. Refurbish 75 Chairs and Kneelers in the Sacred Heart Chapel.*
- ☞ *Care for Creation. Plant 75 Trees and Implement Energy Efficient Projects (purchase commercial washing machine, commercial dishwasher, and several air-conditioning compressors that are over 20 years old).*
- ☞ *Care for our Youth. Purchase 75 New Chairs and Floor Pillows for the Conference Center.*
- ☞ *Care for the Person. Replace Comforters for 75 Beds.*

Several sponsorships are available for consideration. To learn more, visit www.jesuitretreat.org/support-us. ☼

If you would like to learn more about Bellarmine's retreats, please visit jesuitretreat.org

Broker Spotlight—CopperDunn LLC.

Tell us about yourself

I am Patrick Dunn. I grew up in the insurance industry as my father worked for many years in the industry as an executive leader of an employee benefit consulting firm. In 2015, I made a decision to start up my own organization that focused on working with businesses and their executive leadership on identifying optimal lines of insurance coverage for their risk management portfolio.

Since inception, our portfolio of clients has rapidly expanded. I enjoy spending a significant amount of time getting to “know” and understand our clients, their industry and their respective business model. Building a proactive relationship is paramount to future success as we look forward to working with leadership teams to identify innovative and cost-effective solutions.

Outside of my day-to-day responsibilities at CopperDunn, I enjoy spending time with my family. My wife, Mallory, and I live in a suburb of Washington, D.C. with our three children. We are active parishioners at Holy Redeemer Catholic Church in Kensington, MD. Currently, one of my sons is enjoying his schooling and friends at Holy Redeemer Catholic School (Kindergarten).

During my high school years, I was fortunate to attend a LaSallian institution in Washington, D.C., St. John’s College High School. Since high school, I have continued an affiliation with the Christian Brothers and St. John’s. Since 2018, I have been a trustee at St. John’s College High School. Earlier this year, I accepted the role of Board Chair of the Board of Trustees at St. John’s College High School.

The LaSallian community and the teachings of John Baptist de La Salle have been instrumental in the formation of me and my family for the past 20 years. I am honored and humbled to work closely with the Christian Brothers and the trustees at St. John’s to continue to preserve and champion Lasllian educational experience in Washington, D.C.

What is CopperDunn LLC?

Great question! CopperDunn is a group of independent insurance practitioners. We have expertise in the entire menu of risk management products and solutions. I manage our employee benefit portfolio and the integrated team that supports this effort.

Our governing principle is simple, “People First, Mission Always.” We say this phrase daily and we work towards honoring these words in every engagement with our client community. Clients appreciate the simplicity of our guiding principles and we are passionate about delivering upon expectations to the highest of standards. To us, this is the foundation for a lasting, mutually worthwhile partnership.

How does CopperDunn work with clients to build relationships?

In the spirit of “People First, Mission Always,” our integrated team is committed to the following: Listen, Serve, Empower, and Advocate.

Many professionals in the insurance industry focus on being “great presenters” or “closers.” This is an area where our clients appreciate that we strive to position ourselves differently within the marketplace of our peers. Rather than focusing on “closing,” I work with the team daily to make sure that we remain committed to being “great listeners.”



Patrick Dunn

By being a great listener and moderating dynamic conversations with our client community, it allows us to build content-rich deliverables for our clients (i.e. serve).

At CopperDunn, we respect our clients and uniquely understand that they rely on us to “empower” executive leadership with tools to make effective strategic decisions through the utilization of high-quality content and communications.

Upon final strategic decision-making by executive leadership, we really enjoy working closely with leadership to “educate and advocate” decisions to the employee community and their families. This part of our work is essential and arguably the most important as each interaction will directly impact an employee and their family.

How would you describe the relationship between CopperDunn and Christian Brothers Services?

We have had the distinct pleasure of partnering with Christian Brothers Services (CBS) for many years now. First-class organization that shares many common guiding principles.

When working with CBS, we can attest to the proactive nature of the programming and service model. The professionalism and aptitude of the integrated team members at CBS is phenomenal and we are deeply grateful for their service to us and our mutual clientele.

We are always so excited to engage and work on insurance efforts with new Catholic-based institutions and our affiliation with CBS provides us an opportunity to introduce Catholic-based clients to a first-class organization that has proven for years to uphold the same guiding principles that are important to the CopperDunn community.

How does Christian Brothers Services fit with CopperDunn's business model?

CBS embodies "People First, Mission Always." I don't mean to belabor the point but that is essential to our organization as we evaluate adequate partners and vendors for our client community.

It is worth mentioning that CBS has a robust offering of services and solutions available to Catholic-based organizations. From our personal experiences, no Catholic-based organization is too small or too large for evaluation by the integrated team at CBS.

How do you know when a CopperDunn client is a good fit for a referral to Christian Brothers Services?

Two of our primary responsibilities as insurance consultants are to "serve" and "empower" our clientele. We are hopeful to do this by diversifying the content depth that our clients consider prior to decision-making. Typically, the executive leadership team of a Catholic-based organization should have a commitment to active governance of their risk management portfolio, we view an introduction to CBS as a component of good governance. After an introduction to CBS, we know that our clients have been "empowered" to critically review/discuss and consider the CBS platform.

Our clients rely on our experience in the insurance marketplace and we view CBS as an applicable fit for all Catholic-based organizations. At minimum, organizations that are committed to governance of the risk management portfolio should consider the model at CBS periodically.

Thinking big picture, what changes do you think are needed in the health care arena?

Currently, I have been thrilled to have more and more organizations engage my integrated team on Health Savings Accounts, transitions to HDHP's and

consider additional creativity around the HDHP model. For so many years, many employer organizations were unwilling to simply consider listening to the HDHP model of care. The recent macro-economic headwinds pertaining to inflationary pressures is certainly a catalyst driving this talking point.

More on the fringes of mainstream healthcare is the concept of Direct Primary Care organizations. I have really enjoyed learning more about this business model this year. From my research, I am bullish that this model has a favorable position in the marketplace and offers opportunities to reduce claims utilization and thus mitigate future cost headwinds to employer-sponsored insurance plans. We are in the "early innings" of the Direct Primary Care story but this is an excellent conversational point for clients that are interested in creative dialogue.

What's in the future for the relationship between CopperDunn and Christian Brothers Services?

The future is bright! We are grateful to CBS for their partnership and advocacy to our mutual clientele. We look forward to continuing this partnership and working closely with Patrick Lynch, John Airola, and the dedicated team members at CBS. ☀

*Christian Brothers Health Benefit Services, gladly works with brokers.
If you or your broker would like to learn more about Christian Brothers Services,
visit our website or contact us at CBEbt@cbservices.org*

▶ Are you ready for RMD season?



Retirement Plan

In retirement planning, the term Required Minimum Distributions (RMD) is frequently used, especially as you approach retirement age. RMDs may sound confusing, but they really aren't. Your RMD is the minimum amount you must withdraw from your retirement savings account each year after you reach a certain age.

The IRS mandates you begin taking annual RMDs from qualified retirement plans, such as 403(b), 401(k), 401(a) and most IRAs, each year after you turn 72 (or age 70½ if you were born before July 1, 1949), and are no longer working for a participating employer. If you're still working for a participating employer, you can wait until you retire to begin taking RMDs from that employer's plan.

Simply put, the IRS does not let you continue having retirement assets grow tax-deferred in your account indefinitely, so it is required by law that you take an annual RMD. But taking an RMD is not intended to be a punishment. By requiring these distributions, the IRS is actually helping to ensure that you are providing yourself with a yearly income to supplement any other sources, such as Social Security and personal savings.

Even though you must withdraw an RMD from your account, you are not limited to just that amount of money. You are free to withdraw more if you like. The maximum amount you withdraw is up to you; the minimum amount is up to the IRS. If you withdraw less than your RMD or miss the deadline, you could incur a tax penalty equal to up to 50% of the amount you were required to remove.

*The maximum amount you withdraw is up to you;
the minimum amount is up to the IRS.*

Who has to take RMDs?

RMD rules apply if you have any of these retirement savings accounts or retirement plans:

- ▶ 403(b) plan, such as the Christian Brothers Retirement Savings Plan
- ▶ Traditional IRA
- ▶ SEP IRA
- ▶ SIMPLE IRA
- ▶ 401(k), and 457(b) plan
- ▶ Profit-sharing plan
- ▶ Other defined benefit and defined contribution plans

If you own a Roth IRA, please note that Roth IRAs do not require withdrawals until after the death of the owner.

When do I start taking RMDs?

Once you have reached the RMD age of 72 and are no longer working for a participating employer, you must take your RMD by December 31 in most years. However, for your first RMD, you are allowed to wait until April 1 of the following year. The caveat with that arrangement is if you delay your first RMD, you will still need to take your second RMD by December 31 of that year, which means you would need to take two RMDs that year—one by April 1 and the other by December 31. Taking two RMDs in one year may move you into a higher tax bracket.*

If you are still employed by an organization that participates in the Christian Brothers Retirement Savings Plan (CBRSP), you may postpone taking your RMD. You can wait until after retirement to make your first RMD. However, you must begin taking RMDs if you leave that organization after turning 72, even if you work for another employer that does not participate in the CBRSP.

How much to withdraw?

As you might expect, how much of an RMD you must withdraw each year can get a little complicated. The good news is that the provider typically makes this calculation for you. For participants in the CBRSP, Vanguard will make this calculation.

Simplify your RMDs by consolidating your assets in one account

If you have multiple retirement plans such as the Christian Brothers Retirement Savings 403(b) Plan and a traditional IRA, you need to calculate RMDs for each plan separately. You can simplify the process by combing your accounts into one plan and thus only are required the RMD from that plan. Be aware that RMDs required from other types of retirement plans, such as 401(a), 401(k) and 457(b) plans have to be taken separately from each of those plan accounts.

Need help with RMDs?

When it comes to finding assistance with RMDs, members of the Christian Brothers Retirement Savings 403(b) Plan have a strong ally. Our partner, Vanguard, offers a free RMD service that will calculate your RMD amount for you. Simply log in to the Vanguard website to get started.

Vanguard will process your RMD by mid-December each year and send you the payment from your Christian Brothers Retirement Savings Plan account as soon as possible (either a check or a direct deposit in the bank or nonretirement account of your choice). Once you are signed up, Vanguard will automatically calculate and distribute your payment each year. They can even withhold federal and state taxes for you. The service also allows you to change the amount of federal income taxes withheld, or elect not to have federal taxes withheld at all.

Please note, this RMD service will meet the requirement for your Christian Brothers Retirement Savings Plan at Vanguard only. If you have other tax-deferred retirement accounts, such as an IRA or an employer-sponsored retirement plan at another financial institution or employer, you must also take RMDs from those accounts. This service does not cover non-Christian Brothers Plan accounts.

End-of-the-year list

As you make your year-end lists, please also keep in mind that the contribution limits for your retirement savings accounts have increased, giving you even more opportunity in the new year to save for a successful retirement. The contribution limit for 2023 has increased from \$20,500 to \$22,500, and if you are aged 50 or over, the catch-up contribution limit will increase from \$6,500 to \$7,500.

Let Christian Brothers Retirement Planning Services and Vanguard do the heavy lifting for you when it comes to taking your RMDs. For more information on enrolling in the Vanguard RMD Service, call them at 800.523.1188, Monday through Friday, 8:30 a.m. to 9:00 p.m., ET. ☀

To learn more about RMDs and how we can simplify the process for you, read the Christian Brothers Retirement Planning Services flyer, "It's time to start your RMDs." Visit Retirement Planning Services at cbservices.org or contact us at 800.807.0700 or rpscustomerservice@cbservices.org.

* Please consult a tax or investment professional before making any decisions concerning your retirement plans.

A Few Moments with ... *Buffy Blanton*

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

I have been with Christian Brothers Services (CBS) for more than 30 years. When I was hired in 1992, I was an administrative assistant working in our religious healthcare division. After one promotion to Senior Administrative Assistant, I then transferred to our Finance Division as an Executive Assistant. I worked 12 years with Finance. A position opened up in our HR Division and I transferred to become first a HR Administrator, then HR Manager, and on to the Managing Director of HR.

The employment market has been experiencing odd fluctuations following the height of the pandemic. What are your overall thoughts on the job market right now?

The employment market has been turbulent to say the least. Now, with a recession looming, it seems like some major companies like Amazon and FedEx will be laying off thousands of workers. While unfortunate for those workers, this may turn the tide for many companies that have been struggling to find good talent. I'm hopeful that those that may find themselves unemployed will find good jobs with other companies.

CBS is hiring for several positions right now. What do you see as the company's biggest draw for new candidates?

Our biggest draw for new candidates is a trifecta of rewarding mission work, excellent benefits, and a wonderful work culture. Many times when meeting with new employees, I explain that I see us as dual-missioned. While we provide financial support for the mission work of the Christian Brothers to support education for kids around the world, we also support hundreds of Catholic Church organizations in many areas to free them up to focus on their missions. We don't have to look far within our organization to see how each of us individually and collaboratively makes a positive impact on so many other people.

What do you tell new candidates about the company culture at CBS?

When talking with new candidates about our culture, I let them know that CBS is a place like no other. Our employees are kind, respectful and caring. Employees work so hard to do their very best for our members and clients. Examples of hard work and going the extra mile really shined through during the pandemic. Employees went above and beyond for each other and those that they serve.

With the switch to a hybrid working model here at CBS, how has that impacted your role and responsibilities?

With the switch to a hybrid working model, we have to be more intentional on how we communicate, collaborate, and stay connected. Part of my role is to bring training and development to our leadership to make sure we are continually evolving to meet the needs of our business and our workforce. Another



important factor is to be sure we are asking employees how everything is working and making timely, effective adjustments when needed. I anticipate the hybrid working model for us and many other employers will continue to evolve.

From your perspective, what challenges do you foresee for CBS in the coming three to five years?

With a hybrid workforce, our challenge will be to ensure that we not only maintain the strong CBS culture that we have but continue to build and strengthen it. As more and more generations work together, we will have opportunities to continue to learn from one another to make sure perspectives, preferences and important aspects, such as work/life balance are gathered.

You don't have the chance to interact with our members very often. If you would give a glimpse into CBS from the eyes of HR, what would you like our members to know about the company that they may not already know?

I would love our members and clients to know that our employees serve them with a true passion. When they talk about what they do or tell a story of someone they have recently worked with, there is such a positive energy, sparkle, and such a good vibe. Our employees love making a positive difference and it shows! Their work ethic and dedication really goes above and beyond. It's one more positive for working at CBS.

What do you like to do in your spare time?

In my spare time, I really enjoy being outdoors. Whether it's kayaking, gardening, walking, hiking, or boating, nature is my happy place! I am married and have two daughters and two border collies. I love to spend time with them and other family whenever I can.

How can people view and apply for open positions with CBS?

If interested in working with a wonderful organization, candidates can apply online at:

https://www.cbsservices.org/employment_opportunities.php ☀



2023

HAPPY NEW YEAR

All of us at Christian Brothers Services wish you and yours
a happy, healthy, blessed New Year.

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