

Vol. 6, No. 2 2015

# OutReach

A Christian Brothers Services Publication

Cyber Liability and Data Breach  
Exposures: Identifying the Risks  
to Your Entity

New Look — Same Mission-Driven  
Organization

A Partnership to Strengthen  
Catholic Schools



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Cover photograph is of the Trappistine Creamy Caramels factory run by the nuns of Our Lady of the Mississippi Abbey in Dubuque, Iowa.

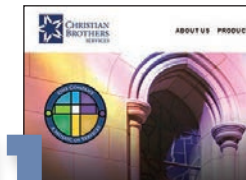
Last Word photograph is of St. John Baptist de La Salle taken by Brother Michael Quirk, FSC, Ed.D. in Reims, France.

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## MAIL BAG

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

“We participated in the health screening clinic last year. Our employees had a good participation rate. I was especially pleased that some of the participants were employees who normally do little in the way of preventative care. I know of several employees who have begun exercising as a result of that clinic. Any type of health screening that can be done - maybe on the same day as the flu shot clinic - would be welcomed.”

– Pat Kowite  
Saint Francis of Assisi  
Raleigh, North Carolina

“We are most blessed by our relationship with Christian Brothers Services which manages to implement the Gospel message of servant leadership, and is always an occasion of grace for our Norbertine Community in New Mexico. As a new Abbey, two years old, we simply would not be in the position we are in, with excellent, innovative care for all our medical needs, at client centered rates. I personally believe in the Gospel more than before I began my relationship with your excellent organization.”

– James Owens, O. Praem  
Santa Maria de la Vid Abbey  
Albuquerque, New Mexico

“Circles of Mercy as a sponsored work of the Sisters of Mercy, has been a member of the Christian Brothers Services family for more than 10 years and have been pleased with the professionalism, level of customer service and rapid response to the handling of our requests. We would highly recommend other Catholic organizations to avail themselves of CBS’ programs and services.”

– Richard Zazycki  
Circles of Mercy, Inc.  
Rensselaer, New York



## What’s Special About Specialty Prescription Medication

Specialty medications, which treat serious health and chronic conditions such as cancer and rheumatoid arthritis, have quickly become an item of concern for providers and patients alike. These medications are often very costly and have become a larger percentage of the total benefits paid for insurers and plan sponsors. These medications can be injected, infused or taken orally, and require intensive monitoring.

New specialty treatments are making a real difference in the lives of patients, but the very high cost of these drugs creates difficult decisions for plan sponsors on which medicines to cover. Patients with complex conditions require specialized care, which takes a specialty pharmacy to meet these needs. Specialty pharmacies are distinct from traditional pharmacies because they coordinate many aspects of patient care to more effectively manage treatment, side effects and interactions with other therapies.

Medications dispensed by specialty pharmacies often require special storage, handling and packaging prior to dispensing. These products are usually significantly more expensive than conventional medications and require additional controls to assure patients take them appropriately.

Specialty drug spending increased a record 31 percent in 2014, and it is forecasted that spending increases of 21-22 percent each year for the next three years. Specialty medications managed through the pharmacy benefit account for more than 32 percent of a plan’s total pharmacy spend. By 2019, it is anticipated that the percentage could increase to nearly half of a plan’s total pharmacy spend.

Christian Brothers Services works hand-in-hand with Express Scripts® to manage prescription drug benefits and costs so our members are provided with high quality prescription drugs at discounted prices. Accredo, Express Scripts’ specialty pharmacy, has cared for more patients living with rare diseases than any other pharmacy

in the United States. Their clinical care model, through 13 specialty disease areas, is designed to surround patients with the best care by building drug-specific protocols for every single drug dispensed and by making sure every order is safe, effective and affordable.

Specialty pharmacies like Accredo, have become exponentially important as the prevalence and cost of specialty drugs have increased dramatically in recent years, and is expected to continue to outpace medical inflation in the years to come. Further, the number of specialty medications is expected to grow as well. In 2014, the FDA approvals for drugs to treat rare conditions reached an all-time high and the market is robust with more than 7,000 drugs in development, of which 29 specialty drugs are expected to be approved. This year alone, U.S. spending on specialty prescription drugs is projected to increase 67 percent.

Prescription drug spending on eight of the top 10 specialty therapy classes will continue to increase over the next three years.

This is due to both the robust pipeline of new biologics and physicians delaying treatment of patients until the new drugs are on the market. By the end of this year, it is expected that cancer, multiple sclerosis and inflammatory conditions such as rheumatoid arthritis each will command higher drug spending than any other therapy class except diabetes.

Also mitigating the rising cost of specialty medications is an improved pathway for biosimilars, which are safe, effective, less-costly alternatives that could become available once the patents expire on currently marketed biologics. Express Scripts recently projected that the country would save \$250 billion between 2014 and 2024 if the 11 most likely biosimilar candidates were launched in the U.S.

The recent utilization of specialty pharmacies has resulted in better health outcomes for patients as they are more likely to adhere to their treatment plans when working with a specialty pharmacy such as Accredo. For example, Accredo's clinical care for patients with rheumatoid arthritis resulted in 16 percent higher adherence over other pharmacies, 23 percent fewer doctor's office visits, 9 percent fewer annual emergency room visits and \$1,797 in annual medical cost savings per patient. This is not only

beneficial to the patient, but to the Christian Brothers Employee Benefit Trust (CBEBT), as it helps minimize group health benefit costs. CBEBT is dedicated to providing members with prescription drug programs and services that deliver safe and affordable pharmaceuticals, as well as to supply the information and treatments our members need to maintain a healthy lifestyle and make smarter choices that achieve the lowest plan cost. ☀

*Glen Stettin, MD, is the Senior Vice President-Clinical, Research and New Solutions and Chief Innovation Officer for Express Scripts. Express Scripts manages the prescription drug benefits for members of the Christian Brothers Employee Benefit Trust.*

If you would like additional information on any of the Christian Brothers Health Benefit Services plans, contact Dawn Sterland at 800.807.0100 x2642.

**Anticipated Annual Changes in U.S. Spending on Specialty Drugs**

Therapy Class	2013	2014	2015	3-Year Compounded Total
Inflammatory Conditions	25.1%	17.2%	17.4%	72.2%
Multiple Sclerosis	19.8%	18.5%	16.8%	65.6%
Cancer	21.3%	20.9%	21.0%	77.4%
HIV	9.2%	9.6%	9.4%	30.9%
Hepatitis C	33.0%	58.5%	168.4%	465.8%
Growth Deficiency	6.2%	5.9%	6.5%	19.9%
Anticoagulant	-0.3%	-0.2%	0.0%	-0.6%
Pulmonary Hypertension	11.0%	11.1%	10.5%	-14.2%
Respiratory Conditions	24.8%	29.5%	27.9%	36.3%
Transplant	-2.2%	1.0%	-1.2%	-2.4%
Overall Specialty	17.8%	19.6%	18.4%	66.8%

**Thirteen of the Most Expensive Specialty Drugs**

Drug	Purpose	Price	Manufacturer
Sovaldi	Hepatitis C	\$1,000 per pill	Gilead Sciences
Copaxone	Multiple Sclerosis	\$6,072 for 30 syringes	Teva Pharmaceutical Industries
Avastiri	Cancer	\$5,560 for 2 vials	Genentech
Rebif	Multiple Sclerosis	\$967 per milliliter	Merck KGaA
Avonex	Multiple Sclerosis	\$1,363 for 1 injection	Biogen Idec Inc.
Xyrem	Narcolepsy Symptoms	\$967 per milliliter	Jazz Pharmaceuticals
Gleevec	Leukemia	\$306 per pill	Novartis AG
Betaseron	Multiple Sclerosis	\$415 per injection	Bayer AG
Humira	Rheumatoid Arthritis	\$1,501 per injection	AbbVie Inc.
Forteo	Osteoporosis	\$708 per milliliter	Eli Lilly & Co.
Cimzia	Rheumatoid Arthritis/Crohn's Disease	\$3,322 for 2 injections	UCB SA
Sprycel	Leukemia	\$203 per pill	Bristol-Myers Squibb
Byetta	Diabetes	\$395 per milliliter	Astra Zeneca Plc

Source: Bloomberg News-DRX DrugCompare/Washington Post/The Fiscal Times

**Broker Spotlight:**  
*Arthur J. Gallagher & Co.*

Christian Brothers Health Benefit Services (CBHBS) not only works directly with organizations, but with brokers, consultants and advisors as well, such as Arthur J. Gallagher & Co. In this Q & A session, shares how their business continues to flourish in a marketplace impacted by healthcare legislation, rapid technology changes and economic swings.

**Who is Arthur J. Gallagher & Co. (AJG)?**

Arthur J. Gallagher & Co. (NYSE:AJG), an international insurance brokerage and risk management services firm, is headquartered in Itasca, Illinois, has operations in 31 countries, and offers client-service capabilities in more than 140 countries around the world through a network of correspondent brokers and consultants.

Gallagher Benefit Services, Inc., a division of Arthur J. Gallagher & Co., offers a full range of employee benefit and HR consulting solutions. With client service capabilities in more than 70 countries, consultants deliver a range of services including benefits strategy, plan design and management, financial planning, actuarial, data analysis and benchmarking, retirement brokerage and consulting, human resource services and more.

In 2015, Gallagher was named a World's Most Ethical Company® by Ethisphere Institute for the fourth consecutive year, and was recognized by Forbes magazine as one of America's Best Employers.

**What sets Arthur J. Gallagher & Co. apart from the competition?**

How are you measuring the success of your talent investment? What are your current and future talent requirements? How are you leveraging your value proposition as an employer to recruit, retain, engage and retire your key talent? At Gallagher, we believe these are questions every organization must continually assess, and we specialize in helping clients develop short- and long-term strategies that support these specific objectives.

Gallagher's consulting philosophy goes beyond traditional healthcare cost control. By approaching your rewards programs through a holistic lens, assessing how your retirement, health and welfare, compensation, communication, wellness, voluntary and other programs align, we can more efficiently create a meaningful solution based on the preferences of your employees. Our total rewards-driven approach results in optimal engagement, productivity and cost containment

solutions. This is enhanced by our client-centric approach, centered on collaboration and teamwork, and excellent customer and community service. These values are part of "The Gallagher Way," 25 core tenets written in 1984 by our former Chairman and CEO Robert E. Gallagher.

**How would you describe the relationship between Arthur J. Gallagher & Co. and Christian Brothers Services?**

We view the relationship between Arthur J. Gallagher & Co. and Christian Brothers Services as a partnership in place to help the greater church community. We understand, value and respect that responsibility. We are honored to have served Christian Brothers Services since its inception. Most recently, Gallagher has aligned with Christian Brothers Services to create the Christian Brothers Services Health Marketplace, a private exchange solution for Catholic employers. We hold Christian Brothers Services in high regard and as a true collaborative partner in service to the church.

**What's in the future for Arthur J. Gallagher & Co. and Christian Brother Services relationship?**

When it comes to the Gallagher and Christian Brothers Services relationship, we are excited to introduce the Christian Brothers Services Health Marketplace as a solution to help Catholic employers better contain healthcare costs while providing meaningful choice and customized benefits to employees. You can learn more about the Health Marketplace at [cbservices.org/Health-Marketplace.html](http://cbservices.org/Health-Marketplace.html). We are excited that, with the help of partners like Christian Brothers Services, Gallagher's legacy religious practice continues to flourish and make a difference in helping the faith-based community deal with operating challenges, increased regulation and unstable costs.

**Any final thoughts?**

Arthur J. Gallagher & Co. hopes to continue our relationship with Christian Brothers Services, working to build on the great successes already achieved. ☀



*Phil Bushnell, Area Executive Vice President / Managing Director Religious and Nonprofit Practices.*



## Cyber Liability and Data Breach Exposures: Identifying the Risks to Your Entity

CVS. UCLA Healthcare Systems. Target. Home Depot. Sony. Even the IRS. Every day it seems the media is reporting yet another data security breach of a major organization or company. As more and more data is stored electronically, the question that needs to be answered is not what will we do if we have a data breach, but what we will do when a breach occurs. Any cyberbreach could result in the theft of your own valuable information, or the loss of confidential information belonging to your employees, patients, students, donors or those you serve, not to mention the considerable costs associated with responding to these issues.

While widely-reported cyberattacks have involved financial and point-of-sale data, professional hackers target a broad range of information. Not-for-profit organizations, including those that receive financial donations, operate schools, health care facilities or similar institutions, or those that have large numbers of employees, all have information hackers can steal and sell. Beyond financial information, hackers use cyberattacks to acquire health records, employee records, student records and similar data. Unlike a single credit card number, these types of records provide hackers with complete identity information that commands a higher price on the black market where stolen records are sold. These records can be used to perpetrate identity theft, obtain prescription drugs, engage in Medicare or Medicaid fraud and open new and untraceable credit accounts, among other activities.

The resulting cost to the victim organization includes not only the expense of fixing the breach, but also in notifying those whose records have been compromised. Some experts place the notification costs associated with cyberattacks at \$154 *per record*, in addition to the cost of repairing the breach. For an organization with thousands of donor, employee, student, resident or other records, the cost of a cyberattack could easily exceed the victim organization or institution's ability to absorb those costs.

Hackers are also becoming more sophisticated in their attacks, and making it more difficult for victims to figure out an attack has occurred. Hackers previously relied on viruses that constantly transmitted information back to the hacker, making them easy to spot. Now, the viruses act like ticking time bombs, sitting in an organization's system and gathering information for months undetected. Then, on a particular date and time, all of the information is transferred out in one fell swoop, and it is too late for the organization to stop the attack.

In addition to stealing data, cyberattackers are also finding ways to encrypt and hold data hostage, thereby crippling an institution's ability to operate and demanding a ransom before the information is unlocked. While the entity may be able to restore its data without resorting to paying the ransom, the time and costs associated with that work are often significant, as are the losses in productivity while the problem is addressed and the subsequent notification costs.

To protect itself, your organization must consider all the ways a hacker could gain access to your systems and to your data. Consider the following:

- Are the places where your critical data is stored connected to the Internet?
- Do you use a wireless system that is not locked down?
- Are your employees able to use personal devices to access sensitive information, or can they use company equipment on unprotected networks?
- Are your employees vulnerable to "spear-phishing," where they click through an email or web pop-up that lets the hacker in?
- Are other users, such as vendors, students, employees and patients, able to access your networks through electronic portals?

Cybersecurity and technology professionals can also help identify areas of vulnerability.

One means to protect your organization from the costs associated with these inevitable attacks, is to consider the coverage options available to you. Christian Brothers Services and the Christian Brothers Risk Pooling Trust offer limited coverages that assist members in managing the risks associated with these issues. Please contact your account manager to evaluate your organization's specific risks and the steps you should take to ensure that your organization is protected in the event of a breach. ☀

*Mollie E. Nolan Werwas is an attorney and partner with the law firm of Kopon Airdo, LLC. Kopon Airdo, LLC serves as the national coordinating council for Christian Brothers Risk Management Services.*

## A Free Lunch is Still Expensive

Nearly 20 years ago, I wrote an article for *The Outreach Newsletter*, the precursor to this publication, titled “How Expensive Is a Free Lunch?” which discussed how many employers and most employees don’t realize how much they are paying in fees for their retirement plan. Some plan providers even tell the employer there is no cost involved, which simply means the costs are borne by the employees. This is a disservice to employees in general, but even more so to employees working for Catholic church organizations.

There are a number of ways a provider can charge fees, and an employer should always ask the provider what the ‘all in fee’ is for the plan. This ‘all in fee’ is all-encompassing, including administration, education, legal, record keeping, web services, investments and any other fees incurred by the plan, the employer or the participants. Many employers are shocked at the realization of how much this ‘free’ service is actually costing them and/or their employees.

The U. S. Department of Labor website (dol.gov) has an example of the impact expense ratios have on account balances. The example uses an employee with 35 years left until retirement and a current 401(k) balance of \$25,000. If investment returns over the next 35 years average 7 percent annually and expense ratios reduce returns by 0.5 percent (50 basis points), the account balance for the participant would grow to \$227,000 at retirement, even if there are no further contributions to the plan. If the expense ratio is 1.5 percent (150 basis points), the account balance will grow to only \$163,000. The 1 percent difference in expense ratios reduces the account balance at retirement by approximately 28 percent, which is \$64,000 less than the original earnings. This example holds true for both 401(k) and 403(b) plans.

Fees are an important barometer in measuring the value of a plan, but should not be the only measurement. A couple of additional points to be considered, always ask a prospective or current provider about the array of services that will be provided and whether those services are all inclusive of the ‘all in fee’ that was quoted. Also, ask about their familiarity with church plans, specifically,

what percentage of their business is church plan related. Some providers have employers file a Form 5500 with the government, which is not required by church plans and the procedure of filing with the government to stop this process is not always simple and could even be quite costly. In addition, there are presentations by service providers that reference an average salary of \$70,000 per year. This is not a realistic figure for many Catholic church organizations, and it may be these service providers don’t understand church organizations. A good rule of thumb is to ask the vendor how well they understand church organizations and if their communication and education programs are geared towards these types of organizations.

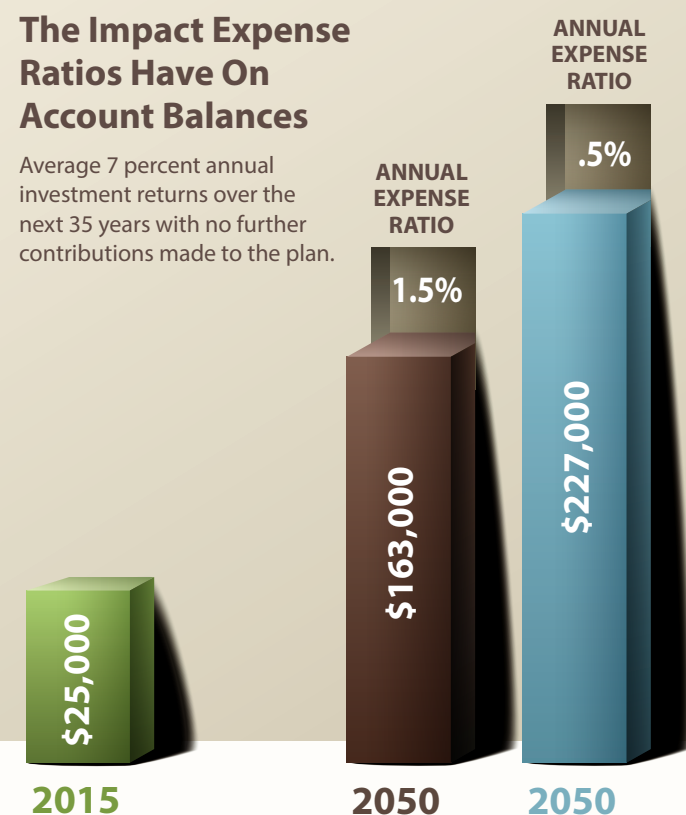
When shopping for retirement plans, remember fees matter and a free lunch can be expensive. ☼

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

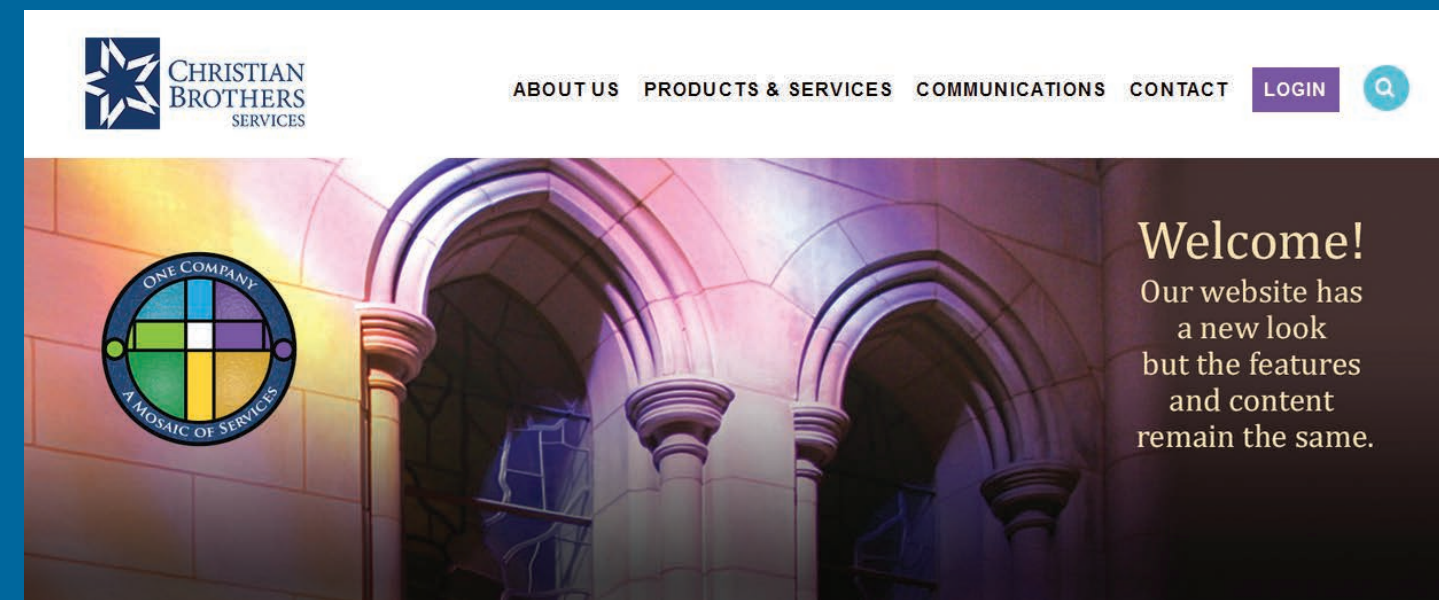
For more information on retirement plans, contact Jim Ceplecha at 800.807.0100 x2630.

### The Impact Expense Ratios Have On Account Balances

Average 7 percent annual investment returns over the next 35 years with no further contributions made to the plan.



The 1 percent difference in expense ratios reduces the account balance at retirement by approximately 28 percent, which is \$64,000 less than the original earnings. This example holds true for both 401(k) and 403(b) plans.



## New Look – Same Mission-Driven Organization

*On August 4, 2015, Christian Brothers Services (CBS) unveiled our new website look. In keeping with the One Company ... A Mosaic of Services theme, which was first introduced in August 2012, our latest website refresh features an architecture look with large arched windows and mosaic inlay in purple hues. Our mission statement is still front and center and reiterates our desire to serve our members with a mosaic of programs and services.*

New on our website, is the About Us menu, which features the history of CBS, including a slide presentation of our 55 years of service, our mission and positioning statements, as well as a detailed description of our strong Lasallian mission. Another new and prominent feature is a virtual tour where visitors can view the history of St. John Baptist de La Salle, the Brothers of the Christian Schools and the Lasallian vocation, which has grown into an international education mission of elementary and secondary schools, universities and technical colleges, retreat centers and social services.

Front and center on the updated homepage are our CBS Products & Services, which feature detailed information on our Health, Retirement, Property/Casualty, IT & Website Services, Catholic School Management and

Consulting Services, all in an easier-to access format. Directly below the Products & Services section, is a highlighted location for administrators, participants, colleagues and health providers to access their information and login. The website also features a smart login area at the top right of the page, which by simply rolling a cursor over the purple login box, will expand to allow users to login easily and quickly. This top right positioning mirrors other websites making the login easier to find and more intuitive for users.

“In any line of business you need to be able to effectively communicate with your members,” states Brother Michael Quirk, FSC, Ed.D., president and CEO of CBS. “By continuing to refresh and redesign our website, we work to create an easier user experience for CBS members and anyone visiting our website.”

CBS has long been known for great customer service, and as an organization, we are continually trying to find ways to more effectively and efficiently help our members with all of their business needs. Our new website refresh is just another way we are evolving in providing exceptional customer service.

While the look and feel of our website has changed, we are still the same faith-based, committed Catholic organization we have always been since our inception over 50 years ago, and we are dedicated to finding ways to serve you better. ☼

## A Partnership to Strengthen Catholic Schools



The Catholic Extension Society (Catholic Extension) serves mission dioceses by ‘building faith, inspiring hope and igniting change.’ In seeking to respond to the priorities voiced by the Bishops of mission dioceses, Catholic Extension has partnered with Catholic School Management (CSM) to provide a Catholic School Sustainability Initiative designed to enhance the viability and vitality of Catholic schools in mission dioceses. CSM, a division of Christian Brothers Services, is focused on the ministry of Catholic education. In its 40 years, CSM has helped more than 3,000 Catholic schools succeed, with the majority of client schools still open and providing students and families with the values and traditions of a Catholic education. To fulfill the goals of the Catholic School Sustainability Initiative, CSM utilizes one of its flagship services for Catholic schools, the Strategic Management and Development Program (SMDP).

**Working for the Future of Catholic Schools:**  
Board members, parents and school leaders gathered in September at the Pastoral Center in the Diocese of San Bernardino for the introductory seminar of the Strategic Management and Development Program.



*Catholic schools are not only communities of faith and learning, but they are also communities of hope for many parents, grandparents and guardians living in high poverty areas of mission dioceses.*

Focused on building the capacity and collaborative efforts of school boards, school staff and other volunteers dedicated to the mission of Catholic education, the SMDP is implemented over a four-year period through a combination of annual seminars and six on-site meetings per year with school based committees. CSM consultants deliver a program of annual objectives that are sequenced to result in school sustainability:

**Year 1:** Clarify Foundational Documents; Prepare and Implement a Strategic Plan; Initiate Marketing and Enrollment Analysis and Strategies

**Year 2:** Prepare and Implement a Comprehensive Communication Program

**Year 3:** Establish or Enhance Programs of Annual Giving; Document Enrollment and Marketing Programs in an Enrollment Management Plan

**Year 4:** Establish or Enhance Programs of Planned Giving to Build Endowment

To deliver the SMDP, CSM’s partnership with Catholic Extension is truly collaborative with grant funding for the four-year program coming from Catholic Extension, along with financial contribution from CSM as well as a per school contribution from the mission diocese. Successful implementations of this partnership for the SMDP in its full version have completed or are underway in the following mission dioceses:

- Diocese of Charleston, South Carolina
- Diocese of Richmond, Virginia
- Diocese of Beaumont, Texas
- Archdiocese of Mobile, Alabama
- Diocese of Youngstown, Ohio
- Diocese of Marquette, Michigan (modified SMDP)

Inspired by the success of these programs, Catholic Extension opened another grant funding cycle for mission dioceses in the summer of 2015. Fall of 2015 also welcomed three new mission dioceses to the SMDP:

- Diocese of San Bernardino, California (six schools)
- Diocese of El Paso, Texas (six schools)
- Diocese of Superior, Wisconsin (15 schools) (modified SMDP)

The schools participating in the SMDP have formed committees of board members, administrators, teachers, staff and other volunteers to attend introductory seminar meetings regarding foundational documents, strategic planning and marketing the Catholic school. “The six schools and their boards are more excited and engaged than I’ve ever seen following the first meeting. CSM has ignited a spark of hope for the future. Our current and future students will see tremendous benefit from the foundations built during the next four years,” said Austin Conley III, director of advancement for the Catholic Schools of the Diocese of San Bernardino. Growing the understanding of school boards in their role and providing them with resources, tools and structures to perpetuate the best practices initiated through the four years of the SMPD is at the heart of its transformative ability. “I’m very excited about the opportunity to have this grant because we know that school board formation is key to the success of our schools,” added Patricia Vesely, superintendent of schools for the Diocese of San Bernardino.

Catholic schools are not only communities of faith and learning, but they are also communities of hope for many parents, grandparents and guardians living in high poverty areas of mission dioceses. The vision of Catholic Extension to partner with Catholic School Management in order to respond to the needs of mission dioceses seeks to ensure the long-term sustainability of these much valued schools. On a broader level, the continued existence of Catholic schools helps build healthier communities and provides opportunity to break the cycle of poverty through faith and education. ☀

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

For more information on consulting services for Catholic schools, contact Catholic School Management at 203.421.5169 or [office@catholicschoolmgmt.com](mailto:office@catholicschoolmgmt.com).

# How Sweet It Is

Perched high on a bluff overlooking the Mississippi River sits an unassuming, non-descript building; but looks can be deceiving. You see, the building houses a candy factory that makes the most mouth-watering creamy caramels this side, that side, or any side, of the Mississippi River. They can only be described as heavenly. These Trappistine Creamy Caramels are produced by the sisters of Our Lady of the Mississippi Abbey.

Our Lady of the Mississippi Abbey was founded in 1964 when 13 nuns from the Mt. St. Mary's Abbey in Wrentham, Massachusetts, journeyed to Iowa to form a new

monastery. Currently, the Abbey, located just outside of Dubuque, is home to 17 nuns of the Roman Catholic Order of Cistercians of the Strict Observance, meaning they follow the Rule of St. Benedict. Commonly known as Trappistines, they follow the seventeenth century reform of the La Trappe Abbey in France.

One of the most common perceptions about the Rule of St. Benedict and monastic life in general, is the observance of total silence. While the sisters no longer observe complete silence, it is still a large and important part of life at Our Lady of the Mississippi Abbey.

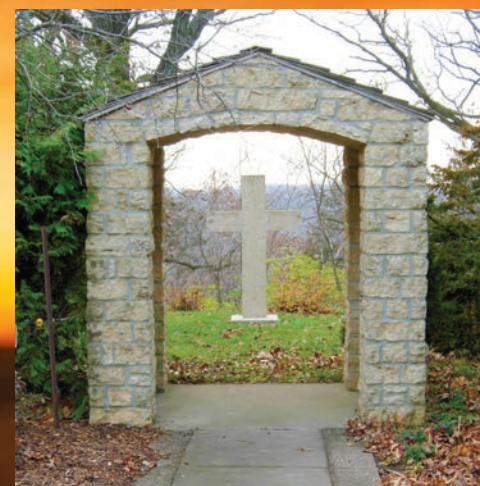
"Silence is a value in monastic life," explains Sister Gail Fitzpatrick, one of the founding sisters and the second abbess of the Abbey, "we live it today as well and authentically as we can."

Speaking is not forbidden but is kept to a minimum and limited to brief, cordial encounters and conversations, allowing the sisters the opportunity for constant prayer and contemplation.

According to Sister Gail, "prayer becomes the fabric of our life." Indeed, prayer is woven throughout their day, the sisters pray seven times each day starting at 3:45 a.m. and ending at 7:15 p.m. (see *A Day in the Life* on the next page.) All daily liturgies are open to the public.

Each abbey, while interdependent, is self-governing and self-supporting, electing their own abbess, forming new members and determining how they are to support themselves.

A monastery is not allowed to become dependant on the charity of others and must be able to earn a living without making a profit.



High on a bluff, overlooking the Mississippi Valley sits Our Lady of the Mississippi Abbey.



The Trappistine Creamy Caramels factory.



The church altar at Our Lady of the Mississippi Abbey.

Which brings us back to the caramels. Initially, the sisters began to support themselves and the new monastery by making wreaths and then cookies. Unfortunately, the cookies required special packaging and the Abbey was not equipped to handle those requirements. They then turned to their founding house in Wrentham where the sisters there had been making candy using an age old recipe donated by a Greek candy maker. A year later, candy production was started at the Abbey. Today, the sisters are still using the same recipe which includes fresh cream and butter; however, the remainder of the recipe Sister Gail vows, "will stay a secret."

Trappistine Creamy Caramels is the Abbey's primary source of income and 90 percent of their annual sales are made in the last four months of each year. Aside from a small gift shop on the property, the caramels can only be purchased online at [monasterycandy.com](http://monasterycandy.com).

The quiet, serene atmosphere of Our Lady of the Mississippi Abbey combined with the scenic beauty and deliciously creamy caramels leave any visitor to contemplate how sweet it is! ☀

## A Day in the Life

*A typical day in the life of the sisters*

- 3:30 a.m. Rise and shine
- 3:45 a.m. Vigils prayer service
- 4:30 a.m. Breakfast and personal time for reading or studying
- 7:00 a.m. Lauds prayer service
- 8:30 - 11:30 a.m. Time for work
- 9:45 a.m. Tierce prayer service (prayed at work)
- Noon Midday prayer service
- 12:20 p.m. Dinner is served (main meal of the day)
- 1:20 p.m. Rest, contemplation
- 2:00 - 4:00 p.m. Back to work (some days this time is allotted for study or restorative activities)
- 5:00 p.m. Vespers prayer service (followed by a small supper)
- 7:00 p.m. Compline prayer service
- 7:30 p.m. Time for reading or off to bed
- 8:30 p.m. Good night



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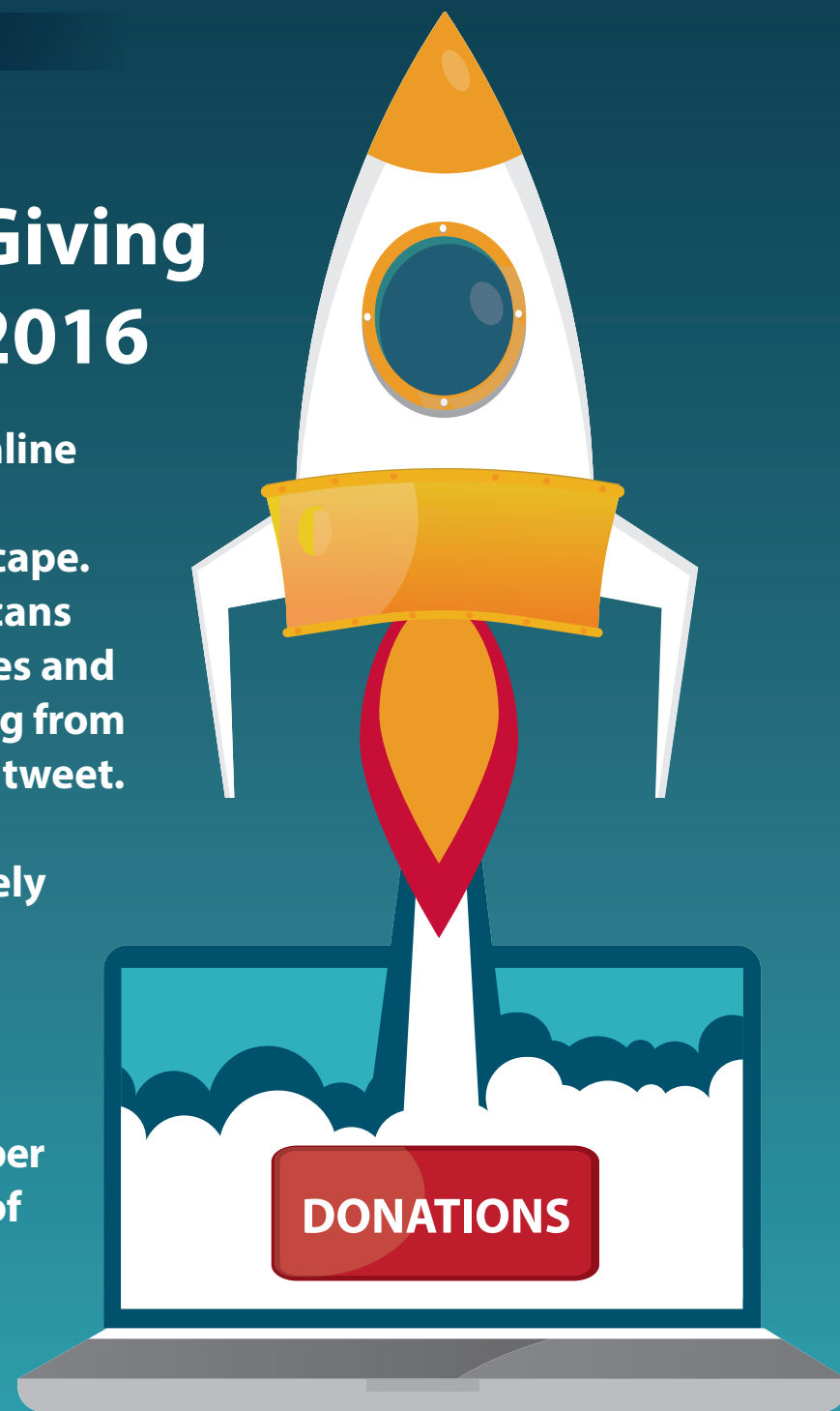
Sister Gail Fitzpatrick (left) and Karen Cusack work at cutting the caramels and preparing them for coating.



## How Catholic Giving Can GROW In 2016

In the past several years, online technology has completely changed our cultural landscape. Nearly two-thirds of Americans use smartphones. Magazines and newspapers are transitioning from print to web. Grandparents tweet.

These trends have completely changed how people make donations to charitable organizations: in every age group, online and mobile payments are rising, and paper checks will soon be a thing of the past.



*“Today, successful fundraising requires a robust online presence, frequent electronic communication and an easy way for anyone to give online.”*

*“For all of the good that Catholic organizations do, too often it isn’t shared with the people who care the most.”*

Between 2010 and 2014, the percentage of donors aged 66 and older who gave online jumped from 29 percent to 59 percent. Yet many Catholic parishes, schools and nonprofits still cater mainly to those donors who prefer to write checks, and only communicate through a paper newsletter in the mail. Only 42 percent of U.S. churches offer online giving and according to the 2015 Nonprofit Communication Trends Report, 38 percent of nonprofits didn’t even plan to send a monthly email newsletter this year. The growth opportunity for these organizations is tremendous.

Today, successful fundraising requires a robust online presence, frequent electronic communication and an easy way for anyone to give online. That’s why Christian Brothers Services is proud to team up with GiveCentral to improve fundraising for the national Catholic community. Since its introduction in 2010, GiveCentral has become the foremost Catholic fundraising platform in the United States, with over 350 clients ranging from rural mission parishes to high schools to major appeals and campaigns, including the Archdioceses of Chicago, Washington and many more. GiveCentral incorporates a wide range of features into one simple, web-based solution. Donors can give online, in person or via text message, with any payment method they prefer, and can have donations repeat automatically. Organizations have access to free communications tools for sending custom email newsletters and Short Message Service (SMS) or text message texting for innovative outreach campaigns.

According to President and CEO Patrick Coleman, GiveCentral’s greatest value is not in its features but in its promotion of a better culture of giving and communication. “What we’re most proud of is our ability to help organizations to better reach out to their faith communities on a regular basis. For all of the good that Catholic organizations do, too often it isn’t shared with the people who care the most. That’s why we’ve built these communications tools into our system, and made them free.”

Coleman’s team has put these tools to work, promoting their *Best Practices for Online Giving* to the national nonprofit community, and providing them free materials, training and tools to implement them.

- 🔗 **Communicate** electronically at least once per month to your donor community, sharing news, photos and a message of thanks.
- 🔗 **Be Transparent** about your organization’s needs, explaining how you will use donors’ contributions for your important work.
- 🔗 **Make a Plan** for your fundraising goals, and share it with staff and volunteers early on.
- 🔗 **Engage Your Community** personally and through different channels, asking different people to make appeals on your behalf.
- 🔗 **Go All In**, asking your staff to spend extra time working with donors and community members to help them commit to repeating donations.

For the nonprofits that have used these practices, the results have been dramatic. St. Teresa of Avila Church in Chicago used this framework to engage their parishioners, signing up 271 new online donors and increasing their Sunday Offertory by 433 percent. In 2015, a Florida diocese worked with GiveCentral to make a special appeal to its donors who had stopped writing checks to fulfill their pledges, collecting \$360,000 more than in 2014 and raising its pledge collection rate to 93.5 percent.

In 2016, Coleman hopes to help hundreds more parishes and schools to use these practices. According to Coleman, “it’s about meeting your community where they are today, not where they were 10 years ago.” ☀

*Jordan Good is the consultant for Coleman Group Consulting.*

*For more information about GiveCentral, please contact Brian Page at 630.378.3092 or [brian.page@cbservices.org](mailto:brian.page@cbservices.org).*

Since the beginning of time, mankind has formed beliefs concerning the Cause, nature and purpose of the universe and our race.

We have all pondered the meaning of life, *what happens after we die, what is our purpose, was there anything that existed before us and is there any other life in the universe. During troubling times and joyous occasions, many of us turn to prayer and reflection. The practice of a religion may include rituals, sermons, commemoration or veneration (of a deity, gods or goddesses), festivals, feasts, trances, initiations, funerary services, matrimonial services, meditation, prayer, music, art, dance, public service or other aspects of human culture. Religions may also contain mythologies and folklores.*

*The origin of religion is uncertain, and the development of religion takes on different forms in different cultures. There are some religions that focus on the subjective experience of the religious individual, and there are others that consider the actions and activities of the religious community to be the most important. In many places worldwide, religion has been associated with public institutions like education, hospitals, family, government and political hierarchies. No matter where it came from or how it started, we as a race continue to seek spiritual enlightenment and a connection with our Creator.*

## Some of the World's Oldest Religions

**Buddhism** is a religion which has a variety of traditions, beliefs and practices largely based on teachings of Siddhartha Gautama, commonly known as the Buddha. Two major branches of Buddhism are: Theravada "The School of the Elders" and Mahayana "The Great Vehicle." The foundations of Buddhist religion are the Three Jewels: the Buddha, the Dharma (the teachings) and the Sangha (the community).

**Christianity** is based on the life and teachings of Jesus of Nazareth. Followers of the Christian religion are known as Christians. Modern Christianity teaches Jesus as the Son of God and the savior of humanity. The three largest groups in the world of Christianity are the Roman Catholic Church, the Eastern Orthodox Churches and the various churches of Protestantism. Christianity has around 2.2 billion followers and is the world's largest religion.

**Confucianism** is a life-system that is normally considered one of the world religions. It is based on the teachings of Confucius, a Chinese thinker. It originated in China.

**Jainism** is an Indian religion that prescribes a path of non-violence towards all living beings. This is based on 23 teachers of old times. Out of them, Mahavira became one of the most influential Jainism teachers. Jain sangha is divided into two major sects; Digambar and Svetambar.

**Judaism** is an ancient monotheistic religion, with the Torah as its foundational text (part of the larger text known as the Tanakh or Hebrew Bible), and supplemental oral tradition represented by later texts such as the Midrash and the Talmud. Jewish population is estimated at 13.4 million, or roughly 0.2 percent of the total world population. About 42 percent of all Jews reside in Israel and about 42 percent reside in the United States and Canada.

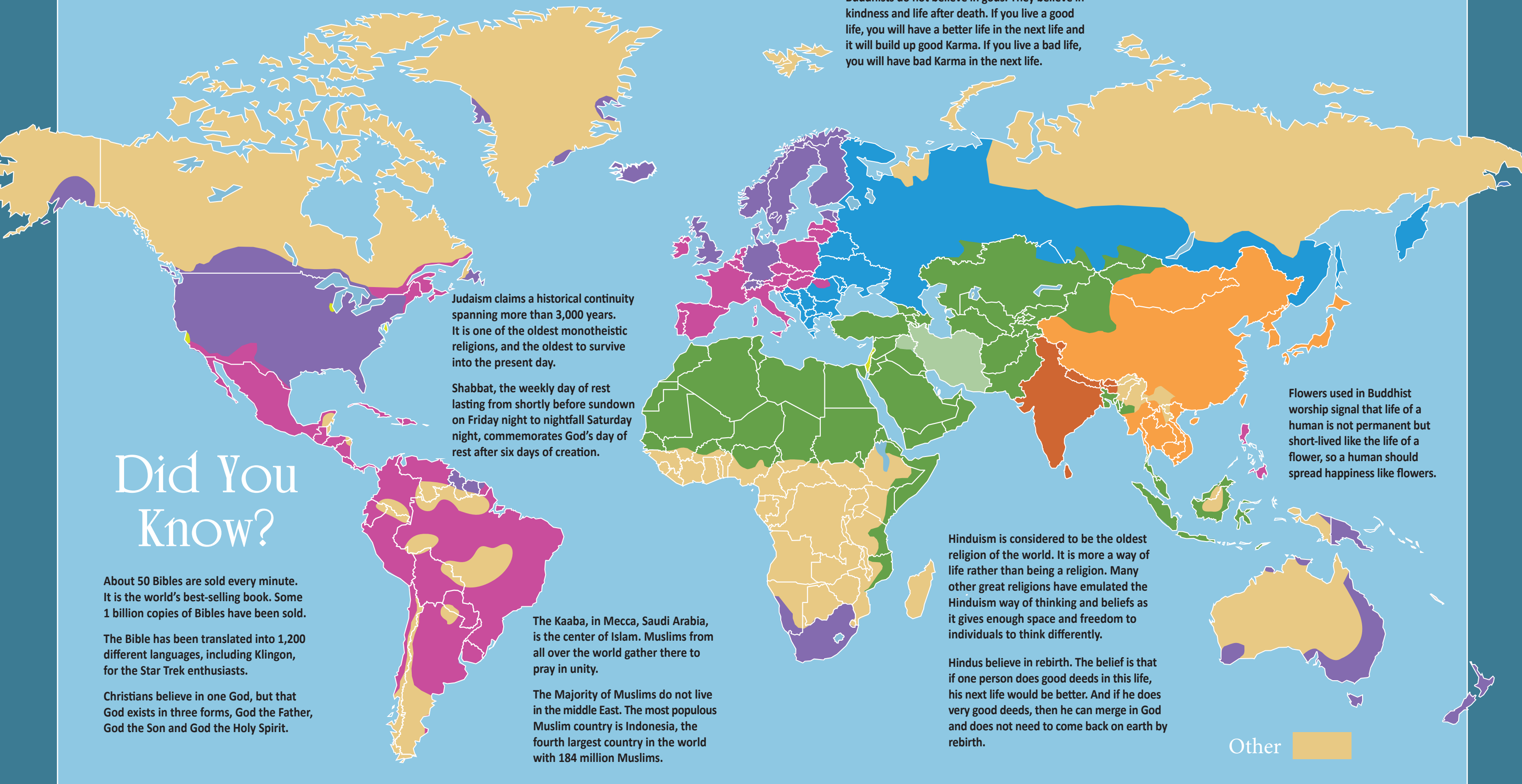
**Hinduism** is the major religion of South Asia. Another name for it is Sanātana Dharma. Demographically, Hinduism is the world's third largest religion, after Christianity and Islam. Major books are the Upanishads, Purānas, Mahābhārata and Ramayana. The word Hindu is derived from the word Sindhu, the local name of a river called Indus which has disappeared now. Hinduism is generally regarded as the world's oldest organized religion.

**Islam:** The word Islam means submission to God. A follower of Islam is called a Muslim. The major book is the Qur'an, which is considered to be the word of God. Most Muslims belong to one of two groups; with 80-90 percent being Sunni and 10-20 percent being Shia. Islam is the second largest religion and one of the fastest growing religions in the world.

**Shinto** is an ancient Japanese religion. Its name was derived from the Chinese words "shin tao" (The Way of the Kami). The kami are the Shinto deities. The word "kami" is generally translated as "god". Unlike most other religions, Shinto has no real founder, no written scriptures and no body of religious law. About 84 percent of the population of Japan follow two religions: an amalgam of both Shinto and Buddhism.

**Sikhism** was founded in the fifteenth century in the north part of India on the teachings of Guru Nanak Dev Ji, the first teacher of Sikhs and 10 successive Sikh Gurus. The principal beliefs of Sikhism are faith and justice. The holy scripture for Sikhism is the Gurū Granth Sāhib Ji.

**Taoism** (pronounced "Dow") can be roughly translated into English as "path," "way" or "principle." The founder of Taoism is believed by a few religious historians to be Lao-Tse. Several Chinese martial arts, Chinese traditional medicine, feng shui and many styles of qigong originated from Taoism.



Buddhists do not believe in gods. They believe in kindness and life after death. If you live a good life, you will have a better life in the next life and it will build up good Karma. If you live a bad life, you will have bad Karma in the next life.

Judaism claims a historical continuity spanning more than 3,000 years. It is one of the oldest monotheistic religions, and the oldest to survive into the present day.

Shabbat, the weekly day of rest lasting from shortly before sundown on Friday night to nightfall Saturday night, commemorates God's day of rest after six days of creation.

Flowers used in Buddhist worship signal that life of a human is not permanent but short-lived like the life of a flower, so a human should spread happiness like flowers.

Hinduism is considered to be the oldest religion of the world. It is more a way of life rather than being a religion. Many other great religions have emulated the Hinduism way of thinking and beliefs as it gives enough space and freedom to individuals to think differently.

Hindus believe in rebirth. The belief is that if one person does good deeds in this life, his next life would be better. And if he does very good deeds, then he can merge in God and does not need to come back on earth by rebirth.

The Kaaba, in Mecca, Saudi Arabia, is the center of Islam. Muslims from all over the world gather there to pray in unity.

The Majority of Muslims do not live in the middle East. The most populous Muslim country is Indonesia, the fourth largest country in the world with 184 million Muslims.

# Did You Know?

About 50 Bibles are sold every minute. It is the world's best-selling book. Some 1 billion copies of Bibles have been sold.

The Bible has been translated into 1,200 different languages, including Klingon, for the Star Trek enthusiasts.

Christians believe in one God, but that God exists in three forms, God the Father, God the Son and God the Holy Spirit.

Other

Roman Catholic	Protestant	Eastern Orthodox	Judaism	Sunni	Shi'ite	Hinduism	Buddhism		
Christianity								Islam	

# John Airola

*John Airola has been the managing director of Christian Brothers Health Benefit Services for 25 years. He has earned the designations of Managed Care Health Professional, HIPAA Professional and Certified Employee Benefits Specialist (CEBS). The last time he was featured in A Few Moments with ... , was in 2010 and the article focused on the Patient Protection and Affordable Care Act (ACA). Since that time, there have been many exciting changes to not only the ACA, but also the evolution of the Health division, the creation of the Religious Medical Trust, a new Health Marketplace, in addition to new programs and services offered.*



***First, let's pick up where we left off, what's new with the healthcare legislation (Little Sisters of the Poor v. Burwell)?***

Much is happening with our legislation. Earlier this year the 10th Circuit Court of Appeals, in a two to one decision, ruled against the Little Sisters of the Poor. However, in the ruling itself, the government conceded that they lacked jurisdiction to enforce the mandate due to the fact the Christian Brothers Employee Benefit Trust is a self-funded, self-administered church plan that is exempt from ERISA (Employee Retirement Income Security Act of 1974). Essentially, this means all Trust members are protected from having to comply with the contraceptive mandate. However, we felt it important to continue our support of the litigation; we appealed the court's decision asking for our injunction to the mandate to be extended while the U.S. Supreme Court decided whether or not they would hear our case. We received word right before the Thanksgiving holiday that the Supreme Court agreed to hear our case. Hence, our injunction remains in place while this process plays itself out. Arguments are set for March 2016 with an expected decision sometime in June.

***You have seen a lot of changes in the last five years. Can you discuss what changes have had the largest effect on how you serve your Trust members?***

By far, the Affordable Care Act (ACA) has had the most sweeping effects on how we serve our members. Everything

from plan design to reporting has been affected by this legislation, and we aren't done yet. The next big piece of the legislation - the Cadillac tax - looms very large on the horizon, becoming effective in 2018. We will be monitoring this piece of the ACA as it could have enormous cost implications for our members.

***In 2012, the HMSR (Health Management Services for Religious) and EBS (Employee Benefit Services) divisions merged. The new division was prompted by the evolving healthcare legislation, the change in your claims management system and the retirement of key people in the EBS/HMSR division. The creation of the new HBS division allowed for more operational efficiencies, which follows closely with your strategic plan. Can you talk about the evolution of HBS over the last three years?***

Merging is never easy. However, the staff at CBS has been great as they've never lost sight of the most important goal and objective, which is to serve our members and their dependents in the fashion they have come to expect from Christian Brothers Services. Three years later, I can say we have never been better with respect to our processes and efficiencies. There's always room for improvement, but we have come a long way since becoming one division and I am very proud of what we've accomplished together.

***It has been just about a year since the Christian Brothers Religious Medical Trust (RMT) was developed from the two prior trusts - Comprehensive and Deductible. Tell us about the inception of the RMT and how it established itself throughout the year.***

The biggest challenge we were facing with our members was affordability. We realized we needed to provide options to our member Orders, which is one big reason why the Religious Medical Trust emerged from our previous two programs. Today, we offer 10 options from which the Orders can choose that most closely align with their goals and budgets. Further, we now offer a management program for the Religious with respect to the governmental programs for which they may qualify. The goal is to help members take advantage of these programs, reducing expenses for the Orders. It's just another example of Christian Brothers Services meeting the needs of our members to help them further their missions.

***One of the most exciting ways you are going to be able to offer comprehensive and cost-effective benefits is with the new Health Marketplace for Catholic Employers - a private exchange where employees can purchase medical, dental and other benefit plans. Can you explain the new Health Marketplace?***

Well, in a nutshell, the new Health Marketplace is a completely different way for employers to offer and sponsor benefit packages. Rather than the traditional, one size fits all model where the employer decides on the plan design for all, the Marketplace transitions the decision making to the employee with help from an interactive decision support tool. Employers set a defined contribution amount that they would provide to their employees for them to purchase benefits from the Marketplace. Each employee can choose the benefit package that meets their needs versus their employer choosing for them. We feel it's a win-win in that the employer can have better control of their budget and benefit spending while at the same time the employees can "customize" their benefits to meet their personal needs.

***What other programs and services over the past five years have been introduced to your members?***

Through our partnership relationships we have introduced many new, value-added services aimed at improving the overall benefits package. For example, we have introduced telemedicine through Teladoc where members can access board-certified physicians 24/7 - 365 days a year. This is a great way to access the services of a physician without ever leaving your home or office. We have also introduced many new care management programs aimed at helping our members get the most appropriate care. We are constantly researching other programs and services that can help improve or maintain the overall health of our members.

***What are your goals for the Employee Benefit Trust (EBT) and the Religious Medical Trust (RMT) in the next five years?***

Overall, the goal is to continue serving the Catholic Church community through the many programs and services we provide. Both the EBT and the RMT have transformed throughout the years to remain a cost-effective, viable alternative to traditional, commercial insurance.

***Any final thoughts?***

In the years to come, we will continue to be challenged to provide a cost-effective program that meets the needs of our ever changing population. Our health care programs have withstood the test of time serving members for nearly 40 years. We are ready to take on these challenges just as we have throughout our existence all the while providing exceptional customer service to our members. ☀

## Christian Brothers Employee Benefit Trust Announces New Board Chair



Gregory Wolfe

The Christian Brothers Employee Benefit Trust, a cooperative benefit program which provides comprehensive, cost-effective employee health and wellness programs for Catholic employers, announced Gregory Wolfe as the new Trust chair. Wolfe replaces Father James C. Williams who lead the board from January 2003 to July 2015.

our Trust, as well as Christian Brothers Services,” Wolfe explains. “One short-term goal is to support our lead plaintiff, the Little Sisters of the Poor, and to pray for an outcome from the court that properly respects the exercise of religious liberty in our country.”

Wolfe is eager to bring his collaborative leadership style to the table to help reach his long-term goals, which are “increasing our membership, ensuring adequate staffing at HBS and if possible, to offer coverage to individuals and families who would like to participate in the Plan but who are not employed by a Catholic institution.”

Wolfe has been the finance officer for the Catholic Diocese of Little Rock, Arkansas, since 2001, and served as chancellor for administration for 12 years. He has a bachelor’s degree in theology from the University of Dallas and a master’s degree in spirituality from Duquesne University in Pittsburgh. In addition, he has a MBA and is a Certified Diocesan Fiscal Officer (CDFO). Wolfe was instrumental in the separate incorporation of the diocese’s priest retirement fund and parish deposit and loan fund, and was chancellor when the decision was made by the diocese to purchase health coverage through the Trust. As of July, Wolfe has taken his position as the new chair of the Employee Benefit Trust, and is ready to hit the ground running. ☀

As chairperson, Wolfe will be focusing on efficiently facilitating the trustee meetings so trustees and Christian Brothers Health Benefit Services employees have all the information needed to make decisions that best serve all the members of the Trust. “I am looking forward to working directly with Brother Michael Quirk, Health Benefit Services (HBS) managing director John Airola and other key employees,” states Wolfe. He goes on to say, “Those interactions always increase my own understanding of the complexities involved in providing for the health care needs of our members.”

As far as short-term goals, Wolfe says that depends primarily on the Affordable Care Act. “During the next 12 months, the Supreme Court will make a decision concerning the Affordable Care Act that will affect many members of

## Online Giving for the Nonprofit Community



GiveCentral is the tool nonprofit organizations need to raise more money fast. It is a web-based donation tool that consolidates all collection, fundraising and communication activities in one place. GiveCentral provides access for administrators and donors anytime, anywhere.

It is easy to use and saves time on accounting and data management. GiveCentral is designed specifically for nonprofit organizations and has the lowest processing fees available in the marketplace.

The GiveCentral Go mobile app and card reader make it easy for you to collect donations on smartphones and tablets. Your donors can make contributions from mobile devices instantly from wherever they are.



### Get the flexibility you want

GiveCentral helps you raise funds quickly and spend less time doing it. You can easily set up giving categories online. You can accept donations at fundraising events on smartphones and tablets. GiveCentral is ideal for a wide range of fundraising activities.

- ♥ Church collections
- ♥ Capital campaigns
- ♥ Annual funds
- ♥ Scholarship funds
- ♥ Events and fees
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- ♥ Estate gifts
- ♥ Fundraising initiatives
- ♥ Alumni giving
- ♥ Merchandise sales



### Easy to customize, great support

#### Customized Donation Page

We provide you with a donation page on the GiveCentral website that can be customized to your unique needs.

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We supply free online marketing materials including email templates, donor sign-up cards, training videos and flyers.

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GiveCentral creates administrator accounts so you can make changes to fundraising events, send donor communications, run reports and manage donor accounts.

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For more information about GiveCentral, please contact Brian Page at 630.378.3092 or [brian.page@cbservices.org](mailto:brian.page@cbservices.org).

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are here to satisfy that hunger.  
Be faithful to the great gift that God made  
you to be teachers, educators, light,  
His light in the world among young people.  
The future of the world depends on what you do."*



Mother Teresa  
*(Speaking to the De La Salle Christian Brothers)*

## SERVICE

*The Brothers have "demonstrated permanency  
by providing for over three centuries an  
astonishing array of activities from the most  
basic literacy learning to the most complicated  
technological learning for both children and  
adults... so that they can be fully integrated  
into community and society."*



United Nations  
*(UNESCO Noma Prize)*

## COMMUNITY

*"Union in a community is a precious gem,  
which is why Our Lord so often  
recommended it to his apostles before he died.  
If we lose this, we lose everything.  
Preserve it with care, therefore, if you want  
your community to survive."*



St. John Baptist de La Salle  
*Patron Saint of Teachers*

Are you a single, Catholic, young man who is looking for something "more" in your life?

Are you interested in teaching, serious about prayer, and open to a life in common?

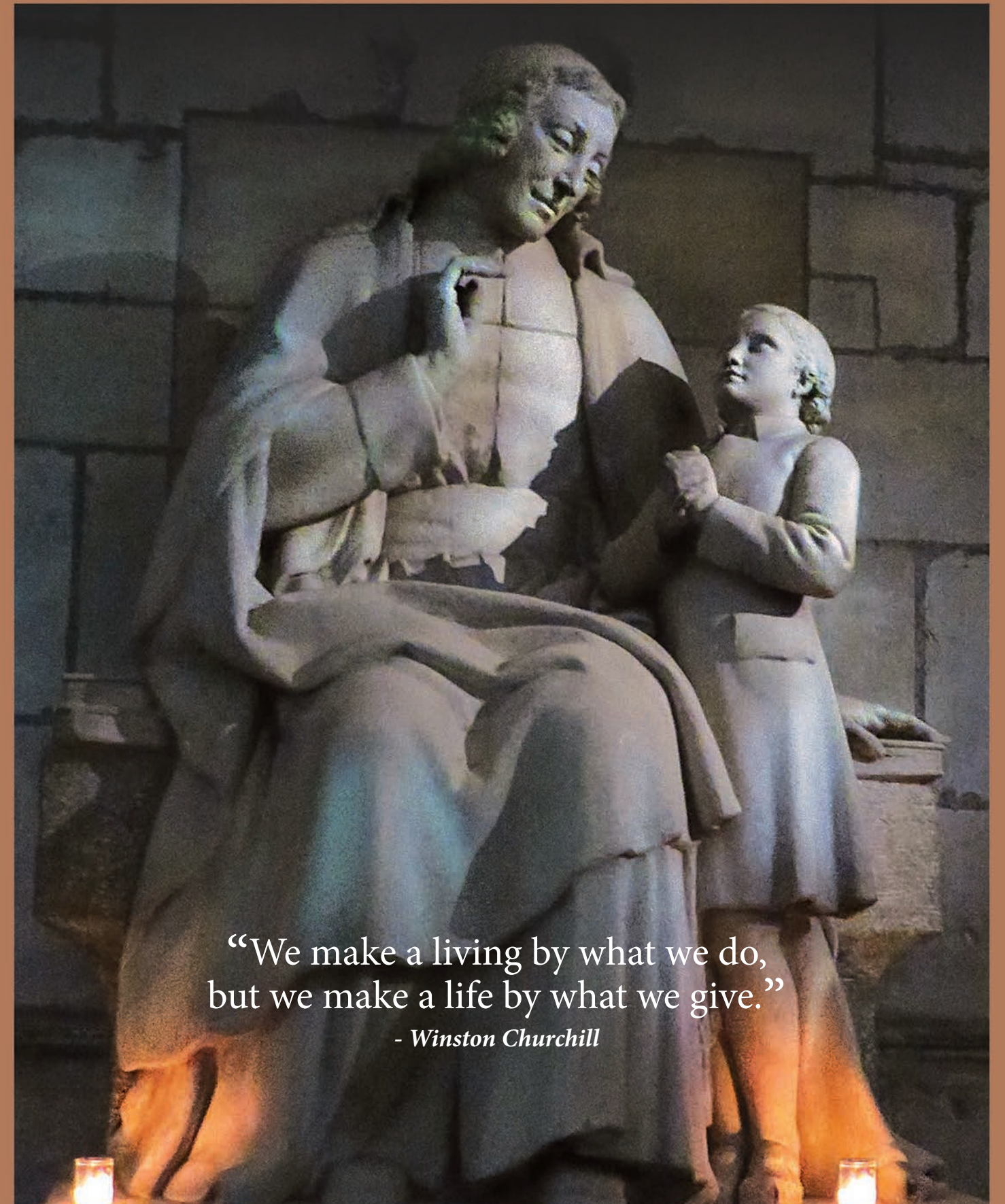
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LIVE SIMPLY – PRAY DEEPLY – TEACH PASSIONATELY

# The Last Word



*"We make a living by what we do,  
but we make a life by what we give."*

*- Winston Churchill*



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