

Vol. 3, No. 2 2012

# OutReach

A Christian Brothers Services Publication

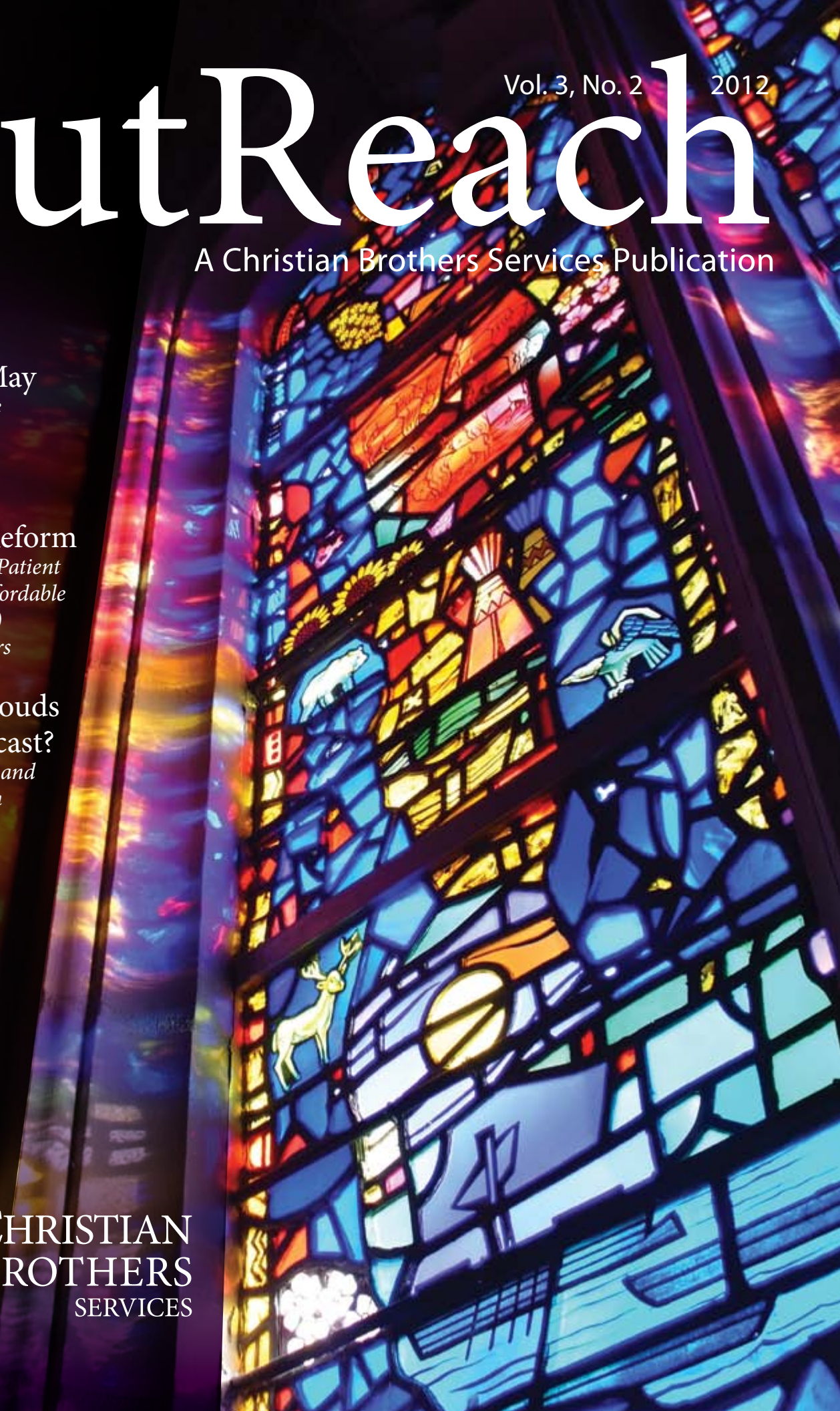
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in Your Forecast?  
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CHRISTIAN  
BROTHERS  
SERVICES



## From the desk of...

*"We have become not a melting pot but a beautiful mosaic."*

The above quote by former President Jimmy Carter describes the differing cultures and beliefs that make up America. He depicted the country as less of a melting pot and more of a mosaic - an assembly of small, diverse pieces that when placed together creates a larger image. That quote can also be used to perfectly describe Christian Brothers Services (CBS).

Here at CBS we are a mosaic -- a mosaic of services. Over the last 52 years, we have added a multitude of plans, programs and services to help our members remain faithful to their missions. The '60s saw the introduction of the Defined Benefit Plan and the Religious Comprehensive Trust. In the '70s, we added the Employee Benefit Trust, the Unemployment Reimbursement Program, the Risk Pooling Trust and the Community Deductible Trust. The '80s and '90s saw the addition of the Student Accident Plan, CB Programs, the Prescription Drug Program, the 401(k) and 403(b) Savings Plans and Website Services. In the last several years, the Tuition Refund Program, Real Estate Services, Executive Search and Fundraising/Capital Development have been added to the CBS menu. Each of these programs, plans and services now make up the mosaic that is Christian Brothers Services.

In the last month you may have noticed our new look. The beach scene has given way to an amber-hued staircase with stained glass windows in the background. This new look represents who we are as an organization. Like our members, we are a Catholic, mission-driven organization. We understand the unique dynamics of Church organizations and institutions, and have chosen an image that visually represents our commitment to the Catholic church and those who serve the Church. We also have a new slogan, One Company: A Mosaic of Services, which you will see displayed on our website, brochures and other materials. (For more on the new CBS mosaic look, see *One Company: A Mosaic of Services*, page 30).

Even with the new look, website and slogan, what remains, as it has since the day CBS was founded, is the same steadfast commitment to our mission and exemplary customer service. Our focus will always be to serve you, our members.



Faternally,

*Brother Michael*

Brother Michael Quirk, FSC, Ed.D. / President and CEO

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*Last Word photograph is a stained glass window in the Holy Rosary Church located on the grounds of the Red Cloud Indian School on the Pine Ridge Reservation in South Dakota.*

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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.

“I’ve participated in several webinars from other groups, but I must say the *Spicing Up Your Annual Fund* webinar was one of the best ones yet! I liked Heidi Waltner-Pepper’s presentation and found the subject matter and her insights very helpful.”

– Robin Shornden  
Sisters of the Living Word, Arlington Heights, IL

“The February 16th webinar on school security, *Maintaining and Improving Your School Security Program*, was excellent. The presenter was very well qualified and gave a comprehensive look at the topic in an hour. The slides and handouts will be most useful. Thank you.”

– Sister Joan Schlotfeldt, SND  
Sisters of Notre Dame, Thousand Oaks, CA

“I would like to commend Joseph Zierman, (digital designer) on his work and customer service with Catholic Campus Ministry Association (CCMA). Joe and I have worked together for more than four years and he is always dependable and professional. Joe is friendly, knowledgeable, patient in answering questions, and he always offers solutions to problems. He is cheerful, very prompt, and most importantly, remains in good communication throughout the project or update. He is such a blessing to me and I truly appreciated his help and guidance while working with CCMA’s website. I feel that he is a true asset to the Christian Brothers Services team and a blessing to the entire organization. Thank you, Joe, for your service and dedication to CCMA.”

– Chrysta Bolinger  
Catholic Campus Ministry Association, Cincinnati, OH

“I have worked with Mary Sebby, Janet Lenert, Tammy Neff (RPS), and Beth Paloma (Finance) on several occasions, and they have been extremely helpful and always willing to work with me towards any issue resolution. They are all great assets!”

– Jen Gaines  
Little Sisters of the Poor, Louisville, KY



## Are There Clouds in Your Forecast? *Cloud Computing and Your Organization*

Everyone loves a good weather forecast as long as it calls for a nice, sunny, or otherwise perfect day. However, we know forecasting Mother Nature’s plans for any given day is serious business. On a good day, forecasting the weather is a difficult exercise, and confidence decreases as the forecaster attempts to predict what may or may not happen in the near future. This is not only true when attempting to accurately predict weather, but can hold true when forecasting other things such as the stock market or future budgets.

The term “cloud” has been popping up in the last couple of years relative to our method of consumption of information technology (IT), and while writing an article on forecasting the weather would be an interesting topic, we’re not going to use the term “cloud” here to attempt to explain Mother Nature - Mother Nature and IT have not joined forces.

In IT, the term cloud is essentially a case of what was once old is now new again. Business has cycles, sometimes short cycles and sometimes long cycles. So, it will be the seasoned veterans in the group who recognize that the use of clouds in IT is not really a new thing. I started adding clouds to IT diagrams 25 years ago to illustrate services, typically telecommunications services, physically located outside of the organization. Technically speaking, back then I would draw the clouds on transparencies so I could place them onto an overhead projector to be viewed on a screen. It was really cool because I could create multiple transparencies with various clouds and overlay them one on top of each other building up to one final, awesome looking picture for my audience. Transparencies were great, and you may very well have some equally awe-inspiring transparency stories yourself. Eventually they evolved into something better -- online drawing applications. Clouds, too, have evolved.

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An image of a cloud in an IT diagram still represents essentially the same thing it did 25 years ago, a service physically located outside of an organization, controlled or managed by another organization. Instead of saying cloud-based services, it was common to say the service “lived up in the network”. Eventually, clouds were also used to illustrate Internet services in addition to local, local toll and long-distance voice services in the pre-VoIP days. However, today the term cloud is now used very broadly, means something different to everyone who says it or hears it, and is used to describe so much more than telecommunications services as it was back in the day. It is generally used to represent any type of service outside of an organization. Marketing departments have seized upon this repurposed old buzzword and have added the term, along with cloud pictures, to new and existing products. They have also changed names of products and services to end with “...-as-a-service” or “aaS” to capitalize on the cloud hype.

*The main benefits of today’s cloud computing include reducing the cost and complexities involved in managing and maintaining your own data center infrastructure.*

Not only is the cloud term not new, the very concept it represents is not new either. In the past, we used terms like “outsourcing”, “service bureaus”, and “time-sharing” to describe hardware and software that was located at a vendor’s site and rented or leased to create a predictable operating expense to prevent large capital investments in IT. It was a great concept until things began to change and the cost of technology became less expensive and more cost-effective while also becoming more powerful every 18 months or so. The seasoned veterans in the group might remember this observation has a name -- Gordon Moore’s Law. The realization of this law meant every organization could eventually afford to acquire its own hardware and software instead of renting. Life was good until someone looked around one day and noticed that IT appeared to become a commodity that proliferated throughout their organization with much of the total cost of ownership now being spent on maintaining the complex infrastructure of cheap technology. The key to utilizing IT to its fullest is to think of it as being a set of ingredients that go into your organization’s recipe for success. You are the chef, and the recipe you create is your strategy. That, however, is worthy of an entire article in itself. Let’s get back to the growing hardware and software

maintenance burden organizations may have. You can probably guess what happened next.

The old concept of centralized hardware and software has started to make a comeback, rebranded as cloud-based services, along with more benefits than simply avoiding large capital investment in IT. It has come full circle to potentially simplify an organization’s on-site IT by off-loading their IT burden, in part or whole, onto another organization allowing them more time and resources to focus on their own mission. Hence, the cloud is born or re-born, depending upon your seasoned veteran status. One day, skinny ties may also make a comeback. Time will tell. Cloud computing is still a general term that can be used many different ways. It’s important that any two people discussing cloud computing each define what they mean by this term to level the playing field. The main benefits of today’s cloud computing include reducing the cost and complexities involved in managing and maintaining your own data center infrastructure. There are economies of scale to be achieved by pushing your own data center, in whole or part, into the cloud, whether that includes one server or multiple servers, where a server includes hardware as well as software applications.

No cloud computing discussion would be complete without highlighting the three main types of clouds: public, private and hybrid.

**Public clouds** are generally suited to providing consumer cloud-based services. Examples of these services may include your email provider, disk space for your computer data backups, or a place to store all of your music, television shows, movies and contacts to keep various portable devices synchronized with the same content. These services may be free to a point, with enhanced or premium services requiring a flat-rate monthly fee. The public cloud can be a very good place for the general consumer who does not have the same requirements as an organization.

**Private clouds** are generally suited to providing organizational cloud-based services where a more industrial strength Service Level Agreement (SLA) may be needed. A private cloud provider can provide an SLA to an organization that meets specific hosting requirements for reliability, availability, security, maintenance and management features, especially one that must protect confidential, proprietary and individually identifiable information (CPI) where a public cloud provider will be challenged to do the same.

**Hybrid clouds** generally consist of a mix and match of public and private cloud-based services.

Here’s an example to give some context and perspective to cloud-based computing services. You may currently have your organization’s website hosted at Christian Brothers Services (CBS). If you do, you know exactly where it is located, in our Romeoville, Illinois or related data centers, and you know it is fully maintained, managed, monitored and protected at industrial strength levels with the same high-level care you would provide to your website if you hosted it on your own premises. While you may not have given it much thought up until now, as a website hosting provider, CBS is a private cloud services provider. A web server is just one type of application server that may be found in a data center. Let’s move on to another example.

You may have backup servers located at your site which work well for you if one of your production servers malfunctions. However, if you are a single-site organization, your servers may be physically too close should a disaster strike your facility. The CBS private cloud may be the perfect place for you to consider

housing backup equipment to improve your own business continuity/disaster recovery plan.

In each of the cloud-based service examples, there are several underlying themes including improved economies of scale, access to full-time IT teams with up-to-date skills and availability of up-to-date data centers with redundant power, Internet and systems. When it comes to IT service delivery, there are many more options available today than there were 25 years ago. Cloud computing will have an effect on every organization to some degree. As the chef for your organization, consider how to bake cloud computing into your recipe for success. Your only real limitation may be your imagination. ☀

*Visit us at [cbservices.org/privatecloud](http://cbservices.org/privatecloud) to tell us what your IT burdens may be, and we’ll gladly assist you in every way we can. You cannot get that from Mother Nature or the weather forecaster.*

*Tom Drez is the Managing Director of Information Technology Services, Chief Information Officer/Chief Privacy Officer/Chief Security Officer at Christian Brothers Services.*

**Safe / Secure Information Sharing**

# XpressIT

Content Management Hosted Solutions

## Board Portal

Christian Brothers Services XpressIT Board Portal is a web-based hosted solution that makes board and committee communication easy, efficient and secure!

XpressIT Board Portal provides directors and committee members instant, secure, 24-hour access to all important documents and materials. Information in the portal is conveniently organized on a dashboard that displays recent updates and activities.

Administrators manage committees, documents, calendar items and members all in a secure environment. User settings and permissions are easily managed from a centralized administration console.

The XpressIT Board Portal can be customized to reflect your organization's logo and color scheme. Our website developers can also add custom-developed features to meet your special requirements and specifications, if necessary.

**XpressIT...**  
to save on printing and binding costs, mail and courier services, and reduce paper waste.

**Directors XpressIT to:**

- Receive board packets electronically
- Receive notification when new material is posted
- Search for and retrieve important information
- Have secure instant access to necessary documents

**Administrators XpressIT to:**

- Reduce time spent on board administration duties
- Manage and deliver documents through a secure web-based portal
- Reduce the need to print and mail sensitive documents
- Distribute information prior to the next board meeting

**Call Today to get started on your portal!**  
**800.807.0100** (Brian Page x3092)  
View our website portfolio at [cbprograms.com](http://cbprograms.com).

**CHRISTIAN BROTHERS SERVICES**

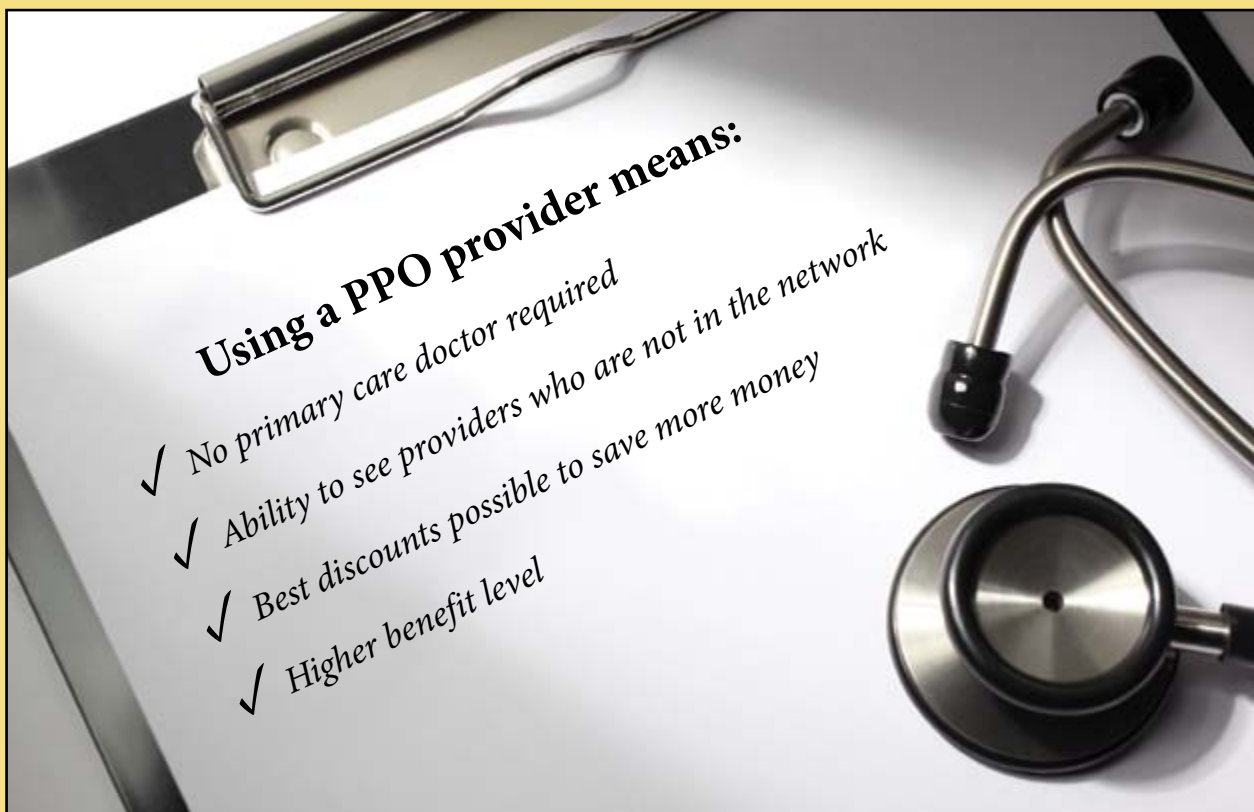
One of the highlights of being a member of the Christian Brothers Employee Benefit Trust (CBEBT) is that members have the freedom of choice each time they require medical or dental treatments.

The CBEBT's Preferred Provider Organization (PPO) plans have very few restrictions. This means members and their enrolled dependents don't have to select a primary care physician or require a referral when seeking treatment from a specialist.

The Trust routinely reviews the provider networks available to our membership and enters into new arrangements when circumstances dictate. Overall, the goal is to provide the most expansive network available that offers the best, steepest discounts in order to keep claim costs at a minimum.

# Care You Need

with the Christian Brothers Employee Benefit Trust



*In addition to the various networks the Trust has partnered with, membership in the Trust includes a suite of value-added services through the Maintaining Your Health program.*

The Maintaining Your Health program includes everything from wellness initiatives to managing chronic disease, as well as providing assistance during acute health care situations. Below is a brief outline of the programs and services available to members at no additional cost.

### **Pre-Certification & Utilization Review**

Pre-approval is required by your Plan. Please refer to the back of your ID card for the requirements of your Plan and the telephone number to call.

### **Care Management Program**

American Health Holding, Inc. (AHH) is one of the leading providers of Utilization Review Accreditation Commission (URAC) accredited chronic disease and case management programs. Their main objective is improving the overall health and quality of life for each enrolled member.

Our integrated systems provide triggers that automatically refer both large complex cases and small cases that may benefit from care management intervention to AHH. The Maintaining Your Health Care Management Program offers access to centers of excellence, specialty care facilities, education on alternatives to costly inpatient care, and direction toward in-network discounts. AHH Registered Nurse Case Managers function as advocates, facilitators and educators, ensuring that members choose the best care options, find resources or providers for needed treatment, and assist in obtaining the care needed to facilitate a quick recovery. AHH provides individuals with a better understanding of their specialized care needs.

In less complex cases when home treatment could be provided in lieu of hospitalization, for example, at home wound care, dressing changes, or IV antibiotic infusions, a nurse case manager will contact the participant directly to help identify needed care and to guide the participant in locating quality care providers at the best cost possible to maximize benefits.

AHH also provides specialty care management services for high-risk maternity, neonatal, pediatric, oncology, transplant and renal cases.

Care Management can be reached at 800.641.3224.

### **Disease Management Program**

The Maintaining Your Health Disease Management Program is designed to focus on common, prevalent, chronic conditions that impact health and measure improvements. These include asthma, chronic obstructive pulmonary disease, chronic pain, congestive heart failure, coronary artery disease and diabetes. This program utilizes clinically proven behavioral assessments and modification tools to provide individuals with chronic conditions the best opportunity for achieving optimal health. Nurse coaches provide support in developing and achieving realistic personal health improvement goals.

Population Health Management can be reached at 800.488.2704.

### **AccordantCare™ Program**

In addition to providing support for common chronic conditions, CBEBT has partnered with Accordant Health Services to bring you the Maintaining Your Health AccordantCare™ Program. This program is designed to meet unique healthcare needs and support members with rare chronic conditions, including seizure disorders, rheumatoid arthritis, multiple sclerosis, Crohn's disease, ulcerative colitis, Parkinson's disease, Myasthenia Gravis, cystic fibrosis, hemophilia, scleroderma, dermatomyositis and Gaucher Disease.

The AccordantCare™ Program can be reached at 866.655.7490 or by visiting [accordant.com](http://accordant.com).

### **Healthy Pregnancy Program**

CBEBT also offers a Maintaining Your Health Healthy Pregnancy Program through AHH. All expectant mothers covered by the Plan are encouraged to enroll in this voluntary program. Experienced nurses work with expectant mothers to emphasize early prenatal care and consistent physician contact. Nurses are available to answer questions and provide support throughout the pregnancy.

Call 800.641.3224 to speak to a nurse, or to enroll in the Healthy Pregnancy Program.

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### Wellness Initiatives

All plans offered through the CBEBT cover some preventive care before co-payments and/or deductibles when using an in-network provider. Preventive care benefits will be based upon the Health Care Reform guidelines and, as such, may be amended from time to time. Benefits include such services as annual routine physical exams, annual routine gynecological exams, well child care, immunizations, preventive x-ray and lab services provided during the exam, routine preventive colonoscopies / sigmoidoscopies, and preventive mammograms.

For a complete list visit [healthcare.gov/center/regulations/prevention/recommendations.html](http://healthcare.gov/center/regulations/prevention/recommendations.html).

If offered by your member employer, CBEBT has available the Maintaining Your Health Wellness Screening and Personal Health Coach Program through Wellness Inc. This program is designed to alert and educate members on health issues. Screenings provide early detection for many diseases, disorders and illnesses long before any symptoms are present. Participation in the wellness screening and health coaching programs gives the guidance needed to ensure a healthier, happier life.

### Tobacco Cessation

The Free & Clear Quit for Life® Program is a telephone-based program brought to you in partnership with the American Cancer Society that has helped thousands of people double their chances of giving up smoking for good. This clinically-proven counseling program provides support and helps participants stay focused on their personal reasons for quitting. This program also offers nicotine replacement therapy, which includes patches, gum and lozenges, and can be provided in conjunction with the counseling program.

This program is available 24 hours a day, seven days a week by calling Quit for Life at 866.784.8454.

### Discount Programs

A vision discount program applies to all members enrolled in the medical plan. This program, provided through Vision Service Plan (VSP), offers discounts up to 20 percent off exams, lenses and more.

To find a VSP provider, visit their website at [vsp.com](http://vsp.com) or call 800.877.7195.

Through American Hearing Benefits, Inc. (AHB) the Hearing Discount Program offers significant savings on all styles of digital hearing aids at over 1,800 provider locations. This program is available at no charge, and offers free hearing screenings for participants, their spouses, children, parents and grandparents. Eligible participants and non-CBEBT members may be responsible for any testing performed during the hearing screenings.

To take advantage this discount program, please call 866.925.1287 or visit [americanhearingbenefits.com](http://americanhearingbenefits.com).

The Lab Card Program and Lab Card Select Program are voluntary programs that allow members enrolled in standard CBEBT PPO plans to obtain 100 percent coverage for outpatient laboratory testing with no co-pays and/or deductibles and members enrolled in HSA Qualified High Deductible Health Plans to obtain significantly reduced fees for outpatient laboratory tests. Refer to the back of your participant ID card to see which program applies.

To take advantage of these programs contact Lab Card Client Services at 800.646.7788 or visit their website at [labcard.com](http://labcard.com) or [labcardselect.com](http://labcardselect.com).

### More Information

For more information about these programs and services, please visit [mycbs.org/health](http://mycbs.org/health) or contact customer service at the number on the back of your ID card. ☀

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

## Executive Search



PEOPLE  
are the *Key* to  
Your Organization's  
SUCCESS



Hiring qualified talent for a senior level position that also fits your mission, has never been more important or more challenging, especially for nonprofit, church-related organizations. Christian Brothers Services can help your organization attract and retain quality leadership talent for your senior management positions. In partnership with Trinity Executive Partnership, a leading executive search firm specializing in Catholic organizations, our experts work with your organization to help find the candidate who best meets your criteria. Our professional consultants have conducted more than 2,000 searches — identifying, recruiting, interviewing and evaluating qualified candidates on a confidential basis.

A consultative approach is taken in developing a highly qualified pool of candidates and you are kept updated and informed during all aspects of the search process.

In addition to executive search, our professional consultants are experienced in:

- ▶ Management Assessment
- ▶ Organizational Review
- ▶ Compensation Analysis
- ▶ Executive Coaching/Mentoring
- ▶ Forensic Consulting



To learn more about these valuable services, contact Brian Page at:  
800.807.0100 x3092 or [brian.page@cbservices.org](mailto:brian.page@cbservices.org).

*The Risk Pooling Trust was founded as an alternative to traditional insurance, with the idea that pooling the risks of Catholic Religious Orders and their ministries could provide more expansive coverage at more reasonable and consistent costs. In order to better control cost, Christian Brothers Risk Management Services (CBRMS) has developed an arsenal of services designed to protect your ministry and reduce the frequency and severity of claim payments. And the best part is these services are free!*

# Who Said Nothing in Life is Free?

## Meet Christian Brothers Risk Management Services

### New Members

When a member first joins the Risk Pooling Trust, they are assigned an account manager and a risk control consultant. The first service a member will likely receive is when their account manager orders a physical on-site appraisal of all property

valued in excess of \$50,000. Since these appraisals are a point-in-time evaluation, each year CBRMS takes the extra step to update the building values based on current labor/material rates and zip code. This helps assure that building values stay as current as possible.



### Automobile Risks

For those members with automobiles, there are a number of services that can be utilized, such as an online auto assessment questionnaire that is customized to each organization's individual ministry and drivers. When completed, an organization can download an executive summary, a full report with suggested procedures, protocols and customizable policies.

If an organization's drivers need training, they can be sent to a Christian Brothers Risk Management Services Driver Awareness Training Program or other approved programs, and receive a \$50 credit for participating. CBRMS also has eight web-based driver training modules available that have been uniquely created for Risk Pooling Trust members. CBRMS can also work with organizations to run motor vehicle reports on each driver to help identify drivers with risky behaviors.

Each year, the CBRMS staff conducts more than 750 behind-the-wheel driver evaluations. Between 5 and 10 percent of those evaluations have a recommendation where the

keys should be surrendered by a driver, and a much larger percentage will have one or more driving restrictions suggested. In addition to the CBRMS staff conducting on-site evaluations, a \$175 credit is available to organizations that meet the criteria and conduct in-car driver evaluations locally.

### Liability Risks

Liability risks can keep us up at night. The fact is that 8 cents of every dollar can be directly attributed to employment practice claims. CBRMS has focused efforts designed to target these risks. Each member can submit their organization's employee handbook for a federal law compliance review.

There are currently seven states that require sexual harassment training for supervisors. Twice a year, CBRMS provides a free, two hour, live webinar that complies with all state requirements.

Keeping up with training requirements may be one of the biggest challenges for a manager. Risk Pooling Trust members can utilize four different avenues to train their staff: webinars, web-based training, multi-site live training, and local, on-site training.

The Risk Pooling Trust and Christian Brothers Risk Management Services provide seven webinars each year. Topics range from preventing sexual harassment to preventing ergonomic injuries and many other topics in between. With web-based training, Trust members have access

to over 90 training modules that are available 24/7. Individual member training can be customized and provided live over multiple locations through our webinar software. Live on-site training is available through our risk control consultants. All training programs can be tailored to include an organization's specific policies and needs. In addition, our staff is capable of developing a customized training strategy designed to reduce an organization's specific risk and claims.

CBRMS has a contract transfer risk analyst on staff to review contracts for insurance, indemnification, and hold harmless language. These contract reviews have proven to be critical when hiring a contractor, or engaging in a construction or remodeling project. In one instance, the analyst evaluated a contract and suggested language changes that helped the Trust recover nearly \$600,000 – this would have never happened without a review.

For over 15 years, Christian Brothers Risk Management Services has been focusing on sexual abuse prevention programs. These programs include Review of Abuse Prevention Policies, Assistance in Identifying High Risk Positions, Protecting God's Children Training and Red Flag Awareness Training. Additional resources include train the trainer materials, sample policies, screening and selection tools, and a self-audit toolkit. There are also various online training opportunities.

### When A Claim Occurs

Claim reporting is available 24/7. If an employee is injured and does not require immediate care, the employee can speak directly to a nurse who will triage the injury, recommending the best course of treatment. The nurse may recommend self-care, or direct the employee to a medical facility other than an emergency room.

For those larger members who may have frequency of claims, quarterly or semi-annual telephonic claim reviews can be conducted. Organizations with a large fleet, can be assigned a designated auto adjuster. For members wanting access to claims data, there are a variety of options ranging from online claim summaries to up-to-the-minute claim notes and financials.

### Speakers Bureau

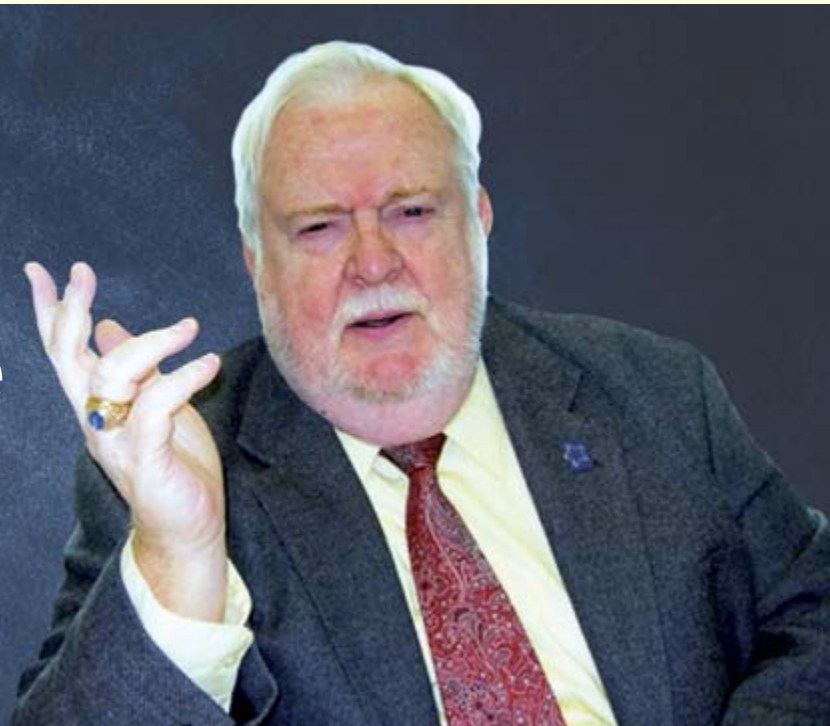
Christian Brothers Services has professional speakers available for regional and national events and conferences. Many members have taken advantage of our Speakers Bureau to provide expert training for local meetings and national conferences. ☀

Questions regarding risk control services can be directed to Jeff Harrison, Risk Control Coordinator, at 800.807.0300 x2543. To inquire about our Speakers Bureau, contact Brian Page at 800.807.0100 x3092.

*Roger Duffield is the Director of Risk and Claim Services for Christian Brothers Risk Management Services.*

# Religious Healthcare

*Through the Eyes of  
Father Fran Dyer, OP*



*A passion for helping the religious*

Healthcare for the religious is quite different than that of a lay person. As a lay participant myself, I know I am responsible for my own deductibles, co-payments, and out-of-pocket expenses. For the vowed members, the Religious Institute looks after each participant to make sure their healthcare needs are covered. There are many questions concerning what can be done to help care for the religious. To get a better understanding of this, let's look back 25 years through the eyes of Father Fran Dyer, OP, former managing director of Health Management Services for Religious (HMSR) at Christian Brothers Services.

Dyer was born and raised on the South Side of Chicago, and later moved to Maywood, a western suburb of the city. He attended both Catholic grade school and high school, and entered the Central Dominican Province in 1963 where he attended seminary and was ordained in 1969. He earned an MBA in 1971 from Notre Dame University.

Dyer began his relationship with Christian Brothers Services (CBS) well before being appointed managing director of HMSR. His affiliation with CBS began in the summer of 1967 when he became a charter member of the Religious Comprehensive Trust. The Religious Comprehensive Trust was created in 1967 by Brother Joel Damien, FSC, as a way for Religious

Institutes to pool their money to help spread the cost across a larger group. There were originally six Religious Institutes with a total of approximately 2,500 participants. Each Religious Institute, or group, was considered a shareholder and each had input as to what would be covered. Originally, the cost for each participant was \$8.65 per month, which covered medical and a prescription drug program. Dental was not covered through the Trust. New York Life administered the Trust over the next 10 years.

In 1977, women's Orders were invited into the Religious Comprehensive Trust. This helped spread the costs across an even larger number of participants, and gave the Trust greater leverage to offer more coverages. That same year also saw the start of a new Trust -- the Christian Brothers Religious Community Deductible Trust. It was created when a group of Trappist monks in Oregon approached Damien with a need for catastrophic coverage. They felt their population was healthier than the general public and they already had arrangements with local providers, which helped keep their costs down. They needed something for the extraordinary cases and wanted a way to cost share. The Religious Community Deductible Trust was formed to provide another option to religious communities. With a cost of \$100 per participant, per month, CBS offered a protective layer for the members.

Also in 1977, CBS made the decision to process claims on their own, no longer needing the services of New York Life. Hiring three new employees and purchasing a couple of IBM Selectric typewriters, CBS was on their way to handling all the needs of participants.

Dyer became a part of Christian Brothers Services in January 1987. His 20 years of working as a business officer, treasurer, and director of Catholic Computer Systems, gave him the credentials necessary to become the managing director of HMSR, which at that time was known as the Religious Medical Program (RMP). Under his leadership, a shift was made in 1987 to have trustees guide the needs of the Trusts, instead of stockholders. This helped simplify the workings of the Trusts, and as growth occurred, the decision was made to work with Principal Financial Group to facilitate in the processing of claims. This allowed for better tracking of costs and payments.

In 1992, the introduction of Preferred Provider Organizations, or PPOs, allowed the Religious Comprehensive Trust to lower their healthcare costs by using providers in the PPO networks. It was now critical that claims were processed within a certain time frame and assigned directly to the provider so that discounts were not missed.

That same year brought another cost saving measure, this time for prescription drugs. Christian Brothers Services, a member of the Church Benefits Association (CBA), participated along with other CBA members to form a coalition to receive better pricing from Medco, a leading prescription benefit manager. This coalition has been instrumental in keeping drug costs down and providing other services to help the religious stay healthy.

As the years passed, Dyer looked for other opportunities to contain costs. In 2006, Medicare D was introduced allowing CBS to shift the cost of prescription drugs to

Medicare D for those over 65 years of age, lowering the monthly cost for those over 65 and covered by the Trust.

Those 25 years went by in a flash. We are now in a new healthcare era with the Patient Protection and Affordable Care Act (PPACA). As we navigate our way through all the legislation, we need to look at how it affects the religious.

**When asked, Dyer had the following insights:**

- ▶ The cost of medical care will continue to rise, making healthcare a major concern for Religious Institutes in caring for its members. Over the last 25 years, the major concern was cost-sharing. Now we need to start thinking outside the box. Wellness needs to be introduced to keep the population healthier, so as not to incur medical expenses. As the population ages, it will be even more important to keep members healthy so as to forego the increased medical cost.
- ▶ The cost of personalized medicine continues to go down. This may require additional testing in order to determine the proper drug and dosage for the member, but could save money in the long run.
- ▶ Continue to find ways to cost shift by using free or discounted programs offered in your community. The focus is to keep your money to continue your ministry, not spend it on healthcare.

Although Dyer retired earlier this year, he continues to provide his expertise as a consultant in understanding the effects of the new healthcare regulations on the religious community. His passion for helping the religious can be seen in his 25 years of service with Christian Brothers Services. ☼

**Roy Wapiennik is the Director of Operations for Christian Brothers Health Benefit Services.**

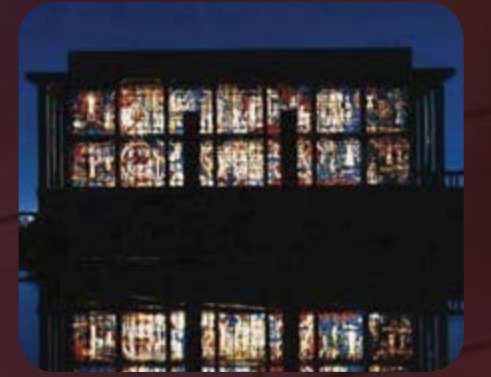
## **Father Fran Dyer, OP Biography prior to Christian Brothers Services**

1969-1973	1973-1975	1975-1984	1985	1986	1977-1987
Business Officer, Aquinas Institute Seminary, Dubuque, IA	Treasurer, Western Dominican Province, Oakland, CA	Treasurer, Central Dominican Province, Chicago, IL	Development work, Central Dominican Province, Chicago, IL	Executive Director, Catholic Computer Systems, Richmond, VA	Economic Council, Dominican Order, Rome, Italy



# Let There be Light

**The largest stained glass window** in the world, according to The Guinness Book of World Records, resides in Resurrection Cemetery, Justice, Illinois. Pickel Studio created this window using over 22,000 square feet of faceted glass. It contains 2,448 panels. Pickel Studio began working with the medium of faceted glass in the early 1960s.



Romanesque Style

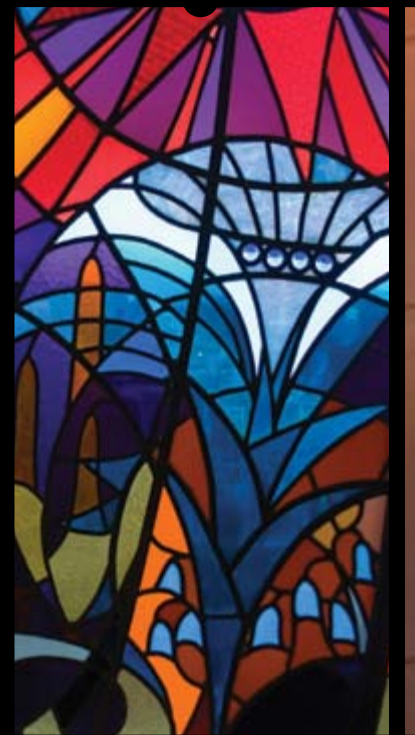
Gothic Style

Renaissance Style

Art Nouveau Style

Contemporary Style

*The history of stained glass is tied to the Catholic Church*



During the 12th century, stained glass windows in churches were quite small and designed to allow as much light into the buildings as possible. Figures from the Bible graced stained glass windows in the **Romanesque** style.

**During the Gothic period**, the Church dominated the arts. Stained glass church windows became more complex in both content and theme. Windows in churches and cathedrals became larger in size.

**With the Renaissance** came the Reformation. The result was a movement away from elaborate artwork with Pope themes. Windows were now white glass heavily painted. They lost all their previous glory and it seemed the original symbolism and innate beauty of stained glass was forgotten.

Many stained glass church windows were destroyed by the early 1600s because of religious frenzy, politics and wars. It would not be until the 1800s that stained glass would start to make a

return. By then, much of the technology that had been developed was lost and had to be redeveloped.

**The Art Nouveau Movement** was an artistic and intellectual reaction to industrialization and mechanization that started in the middle 1800s. Louis Comfort Tiffany and John LaFarge developed beautiful stained glass windows with classic Art Nouveau themes, flowing lines, flowers and leaves.

**Contemporary church windows** may in some ways be closer to those of the early Gothic period. Not easy to identify scenes, they again create a pure atmosphere of light and color, inspiring a contemplative attitude through the transformation of the ordinary into the mystical.

## Member Spotlight:

Diocese of Springfield-Cape Girardeau and  
Catholic Charities of Southern Missouri

# Thirty-One Minutes in May

## One Year After the Joplin Tornado

This is not a story about tragedy,  
even though it begins that way.  
This is the story about people  
helping each other to get through  
a tragedy, joining together to rebuild  
what was lost, and returning a city  
to a new normal.

Sunday, May 22, 2011

5:41 pm

Joplin, Missouri - 35.56 square miles  
Two Catholic churches  
Two hospitals  
Population 50, 559\*

*An EF5 tornado touches down on Joplin's southwest side.*

John Reeve, the bookkeeper at St. Mary's Parish in Joplin, was at home on his computer when the warning sirens went off for a second time. As he headed out to the front porch to see what was going on, he heard the unmistakable sound of a tornado. He and his wife took cover in a closet.

Blocks away, Stephanie Elbert, St. Mary's Parish secretary, along with her mother and daughter, listened to glass shattering and debris hitting the house as they hunkered down in the utility basement of their home.

Father Justin Monaghan, pastor at St. Mary's Catholic Church, with just seconds to spare, ran into the bathroom in the rectory and jumped into the bathtub. "I wasn't in there but seconds when I heard this massive noise coming toward me. I was convinced," recalls Monaghan, "that the house was being torn up and that it was all over."

6:12 pm

Joplin, Missouri - 35.56 square miles  
One Catholic church  
One hospital  
Population 50, 398\*

*The EF5 tornado dissipates.*

Monaghan waited for the noise to quiet and stepped out of the bathtub onto the flooded floor. He walked over, opened the door leading to his bedroom only to find nearly 12 feet of rubble blocking his exit, and the roof missing from over the bedroom. Monaghan did the only thing he could, "I stopped and I prayed. I asked God to help me accept whatever I needed to accept. I was very much at peace." Trapped and unable to get out, Monaghan sat back and waited for help. Help came hours later in the form of a husband and wife, and two young men who dug him out of the rubble after he hoisted a piece of his bed into the air to let them know where to dig.

Elbert, who had an emergency preparedness kit in her basement, grabbed a hammer out of the kit, broke out a basement window and climbed out. What greeted her was almost beyond comprehension. "All I could see," remembers Elbert, "was flat land. Everything to the south was just totally flat. It had taken everything as far as I could see."

Reeve and his wife survived the tornado only to find their house had been lifted and moved several inches off its foundation and their cars were covered in debris with a tree on top.

Within 31 minutes, the EF5 tornado damaged or destroyed more than 18,000 vehicles, 8,000 buildings, including the complete destruction of St. John's Mercy Hospital, St. Mary's Elementary School, Church and rectory, left 161 people dead, hundreds more injured and changed the lives of the residents of Joplin forever.

\* United States Census Bureau. "State and County QuickFacts." Census.gov. U.S. Census Bureau, August 30, 2012.

*Continued on page 20*

## Monday, May 23, 2011

While rain continued to fall and stormy weather threatened the devastated area, efforts were already underway to help the residents of Joplin. The focus that first day was to continue to help the injured, try to contact those that had been in the tornado's path, and find the missing.

St. John's Mercy Hospital, a major trauma center had been destroyed, leaving the remaining hospital in Joplin overwhelmed with a rapidly rising number of people needing medical attention. McAuley Catholic High School's gymnasium was quickly turned into a medical triage center to help with the overflow of injured in the community, and the school's multi-purpose room served as a call center.

Staff from the Diocese of Springfield-Cape Girardeau headed out to Joplin to help wherever needed. St. Mary's Church, school and rectory were completely destroyed. The only thing left standing was the large cross that had stood at the church's entrance. That morning, Stephen Jones, principal at St. Mary's Elementary School, faced the fact that the school was gone and then turned to more pressing matters, "Our teachers were already on the phone contacting students and checking on them," remembers Jones, "in all, about 30 children had some sort of damage to their homes, three teachers suffered health problems and one child died as a result of the tornado. We didn't return to school the rest of that school year."

## Tuesday, May 24, 2011

Catholic Charities of Southern Missouri was a one person office before the tornado hit. The organization, while not a first responder organization,

# Torn Apart



Catholic Charities staff and volunteers sift through piles of rubble and debris in the days after an EF5 tornado hit Joplin, Missouri.



The cross at St. Mary's Church and Elementary School was one of the few things still standing after the deadly tornado.



What's left of a home in Joplin, Missouri after a deadly tornado.

was still boots on the ground and assessing the situation in Joplin. Case managers from all over the country were being called to Joplin to help out.

## Wednesday, May 25, 2011

The only Catholic hospital in Joplin, St. John's Mercy Hospital, had been one of the Preferred Provider Organization (PPO) providers for the Christian Brothers Employee Benefit Trust health plan for teachers, staff and employees at the Diocese's two parishes and three Catholic schools in Joplin. The destruction of the hospital meant some participants did not have another choice in Joplin. In addition, necessary medications for some plan participants were lost in the storm.

John Airola, managing director of Christian Brothers Employee Benefit Services, immediately took action. "We realized that medications may have been lost and participants needed to receive health care," stated Airola, "so we took steps to modify some of the restrictions surrounding the medical and prescription drug plans to ensure participants received the needed medications and treatments."

The Plans were amended to override any 'refill too soon' edits and allowed refills at pharmacies rather than through mail order. In addition, PPO benefits were made applicable if another hospital was required for treatment. "It worked out well," says Nancy McNamara, employee benefit coordinator for the Diocese of Springfield-Cape Girardeau, "wherever people went, it was considered a PPO, so they weren't penalized for not being able to go to a hospital that wasn't there anymore."

## In the Following Weeks

The staff back at the Diocese was working hard to maintain the status quo. "We focused on keeping the staff together," details Janet Smith, director of finance for the Diocese of Springfield-Cape Girardeau, "we had staff at St. Mary's school and at the parish, some of them lost their homes, but no one lost their job, no one lost their benefits." Smith and her staff seamlessly took control and made sure everybody was on the payroll, the bills were paid, including all premiums and contributions to the health and retirement plans, allowing the parish staffs in Joplin to focus on the recovery efforts.

A collection was taken up by the Diocese of Springfield-Cape Girardeau and when word of the tragedy in Joplin spread throughout the rest of the country, there was a huge outpouring of support. "We called it the Bishop's Relief Fund," recounts Smith, "so many wonderful letters and donations poured in offering support. A few dioceses even made us their ongoing charity for the year."

With monetary gifts and donations coming in from all across the country, the staff in the Diocese's Office of Administration began a database to track every donation. "We wrote personal thank you notes, responding to every letter and note," states Smith, "whether it was a donation of \$5 or a truck full of books, everybody received a thank you note and the Bishop signed each one."

# Help Arrives



A Catholic Charities worker comforts a mother and daughter after a tornado devastated an entire neighborhood in Joplin.



Father Justin Monaghan stands next to the altar at the new, temporary location for St. Mary's Catholic Church.



Catholic Charities workers and volunteers help to rebuild a house in Joplin.

The abundance of donations presented a bit of a storage problem.

The diocesan staff worked with the parishes and Catholic Charities to help house and distribute the donations. Once the immediate need for additional triage space was gone, the gym at McAuley High School was turned into a distribution center. "Our own school, St. Mary's, only had a couple hundred students," says Smith, "but we received enough books to start a library for a whole city!"

The two parishes in Joplin, St. Mary's and St. Peter's, worked together in the weeks after the tornado. St. Peter's had survived any damage from the storm and opened their church doors to Father Monaghan and his parishioners, giving them a place to worship.

Catholic Charities of Southern Missouri set up their disaster case management operation and began work immediately. "We handed out more than \$80,000 in gift cards over the weeks for personal hygiene items, clothing and gas, if they still had a car," recounts Maura Taylor, executive director for Catholic Charities of Southern Missouri. Volunteers continued to stream into Joplin and the Catholic Charities staff put the volunteer's talents to good use. In the initial stages, volunteers were simply clearing debris from different sites. As Taylor recalls, "Some of the volunteers felt they hadn't done much; but six months later there was a house on that site. They started the process and had a hand in helping to build a place a family could call home again. Each one of them made a difference and touched someone's life."

*Continued on page 22*

# A City Comes Together

*Catholic Charities of Southern Missouri continues to live out its mission - to improve the lives of the vulnerable by providing quality, compassionate social services which meet local needs, regardless of religious, socio-economic, or ethnic background.*

## The Summer

Focus during the summer months turned to finding space for the St. Mary's Elementary School students and teachers. Working together, the Diocese, St. Mary's parish and St. Peter's parish identified a warehouse, next to McAuley High School that would serve as a temporary location for the elementary school. St. John's Mercy Hospital gave every St. Mary's student a backpack, despite losing their own facility to the tornado. "They were really grateful for the use of the high school gym as a triage facility," explains Monaghan.



In a city that believed strongly in the separation of church and state before the tornado, cooperation between the public school system and the Catholic schools in Joplin became more common place in the days after the tornado. "Now it's not unusual to get things from the public schools," explains Reeve, "it's a feeling of 'we're all in the same boat.'" The superintendent of the Joplin public school system gave St. Mary's school audio/visual equipment and included the St. Mary's teachers on their Donate to a Joplin Teacher website.

In August, the debris removal began to wind down, just as the need for home repairs began to escalate. Repairs, in some cases, would provide the necessary measures needed for families to be able to move back into their homes.



"What people really needed were repairs on their houses," states Taylor, "that's when we started getting into home repair. People were living in deplorable conditions, substandard because there were no hotels available, nowhere else to live, they didn't want to leave, or they couldn't afford to leave town. By fixing up a few things here and there, they could live in their homes while waiting on the major repairs."

## Tuesday, September 6, 2011

St. Mary's Elementary School opened its doors to 205 students a little over three months after the tornado destroyed the school. The converted warehouse provided classrooms for students and teachers. The only challenges were lunch and recess until McAuley High School stepped in and provided St. Mary's the use of their lunchroom and gym. According to Jones, "The high school just bent over backwards to accommodate and help us."

Counselors were brought in those first days to help the students, teachers and staff adjust to the changes. "Everyone had a story to tell, the kids had to talk, they just had to share," explains Jones, "and I think that made them feel better."

## The Year After the Tornado

In the year since the tornado, residents of Joplin have adjusted to the new normal. Monaghan, Reeve and Elbert have moved into new homes. A site has been selected and land purchased to rebuild St. Mary's Church. In the meantime, the church has been temporarily relocated to a renovated hardware store in a strip mall. As Monaghan puts it, "We're thankful to St. Peter's for taking us in, but we're also thankful to now have a home of our own." Monaghan continued, "One of our greatest successes is how well we have been able to survive as our own church."

The St. Mary's cross that survived the storm will remain in place. Since the tornado, it has become a place where people from all over the country, both Catholic and non-Catholic alike, have come to pray and reflect.

St. Mary's Elementary School concluded a successful year and even the weather cooperated. "We had mass every Friday with our students," relates Jones, "at the old St. Mary's we just walked through a doorway and we were in the church. This year it's about a two block walk to St. Peter's. God was with us this year, and we did not have a rainy Friday all year. We had plans in case it rained, but for the entire school year we didn't have to use them." Smith

sums it up, "Right now, every child has a spot in the school system and is being educated. There's absolutely going to be a parish that will serve the people of Joplin for a long, long time."

Catholic Charities of Southern Missouri continues to live out its mission - to improve the lives of the vulnerable by providing quality, compassionate social services which meet local needs, regardless of religious, socio-economic, or ethnic background. "The Catholic community has come together," explains Taylor, "and our own Diocese has supported our efforts. We are a minority here, the number of families we're touching, some 10,000, most are not Catholic and that doesn't matter because that's not what our mission is." The Catholic Charities office in Joplin has partnered with other religious denominations in the area to continue the repairs and rebuild efforts by sharing volunteers, tools and skilled labor. "Bottom line," states Taylor, "is we're helping people recover from the trauma they've experienced, we're helping them move through a plan of recovery that will help rebuild and restore their lives."

Now that they have a permanent location and additional staff in Joplin, Catholic Charities is looking towards their next role, explains Taylor,

"We will be moving into what we call our family strengthening program. It's a way of working with families to identify their strengths and empower them with tools and resources to alleviate poverty." Taylor also stresses that they will continue to work with the other nonprofits in the area to identify gaps in service which Catholic Charities can then help to fill.

The tornado came and went. Thirty-one minutes of destruction. What followed was a year of community, a year of cooperation among many different groups - public and private sectors, the Diocese, St. Mary's and St. Peter's parishes, Catholic Charities, other nonprofits, donors and volunteers. They have all come together to rebuild Joplin. Hopefully, the St. Mary's cross will serve as a reminder, not of that terrible day in May - but of the spirit of cooperation that continues as Joplin rebuilds. A testament to the adage, small acts when multiplied can transform the world. They can even rebuild a city. Just ask the residents of Joplin. ☀

Top photo - Catholic Charities volunteers donate their time and talents to help Joplin rebuild.

Bottom photo - The St. Mary's cross still stands at the site of the former school and church.

*"Everyone had a story to tell, the kids had to talk, they just had to share," explains Jones, "and I think that made them feel better."*

# Staying Safe in an Unpredictable World

*Emergency preparedness isn't just important to an organization wanting to serve its members during a crisis -- it's important to anyone who wants to stay safe and survive a disaster.*

With the unpredictability of natural disasters, it's becoming crucial to think ahead and prepare for emergencies, which in return will reduce the stress involved in dealing with an emergency situation.

When gathering supplies for an emergency preparedness kit, it is important to cover all your bases. There is no way of knowing what type of emergency is going to occur, so a good rule of thumb is to be prepared for anything.

Being prepared when disaster strikes will help increase your odds of surviving. According to the Federal Emergency Management Agency's (FEMA) Ready Campaign, having an emergency preparedness kit and an emergency communication plan in place are two key steps in preparing for an emergency situation. ☀

*For more information on personal emergency preparedness plans visit [ready.gov](http://ready.gov).*

***Diane Engstrom is the Director of Business Continuity Planning at Christian Brothers Services. Her experience in directing the company's business continuity plan combined with her research in the area of business continuity planning within nonprofit organizations, as well as the numerous conferences and workshops she has attended on the topic, give her a solid background in business continuity planning. She is available to speak on a variety of business continuity planning topics. Visit our Speakers Bureau at [cbservices.org](http://cbservices.org).***

## Are You Prepared?



*The following are a few suggestions for your own emergency preparedness kit:*

- ✓ Water – one gallon of water per person/per day for at least three days, for drinking and sanitation
- ✓ Food - at least a three-day supply of non-perishable food
- ✓ Battery-powered or hand-crank radio and a NOAA weather radio with tone alert and extra batteries for both
- ✓ Flashlight(s) and extra batteries
- ✓ First aid kit
- ✓ Whistle to signal for help
- ✓ Dust mask, to help filter contaminated air and plastic sheeting and duct tape to shelter-in-place
- ✓ Moist towelettes, garbage bags and plastic ties for personal sanitation
- ✓ Wrench or pliers to turn off utilities
- ✓ Manual can opener for food
- ✓ Local maps
- ✓ Any daily prescription medications
- ✓ Important family documents
- ✓ Cash

## Are Your Communications and Mobility Services Aligned?

*CBS does not require a full-time telco expert, so we went to market and eventually settled on Eclipse Telecom, Inc. They are the telco experts who complement our own in-house experts. They can assist you, too.*

Do you remember the old days when a phone line was just a phone line and your service invoices were easy to read and reconcile? By the late 1980s, things were starting to change rapidly. Around then, you probably acquired your first physical fax machine. The only decision you had was if you were going to set it up to share an existing phone line, or give it its own phone line. Eventually, you probably gave it its own phone line. A little later, you may have added another phone line and another phone line or even a second fax machine. This was a simple task, as the lines and equipment were still easy to manage. But then the wheels of change started to turn again.

Personal computers (PCs) and the Internet came along next, and PC users wanted phone lines to connect to their modems, which connect to their computers, which would dial into the Internet and be used to send faxes. In addition to other technology a user had to work with, a PC at this time also received its own phone line. Management of all these lines, services and devices was starting to get more complex, and the wheels of change began to turn again.

In the early 1990s, cell phones began to take over. Cell phones were no longer mounted in vehicles, and more people were starting to carry them around -- just to make phone calls. Dial-up Internet access was starting to fade, and higher speed communication lines were installed at varying levels of capacity and expense. Communications mobility infrastructure was growing, and growing fast. Monthly expenses were growing, too. Once again, the wheels of change turned.

With all the communications infrastructure, services and expenses, continuous upgrades became the norm, adding to the already growing challenge of keeping a grip on everything. You may be asking yourself now, as you did then, "Are my communications and mobility infrastructure, services and agreements aligned with my actual usage and overall communications goals?" Unless you are a telecommunications industry specialist, deciphering telephone and Internet service provider invoices and government tariffs and rules is a challenging task to take up in your free time.

Complicating matters even more is the loyalty penalty, which penalizes long time, loyal customers for their longevity. Phone and Internet companies continually advertise new deals "for new customers only". So how is an organization going to get ahead without ripping and replacing their entire communications infrastructure every few years?

Christian Brothers Services (CBS) faces the same challenges as your organization, whether on a larger or smaller scale. We are experts at telecommunications and the usage of information technology; however, we didn't always know how to speak "telco" to the phone companies in their own language in a way that empowered us and compelled them to act on our behalf. Part of being the experts is knowing what skills to have on staff and what skills to obtain from the marketplace. CBS does not require a full-time telco expert, so we went to market and eventually settled on Eclipse Telecom, Inc. (Eclipse). They are the telco experts who complement our own in-house experts. They provided assistance when we reviewed our communications and mobility infrastructure, services, expenses, usage and goals, and helped us put together a solid plan to update, while also reducing operating expenses. They can assist you, too.

CBS recommends professional service providers when negotiating the telco maze, and has negotiated with Eclipse to provide their Communications and Mobility Review service to you without any upfront cost. Eclipse understands nonprofit organizations and can use that to your advantage with providers. With this service, Eclipse will only invoice you for their services (50 percent of first year savings) if they are able to create savings for you by reducing your actual expenses. If they are unable to reduce your expenses, you pay nothing. When they do reduce your expenses, you begin saving money immediately in the first year, and even more in subsequent years.

Not only can Eclipse provide one-time assistance, they can provide complete Telecom Lifecycle Management on an on-going basis to ensure your infrastructure, services and expenses continually stay in alignment with your organizational goals.

Consider the Eclipse Communications and Mobility Review service. If you are interested in learning more about this service, please contact Brian Page, Director of Sales and Business Development today. Brian can be reached at [brian.page@cbservices.org](mailto:brian.page@cbservices.org) or at 800.807.0100 x3092.

***Tom Drez is the Managing Director of Information Technology Services, Chief Information Officer/Chief Privacy Officer/Chief Security Officer at Christian Brothers Services.***

On March 23, 2010, President Barack Obama signed into law healthcare legislation that will alter healthcare payment models across the United States. Often referred to as the Patient Protection and Affordable Care Act (PPACA), this legislation is complex and dynamic, making it both difficult to understand and challenging to predict in terms of the legislation's long-term effects. For Religious Institutes that encompass vowed members, the nuances of the legislation can be particularly confusing.

## Navigating Healthcare Reform

The Impact of PPACA on Vowed Members

# PPACA

Patient Protection and Affordable Care Act

To get a sense of Religious Institutes' perceptions and understanding of the healthcare legislation, Christian Brothers Services recently surveyed 200 Religious Institutes that have at least 11 vowed members. The survey involved telephone interviews with individuals who are most responsible for administering or managing healthcare benefits for their organization's vowed members. The survey showed that while 86 percent of respondents were aware of PPACA, only 15 percent were very or extremely familiar with it. Opinions were split as to whether the legislation will have a positive or negative impact on Catholic Religious Institutes. Similarly, respondents were divided on their opinions about the anticipated quality and accessibility of healthcare in the future.

One thing the survey results highlight is that Religious Institutes are not as familiar with the healthcare legislation and its potential impacts as they could be. To help enhance understanding of the legislation, this white paper aims to clarify different aspects of the law and outline key points for Religious Institutes to keep in mind when designing healthcare coverage for vowed members.



The above excerpt is from a white paper co-authored by Brother Michael Quirk, FSC, Ed.D., President and CEO of Christian Brothers Services, Father Fran Dyer, OP, Religious Institutes Consultant for Christian Brothers Services and Roy Wapiennik, Director of Operations for Christian Brothers Health Benefit Services. The full version of the white paper discusses how Religious Institutes currently cover healthcare for their vowed members, how PPACA relates to Religious Institutes, cautions regarding Medicaid and potential changes for members who are employed.

To receive a free copy of the white paper, "Navigating Healthcare Reform: The Impact of the Patient Protection and Affordable Care Act (PPACA) on Vowed Members" visit [cbservices.org/healthcarereformwp](http://cbservices.org/healthcarereformwp).

## Fundraising and Campaign Development Solutions for Your Organization

Christian Brothers Services, along with Ter Molen Watkins & Brandt, can help your organization develop a successful fundraising program or capital campaign. Senior-level development consultants will put their hands-on fundraising experience and proven track records to work for your organization in the following areas:

- Proposal writing
- Capital campaign consulting
- Annual giving consulting
- Major gift consulting
- Other services as requested

### A Capital Campaign Self-Help Guide

is also available to members of Christian Brothers Services. The Guide offers a comprehensive look at the implementation of a successful capital campaign and includes a manual detailing capital campaign planning from vision to execution, as well as support materials that range from CDs to a resource tool kit.



To learn more about these valuable services and related costs, contact Brian Page at 800-807-0100 x3092 or [brian.page@cbservices.org](mailto:brian.page@cbservices.org)



## We Know You Have Questions Regarding Your Real Estate

What is the value of your real estate?

Can your facilities provide for aging members?

How do you sell real estate you no longer utilize?

Are you spending too much on utilities and upkeep?

What is the best way to build or renovate?

Can you repurpose an existing building?

Should you work with a developer?

Are your facilities environmentally friendly?

Are your facilities and real estate serving your needs?

What are the advantages of hiring a real estate broker?

Should you hire an architect?

## We'll Help You Find the Answers

Plante Moran CRESA is an independent, fully integrated real estate consulting firm with a dedicated religious practice. Our team of experienced real estate professionals will provide you with expertise and advocacy based upon a culture of service and integrity.

Our multidisciplinary team will provide guidance to help you **assess, prioritize, and implement** your real estate needs, ensuring they support your mission and ministry now and well into the future.

- Project Feasibility
- Financial Forecasting
- Health Care Assessments
- Real Estate Valuation
- Facility Assessments
- Capital Planning
- Asset Management
- Project Management
- Environmental Sustainability
- Market Analysis

To learn more contact:

Tom Zimmer  
(248)603-5371  
tom.zimmer@plantemoran.com



religious.pmcresa.com



## Brother John Patzwall, FSC, Retires from Board of Directors



*After 33 years of dedicated service to Christian Brothers Services,* Brother John Patzwall, FSC, retired from the board of directors in 2012. Patzwall has been an esteemed member of the Christian Brothers Services Board of Directors since 1979, and at his last board dinner stated, "My service was gladly given as I am so proud of Christian Brothers Services and believe in the importance of their mission of service."

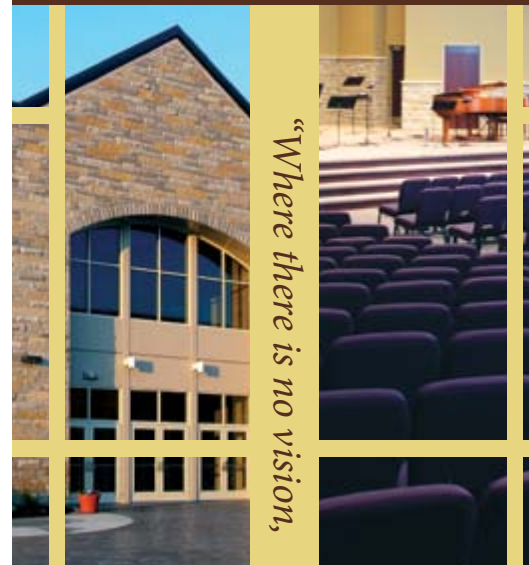
Patzwall began his studies at Calvert Hall College near his childhood home of Baltimore, Maryland. After two years, he answered a call to the Brothers' life, and transferred to La Salle Hall, where he pursued a B.A. in history. After receiving his M.A. at Notre Dame University, Patzwall became vice principal at Calvert Hall. Following his time at Calvert Hall, he took on the responsibility of the director of finance and auxiliary visitor of the Baltimore District. In 1995, he began to serve the Church as a registered investment professional and vice president of Christian Brothers Investment Services in Oak Brook, Illinois.

International admiration has also found its way to Patzwall. In 2003, he was asked by Superior General Brother Álvaro Rodríguez Echeverría, FSC, to become the Superior General's Delegate to the Toronto Delegation. He currently remains manager of retirement resources for the De La Salle Brothers of the Christian Schools District of Eastern North America. The District of Eastern North America (DNA) includes Maryland, Michigan, New Jersey, Pennsylvania, Rhode Island, Washington, D.C., and Ontario, Canada. DNA also has a presence in other countries including Ethiopia, Kenya, Nicaragua, Nigerian Territories, Philippines, Rome and Vietnam.

While serving on the board of directors at Christian Brothers Services, Patzwall has contributed much of his time helping make decisions that would benefit the organization. His service was greatly appreciated.

*"My service was gladly given as I am so proud of Christian Brothers Services and believe in the importance of their mission of service."*

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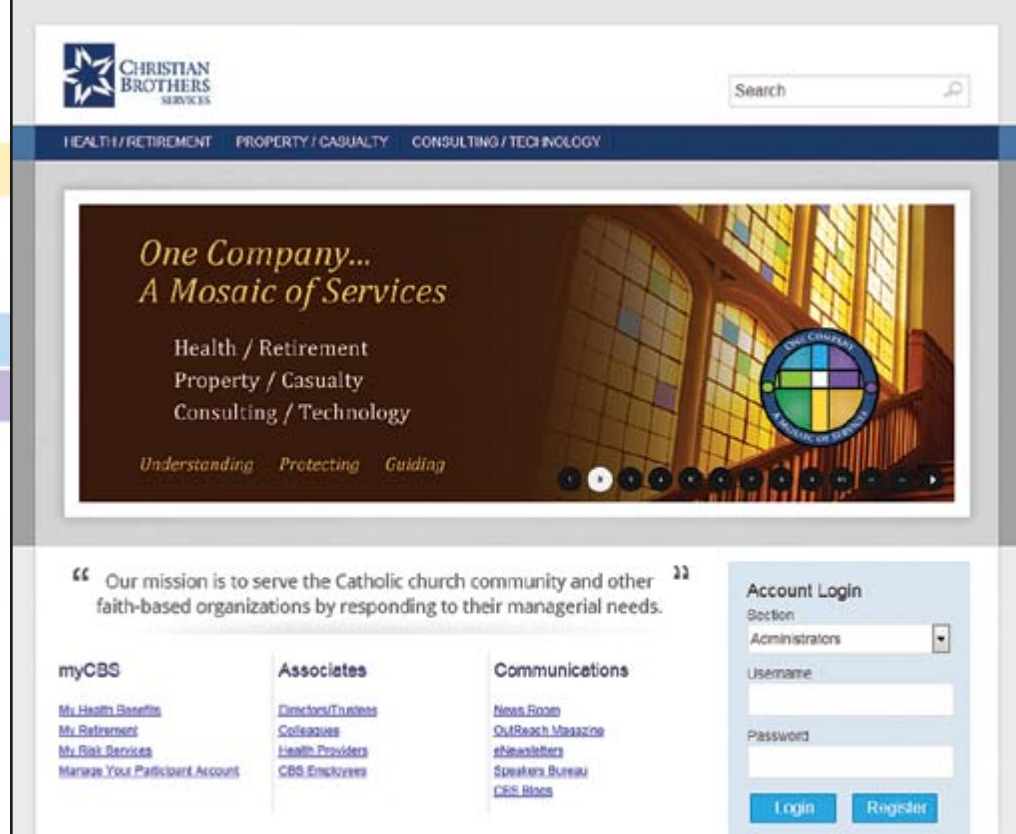
*the people perish." Proverbs 29:18*

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## One Company: A Mosaic of Services

On August 1st, 2012, Christian Brothers Services (CBS) unveiled a new mosaic theme. This new look replaced the beach theme, which was developed during our 2009 organizational rebrand. Bringing our religious roots to the forefront, the new theme reiterates our desire to serve members with a mosaic of programs and services.

In a time when service seems to have taken a backseat to profits, we feel it's growing ever more important to remind our members that we are a religious nonprofit organization. This connection we share goes far beyond words, and impacts everything we do as an organization. As always, our incentive remains to serve the Church -- not profit, not stock value and not executive bonuses.

"We must always put the members first and serve their needs above all else," states Brother Michael Quirk, FSC, Ed.D., President and CEO of CBS. The new mosaic theme is meant to support this goal, and present CBS in a way which accurately portrays how we have grown as a service organization.

We also believe it reflects our continual mission to provide superior services to our members, with a never-ending commitment to meeting their needs.

Along with the new mosaic theme comes a refreshed website layout which will provide members with more information in a modern and easy-to-access format. A visible login menu and links to our social media pages such as Facebook, Twitter, WordPress and LinkedIn, all add to the stylish functionality of the new design. Our website also emphasizes our many programs and services, which coincides with our new mosaic icon and phrase – *One Company: A Mosaic of Services*.

As an organization, we place a high level of importance on being available to help our members with all their needs. The upgraded website, designed and created by our own Website Services division and utilizing our CBS XpressIT Content Management System, is just another step in our journey to providing great customer service.

Although we have a new look, we are the same committed Catholic organization we have always been, and we hope our new theme will help us serve you better. ☺

*"We must always put the members first and serve their needs above all else," states Brother Michael Quirk, FSC, Ed.D., President and CEO of CBS.*

## Brother William L. Walz *Endowed Scholarship Awarded*



**Ryan O'Keefe**, a senior marketing major at Lewis University in Romeoville, Illinois, was awarded the Brother William L. Walz Endowed Scholarship for the 2012 – 2013 academic year. The scholarship is awarded each year to a Lewis University senior in Computer Science or the College of Business who has a GPA of 2.75+, and has demonstrated leadership activities during their college career. As part of the scholarship offerings, Ryan was able to spend his summer as a team member with the Christian Brothers Services Marketing Department.

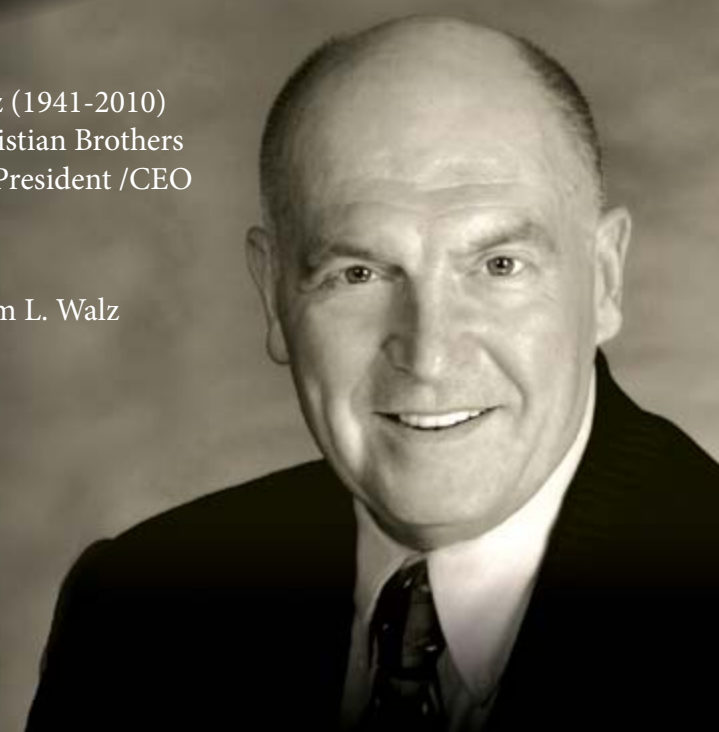
The next scholarship will be awarded in the spring of 2013 for the 2013 – 2014 academic year.

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

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

Jon Salvani  
Senior Development Officer  
One University Parkway  
Romeoville, IL 60446-2200  
815.836.5296

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





# Defined Benefit Plans

## A Critical Element in Employee Retirement Planning

In today's fluctuating economy, employers in both the private sector and nonprofit world are searching for effective methods to provide a safe and secure retirement benefit for employees without unduly taxing the budget. Because of a myriad of retirement funding options, organizations are often unsure of the best approach to practically and appropriately meet employee needs.

Ideally, an employee's retirement income should stem from a variety of sources, including, but not limited to the following:

- Employer-funded vehicles such as defined benefit plans
- Employee-funded vehicles including defined contribution plans (401(k), 403(b), etc.) and personal savings accounts
- Social Security

A combination of these vehicles can ensure retirement income stability even if one element in the group fails to deliver as expected. For example, if a poor economy reduces the rate of return for employee savings plans, an employer-funded option and Social Security can still generate significant retirement income. With the shortfalls projected with Social Security benefits, employer- and employee-funded savings plans will be essential to make up possible shortfalls.

Unfortunately, many employers are shying away from employer-funded options such as defined benefit plans, considering them too onerous and outdated. With pressure to reduce expenses, a number of organizations have eliminated or frozen existing defined benefit plans in order to save money.

There are several advantages to offering a defined benefit plan as well as several disadvantages to freezing one. Organizations should fully understand and appreciate the nuances of this type of vehicle before making any long-lasting decisions.

*The above excerpt is from a white paper co-authored by Brother Michael Quirk, FSC, Ed.D., President and CEO of Christian Brothers Services, Jim Ceplecha and David Gordon, Managing Director and Plan Consultant respectively, for Christian Brothers Retirement Planning Services. The full version of the white paper discusses the advantages and potential drawbacks of defined benefit plans, as well as overcoming the challenges of these plans and the negative consequences of eliminating or freezing them.*

*To receive a free copy of the white paper, "Defined Benefit Plans - A Critical Element in Employee Retirement Planning," visit [cbservices.org/definedbenefitplanswp](http://cbservices.org/definedbenefitplanswp).*



## A Few Moments with... Brother Michael Quirk, FSC, Ed.D.

*Brother Michael Quirk, FSC, Ed.D., began his tenure as the President and CEO of Christian Brothers Services (CBS) in January 2008. Prior to joining CBS, he spent 20 years as the President of De La Salle Institute, a co-institutional secondary school in Chicago, Illinois. Brother Michael holds an MBA from Lewis University, a doctorate in Education from De Paul University, and has taught at both the secondary school and university level. He currently serves on the boards of various Lasallian institutions including Montini Catholic High School, San Miguel School-Chicago, Saint Mary's University in Minnesota, Christian Brothers University in Tennessee and Saint Mary's Press.*



*Additionally, he also serves as the president of the Extollo Educational Foundation, chair of the Lasallian Education Fund, a member of the Church Alliance, and is a former member of the Chicago Board of Ethics and former President of the Catholic United Investment Trust.*

*You have served as president and CEO of Christian Brothers Services for over four years, what goals did you set for yourself, as well as for CBS during this time?*

While I previously worked at Christian Brothers Services, I certainly needed time to reacquaint myself with all the Plans and Trusts, as well as to re-familiarize myself with the market and get an understanding of our internal operations. Any change in leadership is always an opportunity for a fresh look and a re-evaluation of all aspects of an organization. I set a couple of goals early on: to assess our internal operations and internal managerial competency, to improve internal and external communications, to refresh and refocus our brand, and to present the board of directors with a strategic plan. Personally, I wanted to become familiar with our members and to become competent in all our service offerings.

*Throughout your first few years at CBS, one of the most visible changes was the rebranding effort, which included a new logo, mission statement and website. Why did you feel this was important at such an early stage in your tenure?*

In today's environment, the web is your public space and office. Just as you would want your members/customers to feel comfortable in your office – we wanted our website to be welcoming, easy to navigate and provide service to our members. Members also need to have confidence in both the information provided and the site's security. The refreshing of our brand was appropriate as the previous brand image was not representative of all that CBS had become over the past 15 years.

*Continued on page 34*

*Christian Brothers Services celebrated its 50th anniversary in 2010. During that time, you reflected a lot about the past, as well as the changes ahead. What changes have taken place in the past 50 years that you feel have been significant to CBS's success?*

One major change is the tremendous growth in all areas -- Trust membership, total revenues, number of employees, technology and new office location. The movement from just securing Lasallian institutions to welcoming all Religious Orders and Institutes, dioceses and their ministries to join in this cooperative partnership that helps Catholic organizations better fulfill their mission to the Church.

While we have had changes and growth, CBS remains truly Lasallian, and as such, we are a Church enterprise that aims to be professional, practical, human, respectful and successful. Because we are Lasallian, we understand 'Church' and our member's needs better than any commercial enterprise.

*What's in store for CBS in the next five years? Are there specifics you can share?*

We will continue to provide plans and programs that help faith-based organizations meet their managerial needs in the areas of individual benefits and institutional protection. We will provide members and future members with practical solutions to those administrative and financial challenges they continue to face. One area we are focusing on will be the continued improvement of our web and technology, enabling both individuals and institutions to conduct transactions over the internet. ☀

## The Last Word



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