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# OutReach

A Christian Brothers Services Publication

A Glance Back



Happy Anniversary Christian Brothers Services

# Christian Brothers Services celebrates 60 years

Christian Brothers Services (CBS), first known as the National Office Service Company, Inc., began with a mission to protect the financial resources of and provide benefits to religious organizations and their employees. Sixty years later, CBS is still holding true to that mission, developing ways to allow organizations to concentrate on their ministry, while providing members with guidance and consulting in health, financial, and risk management needs through a variety of comprehensive programs.



Founder **Brother Joel Damian, FSC**, laying the groundwork for what CBS has become, began with a plan for the De La Salle Christian Brothers high schools in 1960. Brother Joel orchestrated the concept of pooling resources to help the schools define their insurance and financial needs and requirements, making the Christian Brothers one of the first Religious Orders to do so.

Along the way, CBS established trusts to cover health benefits for members of Religious Orders and the lay people who worked alongside them in their ministries. The 1960s saw the creation of both the Christian Brothers Retirement Plan, which offered a traditional form of retirement benefit, also known as a defined benefit plan, and the Religious Comprehensive Trust.

The Religious Comprehensive Trust was borne out of a growing concern that health insurance coverage for the institutes' religious members was chaotic. Some religious members depended on the diocese for their insurance, some had group programs for their individual houses, and some members didn't have coverage at all. At times, all three circumstances existed in the same institute.

In 1966, Brother Joel asked nine Chicago-area religious institutes if they would be interested in obtaining coverage for their religious members and established the Religious Comprehensive Trust with them.

The 1970s brought the official establishment of the Christian Brothers Employee Benefit Trust (CBEET), though the idea had its genesis when Brother Joel was encouraging Christian Brothers high schools in the 1960s to develop pension plans for their lay teachers. Upon launching the pension plan, he realized that the schools could also benefit by combining resources to purchase health insurance. Brother Joel had the vision to self-insure the benefits being provided and established the CBEET in January 1977 as a means to provide a comprehensive package of employee benefits to the lay employees of Catholic Church institutions.

Next came additional programs offering property and liability coverage for religious institutions, including the Christian Brothers Risk Pooling Trust, a cooperative "Church Plan" offering a broad package of property/casualty coverages and optional limits designed to protect each member against financial loss for their religious and charitable activities. CBS continued to develop, offering new opportunities with the Student Accident Plan and development of Christian Brothers Investment Services, Inc.

Growth and expansion marked the 1980s and that momentum only continued over time. Forty years ago, the Risk Pooling Trust began with nearly 100 Catholic organizations, insuring \$350 million in property values and 958 vehicles.

It has since grown to include nearly 1,500 Catholic organizations, insuring 15,933 buildings with property values of \$29.3 billion and nearly 23,000 vehicles. The Christian Brothers Employee Retirement Plan (CBERP) started with 3,000 active employees and 400 retirees, which at the time had a market value of assets of \$21 million. As of the last plan year, the plan had more than 17,000 actives and 13,000 retirees with a market value of assets at \$1.4 billion.

Currently, the Health Benefit Services customer care team answers an average of 825 calls per day, totaling 4,125 calls per week, or 16,500 calls per month. In 2014, the customer care team was recognized by BenchmarkPortal as one of the top 100 call centers in North America and has been recognized every year since then.

Over the past decades, CBS continued to adapt to the changing needs as time can only dictate, through technology, forward-thinking and cooperative planning, all of which have been core to the business of providing guidance and protection for its members throughout its history. In its most recent history, partnering with experts in the field, CBS brought BMT and Catholic School Management into the fold, expanding its offerings.

"For 60 years CBS has held the belief that caring for our members, understanding their needs and protecting their resources so that they may concentrate on the important work of their ministry, is our utmost priority," said Brother Michael Quirk, FSC, E.D., president and CEO, CBS. "As we have evolved over the years, we will continue to embrace the entrepreneurial spirit that drives the creation of programs that best serve our members."



That belief runs throughout the CBS family. The individuals who work at CBS invariably possess a unique dedication to the company's mission, and a passion for helping our members fulfill their missions.

"Working for an organization with a deep, rich history of serving others means everything," said John Airola, Managing

Director, Health Benefit Services. "Knowing that the programs and services we offer allows our members to continue their mission provides me with a great deal of satisfaction."

Today, CBS has grown to more than 250 employees, and serves seven Trusts, providing programs, administering

cooperative programs in the areas of health, retirement, property/casualty, and technology as well as financial, administrative and Catholic school consulting to congregations, organizations and dioceses throughout the United States and Canada. ☀



Brother Joseph Saurbier  
*celebrates 30 years*  
on the CBS Board of Directors

This year, as we celebrate Christian Brothers Services 60th anniversary, we also mark another significant milestone—Brother Joseph Saurbier, FSC, celebrates 30 years of service on the CBS Board of Directors.

Beginning in 1990 and continuing through his current role as board chairperson, Brother Joseph has served on the board for half of the company's existence. Through the many changes CBS has seen in that time, Brother Joseph has been a steady voice, helping to guide the board with his valuable insight.

A native Chicagoan, Brother Joseph first met the Christian Brothers while attending St. Mel High School. After graduation, he enrolled at Lewis College and entered the Brothers' formation program as a postulant. In his second semester of senior year, he taught at De La Salle Institute in Chicago while living in one of the Brothers' communities. Upon his graduation from Lewis, Brother Joseph entered the Novitiate in Pittsburgh to complete his formal training for the Brothers, after which he returned to De La Salle Institute and spent the next 17 years teaching and administering.

Brother Joseph began his membership on the CBS Board shortly after becoming the Assistant Provincial for the Chicago District of the Christian Brothers in the summer of 1990. "Each district selected someone to serve on the board and at that time there were eight districts in the U.S. When the Chicago District merged with the St. Louis and the St. Paul-Minneapolis Districts, I was asked to remain on the CBS Board," he said. Today, besides his CBS Board duties, Brother Joseph serves as the Chief Operating Officer/Director of Administration and Operations/Canonical Treasurer for the Christian Brothers of the Midwest in Burr Ridge, Illinois.

During Brother Joseph's tenure with the CBS Board, it has overseen substantial growth and change for the company, including the relocation of its headquarters in 1993 and, more recently, the acquisitions of Catholic School Management (CSM) and BMT. Over those 30 years, he said, the board itself has undergone many changes. "The composition of the board has evolved from one where Christian Brothers were the majority to one that is primarily lay partners. More importantly is that this transition has resulted in a board whose members bring a wealth of professional experience and industry knowledge that most Brothers would not have."

The women and men who now serve on the CBS Board are seasoned professionals in the health, retirement, finance, risk and investment fields. Each one, Brother Joseph noted, participates fully at board meetings and provides solid advice and direction to the leadership team at CBS. He said the directors really seem to enjoy their role, explaining that each director participates as a member of at least one board committee and each is dedicated to being present, whether it is a conference call or virtual meeting or an in-person session. "They work well with leadership and they enjoy being together. Absenteeism from a meeting is extremely rare."

While lay people are more represented on the board today than in 1990, CBS presidents/CEOs have always been Brothers. During his tenure, Brother Joseph has worked with two of the three CBS presidents/CEOs the company has ever known: Brother William Walz, FSC, for 17 years and, for 13 years and counting, Brother Michael Quirk, FSC, Ed.D. Both Brothers came to the CBS presidency with considerable administrative experiences. Each had significant educational experience at the high school level. Brother William was a principal, and Brother Michael was a president. Both had advanced degrees in business administration when they began their tenure at CBS.

He said while the two presidents shared a similar background and each displayed qualities found in effective leaders, their leadership styles varied slightly. "Brother William enjoyed stability, which meant that he wanted every aspect of the company to be strong and to respond to participants' needs quickly. Brother Michael also enjoys stability, but he has a profound vision for growth. He sees opportunities that could enhance the company's overall development. The acquisitions of CSM and BMT are primary examples of this."

Brother Joseph adapted his own leadership style to work with the two presidents by being supportive of both, believing that the key to ensuring success is to allow the president to follow a course of action that is supported by the board but does not include any director (or the chair) becoming a member of the leadership team. At CBS, the board chairperson has to be available to the president to assist in whatever way he may deem helpful. "The board chair is often a 'sounding board' for the president and I think both Brothers understood that, although this happens more with Brother Michael than it did when Brother William was in charge," he said.

As chairperson, Brother Joseph also attends every executive committee meeting and the three board meetings throughout the year, moving the meetings along to make certain all the agenda items are addressed and every board member is given the opportunity to express his or her views.

Brother Joseph believes the company will continue to fulfill its mission just as it always has: through its many programs and services and by its highly reputable outreach to participants. The Midwest District, he noted, is also a participant in many of the CBS programs. "As the District's representative for these programs, I am pleased to report that the experience has been first class over these 30 years and that is due to the excellent customer service and problem-solving skills of the people at CBS."

With 60 years of experience in developing programs in health, risk, retirement, finance and technology, and serving additional clients in the school and financial management and accounting fields, Brother Joseph believes CBS will continue to move forward to serve its membership. "Continually looking out for how to serve participants with relevant programs and high-quality service is quite possibly the best way forward," he said. ☀

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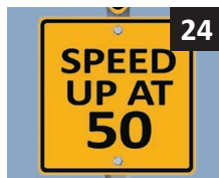
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# Let's talk about Mental Health

## **Making behavioral health a priority— Caring for the body, mind and soul**

While a global pandemic, civil unrest and natural disasters have unleashed an unthinkable attack on mental health, there is hope derived from a now-conscious effort to recognize inevitable stress indicators.

The high level of stigma and discrimination associated with behavioral health is a main reason that keeps many from seeking treatment, resulting in catastrophic outcomes. One in five U.S. adults

experience mental illness in a given year, but only 40 percent receive treatment. Suicide is the 10th leading cause of death in the United States, and depression is the leading cause of disability worldwide.

Perhaps, one positive aspect taken from the year 2020 is that our "new normal" now dictates that we call attention to the importance of mental health, giving us hope that it can be more widely addressed. >>



According to Mental Health America, 70% of Americans with depression are in the workforce and 35 million workdays are lost each year due to mental illness.

### Recognizing behavioral health

We are now seeing a call to attention of mental health and with it, an opportunity for employers to offer behavioral health and wellness programs as we face a mental health crisis as a country. Behavioral health describes the connection between behaviors and the health and well-being of the body, mind and spirit, and encompasses both mental health and substance abuse treatment.

A white paper from the Centers for Disease Control and Prevention (CDC), released in August, suggests that the pandemic highlights the need for a population approach to identify and implement strategies across systems to improve behavioral health. It points to a study by the American Psychological Association (APA), that shows the average stress level reported by U.S. adults in May 2020 was significantly higher than that reported in the 2019 survey and it is the first significant increase in average reported stress since APA first started surveying American households about stress more than a decade ago.

The author concludes, "Because only 50% of individuals with behavioral health concerns actually enter any form of treatment, we must develop new strategies to reach people wherever they are—at work, in school, and in the community. Furthermore, we must engage the communities themselves, which have the wisdom to address many of these problems but may need the resources and expertise of mental health professionals to do so."

Christian Brothers Services' Customer Care Center has experienced a surge of calls on mental health in the past several months. At the start of this year, both the Christian Brothers Employee Benefit and Religious Medical Trusts (CBEBT and CBRMT) began covering telehealth/virtual visits for state-licensed mental health. This includes phone, video and other virtual visits, including behavioral health, as a regular office visit in accordance with benefit plan terms for In-Network providers who offer the service through two-way, live interactive telephone or digital video consultations or other methods allowed by applicable laws and regulations.

In addition, customer care center representatives can help individuals conduct provider searches online with our various network partners including Blue Cross/Blue Shield, Cigna, and Aetna, and explain their benefits.

### Support in the workforce

According to Mental Health America, 70% of Americans with depression are in the workforce and 35 million workdays are lost each year due to mental illness.

As World Health Organization ambassador Liya Kebede said in a recent Harvard Business Review article, "Helping others isn't a chore, it is one of the greatest gifts there is. Your willingness to open up an honest conversation about mental health with your employees is exactly the kind of gift that so many people want and need right now."



Poor mental health affects many facets of well-being, from physical health to daily life activities and productivity. A recent study conducted by CBS' pharmacy benefits manager, Express Scripts, citing the Anxiety and Depression Association of America, indicates that people with anxiety, depression and insomnia are twice as likely to have a coexisting chronic physical condition. Studies further correlate mental illnesses with conditions spanning from cardiovascular and metabolic diseases to substance use disorders. Mental health conditions cause more days of lost work and drag productivity lower than many other chronic conditions, such as diabetes, asthma and arthritis.

The American Heart Association states that mental health includes our emotional, psychological, and social well-being, affecting how we think, feel, and act, and helps determine how we handle stress, relate to others, and make choices.

"This is not only important for our heart health but every aspect of our health and well-being," said Marilyn Crawford, Founder & CEO of HAWA Health. She explains being mindful of your personal wellness can improve your mental health and suggests being proactive in completing annual preventative testing, vaccinations and staying up-to-date on regular office visits and communication with your primary care physician. For additional wellness resources, visit [HAWA](#).

Another indicator of today's stress levels, Express Scripts data shows a rise in prescriptions for anti-anxiety medications, an increase of 34.1 percent from mid-February to mid-March. To help patients and payers better recognize, treat and support mental and behavioral health conditions, Express Scripts recently launched its inMynd<sup>SM</sup> behavioral health solution, which offers the industry's first predictive models for the progression of anxiety, depression and insomnia.

The program aims to provide proactive engagement, deliver disease-state coaching, explain medication information, and allow members access to mental health support and treatment on their own terms.





As we continue to face uncertain times with COVID-19, it is inevitable stress and anxiety are seeping into our daily lives and those of our coworkers and employees. The National Institute for Occupational Safety and Health (NIOSH) is examining how experiencing an infectious disease outbreak can cause fear, anxiety and stress, resulting in how we meet our daily needs. In fact, reducing occupational stress is a fundamental focus of a new NIOSH Healthy Work Design (HWD) and Well-Being program. The program endeavors to help employers and policy makers better understand and support workers during this pandemic.

Their findings indicate that "from an organizational perspective, when supervisors support workers and encourage their efforts to manage work and non-work demands (e.g., increasing control over work and schedule flexibility or offering access to Employee Assistance Programs [EAPs] and paid time off), workers report lower levels of work-family conflict and improvements to their sleep, job satisfaction, well-being, and physical health. Early identification of risk factors, strengthening peer support at work, and promotion of mental health services (i.e., through remote access) could help workers cope with the ongoing challenges and prevent the onset of maladaptive behaviors."

Using an EAP has proven beneficial on many levels. Employers who offer coverage through the CBEBT have access to purchase CuraLinc's EAP program, SupportLinc.

CuraLinc offers a variety of remote and digital access points that allow participants to address stress, anxiety, depression, substance abuse, relationship issues, and grief from the privacy of their own home, including video, phone, text therapy, and live chat. [To learn more, check out this flyer.](#)

An EAP not only offers psychological benefits but others as well, including:

-  **Higher productivity** – more than 75% of employees reported improved productivity.
-  **Lower rates of depression** – more than 98% of EAP participants with depression improved.
-  **Reduced absenteeism** – time missed from work dropped from 11.6 hours to 2.1 hours.
-  **Less risk of alcohol abuse** – nearly 92% of employees reduced their risk of alcohol abuse.

In addition, a recent report for a CBS member indicated a financial offset in using an EAP, with the member saving nearly five times as much as the cost of the program when taking into account the offset costs for medical, productivity, absenteeism, disability, and retention.

If you missed the recent webinar on the benefits of an EAP within your company's benefit plan, you can view it on demand, [here](#). The webinar reviews key features of EAPs and discusses how they can affect the health and productivity of employees.

For further information and resources on behavioral health, visit the [National Institute of Mental Health](#), [Mental Health America](#), [MentalHealth.gov](#), or [National Alliance on Mental Illness](#). ☀️



## Ongoing Risk Management Training in COVID-19 Times

This year, COVID-19 has made it difficult to focus our attention on almost anything else. But even a worldwide pandemic doesn't mean you can overlook the basic elements of workplace safety. Providing your employees with ongoing risk management training—even in a COVID-19 world—is a fundamental step to ensuring you keep workers up-to-date with proven safety measures.

An ongoing risk management training program isn't just important to your organization, it is vital. It presents a prime opportunity to expand the knowledge base of all employees and provides both the individual and organization with benefits that make the cost and time a worthwhile investment. The return on investment from training and developing employees is a no-brainer.

### ***Types of training***

There are different types of risk management training, each with unique purposes and goals. Regulatory, or compliance training is making sure employees understand all the relevant laws, regulations, and internal policies, and know how to adhere to them in their daily work. This training walks employees through

examples of how issues of ethics and compliance apply to their roles in the workplace and can include training mandated by the U.S. Department of Health, the Occupational Safety and Health Administration (OSHA), or mandated by the state, like sexual harassment training. The consequences of noncompliance can be detrimental to a business. Compliance and ethics violations can result in major fines, drops in revenue, and damage to the company's reputation. It's not enough simply to provide employees with a list of the rules they need to follow. Compliance needs to be built into the corporate culture. Workplace compliance training helps make this happen.

Loss prevention training is designed to keep your workers safe while preventing your business from incurring damages. This training can include back injury prevention, slip, trip, fall prevention, child abuse prevention, and fire prevention. The goal of loss prevention training is to reduce accidents as close to zero as possible. An ongoing training program helps to develop safe work environments through employee habits, safety culture, and improved employee attitudes. It facilitates a reliable and fast communication channel between employees and management, and highlights the use of safe machinery, observation of safety procedures and practices, safety training and monitoring.

A new subject for training has become prevalent as a result of COVID-19. Because COVID-19 has become such an ubiquitous influence on safety measures, any risk management training program should also include any organizational policies that might have changed due to policy updates during the pandemic. This training should include improving communication methods with both your employees and clients on ways your organization is dealing with pandemic-related safety measures. Christian Brothers Risk Management Services has produced a guide, called the "[Ministry Infection Control and Prevention Guide](#)" to help organizations begin to develop or continue to improve upon their existing Infection Control and Prevention Plan.

### ***What are the benefits of an ongoing training program?***

Employees who receive the necessary training are more able to perform well in their job. The training gives the employee a greater understanding of their responsibilities within their role and builds their confidence. This confidence enhances their overall performance, which can only benefit your organization.

The investment in training that a company makes creates a supportive workplace, showing employees that they are valued, which can improve satisfaction and morale and make them less likely to change employers. Employees who feel appreciated and challenged through training opportunities may feel more satisfaction toward their jobs. It also may help employees gain access to training they wouldn't have otherwise known about or sought themselves.

A training program can help your organization address any employee weaknesses and allow you to strengthen those skills that each employee needs to improve. A well-run training program brings all employees to a higher level, so they all have similar skills and knowledge. This helps reduce any weak links within the company who rely heavily on others to complete basic work tasks. Providing the necessary training creates an overall knowledgeable staff with employees who can take over for one another as needed, work on teams or work independently without constant help and supervision from others.

A robust ongoing training program ensures that employees have a consistent experience and background knowledge. Every employee needs to be aware of the expectations and procedures within the company, which makes consistency relevant for the organization's basic policies and procedures. In a risk management training program, best practices that are required for the specific work are standardized and adopted by all the staff. Also, with standardization, there is an improved level of performance.

### ***Live or Web-based training***

An ongoing risk management training program can—and should—be a process designed to grow to incorporate new procedures and safety techniques as they occur. Once you have decided to implement a training program, you will need to determine whether live or online training is best for your organization. Live training involves employees attending sessions in a classroom with an instructor in a face-to-face environment. Online training involves employees learning the same topic but in a remote online environment. There are benefits to both methods of training.

#### **Live training benefits include:**

- ✓ **Engagement and Focus.** With face-to-face training, teachers implement strategies to keep employees as involved and engaged, keeping their attention and encouraging better results.
- ✓ **Discussion.** Being in a room with other people wanting to learn encourages detailed discussions and debates regarding subject topics. It also allows employees to learn from other people and take in viewpoints they may not have considered.
- ✓ **One-on-one discussions if a problem arises.** Not every employee will learn at the same rate. Some will need to be shown or have something explained because they do not understand it. If a problem arises in a face-to-face course, the employee can ask the instructor to explain it better.

#### **Web-based training benefits include:**

- ✓ **Saves time and money.** Travel and lodging and other fixed expenses are avoided entirely when web-based training replaces classroom instruction.
- ✓ **Convenience.** Web-based training is independent of time and location. Employees can log in to virtual classroom software and take a course or test anytime, anywhere. Web-based training integrates learning into employees' daily activities, rather than taking employees away from those activities.
- ✓ **Consistency.** Every face-to-face trainer presents learning material a little differently, and even the same trainer doesn't do it the same way every time. In web-based training programs, all the materials are online, allowing trainers to deliver a course the same way every time.

Christian Brothers Risk Management Services can help you decide which ongoing training program will work best for your organization. We offer a full array of programs designed to meet your organization's training needs. For more information, visit [cbservices.org](http://cbservices.org). See our [Online Training Catalog](#). ☀



## Pandemic — IT & Cybersecurity

### Lessons Learned and Knowledge Gained

If there is one thing that can be said about 2020, it's that nobody who lived through it will ever forget it. For those of us concerned with information technology (IT) and cybersecurity, the COVID-19 pandemic brought with it new challenges to overcome to ensure our businesses could fully function properly while also providing for the full safety of our workforces.

COVID-19 is a massive disruptor to the world, causing people and organizations to scramble to be safe and to survive. It has also disrupted how we all provide and consume services. Since March, we have all been adapting and flexing to the changing environment while planning for the post-pandemic "new normal." At the onset of the pandemic, organizations that had a business continuity plan quickly implemented it. Those who didn't have a plan or had not tested their plan were forced to chart a course quickly on the fly.

*Anything to Anyone Anywhere  
at Anytime on Any device*

## From an IT and Cybersecurity Perspective

With the passage of some time, we can now reflect on how our IT and cybersecurity frameworks operated during the pandemic. We can note the lessons we learned—what worked well, what might not have worked so well—and the knowledge we've gained to help us better shape how we will handle the next crisis and prepare for the future. We'll review some big picture components relative to creating a high functioning, secure IT ecosystem that will help you achieve the ultimate goal of the "Five A's": Being able to provide Anything to Anyone Anywhere at Anytime on Any device.

While an IT department provides support services to the organization, it can and should be run like a business. This means that it must do these things:

- *Provide excellent customer services to organizational employees.*
- *Deliver business value by implementing projects that improve member and customer services, improve operational efficiency, and improve overall effectiveness.*
- *Manage IT and cybersecurity risks.*
- *Improve business processes through a continuous improvement philosophy.*
- *Utilize information technologies as an enabler to assist the organization in meeting its strategic goals and objectives.*

## Business Continuity Plan

This pandemic has underscored the importance of having a Business Continuity Plan (BCP). The goal for this type of plan is to first provide for the safety of people, but to then also provide for the continued operation of the organization as close to normal as possible. If you don't have a BCP, consider writing one, even if it's a single piece of paper with a basic framework or outline. Start small and expand it.

To provide your organization with full operation, the ultimate goal of any BCP is to achieve the "Five A's." These days, anywhere people are working becomes their office. To achieve the Five A's, your stakeholders, including employees and staff, customers and members, vendors and providers, and any other special groups your organization works with, must have access to a high functioning, online, secure environment. Use the Five A's as a guiding principle in your planning and decision making, and you will eventually get there.

## Availability of Main Computer and Phone Systems

With your employees and staff working remotely instead of from their usual locations, giving them access to functioning main computer and telephone systems is paramount to successful business operations. Was everyone able to access your systems?

If they could access them remotely via the internet, was your infrastructure and internet capacity up to the task? When all your employees are logging in remotely, it can clog your pipeline if your internet capacity isn't sufficient to accommodate the traffic—that slows things down and makes it hard to be productive.

Your employees should also have been able to make and receive phone calls using their office numbers. Voice services have evolved very quickly over the past decade. When someone says the word "phone" these days, they may not mean an actual physical hard phone on their desk, but a phone app that provides all the same functions and more. Phone apps can be installed on any desktop or laptop computer, smartphone, or tablet device in addition to using internet enabled hard desk phones called IP (internet protocol) phones.

We probably aren't going back to the way things were before the pandemic anytime soon with all employees in our offices. That might not be a bad thing. If we have figured out a way to build a better mousetrap for delivering services to our stakeholders and allowing people to work, we should stick with that better mousetrap.

## Cybersecurity Foundation

Before COVID-19, there were already countless threats to your organization's IT cybersecurity, but the pandemic spawned a cottage industry of bad actors attempting to exploit weaknesses in your online security system using COVID-19 as their pretext for creating their attacks. Your employees need tools and knowledge to fight off these attacks.

A Cybersecurity Awareness Program to educate your employees on risks and threats regardless of their work location is vital. An awareness program is one piece of our overall cybersecurity program that should include prevention measures like secure passwords, anti-malware software, encryption, and data backups, along with monitoring and detection measures to help you know when you are being attacked so you can respond properly. Employees need to know that they are targets as much as the leaders of the organization, and they should be trained to know how to recognize and respond to threats that arise on a daily basis.

There is no "magic bullet" that can do everything to protect you, but without a solid security foundation, your business could be vulnerable to many kinds of attacks. Think of security as an onion with layers. The more layers you add to your security system, the more layers a bad actor has to get through. If you can slow down an attack by 15-20 minutes, hackers will give up and go elsewhere. Even the bad guys have to achieve a return on their investment, and they will not waste time getting through your layers of security when low-hanging fruit is just another IP address away. >>



## Employees Work From Anywhere (WFA)/ Work From Home (WFH)

We must give employees the tools they need to ensure success, including laptops, smartphones, and/or tablets. But even with the proper equipment, employees face other challenges such as having an appropriate home workspace or having enough online bandwidth from their internet service provider (ISP). ISPs such as AT&T and Comcast are great at providing high capacity for businesses, but no one ever thought everyone would work from home at the same time. Residential neighborhoods did not necessarily have the same level of service provided to business parks.

Having the necessary IT equipment in place pre-pandemic was very important when the pandemic hit. The pandemic caused all organizations as well as individuals to acquire new hardware to the point where supplies were fully exhausted. Even now, the IT supply chain remains constrained, meaning it can take weeks to acquire some hardware. Hopefully, you did not have to cannibalize your office environment so that your employees could work remotely which will take time to put back together for employees that eventually return to the office environment. Critical cybersecurity tools for all employees working remotely include having access to office systems via a Virtual Private Network (VPN) and/or Virtual Desktop Infrastructure (VDI) along

with two-factor authentication (2FA). A VPN provides a secure, encrypted tunnel that protects all traffic and prevents it from being intercepted between home and office systems. With VDI, you can provide employees with their full Windows 10 desktop and data files, with security, via a standard web browser on any computer, corporate or personal. 2FA raises the level of security by requiring a real-time code from employees when they enter their user ID and password to login. The code is provided to them at login time via a trusted device. 2FA prevents a bad actor with stolen login credentials from being able to use them as they would not be able to receive the code.

Another challenge during the pandemic involved virtual on-line meetings. Whether it was Zoom, Microsoft Teams, 8x8, Ring Central or any of the others, we all had to become adept at conducting our meetings in a virtual environment. At first, these companies may not have spent a lot of time on security, but they have since matured and enhanced their systems with new security features. Now, you can set passwords when you are setting up meetings, and if you are using a VPN or VDI, your data will be encrypted as well. Be sure to use all the security tools you have at your disposal in various hardware and software you use.

## Seamless to Stakeholders

If we are going to be high functioning in a remote world, everything has to be seamless. Your customers and members want consistent access to you. Stakeholders should be able to contact your organization via all the usual touchpoints (e.g., final phone, email, fax, website, etc.) without having to jump through unfamiliar hoops.

Employees and staff should be able to access and use all of their normal communications channels easily and effectively. One concern with employees WFA/WFH is whether external stakeholders could tell employees were not in the office. The best compliment you can get during a Business Continuity Plan situation is for one of your stakeholders to say, "I talked to people from your organization, and I had no idea they were working from home."

Thinking of your stakeholders, we have found that it is just as important for our vendors' and providers' systems to be fully functioning with our contact people at those locations available via all the usual touchpoints. It's an online world these days, and we are all dependent on our connections to each other. Vendors depend on their employees and systems. Make it a point to review the business continuity plans of your key vendors and providers.

## Planning for the future and "The New Normal"

Months after the pandemic hit, we are still adapting and flexing to the changing landscape. There is not a date on calendars to say when we will go back to the way things were. Prior to COVID-19, we were concerned more about fire, earthquakes, floods or other natural disasters disrupting our business, not necessarily a pandemic. The best BCP is one that is prepared for anything. I encourage you to build out your BCP and also think about your data centers. Where are your servers? Were your stakeholders able to access them? The best practice is to move them and everything to the cloud, which you can think of as a larger data center not located on your premises. These days, individual organizations cannot gain economies of scale by having their own equipment and related infrastructure. The best practice is to move everything to the cloud and not own much. You should also consider moving all phone systems to be cloud hosted to use IP phones and apps on computers and devices.

Because internet connectivity is so vital, consider increased and redundant internet access from your office to ensure continuous access to the cloud so if one of your providers goes down, you have a backup.

WFA/WFH might be the norm going forward. Developing a formal WFA/WFH program will help you determine policy and procedures to ensure employees are aware of their responsibilities when they are not in the office.

Consider how your office may look post-pandemic. How many employees will come back to the office, and will you want your employees back 100% of the time? Will your work culture suffer if they don't come back? Maybe a hybrid of having employees in office one day a week or once every two weeks will work for you. Every organization will need to determine what works best for them and their culture.

Creating a high-functioning, secure online IT environment from end-to-end can be overwhelming. The best way is to start somewhere. Make a small list, work your way through it, and adopt a continuous improvement philosophy. Address the concerns you have for your own IT & cybersecurity frameworks now while they are still fresh in your mind. Recognizing what did and did not work during the COVID-19 pandemic, we can avoid making the same mistakes while preparing ourselves better for the next challenge. ☀

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

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

If you have questions or would like guidance on online IT security measures or cloud hosting services, CBS ITS is here to assist you wherever it can. 800.807.0200 / [customerservice@cbprograms.com](mailto:customerservice@cbprograms.com).

***The best compliment you can get during a Business Continuity Plan situation is for one of your stakeholders to say, "I talked to people from your organization, and I had no idea they were working from home."***

# Marketing Your COVID Superiority

*"Hats off to Catholic schools!" "Catholic schools did it better!"*

It has been wonderful to listen to the litany of acclaim for how well Catholic schools made the pivot to remote learning and maintained an exemplary experience of academic excellence and faith formation throughout the past school year. The toil and exhaustion that stood behind the responsive, caring, and innovative switch have paid off with increased levels of satisfaction and, in many schools, increased enrollment and financial support.

## Congratulations!

Despite the enormous challenges that descended so quickly with the onset of COVID-19, Catholic schools remained true to their spirit of mission and ministry. On almost every level, Catholic schools reported creative solutions that offered unique benefits. Moreover, the crisis brought school communities closer together as new practices helped faculty and staff gain fresh understanding of the students and families they serve. Despite physical distancing, social connection grew stronger than ever.

Recognition and appreciation are more than due to the teachers, administrators, and staff who worked heroically and ceaselessly throughout this time. CSM salutes you and thanks you.

But basking in the glory of responding so well to the crisis at hand must now make way for ensuring that those brilliant maneuvers and inspirational activities are leveraged to impact enrollment, fundraising, satisfaction, and advocacy.

## Now, Sell It

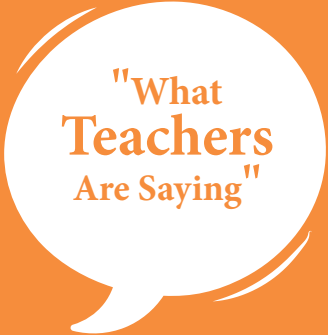
It is essential that each school tell the story of its COVID countermeasures in meaningful ways, especially to those who are not yet reaping the direct results – new families, prospective families, alumni, donors, etc. It is time to trumpet your success not only on the academic front but also those dimensions that make Catholic schools unique.

With some schools still limited to remote learning, and the constant worry that those on site may not be able to remain due to changing conditions, there is a pressing need to articulate your strengths so that no matter the model, the advantages offered by Catholic schools reign supreme.

## Messaging and Methods

*Each school will have its own story to tell, but there are some common guidelines for telling it effectively.* Think in terms of benefit, impact, what was learned; and impart those insights within the overall marketing message. Tap into survey responses, comments, and conversations with parents, students, and teachers. Create an infographic of stats. Share examples of how the close knit, family environment of your school prevailed despite the mandated distance. Post and send word about the new partnerships formed with area businesses and cultural organizations. Reflect on multiple areas of school life – both up close and from afar – and feature the voices of all constituents.

***Think in terms of benefit, impact, what was learned; and impart those insights within the overall marketing message.***



### "What Teachers Are Saying"

We MISS the kids!

- *I was delighted to see how much more reading my students were doing during quarantine. It became a weekly topic of discussion and even carried through to their social media.*
- *We've all gotten so comfortable with this; snow days will be a thing of the past. We're ready to go virtual at any moment.*
- *We've learned a lot more about what students live with at home – food insecurity, domestic violence, unsafe communities. This helps us help them in ways we would never have uncovered in the classroom.*



Catholic School Management's client schools and those who participated in our recent Catholic School Advantage survey have kindly offered many options.

### Academics, Outcomes

- ◆ Highlight the videos created to support remote student learning – and report how often they are still used even after the return to campus.
- ◆ Describe the individual student/teacher contact opportunities and the level to which they were accessed.
- ◆ Illustrate the new horizons conquered via virtual field trips, interaction with schools and students in other countries, master teacher lectures, etc.
- ◆ Celebrate the strengthened triumvirate of parents/student/teachers working together to ensure optimal outcomes and experiences.
- ◆ Display student work created during lockdown, number of books read, favorite virtual activities, etc.
- ◆ Publicize new accomplishments of teachers – advanced degrees, certificates, training, professional development – achieved despite the shadow of COVID.

### Catholic Identity, Faith Formation

- ◆ Announce the new 1:1 program of prayer partners – one alumnus for each student.
- ◆ Tally the number of prayer requests received for whom the students prayed each day.
- ◆ Describe the opening prayer traditions that, despite occurring via technology, kept students grounded in the new reality.
- ◆ Post examples of the service and social justice ministries' work during the pandemic.

### Activities, Athletics

- ◆ Cite the increase in club membership and examples of new experiences that emerged.
- ◆ Send clips of output – Photography Club submissions, Mock Trial opening arguments, Academic Decathlon training, Choir soloists, etc.
- ◆ Present each team's training regimen to keep the players in shape, and encourage parents and alumni to join.

### Counseling, Guidance, Support

- ◆ Continue to send short surveys every few weeks so students can check in, privately, on their needs, their status, etc.
- ◆ Offer stress management tools and mental help apps and report on usage by students and parents.
- ◆ Maintain active listings of external resources regarding housing, SNAP, TANF, domestic violence support, etc.
- ◆ Document summer outreach – calls, visits, emails, text messages, surveys – to reveal that the caring culture of Catholic schools extends well beyond the school year. >>

## "What Parents Are Saying"

- I loved that our school held the students accountable during this time. They said "There seems to be some confusion based on media accounts that attendance is not being tracked and school work doesn't count. We are and it does." Excellent.
- Asking different students to record the readings for Mass at home, outside, near the school sign – it made them feel so important and they made sure we attended the online Mass each week.
- The weekly contests were a hoot and made a big difference, especially during the late spring when it was clear this was going on and on.
- It was so smart to use the spring and summer to get the new flooring in without disrupting classes. The kids loved coming in and seeing all the improvements.
- The teachers were so creative. Even I started watching for Mrs. Fox's Food Math class each Monday.
- The remote learning environment gave my daughter one-on-one time with her teacher, something she'd never have asked for on her own. And now, she's more comfortable seeking out help.
- LOVED that the President called each kid. They were all texting wildly about what was said.

## Commencement – Then and Now

The creative options Catholic schools developed to celebrate and recognize the Class of 2020 were stunning. While it's hoped the need for that is one-and-done, the mileage you can get remains. These should be featured on the school website, on the premises, in virtual tours, videos, etc. What happened and how speaks volumes about the level to which faculty, staff, and administrators sought to make '20 students and families feel honored and celebrated.

Parades, videos, home visits, lawn signs, small gathering liturgies, drive-by diploma pickup, last visit photo shoots, ceremonial locker emptying, countdowns, doorbills, mascot arrivals, blessings, school songs, grad masks, class t-shirts and posters, time capsules, alumni welcome calls – these are just some of the methods deployed to make students feel special. Show how you made a splash on their behalf. It will telegraph your commitment to the student experience no matter the obstacles. (N.B.: Given that our society typically calls for both/and rather than either/or, it's likely that many of these hasty but ingenious ideas will be sought in subsequent years whether other limits apply or not. Good luck!)

## Saying Thank You

Catholic schools are sometimes virtuously modest and not entirely comfortable with trumpeting their greatness. However, there are ways to let the community see the good that is going on while maintaining that modesty. Rather than bragging about a roster of science-career alumni who spoke to students each week to help explain the intricacies of the pandemic, it may be easier to do so by saying thank you to those graduates and explaining what they did.

Likewise, school administrators may prefer to say, "We're so proud of our faculty. Check out Miss Kula's video with *her* grade school English teacher as they debate the merits of diagramming sentences."

Many schools opted to substantially increase financial aid availability for the coming year by releasing reserve or endowment funds, conducting special appeals, etc. By now, that grand gesture may be a distant memory, but it can be kept alive by sharing the parent thank-you messages and indicating the number of students who would have been forced to go elsewhere were it not for the new funding.

Some schools discovered that where parents had lost jobs, high school students were able to find them, but this prohibited their daytime participation in remote learning. Tales of teachers who met online with students in the evenings, after each had put in full days, need to be not only shared but held up as living examples of Catholic school commitment to student wellbeing.

The list of what was done, the level to which it is impressive, knows no bounds. Telling the story of how your school reacted, what was learned, and plans for the future is essential to retaining students, attracting new families, and justifying the financial commitment of benefactors.



## Connect Before the Ask

This is not the time to be shy about reaching out to donors. Though some may have been affected by the financial impact of the pandemic, many have not and are eager to help. Let them!

By now, most schools have conducted wellness checks on all their donors and have ramped up communication to cultivate a spirit of working together. *(If not, it's not too late – begin today!)* Direct contact via telephone and video calls, emails, text messages, letters, flyers, handwritten notes, postcards, prayer cards, and door hangers added to a robust, up-to-date website and social media presence, keeps your school top of mind at a time when not-for-profits are seeking greater support.

The fourth quarter, statistically the most generous quarter from a philanthropic standpoint – requires strategic communication and solicitation protocols to ensure sufficient funds for not only annual operating efforts but also newly emerging needs. In fundraising, specificity leads to increased results, so talk about necessary enhancements – portable sinks, cameras, providing laptops and internet access to families without, extra staffing, etc. But don't just focus on the features, link to the benefits each student receives. That's what inspires the prospective donor – knowing the gift will benefit a child at your school.

***This is not the time  
to be shy about  
reaching out to donors.***

## Above and Beyond

It's oft said that Catholic schools go above and beyond, and never so much so as this year. Your marketing endeavors need to do the same in order to benefit from the extraordinary experience that has been provided to the students and families. The Catholic School Management marketing mantra is to deliver the right message, to the right person, in the right manner, at the right time. In other words, don't hide your light under a bushel! Let it "...shine before others, that they may see your good deeds." ☀

Need a little help shining the spotlight on your school or engaging donors? Catholic School Management offers marketing, enrollment, advancement support and more. Contact CSM at [CSMoffice@CBServices.org](mailto:CSMoffice@CBServices.org) or 203.421.5169.

## "What Alumni Are Saying"

- *The students asked a lot more questions at this year's virtual Career Day than when I was in person last year. And now that we have this option, we can involve other grads who live further away.*
- *Being invited to sit in on some of the classes, from afar, made me realize how much more is expected of students these days and how much is required of the teachers – even without the pandemic. It really IS a vocation.*
- *We had such a huge response to the Prayer Partner program that now each student has THREE alumni praying for him.*



## Getting the Board You Want, Need and Deserve

**YOUR** organization has the greatest board in the entire world! Your members are clear about their mandate. They don't micromanage. Their skills and passions are suited to your current challenges and strategic opportunities. They operate effectively as a team, demonstrate integrity and a strong work ethic, are constantly on the lookout for future leadership. And regardless of their committee assignments, they aggressively pursue fundraising opportunities. **RIGHT?**

We hope so, but often we hear of frustration with board members, questions about their dedication, annoyance with their hesitation to embrace their fundraising role. Are they trying to drive you crazy? Likely not. But they are sending a clear message – they may not be ready, willing, or equipped to take on the level of leadership you need.

## What DO You Need?

What kind of a board? What authority does it possess? What determines its role and operations? Who's in charge? Your organization's governance model likely dictates a specific type of board with clear parameters regarding scope and authority. A foundation board may be strictly focused on raising funds in one organization, yet in another their job is limited to the allocation of endowment revenue to select initiatives.

Some boards exist to extend the reach of the staff in specific areas; others are purely advisory; most have a hybrid function. The goal is to be clear about the board's mandate and to operate in the most effective way possible.

## Work Backwards

Sometimes a board's lack of efficacy is a natural byproduct if the organization has not clarified the role of this leadership body and defined the expectations of board members. Take a good look at your organization – your mission, your vision, your operations and your plan to get to that preferred future. With that in mind, what do you MOST need from a board?

Instead of lamenting what the board may not be doing, reverse engineer. If you were establishing a new board, what would it do? How would it work? Who would you need? Imagine your ideal board – the one that enables your organization to dream more, learn more, do more and become more. Begin with the end in mind; you may think about the board in an entirely new and more productive light.

## The Board Litmus Test

Another way to think about it is this: what would happen if all your current board members suddenly vanished? They ALL won the lottery and moved to Tahiti. How would that affect your organization? The experience of staff and those you serve? What crosses your mind when you consider that possibility? What would happen...

- Not much.
- Actually, that would be GREAT and save us a lot of time.
- Well, there's that one woman who's really good.
- It would be devastating!

What does your answer tell you? Not that we want anyone devastated, but imagine what it would be like to have a board contributing so tremendously to your success.

## Characteristics of Strong Boards

Use this list for a quick check-up on your board health. If you really need a fundraising board, don't have 17 other committees and then get annoyed when the guy on programs and speakers doesn't leap out of bed each day shouting "Another day to

practice philanthropy in America!" What is MOST needed at this moment in time from your board? That's your clear mandate and it should drive enlistment, training and board activity.

- ✓ Clear Mandate
- ✓ Specific Goals and Objectives to Meet Current Challenges
- ✓ Membership Committed to Mandate and Appropriate to Tasks/Roles
- ✓ Viable Committee Structure
- ✓ Cultivation of Future Leadership
- ✓ Excellent Communication and Work Ethic
- ✓ Strong Board/Staff Relationships
- ✓ Written Expectations

## Better with Bylaws

It's surprising that some boards have been underway for years without ever referencing the bylaws or having familiarity with this important document. This is where the board's purpose is defined; where the minimal and maximum number of members is stated (hint: go for the max!); where the committees are identified. It also describes the manner in which the bylaws can be amended. If this area has been neglected of late, take a look. It may be time for an update, or a better adhering to the rules.

## Is it the People or...?

Many board challenges stem from not having the right people at the table, or having them there without a clear understanding of what they are expected to do. The board member enlistment process should ensure that you avoid that pitfall. Identify the qualifications and characteristics you most need and then brainstorm potential members. Consider talent, passion, affiliations and the ability to work well with others. Imagine what committees would be best served by future members' expertise and interests. When the list is complete, rank them by desirability, potential impact, and likelihood of agreeing to join.

Once approved for consideration, develop a set of interview questions to ensure each candidate is similarly vetted. Determine who would be the best enlister for each candidate (in other words – to whom can they NOT say "no"?). Prepare them for the initial contact, meeting and follow up. Make sure that if the candidate hesitates about the board member expectations, he or she is offered the option to serve as a committee member without board status. A strong committee structure, populated with non-board members, is a sign of strength and creates a fertile field for future board member recruitment.

Depending on the type of board you are building, this may seem overly orchestrated, but the best members will appreciate the seriousness of your intent and bring that level of dedication to their participation. >>

## Minimal Board Member Expectations

A savvy board candidate will ask about the expectations of board members, so make sure you can clearly articulate the minimal standards you have established. This might address board and committee meeting attendance, committee work, interaction with staff/donors/prospects. It will likely remind them of their role as ambassadors, and the understanding that while healthy and respectful debate of ideas in meetings is welcome, once a decision is made all must speak with one voice.

### **Must they Give?**

Expectations in this regard vary based on type of board but, where appropriate, typically include annual giving and special event participation; campaign gifts when in the midst, and ideally bequest intentions. Many boards indicate a stated minimal amount or commensurate amount to be raised each year as well as fundraising activity, either solicitation (direct, events, other) and/or prospecting (identifying, qualifying, initiating).

If introducing a give-or-get mandate for the first time and there is resistance from existing board members, consider a grandfather clause where current members start with a smaller initial amount to increase over the next few years, but new members are brought on at the expected level. Remember, "For where your treasure is, there your heart will be also." Matthew 6:21

### **Where Are They Hiding?**

They aren't, but these prospective board members must be sought, educated, cultivated and asked. If the issue isn't inconsistent vetting of candidates but rather, finding any at all, that issue is worthy of investigation. Have your many audiences – donors, former staff, volunteers, community leaders, business leaders, local experts in useful fields – been considered? Is your organization sponsored by a religious order that also sponsors schools, or once did? Then put alumni/ae, current parents and past parents on the list.

Is transition planning underway or do you scramble when a replacement is necessary? Are some candidates being ignored? Are those who think outside the box and offer up never-before-tried ideas welcome and encouraged?

Is there anything about the current board that might turn others off – too old, too young, complainers vs zealous advocates? Is there a strong committee structure from which board members will emerge; a plan for cultivating future leadership?

Your board enlistment efforts need a strong value proposition and targeted marketing. Be ready to proactively address what prospective members may be thinking. Why should I join your board? Why is that the best use of my gifts and talents? Why now?

It is essential to demonstrate the impact of the board – in print, online, in person. Board member pride in the organization, those served, and fellow members, speaks volumes and attracts interest. Knowing that your board meetings truly engage the members' best ideas and insight, and end with each member feeling energized and hopeful, will appeal to those who really do want to share their talent and not just listen and nod.

Organization personnel need to recognize that although the staff/board relationship is a partnership, there is a need to continually cultivate this audience, like any other on our horizon. Astute board members, in turn, will demonstrate how much they value and support the administrative leadership.

## Board Development

So, you know what you need and you've got them on board, figuratively and literally. Step one is orientation. Assume nothing, even if new board members have a prior relationship with your organization. Board orientation should have specific goals and objectives that ready each member for his/her role. You can, however, safely assume that if you give them a 100-page binder, they will not read it nor think they are responsible for the information it contains. Begin as you mean to go on – a dynamic, educational, inspiring session that makes them eager to take on the mantle of leadership and serve exceptionally well.

The key to ensuring board power is the ongoing training and formation you provide within your regular meetings and at the annual retreat.

**Board meetings** – held when they are needed, not merely to stick to a previously set schedule – have to engage your members' talents. That is the whole point. ANYTHING that can be shared in advance – committee meeting minutes, updates, etc., – should be sent prior to the meeting so that the majority of time together is substantive. "Before we leave this meeting, we need to finalize three options for our new location." "In light of the herculean job they have been doing, please come to this month's meeting, with two (or more!) ideas for how we, as a board, can support them in these challenging times."

Your meetings must not only run efficiently but also allow for participation via video conference. (How lucky are we that everyone and his brother is now comfortable with this option? Even a pandemic brings blessings...) However, you don't want 100% remote engagement. Boards with long-distance members will typically plan their annual board retreat to be all hands on deck, and scheduled at a time when other important organizational activities are underway. Include in your minimal expectations onsite participation in the retreat and surrounding events.

## How To Hold a Terrible Board Meeting

### Agenda

- I. Monotone welcome, introductions, opening prayer
- II. Verbal reports from each committee that could easily have been emailed
- III. No time allocation for agenda items
- IV. No questions posed or issues raised for discussion
- V. Total lack of participation
- VI. Insincere "anything else?" toward end of meeting
- VII. Closing prayer

Don't assume your board members are keeping track of how well they are fulfilling their expectations. Provide overall updates on total board performance at each meeting and individual progress reports (some organizations refer to these as board report cards) to thank them for their efforts and encourage further activity. "It was great to have 15 board members attend the volunteer appreciation event." "We have nine new members in our planned giving society and two of those are board members."

But it's not just about holding them accountable. Strong boards become more effective with time, training, gratitude and growing understanding of the importance of the mission and ministry of your organization, agency, program, etc.

Regardless of the area in which each board operates, the hope is that all members embrace the role of ambassador for your organization. Once again, don't assume they automatically know how to do this. Address the art and science of strategic conversations. Continually present mission moments that reveal your special and distinctive characteristics. Show them how to use casual encounters to promote your organization. Regularly share news about accomplishments while also illustrating how to spread the good word. Help them become the narrators of your story. If fundraising is a stated expectation, provide the training necessary to make it a comfortable and rewarding process.

Remind board members about the extraordinary impact your organization has on the lives of those you serve, the community and the world. You are improving lives, in some cases, saving lives. This is not the time to be modest! Tell the board so they can tell others.

### ***Once a Year, Every Year***

**The annual board retreat** – a key best practice in board formation, management and relationship building – is also an excellent opportunity to...

- re-engage the enthusiasm each member brought when joining;
- further educate them about the charism that guides the organization;
- remind them of the big picture and their role in it;
- recall with reverence not just who we are, but whose we are.

The retreat is a perfect time to take stock of the organization and the board: where we are, where we are going, how we will get there.

### **Blessings Abound**

**A strong board works for everyone** – the organization and those you serve, the administration and staff, and the members themselves. Board leadership is a mission and ministry unto itself and one where everyone benefits.

For more information, watch our "Getting the Board You Want and Need" [webinar on demand](#). If you'd like to share this article with current or future board members, you can easily download it [here](#). ☀



## It's Not Too Late to "Catch-Up"

For many workers, turning 50 means the start of the homestretch for retirement savings. But if you are 50 or over, there is an important retirement savings strategy that can help to relieve some of the stress this planning can bring and give your savings a boost as you approach retirement: catch-up contributions.

Catch-up contributions allow workers age 50 and older to save more in a retirement plan than the annual imposed savings limit. You can make catch-up contributions at any time during the calendar year in which you will turn 50, even if you have not yet reached your 50th birthday, allowing you to sock more away before retirement. This is a benefit whether you've been saving over the course of a long career, or got started a little bit late. These catch-up contributions are structured by the IRS to help people nearing retirement give their savings a little extra boost.

While you may have heard of catch-up contributions, only 15% of eligible plan participants take advantage of them, according to an analysis by Vanguard. We realize that most people that don't take advantage of the catch-up contribution have not maxed out the non-catchup annual limit. However, there are some people who are not aware of this provision. Whether you're enrolled in a 401(k), 403(b), or an Individual Retirement Account (IRA), you could take advantage of this increased contribution limit. After all, having a few extra dollars lining your retirement nest egg is never a bad thing.



### Where to Start?

The most important thing you can do at any age to achieve your retirement goals is to participate in your employer's retirement plan. Funds are taken out pre-tax (and/or after tax with Roth contributions), and if your employer matches contributions, that's free money for you; money you are leaving on the table if you don't participate. If you are able, maximize your contributions each year. This is one of the easiest steps to take to help increase the amount of money you're saving. For tax year 2021, the maximum contributions to 401(k)/403(b) plans is \$19,500, while the combined employer and employee contribution for 2021 is \$58,000.

Beginning at age 50, you can start making extra contributions to your tax-sheltered retirement accounts. For tax year 2021, you can make up to \$6,500 in catch-up contributions, increasing the maximum contribution to \$26,000.

If you have an IRA, you also can make contributions of up to \$7,000 once you become 50. It should be noted that the contribution limits for traditional IRAs and Roth IRAs overlap. If you are 50 or older, you can contribute a total of \$7,000 per year split however you want between traditional and Roth IRAs. However, the limits between 401(k)/403(b) plans and IRAs do not overlap, so you can max out your contributions for both types of accounts in the same year.

Several savings accounts (retirement or otherwise) offer a catch-up contribution. [The IRS lists them all on its website.](#)

### What are the Benefits?

Making regular catch-up contributions from age 50 until you decide to retire could have a significant effect on your retirement. In an example from MarketWatch, if you make \$6,000 in additional yearly contributions to your company retirement plan starting in the year you turn 50, and continue to do the same for the following 15 years, through age 65, here is how much extra you could accumulate by age 65 in your plan (rounded to the nearest \$1,000):

- 4% annual return: \$131,000
- 6% annual return: \$154,000
- 8% annual return: \$182,000

Furthermore, catch-up contributions don't just help you save more for retirement; they also help you reduce your tax bill. When you save money in a traditional retirement plan, it does not require you to pay taxes on those contributions. By adding in catch-up contributions, you are lowering your taxable income even more.\*

### How to Make Catch-Up Contributions

If you want to make catch-up contributions, the first thing you need to do is see if you can afford to make them. Most workers are not maxing out their retirement accounts each year, let alone making catch-up contributions. You still need to pay daily living expenses, so make sure you can afford to take advantage of contributing more to your retirement.

Once you have determined you can make catch-up contributions, talk to your employer to confirm the extra deduction from your paycheck. If you are contributing to an IRA, keep track of the catch-up contribution limit for that year so you can make those extra deposits to your retirement account with no problem.

Also, be aware that the contribution deadline for many retirement accounts is the last day of the calendar year. But don't wait until then. Have the increased contribution deposited in your retirement account through your normal payroll deduction process throughout the year. January of the year you turn 50 is a great time to start the increased deduction if you can afford it.

### Don't Wait to Get Started

Do everything you can to take advantage of catch-up contributions to increase your retirement saving power. They can be crucial whether you are just starting to save for retirement in middle age or if you need to rebuild retirement savings at mid-life. They may make a significant difference for your savings effort. Even a decade of "super saving" for retirement can make a world of difference! ☀️

***\* Please consult your financial adviser before you make any changes to your retirement plans.***

For more information on catch-up contributions, contact Christian Brothers Retirement Planning Services at [www.cbsservices.org/retirement.html](http://www.cbsservices.org/retirement.html) or call 800.807.0700.

# FINISH STRONG!

Furthermore, catch-up contributions don't just help you save more for retirement; they also help you reduce your tax bill.

# John Desmond

## ***How long have you been with Christian Brothers Services (CBS) and what positions have you held?***

I have been with CBS for 16 years in our Information & Technology Services (ITS) division as ITS Operations Manager and member of the ITS Leadership Team. I have also recently been given the responsibility of Business Continuity Planning (BCP) Director.

## ***How long have you been part of the Business Continuity Planning (BCP) Team?***

I have been part of the BCP Team from the very beginning of my tenure at CBS. Back then, we operated our own data center located in our headquarters office building in Romeoville, Illinois, and we were primarily concerned with ensuring that we had complete and functional data backup tapes that could be restored in a reasonable amount of time. If needed, we would have to acquire equipment during our time of need. A reasonable amount of time, 16 years ago, was two weeks. Fast forward to today, CBS has cloud-based primary and backup data centers that replicate to each other in near real time such that CBS could recover any system quickly, if needed, to ensure full access to our systems by employees, members, participants and customers.

We've also replaced all of our premise-based phone systems with hosted voice systems to gain all the benefits of being in the cloud. In the past, we would test our BCP once or twice a year, however, everything changed this year when the pandemic struck. All of our employees quickly transitioned to a work from anywhere, work from home environment. With all of our IT assets hosted in the cloud, CBS never missed a beat. All employees, members, participants and other customers continued to enjoy full access to all of our systems, uninterrupted.

## ***Taking over the role of the BCP Director, what do you see will be your biggest challenge?***

As CBS transitioned to a fully cloud-based computer and voice infrastructure, we essentially rewrote our entire business continuity plan. In doing so, we ensured our plan was an all-risk incident management plan across all of our office locations. The largest challenge is always dedicating the time to the tasks that need to be continually reviewed and addressed. This includes keeping the plan current and evolving to match our capabilities and to keep the plan in front of all employees so they are up to date on contingency plans, if and when they are needed.



## ***What did the BCP team learn during the implementation of the CBS Work-From-Anywhere (WEA) policy with the COVID-19 pandemic?***

We learned that the time and expense invested in developing our BCP plan over the years was well worth it. CBS had all the tools necessary for the company and all employees to use during the pandemic. When the pandemic struck, we did not have to scramble to fill any gaping holes in our plan. Instead, we were able to focus on assisting employees getting situated to their new home-based work environment.

## ***As the new BCP Director for CBS, what would you say to any of our members that might reach out to you for advice in regarding creating a BCP?***

It is very important for every organization to have a business continuity plan of some kind. A BCP does not need to be overly complex. If no plan currently exists, the key is to just start somewhere, anywhere. Start simple and write down your thoughts on a single piece of paper relative to the main threats that may exist to your organization, along with how your employees can continue to work and provide services to your constituents.

As a full service IT & Website Services provider, CBS is glad to assist your organization in moving your computer and voice systems to the cloud, to help reduce your IT burden, so you can focus more on your own mission. ☀



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