

OutReach

Vol. 1, No. 2 2010

A Christian Brothers Services Publication



CHRISTIAN
BROTHERS
SERVICES

From the desk of...

Faith. Perseverance. Determination. Together they are a powerful combination. The past 18 months have been trying times; the country is in the midst of a difficult economic situation, home foreclosures are still on the rise, the stock market is perpetually up and down, and the continued high unemployment and underemployment rates are taking their toll. Faith-based and charitable organizations are also facing a crisis. The current difficulties in the economy result in less charitable donations to your mission, less direct or indirect public assistance and fewer families able to choose private Catholic schools for their children's education. It is in these times that faith, perseverance and determination are needed most.

During tough times people look to their faith and religious organizations to help lift their spirits and give them hope. It is *our* continued trust in Providence, in addition to *our* determination to keep the ministry going that gives the faithful comfort and gets all of us through the rough spots. And if history has taught us anything it is that there will always be challenges to face, obstacles to overcome and hardships to conquer. The real test lies in how we make it through those difficult times.

August marked the five year anniversary of Hurricane Katrina, the costliest natural disaster in U.S. history. The resilience of spirit that Sister Camille Anne Campbell, O. Carm. and Br. Ronald Hingle, S.C. showed after Katrina is a perfect example of faith, perseverance and determination. These qualities helped those missions serve as beacons of hope and normalcy within their communities; an assurance to all that things would return to normal and that the community would survive. (*A Tale of Two Schools*, pages 10-16.)

We at Christian Brothers Services, like you, are a non-profit, Catholic organization. We know first-hand the economic and emotional toll the economy has taken on all religious organizations. We also know that by working together and helping each other we can weather this storm successfully. There is one thing I am certain of -- that we will come through this together because we have the right combination of faith, perseverance and determination.

Fraternally,

A handwritten signature in cursive script that reads "Brother Michael".

Br. Michael Quirk, FSC
President and CEO

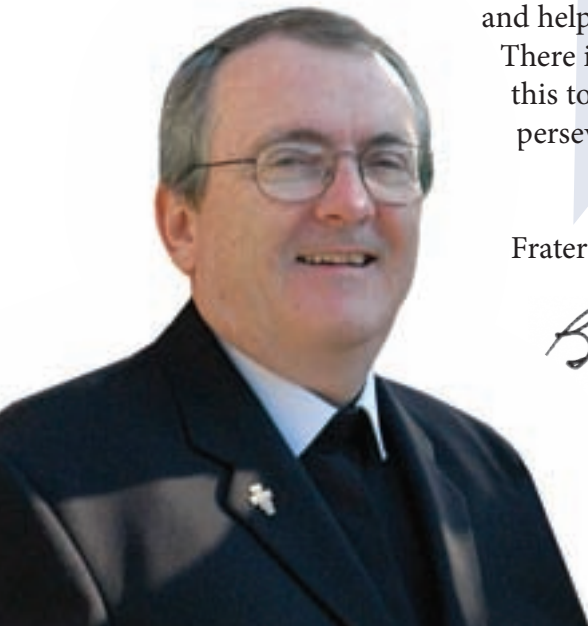


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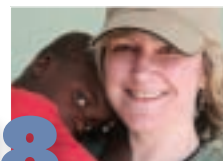


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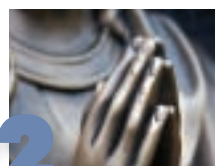
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Please tell us what you think. E-mail your comments, thoughts and suggestions to outreach@cbservices.org. We love hearing from you and may publish your comments in our next edition.

"I was just overwhelmed with the generosity demonstrated by CBS and the wonderful, compassionate employees you have! Truly heartwarming how the community showed their love and empathy toward those in need! I could not say enough about how much the donation means to me and I know the students will be benefitting from this for a while!"

– Jeff Peterson, Creekside Cares at Creekside Elementary, Plainfield, Illinois

Ed. Note: The employees of Christian Brothers Services donated 280 pounds of food to the Creekside Cares program in April. To read more about the fundraising for Creekside Cares, visit our News Room at cbservices.org.



"Congratulations on OutReach, the newly established publication for Christian Brothers Services. Dynamic and quite effective in its design, the magazine offers a wide variety of features which reflect the diverse interest of the members who are part of Christian Brothers Services. I look forward to future editions of OutReach."

– Br. James Gaffney, FSC, President, Lewis University, Romeoville, Illinois



"We have used Christian Brothers Services website services since 1999. They are an excellent group with which to work. They listened carefully to our needs and desires in designing the website, so much so that we accepted the first design they presented, with a minimum of changes. In addition, we find their rates reasonable."

– Sandra DeGidio, OSM, Servants of Mary, Ladysmith, Wisconsin

Christian Brothers Services, through its subsidiary CB Programs, Inc., collaborated with Servite Sisters to create their website. Learn more at cbprograms.com. Visit the Servite Sisters website at servitesisters.org.

it's not easy to live through a day without coming across an online community of one kind or another.

Online communities, also known as social media, are readily and easily accessible to every internet subscriber via the ubiquitous web browser. There are a wide variety of online communities to match people with similar interests including, but by no means limited to, LinkedIn, Facebook, Twitter, MySpace, and YouTube. These communities all appear to be continually increasing their subscriber list daily. Have you considered subscribing to one or more of these communities?

want to add as many subscribers as possible, but they do so by offering completely different feature sets. The interesting aspect of LinkedIn that sets it apart from a standard paper-bound address book is that your network not only includes those who are directly connected to you, but also those who are connected to your connections, and so on. For example, my own LinkedIn profile shows 183 direct connections. LinkedIn displays that I am ultimately connected to 1,839,035 professionals in my

According to Wikipedia content, Frigyes Karinty was the first person to write about the concept of six degrees of separation or what is now commonly known as the human web. In this concept, he proposed that any two people are separated by not more than five people. LinkedIn may be the community that proves or disproves this theory. At this point in my experience with LinkedIn, the theory of six degrees of separation has not been disproved.



Should You “Connect” or “Friend” Yourself?

The last issue of OutReach featured an article specifically on Facebook. (2010 Volume 1, No. 1 at cbservices.org.) In this issue, we'll take a closer look at LinkedIn while comparing and contrasting the two as we go along.

LinkedIn is an online community devoted to people in the workforce who want to create, build and maintain their professional networks. LinkedIn aims to attract business professionals by offering features which benefit them.

On the surface, it may appear that Facebook and LinkedIn are competing with one another, but that is not the case. Yes, they both

entire network from end to end. In theory, when you step back and look at the big picture, that's quite a group of people I could contact or leverage. By itself, seeing your network in these terms is very interesting and much easier to use than an address book.

In Facebook, you have friends instead of a network of connections. Certainly, the subscriber base of both communities overlaps. However, a person who subscribes to both communities almost certainly would not have the same number of Facebook “friends” and LinkedIn “connections”. Business is business, and personal is personal.

Online directories of business contacts and friends are nice, but what practical uses do these types of communities have to offer to individuals and/or organizations? LinkedIn offers features including an electronic version of your resume, groups and message boards for those interested in the same topics, and a variety of 3rd party applications to keep track of your travel itineraries, blogs, online polls, Amazon reading lists, and more. LinkedIn does not create content, but rather facilitates the flow of content among its subscribers. Facebook operates in the same manner.

continued on page 17.

One of my colleagues is on a diet and keeps informing me of the numbers on his scale. I, on the other hand, cringe every time I walk past a scale. Unfortunately for me, when it comes to reducing the numbers on the scale, eating less is the solution. However, in financial circumstances, this is not necessarily the case.

Sometimes *more* is *less*!



There is an economic principle called the economies of scale, which states the larger something becomes, such as a pension plan, the more efficiently it can be administered. This is the principle to which all of the Plans administered by Christian Brothers Services adhere. For example, in the Christian Brothers Employee Retirement Plan (CBERP) the cost of recordkeeping, actuarial, legal, plus other expenses for almost 30,000 participants is not 10 times greater compared to another defined plan of 3,000. The per participant cost is actually much lower for the plan with 30,000 participants. The fact is, that sharing of costs over a larger group results in any fixed costs being proportionately lower.

Another example would be the investment management fee of a plan. The CBERP has nearly \$900 million in assets, and the investment cost, called expense ratio, averages .0016. Since it is difficult for most individuals to comprehend numbers less than 1%, the industry created a measurement called basis points. The scale is 100 basis points equals 1%. In the previous example, the expense ratio would be 16 basis points. This ratio is significantly lower than other defined benefit plans. According to Greenwich Associates, the average expense ratio for a similar size pension plan is 56 basis points.

Economies of scale are also employed in the CBERP 403(b) and 401(k) plans. If a typical Catholic Church organization were to approach Vanguard to provide recordkeeping services, Vanguard would most likely decline. This is due to the fact that the group would not be cost-effective to Vanguard. The Christian Brothers Employee Retirement plan approaches Vanguard as a single entity with nearly 8,000 lives and over \$130 million in assets, even though the plan is really 400 separate employers. This approach allows for a pricing structure which is much more cost-efficient to our clients than that of other plans.

Economies of scale is the reason why many Catholic organizations have merged their defined benefit plans into the CBERP. In all cases, these organizations realized an increase in benefits and a reduction in costs as compared to their current plan. It is also why the 403(b) and 401(k) plans have had participation increases of over 40% within the last three years.

I wish economies of scale worked as well for diets and food consumption as it does for retirement plans! ☀

Jim Ceplecha is the managing director of Retirement Planning Services at Christian Brothers Services.

Using Real Estate Assets to Support Your Mission



When determining how existing real estate assets are aligned to your community's mission and ministry, thoughtful consideration must be given to maximize these limited resources. Identifying how your real estate is utilized, planning for current and future operating expenses, and discovering feasible options and alternatives are the keys to painting a true picture of the benefits each asset holds for your community.

Due to the changing needs of communities over time, religious organizations may find they have excess or underutilized property, property that does not serve the needs of aging members or current ministries, and even some properties that are burdening operational budgets year after year. To best help identify which facilities are providing the most support to the organization, it is important to review your assets and set the groundwork for a strategy that will best serve your organization in the future.

A facility assessment is an important study conducted to help you understand the current condition of your real estate, as well as determine the capital investment needed and maintenance expenditures necessary to sustain your facilities. This evaluation will help you categorize capital spending into:

- Critical needs that should be addressed as soon as possible

- Deferred maintenance needs which identify updates that will need to be made within one to three years
- Life safety needs or issues which need to be addressed immediately to ensure the ongoing safety of your residents
- Property enhancement needs or improvements that would increase the resale value of the property

Then a property valuation should be performed in order to identify highest and best use value. This includes:

- General market analysis
- Current zoning and master plan analysis
- Development alternatives
- Environmental considerations

Once your organization has applied a value to each property, meaningful discussions can take place. While many factors are involved in making a smart real estate decision, a good rule of thumb would indicate:

*If the operating costs are low for the size and utilization of the function and the value is low, holding the property will be the best decision.
If the operating costs are high and the value is high, your organization would want to consider repositioning the property.*

Though there are many factors that go into making this decision, this basic framework can help set the stage for using your facilities in a strategic way.

The next step in determining a strategy for excess property could be to collaborate with a developer. This partnership may provide organizations several options, including:

- Selling all or a portion of the property
- Leasing land and buildings
- Building on existing property

As each of these options has its own set of benefits and risks, organizations should seek to have a clear understanding of the full picture, beginning with the current and projected finances, utilization of each property and how each property works with the others to support the community.

Organizations that take the time to explore all options available will find the greatest success in supporting the long-term greater good of their organization's mission and ministry. ☀

Bill Lichwalla is the CEO of Plante Moran CRESA. For more information on Real Estate Services, please contact Roger Duffield at 800.807.0300 x 2542 or roger.duffield@cbservices.org

Health Care Legislation and Members of Religious Institutes



A new program for paying the medical bills of all Americans has been passed by Congress and signed into law by the President. Getting this legislation passed and signed took a long time, and was messy to watch. Most of the mess occurred because of partisan politics. The law would not have survived a Senate filibuster if it were handled in regular order, so it was passed using the process called “reconciliation” in the Senate, which requires only a majority vote. The legislation did not go through the “conference” process, a meeting of members of the Senate and the House. If it had been passed by regular order, the conference committee would have fine-tuned the legislation, put it in good legislative order, avoided discrepancies and conflicts, and eliminated some of the bugs in the law.

THREE MAJOR GOALS

Legislators had three major goals in designing the new health care payment process. They wanted to preserve the employer-based system (in place for most people who have

insurance) cover those who do not have insurance, and reduce the cost of medical care to the economy.

Employment Based System. The employment-based system was maintained in the legislation. The single-payer public option was discarded in favor of the private insurance available through employer group health insurance and the individual insurance market. The system presumes that both employers and individuals will have mandates, enforced by penalties, to participate in the medical payment system. No one will be left out.

Cover the Uninsured. Increased coverage will be accomplished by state-based exchanges which will be available to individuals not covered by their employer. If the employee does not receive coverage from the employer, or is unable to afford the employee-share of the cost, state-based exchanges will be available as a market to purchase insurance from assorted insurance carriers. Subsidies from the government will

be available for those with income up to 400% of designated federal poverty level. Coverage through the exchange will be available only to applicants with income over \$14,400. Anyone with income below that amount will be assigned to Medicaid.

There will be a significant increase in the Medicaid program, which until now has been available mostly to the elderly or disabled. A significant expansion of Medicaid will make it available to many more people under the age of 65. It is unclear how this increased pool of individuals accessing health care coverage via Medicaid will affect availability and access to health care.

Reduction of Medical Care Cost. Unfortunately, the third goal of the legislators, to cut costs, received the least attention. The new system depends mainly on price controls, especially on insurance companies, to lower the cost of medical care.

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What's NEWS...

Awards

John Desmond, Operations Manager of Christian Brothers Information Technology Services was selected as our "You Make the Difference: Honored Employee" for Spring 2010. The selection committee decided that John is truly an example of someone who does make a difference.



Congratulations, John!

Milestones

Br. Michael Quirk, FSC, President and CEO of Christian Brothers Services, earned an Ed.D. in Education from DePaul University on June 3, 2010. His dissertation was titled, "A Comparative Study of the Impact of Charitable Donations on the Financial Viability of San Miguel-Model Schools."

Technology

Health Management Services for Religious rolled out its new participant website for its members. Participants now have one place to manage their medical needs, with one single sign-on. They will be able to view and/or download their Health Benefits Booklet, view their own claims history (EOB's) online, view and/or order prescriptions from Medco, find a PPO provider, learn the benefits of using Lab Card, and more.



Now you can see directly into the **Christian Brothers Services News Room**. Access our homepage at cbsservices.org and click on the News Room link located under the Communications heading. There you will find the latest press releases and other exciting company related news.

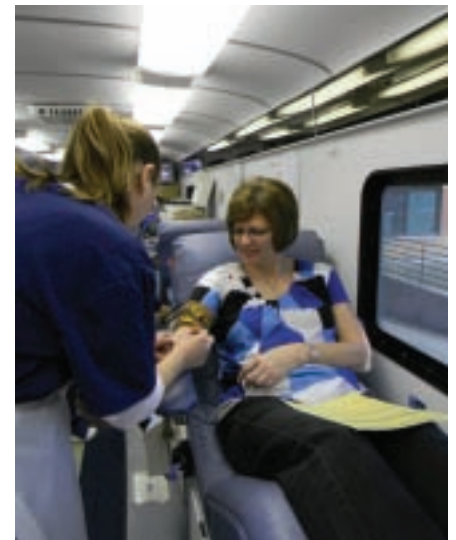
Staying Healthy

In May, **Christian Brothers Services** held a wellness screening for employees and their families. The wellness screening is an annual event which offers employees the opportunity to be proactive about their health. In its fifth year, the screening is a way to assist in preventing many diseases, disorders, and illnesses long before any symptoms are present.

Philanthropy

In January, employees opened their hearts and wallets to help the victims of Haiti's earthquake. A little over a week after tragedy struck, CBS employees rallied to raise more than \$6,000 by organizing a jeans day and baked goods sale. The money raised went to support the LaSalle Institute in Haiti.

Every drop counts. In March, employees at **Christian Brothers Services** rolled up their sleeves and donated blood as part of an on-site blood drive held in conjunction with **Heartland Blood Centers**. According to Heartland, a single blood donation can help save the lives of up to three people and once donated can be separated into several components including red blood cells, platelets and plasma.



Christian Brothers Services employees donated 280 pounds of food to **Creekside Cares**, a weekly program at Creekside Elementary School in Plainfield, IL. Creekside Cares enables students, whose families are having a difficult time financially, to bring food home in their backpacks for the weekend when school lunches are not available.

The **United Way of Will County** fundraiser in June was a huge success. A combination of jeans day, payroll deductions and donations netted over \$7,500.

Member Spotlight

On August 29, 2005 a Category 3 hurricane named Katrina hit the gulf coast states of Mississippi and Louisiana. Boasting wind gusts of up to 125 mph and waves topping 40 feet, Katrina left a path of death and destruction in its wake.

A Tale of Two Schools 5 Years after Katrina

The events from that day are indelibly etched in the minds of those who survived the storm and floods, even five years later. The memories are as fresh today as they were the day after, when the world got its first look at the storm's aftermath. Residents of the Gulf Coast have been cleaning up and rebuilding ever since. Following is the story of two schools in two cities that ended up in the path of one hurricane named Katrina.

Mount Carmel Academy

New Orleans, Louisiana

The connection between New Orleans and the Sisters of Our Lady of Mount Carmel started back in 1833 when two Sisters journeyed from France to New Orleans, by invitation of the Archbishop, to care for the orphaned children of slaves.

By 1840, the Sisters had opened Mount Carmel School, an all girls school in the St. Augustine area of New Orleans. The Sisters expanded and moved their ministry in 1926 into the outlying areas of New Orleans, where they constructed a four story building on land reclaimed from Lake Pontchartrain. That building housed a school on the lower level and served as a motherhouse on the upper floors. Today's Mount Carmel Academy is an 8th through 12th grade Catholic school for single young ladies in the Archdiocese of New Orleans. Over the years, that one building has grown into many buildings, including a fine arts center, assembly hall and gymnasium, the original building still serves as a motherhouse with a pre-school located on the lower level.



story follows top of next page ►

St. Stanislaus College

Bay St. Louis, Mississippi

Father Stanislaus Buteux, pastor of Our Lady of the Gulf parish in Bay St. Louis, Mississippi, personally traveled to France in the 1850's to request that the Brothers of the Sacred Heart send representatives to his parish to open a school for boys.

In 1854, his request became reality when the Brothers founded St. Stanislaus Academy in Bay St. Louis. The school was named for Saint Stanislaus, in honor of Father Stanislaus. In 1870, the school became St. Stanislaus College awarding bachelor's and master's degrees. Then in 1923, it became a college preparatory school. Today St. Stanislaus College, a Catholic day and residency school for boys in grades 7 through 12, has grown from three buildings to an entire campus and is the oldest institution of learning on the Mississippi Gulf Coast.



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The Levees Break

On August 28, 2005 as Hurricane Katrina was moving across the Gulf of Mexico, Sister Camille Anne Campbell, O. Carm., principal of Mount Carmel Academy, found herself out of town. In Atlanta at the time, Campbell stayed up watching the news reports about the direction the hurricane would take once it made land. Feeling relatively comfortable that it was going to miss the city of New Orleans and Mount Carmel Academy, she went to bed around 2 a.m.

When the phone rang the next day, Campbell had no way of knowing what fate had in store for her. On the other end of the line was the parent of a Mount Carmel Academy student who broke the bad news. While the hurricane had missed the city, the storm surges caused the 17th Street Canal and the London Avenue Canal to break, leaving the school, which sits between the two levees, flooded with over 10 feet of water. ►

Disaster Strikes

August 2005

The Wrath of Katrina

On the morning of August 29, 2005, Brother Ronald Hingle, S.C., principal of St. Stanislaus College, was one of 125 people bracing for Hurricane Katrina on the second floor of the main school building in Bay St. Louis, Mississippi. The group was made up of Brothers, school staff and administrators, their family members and 50 students. Reconstructed after being destroyed by Hurricane Camille in 1969, the building stands on pilings with no load bearing walls on the first floor, as the walls are made to break away when hit by excessive water or debris. In addition, the second floor walls are made with a special mixture of cement so as to withstand gale force winds.

Earlier in the day, 13 people, including infants and children, had settled in on the second floor of the cafeteria building. As the wind and waves started to grow in force, Hingle received a distress call from the cafeteria. The first floor was completely under water and on the second floor the water had risen 5 feet and was continuing to climb. The only way out, a door leading from the second floor cafeteria out onto an elevated walkway, had been jammed shut by debris. Hingle and two other men launched a rescue effort amidst the hurricane winds, high waves and swirling waters. "We jumped in the water," remembers Hingle, "and then we just walked. By the grace of God the walkway was

still there!" They managed to get the group back to the second floor of the main building only to discover the walls down one of the classroom hallways were breathing, moving in and out, as the hurricane raged outside. This time the trio had to use their combined force to open each solid oak classroom door, one at a time, dodging the breaking glass from the windows inside the classrooms.

Once this task had been completed, a new danger emerged. A line of bubbles from the main gas meter to the school appeared. A gas leak. Turning off the meter would require braving the torrential rains and diving into what was now a raging river of water, an impossible feat. The only thing Hingle could do was move the extended group away from that corner of the building. "After we got all that squared away, we sat and prayed," added Hingle.

Despite water reaching the second floor of the main building through an elevator shaft, rain pouring through the broken skylights, 30 foot waves pummeling the outer doors on the second floor and 125 mph winds, the building fulfilled its promise, it held strong against Katrina. As the group anxiously awaited the end of the storm they listened intently to the constant battering of the first floor with cars, water, debris and the sound of the walls eventually breaking away under the pressure. ►

In those first few days after the storm, many people believed the damage to be too great to repair and reopen the school. Campbell, with a combination of faith and determination, set out to prove them wrong. “We had no choice but to come back,” declared Campbell, “if we didn’t come back, the oldest institution in the neighborhood, nobody was going to come back.” So, with her mind set, Campbell uttered four simple words ‘we will do it.’ And so began the painstaking job of cleaning up the school and grounds against nearly insurmountable odds.

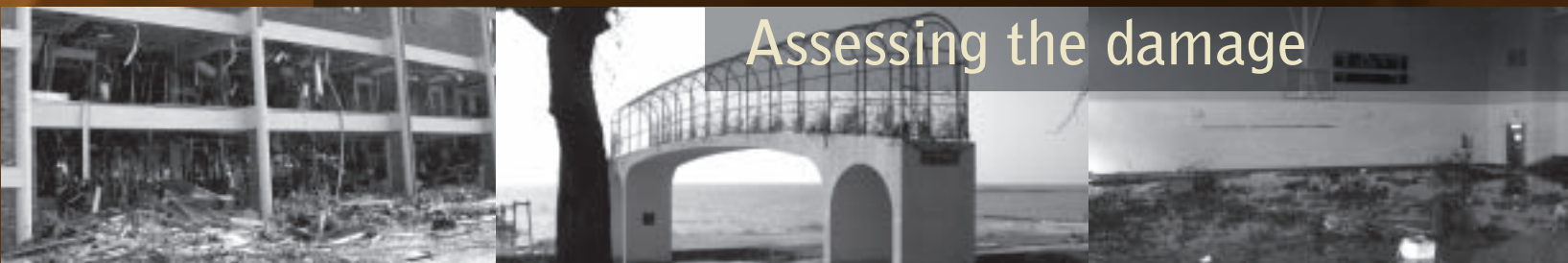
Campbell’s first visit to the school after the levee breaks provided her a glimpse of the destruction, a yacht parked on the front porch of the motherhouse, another out back near the fence, water had completely damaged the first floors of the buildings to the point where almost nothing was salvageable. However, walking the hallways and

grounds in hazmat suits, Campbell and Beth Ann Simno, vice president of Mount Carmel Academy, discovered something remarkable. The school had many small religious statues on the side of one of its buildings and in front of the gym, all at ground level. Surprisingly, not one statue was ruined or damaged and all were in their original positions after the water receded. In the reception area, on the first floor of the administration building, was a statue of Our Lady of Mount Carmel. She sat on a pedestal recessed into the wall. When Campbell entered the building, the Blessed Mother statue was off of her pedestal, standing upright next to it, welcoming Sister back to the school, incredible since the entire first floor had been under water. “Not one statue on the property was toppled over,” related Campbell, “not one statue was ruined or damaged. It was most amazing!” ►



The Aftermath

Images taken after the storm. Top: Mount Carmel Academy - Bottom: St. Stanislaus College



Assessing the damage

As the sun rose the following day, the campus was in complete shambles. Debris was scattered everywhere, walls were missing off buildings, cars were in buildings and hundreds of shrimp and jellyfish covered the gymnasium floor. All of the school records dating back to 1854 were completely gone, academic records also gone. Everything. Gone.

After surveying the devastating damage, the questions became, what do we do and how do we take care of our kids? To complicate matters, people from the community began to show up on campus, having nowhere else to go after losing their homes. They came to one of the few places still standing, the main school building at St. Stanislaus College. “We did not have time to sit and cry poor pitiful us,” relates Hingle, “we had kids that we had to take care of and we just had to get moving.”

Down to their last can of Spam and last few bottles of water, the questions and concerns of Hingle and his staff were answered when a Brother from Mobile, Alabama responded to their call for help and showed up in a big, white Trailways bus. The bus carried a load of supplies and once unloaded, was used to evacuate the children, students and elderly.

Then, a new set of questions arose, will we ever open again and where do we start? A school that in the course of its history withstood the Civil War, was burned to the ground, rebuilt, completely destroyed again by Hurricane Camille and rebuilt, would not be beaten by Hurricane Katrina. And so, Hingle with the same faith and determination that helped him weather the storm took a deep breath and said ‘let’s go!’ ►

Armed with a printout of FEMA rules and regulations, blueprints and construction plans, Campbell interacted with architects, construction workers, laborers and lawyers as she personally oversaw every aspect of the clean up. Instead of replacing the individual a/c units, a central plant was built to house the air conditioning and heating needs of the school, the carpets were replaced and walls, floors and ceilings were washed down and repainted. Campbell and her staff made sure the school was ready for students and classes in January 2006, just four months after the levee breaks. Rye grass, which grows quickly, was planted with the intent that the grounds would be green when students returned to school. “We wanted the neighborhood to know we’re back and ready to start the return to normal,” remembered Pamela Holahan, treasurer at Mount Carmel Academy, “a little oasis, where the grass was green and not

dead, an uncommon sight in those early days.” The school also received generous donations of school supplies, blankets and money, by both the public and private benefactors.

Then it was back to school. Counselors were on hand to speak with the girls, many had lost their homes and some had lost everything. The school day; however, ran pretty much as it had before Katrina, school started at 7:50 a.m. and was dismissed at 3:15 p.m. Initially, one of the few things that did change was no one stayed beyond 5 p.m., there were no dances or activities since there were no neighbors and no security. The girls were encouraged to use the buddy system at all times, not to talk to strangers and to go straight home, whether home was a FEMA trailer or somewhere else. ►

Clean Up and Rebuild

Starting Over

A week after the storm’s devastation there were 150 workers on the property starting to restore St. Stanislaus College. Under the leadership of Br. Ronald Talbot, S.C., priorities were set, work was started and construction began. And then an unexpected call.

A representative of two New York area Marianist high schools, Chaminade High School and Kellenberg High School, called Hingle to let him know they were coming down to St. Stanislaus to help rebuild. They were bringing donated tools, tents, food and a crew to cook. When Hingle told them he had no money to buy supplies, the schools sent a credit card to help with the purchase of supplies. “People were really wonderful,” relates Hingle, “when we couldn’t buy new band uniforms, the uniform company sent them anyway. We had lost all of our textbooks and book companies sent textbooks, backpacks and school supplies were donated.”

Against all odds, St. Stanislaus College reopened on Tuesday, November 1, 2005, two months after the storm. When the doors opened that morning, there was no electricity, no internet, no phone service, no heat and

no potable water. What they did have; however, were students from the neighboring all girls school. Our Lady Academy had been badly damaged in the storm and St. Stanislaus College opened their school to them. The two schools shared resources while still functioning autonomously, until the following year when Our Lady Academy was reopened. The motto for the two schools became “Two Schools, One Spirit.”

A large farm bell was used to signal class change and students and staff could help themselves to donated bottles of water. Electricity was finally restored the following Thursday afternoon. A psychologist was brought in and school counselors were available for students and staff. Teachers, staff and volunteers stayed after hours allowing students to study and do homework, which preceded the showing of movies complete with popcorn and soft drinks, luxuries most students no longer had at home.

In January 2006, then-President George W. Bush held a press conference in the newly restored gymnasium at St. Stanislaus College, a mere four months after Hurricane Katrina. ►

In the five years since Hurricane Katrina and the levee breaks, much has changed and much still remains the same. Campbell is still dealing with FEMA, project worksheets, requests for reimbursements and replacing the last of the contents destroyed in the flood. And now there are even more hurdles to overcome with the poor economy and the job market. The good news, student enrollment is up to almost 1,200 students for fall 2010, nearly matching the fall 2005 enrollment of 1,253.

With faith, prayer and determination Mount Carmel Academy weathered Katrina and came out on top. “Our

triumph is the increased blessing that we get on a daily basis. Our enrollment is back to what it was [before Katrina] and we’re hiring teachers,” boasts Simno, “to be the first back into the neighborhood, to be the beacon of hope to the community is major and I would just say it continues through today.”

Holahan agrees, “Katrina will be with us for the rest of our lives. I think our main triumph after Katrina is that we’re here. And now with the economy, stock market and the oil spill, we’re still here and we’re staying.” ►



Five Years Later

Images taken after rebuilding. Top: Mount Carmel Academy - Bottom: St. Stanislaus College



Returning to Normal

St. Stanislaus College is nothing if not resilient. Hingle continues to meet with FEMA on Hurricane Katrina claims, there are two buildings on campus that remain boarded up and the first floor of the main school building is still without utilities. In August 2008, Hurricane Gustav dealt another blow to St. Stanislaus College, the pier that had been rebuilt after Katrina was destroyed and the new library was flooded. Add to these challenges the current economic situation, the fact that many residents are still reluctant to move back into the area and the oil spill.

The biggest challenge St. Stanislaus College is facing in 2010 is enrollment. Before Hurricane Katrina, enrollment was at 530 students, including 165 resident students; five years later enrollment is 385 students, with only 84 resident students. As Hingle explains, “We really need students, we

need boarders. We have an unbelievable program, we have an unbelievable campus. We just need young people to take advantage of it.” This fall the school will be offering a new 13th Year Program, which will help students transition from high school to college.

Reflecting on the enormity of Katrina and the challenges the school is still facing as a result, Hingle has a positive view about the whole experience, “Our kids were unbelievable. They volunteered to stay with us and help us rebuild. Our faculty and staff were also quite heroic. They put themselves last and the kids first.” And as for the kindness of strangers, Hingle adds, “You can count on people when you really need them, they will be there for you. And when push comes to shove, their true colors will show. And they’re beautiful colors.” ►

Today

New Orleans, Louisiana and Bay St. Louis, Mississippi

The streets of New Orleans, Louisiana and Bay St. Louis, Mississippi are still to this day a testament to the wrath of nature.

It's not uncommon to see a boarded up home with a faded red X on the door, vacant lots with overgrown vegetation, crumbling homes with broken windows, abandoned since the day Hurricane Katrina came ashore. The residents of these communities continue to rebuild their lives five years later. Some have simply given up and moved north while others still struggle with the scars left by the storm.

While all of these sights are reminders of the storm that raged on that late August day, there are other sights too, ones that bring hope — new roads and bridges, homes being rebuilt, new building construction, businesses finally starting to return, and of course, Mount Carmel Academy and St. Stanislaus College, testaments to faith, service and the resilience of the human spirit. ☀



Mount Carmel Academy, New Orleans, Louisiana



St. Stanislaus College, Bay St. Louis, Mississippi

“The residents of these communities continue to rebuild their lives five years later.”

LinkedIn continued from page 5.

In today's world, the pace of business and personal lives is very fast. An online community that is not accessible to a mobile person is not much of an online community. Both LinkedIn and Facebook have applications that can be loaded into smart phones like RIM Blackberries and Apple iPhones to provide quick and easy access to features of their communities.

Internet 1.0 was characterized by websites where organizations and people wanted to have a web presence to provide content to their stakeholders. Online communities are part of what is referred to as Web 2.0, where content is delivered to the web by those that create

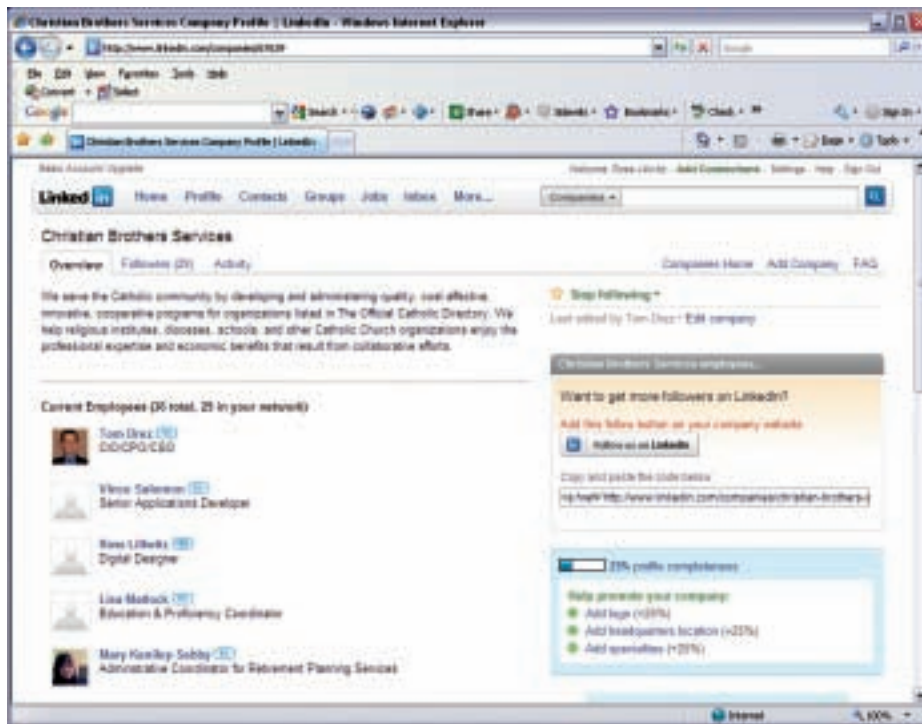
it essentially as fast as it can be created. Real-time or near real-time communication offers benefits to those that like to create and consume a wide variety of content.

From an organizational standpoint, every new communication medium must be evaluated in the context of the organization's stakeholders. Organizations want to communicate with their stakeholders using the stakeholders own preferences. It must be noted that as time marches on, stakeholders change. When a group of people retire, they are replaced with another group of people whose preferences may be different than their predecessors.

Where paper correspondence was once the norm, e-mail is now the norm. Every organization should think about their stakeholder of the future. Young adults now coming out of college are the consumers and employees of the future. At twenty-one years old, they have certain preferences which help shape their demands and expectations that will ultimately influence future employers and companies with which they choose to do business. Organizations that cannot meet these new demands and expectations will be replaced with organizations that can.

Christian Brothers Services has created an organizational presence on both LinkedIn and Facebook. Use the search feature within each community to find us. Connect to our LinkedIn page and become a "fan" of our Facebook page. Please leave your comments and tell us how we might use one or both of these communities to meet your needs. ☺

Tom Drez is the chief information officer, chief privacy officer and managing director of Information & Technology Services at Christian Brothers Services.



Christian Brothers Services LinkedIn page.



Irene Flanagan, claims examiner/customer service representative for Christian Brothers Health Management Services for Religious, spent her vacation this past March on a Caribbean island. What makes her vacation story unique is that it wasn't the typical vacation in paradise one may envision, but a volunteer mission trip to the earthquake ridden Republic of Haiti.

The Spirit of Giving

Always wanting to take part in a mission trip, Flanagan didn't believe she had the particular skills needed, "I'm not good at building, I'm not going to be an earth mover with construction equipment, and I'm not a medical doctor or nurse," she explained, "but to use my skills as a mom was something I could definitely do." Her call to help the less fortunate came to fruition when she was approached by a fellow church member and asked to participate in a mission trip to Haiti on behalf of The Global Orphan Project. The Global Orphan Project is a nonprofit organization that provides love, care, and support for orphaned and abandoned children living in impoverished countries. The focus of the organization is to assist local churches in caring for children in those communities.



Photo courtesy of Randall Studio.



Having raised two sons, Flanagan's mind was made up quickly and she knew this mission was something she could successfully do by utilizing her skills as a mother.

Although her two sons weren't concerned with safety issues because she was traveling with a group, they were concerned about her exposure to disease. But knowing why she was going, they proudly sent her off with a nod of approval.

Flanagan set off for Haiti with 11 other people to deliver some much needed tender loving care. The group arrived safely at the Port-au-Prince airport amid chaos and confusion, which turned out to be the biggest challenge of the trip. “People speaking Creole were trying to push you into lines and you didn’t know where you were going, it was very confusing,” remembers Flanagan, “they just throw the luggage into a pile in the middle of a warehouse and you have to try to locate it. Once you find your luggage, they try to get you into taxis, and you’re thinking, ‘No no, wait a minute now!’” Once the group located their mission guide they safely boarded a bus bound for Eben Ezer children’s village located in the countryside outside of Port-au-Prince, where they remained for the duration of the trip.

Having been warned to prepare herself for culture shock, Flanagan quickly discovered reality to be far worse than anything she could have imagined. “Although I am very happy I went and glad I had the opportunity to love and hold the kids, my visual and olfactory senses were just overwhelmed,” Flanagan continued, “the way people were trying to live everyday is beyond deplorable. They have virtually nothing. You saw tent cities for as far as the eye could see. There was just rubble, concrete, and rock everywhere, it was beyond shocking. Obviously, they didn’t get people out of the buildings in time and the smell of decomposing bodies and trash was just so heavy and bad in some areas.”

To learn more about The Global Orphan Project, visit their website at theglobalorphanproject.org.

The orphanage provides care to 120 children, some of whom were orphaned by the earthquake, others as the result of poverty. The children are well cared for and provided generous portions of food twice a day. “They loved to sing, and would always have tremendous smiles on their faces,” Flanagan fondly remembers. “But you could see through the smiles to the pain in their eyes, and know the innocence just isn’t there anymore.” She goes on to say, “the children still found time to sing and rejoice though, and run around and play. They were just wonderful kids who craved physical touch.”

While in Port-au-Prince, Flanagan had the opportunity to attend a Sunday church service. The service took place under a blue tarp because the church had been completely destroyed in the earthquake. She described the service as very inspirational, “I was surrounded by devastation and poverty, and yet so many of these people showed up wearing their very best, and they knew how to worship. The Haitians can teach us a few things on how to worship. We have everything, and yet we don’t know how to thank God. Most of these people have nothing, and they were on their hands and knees thanking Him for

what they do have. That was very inspirational, very moving, and something to definitely learn from.”

Flanagan summed up her trip as heartbreaking and life-changing. Other than the rebuilding of orphanages and clothing donations, there was no evidence of money being spent on clean up or rebuilding. She said, “I think God definitely opened my eyes to really show me what need is. As far as I’m concerned, each one of us should go face down on the floor every day and thank God for where we are because there are other places in the world that are just so hard off.” She added, “you know you don’t need half the things you think you need, as long as you have people around you who love and support you. After that you can pretty much make it through anything. That’s basically what these Haitians are doing.”

Despite all the tears and emotions, Flanagan would return to Haiti in a heartbeat, “an experience like that changes your life. Haiti is not just a place for me now; there are people and faces I know there.” Pulled by the desire to do more, she is contemplating a return trip in either November or December of this year. ☀

Photo courtesy of Randall Studio.



Timeline: St. John Baptist

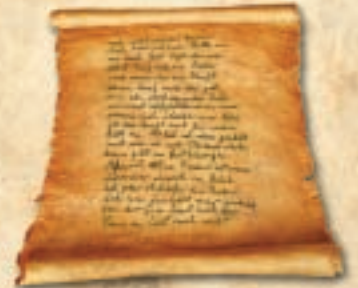


De La Salle

1686

First General Assembly of the Brothers of the Christian Schools. De La Salle assumes the office of superior.

1651
John Baptist de La Salle is born at Reims.



1666

Following the resignation of Pierre Dozet, John Baptist de La Salle is named Canon of the Cathedral Church of Reims.



1649

The Commonwealth of England is formed, ruled by military dictator Oliver Cromwell.



1669

The first known operational reflecting telescope is built by Isaac Newton.

Saint John Baptist de La Salle (1651-1719) Founder of the Institute of the Brothers of the Christian Schools and Patron Saint of teachers.

de La Salle



De La Salle and two Brothers swear a "heroic vow" to establish the Institute even if all others leave and they are reduced to begging.

1691

Plymouth Colony becomes part of Massachusetts Bay Colony.



1699

The Brothers open a school in Chartres; schools are opened in 18 more cities in France over the next two decades.

1718

City of New Orleans founded.



1900

On May 24th, De La Salle is canonized.

1903

The Wright Brothers make the first successful airplane flight.





“Women & Spirit: Catholic Sisters in America,” is a traveling exhibit that tells the collective story of the impact Catholic Sisters have made throughout U.S. history.

Women

Catholic Sisters in America



The project was undertaken and sponsored by the Leadership Conference of Women Religious (LCWR) as a way to commemorate their 50th anniversary. “We began to organize the exhibit in 2004,” explains Sister Annmarie Sanders, director of communications for LCWR, “and wanted to focus on the sisters’ contributions as a whole, the untold story of the unsung sisters who did so much without recognition.”

The exhibit is a history lesson that begins in 1727 as the first Sisters, the Ursulines, arrived in New Orleans when it was still French territory, and spans nearly 300 years of devotion, service, caring and compassion. “We would hope the exhibit would tell the story of the contributions the sisters made and we also wanted to give people a greater understanding of what religious life is all about,” Sanders adds.

Sisters from many different Orders traveled from Europe to America in the 1700’s, some even braving treacherous seas and pirates. Once here, they helped shape America, building hospitals and schools and even developing an early form of health insurance for loggers in the Midwest. They founded new Orders, they challenged stereotypes, stood their ground against injustice and tried to change the world for the better. They designed the prototype for the first incubator, helped discover DNA and helped found the Mayo Clinic. Sure they’ve established the largest private school system in the country; but they have done so much more. “It brought tears to my eyes. I’ve always been proud, but to see the contributions that have been made over the years, it’s mind boggling” raved Sister Mary Assumpta, C.S.Sp., Sisters of the Holy Spirit.

The most recent stop on the exhibit’s nine city tour is the Maltz Museum of Jewish Heritage in Cleveland, Ohio. Even though an exhibit on Catholic nuns in a Jewish museum may seem out of place, Judi Feniger, executive director at the museum insists it’s not. “The exhibit gives us a chance to step back and remember that faith has all sorts of dimensions. It traces the story of history, immigration and women through the works of the Sisters.” Each museum will have the opportunity to customize the exhibit. The Maltz Museum added a section that focused on local Catholic women’s Orders and a “Women with Spirit,” exhibit that profiled important women of every race, religion and ethnicity throughout history. As Feniger puts it, “the mission of the museum is to build bridges with people of all cultures. We’re all more alike than we are different.”

There are plans to produce a full length documentary, with a tentative release date in 2011, which will include the content from the exhibit as well as additional interviews from Sisters, historians and others.

“Women & Spirit: Catholic Sisters in America,” gives the public an inside glimpse of what religious life is about and according to Sanders, “the story is not over, it continues. People are still coming to the life and vitally engaged in the mission.” With all the contributions these Sisters have made over the last three centuries, one can only imagine what they will accomplish in the next three centuries! ☀

For more information on the exhibit, visit womenandspirit.org.

& Spirit

Women & Spirit: Catholic Sisters in America Schedule

September 24, 2010 - January 22, 2011

Statue of Liberty National Monument / Ellis Island Immigration Museum (Liberty Island, New York)

February 18, 2011 - May 22, 2011

The National Mississippi River Museum & Aquarium (Dubuque, Iowa)

June 17, 2011 - August 14, 2011

Mount St. Mary’s College (Los Angeles, California)

September 2, 2011 - December 31, 2011

Center for History in association with the University of Notre Dame and Saint Mary’s College (South Bend, Indiana)

A Few Moments with... John Airola



John Airola has been the managing director of Employee Benefit Services for 20 years. He has earned the designations of Managed Care Health Professional, HIPAA Professional and Certified Employee Benefits Specialist (CEBS).

On March 23, 2010, President Obama signed into law the Patient Protection and Affordable Care Act. The law includes a large number of health related provisions that take effect over the next several years. Although the Act will not be implemented all at once, some of the changes have or will soon take effect. The remainder of the changes will be implemented through 2014 and beyond.

The current legislation is over 2,000 pages in length and can be overwhelming to many of us. We were able to talk with John Airola, managing director of Christian Brothers Employee Benefit Services, about what the new health care legislation means to employers.

How is the health care legislation going to immediately affect Christian Brothers Employee Benefit Trust?

In the immediate sense, we are going to have to amend our plan design to conform to some of the features of the legislation. For example, the lifetime limit of five million dollars, which is present in all of our plans, will have to be removed. Also, the definition of an eligible dependent will have to be further amended. This past January, we anticipated that reform would cause us to amend the definition of eligible dependents which is why we increased the limiting age to 26 and removed the full-time student status requirement. With the

legislation, we will now have to remove the requirement that a dependent be unmarried, along with other changes in order to conform to the new Act. Further, beginning on January 1, 2011, we can no longer impose pre-existing limitations for dependent children aged 19 and younger. There will be other changes as well, but these are the first ones we must address.

What's going to happen to employees who have a pre-existing condition?

Initially, in 2011, pre-existing limitations will have to be removed for any dependent aged 19 years or younger. By 2014, pre-existing limitations will have to be removed

completely from our plan. Currently, when employees with a pre-existing condition come into our plan without qualifying, credible coverage, we apply our standard pre-existing limitations to protect our membership and the plan. By 2014, pre-existing limitations can no longer be imposed on any member regardless of proof of previous, qualifying coverage.

What are some of the other changes we'll be seeing?

One of the biggest changes brought about by the Act is the creation of Health Care Exchanges, which will begin operation in January 2014. At this point nobody has any definitive information as to how these will operate or what type of benefits they will provide. Combined with the fact that subsidization of insurance costs for small businesses will be available, I think employers, especially very small ones, say 5 to 10 employees, will have a hard time deciding which benefit package is right for them and at what cost. They will really need to weigh what kind of coverage will be available to them through the Exchange versus the coverage they have with our plan.

“So yes, there are going to be some definite changes taking place soon.”

Will the bill affect any of the preventive care programs the Christian Brothers Employee Benefit Trust currently offers?

Yes, while we are very proud that all of our plans include generous preventive services, we will have to make some changes in this area. Most notably we will need to expand the services we allow under the preventive benefits. This could lead to higher costs as anytime you expand benefits you expect higher claims costs as a result. However, we have always been big believers in preventive care. All of our plans have included a thorough preventive care package for quite some time. On top of that, we have a lot of value-added services that focus on preventive care and chronic disease management.

What is going to happen to the flexible spending accounts?

Flexible Spending Accounts, or FSAs, are going to certainly be affected by this legislation. Beginning in 2011, employees can no longer claim over-the-counter medications, such as cough syrup, band-aids, or anything used to treat illnesses that can be obtained without a prescription. In 2013, the limits for the FSAs are going to change. Right now the max is \$5,000 for medical care, and that's going to be decreased by half to \$2,500. The government needs to raise revenue to pay for this Act and one of the ways to do this is to cut programs that allow individuals to set aside money pre-tax.

When will the changes affect the Christian Brothers Employee Benefit Trust?

Given the fact that the Christian Brothers Employee Benefit Trust is a calendar year plan, changes will go into effect beginning the first of January 2011. Also in 2011, the value of an individual's health benefit received from their employer will be reported on their IRS W-2 form. From there, we will see incremental changes in 2012, 2013, and 2014. So yes, there are going to be some definite changes taking place soon.

Any final thoughts?

We hope our membership will be understanding and patient with us as we work to make these changes. We know there is a lot of fear and angst over this Act, so we invite our members to contact us with any questions they have with respect to this Act or their Christian Brothers Employee Benefit Trust health plan. ☀



RELIGIOUS INSTITUTES AND THEIR MEMBERS

Religious Institutes usually self-fund their medical payments, or purchase coverage from insurance companies or cooperatives. The programs administered by Christian Brothers Services are examples of cooperatives of Religious Institutes which band together to pool their resources to pay for the medical care of their members. Religious Institutes usually think of insurance coverage or cooperatives as group plans, like those used by employers.

Religious Institutes were not the subject of any discussion while the Health Reform Legislation was being written. Congress simply forgot or ignored them. The rules that apply to group plans apply only to employers; they do not apply to Religious Institutes. The act of a Religious Institute paying the

medical bills of its member is not “insurance.” It is not a “group.” It is not a “plan.” Rules and regulations that apply to an employer do not apply to a Religious Institute in its function of paying the medical bills of its members. The Religious Institute paying the medical bill of a member is like a friend paying for a friend, or a neighbor paying for a neighbor, or a charity paying for a client. The Health Reform Legislation applies only to employers, not to any other form of a group.

There is an “individual mandate” in the Health Reform Legislation. Each individual is mandated to have medical coverage by 2014. There are currently challenges to that mandate, notably one brought by a collection of state attorneys general. There are three years to sort out this issue, and the Internal Revenue Service will be enforcing

this provision. The question is, if there is no taxable income from the Religious Institute, how will a penalty be levied?

While there are still many questions with regards to the Health Reform Legislation, Christian Brothers Services will continue to monitor this legislation and will notify you of any new issues. You can also visit our website cbsecurities.org and click on Health Care Legislation FAQs under the Communications section at the bottom of the page. Here you'll find the answers to several questions regarding Religious Institutes and Employers, as well as an implementation timeline. ☀

Fr. Fran Dyer, OP is the managing director of Health Management Services for Religious at Christian Brothers Services.

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The Last Word

Last Word photograph is of a memorial sculpture located at the Adorers of the Blood of Christ's Ruma Center in Red Bud, Illinois. The sculpture is a memorial to five ASC Sisters who were murdered in Liberia in 1992.



Photography by Sr. Yvonne Weidner, OSF

“If we have no peace, it is because we have forgotten that we belong to each other.”

Mother Teresa of Calcutta



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	HEALTH	RISK MANAGEMENT	RETIREMENT	INFORMATION TECHNOLOGY
September 9	Is Your Organization Prepared for Flu Season?			
September 23		Real Estate Decisions Facing Religious Organizations		
October 7	Understanding Health Care Legislation			
October 14		Preventing Unlawful Harassment & Discrimination in the Workplace		
October 28				Developing a Website that Fits Your Organization
November 4	The Effects of Smoking on an Organization			
November 11		Managing High Risk Drivers		
November 18			The Basics of Church Retirement Plans	

All webinars begin at 1:00 p.m. CST

To register, visit myCBS.org, click on the webinar link located under Resources, then click on the webinar date.