

# OutReach

Vol. 10, No. 1 2019

A Christian Brothers Services Publication

**Vaccinations**

*Spread the Facts – Not Disease*

**OutReach Celebrates 10th Anniversary**

**Don't Let Your Employees Become  
Cybersecurity Weak Links**



CHRISTIAN  
BROTHERS  
SERVICES



## The Year of Lasallian Vocations

"One Heart. One Commitment. One Life." Lasallians throughout the world are celebrating the Year of Lasallian Vocations, keeping this theme alive and strong through mission and practice.

It is a call to not only celebrate and give thanks for work being done in Christian education of the young, especially the poor, but also a way to renew commitment, responding to the needs of today through the Lasallian mission, charism and its founding story.

The Year of Lasallian Vocations marks the 300th anniversary of Saint John Baptist de La Salle's entry into eternal life and celebrates the impact of the mission he started.

The yearlong celebration during this 2018-2019 liturgical year began Dec. 2, 2018, with Advent and will conclude Nov. 24, with the Feast of Christ the King.

The Superior General for the Institute of the Brothers of the Christian Schools, Brother Robert Schieler, FSC, announced the Year of Lasallian Vocations in light of the 300th anniversary of the death of Saint John Baptist de La Salle. In turn, the Vatican proclaimed 2019 a Jubilee Year for the Lasallian family, calling members to celebrate through practical acts of kindness and service to the young.

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# MAIL BAG

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

"Christian Brothers Services embodies all that we hope for in liability and medical coverage for our Religious Community. They also stand for values which we greatly appreciate as they practice their services. Their employees are well-trained and knowledgeable in their work. They are also very considerate and caring in their interactions with us!"

– *Sister Christine Quense, SJH*  
*Sisters of Jesus Our Hope Incorporated*  
*Bloomsbury, New Jersey*

"Since I began with Christian Brothers Services over 25 years ago with medical insurance and then 403(b), they have never failed to answer my questions, to provide the best care for the programs I use and to solve any small detail where I needed their help."

– *Ms. Judy Rippee*  
*St. Agnes Cathedral*  
*Springfield, Missouri*

"Through our many years with Christian Brothers Services, we have been more than satisfied and even surprised by the prompt and thorough response to our needs. Even our lay Advisory Board, some of whom are in the insurance business, say that they cannot beat the services of Christian Brothers Services and believe me they have tried. Thank you for all you do to make our lives and ministries more safe and simple to deal with. God bless you all!"

– *Sister Connie Boulch, OSF*  
*Sisters of Saint Francis of the Holy Eucharist*  
*Independence, Missouri*

"Christian Brothers Services has been wonderful to work with for our (3) Dioceses in the state of Alaska! They have really worked hard to accommodate to circumstances that are unique to our state. It is nice to know that we are working with a Church organization who has our best interest at heart. CBS gives us the opportunity to pool together with like organizations in a much larger pool which helps us to keep predictable and stable premiums. I believe that CBS is truly a ministry!"

– *Monika Scott*  
*Archdiocese of Anchorage*  
*Anchorage, Alaska*

# Vaccinations

*Spread the Facts -  
Not Disease*

## Immunizations

Vaccines, over time, have eradicated the diseases that, at one time or another, devastated populations and are among the most cost-effective means of preventive medicine. Yet, some 42,000 adults and 300 children in the United States die each year from vaccine-preventable deaths.

A recent report from the Centers for Disease Control and Prevention (CDC) indicates that though overall vaccination coverage among young children remained high and stable in the U.S., there is an increase in the number of children who are not receiving vaccines. The percentage of children who are not being vaccinated is slowly increasing. The study found that in 2011, 0.9 percent of children did not receive a vaccine by the age of 2 compared to 1.3 percent for those born in 2015.

*Despite the fact that measles vaccinations saved 20.4 million lives worldwide between 2000 and 2016, according to the Measles and Rubella Initiative, widespread outbreaks are occurring worldwide and are making its way into the U.S. Last year saw the greatest number (82) of imported cases since measles was eliminated from the U.S. in 2000.*

And this year is shaping up to be even worse. Through April 4 alone, the U.S. has seen an outbreak of confirmed measles in 19 states with 465 individual cases reported. In comparison, in 2017, there were only 120 cases reported for the entire year. These outbreaks have been linked to travelers who brought measles back from other countries such as Israel and Ukraine where large measles outbreaks are occurring. ►►

A recent Newsweek article cites a study published in the medical journal PLOS ONE, reporting an increasing number of people in many U.S. states now hold anti-vaccination views.

## Why Vaccinate?

Immunization recommendations in the U.S. cover 18 vaccine-preventable diseases. However, viral hepatitis, influenza and tuberculosis remain among the leading causes of illness and death.

Research indicates that in a time of vaccine-hesitancy built from a general mistrust of government, religious beliefs and access, an increasing number of children are not getting vaccinated.

A recent Newsweek article cites a study published in the medical journal PLOS ONE, reporting an increasing number of people in many U.S. states now hold anti-vaccination views.

"Since 2009, the number of 'philosophical-belief' vaccine nonmedical exemptions has risen in 12 of the 18 states that currently allow this policy: Arkansas, Arizona, Idaho, Maine, Minnesota, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Texas, and Utah," the PLOS ONE study authors wrote in their paper.

It also pointed out the states that have a high rate of the population that is hesitant or refuse to accept vaccines. The study includes countries such as Australia, where around 40,000 children are unvaccinated because of the objections of their parents, and Italy, which introduced new rules in 2018 suspending the mandatory vaccinations that were required for children's admittance to school.

*For some, the issue pits public health policy over individual rights.*

An educational resource by the College of Physicians of Philadelphia on the history of vaccines, traces the public health debate to the U.S. Supreme Court some 100 years ago. In *Jacobson versus Massachusetts*, a resident refused to be vaccinated for smallpox, because he believed the law violated his right to treat his own body. The Court rejected his challenge and the 1905 ruling serves as the foundation for state actions to limit individual liberties in order to safeguard public health.

The National Conference of State Legislatures reports that within the U.S., all 50 states have legislation requiring all students to complete a certain immunization schedule or not be allowed in public school.

However, while exemptions vary from state to state, all school immunization laws grant exemptions to children for medical reasons; almost all states grant religious exemptions; and currently 17 states allow philosophical exemptions for those who object to immunizations because of personal, moral or other beliefs. The CDC studies show that vaccine exemptions tend to cluster geographically, making some communities at a greater risk for outbreaks.

Saves 33,000 lives

## Improving Vaccination Rates

Working to maintain low rates of vaccine-preventable disease, the CDC sets vaccination law and requirements for school-age children. But, State vaccination requirements aren't enough on their own to improve rates, and the CDC suggests stronger health care practices such as more in-depth discussions with hesitant parents and an approach that establishes vaccination as the default, rather than an option.

*Public education, access and ongoing provider outreach is necessary to ensure more children are vaccinated, the CDC concludes.*

The authors of the CDC report say more children could be vaccinated if both children and providers took advantage of the Vaccines for Children program. In addition, consistent access to health insurance is another factor in keeping to an immunization schedule.

The report further indicated that a number of evidence-based strategies have also been described that could enhance these efforts to increase vaccination coverage, such as notifying parents when children are due for a vaccination, establishing standing orders or policies that allow nonphysician personnel to administer vaccines and better computerized tracking for vaccinations.

The *General Best Practice Guidelines for Immunization*: vaccination programs written by the CDC's Advisory Committee on Immunization Practices (ACIP) outlines certain programs and other efforts to ensure vaccination schedules are met, must work to remove any barriers, including cost, access or other factors. It recommends school-located clinics, school-based health centers, back-to-school immunization clinics, public health clinics for schoolchildren, periodic influenza vaccination clinics, public health nurse tracking of childhood immunizations and government-sponsored financing of vaccines.

While children are the primary recipients of vaccines, the guidelines also point to the need for improved vaccination throughout one's life span—essentially the need to keep track of an adult or teen who may need routine and catch-up vaccination. National goals for vaccination coverage were set with the Healthy People 2020 initiative. The 2014 National Immunization Survey shows that coverage rates for 13-17 years old is 87.6 percent for one dose of Tdap and 79.3 percent for one dose of meningococcal vaccine. Coverage rates for the HPV vaccine are considerably lower—39.7 percent for females and 21.6 percent for males.

Most teens do not visit the doctor frequently, posing a challenge for vaccination coverage. The ACIP recommends health care providers promote annual preventive visits, especially for 11- and 12-year-olds where routine and catch-up vaccines can be administered. Community-based immunization strategies should also be put into practice.

For adults, the most substantial barrier to vaccination coverage is a lack of knowledge about vaccines and secondly cost and insurance coverage.

## Public Education

HealthyPeople 2020's main goal is to increase immunization rates and reduce preventable infectious diseases. A main component to the program is educating the public of the benefits of immunization.

For example, for each birth cohort vaccinated with the routine immunization schedule (this includes DTap, Td, Hib, Polio, MMR, Hep B and Varicella vaccines):

- > saves 33,000 lives
- > prevents 14 million cases of disease
- > reduces direct health care costs by \$9.9 billion
- > saves \$33.4 billion in indirect costs

The initiative focuses on reducing illness, hospitalization and death from vaccine-preventable disease and believes that surveillance is critical in order to do so. Increased surveillance will work by identifying issues early so that public health response is ready—be it with proper vaccine production or evidence-based recommendations. ►►

Prevents 14 million cases of disease

## 8 Health Benefits

The CDC contends medical providers play a key role in establishing and maintaining a practice-wide commitment to communicating effectively about vaccines and maintaining high vaccination rates. A research study looking at health care professionals' and parents' interactions during vaccine visits showed that parents were more likely to express concerns when providers used language that asked parents about their vaccination plans. In this study, the presumptive approach resulted in significantly more parents accepting vaccines for their child, especially at first-time needs. The approach becomes, "Your child needs this today," versus "What do you want to do about shots?"

If a parent refuses, they should be given information on understanding the risks and responsibilities, including what to do if they encounter a vaccine-preventable disease either in their own community or while traveling.

*Keeping a schedule of immunizations is a first step in prevention.*

The CDC offers a wealth of educational resources for individuals and training programs for health care providers including immunizations courses and patient resources to increase vaccination coverage.

All plans administered by EBT include coverage at no cost for immunization. ☀

*Christian Brothers Services offers a wide coverage of health wellness programs with a focus on preventive care. For additional resources, visit [cbservices.org/Health-Wellness-Programs.html](https://cbservices.org/Health-Wellness-Programs.html).*

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



## MEASLES FACTS & MYTHS



- ✓ The virus can remain in the air for up to two hours, and is spread through coughing, sneezing and close contact with infected individuals. ([healthvermont.gov](http://healthvermont.gov))
- ✓ Anyone who received the measles vaccine prior to 1968 should be immunized again, as vaccines during that period could not fully protect an individual. ([healthvermont.gov](http://healthvermont.gov))
- ✓ Symptoms of measles include runny nose, red rash and fever. ([who.int](http://who.int))
- ✓ In 2013, there were nearly 400 deaths per day globally due to the measles virus. ([who.int](http://who.int))
- ✓ Measles is one of the leading causes of death among young children worldwide. ([who.int](http://who.int))

- ✗ Children born to vaccinated mothers are automatically immunized and do not need their own dose. ([health.com](http://health.com))
- ✗ Contracting the disease naturally gives you better immunity than receiving a vaccine. ([cdc.gov](http://cdc.gov))
- ✗ Other vaccinated people will help to keep non-immunized families protected. ([parenting.com](http://parenting.com))
- ✗ Vaccine side effects are worse than the actual disease. ([texaschildrens.org](http://texaschildrens.org))
- ✗ The MMR vaccine causes childhood disorders, including autism. ([texaschildrens.org](http://texaschildrens.org))

## MarCom Awards

The MarCom Awards is an international creative competition that recognizes outstanding achievement by marketing and communication professionals. Entries come from corporate marketing and communications departments, advertising agencies, PR firms, design shops, production companies and freelancers. The winners range in size from individual communicators to media conglomerates and Fortune 500 companies.

### PLATINUM AWARD

*OutReach Magazine, Vol. 9*

*Print Media Publication Non-profit Category*

### GOLD AWARD

*"A Call to Action on the Opioid Crisis"*

*Print Media Feature Article Category*



## Top Contact Center Award

Recognizing its dedication to delivering value to its members, Benchmark Portal, a global leader in the contact center industry, providing benchmarking, certification, training, consulting and research, prized the Christian Brothers Services (CBS) Customer Care Center with the Top Contact Center–Small Center Category award for 2019.

This marks the sixth consecutive year the CBS Customer Care Center takes home the honor.

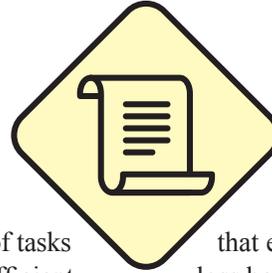
This year, the CBS team also is being recognized for its effectiveness and efficiency, earning BenchmarkPortal's top award for the Lowest Abandon Rate and the Best Agent Retention.

The BenchmarkPortal team of professionals has gained international recognition for its innovative approach to best practices for contact centers and hosts the world's largest database of contact center metrics, which is constantly being refreshed with new data.

"Receiving the BenchmarkPortal Award for the sixth year in a row reinforces the level of dedication to Health Benefit Services (HBS) members by our Customer Care team," said Teri Hambrick, Director of Benefits Administration and Membership Services. "The Customer Care team strives to initiate processes with the vision of continuing to provide excellent service to our members. Congratulations HBS Customer Care!"



# Protecting Your Institution in Contractual Relationships



From time to time, every institution or organization, no matter how big or small, will find it necessary to hire vendors, service providers and other contractors. Your institution may use vendors to remove snow and ice from parking lots, or to mow grass and maintain your landscaping. You may hire security firms to provide guards for your property, or work with janitorial companies to clean and maintain your buildings. Instead of keeping an information technology (IT) person on staff or running your own cafeteria, you may outsource those tasks to a vendor who specializes in those services. You may have annual maintenance or service arrangements with companies for your fire protection systems, boilers, chillers or other building equipment. Occasionally, you may also need to hire general contractors, architects, or others to complete building renovations large and small, or for new construction projects.

Hiring others for these types of tasks is often more economically efficient than directly employing people to do these jobs, and it allows you to rely on the skill and expertise of these service providers. However, these relationships also create risks and exposures to loss you also must manage and protect against. When these vendors and service providers perform work on your property or on your behalf, there is always a risk that they may cause harm to you, to your property, or to third-parties to whom you may be held responsible (*see example below*). When a third-person is hurt by that conduct that third-person may not know that you have outsourced the work and, instead, will make a claim or file suit against your organization for the injuries they sustain. It will then be up to you to both defend against that person's claim and to hold your vendor accountable and responsible for the damage they have caused.

The most effective way to protect you and your organization in these types of relationships is by using contracts

that effectively allocate the risk of loss between your organization and your vendors, contractors and other service providers. Too often, religious organizations are presented with a vendor's "standard" form contract or an invoice with "boilerplate" terms on the back that are drafted solely for the benefit and protection of that vendor. Or, your organization may work with certain contractors or vendors based on a "handshake" agreement, with no written contract. These arrangements may work fine until a problem arises and a third-person is injured or damage is caused to your property. For that reason, it is important for your organization to use written contracts when working with vendors, contractors and service providers, and to review carefully form contracts and terms sheets presented to you by those companies before the work is performed and before problems arise. Once a contract is signed, or the work begins, it can be too late to request the contractual terms necessary to protect your organization.



Consider, for example, a food service company that operates your cafeteria. Employees of that company are present on your property, interacting with your employees and community members that you serve, with little direct control or supervision from you. Those food service workers may negligently start a fire that damages your property. They may spill things on the ground that causes others to fall and get hurt. They may serve food that causes illness.

This article focuses on three common contractual provisions that frequently govern how risks and losses will be shared between the parties to the agreement and their insurers: *indemnity, insurance requirements and waivers of subrogation.*

## INDEMNITY

Because these issues are often unique to your particular contractual relationship and needs, you should consult qualified legal counsel when drafting and negotiating these types of contracts.

Indemnity is a legal term that describes an agreement by one party to bear the cost of protecting another against harm. Typically, agreements to indemnify require one party, known as the indemnitor, to pay any costs associated with defending the other party, known as the indemnitee, against claims by third-parties and to pay for any settlements, judgments or other costs arising from the claim. Consider, again, the example of the food service provider. Imagine a university's food service vendor caters an on-campus event and many attendees get sick. Those attendees later make claims or file lawsuits against the university, not knowing the vendor was the party responsible for the food. If the university's contract required the vendor to indemnify the university for any claims arising from its performance, then the vendor

would be responsible for paying for all costs associated with the university's defense and any damages to attendees making claims.

Indemnity agreements can be unilateral, with only one party agreeing to indemnify the other, or mutual, where both parties indemnify the other for claims arising from their respective conduct. The decision to require unilateral indemnity from a vendor, or to agree to mutual indemnity, will often depend on the nature of the work being performed and each party's role, responsibilities, and ability to guard against potential claims. Regardless of the type of indemnity, though, it is essential that the language of the provision clearly identifies the particular conduct and/or claims for which either party is agreeing to indemnify the other.

When reviewing contracts for indemnity, look for words and phrases like "defend," "indemnify" or "hold harmless." You will then need to determine who is included in the indemnity provision,

and which party is agreeing to indemnify the other. Typically, it is in your organization's best interest to require your vendor to indemnify the organization, your employees, officers, directors, trustees and other agents. Similarly, if you are agreeing to provide mutual indemnity, your vendor or contractor may request that their agents or subcontractors also be indemnified.

Next, carefully review particular claims covered by the indemnity language. Generally, you will want your vendor to, at a minimum, indemnify your organization for any claims arising from the negligent and/or intentional conduct of the vendor, its employees, agents, contractors or others under the vendor's control. ►►



*When reviewing contracts for indemnity, look for words and phrases like defend, indemnify, or hold harmless.*

## INDEMNITY *(continued)*

The better course, though, is to require the vendor to indemnify your organization from all claims arising from the vendor's services, regardless of fault, as the vendor is usually in the best position to guard against potential claims.

The distinction becomes critical if the vendor's negligence is disputed, which is usually the case. In those instances, you may have to wait until the end of the case, and for a jury to find the vendor negligent, before you are entitled to indemnity. By contrast, if indemnity is owed for all claims arising from the vendor's work, you can demand defense and indemnity from the vendor based on a mere allegation that the third-party's injury was related to the vendor's work. Use caution with any indemnity agreement where the vendor is only obligated to indemnify for claims arising its sole negligence. With that phrasing, the vendor may avoid its indemnity obligation entirely, even if it is primarily responsible for the claim or if there is any allegation that your organization or some other

party was also negligent. Finally, reject any indemnification provision where your organization is required to indemnify your vendor for claims arising from its own acts.

As with any contract negotiations, consulting with legal counsel may be necessary to ensure that language use accurately captures the indemnity that you are seeking. Working with legal counsel can be especially important for contracts with vendors whose services create high risks of loss, such as security companies, IT vendors and construction contractors, or where the vendor's services may create many claims, like food service vendors, snow removal and landscaping companies, among others. Because the nature and quality of risk is often unique to your organization or the specific contract, it is worthwhile to give thought to those contracts or vendor relationships for which you must insist on strong or unilateral indemnity to best protect your organization.

## INSURANCE

If you have a contract with strong indemnification from your vendor, you may wonder whether insurance requirements also are needed. The answer, unequivocally, is "yes." Including both indemnity and insurance requirements in contracts offers dual layers of protection. An indemnity agreement is only as valuable as the indemnifying party's financial ability to fulfill its obligation and many claims are not made until after the vendor's work is complete. Thus, if your vendor goes out of business, its promise to indemnify you becomes worthless. By requiring your vendor to provide insurance, in addition to indemnity, you now have an additional source of protection: the vendor's insurance carrier.

In evaluating contractual insurance requirements, it is important to understand the differences in requiring a vendor to

- 1) maintain insurance,
- 2) provide a certificate of insurance,
- 3) add your organization as an additional insured to its policy.





*Coverage should always be confirmed before work under the contract begins as it will be too late to secure coverage once a loss occurs.*

Each requirement affords your organization a different level of protection in the event a claim arises.

First, a contractual requirement to maintain insurance is simply that: the vendor must have insurance for itself during the period of the contract. By including such a requirement in your contract, your vendor will be insured against possible claims, but your organization will not be afforded any protection under that policy if you also are sued.

Similarly, requiring the vendor to provide a certificate of insurance simply means that the vendor has to provide proof of insurance. Receiving a certificate of insurance, even if it shows your organization as a "certificate holder," does not afford you any protection through your vendor's policy.

Instead, the best approach is to request that your vendor not only maintain insurance, but that your organization be named an additional insured under that policy. Being added as an additional insured will allow your organization to pursue your vendors' insurance carrier directly, as if you were also its insured, and, potentially, avoid having to make a claim with your own coverage provider.

To be effective, the insurance requirements in your contract must clearly identify the type(s) and minimum amount of insurance that your vendor must have and for which your organization must be added as an additional named insured. Insurance requirements should also reflect the full scope of work to be performed. For example, if your vendor or its employees will be using automobiles or other vehicles in performance of the contract, it should be required to maintain both general liability and automobile

insurance. If you are working with professionals, such as architects, engineers, accountants, medical professionals or similar vendors, require them to maintain professional liability coverage. All vendors should be required to maintain workers' compensation coverage.

You must also be cognizant of any agreements in the contract for your organization to maintain insurance, or to add your vendor as an additional insured to your coverage, so that you can verify with your coverage provider that you comply with those requirements. Coverage should always be confirmed before work under the contract begins as it will be too late to secure coverage once a loss occurs. You may, again, need to consult with legal counsel in drafting the insurance requirements to confirm that your organization is afforded appropriate protection. ►►

## SUBROGATION and OTHER WAIVERS

A common provision included in many contracts written by or for vendors and contractors is a subrogation waiver provision. In a subrogation waiver, you, typically as the owner of the property, are required to waive all claims against your contractor to the extent those claims are covered by your own insurance. What these provisions mean, practically, is that your coverage provider must assume all responsibility for any property damage or other loss that you experience, and your carrier cannot

pursue your contractor for reimbursement, even if the property damage was clearly caused by the negligence or incompetence of the contractor. In many cases, especially in form construction contracts, these provisions are designed to shift all loss to the property owner's insurance, and away from the party who may have actually been at fault.

To best protect your organization and your coverage provider, you should consider striking all subrogation waivers

or other waivers from your contracts. At a minimum, you should discuss such waivers with your coverage provider before signing your contract, to verify whether agreeing to such a waiver may impair or jeopardize your insurance. ☀

*Mollie Werwas is an attorney and partner at Kopon Airdo, LLC.*

## EXPERT ADVICE

### *Tips for Working with Vendors and Contractors*



Contractual indemnity and insurance provisions can go a long way in shifting the risk of loss from your organization to your vendors and contractors.

When negotiating with vendors about these issues, keep in mind that the fairest approach is for the party who is in the best position to avoid the loss also to be responsible for providing indemnity and insurance to protect against those risks. Remind your vendors of that fact if or when they push back against your requests for indemnity and insurance. A company's unwillingness, inability, or refusal to provide indemnity or procure insurance may be a sign that they are not a company with whom your organization should be doing business.

There are other simple, practical things you and your organization can also do

to minimize risk when working with vendors. First, do your own due diligence in selecting vendors. Work with known, reputable companies. Request and check references. Ask questions about the history of the business. Make sure the companies you are working with are legitimate and not fly-by-night operations or entities with a history of poor performance. Again, it should be a red flag to you if a vendor or contractor is unwilling or unable to provide information to complete your own due diligence.

Your organization should also adopt policies, procedures and habits for maintaining copies of all contracts, certificates of insurance, vendor contact information, and documents associated with any incidents involving that vendor. Keep those documents for a period of time after your relationship with the vendor ends, in case claims are later



By reviewing and negotiating contractual indemnity and insurance requirements, and using due diligence in selecting contractors, you can minimize the risk of loss to your organization and best protect yourself in the event a claim does arise.

made involving that vendor's work. Legal counsel can help you determine how long to keep those materials based on the laws of your particular state.



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# ANNIVERSARY

## Congratulations RPT

On April 1, 2019, Christian Brothers Services celebrated the 40th anniversary of the Risk Pooling Trust (Trust/RPT), a property/casualty membership program of Catholic not-for-profit organizations. The Trust was the inspiration of CBS founder Brother Joel Damian, FSC, who worked with current CBS board member Peter Durkalski, who was then with Arthur J Gallagher Company, and John Gurley, an attorney with Lord, Bissell & Brook and legal representative of Lloyd's of London.

The Trust was created as a cooperative "Church Plan" of committed Catholic Church organizations. It offered its members a broad package of property/casualty coverages and optional limits designed to protect each member against financial loss from their religious and charitable activities.

Forty years ago, the 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.

Originally, the RPT self-insured the first \$100,000 of every loss sustained by its members. The Trust paid those losses from an established loss fund of \$700,000. The Trust

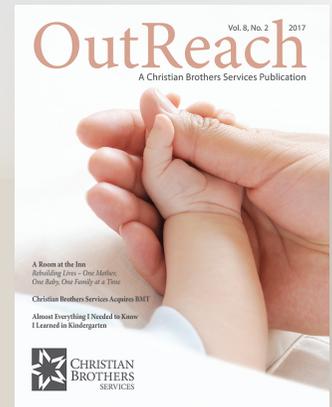
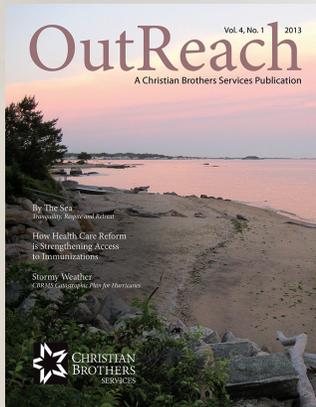
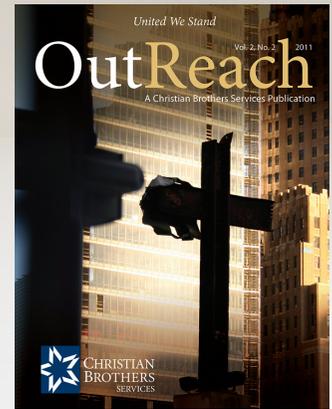
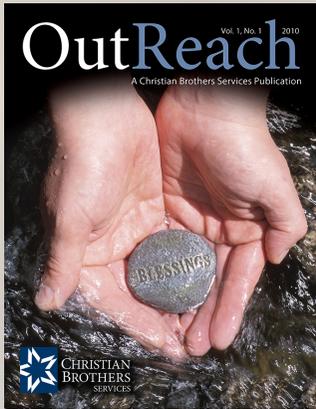
currently self-insures the first \$4 million of every liability claim and the first \$3 million of every property loss. The Trust pays these claims from an established loss fund of \$68 million. Just as it did in 1979, the Trust continues to purchase excess insurance from Lloyd's of London and U.S. carriers to pay for claims and losses that fall above the self-insured retention.

The success of the Risk Pooling Trust is evidenced not only through its consistent and sustained growth in membership, but also in that its members have remained loyal to the Trust throughout its 40-year history. Their commitment is evidenced each year with nearly a 100 percent renewal retention rate.

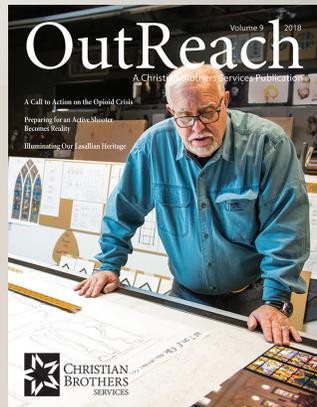
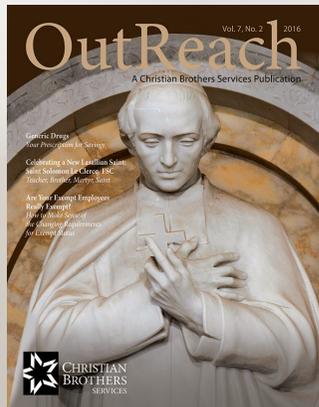
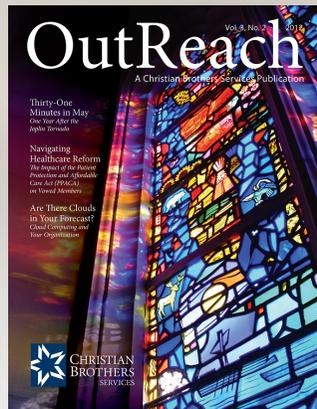
We look forward to the continued success of the Risk Pooling Trust offering Catholic organizations a viable and competitive alternative to traditional property/casualty insurance and risk management services.

*The Risk Pooling Trust provides coverage in the areas of auto, property, liability and workers' compensation and offers a variety of risk management services and programs. For more information please contact Donna Bertino at 630.378.2529 or, email [donna.bertino@cbservices.org](mailto:donna.bertino@cbservices.org). You can also visit us at [cbservices.org/property-casualty.html](http://cbservices.org/property-casualty.html).*

# *OutReach* Magazine is 10



# Years Old!



**W**hen Christian Brothers Services first published *OutReach* magazine in the spring of 2010, it was with the goal to deliver "useful and interesting information on topics that are relevant and important to our members as leaders in today's Catholic organizations." This year we celebrate the 10th anniversary of *OutReach* and look back at some milestones the publication has reached and awards it has received.

Through the last decade and encompassing 17 issues, more than 60,000 copies and seen in five countries, *OutReach* has featured content written by subject matter experts from both inside and outside CBS. Each issue provides our members with pertinent, thought-provoking content on topics ranging from health care and retirement services, to risk management and information technology services.

As CBS has grown through the years, *OutReach* has grown in its focus. The additions of Catholic School Management and BMT Management & Financial Consultants have given us the ability to provide important information to our members in Catholic schools and other religious organizations as they serve their constituencies and employees.

Each of the *OutReach* cover photos shown on these pages associate with the feature article in that issue. These feature articles underscore what is most important—the missions of our members.

Thank you for making *OutReach* magazine a success! We would not have made it this long without the valuable contributions of our writers, editors, CBS leadership and of course, our members and dedicated readers.

Here's to the next 10 years!

### **OutReach Magazine Awards**

- > **8 International MarCom Awards**—An international creative competition that recognizes outstanding achievement by marketing and communications professionals.
- > **8 Communicator Awards**—The leading international awards program honoring creative excellence for communication professionals.
- > **4 Hermes Creative Awards**—A global competition for creative professionals involved in the concept, writing and design of traditional and emerging media.

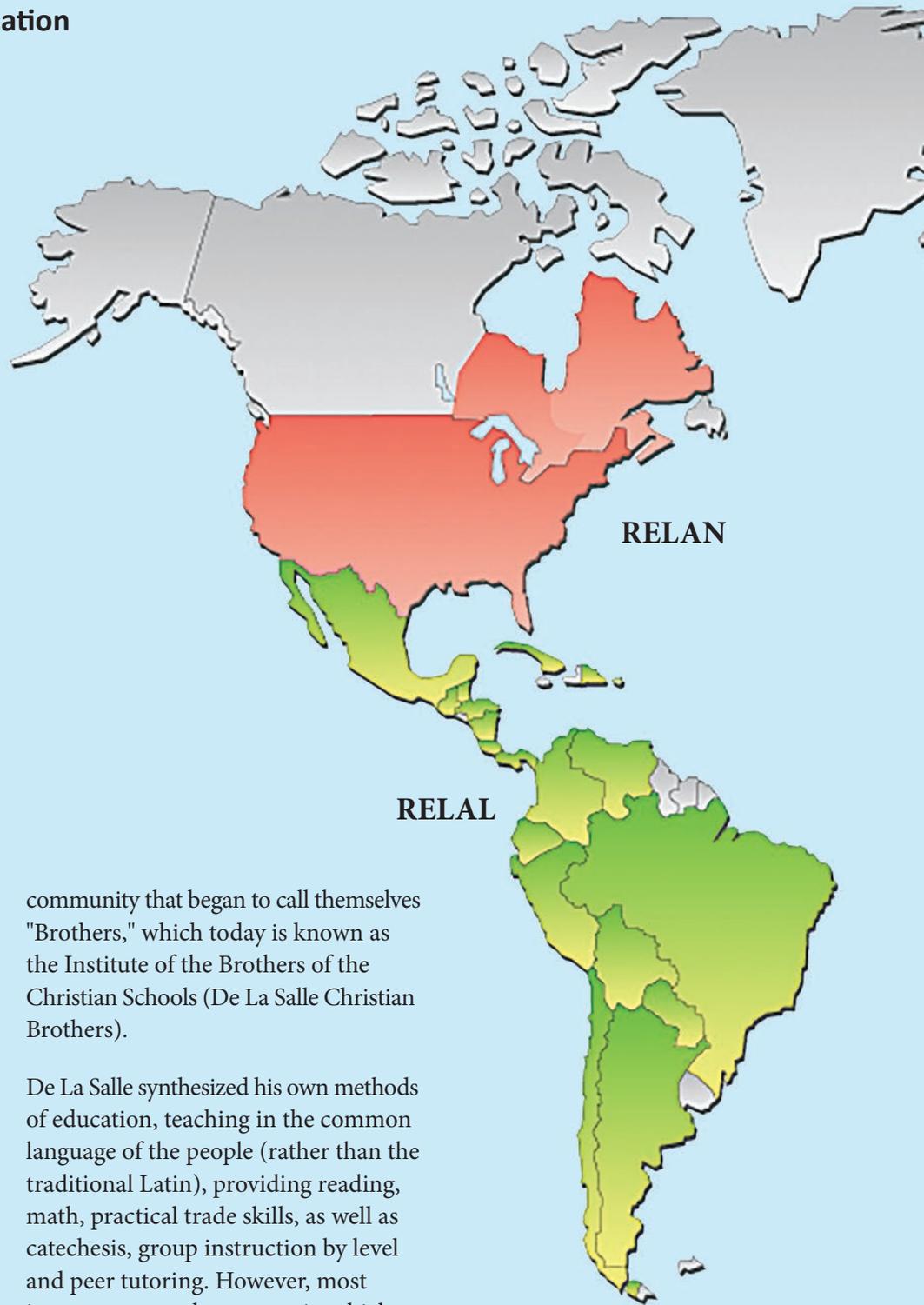
*Continued from inside front cover*

"This proclamation is one expression of the continuous impact the charism and mission of De La Salle continue to have. The Year of Lasallian Vocations provides a spark that calls each of us to renew our commitments, look to the future with hope, and celebrate our rich heritage to this moment," said Chris Swain, Director, Office of Lasallian Vocation Ministry, Christian Brothers Conference. "It serves as an ongoing opportunity to invite each one of us deeper into recognizing our call in life, personally, professionally, spiritually and to live that authentically in service of others, and in our Lasallian family, in service of the young, especially those on the margins."

Building upon the principles set forth by Saint John Baptist de La Salle, the patron saint of teachers, the Lasallian family today is represented in 80 countries around the world, allowing the charism and mission to live on.

The core of the Lasallian mission is based on the beliefs of De La Salle, who held an innate desire to remedy a society that did not focus on education for the young, working despite obstacles and opposition from his own family to educate young people in faith and life. Rather than continue a path as a high-ranking Church leader, De La Salle found himself taking the proverbial fork in the road after a chance encounter with someone who wanted to establish a free school for poor boys in 1679.

Compelled to help the disadvantaged boys, uncultured teachers and parents oppressed by poverty, De La Salle found himself taking on a leadership role and forming an "Institute," and a

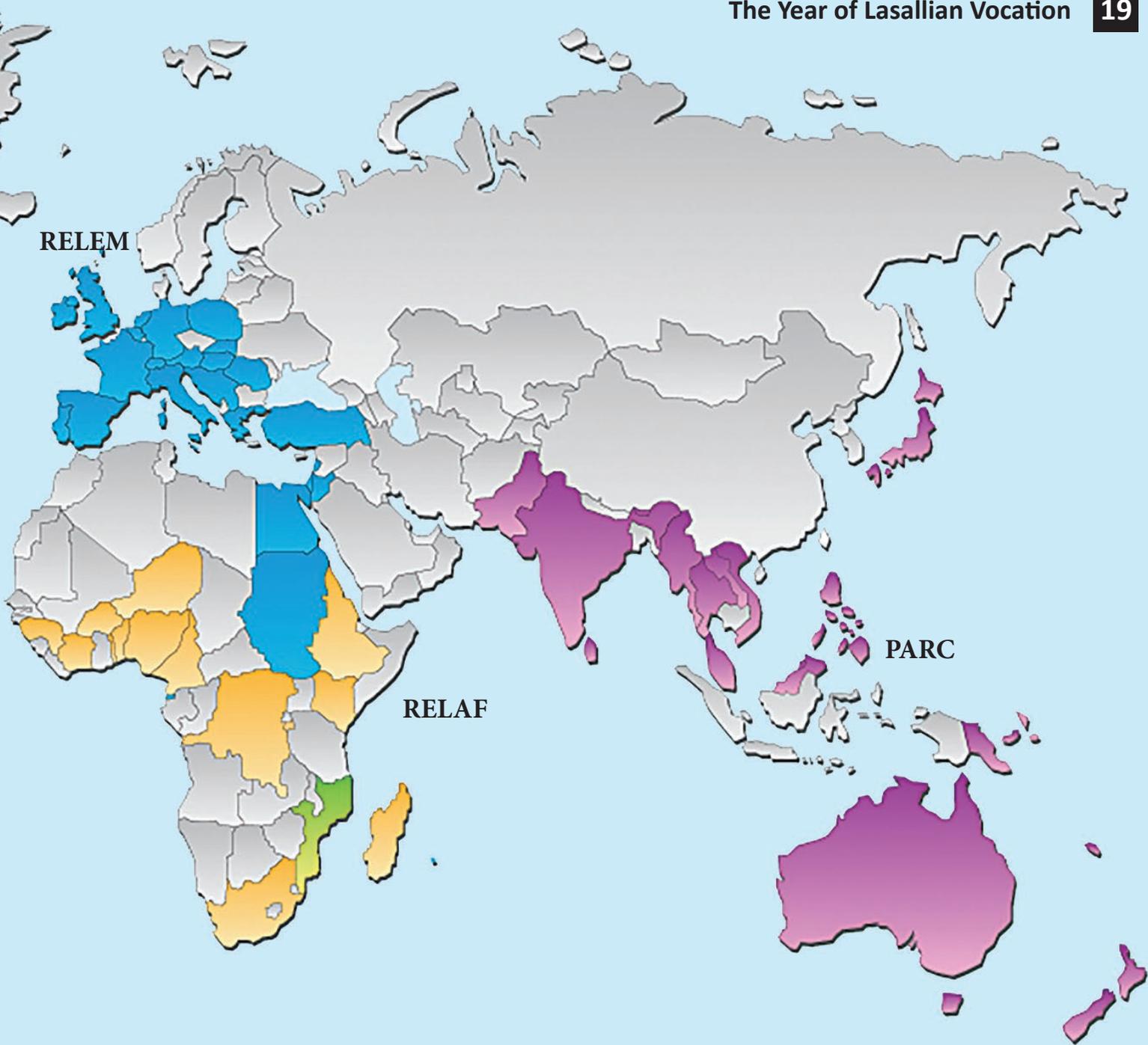


community that began to call themselves "Brothers," which today is known as the Institute of the Brothers of the Christian Schools (De La Salle Christian Brothers).

De La Salle synthesized his own methods of education, teaching in the common language of the people (rather than the traditional Latin), providing reading, math, practical trade skills, as well as catechesis, group instruction by level and peer tutoring. However, most important, was the context in which students were taught—by community.

By 1714, the Brothers made up 23 houses and 34 educational establishments throughout France, with 100 Brothers, 18 novices and one Brother in Rome. Today, Lasallian teaching is going beyond borders, serving nearly a million young people throughout the world.

The Lasallian mission continues in the spirit of its founder to respond to the needs of society to educate young people, especially those that may be at a disadvantage. It was De La Salle's specific approach to the ministry of education that has now come to be known extensively worldwide as "Lasallian" and an educational heritage.



Today, the De La Salle Christian Brothers and their Lasallian Partners continue to teach based on the vision and spirituality of Saint John Baptist de La Salle while continuing to respond to students through advancements in teaching, technology and scholarship. Lasallian education emphasizes academic excellence, faith formation,

inclusion, respect for the individual, service and social justice. The Lasallian story is about transformative experiences that enrich each student’s cultural, intellectual, physical, social and spiritual development. For more than three centuries, the qualities of Lasallian education have centered on Catholic values and personal relationships. ▶▶

- RELAN**  
Region of North America
- PARC**  
Region of Pacific/Asia
- RELEM**  
Region of Europe/Mediterranean
- RELAF**  
Region of Africa
- RELAL**  
Region of Latin America

From inner-city youth in Chicago to schools in the Philippines, Lasallian teaching is strong in its mission. In South Sudan, currently facing a civil war, bringing the hope of a bright future for youth, Lasallians are building a new secondary school. Through an educational immersion program, El Otro Lado in Tucson, Arizona, and El Paso, Texas, Lasallian educators are reaching out to the migrant community, learning the complexities of the immigration system and those affected. And throughout the United States, Lasallian schools continually look for ways to make education accessible and affordable.

"Our schools are well-respected throughout the world, even in countries that are increasingly secular or majority non-Christian. There is value that our Lasallian charism and mission reaches people, touches their heart and transforms their lives, connecting with them in a profound way beyond those things in our world which often polarize," said Swain. "Part of this is rooted in a quality education that goes beyond classroom learning, and forms young people as people of faith, service and community as well as intellectually."

In its move to include formation training for the Lasallian community, the Christian Brothers of the Midwest District relay that, "De La Salle was said to see that poor children could find salvation through human and Christian education; essentially offering a way to engage the world while having a relationship with Jesus. His vision was about a life in the spirit that inspired hope and nurtured them in making contributions to the world in which they lived."

Lasallian Association began in the 17th century with the commitment made by De La Salle and the first Brothers as they discerned their response to the educational needs of poor children. The willingness to respond continues to be the foundation for the Lasallian family and creates a movement that is transformative.

"Lasallians continue to find new ways to innovate to reach young people, their families and communities in ways that transforms lives, both for the young and for Lasallians privileged to walk with them," said Swain. "The heart of our mission remains true to its founding, the beauty is now, the Lasallian charism

and mission is joyfully and prophetically shared and engaged with by women and men from diverse walks of life and offers our Church and world a beautiful expression of faith, service and communion."

Through the Year of Lasallian Vocations, Lasallians worldwide are showing much heart, commitment and the life that unites people in the mission to transform society through education.

Christian Brothers Services (CBS) exemplifies the Lasallian tradition by **understanding** the needs of our members, **protecting** the human and financial resources of institutions, and **guiding** members organizations in finding practical solutions to business needs. ☀

*For more information, about the Year of Lasallian Vocations, visit [www.lasallian.info](http://www.lasallian.info).*

*From inner-city youth in Chicago to schools in the Philippines, Lasallian teaching is strong in its mission.*



# The Birth of Mission Advancement



Since the inception of Christian Brothers Services (CBS), the staff and leadership have continually sought creative solutions to best meet the needs of its members and clients. In addition to our flagship services—health, retirement and risk—more resources and opportunities have been provided via *IT Consulting, Catholic School Management, BMT Management and Financial Services* and, most recently, *Mission Advancement*.

Today, more than ever, institutional advancement is key to the success of every organization. *Mission Advancement assists churches, parishes, dioceses, religious orders and sponsored ministries in the areas of fundraising, communications, organizational development and stewardship.* This array of services, coupled with creative techniques and applications, enables the mission and ministry of the members and clients we serve to flourish.

It is often said the past is a prelude, and that seems to be the case at Mission Advancement, which is led by Tina Walker and Mary J. Foley. They met as colleagues working at Lewis University, started Foley Consulting, Inc. (FCI) together in 1992 and, on the eve of its 25th anniversary, were invited to share their expertise with CBS members and clients. In the "Never say no!" tradition of Christian Brothers Services, the answer was yes.

*"We knew FCI had an excellent reputation with many clients returning again and again for different services. We liked that the partners had worked together so long and so well. It was clear that they would be a good fit with the Lasallian culture at CBS. In addition to launching Mission Advancement they also serve in our Catholic School Management division,"* said Richard McKenna, Christian Brothers Services chief operating officer.

**GROWING  
TOGETHER**

## St. Norbert Parish

Recently, *Mission Advancement* completed a \$3.9 million capital campaign in Northbrook, Illinois, for St. Norbert Parish. Their campaign currently stands at \$4.5 million with gifts still being received. This was a second engagement for Foley and Walker with Fr. Robert (Bob) Heinz. In his previous assignment at St. Alphonsus Parish in Prospect Heights, Illinois, he and the FCI team raised funds to build a new church. Upon the successful completion of his recent campaign, Heinz invited *Mission Advancement* to undertake a new initiative – the creation and facilitation of a Stewardship Committee charged with ensuring that the culture of stewardship, established in the capital campaign, remains a hallmark at St. Norbert.

## St. Giles Parish

Another campaign is underway at St. Giles Parish, Oak Park, Illinois. This is the third campaign on which Foley and Walker partnered with Fr. Carl Morello. The first raised \$7.5 million at St. Paul of the Cross in Park Ridge, Illinois, for new construction at the school and parish. The second was a \$4 million effort at St. Giles for renovation and betterments, and the current \$2.25 million campaign followed that.

*"Working with Mary and Tina has always been a delight. Very few priests look forward to asking for money but when it is necessary, they supply the tools to make it not only an enjoyable experience but a successful one,"* said Morello. *"Why else would I have enlisted their services on three different occasions? I knew they would provide the guidance, enthusiasm and creativity needed for each undertaking. And they never give up. They truly make the process comfortable and tailor the approach to the special and distinctive characteristics of the Parish. If my next assignment requires yet another campaign, I know who I will be calling!"*

Christian Brothers Services exemplifies the Lasallian tradition by understanding the needs of our members, protecting the human and financial resources of institutions and guiding member organizations in finding practical solutions to business needs. Mission Advancement furthers this commitment.

## Villa St. Benedict

Villa St. Benedict (VSB) is a retirement community in Lisle, Illinois, in the midst of its first-ever capital campaign. Foley and Walker had been involved with the Benedictine Sisters in a chapel renovation campaign years ago and were delighted to be called back to assist with raising funds for a new Great Room for the residents of VSB. The Campaign Leadership Team comprises individuals who live at VSB.

*"I volunteered to be on the Leadership Team for our Villa St. Benedict Great Room capital campaign as I felt that the Great Room was very much needed and that I had fundraising experience that would be of value,"* said Paul Curtin. *"I have been quite impressed with Tina Walker, our fundraising consultant from Mission Advancement. She is very professional, a hard-worker, knows how a campaign should be run and takes a personal interest in providing the necessary materials and guidance to make a campaign successful. After working with several different professional fundraisers in past campaigns in our parish in Texas, I found Tina's ambassador training presentations and handouts to be the best I have witnessed. I was most impressed with the thoroughness of her training and how she makes the volunteers feel comfortable and more confident in calling on fellow residents to ask for their financial support. I highly recommend Mission Advancement, and Tina Walker particularly, to provide professional guidance to anyone considering a capital campaign."*

The Mission Advancement staff members frequently speak at client sites, conferences and events on a variety of topics. (To view the full list of seminar themes available, go to [cbservices.org/mission-advancement.html](http://cbservices.org/mission-advancement.html).) They will soon present at the National Catholic Development Conference (NCDC) with Joe Langenderfer from the Diocese of Joliet Catholic Education Foundation and at Resource Center for Religious Institutes (RCRI).

Foley and Walker have a rich history together and have brought their combined expertise to this newest division of Christian Brothers Services with enthusiasm, faith and the certainty they are exactly where they are supposed to be. They have come full circle – from their early days at Lewis University to the headquarters of CBS. Walker sums it up by saying, *"It's been a great journey, and God is still guiding our path."* ☀

## Don't Let Your Employees Become Cybersecurity Weak Links



Phishing schemes, spam, ransomware and malware attacks pose a constant threat to your organization's systems and data. With these ever-present dangers, cybersecurity is no longer only an information technology issue. It is a people issue. Any organization responsible for safeguarding confidential, proprietary or individually identifiable data must secure that data, and the people in your organization—your employees—are the first line of defense.

Since people are the most common target of hackers, it is essential for employees to have proper training to recognize threats to the organization. The practice of social engineering, where a person fools an employee into giving up access to a resource, makes everyone in your organization a potential weak link that can open the door to cybercriminals, exposing your company to cybercrime including data and monetary theft.

**It is a people issue.**

According to Forbes magazine, in 2019, cybercrime costs are projected to reach \$2 trillion. The Chairman and CEO of IBM Corp. said cybercrime may be the "greatest threat to every company in the world." Security training firm KnowBe4 reported that in 2018, more than 184 million ransomware attacks occurred, with damages estimated at more than \$8 billion. The average cost of a phishing attack costs a midsize company \$1.6 million.

Threats of cyberattacks are increasing and changing every day. There are many activities an organization can implement to help prevent a security incident. Creating and implementing a cybersecurity awareness program for employees is one fundamental necessity to help keep your company safe from the hackers looking to steal your company's assets and the data others have entrusted to you.

### Why Security Awareness Training?

There are two kinds of organizations: Those that have been hacked, and those that don't know they've been hacked. While there is no security training silver bullet, you can and must mitigate your risks. You don't want to be contacted by one of your employees to hear their computer is encrypted by an attacker demanding a ransom to unencrypt it, or by the FBI to hear they found your data on the internet for sale.

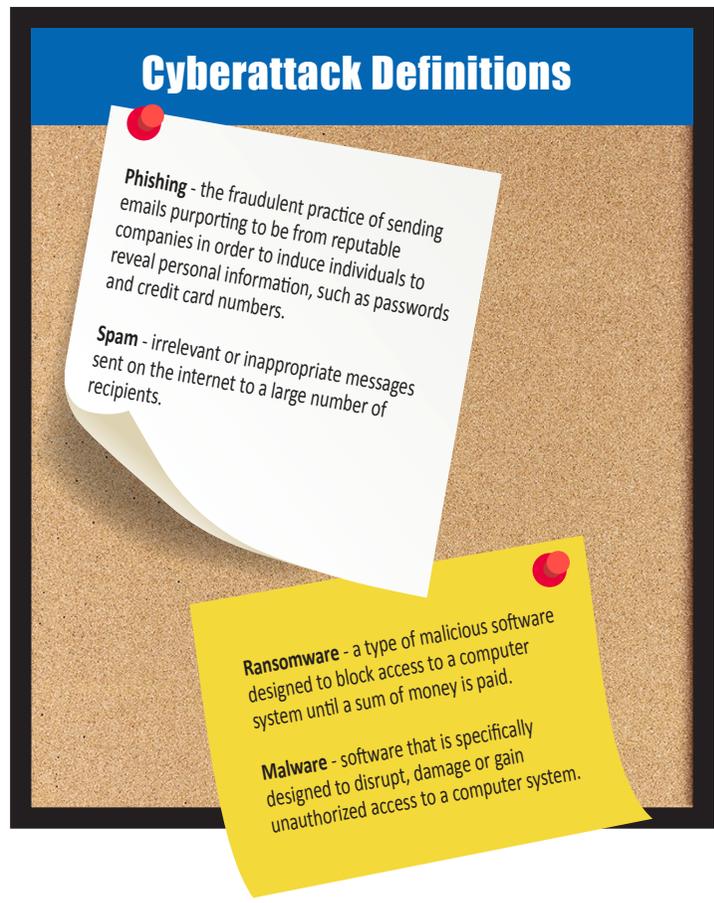
The aim of an effective security awareness program is to empower employees to become proactive and aware of cybersecurity threats. Chances are your employees are not security experts, which is the main reason they are targets for criminals attempting to gain access to your data.

To have a successful information security program, you must train those using information resources and handling sensitive information on how to protect this information and what the company expects of them. The training must emphasize that your company's security is everyone's responsibility, from the C-suite down. It involves creating a strong security culture in your organization. That means mandatory security training for all employees, temporary personnel, consultants, contractors, third parties and others that may access company network and electronic resources, as appropriate.

### Security Training Best Practices

The first step in developing security awareness training for your organization is to assess the major risks you are facing and work out precisely what training is required.

If your company has mobile workers, they should be trained to know that they can be putting their work data at risk by connecting their laptop or phone to an unsecure Wi-Fi network. Mobile employees should be provided with secure access methods including VPN (virtual private network) and/or VDI (virtual desktop interface) to securely encrypt traffic from their device to the organization's systems. ▶▶





Additionally, most companies are vulnerable to "Tailgating," a common security breach wherein an employee holds a door open for an unauthorized visitor, putting systems and data—and employees in jeopardy. Make employees aware that these types of breaches occur and not to allow anyone with whom they are unfamiliar access to your building.

Security training should comprise a variety of communication methods, cover a range of topics, and be communicated to users on a repetitive cycle throughout the year. The training can be delivered in numerous ways, such as in person, online or through video. There is no need to develop training content for employees from scratch. Many free resources are available that can give you a head start.

**The key aspects to any employee security awareness program are:**

- *Educate (anti-phishing, use strong passwords or passphrases and two-step access, share with care)*
- *Create awareness of bad actors and consequences*
- *Test to measure success*
- *Focus on moving from Awareness to Behavior changing*
- *Stay in front of your people continuously*

The content of the training should include examples of what an attack looks like and what employees should do if they think they have become a victim. Establish a clear-cut reporting procedure for employees to follow. It is better to report false alarms to IT than to disregard an attack.

**Make Your Training Engaging**

Like any training, the more often employees are presented with information, the more likely they are to retain it. Avoid a one-size-fits-all approach, as people respond differently to different training methods. The security awareness training should engage and include a wide range of different methods to help with different learning styles.

However you deliver the training, it should come from a trusted security professional in your organization. Lisa Matlock is the Education and Proficiency Manager in the Information Technology & Website Services Division at Christian Brothers Services. She regularly updates employees about security issues through email and posts informative and educational topics in the company's online Security Awareness & Behavior Community, to which every CBS employee belongs.

CBS employees complete regular, mandated security training under Matlock's guidance. The training is part of a coordinated campaign that combines training and phishing simulation. Automated, simulated phishing attacks are emailed to employees. These emails mimic a genuine phishing attack email and are tracked to determine who clicks the link. The information collected shows which employees require additional education to improve their ability to better spot red flags. These efforts work to create a healthy, continuous dialogue among all employees to help them and the company improve and practice safe computing which, in turn, should help to improve its security posture and risk profile.

By receiving these emails at irregular intervals, employees learn how to identify suspicious email messages, how to check links in email messages and know how to report suspicious messages. The employees either delete or report suspicious messages to IT through a "Phish Alert" button on the company email system.

"Our biggest challenge is changing behavior. Regular exposure to security information, participation in training sessions and simulated phishing campaigns provide employees with the opportunity to put their knowledge to use and practice secure habits. The phishing campaigns provide immediate feedback to employees and demonstrate how easy it is to fall for a phishing scam," Matlock said.

Security awareness training does not stop at the end of the lesson. The training needs to be a constant process and security issues should always be on the minds of your employees. Besides training employees to recognize proven attack methods, keep employees apprised of the latest security attack types and how to defend against them. Use your company newsletters to increase awareness and display posters in company break rooms with security tips.

### **Measure the Effectiveness of Your Training**

Once implemented, how do you know the security awareness training is making an impact? The impact and the effectiveness of the program and the various campaigns need to be measured.

At the beginning of any security awareness program, a company needs to create a baseline risk assessment. Assess your employees on topics such as web security, passwords and data protection to gauge their level of awareness. Conduct a blind, unannounced baseline phishing campaign to determine how susceptible your employees and your organization are to attack. Once you have a baseline, you can then compare future results to measure the effectiveness of your security awareness program.

Ongoing assessments should form part of the measurement program. Include questions and participation as part of your training content. End each section with an opportunity for employees to demonstrate they understand the key information presented.

The real result revolves around whether you have changed your employees' behavior. For example, you can track simulated-phishing click rates before and after a module on email phishing. If your program is effective, then you should see a drop in the number of security incidents.

A follow-up process to gather feedback on employees' experience and suggestions on any improvements to the testing is essential to measuring effectiveness.

Even if your company has not fallen victim to a cyberattack, it does not mean it won't happen, because it's not IF you have an incident, it's WHEN. Giving your employees the training to recognize the dangers of cybercrime—and the responsibilities they have in keeping your company safe, makes it less likely they will be the weakest link in your organization. ☀

CBS provides a full range of IT and website-related products and services to assist Catholic organizations to reduce their IT burden in whole or part, so they can better focus on their own mission. This includes the CBS Preferred Vendor Program that includes vendors that can assist in your cybersecurity assessment and related needs (see ad on next page). Please contact Bob Fiorentino at [bob.fiorentino@cbservices.org](mailto:bob.fiorentino@cbservices.org) for more information.

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

*For more information about topics in this article or other steps CBS is taking to maintain a strong security awareness program, please contact Lisa Matlock at CBS at [lisa.matlock@cbservices.org](mailto:lisa.matlock@cbservices.org).*

*It's not IF you have an incident, it's WHEN.*

# CBS Preferred Vendor Program

## Value-Added Services and Solutions



Christian Brothers Services (CBS) operates with the best interests of our members' unique needs in mind. The CBS Preferred Vendor Program facilitates relationships between our members and vendors who provide services outside the scope of our direct expertise and are complementary to the plans, programs and services currently administered and provided by CBS.

### Cap4Energy

Smart Energy Financial Solutions

### CCC Technologies, Inc.

Hosted VoIP Services/  
Technology Assessments

### Eclipse Telecom

Communication Technology

### MIR Appraisal Services, Inc.

Fine Art and Property Appraisal Services

### Stridium Cybersecurity Advisors

Cybersecurity & Privacy Consulting

### Trinity Executive Partnership

Executive Search/  
Organizational Assessments

### US Signal

Enterprise IT Solutions/Cloud Hosting



Cap4Energy  
Creative Financing Solutions



eclipse  
telecom



CCC Technologies, Inc.  
"The Convergence Company"



TRINITY EXECUTIVE  
PARTNERSHIP

For additional information please contact:  
Bob Fiorentino at 800.807.0100 x3089 or  
bob.fiorentino@cbservices.org

I recently lost a friend and colleague, Don Walter. Don was the Executive Director for the Pension Fund of the Church of the Nazarene. As you may know, Christian Brothers Services is a member of the Church Benefits Association (CBA) and the Church Alliance. These organizations provide a unique opportunity for people of different faiths to share the common goal of providing retirement protection to our members.

Don was one of my mentors because he had the ability to take complex issues and spin them in his Midwest roots. He wrote a monthly column called "A Minute with Don." They say imitation is the sincerest form of flattery, so I will paraphrase from two of his most recent columns.

*The concept of inurement describes the act of becoming accustomed to something that is undesirable—a hardening or accommodation to negative things. The ability for us to adapt and live with unpleasant circumstances on some level reinforces the difficulty of modifying our behavior.*

*We would rather accept the status quo than make long-term adjustments. Change is hard work and without seeing the light at the end of the tunnel, there is no incentive.*

*We all want the quick fix, the shortcut or the workaround. We like executive summaries, and graphs and pictures rather than narratives— anything that makes the complicated easy. No one ever advertises a product that will require a lot of time, effort and commitment on my part. To see that light at the end of the tunnel, it takes commitment.*

# A Minute with Don

Don was one of my mentors because he had the ability to take complex issues and spin them in his Midwest roots.

This concept is true when it comes to retirement plans as well. We come across many organizations that sponsor defined benefit retirement plans that delay making the changes that are necessary because change can be difficult. It may seem easier to delay a decision. However, delaying a decision today may make the problem unsolvable in the future. In the Christian Brothers Employee Retirement Plan (CBERP), the Pension Board has had to make many tough decisions for the good of the Plan. The light at the end of the tunnel is a secure retirement for the participants in the Plan.

The concept also is true for participants in a defined contribution plan, such as the Christian Brothers 403(b) Plan. The Trustees have provided ways to make the Plan easier for participants, such as defaulting the investments into the target date fund or using auto-enrollment. However, to be successful, we need to engage our employees. This is not always simple or easy.

Many employers focus on how employees should invest their money so that their employees can have a secure retirement. That is the shortcut.

*The difficult issue is how to get employees to save more money. If the employee does not save, stellar investment returns are meaningless.*

Christian Brothers Services has helped employers and employees by providing this education through on-site meetings, webinars, GoTo Meetings, websites and several other mediums.

We are facing difficult times, but sitting on the sidelines is not an option. To paraphrase John Kennedy, we choose to go to the moon and other things, not because they are easy, but because it is hard. Boards need to make the difficult decisions because they are the right thing to do.

Don, thank you for your mentorship and wisdom. ☀

*Jim Cephlecha is the Managing Director, Christian Brothers Retirement Planning Services. For more information about Christian Brothers Retirement Planning Services visit us at [cbservices.org/retirement.html](http://cbservices.org/retirement.html).*



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## A Few Moments with ...

# Ross Lillwitz

Lillwitz is the Sr. Graphic Designer at Christian Brothers Services (CBS), responsible for creating a consistent company-wide look from branding (external and environmental) to marketing and sales materials.

Since joining CBS in 2009, Lillwitz has had a hand in redesigning all the conference rooms, converting an office space into a prayer room and most recently, planning the renovation of the employee lounge.



*As the creative director of OutReach Magazine, you drive the overall look and feel of the publication. What was the inspiration behind the design of the first issue that paved the way for the past 10 years?*

Former editor and Marketing Communications manager, Cynthia Krohn, had the vision to take what was the *OutReach* newsletter and transform it into a magazine that would feature all the divisions at Christian Brothers Services. Because of my background in print design, she approached me to help lay out the first issue even though, at that time, I was working in the Information Technology & Website Services division. Shortly after the first issue was published, I transferred to the Marketing Communications department to continue working on the *OutReach* Magazine and many more creative projects.

*Who/What do you look to for inspiration?*

Inspiration is all around us. There is no one person, place or thing that gets my creative juices flowing. For me, inspiration is many times found while gardening, cycling or hiking through the woods with my dog, Murphy. I'm constantly taking mental notes of designs that appeal to me and storing them away. Great design is all around us.

*What makes good design?*

When laying out a story for the *OutReach* Magazine, good design starts with a cohesive theme. Choosing the right photos and graphics that best support and enhance the story is most important. The art and copy need to speak the same language. To keep the readers interest, the page must be well-balanced and easy to navigate. The reader determines good design by reading the article.

*What is the biggest change in the look of the magazine over the years? Can we expect any changes to OutReach in the next 10 years?*

The choice of content is the biggest change over the years. The first four issues had articles that featured employee news, such as retirements, obituaries and new employees. We decided to remove the personal news and feature more core business articles, starting with Vol. 3, No. 1, 2012. In that same issue, we started listing the featured articles on the front cover. I would guess that the *OutReach* Magazine will get a facelift in the next year or two.

*You have designed all the OutReach Magazine issues over the past 10 years. What is your favorite issue?*

I really don't have a favorite issue. However, I do have a favorite article that's featured every issue: Member Spotlight. These articles are typically the most fun and challenging to design. Like all the articles in *OutReach*, they are very well-written. This makes my life as a designer much easier.

*Can you take us through your process in putting together an issue of OutReach and what is your favorite part about the process?*

My process starts with the old-school method of drawing thumbnail layouts. This is how I arrange the articles for the entire magazine. There's nothing like good old-fashioned pen on paper to get my ideas flowing.

My favorite part of the process is the actual building of the pages. Once all the writing, planning and preliminary design is complete, there is nothing I like more than putting it all together. After 40 years, this is still my favorite part. I'm a builder by nature.

*You are a major driving force behind many of the pieces that Christian Brothers Services puts out from a marketing and image perspective. What helps keep your ideas fresh?*

Not sure how fresh my ideas are, but I'm always looking for ways to improve and experiment with the design of my marketing and environmental branding projects. As I mentioned earlier, I'm constantly taking mental notes of designs that appeal to me and storing them away for use at another time. For me, design is a lifestyle.

*What is your most memorable project you have done since starting at Christian Brothers Services?*

That's easy, the Lasallian Hallway of History. When I first started working at CBS, 10 years ago, and learned about the Brothers of the Christian Schools and their mission of educating the poor, it just seemed to me that their story should be visually featured throughout the building. All employees needed to know the great educational opportunities the Brothers provide throughout the world and that the employees themselves are part of the reason the Brother's mission is still going strong today. So actually, the entire environmental branding campaign is my favorite project(s). ☼



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