

OutReach

Vol. 8, No. 2 2017

A Christian Brothers Services Publication



A Room at the Inn

*Rebuilding Lives – One Mother,
One Baby, One Family at a Time*

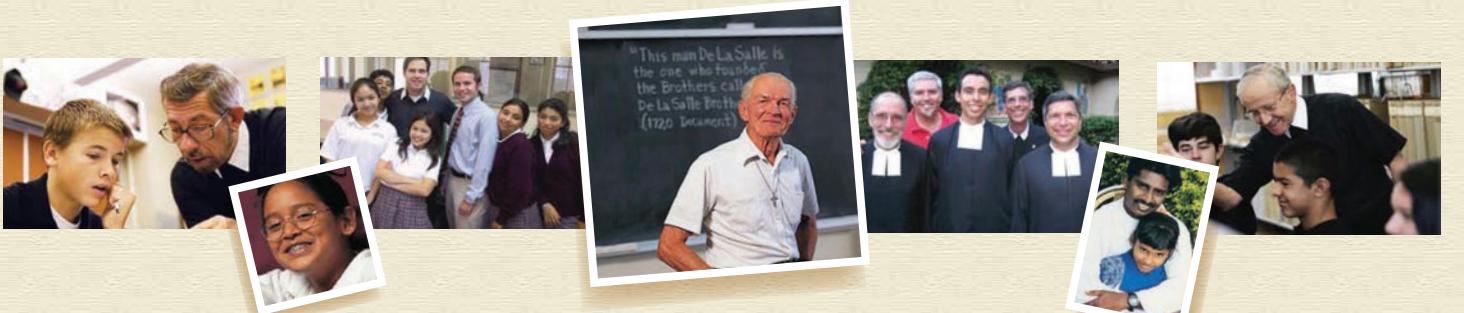
Christian Brothers Services Acquires BMT

**Almost Everything I Needed to Know
I Learned in Kindergarten**



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BROTHERS
SERVICES

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

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LIVE SIMPLY – PRAY DEEPLY – TEACH PASSIONATELY

OutReach Vol. 8, No. 2

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Last Word photograph is an outdoor statue at the Congregation of the Sisters of Divine Providence in Allison Park, Pennsylvania.

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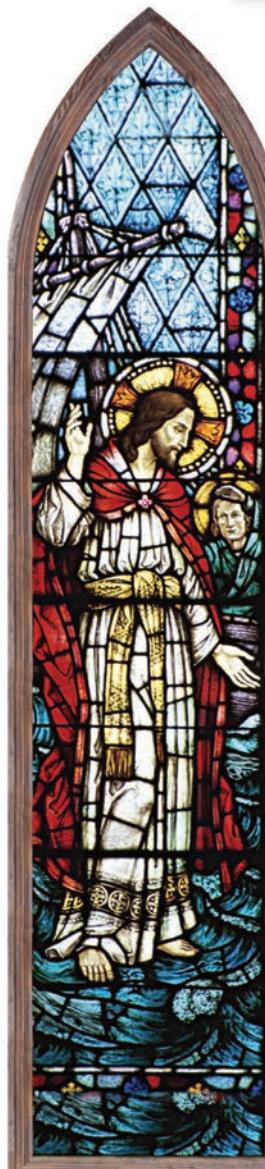
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MAIL BAG

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

"We are very pleased with the interactions we've had with everyone at Christian Brothers Services, especially Marie and MickeySue of Health Benefit Services. They are great to work with and we appreciate that you even recognize our voices when we call."

*– Sister Carolyn McQuaid and Yolanda Camp
Sisters of the Good Shepherd, St. Louis, Missouri*



"The changeover from 401(k) to 403(b) went very smoothly. Retirement Planning Services patiently worked with us and our employees to insure accounts were properly set up and any rollovers between plans successfully completed."

*– Robert Fitzgerald
Sisters of the Holy Family of Nazareth
Des Plaines, Illinois*



Christian Brothers Employee Benefit Trust Turns 40

The Christian Brothers Employee Benefit Trust (CBEBT) celebrated its 40th anniversary in 2017. While the Trust was officially established on January 1, 1977, the CBEBT really had its genesis in 1964 with the vision of Christian Brothers Services (CBS) founder Brother Joel Damian, FSC. At that time, Brother Damian gathered the leaders of four Chicago area Christian Brothers high schools to develop a pension plan for their lay teachers. Upon launching the pension plan, he realized that the schools could also benefit by combining resources to purchase health insurance. After a few years of purchasing coverage through a commercial insurance company, Brother Damian had the vision to self-insure the benefits being provided and established the CBEBT as a means to provide a comprehensive package of employee benefits to the lay employees of Catholic Church institutions.

The Early Days

During the plan's early days in the late 1970s through the mid-1980s, the sound of workers clickity-clacking on IBM Selectric typewriters—the new technology of the day—could be heard throughout the company's office which at the time was housed on the campus of Lewis University in Romeoville, Illinois. It was the sound of employees manually processing eligibility forms, invoices and adjudicating medical and dental claims. The process was tedious and laborious, but overall the plan administration was fairly routine as the Trust's plan offerings amounted to two choices, an 80 percent reimbursement plan with either a \$100 or \$250 deductible, better known as a traditional indemnity plan.

In addition to the typewriters, the telephones were also getting a workout. In the absence of an integrated phone system, which wasn't available at that time, staff answered phones and promptly returned messages left by providers and members. Great customer care has always been and continues to be one of, if not *the* most important service provided. ►►

As technology began to improve, the Trust realized that it needed to keep pace with the health care industry and in 1986, entered into an agreement with The Principal Financial Group (The Principal) to lease its computerized claims system. This partnership gave staff access to The Principal's claims system to process members' claims and allowed the Trust to maintain its data in a more organized, standardized and paperless environment. This system was used until 2011, when the Trust contracted with Allied Benefit Systems after The Principal announced its decision to leave the health insurance industry.

A few years later, in 1993, a new billing and eligibility system was employed to replace the manual, "home-grown" system CBS had been using. The electronic system, purchased from a local vendor, Benefit Systems and Services, Inc. (BSSI), standardized processes and took advantage of technological advances. While the system has been modified over the years, it is still in use today but will be replaced in 2018 with a new cloud-based system that will include enhanced technologies, functionality and reporting.

The Number of Plans Grow

Plan design became more challenging and complicated in the early 1990s when managed care was first introduced and started to become the standard for traditional health plans. Much like its commercial competitors, the Trust installed its first Preferred Provider Organization (PPO) during these years. Managed care plans like PPOs provide a benefit to patients and to the Plan, enabling patients to choose from highly qualified providers while at the same time providing a discount on billed services to the Plan. The administration of the Trust became more complex, having to offer and service numerous plan designs with varying degrees of complexity, and CBEBT customers, like many consumers, demanding easy to understand, comprehensive products. Once managed care hit the landscape, it took hold of product definition and demonstrated what the Trust needed to do to be accountable to its membership and to remain a viable alternative to traditional commercial insurance.

By the mid-'90s, copay plans were introduced to members, and since then, the growth in the number of plans offered has been astonishing as the CBEBT went from its two original indemnity plans to over 200 plans being offered today.

By the mid-'90s, copay plans were introduced to members, and since then, the growth in the number of plans offered has been astonishing as the CBEBT went from its two original indemnity plans to over 200 plans being offered today. Previous to an integrated prescription drug program being installed in 1996, there had only been one plan available whereas today the Trust now offers more than 80 unique prescription drug plan designs to participants through Express Scripts, Inc. (ESI).

The Affordable Care Act

On March 23, 2010, President Barack Obama signed the Patient Protection and Affordable Care Act into law, commonly referred to as ACA or Obamacare. This sweeping legislation, by far, caused the most challenges to the health insurance industry. For the Trust, the ACA brought with it an unprecedented level of responsibility and work load ranging from plan design to reporting and everything else in between.

The challenge of the Affordable Care Act and the provisions it imposed was two-fold for the CBEBT - what needed to be done for the plans to be compliant and what needed to be done from a reporting standpoint in order for clients to be compliant. The Trust had to modify its plans and begin providing different levels of benefits for specific treatments received by members - pretty much redefining many of the provisions contained in its plans.

While The Principal helped the Trust navigate some of the Affordable Care Act regulations, brokers and consultants were also instrumental in assisting and relaying information to clients. The onset of the Affordable Care Act caused employers across the country to access advice not only from the CBEBT, but from qualified consultants and brokers as well – as the whole country was learning what this sweeping legislation meant for them. The fact industry professionals were calling and communicating with the CBEBT for the first time really helped raise awareness of the Trust. Working with these professionals on the mandates of the ACA, the CBEBT was able to forge many new relationships which led to new business opportunities.



One of the more important mandates stressed by the Affordable Care Act was the requirement that all plans provide preventive care at no cost to the covered member with an emphasis on wellness and routine screenings. When the CBEBT introduced copay plans in the 1990s, preventive care initiatives were already made accessible to members. Thus, in many ways, the CBEBT was ahead of the preventive care curve implemented by the ACA! The Trust was already paying for a majority of services and was more generous than the ACA mandates in many cases. For example, with colonoscopy screening the Trust paid for one screening every three years versus the ACA requirement of only one screening every six years. The Trust was also ahead of the curve when it came to wellness screenings. The ACA allowed for some monies to be put toward these screenings depending on the size of the organization; however, the Trust was already paying for on-site/mobile screenings with assets, per the approval of the Trustees.

The preventive care programs the CBEBT initiated meshed nicely with the ACA mandates and reaffirmed that the Trust's vision and focus on wellness were right on target.

Little Sisters of the Poor v. Burwell

As a "Church Plan," the CBEBT is in full harmony with the tenets of the Catholic Church regarding coverage for specific medical and related care. When the ACA required employers to provide contraceptives at no cost to individuals along with coverage for specific procedures that Catholic Church doctrine disallows, the Little Sisters of the Poor along with Christian Brothers Services and the CBEBT filed suit against the government, which resulted in the landmark U.S. Supreme Court case *Little Sisters of the Poor Home for the Aged v. Burwell*. The case set about to determine whether religious institutes other than churches should be exempt from the ACA's contraception mandate requiring religious employers to cover certain contraceptives for their female employees. On May 16, 2016, the U.S. Supreme Court vacated the decision of the Circuit Court of Appeals, sending the case back for reconsideration. A settlement with the U.S. government is currently being negotiated. ►►



Focusing on Customer Service

Today, the HBS customer care team is comprised of 20 uniquely qualified professionals providing members with the top-level service and the attention to detail they have come to expect and deserve. The customer call center receives an average of 650 calls per day which translates to 3,250 calls per week, or 13,000 calls per month. In 2014, the customer care team was recognized by BenchmarkPortal as one of the top 100 call centers in North America and has been annually recognized since in 2015, 2016 and 2017.

The days of using answering machines to collect messages and return calls have been replaced by new online features such as our mobile website, and an interactive iChat system that enables members to access membership services even more quickly. The Trust also provides programs that allow people to stay in their homes and access care; Teladoc (telemedicine) is a prime example.

Technology is enabling the Trust to conduct its business much more efficiently and innovatively, allowing the company to become more data-driven by collecting statistics, metrics and producing reports on things that didn't exist several years ago.

The remarkable progress the CBEBT has accomplished in its 40 years would not have been possible without the vision and direction of the senior leadership at Christian Brothers Services. Brother Joel Damian's foresight brought CBS and CBEBT into existence while former President and CEO Brother William Walz and current President and CEO Brother Michael Quirk, FSC, Ed.D., helped take CBS and the CBEBT to new heights over the years and into the future. Furthermore, our dedicated staff of professionals in all areas and departments are the heart and soul of the Trust, providing exemplary service and care to our members.

Looking ahead, the CBEBT will continue to react to the challenges that may come its way. With its unique position as a Church Plan, dedicated to the men and women who work on behalf of the Catholic Church, the Trust celebrates its milestone anniversary, knowing that the future looks bright.

For more information on the plans and services offered through the Christian Brothers Employee Benefit Trust, contact Dawn Reece at 800.807.0400 x2642. ☀

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

**Live Chat and Call Back Request
Now Available for Christian Brothers
Employee Benefit Trust Members**

Christian Brothers Employee Benefit Trust (CBEBT) members now have two new and convenient ways to contact customer care.

Live chat has been added to the member section of the website, where members can ask questions and receive answers instantly from customer care representatives.

In addition, CBEBT members can request a call back from a customer care representative, at a date and time that is more convenient for them. Both of these services are available during normal customer care hours, Monday through Friday, 7:00 a.m. to 7:00 p.m.

These two new services are poised to deliver a more convenient and enhanced experience for CBEBT members. ☀



Four Steps to Set the Stage for a Great Incident Investigation Program

We all love the days when everything seems to be running smoothly, there are no problems of crisis to manage and our ministries are helping others as they have been designed to do. These are the types of days we wish occurred more often. These are also the days we should find time to bolster our risk management programs. Being prepared to react quickly and properly is essential to helping your ministry get back on its feet in the shortest amount of time after an unplanned event. Being prepared to react quickly and properly can also protect future injuries from occurring, property damage, the tarnishing of your public image and loss of money and time.

Incidents and accidents are unplanned events that can happen anywhere and at any time. A formal plan and procedure can help your organization manage your response. As with all risk management programs, you will need to start at the top; without leadership support, these types of programs never fully get off the ground. Whether your organization has a formal procedure to investigate incidents or an informal process, the following steps should be considered when reviewing, upgrading and developing your investigation protocols.

Step 1: Leadership Direction

Getting the president of your high school, executive director of your nursing home or the individual in charge of managing the parish on board is what sets the stage as to how the rest of the organization approaches the development, implementation and execution of the investigative procedure.

One of the best stage-setting directives over the last 30 years came from the president of an organization. Under his directive, and included in the policy manual, managers were required to provide him a completed investigative report within 24 hours of the incident. This directive demonstrated the organization's leadership commitment and support for safety and accident investigations. As a result, management worked harder at preventing accidents, incident investigations were completed more thoroughly and preventative plans were developed to prevent like occurrences.

Step 2: Responsibility

Formally defining an employee's responsibility is important for both management and non-supervisory positions. Incident reporting should be built into the job responsibilities of all employees. Why so formal? So employees can be held accountable for follow-through after an incident occurs in their area of control. This is a very common practice in organizational safety policies. Everyone has a duty to observe and report to the appropriate person on accidents or incidents which could harm the organization. Many times, however, that is usually where the safety policy stops. It is unfortunate the person or persons responsible for conducting the investigation following an incident are never identified. In these instances, the investigation usually falls on the human resources department or, worse, the investigation never takes place at all. Sometimes the organization just gives the injured employee/client/visitor a form to fill out so they can describe what happened.

Managers need to be held accountable for incidents under their control, such as employee accidents. They should also be responsible for investigating those types of incidents in their area of control. Managers are the best suited to understand what the correct procedures are and how to correct a problem if there is a failure in the procedure where someone was injured.

While a manager or supervisor may be the appropriate person to investigate an employee injury, they would not be the best person to investigate allegations of harassment, discrimination or other incidents of this nature. The human resources department is generally the best choice to investigate those types of incidences. When developing or assigning responsibilities for incident investigations, the following types of incidents should be considered with thought to who would be the best person to investigate the incident:

- Employee/volunteer injury
- Vehicle accident
- Client/visitor injury
- Theft
- Employment liability allegations
- Child abuse
- Property damage

Organizations should also determine possible experts or outside investigators for certain types of incidents. Outside investigators are generally brought in when incidents involve senior management.

Being prepared to react quickly and properly is essential to helping your ministry get back on its feet in the shortest amount of time after an unplanned event.

Step 3: Develop Resources and Procedures

Developing good resources and procedures to assist your organization following an incident is important as these tools can help the investigator capture the essential facts surrounding the incident. Some organizations may rarely have an employee injured, so remembering what to investigate can be hard. Good forms will help the investigator refresh their memory on the training they should have received. When developing forms, always have the general questions, such as the time of incident, date, location, persons involved, description of the injury or damage and a section to describe the incident. Many organizations use a form from their insurance company; however, these forms aren't thorough enough if you choose to use them for the investigation. Additional information is needed and should be documented. Sections should be added to identify as many facts as possible and to help determine the exact cause or causes of the incident. Additional areas should include:

- All people involved
- Possible witnesses and witness statements
- Any tools and equipment that were being used at the time of the incident
- Any unsafe conditions
- Any unsafe actions
- Section for incident analysis
- Section on corrective action
- Section on who is responsible for implementing the corrective action and date it was completed

The forms are important, but so is developing an investigative tool kit. A tool kit should include a camera, investigative forms, witness questions, tape measure, investigative instructions, tape, paper, pen, etc. ►►

Step 4: Employee Training

Those responsible for the investigation need to be trained on the organization's policies and procedures, the proper way to complete the investigative forms, as well as "hands-on" training, including real life scenarios. Keep in mind the proper completion of forms is extremely important as they can be used in court to strengthen the company's position or if completed poorly, the forms can end up harming the organization's position on an incident. Training should include how to identify all the causes of an accident; "accident prone" individuals and noting that the individual needs to "pay more attention to what they are doing" are not acceptable. Internet training and training that is not "hands-on" should only be used as refreshers.

Standard investigation training should include the investigative process and understanding of what is done for each of the following steps:

1. Notice of the event
2. Go to the scene immediately
3. Interview witnesses/gather the facts
4. Review the facts
5. Determine incident causes
6. Develop and implement corrective action
7. Report to upper management
8. Follow-up on prevention measures

Incidents happen and are unexpected. All incidents, even the near misses, need to be investigated, and corrective measures need to be implemented by conducting a thorough investigation. Your organization needs to be prepared to conduct a proper investigation following any type of incident. Don't let those smooth days go to waste - prepare for the unexpected. ☺

Jeff Harrison is the Risk Control Coordinator for Christian Brothers Risk Management Services.



Your organization needs to be prepared to conduct a proper investigation following any type of incident.

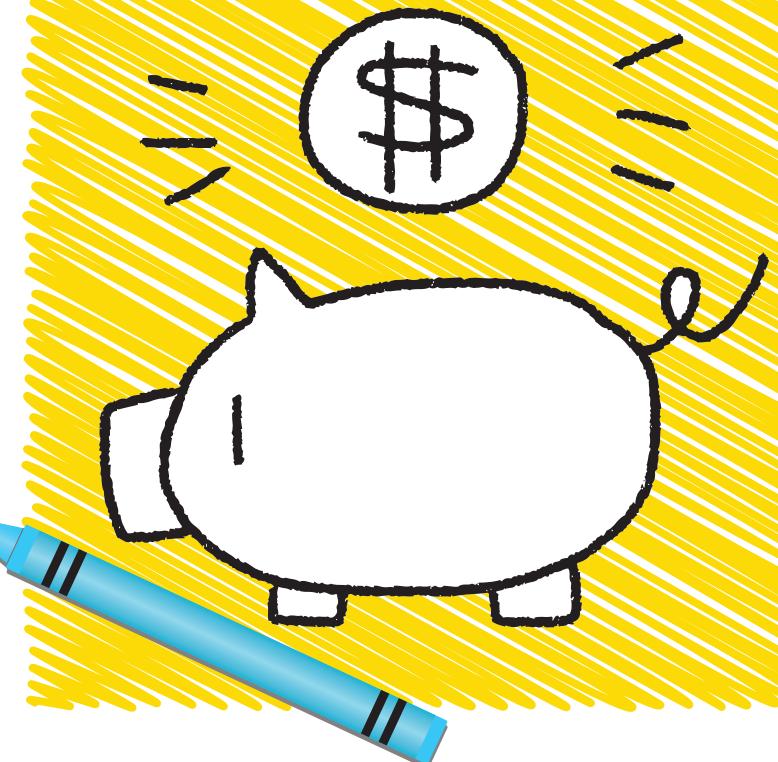
Almost Everything I Needed to Know, I Learned in Kindergarten

Many of you may recall a book written by Robert Fulghum in the mid-1980s entitled, *All I Really Needed to Know I Learned in Kindergarten*. It is a very enjoyable collection of essays that remind us of the basic rules we learned in kindergarten: to share, be nice, clean up after ourselves and live a balanced life. The one thing that was not emphasized was the need to save money.



I am not suggesting we teach capital asset market pricing in kindergarten, but we should teach our children to save and to do so at the earliest age possible. My bigger concern is not that we fail to teach investing in kindergarten, but that we, as a nation, fail to teach this concept at all. This lack of education crosses all sections of our culture. I once heard a professor state he wished he started saving for retirement earlier so his money could have compounded over time.

In past *OutReach* articles, I wrote about how employees aren't managing their money prudently. Those articles focused on the problems incurred through improper investment diversification, excessive fees and taking money out of the plan before reaching retirement. This article focuses on the savings problem. Studies show that 68 percent of wealth accumulation is attributable to savings, 38 percent to investments and 6 percent to lower fees. Sometimes the savings problem is that the employee simply does not have the resources to save. He/she is not spending money foolishly; just paying everyday expenses. This category of non-savers can best be solved through higher wages. The good news is this group is in the minority. The majority of non-savers can afford to save, but elect to spend money elsewhere. A recent study by the Bureau of Labor and Statistics showed when the economy improved, workers increased their savings by only 3 percent, but increased the amount they spent on apparel by over 11 percent. Employees need to become more responsible with their savings - something they should have learned in kindergarten.



However, part of the problem lies with employers. How much do we encourage employees to save? How easy do we make it for them to save? The most effective incentive is for the employer to provide a matching contribution. This is not always affordable, but there are other ways to encourage employees to save that cost the employer little or nothing.

It is never too late to educate employees on the value of saving for retirement. We have a number of communication pieces that in collaboration with Vanguard show examples of the positive effects compounding provides to an employee's savings account, the tax advantage of deferring income and other retirement topics. The Vanguard website has a number of robust, interactive retirement planning and education tools and Christian Brothers Retirement Planning Services will also provide employee educational meetings, where practical, which we try to coordinate with other groups in the area.

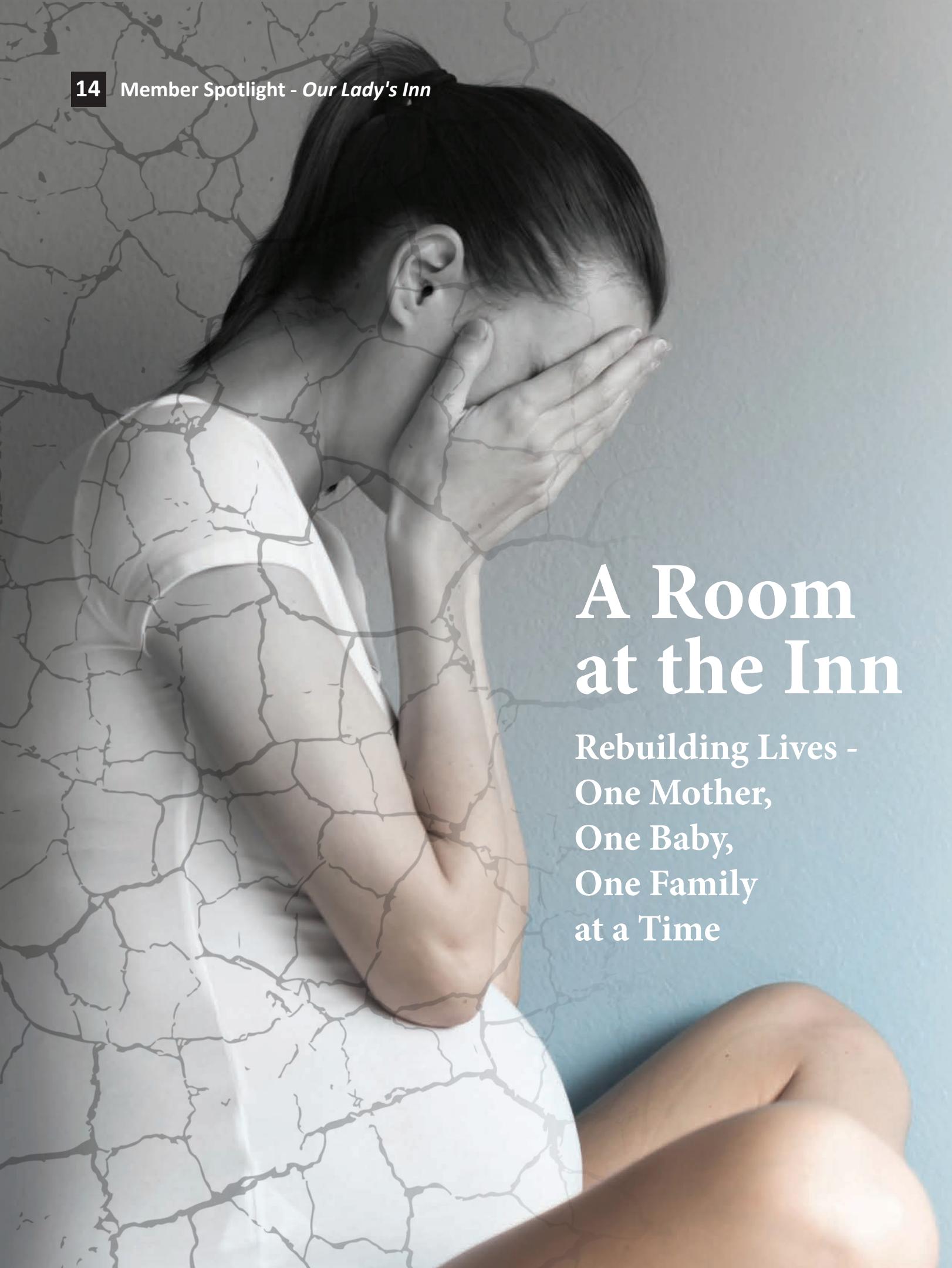
If employees save nothing, they will likely struggle to make ends meet in the years they should be enjoying retirement, grandchildren, travel and more. Even a kindergartner would understand the more you save, the more you will have for your future. Now all we have to do is educate our adult employees.

For more information on retirement planning services or retirement planning communication pieces, email rpsccustomerservice@cbservices.org.

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

A Room at the Inn

Rebuilding Lives - One Mother, One Baby, One Family at a Time



Pregnant. Alone. No money. No support. Kicked out of the house. Abandoned by family. Nowhere to turn. Homeless. Unfortunately, these scenarios have become all too familiar in today's society; however, in St. Louis, Missouri, pregnant women who find themselves out of options, yet don't want an abortion, will find there is always room at the Inn. For over 35 years, Our Lady's Inn (OLI or Inn) has been welcoming pregnant women and their dependent children who have nowhere else to turn.

Melissa already had a three year old son when she became pregnant again. With no support, and a toddler who wouldn't listen, she was at a loss as to what to do next when she learned about Our Lady's Inn.*

Sanya, pregnant with twins, was on her way to have an abortion. Living in a one bedroom apartment with her grandmother, she realized she couldn't stay there and had no way to live on her own. She believed she had no other choice when a chance encounter with a sidewalk counselor led her to Our Lady's Inn.*

Erica was a drug user and pregnant. With several failed attempts to become clean, and a stay in jail, she was intent on delivering a healthy baby. After completing an inpatient drug treatment program, she made her way to Our Lady's Inn.*

* Names have been changed to protect the privacy of the women whose stories were shared.

An Idea to Start



It started out as an idea among a group of pro-life supporters – provide a safe place for pregnant women who want to have their babies yet were considering or being pressured into having an abortion because of their circumstances. "I don't have a choice; 'my parents or my boyfriend is making me get an abortion;' these were some of the comments the pro-life support group members regularly heard," relates Gloria Lee, operations director for Our Lady's Inn. "That's when members of the group began to see a need for a safe place where women could have their babies."

In 1982, through a grassroots effort, a building in South St. Louis was secured and the first Our Lady's Inn began accepting clients. Five years later, in 1987, a second location opened in North St. Louis in an old convent, which had been rehabbed by volunteers. "This location could house 12 families. The chapel was converted into one big room which served as a dorm room that housed six single women who were pregnant and there were three or four bedrooms that were family bedrooms for pregnant mothers with dependent children."



In 1997, the two locations merged into one location with the ability to house up to 18 families. It became known as Our Lady's Inn – St. Louis. ►►

With the success of the St. Louis location and the continuing rise in need, Our Lady's Inn opened a second location in 2006, Our Lady's Inn – St. Charles, in St. Charles, Missouri, with the capacity to house 12 families.

"The mission of Our Lady's Inn is to provide pregnant women and their children shelter and hope for a new life through humble acts of love," explains Peggy Forrest, executive director at Our Lady's Inn. "We shelter and support women who've made the choice for life for their unborn children. Our focus is to address all of the issues they're facing – health issues, mental health issues, substance abuse issues and homelessness, and take them to a place where they can have a healthy baby, keep their family together, be good parents and have a safe, secure and stable housing situation."

"The majority of our women are homeless. On occasion we get women, who in the true sense, aren't homeless, but maybe their parents kicked them out, or they're escaping domestic violence, so those types of things would qualify as being homeless because if they don't get an abortion they have no place else to go," states Lee.

Keeping families together makes Our Lady's Inn unique, as many maternity homes throughout the country don't accept a pregnant woman with dependent children; however, OLI will take in these families with up to four dependent children.

More than a Room

Our Lady's Inn is much more than just a maternity home or shelter for pregnant women. They offer programs to help these mothers-to-be from prenatal to postnatal care with services falling into three categories - residential services, transitional housing and an aftercare program.

Residential Services

In addition to shelter, food and clothing, Our Lady's Inn also provides support in a variety of ways. When a pregnant woman first enters OLI, she is assigned a case manager and a complete assessment is done which takes into account all her needs, and if she has children, their needs as well.

Once the assessment is completed, the case manager and client will develop a person-centered plan, which identifies the woman's strengths, weaknesses, wishes and desires for herself and her family, and then together they develop goals and an action plan for achieving those goals.

On staff at each location is a child advocate who works specifically and solely with the children, dealing with all of their educational needs and helping the mothers understand age-appropriate behavioral expectations.

Classes are offered in parenting, childbirth preparation, child development, educational preparedness, job readiness, smoking cessation, pre- and postnatal care and more. "We encourage the women who don't have a high school diploma to get a GED, either through an online program or with tutors," Forrest explains. "We have some clients who have a little bit of college and we've worked to help them get back into college."

Many of the women who come to Our Lady's Inn are high-risk pregnancies. "Our women are in a crisis situation, whether they are homeless, have addictions or mental health issues, and these factors lead to high-risk pregnancies," clarifies Forrest. "We have nurses on staff to provide nursing support, ensuring moms make and keep appointments with an obstetrician and follow their doctor's directions, for example monitoring blood pressure."

Forrest continues, "Our whole program is really focused on sober living support as many of our women these days come from a substance abuse background. For some, it's how they grew up; others found that lifestyle on their own, but as everywhere in the United States, substance abuse is a huge, huge issue. So we do everything we can to support them in trying to live clean and sober lives." That support starts with counselors at each location to help identify and address mental health issues or addictions, and when necessary make referrals to community mental health providers or identify additional resources that may be needed. As Forrest explains, the goal for the women in the residential program is simple, "to have a healthy, drug-free birth and eventually find safe and adequate housing."



*More than 6,000 women helped since 1982,
over 11,000 volunteer hours per year,
over 16,000 nights of shelter provided in 2016
and 512 children saved in 2016.*

After Care Program

Women have the option to stay up to a year from the time they arrive at the Inn, yet most are ready to leave before the year is up. Last year, the average stay at OLI between both locations was 82 days. Upon leaving the Inn, each woman is offered two years of support through the After Care Program. In this program, advocates and case managers meet regularly with the mothers to provide assistance with housing referrals for permanent or transitional housing, material support, advocacy, well-being visits and much more to ensure these families find success.

Transitional Housing

Realizing there are times when some of these women may need a little extra help, OLI established a transitional housing unit in St. Louis. Founded in 2005, the transitional housing unit - Brother Loyola Transitional Housing in St. Louis - features four units, each one a fully furnished one bedroom apartment. This one year transitional living program provides a mother, baby and any dependent children with additional and continuing support while allowing them some independence. While taking advantage of this program, residents are expected to work, attend school or be in a job training program.

The Kindness of Others

There is no cost to the women who come to Our Lady's Inn for any of the services – food, shelter, clothing, baby supplies or the in-house classes. Medicaid pays for most medical expenses and if a woman is not enrolled when she arrives, the case manager will help her apply with OLI paying her expenses until she is fully enrolled in Medicaid.

Approximately 30 percent of funding for OLI comes from grants - federal, state or local community grants- the rest comes from individual donations, family foundations and a few corporate philanthropic foundations. The Twice Blessed Resale Shop, which is more of a boutique than a traditional thrift store, is run by OLI in St. Louis, and serves a dual purpose: all the money made from this resale shop goes directly to help support OLI, and the shop also serves as job training and employment for some of the OLI residents.

Looking Back While Looking Forward

"In the beginning, pregnancy was the biggest issue we dealt with and now that's probably the easiest issue we deal with," reminisces Lee. "As the federal mental health budget has decreased over the years, many women with mental health issues who become pregnant are left to fend for themselves, leaving some homeless and in need of services. We're also seeing a rise in drug dependency, with heroin being rampant. These issues make it important for these women to receive help and medical treatment."

As for measuring the success of Our Lady's Inn, Forrest explains, "We measure success in a number of different ways. Our primary goal is to have healthy babies, so we measure success by gestational age and birth weight and in 2016, 91 percent of our women delivered babies who were a normal gestational age and over five pounds. We consider it a success if clients have been able to secure stable housing, keep the family together, and if they continue to work their addictions programs and once they leave they stay clean and sober. Securing employment is also another measure of success." ►►

Forrest and Lee both agreed that one of the things that hasn't changed over the years is the consistent support of the community and the volunteers. "In the early days, we ran on volunteers and couldn't have done it without them," acknowledges Lee, "and today, they still add so much to our program. They do everything from answering the phones to childcare, from organizing the storerooms and sorting of donations to running the thrift store, they all have heart for the mission." And it's that heart that Forrest acknowledges plays a large role in the success of the Inn. "We believe everyone leaves here as a successful client, even if they're only here for a week and for that one week, they knew that there was a group of people who cared about them and have dedicated their lives to caring, that's truly a success."

Over the last 35 years, Our Lady's Inn has gained a well-earned reputation for care. OLI receives referrals from the pregnancy resource centers that work with pregnant women in crisis as well as from doctors, hospitals, pastors, church groups and even from attorneys and judges. OLI is also part of the homeless hotline network in the city, St. Louis County and St. Charles County.

The statistics are astounding: more than 6,000 women helped since 1982, over 11,000 volunteer hours per year, over 16,000 nights of shelter provided in 2016 and 512 children saved in 2016. Forrest puts these statistics into perspective, "In this day and age, when it's okay to walk into an abortion clinic and treat that gift of life as though it's just a problem, these women know it's not, and despite their circumstances and uphill battle, they've chosen life. I think that's very courageous. They're very courageous."



Sanya's healthy, full-term twin girls.

It's that courage that not only led Melissa, Sanya and Erica to OLI, but helped them create a better future for themselves and their families.

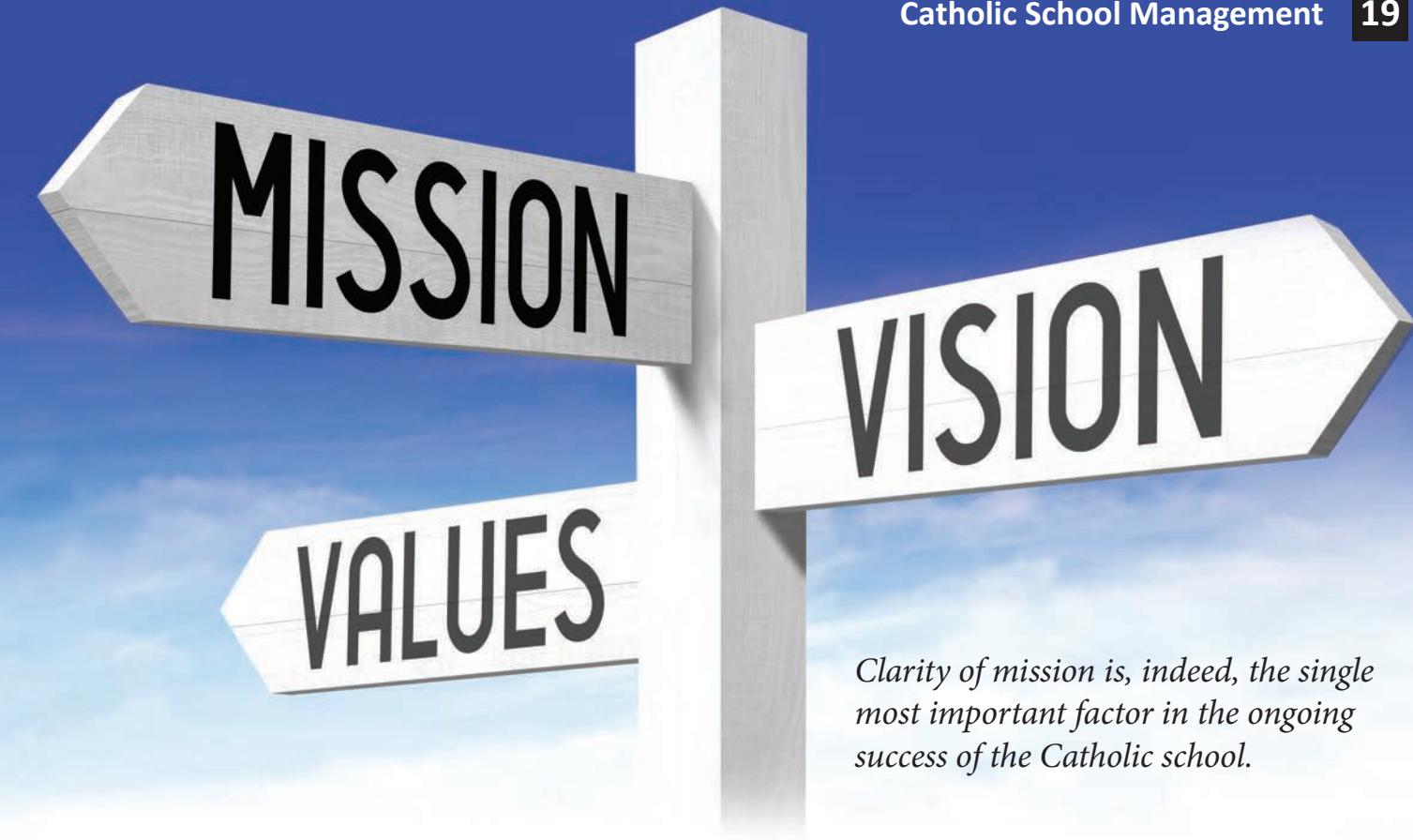
With the help of the OLI staff, Melissa learned her three year old son was profoundly deaf, the reason he didn't respond to her commands, and the staff was able to get him the hearing aids he needed. Melissa delivered a healthy baby, and the family of three now has hope for a bright future.*

After moving into OLI, Sanya delivered healthy, full-term twin girls. She is working on her short and long-term goals and is on her way to a better future for herself and her daughters.*

And Erica, with the help of the staff at OLI, participated in a treatment and 12-step program where she developed a network of support. Clean and sober, she delivered a healthy baby boy and has been able to provide him a secure and loving home.*

Just like Melissa, Sanya and Erica, many of these women arrive with very little hope for their future or the future of their children, yet they leave with a plan to help realize their goals, the continuing support of Our Lady's Inn and most of all, hope.

The message is clear. Women in St. Louis who become pregnant, are alone, with no money, no support, kicked out of the house, abandoned by family with nowhere to turn and homeless, there is a room at the Inn waiting for them, with a staff of people who have dedicated themselves to rebuilding lives - one mother, one baby, one family at a time. ☀



Clarity of mission is, indeed, the single most important factor in the ongoing success of the Catholic school.

Christian Brothers Services Consulting: A Milestone, a Transition and a Retrospective

On October 30, 2014, Christian Brothers Services (CBS) acquired Catholic School Management (CSM), a firm which since 1973 has provided consultative guidance to Catholic schools, parishes, dioceses and religious communities, both in the United States and in Europe. Richard J. Burke, founder and then-president of CSM, agreed to remain with the organization as a division of Christian Brothers Services to help in the transition process. On October 31, 2017, Burke retired and is looking forward to spending more time with his family, improving his golf game and writing, while occasionally lending his expertise to special project work for CSM. Since acquiring CSM, CBS has continued to realize the vision of its strategic plan and has further expanded its array of consulting services in order to provide more options and support to its members and other Catholic organizations.

These two significant milestones, in 2014 and 2017, were accompanied by a planned transition that included Maria J. Ribera overseeing direct consulting and CSM's flagship services: the Institutional Assessment and the Strategic Management and Development Programs. Also in October, CBS president and chief executive officer Brother Michael Quirk, FSC, Ed.D., announced as part of this transition the hiring of Mary J. Foley as managing director of consulting services for Christian Brothers Services. Foley brings a wealth of experience in consulting, as well as expertise in helping schools and other not-for-profit institutions with their organizational needs. Foley's knowledge of Lasallian values, having received her master's degree at Lewis University, is also significant to future consulting efforts. She will be headquartered at CBS in Romeoville, Illinois, and will travel extensively in support of CSM consultants and clients. ►►

With this transition, Burke was asked to reflect upon his more than 40 years of working in Catholic education. Burke responded that he has often been asked questions such as:

- *What makes a really good Catholic school?*
- *Which Catholic schools in the area are best overall?*
- *If you had to select a particular Catholic school for your child, which one would you choose?*

Extensive research has been conducted since at least 1969 on what makes Catholic schools effective and why parents choose a Catholic school for the education of their children. In addition to the formal research, numerous writers and school administrators have prepared essays, articles and books on effective Catholic schools. The most recent is *Catholic High Schools: Facing the New Realities*¹ by Father James L. Heft, S.M. The work is, in Burke's opinion, both insightful and helpful. This retrospective is not designed to dispute or replace any of those previous works. Indeed, many of these reflections are rooted in a serious study of those documents and the application of the proposals set forth in those documents to Catholic schools at the elementary and secondary levels.

Burke's reflections follow.



Early in my career with Catholic education, Rev. James G. Fanelli, then superintendent of schools for the Archdiocese of Hartford, stated emphatically that the philosophy and mission of the Catholic school were the two most important elements of a school's success. While I had no reason to doubt Father Fanelli's assertion, I had neither the background nor the expertise to validate or disprove his thesis. Over the past 44 years, I have spent literally every working day of my life in Catholic schools or working on their behalf in my office, on airplanes, trains, or in conferences with Catholic educators. Specifically, I have viewed Catholic schools firsthand and systematically by breaking them into their component parts. These include Catholic identity, ownership, governance, administration, academic affairs and the teaching/learning process, guidance and counseling services, co-curricular and extracurricular activities, student affairs, business and financial affairs, development affairs, legal and canonical issues, and plant and facility considerations.

Along with members of the Catholic School Management staff, I have conducted institutional assessments, strategic and operational planning processes, capital campaign feasibility studies, capital campaigns, annual giving programs, planned giving programs, endowment growth programs, and leadership search and development programs for schools of every type and size. We have designed curriculums, audited curriculums, established and conducted training programs for board members, teachers, administrators, business managers, development directors and guidance counselors. I have personally toured hundreds of school buildings, crawled through basements, walked on roofs, inspected parking lots, brick work and masonry, and in one case, actually crawled down inside of a 10,000 gallon heating oil tank. CSM staff members and I have interviewed thousands of parents, teachers and students. In addition, I have been fortunate enough to provide Catholic education at various levels for my own children and have paid tens of thousands of dollars in tuition to Catholic schools. Perhaps experiential learning, coupled with a willingness to read virtually every book, article and paper on the topic of Catholic education, has provided a unique perspective. With all of that said, it is my unequivocal conclusion that Father Fanelli was – and is – right. Clarity of mission is, indeed, the single most important factor in the ongoing success of the Catholic school. The most effective Catholic schools, at the elementary and secondary levels, appear to be those whose strategic and operational plans, as well as day-to-day strategies and tactics, are based upon and reflective of the school's mission. When all involved with the school: board members, administrators, faculty, staff, students and parents, can articulate the school's mission, the school appears to stand on uniquely solid footing. Since I have written extensively on mission clarity in various issues of the *Catholic School Management Letter* (CSML), I will not spend more time in this reflection focusing on the specific critical elements needed for an effective mission. In addition to the Catholic school mission; however, contemporary effective schools must have clear statements of philosophy, vision and a clear and well-designed profile of the graduate at graduation.

¹James L. Heft, S.M., *Catholic High Schools: Facing the New Realities*, Oxford University Press, 2011.

Issues of ownership and governance are also critical to future viability and vitality of Catholic schools. Unfortunately, I have experienced firsthand that lack of clarity with regard to issues of ownership and governance frequently creates problems for Catholic schools and their administrators. The traditional model for Catholic schools was that they were owned by, and a ministry of, the local parish. Since the pastor is the "ordinary administrator of the juridic person (parish)," he also would "own and oversee" the school. In my considered opinion, this model is increasingly problematic and less relevant in the contemporary Church and society. Indeed, Catholic schools owned by religious communities and those that have established boards with at least limited or specified jurisdiction tend to perform far better in terms of viability and vitality. Research conducted by Anthony Bryk, Peter Holland, Valerie Lee and Rubin Carriedo for NCEA in 1984 under the title, *Effective Catholic Schools: An Exploration*² made that point very strongly. The most effective Catholic schools in terms of viability are those operating with governing boards or boards of limited jurisdiction. Recent research conducted by Michael Boyle and Anthony Dosen and published in the *Journal of Catholic Education* in March 2017, indicates that the preparation of priests for their work in Catholic schools is woefully inadequate. In my opinion, if Catholic schools are going to be able to survive and flourish, the ownership needs to be clarified most often outside of the parish structure and the governance needs to be strengthened with dedicated and committed trustees operating in either governing boards or boards of limited jurisdiction. When the ownership and governance structures are clear and professional, it is much easier to create an administrative model that functions well for the type of school and the individuals the school serves. Having worked with Catholic schools of every type and in virtually every geographic region of the country and with varying demographic profiles, I can say with little hesitation that those Catholic schools well poised for the future are those that have clear and contemporary models of ownership and governance. The governance model takes advantage of the talents, experience and expertise of the laity when the boards have real governance authority, subject perhaps to a limited number of clearly defined reserved powers held by the owners. Indeed, this is the model put forth by Father Theodore Hesburgh, CSC, in his dissertation while at Catholic University of America and employed by the Congregation of Holy Cross for the University of Notre Dame in his tenure as president there. The results speak for themselves.

Summarily, the viable Catholic school has clear and contemporary foundational documents, appropriate to the geography and demography served by the school. These statements of philosophy, mission, vision and the profile of the graduate at graduation are the foundation for the school's strategic plan, designed to keep it viable and vibrant into the future.

With the above essential elements in place, the really good Catholic school has:

- *A talented and visionary chief administrator*
- *A well-written and well-aligned rigorous curriculum*
- *Differentiated instructional delivery*
- *Integration of technology with the teaching/learning process*
- *Dedicated, credentialed and caring teachers and staff who are justly compensated and regularly afforded opportunities for professional development*
- *Personalized guidance and counseling programs where students are seen regularly and frequently, technology is well-utilized, and families are involved*
- *An appropriate array of co-curricular and extracurricular activities*
- *Effective communication and marketing programs based upon contemporary research pertaining to students and their parents*
- *A well-designed and staffed development program with components for alumni and alumni parent relations, annual giving, friend-raising events, planned giving and endowment growth*
- *A comprehensive and appropriately staffed enrollment management program with contemporary components for student recruitment, admissions, financial assistance and student retention*
- *A long-range financial plan with clearly documented assumptions in all major areas of school life*

As I stand on the threshold of retirement, I am convinced that Christian Brothers Services is in an excellent position to assist Catholic schools nationwide to be all that they can and should be for students, for society and for the Church. ☀

²Anthony S. Bryk, Peter B. Holland, Valerie E. Lee, Ruben A. Carriedo, *Effective Catholic Schools: An Exploration*, National Center for Research in Total Catholic Education, National Catholic Educational Association, 1984.

Trends in Information Technology Usage for Religious Institutes

Most Catholic organizations aren't run like Starbucks, McDonald's or IBM, but all businesses, including Catholic 501(c)(3) nonprofit organizations, have a few things in common. Each has various audiences with their own demands and expectations that must be satisfied, and each business needs to be as efficient and effective as possible to fulfill its mission and vision. Today, all of these businesses also rely on information technology (IT) to help achieve these goals.

It's important to think of IT as a strategic objective to help your organization achieve its overall goals, not just an expense you need to manage. IT should help you provide excellent customer service; deliver business value by bringing in more revenue than expense; help you know and manage risks and improve business processes. IT should enable your organization to complete business and technology projects, helping to meet the organization's goals.

It's important to think of IT as a strategic objective to help your organization achieve its overall goals, not just an expense you need to manage.

What is Your Current State of IT Usage?

Every organization has different IT challenges. Maybe you're thinking about aged hardware or software that might need to be updated or replaced. You may have disparate, disconnected systems that don't talk to each other. Do you have expensive maintenance contracts, or inefficient and ineffective processes? There is always something on people's IT to do list.

There are also enabling technologies such as applications, cloud, mobile, social and security technologies. In the past, organizations didn't want to spend money on these technologies, but they are now commonplace. It's not important for every organization to hit every item that comes along the IT spectrum, but to think of IT as evolution as opposed to revolution, and pursue a continuous improvement philosophy.

IT as the Fifth Utility

Up until recently, electricity, gas, telephone and water were the utilities you "turned on" when you moved into a new building or home. IT is becoming — and many would argue already is — our fifth utility. There is a jack near your desk or on your wall you plug your computer into - who really cares what's behind where you plug in, you just know you want to plug in and get service.

We want to be able to plug in and take advantage of industry trends for the benefit of our stakeholders, but what are the industry trends that are driving digital transformation?

There are things that have reached a tipping point where they are readily available to businesses: Mobile smartphones; Internet of Things; Adaptive Security; Social Networking; Artificial Intelligence; Big Data; Cloud Processing; Workflow Automation. An organization can now affordably apply these trends to achieve benefits. You may have been thinking about a few or all of these trends as they apply to your organization.

The Big Three IT Trends for Catholic Organizations

1) Cloud Computing and Processing

Think of cloud processing as something not on your premises. Cloud computing has the capability to turn uneven capital expenditures, every three or five year cycle, into an operating expense where you don't have to own any assets. Think of it as a subscription, a predictable expense you pay monthly based on usage, like water or electricity. If you use 10 gallons of water, you pay for 10 gallons of water, if you use 10 CPU cycles, you pay for that amount. When you move equipment off your premises and take advantage of someone else's data center, you're gaining economies of scale, which will help you become more nimble and agile to meet the needs, demands and expectations of your stakeholders. You should consider not only moving IT operations offsite; but, if your software development is a security burden, you should shift as much of that as you can to others as well. This does not mean you should get rid of your IT department; there will always be something you consider to be the "core" when you think of operations and security that you will want to keep on your premises. Keep your core solid and keep the door open to receive other services from outside providers – it's all about turning fixed expenses into variable expenses where possible.

Keep in mind when you are considering the move to cloud processing, to calculate the cost of dated equipment and processes. Review agreements against current market place rates. Review all of your current agreements with your IT-related utilities: wired and wireless phone service, internet access cable TV and maintenance agreements for your older equipment and phone systems. If you have been with a provider for a long period of time—longer than 24 months—you may be paying a "loyalty" penalty to some extent. Calculate your costs and once you know what they are, you can make comparisons. ►►

Data breaches are inevitable. Unfortunately, it's not if you are going to have a data breach, it's when, so be prepared.

2) Security

- Managing risk is always an IT priority. You need to fully consider all the cyber risks out there, which means performing an inventory of your systems and data. Know what you have in your systems and what you're storing, especially if you have confidential, proprietary, individually identifiable information, protected health information or credit card data. This is data that has been entrusted to you and must be protected by implementing reasonable, prudent and appropriate security measures. Security is never going to go away, it is continually evolving. Even if we push all our systems into the cloud, security will always be the top priority. With cloud processing, instead of managing the infrastructure in our offices, we manage the vendors who manage the infrastructure for us. Trust, but verify cloud providers to make sure they are reputable. Once you choose a provider, you will need to trust them to a large degree, but you have to continually verify they are doing what you need and protecting your systems and information.

Data breaches are inevitable. Unfortunately, it's not *if* you are going to have a data breach, it's *when*, so be prepared. Review your insurance policies to determine what kind of cyber liability coverage you have should a data breach occur. If and when a data breach does hit, it has to be investigated and may require forensics, credit monitoring, remediation and legal defense. All those expenses add up, so if your current commercial general liability (CGL) policy doesn't cover these things to the extent you need, a separate cyber liability policy may be in order.

When it comes to security, it begins with people, process and technology. If you haven't done so already, start a security awareness program to educate your employees and continually inform them about cybersecurity risks. Provide them with the tools they need to recognize the risks and how to stay away from them. Teach your employees, members and stakeholders everyone is a target.

Think about replacing any aged hardware and software you may have. Anything older than five years probably cannot be fully patched and updated, and you may be better off just pitching it and starting over. Things are changing fast and the bad guys know what old equipment can and can't do and they will look to exploit vulnerabilities. Patch all of your systems regularly and consider private cloud hosting where you can find a vendor who can do all this for you, so you don't have to perform regular upgrades.

3) Social Networking

Social networking has the ability to improve the services we provide to our stakeholders. First, it is a massive instant communication medium, even more so than email. With email, you send it and it sits in the recipient's inbox. Social media generally pops up immediately on the recipient's social media feeds. There are over 200 different social media outlets, but when you think about getting started with social media, focus on LinkedIn and Facebook. At Christian Brothers Services, we look at LinkedIn as being best at connecting to the decision-makers at organizations, and we use Facebook to connect with the individual participants in our health and retirement plans - we want to get important information to those people as well, but they aren't going to connect to us on a professional level.

Envision Your Future State

Think about how you can turn IT in your organization into a strategic asset instead of purely an expense. IT is changing rapidly; you can no longer just put in IT systems and change them every three to five years - you need to put them on a shorter evolution cycle. Adopt a continuous improvement philosophy to take advantage of benefits that come with IT. Add a new feature on a regular basis, that way, you won't need to add a hundred new features every three years. ☀

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



Christian Brothers Services Acquires BMT

On August 1, 2017, Christian Brothers Services (CBS) announced its acquisition of Brenner, McDonagh & Tortolani, Inc. (BMT).

BMT serves 230 religious institutes and many sponsored ministries in need of assistance with the management of daily operations, including accounting and financial management, benefits eligibility management, human resources, investment consulting and planning.

The acquisition enables Christian Brothers Services to be a premier provider of consulting services to faith-based organizations. BMT will now function as a new and independent division of Christian Brothers Services, but the mission, vision and quality of service of BMT will remain the same as when it was founded in 1972. BMT staff includes approximately 50 highly trained and experienced professionals, who will now join the Christian Brothers Services employee team. BMT will maintain its personnel and various office locations.

"The BMT team has always recognized that our two organizations have compatible and harmonious respective missions. As a leader at BMT, I am pleased that our ability to provide excellent professional and customized services will be enhanced by this relationship ☀

For more information about BMT and the services they offer, visit bmtconsults.com.

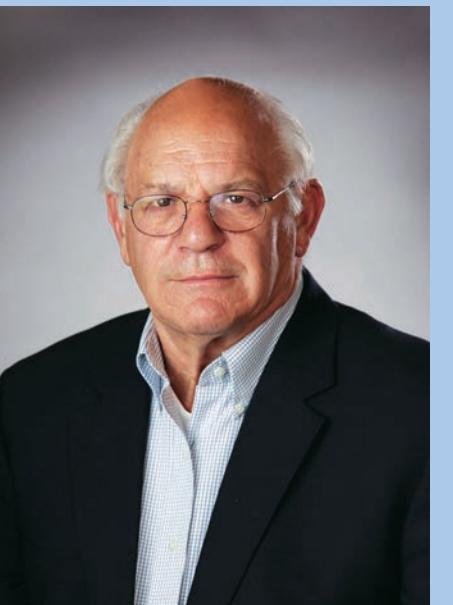
BMT services include:

- ▶ Chief Operating Officer
- ▶ Finance Office Staffing and Support
- ▶ Financial Management and Accounting
- ▶ Government Benefit Eligibility Management
- ▶ Human Resource Management
- ▶ Investment Consulting
- ▶ Long-Term Financial Planning
- ▶ Management and Financial Consultants
- ▶ Property Planning
- ▶ Reconfiguration
- ▶ Social Security Reporting
- ▶ Sustainability Studies

John Tortolani

John Tortolani was one of the founding partners of Brenner, McDonagh & Tortolani, Inc. (BMT), and has over 40 years of experience providing financial consultations for religious and not-for-profit organizations, both domestically and internationally. He has extensive experience in public accounting, and his areas of expertise include financial management, planning, real estate and reconfiguration. He earned a master's degree in organizational behavior from Iona College in New Rochelle, New York.

In 2017, Christian Brothers Services acquired BMT where John is currently the managing director.



Christian Brothers Services' acquisition of Brenner, McDonagh & Tortolani, Inc. (BMT) on August 1, 2017, was an exciting one. How has the transition been for you?

Thanks to significant investment of upfront meeting time and ongoing conversations between CBS executive management and BMT's eight directors, from a BMT perspective, the transition has been well-organized and efficient. BMT continues to be in the learning mode relative to internal procedures, but CBS has been most accommodating.

BMT is functioning as a new division at CBS, but your mission and vision have, and will, remain the same. Tell us about your mission and how it is similar and complementary to the CBS mission.

Since 1972, BMT's mission has been to assist our clients in achieving *their* mission. Both BMT and CBS serve the same client base, but from a different perspective. CBS provides various plans, programs and retirement planning products, while BMT provides services. Working together, our objective is to expand and enhance the total relationship with our clients.

BMT has over 50 specially trained and skilled staff. Tell us a little about the services BMT provides, as well as the role BMT staff play in providing those services.

Briefly described, BMT services include finance office staffing (including all accounting services with the exception of audit) and financial management, human resource staffing, investment consulting, benefit eligibility management and planning (real estate, international sustainability studies, organizational assessments, etc.). BMT provides the appropriate staff relative to the client's needs. Our service model is to provide the staff needed to meet the unique engagement requirements – and not a preset model.

What does the future hold with this acquisition?

The acquisition by CBS permits BMT to focus solely on client services, now with internal management such as human resources, financial management and technology being administered by CBS. Further, through CBS's clients, contacts and marketing, BMT has been introduced to an array of new clients.

Any final thoughts?

BMT welcomes its ongoing association with CBS. We made the right decision. ☺

The Last Word

“I am not like a pebble on the beach - a grain of sand on the seashore or just one of millions of human beings past, present and future. No, I am a unique human being loved by God as if I were an only child - the only fruit of his creative powers.”

Mother Angelica





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