

Retirement Fund for Religious

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News

A Look Back with Sister Janice Bader, CPPS

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On June 3, Sister Janice Bader will conclude her service as executive director of the National Religious Retirement Office (NRRO). She has been elected president of her community, the Sisters of the Most Precious Blood of O'Fallon, Missouri.

Sister Janice joined the NRRO in August 2000 as project director for retirement services. Seven years later, she was named interim executive director, and her appointment was made permanent in January 2008. During her tenure, Sister Janice has led the NRRO in revising the financial distribution process, increasing educational opportunities, and significantly expanding consultation and support for long-term retirement planning. She has also overseen promotion and coordination of the Retirement Fund for Religious (RFR) collection, which continues to garner an average of more than \$28 million annually.

In the following conversation, Sister Janice looks back at her time with the NRRO, reflecting on the progress made and the challenges that remain for senior religious and their communities.



Above: Sister Janice and Brother Hank Sammon, FMS, associate director for fund distribution, confer during an NRRO workshop.

Left: Sister Janice Bader, CPPS, at the NRRO.

A Look Back with Sister Janice Bader, CPPS, continued

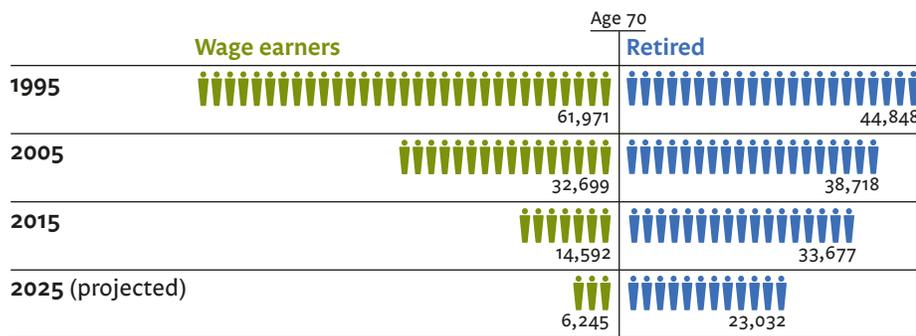
You’ve officially worked for the NRRO since August 2000 and, prior to that, served for several years as an NRRO volunteer consultant. How have you seen the retirement landscape change for religious communities over this time?

Early on, a big push was to ensure that religious institutes were enrolled in Social Security. Today, we see a majority of communities taking advantage of various forms of government assistance. So great progress has been made in that area. I think the biggest change I’ve witnessed—and perhaps my greatest area of concern—is the shift in demographics so that retired religious now outnumber

In 2008, the NRRO adjusted the process for distributing proceeds from the annual RFR appeal and created Planning and Implementation Assistance. What was the impetus for these changes?

In November 2006, the U.S. bishops voted to extend the RFR collection until 2017 and authorized that changes could be made. Our goal has always been to ensure the most effective and far-reaching distribution of the collection proceeds. So modifications to what was formerly known as the Basic Grant were designed to more accurately measure level of need and assets available for retirement. We feel our current program, Direct Care Assistance, helps to ensure the most equitable distributions of RFR funds, offering financial assistance for the current and ongoing needs of aging members.

Membership Status, NRRO Participating Religious Institutes



Each symbol represents 2,000 religious.

By 2025, the ratio of wage-earning to retired religious is projected to be nearly 1:4.

Sources: Statistics for reporting years 1995, 2005, and 2015 based on data submitted to the National Religious Retirement Office by participating religious institutes; 2025 projections based on William M. Mercer Mortality Tables for Religious.

those in compensated ministry. Today, there are roughly half as many wage earners as there are retired religious. In ten years, that ratio is projected to be one to four.

In the very near future, we will see the largest cohorts of women and men religious, that is, those who are ages 70–79, move into retirement. Their exit from compensated ministry will have a dramatic impact on income for religious institutes. Our goal is and has been to help communities prepare for this shift.

Each year, the majority of proceeds from the RFR collection are distributed as Direct Care Assistance. *From left:* Sister Mary Ellen Garvey, OSU, and Sister Susan Kienzler, OSU.



A Look Back with Sister Janice Bader, CPPS, continued

now, that the challenges facing religious communities are complex and that financial assistance alone is often insufficient to help address these challenges. Our vision for Planning and Implementation Assistance was to combine funding with extensive consultative support. This more cohesive process enables religious communities with critical deficits to identify potential solutions and develop comprehensive strategies to address funding shortfalls.

knock on every door, but we can share lessons learned by making the information available in workshops, videos, print, and online.

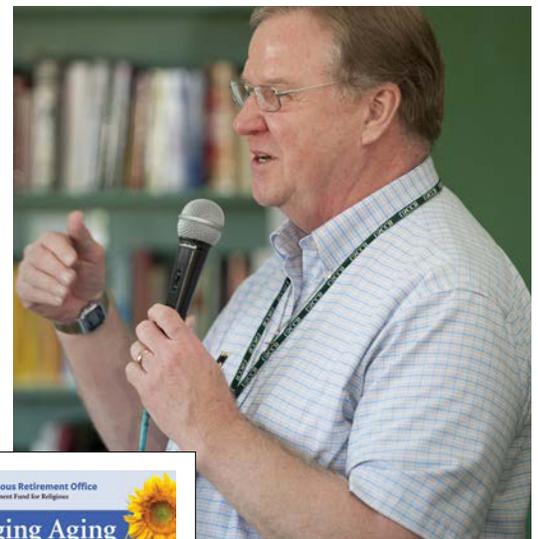
In recent years, we have been able to expand our educational programs and resources to include quality of life issues as well as financial planning. For example, our quarterly publication, *Engaging Aging*, explores the blessings and challenges of aging. Likewise, our webinar series focuses on eldercare issues and allows us to reach a large audience at a relatively low cost. Many communities tell us that they use this series for in-service training of staff and leadership alike. And our educational programs are available to all religious institutes, regardless of the level of funding. In this way, even religious communities that are not eligible for financial assistance still benefit from donations to the annual RFR collection.



Above from left: NRRO Consultants Sister Carolyn Marshall, HM, and Sister Anne Veronica Burrows, IHM, work with the School Sisters of Christ the King at a planning workshop.

During your years at the NRRO, you have spearheaded efforts to disseminate best practices and have overseen an increase in educational resources and programming. Why has education been a priority for you?

Many religious, myself included, have been educators at some point in our ministries, and we understand that education is often the first and best step in addressing any issue. Education empowers. When it comes to retirement planning, there is much that religious communities can learn from one another. I am continually amazed at the generosity and humility of leadership in sharing their experiences, good and bad, with other congregations. Disseminating best practices also broadens the reach of our office. There is no way that our small staff can



Above: Brother Bob Metzger, SM, associate director for planning and education, oversees the NRRO's various educational initiatives, including workshops, webinars, and the quarterly publication, *Engaging Aging*.

Engaging Aging
 On the Wings of Eagles: Reflections on Retirement and Continuing Mission
 By Brother Stephen Glodek, SM

While serving as Provincial of the Marist Province of the United States, I wrote a letter to our members concerning retirement as a Marist religious. It was a follow up to an earlier conversation we'd been having regarding the transition our brothers were facing as they moved from active community to assisted living. I've adapted my letter slightly to share with you some reflections on how religious might better come to understand retirement not as an end to ministry, but as a redefinition of their participation in the mission of their communities. I believe that this phenomenon of rising median ages is to be lived out just by our senses, but by entire communities.

Retirement is a rich age, when one begins to be valued more for who one has become and less for what one has done. As religious, we regard this period of life as an opportunity for members to use their gifts of love and wisdom, to deepen their prayer life, to integrate the past with the present, and to experience new freedom and peace. Practically, it is also a time to assume responsibilities, to pursue new roles, to develop broader relationships, to enjoy leisure and to serve as a model to the younger members. As religious communities, we need to help each other recognize that each individual member is a unique blend of integration, accumulated wisdom, various needs, many experiences and personal history. We must, therefore, recognize and respect individual differences and gifts regardless of the limits.

Brother Stephen Glodek, SM, is a member of the Marist Province of the United States. Following initial ministry in education, he spent seventeen years in provincial leadership in his former New York province, then eight years as the first provincial of the four provinces that merged in 2002. Brother Stephen served as president of the Conference of Major Superiors of Men, and as chair of the Board of Trustees of the Center for the Study of Religious Life in Chicago, IL. After his time in leadership he became the director of the Marist Province Office of Formation for Mission. He currently serves as the director of the ongoing and vibrant project for the National Religious Retirement Office.

"Almost anything you do will be insignificant, but it is still very important that you do it."
 Mother Teresa Gandhi

A Look Back with Sister Janice Bader, CPPS, continued

What do you wish more donors knew about the work of the NRRO?

I wish donors could see firsthand what I see, and that is both the tremendous impact of their generosity and the dedication of religious communities in carefully stewarding every dollar received. For example, we had one community enter Planning and Implementation Assistance significantly underfunded for retirement. With the help of volunteer consultants, substantial financial assistance, and their own hard work and sacrifice, that community addressed profound challenges. Within two years, they were adequately funded for retirement, which is tremendous progress in a short period of time and an example of the life-changing and lasting impact RFR donations can have.

In your mind, what is the greatest obstacle for religious communities in trying to stabilize their retirement funding?

Many religious communities have taken all the obvious steps to address their funding shortfalls. They have reduced costs, consolidated services, and, as I mentioned earlier, taken advantage of available government funding. But the remaining steps are complicated, often painful, and can have a significant impact on the lives of members.

Underutilization of space and property management continue to be profound hurdles to adequately funding retirement. Equally challenging is finding cost-effective ways to provide care, particularly skilled care. Increasingly, religious institutes must accept that care for senior members cannot always be furnished within the convent or monastery. That can be a harsh reality. On a brighter note, we have found that when religious institutes remain open-minded regarding alternative care options, they often are able to both lower costs and enhance quality of life for senior members.

NRRO Calendar

May

24–25 Memory-care workshop—*Moments of Grace*, Dayton, OH

June

13–17 USCCB Spring Assembly, Huntington Beach, CA

29 Direct Care Assistance checks mailed (approximately)

July

11 NRRO Assistance Review Committee meeting

18 Commission on Religious Life and Ministry Executive Committee meeting

NRRO Management Committee meeting

August

2–5 CMSM Assembly, Columbus, OH

9–12 LCWR Assembly, Atlanta, GA

September

19–22 NRRO Planning and Implementation workshop, Tampa, FL

23–25 CMSWR Assembly, St. Louis, MO

October

11–14 RCRI Conference, Anaheim, CA



Participation in Planning and Implementation Assistance helped the Sisters of St. Joseph of Chambéry in West Hartford, Connecticut, to develop a plan to sell their expansive motherhouse (*above*), which no longer suited their needs and was expensive to maintain.

Stay Connected

Please send changes in address, phone, e-mail, or congregational leadership to the NRRO, c/o Karen Canas (kcanas@usccb.org), so that we may keep our records and mailing lists updated.

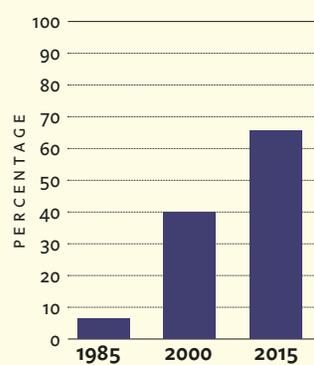
A Look Back with Sister Janice Bader, CPPS, continued

What have been the most significant challenges and achievements of your time at the NRRO?

It has been a struggle at times to communicate the immediacy of the need. Demographic changes demand that we implement strategies to respond to growing retirement and eldercare needs. And these changes are happening now, not at some point in the distant future. It's a balancing act to encourage religious communities to accept this reality yet not be paralyzed by it. We have to move forward. On the other hand, it is certainly rewarding to see many communities doing just that, making headway and transforming what was once a crisis in retirement funding to a manageable concern.

Increasing Median Age

Percentage of participating institutes with a median age of 70 or over.



Source: National Religious Retirement Office data

Over the last eight years, the significant progress made by communities participating in our Planning and Implementation Assistance program has been a tremendous source of hope for me. I think it demonstrates the importance and effectiveness of thoughtful, informed planning. Recently, an independent evaluation of this program, made possible by support from the Conrad N. Hilton foundation, revealed that 81 percent of participating communities had reduced their unfunded retirement liability. So, we know it's working. Our aim now is to encourage more religious institutes to take advantage of this assistance. Since it is uncertain whether the collection will continue beyond 2017, it is imperative for institutes to seek this help while it is available.

When you look back on your time at the NRRO, what will you remember most?

Over the years, what has inspired me most—and what I will carry with me—is the faith and commitment of both the religious involved in this struggle and of all who support them on their journey. And I will remember

and be forever grateful for the relationships I've formed with donors, staff, volunteer consultants, and others whose personal and collective generosity has blessed my life and the lives of thousands of elder religious.



Left: Pope Francis thanks Sister Janice for her service to senior religious during his September 2015 visit to the United States.

Six Things I Learned from Sister Janice

by Beth Kennedy

As we compile each newsletter, Sister Janice asks the same question: “What’s the take away for religious communities?” She always wants to include tips or lessons learned so the success stories we feature can be a resource for religious institutes. In fact, throughout her years at the NRRO, disseminating best practices has been a primary objective. Below are the best practices that Sister Janice has (unknowingly) modeled for me, lessons I am still working to master.

Humility is Productive

As the head honcho of our team, Sister Janice could, if she wanted, rule from on high. She doesn’t. Rather, she is the consummate team player, supporting the work of the NRRO as a whole and helping whenever and wherever needed. Sometimes that means speaking at national gatherings to raise awareness about the retirement needs of religious communities. Other times, it means pitching in to get a large mailing out the door.

Humility enables Sister Janice to separate personal preference from professional need. When she suggests a change in something we are doing, it’s not just because she likes it better that way. There is always a business reason, which she takes the time to explain so we are equipped to handle the issue in the future. As someone who writes a lot, not asserting my personal preference is hard! Often, I’m far too enamored with my own prose, but I’m working on it.

Macromanage

“Macromanaging” goes hand in hand with humility. It’s clear that Sister Janice has confidence in the team she has put together because she gives us the space and freedom to do what we do best. She trusts that the person who has responsibility for a certain project is utilizing his or her individual expertise and experience to make it work. This kind of confidence is empowering.

Give Thanks

I cannot think of a single time when Sister Janice has not thanked me for any task I’ve done, large or small. And her “attitude of gratitude” extends to every person who contributes to the NRRO mission. It is just plain nice to feel appreciated and valued.

Select the Small Stuff

It’s popular to say, “Don’t sweat the small stuff.” But for some of us, sweating the small stuff—making sure I’s are dotted and T’s are crossed—is, most assuredly, our job. After all, small details are not necessarily inconsequential. When a donor has sacrificed his or her hard-earned money to support your organization, then spelling that person’s name correctly is a small detail of significant importance.

Yet there can come a point when sweating the small stuff progresses into obsessive worry over the “what ifs” instead of productive focus on the “what is.” When this starts to happen, Sister Janice encourages us to evaluate how that small detail fits into our overall goals. Is it distracting from other matters that play a greater role in our mission? If so, it’s time to stop sweating and move on.

Commitment is Contagious

There really are no words to describe Sister Janice’s commitment to her ministry to senior religious and their communities. Her dedication is evidenced not just by long hours or demanding travel but by how this ministry captivates her thoughts and energy. This enthusiasm is motivating and makes me want to hit the ground running each morning.

Priorities Take Precedence

At any nonprofit or religious institute, I imagine there are and will always be too many good things that need doing. When our “to do” lists become unwieldy, Sister Janice has a keen ability to separate what we must do from what we could do. She knows when to hang on and when to let go.

In the end, I think Sister Janice’s “best practices” are effective because they are governed by her belief that our work—and every other aspect of our lives—are in God’s hands. And, as she says, “we are safe there.”

Beth Kennedy is a member of the RFR promotions team.

Message from the Executive Director

Time flies when you're having fun! This rather trite adage comes to mind as I contemplate my departure from the NRRO. These years have been a wonderful opportunity and blessing for me, and time certainly has flown. It hardly seems possible that I have been here for nearly sixteen years.

As project director of retirement services in my first eight years, I had the privilege of visiting and directly assisting many communities. To experience the myriad charisms and expressions of religious life in this country—each a shining contribution to an exquisite mosaic—was pure gift. While I've missed the direct service aspect of my earlier role, I value other connections with religious communities that my current position has afforded.

In eight years as executive director, I've been blessed to experience the faithful generosity of donors to the Retirement Fund for Religious (RFR). They carry and express deep appreciation for the selfless service and witness of religious. It is, indeed, humbling to be the conduit of such gratitude. I've also been privileged to collaborate with dedicated diocesan coordinators who are instrumental in building these donor relationships and in the continued success of the RFR.

Deep care and concern for religious life undergirds the direction given by the NRRO's sponsoring organizations (CMSM, CMSWR, LCWR, and USCCB). Their guidance has been key to the development of the NRRO's programs and funding policies, including Planning and Implementation Assistance. This program's focused consultative support coupled with targeted financial assistance is having a remarkable impact, enhancing quality of life and availability for mission as well as fiscal stability.

The dedication and unstinting efforts of the NRRO staff, the RFR promotions team, and our volunteer consultants are vital to the success of the NRRO's work.

Words are inadequate to express the thanks they deserve. Each brings a generosity of heart that provides encouragement and support to religious communities.

A powerful lesson that I take with me is that the whole truly is greater than the sum of its parts.

It is together that we are making progress in addressing retirement needs and together that we carry out the mission of Jesus. Seldom did I have all the answers to questions posed by communities, but I usually could point the way to potential resources—often another community that had faced similar issues. Together we have made a difference.

As I prepare to leave the NRRO, my heart overflows with gratitude for all of the connections and relationships developed over the years. I trust that the wisdom and experience you shared will guide me as I assume my new responsibilities in service to my own community. A million thanks!

May our loving God bless you,

Sister Janice Bader, CPPS





National Religious Retirement Office

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The National Religious Retirement Office coordinates the national collection for the Retirement Fund for Religious and distributes these funds to eligible religious institutes for their retirement needs. Our mission is to support, educate, and assist religious institutes in the U.S. to embrace their current retirement realities and to plan for the future.

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