

Retirement Fund for Religious

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News

The Future is Today

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In April 2012, with a median age of 43 and pressing financial and organizational challenges, the Missionaries of the Holy Spirit could easily have postponed retirement planning. After all, they had only a handful of senior members and no need for skilled or assisted care. Yet deep within their charism lies a gratitude for each member as a “unique creation of a loving God,”¹ and a recognition that, in every stage of life, brothers must be supported in their commitment to make Christ present through personal witness.

Participation in Planning and Implementation Assistance helped the Missionaries of the Holy Spirit implement a retirement strategy that promotes aging in place and intergenerational living. (See page 2 for photo identifications.)

Entering the National Religious Retirement Office (NRRO) Planning and Implementation Assistance program, the community had little knowledge of or experience with the U.S. Social Security system, nor did they have retirement policies or adequate funding for eldercare. Yet with guidance from their NRRO consultants and their own energy and commitment, the Missionaries developed a three-prong strategy for increasing retirement funding and promoting the physical, emotional, and spiritual well-being of senior members.



¹ *Until We Are Transformed Into Christ, Our Merciful High Priest*, Missionaries of the Holy Spirit, Christ the Priest Province, August 2013.

The Future is Today, continued

Step One: Conquer Finances

The Missionaries of the Holy Spirit were founded in Mexico in 1914, with the first members arriving in the United States in 1946. Over time, they established houses in California, Oregon, and Washington. In 2003, the first U.S. province was canonically formed, and today they have 44 members and a median age of 48.

While the new province was blessed to have three members elevated to the episcopacy, it faced serious financial and administrative challenges during its first several years. Through a combination of factors, the most serious of which were out of their control, the community was struggling with substantial debt. It was difficult to meet basic needs, and many members lacked health insurance.

The Missionaries' goal to build retirement savings was part of a broader effort to ensure ongoing financial stability for the province. Members have always lived

simply, but the province treasurer implemented procedures for better reporting and budgeting at each of the houses. The Missionaries also received NRRO Management and Continuing Education Assistance, which provided access to financial education and training opportunities. This assistance—coupled with improved accounting practices and donor support—enabled the community to eradicate their debt and begin operating the province with a small surplus.

An investment committee, made up of members and lay business leaders, was formed to assist with long-term financial strategies, and they established a charitable trust fund for retirement. To date, the community has been able to meet the modest needs of senior members out of their operating budget and not draw on the trust. Contributions from donors and the province surplus, along with careful investment strategies, have allowed the trust to nearly triple in value over the last five years.



Although the Missionaries have always pursued a simple lifestyle, improved accounting and reporting practices at their local houses resulted in surplus funds that were returned to the province treasury.

Pictured: Father Guillermo Flores (center) prepares dinner with novices Moisés Vences (left) and José Ortega at the novitiate in Long Beach, California.

Cover photo

Rear, clockwise from left: Father Jorge Gómez del Valle, Moisés Vences, Retirement Director Father Domenico Di Raimondo, Father Miguel Márquez, and Oscar Rodríguez. *Foreground, clockwise from left:* Helmer Vargas, Father Guillermo Flores, José Ortega, Father Celso Márquez, and Rafael Álvarez.

The Future is Today, continued

Step Two: Increase Income

The community was largely unfamiliar with the U.S. Social Security program. A workshop offered by NRRO consultant Matthew Wade provided an overview of how benefits are paid for and received from Social Security. It also educated the community on other forms of government assistance. With guidance from their NRRO consultants and from Marianist Brother Bob Metzger, NRRO associate director for education, the community decided to enroll all but their eldest members in Social Security. Implementation Assistance from the NRRO underwrote the required retroactive payments, and the community allocated the full-time salaries of two members to fund ongoing contributions. Participation in Social Security assures continued income for the community as members retire from compensated ministry.

The Missionaries also expanded development efforts, concentrating on formation of new members, the province's largest single expense. Their main fund-raising drive, which occurs annually on the Feast of Pentecost, has been extremely successful, raising roughly \$95,000 in 2017 alone. Previously, any surplus in province operations had to be directed toward formation. Now these funds are available for retirement. Additionally, the community launched a bimonthly newsletter aimed at engaging donors and volunteers in their mission and ministries.



Donor newsletter



The Missionaries strive to allow seniors to age in place for as long as possible. Father José Ortega Tejeda, *above (foreground) and right*, remains in residence at St. Matthew Parish in Hillsboro, Oregon, where he once was pastor. He stays active by helping around the parish. "I enjoy hearing confessions," says Father José. "I like to convey to people the love of God, even in this moment, when they say that they are sinners."

Above, from left: Father Juan José Gonzalez, provincial treasurer; Fathers Hugo Maese, Agustin Rodriguez, and Rito Guzman of St. Matthew Parish; and Father Roberto Saldivar, provincial.



The Future is Today, continued

Step Three: Plan for the Future

In a process that involved every member of the province and with the help of Sinsinawa Dominican Sister Mary Hopkins, the Missionaries developed their philosophy of aging. They held several sessions where members of all ages could share feelings and concerns around issues such as health care, aging in place, and the transition from full-time to part-time and volunteer ministry. The resulting document, *Until We Are Transformed into Christ, Our Merciful High Priest*, seeks to keep senior members engaged and contributing to community life. It promotes wellness and appreciation for the unique gifts of aging.

To forecast long-range needs, the community participated in a Tracking Revenue Expense Net Assets Demographics Savings (TRENDS) survey.

They continue to rely on TRENDS to accommodate financial fluctuations triggered by changes in ministry opportunities and assignments.

When the community entered Planning and Implementation Assistance, all members could live independently; most were still active in ministry. Yet the Missionaries recognized they were unprepared to provide basic support should senior members require it. They investigated various assisted living facilities and realized the costs would rapidly deplete their retirement savings. In keeping with their philosophy of aging, they also wanted seniors to live in community for as long as possible. The solution was to create a suitable space at one of their existing houses.

“When we embrace what society considers diminishment as an opportunity for spiritual growth, when we refuse to follow society’s tendency to equate activity with accomplishment and measurable achievement with value, we offer our brothers and sisters the very service they most need from us as they age.”

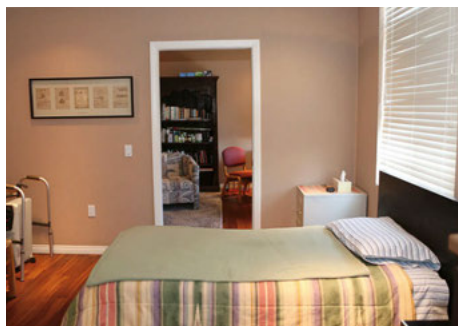
Excerpt from *Until We Are Transformed Into Christ, Our Merciful High Priest*



The Future is Today, continued

Once again, Implementation Assistance from the NRRO helped the Missionaries bring their plan to fruition.

They renovated space at the community’s novitiate in Long Beach, California, creating two elder friendly rooms, each with an accessible, private bathroom and small sitting area. The first-floor space offers easy access to the community chapel, dining rooms, and an outdoor garden. Younger members and friends of the community assist elders with housekeeping, meals, and transportation as needed. The community has a similar elder-friendly space at their formation house in Mount Angel, Oregon. According to their TRENDS projections, these accommodations will, for the foreseeable future, be sufficient to provide support for elders who require some assistance with the activities of daily living.



At present, no elders require skilled care. When that need arises, the Missionaries have arrangements with nursing centers in Oregon and California. Both are close to community houses, and both serve senior religious and clergy, offering ample opportunities for daily Mass, prayer, and spiritual enrichment.

Consistent Progress

Following a 2016 transition in leadership, the Missionaries continue to make progress on their retirement and financial goals. To ensure financial responsibility is shared across the province, the new leadership team established a finance and development committee made up of the provincial treasurer and each of the house treasurers. Through activities such as workshops and discussion groups, the community also continues to facilitate a better understanding of the aging process.



“At our (2016) provincial chapter, we as a leadership team received our mandate for the next six years, which includes continuing the retirement strategies developed in Planning and Implementation Assistance.”

Provincial Father Roberto Saldivar



The Missionaries’ approach to retirement and aging benefits the whole community. Elders share their wisdom and experience while younger members offer their energy and enthusiasm.

Pictured, from left: Fathers José Ortega Tejeda, Hugo Maese, and Rito Guzman.

Page 4 photo

Rear, from left: Father Jorge Gómez del Valle and Moisés Vences.

Foreground, from left: Rafael Álvarez and Father Celso Márquez.

The Learning Curve

Much of the Missionaries of the Holy Spirit's success lies in their willingness to learn new approaches to old problems. During participation in the National Religious Retirement Office (NRRO) Planning and Implementation (P and I) Assistance program, they discovered that many challenges required only education and the development of new policies and better practices. To this end, the community has taken full advantage of NRRO Management and Continuing Education (M/CE) Assistance, using these funds for everything from workshop attendance to financial and demographic forecasting.

Below, two members of the P and I team discuss how M/CE has supported their individual roles and their community's retirement strategies.

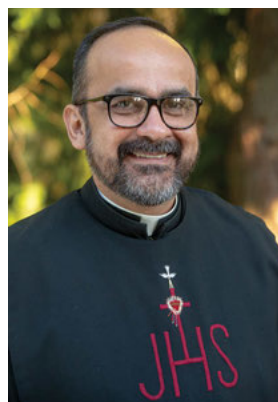
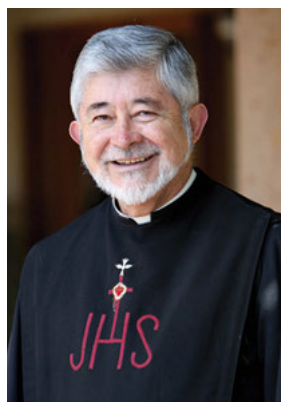
How has M/CE enhanced your specific ministry?

Father Juan José: I became our community's treasurer in 2010. I did not have a background in finance and administration, which I think is the case for a lot of religious. Over the years, M/CE has allowed me to attend various educational gatherings, especially the annual Resource Center for Religious Institute (RCRI) conference. Their workshops have helped me to learn about investments, government assistance, legal matters, and other topics.

Father Domenico: I have only been in this position (retirement director) for a little over a year, so I am learning too. Last year, M/CE allowed me to participate in the Elder Religious and Diocesan Priests Workshop at Misericordia University. Before that, it helped me attend the NRRO's dementia workshop, *Moments of Grace*.

These have been wonderful experiences of learning and networking.

To learn more about Management and Continuing Education (M/CE) Assistance and to apply, visit our website.



Father Domenico Di Raimondo (*left*), provincial superior from 2010–2016 and currently the community's retirement director, and Father Juan José Gonzalez, treasurer, were part of the Missionaries' Planning and Implementation Assistance team.

Is it really necessary to attend these workshops? Couldn't you find the information online?

Father Juan José: The networking that takes place at these gatherings has been a great value to me. We met our financial advisors at an RCRI conference because they had a booth there. I also appreciate connecting with other treasurers—at meals and in the hallways between sessions. We exchange ideas and talk about how we manage certain issues at our respective institutes.

Father Domenico: I agree. At the workshops, we get together, and other participants are happy to listen to what we do and to share what they do. We talk about how we can address things as a (religious) family. Talking with other participants helped me write my job description.

Has your community used M/CE for needs outside of workshops?

Father Juan José: Yes, M/CE helped with our initial TRENDS* review, and it has supported our efforts to understand and apply for Social Security and other government assistance.

Father Domenico: Currently, M/CE is helping me organize a small community-building workshop at a house where our novices and senior members live together. Participants will include members from other houses where our brothers are aging.

*TRENDS is a forecasting program: Tracking Revenue Expense Net Assets Demographics Savings.

Message from the Executive Director

It is purely coincidence that our spring 2017 newsletter featured the Missionaries Guadalupanas of the Holy Spirit and that this spring we are highlighting the Missionaries of the Holy Spirit, both of which trace their founding to Father Félix de Jesús Rougier. Our intent was and is to share the whole-hearted way both communities have embraced the planning process and to demonstrate how their willingness to tackle new ways of thinking and doing have resulted in a holistic, mission-centered approach to retirement planning.

Perhaps this open-mindedness is a fundamental aspect of their charism. The ability to look at an issue from a completely different viewpoint is a gift, and the decision to use these new insights to address persistent congregational challenges is an act of faith.

At the NRRO, we try to offer educational opportunities that allow religious institutes to consider retirement challenges from diverse perspectives and that also meet a variety of schedules. Our webinars, publications, and Tending the Vineyard video series enable participants to learn at their own pace and on their own time.

Workshops, such as our recent one on dementia, allow for concentrated focus on a specific issue and offer opportunities for exchange among communities facing similar challenges. And, as noted in our page 6 article, Management and Continuing Education Assistance is available to help institutes utilize programs offered by the NRRO and other organizations that support religious life.



We also recognize the need for our office to explore new ways to assist religious communities. In these efforts, the feedback I receive from religious at various conferences and gatherings is extremely helpful. In recent months, we have set aside staff planning days where we step away from our normal routines to review how our activities are aligning with our mission. Like retirement planning, this is an ongoing process and one where we welcome your feedback. If you have a suggestion for an educational program or other resource, please contact us.

In the coming days of summer, may God bless you with time to rest, recharge—and reimagine!

God bless,

Sister Stephanie Still, PBVM

NRRO Calendar

May

14-18 Retirement Needs Analysis (RNA) mailed. (Return corrections May 31.)

15 NRRO Webinar—*Maximizing Strength and Balance at Any Age*

June

11-14 USCCB General Assembly, Fort Lauderdale, FL

25-29 Direct Care Assistance checks mailed

July

10 NRRO Assistance Review Committee meeting

31-Aug. 3 CMSM Assembly, St. Louis, MO

August

7-10 LCWR Assembly, St. Louis, MO

21 NRRO Webinar: Topic TBD

September

25-27 NRRO Planning and Implementation Assistance workshop, Tampa, FL



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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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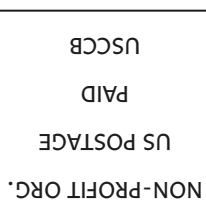
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Stay Connected

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



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