

# Retirement Fund for Religious

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## News

### Better Care and Lower Costs: Planning Leads to a New Vision for Retirement

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“We believed, for better or worse, that the fund set up for retirement was ‘bottomless.’”<sup>1</sup> Sound familiar? Like many religious communities absorbed in the day-to-day busyness of mission and ministry, the USA Province of the Order of Friar Servants of Mary (Servites) had long assumed their retirement fund was and would be sufficient to meet their needs. In recent years, however, rapid diminishment of the fund prompted them to reassess their position and look for more cost-efficient ways to furnish eldercare. At the same time, they recognized a need to provide greater support to senior members, attending to their spiritual and emotional well-being along with physical health.

In the spring of 2013, the Servites entered the National Religious Retirement Office (NRRO) Planning and Implementation Assistance program. Since then, they have embraced the planning process and dramatically altered their outlook for the future. A three-pronged approach to retirement funding and eldercare now offers enhanced wellness for senior members while increasing the community's financial stability. Most importantly, this new approach reflects the compassion that is at the heart of the Servite charism.

The Servites' new approach to eldercare promotes wellness and intergenerational living and is designed to enable senior members to age in place for as long as possible.



From left: Brother Leo Hambur, Father Michael Gantley, Brother Sebastian Mulu (standing), and Brother Eric Tajung.



<sup>1</sup>Order of Friar Servants of Mary, Planning and Implementation Assistance application, August 2012.

## Better Care and Lower Costs, continued

### Step 1: Identify additional financial resources

Upon entering Planning and Implementation Assistance, one of the Servites' first steps was to seek additional funding sources. A \$25,000 planning award in August 2013 enabled them to work with a company specializing in financial and management consulting for religious institutes. The company helped the Servites determine member eligibility for various forms of governmental assistance, such as Supplemental Security Income (SSI). It also facilitated the enrollment process. In one year, the Servites secured nearly \$200,000 in supplemental benefits. The friars continue to work toward taking advantage of all forms of assistance for which members qualify. Over the next ten years, this assistance is projected to provide more than \$1.5 million in additional income.

### Step 2: Reduce costs

The friars have forty-seven members in the United States, with about half living and ministering in Chicago and the remaining members serving in a handful of areas around the country. With no central retirement facility, senior members often retired where they had served in active ministry, remaining part of a local house. Although there were no formal retirement guidelines, the goal was for elders to remain in community for as long as possible. Support for senior members fell primarily on the house prior, making institutional care the only option when an individual required greater assistance. This approach was costly and often left the senior member somewhat isolated from fellow friars.

The Servites recognized that they needed to establish a more coordinated approach to retirement and eldercare across the province. Three years ago, they appointed their first senior care minister, Father Michael Guimon. As

with many religious, Father Michael wears multiple hats, also serving as formation director and prior of Our Lady of Sorrows (OLS) Monastery, the community's largest house.

In creating his job description, Father Michael contacted other religious communities to understand both how they cared for senior members and how they provided support for the local prior. At the time, Father Michael was absorbed with attending to the daily needs of the senior men, such as driving them to medical appointments and managing their prescriptions. "As prior, I was

overwhelmed," he said. "I was not prepared for all that was involved in supporting the senior men plus taking care of the building."

Father Michael's investigations led him to a unique program designed to allow elders to live at home for as long as possible. Sponsored by Loyola University Medical Center, the program's holistic approach focuses on sustaining wellness through preventative medical care, dietary consultation, safety education, and therapeutic support.



Guided by their volunteer NRRO consultants, members of the Servite planning team developed a long-range strategy to stabilize retirement funding while furnishing a more holistic approach to eldercare. *From left:* Father Lawrence Choate, treasurer; Father John Fontana, provincial; and Father Michael Guimon, senior care minister.

## Better Care and Lower Costs, continued

A doctor worked with the Servites to coordinate the professional services and assistance needed to allow senior friars living at OLS to remain in community. The Servites' program includes a nurse who spends twenty hours a week onsite and furnishes daily monitoring of medical and personal needs. Over the last several months, she has helped the community to establish a healthier environment: working with the cook to improve nutrition, ensuring that necessary safety precautions are met, and encouraging greater activity and interaction among the senior members. The nurse also provides tremendous support to the prior by handling a host of medical and administrative details, which allows Father Michael to focus on the elders' emotional and spiritual needs.

The total cost of the program is \$5,000 a month, roughly the same as the cost for one friar in an assisted living facility. A \$65,000 planning award from the NRRO underwrote a one-year trial plus transportation costs for medical appointments. The pilot, which was launched in April 2014, was so successful that the Servites renewed the program at their own expense. They continue to look for additional ways to enhance wellness. "We're still fine-tuning the program," explains Father Michael.

The focus on wellness and crisis prevention has also reduced medical expenses and nearly eliminated the need for lay caregiving staff. The new model of assisted care saved the Servites \$125,000 in the first year and—depending on census and level of need—is projected to save roughly \$1 million or more in the next ten years.

Concurrent with the new model for eldercare, the Servites have focused on reducing administrative and overhead expenses. In June 2014, a third planning award underwrote an organizational review of the provincial business office and a needs assessment of OLS Monastery. The friars continue to work toward implementation of the recommendations received through the assessment.



As part of their partnership with Loyola University Medical Center, the Servites benefit from a part-time, onsite nurse, Joy Ellison, RN. Joy, who also holds a master's degree in health education, strives to attend to each friar's individual needs. "I chat with them; I eat lunch with them," Joy explains. "I watch their activities."

*Above:* Joy reviews medical records with Father Michael.

*Left:* Joy checks Father Frank Falco's blood pressure.



## Better Care and Lower Costs, continued

### Step 3: Enhance wellness

For the Servites, the new model of care has lowered costs while enhancing the quality of life for senior members living at OLS. Being onsite daily enables the nurse, Joy Ellison, RN, to know each friar personally. As a result, she is attuned to their emotional as well as physical health. Senior friars are also able to interact with other Servites residing at the monastery, enjoying shared meals, prayer, and recreational time. Intergenerational living keeps the senior men connected to the community while younger

members, especially those in formation, benefit from the wisdom and experience of their elders.

The onsite wellness program has been so successful, in fact, that the Servites decided OLS should be the primary residence for elder members who need assisted care. However, portions of the building were not elder friendly, and targeted renovations were needed. In June 2015, an implementation award of \$425,000 allowed



*Top:* Friars young and old enjoy a laugh at breakfast. *Clockwise from left:* Brother Robert Fandel, Mr. Zoilo Ruiz, Father Michael Gantley, Brother Sebastian Mulu, Brother Joseph Fundak, and Brother Leo Hambur.

*Above:* Previously, an unstable, makeshift ramp made access to the dining room difficult for senior friars.



*Above:* A new ramp, made possible with support from the NRRO, ensures all friars have access to the community dining room.

## Better Care and Lower Costs, continued

the friars to address critical issues for senior safety. A new dining room entrance, complete with a handicap-accessible ramp, was installed to allow elders and those with disabilities to safely attend daily meals. Additionally, an enclosed entryway with an automated lift has replaced the steep stairwell and heavy door that previously led to the outside garage. A second lift furnishes handicap access to an interior courtyard, allowing senior members to enjoy the outdoors in a secure setting. Additional renovations are being considered as part of the Servites' five-year financial and retirement plan.

## Looking ahead

The Servites continue to refine their long-range retirement goals while striving to provide wellness support at other houses. They have also launched "Gracefully," a special newsletter devoted to exploring topics in aging. Rather than being a one-time fix, participation in Planning and Implementation Assistance has allowed the community to view retirement planning and eldercare as an evolving conversation.



Senior friars are encouraged to stay active by participating in ministry as they are able and by pursuing hobbies and interests. *Above:* Brother Robert Fandel enjoys his time in the wood shop.

"Our experience has been so, so positive. We praise the work that the NRRO is doing."

Father John Fontana,  
provincial



Our Lady of Sorrows Basilica

## About the Servites

The USA Province of the Order of Friar Servants of Mary (Servites) is part of an international congregation with roughly nine hundred members worldwide. Based in Chicago, the community has forty-seven members, including seven in formation. They serve in various ministries, such as education, parish and retreat ministry, spiritual direction, and shrine ministry at The National Sanctuary of Our Sorrowful Mother in Portland, Oregon.

A special ministry to those with cancer and serious illness, under the patronage of the Servite Saint Peregrine, reflects the commitment to compassion at the heart of the Servite charism. The community's provincial headquarters and largest monastery are attached to Our Lady of Sorrows Basilica, which the Servites founded as a parish in 1874 and where they continue to promote devotion to Mary.

## Show Me the Money

Regardless of the specific area or challenge being addressed through Planning and Implementation Assistance, success for many participating religious institutes often begins with the basics: maximizing financial assistance and lowering costs wherever possible. While addressing these areas may require a significant investment of time and effort, the payoff can be substantial and ongoing. Below are some ideas to help your institute get started.

**Take full advantage of government funding.** Investigate benefits for which your community may already qualify. Particularly if your institute participates in Social Security, there may be additional support available. Likewise, determine what assistance is offered at the state level. In addition to Medicaid subsidies for skilled care, some states have programs that may provide benefits for in-home care. Or there may be allowances for members with visual or hearing impairments. Each state is different, so homework will be required. Visit [www.benefitscheckup.org](http://www.benefitscheckup.org) to determine what benefits are available in your geographic area. In some cases, it may be worth the expense to seek professional assistance for both the research and the enrollment process.

**Invest in wellness.** Preventative medical care and healthy lifestyles are ultimately much less costly than acute and/or extended institutional care. Many state or local agencies, such as the Area Agency on Aging ([www.N4A.org](http://www.N4A.org)), sponsor wellness programs with tips and ideas for implementing small health changes that have a big impact on the bottom line.

**Get educated.** The more you know about retirement planning and eldercare, the better prepared you'll be to make sound fiscal decisions. Obtain a financial forecast to better understand your community's assets and projected needs. Or attend a retirement workshop or seminar to learn about the latest trends in financial planning or eldercare delivery. If there is no funding in your institute's budget for this type of education, consider applying for a Management and Continuing Education Assistance award from the NRRO. Distributions of up to \$5,000 per year are available to qualifying institutes.

**Sign up for NRRO's Google Group.** Receive weekly tips on a variety of programs and services. Contact Dayna Hurst at [NRROConsult-DLHurst@uscbb.org](mailto:NRROConsult-DLHurst@uscbb.org) to join.

**Don't go it alone!** Other religious institutes in your area or region may be facing similar challenges. Share ideas and resources, and look for cooperative solutions. The Servites were creative in identifying Loyola University Medical Center as a healthcare partner. There may well be an unexpected partner to assist your community.

## Save the Date!

### Dementia Workshop May 24–26, 2016

Bergamo Center  
Dayton, Ohio

Designed for leadership and key eldercare personnel, the workshop will help with identifying and caring for members with memory-related challenges. Presenters will outline signs and symptoms of dementia and explain brain changes associated with the condition. Participants will explore effective forms of communication and how to create a safer, healthier environment for members battling memory loss.

Details and a program brochure will be distributed by mid-March.

Space is limited to fifty to sixty participants.

## Message from the Executive Director

In working with the Servites to prepare our feature story, Father Michael Guimon, OSM, the province's senior care minister, noted how beneficial collaboration was for his community and for religious institutes as a whole. "Great things happen when we collaborate as religious, working together on common tasks," he said. "It's what we need to do today." The value of collaboration is a sentiment our office hears again and again and one that we strive to reinforce.

There are many avenues for cooperation, ranging from the simple to the more complex. Communities might work together to enhance wellness, perhaps joining forces to offer senior programming or to furnish education on person-centered care. Sharing staff is sometimes an option, with the finance officer or facilities manager of a larger community also providing services for a smaller one. On a broader scale, joint care facilities can be an ideal solution for two or more religious institutes. And bear in mind that partnerships need not always be between or among religious institutes, as the Servites' venture with Loyola University Medical Center demonstrates.

At the NRRO, we regularly witness religious communities reaching out to help one another. This support may come from exchanging policies or guidelines or from detailing experiences with a particular vendor. (If your community is considering working with a new company or consultant, be sure to ask for references from other religious institutes.) Finally, as much as we want to share our success, it is equally important to relay what hasn't worked. Having the generosity of spirit to convey approaches that have failed can save time, heartache, and money.

The days of "going it alone" are quickly passing. What a blessing it can be to join together for the good of the whole! Many times the result is a freeing of resources—both personnel and financial—that can advance mission. Isn't that what each of our communities is about?

May a spirit of cooperation continue to inspire us as we journey together to provide a safe and secure retirement for all elder religious.

Sister Janice Bader, CPPS



### NRRO Calendar

#### February

**11-12** Consultant In-Service Workshop, Baltimore, MD

**16** NRRO Webinar—*Becoming a Dementia Detective*

#### March

**14-15** Tending the Vineyard Workshop, Baltimore, MD

**31** Direct Care Assistance applications due (must be postmarked by this date)

#### April

**22** NRRO Assistance Review Committee meeting

**25-28** NRRO Planning and Implementation Workshop, Dayton, OH

**29** NRRO Management Committee meeting

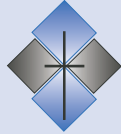
#### May

**17** NRRO Webinar, Topic TBD

**24-25** NRRO Dementia Workshop, Dayton, Ohio

### Stay Connected

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



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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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