



Retirement Fund for Religious

Summer 2007 Newsletter

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Every Trick in the Book: A Comprehensive Approach to Retirement Planning

Some might say that the Sisters of St. Joseph of Springfield, Massachusetts, have employed “every trick in the book” in creating retirement strategies that will allow them to care for elderly members while continuing their congregational mission. Over the last several years, they have developed a multifaceted approach to funding their retirement that includes asset management, targeted development efforts, effective use of grants, and collaboration with local organizations and state and federal agencies.

The Sisters of St. Joseph of Springfield have 315 members, 179 of whom are over age seventy. Located in Holyoke, Massachusetts, their campus is situated on fifty-two acres overlooking the Connecticut River Valley. Known as Mont Marie, it includes a child care center, chapel, nursing home, motherhouse with retirement residence, and administrative offices. The campus is also home to Weston Rehabilitation Center, a facility founded and operated by two Sisters of St. Joseph, which provides an employment program for female offenders and women recovering from drug and alcohol addiction.



Like other religious institutes, the crisis in caring for elderly members became increasingly apparent to the Sisters of St. Joseph of Springfield during the 1970's and 80's. The congregation's long history of working for minimal stipends in parish and diocesan schools only augmented their financial shortfalls. In fact, one of the community's first steps in strengthening their fiscal outlook was to seek more equitable wages for their sisters working as teachers. This effort continues today. Other initial steps included establishing a development office in the early 1980's and later, hiring an investment manager to help oversee their investment strategies.

Despite these actions, the community received quite a shock in 1993 when they were informed by NRRO that they were just seven percent funded for retirement. As a result, the congregation stepped up efforts to bolster their retirement funding, and they began to explore ways to care for their aging members that would also reflect their concern for those in need.

To this end, the community had already put in motion plans to secure Medicare and Medicaid licensing for their nursing home, Mont Marie Health Care Center. In 1990, they had hired a consultant to assist them in the certification process. In 1991, they began a renovation to expand the number of available beds from fifty-six to seventy-two. Under a special law in Massachusetts that expedited the licensing process for religious communities, they received their Medicare/Medicaid certification in September of 1992. Initially, the facility served Sisters of St. Joseph and other religious and priests.

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Mont Marie

Over the next few years, occupancy in the nursing home fluctuated. For many religious, the center's location in Holyoke, Massachusetts, was too far away from their own congregations and families. So the Sisters sought and obtained the necessary licensing to open their facility to the public, which they did in 1996. Currently, the center has eighty-four beds and has, for the most part, been financially independent since 1999. It operates as a sponsored ministry of the Sisters of St. Joseph of Springfield, but it is separately incorporated as a charitable corporation. Today, the only funds that the community regularly contributes to the center are the social security payments for their thirty-four members living there.

Another significant step the congregation made to augment their retirement accounts was a capital campaign. In 1997, the Sisters, who had never undertaken a comprehensive fund-raising effort, launched a campaign specifically to raise support for their retirement. The campaign was a huge success, securing \$5.2 million in donations and pledges. Despite this achievement and the financial stability of Mont Marie Health Care Center, the community is still working to confront various obstacles on their path to a secure retirement.

Among these, one of the greatest challenges is providing appropriate living space for members who are elderly but not yet in need of full-time, skilled care. Approximately sixty sisters currently live in the community's retirement residence in the

motherhouse at Mont Marie. Of these sisters, fifteen qualify for support through the state's Group Adult Foster Care Program. The program stipulates that participants be in need of assistance with at least one Activity of Daily Living (ADL), such as dressing. The state of Massachusetts contributes \$40 per day for each sister. Although this subsidy is helpful, it is not nearly sufficient to fund these sisters' overall cost of care.

Additionally, the living quarters in the retirement residence are dated and ill-equipped for the needs of aging adults. Although the community has undertaken modest renovations to make the space more accommodating, a comprehensive update is needed. Thus, the Sisters will soon break ground on more suitable housing.

Mont Marie Senior Residence will be a Housing and Urban Development (HUD) 202 residence for the elderly. On their first application to HUD, the congregation received a \$6.2 million grant towards the project. The project, which is estimated to cost a total of \$9 million, will involve renovation of a conference center located at Mont Marie. Previously, the conference center offered meeting space and overnight accommodations for 140 guests and was used by various outside groups, primarily for retreats. In recent years, however, use of the center had dwindled and with it, the income the community received.

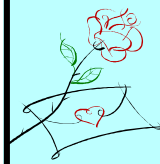
The renovated space will include forty-nine apartments, an exercise area, and a library with computers and internet access. Community-based support services, such as Meals on Wheels and visiting nurses, will be available to residents. Twenty to twenty-five of the apartments will be occupied by Sisters of St. Joseph Springfield. The remaining units will be available to area women and men who apply and meet the necessary HUD criteria. The Sisters are partnering with Mercy Housing, Inc. in this endeavor.

The community also has plans to construct an additional building, St. Joseph's Residence, which will furnish service-based housing. Located on the Mont Marie campus, this new building will offer thirty units and more extensive care options than those available at Mont Marie Senior Residence. Roughly half of the units will be occupied by Sisters of St. Joseph, and the remaining units will house qualified applicants from the area. The congregation has again applied to HUD for a grant to help fund construction costs. They will find out in November if their grant is approved.

Throughout their retirement efforts, the Sisters of St. Joseph of Springfield have benefited from NRRO grants. Basic Grants have helped to meet the immediate needs of aging members while other grants have offered support for long-range plans. For example, a \$250,000 Supplemental Grant in 2005 provided critical funding for Mont Marie Senior Residence. As Jill Keough, Director of Operations for Mont Marie Senior Residence, notes, "NRRO grants did not necessarily pay for bricks and mortar, rather they funded architectural and attorney fees and other soft costs vital to our project."

Through the two new residences, along with Mont Marie Healthcare Center, the Sisters of St. Joseph will be able to furnish a continuum of care for aging members. Equally as important, these facilities and the sisters ministering in them also advance the congregational mission of serving those around them. "In everything we do," says Sister Mary Quinn, President of the Sisters of St. Joseph of Springfield, "we are concerned about the greater community. These buildings will offer homes to elderly women and men who desperately need affordable, quality housing."

The motto of the Sisters of St. Joseph of Springfield is, "Uniting neighbor with neighbor and neighbor with God." From their childcare center to the new senior residences, a comprehensive approach to retirement planning and care enables the community to do just that.



If you would like to make a bequest or restricted gift to the National Religious Retirement Office, the following information should be used:

To the United Conference of Catholic Bishops Incorporated for the exclusive purpose of assisting Roman Catholic religious orders in the United States to provide for the retirement needs of their elderly members.

NRRO
3211 4th Street, NE
Washington, DC 20017-1194
www.usccb.org/nrro

Executive Director
Sister Andrée Fries, CPPS
afries@usccb.org

Associate Director
Brother Henry Sammon, FMS, JCL
hsammon@usccb.org

Project Director for Retirement Services
Sister Janice Bader, CPPS
jbader@usccb.org

Database Administrator
Monica Glover
mglover@usccb.org

Staff Assistant
Jean Smith
jsmith@usccb.org

Director's Message

In the last issue of our newsletter, I was wondering about the results of the 2006 Retirement Fund for Religious (RFR) Appeal. I knew then that I should turn my worries over to God and that He





would provide. And did He ever! Through the generosity of God's people, the RFR exceeded \$30 million for the first time since 2001, with \$30,210,559.43 raised.

Basic Grants for 2007 have been distributed to the tune of nearly \$23 million. In addition, roughly \$2.4 million has been given to religious institutes through our other grant categories, including over \$71,000 in Hurricane Assistance Grants. We have issued our first round of Supplemental and Special Assistance Grants. A second allocation of these grants will take place in December. We also continue to work to identify institutes that would benefit from a Special Identified Needs Grant (SING).

Distributing grants and working to help religious institutes develop well-rounded retirement plans is a difficult yet rewarding task, and I am ever grateful to the dedicated donors who enable our work to move forward. I also remain inspired by the steadfast determination displayed by countless religious institutes in addressing their retirement challenges while continuing mission and ministry. In these endeavors, determination and creativity sometimes count as much as cash. Our feature on the Sisters of St. Joseph of Springfield certainly points to the necessity of leaving no stone unturned when it comes to identifying ways to fund retirement care and accounts.

As we strive to support the retirement goals of our nation's religious institutes, I will continue to trust in the generosity of God's people and in the fundamental commitment of religious women and men to be faithful stewards of these gifts.

May Our Loving God Bless You

Sister Andrie Fries, CPPS

Sister Andrée Fries, CPPS



Reminder!

Please send changes in address, phone, E-mail or congregational leadership to NRRO c/o Jean Smith so that we may keep our records and mailing lists updated. Thank You!

Lives Touched: Celebrating 75 Years of Monastic Life

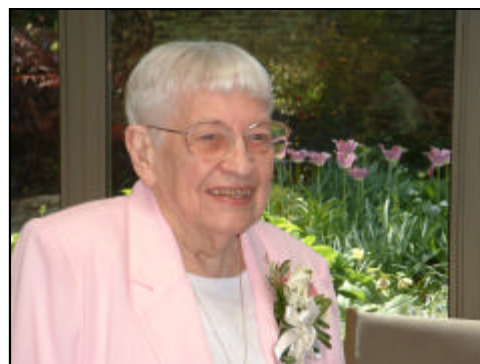
Throughout the year at NRRO, we receive articles, stories and notices of women and men celebrating meaningful milestones in their lives as religious. Anniversaries marking twenty-five, fifty, and even seventy-five years of religious life provide inspiration as we strive to insure that those who have given so much to our world and our Church will have the care and security they deserve in their elder years.

We wish that we could share all these wonderful events, but sadly, that is just not possible. Sometimes, however, a story comes through our office that reminds us not only of the tremendous service of our senior religious, but also of how we are all connected through God's grace. Such was the case when we received news of the 75th jubilee of Sister Esther Bataille of the Benedictine Sisters of Baltimore. In the course of her long life, Sister Esther has been many things to many people, including the high school French teacher of Jean Smith, NRRO's Staff Assistant.

Sister Esther, the eighth of nine children, grew up primarily in Maplewood, New Jersey. She also spent a memorable year with her family in Canada. After graduating high school, she began to have a feeling that God was calling her to religious life. Although she had already turned down four marriage proposals, being a nun was not what *she* thought she wanted. So while attending a mission at her parish, she decided to have a very frank conversation with God.



Sister Esther's picture from Jean's 1962 St. Anthony High School yearbook



Sister Esther at her 75th anniversary celebration

"I was a little fresh with God that night," recalls Sister Esther, "and I said, 'Look God, I know you want me to be a nun, but I'm not going to do what I don't want to do. You have to make me want it.'" God's answer was so rapid and so intense that the feeling she had then has remained with her throughout her life. "I wanted it with all my heart and I still do today," states Sister Esther.

Sister Esther entered the Benedictine Sisters in Elizabeth, New Jersey, on December 8, 1930. She received a BA and MA with a major in French from Seton Hall University in South Orange, New Jersey, as well as a certificate from the *Institut Catholique* in Paris. For many years, she taught in her community's secondary schools in New Jersey and Washington, DC. It was at St. Anthony's High School in Washington, DC, that Jean Smith, then Jean Riley, was her French student for two years. "She was the kind of teacher who taught more than just the language. She told wonderful stories that made the subject matter come alive....and we could always get her to tell a story!" remembers Jean with a smile.

During the 1950's, Sister Esther also served as Director of the Juniorate and later, as Novice Director. In July 1971, at the age of 60, Sister Esther became part of the founding group of Emmanuel Monastery in Baltimore, Maryland.

In 1981, after forty-eight years of teaching, Sister Esther "retired" and began the ministry to which she has been committed for over twenty-five

years. She serves as the Administrative Secretary for the Harbor Hospital Auxiliary, a volunteer organization that raises and donates more than \$100,000 for the hospital each year. Ever the teacher, her duties include training other volunteers on the computer system.

In 2006, Sister Esther decreased her time at Harbor Hospital from three days a week to two. A mild stroke this past spring has caused her to further reduce her hours; but at nearly ninety-six years of age, her commitment to serving others remains her motivation. A vital member of the Emmanuel Monastery, Sister Esther is faithful to the rhythm of monastic life: present at prayer, helpful with work that needs to be done, and hospitable to guests. "You just have to keep yourself moving," says Sister Esther simply. "My works keep me moving."

In writing about the celebration of Sister Esther's seventy-five years of monastic life, Sister Kathleen White, Prioress of the Benedictine Sisters of Baltimore, reflected on the ways that one life impacts another. She wrote, "...I realized how we are formed and shaped by those who touch our lives, even if it is through another..." At NRRO, we are grateful to be able to share the story of Sister Esther, and we hope that her life will touch your lives as it has ours.



CALENDAR

LCWR Assembly, Kansas City, MO	August 1-5, 2007
CMSM Assembly, Cleveland, OH	August 10-13, 2007
NCDC Conference, Phoenix, AZ	September 13-16, 2007
NRRO / NATRI Consultant In-Service, Plymouth, MI	September 21-23, 2007
Special Assistance Grant applications Due	September 30, 2007
CMSWR Assembly, Belleville, IL	October 11-14, 2007
Supplemental Grant applications due for June Cycle	October, 15, 2007
NATRI Assembly, Miami, FL	November 6-9, 2007
Property Planning Workshop, Baltimore, MD	November 28-30, 2007
RFR National Collection	December 8-9, 2007
Special Assistance and Supplemental grants distributed	Mid December, 2007
Basic Grant Eligibility Forms mailed	December 27, 2007

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National Religious Retirement Office
3211 4th Street N.E.
Washington, DC 20017-1194

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