

Retirement Fund for Religious

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News

No Easy Answers



“Challenge us, as a community, to a deeper vision that sees beneath a fear of change to a new freedom of living in the present and into the future. . . . Be with us as we discern the difficult choices to be made in our future life together.”

Excerpt from a prayer the Sisters of St. Joseph of Chambéry recite each morning after Mass, asking for God’s guidance on their future.

For religious institutes confronting the dual challenges of caring for frail, elder members and trying to manage outdated congregational properties, there are no easy answers. The financial complexities of addressing property-related issues are intertwined with the emotional strain of an uncertain future. These are struggles the Sisters of St. Joseph of Chambéry understand all too well. Maintaining their motherhouse while operating their own infirmary is depleting their savings too quickly, a situation that has prompted them to participate in the National Religious Retirement Office’s (NRRO’s) Planning and Implementation Assistance program. Their goal is to determine the best use of their motherhouse and to create a continuum of care to meet the current and future needs of their members.

The North American Province of the Sisters of St. Joseph of Chambéry was founded in 1885, with the community establishing a motherhouse in West Hartford, Connecticut, in 1898. Over time, their ministries have expanded from education and health care to social service, pastoral care, social justice, and more. In the Hartford area, the community sponsors several ministries, including a center offering food, support, and services to low-income individuals and families. Although sisters continue to serve at these ministries, the community has been careful to ensure that the non-profit organizations they established are financially autonomous. This fiscal independence is essential as the Sisters of St. Joseph strive to preserve their own economic viability.

At approximately 140,000 square feet, the community motherhouse is, in a word, massive. Situated on twenty acres of land, the structure comprises three large, multi-story wings and a chapel. Among other features, the

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Right: Rear view of the community’s multi-wing motherhouse. Space is abundant but ill-suited to the needs of senior members and expensive to maintain.



No Easy Answers, continued

property includes an infirmary, administrative offices, community rooms, dining areas, and an English as a Second Language (ESL) center. Nearly sixty retired members, a majority of whom continue in volunteer ministry, reside at the motherhouse, as do a handful of active members.

But while there is an over-abundance of square footage, the space is ill-suited to the needs of seniors. For example, thirty-five sisters, ranging in age from 71 to 94, live on the third and fourth floors of a wing erected in the 1940s. Bedrooms are quite small, and most lack private baths. Throughout the building, elder members must navigate long hallways, often

130 feet or more, to reach the chapel, dining areas, or community rooms.

On the surface, selling the building would seem to be the obvious answer, but doing so is easier said than done. Though portions of the property are marketable, other sections, which include designated wetlands and a city sewer line, require navigation through a myriad of legal and municipal obstacles. And if the community sells the building, where will they care for elder members, both those who are well and those who need assistance? At present, members requiring skilled care are housed in the community's infirmary. Round-the-clock care is provided by community members who are nursing professionals as well as by several additional lay staff.

The community must also consider the future needs of active members, finding ways to ensure that these sisters can continue to participate in mission and ministry when they retire. As Provincial Sister Dolores Lahr explains, "We are constantly challenged, not just by the multiplicity of issues related to our property and elder care, but also by the complexity of each one."



Above: Sister Mary Forster, 92, remains active in volunteer ministry, including visiting the infirmary each day. Long hallways make it difficult to move around the building.

Right: Certified Nursing Assistant Rosa Torres assists Sister Ethel MacIvain, 89. The community seeks skilled-care options that are cost-effective yet still offer elder members the loving, attentive care they presently receive in the community's infirmary.



No Easy Answers, continued

The community's efforts to enhance existing space for senior living have met with some success. Renovating the former novitiate wing resulted in handicap-accessible, one-bedroom apartments that can be easily converted for other uses when the sisters no longer need them. The space offers three advantages: senior-friendly housing for members, current income from the handful of units that are occupied by other women religious, and future income if the building is eventually sold.

Other efforts to address their retirement needs, however, have met with various complications. Renovation of the wing housing the infirmary was determined to be too expensive to make it a viable option. Likewise, initial attempts to collaborate with area religious congregations to provide skilled care did not offer adequate space, though the community remains open to a cooperative solution.

In January 2011, the community entered NRRO's Planning and Implementation Assistance program. Although the leadership team began the process with a strong sense of their most pressing issues, monthly calls with NRRO volunteer consultant Sister Hertha Longo, CSA, have enabled them to further focus their goals. "Sister Hertha really held our feet to the fire," laughs Sister Dolores, "so that we could tackle the tough decisions." In addition, financial assistance made possible by the Retirement Fund for Religious and guidance from NRRO Associate Director Brother Hank Sammon, FMS, have also supported their efforts.

"We are constantly challenged, not just by the multiplicity of issues related to our property and elder care, but also by the complexity of each one."

Sister Dolores Lahr, Provincial

Stages of Planning and Implementation Assistance

The community entered Planning and Implementation Assistance by attending an NRRO workshop in January 2011. Supported by NRRO volunteer consultant Sister Hertha Longo, CSA, they then focused on developing a strategy for addressing their most pressing retirement issues. Currently, they are working with a planning and design firm to develop and evaluate viable options for the future.



Above (from left): Sister Dolores Lahr and Sister Barbara Bozak at an NRRO planning workshop.



Left: Sister Hertha Longo, CSA



Above (from left): Leadership team members Sister Elaine Betoncourt, Sister Dolores Lahr, Sister Barbara Bozak, Sister Judith Mulhall, and Sister Jeanne Paulella review property surveys.

No Easy Answers, continued

A sizeable award from the NRRO enabled the community to contract with a planning and design firm that has successfully helped other religious institutes address similar property issues. Their work together has proceeded in two phases. The first phase focused on gathering data necessary to determine viable options for both the property and for providing skilled care. This research included demographic and financial projections and analysis of the building, land, and local real estate market.

Currently, the community is involved in the second phase of the planning process. This phase has centered on the development, prioritization, and

“As members of a religious community, we’re responsible for each other in a way that is similar to family members taking responsibility for each other.”

Sister Barbara Mullen, Director of Mission Advancement



presentation of three possible scenarios related to the sale of the property and living arrangements for well-elder members. These options were presented to the community at a meeting on March 18, 2012. Representatives from the planning firm addressed quality of life issues associated with each possibility and explained how each option would impact the community’s unfunded retirement liability.

Community members are now discussing and evaluating the three scenarios. Over the next several months, sisters will meet in small groups to share thoughts and concerns and to further reflect on the various options. Though the solution may take time to implement, the sisters will have ownership of any final outcome regarding their collective future.

The Sisters of St. Joseph of Chambéry are motivated by the progress they have made thus far, and they stand united in their goal to ensure ongoing viability for their community. Their outlook is both pragmatic and optimistic, accepting that aspects of their lives will have to change while remaining hopeful about the possibilities before them. “I firmly believe that God has a wonderful future in store for us,” states Sister Dolores. “We just have to have the faith to walk into it.”

Left (front to back): Sister Ellen Mary Doherty, 92, Sister Mary Ann Roddy, 86, and Director of Mission Advancement Sister Barbara Mullen.

NRRO Calendar

May 2012

30 Corrections to Retirement Needs Analysis due

June 2012

13-15 USCCB General Assembly, Atlanta

15-30 Direct Care Assistance checks mailed

August 2012

2-4 CMSM Assembly, Houston

7-11 LCWR Assembly, St. Louis

Message from the Executive Director

Usually the feature articles in our newsletter showcase religious communities who have successfully addressed their retirement challenges. Our goal is to provide information and insights to religious institutes grappling with similar issues. By highlighting these positive outcomes, however, we may be obscuring how difficult the process of finding long-term retirement solutions can be. The truth is that, along the way, most communities run into numerous road blocks, and small triumphs are often accompanied by large headaches.

The Sisters of St. Joseph of Chambéry entered our Planning and Implementation Assistance program in January 2011, and though they have made tremendous progress, a final resolution to their situation is still a work-in-process. I am grateful to the sisters for their willingness to share their story as it is unfolding and to honestly detail both their advances and their setbacks.

In our work to support religious communities, we find that, like the Sisters of St. Joseph of Chambéry, many have already devoted significant time and energy to addressing their retirement-funding shortages. They

have taken advantage of government programs, reduced expenses, and, of course, made good use of the financial assistance furnished by the Retirement Fund for Religious. Yet, despite their best efforts, they are still coming up short.

Usually this is because the challenges they face are incredibly complex. And, as our feature story demonstrates, no issue in the life of a religious community exists in isolation.



It was this level of complexity that motivated us to create Planning and Implementation Assistance. We recognized that many religious communities simply did not have access to the resources and expertise necessary to address complicated issues, such as property and asset management. Planning and Implementation Assistance offers support in identifying a religious community's most pressing problems and in implementing a specific plan to ameliorate them. In this process, a key to moving forward is a willingness to embrace current retirement realities and to consider new possibilities for the future.

To my mind, then, the Sisters of St. Joseph of Chambéry are already a success story since they have had the courage to make an honest assessment of their retirement needs and are determined to do something about them. At the same time, by entrusting their future to God's loving hands, they have been graced with the understanding that the "who" of community life is vastly more important than the "where."

During this Easter season, may we, too, be graced with the confidence to place our journey in God's hands, trusting that the resurrected Jesus walks with us.

Sister Janice Bader, CPPS
Executive Director

Announcements and Reminders

Go Green

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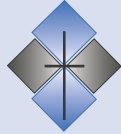
Stay Connected

Please send changes in address, phone, e-mail, or congregational leadership to NRRO, c/o Cassandra Malloy (cmalloy@uscgb.org), so that we may keep our records and mailing lists updated.

Bequests

If you would like to make a bequest or restricted gift to the National Religious Retirement Office, please use the following language:

To the United States 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.



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 reality and to plan for the future.

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