

# Retirement Fund for Religious

Sponsored by the  
National Religious Retirement Office

Spring 2013  
Volume 26  
No. 2

## News



### A Center for Providence

*“As for me, I expect everything from Providence.”* —John Martin Moye

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When Blessed John Martin Moye founded the Congregation of Divine Providence in 1762, he called on members to abandon their lives to Providence. Some 250 years later, sisters of the order’s American Province continue this charism as they serve in ministries ranging from education and health care to spiritual direction and foreign missions. Perhaps nowhere is their abandonment to Providence more evident than in their newly implemented retirement plan.

At a 2009 chapter meeting, the community concluded that they could no longer afford to maintain their buildings and land and still provide quality elder care. With inadequate retirement funding and underutilized facilities, the sisters recognized that reliance on Providence required a willingness to look at their future with open hearts and minds. Over the last three years, support from the Retirement Fund for Religious (RFR)—coupled with hard work, prayers, and faith—has enabled this close-knit community to institute a comprehensive retirement strategy while ensuring their ongoing viability.

The Congregation of Divine Providence is an international religious institute of approximately five hundred members. Sisters first came to the United States in 1889.

Today, the American Province is based in Melbourne, Kentucky, and has 113 members serving in seven states and in Ecuador.

Situated on two hundred acres in the hills of Kentucky, St. Anne Convent was erected in 1919 and functioned as the provincial house for nearly one hundred years.



With its picturesque entrance and impressive size, St. Anne Convent (*above*) was once featured in the movie *Rain Man*. But the massive building was no longer suited to the sisters’ needs. Support from the RFR enabled the community to sell the facility and build St. Anne Province Center (*near right*), a modest, cost-efficient provincial headquarters connected to the community’s existing retirement center (*far right*).



## A Center for Providence, continued

A beautiful stone chapel joins St. Anne Convent to a six-story addition built in 1929. This addition functioned in various ministerial capacities over the years and was ultimately converted into a retreat center in the early 1990s. Later, the Moye Spiritual Life Center expanded to include the east wing of St. Anne Convent, and sisters who had been living there relocated.

Although a substantial portion of the two buildings was occupied by the retreat center, overall space utilization was low, particularly in the west wing of St. Anne Convent. In recent years, this wing housed only the provincial offices and a small group of sisters who served in hospitality ministry. Heating, cooling, and maintaining the massive buildings, which together comprise 102,000 square feet, was an enormous expense.



Beginning in 2010, members of the community's leadership and planning teams (pictured above) worked with volunteer NRRO consultants to develop a long-range retirement strategy. From left: Sister Alice Gerdeman, Sister Mary Luke Murphy, Sister Marilyn Hoffman, Sister Carleen Schumacher, and Sister Fran Moore.

At the same time, growing retirement costs made the community concerned about the ability to care for elder members in the future. The community's retirement center, Holy Family Home, was built in 1957 to provide more senior-friendly accommodations for aging members. A skilled-care wing was added in 1989. Located three hundred feet from the provincial house and retreat center, Holy Family Home relied on the St. Anne facility for all its utilities.

The Congregation of Divine Providence entered the National Religious Retirement Office (NRRO) Planning and Implementation Assistance program in April 2010. Working with their volunteer consultants, the community's leadership and planning teams were able to evaluate the broad picture related to their land and properties. Demographic and financial forecasts furnished projections of their ongoing needs and income and provided valuable data for the development of a long-range retirement strategy.

As part of the planning process, the community participated in an NRRO elder-care consultation, made possible by funding from the NRRO's Management and Continuing Education Assistance program. Consultants



**G**ood St. Joseph, revered patron of our congregation, we come to you now in our very real need. This property, this holy ground, which has been our home for so many years and where so many have come to find peace and to share our spirit, is no longer within our means to maintain.

Please help us find ways to share it that will keep it holy ground. You will know what to do. We trust and thank you.

Amen.



## A Center for Providence, continued

reviewed all aspects of elder-care delivery and helped identify ways to reduce expenses, increase efficiencies, and enhance quality of life. The sisters were able to realize savings by restructuring the health-care staff, reorganizing food service, and purchasing a separate and more energy-efficient heating and air-conditioning system for Holy Family Home.

In 2011, the community made the difficult decision to vacate St. Anne Convent and considered various options for relocating the provincial offices. A \$25,000 Planning Assistance award enabled them to hire an architect to help determine the most cost-effective solution. The architect advised they build a simple addition onto Holy Family Home.

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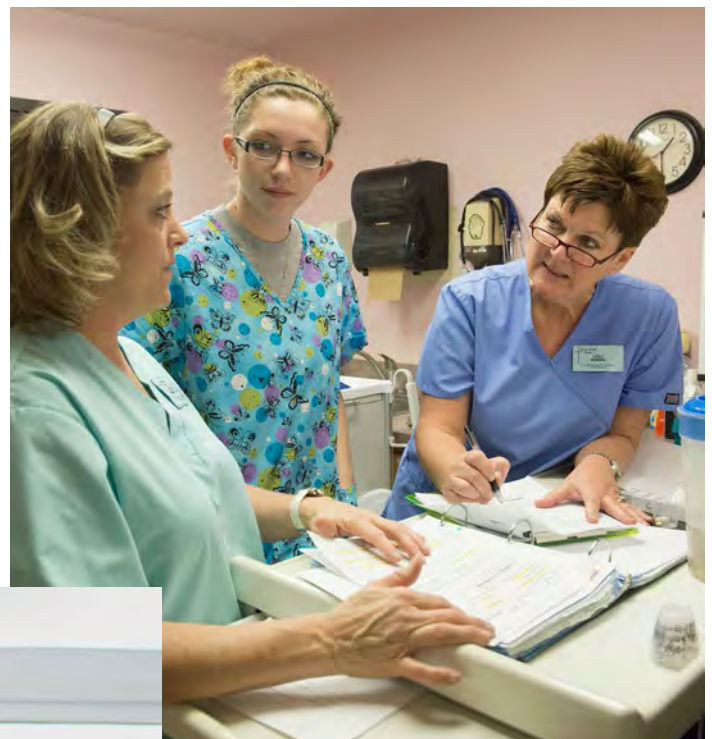
“This has just been the perfect scenario. The sisters wanted this building to remain a retreat center, and it fills a real need for our diocese.”

Judy Bowman, Director, Moyer Spiritual Life Center,  
Diocese of Covington

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By June 2012, the community had resolved to sell St. Anne Convent and the Moyer Spiritual Center and were blessed to find a buyer almost immediately. The Diocese of Covington, Kentucky, needed a new retreat center and purchased the buildings for this purpose. The sisters were deeply grateful, as they had prayed for the property to be used in a manner consistent with their mission. Meanwhile, the Diocese of Covington was delighted to find a facility they could move into immediately. The Moyer Spiritual Life Center can

Participation in an NRRO elder-care consultation enabled the community to restructure the health-care staff at Holy Family Home, resulting in enhanced care and lower costs. *From left:* Sandy Giordano, LPN, Morgan Poe, CNA, and Gina Barnhill, LPN.




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“As Sisters of Divine Providence, we trust God will be with us in our need. Once again, Providence has provided, not just for our community but also for the Diocese of Covington.”

Sister Fran Moore, Provincial Superior

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## A Center for Providence, continued

accommodate three times the number of retreat guests as could the diocese's former facility, which was in need of extensive renovations.

The official announcement of the sale of the building came on August 23, 2012, the 123rd anniversary of the province's establishment in the United States. "They don't call us 'Providence' for nothing," Provincial Superior Sister Fran Moore said, laughing.

During this same timeframe, the sisters broke ground on St. Anne Province Center, the new provincial headquarters. A \$400,000 Implementation Assistance award, made possible by the Retirement Fund for Religious, helped to launch construction.

The 6,000-square-foot facility includes administrative space for the provincial offices, an open foyer where the community's historical items are displayed, and a large gathering area that can accommodate the entire congregation. Previously, infirm sisters were unable to attend certain community events because they had difficulty getting to St. Anne Convent. Since the new center is attached to Holy Family Home, they are now at the heart of all gatherings.

At their 2009 chapter meeting, the community set a goal of five years to complete their planning, but they were able to accomplish all of the planning and

Previously, elder sisters who were disabled or infirm had difficulty attending community events at St. Anne Convent. The new provincial center, which is connected to Holy Family Home, features a large gathering space that is easily accessible to the entire congregation.

most of the solutions in just three. The sisters continue to pursue a few additional initiatives. A thirteen-acre farm with associated buildings, adjoining the main property, has been placed on the market. They are also working with the Kentucky Heritage Land Conservation Fund to put forty-five acres of their land into conservancy. This area will provide a privacy buffer for St. Anne Province Center and for the diocesan retreat center while ensuring that the community's cemetery is preserved undisturbed. Finally, the community, whose current water source is an artesian well, is seeking access to city water service as an additional cost-saving measure.





## A Center for Providence, continued

The community's efforts have had and will continue to have a significant impact on retirement funding. The sale of the main buildings, combined with support from the RFR and the additional land initiatives, has enabled them to completely pay for the new addition. Moreover, they estimate they will save almost \$300,000 a year in maintenance and utility costs. A large portion of these funds will be redirected for the ongoing care of senior members. Equally as important, active sisters will continue to be able to serve where they are most needed, especially with the poor and vulnerable. Provincial Secretary Sister Carleen Schumacher sums it up this way, "Our founder would have wanted this. He would have wanted our resources and energy devoted to ministry and community, not to maintaining a building."

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**G**ood St. Joseph, we come to you now with hearts full of gratitude for your wonderfully gracious and effective help in saving this holy ground. Please, in your great kindness, continue to be with all who come here to find inner peace, renewed joy and openness of spirit, and deep awareness of God's limitless love. May the blessings of Providence enfold the Bishop and the Diocese of Covington, under whose auspices this holy place is maintained for the uplifting of hearts and souls.

Amen.



## NRRO Position Available

The National Religious Retirement Office (NRRO) is seeking an Assistant Director of Retirement Services. Responsibilities include outreach to religious institutes with a small number of members and/or a high median age as well as development of educational materials and web-based resources for retirement planning. A full job description can be found at <http://www.usccb.org/about/employment/>.

The candidate should have experience in elder-care delivery for religious institutes and/or religious institute administration. Strong communication and pastoral skills are a must. A vowed religious or someone with a minimum of five years' experience working with religious institutes is strongly preferred.

Clergy/religious candidates must request written approval from their diocesan bishop or religious superior before an application can be considered. Diocesan lay employees must also request approval from the local bishop.

### NRRO Calendar

#### May 2013

**14** NRRO Webinar—*Seeds for Contemplation: Giving Yourself a Holy Aging*

#### June

**10-14** USCCB Special Assembly, San Diego, CA

#### July

**12** NRRO Assistance Review Committee Meeting

**19** NRRO Management Committee Meeting

#### August

**7-10** CMSM Assembly, Nashville, TN

**13-17** LCWR Assembly, Orlando, FL

**20** NRRO Webinar—topic to be determined

#### September

**24-26** NRRO Planning and Implementation Workshop, Marriottsville, MD

#### October

**22-25** RCRI Conference, Anaheim, CA

## Property Best Practices

Sister Mary Ellen Dougherty, SSND

In the continuing effort to help religious communities identify effective strategies for addressing property-related challenges, the National Religious Retirement Office (NRRO) recently asked religious communities who had undertaken significant property planning to share what they learned in the process. The following is a preliminary summary of best practices from religious communities who generously shared their experiences with the NRRO. Responses came from communities large and small, cloistered and apostolic, male and female. For the sake of order, the practices are arranged according to the stages of exploration, decision-making, transitioning, and implementation.

### Exploration

**Anticipate** rather than react. Act before you must.

**Be clear** about the problem. Be clear about your values. Be clear about what is negotiable and what is not.

**Find the facts.** Calculate demographics, census forecasts, current and projected financials, and other relevant data.

**Communicate** with your constituents and, to the extent that you can, get buy-in about the facts.

**Consider all the options**, narrowing the field to what is possible and practical.

**Decide** who decides.

### Decision-making

**Name and inform/educate** your decision-makers.

**Communicate**, communicate, communicate. Honor transparency.

**Remember** the art of the possible. Do not spend time considering projects that will tax your members even more or that are not in keeping with your mission and values.

**Separate** fact and feeling; give each its due place.

**Hire** competent consultants who demonstrate balance between genuine investment and a healthy detachment. Be clear about their tasks; give serious consideration to their advice.

### Transition

**Move** the decision along at a steady pace.

**Continue to engage** constituents regularly; keep them apprised and honor their lingering reservations.

### Implementation

**Expect** surprises, perhaps even reversals.

**Expect** to make mistakes, many of them salvageable, some perhaps not.

**Recall** with regularity your original values.

**Recognize** the difference between significant new information and distraction.

**Evaluate** frequently.

**Remain focused** on the end product.

Implicit in all of these best practices is a spirit of prayer and discernment. Whether this reflection is a directed process for the entire community or simply an infusion into the daily lives of members is, of course, up to each community. Somehow, though, all need to be reminded regularly that these decisions and the ways in which they are implemented must be deeply lodged in God, in mission, in love.



Sister Mary Ellen Dougherty, a member of the School Sisters of Notre Dame, Atlantic-Midwest Province, worked with the NRRO to review, compile, and summarize the property best practices. Sister Mary Ellen, who recently completed a term in community leadership, was involved with property planning for her community. A former English professor, she remains active in retreat ministry and special projects for non-profit organizations.

## Message from the Executive Director

*“There is an appointed time for everything, and a time for every affair under heaven. . . . a time to tear down, and a time to build” (Eccl 3:1,3).*

This scripture verse comes to life in the story of the Congregation of Divine Providence. Theirs is, indeed, an account of building up both physical and spiritual structures for their sisters and their ministries. Theirs is also a story of letting go, which is, in its own way, a time of “tearing down.”

Their provincial house, home for many years, is no longer theirs. Fans of the movie *Rain Man* may feel a certain connection to this place, which served briefly as the home of the fictional Charlie Babbitt. This attachment pales compared to that of the sisters for whom these walls hold memories sufficient for a lifetime of movies. Here the sisters received their initial formation; from here they were sent on mission; and, regardless of where they lived, this place remained “home.”

The decision to sell, albeit necessary, prudent, and wise, was not without an emotional toll. The sisters made their decision carefully and courageously, never doubting

God’s providential love—a love made manifest in the swiftness with which they found an ideal buyer.

While their story is unique, variations on the theme play out in religious institutes throughout this country. Underutilized buildings are legion, and property management remains a pressing issue. Many institutes struggle for years to identify viable alternatives for single-purpose buildings that are not readily sold nor easily converted. The Congregation of Divine Providence was singularly blessed in finding a buyer, undoubtedly a match made in heaven.

We share their story because there is much to learn from communities that have tackled property issues and made it to the other side. In response to a recent request from the NRRO, a number of other communities generously shared what they have learned about property management. Sister Mary Ellen Dougherty skillfully summarized the replies for this newsletter. We hope this synthesis will be helpful to those facing a time of building or a time of tearing down. Over the coming months, we will do further analysis and assessment of these key factors with an eye toward developing additional resources and programming. Please stay tuned.

Like Blessed John Moyer, we strive to “expect everything from Providence.” When I consider the tremendous generosity to the Retirement Fund for Religious—and the love and sacrifice that make this generosity possible—I see clearly the hand of Providence. Even in the pain of letting go, of tearing down, something new is being built up. To all of those who cooperate in God’s plan, I offer my deepest thanks.

May our loving God bless you,

Sister Janice Bader, CPPS



### Announcements and Reminders

#### Go Green

To receive this newsletter electronically, please contact us at [retirement@usccb.org](mailto:retirement@usccb.org) to have your e-mail address added to our distribution list.

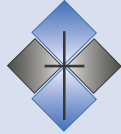
#### Stay Connected

Please send changes in address, phone, e-mail, or congregational leadership to the NRRO, c/o Tiffany Lezama ([tlezama@usccb.org](mailto:tlezama@usccb.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

Sponsor of the Retirement Fund for Religious

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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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