

OutReach

Vol. 1, No. 1 2010

A Christian Brothers Services Publication



CHRISTIAN
BROTHERS
SERVICES

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The times they are a-changing. Those song lyrics are as relevant today as they were the day they were written. In recent times, we have witnessed many changes with elections, a new president, companies closing or merging and technological advances coming almost daily. Change has also affected the Catholic Church. The last few years have seen a surge in reconfigurations and an influx of lay people in top administrative positions. So to, has Christian Brothers Services changed. In 2009, we updated our logo and gave our website and company materials a new look. (You can read more about our new look on pages 16-17, in the article, A “Brand” New Look.)

However, with change comes an obligation to remember who we are—a Catholic organization. We speak your language. We understand the unique dynamics of Church organizations and institutions. We are intimately aware of your challenges and how, despite those challenges, you continue to remain faithful to your mission and the universal mission of the Catholic Church. Our incentive is to serve the Church, not to horde profits, not be guided by increased stock value and not to hand out excessive executive bonuses.

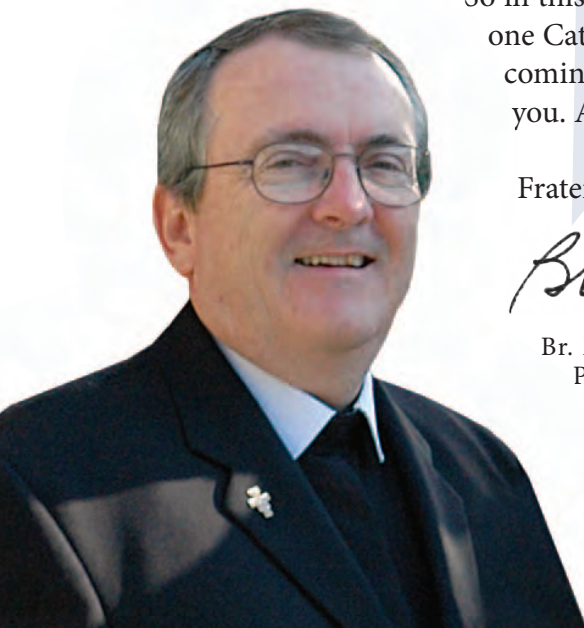
Staying true to our Lasallian heritage is also important and we have incorporated that into our daily work ethic. Understanding the needs of our members, protecting the human and financial resources of your institutions, and guiding member organizations in finding practical solutions to business needs are the goals each CBS employee strives for every day. At Christian Brothers Services our renewed determination to serve our members to the best of our abilities is what we do best.

So in this changing world, please take comfort in knowing, one Catholic organization to another, we know where you are coming from, where you are heading, and we are here for you. As a matter of fact, it’s our pleasure to serve you.

Fraternally,



Br. Michael Quirk, FSC
President and CEO



Outreach Vol. 1, No. 1

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Please tell us what you think. E-mail your comments, thoughts and suggestions to outreach@cbservices.org. We love hearing from you and may publish your comments in our next edition.

"My personal experience has been with property, liability, workers' comp. and auto claims; all handled expeditiously. The most memorable involved an interior broken pipe and three to six inches of water in office spaces at our Cenacle in Warrenville. Behold, the damage was covered in our policy! The work done was exemplary in every regard. Thanks."

*– Sister Jean Reardon, North American Province
Of The Congregation Of Our Lady Of The Cenacle*

"The representative, both the plan coordinators and claims examiners, with whom I speak in Christian Brothers Health Management Services for Religious are very efficient, knowledgeable, helpful and are always willing to assist me with any problems that may arise with enrollments, billing and claims. They are very friendly and most cooperative."

– Joanne Stenger, Blessed Sacrament Fathers



"During the past 21 years, my family and I have received excellent care. From beginning to end – from finding a doctor to paying for services-the staff at Christian Brothers Employee Benefit Services have been there for us."

- Lino Sanchez

Ed. Note: Lino Sanchez and his family have worked for The Society of the Divine Word Chicago Province for a combined total of 41 years. The Society of the Divine Word Chicago Province has been a member of the Christian Brothers Employee Benefit Trust for 35 years.

From left to right: Lino, Sabino, Efron and Antonio Sanchez. All of the men are cousins, except for Lino and Antonio, who are brothers.

The meteoric ascent of the Internet over the past 15 years has changed the ways in which organizations can now reach their intended audience.

Social media on the Internet has become a standard for consumers communicating and interacting with businesses online. However, it's not limited to businesses - Catholic churches, schools, missions and organizations can leverage social media to expand their membership.

Social media can be defined as web-based communities, or online networks of like-minded individuals. Social media allows individuals to express their views. An important

Each time an action is completed on Facebook, it is added to the news feed of the Facebook Administration page, a default page which displays when a person logs into their Facebook account. Individuals who befriend your organization's Facebook profile, or who are members of your organization's group, are notified when a new picture, video, or post is added on Facebook.

The key to generating interest and creating targeted traffic for your website on Facebook is simple. Keep it fun. Facebook users are looking for entertainment as well as an opportunity to socialize. Selecting



while simultaneously giving new Facebook friends something interesting to read. Be sure to always include a link to your website to pull in interested parties. Use your status box to get the word out about new

about•face

point, because people are much more likely to trust someone's opinion (even a stranger's) than traditional media such as advertising. Among social networking websites, Facebook has fast become the leader, with over 350 million users worldwide.

Given the opportunity to reach larger numbers of people, many organizations mistakenly rely on a Facebook presence alone, in place of a website. Yet, too few organizations see measurable growth using Facebook as their sole internet presence. The ideal choice is not one of a Facebook presence versus a professionally designed website for your organization, but of using Facebook and its tools to direct targeted traffic to your organization's website.

the right keywords when submitting a headline, story or blog post is important in this regard. Be creative with word choices while remaining aware that some of what is posted to Facebook via groups, blogs and posts can be viewed by search engines.

Generating interest for your organization's website among Facebook users will require you to reach out. Creating an event or sponsoring a contest can help promote your organization

products, services or ideas featured on your website. Provide direct links to your website, share photos and get conversations going. Each Facebook friend has a wall where you can post a quick message, comment or ask a question. You can also use the e-mail option on Facebook to communicate with friends of your organization.

Facebook offers a valuable tool with its RSS feed feature (Really Simple Syndication.) Individuals can add RSS feeds from websites, blogs, or news articles on your website to their RSS feed list. Notes and posts can be added manually or imported automatically. Facebook users can also purchase small advertisements which include up to 135



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Reducing Costs with Preventive Care



As health reform continues to be a hot topic, one of the key issues being discussed is the topic of preventive care. Currently, the healthcare system in America focuses on disease and illness rather than prevention. Healthcare costs, including prescription drugs, are skyrocketing due to the tertiary level of prevention often used in healthcare, which is more expensive than primary prevention. Unfortunately, physicians and hospital systems are reimbursed based on disease and illness treated rather than prevention measures taken, which causes all of us to think of prevention as secondary.

Investing in primary prevention programs can effectively reduce mortality and morbidity rates. Christian Brothers Employee Benefit Trust has taken steps to offer all of our members a vast selection of health and wellness programs (as seen in the

box to the right). Preventive health, along with wellness programs, can go a long way toward promoting healthy living and reducing healthcare costs.

We, at Christian Brothers Employee Benefit Services, remain committed in evaluating emerging trends in wellness and disease management that can have a positive impact on the health of our members. As stewards of your healthcare dollars, it is our responsibility not only to provide coverage for necessary care, but to ensure our participants have the tools necessary to lead a healthy lifestyle. By offering well-designed initiatives along with highly-effective disease management programs, we can create a comprehensive healthcare plan that empowers our members to take control of their health.

As an employer, one of the most important roles you play is to communicate and encourage employees to utilize all the programs

To date, Facebook offers no way in which to measure or gauge web traffic, hits or unique visitors. Apart from Facebook, we provide our website services customers with clear, easy to read reports which accurately measure traffic coming to your website from Facebook. A word of caution: Facebook friends and members will quickly tire of being blasted with press releases and notifications. Finding a balance between promoting your organization and meeting the daily social demands of Facebook is the key to

Christian Brothers Employee Benefit Services Programs Include:

- Generous Preventive Care Provisions
- Hearing Aid Discount Program
- Smoking Cessation Program
- Health Risk Assessments
- Wellness Screenings
- Personal Health Coaching
- Free Flu Shot Program
- Chronic Disease Management Programs
- Large and Small Case Management
- Vision Service Plan
- Prenatal Care Program
- Prescription Drug Patient Safety Programs
- Neonatal Intensive Care Management Program

that are available. Increased utilization positively impacts your workforce's productivity, while at the same time minimizing spiraling healthcare costs. Christian Brothers Employee Benefit Services provides a wide variety of communication materials to promote its programs. For information about our programs or how to become a member of the Employee Benefit Trust, please visit mycbs.org/health or contact our office at 800-807-0100.

John Airola is the managing director of Employee Benefit Services at Christian Brothers Services.

successfully pointing traffic to your organization's website. For more information on how to use Facebook to drive traffic to your organization's website, or for assistance with setting up a website for your Catholic organization, call 800.807.0200 or visit cbprograms.com.

Joe Zeirman is a digital designer in Design & Development for Information & Technology Services at Christian Brothers Services and CB Programs, Inc.

Our Design & Development team creates useful, modern and graphically appealing websites that allow members to have a web presence while also reducing administrative costs.

Preventing Frozen Pipes

Sections of the United States are in full winter mode. Snow, ice and cold temperatures are sending a message that winter has arrived. Structures built in cold weather climates are usually safe from freezing pipes until the temperature dips below 10 degrees. Structures built in warmer climates do not have as much insulation and when the temperature dips to 10 or 20 degrees, the risk increases for frozen pipes.

Frozen pipes are a leading cause of weather-related property loss and often take place in the evening, over a weekend and when the facilities are unoccupied. Don't become a claim statistic. Minimize your property's risk by taking the necessary precautions to prevent frozen pipes. Christian Brothers Risk Management Services has compiled a list of useful tips for helping you to avoid frozen pipes.

- Be proactive. Before a crisis occurs locate and tag the main shut-off valve. Trace the water supply around the building looking for other shut-off valves. Tag and identify what they control. A quick emergency shutdown will help to limit damages in the event of a burst pipe.
- Disconnect all outdoor hoses. Shut off the water supply to the outside spigots allowing excess water in the line to drain out.
- Identify and correct or eliminate drafts within a building.
- Install additional insulation as needed according to the manufacturer's instructions on pipes near outside walls.

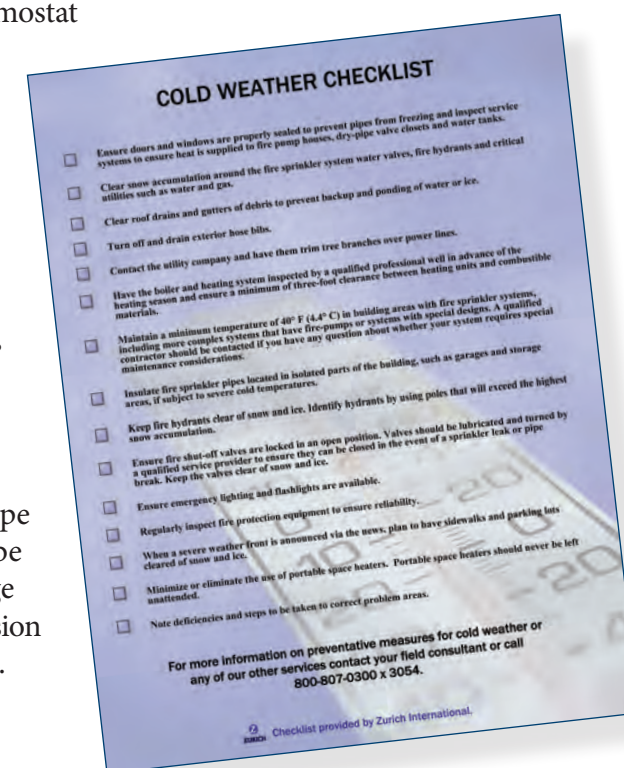


- Never use open flame devices such as a propane torch to melt an ice clog.
- Use only licensed and bonded professional plumbers to correct serious or long-term freezing problems.
- Conduct frequent inspections in the areas that have the greatest exposure to the cold and that are unoccupied.

These are just a few suggestions for reducing your risk of frozen pipes. For additional tips and a cold weather checklist please e-mail us at outreach@cbservices.org and request the *Tips for Preventing Frozen Pipes* fact sheet.

To learn more about Risk Management Services call 800-807-0300.

- To prevent freezing try to keep pipes warm. Do not reduce the heat in the evening or on weekends, even if the facility is unoccupied. Set the thermostat to about 60 degrees. Conduct a window check to make sure all windows are sealed tightly.
- Never use homemade electrical devices (heat cords, heating elements, extension cords, etc.) to help prevent pipes from freezing.
- Once the water in the pipe freezes, water flow will be cut off. Remove blockage promptly to avoid expansion and splitting of the pipe.



("About Face" continued from page 5)

text characters and one small image. Advertisers can tailor their ad to target certain criteria - by age, gender, location, even those who share the same birthday! One can set a daily budget (minimum \$1) until the ad is exhausted by user clicks (a pay per click system.) Advertisers can also bid on ad placement and frequency. Use ads to promote a website redesign, an organization event, a contest - an affordable way to point targeted traffic back to your organization's website.

MAY YOU LIVE IN INTERESTING TIMES

The Christian Brothers Retirement Savings 403(b) Plan added over 1,500 new participants in the last year, and for most of these individuals it was their first experience with retirement plans. These new participants enjoyed the opportunity to invest at share prices much lower than a year earlier, while there were some current participants who wondered if they should be taking money out and investing elsewhere.

Whether you are a first time participant or confused by the current financial market, dollar cost averaging is a retirement investment account benefit that can be used to your advantage. To illustrate this point, let's assume two employees, Jack and Jill, both invested \$300.00 in the Vanguard 500 Stock Index Fund* at different times. Jack invested on June 2, 2008 when the share price on that date was \$127.96. Jack was able to purchase 2.34 shares. Jill, on the other hand, purchased her shares one year later, on June 1, 2009 when the share price was \$87.17. Jill's \$300.00 investment allowed her to purchase 3.44 shares. On November 17, 2009, the value of Jack's account was \$236.14, a curse for Jack with a loss of 21%. However, Jill's account balance was \$347.13, a plus for Jill and a gain of 16%.

There is an old Chinese proverb that states "may you live in interesting times." Depending on your particular circumstances, this may or may not be a curse. With the recent economic situation you may be thinking it's a curse; however, there is hope.

While we may feel sorry for Jack, things could have been much worse. If he had sold his shares in the fund on March 9, 2009, he would have received only \$153.00, a 49% loss. By staying invested, he actually recouped some of his previous losses. In fact, if Jack continued to invest periodically in the 403(b), he would be buying shares at a lower price just like Jill. This periodic investing creates dollar cost averaging which provides some protection to investors in volatile markets.

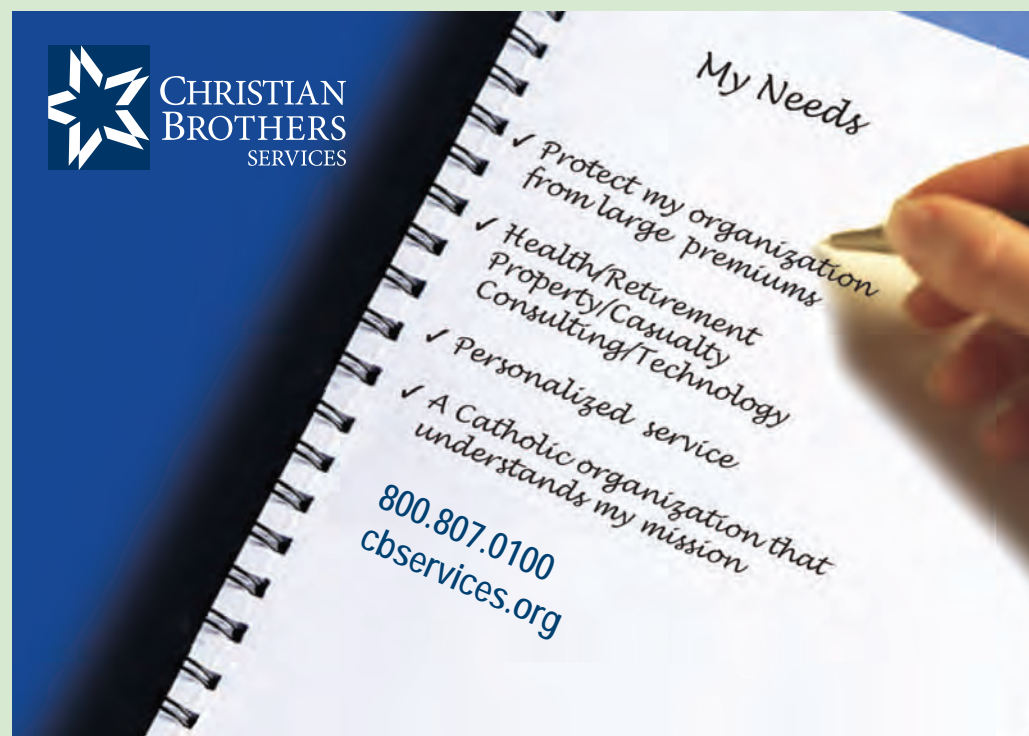
It has been an interesting time; a time of uncertainty in the economy, but a time to hold steadfast and realize that this too shall pass. Those that panicked realized their losses,

while those that held steadfast have seen improvement.

One last piece of advice on retirement investing, we should not make investment changes based on yesterday's news, but as our life changes. The closer we are to retirement, the more conservative we need to be in our investment approach. The younger we are, the more aggressive we can be since time is on our side – even when those times may be interesting.

* Christian Brothers Retirement Planning Services uses the Vanguard 500 Stock Index Fund for retirement investments.

Jim Ceplecha is the managing director of Retirement Planning Services at Christian Brothers Services.



What's NEWS...

Welcome

Richard McKenna joins Christian Brothers Services in the role of Managing Director of Risk Management Services. Rich holds a bachelor's degree and an MBA



in business administration from Iona College in New York and received his J.D. from Pace University School of Law. Although a native of New York state, Rich and his wife have made their home in the Chicago area close to their adult sons and their families.

Awards

Andy Poetzinger from Christian Brothers Information & Technology Services division was selected as our "You Make The Difference: Honored Employee" for Fall 2009. The selection committee decided that Andy is truly an example of someone who does make a difference. *Congratulations, Andy!*

Advancements

Roy Wapiennik became the new Director of Operations for Health Management Services for Religious on November 1, 2009. Roy earned his B.S. in Accounting from the University of Illinois in Chicago. Early in his career he worked as an accountant and programmer/analyst before becoming V.P. of Operations at BSSI. Roy joined Christian Brothers Services in October 2008. He currently resides in Orland Park, IL, with his wife of 29 years, Debbie.

The **Brand Marketing and Communications Department** began operations on August 31, 2009. The new department is responsible for all internal and external communications, as well as monitoring the new brand usage. Drawing from talent within Christian Brothers Services, the Brand Marketing and Communications department is managed by Cynthia Krohn and includes Krysten McGee, Tony Darling and Geni Olejniczak.

Technology

Risk Management Services will be upgrading the underwriting system in the Spring of 2010. It is a major upgrade of the policy administration and billing system for all lines of business and will provide greater navigational flexibility and enhanced workflow and usability.

Employee Benefit Services has recently introduced the single sign-on feature on the MyHealth Benefits website. This feature allows participants enhanced access to EOB and Rx information without the need for additional logins.



On November 5, 2009, **Retirement Planning Services** went live with the MARC system as the new administration system for the Employee Retirement Plan. In the first half of this year, this plan will provide web-based access,

via mycbs.org, to information for both employers and plan participants.

Retirements

Sr. Rosemary Ward, SP, Director of Systems/Services, joined Christian Brothers Services on June 1, 1988 as the assistant manager of Health Management Services for Religious. After 21 years of service, Sr. Rosemary retired on August 31, 2009. Her staff and many friends wish her a long, happy retirement.

Obituaries

Ray Zanarini, Plan Consultant, passed away on Monday, September 28, 2009. Ray joined Christian Brothers Services in 1984. Ray worked in the capacity of plans consultant, influencing all of our plans and programs. Words do not express the man or friend he was to everyone lucky enough to meet him. Ray is survived by his wife Abby, four adult children, and four grandchildren.

William "Bill" Wurtzler, Manager of Liability Claims for Risk Management Services passed away on Wednesday, December 2, 2009. Bill had recently retired from Christian Brothers Services after 19 years of service, all of those as a claims manager. Through his career at CBS he was able to serve the Catholic church, which he loved. Bill is survived by his wife of 50 years, Kathleen; three adult children and five grandchildren. Bill will be sadly missed by his CBS family, friends and colleagues.



How Sweet It Is

Member Spotlight: Our Lady of the Mississippi Abbey

Perched high on a bluff overlooking the Mississippi river sits an unassuming, non-descript building; but looks can be deceiving. You see, the building houses a candy factory that makes the most mouth-watering creamy caramels this side, that side, or any side, of the Mississippi river. They can only be described as heavenly. These Trappistine Creamy Caramels are produced by the sisters of Our Lady of the Mississippi Abbey.

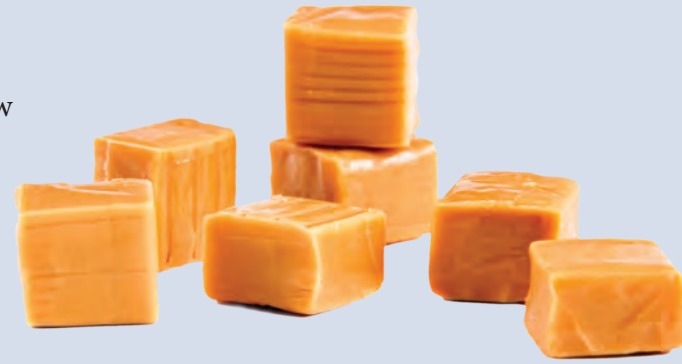
Our Lady of the Mississippi Abbey was founded in 1964 when 13 nuns from the Mt. St. Mary's Abbey in Wrentham, Massachusetts journeyed to Iowa to form a new monastery. Currently, the Abbey, located just outside of Dubuque, is home to 17 nuns of the Roman Catholic Order of Cistercians of

the Strict Observance, meaning they follow the Rule of St. Benedict.

Sister Gail Fitzpatrick (left) and Karen Cusack work at cutting the caramels and preparing them for coating.

Commonly known as Trappistines, they follow the seventeenth century reform of the La Trappe Abbey in France.

One of the most common perceptions about the Rule of St. Benedict and monastic life in general, is the observance of total silence. While the sisters no longer observe complete silence, it is still a large and important part of life at Our Lady of the Mississippi Abbey. "Silence is a value in monastic life," explains Sr. Gail Fitzpatrick, one of the founding sisters and the second abbess of the Abbey, "we live it today as well and authentically as we can."



Speaking is not forbidden but is kept to a minimum and limited to brief, cordial encounters and conversations, allowing the sisters the opportunity for constant prayer and contemplation.

“Silence is a value in monastic life...”

According to Sr. Gail, "prayer becomes the fabric of our life." Indeed, prayer is woven throughout their day, the sisters pray seven times each day starting at 3:45 am and ending at 7:15 pm (see A Day in the Life on the next page.) All daily liturgies are open to the public.

Each abbey, while interdependent, is self-governing and self-supporting, electing their own abbess, forming new members and determining how they are to support themselves.

High on a bluff, overlooking the Mississippi Valley sits Our Lady of the Mississippi Abbey.



The Trappistine Creamy Caramels factory.



The church altar at Our Lady of the Mississippi Abbey.



A monastery is not allowed to become dependant on the charity of others and must be able to earn a living without making a profit.

Which brings us back to the caramels. Initially, the sisters began to support themselves and the new monastery by making wreaths and then cookies. Unfortunately, the cookies required special packaging and the Abbey was not equipped to handle those requirements. They then turned to their founding house in Wrentham where the sisters there had been making candy using an age old recipe donated by a Greek candy maker. A year later, candy production was started at the Abbey. Today, the sisters are still using the same recipe which includes fresh cream and butter; however, the remainder of the recipe Sr. Gail vows, "will stay a secret."

Trappistine Creamy Caramels is the Abbey's primary source of income and 90% of their annual sales are made in the last four months of each year. Aside from a small gift shop on the property, the caramels can only be purchased online at trappistine.com.

The quiet, serene atmosphere of Our Lady of the Mississippi Abbey combined with the scenic beauty and deliciously creamy caramels leave any visitor to contemplate how sweet it is!

A Day in the Life A typical day in the life of the Sisters

3:30 am	Rise and shine
3:45 am	Vigils prayer service
4:30 am	Breakfast and personal time for reading or studying
7:00 am	Lauds prayer service
8:30-11:30 am	Time for work
9:45 am	Tierce prayer service (prayed at work)
Noon	Midday prayer service
12:20 pm	Dinner is served (main meal of the day)
1:20 pm	Rest, contemplation
2:00-4:00 pm	Back to work (some days this time is allotted for study or restorative activities)
5:00 pm	Vespers prayer service (followed by a small supper)
7:00 pm	Compline prayer service
7:30 pm	Time for reading or off to bed
8:30 pm	Good night

The Spirit of Giving

Employees at Christian Brothers Services are known to go above and beyond their job descriptions to assist a member. That dedication and compassion for helping others also extends outside the brick and mortar building of Christian Brothers Services. In this article we'll introduce you to just a few of the many extraordinary employees who so graciously give back to the community.

April's Wild Kingdom

Wouldn't you like to travel to an exotic destination one day a week? That's what **April Henry**, billing/enrollment representative, experiences every Sunday when she volunteers at Animals for Awareness. Home to over 70 animals, the AFA is a nonprofit wild and exotic animal shelter located in Palos Park, Illinois.



April is currently a lead volunteer and performs many of the educational programs on her own. In addition to feeding the animals, she cleans cages and makes trips to the veterinarian. Money is raised to support the shelter by providing humane education programs with the exotic animals for parties, festivals, and company picnics, just to name a few. When you visit the AFA website you will see April with Cheech, a Kinkajou, perched atop her shoulders. April loves the one-on-one interaction with the animals and receives personal

satisfaction when the animals learn to trust her and respond positively. April has even been known to bring home an animal or two. She and her husband are parents to a bearded dragon, two sugar gliders, a Dumeril's ground boa and an African Grey Parrot.

Cooking with Doyla

It's 4:30 a.m. on a Thursday morning in the Baton Rouge area of Louisiana. The sun has yet to rise but that doesn't stop **Doyla Meuret**, a risk control representative, and members of Healing Place Church's No Place Cooking Team. The No Place Cooking Team is an outreach program that prepares breakfast, southern style, every Thursday morning for some 150 homeless people. Volunteers called "roamers" travel on foot to seek out and distribute food to those who may be hungry and less fortunate. Louisiana has been especially hard hit by the economic downturn, making these outreach programs even more in demand and crucial.

Doyla became involved with the No Place Cooking Team three years ago. You can hear the excitement in her voice as she recounts the success stories of this program. "I love the camaraderie, friendships and connection to the church," explains Doyla, "it makes me want to share the love of Christ with other people."



Abby Rises to the Challenge

Many of us forget our country is still fighting a war. A simple thank you isn't enough gratitude to bestow upon the men and women fighting for our freedom. Operation Care Package is one of the ways to give back to our soldiers. **Abby Jensen**, HCR nurse reviewer, has been involved in the Ladies Auxiliary of her local VFW for many years.



Her involvement took a different path six years ago when her son Joe joined the Army's Special Forces. Abby volunteers her time with OCP by packing donated items that have been collected from schools, businesses and corporate sponsors.

In addition, she assists with fundraisers like spaghetti dinners. "Many of these soldiers do not receive anything from back home," relates Abby, "it's an opportunity to give back and to say thank you!"

Approximately 150 boxes a week are shipped year round and are loaded with everything from fudge to yo-yo's.

It's Not About Bob

They say every dark cloud contains a silver lining. B.E.L.A. Charities is that silver lining. This charity was formed after the founder's sister, Barbara Ellen Lynch, was murdered at the hands of her husband. The murder shocked her family as they were unaware of any abuse.

Bob Brusich, director of Sales & Business Development, became involved with this charity through his neighbor and friend, Barbara's brother and the founder of B.E.L.A. Charities.

B.E.L.A. Charities is a nonprofit organization that focuses on promoting education on issues of domestic violence and providing aid to organizations involved in both the prevention of domestic violence

and those providing assistance to its victims.

Bob assists in organizing events like golf outings, silent auctions and dinner dances, just to name a few. He prefers to work behind the scenes by soliciting funds or gifts through a network of generous acquaintances. "It's not about me," persists Bob, "it's about creating a better world for all of us." Bob's wife and children also share his passion for volunteering.

While there are many different reasons for volunteering and many different organizations that benefit, one thing is certain, the spirit of giving is going strong at Christian Brothers Services.



For more information on the charities that appear in this article, you can visit their websites at the addresses listed below:

No Place Cooking Team:
noplacereach.org

Animals for Awareness:
animalsforawareness.org

Operation Care Package:
operationcarepackages.org

B.E.L.A. Charities:
belacharities.org

NOW AVAILABLE!

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Protect your school from financial consequences due to withdrawals from enrollment.

PROGRAM ADVANTAGES

- School's revenue source preserved
- Families financial burden relieved
- Economic losses prevented

To learn more about the Tuition Refund Program

call Matthew Deeb at
800-457-5599 x 6445



Christian Brothers Services becomes the official company name.

1985

Christian Brothers Services launches its presence on the web.

1998



1958

Br. Joel Damian, FSC, organizes a mutual cooperative purchasing group for Chicago area high schools conducted by the De La Salle Christian Brothers.

1993

Christian Brothers Services moves to current headquarters in Romeoville, IL from Lewis University in Romeoville, IL.

2009

Christian Brothers Services unveils its new look and logo.

1955

1969

Apollo 11 lands on the moon.

1975

1979

Mother Theresa of Calcutta is awarded the Nobel Peace Prize.

1985

1986

The space shuttle Challenger explodes 73 seconds after lift-off.

1995

1996

Atlanta, Georgia hosts the Games of the XXVI Olympiad.

2000

2001

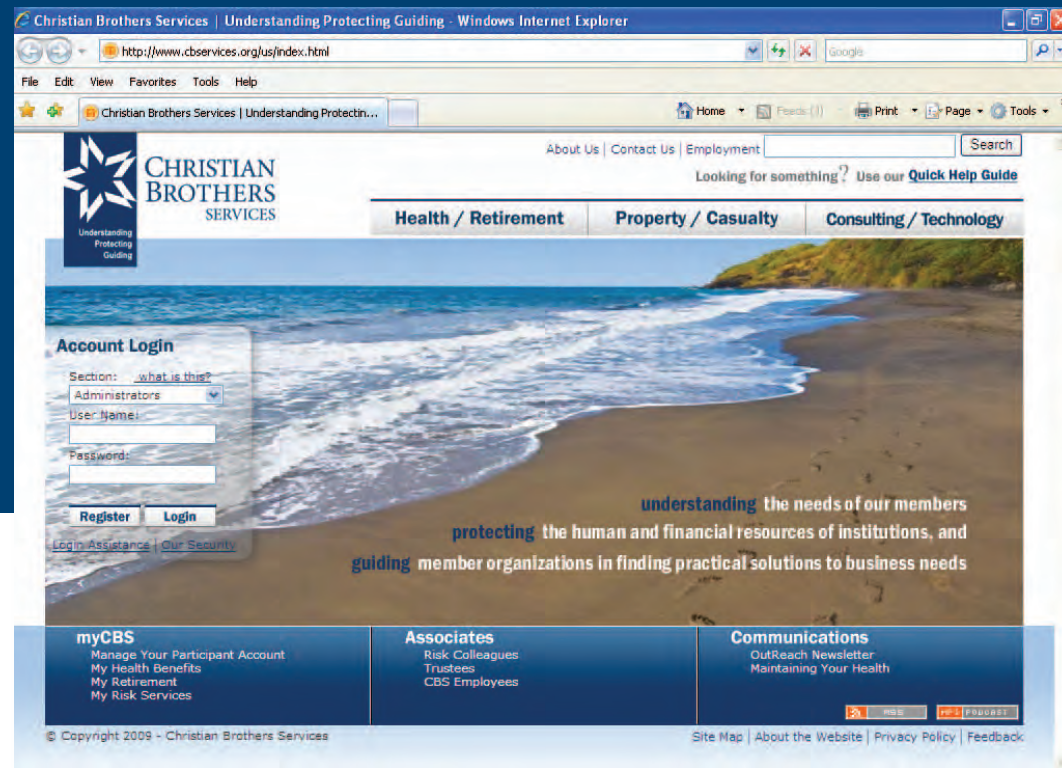
Terrorists attack the World Trade Center and the Pentagon.

2010

2005

Hurricane Katrina hits the southern coast of the United States.

Christian Brothers Services proudly announces...



A “Brand” New Look!

You may have noticed something a little different on our website, envelopes, training manuals, pamphlets and brochures. That’s right, we’ve updated our look! As of August 3, 2009 we have a brand new look; however, our commitment to outstanding customer service hasn’t changed.

Why make changes when things are working? There are many reasons for revitalizing our look and logo. Christian Brothers Services has operated for over 50 years and while our mission hasn’t changed, the world around us has. To stand still means to be left behind and to help us remain competitive we updated our logo. This simplified new logo will help us strengthen our brand and give us greater recognition. Updating the logo and refreshing the look of our materials also allowed us the opportunity to take a look at ourselves and find areas where we could make improvements, like our website. CBS’s web team redesigned the site for easier navigation with updated menus, streamlined pages and smart logins. Our new look also helps us raise awareness of all the services we offer, for instance, many members are not aware we provide website design and development along with many other consulting services.

It was important for us to stay true to our Christian Brothers Lasallian heritage by keeping the five-point star. The updated star is crisp, clean, simple and easy to recognize. The beach scene that graces our website and the cover of many of our brochures and folders is meant

“We need to pay attention to members current and future needs...”

to evoke the feelings of peace of mind and assure members that we’ll be there when you need us. Our tagline, *Understanding Protecting Guiding* put into words our goal for every member transaction: understanding the needs of members, protecting the human and financial resources of institutions, and guiding member organizations in finding practical solutions to business needs.

“Our new look needs to be backed up with quality service,” cautions Brother Michael Quirk, FSC, president and CEO of Christian Brothers Services, “we need to pay attention to members current and future needs and be ready to offer assistance with the same outstanding customer service Christian Brothers Services has come to represent.”

Revitalizing our look created an excitement among the staff at Christian Brothers Services. “It gives everybody a commonality,” offers Pamela Mott, chief human resources officer for Christian Brothers Services, “regardless of how long people have been here it’s a new experience for everyone.” That excitement has translated to our members as well. Over the past several months we have received many calls and letters from members that echo the same excitement over our new look.

In this quickly changing world where nothing stays the same, you can rest assured that even with an updated logo and a new look, we are the same committed Catholic organization that values its members and lists outstanding customer service as its number one goal.



A Few Moments with...Father Fran



Fr. Fran Dyer, OP has been the managing director of Health Management Services for Religious for 23 years. He is a Dominican priest who belongs to the Central Dominican Province in Chicago, IL.

What's happening within the health care industry at the moment?

Fr. Fran: One thing that is becoming evident in this whole national medical conversation is that nobody really knows the cost of medical care. It's shielded, with a third party payer system – either with government Medicare paying part of it, an insurance company paying part of it, or even a self-funded insurance program where the TPA (third party administrator) pays part of it. The patient very rarely knows the actual cost of medical care. And with the third party payer systems doctors are not required to think of how much it costs a patient to have medical care, so there is no pressure on doctors. When you look at the Religious Medical Program's premium, one would say "My Goodness! How high can this go?" When in actuality, the cost is just reflecting the cost of medical care throughout our society.

How is inflation playing a role?

Fr. Fran: If you want to buy an automobile, you put pressure on the car dealer to keep the price down. There's nothing like that in the medical field right now. When a doctor says inflation is going up and has to raise his fees, there's no one to put pressure on him not to raise those fees. For example, if a doctor is currently charging \$90 for an office

visit, and inflation is 2%, any increase should be \$1.80, but the doctor rounds to the next \$10, or \$100 for a visit. This is happening throughout the system. Participants in the Religious Medical Programs have the opportunity to save real money in their contributions if they keep costs down. They are rewarded for buying medical care like they buy automobiles.

How else do you set the contribution rates in the Religious Medical Trusts?

Fr. Fran: We set rates based on the medical cost experience of participants in the Trust, and on what the industry thinks medical cost inflation will be in the next year. We poll 10 or 12 insurance companies about their inflation expectations. We have found that we increase rates 1% to 1.5% less than the cheapest insurance company polled.

Do you notice your members taking matters into their own hands to control costs?

Fr. Fran: I see it happening a lot, attempts by the Order to get discounts especially in the Community Deductible Trust. Our members certainly make good use of the discount networks from the hospitals. Religious Orders tend to know they have to do something to control costs.

What do you think about when you consider cost controls?

Fr. Fran: Controlling costs depends on the actions of the participating religious institutes and their members. They pay the costs through their contributions. It is up to us to provide the mechanisms they can use to control costs. Members are or should be involved in the budget process of the religious institute. They should be reacting to the percent of the total budget that is devoted to medical costs. They should be asking about how they can keep costs down, if their doctor or hospital is in the low-cost network, and if they can take care of the problem rather than visiting the doctor. It's up to the member! What we see in bids competing with ours indicates that our members are working at controlling costs. No other programs in the marketplace provide the benefits we do, and those that come the closest charge 25% more.

What does the future hold?

Fr. Fran: I don't know what the future holds. The national conversations on health reform started out as an attempt to control medical costs. There is nothing in the legislation before Congress right now that controls medical costs. I think it is up to the immediate user of medical care to be a good shopper and seek out appropriate and adequate medical care at a good price.

The Last Word



“Look on everything with the eyes of faith. You must never fail to do this, no matter what the reason.”

St. John Baptiste de la Salle



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CBS Webinar Schedule at a Glance

	HEALTH	RISK MANAGEMENT	RETIREMENT	INFORMATION TECHNOLOGY
February 11	HEALTHWAYS: THE IMPORTANCE OF CHRONIC CARE SUPPORT			
February 18		MANAGING THE RISK OF EQUIPMENT BREAKDOWN		
March 11	THE INS AND OUTS OF HIPAA			
March 18		PREVENTING UNLAWFUL HARASSMENT IN THE WORKPLACE		
March 25				PROTECTING INFORMATION IN AN ELECTRONIC WORLD
April 08	GENERIC vs. NAME BRAND PRESCRIPTION DRUGS			
April 15		THE LEGAL ASPECTS OF WORKFORCE REDUCTION		
April 22			RETIREMENT 101	
May 13	YOU'RE GOING TO WANT TO HEAR THIS!			
May 20		WORKING WITH WORKERS' COMPENSATION		
May 27			ASSISTING EMPLOYEES WITH RETIREMENT INVESTMENTS	