

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:
noplacoutreach.org

Animals for Awareness:
animalsforawareness.org

Operation Care Package:
operationcarepackages.org

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



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Christian Brothers Services
becomes the official
company name.

1985



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.

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.

CBS Timeline

Christian Brothers Services
launches its presence
on the web.

1998



2009

Christian Brothers Services
unveils its new look and logo.



Atlanta 1996

1995

1996

Atlanta, Georgia hosts the
Games of the XXVI Olympiad.



2000

2001

Terrorists attack the World
Trade Center and the Pentagon.

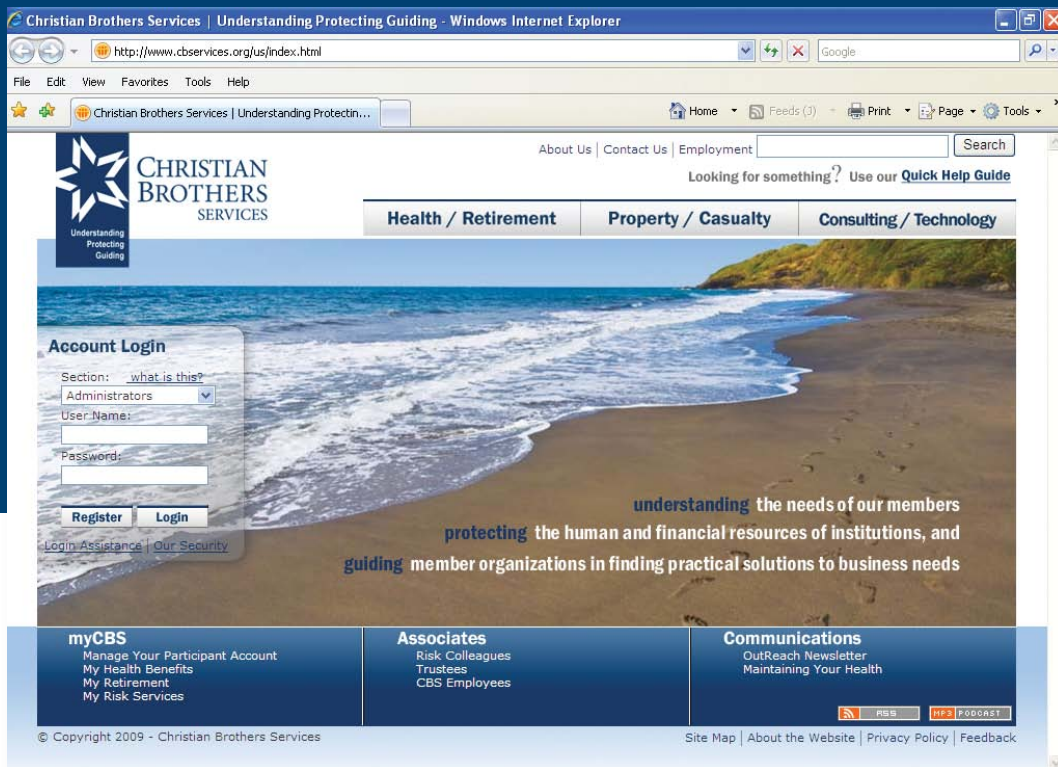


2010

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	