Don’t Get Tricked!
Food Myths Can Haunt You

Getting to Know You
The More You Know, the Healthier You Can Be

From Here to There
Changes to the Employee Savings Plan’s Fund Line-Up

Coming Soon
2011 Annual Enrollment Preview

Dennis Zachary, MD, a family practice physician at Mercy Medical Center, Des Moines, Iowa, believes in modeling healthy behaviors for his patients and his family. He works out six days a week and has won several bodybuilding and power weightlifting titles, including Mr. Iowa in 1996. In addition to his focus on fitness, he takes advantage of the annual health screenings provided by Mercy.
Your personal wellness is more than just physical health. Other aspects, like mental, spiritual and financial health, contribute to your overall well-being. In this issue of Spirit, learn more about personal health assessments and why taking one is so important to your health. Plus, read about new changes to the Employee Savings Plan fund line-up and get a preview of the benefit changes you’ll see in 2011.

Maintaining health and wellness requires a personal commitment, and fulfilling that commitment can be easier when people around you are committed as well.

“It’s easier to be healthy when your family and friends want to be healthy with you,” said Liz Jenkins, healthy communities program coordinator for Memorial Health Care System, Chattanooga, Tenn. “It’s easier to eat nutritiously and be active when those around you want to do that, too.”

Liz and her boyfriend are a perfect example. They spend time every day on his farm, where Liz gardens and has been known to mend a fence and chase a bull.

“We haven’t purchased much food, except milk, at a store for at least six months,” she said. “We eat what we grow and keep it fresh and healthy.”

Liz’s personal commitment to wellness carries over to her work for Memorial. “We’re always doing new things with our Healthy Memorial program,” she said.

One Healthy Memorial project, funded by a grant from the CHI Mission and Ministry Fund, offers exercise classes in community centers in the neighborhoods of East Chattanooga, which have high rates of hypertension, diabetes and obesity. The 12-week classes are so popular that program coordinator Monica Burke had to establish a waiting list. The classes are also effective: from January to June 2010, 90 participants lost a total of 485 pounds.

In addition to exercise, classes include time for education; blood pressure checks and other measurements that help participants track their progress; and shared prayers and reflections.

When asked why they keep coming to class, many participants cite the support and fellowship they experience. “That spiritual support sets this program apart from others,” said Jenkins. “It’s one thing to work up a sweat, and another to do it with people who support you and pray with you.”

READ & WIN!
Show off your CHI Healthy Spirit knowledge and enter for a chance to win a Kindle (wireless reading device). Read and answer the following questions.

1. A personal health assessment is confidential.
   - True
   - False

2. For 2011, you can enroll your children for medical coverage up to age:
   - 19
   - 25
   - 26

3. Which of the following is NOT a good strategy for retirement savings?
   - Start saving as soon as you can.
   - Remember that every dollar counts.
   - Everyone should save the same amount.

Email your answers to news@catholichealth.net and include “Spirit contest” in the subject line. All correct entries submitted by December 1 will be entered in a drawing to win a Kindle. Winners will be notified no later than early January.
Myth #1: Salads are always good for you.

Don’t let the dressing fool you. Some dressings contain a lot of fat, and “fat-free” dressings often contain a lot of sugar and carbohydrates. Oil-and-vinegar based dressings tend to be more nutritious than other dressings. The recommended serving size for dressing is two tablespoons, so ask for your dressing on the side – then you can control how much goes on your salad. Last tip: skip salads that have fried chicken, bacon or other fatty foods as toppings.

Myth #2: Juice is juice, right?

Not everything in the juice aisle at the grocery store is 100 percent juice. Be leery of any “juice” that is labeled as a “cocktail,” “drink” or “beverage,” as these drinks can contain as little as 5 percent juice. A quick look at the ingredient list will reveal that these “juices” are full of sugar or high-fructose corn syrup. Manufacturers are required to include the percentage of juice at the top of the “nutrition facts” panel, so be sure to check before you buy.

Myth #3: All wheat bread is created equal.

Most people know that wheat bread is more nutritious than white bread. What you may not know is that some bread labeled as “wheat” may just be white bread disguised with food coloring. Check the label. The first ingredient should be “whole wheat” or “whole grain” rather than just “wheat.”

Be Informed

Don’t be fooled. Take a few minutes to check the food labels before you buy. If you’re eating out, don’t be afraid to ask for nutrition facts before placing your order or go online and do a little research before you get to the restaurant. By being a conscientious eater, you can teach your kids the importance of knowing what they are eating and choosing nutritious options.

Food Myths Can Haunt You

The grocery stores are filling with candy. Your kids are likely trying out their best “trick or treat” jokes. ‘Tis the season to be tricked, right? You may be spooked to learn that some common food tricks happen every day. Read on to learn about three of the most common food myths that are tricking many Americans.
When it comes to your health, what you don’t know could hurt you. Like other preventive care services, the personal health assessment can help you understand your personal health risks or identify potential problems early that could cause you major problems in the future. Just ask Carolyn DeWilde.

“It Saved My Life”

Carolyn is a registered pharmacist at Mercy Medical Center in Des Moines, Iowa. She had always considered herself to be “healthy” and took time each year to complete a physical with her doctor as well as the health assessment available at Mercy.

In 2007, Carolyn’s health assessment results were “perfectly normal” except for a slightly elevated iron level. After having a spell of constant headaches, she visited her doctor and remembered that her assessment had indicated above-average iron levels. Carolyn’s doctor was very concerned about the iron levels and ran more tests, which resulted in a diagnosis of hemachromatosis – a genetic disease in which your body absorbs too much iron. If left untreated, it can cause liver failure, pancreatic cancer and/or cardiomyopathy.

“If I hadn’t taken the health assessment, I may have never known that I had hemachromatosis until it was too late,” said Carolyn. “The assessment not only saved my life, it saved me from very expensive long-term health costs too.”

After Carolyn was diagnosed, her brother and sister were tested too – and found that they had the disease as well. Carolyn explained, “Since the disease was diagnosed early, the treatment has been very easy for us – we just have to give iron-rich blood on a prescribed schedule. After two years of treatment, our iron levels are all normal.”

It’s Worth Your Time

Carolyn’s story is just one example of how valuable knowing more about your own health can be. The personal health assessment takes about 20 minutes to complete – and it’s time well spent. You may discover something that could save your life – or you could get reassurance that you’re in good health.

Kathy Wennihan, a patient care technician at Mercy Medical Center in Des Moines, also found the health assessment to be valuable when it uncovered that her cholesterol levels were elevated. After her experience, Kathy said, “The assessment is a really good deal. It helps to know if health issues are rising up and gives you tools to manage them if they do. As health care providers, I think it is especially important that we take steps like this to help us live a healthy lifestyle because patients will look to us as models of healthy behaviors.”

What You Need to Know

If you take the personal health assessment, you’ll benefit from knowing more about your physical health and you’ll have a personal resource to help you create a plan for improving or maintaining your health. Carewise Health offers a range of programs on specific health and wellness topics, including:

- **Balance**, a weight management program
- **Breathe**, a tobacco cessation program
- **Energize**, a fitness program
- **Nourish**, a nutrition program
- **Relax**, a stress management program
- **Shine**, a health risk program

You may be contacted by a Carewise Health coach based on your personal health assessment results to participate in one of these programs – but you can voluntarily join the Personal Wellness Program and receive personalized health coaching at any time. If you are interested in learning more about CHI’s Personal Health and Wellness Programs, call 1-877-878-5445.

At CHI, we respect your privacy! Your results are confidential. In accordance with HIPAA guidelines, your individual results will only be available to you and the Carewise Health coaches who support CHI’s Personal Wellness Program.
The Key to a Healthier Lifestyle

The personal health assessment is your key to accessing the Personal Wellness Program. Which door will it open for you? Take the personal health assessment to find out. Here’s how a few CHI employees described their experience with the program as well as comments from the Carewise nurses and health coaches who worked with them.

**Door #1: Information to Manage Your Health**

“When I was contacted by Carewise, I wasn’t sure if the program would be that helpful to me since I’m a nurse – but it really has been. Nursing today is so specialized that it’s impossible for any one nurse to know everything about every system. I really only knew the basics about my recently diagnosed asthma condition. My nurse, Patsy, saved me time by answering my questions and providing me with ongoing support.” – Theresa Wilks, MHCA, BSN, RN, house supervisor at Central Kansas Medical Center, Great Bend, Kan.

“I’m getting ready to retire and have really enjoyed the program. I’ve always felt comfortable talking with Patsy – it’s like talking with a sister. I wish I could stay in contact with Patsy during retirement.” – Karen A. Maciejewski, home health aide, CNA, St. Mary’s Healthcare Center, Pierre, South Dakota.

“When you work with a participant for months, like I have with Theresa and Karen, you build a bond that’s often more than just a nurse/patient relationship – you develop a trusted friendship. I see myself as an advocate that is here to help members learn how to manage their health conditions.” – Patsy Haas, BSN, RN, disease management, Carewise Health

**Door #2: Better Nutrition**

“The CHI health program has been a blessing. At first, I was afraid that my dietitian, Megan, might judge me. But I soon felt comfortable talking openly with her about my health. Megan helped me become more aware of my nutritional needs. Together, we set realistic weight loss goals and designed strategies to get me to those goals – and I’ve dropped 11 pounds.” – Vanessa Simon, patient registration specialist in emergency department, St. Francis Hospital, Federal Way, Wash.

“I’m really proud of Vanessa’s progress. She has accomplished every goal we set with flying colors. Her dedication has made the coaching process very rewarding because we constantly bounce ideas off each other.” – Megan Davis, registered dietitian/health coach, Carewise Health

**Door #3: Fitness Strategies**

“My health coach, Suzy, has been wonderful. She has helped me become more aware of the foods that are right for me – and helped me develop strategies for adding more exercise into my daily life. As a result, I was able to lose 20 pounds.” – Sister Josephine Brennan, dining room supervisor, Riverview Place, Fargo, North Dakota.

“Sister Josephine already had an incredibly active lifestyle before starting the Carewise program. She was averaging more than 5,000 steps per day than typically recommended. To help her meet her weight loss goals, we talked about improving her nutrition and how she could add a little more exercise into her already active lifestyle.” – Suzy Goodwin, CHES, masters of science in health promotion, health coach, Carewise Health

**Take the Personal Health Assessment**

Don’t wait for health issues to sneak up on you! Take the personal health assessment and learn more about your own health status and how you can improve or maintain it – today. Access the personal health assessment from the HR/Payroll Connection home page. If you don’t have access to HR/Payroll Connection, go to http://catholichealth.net to register and take the personal health assessment.

If you complete the personal health assessment by November 19, 2010, you’ll be rewarded with $100 off your 2011 payroll contributions to the Catholic Health Initiatives Medical Plan – just for participating! Visit Inside CHI to check out the “Introducing the Personal Health Assessment” video to learn more about the incentives for taking the assessment.
In the last issue of *Spirit*, we announced that Fidelity Investments® will become the new plan administrator for the Employee Savings Plan in January 2011*. With this change, your current investments with Great-West Retirement Services will transition or “map over” into the new funds available through Fidelity. The following shows how your current Great-West investments will map over to the new mutual fund choices.

### Changes to the Employee Savings Plan’s Fund Line-Up

If you do not want your current investments to map over as shown above, you can change how your funds are invested at Great-West before the end of the year by reinvesting them in the Great-West funds that map over into your preferred Fidelity investments. You can also wait until after the transition to Fidelity is complete and then reallocate your account into your preferred Fidelity investments.

*These changes will not apply to employees of Saint Clare’s Health System in Denville, N.J., until July 1, 2011.*

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<th>CURRENT GREAT-WEST INVESTMENTS</th>
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1 The Maxim Profile Funds will be mapped into the appropriate Fidelity Freedom K Funds using your birth date to determine your anticipated retirement date, assuming retirement at age 65.
Transition Timeline

Please be aware of these important dates for the transition to Fidelity.

- **December 31, 2010 to the week of January 17, 2011**
  - “Blackout” period (you will not be able to make changes to your account or investment elections during this period)

- **Week of January 17, 2011**
  - Full phone/web capabilities available

- **On or After March 18, 2011**
  - Paycheck deductions will begin for those not participating and those who do not opt out

- **Mid-November, 2010**
  - Fidelity transition guide mailed to your home

- **January 10, 2011**
  - Limited phone/web capabilities available

- **February 2011**
  - Auto enrollment letters to those not saving in the plan

With the transition to Fidelity, you will have access to more online tools to research and track your investments – and you’ll be able to call the customer service team with any questions you have. You’ll also have the option to use a self-directed brokerage window to choose from more than 4,500 mutual funds to invest in. To open a self-directed brokerage account, you must make an initial investment of at least $2,500 and subsequent investments must be at least $1,000. Fidelity will send you a transition kit in November that contains more details about these features and other important information.

**INVESTING DOESN’T HAVE TO BE OVERWHELMING**

With the Fidelity Freedom K Funds (a.k.a., “lifecycle funds”), choosing investments will be easier than ever. These funds hold a mix of investments appropriate for your current age and anticipated retirement age. All you have to do is choose the fund with the date that most accurately matches your current age and planned retirement date, and the professional fund managers will do the rest.

These Fidelity professional fund managers monitor and adjust the investments in your lifecycle fund over time, which should reduce your level of risk as you near retirement. So, when you are younger, more of your money will be invested in stocks that offer greater potential rewards (but have a higher level of risk). Then, when you near retirement, your investments will automatically become more conservative (typically invested in more bonds and cash, and less in equities) since you’ll have less time to recoup any losses.

Lifecycle funds may be ideal if you don’t have the time to select investments on your own or if you don’t feel qualified to make retirement investment decisions. If you don’t make an investment election when you begin participating in the Employee Savings Plan, your savings will automatically be invested in the Fidelity Freedom K Fund that most closely matches your retirement age.

You get the most out of a lifecycle fund when you consolidate your investments in a single Fidelity Freedom K Fund. They are designed to be a one-stop-shop that lets you allocate your savings to one well-diversified investment option with a level of risk and return that remains appropriate for you as you age. If you also invest in core options, the diversity of your investments may be affected.

**ACTION POINT**

*If You Are Invested in the Great-West Fixed Fund, You Must Take Action! More Info to Come*

If you are in the Great-West Fixed Fund, it’s important for you to consider transferring your funds to a different investment option currently offered through Great-West. Why? Money invested in the Great-West Fixed Fund will NOT automatically transfer to Fidelity. If you decide to keep your money in this fund, access may be restricted in the future. You will learn more in November.
Annual enrollment is just around the corner. It’s time to review your current coverage and decide if you need to make any changes for 2011. As you review your coverage, keep in mind the plot changes that are described on the next page.
What’s Changing for 2011

Medical Coverage
• The Basic 1500 option will include out-of-network coverage. This means you can use an out-of-network provider and still receive a benefit. The plan will pay 40 percent of the cost for most covered services after the out-of-network deductible is met. For office visits, the plan will pay 50 percent of the cost of primary care physicians after the out-of-network deductible is met.

• The percentage you pay for seeing a specialist will increase for all plans. For 2011, the plan will pay the following coinsurance:
  – Enhanced 500 Option: 75 percent in-network; 55 percent out-of-network
  – Core 1000 Option: 70 percent in-network; 45 percent out-of-network
  – Basic 1500 Option: 65 percent in-network; 45 percent out-of-network

• Your medical plan contributions will change in 2011. For more details, review your annual enrollment information.

*After you pay the out-of-network deductible.

Personal Wellness Program/Prescription Drug Coverage
• Tobacco cessation prescription drugs will now be covered, as long as you are enrolled in the Breathe program through our partner, Carewise Health.

• Weight loss prescription drugs will now be covered, as long as you are enrolled in the Balance or Shine programs through our partner, Carewise Health.

Health Care Reform Changes
• You can enroll your children up to age 26 for the medical, dental, vision and dependent life insurance plans. It’s easiest to do this during the annual enrollment period, but because of this change, you will be able to enroll your adult dependent children until December 6.

• Most over-the-counter drugs (except insulin) will no longer be eligible for reimbursement under the health care flexible spending account, unless they are prescribed by your physician.

Note: If you are enrolled in a health care flexible spending account for 2010, any over-the-counter drug expenses must be incurred by December 31, 2010.

• Physical, speech and other therapy benefits are changing from annual dollar limits to annual visit limits.
  – Physical, occupational, speech and massage therapy will be limited to a combined 30 visits per year.
  – Chiropractic care will be limited to 20 visits per year.

What’s Not Changing

While there may be changes in contributions, the following benefits have no plan changes:
• Dental
• Vision
• Life insurance
• Disability plans
• Employee Assistance Program*

*Saint Joseph Health System in Lexington, Kentucky, will transition the administration of its Employee Assistance Program to ValueOptions in 2011.

Your Role: Compare Your Options

When comparing your options during enrollment, consider these changes and how they might affect your medical care and costs next year. Make changes between November 5 - 19, 2010.

SPECIAL SCREENING: PERSONAL HEALTH ASSESSMENT
Starring: You!

This is your ticket to save: Get $100 off your 2011 payroll contributions to the medical plan by completing the personal health assessment before November 19, 2010.

Access the personal health assessment from the HR/Payroll Connection home page. If you don’t have access to HR/Payroll Connection, go to http://catholichealth.carewisehealth.com to register and take the assessment.

No paparazzi allowed – your results are kept confidential.
Read the Reviews:
How Our Medical Plan Is Doing in 2010

As you know, we introduced a number of medical plan changes in 2010. While we still have a few more months in the year, we wanted to share some statistics and early reviews from across CHI:

Preventive care gets ★★★★★ for its performance in the first quarter of 2010, with more CHI employees taking advantage of the 100 percent coverage of preventive benefits, and getting mammogram screenings (up 3 percent), cholesterol screenings (up 7 percent), prostate-specific antigen screenings (up 8 percent), and colon cancer screenings (up 7 percent).

We also applaud the strong supporting cast performances, including:

- **Prescription drugs**: Use of generic drugs is up more than 4 percent and mail order usage is up almost 3 percent.
- **Total claims paid per member**: Down by more than 3 percent, which suggests that we are using greater discretion about how much care we really need.
- **Emergency department visits**: Down almost 13 percent, which suggests that we are being more conscious of getting the right care at the right time (for example, using an urgent care center rather than an emergency department when it’s not a true emergency).

These numbers mean that the changes are encouraging us all to manage our own health and our health care dollars more efficiently. However, keep in mind that while you may see some cost increases in 2011, these increases may help us to achieve bigger savings down the road.

Reminder:
The Health Care Assistance Program Is Available for 2011

You may recall reading about the new Health Care Assistance Program in the last issue of Spirit. This program is designed to help employees and their families cover out-of-pocket health care expenses. Some employees will begin participating in January 2011.

The Health Care Assistance Program is rooted in CHI’s commitment to social justice beginning with its own employees. This commitment is at the core of CHI Healthy Spirit. It’s about giving back to employees who do so much in service for others – and making health care accessible to everyone. We believe this program is the right thing to do – and will help us to build a stronger work community.

**Important**: If you are accepted in the program, you must enroll in the Basic 1500 medical plan option during annual enrollment to receive assistance. Also, be sure to confirm that the dependents you enroll to participate are accurate. You’ll receive more information about the program in the mail in October and in December.

**WHAT PEOPLE ARE SAYING**

- “Everyone can share the credit for these early results,” said Allan Calonge, director of health and welfare plans for CHI. “These positive numbers show what happens when people take a leading role in choosing the right health care services for the right reasons. It’s a smart use of resources that helps everyone across CHI.”
- “I’m really happy with the changes that have been made to the medical plan,” said Amy Hillman, risk management coordinator/patient safety officer/assistant corporate responsibility officer at St. Joseph’s Hospital and Health Center, Dickinson, North Dakota. “It’s nice not to have to pay a copayment up front, and I think the focus on preventive care is really great. By focusing on preventive care now, we’ll be more likely to save money in the long run and it’ll help us all to be healthier too.”
“By planning, you’ll feel more comfortable about your ability to respond in an emergency and keep your family safe.”

CHI’s “CHI Ready” campaign is preparing the organization to ensure the safety of employees, patients, equipment and facilities in the event of a disaster. CHI encourages employees to prepare their homes and families, too.

“We want to provide information that will help employees prepare their homes for their own safety during a disaster,” said Cynthia Simeone, manager of disaster recovery for CHI. “Our page on Inside CHI (National Groups/Information Technology Services/Business Continuity & Disaster Recovery) has several resources CHI employees can use.”

For example, there are links to information from the Federal Emergency Management Agency’s Ready America campaign, which recommends three steps for preparation:

1. **Get a kit.** Every household should have an emergency kit with enough non-perishable food, water, first aid items and other supplies to last for at least three days. The Ready America site (www.ready.gov) includes detailed lists and tips for assembling and storing an emergency kit.

2. **Make a plan.** Every family should have a plan for finding and checking on each other if they are apart when a disaster occurs. For example, designate an out-of-town contact person that everyone will be able to reach in case you can’t reach each other directly.

3. **Be informed.** Understand the types of disasters most likely to occur where you live and how to respond to them. Inside CHI includes links to state and national emergency management agencies that can provide this information.

“No one really wants to think about the possibility of disaster, but we all have a responsibility to protect ourselves, our families and our communities,” said Simeone. “By planning, you’ll feel more comfortable about your ability to respond in an emergency and keep your family safe.”

**Action Point:** Are You Prepared?

Disasters, whether natural or man-made, can occur without warning. Act now to get a kit, make a plan and be informed. Then, you’ll know that you can manage if disaster strikes and outside help isn’t immediately available.
Your Fall issue of Spirit Magazine is here!

A Little HALLOWEEN Fun

What do your fellow CHI employees do for Halloween? Check out these fun traditions!

“Dressing up for Halloween has become a tradition at St. Anthony’s. Last year, my department won the ‘best costume’ contest with a Wizard of Oz theme – I was the scarecrow. We hope to win again this year, but I can’t say what we are planning. Wouldn’t want to let the secret out!” – Danielle Sullivan, radiology tech, digital imaging department, St. Anthony’s Hospital, Pendleton, Ore.

“At Halloween, our residents do arts and craft projects with kindergarteners at the Holy Family Villa that is connected with Carrington Hospital – this year, we are making spiders out of egg cartons. We also have a special event where kids come in and the residents hand out candy. It’s a lot of fun and the residents really enjoy seeing all the costumes.” – Sharon Risgaard, activity director at Carrington Health Center, Carrington, N.D.

“We always carve pumpkins the week before and put them out on the steps. And of course living in Pierre, the capital of South Dakota, you have to go to the Governor’s House. They always have fun things for the kids there.” – Teresa Schmidt, director, ER, OB, ACU at St. Mary’s Healthcare Center, Pierre, S.D.

Show Us Your Spirit

We appreciate your thoughtful feedback on Spirit. Please keep writing. Send your comments, questions and letters to news@catholichealth.net and include “My Spirit” in the subject line.