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A Community that Cares

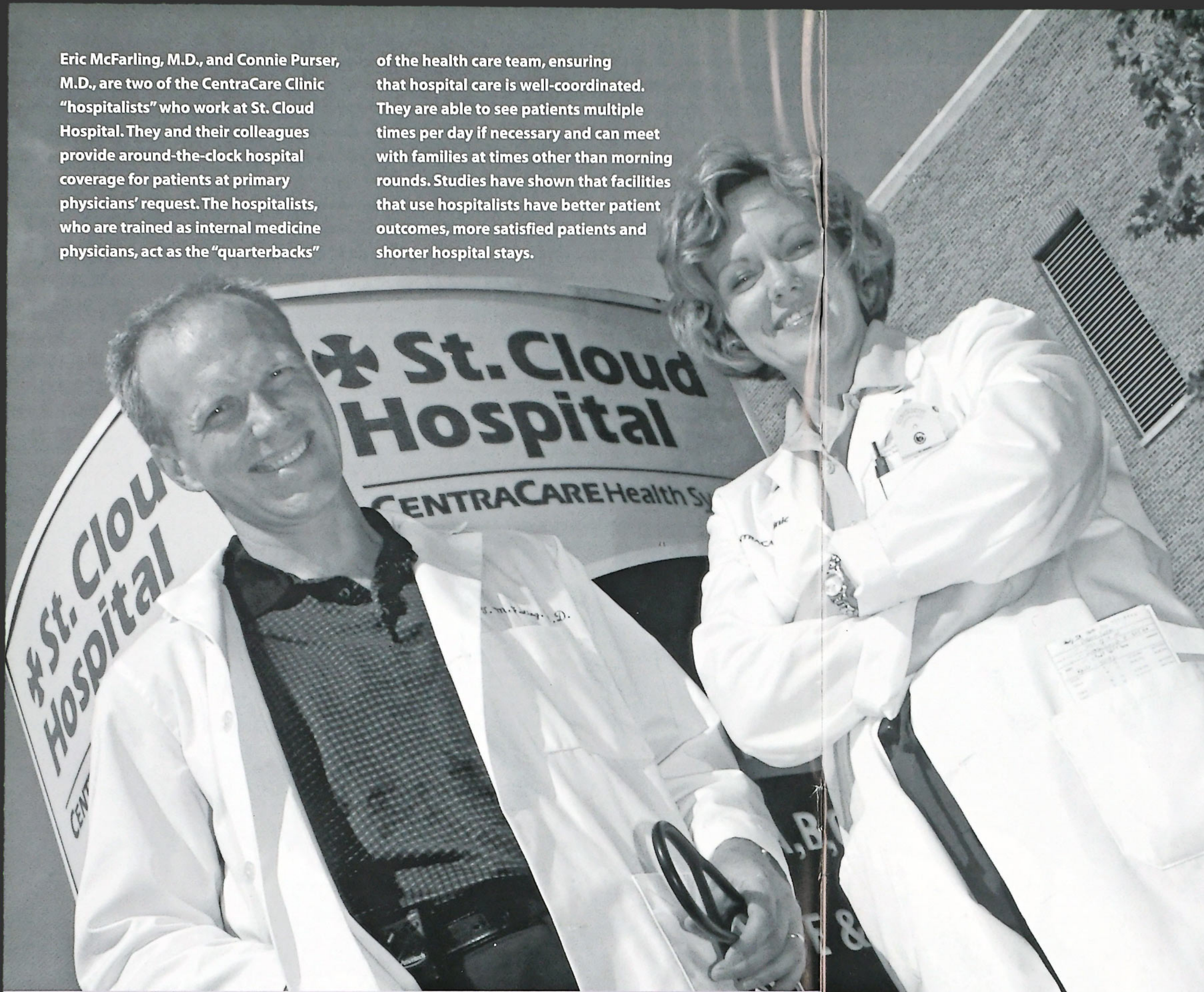
2003 annual report



CENTRACARE Health System

Eric McFarling, M.D., and Connie Purser, M.D., are two of the CentraCare Clinic "hospitalists" who work at St. Cloud Hospital. They and their colleagues provide around-the-clock hospital coverage for patients at primary physicians' request. The hospitalists, who are trained as internal medicine physicians, act as the "quarterbacks"

of the health care team, ensuring that hospital care is well-coordinated. They are able to see patients multiple times per day if necessary and can meet with families at times other than morning rounds. Studies have shown that facilities that use hospitalists have better patient outcomes, more satisfied patients and shorter hospital stays.



Dear Friends:

Health care is a fascinating occupation. It combines the best of human caring and technology, touching people's lives in profound ways.

Routine check-ups.

Late-night trips to the emergency room.

The joy of birth. The sorrow of death.

Through it all, physicians and nurses are there. So are technologists and housekeepers, laboratory professionals and laundry workers. All play vital roles in ensuring that we provide outstanding care.

I'd like to dedicate this edition of the CentraCare Health System annual report to the more than 300 physicians, 1,400 nurses and the supporting cast of 3,600 who live our mission of working to improve the health of every patient, every day. It is through their dedication and caring that CentraCare Health System can provide quality, compassionate care to you, your family and friends.

Because of the depth and breadth of the services we provide, it is impossible to capture everything in one publication. Rather, we present this report as a snapshot of CentraCare Health System for the fiscal year of July 1, 2002, through June 30, 2003.

We have prepared this report because we believe it is important to be accountable to the communities we serve. If you would like additional information about CentraCare Health System, please visit www.centracare.com.

Sincerely,

Terence Pladson, M.D.
President, CentraCare Health System

Mission: CentraCare Health System works to improve the health of every patient, every day.



Nationally recognized physician joins heart center

Simón Milstein, M.D., joined the Central Minnesota Heart Center in June 2003. Dr. Milstein is a nationally recognized expert in cardiac arrhythmia management.

As one of the most experienced interventional electrophysiologists in this region, he sees patients not only from Central Minnesota, but from other states. Dr. Milstein moved his practice from the Minneapolis Heart Institute at Abbott Northwestern Hospital, where he had been director of interventional cardiac electrophysiology since 1991. He remains a clinical associate professor of medicine at the University of Minnesota.

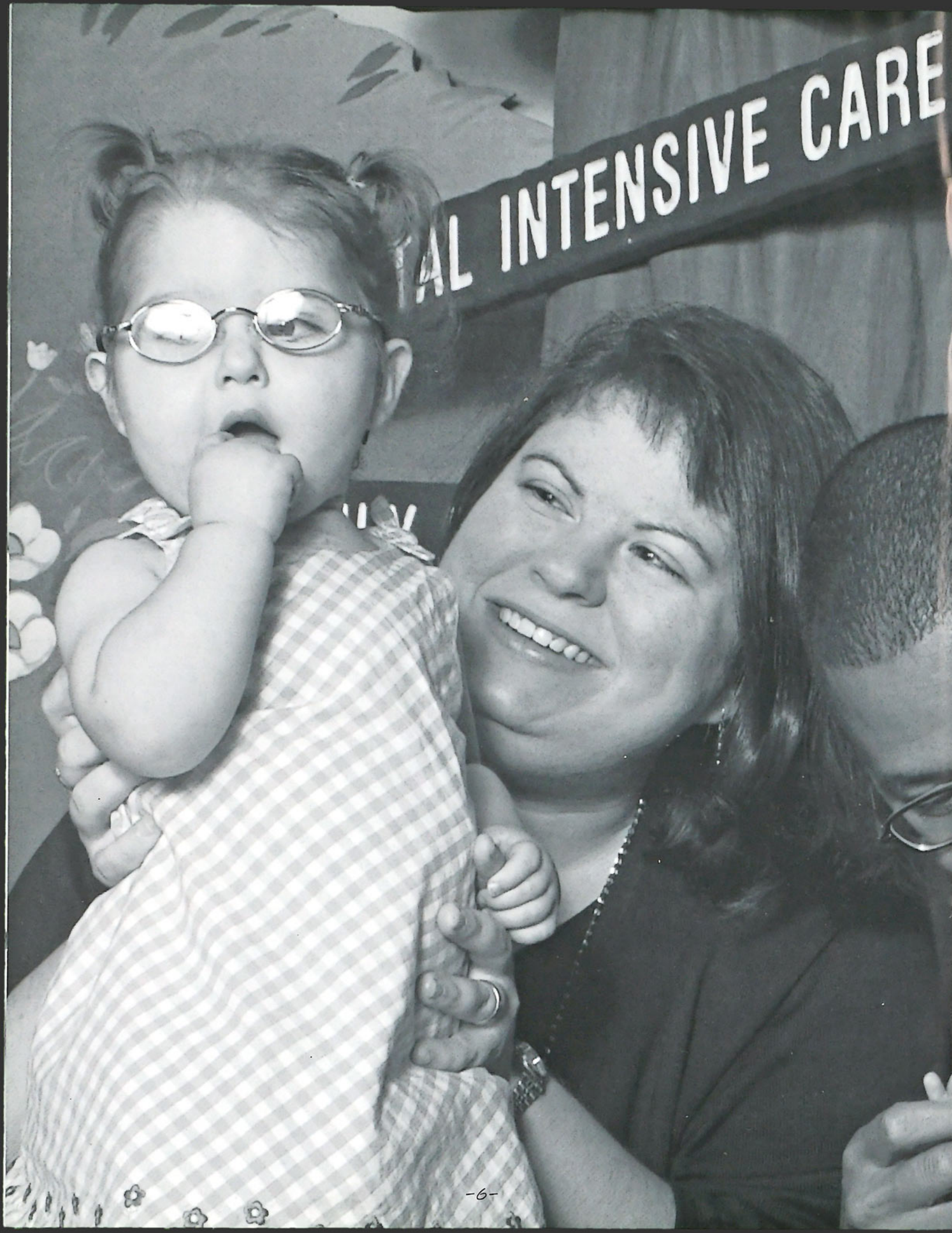
"With its expert physicians and staff, the Central Minnesota Heart Center provides the perfect technological and caring environment that allows me to advance my work and serve patients," Dr. Milstein said.

After surviving a heart attack more than 16 years ago, Robert Ebbenga, 64, of Miltona. (pictured at left with Dr. Milstein), grew concerned when he began to experience shortness of breath.

His former cardiologist in the Twin Cities had retired and recommended that he see a cardiologist with Central Minnesota Heart Center at St. Cloud Hospital.

"I was very pleased with his recommendation. Dr. Milstein and the whole staff from check-in to check-out were wonderful. I can't say enough good things about them."

— Robert Ebbenga, Miltona



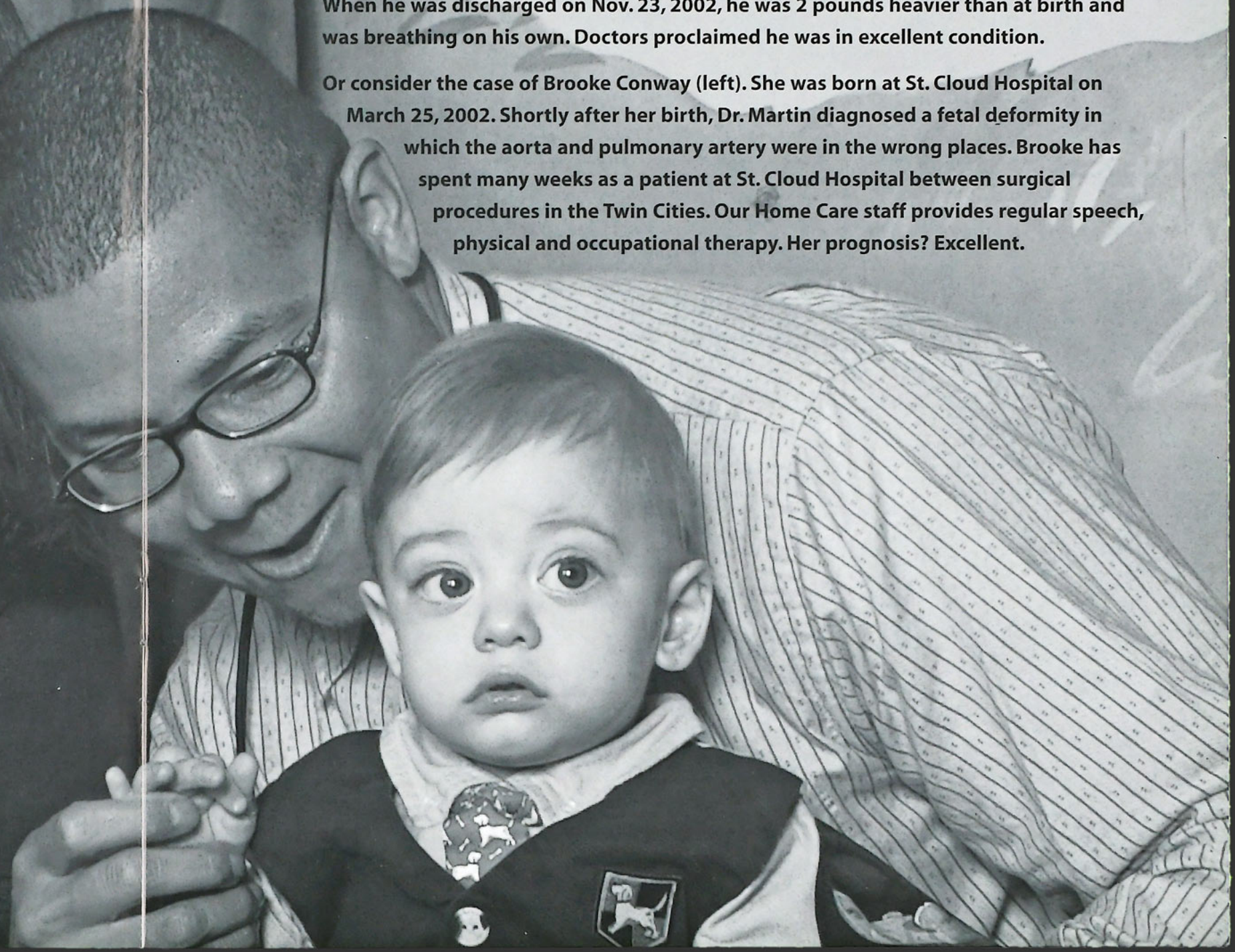
These doctors love kids

Patricia Scherrer, M.D. (left), specializes in caring for children who have unstable or life-threatening conditions. Edward "Chip" Martin, M.D. (right), specializes in caring for children who are born prematurely or have heart problems.

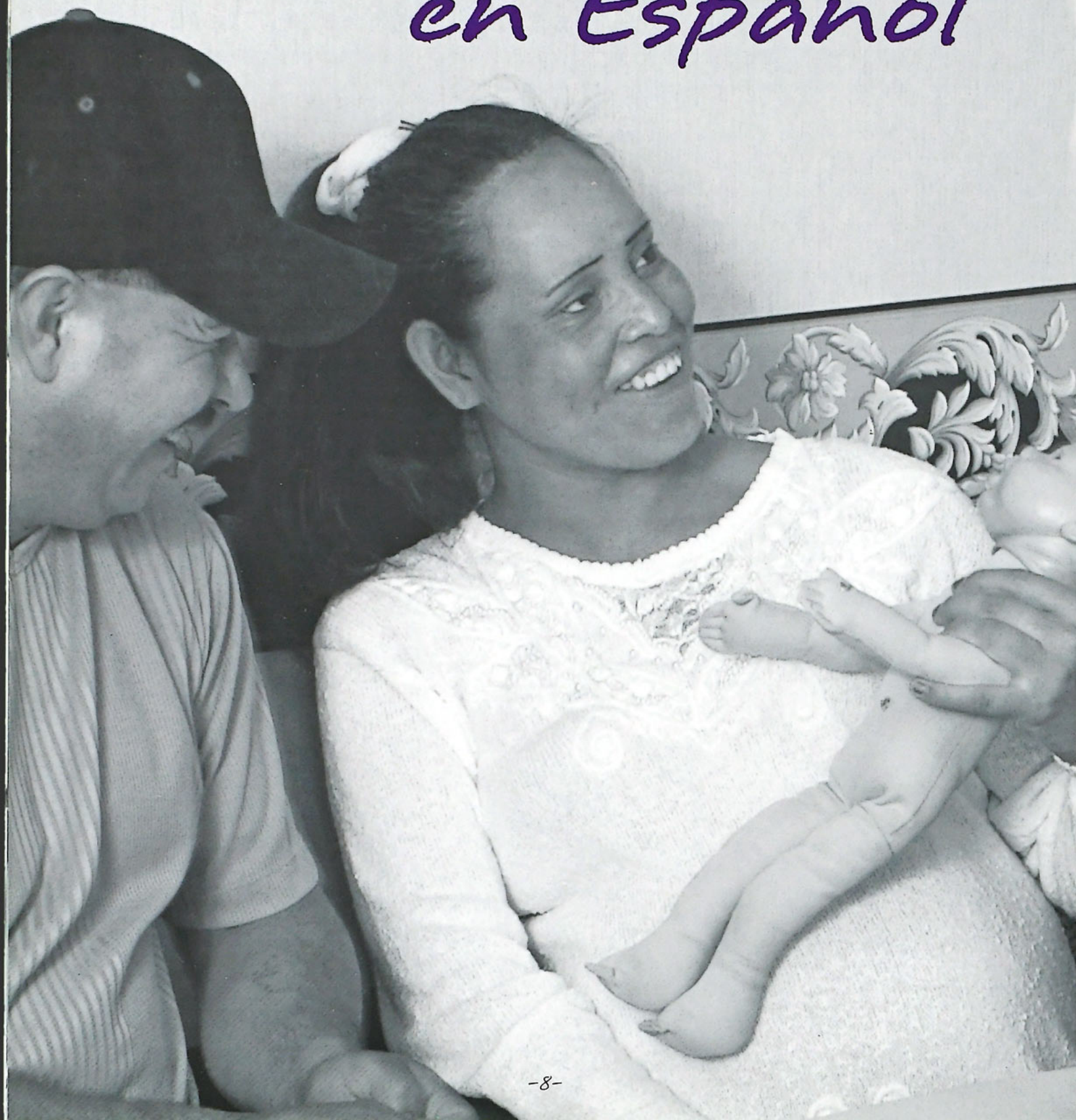
These doctors, who lead St. Cloud Hospital's neonatal and pediatric intensive care teams, have the training and experience to diagnose and treat just about any illness or injury that a child can experience.

Take the case of Nathaniel Kjaer (below). This little guy was born at St. Cloud Hospital on Sept. 16, 2002, 11 weeks before his due date — with a resuscitation team standing by. When he was discharged on Nov. 23, 2002, he was 2 pounds heavier than at birth and was breathing on his own. Doctors proclaimed he was in excellent condition.

Or consider the case of Brooke Conway (left). She was born at St. Cloud Hospital on March 25, 2002. Shortly after her birth, Dr. Martin diagnosed a fetal deformity in which the aorta and pulmonary artery were in the wrong places. Brooke has spent many weeks as a patient at St. Cloud Hospital between surgical procedures in the Twin Cities. Our Home Care staff provides regular speech, physical and occupational therapy. Her prognosis? Excellent.



Educación en Español



When new Long Prairie residents Consuelo Chavez and José Ramirez (left) became pregnant with their fourth child, they discovered that Long Prairie Memorial Hospital offered a unique service to the community — childbirth preparation and breastfeeding classes in Spanish. The program is funded in part by CentraCare Health Foundation.

Local resident Elizabeth Quillo (above) provides translation and childbirth education to patients of Long Prairie Memorial Hospital & Home and CentraCare Clinic - Long Prairie.

Quillo, a physician's daughter, grew up in Ecuador and earned a degree in public health and cross-cultural sociology with an emphasis in Latin America from the University of Minnesota.

Another rural CentraCare hospital, Melrose Area Hospital, provides translators and offers Spanish-language educational materials.

Consuelo and José gave birth Sept. 16, 2003, to a healthy 8 pound, 12 ounce girl.

Making a difference, one life at a time

Nell Davant moved from Florida to Minnesota in 2001 to be closer to her niece, Willene Mangham, and her family.

After several months in Benedict Village at St. Benedict's Senior Community, Nell "got to the point where she really didn't know where she was anymore," said Willene's husband, Will. "That's when we knew the best place for her would be on the Alzheimer's unit."

Initially, Nell withdrew, showing little interest in activities with other residents. But as a \$1-million renovation of the unit neared completion, staff began to notice a "new Nell." (The bulk of the renovation, which turned the unit into a home-like setting, was funded by gifts from generous donors.)

"After the renovation, Nell became more willing to participate in group activities and share with others. She became increasingly comfortable with her surroundings," said Jerilyn Eisenschenk, a therapeutic programmer on the unit. "I could see more and more changes in Nell's overall quality of life every day."

"Before the renovation, the unit seemed to be so dark with little or no light," said Will. "And now, the lighting is bright, there are things to look at from every angle, and a cheerier atmosphere. I know that has made a difference. ... She seems so happy now and so content with how things are. She has no worries. That makes us feel good."

What does 91-year-old Nell have to say?

"I've got a lot of really nice people who look after me, including my family, and that makes me happy."



Key Quality Indicators

We measure the quality of our services and facilities in dozens of ways.

In nearly every aspect of our work, we compare ourselves to national benchmarks in the health care industry.

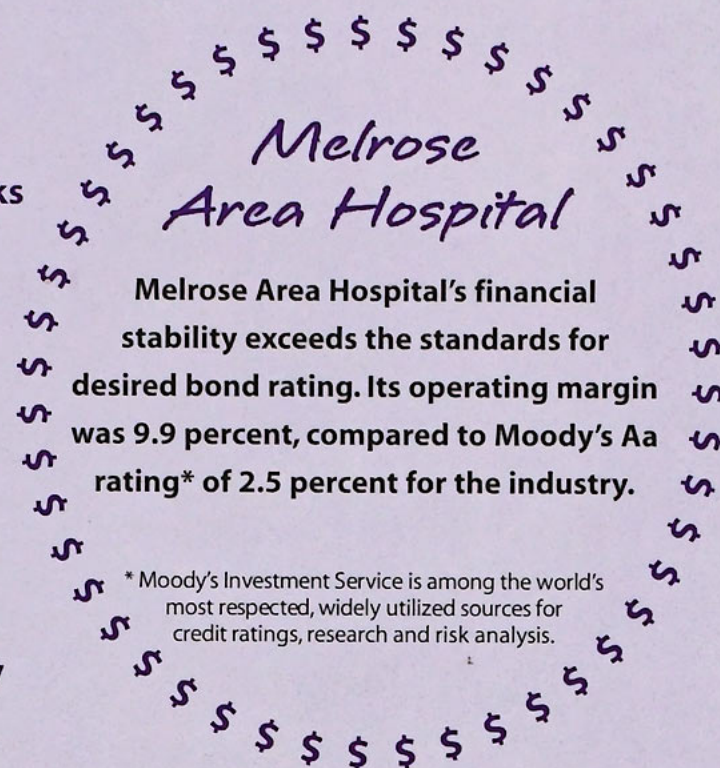
Clinical quality.

Financial stability.

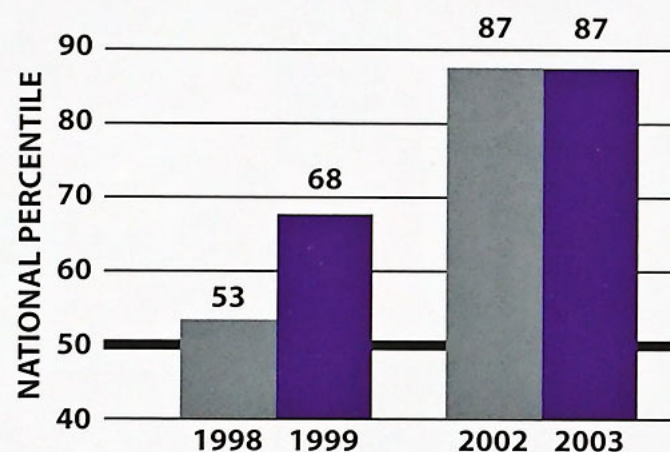
Patient and employee satisfaction.

We continually strive to innovate, to improve, and to be the best.

We have chosen a sampling of key quality indicators, sharing an example from each entity within CentraCare Health System.



St. Cloud Hospital Employee Satisfaction



Source: Press Ganey Database. May 2003. St. Cloud Hospital also exceeded its goal for patient satisfaction by 1.34 points.



CentraCare Clinic

Patient and family-centered care is an approach to the planning, delivery and evaluation of health care that is grounded in a partnership between health care providers, patients and families.

Collaboration occurs in policy and program development and professional education,

as well as in the delivery of care.

CentraCare Clinic - Women & Children uses family-centered care principles with pain management during pediatric immunizations. Caregivers offer choice and control of the situation to lessen stress to youngsters.

Parents are 100% satisfied with pain management processes since the new approach began.

Long Prairie Memorial Hospital & Home

In all nine measures of patient satisfaction, the Long Prairie Memorial Hospital Obstetrics department earned scores of 93.8 percent or higher.

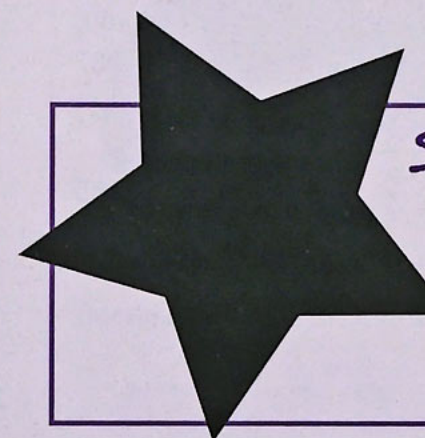
Source: Press Ganey 1/1/2003-3/31/2003 report



St. Benedict's Senior Community Patient/Resident Satisfaction

All of St. Benedict's Senior Community nursing home and housing units received a patient or tenant satisfaction score of at least 4.57 on a 5-point scale.

St. Benedict's Senior Community Family and Tenant Survey, 4/1/03-7/31/03



Financials

As stewards of your health care dollars, we believe it is important to share this summary of CentraCare Health System's finances from the fiscal year that ended June 30, 2003.

Although we posted a \$7.1 million operating loss (which contributed to a \$6.6 million decrease in net assets), we are confident that CentraCare Health System's bottom line will improve. In fact, as this report goes to press, we are seeing encouraging results for the first quarter of Fiscal Year 2004.

As a not-for-profit organization, CentraCare Health System has no shareholders. However, a positive margin is still important to us. We invest our earnings in technology, staff, programs and services.

Summary of Operations (in thousands) Fiscal Year 2003	
Operating Revenues	
Gross Charges	\$679,846
Discounts, allowances and uncollectibles	(268,324)
Net patient and resident service revenue	411,522
Other operating revenue	\$9,395
Total operating revenues	\$420,917
Operating Expenses	
Salaries and employee benefits	\$275,984
Supplies and other	112,861
Interest	7,160
Depreciation	26,551
Uncollectible Accounts	5,469
Total operating expense	\$428,025
Total operating loss	(\$7,108)
Change in Net Assets	
Operating loss	(\$7,108)
Investment income/market change	(480)
Other changes	987
Decrease in net asset	(\$6,601)
Ending net assets	\$202,285

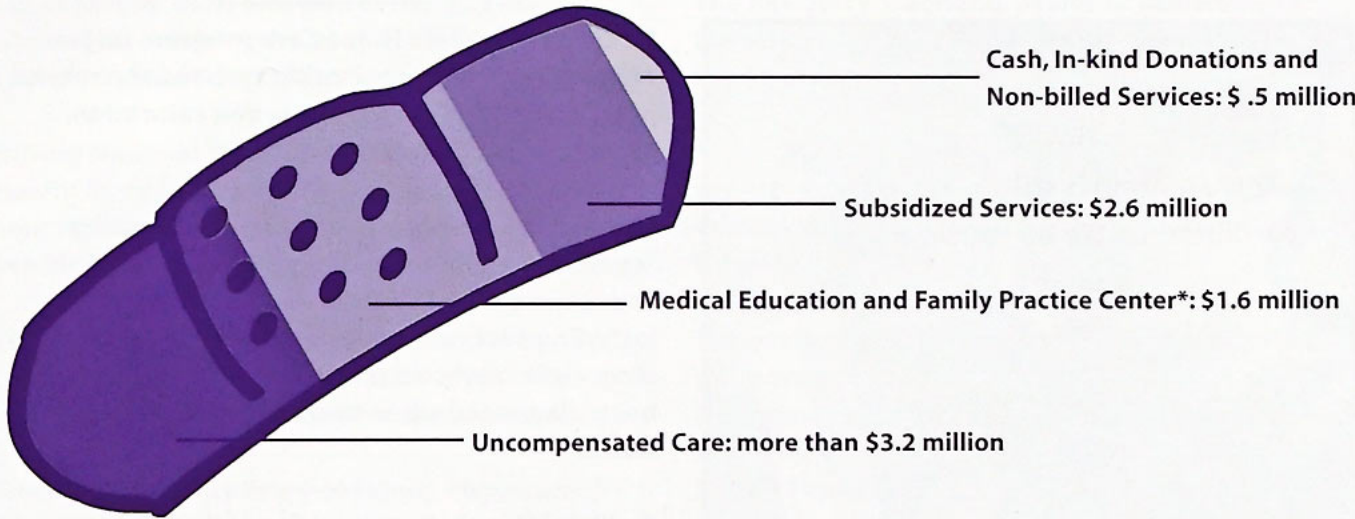
Caring for the community

CentraCare Health System's commitment to caring for the community extends beyond the clinic walls and beyond the level for which we receive payment. In Fiscal Year 2003, St. Cloud Hospital alone provided more than \$50.7 million in uncompensated care, cash, in-kind gifts and more (see below). These community benefits

represent more than 17 percent of the hospital's operating expenses.

Nearly 85 percent of this investment in the community was St. Cloud Hospital's cost of providing care that went unreimbursed by Medicare (\$35.9 million) and Medicaid (\$6.9 million).

Of the remaining \$7.9 million:



* This figure includes the clinical and administrative cost of Mid-Minnesota Family Practice Center.

CentraCare Health System's Significant moments

The Central Minnesota Heart Center at St. Cloud Hospital was recognized as one of the "100 Top Cardiovascular Hospitals" for the fourth consecutive year in Fiscal Year 2003. (By press time, the Heart Center had become a five-time winner.)

Expansion Management magazine ranked St. Cloud No. 8 of 10 U.S. cities in terms of health care. Rochester, Minn., home of Mayo Clinic, was ranked No. 1. In identifying the top 10, the magazine measured the cost, quality and availability of health care in 329 metro areas throughout the country.

CentraCare Health System employees increased by 16 percent their contributions to the United Way of Central Minnesota campaign, making CentraCare the largest contributor in the community at more than \$246,000.

CentraCare Health System was named one of the nation's "100 most wired health systems" for its electronic medical record and other computer capabilities.



PHOTO: BDI

The Neurology department at CentraCare Clinic - River Campus participated in a national research project on Alzheimer's disease, studying whether a protein found in urine is an effective tool for diagnosing Alzheimer's or other dementia.

Stephen Sommers, M.D., died in June. He was the founding pediatrician for the Women & Children's Clinic (now known as CentraCare Clinic - Women & Children). In addition to leadership in the clinic and at St. Cloud Hospital, Dr. Sommers was an active volunteer with March of Dimes and numerous church and community efforts.

Wings of Mercy, which provides free air transportation to patients, won CentraCare Health Foundation's "Spirit of Caring" award, which is granted to collaborative projects that improve health and health care.

River Oaks Hospitality house on the St. Cloud Hospital campus celebrated its sixth year of providing affordable temporary housing in a home-like setting for patients and families.

St. Cloud Hospital's Home Care program began offering a remote-monitoring system for patients' heart rate, blood pressure, oxygen saturation, temperature and weight.

The CentraCare Digestive Center began using "camera in a pill" technology that allows physicians to see the entire 21 feet of small intestine, including sections not visible via traditional diagnostic methods. More than 30 patients have been diagnosed when traditional methods had failed.

St. Cloud Hospital's annual Festival of Lights celebration for the community doubled as the grand opening of the hospital's new patient wing.

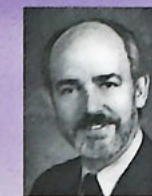
David Tilstra, M.D., became medical director for CentraCare Clinic and Mark Becker, M.D., became



Terence Pladson, M.D. became sole president of CentraCare Health System in January.



Craig Broman became St. Cloud Hospital president in January.



Allen Horn, M.D., became president of CentraCare Clinic in January.

medical staff director at St. Benedict's Senior Community.

John Frobenius retired after 17 years as president of St. Cloud Hospital.

Major expansion and remodeling projects were completed in the Central Minnesota Heart Center and the Emergency Trauma Center at St. Cloud Hospital.

The second annual Women's Health 101 was conducted at CentraCare Health Plaza, featuring presentations, educational booths and screenings.

Robin Theis, director of housing and community services for St. Benedict's Senior Community, received a distinguished service award from the Minnesota Health and Housing Alliance.

CentraCare Clinic - Women & Children was the first CentraCare clinic to offer patients the opportunity to schedule appointments online.

Cindy Melloy, M.D., was one of five physicians statewide to receive the 2003 Community Caregiver Award from Minnesota Physician.

During National Volunteer Week, CentraCare Health System recognized the more than 1,000 area residents who volunteer at one or more of our facilities.

The St. Cloud Hospital Auxiliary opened its new Gift Gallery, which raises thousands of dollars each year for a variety of patient-focused services.

The Minnesota Academy of Family Physicians named Paul VanGorp, M.D., a long-time physician with CentraCare Clinic - Long Prairie, Family Practice Physician of the Year.

St. Benedict's Senior Community celebrated its 25th anniversary and the completion of a

\$1-million renovation of its memory care unit.

The Central Minnesota Heart Center was among the first facilities in the nation to offer a Food and Drug Administration-approved drug-coated stent.

The Kresge Foundation announced that it would grant \$750,000 toward construction of a building for child and adolescent behavioral health services if CentraCare Health Foundation meets its campaign goal by the end of calendar year 2003.

Melrose Area Hospital launched a training program for nurses, thanks to a grant from the U.S. Department of Labor.

St. Cloud Hospital's patient satisfaction scores continued to improve steadily in Fiscal Year 2003 (which prompted national recognition early in Fiscal Year 2004).

Roger Oberg began work as administrator of Long Prairie Memorial Hospital & Home.

The Rev. Jerry Staehling, pastor of Atonement Lutheran Church in St. Cloud, became chairman of the St. Cloud Hospital Board of Directors.

Simón Milstein, M.D., a nationally recognized expert in cardiac electrophysiology, joined the Central Minnesota Heart Center at St. Cloud Hospital.

The yearlong Heart Healthy Central Minnesota program got under way to promote physical activity, weight loss and smoking cessation. The project is a collaborative effort of CentraCare Health Foundation, Central Minnesota Heart Center, American Heart Association, Health Partners and Coborn's.

Long Prairie Memorial Hospital & Home began construction of a helicopter-landing pad to provide easier access in medical emergencies.

Financials

Summary of Operations (in thousands) Fiscal Year 2003

Revenue & Support

Contributions, net	\$2,429
Investment Income, net	2
Special Events	328
Total Revenue*	\$2,759

Expenses

Program Expenses

Grants and Programs	\$1,755
Special Events Cost	88
Total Program	\$1,843

Administrative Expenses

Administrative **	\$207
Fund Raising/Capital Campaign	406
Administrative & Fund Raising	\$613

Total Expenses	\$2,456
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Change in Net Assets

Excess Revenue Over Expenses	\$303
Net Change in unrealized gains on investments	66
Increase in Net Assets	\$369

Net Assets at the end of the year	\$9,110
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* Total revenue does not include commitments of deferred gifts such as life insurance, bequests and annuities. Taking those into account, the CentraCare Health Foundation's total charitable activity in Fiscal Year 2003 was more than \$3 million.

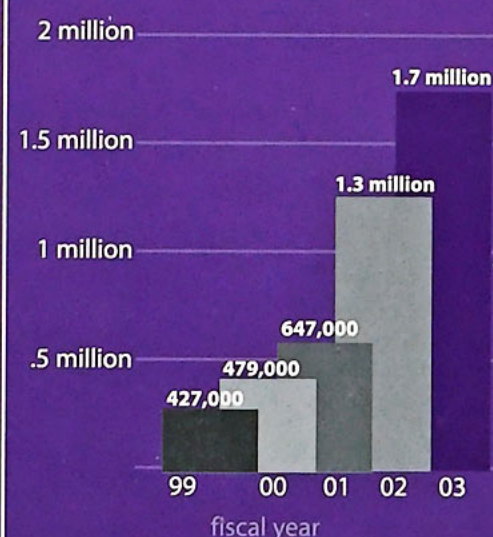
** St. Cloud Hospital & St. Benedict's Senior Community covered a majority of the Foundation's administrative expenses. The number is reflected in the contributions line.

"Investing in Health ... Ensuring Excellence" is a phrase that has special meaning for all who work for and volunteer with CentraCare Health Foundation.

That is the title of our capital campaign — and is an accurate description of what CentraCare Health System does with the community's generous gifts.

By June 30, 2003, the campaign had raised \$11 million.

Grants awarded by CentraCare Health Foundation



Benefactors

The "Investing in Health ... Ensuring Excellence" campaign has:

- moved CentraCare Health Foundation closer to the amount needed in order to receive a \$750,000 challenge grant from the Kresge Foundation for a child and adolescent behavioral health facility on the CentraCare Health Plaza campus. (See profile of donor Mae Ellingson-Skalicky on page 22.)
- raised money toward the recently completed \$1-million renovation of the Alzheimer's unit at St. Benedict's Senior Community.
- paid for nurse care coordinators to guide patients and families through treatment at the Coborn Cancer Center — and created an endowment to significantly enhance CentraCare testing of the most promising drugs to fight cancer.

In fiscal year 2003, the Foundation:

- led the "Yellow Ribbon" suicide prevention program, impacting 22,000 Central Minnesota teens.
- awarded more than \$1.7 million in grants to improve health and health care.

We are pleased to honor benefactors who, over the years, have made gifts of \$1,000 or more to St. Cloud Hospital programs and services, St. Benedict's Senior Community, Long Prairie Memorial Hospital & Home and CentraCare Health Foundation.

Cumulative Donors as of 6/30/03

\$2,500,000 and above
St. Cloud Hospital

\$1,000,000 - \$2,499,999
CentraCare Health System
Employees
Coborn's, Inc.
St. Cloud Hospital Auxiliary
St. Cloud Hospital Medical Staff
United Way of Central Minnesota

\$500,000 - \$999,999
John & Mary Weitzel

\$250,000 - \$499,999
Anderson Family & Companies
William E. Clemens
Benedict F. & Dorothy J. Gorecki
John M. Mahowald, M.D. & Donna M. Kuhl
Gene & Sheelah Windfeldt

\$100,000 - \$249,999
Bankers Systems, Inc.
Bauerly Families & MDU Foundation
Bernick Companies
Otto Bremer Foundation
CentraCare Clinic
Central Minnesota Community Foundation Donor-Advised Funds
Gannett Foundation
Leo T. Henkemeyer - Fund of the Central Minnesota Community Foundation
Hughes Mathews, P.A.
Sy & Corrine Janochoski - Sy & Sons, Inc.
Al & Yvonne Kremers
Mahowald Insurance Agency
Dr. Paul & Nancy Moran
Jack & Pat Rice
Thomas A. Ritsche
Barry & Sandy Ross
State of Minnesota
Jerome & Esther Then
George B. & Shirley J. Torrey
Wells Fargo Bank

\$50,000 - \$99,999
Central Minnesota Emergency Physicians
Cold Spring Granite Company
Creative Memories/The Antioch Company
Fraternal Order of Eagles

Donna M. Eickhoff
John & Nancy Frobenius
Gray Plant Mooty
Grocers on the Green
Larson, Allen, Weishair & Co, LLP
McDowall Co.
Dr. Terence R. & Sue Pladson
Denny & Karol Ringsmuth
Bob & Sandy Sexton
Sisters of the Order of Saint Benedict
Sprint PCS
Don & Angeline Hall Family

\$25,000 - \$49,999
Jack & Janie Amundson
Darwin & Rose Mary Bonn
Bremer Bank
Boser Construction
Lois M. Broker
Craig & Karen Broman
Charles & Jane Dooley
Paul & Joanne Dorsher
Jacob Essen
Sylvester & Jacquie Haehn
Holiday Inn Hotel & Suites
Mary Lou Jameson
Leonard, Street and Deinard
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Dr. Douglas R. & Taimi T. Liepert
The Lynn Johnson Family Foundation
John P. & Maryanne Mahowald
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Gary & Jane Marsden
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Dan & Susan Miller - Miller Architects & Builders
Jim & Marion Miller
Jim & Helen Nahan
Dr. Benjamin & Kari Nemeth
Robert & Marilyn Obermiller
Kay Pattison
PCL Construction Services, Inc.
Quinlivan & Hughes, P.A.
RBC Dain Rauscher
Dr. Nicholas & Bernice Reuter
Claude C. & Mary A. Schneider
Stearns-Benton County Medical Alliance
Dr. Wesley J. & Jean A. Streed
Family - Scott & Shelly Streed
Todd & Heidi Streed
Lee & Mary Torborg
US Bank
Irene Walsh
Dr. Harold E. & Shirley Windschitl
John J. & Diane M. Wojtanowicz

\$10,000 - \$24,999

American Cancer Society
 Drs. Robert Ang & Belen Dy
 Appert's Foodservice
 Dr. Richard & Michaela Backes
 Don & Pat Bitzan
 Dick & Mimi Bitzan
 Bonnie & Stephen Bologna
 Bor-Son Construction, Inc.
 Mathilda J. Burns
 Catholic Foundation of the
 Diocese of St Cloud
 Linda & Joseph Chmielewski
 John & Cindy Clemens
 Adeline L. Conlon
 Dr. Stephen P. & Beth Cragle
 Jim & Janet Davis
 Dayton Foundation
 Donahue Harley-Davidson/Buell
 Donlar Construction Company
 Colleen & Gerry Donlin
 Mark & Karla Donlin
 Dr. Walter N. & Trecia Ann Ellis
 Dr. Hans H. & Sharon L. Engman
 Wayne R. & Linda J. Engstrand
 Dr. John H. & Jeanne M. Geiser
 Dr. Jeffrey S. & Terri T. Gerdes
 Drs. Ronald D. & Michelle Hanson
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 Al Jagielski
 Bernadette R. Jagielski

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 Marshall Field's
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 Dr. Mark J. & Lisa B. Martone
 Drs. Eric T. & Lynn M. McFarling
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 Drs. Dale Minnerath & Sylvia
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 Donald R. & Jan D. Watkins
 Hugo B. & Rita M. Weyrens
 Dr. Daniel J. & Judy A. Whitlock
 Winkelman Building Corporation
 Xcel Energy
 Dr. Howard J. & Carolyn Zimring
 2 Anonymous Donors

\$5,000 - \$9,999

Mark & Mary Ahles
 Tom & Sally Allen
 Dean & Gail Anderson
 Dr. Susan Atamian & Lee Hart
 Aventis Pharmaceuticals
 Amy L. Bailey
 Bayer Built Woodworks, Inc.
 Benedict Village Tenant Council
 Maureen Beuning
 Ruth E. Bine
 Kirstie Bingham
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Drs. Steven H. & Barbara J. Bollinger
 Bonded Collections, Inc.
 Books Are Fun
 Dr. Frank & Alice Brown
 Barbara & David Burandt
 College of St. Benedict
 Continental Press, Inc.
 Dr. Thomas L. & Mary M. Cress
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 Daniel Funeral Home, Inc.
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 Diane Deters
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 Edward W. Edelbrock
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 Ralph & Sandra Fedor
 Dan & Pat Feneis - Cottage Builders
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 Architects
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 Dr. Mark D. & Susan Osaki Holm
 Beth & Ken Honkomp

The Spirit of Caring

Each year, the CentraCare Health Foundation recognizes, with the Spirit of Caring award, a group that works together beyond individual concerns to develop a project or program that addresses health issues in their community.

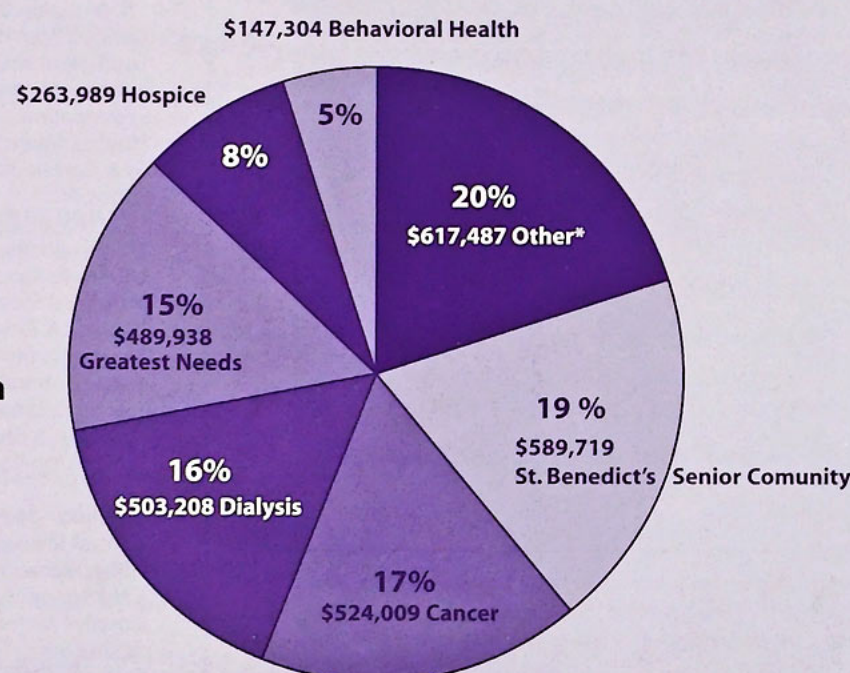
This year's winner, Hands of Hope Resource Center, is an effort of Todd and Morrison county volunteers who provide services to victims of sexual assault, domestic violence and child abuse.

Hands of Hope Resource Center receives \$2,000 and a framed, limited edition print specially created by Sister Ruth Nierengarten, O.S.B.



Charitable Activity

CentraCare Health Foundation
Fiscal Year 2003
 (includes Deferred Gifts)
\$3.1 million



* Other includes Central Minnesota Heart Center, Mid-Minnesota Family Practice Center, CentraCare Diabetes Center, River Oaks Hospitality House, etc.



Mae Ellingson-Skalicky and her family have lived in this area for more than 30 years. She was very excited to learn about a unique opportunity to give back to the community that has given so much to her and her family.

Inspired by her mother's deep devotion to

children, Ellingson-Skalicky is dedicating a gift in her mother's honor to create "Clara's House," a new outpatient treatment facility for children and adolescents with behavioral and chemical dependency issues. Ellingson-Skalicky wants Clara's House to become a vital community resource that enhances the lives of young people and provides intervention, assistance and support at the earliest possible ages for all children in need.

"I've been very fortunate in my life and am grateful to have the means to make this contribution," Ellingson-Skalicky said. "To have this opportunity to help children and adolescents have a chance at a healthier, happier life is a dream come true."

Regional Diagnostic Radiology
Bob & Pat Reinholz
Dr. William & Millie Rice
Rinke-Noonan Law Firm
Lucille Rudolph
Vickie & Al Ruegamer
The Saint Paul Foundation
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After 50 wonderful years of marriage, eight successful children and the creation of a construction business, it's obvious that Lee and Mary Torborg believe strongly in commitment to excellence.

As long-time supporters of CentraCare Health System, CentraCare Health Foundation and St. Benedict's Senior Community, the Torborgs appreciate the care that St. Benedict's residents receive — not just care of mind and body, but care of their spirits as well.

After the Torborgs' mothers were residents of two separate long-term care facilities, the couple was inspired to make a gift for spiritual care at St. Benedict's Senior Community.

A Spiritual Care Endowment at St. Benedict's Senior Community allows funds to grow so that spiritual care will be available for residents in the future. Mary Torborg continues to support St. Benedict's Senior Community through her involvement in Oktoberfest, an annual fundraiser for the senior community.

Because St. Benedict's is a priority area of CentraCare's "Investing in Health ... Ensuring Excellence" campaign, the Torborgs believe it's important to be prayerful and reflective about philanthropy as many programs could not continue without the help of the community.

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The Bernick family is well known for its dedication to St. Cloud and the surrounding communities. Since Bernick's modest beginnings in 1916, the company has experienced outstanding growth — serving more than 10,000 accounts, reaching 1 million people.

Today, The Bernick Companies continue to be family owned and operated by third, fourth and fifth generations. The family remains dedicated to supporting the communities in which they do business.

A recent gift by the Bernick family to CentraCare Health Foundation's "Investing in Health ... Ensuring Excellence" campaign will be put toward expansion of the cancer program at Coborn Cancer Center, cancer research (including clinical trials) and a clinical nurse specialist, who would influence efforts in patient care, nursing personnel, and community/regional programming.

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Denny Ringsmuth, retired senior vice president at RBC Dain Rauscher, is a past member of the CentraCare Health Foundation Board of Directors – and served on the steering committee for the health system's "Investing in Health ... Ensuring Excellence" campaign.

He understands the value of giving back to the community.

Denny and his wife, Karol, are long-time supporters of CentraCare Health System. Their most recent gift to the Coborn Cancer Center will enhance the lives of many cancer patients throughout Central Minnesota. As a priority area of the "Investing in Health ... Ensuring Excellence" campaign, Coborn Cancer Center will be able to use financial gifts to purchase new equipment and items that will enhance healing and quality care, for years to come.

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Earl & Jan Zniwski
Zonta Club of St. Cloud Area
Dr. Patrick J. & Penny Zook
Jo Zwilling
Reverend Paul Zylla
Sy J. Zylla
Virginia M. Zylla
Mary Zyvoloski
26 Anonymous Donors

We would like to remember the following benefactors whom we have lost in the last year:

Henry Bettendorf
Hilda Dreis
Dr. Lane Erickson
Rosemond Harren
Fr. Wilfred Illies
Marjorie Kigin
Dr. Severin Koop
Margaret Landwehr
Elinda Laubach
Sue Leisen
Bonnie (Bauerly) Levandowski
Mary Jo Levandowski
Edith Siebenand
Dr. Stephen Sommers

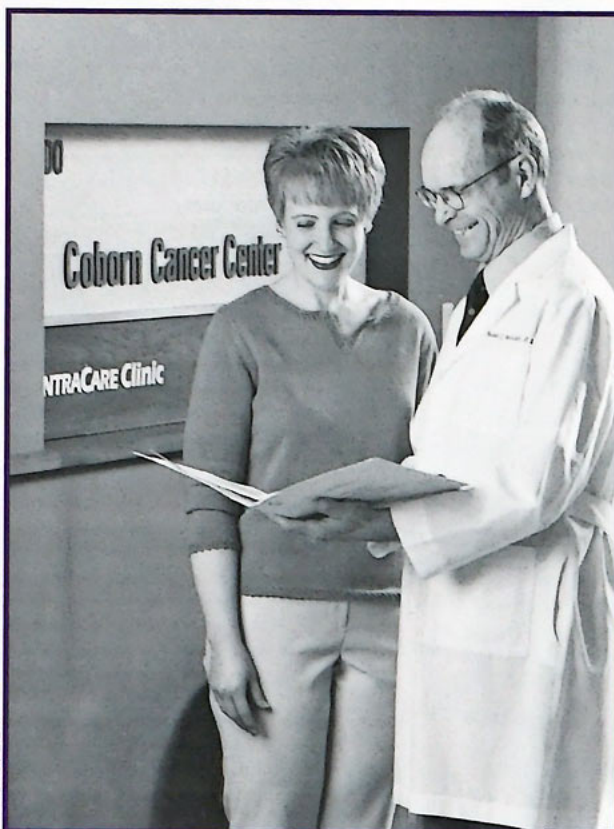
Named Endowments

Darwin & Rose Mary Bonn Family Fund
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Coborn Family Fund
Dr. Robert Cumming Family Practice Fund
Karla & Mark Donlin Fund
Paul & Joanne Dorsher Fund
Fabian & Donna Eickhoff Family Fund
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Mary Essen Alzheimer's Education Fund
Dr. Hans H. Engman Diabetes Endowment

John & Nancy Frobenius Breast Cancer Fund
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Jagielski Family Fund
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Yvonne Obermiller Kremers Nursing Scholarship Fund

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Dr. Harold E. Windschitl Cancer Research Fund
John & Diane Wojtanowicz Family Fund



Harold Windschitl, M.D., medical oncologist at Coborn Cancer Center, was honored in May 2003 as the first recipient of CentraCare Health Foundation's Caduceus Award.

The award recognizes Central Minnesota physicians for outstanding humanitarian and/or charitable medical efforts, and honors them for emulating the missions of CentraCare Health System and CentraCare Health Foundation.

Dr. Windschitl was nominated because of his major career accomplishments and leadership in helping to establish St. Cloud as part of the North Central Cancer Treatment group (NCCTG). Participation in NCCTG means that physicians can use investigational drugs and protocols, ensuring

that local cancer patients receive the same up-to-date cancer treatment available anywhere in the United States. NCCTG has grown to 22 members throughout the central United States and Canada and has become a major cooperative cancer research group.

The Caduceus Society is a philanthropic guild of CentraCare Health Foundation. It is open to practicing and retired medical staff who make a commitment of \$10,000 or more to the CentraCare Health Foundation to support the mission of improving health and health care.

Caduceus Society Members

As of 10/2/03

Drs. Robert Ang & Belen Dy	Dr. Allen & Laura Horn	Drs. Dale Minnerath & Sylvia Sundberg Minnerath	Dr. Janelle K. & Terry D. Strom
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Drs. Jeffrey S. & Terri T. Gerdes	Drs. Eric T. & Lynn M. McFarling	Dr. Mary A. Stiles	
Drs. Ronald D. & Michelle Hanson	Dr. Cindy J. & Thomas P. Melloy		
Dr. James S. & Evelyn Hernandez			

[†] deceased

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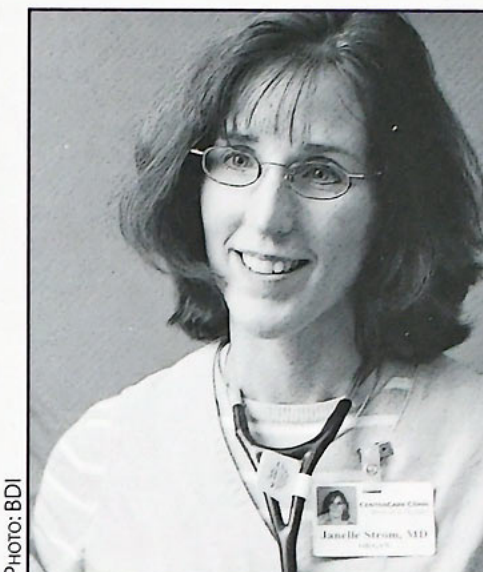
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"The amount of change over the past decade in how we deliver health care has created tremendous challenges for physicians and hospitals. I believe that our future success depends on mutual trust and a sense of shared destiny. By participating on the hospital board, I have gained knowledge of the business aspects of health care delivery, and have offered insight about front-line medical issues."

—Janelle Strom, M.D., CentraCare Clinic
St. Cloud Hospital Board of Directors

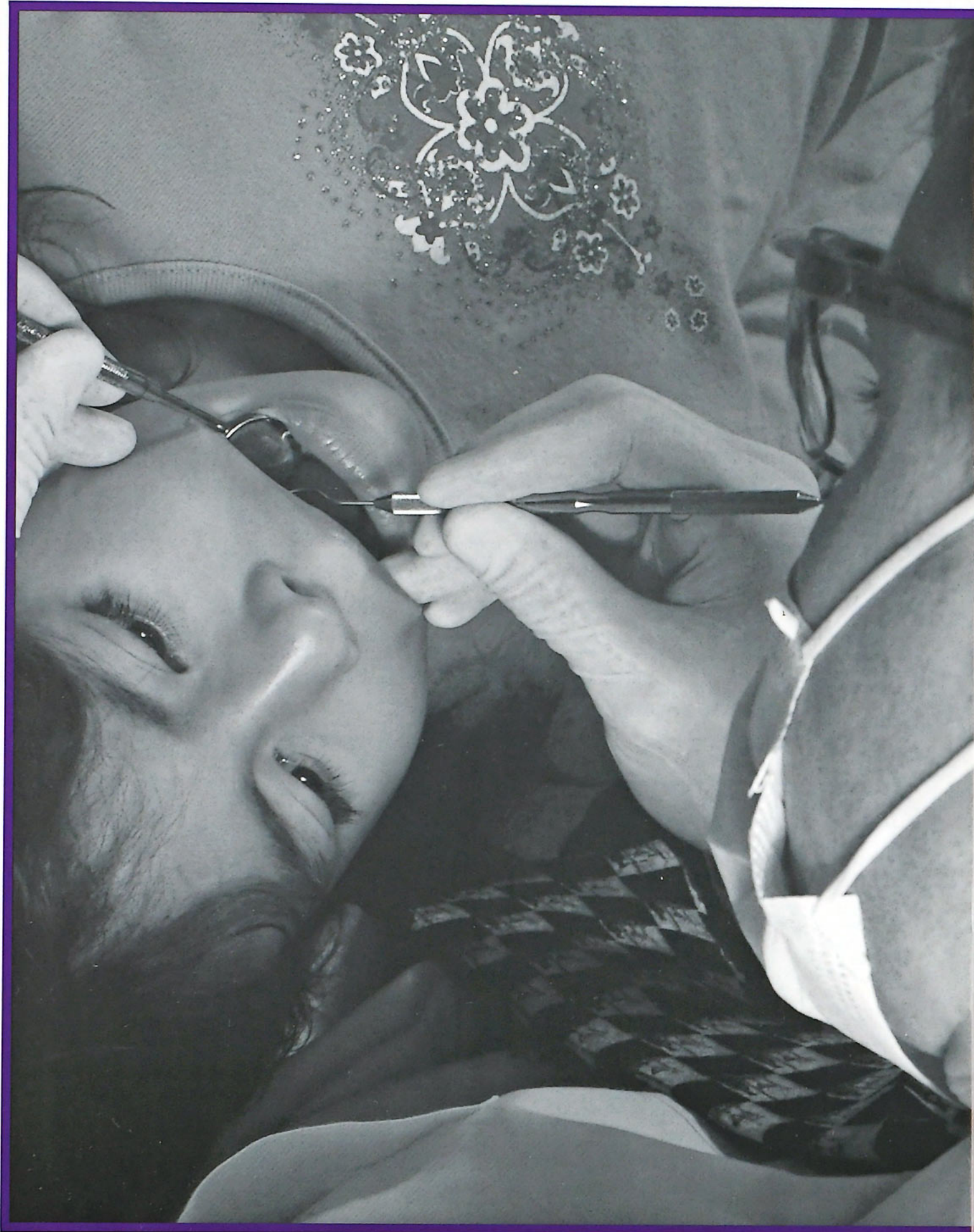
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* retired from board June 2003

** retired from board January 2003

[†] deceased



Collaborating to enhance services

We work with individuals and organizations from across the region to ensure that needs are met in all the communities we serve.

An example of a community collaborative effort: the Volunteer Community Dental Clinic (left), which is a joint effort of CentraCare Health System, Health Partners and other St. Cloud clinics. Led by St. Cloud dentist John M. Collier, D.D.S., the clinic provides dental care and education to people who have little or no dental insurance.

The Volunteer Community Dental Clinic is expanding with the administrative guidance of the trust department of Stearns Bank.

The clinic plans to launch a community campaign to involve more dentists, dental assistants and hygienists, and to promote the need for oral health resources in our community.

CentraCare Health System

Hospitals

- Long Prairie Memorial Hospital and Home
- Melrose Area Hospital
- St. Cloud Hospital

Long-Term Care

- Long Prairie Memorial Hospital and Home
- Park View Center and Pine Villa Care Center - Melrose
- St. Benedict's Senior Community - Monticello
- St. Benedict's Senior Community - St. Cloud

Clinics

- CentraCare Clinic - Becker
- CentraCare Clinic - Health Plaza, St. Cloud
- CentraCare Clinic - Heartland, St. Cloud
- CentraCare Clinic - Little Falls
- CentraCare Clinic - Long Prairie
- CentraCare Clinic - Melrose
- CentraCare Clinic - River Campus, St. Cloud
- CentraCare Clinic - St. Joseph
- CentraCare Clinic - Women & Children, St. Cloud
- Eagle Valley Clinic, Eagle Bend (Joint venture — CentraCare Health System/Lakewood Health System)
- Mid-Minnesota Family Practice Center, St. Cloud

Specialty Care

- Central Minnesota Heart Center at St. Cloud Hospital
- Coborn Cancer Center
- CentraCare Diabetes Center
- CentraCare Dialysis at Douglas County Hospital
- CentraCare Dialysis at Lakewood Health System
- CentraCare Dialysis at St. Gabriel's Hospital
- CentraCare Dialysis - Brainerd
- CentraCare Dialysis - Health Plaza
- CentraCare Dialysis - Monticello
- CentraCare Dialysis - Princeton
- CentraCare Digestive Center
- CentraCare Laboratory Services
- CentraCare Pharmacy - Becker
- CentraCare Pharmacy - Health Plaza
- CentraCare Pharmacy - Heartland
- CentraCare Pharmacy at St. Cloud Hospital
- CentraCare Radiation Oncology at Douglas County Hospital
- St. Cloud Hospital Behavioral Health Services
 - Recovery Plus Chemical Dependency Services
 - Behavioral Health Clinic
- St. Cloud Hospital Child & Adolescent Specialty Center
 - Behavioral Health
 - Rehabilitation
 - Specialty Clinics
- St. Cloud Hospital Emergency Trauma Center
 - Life Link III Air Ambulance (a six-hospital partnership)
- St. Cloud Hospital Home Care & Hospice Services
- St. Cloud Hospital Imaging
- St. Cloud Hospital Occupational Health
- St. Cloud Hospital Orthopedic Services
- St. Cloud Hospital Neurosciences & Rehabilitation Services
 - Rehabilitation Medicine Physicians
 - Sleep Program
- St. Cloud Hospital Parent, Child & Women's Services
 - Children's Center
 - Family Birthing Center
 - Neonatal Intensive Care Unit
- St. Cloud Hospital Surgical & Special Care Services
 - Center for Surgical Care
 - Cleft & Craniofacial Center
 - Critical Care Unit
- St. Cloud Hospital Women's Specialty Center
 - Breast Center
 - Women's Behavioral Health
 - Women's Health Education

Foundation

- CentraCare Health Foundation

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www.centracare.com

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