

## **Catholic United Financial 134th Annual Convention**

The Annual Delegate Convention of Catholic United Financial was held at the River's Edge Convention Center in St. Cloud, Minnesota on Saturday, August 5, 2017.

The Constitution, Credentials and Election committees met prior to the Convention. The times and locations of the meetings were published in the *Delegate Handbook*. A list of the members of the committees and a list of the delegates in attendance are attached at the end of this report.

Bishop John M. LeVoir of the Diocese of New Ulm and Spiritual Director of Catholic United Financial, was the celebrant for the Convention Mass.

The opening video celebrated the contributions of Catholic United Financial by highlighting the many education programs that help the community thrive and grow. These programs include financial literacy guidance for estate planning and charitable giving, Catholic education grants and the annual Catholic Schools Raffle, higher education scholarships, and financial support to seminarians. The Catholic United Financial Foundation responds to help cleanup natural disasters in the Upper Midwest and Gather4Good® has assembled 20,000 care kits for people in need. Catholic United is safe, secure, and has never failed to pay a claim since 1878. Refer a friend or family member to purchase our life insurance, annuities or retirement products.

### **Session I**

Chair of the Board Harald E. Borrmann called on Jena and Andrew Mountin to come forward to lead the singing of *America the Beautiful*. Next, the Waite Park American Legion, Silver Star Post 428, was called upon to lead the Presentation of the Flags followed by the *Pledge of Allegiance*. Veterans in the audience were asked to stand and they were thanked for their service to our country and honored with applause and a standing ovation. Jena and Andrew Mountin returned to lead the Convention in singing the *Prayer of St. Francis*.

The 134<sup>th</sup> Convention of Catholic United Financial was called to order by Chair of the Board Harald E. Borrmann. He invited Bishop John LeVoir, Spiritual Director, to come forward to lead the invocation followed by spiritual remarks. Chair Borrmann then asked Bishop Donald J. Kettler of the Diocese of Saint Cloud to come forward to give his spiritual remarks.

Chair Borrmann then introduced the Board of Directors and asked them to be seated on the stage. He introduced Joseph Kueppers as the Convention's official parliamentarian. He asked former members of the Board of Directors who were attending the Convention to stand and be recognized. He thanked the Home Office staff and Sales Representatives who volunteered their time for the Convention. Chair Borrmann invited the members to read the Vision Statement of Catholic United Financial together.

### **Preliminary Report of the Credentials Committee**

Paul Newton, Chair of the Credentials Committee came forward to give his preliminary report. According to the report, 248 accredited delegates were in attendance. A motion was made,

seconded and approved to accept the preliminary credentials report. (Paul Newton, St. Ambrose Council, Wabeno, WI; Michael Smith, St. Boniface Council, St. Bonifacius, MN.)

The next order of business was the pledge and seating of delegates. Mr. Borrmann asked the delegates to rise and recite the *Pledge to Respect and Uphold the Constitution of Catholic United Financial*.

Chair Borrmann called for adoption of the Floor Rules governing the convention found on page 3 of the *Delegate Handbook*. A motion was made, seconded and approved to adopt the Convention rules. (Michael Bredeck, St. Michael Council, Madison, MN; Benita Welch, Ss. Ann and Wendelinus Council, Bloomington, MN.)

Michael Ahles, Senior Vice President and Secretary/Treasurer, was called upon to read the names of the members appointed to the various convention committees. Mr. Ahles moved to waive the reading of the names of the committee members as they are listed in the insert in the *Delegate Handbook*. The motion was seconded and approved. (Michael Ahles, Board of Directors; Kathleen Woida, Ss. Ann & Wendelinus Council, Bloomington, MN.)

Next Mr. Ahles was called upon to read the minutes of the 2016 Convention. An abbreviated version of the minutes was published in the September/October 2016 edition of *Our Catholic Journey* publication with the full version published on the website. Mr. Ahles moved to dispense with the reading of the minutes and accept them as previously published on the website. The motion was seconded and approved. (Michael Ahles, Board of Directors; James Mongeau, Holy Family Council, Mankato, MN.)

Mr. Ahles then read the petitions and communications that were sent to Harald Borrmann. William Lucas, current Board member, sent a letter expressing interest in being re-elected to a second term on the Board of Directors. James Wensel of Rice, Minnesota sent a letter expressing interest in being elected to the other open position on the Board of Directors. Joseph Annotti, President of the American Fraternal Alliance, sent a letter commending Catholic United Financial for the many contributions it has made as a fraternal benefit society. A motion was made, seconded and approved to make the petitions and correspondence a matter of record. (Michael Ahles, Board of Directors; Richard Kueppers, Ss. Peter & Clemens Council, St. Paul, MN.)

Next, first time attendees and guests were recognized and welcomed to the Convention. The podium was turned over to Lead Director George Gmach who announced that Harald Borrmann would present the President's Report to the Members.

### **President's Report to the Members**

I'm not standing behind the podium this morning because I would like this to be a little less of a speech and a little more of a conversation. Now I understand it's not fair to have a conversation when I am on stage with a microphone, but the things I'd like to talk about I don't want to come across as a speech. I'd like to come across as a conversation.

Nine years ago, I stood before many of you at St. John's to replace Denny Olson, long-time officer of Catholic United. I wasn't really sure what I was getting myself into. I'd met Mike McGovern, Pat Brown, and a couple of people, but that weekend I met many of you. It changed my focus

about what this job was going to be like. I told you that day that I couldn't replace Denny and I certainly have not replaced Denny. But I did tell you I'd do my best. I tried to learn. I tried to listen. I tried to bring the skills I had from the past to bear on the issues we were facing. Little did I know we were facing the worst recession this country has seen since the Great Depression. Two weeks after I started my role as treasurer, Lehman Brothers went bankrupt. I came home and said to Mary, "heck of a year to become treasurer". But we worked and we persevered because we made a lot of good decisions over the years. The strength we emerged from that time period with, had nothing to do with me. The best thing I can tell you I did, was not screw anything up. We had work to do. We had to look at what we were doing, and how we were doing it, and how we were investing. We made some changes, but not too many. The strength and resiliency of the organization shown through. The reason I actually thought I was elected was because I was one of the few people who could pronounce our original name in German.

Five years ago, I stood before many of you and accepted your election as President. I didn't fully understand what I was getting myself into that time either. I'd had the honor of knowing Flip and Mike, working alongside Mike very closely, working with Flip on various boards. I had to start writing a blog. I had no idea what a blog was, and from the comments I get from our internal webpage, I'm not sure a lot of people think I'm good at it yet. I stretched my wings and I like to think the blog I wrote last month is better than what I wrote five years ago. I met someone this morning who said my columns were actually getting a little better. I fully appreciate now how difficult it was for Mike and Flip to write all those columns for all those years. In Mike's case, I think maybe he's better because he's Irish and you know the Irish tell stories a lot better than Germans do.

We persevere. We encountered an economic climate like never before but yet our Association, as you have seen in your materials, has never been bigger or stronger. We persevere because we have a good team, we stuck to our principles, but we weren't afraid to make some changes. We weren't afraid to tweak some things, never forgetting what Bishop LeVoir said, we are about serving people. There are 900 life insurers in the United States. We are 1 of 900. We are one of very few that exists to serve people, not shareholders. Our members work with people, schools, and parishes. That is the difference. I had to learn that when I started. I knew that in my mind but not in my heart. That took a while. Working with you folks did it.

The pace of change has never been faster. I had a chance to talk with one of our delegates this morning about how today is, versus several years ago. He asked my opinion. I said, "some things are better and some things are not". What I do believe is it's always difficult to keep up with the increasing rate of change. I'm sure my dad looked at the 1960's and said things used to be better. I'm sure he looked at the pace of change in the 60's. I mean I remember when Tang was invented, right? The microwave; the first portable phone was the size of a suitcase. Nowadays, people even use them to make phone calls, you know? Portable phones are amazing. The pace of change.

We were born as a society in 1878. One hundred seventeen years later, in 2005, we reached \$500 million in assets, 117 years. Sometime in 2019 I expect we'll hit \$1 billion in assets. The second \$500 million will take 14 years. The first took 117. Our life insurance, that's our bread and butter. We reached a billion dollars in insurance in force in 2004 after 116 years. In 2012, eight years later, we hit \$2 billion.

The pace and rate of change keeps getting faster and faster. I'll tell a story that may not seem related at the onset. You may have read it in the paper. When the Pope was visiting the United States, he was picked up at the airport by a chauffeur. The chauffeur said, "I'm here to bring you to your first appointment." The Pope said, "Would you do me a favor and let me drive?" The chauffeur said, "I'd lose my job if I do that." The Pope said, "I'm from Argentina, we love to drive. The Vatican won't let me drive anymore. You hop in the back and I'll drive." What's the chauffeur going to say? The chauffeur is sitting in the back. The Pope gets in the car and starts driving 60 mph, 70 mph, 80 mph, 90 mph and he comes to a speed trap. The lights come on, the police officer pulls him over, walks up, looks in the back, goes back to his car, calls the chief and says, "Chief, I got a problem, I just pulled over God for speeding." Now the fact of the matter is things are not always what they seem, right? He didn't pull over God, he pulled over a chauffeur. The fact that the Pope was driving made the officer think it was God. Things aren't always what they seem.

The fraternal insurance world, believe it or not, is just like that. We've never been bigger, approaching a billion dollars in assets. We've never been stronger. Our membership has been holding relatively flat and yet we have to keep our eyes on the fact that things are changing all around us. Things are constantly changing. Things are always moving at a faster pace and, if we don't make changes, if we don't modernize what we do and keep improving what we do, we'll fall behind. When our founders founded us, we were all German. Our policies were all written in German, our documents written in German. My guess is that when our constitutional forefathers said let's start doing things in English, they said whoa, whoa, whoa, (in German Nein, Nein, Nein). But the fact is those people took a calculated risk to get people in who were not German speaking. After that, the Association was growing and someone said we should insure women – radical. This is before women had the right to vote. I bet there was some pretty interesting discussion. We took a risk and changed our rules, did something different. This audience has more women than men. We are probably around today because we took that risk.

We are continuing to try to make changes. When I started, Denny Olson said to me, you are going to hear one phrase around here a lot. "That's the way we've always done it." We can't afford to always do it that way. I'm grateful I work with a staff and Board who are not satisfied to do something because we've always done it that way. We're staying up with the times because we want to do more, and we have to do more.

We are working with new partners and an investment firm we didn't know existed 10 years ago. They are an integral part of who we are and what we do today. We are working with people in the reinsurance business we didn't partner with 10 years ago; they are helping us grow. We are working with technical partners. How many people had a cable company 10 years ago? We have a medical director we work with to help us avoid certain kinds of risks. Every single time, the litmus test for what we want to talk about is, "what's best for our members?". Not what's cheap, not what's more expensive, not what's flashy, not what's cool, ok, I want cool, but the real litmus test is what's best for the members. I watched you make decisions in the last nine years as a constitutional assembly to decide what's best for our members. And I've been heartened and proud of what this organization has done, what you have done in that process.

In that light, we're going to talk today about a number of constitutional changes that are being proposed. Many of them were brought about because our Board of Directors, after consideration, said we think we should consider some changes. The Board then passed resolutions that were

given to our Constitution Committee about making some changes. The Constitution Committee reviewed them, liked some, didn't like some others, and came up with a report. You have it in your delegate handbook. I want to touch base on just a couple of them.

The three-year convention; conventions cost us a lot of money. On one hand, they are the single best place for us to get together. We love that. On the other hand, as you know, that to put the convention on in terms of real checks we write and time, it costs us \$120,000. \$120,000. Most other fraternal benefit societies have stopped doing annual conventions. In fact, I believe, we are the only society in the United States that still has annual conventions with the exception of the Knights of Columbus. And their scale and scope of how they do it is so different I don't think that's really a good comparison. Why did the others stop? Because they thought there was a better way to do what this convention is designed to do. (I'll get back to that.) Our convention exists in part because we are legally required to have business meetings. We have our reports. We give information. We go through Robert's Rules of Order. It's an organized, orderly process for governance. That's great.

At the same time when we get surveys back from our convention delegates, those people who want to hear more speeches from Mike and me, are Mike and me. I know, I can't believe it either. They consistently say to us, we don't like those officer reports. We don't like the speeches. We want to meet people. We want to network. We want to get together and hear what's happening in Member Engagement. We want to hear what other people are doing. We want to have social time. That's what you've told us you want over and over again. With the current format and having to do the business we are required to do, there isn't a lot of time for that. We're spending a lot of money to do that.

Our staff, and our Board, for a couple of years, has put together a proposal for your consideration that we gave to the Constitution Committee who in turn passed it on to you today. Our proposal is this, let's have a convention every three years. Let's let it run for a couple of days instead of the format we have today. Let's provide a quilt raffle. Let's have social time. Let's have networking. Let's have cribbage. Let's have reports, just keep them brief. Let's do all the things we're used to doing. That means two out of three years we'll save a lot of money. However, during those two years we propose creating a new event called a Member Outreach Gathering where we will create a one-day event and we will do it in three or four different cities in our territory every year. It will be full of networking. It will be full of fraternal ideas. It will be full of people talking to each other. It will be full of sharing ideas. It will be full of things the surveys have told us over and over again you want to hear more about. And I promise there will be no officer reports. There will be no speeches. Mike won't be able to tell you how strong we are. We'll talk about our fraternal benefit society. We can reach a lot more people that way. If we do three or four events we can do them in cities where we couldn't support a convention. We'll probably never have a convention in Fargo. We could do a Member Outreach Gathering in Fargo and Sioux Falls and Alexandria and Duluth and Rochester and Marshall and La Crosse. We could reach hundreds more people at a lower cost by creating a day of content by reaching out to you, the member. I'm presenting that. And we'll save a lot of money. And I'll tell you, at a day when the interest rates are low and the margins are low and it's hard to do what we're choosing to do, I for one don't think the best spend of our member money is to pay our members to come to their own meeting. I think that money could be better spent giving to schools, parishes, charities, building projects, helping Gather4Good® become bigger, stronger, better, having more support to your local parishes in terms of grants, finding ways to support new initiatives. I would much rather take the money

we save by not having this meeting every year and put it back in our parishes which is how we got started in the first place. So, give that some thought please. Along with that, another reason we have to have annual meetings is because in order for us to change our Constitution and Bylaws, this delegate assembly has to meet to make a change. It turns out almost every delegate society in North America has moved to this concept – delegates or members must change our Constitution, but your Board of Directors, whom you elect, could change Bylaws. It's an orderly and efficient way to address the Bylaws which are more operational in nature without touching the Constitution which is the document by which we all live. So, our proposal to you today is to allow us to take that next step in governance. Let's let our delegates be the only ones who can change our Constitution, that's the big document. That tells you who we are. But in terms of the stuff in our Bylaws, let's let the two-thirds majority of the Board make those changes. You've elected this Board, it's a great Board. These are your representatives. They pass them. And if the Bylaw change gets communicated to you and you don't like it, we'll talk about it. If you really don't like it, bring it up before the next Constitution Committee. There's nothing we can't undo if it doesn't work. But I think it's worth a shot.

The last thing I want to touch on briefly is the stipend. We've been using stipends for a lot of years. Other societies have moved away from that. I'm sure some of you are here because you like getting a stipend. I'm not getting a stipend. I don't get a stipend, why is that? Anyway, I'm sure most of you would be here if you didn't get paid a stipend because you care about this Association. If you look at the history of fraternal benefit societies, going back to the origin, in many cases stipends were used because so many people spent the days not working the fields. They closed their merchant businesses down. They couldn't do their commerce. They couldn't do their business. And if we wanted them to come to our meeting we needed to reimburse them for what they would make. I think that's fair. I don't think that's the case anymore today. I don't think that's the reason why you are here. I think the reason you're here, for most of you, is you care about this Association. You want to hear about it. You want to help us get better. This year we'll spend \$21,000 on stipends. It's well worth it from a governance standpoint. I'm not quarreling with that. But in terms of, is that the best way for us to spend \$21,000? I'd rather give it to a school. I'd rather give it to support vocations. I think there's things we can do. So please, give that some thought.

As we look ahead, I just want to remind us it's ok to take a risk. We're here after 139 years because we weren't afraid to take a risk, some risks. We're not talking about things that will cripple us if we're wrong. We're not talking about things that will hurt if we didn't get it right. But we know what we have and there's a saying that says, if you keep doing the same thing over and over again, you'll probably get the same result. I don't think getting our same result for the next 20 years is a bad thing but I do think we can do better. I do think we can keep coming up with more ideas. We can have another school raffle. We can have an event we haven't thought of yet. Let's find a way to do some of those. Let's do what we are doing and make it bigger, better, stronger. I'd love you to join me in that. So, think about this, consider looking ahead. Consider taking this little risk. I would really appreciate you giving serious thought to that.

We're going to have a good discussion this afternoon. I don't know what the outcome will be. One of the great things about the democratic process is, we don't really know what the outcome is going to be. But give it some thought. Your Board, your Constitution Committee, and your staff have thought long and hard about this and I welcome the dialogue. We'll have a good discussion, we'll vote and I know we'll make a good decision. So, I appreciate what you've done for us in the

last year. Thank you for all you've done and by the way, the German pronunciation of our name is.... Thank you.

A motion was made, seconded and approved to accept the President's Report to the Members. (Agnes Smitten, St. Anthony Council, St. Cloud, MN; Monique Kramer, Constitution Committee.)

Mr. Borrmann then recognized the many accomplishments of Michael Ahles, Senior Vice President and Secretary/Treasurer and asked him to come forward and present his report to the members.

### **Senior Vice President and Secretary/Treasurer's Report to the Members**

Thank you for your kind introduction Harald. There are a number of things that I'm very proud of in the work that we have done here at Catholic United Financial. In my comments today, I am going to talk about an action-packed year since I last gave you an update. It primarily covers two goals we have at Catholic United Financial, to grow our membership and to grow financially stronger. It is as simple as that.

First, I'll talk about the growth in financial strength which is best shown in our growing asset level. Our assets have continued to grow over a number of years. In 2016, we ended the year with \$919 million, after a record \$47 million of new annuities came into our organization. We continued that growth into 2017 with \$921 million in assets. However, that is only a \$2 million growth. To be able to share in the risks of our fixed annuities we brought on a reinsurance partner. For the last eight years we have increased our asset base considerably primarily due to the growth of our fixed annuities. We have \$550 million of annuities in force as of the end of December, but with that growth comes investment risk. As Harald mentioned, we have a low interest rate environment that is unprecedented in our lifetimes. The rates are staying low. So, we brought in a reinsurance partner that has broad diversification abilities and is better skilled at managing investments in ways we can't. That can help us with our yield, to make commitments to our membership, to be able to meet their crediting rate on their life insurance and annuities. It helps us fund the Member Engagement programs and the diverse number of things that we would love to continue to do. Finally, it helps us underwrite the cost of running our company. Those are important things. Bringing in the reinsurance partner benefited all of us. We still have the control. We still have the relationship with our membership. They are a partner that sits in the background. That is not unlike any other strategy we have had before. The outcome is the increased financial strength. This is our total surplus. As you see, in 2015 we had \$31 million in surplus. We grew by \$4 million in 2016. First, as a result of that reinsurance transaction, and it continues with another \$11 million increase so far in 2017 as we work through the final settlement of that transaction. That is \$46 million in surplus for our organization. It is evidence of the financial strength that we have been working to grow for so long. Harald's reinsurance experience has brought us to this growth of surplus. There is one other aspect from a growth standpoint. We look at total surplus because those are the dollars we have available to invest in programs and a number of other things.

Our regulator, the Minnesota Department of Commerce, looks at risk based capital (RBC), which measures the minimum amount of capital (surplus) that an insurance company needs to support its business operations. If a company does not have enough surplus, the Department of Commerce will come and see you. In 2015 that number was 389%. 389% after a period of years in which we were growing our assets dramatically. Although our assets were going up, our total surplus was

not, because of the low interest rates. Our need for a reinsurance partner was evident. 389% means, at the end of 2015, we had 3.89 times the minimum amount of capital we needed to run our Association. That's good, but it's not strong, and we knew we could do better. With the reinsurance transfer, that has grown to 683% at the end of 2016, and our projection as of June 30, 2017 was 9.15 or 915%. That means we have nine times the capital we need to run our company and this is what we can use to invest in the Association, invest in programs, invest in technology, invest in this, that ultimately brings new capital to our Association.

Lastly, I want to talk about the other primary goal we have which is to grow our membership. This is more sobering because we have seen a number of years of steady decline. We acquired American Fraternal Union (AFU) in 2011. That was the high mark for our membership. It has been slowly declining since. Sixty percent of the decline is due to loss of American Fraternal Union members. Many of them live outside of our five-state operating area so we can't serve them and they also pass away. So, forty percent are Catholic United members and the fact is, they are passing away faster than we can replace them with younger families. We are addressing this in part with the Medicare Supplement policy that you will learn more about today in the breakout session. The Medical Supplement helps meet the needs of our current senior members. But we also have many Catholics in our region that are not members yet and this Medicare Supplement is good for them.

The other aspect of growing our membership is going to be in the work we are doing to retool our life insurance portfolio, improve our rates, and come up with some new features and benefits to our life insurance products. Again, working to be able to grow Catholic families and bring them to our organization during their 20's, 30's, and 40's because those are the years we can help protect them and then we can be with them into their retirement years as well.

So, it's an exciting time for us. There are a lot of things we are working on to make our Association better. I'm looking forward to looking at that graph and seeing those numbers go up as a result of the wonderful things we are doing. We're making a lot of investments in technology, changing our phone system, improving our printing, and making advances to Isidore. We're talking about a new campaign management system that will help our marketing and sales people do a better job focusing and using the dollars we are spending to invest and bring new membership.

Overall, we've accomplished a lot in the last year. We have grown financially stronger and continue to make investments that will help pay dividends and benefits for our Association for decades to come. I thank you for your trust in us and I thank you for your membership in Catholic United Financial. Enjoy the rest of our time together.

Following the report, Gary Polaczyk, St. Boniface Council, Minneapolis, MN, commented on the report and the financials. He requested that a statement explaining changes in surplus be added to the financials that are provided to the members. Chair Borrmann thanked Mr. Polaczyk for his suggestion. Mr. Polaczyk asked for an explanation for the decrease in life insurance in force. Mr. Ahles attributed the decrease in life insurance to a high number of claims and fewer renewals related to aging membership, and to an adverse effect on single premium whole life policy sales caused by not paying dividends in 2016.



A motion was made, seconded and approved to accept the Senior Vice President and Secretary/Treasurer's Report to the Members. (Michael Bredeck, St. Michael Council, Madison, MN; Charlene Kasel, St. Elizabeth Ann Seton Council, Hastings, MN.)

At this time Chair Borrmann asked John Maile, Spokesperson for the Nominating Committee, to come forward, introduce his committee, and give his report.

### **Nominating Committee Report**

John Maile introduced the members of his Committee, as listed at the end of this report, and presented his report. The Nominating Committee met and screened two candidates for the Board of Directors to assure that each candidate did not have a disqualifying criminal or financial background, met the minimum requirements of the Association's Constitution and Bylaws (adult benefit member for two years with high moral and ethical standards, and have meaningful business, professional, fraternal, council, community and/or church experiences). The Committee found that both candidates for Board of Directors have met the required minimum criteria. A motion was made, seconded and approved to accept the report of the Nominating Committee and dismiss the Committee with thanks. (John Maile, St. Boniface Council, Cold Spring, MN; Martin Renk, St. Joseph and Elizabeth Council, Winona, MN.)

Next, Mr. Borrmann read Section 16 of the Bylaws of Catholic United Financial pertaining to candidates for the Board of Directors positions. He announced that the terms for two Board members, George Gmach and William Lucas, expire this year. Mr. Gmach has completed his fourth term on the Board and is therefore not eligible for re-election according to the Bylaws. William Lucas has completed one term and is eligible for re-election.

- William Lucas was nominated by Gary Polaczyk, St. Boniface Council, Minneapolis, MN and seconded by James Sartell, St. Boniface Council, Minneapolis, MN.
- James Wensel was nominated by Delroy Rothstein, Sacred Heart Council, Sauk Rapids, MN and seconded by Donna Rothstein, Sacred Heart Council, Sauk Rapids, MN.

There were no other nominations. A motion was made, seconded and approved to close the nominations and call for a unanimous vote to elect William Lucas and James Wensel. (Michael Barten, St. Andrew Council, Greenwald, MN; Joanne Jacques, Holy Family Council, Glencoe, MN.) The motion passed by unanimous vote.

Next, nominations were accepted to elect four members to the Nominating Committee.

- Gary Polaczyk was nominated by Mary Polaczyk (both of St. Boniface Council, Minneapolis, MN).
- Richard Kueppers was nominated by Fred Kueppers (both of Ss. Peter and Clemens Council, St. Paul, MN).
- Julian Wick was nominated by Benita Welch (both of Ss. Ann & Wendelinus Council, Bloomington, MN).
- James Mongeau was nominated by Kathleen Mongeau (both of Holy Family Council, Mankato, MN).

A motion was made, seconded, and approved to close the nominations for the Nominating Committee and elect them unanimously. (Monique Kramer, Constitution Committee; Benita Welch, Ss. Ann & Wendelinus, Bloomington, MN.)

Chair Borrmann called Nate Lamusga, Director of Member Engagement, to the podium. Nate updated members on the Isidore II System and asked them to contact his department if they have any questions or suggestions to make the system even more intuitive and user friendly. He then spoke about the Gather4Good® Events in which the Member Engagement team arranges events for communities to volunteer their time to put together personal care kits for people in need. He announced the next two events would be at St. Francis of the Lake School in Brainerd, Minnesota and Loyola Catholic School in Mankato, Minnesota. He encouraged those interested in volunteering to go to the Gather4Good® website, [www.gather4good.org](http://www.gather4good.org) or call the Home Office.

At this time Chair Borrmann closed the morning session and called Mike Bredeck to the podium to lead the closing prayer.

Ross Bernstein, the keynote speaker, came forward to give his presentation, *Following Your Moral Compass to Win with Respect and Integrity*, followed by lunch.

The breakout sessions offered after lunch were *Wills and End-of-Life Wishes; Tech-nically Speaking; Financial Planning for Generations X, Y & Z*; and the *New Medicare Supplement Plan*.

## **Session II**

The Afternoon Session was called to order by Chair Harald Borrmann followed by a prayer led by Eve Hennen, St. Anna Council, Belle Plaine, Minnesota.

Chair Harald Borrmann called Paul Newton, Chair of the Credentials Committee forward to introduce the members of his committee and present the Final Report of the Credentials Committee.

### **Final Report of Credentials Committee**

Mr. Newton introduced his committee members and gave his report. The Credentials Committee met this morning and verified 257 delegates in attendance. This is the final report. Mr. Borrmann, I make a motion to accept the Credentials Committee report and ask that the Committee be dismissed with thanks. The motion was seconded and approved. (Paul Newton, St. Ambrose Council, Wabeno, MN; Michael Barten, St. Andrew Council, Greenwald, MN.)

### **Constitution Committee**

Next, Chair Borrmann gave instructions to the delegates on how to use the electronic/digital voting devices for voting on constitutional changes and elections, and gave them an opportunity to practice. James Gibbons, Spokesperson for the Constitution Committee was called forward to introduce his committee members, whose names are found at the end of this report. Mr. Gibbons presented his report followed by active discussions with the delegates as listed below regarding proposed amendments. The names of the delegates who contributed to discussions and the results of the voting are included in the Final Constitution Committee Report.

## Final Constitution Committee Report

The Committee on Constitution and Bylaws, duly appointed by the President of the Association, met at the principal office of the Association on April 6, 2017. The committee reviewed and gave consideration to proposed amendments to the Constitution and/or Bylaws that had been submitted by the Board of Directors of the Association and identified other suggested changes as a result of their review.

The Amendments to the Constitution and Bylaws of the Association, requiring a two-thirds vote of the delegates present, as approved by the 2017 Delegate Convention are as follows:

1. The Committee recommended removing the word “consecutive” to clarify the terms of office for Directors.

The motion was made, seconded, and approved. (James Gibbons, Constitution Committee; John Quinn, Ss. Peter and Clemens Council, St. Paul, MN.)

**As approved by the 2017 Delegate Convention, (91.63%/8.37%), Section 9, Paragraph 4 will read:**

No Director shall start a new term in office after they attain 75 years of age. Any Director is limited to no more than four three-year terms of office.

2. The Committee recommended a change to allow the Board of Directors to make changes to the Bylaws; any change to the Articles of the Constitution would still require a Delegate vote. This is common in the fraternal industry, advised by legal counsel and is in line with industry best practices. Any Bylaw changes made by the Board of Directors would be shared with membership through publication in *Our Catholic Journey* magazine and as part of the Board Minutes.

The motion was made and seconded. (James Gibbons, Constitution Committee; Lorraine Redig, Ss. Joseph & Elizabeth Council, Winona, MN.)

(Delegates who contributed to discussion: Gary Polaczyk, William Lucas, Geraldine Lachowitzer, Fred Kueppers, Michael Bredeck, and Mary Harens.)

**This recommendation was not approved. (37.79%/62.21%)**

3. The Committee recommended a refresh to the Convention format, moving from an Annual Convention to a Triennial Conference. In years with no Convention, the Association would host Regional Member Gatherings throughout the five-state area. The Committee members were briefed on the cost savings of Member money, the very successful Gather4Good<sup>®</sup> Events and the proposed new type of Member Gathering.

The motion was made and seconded. (James Gibbons, Constitution Committee; Benita Welch, Ss. Ann and Wendelinus, Bloomington, MN.)

(Delegates who contributed to discussion: Delroy Rothstein, Brian Harens, John Zahler, John Kratzke, Charlene Skluzacek, George Gmach, Deborah Pauly, Mary Wildung, Donna Rothstein, Donald Bach, Julian Wick, Mary Polaczyk, Joseph Kueppers, and Julia Knauss.)

A motion was made, seconded and approved to end the debate. (Joann Hoffman, Holy Cross and St. Mary Council, Parkston, SD; Delroy Rothstein, Sacred Heart Council, Sauk Rapids, MN.)

Next the vote on Recommendation #3 was taken.

**This recommendation was not approved. (52.53%/47.47%)**

4. The Committee recommended abolishing the Delegate Stipend. Stipends were originally paid to delegates at a time when the Association charged attendees for meals and lodging. The Association currently pays all costs of the Annual Convention including registration fees, meals, lodging, speakers and facilities. The Association would continue to reimburse mileage costs.

The motion was made and seconded. (James Gibbons, Constitution Committee; Michael Bredeck, St. Michael Council, Madison, MN)

(Delegates who contributed to discussion: David Zenk, Patricia Becker, Mary Harens, Katherine Hemmelgarn, and Fred Kueppers.)

**This recommendation was not approved. (37.26%/62.74%)**

5. The Committee recommended a change in the minimum and maximum number of delegates per Local Council/Parish Volunteer Team; a minimum of 2 and a maximum of 10. As parishes and ultimately, Councils/PVTs, continue to consolidate a Local Council or Parish Volunteer Team may unintentionally become extremely large and have an inflated number of Delegates.

The motion was made and seconded. (James Gibbons, Constitution Committee; Gerald Smitten, St. Anthony Council, St. Cloud, MN.)

(Delegates who contributed to discussion: Fred Kueppers, Carol Heltemes, Susan Dressel, Fred Kueppers.)

A motion was made and seconded to amend Recommendation #5 as written below. (George Gmach, Board of Directors; Francis Teuber, St. Elizabeth Ann Seton, Hastings, MN)

**As approved by the 2017 Delegate Convention, (85.10%/14.90%), Section 3, paragraph 1, will be edited to read:**

Each Local Council or Parish Volunteer Team shall be entitled to one delegate to each Delegate Convention for every 125 Members or major fraction thereof in good standing on the first day of June preceding the convention, provided that each Local Council or Parish Volunteer Team having less than 125 Members shall be entitled to a minimum of two delegates.

James Gibbons, Spokesperson for the Constitution Committee, recommended that Recommendations #6 and #7 be withdrawn from consideration. Chair Borrmann accepted the recommendation.

6. The Committee recommends changing the Director terms from 4 three-year terms to 3 four-year terms in line with a Triennial Conference, which would allow for a different slate of Directors up for election at each Conference.

**This recommendation was not presented to the delegates as it was no longer applicable.**

7. The Committee recommends the Association research and make available the option to vote by mail or electronically for future elections in non-Conference years.

**This recommendation was not presented to the delegates as it was no longer applicable.**

8. The Committee recommends a grammatical change to Section 30 as it refers to officer terms of office and is no longer applicable as Officers are now hired.

The motion was made, seconded. (James Gibbons, Constitution Committee; Michael Bredeck, St. Michael Council, Madison, MN)

(Delegate who contributed to discussion: Lucinda Overman.)

**As approved by the 2017 Delegate Convention, (92.54%/7.46%) paragraph 3, Section 30, will be edited to read:**

Both Officers shall report to the Board of Directors, be evaluated by the Board of Directors annually, and shall devote the whole of their time to the duties of their respective offices.

9. The Committee recommends changing the number of Credentials Committee Members needed from 5 to 2 as the registration process has been automated and is completely electronic only requiring verification of the number of Delegates registered and a report.

The motion was made and seconded. (James Gibbons, Constitution Committee; Charlene Kasel, St. Elizabeth Ann Seton, Hastings, MN).

(Delegates who contributed to discussion: Claudette Lucas, David Zenk.)

**As approved by the 2017 Delegate Convention, (94.63%/5.37%) Section 12, Paragraph 2, will read:**

Prior to each Convention, the President shall appoint a Credentials Committee composed of two delegates and, if necessary, a Good of the Association Committee composed of five delegates.

A motion was made, seconded and approved to accept the entire Amended Report of the Constitution Committee as voted upon and dismiss the committee with thanks. (James Gibbons, Constitution Committee; Martin Renk, Ss. Joseph and Elizabeth Council, Winona, MN.)

(The councils, and locations of the participants in the discussions of the amendments are listed in the *Delegates in Attendance* list at the end of this report.)

Next, Mr. Borrmann recognized and expressed gratitude to the 50- and 75-year members and all members who gave up time and personal plans to attend the convention. A donation of \$10,430 will be made to Gather4Good® for personal care kits in honor of the 50- and 75-year members.

### **Election Committee Report**

Susan Dingmann, Chair of the Election Committee, was called forward to introduce her Committee and present her report. The Election Committee observed and verified the count on all issues presented today which Mr. Borrmann announced. A motion was made, seconded, and approved to accept the Report of the Election Committee and dismiss the Committee with thanks. (Susan Dingmann, St. Martin Council, St. Martin, Minnesota; Victor Kotten, Seven Dolors Council, Albany, Minnesota.)

Chair Borrmann announced the 2018 Convention is tentatively scheduled for Saturday, August 4, 2018. He then recognized Director George Gmach for his extraordinary dedication to Catholic United Financial as he completes his last year of service on the Board of Directors. Catholic United Financial will make a donation to the Foundation in Mr. Gmach's name.

Next, Chair Borrmann recognized staff, in particular Deborah Gephart, for their contributions to the Catholic United Financial Convention.

James Wensel, newly elected Board member, was called forward to be introduced and welcomed by the Delegates.

Chair Borrmann closed the 134<sup>th</sup> Annual Convention. Director George Gmach came forward to lead the closing prayer.

Respectfully submitted,



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Michael M. Ahles,  
Senior Vice President and Secretary/Treasurer

## **2017 APPOINTED CONVENTION COMMITTEES**

### **Constitution Committee**

Sarah Barstad, Aberdeen, SD  
Brian Fuchs, Collegeville, MN  
Jim Gibbons, St. Paul, MN  
Monique Kramer, St. Michael, MN  
Dolores Maile, Cold Spring, MN  
Faith Siebenaler, Hastings, MN  
Tracy Smith, Johnsbury, MN

### **Credentials Committee**

Paul Newton, Wabeno, WI  
Susan Niebur, Miesville, MN  
Rosella Quast, Winsted, MN  
Matthew Renk, Winona, MN  
Barbara Smith, St. Bonifacius, MN

### **Election Committee**

Patricia Bubolz, Fairfax, MN  
Susan Cole, Jordan, MN  
Susan Dingmann, St. Martin, MN  
Ronald Dressel, Waconia, MN  
Joel Roelike, Lake Henry, MN

### **Marshals**

Michael Bredeck, Madison, MN  
Alexander Keilen, Faribault, MN  
Jason Smith, Perham, MN  
Lisa Smith, Perham, MN

## **2017 ELECTED CONVENTION COMMITTEE**

### **Nominating**

John Maile, Cold Spring, MN  
Richard Kueppers, Saint Paul, MN  
Gary Polaczyk, Minneapolis, MN  
Julian Wick, Bloomington, MN

**DELEGATES IN ATTENDANCE  
SATURDAY, AUGUST 5, 2017**

<b>Name</b>	<b>Council Name</b>	<b>City</b>	<b>State</b>
MICHAEL M AHLES	BOARD MEMBER	ANDOVER	MN
JOHN A ALTENBURG	SS JOSEPH & ELIZABETH	NEW ULM	MN
LORI ANN ANDERSON	HOLY FAMILY	WINSTED	MN
REBECCA ANN ANDERSON	ST. JAMES	DAWSON	MN
PATRICIA ANN ARNOLD	SS. JOSEPH & MARY	EDEN VALLEY	MN
DONALD PETER BACH	ST. LEO	SAINT LEO	MN
SARAH ANN BARSTAD	CONSTITUTION COMMITTEE	ABERDEEN	SD
MICHAEL A BARTEN	ST. ANDREW	GREENWALD	MN
BERNARD B BASTIAN	HOLY FAMILY	MANKATO	MN
JUDITH ANN BEAUDRY	ST. MICHAEL	ST. MICHAEL	MN
PATRICIA ANN BECKER	ST. JOSEPH	HOLDINGFORD	MN
PATRICIA G V BECKER	ST. ANTHONY	ST. CLOUD	MN
MARY F BECKER	ST. MICHAEL	ST. MICHAEL	MN
LEO J BLOCH	SS. CATHERINE & JOSEPH	RICHMOND	MN
RITA C BLOMMEL	SACRED HEART	FREEPORT	MN
RACHEL MARIE BODIN	SS ANTHONY & ANN	DELANO	MN
ANN MARIE BODIN	SS ANTHONY & ANN	DELANO	MN
VIOLA M BORGERDING	SACRED HEART	FREEPORT	MN
HARALD E BORRMANN	BOARD MEMBER	ST. PAUL	MN
DAVID JOSEPH BRAKE	ST. KILIAN	WILMONT	MN
AMELIA ELAINE BRAKE	ST. KILIAN	WILMONT	MN
MICHAEL MARTIN BREDECK	ST. MICHAEL	MADISON	MN
KATHERINE MARIE BREDECK	ST. MICHAEL	MADISON	MN
MARY LOU BRITZ	ST. MICHAEL	BUCKMAN	MN
RENEE ANN BROD	BOARD MEMBER	NEW PRAGUE	MN
PATRICIA LEE BUBOLTZ	SS. MARY & JOSEPH	FAIRFAX	MN
SUSAN M COLE	ST. JOHN THE BAPTIST	JORDAN	MN
CHARLES ALLAN DEHN	MARY QUEEN OF PEACE	ROGERS	MN
NORBERT J DERHAAG	ST. VICTORIA	VICTORIA	MN
PETER RAYMOND DINGMANN	ST. MARTIN	ST. MARTIN	MN
SUSAN L DINGMANN	ST. MARTIN	ST. MARTIN	MN
MARLENE A DOHMEN	ST. JOHN	UNION HILL	MN
DIANE DOLD	ST. JAMES	ELROSA	MN
KENNETH H DOLD	ST. JAMES	ELROSA	MN
CHERYL ANN DOWNING	SS CYRIL & METHODIUS	WILNO	MN
DANIEL JAMES DOWNING	SS CYRIL & METHODIUS	WILNO	MN
SUSAN K DRESSEL	ST. JOSEPH	WACONIA	MN
RONALD J DRESSEL	ST. JOSEPH	WACONIA	MN



SHIRLEY A DREXLER	SS JOSEPH & ELIZABETH	NEW ULM	MN
EUGENE ELWOOD EBBERS	ST. MARY	BIRD ISLAND	MN
SUE ANN EBBERS	ST. MARY	BIRD ISLAND	MN
BERNARD JOHN ERPELDING	QUEEN OF PEACE	WINONA	MN
JANICE MARGARET ERPELDING	QUEEN OF PEACE	WINONA	MN
FLORIAN RAYMOND EUTENEUER	ST. MARTIN	ST. MARTIN	MN
JOANN MAE EUTENEUER	ST. MARTIN	ST. MARTIN	MN
RAMONA ELIZABETH FEDOR	ST. JOSEPH	HOLDINGFORD	MN
CLARA CHRISTINE FISCHBACH	ST. BONIFACE	COLD SPRING	MN
BRIAN J FUCHS	CONSTITUTION COMMITTEE	AVON	MN
GERALDINE M GARDING	SEVEN DOLORS	ALBANY	MN
JOANNE A GARLOUGH	ST. ANTHONY and MARIA HILF	ST. PAUL	MN
JULIANA BOYER GEISER	SS. ANN & WENDELINUS	BLOOMINGTON	MN
JAMES C GIBBONS	CONSTITUTION COMMITTEE	LAKE ELMO	MN
GEORGE B GMACH	BOARD MEMBER	ROGERS	MN
THOMAS JOHN GROSSMANN	ST. JOHN THE BAPTIST	SEARLES	MN
KATHERINE AGNES HALVERSON	St. ANTHONY and MARIA HILF	SAINT PAUL	MN
BRIAN JOHN HARENS	SS PETER & CLEMENS	SAINT PAUL	MN
MARY COLLEEN HARENS	SS PETER & CLEMENS	SAINT PAUL	MN
MARY LOU HARRIS	ST. ANTHONY	SAINT CLOUD	MN
GARY JOSEPH HART	ST. BONIFACE	COLD SPRING	MN
JEAN MARIE HART	BOARD MEMBER	COLD SPRING	MN
MARIAN A HAUS	HOLY CROSS	KIMBALL	MN
JOYCE M HEILAND	ST. VICTORIA	VICTORIA	MN
RALPH VERNON HEILING	ST. MICHAEL	MORGAN	MN
LUELLA L HEILING	ST. MICHAEL	MORGAN	MN
CLARA A HEINZE	ST. JAMES	ELROSA	MN
CAROL HELEN HELTEMES	ST. JOSEPH	WADENA	MN
JANICE R HELTEMES	ST. JOSEPH	WADENA	MN
JOSEPH KENNETH HEMMELGARN	HOLY FAMILY	PERHAM	MN
KATHERINE ANNE HEMMELGARN	HOLY FAMILY	PERHAM	MN
LEO J HEMMESCH	ST. MARGARET	LAKE HENRY	MN
EVE MARIE HENNEN	ST. ANNA	BELLE PLAINE	MN
ARLENE HELEN HENNING	ST. JOSEPH	ADRIAN	MN
ROBERT E HEYING	SS. CATHERINE & JOSEPH	RICHMOND	MN
KAREN A HEYING	SS. CATHERINE & JOSEPH	RICHMOND	MN
LEONARD PAUL HINNENKAMP	SS BERNARD & ELIZABETH	MELROSE	MN
JUDITH COOK HOFFER	SACRED HEART	MURDOCK	MN
PHILIP STEPHEN HOFFER	SACRED HEART	MURDOCK	MN
JOANN E HOFFMAN	HOLY CROSS & ST. MARY	PARKSTON	SD
BERNADETTE LUCY HOFFMANN	ST. MARY	SLEEPY EYE	MN
FREDERICK ROMAN HOFFMANN	ST. MARY	SLEEPY EYE	MN
ANNA MARIE M HOLDVOGT	IMMAC. CONCEPTION	NEW MUNICH	MN

TATUM ELIZABETH HOLDVOGT	IMMAC. CONCEPTION	NEW MUNICH	MN
EILEEN ELIZABETH HOY	ST. JOHN THE BAPTIST	JORDAN	MN
JOANNE CATHERINE JACQUES	HOLY FAMILY	GLENCOE	MN
JOAN ELAINE JENDRO	ST. MARY	ST AUGUSTA	MN
RICHARD CLAUDE JENDRO	ST. MARY	ST AUGUSTA	MN
JOAN ELIZABETH JENDRO	TRI PARISH	LITTLE FALLS	MN
RONALD R KAHLE	SS JOSEPH & ELIZABETH	NEW ULM	MN
JANET M KAHLE	SS JOSEPH & ELIZABETH	NEW ULM	MN
DORIS K KAMPSEN	OUR LADY OF THE LAKES	SPICER	MN
CHARLENE MARTHA KASEL	ST. ELIZ ANN SETON	HASTINGS	MN
GERALD M KASEL	ST. ELIZ ANN SETON	HASTINGS	MN
PATRICIA J KASELLA	BOARD MEMBER	ROYALTON	MN
ALEXANDER RICHARD KEILEN	SS. LAWRENCE & ANNA	FARIBAULT	MN
JAMES EDWARD SR KEILEN	SS. LAWRENCE & ANNA	FARIBAULT	MN
BERNADETTE M KIEFFER	ST. JOSEPH	MIESVILLE	MN
ARLINE M KLINGLER	ST. GEORGE	ST. GEORGE	MN
JULIA ANN KNAUSS	HOLY ROSARY	DETROIT LAKES	MN
WAYNE L KNAUSS	HOLY ROSARY	DETROIT LAKES	MN
SANDRA MARIE KNUTSON	BREAD OF LIFE	MARSHALL	MN
SHARON A KOLL	ST. MARY OF MT CARMEL	LONG PRAIRIE	MN
MARION M KOSHIOL	ST. ANTHONY	SAINT CLOUD	MN
IVAN VICTOR KOTTEN	ST. MARY	SLEEPY EYE	MN
VICTOR A KOTTEN	SEVEN DOLORS	ALBANY	MN
BETTY LOU KOTTEN	SEVEN DOLORS	ALBANY	MN
MONIQUE A KRAMER	CONSTITUTION COMMITTEE	SAINT MICHAEL	MN
ROBERT F KRATTENMAKER	BOARD MEMBER	NEW LONDON	MN
JOHN THOMAS KRATZKE	SACRED HEART	DENT	MN
CYNTHIA MAY KRATZKE	SACRED HEART	DENT	MN
ALICE APPOLONIA KREBSBACH	ST. BONIFACE	COLD SPRING	MN
THEODORE EDWARD KREBSBACH	ST. BONIFACE	COLD SPRING	MN
WANDA LEA KUECHLE	ST. PHILIP	LITCHFIELD	MN
FRED A JR KUEPPERS	SS PETER & CLEMENS	ST. PAUL	MN
JOSEPH F KUEPPERS	SS PETER & CLEMENS	ST. PAUL	MN
RICHARD MICHAEL KUEPPERS	SS PETER & CLEMENS	ST. PAUL	MN
GERALDINE F LACHOWITZER	St. ANTHONY and MARIA HILF	ST. PAUL	MN
JOANNE F LAMM	HOLY FAMILY	MANKATO	MN
ANGELINE ROSE LANDWEHR	ST. MARY	ST. AUGUSTA	MN
DIANE MARIE LECLAIR	SAINT ISIDORE	SAINT CHARLES	MN
LOREN JAMES LOZINSKI	ST. LEO	ST. LEO	MN
CLAUDETTE A LUCAS	ST. BONIFACE	MINNEAPOLIS	MN
WILLIAM L LUCAS	BOARD MEMBER	EDINA	MN
MICHAEL D LYNCH	ST. AGNES	VERMILLION	SD
KATHLEEN M LYNCH	ST. AGNES	VERMILLION	SD

JOHN WILLIAM MAILE	ST. BONIFACE	COLD SPRING	MN
DOLORES FRANCES MAILE	CONSTITUTION COMMITTEE	COLD SPRING	MN
LINDA M MASTEY	SS. PETER & PAUL	GILMAN	MN
ANN M MAYER	VISITATION	STACYVILLE	IA
TESS R MAYER	VISITATION	STACYVILLE	MN
JODI LYNN MCGLAUN	QUEEN OF PEACE	WINONA	MN
MICHAEL FRANCIS MCGOVERN	ST MATHIAS	HAMPTON	MN
VIRGINIA CATHERINE MEIER	SEVEN DOLORS	ALBANY	MN
ARNOLD F MEIER	SEVEN DOLORS	ALBANY	MN
MARIAN J MEYER	ST. MICHAEL	SAINT MICHAEL	MN
JOYCE ROSELLE MEYER	SAUK CENTRE PARISH VOLUNTEER TEAM	SAUK CENTRE	MN
MARGARET JOSEPHINE MEYER	SAUK CENTRE PARISH VOLUNTEER TEAM	SAUK CENTRE	MN
RITA HYACINTH MIDDENDORF	SACRED HEART	FREEMONT	MN
JOYCE MARGARET MOLDAN	HOLY FAMILY	LEAVENWORTH	MN
MARLYN SYLVESTER MOLDAN	SS JOSEPH & ELIZABETH	NEW ULM	MN
MARY V MOLDAN	SS JOSEPH & ELIZABETH	NEW ULM	MN
JAMES VINCENT MONGEAU	HOLY FAMILY	MANKATO	MN
KATHLEEN ANN MONGEAU	HOLY FAMILY	MANKATO	MN
JULIA LYNN NELMARK	HOLY ROSARY	DETROIT LAKES	MN
THERESA NELSON	ST. MICHAEL	BUCKMAN	MN
PAUL M NEWTON	ST AMBROSE	WABENO	WI
SUSAN M NIEBUR	ST. JOSEPH	MIESVILLE	MN
MARION E NISTLER	ST. MARY	ST. AUGUSTA	MN
JEANETTE T NOHNER	SS. JOSEPH & MARY	EDEN VALLEY	MN
ANDREA H OLBERDING-CAREW	ST. PHILIP	LITCHFIELD	MN
JEAN MARIE OPATRYNY	St. ANTHONY and MARIA HILF	SAINT PAUL	MN
EDOUARDA ANN OPATRYNY	St. ANTHONY and MARIA HILF	SAINT PAUL	MN
SHANNON VICTORIA OSENDORF	ST. JOHN THE BAPTIST	COLLEGEVILLE	MN
LUCINDA JEAN OVERMAN	SACRED HEART	FREEMONT	MN
DEBORAH MARIE PAULY	ST. JOHN THE BAPTIST	JORDAN	MN
DONNA LEE PESEK	SS CYRIL & METHODIUS	WILNO	MN
LEROY ALFRED PFLUEGER	ST. FRANCIS	ST. FRANCIS	MN
KELLY MARIE PIIPKE	OUR LADY OF THE LAKES	SPICER	MN
JUDITH ANN PINT	ST. JOHN THE BAPTIST	JORDAN	MN
SHARON MARIE PIOTTER	ST. PAUL	APPLETON	MN
DENNIS AUGUSTIN PLAETZ	OUR LADY OF VICTORY	LUCAN	MN
JANE E PLAETZ	OUR LADY OF VICTORY	LUCAN	MN
GARY E POLACZYK	ST. BONIFACE	MINNEAPOLIS	MN
MARY ROSE POLACZYK	ST. BONIFACE	MINNEAPOLIS	MN
CARMEN ROSALIE POPELKA	HOLY FAMILY	GLENCOE	MN
MARILYN C POPP	SACRED HEART	SAUK RAPIDS	MN

GERALDINE MARY POPPLER	ST. JOSEPH	WACONIA	MN
GERALD EDWIN POPPLER	ST. JOSEPH	WACONIA	MN
LISA JEAN PORTNER	SS JOSEPH & ELIZABETH	NEW ULM	MN
MARY ANN PRIMUS	SS BERNARD & ELIZABETH	MELROSE	MN
ROSELLA ANN QUAST	HOLY FAMILY	WINSTED	MN
JOHN GREGORY JR QUINN	SS PETER & CLEMENS	SAINT PAUL	MN
CAROL JEAN QUINN	SS PETER & CLEMENS	SAINT PAUL	MN
LORRAINE MARGARET REDIG	SS JOSEPH AND ELIZABETH	WINONA	MN
LUZ IRENE RENK	SS JOSEPH AND ELIZABETH	WINONA	MN
MARTIN JULIUS RENK	SS JOSEPH AND ELIZABETH	WINONA	MN
MARY B RENSHAW	HOLY SPIRIT/HOLY FAMILY	MITCHELL	SD
KATHLEEN M RIENTS	ST. ANDREW	ELYSIAN	MN
JOEL HENRY ROELIKE	ST. MARGARET	LAKE HENRY	MN
MARY CATHERINE ROGGENKAMP	ST. JOHN / HOLY FAMILY	BLUFFTON	MN
CHARLOTTE M RONDEAU	ST. ELIZ ANN SETON	HASTINGS	MN
HAROLD L ROONEY	MARY QUEEN OF PEACE	ROGERS	MN
RUSSELL JOHN ROONEY	MARY QUEEN OF PEACE	ROGERS	MN
DELROY E ROTHSTEIN	SACRED HEART	SAUK RAPIDS	MN
DONNA M ROTHSTEIN	SACRED HEART	SAUK RAPIDS	MN
JAMES PAUL SARTELL	ST. BONIFACE	MINNEAPOLIS	MN
MARY ANNE SCARBOROUGH	St. ANTHONY and MARIA HILF	ST. PAUL	MN
RAYMOND JOSEPH SCHABERT	SS NICHOLAS & THERESA	NEW TRIER	MN
RAYMOND HENRY SCHERBER	MARY QUEEN OF PEACE	ROGERS	MN
ELEANOR E SCHERBER	MARY QUEEN OF PEACE	ROGERS	MN
JAMES A SCHMIESING	ST. ANDREW	GREENWALD	MN
JOANNE V SCHMITZ	ST. BERNARD	COLOGNE	MN
ROMAN SCHMITZ	SS. CATHERINE & JOSEPH	RICHMOND	MN
DOROTHY SCHMITZ	SS. CATHERINE & JOSEPH	RICHMOND	MN
DENIS ANTHONY SCHNEIDER	ST. JOHN	MEIRE GROVE	MN
EMILY KATHERIN SCHNEIDER	ST. JOHN	MEIRE GROVE	MN
CARIN LIDWINA SCHROEDER	SS. CATHERINE & JOSEPH	RICHMOND	MN
JOANNE MARY SCHUMACHER	SS. PETER & PAUL	LORETTO	MN
LAURA J SCHUMACHER	SS. PETER & PAUL	LORETTO	MN
MICHAEL JOHN SCHUMACHER	SS. PETER & PAUL	LORETTO	MN
LEONARD ANDREW SEIDL	ST. MARY	SLEEPY EYE	MN
MARGARET ANN SEIDL	ST. MARY	SLEEPY EYE	MN
MARTIN J SEIFERT	BOARD MEMBER	MARSHALL	MN
CHARLENE A SKLUZACEK	ST. JOHN	UNION HILL	MN
JASON PATRICK SMITH	HOLY FAMILY	PERHAM	MN
LISA ANN SMITH	HOLY FAMILY	PERHAM	MN
BARBARA J SMITH	ST. BONIFACE	ST BONIFACIUS	MN
MICHAEL E SMITH	ST. BONIFACE	ST BONIFACIUS	MN
TRACY SMITH	CONSTITUTION COMMITTEE	ADAM	MN

GERALD W SMITTEN	ST. ANTHONY	SAINT CLOUD	MN
AGNES E SMITTEN	ST. ANTHONY	SAINT CLOUD	MN
HENRY F SOENNEKER	ST. JOHN / HOLY FAMILY	BLUFFTON	MN
ROSEMARY SOLHEID	ASCENSION	NORWOOD YG AMER	MN
ARLENE ALICE SOUKUP	OUR LADY OF THE LAKES	SPICER	MN
FLORIBERT L SPANIER	SS PETER & CLEMENS	ST. PAUL	MN
LEON G STADTHERR	ST. WILLIBRORD	GIBBON	MN
EDWIN L STEFFL	ST. MICHAEL	MORGAN	MN
KATHLEEN R STEINHAGEN	ST. JOSEPH	WACONIA	MN
JOAN I STICH	ST. ANTHONY	ST. PAUL	MN
DONALD M STOCKER	ST. JOHN THE BAPTIST	JORDAN	MN
GLORIA ELAINE STUMPF	SS. MARY & JOSEPH	PIERZ	MN
ANNETTE CECILIA SUCHY	ST. CATHERINE	MILLERVILLE	MN
JENNIFER IRENE SWEET	MARY QUEEN OF PEACE	ROGERS	MN
TRISTAN KENDRICK SWEET	MARY QUEEN OF PEACE	ROGERS	MN
MASON ALEXANDER SWEET	MARY QUEEN OF PEACE	ROGERS	MN
LEON STEPHEN TACHENY	HOLY FAMILY	MANKATO	MN
FRANCIS JAMES TEUBER	ST. ELIZ ANN SETON	HASTINGS	MN
LAURA MAE TEUBER	ST. ELIZ ANN SETON	HASTINGS	MN
BONITA D THEIS	ST. BONIFACE	COLD SPRING	MN
HELEN MARIE THEIS	SS. JOSEPH & MARY	EDEN VALLEY	MN
ROBERT A THEISEN	ST. FRANCIS	ST. FRANCIS	MN
DOROTHY VANDENDRIESSCHE	BREAD OF LIFE	MARSHALL	MN
CHARLOTTE M VOSSEN	SS. JOSEPH & MARY	EDEN VALLEY	MN
LINDA R WALLERICH	SS. JOSEPH/KUNIGUNDA	WABASHA	MN
MICHAEL ANDREW WALLERICH	SS. JOSEPH/KUNIGUNDA	WABASHA	MN
SETH ADAM WALLS	ST. MARY	AUGUSTA	MN
VICTOR J WALTZING	SS. THERESA/WENDELIN	LUXEMBURG	MN
ROSE MARY WALZ	HOLY CROSS & ST. MARY	PARKSTON	SD
JEAN MARIE WALZ	MARY IMM CONCEPTION	ROCKVILLE	MN
JUDITH R WEINZIERL	ST. BONIFACE	ST BONIFACIUS	MN
JOYCE THERESA WEISS	SS. MARY & JOSEPH	PIERZ	MN
SHANNA J WEISS	HOLY SPIRIT/HOLY FAMILY	MITCHELL	SD
BENITA R WELCH	SS. ANN & WENDELINUS	BLOOMINGTON	MN
DIANE S WELLE	ST. MICHAEL	SPRING HILL	MN
AGNES DOROTHY WENDINGER	SS. MARY & JOSEPH	FAIRFAX	MN
ROGER N WEYER	ST. FRANCIS XAVIER	SARTELL	MN
MARY E WEYER	ST. FRANCIS XAVIER	SARTELL	MN
JULIAN L WICK	SS. ANN & WENDELINUS	BLOOMINGTON	MN
ROCHELLE A WICK	SS. ANN & WENDELINUS	BLOOMINGTON	MN
MARY LOU WILDUNG	ST. BERNARD	COLOGNE	MN
DARLENE L WILLIAMS	ST. VICTORIA	VICTORIA	MN
KATHLEEN MARY WOIDA	SS. ANN & WENDELINUS	BLOOMINGTON	MN

LEONARD MICHAEL WOIDA	SS. ANN & WENDELINUS	BLOOMINGTON	MN
CIARA R WOIDA	SS. ANN & WENDELINUS	BLOOMINGTON	MN
ANTOINETTE E ZAHLER	ST. MICHAEL	SAINT MICHAEL	MN
JOHN ROBERT ZAHLER	ST. MICHAEL	SAINT MICHAEL	MN
DAVID J ZENK	SS JOSEPH & ELIZABETH	NEW ULM	MN
MARY KAY ZILKA	ST. MICHAEL	BUCKMAN	MN