



# OUR *catholic* JOURNEY

THE OFFICIAL PUBLICATION OF CATHOLIC UNITED FINANCIAL



*Merry Christmas*

from your friends at **Catholic United Financial**



# Contents

## Features

### ***KEYS TO YOUR KINGDOM***

There's a new act in town, but it's not Vaudeville. Find out what The SECURE Act means for you and your IRA/Roth IRA.

4

### ***HONORING LIFE AND DEATH AT CHRISTMAS***

You can be more efficient in your charitable giving by distributing your gift over years.

8

## More

Recipes 5-6

Christmas Activities 7

#### **On the Cover:** Where are they now?

Going on ten years ago, Cousins Ellie Speltz and Leo Maas spent an afternoon jumping for our cameras. Now teens, they are members from the St. Paul area in Minnesota.

*Photo 2011, Bob Pearle*



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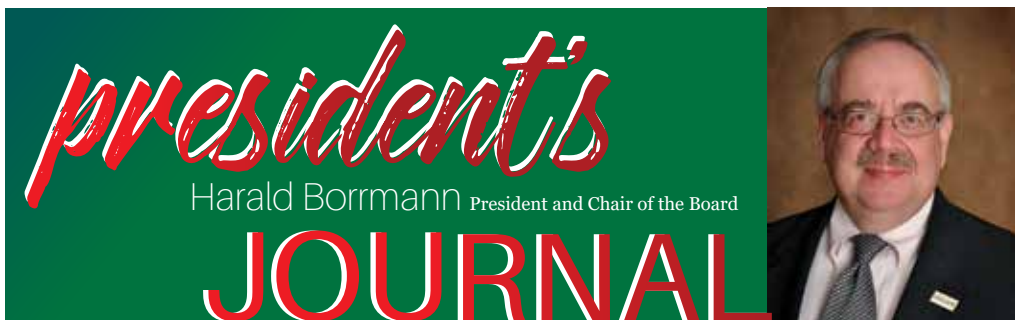
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## A Billion Thanks

As we approach the end of this year, I want to thank you – our members – for allowing us to play a role in your lives.

From our humble beginnings nearly 142 years ago, we have grown to be a billion-dollar organization. This can only occur because we have developed a relationship with you based on mutual trust. And that trust is something special and something we are grateful for each and every day.

The holidays always present us with opportunities to do good things for others – whether it is ringing the bell at a Salvation Army kettle, helping get gifts for teens who might otherwise not receive anything for Christmas or helping serve meals at a shelter. All of these are expressions of Christ's love for humanity. To celebrate Christmas truly

means to celebrate Jesus Christ and what He stands for. All of us are called to be Christ-like and the season of Christmas in particular is a time of giving and receiving, sharing and reflection, and loving and being loved.

So, on behalf of our Board of Directors and our entire staff, let me wish you a Holy and Merry Christmas and may you and your families enjoy happiness and peace in the New Year. May God richly bless you all!

### ***Nicktoberfest, St. Nicholas, Minn.***



Talk about the ultimate mashup - the St. Nicholas Parish Volunteer Team (PVT) of St. Nicholas, Minn., sought to celebrate their German heritage, bring the community together, and raise money for their religious education program. The result? The First Annual Nicktoberfest! Sales Rep Dave Stang (far left) donned the lederhosen and polka danced the night away with a live polka band and plenty of refreshments. Looks like we've discovered what "St. Nick" gets up to prior to Christmas!







**John Tetzloff, CLU,**

FICF, LUTCF

John Tetzloff is Catholic United's resident trainer and expert in all things estate planning. He works with our Sales Representatives and at your request directly with you to make the most of what you've got, and make sure it stays with your family. Give your local Sales Representative a call to discuss the future of your funds and attaining the keys to your kingdom, today.

## KEYS TO YOUR KINGDOM

# SECURE Act breakdown

I recently had the opportunity to work with a couple that attended one of our Catholic End of Life/Estate Planning workshops we conducted this past fall. After gathering their information and discussing their main goals, issues and concerns, we met to do a comprehensive estate and retirement plan analysis. They had not started an estate plan, so we had a good discussion on the options available. This allowed them to make good decisions and start the process moving forward.

Regarding their retirement plans, they had done quite well but had multiple IRA's, 401(k)s and other investments that we recommended they consolidate for ease and simplification as they moved into retirement. We also had a discussion on the new SECURE Act that is set to pass at the end of 2019 that will have a potential impact on everyone's retirement plans going forward.

The SECURE Act stands for *Setting Every Community Up for Retirement Enhancement*. It was passed by the House in May and is going to the Senate for a vote before the end of 2019. Below are three of the proposed changes that may affect many people planning for retirement as well as those already retired:

### **1: TRADITIONAL IRA**

#### ***contributions can continue after age 70½:***

Current law prohibits people from contributing to a traditional IRA after they've reached age 70½ even if they are still working. The proposed change comes as life expectancies are increasing and people are working longer to fund longer retirements.

If the bill is enacted, people will be able to contribute to a traditional IRA so long as they are working and have income. This is similar to the 401K and ROTH IRA rules regarding contribution ages.

### **2: INCREASE IN age for beginning Required Minimum Distribution from traditional IRAs**

Currently retirees must make taxable required distributions from their IRAs starting at age 70½ and continuing each year until death. The amount of required distribution is determined by age, end-of-year account balances, and IRS divisor factors.

The proposed law would move the age of required distribution from age 70½ to age 72.

*Catholic United Financial does not provide tax or legal advice. Discuss all tax strategies with your CPA or tax attorney.*

The proposed rule would only apply to people who have not yet reached age 70½ by the end of 2019.

### ***ELIMINATION of the Stretch IRA option for beneficiaries of an IRA***

Currently, a beneficiary of an IRA can “stretch” the distribution of their inherited IRA over their life expectancy thus lengthening the payout and spreading the tax obligation over a longer period of time.

The proposed plan would eliminate the “stretch” IRA option and only allow the beneficiaries to draw down the account no longer than 10 years from the date of death of the original IRA holder.

As you can see, if the SECURE Act passes it will require many folks to take another “look” at their retirement plan options and see if their current plans are still relevant to their goals. Being able to contribute longer to an IRA may prove valuable for those who need a little more time to reach their goals providing they are still working. Also, the increase from age 70½ to 72 for required minimum distributions may ease tax burdens and allow for more charitable giving options. The elimination of the stretch IRA will also force some to review their beneficiary designations and possibly look at more tax-advantaged tools to pass assets to their heirs.

Please don’t hesitate to contact your local Catholic United Financial Sales Rep to discuss a review of your current plans. It is always a good and prudent idea to reassess and reaffirm your plans to consider those changes that we have no control over but greatly affect the future of our plans.

May God bless you and your families.

**Santa isn’t the only one with a workshop.**

Catholic United has several ongoing workshop options for those in need of a financial roadmap. We offer end-of-life planning, estate preparation, retirement downsizing, Medicare supplement and youth finance courses — all for free at a parish near you!

Visit [www.catholicunited.org/workshops](http://www.catholicunited.org/workshops), or contact your Rep to attend one in 2020!

## **RECIPES&Things**



### ***Grinch Kabobs***

#### ***What you need:***

- 24 green grapes
- 1 large banana
- 24 hulled strawberries
- 24 mini marshmallows
- 24 toothpicks

#### ***DIRECTIONS:***

File this one under “Easy snacks the kids can help with.” These healthy little humbugs are edibly adorable.

Once you’ve collected the ingredients, you just need to slice the banana into 24 coins, then assemble them.

Slide a grape onto a toothpick, then the banana coin, the strawberry, and top it off with the mini-marshmallow pop-pom.

24 is an arbitrary number, make as many as you want! These treats are a great way to keep nibble kiddo fingers busy, and hungry little mouths full of fruity festivity.

## *Christstollen/ German Christmas Stollen*

### INGREDIENTS:

1 c. dark and golden raisins  
1/4 c. candied lemon peel  
1/8 c. candied orange peel  
2 oz dark rum  
1 (7 gram) envelope yeast or  
1 (30 gram) cake of yeast  
1/2 c. milk  
1/3 c. sugar  
4 c. all-purpose flour  
1 egg

1/2 vanilla bean ( or 1 tsp. vanilla  
paste or extract)  
2 Tbsp lemon zest  
1/4 tsp salt  
1/4 tsp ground nutmeg  
1/4 tsp ground cardamom  
7/8 c. sweet, unsalted butter (14  
Tbsp)  
2/3 c. flour  
1/3 c. whole almonds peeled  
1/2 c. melted butter  
1/2 powdered sugar for dusting

**Prep: 4 hrs (+ overnight rum soak) • Cook: 45 min bake time • Yield: 18-inch stollen**

### DIRECTIONS:

Gather all ingredients.

Combine raisins, candied fruit, almonds and rum. Soak overnight, stirring occasionally.

Dissolve yeast in warm milk with a pinch of sugar, let it sit for 10 min or until bubbles form.

Mix flour, egg, yeast mix, sugar, lemon zest, vanilla and salt with a spoon or dough hook for several minutes, until it just comes together. Set aside for next step.

Cream butter and 2/3 c. flour with the nutmeg and cardamom until smooth.

Completely incorporate yeast mix with creamed butter to create a smooth dough. Let it rest covered for 30 minutes. Turn out on lightly floured surface and knead in fruit and almonds. Let rest 15 min.

Return dough to floured board and form into a rectangle with a valley, fold 1/3 (one long side) back into the valley. Pat into stollen shape.

Fold a piece of aluminum foil several times to build walls for the long sides of the stollen to help it hold its shape while baking — or use a stollen pan. Place dough in “pan” and let rise for 30 min in a warm place.

Dot top of stollen with butter, bake in preheated 350 degree oven for 35-45 minutes - until loaf is golden and done. Cover with foil if it's getting too brown.

Remove from oven and paint with butter and dust thickly with powdered sugar.



***Chef Tip! Though you can eat the stollen right away, and it will be delicious, it only gets better with age. Tightly wrap in foil and allow it to “ripen” for 1-3 weeks for the rum and fruit to absorb into the bread. Best way to enjoy? With coffee in the morning, or Glühwein at night! Merry Christmas, and Happy New Year!***



## Connecting at Christmas

*Once again, we here at Catholic United and Our Catholic Journey find ourselves in the full swing of Holiday hooplah. The secular holiday season is busy and stressful, but Christmas? Christmas is joy. It is the spring of hope, the renewal of life, it is the eternal, recurring fulfillment of a promise. Amid the detritus of Christmas day, and the nearness of those dearest to us, we hope for Christ's peace to touch your heart this season. Between what moments of contentment you do find, we offer these activities to otherwise take the edge off.*

*We take great joy in wishing you and yours a blessed Christmas, and happy 2020.*

### That Snuggly Feeling: Plan to Give

Jesus told us all that whenever you help those in need, you are helping Him. Take time to give back this holiday. Project Linus ([www.projectlinus.com](http://www.projectlinus.com)) offers instructions on how to make and donate blankets for pregnancy centers, homeless shelters, humane societies and more. Creating them is an enriching activity for families of any size or any age.



### Yule Sleigh With These Dad Jokes

How many presents can Santa fit in an empty sack? - One, then it's not empty anymore!

What do Elves learn in school? - The Elf-abet.

Why does Santa come down the chimney? - Because it soots him.

Why didn't Santa's helper speak up? - She had low Elf-esteem.

Why are Christmas trees obsessed with the Past?

- Because the present's beneath them!

**Edible Nativity Craft:** Low, but definitely notable on the list of miracles, is how children manage to survive not eating meals. Pre-empt boredom and the inevitable snack cravings by putting those little fingers to work. You need:

- peanut butter
  - wheat bread
  - baby carrots
  - graham crackers
  - shoestring potatoes
  - provolone cheese
- Make a peanut butter sandwich, cut off the crusts and cut in half for the manger. Swaddle a baby carrot in provolone to make baby cheesus. Use peanut butter as glue for the graham cracker barn, and to fix the star (cut from cheese). Then lay down a soft bed of shoestring potatoes for hay.*



## Read the Nativity Story

**Gospel of Luke 1:26 – 2:20**

**Gospel of Matthew 1:18 – 2:12**

Re-reading the Nativity story in the Bible can bring us all closer together and remind us of the holiday's true meaning. The Nativity story has two versions, one with "wise men" and a star, one with shepherds and an angelic host. Read them both and reacquaint your family with the miracle.

# Honoring loved ones lost, at Christmas

By GERALYN NATHE-EVANS

When Ebenezer Scrooge and the Ghost of Christmas Future peek in on the Cratchit family in Charles Dickens's *A Christmas Carol*, we see a family gathering, very much missing their beloved child. Despite the presence of their pain, they find joy and celebrate the memory of Tiny Tim.

It's likely that when family and friends gather this year, we may be missing some special loved ones. Our joy and celebrations may be touched by sadness, or waves of grief.

But even as our hearts ache for those we are missing, we may too desire to find joy and celebration in this season of great love. As we recognize the birth of our Savior and God's great love for us, we need to balance our feelings of sadness and joy.

As important as it is to recognize the loss, we must also allow ourselves to be present, mindful, of moments of joy. While we may not like the place we are in, we are here in this place of time and it is our reality. When loved ones have died, we find ourselves in a place we did not choose, with a loss we do not like.

To help with those moments when the grief becomes overbearing, here are some suggestions that can support you and help bring healing this holiday season.

If you are experiencing the death of a loved one, it may be of help to recognize and name that loss. It can be helpful to the bereaved as well as those around us to name out loud what we are aware of in our gatherings. To say to others that we are happy to gather but missing \_\_\_\_\_ (name) can be of great care. Naming our beloved may bring a smile to us as well as a tear or wave of sadness.

Tell the stories and share the memories. While we cannot bring back those who have died, we can surround ourselves with the memories and good feelings of our relationships. Recalling Christmases past can be joyful. Try to avoid becoming bitter and complaining of what is past. Rather, recall with gratitude the wonderful lives who have been part of our living and memories.

We cannot bring back the past, but we can live into the future with hope and love.

Christmas is a time to celebrate our lives and our eternal life as well. May your Christmas be blessed with memories of love and joy—of Christmas past and Christmas present!

Believe n Love, GERALYN