

# OUR *catholic* JOURNEY



First Quarter 2020  
Volume 125 • Issue 1



THE OFFICIAL PUBLICATION OF CATHOLIC UNITED FINANCIAL



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Volume 125, Issue 1

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**Catholic United  
Financial**



## Our Catholic Journey

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*Billion Dollar - as much of the whole company as we could muster on one cold day in January. Sales reps and Home Office staff joined together to take a photo we expect will find a home in our History Center. Go online for a list of people pictured.*

*Photo by Myles York, 2020.*

# president's

Harald Borrmann President and Chair of the Board

# JOURNAL



As a new decade dawns, I want to wish all of you good health, peace and prosperity in the coming year. This year will bring with it more exciting changes and advances as we continue to position Catholic United and you – our members – for a secure and robust future.

Again this year, we are excited to bring you three Regional Member Gatherings, tentatively set for Mitchell, S.D.; New Ulm, Minn., and Perham, in northern Minnesota. Last year, we had our first-ever gatherings and they were a terrific success. After collecting feedback, it is clear that our members liked the day we'd prepared, but they also gave us some great ideas about other things we might do which will be enticing to our members...and maybe some non-members as well! More to come, so stay tuned!

This year's Board of Directors election will again take place via electronic voting as well as giving delegates the option of mailing in their ballots. The year 2019 saw our first such election, and we were pleasantly surprised by how many delegates chose to participate in this new type of election. Clearly, our delegates take their responsibilities very seriously and I cannot say I'm surprised since I know most of you personally. This year, two Directors will be facing re-election for a new, four-year term: Bill Lucas and Jim Wensel, both of whom have indicated that they plan to run for another term. Bill will be running for his third term, and Jim will be running for his second term. Should you have an interest in considering running for our Board, please contact either me or our Senior Vice President and Secretary/Treasurer Mike Ahles, for more information.

As you know, I will be retiring from Catholic United this summer. Our Board's Ad hoc Succession Committee has been hard at work reviewing applications and resumé's, and I am pleased to let you know that we have some

excellent candidates for consideration. Leadership of this great Association is a privilege but also an enormous responsibility. Your Board is working hard to ensure that we select the best leader to help guide us into the future. We will have more updates for you as spring arrives.

The work continues with Conventus Now, our groundbreaking joint venture with our good friends at Catholic Financial Life, a fellow fraternal based in Milwaukee, Wis. To our knowledge, such a collaboration has never before occurred in the life insurance industry. We are blessed to have a group of people working on this project who are smart, dedicated, innovative and always considering what is in the best interests of our members. This will give both our Home Office staff as well as our Sales Reps more tools to help serve you more efficiently, more accurately and more easily. It will help us bring new products to market more quickly and help us reduce costs over the long term to help keep our prices as competitive as possible.

As I close this note to you, I wish to thank you for your extraordinary trust in Catholic United. We have grown together now for 142 years, and we are still vibrant, relevant and supporting our parishes, schools and communities. For that trust, I remain forever grateful.

Here's to a great 2020 for you and your families!

Peace.

If there's something that I can do for you, contact me at (651)765-4123 or write to [hbormann@catholicunited.org](mailto:hbormann@catholicunited.org)

# COMMUNITY COLLAGE

## 2020 Tech Grant Tundra Tour

Local Sales Rep Bailey Wiczek performed a central Minnesota circumnavigation this December, delivering over a thousand dollars in Technology grants to about 20 miles of Catholic schools and parishes. The grants came from the Catholic United Financial Foundation Priority Fund and are awarded to applicants every year after the respective Feb. 1 and Oct. 1 application deadlines. Supporting the development of Technology in Catholic Schools and Religious Education programs is one of our Foundation's priority goals. Bailey (and her young daughter) provided \$400 to Fr. Ben Kociemba and Linda Pilarski of Our Lady of Lourdes Church in Little Falls, Minn.; 2: Goofed off with \$500 for 7th and 8th graders at Mary of Lourdes School, also in Little Falls; and dropped off \$500 for Fr. Pierz School of Religion in Pierz, Minn.



CSCOE spokesperson and former Minnesota Viking Matt Birk, Catholic United President Harald Borrmann, CSCOE President Gail Dorn, Catholic United Director of Sales Tom Schisler and Marketing Director Steve Wendorf and CSCOE Vice President of Operations, Mike Halloran hand off Catholic United's \$40,000 donation to Catholic Schools Center of Excellence.

## Catholic Schools Center of Excellence

believes in the same thing that Catholic United does – that there is nothing so beneficial to the mind and soul of our next generation as the firm foundation of a Catholic Education. They've devoted themselves to grantmaking and advocacy for Catholic schools throughout the Archdiocese of St. Paul and Minneapolis. In fact, the State Champion Robotics Program at Divine Mercy Catholic School and Bethlehem Academy in Faribault, Minn., (see page 12) got their seed funding to purchase their VEX Robotics kits from CSCOE in 2018. That's why Catholic United has entered an exclusive partnership with CSCOE and made a \$40,000 donation to perpetuate our complimentary missions and keep Catholic Schools the Center of Excellence we know them to be.



# Nicktoberfest

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 outside of Christmas!



## INFLUENZA

DR. S. L. BURTON.  
Suite 9, Barnett Building,  
Albuquerque, N. M.

### History of the Disease.

The first record of influenza was registered 412 B. C., and history reveals several epidemics of the disease during each century since that time, and I have no doubt influenza will return at intervals in epidemic form until the end of time.

### Symptoms.

Invasion sudden; marked prostration from the beginning; period of incubation 24 to 48 hours; temperature running from 100 in the mild to 105 in the severe cases, chills, cough, conjunctivitis, nose bleed, insomnia, pain in head, bones and muscles.

### Cause of Influenza.

The bacilli causing the disease has not been isolated, but many bacilli are associated with it, such as the streptococci, pneumococci and influenza bacilli. Contributing cause, a low temperature. Summer heat prevents influenza. The disease spreads over the country along the line of travel, first attacking the population of the cities, and later the inhabitants of the rural districts. It is my observation that the bacilli disappear before or by the time that the patient recovers, and is not active after the sickness has continued four or five days. This would establish the infectious period to the early part of the attack. Also, in order to contract influenza the victim must be in close proximity to the infected.

vent the least tendency to chilling the body. Permit bathing only when very necessary for cleaning purposes. Attendants instructed to use the bed pan for kidneys and bowel movements and all changes of the gowns, sheets and bedding to be made with patient under cover and all doors and windows closed.

Influenza treated in well-ventilated rooms at a uniform temperature of 70 degrees Fahrenheit, will not develop pneumonia. In a room kept at this temperature the influenza bacillus is clinically destroyed, or influenced by the temperature to the extent that it will not infect the nurse or persons who may be exposed to the germs of the patient.

I have treated my patients, from the beginning of the attack for pneumonia, by giving every four hours a capsule containing ammonia, carbonate, quinine and strychnia, alternately with syrup of hydriodic acid. To eliminate, I administer calomel at the onset of the disease, followed with salts every two or three days. I use influenza vaccine in all except children, keeping in mind that I am treating a simple disease, which, in a large number of cases, has the pneumococcus bacillus, that will cause pneumonia if the patient is exposed to a cold atmosphere. The patients are given a liquid diet until the temperature subsides; at that time the diet is gradually increased to normal. I make my patients go to bed and remain there for three days after the fever subsides. All are required to remain one week longer in a room at a uniform temperature of 70 degrees Fah., by which time the patient has made a complete recovery. It is necessary to furnish the nurse with a weather thermometer to carry out the above treatment successfully. I treated 400 cases of influenza on these lines, with no complication of pneumonia, no deaths, and having had

## Historical Perspective

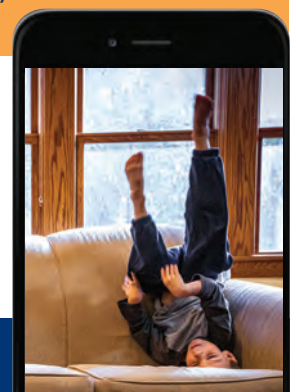
One of the advantages of 142 continuous years of service is a long trail of archives. Though almost all of our Association's correspondence prior to World War II is in German, the monthly newspaper often contained one or two important articles in English. One hundred years ago this month, the spiritual grandparent of *Our Catholic Journey*, *Vereins - Bote*, decided to publish this item in English. February of 1920, the Spanish Flu epidemic of 1918-1919 was coming off its deadliest months. October 1919 was the worst of the whole pandemic. The early months of 1920 therefore filled the death rolls with the names of young people cut down in their prime by what some historians call "the greatest medical holocaust in the history of the world."

## tell us what you're up to

The community scrapbook is your place for recognition.

Send digital photos and a brief description of your good works to [news@catholicunited.org](mailto:news@catholicunited.org).

Or reach us through [FACEBOOK.COM/CATHOLICUNITEDFINANCIAL](https://www.facebook.com/CATHOLICUNITEDFINANCIAL) or [twitter.com/CatholicUF](https://twitter.com/CatholicUF)



# 2019 Volunteer of the Year AWARD

## Nominations Open!

The Volunteer of the Year Award is an honor presented by Catholic United Financial to recognize an individual who, through example and accomplishment, provided outstanding volunteer service to his or her community during the past calendar year with emphasis on volunteers who excel in providing service to others, demonstrated leadership or innovation as they served.

In 2019, Catholic United reinstituted this Association-wide service award. Although it's a Catholic United honor, anyone who selflessly gives their time and talent beyond expectation is eligible. For the 2018 winner (awarded in 2019) we selected Mary Lee Androli of Waterville, Minn., who has through her many volunteer exploits, touched the lives of thousands of people across the world. She was nominated by her friends and



neighbors who witnessed her shuttling people to doctors' appointments, collecting food shelf donations, making blankets and pillows and stuffed animals for people in need and performing countless other tasks and services for her parish and community.

We are especially keen to recognize volunteers who find novel solutions to fill a need in organization, for example, volunteers who saw a need and created a program or plan to address it specifically. Or a volunteer who took an old idea and updated it to be relevant, with emphasis on encouraging cross-generational participation – to pass the volunteer spirit on to the next generations' leaders – are precisely the type of game-changers we want to recognize.

The purpose of this award is to recognize those who have gone the "extra mile" in volunteer service (meals on wheels, hospital work, visiting shut-ins, etc.). Through their tireless volunteer efforts, those around them have benefited significantly. These are people who rarely say, "No," and are always willing to lend a hand. If you are a parish priest or principal, it's likely a name or two immediately comes to mind, as in our experience, these special souls are delivered sparingly to almost every Catholic community.



**Mary Lee Androli**  
Catholic United Financial  
Volunteer of the Year

*Members can nominate any Catholic who lives in Minnesota, South Dakota, North Dakota, Wisconsin or Iowa whom they know has gone above and beyond in volunteer service to others. Nominate them through our online form at [www.catholicunited.org/volunteer-award](http://www.catholicunited.org/volunteer-award) - by March 1st, 2020.*

*You can also watch a wonderful video introducing Mary Lee Androli and some of her many initiatives on that page, or by visiting Catholic United's YouTube channel, or by typing in <https://youtu.be/KO0lpXIavOI>*



# GATHER4GOOD

## Getting together, is good!

Our mission may be protecting our members financially, but our vision is bringing the Catholics of the Upper Midwest together physically and spiritually – and we're upping the ante in 2020. On the heels of our first Regional Member Gatherings held in 2019, and continuing the ongoing success and benevolence of our Gather4Good service projects, we have already penciled in four dates to remember for 2020.

Capitalizing on the popularity of Gather4Good and the beneficial information and fellowship of our Regional Gatherings, we're going to try what the kids these days (or maybe the kids 10 years ago) are calling a "mashup" on May 2, 2020, in Mitchell, S.D. An afternoon of fellowship, food and fun at Holy Spirit Catholic Church, followed by a full Gather4Good care kit assembling service project to end the day.

Our next three events are a bit farther on the horizon. We'll have two more standalone Regional Member Gatherings. The first in Perham, Minn on September 18, and what looks like the last Regional Member Gathering of 2020 set for November 1, at the New Ulm Community Center in New Ulm, Minn. Our final Gather4Good event will take place at Seven Dolors Parish in Albany, Minn., on October 4. Hope to see you all there!

### May 2

Regional Member Gathering + Gather4Good  
Mitchell, SD  
Holy Spirit Catholic Church

Keynote Speaker – Joe Rutten is the host of a monthly radio show with two brothers who are both Catholic Priests. Rutten brings a deep understanding of theology and an engaging dynamic to the stage and will entertain and enlighten as keynote speaker

### September 18

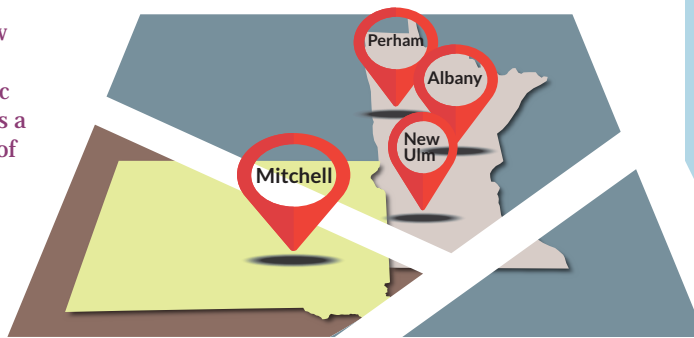
Regional Member Gathering  
Perham, Minn.

### October 4

Gather4Good  
Albany, MN  
Seven Dolors Catholic Church / Holy Family Catholic School

### November 1

Regional Member Gathering  
New Ulm, MN  
Community Center  
New Ulm, MN



## Gather4Good IN A BOX

We are inviting six Councils or PVTs to apply to be our guinea pigs for a new program in 2020. With the success of Gather4Good, we were wondering, "how can we expand this program to more participants across a larger area?" Well, why not ship it in a box?

We're asking the Council or PVT to help coordinate the delivery of the finished kits and to host the actual packing event. The Catholic United Member Engagement Department will split the cost of all the kit materials and provide a staff member to help coordinate and provide insight into making the event a success. The kits can be completed at any time in 2020 and will help us reach our goal of completing our 50,000th kit this year! There is a page on the Gather4Good website ([www.gather4good.org/inabox](http://www.gather4good.org/inabox)) more details. Sign up soon to secure one of these limited spots!





# Enterprise Risk Management:

## *We don't mean Star Trek*

As the Leader of Enterprise Risk Management (ERM) at Catholic United Financial, I welcome you to 2020 and want to update you on this program which Harald alluded to in last winter's Journey magazine. Through this program, our Association is dedicated to ensuring its members are appropriately protected beyond their Life Insurance, Annuity and Medicare Supplement coverages.

Over the last year and a half, Catholic United has designed and built out a formalized program that focuses on the safety of your personal and private information, continuity of processes and policies in times of disruption to the business, and the safety of our employees and tenants. In addition, and equally

as important, operational and financial risks are appropriately managed under the program.

This ERM program has also been executed in both the Foundation and Credit Union. For all three entities, through the implementation, testing and maintenance of the ERM program, it has proven to direct operations in a risk-based and value-added manner.

Managing risks is nothing new to Catholic United

Financial, and the Association has done so throughout its 142 years of livelihood. The ERM program formalized and enhanced the already solid business operations that all three entities had in place, and has improved the effectiveness of its processes, policies and operations. Not only does this emphasis on ERM

make good business sense, our regulators are now looking for such planning and oversight in all insurers, and we are proud that Catholic United is leading the way for such an important initiative.

The ERM journey will continue at Catholic United Financial on an ongoing basis to ensure the protection and risk management described above. Catholic United Financial, The Foundation

and our Credit Union all now have a framework to proactively manage these risks and improve their already solid operations and financial management to support their continued growth and ability to thrive for years into the future.

**Kelly Bretz** is the  
Director of Enterprise Risk Management  
at Catholic United Financial





# Universal Life for a New Generation

Lifelong financial protection for your family AND an extra-competitive interest rate for your savings to grow, for life?



**S**ounds almost too good to be true, doesn't it? But beginning December 1, Catholic United's UL policies have been updated to fill that void and meet the needs of a growing population of active, longer-living individuals.

Universal Life is often misunderstood or considered too complex, but the basics are fairly simple:

- Your life insurance policy lasts your whole life (or for the actuarial-minded set, up to your 121st birthday).
- One of the unique features of a Universal Life policy is its premium flexibility. We'll recommend a premium to you to keep the policy in force, but you ultimately decide how much you want to pay and when you want to pay it. Premiums go into a policy fund. What isn't used to fund the death benefit and administrative expenses earns interest.
- Another unique feature of a Universal Life policy is that you can choose between a Level Death Benefit (face amount) or an Increasing Death Benefit (face amount plus cash value). Your sales rep can explain how each of these options would work.
- You can borrow against the policy fund, just like you can borrow against the cash value of a Whole Life policy. Unlike a Whole Life plan, however, you can withdraw a portion of the cash value and still keep the policy in force (subject to IRS regulations). The policy's cash value acts as collateral; if you fail to pay it back, it just gets paid back from the cash balance.
- The policy fund earns an interest rate. Because

the funds are so well protected, we can offer an interest rate otherwise nearly impossible to obtain – 3.75 percent!

- Depending on the premiums paid and interest earned, a Universal Life policy may reach a point where out-of-pocket premiums would no longer be needed to keep the policy in force!
- Our updated policy now matures at age 121, which (virtually) guarantees no one can outlive it. We have also updated our interest rate to 3.75%, and guarantee that the interest rate will never drop below 2.25%. Current CD rates, depending on length of deposit, are hovering between 0.60% and 2.20%. But to receive the 2.2%, you'll need to lock up your money for ten years (Goldman Sachs).

Universal Life may be a little more complex than other life insurance products, but because of its versatility as a savings vehicle and lifelong asset, it can act as a “universal” financial product that both protects and serves. No one is better positioned or educated to inform you about Universal Life than your local Sales Representative, so give yours a call today to learn how you can step into a financial decision that can be tailored to be just right. 🙌

\*Minimum face amount of \$50,000 required ages 18-64; \$35,000 ages 0-17 and 65-80.

\*\*Policy premium per/\$1,000 is affected by face value, with four bands\* to choose from: \$35,000 - \$99,999; \$100,000 - \$249,999; \$250,000 - \$499,999; \$500,000+.



If you live in or near the Diocese of New Ulm, and you've enjoyed a Christmas cookie that you didn't yourself bake in the past three decades, there's a good chance you've enjoyed the wares of the Searles Cookie Walk. A fundraising tradition going strong in its thirtieth year.

Carol Waibel of St. John the Baptist church in Searles, Minn., and Joyce Griebel, the fraternal secretary of the St. John the Baptist council, must raise their voices to be heard over the kitchen commotion. All around them, volunteers hustle and bustle by, dutifully fulfilling a Christmas tradition stretching back 30 years.

The tradition is their Annual Cookie Walk and going 30 years back, the group was proud to raise the \$500 needed to earn a \$500 match from Catholic United's Matching Grant program. Now, even though the \$1,000 match Catholic United now provides is much appreciated, the fundraiser pulls in close to \$20,000 - \$19,895 last year.

Thanks to 30 years of word-of-mouth advertising, and an increasingly tech savvy team of organizers, in the weeks before Christmas, the Searles Cookie Walk crew bakes thousands of dozens of hand-made, painstakingly individually-iced sugar cookies, biscuits, scotcheroos, macaroons and 15 other varieties. Waibel explains, "When we first got together we just got together and baked cookies here and had people bring some, but at some point we felt we really needed

to get a handle on this. That's when we started taking orders."

The event has become a yearly staple, ten days of hard work and solidarity bringing joy across the region by simply enjoying the act of creating something beautiful — and delicious.

"It's just so nice seeing so many people from the community, not just the parish, participate. One of our senior members we lost this year, it was just a joy working with him," Griebel says. "This event helps make connections with all ages and people."

The organizing crew begins to feel the annual urge to coalesce around September. One organizer is a farmer, so they work around his schedule to meet and plan the schedule, marketing, and whether they'll stick with the same cookie lineup — or if they'll try something new. They're up to 19 varieties, mostly from Waibel's personal stash of recipes.

But measuring by cups and teaspoons doesn't make sense when you have 5,000 dozen cookies to bake.

Making such a quantity of cookies required a new way of measuring and mixing. Linda Braulick and



Main photo: Some Home Office spent a day decorating cookies with all the other volunteers, a pictured here with St. John the Baptist Council Fraternal Secretary Joyce Griebel (center) from left: Kat Christopher-son, Kaitlyn Groeneweg, Raina Lojovich and Kristina Sherrett. Assorted volunteer photos. Bottom left: Lester Braulick. Bottom right: Carol Waibel - Cookie Walk pioneer.



from dozens to hundreds of dozens to thousands of dozens, Linda is credited with one of the innovations that has sustained the cooking crew – converting all the cup-sized recipes to ingredient weight.

“Most of these recipes if I took them home I’d have no idea how to make them,” Braulick says. “Because I’m following a list that’ll say ‘10 pounds of butter, 15 pounds of flour, 8 pounds of sugar’ who knows what that is in cups anymore.”

They take orders by mail, email and lately, through a web page on the church web site, where you could download an order form.

“I think that’s about my favorite time, when the orders start coming in,” Waibel says. “That’s when it gets really real and we know it’s just around the corner.”

When the time comes to put the work in, they have no problem pulling in volunteers, Griebel says, it’s become a social event. Most people come in and get put right to work doing something they’re comfortable with, or maybe learning a new task. They set themselves at the decorating table and reconnect with old friends, or grab an apron and get to work in the kitchen. Small crews coagulate and crank out a copious volume of various cookies. Like a shift change at a factory, at one or two points a day, they switch cookies and the whole crew alters their motions to pump out the new varietal.

Linda measures out and packs all the ingredients for each cookie variety onto carts, measured out into 30 or 50-pound packs of premeasured parts. The mixer, a heavily tattooed man in his 50s, combines them using a floor stand mixer then delivers to the baking crew.

The baking crew shapes, bakes, scrapes and cools, before handing them off to decorating, which may be one person drizzling cherry icing, or a dozen people hand-decorating sugar cookies with icing and sprinkles. Then on to packing.

A constant hum of conversation, thrum of a fan, whirl of the blender



Above, Raina Lojovich and a volunteer from Searles decorate individual sugar cookies. Below, some of those cookies cooling and drying before being packed up for sales.

and thump-thump-thump! of the hand cranked cookie portioner makes for an industrial sounding operation in the echoing gymnasium of a church basement.

On a Tuesday morning, veteran cookie makers are setting down to work their tasks. Lester was pulled in from the dairy farm 29 years ago when an injury sidelined him from farm work. Linda dragged him to the cookie bake, and he’s been a fixture ever since. He knows far more about baking Christmas cookies than a dairy farmer ought, he says. But according to Linda he basically looks forward to it like a kid does Christmas day. If working together with a group towards a shared goal of spreading joy is something you might enjoy, feel free to drop in next year and lend a hand.

“We were here already Friday, Saturday, Sunday, Monday, and here we are Tuesday and we’ll be here til

Sunday again,” Waibel says.

Griebel adds that even with ten days and all the helping hands, it comes down to the wire each year.

“We’re not sure how we make it but somehow, though, through a lot of prayers, we get through.”

All ages help, people who are just in grade school all the way up to 91.

“I think it’s the camaraderie that we have here in this small parish, it’s just fantastic,” Waibel says. “If we ever have something going on we can always count on the parishioners to be here for us.”

“I’m just very proud that we’ve been able to provide for our students here in the past, and now the New Ulm Area Catholic Schools,” she concludes. “People love to come and ddfpeople love it every year, we’re just amazed it’s lasted 30 years.” 🙌





# robot recreation

In its first year, the Robotics Team at Divine Mercy Catholic School (DMCS) and Bethlehem Academy (BA) in Faribault, Minn., showcased their talents all the way to the VEX IQ World Championship in 2019. In 2020 the children face a tougher challenge and



Despite their perpetual funding challenges and the aging, often undersized facilities from which they ply their craft, Catholic Schools maintain incredible educational standards, commensurate with the best public and private schools have to offer.

In 2018 and 2019, Divine Mercy Catholic School and Bethlehem Academy in Faribault, Minn., made the case that their kids were on par with the best in the world by competing in the World's Championship VEX IQ Robotics challenge held in Louisville, Ky.

Did this group of mini-engineering geniuses come from a magnet school of technology or off of years of tech

campus and after school robotics programs?

No. In fact, it wasn't until a third of the way through the VEX IQ Challenge season of 2018-2019 that a little girl on her first day as a transfer student approached Matt Robinson, computer teacher at DMCS and asked if they could start a Robotics Program.

"Prior to the school year, [Principal] Mrs. Ashley and I had wondered if we should start something like that but with that little nudging from this student it was 'No, let's do this now because there's interest.'" Robinson said.

So he did a little research, landed on the VEX IQ program because of

its low entry cost and because it has elementary, middle and high school levels, and with a grant from the Catholic Schools Center Of Excellence (which partners with Catholic United, see p. 4), they bought their initial kits.

Robinson and Ashley made an announcement of the formation of the program and set expectations to "let's see how this goes."





# tion

A) in Faribault, Minn., took their  
challenge and higher expectations.



"We learned a LOT at our first event," Robinson says.

What they'd gotten themselves into, and what more than 30 students immediately signed on to participate in, was a complex design-build-compete process against more than 300 different schools in Minnesota alone.

The competition runs from May 2 of the school year, to May 1 of the following year (May 2, 2018 through May 1, 2019 in that case). The VEX IQ challenge is announced following each year's World Competition and places precise size limits on the robot that must be built and a specific set of tasks that must be completed.

In 2018-2019, the robots (which were about the size of a small microwave)

were to move six plastic cable spools from all over the ping pong table-sized playing field into two scoring positions in each corner. Then, a seventh and eighth cylinder were to be picked up and placed on top of the already scored spools. Finally, the robot was to return to its starting point, and hoist itself off the ground by a pullup bar suspended 24 inches off the surface for extra points.

Sound complicated? Now do it in 60 seconds.

Sound almost impossible? Now switch drivers halfway through. And design and build your robot in half the time of your competition.

Most of the teams receive these rules before summer break in 2018, but the DMCS/BA team didn't form until September, so they were already months behind. Meets occur in November and December – and for DMCS/BA, it means at least an hour of travel along with their robots and gear – events that usually begin at 7:30 a.m. on a Saturday. Each meet has a number of slots that will earn the winner a state competition berth in early February: the overall score winner, best design, best design notebook, and all around excellence for the team. Once at a meet, each team is assigned a partner team from another school.

"One of the things that's really great about the VEX thing is that it is the kids' show," Robinson says. "So it's very hard to balance mentorship with 'don't touch the robot!' It's their show from the moment they start building it."

So after their first meet, that following Monday they sat down and began what's become a post-meet ritual: about an hour-long conversation about what went well, what went bad, what they learned and why things happened.

"We sat down and basically said 'We're going to learn how to be a robotics team,' and that was our goal. And we greatly exceeded that in getting two teams into the state meet that year," Robinson says.

The two teams that went to last year's state meet performed well in

their preliminaries and were teamed up with another Catholic United school – St. Francis of the Lakes of Brainerd, Minn., our perpetual best-in-class raffle school. It was a terrific fit.

"They were really friendly, really great, our school really loved them... we were lucky to be paired with



them." Robinson says. They were seeds three and four taking on seeds one and two. If getting to state was unexpected, what came next was shocking.

"To my knowledge we got the highest score of the day, and maybe period," Robinson says. "It was totally unexpected; after they announced the winner I was shaking. I was like, 'Now what?'"

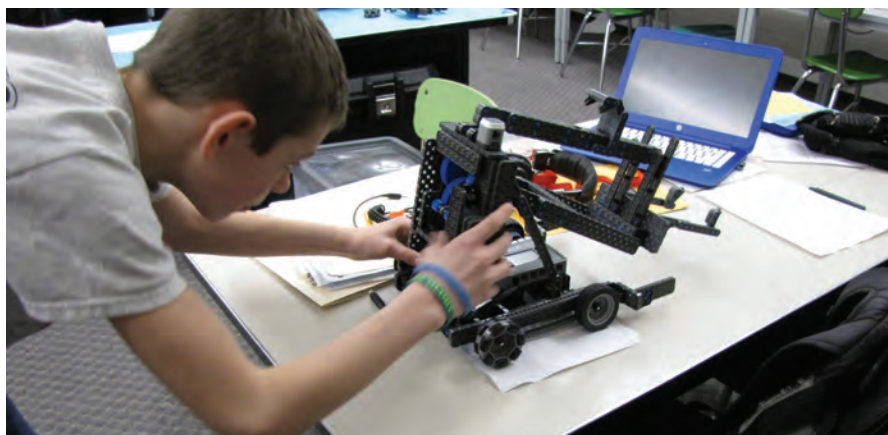
**Matt Robinson**

The win at state gave them a berth to the World Meet held in Kentucky, and what followed was a series of fundraisers and a whole community of businesses, parents and boosters pitching in to send the team 13 hours by bus to the biggest competition of their lives which turned out, even for the parents (who outnumbered the students on the team for the trip) and Robinson, to be "the most incredible three-day experience I've ever had.

"I've never had even a field trip go

that smoothly. And across state lines, staying two nights overnight and a 13-hour drive – the kids were just amazing the whole time.”

Even though they placed in the middle of the pack, Robinson says there wasn’t a single kid who wasn’t excited and motivated to go back and improve.



This year, the challenge is harder, the specs are tighter and the robot is more complex. In 2018-2019, the robot required three motors to get the jobs done; this year, it’s taking the maximum allowed six and is filled with novel mechanical systems.

“This year is so much more intricate; the kids did a whole bunch of research to turn up designs from all over the world and used some of those ideas to create a better robot. It’s our third iteration that will go to the competition at state on Feb 1., which is different from the robot that competed in Mankato which is different from the one that competed

in Adams, [Minn.,] – and that was probably the third version that they’d built for that competition.”

The 2019-2020 season started out a little rough for the DMCS/BA team, which has grown to several elementary and middle school teams, including an all-girls team for the middle school. After a lot

of trouble at their first meet, they pulled themselves together and made some serious improvement before the meet in Mankato, which secured them at least one berth to the state competition on Feb. 1 at the River’s Edge Convention Center in St. Cloud, Minn. There are a number of wild card slots that are still available that Robinson hopes one or two of the teams may yet secure. Robinson says he thinks his girls team might have a shot at one of the wild cards given the enormous improvement and inspiring effort they’d displayed from the beginning of the season through the last

competition. But there’s no way to know until the phone rings in late January.

Looking to the future, Robinson says the team is basically at capacity running three middle school teams and two elementary teams.

“We literally don’t have room to store any more robots or components, we fill up all the space we’ve been given.” Their practices take place in the BA cafeteria – which is the only room large enough to accommodate all the students and their gear.

Even for the teams that don’t make state, or the state teams that don’t make World, the season doesn’t just end after the competitions. Students often keep showing up for practice, plugging away at design ideas and learning new skills.

“It’s a heck of a program,” Robinson says. “We run nine months a year and I’m probably going to try to expand that for a little summer contact. One of the reasons our state-bound team is state-bound is because that’s a team that has not been tampered with for a year and a half. It’s the same team that went to Worlds.” 🙌

.....  
“Great communication and strategy, and they know how to cut their losses and move on to the next goal.”

Matt Robinson  
.....



At least one DMCS/BA team will be competing at the state competition on Feb. 1. Follow their progress at [www.robotevents.com](http://www.robotevents.com), click on the “VEX IQ” button on the left then clicking through the drop downs for year, age and event (2020, middle or elementary, State Championships). Catholic United also hopes to continue to cover developments with this team.



# ANOTHER BROKEN RECORD?



We don't want to sound like one, but we can't seem to help ourselves! **The 2020 Annual Catholic Schools Raffle** will be underway by the time you read this – now, can you find the nearest Catholic School to help out, while buying a chance at fabulous prizes?

When something works this well you don't want to reinvent the wheel – you just update it and hope it keeps rolling. That's the plan with our Annual Catholic Schools Raffle.

Eight million dollars has been raised so far for our local Catholic schools. Once again, we have more than 90 schools participating in Minnesota, South Dakota and North Dakota, and more than \$40,000 in prizes to award to the generous individuals who fall victim to the cherub cheeks and puppy dog eyes of grandkids and neighbors hawking the high hopes of grand prizes.

It's easy to get irritated by fundraisers that stuff the pockets of sponsors while offering cents on the dollar to the kids and school that do the legwork, but that's why the Catholic Schools Raffle is unique among almost all the fundraisers you'll face this year. Not one penny will go to Catholic United, or a candy manufacturer, pizza producer or trinket wholesaler. Every single cent that you spend on a raffle ticket goes directly to the school that's selling the ticket.

Not only that, these schools aren't turning around and

spending the money they earn buying materials or prizes or tickets to actually run the contest – that's what we do. We spend over \$100,000 a year putting together this annual extravaganza, to say nothing of the time our staff contribute building raffle kits, counting and fluffing tickets, and even stuffing the ticket drum. (P.S. This year we had to upgrade to DrumZilla – a custom made acrylic raffle drum capable of holding more than 300,000 tickets!) By providing all the funding, materials and hand-work required of what could be its own non-profit corporation, we allow each Catholic school to raise enormous, earmark-free capital to use as

the school itself sees fit to fulfil its mission to Catholic schoolchildren and parents across these states. It's one of our proudest achievements and this year is going to be great.

You have until March 1 to find your local school and purchase your tickets. Visit [www.catholicunited.org/raffle](http://www.catholicunited.org/raffle) to look for a list of participating schools and check out our promo video – which features a bit of a trip through time watching the grand reveal of each year's raffle total since 2009.

You're also in for a treat for the Grand Prize drawing ceremony. It will once again be emceed by former Minnesota Viking, Super Bowl Champion and Catholic United member Matt Birk, and the winner will be drawn by another member – the 2020 Miss Minnesota, Kathryn Kueppers. It's going to be one for the books, so pony up and tune in! 🎵



Matt Birk and Raina Lojovich reveal the grand total raised by the 2019 Raffle. Below Right: Fr. Ubel, our official drawer works the crowd. Bottom Right, Birk interviews one of the school principals attending the grand prize ceremony, before revealing 2019's three best performing (and \$3,000 grant winning) schools.



# A Prayer for Vocations

## Schuler Seminarian Fund asks for prayer for these 'Fishers of Men'

O God, Father of all Mercies,  
Provider of a bountiful Harvest,  
send Your Graces upon those  
You have called to gather the fruits of Your labor;  
preserve and strengthen them in their lifelong service of you.

Open the hearts of Your children  
that they may discern Your Holy Will;  
inspire in them a love and desire to surrender themselves  
to serving others in the name of Your son, Jesus Christ.

*-Prayer for Vocations, US Conference of Catholic Bishops*



There are 166 young men in our list of Schuler Seminarian Fund grant recipients who have answered the call of Christ to discern the priesthood. These formative years of study present to these men challenges, moments of joy and growth, and constant surrender to the will of God.

The support of Catholic United Financial members, past and present has made possible the gifting of grants in 2019 of \$55,600 to the men studying to be the future leaders and servants of the Church. We rejoice that we can serve these servants in this way.

The Schuler Seminarian Fund directly supports the men who will become the "Fishers of Men"; this was the mandate in 1998 when the fund was established in the name of the late Monsignor Richard J. Schuler, Catholic United Financial's spiritual director of 30 years.

Last year, Catholic United celebrated the 20th anniversary of the Schuler Seminarian Fund, and that the Fund was coming close to the endowment goal of \$1 million. Now, at the beginning of the Fund's third decade, the endowment stands at \$793,243, ever closer to the goal of an endowment that will continue to

make gifts to these precious men who have answered the call.

Please hold these men up in prayer, support other young men who are discerning a call to the priesthood or religious life, and consider a donation to the Schuler Seminarian Fund to help us reach our endowment goal. 🙏



Seminarians from the Diocese of Superior were recognized at a reception in their honor on Dec. 22, 2019, at St. Anthony Abbot Church in Cumberland, Wis. That evening, five seminarians were presented with grants from the Schuler Seminarian Fund by representatives from Catholic United Financial and the Foundation. Pictured left to right are Foundation Spiritual Director Father Tom Thompson, Foundation Executive Director Robert Heuermann, Seminarian Daniel Tracy, Seminarian Isaiah Schick, Deacon Joseph Stefancin, Bishop James Powers, Seminarian Benjamin Schmitt, Seminarian Noah Roe, and Catholic United Sr. Vice President Michael Ahles.



# Schuler Seminarian Fund Grant Recipients 2019

Bold indicates major seminarian

## **Archdiocese of St. Paul and Minneapolis**

Austin Barnes  
James Bernard  
Charles DeReuil  
Paul DiFuccia  
**William Duffert**  
Kyle Etzel  
Francis Floeder  
**Samuel Gilbertson**  
Derek Gilde  
**Ryan Glaser**  
Alexander Hall  
**Nathan Hastings**  
Paul Hedman  
**Jacob Hornecker**  
**William Kratt**  
Steven Lang  
**Jonathan Liedl**  
Martin Longsdorf  
Timothy Lyngdal  
Michael Maloney  
Alexander Marquette  
**Max Mauch-Morff**  
Samuel Moudry  
**Sean Mulcare**  
**Joseph Nguyen**  
Zachary Ochsenbauer  
Michael Panka  
Alexander Rasset  
**Michael Reinhardt**  
**John Rumpza**  
**Josh Salonek**  
Joseph Seidel  
**Michael Selenski**  
Randall Skeate  
Ryan Sustacek  
**Vinh-Thinh (Tim) Tran**  
**John Utecht**  
Nicholas Vance  
Joseph Wappes  
**Nate Whipple**  
Christopher Yanta

## **Archdiocese of Dubuque**

**Jacob Dunne**  
Jacob Nilles

Nicholas Radloff  
Joseph Sevcik  
Ben Valentine  
Eric Zenisek  
Martin Coolidge  
Christopher Stoker

## **Diocese of Bismarck**

Eric Artz  
Mark Aune  
Jacob Degele  
Grant Dvorak  
Benjamin Franchuk  
Joshua Hill  
Isaiah Jilek  
Dustin Johns  
Jacob Magnuson  
Logan Obrigewitch  
Christian Smith  
Colton Steiner  
Nicholas Vetter  
Benjamin Wanner  
John Windsor

## **Diocese of Crookston**

Joshua Johnson  
Mark Miller  
John Wilebski  
Lawrence Wirries

## **Diocese of Duluth**

Daniel Hammer  
Matthew Miller  
Trevor Peterson  
Peter Specht  
Jacob Toma

## **Diocese of Fargo**

Garrett Aberle  
Riley Durkin  
Robert Foertsch  
Jered Grossman  
Jasper Keller  
Timothy Kraemer  
Quinn Krebs  
Joseph Littlefield  
Kevin Lorsung  
Andrew Meyer  
Matthew Samson  
Seth Skjervheim

Richard Stenger  
Taylor Ternes  
**Matthew Kensok**  
Brendon Schneibel  
Br. Francis Reineke, FMI

## **Diocese of La Crosse**

Matthew Bowe  
Jared Clements  
Joseph Culligan  
Alex Kren  
Eric Mashak  
Timothy Reither  
Joseph Richards  
Levi Schmitt  
Daniel Williams  
Daniel Buchal  
Joseph Glatczak  
Arturo Vigueras  
John Zweber

## **Diocese of Madison**

Barry Meinholz  
Luis Reyes  
Ryan Ruhle  
Trae Sander  
Mark Wagner

## **Diocese of New Ulm**

Joshua Bot  
Carter Currans  
Nathan Hansen  
John Hayes  
James Herzog  
Nolan Meyer  
Luke Miller  
Shawn Polman  
Samuel Rosemeier  
Tanner Thooft

## **Diocese of Rapid City**

Robert Kinyon  
Andrew Sullivan  
Maxwell Vetch

## **Diocese of Sioux City**

Travis Crotty  
Garrett Hugeback  
Zachary Jones

## **Diocese of Sioux Falls**

Nicholas Ahrens  
Jacob Doty  
Michael Kapperman  
Anthony Klein  
Mitchell McLaughlin  
Scott Miller  
Andrew Mullaney  
Zachary Schaeftbauer  
Jeffrey Schulte

## **Diocese of St. Cloud**

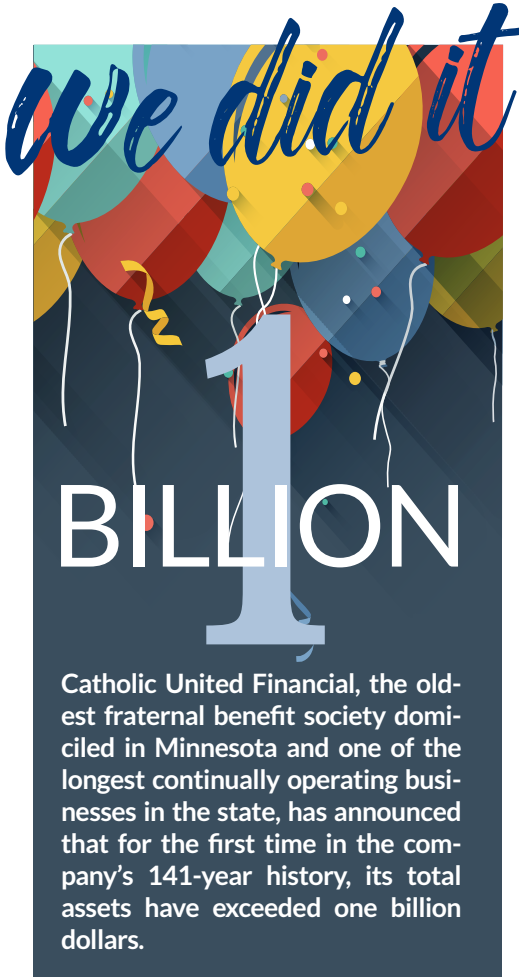
Nathaniel Daubner  
Jean-Claude Duncan  
Tobias Ellis  
Lucas Gerads  
Patrick Hoeft  
Brady Keller  
Nolan Lemna  
Mark Nosbush  
Daniel Ruprecht  
Thomas Skaja  
Kevin Soenneker  
Joseph VanDenheuvel

## **Diocese of Superior**

Noah Roe  
Isaiah Schick  
Benjamin Schmitt  
Joseph Stefancin  
Daniel Tracy

## **Diocese of Winona- Rochester**

Riley Becher  
Jordan Danielson  
Nicholas Gawarecki  
Brian Klein  
Matt Koestler  
David Kruse  
Jacob Lewis  
Isaiah Lippert  
Ezra Lippert  
Mitchell Logeais  
Gabriel Rysavy  
Timothy Welch  
Adam Worm  
Michael Churchill  
Teagan McDermott  
Isaiah Olsem



Catholic United Financial, the oldest fraternal benefit society domiciled in Minnesota and one of the longest continually operating businesses in the state, has announced that for the first time in the company's 141-year history, its total assets have exceeded one billion dollars.

The Association's ascension to a billion-dollar business is attributed by President Harald Borrmann to Catholic United Financial's unwavering commitments to its members' financial security, its ethical and conservative investment strategy, and its own historical goal to be there for every subsequent generation of Catholic family in the Upper Midwest.

"We have members today whose families were among our founders in 1878, and members who discovered us a month ago at a volunteer event," Borrmann said. "Our commitment to the financial security of those families, and to their communities, is the same — that we will be here in another 140 years to meet our obligations to them."

Catholic United has gone by several names since its founding in

1878, but it has always existed for the purpose of providing financial stability to Catholic families. When the pioneers of Minnesota began to settle into communities, they learned quickly how the death of a breadwinner could condemn a family to poverty and despair. Associations began to pop up among the German Roman Catholic parishes, requiring a small premium during the good years to ensure a family was taken care of should the worst

to membership through dividends, charitable contributions and fraternal benefits. The Home Office directed more than \$2 million to fraternal causes in 2018 alone, through its network of local outreach groups.

It took Catholic United Financial 126 years to build \$500 million in assets, a milestone passed in 2004. Doubling that sum took only 15 years, despite the still-lingering effects of the Great Recession which



Officers of the Association, Harald Borrmann & Michael Ahles.

occur. It was the merging of ten of these small community funds on January 8, 1878, which formed the original Die Gegenseitige Lebensversicherung – Gesellschaft der Deutschen Roemisch-Katholischen Unterstuetzungsvereine des Staates Minnesota. Charter members numbered 485, and it owned \$635.73 in assets.

Despite the mass of its accrued assets, the Association is essentially a financial not-for-profit cooperative. After operating expenses are paid and reserves set aside, remaining funds are reinvested or returned

drove down interest rates through most of those years. Today, both assets and surplus are at all-time highs.

"We've had tremendous success because of our company's incredible focus," Borrmann said. "Our Sales Reps are members of these communities, our staff know who we serve and are mostly members themselves, and our Board of Directors is involved and determined. All our business decisions come down to the simple question: 'Is it good for the member?' That guides our every decision." 🙌





**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.

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

I recently had the opportunity to work with a couple that attended one of our Catholic End of Life/Estate Planning workshops that 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 yet, so we had a good discussion on the options available and were able to get the process started on the right foot.

Regarding their retirement plans, they had done quite well, but had multiple IRAs, 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 has now passed Congress, which will have a potential impact on everyone's retirement plans going forward.

# KEYS TO YOUR KINGDOM

The SECURE Act stands for **Setting Every Community Up for Retirement Enhancement**. It was passed by the House in May and has now also been passed by the Senate. Below are three of the changes that may affect many people planning for retirement as well as those already retired:

- **TRADITIONAL IRA contributions** can continue after age 70½.
  - Prior to the SECURE Act, people were prohibited from contributing to a traditional IRA after they've reached age 70½ even if they were still working. The change considers the longer life expectancies and people working longer to fund these longer retirements.
  - People are now 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.
- **INCREASE IN age for beginning Required Minimum Distribution** from traditional IRA's
  - Before the SECURE Act, people had to 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 new law moved the age of required distribution from 70½ to 72.
  - This new rule **ONLY APPLIES** to people who had not yet reached age 70½ by the end of 2019. In other words, if you were required to make an RMD at any point in 2019, you still are, but if your RMD was set to kick in on Jan 1,

2020 or later, you can now wait until July 1, 2021.

- **ELIMINATION** of the Stretch IRA option for beneficiaries of an IRA.
  - Beneficiaries of an IRA were previously allowed to "stretch" the distribution of their inherited IRA over their own life expectancy, thus lengthening the payout and spreading the tax obligation over a longer period of time.
  - The new plan eliminates the "stretch" IRA option and only allows the beneficiaries to draw down the account for up to 10 years from the date of death of the original IRA holder.

As you can see, the SECURE Act 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 that 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 some more charitable giving options. But 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. 🙏



## Pina Colada Zucchini Bread

MaryAnn Kammers | Richmond, Minn.

- 4 c. flour
- 4 lg eggs
- 1 ½ c. canola oil
- 1 tsp. coconut
- 1 tsp. rum
- 1 tsp. vanilla extract
- 3 c. shredded zucchini
- 1 c. crushed pineapple
- 3 c. sugar
- 2 tsp. baking powder
- 1 ½ tsp. salt
- 1 tsp. baking soda
- ½ c. chopped walnuts or pecans

Line bottom of bread pans with waxed paper. In large bowl, combine dry ingredients. In another bowl, whisk eggs, oil and extracts. Stir this mixture into the dry ingredients, just until moistened. Fold in zucchini, pineapple and nuts. Transfer to the bread pans. Bake at 350 degrees for 45-55 minutes or until toothpick comes out clean. Cool 10 minutes before removing from pans to wire rack. Gently remove wax paper.



## Spinach Salad

Janice Neisen | Shakopee, Minn.

- 1 lb. fresh raw spinach
- ½ lb. bacon
- 1 onion sliced in rings
- 3 eggs hard boiled, peeled and sliced
- ½ c. mayonnaise
- ¼ c. vinegar
- ½ c. sugar (try it sugar-free, too)

Directions: Put spinach, onions and eggs in a bowl. Fry the bacon, drain grease, chop and add. Separately, mix the mayonnaise, vinegar and sugar until smooth, then pour over the top of the salad mix. Toss lightly and put some of the egg slices on top for garnish.

(Ed note: this sounds like what I used to call the “college salad.”)



## Quick Turtles

Betty Russell | Belview, Minn.

- 1 ½ c. pecans
- 1 package caramels
- 3 chocolate bars (of the Pennsylvania variety)

Grease pan and place 3 or 4 pecans in star shape evenly spaced on pan. Place a caramel on the center point of each star. Place in 300 degree oven for 7 minutes. Remove from oven. Press down on caramels to flatten them over the pecans. Put a square of chocolate on top of each and spread the chocolate when it melts. Allow to cool and watch them disappear quickly!

## Solutions to this issue's puzzles pg. 22



3	8	1	7	6	4	2	5	9
2	5	7	3	1	9	4	8	6
6	4	9	8	2	5	3	1	7
8	3	5	4	9	6	7	2	1
9	2	6	1	8	7	5	4	3
7	4	1	7	3	2	9	6	8
1	7	1	2	6	4	3	8	5
5	9	8	1	7	2	6	3	4
2	7	1	8	5	9	3	6	4



# Looking ahead: The **Transformational** Power of Lent

**T**he holidays are over once again, and we look forward to other milestones in our year. Due to the schedule of *Our Catholic Journey*, I miss out on writing about the Easter holiday, and particularly, the days of the Holy Week. Which is Sunday April 5, through Saturday April 11, in 2020. I always take the beginning of Holy Week as sign of relief. Relief that the liturgical season of “sacrifice” is over.

I have, for the most part of my life, embraced with openness the disciplines of Lent. I have appreciated the time to slow down, simplify and be more intentional on prayer, fasting and almsgiving.

I will admit that I have not been very open to these spiritual practices since my beloved husband died. As the season of Lent draws near each year, I have almost cringed when someone simply asks, “what are you giving up this year?” Seriously? I have often felt as though I have given up so much with the death of my husband, the love of my life. My sense of being unconditionally loved, the security of always having the person I most enjoyed sharing my life with, the loss of the best person to dream with and plan for a future. I have “given up”, time with the person I most appreciated, I have “given up” the deep discussions of faith and the meaning of life with the person I so loved to “do life with.” This is my daily sacrifice and loss.

And now, it is implied that I need to, “give something up.” For many bereaved persons, the suggestion of additional sacrifice can lack care, compassion and acknowledgment of all they may endure each day.

Following Dave’s death, I continued Spiritual direction to help guide me in my journey of faith. Guidance has been helpful in how I may indeed transition to a place of acceptance and hope for the future. To again open myself to recognizing that I too may benefit from the disciplines of Lent. I have with intent focused on gratitude.

Gratitude for all that I have and have had rather than all

that I have “given up.” I began the practice of journaling each of the days of Lent three things that I was grateful for at that moment of the day. In the dark days of grief, finding joy was at times very difficult. It was tough to find three things that I was grateful for some days. I know that sounds horrible. It was horrible. It was horrible to see through a cloudy lens of pain and loss. I gave myself permission to be in my pain for those 40 days that first year, and the second and any days that I need to honor my journey of loss. I decided that for me to fully heal and move into the light of joy, I needed to name and grieve each of the pieces of my life that I perceived as lost.

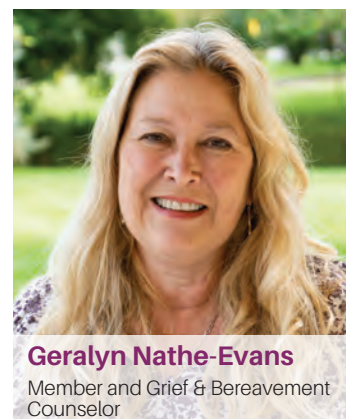
Each day I would list my three items, moments or people that I was grateful for that day. I then allowed myself to list one, only one word of loss. Each day I prayerfully began in silence listing my three words of gratitude and my one word of loss. I would then read the reading of the day and ponder, reflect, listen.

I slowly began to be transformed. I slowly began to be more aware as the day went on of the blessings around me. And I was grateful. The 40 days have become more gentle, sacrifice not as painful. I have again found the practices of Lent to be helpful in my journey to become more and more the person whom God has called me to be in this life. I wish you the same. 🙏

**Believe n Love!**

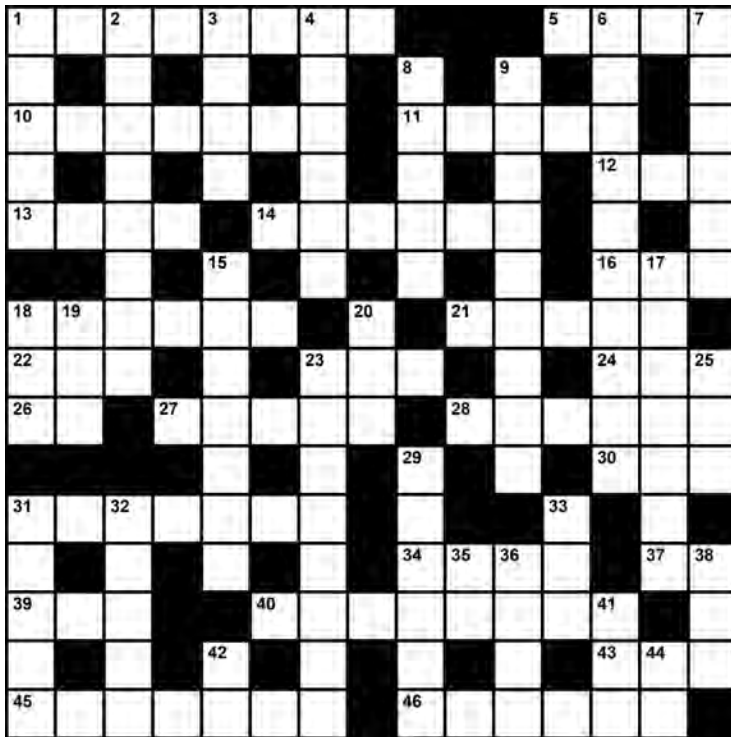
*Geralyn*

December 2019



**Geralyn Nathe-Evans**

Member and Grief & Bereavement Counselor



## Across

1. Prayer at Mass, 2 words
5. \_\_\_\_ tidings
10. Teachings of Christ
11. River plants where Moses was hidden as a baby
12. Devoted attention, briefly
13. The \_\_\_\_, another word for God
14. One who hears confessions
16. Ashes container
18. Old Testament survivor of the lions' den
21. Area with boundaries
22. Compass heading
23. Understand
24. Green color
26. New Testament, abbr.
27. King who was responsible for the murder of the innocents
28. Agree to
30. Itinerary abbreviation
31. Moses was doing this when God wrote the Ten Commandments
34. Not furnished
37. Nurse, abbr.
39. There was no room for baby Jesus here
40. Basilica in Rome, 2 words
43. First responders, abbr.
45. Cry of praise
46. Holy day

## Sudoku

To solve a Sudoku, each of the nine white or blue boxes must contain every numeral 1 through 9, in each full row and full column.

	7		8	5	9			4
		6	1					5
5	9	8		4		2	7	1
8		9	2		5			7
	4			8	1		2	
1	2		6			5	3	8
7		3	5	2		9	4	
6		4	9	1	3			2
9							8	3

## Down

1. Messenger from God
2. Place a sacred relic in an appropriate place
3. Prayer ending
4. Secure against loss
6. Jesus' final meeting with his disciples, 2 words
7. Assistant to a priest
8. Franciscans or Benedictines
9. One of the most important feast days of the year
15. Bible book
17. Come back in
18. Daniel shared one with lions
19. Picnic invader
20. Sea that Moses parted
23. Site of the crucifixion
25. Swallowed
29. Convent head
31. Belief
32. Psalms, for example
33. Woman referred to
35. \_\_\_\_ home
36. Control for a horse
38. Rejections
41. \_\_\_\_ of Galilee
42. Popular
44. "The Lord is \_\_\_\_ shepherd....." Psalm 23



# LOCAL SALES REPRESENTATIVES

## in your area

Your local Sales Rep is your first resource for any questions you have about financial security or member engagement. If you don't know who your Rep is, their name is printed on the back cover of this magazine near the address area.

### North Region



Regional Manager: **Cameron Wolf**, FIC, ChFC, (701) 388-9624 or 1-800-504-6805 [cwolf@catholicunited.org](mailto:cwolf@catholicunited.org)  
**John Ellingsberg**, FIC, LUTCF, 701-219-4006 [jellingsberg@catholicunited.org](mailto:jellingsberg@catholicunited.org)  
**Becky King**, FIC, 218-841-4600 [cking@catholicunited.org](mailto:cking@catholicunited.org)  
**Doug Martinka**, FIC, CLF, 507-208-8041 [dmartinka@catholicunited.org](mailto:dmartinka@catholicunited.org)  
**Philip Zubrod**, FIC, 701-840-8560 [pzubrod@catholicunited.org](mailto:pzubrod@catholicunited.org)

### Central Region



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### Metro Region



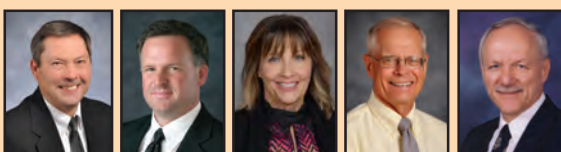
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## The Power of Praise - **THANK YOU**

Robert Heuermann, *Executive Director Catholic United Financial Foundation*

“If the only prayer  
you ever said was  
thank you, that  
would be enough.”

— Meister Eckhart,  
Dominican preacher &  
theologian

“Thank you” can be an incredibly powerful pair of words, especially if the person you’re thanking really needs to hear them or isn’t expecting them. As the Executive Director of the Catholic United Financial Foundation, I am blessed by getting to say “Thank You” very often to our donors and supporters. I am also blessed to be thanked often, by those we help such as Catholic school teachers, Seminarians and the charitable organizations we support. Nothing in my work makes me feel better than giving and receiving thanks. A difficult day is always brightened by praise.

In a worthwhile 3-minute TED talk, that I highly recommend, Dr. Laura Trice makes a powerful case for the power of offering praise. She says most of us really do want to hear someone thank us for the things that we do, even if it’s something that we’re supposed to be doing anyway. Being appreciated is one of those things that really motivates us, both at work and in life, so a little goes a long way — if you can offer up a genuine thank you when it’s appropriate.

In the second point, she notes that it’s equally important in our relationships to make it clear when we want to be appreciated. Otherwise we run the risk of never hearing it because the other people in our lives just assume we already know we are appreciated, or that they don’t need to say it. In other words, if you feel underappreciated, make it clear to the people in your life that you feel that way — anyone who actually cares about you will be more than willing to make sure that’s no longer the case.

So for this New Year, with all that’s going on in the world, I want to thank you. Thank you. Thank you all for reading this article, for being wonderful wives and mothers, husbands and fathers, children and grandchildren. Thank you for being a friend, a neighbor, an associate and colleague. Thank you for all the things you do that you don’t get credit for. And thank you especially for being a member of Catholic United Financial, and for your support of the work we do together to strengthen our Catholic community.