

OUR *catholic* JOURNEY



THE OFFICIAL PUBLICATION OF CATHOLIC UNITED FINANCIAL



Summer 2020
Volume 126 • Issue 3

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Summer 2020
Volume 126, Issue 3

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Only nine people in 142 years have been president of the Association. On June 15, we welcome our tenth.

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Out with a Bang

Being in the same room with strangers went out with a bang at the 2020 Raffle Drawing Ceremony, held the last day before Coronavirus quarantine began.

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Catholic United
Financial



Our Catholic Journey

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*The Clyde
Family, on
the campus of
St. Catherine
University, St.
Paul, Minn.*

*Photo by
Bob Pearle*

president's

Harald Borrmann President and Chair of the Board

JOURNAL



“To Everything There Is A Season” – Ecclesiastes

I think it is safe to say that no one thought we would be entering this summer having endured so much turmoil, stress, uncertainty and – for some of us – loss. Whether it was your workplace and the potential or real loss of a job, a high school or college senior year completely disrupted, sports seasons vanishing almost overnight, watching your investments take a roller-coaster ride not dissimilar from 2008 or worrying about and praying for the safety of yourself and your family members, 2020 will not ever be forgotten. As I write this, we are certainly not out of the woods although hopeful signs of recovery are emerging.

The COVID-19 virus has impacted all of us, both in our Association and around the world. We read of a “new normal” – whatever that looks like and whenever that becomes a reality. But the truth is that we are entering a new time and a new place. Those ways we grew comfortable with have changed for all of us as we confronted social distancing, sheltering at home, live-streaming Mass on Sunday and Zooming (is that even a word?) with family and friends. Hoarding toilet paper? Seriously? And yet through it all, countless examples of people helping people have emerged. Just as after 9/11 we understood better the heroism of police, firefighters and first responders, now we understand as everyday heroes those on the front lines today: nurses, doctors and healthcare workers, among many others. While crises can and do happen, it is truly how we respond to them that defines us. As I think about my upcoming retirement and that this will be my last column to share with you, I am reminded of the beautiful words of Ecclesiastes above, which are also captured by the 1960s song, “Turn, Turn, Turn”. Truly, there are times and seasons for everything we experience. There are times of loss and times of recovery, times of grief and times of joy, times of trouble and times of happiness. There was a time for me to discover Catholic United and there is a time for me to step aside. There is indeed a time for everything under heaven and, as I take

my leave from our wonderful Association, I do so with a heart full of gratitude for my time with our members and our employees. I have been enriched by your faith, your hearts and your kindnesses. You, too, are everyday heroes.

Our great Association will now be led by my colleague, Mike Ahles. You have all come to know Mike not just as a knowledgeable insurance executive and ardent fraternalist, but also as a man of strong faith. He and I have had some remarkable adventures in leading Catholic United these past eight years, and I have all the confidence in the world that he will help lead us to even greater heights in many ways in the coming years. Please keep him, and his wife, Sharon in your prayers as he takes the helm of our Association in mid-June.

Those who have followed my remarks at our Conventions know that I like to quote our Holy Father, Pope Francis. You just never go wrong quoting our Pope! Quite recently, he shared the following: *“To Christians, the future does have a name, and its name is Hope. Feeling hopeful does not mean to be optimistically naïve and ignore the tragedy humanity is facing. Hope is the virtue of a heart that doesn't lock itself into darkness, that doesn't dwell on the past, does not simply get by in the present, but is able to see a tomorrow.”* Indeed, to everything there is a season. For me, and for Catholic United – our employees and our members – our season of tomorrows has never looked brighter.

May God richly bless each of you, and your families, in every way.

Peace.

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

COMMUNITY COLLAGE

We are on YouTube

The MIT Technology Review recently reported that COVID-19 purchases took less than a week at the end of February 2020 to change the top 10 Amazon searches in multiple countries. Not only have we fundamentally changed what we are purchasing, we are fundamentally changing the way we are consuming media. The *New York Times* reports a study that says people stuck at home are binging on media, but turning away from the small screens on their phones and back to their computers and TVs for sites such as YouTube and Facebook.

If this trend describes your own shifting habits, consider making your way over to www.youtube.com/CatholicUnitedFinancialSaintPaul (subscribe and we may soon be able to shorten that!). We've been busy producing video and other content for all our media channels to keep you informed and occasionally entertained while we can't meet face to face. Get to know our Volunteers of the Year from 2019 and 2020, recap the Raffle with Matt Birk and Miss Minnesota Kathryn Kueppers, relive a



Gather4Good® event. Or if it's educational content you crave, we have a ten-part series on Med Supps, and a ten-part series on Catholic End of Life canon. Take advantage of your extra time at home and catch up with Catholic United – and keep an eye out for more!

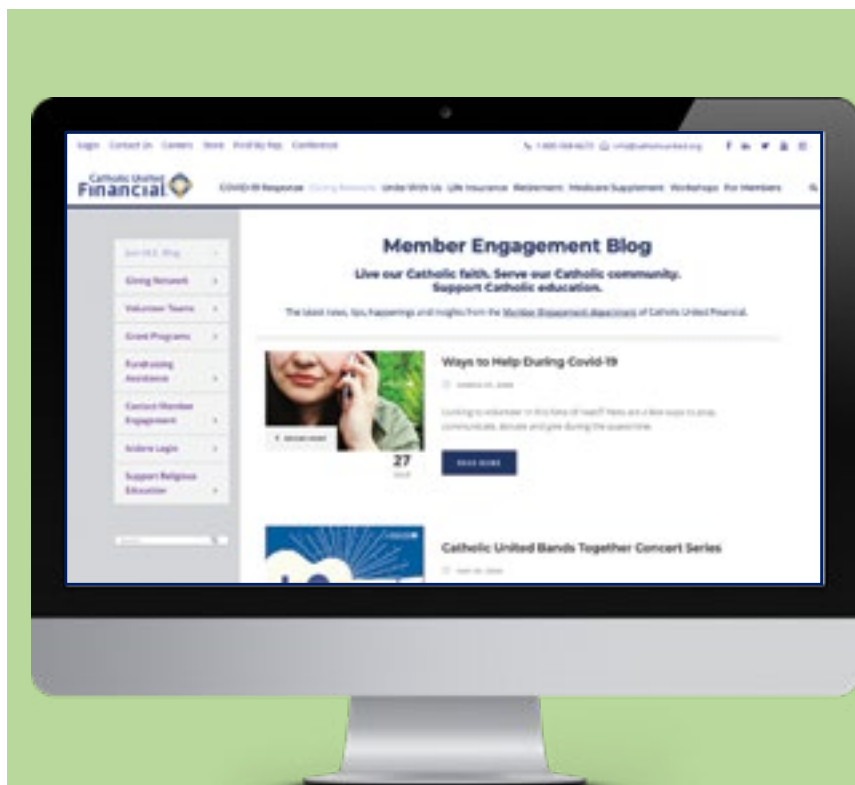
▶ Find this on YouTube



Join Me Blog

Like everyone else, we've been forced off the streets and into cyberspace. In addition to our COVID Resources page, Member Engagement has launched their online blog at www.catholicunited.org/joinme.

You can learn about all the different programs we offer as well as read success stories and reports from other Councils and Parish and School Volunteer Teams. If you're looking for a day-brightener, take a minute to see all the ways your fellow members are making the world a better place.



Tax Day Delay

Due to the ongoing health emergency, the filing date for Federal Income Tax returns (Tax Day) has been postponed until July 15, 2020. As a result, so has the deadline for making contributions to your IRA for 2019. Now, you have got three extra months to max out your 2019 IRA and Roth IRA contributions. Maximum annual contributions to all IRAs cannot exceed \$6,000 if you're under 50 years of age, or \$7,000 if you're over 50. If you haven't reached that amount, you now have extra time.

If you don't own an IRA, Catholic United offers Individual Retirement Annuities. They follow the same rules for contributions and withdrawals, but they also provide a guaranteed minimum rate of return. If you're over 50, you can park up to \$7,000 in one of these products before July 15 to reduce your income tax burden or to hedge against losses in this ultra-volatile market.

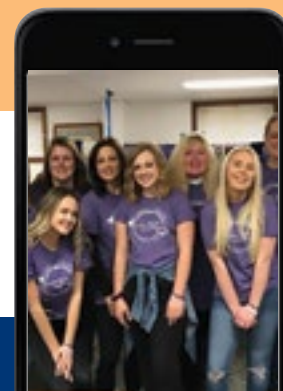


You can bolster your long-term financial security by moving to a fixed rate product with tax benefits – don't miss out on the simplest way to guarantee a return on your retirement savings. Call your local Sales Rep today!



Gary Gall, Donna Traut, Deb Rudolph, & Kathy Crispo

On Friday, January 17, 2020, Gary Gall, Catholic United Financial Senior Sales Representative, joined Deb Rudolph, Pastoral Associate of St. Francis Xavier parish in Sartell, Minn., and Kathy Crispo, Principal of St. Francis Xavier Catholic School, to present the **Catholic United Community Service Award to Donna Traut for 70+ years** of volunteer service to the parish and school. The award was presented at a student Mass and unbeknown to Donna, her family had gathered to join the St. Francis Xavier Community in congratulating her. Donna responded with tearful gratitude and shared that being able to volunteer is just one more way God has blessed her in life.



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.



Alexis Ann Hasser Memorial Scholarship Fundraiser



On March 10, 2018, the Braham, Minn. community lost Alexis Ann Hasser to a fatal car accident. To memorialize a beloved life taken too early, Alexis's parents set up a scholarship fund and build the endowment with an annual fundraiser. This year, they held a spaghetti dinner at Sts. Peter and Paul church in Pine City. Close to 100 volunteers, nearly 400 attendees and \$28,000 were raised in Alexis's memory. They plan to give one \$1,000 award each year and, with the help of their community, they should easily be able to award this scholarship for over 20 years. According to anyone but herself, Sales Rep Denise Degerstrom went over and above to help make this dream a reality for Alexis's family.



Do you
know that
Catholic United
now has
a prayer
network?

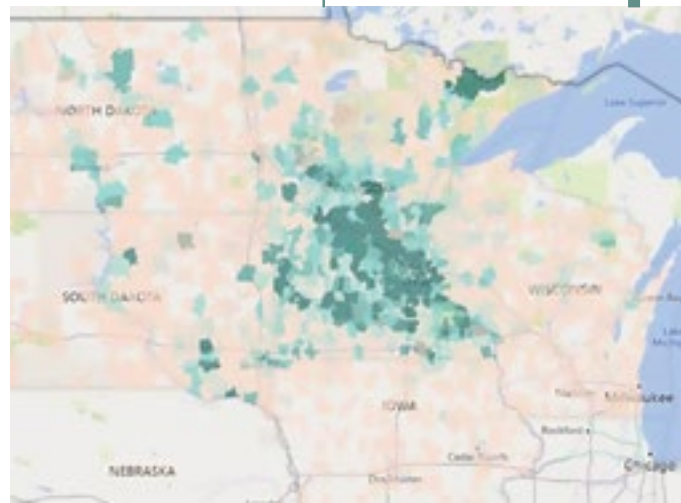


Prayer is a constant blessing in our lives, especially the privilege to pray for one another. Praying for others helps to enhance our community bond.

If you have a prayer intention, please submit it through the form below and join our prayer network. We will send this out on Friday mornings to a list of members and friends who have committed to pray.

<https://www.catholicunitedfinancial.org/prayer-network/>

Membership Heat Map



0

Members per square mile

50

Ever wonder where your fellow members are at? The map above generates a darker green image the more densely populated an area is with our members. The more we color in this map, the more support we can provide for your local Catholic parishes and schools!

2020 Volunteer of the Year AWARD Shirley Jelen

Every day, at 7 a.m., 88-year-old Shirley Jelen, of St. Leo, Minnesota, unlocks the doors of St. Leo's Catholic Church.



It's been her home parish for nearly 90 years. She was born, baptized, confirmed and married within its walls.

Each year, Catholic United Financial honors one special volunteer, member or not, who epitomizes the spirit of service that is paramount to the mission of the Association. This year, Shirley Jelen – a Catholic United member for over 42 years – has earned this honor.

Her mother once told her, "If there is work to be done, do it. If someone needs help, help them." Shirley lives out these words of wisdom every day of her life.

Her first act of the day is to open the church. It starts a daily routine that resonates through every hour and aspect of her life.

Shirley is the quintessential Catholic who can't say "no" when she's asked to help.

From the first glimmer of dawn until the last rays of dusk, Shirley is a whirlwind of activity.

According to her pastor, friends and the people who nominated her, Shirley exemplifies what it means to be an Extraordinary Minister. She sets up the Mass, arranges servers and gift carriers, and greets people until the ushers arrive. She does the church laundry and tends to the candles and holy water fonts. When she leaves the church, she visits the sick and brings them the Body of Christ. On Thursdays before Mass and special occasions, she sits for adoration. And she

attends all Council of Catholic Women meetings and is one of the main callers on the prayer line.

Down to the last detail - garbage cans emptied, mass books recycled, broken plumbing repaired, dirty floors cleaned - the Parish of St. Leo is dependent on her constant vigilance.

And then at 5 p.m. every day, she locks up St. Leo's for the night. She'll be back the next morning to do it all again.

Where there's a need, Shirley leads the way. Her service extends to the whole community. From twice a month quilting, election judging, driving elderly to appointments, mowing the lawn and shoveling snow at the community center, coordinating card games, food donations and Meals on Wheels. Shirley even attends neighboring town fairs to make sure Leo's is well represented.

No detail escapes her ever watchful eye.

Her church and her community call her a Godsend. And they say that for all her effort and ubiquity, she does it without any need for attention or appreciation.

Catholic United Financial is honored to shine a light on this luminary of Christian service.

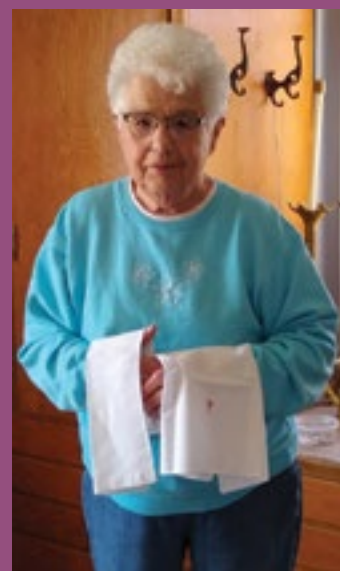
It is with great pride and unyielding gratitude that we tell Shirley "Thank you." Thank you for all that you do.

Shirley Jelen -- the dynamo of St. Leo -- is this year's Catholic United Financial Volunteer of the Year.

Congratulations, Shirley! 🎉



Find this on YouTube



Shirley Jelen, 2019 Volunteer of the Year, launders the linens for Mass.

Coronavirus Aid, Relief, and Economic Security (CARES) Act

Congress is passing new laws in an effort to stabilize the economy and bring financial relief to American households. The latest relief bill offers people of a certain age opportunities to potentially save money on taxes or grow their retirement savings. Whichever options they choose, Catholic United members should know that the choice they make could have a substantial effect on their annual income.

The Coronavirus Aid, Relief, and Economic Security (CARES) Act was signed into law by the President on March 27, 2020, with the goal of providing financial relief to Americans during the COVID-19 pandemic.

For people age 70½ and above, the new law dictates changes relating to retirement savings and Required Minimum Distributions (RMDs) in 2020. (RMDs are payments from retirement accounts that the government requires account owners of a certain age to take as taxable income.) The law allows people to forego their RMD requirement from a qualifying IRA, 401(k) or other retirement account this year. In simple terms, this means that people who would normally be required to take an RMD can either take the payment as usual or leave the money where it sits.

In light of this yearlong RMD holiday, many financial publications such as Forbes magazine are encouraging people to forego taking an RMD. The reasoning behind this advice is to keep the money in retirement accounts as we all wait for the markets to settle. Catholic United Financial IRAs are fixed Individual Retirement Annuities. They have guaranteed minimum interest rates and their values don't fluctuate with market volatility, so this advice doesn't necessarily apply.

With all of this in perspective, what should Catholic United members do?

If your RMD is retirement income you rely on for living expenses, then stay the course. Your RMD will continue to provide for you in this way.

If you don't need to take an RMD to provide for income needs and living expenses, then you may want to consider taking the opportunity the government is giving you to leave the funds where they are and let them grow at the current guaranteed rate.

The government originally created RMDs to generate tax revenue. The point of this provision of the new law is to provide Americans tax relief during these troubled financial

times due to COVID-19. If lowering your tax footprint for 2020 might be beneficial to your financial plan, you will want to consider taking advantage of this RMD reprieve, guided by the advice of a tax advisor.

In April, members age 70½ or older who own IRAs with Catholic United should have received a letter from us. The letter explains the new laws as we have described here. Members who are scheduled to have an RMD in 2020 need to fill out the enclosed form indicating their RMD choice and return it to the Home Office via mail, fax or email. Our Member Services department will then follow the member's wishes to either distribute the RMD as normal, or to forego the RMD payment.

If you have any questions or concerns about your IRA or RMD choices, feel free to contact your local Sales Representative. Or, call Member Services at 1-800-568-6670 during business hours (Mon-Thu: 8 a.m. to 4:45 p.m., Fri: 8 a.m. to 12:30 p.m.). Catholic United Financial is open for business and ready to assist you. 🙌

3 ideas on how to spend your government support check

If you've received a stimulus check from the government and don't need the funds to get by, what should you do? Here are three suggestions:

Start a CD

It's tempting to spend a windfall that you might not necessarily need right now. Considering the uncertain economic times, saving your federal relief check is a good idea. The Catholic United Financial Credit Union has Certificates of Deposit (CDs) that will keep that money protected and earning interest. You can choose a length of term from six months to four years. Visit www.catholicunitedcu.org for more details.

Save for retirement

Putting all or part of your federal relief dollars into a Roth IRA has the obvious advantage of building on your retirement savings, which is something we should all do. Putting that money into a Roth means you can take it out after you retire without affecting your income tax footprint. Talk to a tax advisor about your specific situation. Visit www.catholicunitedfinancial.org/iras for details, or talk to your local Catholic United Sales Representative.

Make a Gift

Given the sour economic forecast right now, charities and non-profits are expecting to have a very difficult year raising funds and meeting their budgets. This is especially concerning since these charities are going to be providing additional relief services that so many more people in a down economy will be relying upon to survive. Giving all or a portion of your federal relief check to your Catholic parish or school, or another worthy organization, will make a big difference right now. If you want help maximizing a gift, the Catholic United Financial Foundation can provide free assistance with planning your gift, regardless of the recipient. Contact the Foundation at 1-877-275-7145 or foundation@catholicunited.org. 🙌



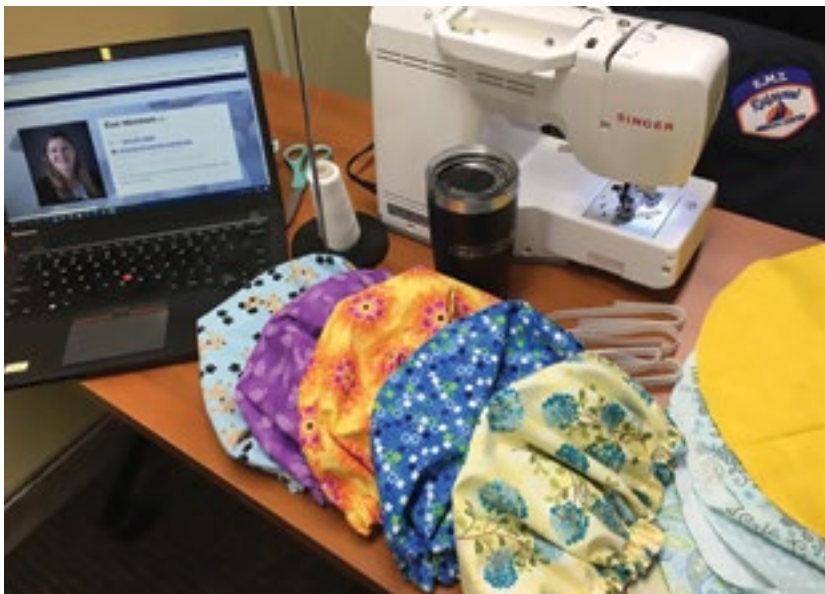


Despite being safe at home, some of our members are finding ways to help others in their community *Check out what they are doing below.*

“Eve, you are an inspiration to many. Thank you for all the services you provide for your community.”

Eve Hennen, Sales Rep in the Belle Plaine-area of Minnesota, is a woman of many talents and jobs. Not only is she a wife, a mother, a Sales Rep, and a farmer, but she is also an Emergency Medical Technician. The COVID-19 pandemic has exposed another talent - sewing (and multitasking.)

Hennen had this to say, “Usually during my shift, in between ambulance calls, I take care of phone calls and emails to and from my members. Today I’m doing that, along with working on some requests for masks and surgical hats for frontline workers. Feeling blessed I’m able to help people in more ways than one while still being present for both jobs at the same time.”



Catholic United Financial Foundation Donates N-95 Masks to Nurses

On Monday, March 23, the Catholic United Financial Foundation donated 195 of the desperately-needed N-95 face masks to the Minnesota Nurses Association. These masks are the only FDA-approved barrier effective in preventing the spread of the coronavirus, and have become almost impossible to obtain. Manufacturers are ramping up production to meet the need, but it will take time for the new masks to reach hospitals and clinics. The Foundation maintained this small quantity of masks for the Catholic United Response disaster response team to use during flood and fire cleanup. President Harald Borrmann and Executive Director Bob Heuermann determined that even this small batch of masks would be better used by nurses who are on the front lines of battling the COVID-19 virus.



Keep up to date with Catholic United's COVID-19 response.

We've created a clearinghouse for all of the updates we've provided during the coronavirus lockdown. Visit www.catholicunited.org and type "COVID" in the search bar.



We at Catholic United hope you are all staying safe and sound, as we all do our part to flatten the curve and overcome this unprecedented national health crisis. God bless you all.



You Can Still Buy *Life Insurance* During a Pandemic

As a provider of life insurance to Catholics for over 140 years, Catholic United Financial is proud to do its part to help those in the community during a time of loss. Unfortunately, the coronavirus pandemic has brought to the fore just how precious life is and how quickly things can change.

Rest assured—Catholic United is still “open for business” during the coronavirus pandemic.

It's never too late to consider additional life insurance. “When deciding to buy life insurance, take into consideration your financial situation, health and that of your survivors,” says John Tetzloff, Catholic United's Senior Case Specialist. “Ask yourself: where would they be financially if I were to pass? In some cases, it would be a significant loss.”

If you have COVID-19 symptoms or have tested positive for the virus, we suggest that you wait to apply for coverage until you have fully recovered.

Since your safety is our first and foremost concern, during the pandemic we are using virtual video meetings to start and complete the application process. Our normal underwriting guidelines, however, have not changed. Depending on your age and the type of policy being applied for, you may need to undergo a paramedical exam or additional tests.

We will do everything we can to review and decide on your application as quickly as possible. Please keep in mind that if we need to request additional tests or review past medical records, additional time may be required due to reduced staffing at hospitals and clinics.

“Your best bet is getting the process started right away,” Tetzloff recommends. “Take time to determine what type of life insurance is right for you and how much coverage you may need. Your local Catholic United Sales Rep can help you get started.”

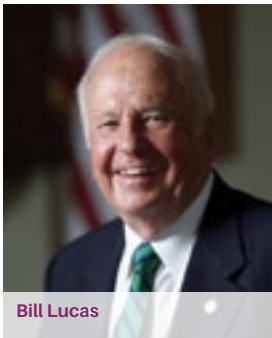
We all know this a rapidly changing situation. Please do your part and follow state and local health guidelines. We all want things to get back to normal as quickly as possible. 🙏

Board Candidates

In August, Catholic United Financial will hold elections for its Board of Directors. This will be our second year holding Board elections online and by mail. If you are a delegate of your council or Volunteer Team, you will receive a ballot by mail, with instructions on how to vote online (which is the preferred method) or to return the filled-out ballot. Ballots will be collected by a neutral outside arbiter to count and report, while online reporting is automatic. Last year,

we had nearly 75 percent of our delegates respond with their vote and we hope to exceed that number this year. Next year, God willing, we will host our first-ever Triennial Convention conducting all elections and Association business in person.

There are two open seats for the Board, both incumbents, William (Bill) Lucas and James (Jim) Wensel are running unopposed.



Bill Lucas

William Lucas, CANDIDATE, from Edina, Minn.

William (Bill) Lucas grew up in Northeast Minneapolis and graduated from the University of St. Thomas with a Bachelor of Arts degree in philosophy. After graduating from St. Thomas, Lucas served in the United States Air Force as an officer on a B-52 Bomber crew, where he was awarded three air medals for flying 61 combat bombing missions in the Vietnam War. While serving in the Air Force, Lucas also earned a Master of Business Administration degree from the Inter-American University of Puerto Rico.

After his discharge from the Air Force, Lucas worked as an Administrative Analyst for the City of Minneapolis and as the Grants Administrator for the State of Minnesota Governor's Crime Commission. He was then appointed Assistant Director of Administration for the State of Minnesota Crime Control Planning Board, wherein he was responsible for supervising the department's budget analysts, accountants and auditors. While working for the State of Minnesota, Lucas earned a Juris Doctor law degree from the William Mitchell College of Law.

After graduating from law school, Lucas then worked as a pension consultant and a life insurance agent for Great West Life before entering a private law practice.

Bill Lucas continues to be actively engaged in the private practice of law and at the present time is the only attorney serving as a member of Catholic United Financial's Board of Directors. Lucas also serves as a member of the Board of Directors of the Catholic United's Foundation and as President of the Saint Boniface Council of Catholic United Financial located in Northeast Minneapolis.

Bill and his wife, Claudette, have been married for 54 years and have two daughters and five grandchildren. They are active members of the Church of Saint Patrick in Edina.



James Wensel

James Wensel, CANDIDATE, from Rice, Minn.

James (Jim) Wensel has been a member of the Catholic United Board of Directors since 2018 and brings two different strengths to Catholic United Financial. Jim was on the board of directors of The Catholic Credit Union in St. Cloud and was a strong advocate of merging The Catholic Credit Union and Catholic United Financial Credit Union. After the merger, Jim served on the combined board of Catholic United Financial Credit Union until the end of 2016. Jim's other strength is his 43 years as a licensed insurance agent in Minnesota, first with The Prudential Insurance Company, and later with his own agency until his semi-retirement this past July from Stearns Insurance. Jim is also a member of the Finance Committee at Sacred Heart Parish, in Sauk Rapids, Minn.

Wensel has been a member of Catholic United Financial for several years. He has been married to his wife, Debbie, for 14 years. They have a busy blended family of 7 children and 13 grandchildren, from ages 20 years to 3 years. Jim grew up in Marshalltown, Iowa and moved to St. Cloud, Minn., at the age of 16. He graduated from St. Cloud Cathedral in 1968 and after high school, attended St. Cloud State University. Jim and Debbie are members of Sacred Heart Parish in Sauk Rapids, Minn.

Jim's youngest son had a wish granted by the Make A Wish Foundation of Minnesota in 1993. Since that time, Jim served 8 years on the Board of Directors of Make A Wish of MN and has been a wish granter for 150 wish children.

MEMBER ENGAGEMENT

MUSIC UNITED

Catholic United Financial's Member Engagement department is partnering with Catholic musicians to spread the message of music, worship and unity during June 2020.

Every Tuesday in June, Catholic United will livestream a concert by a Catholic musician/band that is free for all to view. During these concerts, you will be invited to learn about and donate to a charity selected by the artists. Knowing that these are difficult economic times, Catholic United is excited to sponsor this effort to help both musicians and charities.

Watch these live-streamed concert events on Facebook, sponsored by Catholic United Financial, every Tuesday in June starting June 9.

Your virtual ticket is free for each performance. Each musician/band will select a charity of their choice that will be featured during the concert. Please consider a freewill donation to these charities to show your support for their efforts in COVID-19 relief.



Please share the events on your personal networks/emails and invite all your family and friends. Having a Facebook account is not required to watch. The links below work for live events and to replay those that have already occurred - enjoy!

June 9 - Aly Aleigha <https://www.facebook.com/events/533312624002626/>

June 16 - Sonar Worship (M.E. Director Nate Lamusga's band) <https://www.facebook.com/events/2929261913788430/>

June 23 - Jon Konz <https://www.facebook.com/events/660840074738750/>

June 30 - Luke Spehar <https://www.facebook.com/events/249720129444523/>

Presenters



VIRTUALLY Side by Side

On Saturday, May 2, Catholic United pulled off a pivot of pleasing proportions, as it continued with its plan to host a Member Gathering, only in this case, virtual.

It was the Association's first large-scale webinar and it attracted over 100 people from Minnesota, Iowa, Wisconsin and the Dakotas. Not a bad consolation prize for having to cancel our regional gathering in Mitchell, S.D.

The meeting began

with Member Engagement Director Nate Lamusga greeting the attendees and walking them through the voting procedures – we wanted to derive instant feedback somehow and found the polling feature worked perfectly for this function.

President Harald Borrmann presided over what was probably his last official get-together, welcoming members and introducing the keynote speaker.

Radio host and Director of the Benedictine Leadership Institute at Mount Marty College in Yankton, S.D., Joe Rutten then took over discussing developing leaders and changing lives throughout his half-hour presentation. Members who were polled afterwards said the talk

gave them a new insight into leadership and that the content was extremely valuable.

If you're curious or happen to have some time on your hands, you can watch the recorded event in its entirety at

www.catholicunitedfinancial.org/virtual-gathering-may-2/

Want to catch the next one?

We have more gatherings set for the fall, September 18, and

November 1. In addition to our concert series (see above) we are currently working on ways to engage, entertain and inspire with online events.

You can check out the Member Engagement blog, www.catholicunitedfinancial.org/join me for all our events and updates. Hope to see you where you are!



Catholic United Financial has had nine presidents in its 142 years of business. By the time you read this, the tenth, Michael Ahles, will have begun his term. Ahles ascends to his new role as President, CEO and Chair of the Board on June 16, 2020, from his role as the second officer of the Association, that of Senior Vice President and Secretary/Treasurer.

After 12 years of serving Catholic United Financial, eight as President and Chair of the Board, Harald Borrmann will retire on June 15. He leaves at a most challenging moment in the history of the Association. With a global pandemic pinning everyone home and altering every aspect of life, and business; and unprecedented civil unrest in late May and early June engulfing the metro area Catholic United has always called home.

Borrmann says he knows there

is no one better suited to lead us forward than Ahles. "There are a lot of tough decisions to be made," said Borrmann. "If I could give a piece of advice, it would be listen to your colleagues, listen to your peers, and listen to your heart. I think when you do those things the right answer emerges."

Harald Borrmann, President, 2013–2020

Harald Borrmann comes from Rosville, Minn., where he graduated high school before continuing on to receive a degree from the University of Minnesota Carlson School of Management.

Borrmann followed a path into the commercial insurance and reinsurance industry with E.W. Branch, Guy Carpenter and the Holborn Corporation. But he says Catholic United was the first place he'd worked where the mission resonated with

his personal values.

"I had worked in the commercial insurance and reinsurance world all my career," Borrmann said. "And while you can certainly live within the ethical boundaries that are appropriate, the idea of working for a company founded on our kind of mission and values was unique."



I was immediately attracted to working for Catholic Aid. And the idea of coming in as a senior officer was a gift.”

Borrmann recalls arriving at the 2008 Annual Convention in Collegeville, Minn. – his first – and how two Sales Reps fought good-naturedly to open his car doors and be the first to meet “the new guy.” The next day, he was elected by acclamation.

“That felt good. No two ways about it, to have so many people be so warm and enthusiastic, it gave me chills. Still does to this day,” Borrmann said.

As he got to know the organization, running its day-to-day operations, assisting with the Association’s name change and its merger with another fraternal benefit society in 2011, the Board and then-President Michael McGovern recognized Borrmann as the logical next leader of the Association. After an interview process, they recommended Harald to the 2012 Convention delegates, who approved unanimously.

“I felt like it was my calling,” Borrmann said. “For me going to the convention that year and having my family there, my kids, my mother, and to watch her look up at the podium with the pride that she had in her eyes was really special. I think, from that perspective, becoming president was as big a deal as being president [of the United States]. And that’s another day I’ll never forget.”

Though he inherited a company in a strong financial position, Borrmann, along with his number two Mike Ahles, who joined the company in late 2012, led Catholic United through an era fraught with consolidation and membership pressure throughout the industry. But with the help of and listening to their staff, membership and sales force, they managed to keep the Association at the

leading edge of Fraternal. Catholic United is now widely regarded as an industry leader in the Fraternal field.

Borrmann’s administration of the Association occurred amid a histor-

“What I’m proudest of is we are stronger, and better at what we do, than ever before... We’re reaching out in so many new and different ways. We continue to grow,” Borrmann said.

ic continual period of challenging markets, yet every year, Catholic United’s assets, surplus and most importantly its fraternal allocations grew.

A milestone event occurred between 2016 and 2017, when the Association executed a unique reinsurance transaction that generated \$12 million in income and grew the surplus to \$47 million—a historic level of security for our organization.

But perhaps the most significant financial breakthrough occurred in November 2019, when Catholic United Financial reached \$1 billion in assets. Despite profoundly low rates in the extremely conservative markets in which Catholic United holds its assets, continued growth and strengthening of our financial position has been the hallmark of Borrmann’s years as an officer.

Knowing that potential members demand faster access to more information, more tailored products brought to market faster, and data integrity and security solutions that won’t fail, Catholic United has also confronted this challenge. With a truly novel joint venture underway called Conventus Now – led by Ahles and allowing us to spread the cost of such sophisticated technology – the Association will have the technological edge to compete with any sized

insurer for years to come.

But neither the developing technological tools nor the deep well of assets and surplus grown in the past 10 years are Borrmann’s proudest achievement.

“What I’m proudest of is we are stronger, and better at what we do, than ever before... We’re reaching out in so many new and different ways. We continue to grow,” Borrmann said. “The Catholic Schools Raffle is a great example. A new fundraising record every year. I could say I’m proud of the nearly \$10 million we’ve raised, but I’d rather think about the thousands of kids who we’ve helped because of the raffle. It’s not about the dollars, but what you do with them.”

In retirement, Harald “has a whole room of books that need reading,” he says, he’ll spend more time with his mother and father-in-law, fish, toss the ball with his grandkids, and visit the cabin without worrying about the long, Sunday-night drive home. He also hopes to attend some classes at the U of M, and spend time traveling and bicycling. Harald will continue with his roles on the Board of our Foundation and Credit Union.



Mike Ahles, President, 2020 –

On June 16, 2020, Michael Ahles will take over as President, CEO and Chair of the Board of

continued on page 16



Mike at a Gather4Good event in Perham, Minn.

Catholic United Financial. He brings a wealth of experience from his early career in accounting and his increasingly senior roles at the institutional Allianz Life. He has 13 years of experience in the Fraternal industry, beginning with his roles as Vice President of Foresters, and culminating with his instrumental role as Catholic United's Senior Vice President and Secretary/Treasurer.

For the past eight years, Ahles has fought the day-to-day battle of keeping the organization plying its trade. When it comes to a Fraternal such as Catholic United, that takes a sharp analytical mind with an uncommon amount of personality, as there is a tradition at Catholic United of its officers being highly visible to the local councils and communities.

"Many who have met Mike [Ahles] know he's not the typical accounting type person," Borrmann said of his successor. "He's warm, he's funny, he has an interest in a variety of things; he has an amazing memory – the man never forgets anything. So he brings a lot of the business skills you like to see in a president, but he also brings empathy, understanding... At the end of the day, a lot of people

have the skills to be president, Mike also has leadership. It was a very easy decision to select Mike."

Ahles has also been highly involved in the strategic planning and on the ground organization for the Association's growth, and has been a primary player in all of Catholic United's headlines through the past few years. He guided the association through the massive reinsurance transaction at

the end of 2016, which produced the company's largest surplus ever. Ahles led the financials of the organization to their billion dollar apex

"Catholic United Financial is going to be in remarkably good shape for years to come."

in November 2019, and has been the number one point person on the game-changing joint venture Conventus Now with Catholic Financial Life. As news of the pandemic spread and decisions needed to be made, Borrmann and Ahles worked side by side planning Catholic United's response and making decisions all along the way.

Ahles is aware that as only the tenth president in more than 142 years, he has a lot to live up to. But our previous presidents and Board have unanimously endorsed his ability to lead wisely and compassionately through the challenges ahead.

It's hard to improve on Ahles's comments about his plan for leading as he takes over. Showing humility, self-reflection and vision, it's a clarion call to build a bright future for the organization, together:

"I don't have some master plan. We've created a master plan that works pretty well, but it doesn't work well enough that it is accomplishing our member growth objective. So we have to be smart enough and humble enough to say, 'What we've been doing works really well but not well enough to achieve our number one goal which is membership growth—at a time when it's really hard to grow membership.

"So maybe we need to be willing to think differently about our business and be willing to let some of the programs and initiatives that we've held so dear — and we've worked so hard on — sit on the sideline for a little while as we try some new things.

"It would be different if interest rates were wonderful and we could afford to fund new opportunities easily. But that's not the world around us. We're a middleweight fighter who needs to punch with the heavyweights. Thinking differently and creatively with really impassioned people is a great way to start being able to do that."

A Continuation of Sound Leadership

The whole organization of Catholic United has benefitted from the past 12 years of having Harald Borrmann as a leader, and it's with both joy and sorrow we congratulate him on reaching this milestone of life. The Association's purpose is to be a force of reliability and goodness, and with the blessing of sound leadership, we have continued to pursue and achieve that purpose.

"We make the world a better place," Borrmann said. "And as I take my leave, I feel that I am proudest of the fact that we are able to do that in bigger and better ways than ever before. Catholic United Financial is going to be in remarkably good shape for years to come." 🙌

Out with a bang

The best one yet! – Raffle Drawing Ceremony marks historic total and star-studded cast days before unprecedented shut-down



Find this on YouTube



The closing hours and grand prize drawing ceremony of the 2020 Annual Catholic Schools Raffle is affixed in the memories of its participants for more than just its outstanding record earnings of \$1,304,902 – a week later, the country was shutting down on all fronts due to the novel coronavirus pandemic. We wouldn't even get the chance to present the grand prize winner with his award. Or would we?

The grand prize drawing event occurred March 12, just days before governors across the nation shut down schools and businesses. The looming threat was out of sight and out of mind though, as one of the most exciting drawings to date took place. With a record fundraising reveal for the schools involved, and our star-studded cast of former Vikings player and Superbowl champion Matt Birk and 2019 Miss Minnesota Kathryn Kuepers presiding over the event. The emcees bantered, interviewed guests and interacted with the crowd – especially the children from St. Scholastica HSC, which rewards its top-earning class with a trip to the drawing every year. Altogether virtually a flawless event. (Check out our video recap on our YouTube channel.)

The first name out of the drum of over 300,000 tickets was Joe Pavelko of Worthington, Minn. Now, any other year, senior leadership of Catholic United would travel to the school that sold the winning ticket to host a grand prize award ceremony for the big winner. But 2020 is a year of firsts in so many ways, and social distancing was in full effect by the time the winner was confirmed.

So we brought the ceremony online and hosted a live Zoom chat that we immediately published to our YouTube channel. You can view the video on our Web site or at www.youtube.com/CatholicUnitedFinancialSaintPaul.



Find this on YouTube



Grand Prize Winner & Seller: A FAMILY TRADITION

This year's \$20,000 Grand Prize winner, Joe Pavelko, 23, of Worthington, Minn., wasn't the only winner in his family. In fact, many have suggested that a grand prize winner coming out

"We started with this fundraiser in 2014 and it is such a blessing," Probst said. "I honestly don't know what we would do without it."

of St. Mary's School in Worthington was long overdue thanks to the efforts of Joe's own youngest brother (of seven total children), Dominic. Dominic Pavelko is a fifth grader at St. Mary's who has shown a certain penchant for raffle ticket selling. That might be an understatement. Catholic United Regional Manager Butch Byers refers to Dominic as "my future star Sales Rep." That's because for every year that Dominic has been at St. Mary's, he has been the number one ticket seller in the school. And he inherited that mantle from his next oldest brother Daniel.

Dominic managed to unload 115 tickets on his recently graduated brother Joe. With the family's history as major participants, their sister was watching the live streamed raffle drawing, and immediately contacted Joe to tell him that he had won.

"Yeah, that was a good lunch break that day," Joe said. "I don't know if I'm ever going to beat that one."

St. Mary's Principal Jackie Probst could not praise the Pavelko family enough, and was effusive in her gratitude for their contributions to the school.

Since joining the raffle in 2014, Probst said, there has always been a Pavelko as the number one seller.

But during the conference, she revealed just how dominating Dominic's raffle performance in Worthington is.

Of the \$13,750 that was raised by St. Mary's this year, \$5,500 came from Dominic Pavelko alone. That's 1,100 tickets sold.

"This year, he sold 40 percent of all



the tickets that were sold."

Thankfully, Dominic has one more year as a sixth grader before he graduates to middle school, but Probst is confident Dominic's sister's children will take up the cause. "I don't know what he's going to charge for his list."

Probst had complimentary parting words for the Association's raffle program as well, which is made possible by our membership's choice to seek financial security through Catholic United products.

"We started with this fundraiser in 2014 and it is such a blessing," Probst said. "I honestly don't know what we would do without it. I mean, without this ten or 15 thousand dollars we

raise - you cannot sell enough gift wrap or candles or candy to make up for this. That is for sure. So we are truly blessed by you, Catholic United Financial." 🙏



Find this on YouTube



So Close: Will You Help?

The Monsignor Richard J. Schuler Seminarian Fund was created in 1996 to help seminarians with basic living expenses so they can concentrate on their studies and answer their call to the priesthood. As Catholics we are committed to the future of the church. A gift to the Fund means helping our future priests focus on their formation and not be distracted by small financial concerns.

The goal is to reach \$1 million in the endowment to ensure that we can continue to provide this support that directly impacts the daily lives of seminarians. The endowment is currently at \$941,000, just \$59,000 to the goal. A gift to the Fund builds the endowment and ensures that we can continue to provide these needed grants to the young men who will soon serve the parishes where we worship.

More than 1,175 awards have been made to seminarians who received \$850,000 in support over the last twenty-four years. 100% of the donations received for the Fund are used to build the endowment and provide awards to our seminarians. In the past ten years, no seminarian who has applied and was qualified for the award has been denied the Fund's support.

If you would like to make your own contribution to support our seminarians, please go to www.catholicunitedfinancial.org/schuler-fund/ or send your tax deductible donation to Monsignor Schuler Seminarian Fund, Catholic United Financial Foundation, 3499 Lexington Ave. N., St. Paul, 55126. Thank you. 🙏



3 helpful tips when using ZOOM for meetings.



1 Prepare for your meeting.

- Download the ZOOM desktop app to allow for better usage of the program.
- Test your audio and video to make sure they are working properly.
- Close all unnecessary tabs in your browser and turn off notifications such as email or messaging.

2 Look your best.

- Make sure the lighting on your face is pristine and you can be seen properly.
- Keep your background free of distractions.
- Look at your webcam and not the screen.
- Use gestures and mannerisms you would normally use in person.

3 Above and beyond.

- Use a microphone when you speak.
- If you are not talking, mute or turn off your microphone.
- Avoid noisy activities such as typing when your microphone is on.
- Make sure your camera and laptop are on a steady surface to prevent shaking.



Rhubarb Torta

Jeanette Baron | St. Paul, Minn.

Crust:

- 1 cup margarine
- 2 cups flour
- 2 Tbsp sugar

Crust: Blend and press into a 9 x 13 pan. Bake for 15 min at 350. Set apart.

Filling:

- 6 egg yolks, beaten
- 2 cups + 3 Tbsp sugar
- 4 Tbsp flour
- 1/2 tsp salt
- 1 cup milk
- 5 cups chopped rhubarb

Mix all together together before folding in rhubarb. Pour over the crust and pop it back into the oven for 50 minutes at 350.

Topping:

- 6 egg whites
- 1/2 tsp cream of tartar
- Pinch of salt
- 3/4 cup sugar
- 1 Tbsp vanilla extract

Beat eggs and cream of tartar, gradually adding in the salt, sugar and vanilla. Once thickened sufficiently, spread over the top of the torta and bake for another 10 minutes at 350 degrees.



Chicken Cashew Casserole

Betty Russell | Belview, Minn.

- 3 cups cooked chicken cut up/cubed
- 1 cup chopped celery
- 1/4 cup chopped onion
- 1 small jar pimientos
- Small Pkg salted cashews
- 2 cans cream of mushroom soup
- 1 can water chestnuts

Mix all together, add chicken broth if you find it too dry. Bake in 9 x 13 pan for 1 hour at 350 degrees. A filling meal for the whole family.



Betty's Favorite Potato Salad

Betty Campbell Wruck | Minneapolis, Minn.

- 12-15 egg-sized red potatoes with skin on
- 4-5 hard-boiled eggs, sliced
- 1/4 cup of grated Vidalia Onion (or chop little green onions)
- Salad oil
- Salt & pepper
- Paprika
- Dressing:
 - 2/3 cup Miracle Whip salad dressing
 - 1/3 cup half & half
 - 1 Tbsp vinegar
 - 1 Tbsp sugar

Boil potatoes until cooked but not overly soft. Slice very thin and put in layers in large bowl with onions and egg slices. Over each layer drizzle a little salad oil and add salt and pepper. Stir in all of the dressing to combine then cover. Place in the refrigerator for at least 1-2 hrs. Sprinkle paprika over surface before serving, along with a nice sprig of parsley.

Solutions to this issue's puzzles pg. 22



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

“Bad times, hard times — this is what people keep saying. But let us live well and times shall be good. Such as we are, such are the times.” —Saint Augustine



These present days can be a bit frightening, and so very fragile. As Saint Augustine wrote, “Bad times, hard times — this is what people keep saying.”

I am finding these days to include hard times: fear, unknown, distancing from those we love. I am missing the people, the gatherings, the Masses and all the experiences of community that I treasure. I miss going to work, my co-workers, the teamwork. I miss my family. I miss the loving touch of one another. I miss my church.

Saint Augustine continues in his writing to instruct us, “But let us live well and times shall be good.”

I then move my thoughts to all that is good. I have a daily practice of writing in my blessings journal. Each day, I write down three blessings that I recognize that day. I began this discipline as part of my prayer life. At a time when my life was very dark, I desperately sought a manner to help me to identify the light of Christ and to recognize love and hope in the midst of great pain.

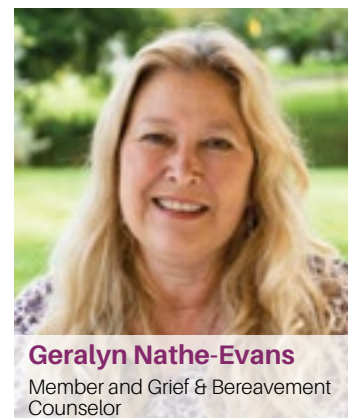
As I have been writing my blessings each of these past days, I am amazed. They have been relatively easy to name! The blessings of the past week have been evident in the values that I seek in my life each day. I have experienced blessings in phone calls, emails and text messages of care. People checking in and reaching out.

Our family, scattered across the country, has become connected by video chat. We have made time in our lives to connect despite our inability to physically gather. Our family has had intentional conversations of what we may need materially, emotionally and spiritually.

In these recent days, our family has recognized what little we really need. We have come to gather virtually. Our calendars are filled with cancellations, we have been released from the grip of distractions. I believe we have found what perhaps Saint Augustine meant, “...let us live well and times shall be good” for in terms of finding togetherness amid social distancing, there are some really good times to be had right now.

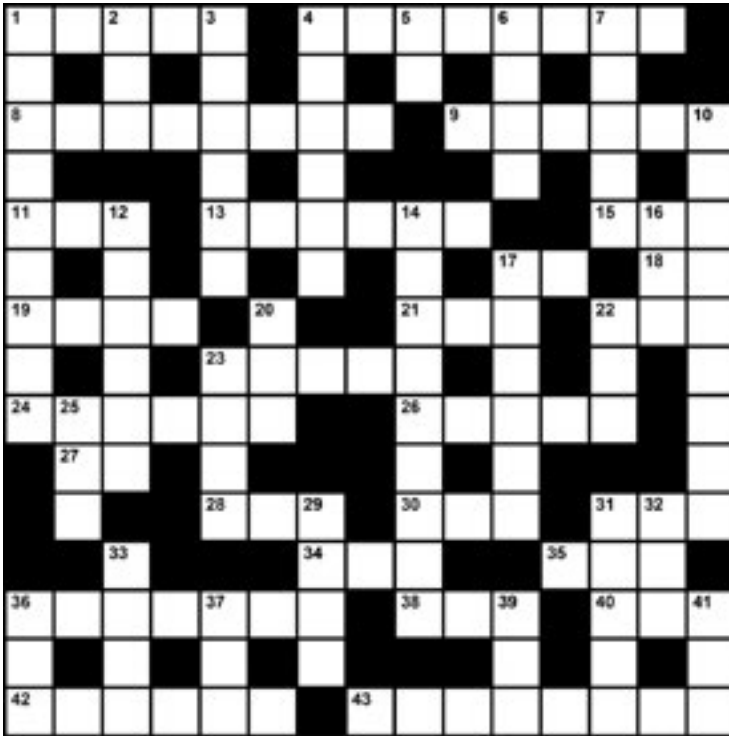
Believe n Love!

Geralyn



Geralyn Nathe-Evans

Member and Grief & Bereavement Counselor



Across

- 1 Jesus ____ people from their sins
- 4 Another name for Jesus
- 8 Word literally meaning "all-embracing"
- 9 Devils
- 11 Laudate is a Catholic ____
- 13 Land where Apostle Paul visited and spread the gospel
- 15 One of Noah's sons
- 17 ____ Sinai, abbreviation
- 18 Hospital for vets
- 19 Bible book before Nehemiah
- 21 Threefold
- 22 Fisherman's equipment
- 23 Book before Nahum
- 24 Disciple who doubted Jesus
- 26 Famous Argentinian lady who helped the poor and the sick, ____ Peron
- 27 It's used before a vowel
- 28 Young goat
- 30 Abraham sacrificed one instead of his son Isaac
- 31 Container
- 34 Its capital is Washington, D.C.
- 35 Sweet potato
- 36 Catholic show host, Stephen
- 38 Moses ____ the Israelites out of Egypt
- 40 Use a shovel
- 42 Supreme Court Justice who is a Catholic, Clarence ____
- 43 Jim ____, Catholic actor who starred in The Passion of the Christ

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.

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

Down

- 1 The Holy Eucharist, for example
- 2 In the Bible it is referred to as a container of wine
- 3 When Jesus was on the cross he was given a ____ with vinegar in it, but refused to drink it
- 4 Jesus was ____ from the dead
- 5 Medical care provider, abbr.
- 6 Eve's garden
- 7 Geological period
- 10 Helper in a Biblical parable, The Good ____
- 12 Apostolic ____ : indulgence given for the remission of temporal punishment due to sin
- 14 Mother Church of a Diocese
- 16 Popular girl's name
- 17 Prophetess in Exodus who helped lead the Israelites out of Egypt
- 20 Belonging to a man
- 22 End ____ high note, 2 words
- 23 Catholic actor, ____ Wahlberg
- 25 What a farmer bales
- 29 Responsibility
- 31 Spanish port
- 32 Friend in French
- 33 Voice above a tenor
- 36 Director's word
- 37 Historic time period, the Roman ____
- 39 Agnus ____ (Latin)
- 41 Young girl

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"See you in the fall!"

2020 Catholic United Financial Foundation Annual Golf Tournament



In these unprecedented times and after very careful deliberation, we have made the prudent but difficult decision to postpone the 2020 Catholic United Financial Foundation Annual Golf Tournament. We are pleased to announce that the 2020 tournament will be held September 28, 2020, at Keller Golf Course. Look for your invitation and more information in early August.

We know that you, as our strongest supporters, will join us this fall to get together for such a great cause. You have and continue to help us provide hundreds of thousands of dollars in support of Catholic education in our region. We have the utmost hope that we will all be back open for business and growing stronger every day. In the meantime, the Foundation continues to be open and playing a vital part in our response and recovery.

Our Catholic United Response has donated critical personal protective gear such as N95 respirators, gloves, and bleach to area hospitals. Food items that were set to be used for this year's golf event were donated to the local food pantries. We also continue to work with our donors and parishes to help them support the many important and crucial nonprofit organizations working for the common good.

Looking ahead, we sincerely hope you are able to join us September 28 at Keller Golf Course for our 23rd Annual Tournament, and we look forward to being back again in May 2021 for our regularly scheduled golf event. We believe that we will come back from this crisis even stronger – because together we are always stronger.