

Catholic United Financial 135th Annual Convention

The Annual Delegate Convention of Catholic United Financial was held at the University of St. Thomas in St. Paul, Minnesota on Saturday, August 4, 2018.

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

The opening video celebrates our 140 years of Catholic United where we have continued to; have the ability to turn our profits into purpose, promote local volunteerism and community building, raise millions for Catholic education, provide grants to fuel faith driven events and organizations, award scholarships to members pursuing post-secondary education and a higher calling, respond to natural disasters in the communities we serve, educate people on financial literacy including charitable giving, estate planning and retirement planning. Mike McGovern, past President and CEO of Catholic United, addressed the issue of moving to a three-year convention. “*The more members that can be involved, the stronger our organization will be. Moving to a three year with regional gatherings in the off years will allow us to reach three to four times more members and I fully support this decision.*” The video then highlighted several fellow Fraternal organizations, that have moved to a three-year cycle with regional gatherings, and how things have changed for the better for their members.

Session I

Chair of the Board, Harald E. Borrmann introduced Boy Scout Troop 67 from Nativity of Our Lord Catholic School who were called upon to lead the Presentation of the Flags followed by the *Pledge of Allegiance*. The Delegation sang *American the Beautiful* as the flags were presented. Veterans in the audience were asked to stand and they were thanked for their service to our country and honored with applause and a standing ovation.

Chair of the Board, Harald E. Borrmann invited Father Michael Becker, from St John Vianney, to come forward to lead the invocation followed by welcome remarks.

Chair Borrmann introduced the former officers in attendance; Flip Spanier, Dennis Olson, and Mike McGovern. Chair Borrmann also took a moment to acknowledge former officer Jean Torborg who passed away in September of this year and asked for everyone take a moment with a silent prayer. He then asked former members of the Board of Directors who were attending the Convention to stand and be recognized. He thanked the Home Office staff and Sales Representatives who volunteered their time for the Convention. Chair Borrmann then welcomed all the first-time delegates and all guests attending the proceedings.

Ruth Bachman, the keynote speaker, came forward and gave her presentation, *Growing Through the Narrow Spots*.

The 135th Convention of Catholic United Financial was called to order by Chair of the Board Harald E. Borrmann. Chair Borrmann introduced the Board of Directors and asked them to be seated on the stage. He then introduced Joseph Kueppers as the Convention’s official parliamentarian. All members were then invited to read the Vision Statement of Catholic United Financial together.

Preliminary Report of the Credentials Committee

Chair Borrmann call on Pamela Hofman, Chair of the Credentials Committee to come forward and give her preliminary report. According to the report, 236 accredited delegates were in attendance. A motion was made, seconded and approved to accept the preliminary credentials report. (Pamela Hofman, St. Agnes Council, Vermillion, MN; Ray Hofman, St. Agnes Council, Vermillion, MN.)

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

Chair Borrmann called for adoption of the Floor Rules governing the convention found on page 3 of the *Delegate Handbook*. A motion was made, seconded and approved to adopt the Convention rules. (Lorraine Redig, SS Joseph & Elizabeth Council, Winona, MN; Benita Welch, Ss. Ann and Wendelinus Council, Bloomington, MN.)

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

Next Mr. Ahles was called upon to read the minutes of the 2017 Convention. An abbreviated version of the minutes was published in the September/October edition of *Our Catholic Journey* publication with the full version published on the website. Mr. Ahles moved to dispense with the reading of the minutes and accept them as previously published on the website. The motion was seconded and approved. (Michael Ahles, Board of Directors; Kathleen Mongeau, Holy Family Council, Mankato, MN.)

Mr. Ahles then read the petitions and communications that were sent to Harald Borrmann. Renee Brod and Patricia Kasella, both current Board members, sent letters expressing interest in being re-elected to a third term on the Board of Directors. James Gibbons of Saint Paul, Minnesota sent a letter expressing interest in being elected to the Board of Directors. Joseph Annotti, President of the American Fraternal Alliance, sent a letter commending Catholic United Financial for the many contributions it has made as a fraternal benefit society. Jessica Looman, Commissioner of the Minnesota Department of Commerce, sent a letter thanking the members for all they do in supporting the schools, parishes and communities. Melvin Carter, Mayor of the City of St. Paul, MN, sent a letter welcoming the delegation to the city of St. Paul and recognized the outstanding work and support given by Catholic United Financial for the past 140-years as a St Paul business. A motion was made, seconded and approved to make the petitions and correspondence a matter of record. (Michael Ahles, Board of Directors; Elizabeth Mauer, St Aloysius Council, Elba, MN.)

The podium was turned over to Lead Director George Gmach who announced that Harald Borrmann would present the President's Report to the Members.

President's Report to the Members

Bob Krattenmaker, Lead Director of the Board, shared the Board hired Mr. Harald Borrmann to serve as President of Catholic United Financial at the Friday, August 3 Board meeting. Mr. Krattenmaker continued with a brief introduction of Mr. Borrmann, President, CEO and Chair of the Board, and asked him to come forward and present his report to the members.

Harald Borrmann started by asking the delegates if anyone ever owned a record album and if anyone heard of Bob Dylan, a Minnesota icon. Bob Dylan started off as a folk singer and in 1965 he released his 5th album “*Bring it All Back Home*” album. This album was different than anything he had ever done before. Dylan incorporated electric guitars, percussion and story-telling lyrics that were different from the usual lyrics you found in popular music. What he did with that album was to challenge the norm. He did that because he wanted to create something new. He felt there were stories to tell and the medium he was using was becoming less popular. He wanted to find a way to reach a new audience, so he changed his instruments. A lot of people thought this was being a traitor, that he was turning his back, but all he was doing was changing the recipe. He used music as the delivery for his message and knew he had to mix it up to reach new people in different ways. He found a new way to combine the old with the new: folk-rock music was invented. A new kind of music was borne out of things that already existed at the time. It was borne out of what had been the standard medium of telling stories.

Catholic United is celebrating our 140th anniversary this year and we should all be very proud of that. The next oldest life insurance company in Minnesota used to be called Minnesota Mutual Life, they are now called Securian, a very good company in St. Paul. They were formed in 1880, which means we’ve been around longer than they have. Federated Mutual in Owatonna MN, one of the greatest property and casualty companies in the United States, formed in 1902, we’ve been around longer. Green Giant, LeSuer, has been around since 1903, we’ve been around longer. In fact, Catholic United came into existence less than 20 years after Minnesota became a state. That puts us in some pretty rich company. 3M, remember 3M, Minnesota Mining and Manufacturing, they started in Two Harbors MN. I was just recently in Two Harbors and learned more of their interesting story; they discovered this load of rock they thought would make a great new sandpaper. They geared up and built a factory but then the scientists came back and said you made a mistake and it wasn’t going to work very well. A lot of companies would have probably called it quits. Two Harbors MN, 1902, 3M, we’ve been around longer than they have. Then there is a company called Computer Tabulating and Recording Company, they were formed in 1911. They changed their name a few years later to something called International Business Machines, IBM. 1911, we’ve been around longer than they have.

So why am I mentioning this? It’s because these are all organizations that have staying power. They have staying power in part because they take the ability to be resilient, they take creativity to come up with new projects, new things and new ways of doing things as times change. They all took calculated risks. Bob Dylan decided to put electric guitars into folk music. That was a pretty big risk for him. 3M built a factory to produce sandpaper from a material that ended up not being right. They all took calculated risks and were all willing to change.

We are one of those organizations willing to change with the times. One of the reasons we are 140 years young is the willingness to make changes. We switched from being an all-German membership to allowing all those foreigners in, even the Irish. I’m sure it was a very difficult choice for a group of German immigrants and their successors to lose part of what was the culture of this organization, to say let’s start having policies in English. But they were courageous, and they made a change to embrace and to grow with the reality of the time.

We admitted women as members. That was very courageous. We did this some 20 years before women even had the right to vote in the United States. Willing to make changes to keep growing and to find ways to grow the organization, and Lord knows we are better with women in it.

We expanded outside of Minnesota. Our original name in German basically ended with “of Minnesota”. That pretty much limits what you do, doesn’t it? We decided to go beyond Minnesota

and expand, to reach people in other states, because our products and what we do is relevant to people beyond our borders. We acquired the American Fraternal Union. There was a very robust discussion about this. It was a risk to us. But it was a good thing for this organization to do. We learned from it. We helped save another fraternal and its membership. Their members are now part of our rich heritage today. We took a risk and changed the organization for the better.

We started a credit union and started a charitable foundation. I'm quite sure that credit unions and foundations were not on the minds of the people who formed this organization in 1878. But we saw the need and with foresight and willingness to make a change, and yes maybe taking some risks, we moved into that direction. Today the Credit Union has never been stronger, has never been more profitable, and has never offered more services to its members. Our Foundation has reached 23 million dollars in assets. It is helping people with charitable giving, providing disaster relief, sending grants to schools throughout the area, and supporting priests and formations in seminaries.

The two-day convention went down to a one-day convention. With the money we saved, we started the Gather4Good® program. That program has been an enormous success, driven by our willingness to take the convention and shrink it a little. These events have brought together hundreds if not thousands of volunteers, who have put together over 35,000 personal care kits. Each one of those kits goes to a person in need. Your willingness to work with us in changing our convention format has helped 35,000 people have clean hair, a bath, dignity. Those things just don't happen on their own. It happened because we were willing to take a chance and make a change.

Probably your biggest regret was allowing your Board to hire officers.... that was a joke. But as Bob Krattenmaker said, that was an immense change for an organization that always elected its officers. But our delegate group was willing to make a change and say this is what's going on, these are the things we are doing, this is how it's run today. I think that is critical.

Even the theme of "*Bringing it All Back Home*" – we're back home. Our convention is here in St. Paul where we were born. Catholic United was formed in St. Paul, just a few miles from here. Our first office building was in downtown across the street from Mickey's Diner. We bought a building in Arden Hills in the 80's because our needs changed, and we grew and needed something different and larger. But here we are at this convention, back in St. Paul, back in our roots and I think that is important. Mayor Carter in his remarks talked about our commitment to St. Paul over the years. It's real and I think it's good. We can change just as our convention has changed but still be at our roots and that is important.

We are back to small groups, helping each other, parish volunteer teams, the Gather4Good® teams. We are looking at instituting a PVT (parish volunteer team) with a group of people supporting a school instead of a parish. We have modified some of the councils whose parishes have changed and merged and become consolidated. We are changing the model to make it work for the reality that we face. Those are all things that are good and as we look at what we are doing, we are getting back to the root of small groups helping each other. It's how we were born. We are looking at experimenting with different ways of membership. We have expanded the product offerings of insurance. Our Member Engagement department has continued to grow and expand the offerings they have for you, and Nate will be talking about some of that this afternoon.

Inherent in all that is coming back to our roots. To do what we were born to do, which is to – if you look at the vision statement – be the provider of choice for our Catholic families and be a

contributor in our Catholic communities. We keep focusing on that, we're bringing that back home - be the essence of what we do and how we do it.

I mentioned changing the convention from two-day to one-day that allowed for Gather4Good® to grow. I think between the Catholic Schools Raffle and Gather4Good®, these are the two key things that this organization is known for and I couldn't be more proud having those two things out in the public representing who we are and what we do.

Now this convention accomplishes governance. We do the elections, we talk about By-laws, we make some changes - it's governance. Robert's Rules of Order helps guide us. Our Constitution and By-laws are written documents that we must follow. But what the convention has not done is help us grow members. Our membership is not growing and with all due respect this convention format has not helped our membership get younger. I wish it did, but in fact it hasn't.

For us to continue to grow and be the same dynamic organization in the next 140 years, we need to find ways to reach younger people. We want to continue to do the good things we do. We want to be talking to the schools and the principals, religious ed directors, other people in the community, and parishioners of all ages. But for us to continue to have an association 35 or 40 years from now, we've got to find younger members. This convention format doesn't do that.

One of the main reasons we want to experiment with moving to a three-year convention cycle, that you heard about in the video, and have regional member gatherings in between convention years is we think we can reach those people. We think we can freshen up the program. We will have more opportunities to talk one on one with members. Our Board will have more opportunities to meet more members. We can bring non-members to some of these days where we talk about volunteerism and doing good works. We can perhaps put together a service event where we will do good in the community where we are at.

We can't take a convention this size and effectively hold it in Sioux Falls, South Dakota, but we can have a member gathering there. We can't take a convention this size to Rochester, Minnesota, but we can have a member gathering there. We can't do this in Alexandria or Fargo or New Ulm, but we can have member gatherings there. So, if we want to get back to embracing our membership and reaching out and contacting members and bringing them in so they can see what we do and how we do it and the things we can do in our communities, we have to reach them. We must reach those people and the Board and I feel that going to the three-year convention will give us more opportunities to reach more members, more often. And what you heard from the fraternal leaders in the video would back that up. That has been their experience.

So, here we are at 140. We have never been stronger, we've never been more committed, and we've never been more relevant. The idea of a financial cooperative resonates with people. Those of you who are members of ag coops, hardware coops, or fuel coops, you've seen the benefits that the cooperative model can bring. Well, guess what, that model resonates with the millennials. The idea of supporting an organization whose ethics and morals are guideposts for how you behave and what you do with your profits - that resonates tremendously with that age group.

As Ruth talked about earlier, our perspectives and our ability to deal with change have been essential in our history, whether it was going away from German, whether it was looking at an acquisition or getting into the Medicare Supplement business, the ability for us to modify our perspective and see new opportunities has been a common theme throughout our 140 years.

So, I ask you to please join me in helping move this association forward, so that our children and grandchildren can experience what we have been able to experience. We want to continue to serve what's right about Catholic United Financial and the good we can do in our communities. I think that is what it means to be Catholic United Financial and I think that is what it means to be Catholics... United. Thank you.

A motion was made, seconded and approved to accept the President's Report to the Members. (Agnes Smitten, St. Anthony Council, St. Cloud, MN; John Zahler, St Michael Council, St Michael, MN.)

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

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

Thank you for your kind introduction Harald. It's certainly been an honor to work closely with you these past 6 years. My name is Mike Ahles, and I am a champion. That's right, I'm a winner.

I attended 3rd grade at Pinewood Elementary School, which is only about 5 miles from our Home Office. My teacher was Miss Beggs, and she was tough. She never married and had no children of her own, but she had me and 21 of my fellow classmates 5 days a week. I was a challenge for her. I couldn't sit still.

Early in the fall, Miss Beggs began our weekly spelling tests and she noticed that I did quite well, almost never spelling a word wrong. She also noticed that I sat still when spelling. Around Christmas time, she told me that she thought I could win the springtime school spelling bee if I put in some extra work, and she gave me some tougher words to practice while on break. Miss Beggs kept giving me some extra, tougher words each week, and in April 1976, I not only won the Pinewood Elementary 3rd Grade Spelling Bee, I was crowned the Spelling Bee Champion of Mounds View Public Schools District #621. I spelled 'solstice' for the win. This was the first time I won anything, and it felt awesome!

So, you may be wondering – why is Mike sharing this story? Because I like challenges. I enjoy preparing for them. And I love winning. Being a champion is the way I felt last year when I stood in front of you and told you about our annuity reinsurance transaction. It was, and continues to be, a big win for Catholic United. I'm proud of the way we prepared for the challenge of this new deal and I feel like a champion given the way it's pushed our financial strength to new heights. More on this in a few moments.

Our Association has two primary goals – to grow our membership and to grow stronger financially. We're doing very well with one of these goals but share a challenge with the other.

Our Assets continued their decades-long rise to total \$935 million at the end of 2017. This was due to strong levels of new annuity premium (\$32 million) and life insurance premium (\$16 million). Premium flows have been good in 2018 as well such that Assets have continued to climb, eclipsing \$958 million as of June 30th. We're certainly on our way to be a \$1 billion company; a milestone that we may surpass by this time next year. It's amazing too that it took us 126 years to grow \$500 million in Assets but will only take 15 years to bring in our next half-billion.

Total Surplus is the best indicator of our Association's financial strength. Mostly due to the gains we received on sales of our investments from the annuity reinsurance transaction, our Total Surplus grew \$12 million during 2017 to reach a new record of \$47 million. We've remained at \$47 million so far in 2018. This is due to continued strong annuity sales this year, increasing income from our investments, and the benefits from our big win with the annuity reinsurance transaction. Let me show you why I continue to feel like a champion from our reinsurance deal.

Fifty percent of the value of our annuity business as of December 31, 2016 was reinsured. This means that 50% of any additional annuity premium we receive from members is sent to our reinsurance partner. This also means that they send us money to cover 50% of any death or surrender benefits we pay, or commissions and expenses we incur in processing these annuity transactions. When we negotiated this deal, we assumed that we'd receive \$789,000 per month from our reinsurance partner. This assumption was a critical factor in calculating our expected profit from the deal. From 2017 and Q2 2018, we've received just over \$985,000 per month in Net Cash to Catholic United in 2017, and over \$1.1 million per month so far in 2018, from our reinsurance partner.

This increased cash flow bolsters our financial strength and shows that our annuity reinsurance transaction continues to be a big win for us. I feel like a 3rd grade spelling champion again!

Financially we're strong, but we have another primary goal that we all share – to grow our membership. Achieving this goal is our challenge, kind of like my Spelling Bee in 4th grade when I misspelled 'embellish' and lost. Our steady decline over the past few years has continued into 2018, and our membership now stands at 79,128. The loss of former American Fraternal Union members is continuing at the same pace, and this was expected since many of these members live outside of our 5-state operating territory. That said, we've talked about an opportunity to market our new Medicare Supplement product to some of our 6,578 former AFU members to expand our relationship with them.

Speaking of Medicare Supplement, many of you will attend our 2:15pm breakout session about this exciting new product line later today. We launched this essential coverage last October, and it's brought us many new members. But we need more. We're cranking up our marketing efforts about Medicare Supplement and asking every employee and member to tell someone they know about the benefits of this product and Catholic United. Equally exciting is how we're re-tooling our life insurance products by launching new adult and youth term policies in early October, confident that these efforts will begin the re-growth of our membership ranks.

I'm certainly excited about this challenge and feeling the joy when we win after having a setback. This will be like 5th grade, when I correctly spelled 'maneuver' to regain the title of Spelling Bee Champion of Mounds View Public Schools District #621.

Before I close, I also want to share that our regulator, the Minnesota Department of Commerce, just completed their five-year examination of Catholic United. I'm pleased to tell you that their report contained no findings, which is yet another win for our Association.

Once again, we've accomplished a lot since last year. We're financially strong. We're delivering new products to grow our membership. And we're still working hard to serve you each day.

Thank you for your membership in our wonderful Association.

A motion was made, seconded and approved to accept the Senior Vice President and Secretary/Treasurer's Report to the Members. (Gerald Swenson, Sacred Heart Council, Degraff, MN; Julia Nelmark, Holy Rosary Council, Frazee, MN.)

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

Nominating Committee Report

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

Next, Chair Borrmann read Section 16 of the Bylaws of Catholic United Financial pertaining to candidates for the Board of Directors positions. He announced that the terms for two Board members, Renee Brod and Patricia Kasella, expire this year. Both Renee and Patricia have completed two terms and are eligible for re-election.

- Renee Brod was nominated by Erna Kotten, Our Lady of the Lakes Council, Belgrade, MN and seconded by Jean Boehmke, St. John Council, Montgomery, MN.
- James Gibbons was nominated by Mike Bredeck, St Michael Council, Madison, MN and seconded by Fred (Fritz) Kueppers, SS Peter and Clemens Council, Mendota Heights, MN.
- Patricia Kasella was nominated by Agnes Smitten, St Anthony Council, St. Cloud, MN and seconded by Alan Block, St. Anthony, St. Cloud, MN

There were no other nominations. A motion was made, seconded and approved to close the nomination process. (Audrey Pflueger, St. Francis Council, Albany, MN; Elizabeth Mauer, St. Aloysius Council, Elba, MN.)

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

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

A motion was made, seconded, and approved to close the nominations for the Nominating Committee. (Charlene Skluzacek, St. John Council, New Prague, MN; Joanne Jacques, Holy Family Council, Glencoe, MN.)

Chair Borrmann invited each of the Board of Director Candidates to the podium to make a brief statement about their qualifications.

At this time Chair Borrmann closed the morning session and called Jean Boehmke to the podium to lead the closing prayer. Announcements were made followed by lunch.

The breakout sessions offered after lunch were *Security First/360 Degrees of Personal Safety; Beyond the Bulletin; Opportunities to Teach & Learn;* and the *Catholic United's Medicare Supplements.*

Session II

The Afternoon Session was called to order by Chair Harald Borrmann followed by a prayer led by Diane Welle, St. Michael Council, Spring Hill, Minnesota.

Chair Harald Borrmann called Pamela Hofman, Chair of the Credentials Committee forward to introduce the members of her committee and present the Final Report of the Credentials Committee.

Final Report of Credentials Committee

After introducing her committee members Ms. Hofman reported that the Credentials Committee met and verified 238 delegates in attendance. This is the final report. Mr. Borrmann, I make a motion to accept the Credentials Committee report and ask that the Committee be dismissed with thanks. The motion was seconded and approved. (Pamela Hofman, St. Agnes Council, Vermillion, SD; Ray Hofman, St. Agnes Council, Vermillion, MN.)

Board Election

Next, Chair Borrmann gave instructions to the delegates on how to use the electronic/digital voting devices for voting on constitutional changes and elections and gave them an opportunity to practice. Elections were then held for the two Board positions. Voting results named Renee Brod and James Gibbons as the elected members. (Renee 45.21%, James 27.52%, Patricia 27.27%)

Nomination Committee Election

Elections were then held for the four Nominating Committee positions. Voting results named Gary Polaczyk, John Maile, James Mongeau and Julian Wick as the elected Nominating Committee. (Gary 21.78%, John 20.90%, James 20.65%, Julian Wick 18.40%, Richard 18.27%)

Constitution Committee

Mike Bredeck, Spokesperson for the Constitution Committee was called forward to introduce his committee members, whose names are found at the end of this report. Mr. Bredeck presented his report followed by active discussions with the delegates as listed below regarding proposed

amendments. The names of the delegates who contributed to discussions and the results of the voting are included in the Final Constitution Committee Report.

Final Constitution Committee Report

The Committee on Constitution and Bylaws, duly appointed by the President of the Association, met at the principal office of the Association on April 11, 2018. The Committee reviewed and gave consideration to proposed amendments to the Constitution and/or Bylaws that had been submitted by the Board of Directors of the Association and identified other suggested changes as a result of their review.

The Amendments to the Constitution and Bylaws of the Association, as approved by the 2018 Delegate Convention are as follows:

1. The Committee unanimously recommends a refresh to the Convention format, moving from an Annual Convention to a Triennial Conference. In years with no Convention, the Association will host Regional Member Gatherings throughout its operating area. The Committee Members were briefed on the cost savings of Member money, the very successful Gather4Good® events and the content for new Regional Member Gatherings.

The motion was made, seconded, and approved. (Mike Bredeck, Constitution Committee; Bonita Westberg, St. Jude of the Lake Council, Willernie, MN.)

(Delegates who contributed to the discussion: Leon Tacheny, Mary Harens, Julia Nelmark, John Maile, Geraldine Lachowitz, John Zahler, Delroy Rothstein, Benita Welch, Susan Dressel, Kathleen Woida, Donald Dick, Renee Brod)

As approved by the 2018 Delegate Convention, (79.64%/20.36%), Section 1 will read:

Delegate Conferences (hereinafter referred to as “Conference(s)”) shall be held triennially on the dates fixed by the Board of Directors. On or before January 10 of each Conference year, the Board of Directors shall fix the starting date of the Conference not earlier than August 1 and not later than September 30.

All references to “Annual Convention” in the Bylaws would be changed to read “Triennial Conference” or “Conference.”

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

The motion was made, seconded, and approved. (Mike Bredeck, Constitution Committee; Elizabeth Mauer, St. Aloysius Council, Elba, MN.)

As approved by the 2018 Delegate Convention, (90.52%/9.48%) the last sentence of paragraph 1 and paragraph 4 of Section 9 will read:

The term of office for each such Director whose term begins January 1, 2019 and subsequent, shall be a period of four years.

For Director elections, any Director whose first term begins January 1, 2019 and subsequent is limited to no more than three four-year terms of office. Directors whose first term of office began prior to January 1, 2019, will be limited to four terms of office.

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

The motion was made, seconded, and approved. (Mike Bredeck, Constitution Committee; Joanne Jacques, Holy Family Council, Glencoe, MN.)

As approved by the 2018 Delegate Convention, (90.35%/9.65%) the following paragraph is added to Section 2:

In lieu of convening a Special Conference, the Board of Directors may send a written ballot to all delegates, or in their absence, alternates, then in office. The ballot may include one or more resolutions that could be considered and adopted at a Special Conference. A resolution shall be deemed adopted upon receipt of valid ballots equal in number to the number of votes that would have been required to adopt the resolution at a Special Conference. Written ballots will also be used for Director elections in non-Conference years. Written ballot includes a ballot transmitted or received by electronic means.

4. The Committee recommends that the age limit for members of the Board of Directors be removed.

The motion was made, seconded, and approved. (Mike Bredeck, Constitution Committee; Charlene Skluzacek, St. John Council, New Prague, MN.)

(Delegates who contributed to the discussion: Fred Kueppers, John Maile, Bill Lucas, Charlene Skluzacek, Patricia Kasella)

As approved by the 2018 Delegate Convention, (67.57%/32.43%) Paragraph 4 of Section 9 will read:

Any Director is limited to no more than three four-year terms of office.

A motion was made, seconded and approved to accept the entire Report of the Constitution Committee be accepted as voted upon and the committee was discharged with thanks. (Mike Bredeck, Constitution Committee; John Zahler, St. Michael Council, St. Michael, MN.)

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

Next, Chair Borrmann recognized and expressed gratitude to the 50 and 75-year members and all members who gave up time and personal plans to attend the convention. A donation of \$9,440 will be made to Gather4Good® for personal care kits in honor of the 50-year members.

Chair Borrmann introduced Nate Lamusga, Director of Member Engagement, to the podium to give his report.

Member Engagement's Report to the Members

Some of you know that I've got 4 little girls at home. Being a dad is one of those things that humbles a guy. For instance, I really had no idea what a terrible negotiator I was until I had kids. I'm getting better thanks to all the practice! My oldest, Norah, who's 7, is constantly negotiating, and it almost always catches me off-guard – I never expect it. “Norah, go brush your teeth” is met with “Ok, but give me \$5.” Maybe it's the age, but one of Norah's friends asks for a cookie and gets a “no.” Then she turns on the charm, with puppy dog eyes and a sly grin, “ok, but can I have two cookies.” No! That's not how this works! It's good that I get that negotiating practice at home, because at work, I don't have to spend much of my day advocating for company support of Member Engagement programs. I've got the support of the whole company, and you, our members...we all want to do more with Member Engagement programs. I'll often hear in remarks from Harald at events like this that, “we have about 100 people in the organization who are working to make money at Catholic United...then there's Nate's 4 people in Member Engagement trying to give it all away.” This is true! But what isn't being said is that there are 100% of the people employed at Catholic United all care about you and your community – our reps in particular. We're trying to make money through the sale of life insurance, annuities, and now med sup, so that we can do more good through Member Engagement programs. That's the fraternal model

Member Engagement programs are designed to increase the impact of the dollars we invest back into the community. It's more than just giving away donations; it's motivating people to get involved. Thanks to your usage of those programs, the impact your council and PVT has on the community is tremendous.

I want to talk about a couple of programs that have undergone a bit of a transition in the past couple of years: Grants4Good and MinisTREE.

With Grants4Good, we wanted to break up the status quo a bit. While I think transition is always hard and getting into the groove of something new can be difficult, it seems like many of you are starting to embrace the new program. I know this because we are seeing some great service grant proposals to support.

There have been several activities designed to support kids and young families. One council organized a “Bike Rodeo and Safety Day”. This was a neat event where kids brought in their bikes and helmets for safety inspections and a tune-up and then saw a presentation on bike safety. I think events like this are good examples of councils getting outside of the normal breakfasts and dinners to do provide an educational service activity that is attractive to young families – which is certainly a good way to expose that demographic to Catholic United and show them what we're about.

We see lots of more traditional service types of events organized by councils, for instance, some groups have bought paint and supplies to freshen up school classrooms and add biblical verses stenciled on the walls. But the activities that really get me are those designed to have a direct

impact on individuals. This is a great idea taken directly from the corporal works of mercy – this council put together an Inmate Christmas Sack Program. Gift bags of homemade fudge and Christmas cards made by elementary school kids made for a meaningful Christmas for those that are often forgotten about. In a similar way, another council put together Christmas gift boxes, called Box of Joy, to send to children in poorer countries to make sure they received a gift for Christmas. Another great example we came across is the event called the Little Free Pantry – it facilitates neighbors helping neighbors. Outdoor “pantries” are created and installed in neighborhoods and people volunteer to stock them with non-perishable items. Then people who need food but can’t afford it can swing by and pick up what they need. Simple, brilliant, and impactful.

There have been SO MANY great events in the last year. Every Council has this grant available to them. And Parish Volunteer Teams (the new Council format) has even more available.

Personally, I love hearing how our programs are impacting parishes. One of my favorite stories is about our MinisTREE program. This is the program based on the idea of the giving tree, except with a volunteerism spin. You find a MinisTREE Coordinator to help identify unmet needs in a parish community – we see things like driving homebound parishioners to Mass or doing set-up or clean-up for upcoming events. One unmet need in particular stands out. There’s a parish here in the Twin Cities that was doing some remodeling work in their church basement. The priest was getting quotes on bringing in an electrician to do some work putting in power outlets and light switches and had mentioned this to the MinisTREE Coordinator. So, she went ahead and just created a task for it and hung it on the tree – can’t hurt, right? Well when the program was promoted at the next Sunday Mass, a retired couple went back to look at the tree and saw this task. Turns out he is a semi-retired electrician and volunteered to do the job for free – saving the parish a good sum of money. This couple wasn’t doing any sort of volunteering in the parish previous to the MinisTREE program – they just needed the right type of activity and to be asked in the right way. So, adding some specialized tasks to the list can be helpful too! For about a year now, we have run MinisTREE with a new online format. Coordinators order cards online and we send them out pre-filled with the volunteer needs – it’s already printed on the cards, so the MinisTREE Coordinator doesn’t have to hand write anything. We also relaxed the guidelines so that more volunteer needs can be met. We would love to see MinisTREE become the volunteer recruitment hub for a parish community. So far it seems to be garnering that type of attention. We already have more activity with in MinisTREE in the first 6 months of 2018 than we did in all of 2017. Good stuff!

Those are just a few examples of the impact that Catholic United is able to make through Member Engagement programs, but the key ingredient is your participation. I couldn’t be more grateful to those of you that have embraced the programs and are using them in your parish...your creativity is contagious and the impact you make is inspiring. So, if you’re like me and you find these stories motivating, or if you heard anything in there that inspired you to try something new, give us a call! Or email engage@catholicunited.org. The Member Engagement Department is anxious to visit with you and talk about ways we can make a difference together.

Election Committee Report

Diane Welle, Chair of the Election Committee, was called forward to introduce her Committee and present her report. The Election Committee observed and verified the count on all issues presented today which Chair Borrmann announced. A motion was made, seconded, and approved to accept the Report of the Election Committee and dismiss the Committee with thanks. (Diane Welle, St. Martin Council, Paynesville, MN; Martin Renk, SS. Joseph & Elizabeth Council, Rollingstone, MN.)

Before closing the 135th Annual Convention, Chair Borrmann once again congratulated the newly elected members, thanked everyone for their hard work and invited everyone to stay for Mass. Legislation of the 2018 Annual Delegate Convention was closed. Bishop John M. LeVoir of the Diocese of New Ulm and Spiritual Director of Catholic United Financial, was then called forward to lead the closing prayer.

Bishop John M. LeVoir was the celebrant for the Convention Mass held after the closing.

Respectfully submitted,



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

2018 APPOINTED CONVENTION COMMITTEES

Constitution Committee

Mike Bredeck, Madison, MN
Jim Gibbons, St. Paul, MN
Donna Gregory, Pearl Lake, MN
Joyce Griebel, Searles, MN
Ray Hofman, Vermillion, SD
Julia Nelmark, Detroit Lakes, MN
Michael Smith, St Bonifacius, MN

Credentials

Pamela Hofman, Vermillion, SD
Barbara Smith, St. Bonifacius, MN

Election

Sue Dressel, Waconia, MN
Brian Harens, St Paul, MN
Joel Roelike, Lake Henry, MN
Linda Schmiesing, Greenwald, MN
Diane Welle, Spring Hill, MN

Marshals

Sue Ebbers, Bird Island, MN
Julia Knauss, Detroit Lakes, MN
Wayne Knauss, Detroit Lakes, MN
Judith Pint, Jordan, MN

ELECTED CONVENTION COMMITTEES

Nominating

Richard Kueppers, Saint Paul, MN
James Mongeau, Mankato, MN
Gary Polaczyk, Minneapolis, MN
Julian Wick, Bloomington, MN

**DELEGATES IN ATTENDANCE
SATURDAY, AUGUST 4, 2018**

Name	Council Name	City	State
MICHAEL M AHLES	BOARD MEMBER	ANDOVER	MN
JOHN A ALTENBURG	SS JOSEPH & ELIZABETH	NEW ULM	MN
LORI ANN ANDERSON	HOLY FAMILY	LESTER PRAIRIE	MN
PATRICIA ANN ARNOLD	SS. JOSEPH & MARY	EDEN VALLEY	MN
THERESA MARIE BARRY	ST. ANTHONY/MARIA HILF	WEST SAINT PAUL	MN
ANN L BARTEN	ST. ANDREW	MELROSE	MN
BERNARD B BASTIAN	HOLY FAMILY	NORTH MANKATO	MN
ANTHONY H BAUMAN	SS ANTHONY & ANN	DELANO	MN
MARY JANE BERANEK	ST. GEORGE	NEW ULM	MN
LEO J BLOCH	SS. CATHERINE & JOSEPH	RICHMOND	MN
PATRICIA ANN BLOCH	SS. CATHERINE & JOSEPH	RICHMOND	MN
ALAN JOSEPH BLOCK	ST. ANTHONY	SAINT CLOUD	MN
RITA C BLOMMEL	SACRED HEART	FREEPORT	MN
NOAH R BLONIGEN	ST. MARTIN	FREEPORT	MN
JUDITH A BLONIGEN	ST. MARTIN	FREEPORT	MN
JEAN ANN BOEHMKE	ST. JOHN	MONTGOMERY	MN
EDWARD J BOKUSKY	ST. FRANCIS XAVIER	BUFFALO	MN
VIOLA M BORGERDING	SACRED HEART	FREEPORT	MN
HARALD E BORRMANN	BOARD MEMBER	SAINT PAUL	MN
DAVID JOSEPH BRAKE	ST. KILIAN	WILMONT	MN
AMELIA ELAINE BRAKE	ST. KILIAN	WILMONT	MN
MICHAEL MARTIN BREDECK	CONSTITUTION CMTE	MADISON	MN

MARY LOU BRITZ	ST. MICHAEL	PIERZ	MN
HARVEY MARTIN BRITZ	ST. MICHAEL	PIERZ	MN
RENEE ANN BROD	BOARD MEMBER	NEW PRAGUE	MN
PATRICIA LEE BUBOLTZ	SS. MARY & JOSEPH	FAIRFAX	MN
SUSAN M COLE	ST. JOHN THE BAPTIST	BELLE PLAINE	MN
LORI ALICE CURTIS	HOLY FAMILY	PERHAM	MN
LORRAINE MARIE CURTO	SS BERNARD & ELIZABETH	MELROSE	MN
MARION ELEANOR DE GREEFF	OUR LADY OF THE LAKES	SPICER	MN
DENISE ANNETTE DEGERSTROM	IMMAC. CONCEPTION	HINCKLEY	MN
CHARLES ALLAN DEHN	MARY QUEEN OF PEACE	ROGERS	MN
ANTHONY CHARLES DEHN	MARY QUEEN OF PEACE	ROGERS	MN
NORBERT J DERHAAG	ST. VICTORIA	VICTORIA	MN
ANNE E DERY	HOLY FAMILY	ROCHESTER	MN
DONALD GEORGE DICK	ST. BONIFACE	MINNEAPOLIS	MN
MARLENE A DOHMEN	ST. JOHN	NEW PRAGUE	MN
BROOKLYNN ANN DOWNING	SS CYRIL & METHODIUS	IVANHOE	MN
CHERYL ANN DOWNING	SS CYRIL & METHODIUS	IVANHOE	MN
DANIEL JAMES DOWNING	SS CYRIL & METHODIUS	IVANHOE	MN
SUSAN K DRESSEL	ST. JOSEPH	WACONIA	MN
RONALD J DRESSEL	ST. JOSEPH	WACONIA	MN
SHIRLEY A DREXLER	SS JOSEPH & ELIZABETH	NEW ULM	MN
SUE ANN EBBERS	ST. MARY	BIRD ISLAND	MN
EUGENE ELWOOD EBBERS	ST. MARY	BIRD ISLAND	MN
LEO E ENDRES	ST. FRANCIS XAVIER	BUFFALO	MN
JUNE MARY ERICKSON	SS NICHOLAS & THERESA	HASTINGS	MN

RITA MAE FEIDT	SS NICHOLAS & THERESA	CANNON FALLS	MN
ANNA ELIZABETH FELLOWS	OUR LADY OF THE PRAIRIE	LESUEUR	MN
GERALDINE M GARDING	SEVEN DOLORS	ALBANY	MN
JULIANA BOYER GEISER	SS. ANN & WENDELINUS	EAGAN	MN
JAMES C GIBBONS	CONSTITUTION CMTE	LAKE ELMO	MN
DONNA LYNN GREGORY	CONSTITUTION CMTE	KIMBALL	MN
CHERYL KAY GRIESE	ST. JOHN / HOLY FAMILY	ANOKA	MN
THOMAS JOHN GROSSMANN	ST. JOHN THE BAPTIST	NEW ULM	MN
SAVERN BERNADINE GUERTIN	OUR LADY OF THE PRAIRIE	BELLE PLAINE	MN
KATHERINE AGNES HALVERSON	ST. ANTHONY/MARIA HILF	SAINT PAUL	MN
MARY COLLEEN HARENS	SS PETER & CLEMENS	SAINT PAUL	MN
BRIAN JOHN HARENS	SS PETER & CLEMENS	SAINT PAUL	MN
JEAN MARIE HART	BOARD MEMBER	COLD SPRING	MN
BERNICE E HARTUNG	ST. ANTHONY	FREEPORT	MN
JOYCE A HATCHER	SS. PETER & PAUL	LORETTO	MN
MARIAN A HAUS	HOLY CROSS	KIMBALL	MN
JOYCE M HEILAND	ST. VICTORIA	VICTORIA	MN
RALPH VERNON HEILING	ST. MICHAEL	MORGAN	MN
LUELLA L HEILING	ST. MICHAEL	MORGAN	MN
JANICE R HELTEMES	ST. JOSEPH	WADENA	MN
KATHERINE ANNE HEMMELGARN	HOLY FAMILY	PERHAM	MN
JOSEPH KENNETH HEMMELGARN	HOLY FAMILY	PERHAM	MN
LEO J HEMMESCH	ST. MARGARET	PAYNESVILLE	MN
JOYCE ELIZABETH HENFLING	SS. JOSEPH & MARY	EDEN VALLEY	MN
HELEN L HILGERS	ST. BERNARD	COLOGNE	MN

GENEVIEVE HILTNER	SACRED HEART	FREEPORT	MN
LEONARD PAUL HINNENKAMP	SS BERNARD & ELIZABETH	MELROSE	MN
FREDERICK ROMAN HOFFMANN	ST. MARY	SLEEPY EYE	MN
BERNADETTE LUCY HOFFMANN	ST. MARY	SLEEPY EYE	MN
PAMELA SUE HOFMAN	ST. AGNES	VERMILLION	SD
RAY ANTHONY HOFMAN	CONSTITUTION CMTE	VERMILLION	SD
KATHLEEN A ILLIES	ST. JOHN	SAUK CENTRE	MN
JOANNE CATHERINE JACQUES	HOLY FAMILY	GLENCOE	MN
RICHARD CLAUDE JENDRO	ST. MARY	ST AUGUSTA	MN
JOAN ELAINE JENDRO	ST. MARY	ST AUGUSTA	MN
JOAN ELIZABETH JENDRO	TRI PARISH	LITTLE FALLS	MN
SHONA M JUSSEL	SACRED HEART	YANKTON	SD
JOHN K JUSSEL	SACRED HEART	YANKTON	SD
JESS CHRISTOPHER JUSSEL	SACRED HEART	YANKTON	SD
DORIS K KAMPSEN	OUR LADY OF THE LAKES	NEW LONDON	MN
LAURETTA ARLENE KAPPAHN	HOLY ROSARY	PELICAN RAPIDS	MN
SARAH ELIZABETH KAPPAHN	HOLY ROSARY	PELICAN RAPIDS	MN
GERALD M KASEL	ST. ELIZ ANN SETON	HASTINGS	MN
CHARLENE MARTHA KASEL	ST. ELIZ ANN SETON	HASTINGS	MN
PATRICIA J KASELLA	BOARD MEMBER	ROYALTON	MN
JAMES EDWARD SR KEILEN	SS. LAWRENCE & ANNA	FARIBAULT	MN
ALEXANDER RICHARD KEILEN	SS. LAWRENCE & ANNA	LAKE CRYSTAL	MN
AGNES MAE KIECKER	SS. MARY & JOSEPH	FAIRFAX	MN
PAUL JOSEPH KILKUS	QUEEN OF PEACE	WINONA	MN
MARGARET ANN KILKUS	QUEEN OF PEACE	WINONA	MN

SHIRLEY ELIZABETH KIMMES	SS NICHOLAS & THERESA	FARMINGTON	MN
ARLINE M KLINGLER	ST. GEORGE	NEW ULM	MN
WAYNE L KNAUSS	HOLY ROSARY	HAWLEY	MN
JULIA ANN KNAUSS	HOLY ROSARY	HAWLEY	MN
SHARON A KOLL	ST. MARY OF MT CARMEL	LONG PRAIRIE	MN
LOREN VIRGIL KOLL	ST. MARY OF MT CARMEL	LONG PRAIRIE	MN
ERNA STRESSE KOTTEN	OUR LADY OF THE LAKES	BELGRADE	MN
IVAN VICTOR KOTTEN	ST. MARY	SLEEPY EYE	MN
ROBERT F KRATTENMAKER	BOARD MEMBER	NEW LONDON	MN
THEODORE EDWARD KREBSBACH	ST. BONIFACE	COLD SPRING	MN
ALICE APPOLONIA KREBSBACH	ST. BONIFACE	COLD SPRING	MN
FRED A JR KUEPPERS	SS PETER & CLEMENS	MENDOTA HEIGHTS	MN
JOSEPH F KUEPPERS	SS PETER & CLEMENS	MENDOTA HEIGHTS	MN
GERALDINE F LACHOWITZER	ST. ANTHONY/MARIA HILF	ROSEVILLE	MN
RUTH ANN LAINE	ST. MARTIN	SAINT PAUL	MN
ANGELINE ROSE LANDWEHR	ST. MARY	SAINT CLOUD	MN
JAMES DAVID LANGLIE	SACRED HEART	DENT	MN
SUSAN BARBARA LANGLIE	SACRED HEART	DENT	MN
MARK ANTHONY LECLAIR	SAINT ISIDORE	SAINT CHARLES	MN
DIANE MARIE LECLAIR	SAINT ISIDORE	SAINT CHARLES	MN
BENEDICT N LEDERMANN	ST. CATHERINE	ALEXANDRIA	MN
DANIEL V LIESER	SS. PETER & PAUL	SAUK RAPIDS	MN
KAREN M LIESER	SS. PETER & PAUL	SAUK RAPIDS	MN
CLAUDETTE A LUCAS	ST. BONIFACE	EDINA	MN
WILLIAM L LUCAS	BOARD MEMBER	EDINA	MN

DOLORES FRANCES MAILE	ST. BONIFACE	COLD SPRING	MN
JOHN WILLIAM MAILE	ST. BONIFACE	COLD SPRING	MN
ELIZABETH ALTA MAUER	ST. ALOYSIUS	ELBA	MN
JOSEPH PATRICK MCCABE	ST. MARY	SAINT JAMES	MN
DONNA M MCCANN	ST. ALOYSIUS	VIOLA	MN
MICHAEL FRANCIS MCGOVERN	SS NICHOLAS & THERESA	NORTHFIELD	MN
JOYCE ROSELLE MEYER	PARISH VOLUNTEER TEAM	SAUK CENTRE	MN
MARGARET JOSEPHINE MEYER	PARISH VOLUNTEER TEAM	SAUK CENTRE	MN
STEPHEN MARTIN MINTEN	HOLY FAMILY	NEW YORK MILLS	MN
JEANETTE MARIE MINTEN	HOLY FAMILY	NEW YORK MILLS	MN
MARLYN SYLVESTER MOLDAN	SS JOSEPH & ELIZABETH	HANSKA	MN
MARY V MOLDAN	SS JOSEPH & ELIZABETH	HANSKA	MN
KATHLEEN ANN MONGEAU	HOLY FAMILY	NORTH MANKATO	MN
JAMES VINCENT MONGEAU	HOLY FAMILY	NORTH MANKATO	MN
JULIA LYNN NELMARK	CONSTITUTION CMTE	FRAZEE	MN
THERESA NELSON	ST. MICHAEL	PIERZ	MN
JEANETTE T NOHNER	SS. JOSEPH & MARY	EDEN VALLEY	MN
LANA JEAN NOLAN	IMMAC. CONCEPTION	PINE CITY	MN
GERALDINE A ODENTHAL	ST. JOHN	NEW PRAGUE	MN
JEAN MARIE OPATRNY	ST. ANTHONY/MARIA HILF	SAINT PAUL	MN
LORETTA JUDY OTTE	SS NICHOLAS & THERESA	RANDOLPH	MN
RONALD W PASSE	SS. JOSEPH/KUNIGUNDA	WABASHA	MN
DEBORAH MARIE PAULY	ST. JOHN THE BAPTIST	JORDAN	MN
MYRON HENRY PAULY	ST. JOHN THE BAPTIST	JORDAN	MN
AUDREY BERNICE PFLUEGER	ST. FRANCIS	ALBANY	MN

JUDITH ANN PINT	ST. JOHN THE BAPTIST	JORDAN	MN
GARY E POLACZYK	ST. BONIFACE	WOODBURY	MN
MARY ROSE POLACZYK	ST. BONIFACE	WOODBURY	MN
CARMEN ROSALIE POPELKA	HOLY FAMILY	GLENCOE	MN
GERALDINE MARY POPPLER	ST. JOSEPH	WACONIA	MN
GERALD EDWIN POPPLER	ST. JOSEPH	WACONIA	MN
LISA JEAN PORTNER	SS JOSEPH & ELIZABETH	NEW ULM	MN
MARY ANN PRIMUS	SS BERNARD & ELIZABETH	MELROSE	MN
RAYMOND ALPHONSE PRIMUS	SS BERNARD & ELIZABETH	MELROSE	MN
ROSELLA ANN QUAST	HOLY Family	WINSTED	MN
JOHN GREGORY JR QUINN	SS PETER & CLEMENS	SAINT PAUL	MN
CAROL JEAN QUINN	SS PETER & CLEMENS	SAINT PAUL	MN
CORINNE J RATH	ST. AGNES	VERMILLION	SD
LORRAINE MARGARET REDIG	SS JOSEPH AND ELIZABETH	WINONA	MN
MARTIN JULIUS RENK	SS JOSEPH AND ELIZABETH	ROLLINGSTONE	MN
LUZ IRENE RENK	SS JOSEPH AND ELIZABETH	ROLLINGSTONE	MN
JOEL HENRY ROELIKE	ST. MARGARET	BELGRADE	MN
CHARLOTTE M RONDEAU	ST. ELIZ ANN SETON	HASTINGS	MN
HAROLD L ROONEY	MARY QUEEN OF PEACE	SAUK RAPIDS	MN
RUSSELL JOHN ROONEY	MARY QUEEN OF PEACE	ROGERS	MN
SHARON ROSE ROONEY	MARY QUEEN OF PEACE	SAUK RAPIDS	MN
JOAN M ROTHSTEIN	ST. MARTIN	SAINT MARTIN	MN
DELROY E ROTHSTEIN	SACRED HEART	SAUK RAPIDS	MN
DONNA M ROTHSTEIN	SACRED HEART	SAUK RAPIDS	MN
ANGELINE ROMONA SAKRY	ST. FRANCIS	BOWLUS	MN

JOANN SALZL	SS. JOSEPH & MARY	EDEN VALLEY	MN
JAMES PAUL SARTELL	ST. BONIFACE	BROOKLYN CENTER	MN
MARY ANNE SCARBOROUGH	ST. ANTHONY/MARIA HILF	ROSEVILLE	MN
RAYMOND HENRY SCHERBER	MARY QUEEN OF PEACE	MAPLE GROVE	MN
TRISHA MARY SCHILLING	ST. BONIFACE	BLAINE	MN
MARY L SCHIMNICH	SACRED HEART	SAUK RAPIDS	MN
RONALD N SCHLANGEN	HOLY FAMILY	PAYNESVILLE	MN
MARLENE L SCHLANGEN	HOLY FAMILY	PAYNESVILLE	MN
LINDA L SCHMIESING	ST. ANDREW	FREEPORT	MN
JOANNE V SCHMITZ	ST. BERNARD	COLOGNE	MN
ROMAN SCHMITZ	SS. CATHERINE & JOSEPH	RICHMOND	MN
DOROTHY SCHMITZ	SS. CATHERINE & JOSEPH	RICHMOND	MN
JOHN M SCHMITZ	SS. PETER & PAUL	MAPLE PLAIN	MN
SANDRA L SCHMITZ	SS. PETER & PAUL	MAPLE PLAIN	MN
EMILY KATHERIN SCHNEIDER	ST. JOHN	MELROSE	MN
APRIL J SCHREIBER	ST AMBROSE	WABENO	WI
LONNIE L SCHREIBER	ST AMBROSE	WABENO	WI
ESTHER MARIE SCHWAB	ST. GEORGE	GIBBON	MN
WILLIAM JOSEPH SCHWARTZ	ST. JOHN / HOLY FAMILY	NEW YORK MILLS	MN
MARTIN J SEIFERT	BOARD MEMBER	MARSHALL	MN
CHARLENE A SKLUZACEK	ST. JOHN	NEW PRAGUE	MN
BARBARA J SMITH	ST. BONIFACE	ST BONIFACIUS	MN
MICHAEL E SMITH	CONSTITUTION CMTE	ST BONIFACIUS	MN
GERALD W SMITTEN	ST. ANTHONY	SAINT CLOUD	MN
AGNES E SMITTEN	ST. ANTHONY	SAINT CLOUD	MN

FLORIBERT L SPANIER	SS PETER & CLEMENS	ROSEVILLE	MN
LEON G STADTHERR	ST. WILLIBRORD	WINTHROP	MN
EDWIN L STEFFL	ST. MICHAEL	MORGAN	MN
DONALD M STOCKER	ST. JOHN THE BAPTIST	JORDAN	MN
GLORIA ELAINE STUMPF	SS. MARY & JOSEPH	PIERZ	MN
ANNETTE CECILIA SUCHY	ST. CATHERINE	ALEXANDRIA	MN
GERALD ROY SWENSON	SACRED HEART	DEGRAFF	MN
LEON STEPHEN TACHENY	HOLY FAMILY	MANKATO	MN
JAMES L TEMBROCK	ST. ANTHONY	SAINT CLOUD	MN
LAURA MAE TEUBER	ST. ELIZ ANN SETON	HASTINGS	MN
FRANCIS JAMES TEUBER	ST. ELIZ ANN SETON	HASTINGS	MN
ALICE MAE THULL	OUR LADY OF VICTORY	LUCAN	MN
RAYMOND P THULL	OUR LADY OF VICTORY	LUCAN	MN
DOROTHY VANDENDRIESSCHE	BREAD OF LIFE	MARSHALL	MN
VIRGINIA T VANDEREYK	SS. THERESA/WENDELIN	SAINT CLOUD	MN
DOROTHY A VANHEEL	SACRED HEART	FREEPORT	MN
WILLIAM HOWARD VIETHS	ST. JOSEPH	HASTINGS	MN
ANN MARIE VIETHS	ST. JOSEPH	HASTINGS	MN
LINDA R WALLERICH	SS. JOSEPH/KUNIGUNDA	WABASHA	MN
MICHAEL ANDREW WALLERICH	SS. JOSEPH/KUNIGUNDA	WABASHA	MN
CYNTHIA A WALLS	ST. MARY	SAINT CLOUD	MN
VICTOR J WALTZING	SS. THERESA/WENDELIN	KIMBALL	MN
KEVIN G WEISS	SS. MARY & JOSEPH	PIERZ	MN
BENITA R WELCH	SS. ANN & WENDELINUS	BLOOMINGTON	MN
DIANE S WELLE	ST. MICHAEL	PAYNESVILLE	MN

AGNES DOROTHY WENDINGER	SS. MARY & JOSEPH	FAIRFAX	MN
JAMES A WENSEL	BOARD MEMBER	RICE	MN
HAROLD W WESSEL	PARISH VOLUNTEER TEAM	SAUK CENTRE	MN
ELIZABETH M WESSEL	PARISH VOLUNTEER TEAM	SAUK CENTRE	MN
BONITA ANN WESTBERG	ST. JUDE OF THE LAKE	WILLERNIE	MN
ALICE J WIECHMANN	ST. ANTHONY	ST JOSEPH	MN
MARY LOU WILDUNG	ST. BERNARD	COLOGNE	MN
DARLENE L WILLIAMS	ST. VICTORIA	SHAKOPEE	MN
RONALD P WINDSCHITL	HOLY FAMILY	COMFREY	MN
ROSE MARY WINTERHALTER	SS ANTHONY & ANN	DELANO	MN
KATHLEEN MARY WOIDA	SS. ANN & WENDELINUS	BLOOMINGTON	MN
CIARA R WOIDA	SS. ANN & WENDELINUS	ST LOUIS PARK	MN
KAYLA ANN YARUSSO	ST. JUDE OF THE LAKE	LAKE ELMO	MN
ANDREA L ZACHMAN	ST. MICHAEL	ST MICHAEL	MN
JOHN ROBERT ZAHLER	ST. MICHAEL	SAINT MICHAEL	MN
ANTOINETTE E ZAHLER	ST. MICHAEL	SAINT MICHAEL	MN