

Catholic United Financial 133rd Annual Convention

The Annual Delegate Convention of Catholic United Financial was held at the University of St. Thomas Anderson Student Center in St. Paul, Minnesota on Saturday, August 6, 2016.

The Credentials and Election committees met prior to the Convention. The times and locations of the meetings were published in the convention program booklet. A list of the committee members is attached at the end of this report.

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

The opening video celebrated the contributions of Catholic United Financial by highlighting the annual Catholic Schools Raffle and other socially responsible programs that provide for the greater good. The video also emphasized the need to improve aging computer systems to keep pace with current and future technological developments.

Session I

President and Chair of the Board Harald E. Borrmann called for the *Presentation of the Flags* by the University of St. Thomas Airforce ROTC followed by the *Pledge of Allegiance*. Next, 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. Nate Reinhardt and Erin Heitkamp led the attendees in the singing of *America the Beautiful* and the *Prayer of St. Francis*.

The 133rd Convention was called to order by President and Chair of the Board Harald E. Borrmann. He invited Bishop John LeVoir, Spiritual Director, to come forward to lead the invocation followed by spiritual remarks.

President Borrmann then introduced the Board of Directors and asked them to be seated on the stage. He thanked the home office staff and sales representatives who volunteered their time for the Convention. He then read the Vision Statement of Catholic United Financial.

Preliminary Report of the Credentials Committee

David Brake, Chair of the Credentials Committee came forward to give his preliminary report. According to the report, 255 accredited delegates were in attendance. A motion was made, seconded and approved to accept the preliminary credentials report. (David Brake, St. Kilian Council, Wilmont, MN; Mike Bredeck, St. Michael Council, Madison, 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*.

Next, Mr. Borrmann announced that *Robert's Rules of Order, Revised* would be the parliamentary authority governing the convention along with the floor rules drafted and forwarded to the delegates. He

stated George Gmach, Lead Director, would serve as the parliamentarian. A motion was made, seconded and approved to adopt the convention rules. (Bernard Bastian, Holy Family Council, Mankato, MN; Joe Kueppers, SS. Peter and Clemens Council, St. Paul, 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; Mike Bredeck, St. Michael Council, Madison, MN.)

Next Mr. Ahles was called upon to read the minutes of the 2015 Convention. An abbreviated version of the minutes was published in the September/October 2015 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 Welle, Sacred Heart Council, Freeport, MN.)

Mr. Ahles then read the petitions and communications that were sent to Harald Borrmann expressing interest in the three open Board of Directors positions from: Jean Hart, Robert Krattenmaker, Joe Kueppers, Michael Schmitz, and Marty Seifert. A motion was made, seconded and approved to accept the communications and make them a matter of record. (Michael Ahles, Board of Directors; Elizabeth Mauer, St. Aloysius Council, Elba, MN.)

At this time, guests and 44 first time attendees were recognized and welcomed to the convention. Next, 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

Good morning Members, Guests, Respected Clergy, fellow Board Members and staff.

Thank you, George, for that kind introduction. Let me start with a little audience participation – I know, Uh-oh...but don't worry, this will be easy. Has anyone in this room ever heard of Allstate Life Insurance Company? How about Travelers Insurance Company? Or the Hartford? How about Met Life? I thought so. What do they have in common? They are all companies who have either substantially reduced or gotten entirely out of the life insurance business. Why do you suppose they did so? Not because it's easy to make money, that's for sure. They, and many other companies, have gotten out of the life insurance business precisely because it is so difficult to make a reasonable profit. In the history of our country, interest rates have never been this low, for as long, with no real expectation of them going back to traditional levels anytime soon. Well, those decisions to leave this business may be fine for those companies, but at Catholic United, we don't have that option. Nor would we want to consider such a move. We have stood tall for over 138 years, through world wars, depressions, recessions, inflation, deflation, constitutional crises, the dot-com bubble, the financial crisis of the late 2000's and every other event which has come before us since 1878. So while today's low interest rates are making it very difficult to run our insurance business, we remain committed to this business because it is what we do. As our Vision states, we will be the provider of choice in helping Catholics with their financial well-being. And to us that means running a sound and fair life insurance operation. The second part of the vision says we will be leaders in supporting

our Catholic communities – well, our insurance business is the fuel, along with our members, to run that engine. As the oldest Minnesota domiciled life insurer, we take those two responsibilities very seriously. The economic environment we are in means we find new, creative, intelligent and effective ways to run our insurance business. And we are doing just that, and we will continue to do that, because we are committed to serving you, our delegates, and all our members, even if the for profit insurers can't take the heat and are getting out of the kitchen.

Something interesting just happened. When I launched into that last sentence beginning with “economic environment” I saw folks get that glassy-eyed look – and it's still morning. I know why this happens. YOU, our members, have told us that when it comes to our Convention, you love to come but you don't necessarily love to listen to lots of long speeches and reports about the details of our business issues. Oh, you care all right, but through surveys, conversations, meetings with councils and one-on-one feedback, you have told us that the real value of this annual get-together is to meet other members, find and discuss ways to recruit new members to your councils and PVT's, learn about volunteerism, listen to speakers -- far more interesting than me -- talk about ways to really make that second part of our Vision – the part about supporting our Catholic communities – make that part of the Vision a reality. So let's think about that for a moment. Currently, our Constitution and Bylaws require us to conduct the business of our Association each year but it says precious little about those things you have told us you really want to do while you're here. Think about the past few Conventions – we have had an ever expanding series of break-out sessions providing you with ideas and opportunities to share with each other what's going on in your local communities. You have heard keynote speakers – and you'll hear another great one today in Joe Schmit – talk about ways to bridge the generation gap and connect with millennials, or talk about ways to live your faith each day in the way you live your life. And the feedback on those parts of this Convention the past few years has been nothing but positive. Funny, but not a one of you told us you want me or Mike Ahles to give longer speeches – I know, I can't believe it either. But there you have it. So, your Board and our staff have been looking at ways to make the business part of this Convention less onerous while providing all of you with more content, resources and inspiration to do what we used to call our fraternal work.

One possibility, and almost all other fraternal benefit societies have gone this route, is to have less frequent formal business meetings, say every three or four years, but instead increase the number of times we meet to work on member engagement things to more than once a year. We have spent the past year and a half talking with a number of other fraternal benefit societies about the ways they accomplish this, and we have seen some very interesting and effective ideas. Most importantly, those societies' members seem to like that approach. Over the next year, your Board and our staff will continue to refine these ideas and we hope to present you with ways to accomplish that which you have told us you'd like – less in the way of formal business meetings, but more in terms of time to get together with one another to share ideas, spend social time with old friends and time to make new friends.

As I look to the future, what we are saying is that our great Association will continue to adapt, as it always has, to the business and social realities all around us. Will we stay committed to the insurance business? You bet we will, it's what we do and it is the essence of fulfilling the part of our vision which talks about the financial well-being of our members. And will we stay committed to our history and culture of member engagement and helping one another out in our local Catholic communities? You bet we will – that's the second half of our vision and is no less important than the first part. You see, your Board and I believe we really have only two essential goals as a business – one is to grow our membership and the second is to

grow financially stronger. Those two goals are so interconnected that it's impossible to consider one without considering the other. Each and every one of us here this morning should do whatever we can to help us achieve those goals. Because as we achieve those goals, we can and will continue to make the world a better place. So we don't intend to go the route of Allstate Life, or Travelers or Met Life. And we sure don't intend to go the route of the buggy whip manufacturers we heard about in our opening video. No, we must have the courage to adapt to our world, as it changes around us, because some ideas are just too good to leave behind. The idea of a business protecting others financially, and allowing that business to provide the fuel to make our Catholic communities stronger, is just too cool to leave behind. We will continue to find ways to remain relevant and to grow our membership and to grow financially stronger – because we must. And we will.

“Making the world a better place” ... Boy, that sounds pretty lofty doesn't it? But it is precisely what you and I and our predecessors have been doing since 1878. The ways we go about doing those things may look different, and they are different, but make no mistake – making the world a better place is what you are about, it is what your Board and our staff are about, and it is what Catholic United is about. As you have come to expect from me, I like to close with a quote from our Holy Father. You just can't go wrong quoting a Pope. He tells us: “To change the world we must be good to those who cannot repay us.” “How marvelous it would be if, at the end of the day, each of us could say: today I have performed an act of charity towards others!” For me, if that doesn't describe the membership of Catholic United, I don't know what does.

Thank you and may God bless you, your families and all the members of Catholic United Financial.

A motion was made, seconded and approved to accept the President's Report to the Members. (Bernard Bastian, Holy Family Council, Mankato, MN; Elizabeth Mauer, St. Aloysius Council, Elba, MN)

Mr. Borrmann then announced that Mr. Ahles would present the Senior Vice President and Secretary/Treasurer's Report to the Members.

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

Thank you for your kind introduction Harald.

Dear Delegates: My remarks today will highlight some of our financial and operations work since my report to you at our 2015 Convention, sprinkled with the challenges we are facing today, and more importantly, what I see for us in the year ahead.

Let me begin with our finances. 2016 has progressed in much the same way the past few years have. Assets continue to rise, but this year even more dramatically due to a 50% increase in new annuity sales. Our members sure do love our 3% Bonus Plus annuity! So much so that Bonus Plus sales comprise 2/3rds of our almost \$33 million in annuity sales this year. Life insurance sales continue to be strong as well. Our increased sales are due to the trust that our members have in our Association which, as of today, has pushed our Assets over \$900 million and life insurance in force to \$2.16 billion. Both are new records for Catholic United! You can see our trend of continued growth on pages 9-10 of the Annual Report edition of *Our Catholic Journey* which was included in your Delegate Packet.

Unfortunately, our June 30 profits are not positive, as we've lost \$1.6 million. We've experienced a few substantial death claims during January and February that have strained our income this year. Paying claims for our members is what we do, and from time to time we see increased claim losses – this is one of those times. We've also seen higher expenses for our employees' pension and health care plans, technology investments, and new business expenses for the increased annuity sales. These increased expenses are planned to decline through the rest of the year, however, which will improve our full year results.

The most impactful issue we continue to deal with financially is the persistently low interest rate environment, and it's dampening of our investment returns. Recent investment news including decreased government bond yields in Germany and the United Kingdom, plus the uncertainty of the "Brexit" impact on the European Union, continue to show the United States as the best safe haven for investing. This is good news, right? Unfortunately, no. This demand for U.S. Treasury debt diminishes the prospect of the Federal Reserve raising interest rates for the foreseeable future thus keeping bond yields very low.

I've been here for four years now, and each year I stand up here and tell you that we expect rates to increase. Right now, I can't make that statement. When rates are as low as they've been in my lifetime, they must go up right? Maybe. Maybe not. For sure, not anytime soon. So what does this mean for the year ahead?

We continue to invest and evolve. We're investigating new investments in commercial loans and other secured loan opportunities to garner more attractive yields, while not taking on unwanted risk. Since rates are low and money is cheap, we invest in our future together. And we've done a lot of investing in our evolution during the past year.

During the past year, our systems work dubbed "Project Voyager", has created a new illustration and electronic application system that is "cloud based". For those non techy types, cloud based just means that our Sales Representatives can access it anywhere via their computers thus reducing our dependency on paper and improving our ability to serve you, our members. While aspects are still under construction, it's a significant leap for us and will surely help us gather and manage our member's data more efficiently, and securely.

Building new tools and evolving our systems is also closely tied to our membership challenge. The next generation of Catholics who will purchase our Association's products and connect with our Member Engagement efforts will do so in a very different way, and we see this as an opportunity.

Have you heard about the newest craze called Pokémon Go? I'd bet that your kids and grandkids have. It's a free, reality game launched in early July 2016 where players use their mobile phone's GPS capability to find a virtual Pokémon, short for Pocket Monster, who appears on the screen as if they were in the same real-world location as the player. I read a recent article in The Visitor about how churches in the Diocese of St. Cloud are using this game as an opportunity to evangelize since players are coming to churches and other public places to play the game. I'm proud, and inspired, that my parish also saw this as an opportunity and has invited players via their Facebook page to visit our church and introduce them to our parish community. This is but one great example of how we must see the opportunities within the changes we face in our world. We too see opportunities for technology to "invite" people to visit our Association whether in person, or online.

The pace of our evolution work has increased dramatically during the past year and I don't see us pulling back. While we're not yet ready to have our members interact routinely with us via their smart phones, we have some basic functions already and we see a variety of ways in which existing members, and new member prospects, can use the tools we envision, and will build, to enhance their experience with us. Let me give you an example for something as basic as sending us an insurance or annuity premium payment. I see us enabling you to send us the premium payment from your phone, if you like, by securely entering your bank account information and applying it to any policy you have with Catholic United. And if you're not a smart phone user, I see you calling us, Kathy or Linda will still answer your call in their super-friendly voice, and directing you to Member Services where they can arrange for your payment, without you having to bother to write a check and place it in the mail. That's great service as it gives you choices.

Lastly, please know that I see us continuing to live up to the commitments we've made to our members over the years, in particular, to find them and take care of their families when they need us. During the past year alone, we've used a tool called Accurint to conduct 23,000 data searches, allowing us to update our member records with 19,000 Social Security Numbers, locate 2,200 lost members, and find 40 members who have passed away. That's new tools and technology enabling us to evolve to serve you better, and I'm proud that we'll continue to live this commitment to you.

In closing, yes, we have some challenges in front of us with low rates and evolving our aging systems. And with these challenges, we're choosing to thrive. Thrive is what the generations of our members have done, what our employees have done, and what we're going to continue to do in the years ahead.

A motion was made, seconded and approved to accept the Senior Vice President and Secretary/Treasurer's Report to the Members. (Joanne Jacques, Holy Family Council, Glencoe, MN; Betty Mrozek, Seven Dolours Council, Albany, MN.)

At this time Chair Borrmann asked Victor Kotten, Spokesperson for the Nominating Committee to come forward and give his report.

Nominating Committee

Victor Kotten introduced the members of his committee, as listed at the end of this report, and presented his report. The Nominating Committee met and screened five 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 has meaningful business, professional, fraternal, council, community and/or church experiences). The Committee finds that the five 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. (Victor Kotten, Seven Dolours Council, Albany, MN; Agnes Smitten, St. Anthony Council, St. Cloud, MN.)

Chair Borrmann announced the next order of business, to accept nominations for the three Board of Directors positions. The three Board members whose terms expire this year are: Robert Krattenmaker of Our Lady of the Lakes Council in Spicer, Minnesota; Michael Schmitz of Holy Family Council in Mankato, Minnesota; and John Maile of St. Boniface Council in Cold Spring, Minnesota. Robert Krattenmaker and Michael Schmitz are eligible for re-election. John Maile has completed his fourth term and is no longer eligible for re-election under the Catholic United Financial Bylaws.

The following five persons were nominated for the three Board of Directors positions:

- Robert Krattenmaker was nominated by Arlene Soukup, Our Lady of the Lakes, Spicer, MN and seconded by Erna Kotten of Our Lady of the Lakes Council, Spicer, MN.
- Michael Schmitz was nominated by Bernard Bastian, Holy Family Council, Mankato, MN and seconded by Joanne Lamm, Holy Family Council, Mankato, MN.)
- Joseph Kueppers was nominated by Geraldine Lachowitz, SS Anthony Maria-Hilf Council, St. Paul, MN; and seconded by Vicki Kueppers, SS Peter & Clemens Council, St. Paul, MN; and John Zahler, St. Michael Council, St. Michael, MN.)
- Jean Hart was nominated by John Maile, Board of Directors; and seconded by Karen Heying, SS Catherine & Joseph Council, Richmond, MN.)
- Marty Seifert was nominated by Michael Bredeck, St. Michael Council, Madison, MN; and seconded by Arleen Markell, Bread of Life Council, Marshall, MN.

A motion was made, seconded, and approved to close the nominations. (Gerald Smitten, St. Anthony Council, St. Cloud, MN; Benita Welch, SS Ann and Wendelinus Council, Bloomington, MN.) The election for the Board of Directors took place during the afternoon session.

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

- 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).
- Gary Polaczyk was nominated by Mary Polaczyk (both of St. Boniface Council, Minneapolis, 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. (Katherine Hemmelgarn, Holy Family Council, Perham, MN; Norbert Derhaag, St. Victoria Council, Victoria MN.)

Next the five candidates for the three Board of Directors positions came forward to state their qualifications. Following their remarks, the morning session of the convention concluded. Tom Schisler came forward to lead the convention in the closing prayer for the first session.

Next, Mr. Borrmann introduced Joe Schmit, the keynote speaker who is a KSTP TV sports broadcaster and community leader. Joe presented his talk entitled *Silent Impact: Stories of Influence through Purpose, Persistence, and Passion*.

Session II

The Afternoon Session was called to order by Chair Harald Borrmann followed by a prayer led by Anthony Dehn, Mary Queen of Peace Council, Rogers, MN.

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

Final Report of Credentials Committee

The Credentials Committee met this morning and verified there are 260 delegates in attendance. This is the final report. Mr. President, 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. (David Brake, St. Kilian Parish Volunteer Team, Wilmont, MN; John Quinn, SS Peter and Clemens Council, St. Paul, MN.)

Next, Chair Borrmann instructed each delegate to use the yellow ballot they were given to vote for up to three candidates for the three Board of Directors positions. The Election Committee members collected the ballots and were released to tally the votes.

Chair Borrmann introduced Nate Lamusga, Director of Member Engagement, who came forward and gave a report on the outreach project benefiting Abria Pregnancy Resources; 65 parish volunteer teams and councils had donated a total of \$4,824. Next Nate lead a panel discussion with Sara Wessling of the Minnesota Association for Volunteer Administration; Nicole Fuhrer of the Catholic United Parish Volunteer Team in Mitchell, South Dakota; Kory Lacroix, a high school youth minister at Holy Name of Jesus Parish in Medina, MN; and David Brake of the St. Kilian Parish Volunteer Team. The panel had an informative discussion regarding membership and volunteer recruitment that will be helpful for the council members when they return to their parishes.

Next Mr. Borrmann recognized and expressed gratitude to the 50- and 75-Year Members and all members who gave up time and personal plans to attend the convention.

Election Committee Report

Chair Borrmann called Cynthia Staab, Chair of the Election Committee forward to introduce her committee and present her report. (Election Committee members are listed at the end of this report.)

The results of the election for the three Board of Directors positions are as follows:

- Jean Hart received 184 votes
- Robert Krattenmaker received 160 votes
- Marty Seifert received 171 votes
- Mike Schmitz received 104 votes
- Joe Kueppers received 82 votes

A motion was made, seconded and approved to accept the Report of the Election Committee. (Cynthia Stabb, St. James Council, Dawson, MN; David Zenk, SS Joseph & Elizabeth Council, New Ulm, MN.)

New Business

Chair Borrmann announced the 134th Convention of Catholic United Financial would be held Saturday, August 5, 2017 at River's Edge Convention Center, St. Cloud, MN.

Next, John Maile was recognized for his extraordinary commitment while serving on the Board of Directors. A donation was made to the Carmelite Sisters of Lake Elmo in appreciation of John's contributions.

In addition, Jim Gibbons, who is retiring as Operations Director in the Home Office, was thanked for his contributions.

Chair Borrmann expressed his sincere thanks to the delegates, guests and staff for their participation in the Convention. He then closed the 133rd Annual Convention of Catholic United Financial. John Maile came forward to lead the closing prayer followed by a social gathering.

Respectfully submitted,

A handwritten signature in black ink that reads "Michael M. Ahles". The signature is written in a cursive style with a long horizontal flourish at the end.

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

2016 Appointed Convention Committees

Credentials Committee

David Brake, Wilmont, MN, Chair
Theresa Popp, Buckman, MN
Mary Schimnich, Sauk Rapids, MN
Bonita Theis, Cold Spring, MN

Election Committee

John Daninger, Elysian, MN
Ronald Kahle, New Ulm, MN
Rosella Quast, Winsted, MN
Cynthia Staab, Dawson, MN, Chair
Harold Wessel, Sauk Centre, MN

Marshals

Sarah Barstad, Aberdeen, SD
Debora Fairburn, St. Michael, MN
Jason Smith, Perham, MN
David Zenk, New Ulm, MN

2016 Elected Convention Committees

Nominating Committee

(Harald Borrmann, President)

Frances Barten, Union Hill, MN
Victor Kotten, Albany, MN
Richard Kueppers, St. Paul, MN
Julian Wick, Bloomington, MN

Name	Council Name	City	State
MICHAEL AHLES	BOARD OF DIRECTORS	ARDEN HILLS	MN
JOHN ALTENBURG	SS JOSEPH & ELIZABETH	NEW ULM	MN
LORI ANDERSON	HOLY FAMILY	WINSTED	MN
PATRICIA ARNOLD	SS. JOSEPH & MARY	EDEN VALLEY	MN
ANDREW ARNOLD	SS. JOSEPH & MARY	EDEN VALLEY	MN
DONALD BACH	ST. LEO	SAINT LEO	MN
VIVIAN BACKES	SS. CATHERINE & JOSEPH	RICHMOND	MN
SARAH BARSTAD	SS. JOSEPH & ANN	ABERDEEN	SD
BERNARD BASTIAN	HOLY FAMILY	MANKATO	MN
ANTHONY BAUMAN	SS ANTHONY & ANN	DELANO	MN
PATRICIA BECKER	ST. ANTHONY	SAINT CLOUD	MN
LINUS BERANEK	ST. GEORGE	ST. GEORGE	MN
MARY BERANEK	ST. GEORGE	ST. GEORGE	MN
SHIRLEEN BERANEK	ST. GEORGE	ST. GEORGE	MN
ANTOINETTE BORGERDING	ST. JAMES	ELROSA	MN
HARALD BORRMANN	BOARD OF DIRECTORS	ARDEN HILLS	MN
DAVID BRAKE	ST. KILIAN	WILMONT	MN
AMELIA BRAKE	ST. KILIAN	WILMONT	MN
MICHAEL BREDECK	ST. MICHAEL	MADISON	MN
KATHERINE BREDECK	ST. MICHAEL	MADISON	MN
RENEE BROD	BOARD OF DIRECTORS	ARDEN HILLS	MN
JOAN BYERS	SACRED HEART	YANKTON	SD
CHAD CAREW	ST. PHILIP	LITCHFIELD	MN
SUSAN COLE	ST. JOHN THE BAPTIST	JORDAN	MN
MARY COLLINS	ST. JUDE OF THE LAKE	MAHTOMEDI	MN
DARLENE CONWAY	SS PETER & CLEMENS	ST. PAUL	MN
LORRAINE CURTO	SS BERNARD & ELIZABETH	MELROSE	MN
JOHN DANINGER	ST. ANDREW	ELYSIAN	MN
CHARLES DEHN	MARY QUEEN OF PEACE	ROGERS	MN
ANTHONY DEHN	MARY QUEEN OF PEACE	ROGERS	MN
DAWN DEMARAIS	ST. BONIFACE	COLD SPRING	MN
NORBERT DERHAAG	ST. VICTORIA	VICTORIA	MN
DONALD DICK	ST. BONIFACE	MINNEAPOLIS	MN
MARLENE DOHMEN	ST. JOHN	UNION HILL	MN
SUSAN DRESSEL	ST. JOSEPH	WACONIA	MN
RONALD DRESSEL	ST. JOSEPH	WACONIA	MN
SUE EBBERS	ST. MARY	BIRD ISLAND	MN
EUGENE EBBERS	ST. MARY	BIRD ISLAND	MN
DEBORA FAIRBURN	ST. MICHAEL	ST. MICHAEL	MN
RAMONA FEDOR	ST. JOSEPH	HOLDINGFORD	MN

LINDA FELDMEIERS	ST. ANTHONY OF PADUA	HOVEN	SD
JAMES FRIE	TRI PARISH	LITTLE FALLS	MN
NICOLE FUHRER	HOLY SPIRIT/HOLY FAMILY	MITCHELL	SD
JOANNE GARLOUGH	St. ANTHONY and MARIA HILF	ST. PAUL	MN
JULIANA GEISER	SS. ANN & WENDELINUS	BLOOMINGTON	MN
JAMES GIBBONS	SS PETER & CLEMENS	ST. PAUL	MN
GEORGE GMACH	BOARD OF DIRECTORS	ARDEN HILLS	MN
JOYCE GRIEBEL	ST. JOHN THE BAPTIST	SEARLES	MN
KAREN GRUBER	ST. JAMES	ELROSA	MN
SAVERN GUERTIN	ST. ANNA	BELLE PLAINE	MN
KATHERINE HALVERSON	St. ANTHONY and MARIA HILF	SAINT PAUL	MN
BRIAN HARENS	SS PETER & CLEMENS	SAINT PAUL	MN
GARY HART	ST. BONIFACE	COLD SPRING	MN
BERNICE HARTUNG	ST. ANTHONY	ST. ANTHONY	MN
MARIAN HAUS	HOLY CROSS	KIMBALL	MN
HELENE HEANEY	ST. JOSEPH	WACONIA	MN
RALPH HEILING	ST. MICHAEL	MORGAN	MN
LUELLA HEILING	ST. MICHAEL	MORGAN	MN
RUTH HEINEN	ST. MICHAEL	SPRING HILL	MN
CLARA HEINZE	ST. JAMES	ELROSA	MN
ELMER HEIRIGS	HOLY FAMILY	MANKATO	MN
CAROL HELTEMES	ST. JOSEPH	WADENA	MN
MYRON HEMANN	ST. THERESA	JOHNSBURG	IA
MONICA HEMANN	ST. THERESA	JOHNSBURG	IA
JOSEPH HEMMELGARN	HOLY FAMILY	PERHAM	MN
KATHERINE HEMMELGARN	HOLY FAMILY	PERHAM	MN
ROBERT HEYING	SS. CATHERINE & JOSEPH	RICHMOND	MN
KAREN HEYING	SS. CATHERINE & JOSEPH	RICHMOND	MN
HELEN HILGERS	ST. BERNARD	COLOGNE	MN
GENEVIEVE HILTNER	SACRED HEART	FREEPORT	MN
LEONARD HINNENKAMP	SS BERNARD & ELIZABETH	MELROSE	MN
BARBARA HOEHN	SACRED HEART	WASECA	MN
JUDITH HOFFER	SACRED HEART	MURDOCK	MN
PHILIP HOFFER	SACRED HEART	MURDOCK	MN
FREDERICK HOFFMANN	ST. MARY	SLEEPY EYE	MN
BERNADETTE HOFFMANN	ST. MARY	SLEEPY EYE	MN
RAY HOFMAN	ST. AGNES	VERMILLION	SD
PAMELA HOFMAN	ST. AGNES	VERMILLION	SD
LAUREN HOPKE	ST. MARY	ST. AUGUSTA	MN
EILEEN HOY	ST. JOHN THE BAPTIST	JORDAN	MN
JOANNE JACQUES	HOLY FAMILY	GLENCOE	MN

SHIRLEY JELEN	ST. LEO	SAINT LEO	MN
JOAN JENDRO	ST. MARY	ST AUGUSTA	MN
RICHARD JENDRO	ST. MARY	ST AUGUSTA	MN
JOAN JENDRO	TRI PARISH	LITTLE FALLS	MN
CATHERINE JESOK	SS. PETER & PAUL	GILMAN	MN
BETTY JOHNSON	HOLY FAMILY	WINSTED	MN
RONALD KAHLE	SS JOSEPH & ELIZABETH	NEW ULM	MN
CHARLENE KASEL	ST. ELIZ ANN SETON	HASTINGS	MN
GERALD KASEL	ST. ELIZ ANN SETON	HASTINGS	MN
PATRICIA KASELLA	BOARD OF DIRECTORS	ARDEN HILLS	MN
ALEXANDER KEILEN	SS. LAWRENCE & ANNA	FARIBAULT	MN
JAMES KEILEN	SS. LAWRENCE & ANNA	FARIBAULT	MN
REBECCA KERBER	ST. BERNARD	COLOGNE	MN
AGNES KIECKER	SS. MARY & JOSEPH	FAIRFAX	MN
ANDREW KIFFMEYER	SS. THERESA/WENDELIN	LUXEMBERG	MN
MARIE KILIAN	SS. ANN & WENDELINUS	BLOOMINGTON	MN
PAUL KILKUS	QUEEN OF PEACE	WINONA	MN
MARGARET KILKUS	QUEEN OF PEACE	WINONA	MN
ADELLA KLIMEK	ST. CATHERINE	MILLERVILLE	MN
WAYNE KNAUSS	HOLY ROSARY	DETROIT LAKES	MN
JULIA KNAUSS	HOLY ROSARY	DETROIT LAKES	MN
SHARON KOLL	ST. MARY OF MT CARMEL	LONG PRAIRIE	MN
VICTOR KOTTEN	SEVEN DOLORS	ALBANY	MN
BETTY KOTTEN	SEVEN DOLORS	ALBANY	MN
ERNA KOTTEN	OUR LADY OF THE LAKES	SPICER	MN
IVAN KOTTEN	ST. MARY	SLEEPY EYE	MN
ROBERT KRATTENMAKER	BOARD OF DIRECTORS	ARDEN HILLS	MN
ALICE KREBSBACH	ST. BONIFACE	COLD SPRING	MN
THEODORE KREBSBACH	ST. BONIFACE	COLD SPRING	MN
FRED KUEPPERS	SS PETER & CLEMENS	ST. PAUL	MN
JOSEPH KUEPPERS	SS PETER & CLEMENS	ST. PAUL	MN
VICKI KUEPPERS	SS PETER & CLEMENS	ST. PAUL	MN
KATHRYN KUEPPERS	SS PETER & CLEMENS	ST. PAUL	MN
ROBERT KUEPPERS	SS PETER & CLEMENS	ST. PAUL	MN
RICHARD KUEPPERS	SS PETER & CLEMENS	ST. PAUL	MN
GERALDINE LACHOWITZER	St. ANTHONY and MARIA HILF	ST. PAUL	MN
JOANNE LAMM	HOLY FAMILY	MANKATO	MN
ANGELINE LANDWEHR	ST. MARY	ST. AUGUSTA	MN
SUSAN LANGLIE	SACRED HEART	DENT	MN
JAMES LANGLIE	SACRED HEART	DENT	MN
JULIUS LOIPERSBECK	SS PETER & CLEMENS	ST. PAUL	MN

DARLENE LOIPERSBECK	SS PETER & CLEMENS	ST. PAUL	MN
CLAUDETTE LUCAS	ST. BONIFACE	MINNEAPOLIS	MN
WILLIAM LUCAS	BOARD OF DIRECTORS	ARDEN HILLS	MN
DOLORES MAILE	ST. BONIFACE	COLD SPRING	MN
JOHN MAILE	BOARD OF DIRECTORS	ARDEN HILLS	MN
JOAN MAMER	ST. LEO	SAINT LEO	MN
ARLENE MARKELL	BREAD OF LIFE	MARSHALL	MN
ELIZABETH MAUER	ST. ALOYSIUS	ELBA	MN
TESS MAYER	VISITATION	STACYVILLE	IA
ANN MAYER	VISITATION	STACYVILLE	IA
MICHAEL MCGOVERN	ST MATHIAS	HAMPTON	MN
MARY MEUWISSEN	ST. ELIZ ANN SETON	HASTINGS	MN
MARGARET MEYER	ST. PAUL	SAUK CENTRE	MN
MARIAN MEYER	ST. MICHAEL	SAINT MICHAEL	MN
RITA MIDDENDORF	SACRED HEART	FREEPORT	MN
BETTY MROZEK	SEVEN DOLORS	ALBANY	MN
NATALIE MROZEK	SEVEN DOLORS	ALBANY	MN
JOAN MUELLER	ST. ALOYSIUS	ELBA	MN
PAUL NEWTON	ST AMBROSE	WABENO	WI
SUSAN NIEBUR	ST. JOSEPH	MIESVILLE	MN
MARION NISTLER	ST. MARY	ST. AUGUSTA	MN
JEANETTE NOHNER	SS. JOSEPH & MARY	EDEN VALLEY	MN
LANA NOLAN	IMMAC. CONCEPTION	PINE CITY	MN
DENIS NOTCH	ST. FRANCIS	ST. FRANCIS	MN
GERALDINE ODENTHAL	ST. JOHN	UNION HILL	MN
VIRGINIA OLBERDING	ST. PHILIP	LITCHFIELD	MN
MICHAEL OSENDORF	HOLY FAMILY	ROSCOE	MN
KRISTA OSENDORF	HOLY FAMILY	ROSCOE	MN
ROSE OSENDORF	ST. JOHN THE BAPTIST	COLLEGEVILLE	MN
RONALD PASSE	SS. JOSEPH/KUNIGUNDA	WABASHA	MN
MYRON PAULY	ST. JOHN THE BAPTIST	JORDAN	MN
DEBORAH PAULY	ST. JOHN THE BAPTIST	JORDAN	MN
BEVERLY PEINE	SS NICHOLAS & THERESA	NEW TRIER	MN
DANIEL PEINE	SS NICHOLAS & THERESA	NEW TRIER	MN
GEORGE PETERS	OUR LADY OF ANGELS	SAUK CENTRE	MN
DELORES PETERS	OUR LADY OF ANGELS	SAUK CENTRE	MN
LEROY PFLUEGER	ST. FRANCIS	ST. FRANCIS	MN
JUDITH PINT	ST. JOHN THE BAPTIST	JORDAN	MN
GARY POLACZYK	ST. BONIFACE	MINNEAPOLIS	MN
MARY POLACZYK	ST. BONIFACE	MINNEAPOLIS	MN
CARMEN POPELKA	HOLY FAMILY	GLENCOE	MN

THERESA POPP	ST. MICHAEL	BUCKMAN	MN
MARILYN POPP	SACRED HEART	SAUK RAPIDS	MN
LISA PORTNER	SS JOSEPH & ELIZABETH	NEW ULM	MN
HARVEY PRIMUS	ST. JOHN / HOLY FAMILY	BLUFFTON	MN
MARY PRIMUS	SS BERNARD & ELIZABETH	MELROSE	MN
MICHAEL PRIMUS	SS BERNARD & ELIZABETH	MELROSE	MN
ROSELLA QUAST	HOLY FAMILY	WINSTED	MN
JOHN QUINN	SS PETER & CLEMENS	SAINT PAUL	MN
CAROL QUINN	SS PETER & CLEMENS	SAINT PAUL	MN
MAGDALEN RAUSCH	ST. MARTIN	ST. MARTIN	MN
DONALD RAUSCH	ST. MARTIN	ST. MARTIN	MN
LEROY REINERT	ST ANASTASIA & BONIFACE	HUTCHINSON	MN
GARY REINHARDT	ST. BERNARD'S	SAINT PAUL	MN
LOUISE REINHARDT	ST. BERNARD'S	SAINT PAUL	MN
SHANNON REKER	ST. JOSEPH	ADRIAN	MN
MARTIN RENK	SS JOSEPH AND ELIZABETH	WINONA	MN
LUZ RENK	SS JOSEPH AND ELIZABETH	WINONA	MN
MARGARET ROBLING	ST. VICTORIA	VICTORIA	MN
CHARLOTTE RONDEAU	ST. ELIZ ANN SETON	HASTINGS	MN
HAROLD ROONEY	MARY QUEEN OF PEACE	ROGERS	MN
RUSSELL ROONEY	MARY QUEEN OF PEACE	ROGERS	MN
DOLORES RUEGEMER	ST. BONIFACE	COLD SPRING	MN
DENISE SACKREITER	SAINT ISIDORE	SAINT CHARLES	MN
JAMES SARTELL	ST. BONIFACE	MINNEAPOLIS	MN
MARY SCARBOROUGH	St. ANTHONY and MARIA HILF	ST. PAUL	MN
RAYMOND SCHERBER	MARY QUEEN OF PEACE	ROGERS	MN
ELEANOR SCHERBER	MARY QUEEN OF PEACE	ROGERS	MN
ARMELLA SCHIMNICH	SACRED HEART	SAUK RAPIDS	MN
MARY SCHIMNICH	SACRED HEART	SAUK RAPIDS	MN
JULIE SCHLANGEN	ST. MARGARET	LAKE HENRY	MN
ROGER SCHMIDT	ST. JOSEPH	COLOGNE	MN
CHRISTINE SCHMITZ	HOLY FAMILY	MANKATO	MN
MICHAEL SCHMITZ	BOARD OF DIRECTORS	ARDEN HILLS	MN
DENIS SCHNEIDER	ST. JOHN	MEIRE GROVE	MN
EMILY SCHNEIDER	ST. JOHN	MEIRE GROVE	MN
CARIN SCHROEDER	SS. CATHERINE & JOSEPH	RICHMOND	MN
MARIE SCHUELLER	OUR LADY OF VICTORY	LUCAN	MN
JOSEPH SCHUELLER	OUR LADY OF VICTORY	LUCAN	MN
SHARON SCHULZETENBERG	ST. MICHAEL	SPRING HILL	MN
JOHN SCHULZETENBERG	ST. MICHAEL	SPRING HILL	MN
LAURA SCHUMACHER	SS. PETER & PAUL	LORETTO	MN

JOANNE SCHUMACHER	SS. PETER & PAUL	LORETTO	MN
WILLIAM SCHWARTZ	ST. JOHN / HOLY FAMILY	BLUFFTON	MN
LEONARD SEIDL	ST. MARY	SLEEPY EYE	MN
MARGARET SEIDL	ST. MARY	SLEEPY EYE	MN
MARTIN SEIFERT	BREAD OF LIFE	MARSHALL	MN
CHARLENE SKLUZACEK	ST. JOHN	UNION HILL	MN
BARBARA SMITH	ST. BONIFACE	ST BONIFACIUS	MN
MICHAEL SMITH	ST. BONIFACE	ST BONIFACIUS	MN
AGNES SMITTEN	ST. ANTHONY	SAINT CLOUD	MN
GERALD SMITTEN	ST. ANTHONY	SAINT CLOUD	MN
RONALD SOLHEID	ST. JOHN	BELLE PLAINE	MN
FRANCIS SOMMER	HOLY CROSS & ST. MARY	PARKSTON	SD
NORMA SOMMER	HOLY CROSS & ST. MARY	PARKSTON	SD
ARLENE SOUKUP	OUR LADY OF THE LAKES	SPICER	MN
TIMOTHY SOUKUP	OUR LADY OF THE LAKES	SPICER	MN
FLORIBERT SPANIER	SS PETER & CLEMENS	ST. PAUL	MN
KATELYN SPANIER	ST. MARGARET	LAKE HENRY	MN
CYNTHIA STAAB	ST. JAMES	DAWSON	MN
LEON STADTHERR	ST. WILLIBRORD	GIBBON	MN
KATHLEEN STEINHAGEN	ST. JOSEPH	WACONIA	MN
SUSAN STENZEL	HOLY FAMILY	ROCHESTER	MN
DAVID STENZEL	HOLY FAMILY	ROCHESTER	MN
DONALD STOCKER	ST. JOHN THE BAPTIST	JORDAN	MN
WILLIAM STRUB	SS PETER & CLEMENS	SAINT PAUL	MN
ANNETTE SUCHY	ST. CATHERINE	MILLERVILLE	MN
REBECCA SUSAG	ST. JOSEPH	MIESVILLE	MN
FRANCIS TEUBER	ST. ELIZ ANN SETON	HASTINGS	MN
LAURA TEUBER	ST. ELIZ ANN SETON	HASTINGS	MN
BONITA THEIS	ST. BONIFACE	COLD SPRING	MN
VIRGINIA VANDEREYK	SS. THERESA/WENDELIN	LUXENBURG	MN
DOROTHY VANHEEL	SACRED HEART	FREEPORT	MN
MICHAEL WALLERICH	SS. JOSEPH/KUNIGUNDA	WABASHA	MN
LINDA WALLERICH	SS. JOSEPH/KUNIGUNDA	WABASHA	MN
ROSE WALTZING	ST. ANTHONY	SAINT CLOUD	MN
ROSE WALZ	HOLY CROSS & ST. MARY	PARKSTON	SD
KENNETH WALZ	HOLY CROSS & ST. MARY	PARKSTON	SD
JUDITH WEINZIERL	ST. BONIFACE	ST BONIFACIUS	MN
BENITA WELCH	SS. ANN & WENDELINUS	BLOOMINGTON	MN
KATHLEEN WELLE	SACRED HEART	FREEPORT	MN
AGNES WENDINGER	SS. MARY & JOSEPH	FAIRFAX	MN
HAROLD WESSEL	ST. PAUL	SAUK CENTRE	MN

ELIZABETH WESSEL	ST. PAUL	SAUK CENTRE	MN
JULIAN WICK	SS. ANN & WENDELINUS	BLOOMINGTON	MN
SAVANNA WICK	SS. ANN & WENDELINUS	BLOOMINGTON	MN
LEON WIEBER	ST. MARTIN	ST. MARTIN	MN
DIANE WIEBER	ST. MARTIN	ST. MARTIN	MN
MARY WILDUNG	ST. BERNARD	COLOGNE	MN
ELAINE WILLIAMS	ST. VICTORIA	VICTORIA	MN
DARLENE WILLIAMS	ST. VICTORIA	VICTORIA	MN
RONALD WINDSCHITL	HOLY FAMILY	LEAVENWORTH	MN
ALBERTINE WOBBE	SS. JOSEPH/KUNIGUNDA	WABASHA	MN
KATHLEEN WOIDA	SS. ANN & WENDELINUS	BLOOMINGTON	MN
LEONARD WOIDA	SS. ANN & WENDELINUS	BLOOMINGTON	MN
ANTOINETTE ZAHLER	ST. MICHAEL	SAINT MICHAEL	MN
JOHN ZAHLER	ST. MICHAEL	SAINT MICHAEL	MN
DAVID ZENK	SS JOSEPH & ELIZABETH	NEW ULM	MN