

Catholic United Financial 2021 Triennial Business & Leadership Conference

The Triennial Business & Leadership Conference of Catholic United Financial was held at the University of St. Thomas in St. Paul, Minnesota on Friday, August 6 to Sunday, August 8, 2021. The following are the minutes of the Business Meeting held during the Conference on Saturday, August 7, 2021.

The Constitution and Credentials committees met prior to the Business Meeting. With no election on the Agenda, the Election committee did not need to meet. 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 Meeting opened with all present reciting the Pledge of Allegiance and an Invocation by Bishop LeVoir, our Spiritual Director. Following the Opening Ceremonies and Invocation, Director of Member Engagement, Nate Lamusga introduced our Chair of the Board, Michael M. Ahles. Mr. Ahles began with welcoming everyone and introduced our members of the Board who were seated on the floor. He then introduced Joseph Kueppers as the business meeting's official parliamentarian.

Chair Ahles continued with recognizing all past Board members and well as past officers that were in attendance and asked the Delegation to take a moment in prayer to honor the passing of former President Flip Spanier and former Sales Representative Benno Gall. He continued by thanking the 54 staff members present from the Home Office, Credit Union, Foundation, and Sales Representatives, who helped make the first Triennial Business and Leadership Conference happen. Special recognition was given to Nate Lamusga and his core leadership team of Kaitlin Groeneweg, Kristina Sherrett and Kat Christopherson, this event would not have been possible if it weren't for their yearlong planning of the two-and-a-half-day event. He ended by thanking all the guests in attendance.

Business Meeting

The business meeting of the 2021 Triennial Business & Leadership Conference of Catholic United Financial was called to order by Chair of the Board Michael M. Ahles. Chair Ahles shared with the delegation the newly updated Vision and Mission statements. It may be new but it still holds the original belief and values of the Association. We do things because we are Catholic not because they are Catholic and the words "Protect and Connect" will be heard often throughout the Conference.

Preliminary Report of the Credentials Committee

Chair Ahles called on Susan Cole, Chair of the Credentials Committee, to come forward and give her preliminary report. According to the report, 127 accredited delegates were in attendance. A motion was made, seconded and approved to accept the preliminary credentials report. (Susan Cole, St John the Baptist Council, Jordan, MN; Jerry Smitten, St. Anthony Council, St Cloud, MN)

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

Chair Ahles called for adoption of the Floor Rules governing the convention found on page 13 of the *Conference Handbook*. A motion was made, seconded and approved to adopt the Conference rules. (Fritz Kueppers, SS Peters & Clemens Council, Saint Paul, MN; Paul Kilkus, Queen of Peace Council, Winona, MN.)

Paul B. Zastrow, Senior Vice President and Secretary/Treasurer was called upon to read the names of the members appointed to the various convention committees. Mr. Zastrow moved to waive the reading of the names of the committee members as they are listed on the sheets at each of the Delegates' tables. The motion was seconded and approved. (Paul Zastrow, Board of Directors; Benita Welch, Ss. Ann & Wendelinus Council, Bloomington, MN.)

Next Mr. Zastrow was called upon to read the minutes of the 2018 Convention. A full version of the minutes is published on the website in the secure member portal. Mr. Zastrow moved to dispense with the reading of the minutes and accept them as previously published on the website. The motion was seconded and approved. (Paul Zastrow, Board of Directors; Susan Cole, Saint John the Baptist Council, Jordan, MN.)

Mr. Zastrow then read the petitions and communications that were sent to Mike Ahles on behalf of the Delegation: Julie Sullivan, President of St Thomas University welcomed us to the campus; and Allison Kopel, CEO of the American Fraternal Alliance, sent a letter commending Catholic United Financial for the many contributions it has made as a fraternal benefit society as well persevering through the pandemic years. A motion was made, seconded and approved to make the petitions and correspondence a matter of record. (Bernie Bastian, Loyola Council, Mankato, MN; Julian Wick, Ss Ann & Wendelinus Council, Bloomington, MN)

The podium was turned over to Lead Director Bob Krattenmaker who shared a few words on being lead director and how the Board is excited about the future of Catholic United with its new Vision, Mission and Goals. The Board is confident that we are headed in the right direction to ensure that the Association will be strong and vibrant for the 150th Anniversary in 2028. Mr. Krattenmaker then called Mike Ahles to the podium to present the President's Report to the Members.

President's Report to the Members

It was quite a year. There are no rules on how to take over as president during a pandemic and while it has been challenging the sense of pride of how the Association responded. Claims were still paid, sales still happened, and employees had to shift to a work from home environment. The Association also saw substantial change with several leadership changes: President Harald Borrmann, Credit Union President Terry Maloney, and Human Resource Director Deb Gephart (after 40 years) all retired, and Sales Director Tom Schisler left for a new venture after 33 years. They have not been replaced but succeeded by very capable individuals who have brought new perspectives and skills that help with our vision of connecting and protecting our members.

Mr. Ahles continues with sharing again the vision of the Association: *All people are financially secure, faith-filled, and engaged in their communities*. Why start there? This helped align our leadership team on how we wanted to move forward. This then led to the mission of the Association: *We financially protect and connect members in faith and joyful service at every step of life's journey*. These two things were the guide that helped with the strategic planning process

for the leadership to follow in setting the goals for the Association to reach. It does not change who we are, but instead makes it clear what our objectives are.

The whole goal of “*Protect and Connect*” is to engage with people and the point of “*Protect and Connect*” is for people to really understand what the Catholic United family is all about and what we have to offer which includes the Foundation and Credit Union. The recommended changes to our long-standing Bylaws being presented to the delegation are to help us reach that vision. The Association, Credit Union, and Foundation all need to go hand-in-hand to make the impact we are striving for. Working as a collective Catholic United family to protect not only through life insurance and annuities, but through checking and savings, wills, charitable giving to name a few. It will also give us more doors to open through the connections made through the Credit Union and Foundation.

Mr. Ahles then moved onto the goals. While they seem aggressive, they are attainable, and it is appropriate for us to be aggressive. Doubling membership to 150,000 by the 150th anniversary seems like a large goal, but when you break it down it is very attainable. In doubling membership, would naturally lead to doubling assets. We look to add more products to offer to our current membership, but also attract new members. We also want to double our missional impact which would be almost \$18 million, another large goal that is very attainable. It is not enough to just protect our members, but we need to engage and connect and often it is our members who connect with us first. We are not looking to just impact our members, but to impact our community. Using our Catholic School Raffle as an example, we raised over a million dollars for Catholic education, but why not 2 million? We helped 82 schools, why not 100? And if we set our sights on doing “more good works” we can easily obtain the missional impact goal. One thing we do not want to do is to sacrifice the financial security and financial strength of our organization that we pledged to you that you have come to rely on. We see these big goals as being attainable not because of the long history of our organization, but because of the people we have actively engaged in the work we are doing here today, and we are already seeing come successes with the merger of the St Thomas Employee Credit Union into Catholic United’s Credit Union with 992 new members.

Life to Legacy, our product strategy. Protection comes from the products we have to offer. You may have heard the phrase “from cradle to grave,” but we like to say we are “life to legacy”. Young members can start being protected with checking and saving accounts, youth term policies until they are 30 then propel them into protection that their family needs during their income/accumulation years. Also, investment products that can give people the upside of the market, not just fixed protection products which is what we offer now but add index products linked to the market which we know will go up and appreciate over time. What is your legacy? Think about the services the Foundation has to offer to help you still make an impact in your community after you are gone. More protection opportunities will bring us growth.

An important aspect of “protect and connect” is the ability to tell our story. Today there is a family here that has three generations of members present. That is Catholic United. Generations of Catholics telling our story is how we grow our organization. We do realize that we need to help our members share the story. A marketing initiative is to give everyone tools to help tell the story, and elevator pitch. A story that can be presented like a prayer. Not a long prayer, but a rememberable one, so we can easily recite from memory.

It is not enough to just “protect and connect” people, but to gather information to be able to predict where our organization needs to go to continue our mission. Paul Zastrow has years of experience working for a larger fraternal benefit society which helped him understand how to build prediction models. Doubling members, doubling assets, doubling missional impact, can be calculated, but how can we predict to keep our financial strength. That is what Paul is good at, and it will help our organization. This is what a billion-dollar financial company looks like and that is our commitment to you, to build that organization.

Another aspect to fuel this direction is technology. How do we build and keep current with technology as a smaller company? Born from a conversation from two past presidents, Conventus Now is a joint venture between us and a counterpart fraternal benefit society out of Milwaukee, WI, Catholic Financial Life. We have done other collaborations like approaching investment firms together why not a collaboration on technology. The idea started back in 2016 and this year we saw it in action with having our youth term product be available to apply online. Two organizations are still operating individually but working together is just one innovative way we addressed a challenge.

Lastly, we are still in a challenging world. Low interest rates affect our margins hence our need to predict the outcomes and use our capital and surplus wisely. Paul will share these points with you and share how we plan to keep moving forward in his report. We have a plan in place and the best way to make sure our plan of doubling membership, doubling assets, doubling missional impact while retaining financial strength is to have models in place, active engaged people, active engaged membership, which understands our goals and what we are going after. Thank you.

Mr. Krattenmaker asked for a motion to accept the President’s report. A motion was made, seconded and approved to accept the President’s Report to the Members. (Alan Block, St. Anthony Council, St. Cloud, MN; Ray Thull, Our Lady of Victory, Lucan, MN.)

The meeting was then turned back over to Chair Ahles who then recognized the many accomplishments of our new Senior Vice President and Secretary/Treasurer Paul Zastrow and asked him to come forward and present his report to the members.

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

Mr. Zastrow began with adding his thanks to everyone for attending the Conference. He shared a little bit more about himself, his family, his beliefs, as well as what attracted him to come work for Catholic United.

Mr. Zastrow continued to share his belief that Catholic United serves a unique role in this world. It sits at the intersection of our individual faith journey and our need to provide financial security for our loved ones. Using Catholic values and principles to help faith filled people navigate their financial life with confidence and security so they are free of financial worries and can live life to the fullest as God calls all of us to do.

We are 75000 members strong but that has been at a decline over the past several years and to change this trend we need to make changes in the way we look at things and well as the way we do things as an Association. Not big bad scary kind of change but change we can embrace that builds upon all the great things our Association has done for all of us and the generations before us to be attractive to today’s generation and future generations.

Interest rates continue to be the number one financial concern. A 10 Year Treasury Rate chart was shared showing trends back as far as the 1700's with a peak of the 10 Year Treasury at 15.8% in 1981 to an all-time low last year at 0.5%. While low interest rates are great if you are in debt, Low interest rates are tough on individuals who are trying to put money away to save for the future. It's also tough on financial service companies such as ours who are helping people who plan and save for the future.

A high-level summary of our financial results for the first half of 2021.

- Our new business results have improved by 20% over last year. Last years' results were negatively impacted by Covid-19 as we were not able to get out and meet with our members and now with vaccinations and reduced restrictions on gathering, our results have improved.
- Our operating expenses have also come down. Partly because of Covid-19 and not doing as many sales and member-related activities as we historically have. We will continue to add these types of events back into our schedules – This Triennial is a great example of being able to host a gathering of our members.
- We incurred small losses in 2019 and 2020 through the first half of those years and this year, we have improved to a small profit. As a not-for-profit, we have historically returned the margin we earn from our insurance products back to invest in our local councils and PVT and the broader Catholic Community so earnings levels near break-even are common for us.
- Our total surplus has also declined modestly over the past 2 years as we have continued to invest in our member programs while operating in the continued low interest rate environment. Our surplus position will continue to support us as rates remain at these low levels.

A membership organization such as ours strives to optimize and keep balance between our various key stakeholders:

- Our membership in total
- Each of us as individual members
- Our councils and PVTs
- Our sales reps
- Our employees
- Our regulators

We are all interested in the success of our great organization. We strive to operate our business to balance the needs of everyone!

Mr. Zastrow thanked everyone for their continued support of our Association and our shared mission to protect and connect individuals with financial products and services with a shared faith.

Mr. Ahles asked for a motion to accept the Senior Vice President and Secretary/Treasurer's report. A motion was made, seconded and approved to accept the Senior Vice President and

Secretary/Treasurer’s Report to the Members. (Pam Kontz, Saint Joseph’s Council, Andrian, MN; Bill Lucas, St Boniface Council, Minneapolis, MN.)

At this time Chair Ahles recognized and thanked the Nominating Committee that was elected in 2018 and has served us well for the last three years. With no elections this year the committee did not need to meet. (John Maile, James Mongeau, Gary Polaczyk, and Julian Wick)

Nominations for the Nominating Committee

Next, nominations were accepted to elect four members to the Nominating Committee to serve for the next three years.

- Gary Polaczyk was nominated by Bill Lucas (both of St. Boniface Council, Minneapolis, MN).
- Joe Kueppers was nominated by Fritz 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).
- Patricia Kasella was nominated by Bob Krattenmaker (both of Holy Family Council, Mankato, MN).
- Susan Cole was nominated by Judy Pint (both of St. John the Baptist Council, Jordan, MN.)

A motion was made, seconded, and approved to close the nominations for the Nominating Committee. (JoAnn Hoffman, Holy Cross & St Mary Council, Parkston, SD; Ray Thull, Our Lady of Victory Council, Lucan, MN.)

At this time Chair Ahles called for a short break and to allow the Delegates to get their voting devices.

Short Break

Upon returning from the break, Chair Mike Ahles had everyone practice casting votes to a few practice questions. He then called on Susan Cole, Chair of the Credentials Committee to come forward and introduce the members of her committee and present their Final Report.

Final Report of Credentials Committee

Ms. Cole introduced JoAnn Hoffmann, Parkston, SD as the other member of the Credentials Committee and reported that there are 130 verified delegates in attendance and made the motion to accept this final report. A motion was made, seconded and approved to approve the final report of the Credentials Committee. (Susan Cole, St John the Baptist Council, Jordan, MN; Benita Welch, Ss. Ann & Wendelinus Council, Bloomington, MN.)

Nomination Committee Election

The election was held for the four Nominating Committee positions. Voting results named Susan Cole, Pat Kasella, Joe Kueppers and Julian Wick as the elected Nominating Committee. (Susan Cole - 63%, Pat Kasella - 20%, Joe Kueppers - 8%, Julian Wick - 6%, Gary Polaczyk - 3%; Amounts represent the percentage of votes received of total votes cast).

Constitution Committee

Michael Smith, Spokesperson for the Constitution Committee was called forward to introduce his committee members, whose names are found at the end of this report. Mr. Smith 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 on April 14, May 12 and June 15, 2021. The Committee reviewed the proposed amendments to the Constitution and/or Bylaws that had been submitted by the Board of Directors of the Association and identified additional suggested changes.

The Proposed amendments to the Constitution and Bylaws of the Association, as approved by the 2021 Constitution Committee are as follows:

1. To create new avenues for the growth of the Association, the Committee unanimously recommends the creation of an Associate Class of Membership. The Associate Class of Membership would allow Catholic adults to purchase products and services from affiliates of Catholic United Financial without first becoming a Benefit Member of the Association by purchasing a product. These affiliates include Catholic United Financial Credit Union and Catholic United Financial Foundation. The rights and obligations of the Associate Class of Members would be less than full Benefit Members, but greater than Limited Members, as determined by the Board of Directors.

The motion was made, seconded, and approved. (Michael Smith, Constitution Committee; Erna Kotten, Our Lady of the Lakes Council, Spicer, MN)

(Delegates who contributed to the discussion: Fritz Kueppers and Melanie Krippner)

As approved by the 2021 Delegate Conference (90%/10%), Article III of the Constitution will read:

The Association is organized and shall be carried on solely for the mutual benefit of its Members and their beneficiaries, and not for profit. Membership is limited to persons who are members of the Roman Catholic Church and, in limited circumstances as provided for in the Bylaws, other individuals who are not members of the Roman Catholic Church. No person shall be admitted to benefit membership if they are less than 16 years of age, but this limitation shall not prohibit the making of provisions for the payment of benefits upon the lives of persons below the age of 16 years. The classifications, rights and privileges of membership shall be set forth in the Bylaws.

In addition, Section 34 of the Bylaws would be edited to read:

The Association shall have the following classes of Members:

- A. Benefit Member – A practicing Catholic 16 years of age or more on whose life a Benefit Contract has been issued and which Contract is in effect.
- B. Associate Member – A practicing Catholic 16 years of age or more, who is not covered by a Benefit Contract and maintains a product or service from an affiliate of the Association.
- C. Limited Member – A person on whose life a Benefit Contract is in effect who does not qualify as a Benefit Member under Section “A” above or a person who is not a practicing Catholic and meets the exception criteria described below.

Applications for membership shall be accepted only from persons who are practicing Catholics, except:

- A. the non-Catholic spouse of a Benefit Member;
- B. a beneficiary of a Beneficiary Contract who elects to take a supplemental contract;
- C. the non-Catholic child or grandchild of a Benefit Member, provided the applicant is a Benefit Member of the Association;
- D. any non-Catholic employee of the Association, or their spouse or children; or
- E. non-Catholic benefit contract owners whose contracts are acquired by virtue of a merger or acquisition.

Benefit Members shall have voting privileges in the Association and Local Councils or Parish Volunteer Teams and shall be eligible to hold any office in the Association or Local Councils or Parish Volunteer Teams and serve on any committee and be a delegate to the Conferences of the Association.

Associate Members shall have the rights, privileges and obligations determined by resolution of the Board of Directors. In making that determination, the Board of Directors shall not grant Associate Members the full rights, privileges, and obligations of a Benefit Member, but Associate Members shall be provided greater rights, privileges, and obligations than a Limited Member. The membership of an Associate Member shall terminate if the Associate Member discontinues any product or service from an affiliate of the Association.

Limited Members shall not have voting privileges in the Association or the Local Councils or Parish Volunteer Teams and shall not be eligible to hold any office in the Association or Local Councils or Parish Volunteer Teams nor to serve on any committee nor be a delegate to the Conferences of the Association, but shall have all other rights, privileges and obligations of Members of the Association and Local Councils or Parish Volunteer Teams. The membership of a Limited Member shall not terminate solely by reason of the termination of the membership of the spouse of such Limited Member.

Admission as a Member shall be obtained by application to and approval by the Officers and upon such conditions as the Board of Directors may determine. The applicant for membership shall agree to comply with and to be bound by the Constitution, laws, rules and regulations of the Association and of any Local Council or Parish Volunteer Team of which the applicant may be a Member as such Constitution, laws, rules and regulations then are and as they may be thereafter amended or modified. Membership in the

Association shall be retained only through admission to a Local Council or Parish Volunteer Team.

And, Section 34 of the Bylaws would be edited to read:

Each Local Council or Parish Volunteer Team shall be entitled to one delegate to each Conference for every 125 members or major fraction thereof in good standing on the first day of June preceding the Conference provided that each Local Council or Parish Volunteer Team having less than 125 members shall be entitled to two delegates.

Conference delegates shall be elected by each Local Council or Parish Volunteer Team at its last regular meeting preceding July 1 of each Conference year. Any Benefit Member and Associate Member, if authorized by the Board of Directors, in good standing may be elected as a delegate. An equal number of alternates shall be elected at the same time to serve in the place of those delegates who cannot attend the Conference. The names of the elected delegates and alternates shall be forwarded by the Fraternal Secretary or Administrative Coordinator to the Senior Vice President and Secretary/Treasurer of the Association on or before July 1 of each Conference year. Each such delegate, or alternate, shall thereupon be an accredited delegate for all Conferences held before July 1 of the next Conference year.

2. To increase the efficiency and effectiveness of the Board of Directors, the Committee unanimously recommends changing the minimum number of meetings the Board of Directors conducts each year from nine to six.

The motion was made, seconded, and approved. (Michael Smith, Constitution Committee; Mike Wallerich, Ss. Joseph/Kunigunda Council, Wabasha, MN)

(Delegates who contributed to the discussion: there was no discussion on this motion)

As approved by the 2021 Delegate Conference (96%/4%), Section 26 of the Bylaws will read:

It shall hold not fewer than six regularly scheduled meetings during each calendar year at such time and place as it may determine and may also hold special meetings. Two-thirds of the Members shall constitute a quorum for the transaction of all business at any such meeting.

This concluded the Report of the Constitution Committee and Mr. Smith requested the committee be discharged with thanks.

(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 Ahles asked if there was any new or unfinished business. A question was raised on how Councils can find out about new members in their area as well as deaths of their members. They want to be able to reach out to these members. Nate Lamusga, Member Engagement Director, will investigate this matter and will report back the councils.

Hearing no other concerns or questions Chair Ahles thanked everyone for coming and closed the Business Meeting of the 2021 Triennial Business & Leadership Conference.

Respectfully submitted,

Paul B. Zastrow

Paul B. Zastrow,
Senior Vice President and Secretary/Treasurer

2021 APPOINTED CONVENTION COMMITTEES

Constitution Committee

Nicole Fuhrer, Mitchell, SD
Joyce Griebel, Searles, MN
Melanie Krippner, Saint Augusta, MN
Cynthia Mensen, Grey Eagle, MN
John Schulzetenberg, Springhill, MN
Michael Smith, St Bonifacius, MN
Bonita Westberg, Mahtomedi, MN

Credentials

Susan Cole, Jordan, MN
JoAnn Hoffmann, Parkston, SD

Marshals

Sarah Kapphahn, Detroit Lakes, MN
Dorothy Vandendriessche, Marshall MN
Benita Welch, Bloomington MN
Betty Wessel, Sauk Centre, MN

ELECTED CONVENTION COMMITTEES

Nominating

John Maile, Cold Spring, MN
James Mongeau, Mankato, MN
Gary Polaczyk, Minneapolis, MN
Julian Wick, Bloomington, MN

**DELEGATES IN ATTENDANCE
SATURDAY, AUGUST 7, 2021**

First Name	Last Name	Council	City, State
Michael	Ahles	Mary Queen of Peace	Rogers, MN
Theresa	Barry	St. Anthony & Maria Hilf	Saint Paul, MN
Bernard	Bastian	Loyola	Mankato, MN
Marilyn	Bastian	Loyola	Mankato, MN
Maureen	Bhaskaran	Holy Family	Rochester, MN
Nina	Bingham	St. Mary's	Fosston, MN
Leo	Bloch	Ss. Catherine & Joseph	Richmond, MN
Alan	Block	St. Anthony	Saint Cloud, MN
Missy	Block	St. Anthony	Saint Cloud, MN
Amelia	Brake	St. Kilian	Saint Kilian, MN
David	Brake	St. Kilian	Saint Kilian, MN
Renee	Brod	St. John	New Prague, MN
Diane	Bronk	Queen of Peace	Winona, MN
John	Bronk	Queen of Peace	Winona, MN
Patricia L.	Buboltz	Ss. Mary & Joseph	Fairfax, MN
Evelyn	Budde	Holy Family	Grey Eagle, MN
Bonita	Clasemann	St. Mary of Mt Carmel	Long Prairie, MN
Victor	Clasemann	St. Mary of Mt Carmel	Long Prairie, MN
Susan	Cole	St. John the Baptist	Jordan, MN
Mary	Collins	St. Jude of the Lake	Mahtomedi, MN
Kristin	Coyne	St. Anthony And Maria Hilf	Saint Paul, MN
Sophia	Cruz	Ss. Peter & Paul	Loretto, MN
Norbert	Derhaag	St. Victoria	Victoria, MN
Anne	Dery	Holy Family	Rochester, MN
Marlene	Dohman	St. John	New Prague, MN
Joann	Downing	Ss Cyril & Methodius	Wilno, MN
Kevin	Downing	Ss Cyril & Methodius	Wilno, MN
Gene	Ebbers	St. Mary	Bird Island, MN
Sue	Ebbers	St. Mary	Bird Island, MN
Leo	Endres	St. Francis Xavier	Buffalo, MN
Marcia	Endres	St. Francis Xavier	Buffalo, MN
Janice	Erpelding	Queen Of Peace	Winona, MN
Kathy	Feidt	Ss Nicholas & Theresa	Hampton, MN
Ruth	Fritz	St. Mary	Saint Augusta, MN
Nicole	Fuhrer	Holy Spirit/Holy Family	Mitchell, SD
James	Gibbons	Ss Peter & Clemens	Saint Paul, MN
Rebecca	Gondeck [Pelkey]	St. Francis	Freeport, MN
Joyce	Griebel	St. John the Baptist	Searles, MN
Bernice	Gruber	St. Margaret	Lake Henry, MN
Dennis	Gruber	St. Margaret	Lake Henry, MN
Savern	Guertin	Our Lady Of The Prairie	Belle Plaine, MN
Katherine	Halverson	St. Anthony And Maria Hilf	Saint Paul, MN
Douglas	Hand	St. Mary's	Fosston, MN
LINDA	Hand	St. Mary's	Fosston, MN

First Name	Last Name	Council	City, State
Jean	Hart	St. Boniface	ColdSpring, MN
Joyce	Heiland	St. Victoria	Victoria, MN
Luella	Heiling	St. Michael	Morgan, MN
Ralph	Heiling	St. Michael	Morgan, MN
Carol	Heltemes	St. Joesph	Wadena, MN
Janice	Heltemes	St. Joseph	Wadena, MN
Judy	Hoffer	Sacred Heart	Murdock, MN
Philip	Hoffer	Sacred Heart	Murdock, MN
JoAnn	Hoffman	Holy Cross & St. Mary	Parkston,SD
Christine	Holmstadt	Guardian Angels	Chaska, MN
Joanne	Jacques	Holy Family	Glencoe, MN
Joan	Jendro	St. Victoria	Victoria, MN
Colleen	Johnson	Saint Isidore	Saint Charles, MN
Daniel	Johnson	Saint Isidore	Saint Charles, MN
Dawn	Johnson	Immaculate Conception	Pine City
Lauretta	Kapphahn	Holy Rosary	Detroit Lakes, MN
Sarah	Kapphahn	Holy Rosary	Detroit Lakes, MN
Patricia	Kasella	St. Michael	Buckman, MN
Alexander	Keilen	Ss. Lawrence & Anna	Faribault, MN
James	Keilen	Ss. Lawrence & Anna	Faribault, MN
Margaret	Kilkus	Queen Of Peace	Winona, MN
Paul	Kilkus	Queen Of Peace	Winona, MN
Julia	Knauss	Holy Rosary	Detroit Lakes, MN
Pamela	Konz	St. Joseph	Adrian, MN
Erna	Kotten	Our Lady of the Lakes	Spicer, MN
Robert	Krattenmaker	Our Lady of the Lakes	Spicer, MN
Vicky	Krattenmaker	Our Lady of the Lakes	Spicer, MN
Melanie	Krippner	St. Mary	Saint Augusta, MN
Fritz	Kueppers	Ss Peter & Clemens	Saint Paul, MN
Joseph	Kueppers	Ss Peter & Clemens	Saint Paul, MN
Richard M	Kueppers	Ss Peter & Clemens	Saint Paul, MN
Geraldine	Lachowitz	St. Anthony And Maria Hilf	Saint Paul, MN
Angeline	Landwehr	St. Mary	Saint Augusta, MN
James	Langlie	Sacred Heart	Dent, MN
Susan	Langlie	Sacred Heart	Dent, MN
Nancy	Liebelt	Immaculate Conception	Pine City, MN
Daniel	Lieser	Ss. Peter & Paul	Gilman, MN
Karen	Lieser	Ss. Peter & Paul	Gilman, MN
Roger	Linz	Sacred Heart	Sauk Rapids, MN
Susan	Linz	Sacred Heart	Sauk Rapids, MN
Kathleen	Loehlein	Ss. Catherine & Joseph	Richmond, MN
Patricia	Loehlein	St. Anthony And Maria Hilf	Saint Paul, MN
Richard	Loehlein	St. Anthony And Maria Hilf	Saint Paul, MN
Claudette	Lucas	St. Boniface	Minneapolis, MN
William	Lucas	St. Boniface	Minneapolis, MN
Cynthia	Mensen	Holy Family	Grey Eagle, MN
Stanley	Mensen	Holy Family	Grey Eagle, MN

First Name	Last Name	Council	City, State
Joyce	Meyer	Sauk Centre Parish Volunteer Team	Sauk Centre, MN
Margaret	Meyer	Sauk Centre Parish Volunteer Team	Sauk Centre, MN
Joyce	Moldan	Holy Family	Sleepy Eye, MN
Michael	Moldan	Holy Family	Sleepy Eye, MN
Julia	Nelmark	Holy Rosary	Detroit Lakes, MN
Paul	Newton	St Ambrose	Wabeno, WI
Ronald	Passe	Ss. Joseph/Kunigunda	Wabasha, MN
Bev	Peine	Ss Nicholas & Theresa	Hampton, MN
Dan	Peine	Ss Nicholas & Theresa	Hampton, MN
LeRoy	Pflueger	St. Francis	Freeport, MN
Judy	Pint	St. John The Baptist	Jordan, MN
Carmen	Popelka	Holy Family	Glencoe, MN
Lisa	Portner	Ss Joseph & Elizabeth	New Ulm, MN
Carol	Quinn	Ss Peter & Clemens	Saint Paul, MN
John	Quinn	Ss Peter & Clemens	Saint Paul, MN
Jean	Ryan	Ss Anthony & Ann	Delano, MN
James	Sartell	St. Boniface	Minneapolis, MN
MaryAnne	Scarborough	St. Anthony And Maria Hilf	Saint Paul, MN
Christa	Schilling	St. Boniface	Springfield, MN
EUGENE	Schmieg	Ss Anthony & Monica	Rosen, MN
Carin	Schroeder	Ss. Catherine & Joseph	Richmond, MN
John	Schultzetenberg	St. Michael	Spring Hill, MN
Sharon	Schultzetenberg	St. Michael	Spring Hill, MN
Judy	Schutz	St. Nicholas	Saint Nicholas, MN
William	Schwartz	St. John / Holy Family	Bluffton, MN
Martin	Seifert	Bread Of Life	Marshall, MN
Charlene	Skluzacek	St. John	New Prague, MN
Barbara	Smith	St. Boniface	Saint Bonifacius, MN
Michael	Smith	St. Boniface	Saint Bonifacius, MN
Agnes	Smitten	St. Anthony	Saint Cloud, MN
Gerald	Smitten	St. Anthony	Saint Cloud, MN
Henry	Soenneker	St. John / Holy Family	Bluffton, MN
Ron	Solheid	St. John	New Prague, MN
Arlene	Soukup	Our Lady of the Lakes	Spicer, MN
Cindy	Staab	St. James	Dawson, MN
MICHAEL	Staab	St. James	Dawson, MN
Harvey	Stadick	St. John the Baptist	Searles, MN
Roberta	Stadick	St. John the Baptist	Searles, MN
Leon	Stadtherr	St. Willibrord	Gibbon, MN
Annette	Stang	St. Nicholas	Saint Nicholas, MN
Edwin	Steffl	St. Michael	Morgan, MN
Judith	Storms	St. Bernard	Cologne, MN
Alice Mae	Thull	Our Lady of Victory	Lucan, MN
Raymond	Thull	Our Lady of Victory	Lucan, MN
Julie	Toenyan	St. Rose	Freeport, MN
Margaret	Van Beusekom	SS. Peter & Paul	Loretto, MN
Victoria	Van Beusekom	Ss. Peter & Paul	Loretto, MN

First Name	Last Name	Council	City, State
Dorothy	Vandendriessche	Bread Of Life	Marshall, MN
Linda	Wallerich	Ss. Joseph/Kunigunda	Wabasha, MN
Michael	Wallerich	Ss. Joseph/Kunigunda	Wabasha, MN
Cyndi	Walls	St. Mary	Saint Augusta, MN
Seth	Walls	St. Mary	Saint Augusta, MN
Benita	Welch	Ss. Ann & Wendelinus	Bloomington, MN
Agnes	Wendinger	SS Mary & Joseph	Fairfax, MN
James	Wensel	Sacred Heart	Sauk Rapids, MN
Elizabeth	Wessel	Sauk Centre Parish Volunteer Team	Sauk Centre, MN
JULIAN	Wick	Ss. Ann & Wendelinus	Bloomington, MN
Rochelle	Wick	Ss. Ann & Wendelinus	Bloomington, MN
Mary Lou	Wildung	St. Bernard	Cologne, MN
Rosie	Winter	Sauk Centre Parish Volunteer Team	Sauk Centre, MN
Paul	Woida	Ss. Ann & Wendelinus	Bloomington, MN
Paul	Zastrow	Ss Peter & Clemens	Saint Paul, MN