National Religious Retirement Office

2017 Annual Report



Greetings from the Executive Director

Dear Friends,

My deepest thanks for your ongoing and prayerful support of our nation's elder sisters, brothers, and religious order priests. Donations to the 2017 appeal for the Retirement Fund for Religious totaled \$28 million.

Last year, we marked the 30th anniversary of the Retirement Fund for Religious collection. During this time period, the retirement landscape for religious communities has changed



dramatically. Today, communities often find that traditional approaches to retirement funding and eldercare are no longer sufficient. Rising health-care costs, demographic changes, and decreased income require strategies that are markedly different from those in place when the collection was founded.

Our aim is to help communities accept these realities—so they can implement new approaches that allow them to care for senior members while sustaining mission and ministry. Generosity to the Retirement Fund for Religious enables our office to distribute financial assistance for both immediate and long-range needs. It also underwrites educational programming and consultative support that promote systemic change in the ways communities view aging and approach retirement funding.

The progress detailed on the following pages is possible only through the love, prayers, and generosity of those who partner with us in working for a secure retirement for our nation's elderly religious. For you, we offer abiding thanks and daily prayers.

With gratitude,

Sister Stephenic Still, PBVM

Sister Stephanie Still, PBVM

campaign raised \$28 million and featured four senior religious from Southern California.

From left: Sister Gloria Rodríguez, Missionaries Guadalupanas of the Holy Spirit; Father Albert Bunsic, Discalced Carmelite Friars of the California-Arizona Province; Sister Alfonsina Sanchez, Carmelite Sisters of the Most Sacred Heart of Los Angeles; Sister Mary Ann Hanson, Sisters of Notre Dame.

Cover photo: Sister Theresa Ann Bunker, Sisters of St. Mary of Oregon

Mission

The National Religious Retirement Office (NRRO) has a singular mission: increasing the ability of religious communities to provide for senior members. Donations to the 2017 appeal for the Retirement Fund for Religious totaled

"An institute remains youthful by going back to its roots, by listening to its older members. There is no future without this encounter between the old and the young."1

\$28,056,506.61. This tremendous generosity enabled the NRRO to provide financial aid, consultative assistance, and an array of educational resources to hundreds of religious institutes in the United States. Together, this support helps institutes care for elder members, assess needs and assets, and plan for the future.

By combining financial assistance with education and resources, the NRRO strives to help religious communities address the underlying factors of their retirement-funding shortages. With long-range

retirement strategies in place, communities are better able to ensure that the charism and good works sown in one generation can be carried forward by the next. Support for the Retirement Fund for Religious celebrates the ongoing contributions of senior religious, honoring a reserve of wisdom that informs today and inspires tomorrow.

See inside back cover for photo details. National Religious Retirement Office 2017 Annual Report

Care

The Retirement Fund for Religious collection was established to help religious communities provide for the current and future retirement and health-care needs of senior members. As such, the bulk of proceeds from the annual appeal, normally 80 to 90 percent, are distributed to assist communities in funding the direct care of elder members.

\$25,000,000

Direct Care Assistance

In 2017, the National Religious Retirement Office (NRRO) distributed \$25 million in Direct Care Assistance to 360 religious communities across the United States. Communities combine these supplemental funds with their own income and savings to meet a host of retirement needs. Distributions can be used for immediate eldercare costs or invested for future expenses.



Brother Louis oversees his community's infirmary area and adjacent senior wing. Elders who are well, like Father Augustine, benefit from medication management and preventative care. Additional support is provided for senior monks who need assistance with the activities of daily living.

From left: Brother Louis Nguyen, MD, and Father Augustine DeNoble, Benedictines of Mt. Angel Abbey, St. Benedict, Oregon. From left: Sister Julia McGanty of the Benedictine Sisters, Queen of Angels Monastery, Mt. Angel, Oregon, with caregiver Jagoda Milewska Connolly. Religious communities utilize Direct Care Assistance to help meet such needs as nursing care and prescription medications.

Assess

Funding from the annual Retirement Fund for Religious collection underwrites analytical resources and educational assistance that help communities realistically calculate assets, project long-term needs, and evaluate eldercare delivery.

Consultations

The NRRO coordinates a network of 55 consultants who specialize in eldercare, leadership, and finance. In 2017, NRRO consultants conducted 18 onsite visits and provided ongoing, practical support for numerous religious communities.

\$187,659

Management and Continuing Education Assistance

In 2017, the NRRO distributed \$187,659 in Management and Continuing Education (M/CE) Assistance to 46 religious communities. M/CE provides support for basic management tools and/or continuing education in financial management, eldercare, or fund-raising. These distributions underwrite activities such as workshop attendance, demographic and financial forecasting, and assistance applying for government-aid programs.





Sister Charlene Herinckx, superior general of the Sisters of St. Mary of Oregon, has served as an NRRO consultant since 2015.

Statistical evaluations

In 2017, the NRRO completed 547 Retirement Needs Analyses, which calculate a religious community's retirement needs based on demographics, current cost of care, and assets available for retirement.

Publications and Online Resources

The NRRO provides an array of free educational opportunities to assist religious communities in retirement planning and eldercare delivery, including a quarterly webinar series offered in cooperation with the Avila Institute of Gerontology. In 2017, almost 2,000 participants viewed these webinars live or online. NRRO newsletters (*right*) and various downloadable resources feature case studies and professional updates.





Father Domenico Di Raimondo, MSpS. See inside back cover for remaining photo identifications.

National Religious Retirement Office 2017 Annual Report

"M/CE is helping me organize a small community-building workshop at a house where our novices and senior members live together."

Father Domenico Di Raimondo

As retirement director for the Missionaries of the Holy Spirit, Father Domenico utilizes Management and Continuing Education Assistance to inform himself and his community on how to support the aging process.

Plan

Proceeds from the Retirement Fund for Religious underwrite targeted assistance that enables religious communities to develop new and innovative approaches to persistent retirement challenges. Comprehensive planning leads to reduced costs, increased savings, and enhanced care.

\$2,294,301

Planning and Implementation Assistance

In 2017, the NRRO distributed nearly \$2.3 million in Planning and Implementation (P and I) Assistance. P and I is a comprehensive process that provides consultative and financial assistance to help severely underfunded religious communities address their most pressing retirement challenges. Since 2009, 142 communities have participated in the program. Many are now adequately funded for retirement; others have made significant progress in stabilizing retirement savings and planning for the future. The NRRO also provides an adapted version of P and I for religious communities with 25 or fewer members.



In 2017, the NRRO launched the Tending the Vineyard video series, which is designed to promote effective property planning. Funded by the Conrad N. Hilton Foundation, these online videos feature guidance from property experts and insights from religious who have completed congregational property initiatives. From left: Trappistine Sisters Christa Maria Hofman and Janice O'Neill of Mount Saint Mary's Abbey in Wrentham, Massachusetts. *From left:* Trappistine Sisters Karla Goncalves and Rita Rodrigue. Participation in Planning and Implementation Assistance enabled the Trappistines of Mount Saint Mary's Abbey in Wrentham, Massachusetts, to implement strategies that provide ongoing care for elders while ensuring younger members can sustain their Cistercian way of life. Dear Friends,

As sponsors of the Retirement Fund for Religious collection, we are pleased to share the progress of the last year. Your support makes a meaningful difference in the lives of thousands of senior sisters, brothers, and religious order priests. Thank you!

In his homily for the 2018 World Day of Consecrated Life, Pope Francis stated, "We can never leave others behind, never pass over generations, but must accompany one another daily."² Accompanying religious communities as they strive to provide for aging members is at the core of the National Religious Retirement Office (NRRO) mission. With a cost of care for senior religious that exceeds \$1 billion annually, it is beyond the capacity of the national collection to fully fund the retirement needs of our nation's religious communities. Rather, the collection allows the NRRO to distribute financial assistance that communities can combine with their own income and savings to meet eldercare expenses. In addition, educational and consultative resources help communities stretch retirement dollars and find new ways to deliver eldercare.

We acknowledge that too many religious congregations face a profound gap between the needs of elder members and available retirement funding. We will continue to accompany them by raising awareness of the funding shortage and by supporting initiatives that promote ongoing viability for religious communities. Our grateful prayers go to all who share this journey.

In Christ,

Daniel Cardinal Dihardo

Daniel Cardinal DiNardo Archbishop of Galveston-Houston President, United States Conference of Catholic Bishops

Dister Mary M's Sherry

Sister Mary McGreevy, RSM Chairperson, Council of Major Superiors of Women Religious

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Sister Teresa Maya, OCVI President, Leadership Conference of Women Religious

Very Reverend Brian F. Terry, SA

President, Conference of Major Superiors of Men





Very Reverend Terry

Financial Statement

Statement of Activities and Changes in Net Assets

Year ended December 31, 2017

Operating Revenue	
Contributions	
Diocesan national collection	\$26,091,385
Other	4,205,053
Income on investments	3,002,011
Total Operating Revenue	33,298,449

Operating Expenses

Net Assets at End of Year	\$77,411,555	
Net Assets at Beginning of Year	70,068,834	
Change in net assets	7,342,721	
Unrealized appreciation on investments	3,656,910	
Non-operating item		
Increase in Net Assets from Operations	3,685,811	
Total Operating Expenses	29,612,638	
Promotion	626,058	
Education	206,525	
Administration	1,276,786	
Programs and support services		
Distributions to religious institutes	27,503,269	

Statement of Financial Position

As of December 31, 2017

Total Assets	77,467,607
Long-term investments held by USCCB	42,398,657
Contributions receivable	24,742,185
Marketable securities	\$10,326,765
Assets	

Liabilities and Net Assets

Total Liabilities and Net Assets	\$77,467,607
Total Net Assets	77,411,555
Temporarily restricted net assets	30,270,701
Total unrestricted net assets	47,140,854
Undesignated	40,809,969
Designated	6,330,885
Unrestricted net assets	
Net assets	
Grants/distributions payable	17,538
Accounts payable and accrued expenses	38,514

The information presented in this report has been derived from the audited financial statements provided by the United States Conference of Catholic Bishops (USCCB) Office of Finance and Accounting. Copies of these statements are available at USCCB.org or upon request to the National Religious Retirement Office.



2017 Operating Expenses



Contributions

(Arch)diocesan Contributions

Listed below are the (arch)dioceses that participated in the 2017 parish-based appeal for the Retirement Fund for Religious and the amounts they submitted.

Alabama		Georgia
Birmingham	\$50,000.00	Atlanta
Mobile	74,736.98	Savannah
Alaska		Hawaii
Anchorage	70,546.98	Honolulu
Fairbanks	9,082.79	Idaho
Juneau	12,722.57	Boise
Arizona		Illinois
Phoenix	138,638.52	Belleville
Phoenix	14,710.50	Chicago
(Eastern Church)		Joliet
Tucson	8,629.00	Peoria
Arkansas		Rockford
Little Rock	152,119.59	Springfield
California		Indiana
Fresno	170,332.14	Evansville
Los Angeles	565,746.14	Fort Wayne-
Monterey	54,613.84	South Bend
Oakland	232,860.68	Gary
Orange	364,121.64	Indianapolis
Sacramento	201,122.00	Lafayette
San Bernardino	263,385.00	lowa
San Diego	333,797.88	Davenport
San Francisco	140,853.01	Des Moines
San Jose	220,954.12	Dubuque
Santa Rosa	43,871.97	Sioux City
Stockton	79,230.17	Kansas
Colorado		Dodge City
Colorado Springs	58,740.97	Kansas City
Denver	131,586.74	Salina
Pueblo	32,511.42	Wichita
Connecticut		Kentucky
Bridgeport	135,178.02	Covington
Hartford	327,254.41	Lexington
Norwich	85,372.31	Louisville
Delaware		Owensboro
Wilmington	159,254.93	Louisiana
District of Colum		Alexandria
Military Services	18,908.96	Baton Rouge
Washington	384,375.00	Lafayette
Florida		New Orleans
Miami	211,900.31	Shreveport
Orlando	82,914.68	
Palm Beach	199,368.80	
Pensacola-	77,955.29	
Tallahassee		
St. Augustine	134,168.07	
St. Petersburg	192,641.03	
Venice	200,068.00	

	Maine	
\$303,459.32	Portland	\$113,431.77
111,208.81	Maryland	
,	Baltimore	342,886.62
107,756.19	Massachusetts	,
,	Fall River	129,634.98
6,000.00	Springfield	80,113.54
	Worcester	140,000.00
74,832.20	Michigan	
1,010,893.00	Detroit	589,358.60
362,269.31	Gaylord	170,374.71
117,560.00	Grand Rapids	226,609.31
118,332.16	Kalamazoo	103,436.20
140,000.00	Lansing	132,364.93
	Marquette	18,870.31
20,544.23	Saginaw	169,144.28
150,706.53	Minnesota	
,	Crookston	50,463.56
55,000.00	Duluth	46,626.95
263,061.63	New Ulm	26,791.90
158,926.81	St. Cloud	65,893.05
	St. Paul and	482,269.53
69,414.26	Minneapolis	,
84,170.73	Winona	71,045.16
172,189.93	Mississippi	
62,098.80	Biloxi	38,517.95
	Jackson	73,385.87
10,000.00	Missouri	
112,742.32	Jefferson City	126,308.88
53,087.91	Kansas City-	122,652.97
32,700.00	St. Joseph	70 404 10
	Springfield- Cape Girardeau	73,424.13
38,260.35	St. Louis	310,757.00
56,180.12	Montana	,-
100,000.00	Great Falls-	25,519.05
29,905.14	Billings	· · · · · · · · · · · · · · · · · · ·
	Helena	26,482.99
20,360.26	Nebraska	
25,800.80	Grand Island	49,877.78
94,110.27	Lincoln	14,956.25
260,575.81	Omaha	184,170.69
45,162.76	Nevada	
	Las Vegas	98,777.84
	Reno	64,458.27

New Hampshire
Manchester
New Jersey
Camden
Metuchen
Newark
Passiac
(Eastern Church)
Paterson
Trenton
New Mexico
Gallup
Las Cruces
Santa Fe
New York
DIOOKIYII
Buffalo
Ogdensburg
Rockville Centre
North Carolina
Charlotte
Raleigh
North Dakota
Bismarck
Fargo
Ohio
Cincinnati
Cleveland
Columbus
Steubenville
Toledo
Youngstown
Oklahoma
Oklahoma City
Tulsa
Oregon
Baker
Portland
(Arch)dioces
The (arch)diocese
the right sponsor
independent of th

	Pennsylvania
\$235,697.80	Allentown
	Altoona-
169,798.43	Johnstown
241,857.08	Erie
482,102.40	Greensburg
24,000.00	Harrisburg
	Philadelphia
290,309.20	Pittsburgh
310,447.24	Pittsburgh
	(Eastern Church)
21,009.75	Scranton
61,882.09	Rhode Island
81,607.45	Providence
	South Carolina
239,451.95	Charleston
708,000.00	South Dakota
13,520.32	Rapid City
389,112.00	Sioux Falls
	Tennessee
317,539.44	Knoxville
216,559.32	Memphis
	Nashville
47,706.84	Texas
31,607.94	Amarillo
	Austin
660,000.00	Beaumont
377,042.13	Brownsville
120,851.19	Corpus Christi
28,683.62	Dallas
122,899.31	El Paso
367,728.65	
97,322.20	
66,953.00	
11,150.66	

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\$25,409.89

60,928.81

183,599.33

77,956.98

53,739.03

106,449.55

469,259.39

2,500.00

82,935.56

199,674.32

158,206.57

15,232.32

17,200.00

63,734.36

45,856.62

64,736.88

42,990.25

64,422.77

71,934.79

39,878.83

77,089.25

173,600.95

46,791.87

Total	\$25,139,854.24
Wyoming Cheyenne	46,577.70
Superior	15,750.66
Milwaukee	302,725.62
Madison	53,593.67
La Crosse	133,644.84
Green Bay	207,442.15
Wisconsin	007.445.55
Wheeling- Charleston	110,290.97
West Virginia	-,
Yakima	16,421.07
Spokane	20,000.00
Seattle	50,000.00
Washington	-,
Richmond	123,125.36
Arlington	466,243.32
Virginia	,
St. Thomas	5,644.99
Virgin Islands	
Burlington	69,854.16
Vermont	
Salt Lake City	59,202.33
Utah	51,451.05
Victoria	51,431.05
Tvler	41,087.39
San Antonio	285,017.13
San Angelo	83,343.80
Lubbock	20,575.03
Houston Laredo	24,158.51
Galveston-	643,963.18
Fort Worth	\$160,683.60

(Arch)diocesan Distributions

199,920.20

The (arch)dioceses listed to the right sponsor programs independent of the national appeal and distribute funds directly to local religious institutes. Data submitted by these (arch)dioceses helps ensure the accuracy of the National Religious Retirement Office formula for fund distribution nationally.

Total	\$3,692,955.27
Syracuse	551,762.97
Philadelphia/Harrisburg/Allentown	923,500.00
Ogdensburg	114,518.10
Norwich	10,000.00
New York	492,137.56
Covington	161,509.27
Boston	899,527.37
Baton Rouge	\$540,000.00

Other Donors

In 2017, individuals and organizations donated to the Retirement Fund for Religious through bequests, institutional philanthropy, and direct donations. These contributions totaled \$2,916,652.37 and include stock donations and matching gifts.

Listings are alphabetical.

Bequests (\$5,000 or more)
Anonymous (4)
Doris H. Bauer
Ellen C. Borg
Helen M. Hanley
Larkin Family Trust
Robert W. Michael
Florence Mikowski
Mary E. Powers
Antoinette Roccaforte
Bernard Yinger

Individual Donations (\$5,000 or more) \$100,000 and over

\$100,000 and over	
Anonymous	
Mr. and Mrs. Eugene M. Hayes	
\$50,000-\$99,999	
Anonymous	
\$10,000-\$49,999	
Anonymous (6)	
Mr. David M. Adams	
Mr. David Ahrens	
Mr. Harry C. Brown	
Mr. and Mrs. Semyon Kruglyak	
Ms. Eileen L. Moxley	
Mr. Michael Schall	
Mr. Dennis J. Sheridan	
Mr. and Mrs. Jeffrey D. Smitley	
Mr. and Mrs. Dale R. Stow	
Mr. Sungman Suh	

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Individual Donations, continued	
\$5,000-\$9,999	
Anonymous (7)	
Mr. Warren W. Ambler	
Ms. Joyce Andrews	
Mr. Thomas Brinkman Sr.	
Mr. and Mrs. Rich Brousil	
Ms. Marsha L. Budde	
Mr. and Mrs. James M. Burns	
Mr. and Mrs. James R. Flaherty	
Mr. and Mrs. Steven J. Holden	
Mr. and Mrs. Michael E. Hora	
Mr. Doug Hutchinson	
Ms. Dolores K. Juditz	
Mr. and Mrs. Sean H. Maloney	
Ms. Marian M. Rometty	
Mr. and Mrs. Richard Scudellari	
Mr. and Mrs. Thomas J. Stillwell	
Mr. and Mrs. Keith R. Wieland	

Gifts from Organizations (\$5,000 or more) Anonymous (6) Allen Foundation, Inc.

Ayco Charitable Foundation Greater Milwaukee Foundation-Paraclete Fund **Marist Brothers** New Melleray Abbey

Stock Donations

Anonymous (5) Mr. and Mrs. Eugene C. Brisbane Jr. Mrs. Lois Marrinan

Matching Gifts by Organizations

BP Foundation, Inc.
Exelon Corporation
Humana Foundation, Inc.
KPMG Community Giving Campaign
Pitney Bowes

National Religious Retirement Office 2017 Annual Report

Acknowledgments

Committees

The committees listed below oversee and assist in the work of the National Religious Retirement Office (NRRO). The Commission on Religious Life and Ministry establishes guidelines and criteria for the NRRO. The Assistance Review Committee recommends distributions of Planning and Implementation Assistance, and the Management Committee gives final approval of fund allocations and oversees operations.

(LCWR)

(USCCB)

(CMSM)

Commission on Religious Life and Ministry

Conference of Major Superiors of Mer
Reverend John A. Pavlik, OFM Cap, Executive Director
Very Reverend Brian Terry, SA, President
Very Reverend Mark Padrez, OP, President-Elect
Brother Larry Schatz, FSC, Vice President
Very Reverend Timothy P. Kesicki, SJ, Secretary/Treasurer
Brother Patrick Sean Moffett, CFC, Board Member-At-Large

Council of Major Superiors of Women Religious (CMSWR)

Sister Mary Christine Cremin, RSM, Coordinator Sister Mary McGreevy, RSM, Chairperson Sister Mary Elizabeth Wusinich, SV, Assistant Chairperson Sister Marie Bernadette Mertens, IHM, Secretary Sister Mary Angela Highfield, OP, Treasurer

Assistance Review Committee

Conference of Major Superiors of Men Reverend Domenico Di Raimondo, MSpS

Council of Major Superiors of Women Religious Sister Adrianna Schouten, FSCC





Sister Zinn



Callahan

Reverend Di Raimondo

Management Committee

Conference of Major Superiors of Men Reverend John Pavlik, OFM Cap, Executive Director

Council of Major Superiors of Women Religious Sister Mary Christine Cremin, RSM, Coordinator

Leadership Conference of Women Religious Sister Carol Zinn, SSJ, Executive Director

United States Conference of Catholic Bishops Reverend Monsignor J. Brian Bransfield, General Secretary









Reverend Monsignor Bransfield

National Religious Retirement Office 2017 Annual Report

Leadership Conference of Women Religious Sister Susan Scholl, FSM

Leadership Conference of Women Religious

United States Conference of Catholic Bishops

Sister Carol Zinn, SSJ, Executive Director Sister Teresa Maya, CCVI, President Sister Sharlet Wagner, CSC, President-Elect Sister Mary Pellegrino, CSJ, Past President Sister Mary Beth Gianoli, OSF, Secretary

Sister Pat Eck, CBS, Treasurer

Cardinal Joseph W. Tobin, CSsR

General Secretary

Reverend Monsignor J. Brian Bransfield,

United States Conference of Catholic Bishops Most Reverend William P. Callahan, OFM Conv

About

National Religious Retirement Office

The staff of the National Religious Retirement Office (NRRO) coordinates the appeal for the Retirement Fund for Religious (RFR), distributes funds to eligible religious institutes, and provides educational and consultative services related to retirement planning and eldercare.

Mrs. Monica Glover Grants Administrator Brother Henry Sammon, FMS, JCL Associate Director for Fund Distribution Brother Robert Metzger, SM Associate Director for Planning and Education



Sister Stephanie Still, PBVM Executive Director

Ms. Karen Cañas Administrative Assistant

Affiliated Independent Consultants (not pictured) Sister Anna Marie Tag, RSM Ms. Dayna Larson-Hurst

Annual Report Supplement

The National Religious Retirement Office 2017 Annual Report Supplement contains a detailed listing of the financial distributions to religious communities made possible by the 2017 collection. This supplement also provides a list of the coordinators in each (arch)diocese who collaborate with the NRRO to manage the RFR appeal at the local level.

To access this list electronically, please visit: retiredreligious.org/about-us/annual-report. Printed copies of the supplement can be obtained by contacting our office.

For more information about the Retirement Fund for Religious or about making a bequest, please contact:

Retirement Fund for Religious National Religious Retirement Office 3211 Fourth Street NE Washington DC 20017-1194

Telephone: (202) 541-3215 Fax: (202) 541-3053 Email: retirement@usccb.org elder women and men religious or to download campaign resources, please visit **retiredreligious.org**.

To learn more about our mission to assist

Resources for religious institutes are available at **usccb.org/nrro**.





Pages 2-3

Father Mark Weidner, a Trappist monk of Guadalupe Abbey in Carlton, Oregon, answered his call to religious life in a particular way, as a hermit. For 53 years, he lived a simple, solitary, silent life of prayer, leaving the hermitage only on Sundays to celebrate the Sabbath with his community. Asked how he knew that this was God's will for him, he said, "Once a year, I ask myself the question: 'Mark, have you grown more gentle toward your world, have you grown more gentle toward your brothers and guests, have you grown more gentle toward yourself this year? If I can honestly answer yes to that question, I'm good to stay up here (at the hermitage) another year."

The photos of Father Mark were taken in March, shortly after health problems required him to return to live at the abbey. He died peacefully in his sleep on June 3, 2018. He was 91.

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Missionaries of the Holy Spirit, Novitiate Community, Long Beach, California.

From left: Oscar Rodríguez, Father Celso Márquez, Father Jorge Gomez del Valle, Rafael Álvarez, Father Domenico Di Raimondo, Moissés Vences, Father Guillermo Flores, Helmer Vargas, José Ortega.

¹ Pope Francis, Homily, 22nd World Day of Consecrated Life, February 2, 2018, https://w2.vatican.va/content/francesco/ en/homilies/2018/documents/papa-francesco_20180202_omelia-vita-consacrata.html. ² Ibid.



National Religious Retirement Office

Sponsor of the Retirement Fund for Religious

Conference of Major Superiors of Men Council of Major Superiors of Women Religious Leadership Conference of Women Religious United States Conference of Catholic Bishops

Project Management and Writing: Beth Kennedy Design and Print Coordination: Rob Henning Design Photography: Jim Judkis, Ann Johansson (*page 7*)