



National Religious Retirement Office

2015 Annual Report



Greetings from Interim Executive Director Sister Susan Schorsten, HM

Stepping into the role of interim executive director for the National Religious Retirement Office (NRRO), I have come to understand in a new and profound way the love and care that Catholics across the country have for our elderly sisters, brothers, and religious order priests. Although I have spoken at a number of local parishes regarding the Retirement Fund for Religious (RFR) collection—and have always been warmly received—I have been overwhelmed by the nationwide generosity toward the needs of senior religious. The 2015 collection total marks the sixth time in the appeal's history that contributions surpassed \$30 million.

Having served for many years as a volunteer consultant for the NRRO, I have witnessed firsthand the impact of donations to the annual appeal. I have accompanied many religious communities as they made difficult decisions about issues

such as congregational properties and eldercare services, helping them utilize the vast assistance the RFR makes possible to address retirement-funding challenges. As shown on the following pages, proceeds from the Retirement Fund for Religious support senior religious and their communities in a multitude of ways, providing funding for immediate care and furnishing education, resources, and hands-on support that engender comprehensive planning for long-term needs. Our grateful prayer is with all those whose love, sacrifices, and generosity make this progress possible.



Cover photo: (foreground) Sister Rita Polchin, SSCM, 87;
(background) visit retiredreligious.org/2016photos
for a list of names.

30 Million Thanks

In 2015, donations to the Retirement Fund for Religious (RFR) totaled \$30,773,908.87.

As a result of this tremendous generosity, the National Religious Retirement Office (NRRO) distributed financial assistance to help hundreds of religious communities meet the immediate and ongoing care needs of elderly members. Proceeds from the appeal also enabled the NRRO to furnish targeted financial and consultative assistance to religious communities with critical funding deficits and to provide programming and education to foster quality eldercare and comprehensive retirement planning. Nearly 33,000 senior sisters, brothers, and religious order priests benefit from the financial support and services the RFR makes possible.



Religious featured on the 2015 Retirement Fund for Religious campaign materials included (from left): Brother Anselm Allen, OSB; Sister Geraldine Vogel, CPPS; Sister Luanna Brucks, CPPS; Father Brendan Miller, OSB; and Sister Rosemary Zaffuto, ASCJ.



The majority of proceeds from the RFR collection are distributed as Direct Care Assistance, which helps religious congregations underwrite ongoing retirement needs, including prescription medications and nursing care.

Direct Care Assistance:

Help for Today and Tomorrow

As a result of the 2015 Retirement Fund for Religious (RFR) collection, the National Religious Retirement Office (NRRO) distributed \$25 million in Direct Care Assistance to 401 religious communities across the United States.

Each year, roughly 80 to 90 percent of the collection proceeds are disbursed as Direct Care Assistance. This support is a per capita allocation based on the number of members age 60 and over and weighted for a variety of factors, including level of need. Religious communities utilize this funding to help meet such immediate expenses as nursing care and prescription medications. They also combine it with their own income and savings to provide for long-term retirement and eldercare needs.



Above: Father Frank Falco, OSM, and Joy Ellison, RN.

Facing page, from left: Sister Deana Walker, OSU, and Sister Wilma Wittman, OSU.



Participation in Planning and Implementation Assistance enabled the Order of Friar Servants of Mary (Servites) to lower overall costs and increase their long-term financial security. A new approach to eldercare promotes wellness and intergenerational living and is designed to enable senior members to age in place for as long as possible. *From left:* Brother Eric Tajung, OSM, and Father Michael Gantley, OSM.

Planning and Implementation Assistance:

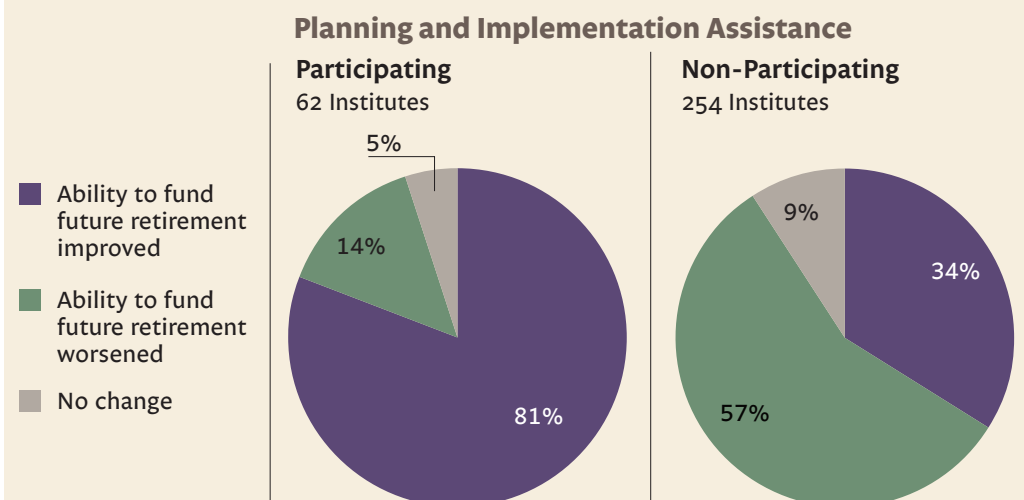
A Formula for Success

In 2015, more than \$5 million was distributed in Planning and Implementation (P and I) Assistance.

The P and I program is a comprehensive, 12- to 24-month process that provides targeted consultative and financial assistance to help severely underfunded religious communities increase the capacity to provide for aging members. From 2009 to 2015, 117 religious institutes entered this process, working hand-in-hand with NRRO consultants to identify and address their most pressing retirement-funding challenges. As a result, some of these communities are now adequately funded for retirement; others have made significant progress in stabilizing current retirement savings and planning for the future.

Measuring the Impact

In 2015, an evaluation of Planning and Implementation Assistance, made possible through a grant from the Conrad N. Hilton Foundation, was conducted by an independent accounting and management consulting firm. This analysis measured the impact of financial assistance for religious institutes that had completed the process at least one year prior to the assessment. The results demonstrated that 81 percent of participating institutes showed marked improvement in the level of funding.





Members of the School Sisters of Christ the King of Lincoln, Nebraska, attend a workshop in April 2015 designed to help initiate long-range retirement planning. *From left: Sister Margaret Mary Waldron, CK, and Sister Mary Guadalupe Trausch, CK.*

Educational and Consultative Assistance:

Proactive Planning

Proceeds from the Retirement Fund for Religious are helping younger communities plan now for their future needs.

In April 2015, the NRRO welcomed four communities with a median age of 45 or younger into the Planning and Implementation Assistance program and conducted a workshop designed specifically for them. Each lacks sufficient savings to fund retirement. However, because most or all of their members are still in active ministry, they have ample time to implement strategies that will enable them to continue important ministries for the People of God while setting aside adequate funding for their eventual retirement needs.

Other Assistance

Distributed **\$196,346.15 in Management and Education Assistance** to promote ongoing education in retirement and financial planning.

Funded by a grant from the Conrad N. Hilton Foundation, hosted **two think-tank gatherings** aimed at developing educational opportunities related to property planning and management.

In conjunction with the Avila Institute of Gerontology, hosted **four webinars** to support caregivers and leadership in providing quality eldercare.

Calculated **550 Retirement Needs Analyses** to help religious institutes realistically assess retirement needs and plan for the future.

Coordinated **25 on-site volunteer consultations** to provide religious communities with hands-on support from experts in community leadership, eldercare, and financial planning.



Today, Sister Fran Moore, CDP, serves as a volunteer consultant and provides the same hands-on support that her community once received.

“Planning and Implementation Assistance was such a blessing for us that, in a sense, I wanted to ‘pay it forward.’ I know the pain and emotional struggle of making decisions around property and buildings and hope to be able to offer support and encouragement to others who must go through that same struggle.”

Sister Fran Moore, CDP

Paying It Forward:

Sister Fran’s Story

When the Congregation of Divine Providence of Melbourne, Kentucky, entered Planning and Implementation Assistance in April 2010, Sister Fran Moore was having a lot of sleepless nights.

As provincial superior, she and her leadership team wrestled daily with how to fund care for senior members while maintaining an expansive motherhouse that no longer met the community’s needs. Participation in Planning and Implementation Assistance, along with the congregations’ own hard work and sacrifice, enabled the community to sell the facility and erect a modest provincial headquarters adjacent to their existing retirement center. The Diocese of Covington purchased the motherhouse (*pictured below*) for use as a retreat center, and the sisters were thrilled to see their beloved home utilized for a purpose in keeping with their mission.

Within two years, the community improved their level of funding by more than 30 percent and by 2015 were adequately funded for retirement. Although they no longer qualify for financial assistance from the Retirement Fund for Religious, they still benefit from the educational programming and eldercare resources the collection makes possible.



Members of the 2013 leadership and planning teams, *from left:* Sister Alice Gerdeman, Sister Mary Luke Murphy, Sister Marilyn Hoffman, Sister Carleen Schumacher, and former superior Sister Fran Moore.

From Our Sponsors

Dear Friends,

As sponsors of the Retirement Fund for Religious (RFR), it is our privilege to share with you the 2015 annual report and to highlight the meaningful progress made possible by donations to the RFR collection. We are overwhelmed that contributions to the annual appeal exceeded \$30 million last year. Our deepest thanks goes to the many Catholics who offer financial support, to (arch)bishops who promote the collection, and to individuals across the nation who advocate on behalf of our nation’s elder religious.

Since the collection was launched in 1988, we have been heartened by stories like that of Sister Fran and her community (*see page 9*). Numerous religious communities have utilized the financial and consultative assistance made possible by the RFR to stabilize retirement savings and plan more effectively for the future. At the same time, we acknowledge that too many religious congregations still face a profound gap between the needs of senior members and the funds available to support them. In response, the National Religious Retirement Office strives to furnish financial assistance, education, and programming that can help these congregations provide adequate care for aging members while sustaining community life and ministry.

We remain in humble awe of the exceptional generosity to this appeal, knowing it reflects heartfelt love and gratitude for the service and witness of senior religious. May God continue to bless all those who share the mission to ensure a more secure retirement for our nation’s elderly sisters, brothers, and religious order priests.

Faithfully in Christ,

Joseph E. Kurtz

Most Reverend Joseph E. Kurtz
Archbishop of Louisville
President, United States Conference of Catholic Bishops



Mother Agnes M. Donovan, SV

Mother Agnes Mary Donovan, SV
Chairperson, Council of Major Superiors of Women Religious



James J. Greenfield, OSFS

Very Reverend James J. Greenfield, OSFS
President, Conference of Major Superiors of Men



Marcia Allen, CSJ

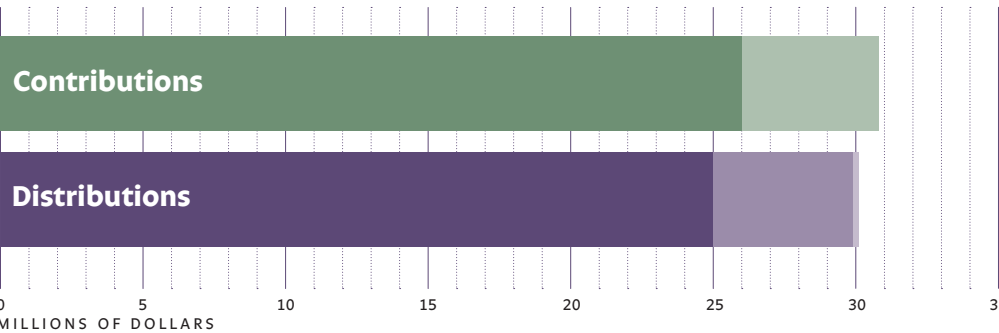
Sister Marcia Allen, CSJ
President, Leadership Conference of Women Religious



Fiscal Review

The National Religious Retirement Office (NRRO) and its sponsoring organizations take seriously the fiduciary responsibilities associated with administering the proceeds of the Retirement Fund for Religious (RFR) collection. Each year, they strive to disburse approximately 95 percent of donations to religious communities. The remainder, about 5 percent, is allocated for the promotion of the appeal, administrative expenses, and savings for future distributions. The chart below reflects contributions to the 2015 RFR collection and distributions to religious communities.

2015 Financial Summary



Total Contributions: \$30,773,908.87		Total Assistance Distributions: \$30,232,559.71*	
(Arch)diocesan Contributions	\$26,000,712.42	Direct Care	\$25,000,000.02
Other Donors	\$4,773,196.45	Planning and Implementation	\$5,063,413.69
		Management and Continuing Education	\$196,346.15

*Financial distributions include expenditures from the Retirement Fund for Religious surplus. This surplus accumulated from investment income and funds budgeted for Planning and Implementation Assistance in prior years but not disbursed.

A detailed financial statement for the NRRO can be accessed at www.retiredreligious.org. The financial operations of the NRRO are included in the annual financial audit of the United States Conference of Catholic Bishops (USCCB). The USCCB’s most recent consolidated statement of financial position can be viewed at www.usccb.org/about/financial-reporting/. In order to maximize financial returns while promoting long-term stability, the NRRO’s investments are pooled with those of six other national collections housed within the USCCB and managed by independent investment advisors.

Contributions

(Arch)diocesan Contributions

Listed below are the (arch)dioceses that participated in the 2015 parish-based appeal for the Retirement Fund for Religious and the amounts they submitted.

Alabama	
Birmingham	\$50,000.00
Mobile	77,751.59
Alaska	
Anchorage	74,489.73
Fairbanks	8,954.26
Juneau	13,769.19
Arizona	
Phoenix	134,669.90
Phoenix (Eastern Church)	15,196.07
Tucson	119,999.66
Arkansas	
Little Rock	166,274.81
California	
Fresno	136,354.77
Los Angeles	751,766.58
Monterey	49,057.86
Oakland	199,684.91
Orange	222,573.88
Sacramento	219,006.00
San Bernardino	336,434.84
San Diego	295,507.23
San Francisco	141,940.55
San Jose	215,955.67
Santa Rosa	40,209.39
Stockton	87,609.92
Colorado	
Colorado Springs	50,294.86
Denver	116,857.93
Pueblo	33,429.51
Connecticut	
Bridgeport	187,914.31
Hartford	394,805.33
Norwich	72,238.14
Delaware	
Wilmington	163,498.95
District of Columbia	
Military Services	11,317.09
Washington	420,005.26
Florida	
Miami	190,985.02
Orlando	151,229.60
Palm Beach	204,049.78
Pensacola–Tallahassee	70,913.04
St. Augustine	132,753.56
St. Petersburg	215,558.25
Venice	190,835.00

Georgia	
Atlanta	\$296,554.39
Savannah	186,679.48
Hawaii	
Honolulu	109,647.91
Idaho	
Boise	15,000.00
Illinois	
Belleville	55,350.65
Chicago*	1,021,245.77
Joliet	388,394.88
Peoria	122,984.00
Rockford†	184,578.84
Springfield	120,000.00
Indiana	
Evansville	30,091.54
Fort Wayne–South Bend	178,296.83
Gary	55,000.00
Indianapolis	231,297.29
Lafayette	156,509.30
Iowa	
Davenport	117,990.95
Des Moines	52,076.41
Dubuque	199,194.73
Sioux City	64,253.80
Kansas	
Dodge City	12,000.00
Kansas City	100,137.90
Salina	55,469.72
Wichita	29,300.00
Kentucky	
Covington	33,474.28
Lexington	58,907.82
Louisville	103,777.00
Owensboro	36,711.50
Louisiana	
Alexandria	17,694.82
Baton Rouge	280,369.50
Lafayette	106,246.02
New Orleans	292,682.67
Shreveport	47,647.51

Maine	
Portland	\$120,249.65
Maryland	
Baltimore	446,241.26
Massachusetts	
Fall River	156,103.15
Springfield	94,629.03
Worcester	147,000.00
Michigan	
Detroit	648,362.61
Gaylord	173,453.49
Grand Rapids	208,332.39
Kalamazoo	111,212.14
Lansing	155,204.76
Marquette	55,144.00
Saginaw	168,601.56
Minnesota	
Crookston	44,788.42
Duluth	45,910.87
New Ulm	30,677.76
St. Cloud	68,059.89
St. Paul and Minneapolis	481,730.43
Winona	68,403.01
Mississippi	
Biloxi	35,295.89
Jackson	63,161.57
Missouri	
Jefferson City	119,309.25
Kansas City–St. Joseph	144,400.88
Springfield–Cape Girardeau	68,815.72
St. Louis	308,800.00
Montana	
Great Falls–Billings	21,753.00
Helena	24,017.68
Nebraska	
Grand Island	58,547.58
Lincoln	16,085.29
Omaha	181,736.01

*An additional bequest from the Estate of David and Philip Slesur was facilitated through the Archdiocese of Chicago.
†An additional bequest from the Estate of Helen Blomberg was facilitated through the Diocese of Rockford.
See Bequests on Page 14.

Nevada	
Las Vegas	\$102,451.17
Reno	64,496.63
New Hampshire	
Manchester	236,928.65
New Jersey	
Camden	201,158.17
Metuchen	254,000.42
Newark	525,607.59
Passaic (Eastern Church)	12,000.00
Paterson	298,133.67
Trenton	372,553.99
New Mexico	
Gallup	26,705.91
Las Cruces	25,740.00
Santa Fe	78,687.10
New York	
Brooklyn	1,503.00
Buffalo	821,000.00
Ogdensburg	13,703.52
North Carolina	
Charlotte	327,596.32
Raleigh	195,089.48
North Dakota	
Bismarck	54,852.68
Fargo	29,746.85
Ohio	
Cincinnati	800,000.00
Cleveland	415,981.46
Columbus	141,461.52
Steubenville	18,482.40
Toledo	124,967.34
Youngstown	305,447.60
Oklahoma	
Oklahoma City	122,980.68
Tulsa	77,481.35

(Arch)diocesan Distributions

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.

Oregon	
Baker	\$5,348.00
Portland	172,065.90
Pennsylvania	
Allentown	30,062.70
Altoona–Johnstown	65,297.17
Erie	175,810.00
Greensburg	72,068.39
Harrisburg	54,979.84
Philadelphia	129,077.09
Pittsburgh	462,969.29
Pittsburgh (Eastern Church)	5,350.00
Scranton	103,365.69
Rhode Island	
Providence	232,919.36
South Carolina	
Charleston	142,996.69
South Dakota	
Rapid City	19,582.23
Sioux Falls	19,200.00
Tennessee	
Knoxville	51,688.65
Memphis	55,763.20
Nashville	77,209.86
Texas	
Amarillo	40,723.45
Austin	62,251.65
Beaumont	94,357.85
Brownsville	55,350.69
Corpus Christi	75,800.36
Dallas	170,732.98
El Paso	37,574.02

Boston	\$955,377.17
Brooklyn and Rockville Centre	971,625.00
Columbus*	116,150.51
Covington	129,723.37
New York	473,015.31
Norwich	10,000.00
Ogdensburg	113,206.45
Philadelphia/Harrisburg/Allentown	961,350.00
Syracuse	658,779.56
Total	\$4,389,227.37

*Distributions made possible by a bequest from the Estate of Frank J. Damian for elderly religious in the diocese.

Contributions

Other Donors

In 2015, individuals and organizations donated to the Retirement Fund for Religious through bequests, institutional philanthropy, and direct donations. These contributions totaled \$4,773,196.45 and include stock donations and matching gifts.

Bequests (\$5,000 or more)	
David and Philip Slesur*	\$1,762,191.08
Carol A. Vogel	336,000.00
Frances T. Kelley	195,784.07
Joseph Donato	109,979.86
Catherine Walls	103,750.00
Josephine C. Hanchey	27,062.19
Helen Blomberg†	24,794.81
Frances R. Gipson	20,000.00
Doris V. C. Sadang	14,462.51
Margaret and Joseph Riley	10,000.00
John Blanken	9,674.87
Anne Demko	8,656.05
Albina V. Bukky	5,937.11
Individual Donations (\$5,000 or more)	
Anonymous	75,000.00
Anonymous	50,000.00
Anonymous	25,000.00
Anonymous	20,000.00
Anonymous	17,500.00
Mr. David M. Adams	11,250.00
Mr. Harry C. Brown	11,000.00
Ms. Kimberly Bayless	10,000.00
Mr. James E. Blackwood	10,000.00
Anonymous	10,000.00
Mr. and Mrs. Edward J. Karas	10,000.00
Ms. Eileen L. Moxley	10,000.00
Mr. and Mrs. James Perry, Jr.	10,000.00
Mr. and Mrs. Jeffrey D. Smitley	8,000.00
Anonymous	7,000.00
Mr. and Mrs. Nicholas J. McGrath	7,000.00
Ms. Margaret Lattner	5,250.00
Anonymous	5,000.00
Anonymous	5,000.00
Ms. Susan M. Didriksen	5,000.00
Mr. and Mrs. James R. Flaherty	5,000.00
Anonymous	5,000.00
Ms. Margaret C. Lewis	5,000.00
Mr. and Mrs. Lawrence Loo	5,000.00
Anonymous	5,000.00
Mr. and Mrs. Michael A. Norko	5,000.00
Mr. Norman Pomerleau	5,000.00
Mr. and Mrs. Richard Scudellari	5,000.00
Mr. and Mrs. Dale R. Stow	5,000.00
Mr. and Mrs. Raphael T. Villavicencio	5,000.00
Mr. and Mrs. Keith R. Wieland	5,000.00
Mr. Charles K. Yue	5,000.00

Gifts from Organizations (\$5,000 or more)	
Conrad N. Hilton Foundation	\$500,000.00
Anonymous	250,000.00
Anonymous	200,000.00
Our Lady of Victory Missionary Sisters	25,000.00
Marist Brothers	24,420.16
Anonymous	21,000.00
Sisters of Charity of the Incarnate Word	20,038.42
WMY Fund	20,000.00
Anonymous	10,500.00
Claretian Missionaries USA Province	10,000.00
Clarkson Construction Company	7,200.00
Anonymous	5,650.00
Joseph A. and Susan E. Pichler Fund of the Greater Cincinnati Foundation	5,000.00
Norman’s Nursery, Inc.	5,000.00
Sisters of Charity of Our Lady of Mercy	5,000.00
Sisters of St. Joseph	5,000.00
Anonymous	5,000.00

Stock Donations	
Mr. Thomas Brinkman, Sr.	
Mr. and Mrs. Eugene C. Brisbane, Jr.	
Anonymous	
Mr. Anthony Ferrari	
Anonymous	
Mr. and Mrs. Semyon Kruglyak	
Mr. and Mrs. Alexander T. McIntosh	
Mr. and Mrs. Michael Schall	
Matching Gifts by Organizations	
Aetna Foundation	
Allstate Giving Campaign	
BP Foundation, Inc.	
C & E Builders, LLC	
Chubb & Son	
DST Systems, Inc.	
Exxon Mobil Foundation	
Fairmont Construction Management, LLC	
IRIS Environmental	
KPMG Community Giving Campaign	
Manhattan Bank	
Pfizer Matching Gifts Plan	
Robert Wood Johnson Foundation	
The Retirement Research Foundation	

*Facilitated through the Archdiocese of Chicago
†Facilitated through the Diocese of Rockford

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.

Commission on Religious Life and Ministry

Conference of Major Superiors of Men (CMSM)
Reverend John A. Pavlik, OFM Cap, *Executive Director*
Very Reverend James J. Greenfield, OSFS, *President*
Very Reverend Brian Terry, SA, *President-Elect*
Very Reverend Joseph C. Rodrigues, SDS, *Vice President*
Very Reverend Timothy P. Kesicki, SJ, *Secretary/Treasurer and Board Member At-Large*
Brother Larry Schatz, FSC, *Board Representative*

Council of Major Superiors of Women Religious (CMSWR)
Sister Marie Bernadette Thompson, OP, *Coordinator*
Mother Agnes Mary Donovan, SV, *Chairperson*
Sister Anne Theresa Walsh, ASCJ, *Assistant Chairperson*
Sister Cecilia Ann Rezac, MS, *Secretary*
Sister Mary Angela Highfield, OP, *Treasurer*

Leadership Conference of Women Religious (LCWR)
Sister Joan Marie Steadman, CSC, *Executive Director*
Sister Marcia Allen, CSJ, *President*
Sister Mary Pellegrino, CSJ, *President-Elect*
Sister Sharon Holland, IHM, *Past President*
Sister Mary Beth Gianoli, OSF, *Secretary*

United States Conference of Catholic Bishops (USCCB)
Most Reverend Michael F. Burbidge
Most Reverend William P. Callahan, OFM Conv
Most Reverend Curtis J. Guillery, SVD
Reverend Monsignor J. Brian Bransfield, *General Secretary*

Assistance Review Committee

Conference of Major Superiors of Men
Father Domenico Di Raimondo, MSPS

Council of Major Superiors of Women Religious
Sister Jacquelyn Darner, MS

Leadership Conference of Women Religious
Sister Susan Scholl, FSM

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



Father Di Raimondo



Sister Darner



Sister Scholl



Most Reverend Callahan

Management Committee

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

Council of Major Superiors of Women Religious
Sister Marie Bernadette Thompson, OP, *Coordinator*

Leadership Conference of Women Religious
Sister Joan Marie Steadman, CSC, *Executive Director*

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



Reverend Pavlik



Sister Thompson



Sister Steadman



Reverend Monsignor Bransfield

Acknowledgments

National Religious Retirement Office (NRRO)

The NRRO staff coordinates the national 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.

Sister Susan Schorsten, HM
Interim Executive Director



Brother Henry Sammon, FMS, JCL
Associate Director for Fund Distribution



Ms. Karen Canas
Administrative Assistant



Mrs. Monica Glover
Grants Administrator



Brother Robert Metzger, SM
Associate Director for Planning and Education

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

Annual Report Supplement

The *National Religious Retirement Office 2015 Annual Report Supplement* contains a detailed listing of the financial distributions to religious communities made possible by the 2015 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: www.retiredreligious.org.
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

To learn more about our mission to assist elder women and men religious or to download campaign resources, please visit **www.retiredreligious.org**.

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

A Word of Thanks

In June of 2016, Sister Janice Bader, CPPS, resigned as executive director of the National Religious Retirement Office (NRRO) to become superior of her religious community, the Sisters of the Most Precious Blood of O’Fallon, Missouri. Sister Janice had ministered at the NRRO for 16 years, serving first as project director for retirement services. As executive director, she led the NRRO in revising the financial distribution process to ensure the most equitable allocation of donations to the annual Retirement Fund for Religious collection. She also oversaw a significant increase in the educational resources and programming the NRRO offered

and spearheaded efforts to provide more comprehensive support to religious communities with the greatest needs. The NRRO wishes to thank Sister Janice for her visionary leadership and for her unparalleled commitment to serving senior religious and their communities.





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

Printed on New Leaf Reincarnation 100% post-consumer waste recycled paper