

Greetings from the Executive Director

Dear Friends,

As always, I begin with warmest thanks for your goodness. In 2019, contributions to the annual Retirement Fund for Religious collection totaled \$26.2 million and helped hundreds of US religious communities to provide for the needs of senior members.

Reflecting on 2019, it is hard to fathom that we were operating in a space still untouched by Covid-19. Yet our mission today remains the same as then: to help US religious communities assess their retirement situations and plan for the ongoing care of their elders.



Throughout the history of the Retirement Fund for Religious, we have seen many ups and downs—challenges we have weathered with your help. Looking ahead, we will continue to provide financial assistance and educational programming that can adapt to the evolving retirement needs of religious communities. In these efforts, we rely on your steadfast support and God's abundant grace.

But first, we take a moment to give thanks for the many blessings of 2019 and, most especially, for you.

With gratitude,

Siste Stephine Still, PBVM

Sister Stephanie Still, PBVM Executive Director

Changing Realities: Constant Mission

Today, the retirement landscape for US religious communities is dramatically different than it was when the Retirement Fund for Religious collection was launched in 1988. Changing economic and demographic realities have prompted many communities to find new approaches to delivering eldercare and funding retirement.

Three things, though, remain constant:

- Senior religious and their communities rely on the critical assistance the annual collection provides.
- The National Religious Retirement Office (NRRO) delivers financial assistance, education, and services to help religious congregations meet their retirement needs.
- You make all the difference.

Every accomplishment detailed on the following pages begins with the love, donations, and prayers of all who support the Retirement Fund for Religious. We are so very grateful.





The Sisters of the Sacred Heart of Jesus is a community of 26 sisters in San Antonio. They reside in six local convents, and eldercare is provided by community members in concert with home health service providers. *From left:* Sisters Alice Garcia and Francisca Aleman.

Changing Realities: Constant Mission

Care Assistance

With contributions to the annual Retirement Fund for Religious collection, the NRRO was able to distribute \$25 million in Direct Care Assistance to 341 US religious communities.

Each year, most donations to the Retirement Fund for Religious collection are distributed to religious communities for the direct care of senior members. Congregations combine Direct Care Assistance allocations with their own income and savings to meet day-to-day needs for health-care services, medications, and more. Because care needs are not static, religious communities have the flexibility to apply the funding toward immediate eldercare expenses or invest it for future needs.

Traditionally, care for aging members was provided at a religious community's central house and often by other members. Many congregations have continued this approach. Others, though, do not have the financial and personnel resources to provide on-site care. Roughly 40 percent of the religious communities providing data to the NRRO have 25 or fewer members. Communities have responded to these new realities by implementing alternative models of care—models that attend to physical needs while supporting each elder's lifelong formation.



The Benedictines of Mount Angel Abbey in Saint Benedict, Oregon, is a community of 46 monks. Home to the oldest seminary on the West Coast, the abbey is a hub for intergenerational living. Care for senior members is provided in the community's care center and an adjacent assisted-living area. *From left:* Brother Ignatius Olivarez and Father Edmund Smith.

Changing Realities: Constant Mission

ΑK

Care Assistance, continued

Donations to the Retirement Fund for Religious have a nationwide impact with 341 religious communities receiving Direct Care Assistance. Awards are sent to each eligible community's central house.

Where Care Assistance Goes MN **1** WI **10** SD OR **6** ID **2** NY **39** WY NE **7** он **15** IL 18 IN **7** co **3** NV KS **3** мо **13** WV CA **34** MD **12** TN **1** NC AR **2** NM **3** AZ **4** GA **3** MS AL **3** TX **27** LA **9** Key

GU

0

3,000-49,999

50,000-99,999 100,000-499,999 500,000-999,999 1,000,000-1,999,999 2,000,000-4,500,000

Total Direct Care Assistance Awarded (in dollars)

Numerals on map indicate number of communities receiving Direct Care Assistance in each state.



Planning and Implementation Assistance helped the Ohio-based Ursuline Sisters of Cleveland address property-related challenges, which included an expansive motherhouse. In 2019, the community moved into a new, smaller, safer, and more cost-efficient facility. The innovative design allows living quarters to be easily converted into senior housing when the sisters no longer need them. *From left:* Sisters Francis Borgia Allwine, M. Praxedes Wakefield (*seated*), and Therese Horan.

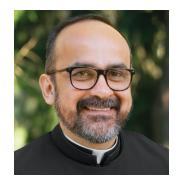
Changing Realities: Constant Mission

Planning Assistance

In 2019, proceeds from the Retirement Fund for Religious enabled the NRRO to distribute \$2,895,189 in Planning and Implementation Assistance.

Today, many religious communities face complex challenges—such as outdated and oversized congregational properties—that impede the ability to furnish a safe, modest retirement for elder members. For communities such as these, Planning and Implementation Assistance offers a comprehensive approach to addressing retirement funding shortages. Over a period of 12–24 months, participating communities receive targeted financial and consultative aid that helps them develop strategies to increase the capacity to provide for aging members.

Central to the effectiveness of Planning and Implementation Assistance is the handson support provided by NRRO consultants, who are experts in financial planning, leadership, or eldercare delivery. Through activities such as monthly status calls, NRRO consultants guide participating communities through the phases of planning and help the process to stay on track.



"My religious community benefited greatly from Planning and Implementation Assistance. We were able to create a plan to support our older members. As a consultant, I try to help other communities do the same."

Father Juan José Gonzalez, NRRO consultant



The Missionary Sisters of St. Charles Borromeo-Scalabrinians of Chicago attended a 2019 planning workshop with their NRRO consultants, who helped them identify the most pressing retirement issues. *From left:* Holy Names Sister Mary Pat LeRoy, NRRO consultant; Sisters Maria Manuela Amaral, Luiza Dal Moro, and Marissonia Daltoe; and NRRO consultant Father Juan José Gonzalez of the Missionaries of the Holy Spirit.

courtesy of Father Juan José Gon



The NRRO's downloadable publications offer professional updates, success stories with replicable best practices, and personal reflections on aging. The annual statistical report provides information and insights on retirement trends for US religious communities.

Webinar sponsored by: AVILA INSTITUTE of GERONTOLOGY, Inc. Education for Compassionate Care National Religious Retirement Office

Video resources allow congregational leaders and caregivers to undertake retirement and eldercare education that fits their own schedules.



Workshops offer participants from religious communities the opportunity to learn from experts in eldercare, retirement and financial planning, pastoral care, and more. *Center:* Sister Margaret Wilhelm, Provincial Treasurer, Daughters of Mary Help of Christians (Salesian Sisters), Haledon, New Jersey.

Changing Realities: Constant Mission

Education Assistance

The NRRO distributed \$275,014 in Management and Continuing Education Assistance to 81 religious communities in 2019.

In most religious communities, congregational leaders and retirement directors are stretched thin, yet they are committed to providing the best possible care for aging members. Proceeds from the Retirement Fund for Religious collection underwrite educational opportunities that respond to varying needs and schedules—from free, one-hour webinars to on-site workshops.

Within this framework, Management and Continuing Education Assistance provides distributions of up to \$5,000 per calendar year to promote training and professional development for retirement and financial personnel as well as for caregivers. Awards can be applied toward expenses, such as the purchase of financial software or the cost to attend retirement-planning workshops. Together with the NRRO's educational programming, religious communities use this support to improve eldercare and plan for long-term retirement needs.



"Management and Continuing Education
Assistance offered critical support for our
retirement planning efforts, including
underwriting demographic and financial
projections that allowed us to forecast our
long-range needs."

Sister Teresa Maya, Leader, Sisters of Charity of the Incarnate Word of San Antonio.



NRRO staff attend events across the nation to raise awareness of the financial assistance and educational resources the Retirement Fund for Religious collection makes available to US religious communities. *From left:* Ms. Karen Cañas, Program Associate; Mrs. Monica Glover, Grants Specialist; and Presentation Sister Stephanie Still, Executive Director.

From Our Sponsors

Dear Friends,

We are pleased to share the National Religious Retirement Office annual report, and we remain profoundly grateful for Catholics across the nation who prayerfully support our elderly sisters, brothers, and religious order priests. Since 1988, donations to the Retirement Fund for Religious collection have totaled almost \$899 million, offering critical assistance to US religious communities in caring for aging members.

Although the annual appeal has helped numerous religious communities to stabilize their retirement outlook, hundreds of others are facing profound shortages in retirement funding. These congregations are seeking new approaches that will allow them to provide a safe, modest retirement while sustaining community life and ministry. Proceeds from the Retirement Fund for Religious support their efforts by offering financial assistance for immediate expenses and by furnishing education and services that help them prepare for future needs.

As sponsors of the Retirement Fund for Religious, we do not know what the coming year will bring. Covid-19 has compounded the already difficult challenge of providing adequate eldercare, and many religious communities are struggling. Yet we know the antidote to our worries is what Pope Francis calls "the contagion of hope" found in the risen Christ. We surrender to this hope as we hold you and all those who support elderly religious in prayer and thanksgiving.

In Christ,

+ José H. Gome?

Most Reverend José H. Gomez

Archbishop of Los Angeles

President, United States Conference of Catholic Bishops

Sister Jayne Helmlinger, CAA

Sister Jayne Helmlinger, CSJ

President, Leadership Conference of Women Religious

Sister Mary McGreevy, RSM

Chairperson, Council of Major Superiors of Women Religious



Very Reverend Adam Gonzales, OCD President, Conference of Major Superiors of Men





Very Reverence

Financial Statement

Statement of Activities and Changes in Net Assets

Year ended December 31, 2019

Operating Revenue

Total Operating Revenue	30,613,256
Income on investments	3,589,405
Other	2,529,248
Diocesan national collection	\$24,494,603
Contributions	

Operating Expenses

32,798,004
664,985
196,955
798,876
31,137,188

Nonoperating Activities

Assets from Operations

Total Nonoperating Activities	5,404,262
Unrealized gain (loss) on investments	5,404,262

Change in net assets Net Assets	3,219,514 73,855,306
at Beginning of Year	73,033,300
Net Assets at End of Year	\$77,074,820

Statement of Financial Position

As of December 31, 2019

Assets

otal Assets	77,125,656
ong-term investments— at market (held by USCCB)	50,046,063
Donations and grants receivable	11,744
Contributions receivable	24,024,914
Marketable securities	\$3,042,935

Liabilities

Grants/distributions payable	21,667
Accounts payable and accrued expenses	29,170

Net Assets

Total Net Assets	77,074,819
With donor restrictions	24,024,914
Without donor restrictions	53,049,905

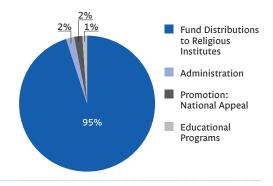
Total Liabilities and Net Assets	\$77,125,656
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The information presented in this report has been derived from the audited financial statements provided by the United States Conference of Catholic Bishops (USCCB) Office of Finance/Accounting Services. Copies of these statements are available at USCCB.org or by request to the National Religious Retirement Office

2019 Sources of Operating Revenue

Diocesan Collections Other Contributions Investment Income 80%

2019 Operating Expenses



Percentages are rounded to the nearest whole number.

Pope Francis, Urbi et Orbi Message, April 12, 2020 (http://www.vatican.va/content/francesco/en/messages/urbi/documents/papa-francesco_20200412_urbi-et-orbi-pasqua.html).

Contributions

(Arch)diocesan Contributions

The following are (arch)dioceses that participated in the 2019 parish-based appeal for the Retirement Fund for Religious and the amounts they submitted.

Alabama	······································
Birmingham	\$50,000.00
Mobile	64,919.75
Alaska	
Anchorage	56,582.58
Fairbanks	5,490.47
Juneau	12,776.05
Arizona	
Phoenix	118,429.72
Phoenix	23,680.67
(Eastern Church)	
Tucson	7,042.50
Arkansas	
Little Rock	182,066.69
California	
Fresno	170,033.58
Los Angeles	600,044.85
Monterey	45,325.46
Oakland	222,014.16
Orange	353,703.61
Sacramento	219,351.00
San Bernardino	331,618.92
San Diego	242,376.58
San Francisco	125,331.34
San Jose	206,823.85
Santa Rosa	32,396.72
Stockton	99,234.51
Colorado	
Colorado Springs	38,009.29
Denver	134,013.55
Pueblo	32,293.34
Connecticut	
Bridgeport	178,976.12
Hartford	322,328.12
Norwich	69,224.26
Delaware	
Wilmington	132,910.84
District of Columb	oia
Military Services	7,583.40
Washington	425,000.00

Florida	
Miami	\$187,147.96
Orlando	60,298.48
Palm Beach	175,701.58
Pensacola-	73,105.31
Tallahassee	
St. Augustine	138,129.82
St. Petersburg	197,100.90
Venice	206,765.00
Georgia	
Atlanta	370,176.91
Savannah	123,429.25
Hawaii	
Honolulu	99,198.73
Idaho	<u>.</u>
Boise	6,000.00
Illinois	<u>.</u>
Belleville	57,949.18
Chicago	769,531.47
Joliet	319,542.30
Peoria	117,858.91
Rockford	161,732.84
Springfield	80,000.00
Indiana	
Evansville	22,171.83
Fort Wayne-	180,148.02
South Bend	
Gary	50,000.00
Indianapolis	302,360.69
Lafayette	166,175.80
Iowa	
Davenport	64,461.11
Des Moines	44,090.95
Dubuque	114,538.88
Sioux City	55,902.00
Kansas	
Dodge City	10,000.00
Kansas City	111,829.67
Salina	54,126.48
Wichita	32,500.00
Kentucky	
Covington	45,068.62
Lexington	51,119.41
Louisville	100,000.00
Owensboro	29,922.69
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Louisiana	
Alexandria	\$17,339.75
Baton Rouge	200,258.48
Lafayette	90,738.66
New Orleans	224,834.55
Shreveport	34,452.37
Maine	
Portland	119,060.91
Maryland	
Baltimore	325,841.49
Massachusetts	
Fall River	112,168.28
Springfield	65,914.15
Worcester	110,000.00
Michigan	
Detroit	558,846.39
Gaylord	140,650.96
Grand Rapids	190,569.93
Kalamazoo	88,577.54
Lansing	127,456.88
Marquette	18,042.86
Saginaw Minnesota	175,380.98
Crookston	40,678.65
Duluth	47,003.54
New Ulm	25,979.15
St. Cloud	149,687.74
St. Paul and	511,530.61
Minneapolis	511,555.01
Winona-Rochester	65,755.68
Mississippi	
Biloxi	38,584.79
Jackson	48,537.07
Missouri	
Jefferson City	93,154.32
Kansas City- St. Joseph	115,614.45
Springfield- Cape Girardeau	97,254.60
St. Louis	357,000.00
Montana	
Great Falls-Billings	19,878.25
Helena	26,481.00
Nebraska	
Grand Island	51,208.87
Lincoln	21,915.15
Omaha	190,817.22

Nevada	
Las Vegas	\$101,722.75
Reno	57,921.50
New Hampshire	
Manchester	190,228.00
New Jersey	
Camden	149,098.17
Metuchen	229,665.72
Newark	439,339.21
Passaic	12,000.00
(Eastern Church)	
Paterson	271,263.31
Trenton	292,889.28
New Mexico	
Gallup	19,439.20
Las Cruces	31,682.00
Santa Fe	79,367.09
New York	
Brooklyn	230,308.46
Buffalo	584,000.00
Ogdensburg	10,734.80
Rockville Centre	589,733.00
North Carolina	
Charlotte	277,308.15
Raleigh	184,597.44
North Dakota	
Bismarck	41,424.63
Fargo	35,781.34
Ohio	
Cincinnati	650,000.00
Cleveland	284,504.70
Columbus	122,281.05
Steubenville	21,901.78
Toledo	127,121.08
Youngstown	298,224.25
Oklahoma	
Oklahoma City	79,149.92
Tulsa	64,431.88
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Oregon	
Baker	\$10,573.61
Portland	191,951.31
Pennsylvania	
Allentown	25,632.01
Altoona-	10,788.00
Johnstown 	
Erie	171,706.90
Greensburg	65,833.40
Harrisburg	47,288.08
Philadelphia	100,297.28
Pittsburgh	428,582.64
Pittsburgh (Eastern Church)	1,000.00
Scranton	74,491.78
Rhode Island	
Providence	188,717.84
South Carolina	
Charleston	168,524.99
South Dakota	
Rapid City	14,359.88
Sioux Falls	17,900.00
Tennessee	
Knoxville	49,220.43
Memphis	47,590.40
Nashville	93,056.12
Texas	
Amarillo	48,537.86
Austin	62,195.28
Beaumont	58,976.48
Brownsville	37,043.82
Corpus Christi	30,430.85
Dallas	170,365.02
El Paso	41,381.52
Fort Worth	262,282.43

Texas, continued	1
Galveston-	\$669,703.76
Houston	
Laredo	7,784.92
Lubbock	22,091.64
San Angelo	80,133.59
San Antonio	267,701.93
Tyler	12,581.46
Victoria	52,919.04
Utah	
Salt Lake City	\$51,010.60
Vermont	
Burlington	54,186.06
Virgin Islands	
St. Thomas	5,303.03
Virginia	
Arlington	419,678.82
Richmond	134,761.06
Washington	
Seattle	50,000.00
Spokane	22,000.00
Yakima	16,417.20
West Virginia	
Wheeling-	87,280.05
Charleston	
Wisconsin	202 707 40
Green Bay	203,797.40
La Crosse	131,361.83
Madison	61,714.92
Milwaukee	284,722.88
Superior	11,912.25
Wyoming	C1 10:0:
Cheyenne	61,104.84
Total	\$24,191,895.91

^{*}Includes bequest distributed to the diocese as a gift to the Retirement Fund for Religious.

(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 help ensure the accuracy of the National Religious Retirement Office formula for fund distribution nationally.

Boston	\$815,172.74
Covington	113,265.45
New York	460,248.80
Norwich	10,000.00
Ogdensburg	105,592.30
Philadelphia/Allentown/Harrisburg	742,414.00
Syracuse	207,929.54
Total	\$2,454,622.83

Other Donors

In 2019, individuals and organizations donated to the Retirement Fund for Religious through bequests, institutional philanthropy, and direct donations. These contributions totaled \$2,030,732.32 and included stock donations and matching gifts.

Listings are alphabetical.

Portugue (de coop on more)
Bequests (\$5,000 or more)
Anonymous
Jeyne R. Brown
Mary C. Foster
Albert J. Glazer Jr.
Patric D. Greene
Larry Hellbaum and Thanh Hellbaum
Philip B. Laufer
Margaret V. Seaton
Gabriel Stise
John E. Turkovich
Individual Donations (\$5,000 or more)
\$50,000 and over
Anonymous (2)
\$10,000-\$30,000
Anonymous (4)
Mr. David M. Adams
Ms. Gytha P. Bindel
Mr. Harry C. Brown
Ms. Marsha L. Budde
Mr. and Mrs. Semyon Kruglyak
Mr. and Mrs. Michael Schall
Mrs. Bridget M. Sheffert
Mr. Sungman Suh
\$5,000-\$9,999
Anonymous (8)
Mr. Warren W. Ambler
Mr. and Mrs. Donald J. Berry Jr.
Mr. and Mrs. Rich Brousil
Mr. Thomas B. Finn
Mr. and Mrs. James R. Flaherty
Mr. Horace H. Grinnell
Mr. and Mrs. Michael E. Hora
Ms. Maribeth Koslow
Mr. and Mrs. Mark Schafale
Mr. and Mrs. Richard Scudellari
Ms. Virginia M. Stillwell
Mr. and Mrs. Keith R. Wieland

Gifts fr	om Organizations (\$5,000 or more)
Anonym	10us (9)
Clerics	of St. Viator
Francisc	can Sisters of Perpetual Adoration
Greater	Milwaukee Foundation—Paraclete Fund
Stock D	Donations
	Ponations nous (11)

Matching Gifts by Organizations

Mr. and Mrs. Eugene C. Brisbane Jr.

Brandwine Trust Company, LLC

Pitney Bowes

Acknowledgments

Committees

The following committees 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 Frank Donio, SAC Interim Executive Director

Very Reverend Adam Gregory Gonzales, OCD President

Brother Patrick McNamara, FMS 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

Sister Mary Christine Cremin, RSM Executive Director

Sister Mary McGreevy, RSM Chairperson

Sister Marie Bernadette Mertens, IHM Secretary

Sister Judith Ann Duvall, OSF Treasurer

Leadership Conference of Women Religious

Sister Carol Zinn, SSJ Executive Director

Sister Jayne Helmlinger, CSJ President

Sister Elise Garcia, OP President-Elect

Sister Sharlet Wagner, CSC Past President

Sister Kate Katoski, OSF

Treasurer

United States Conference of Catholic Bishops (USCCB)

Reverend Monsignor J. Brian Bransfield General Secretary

Most Reverend James F. Checchio

Assistance Review Committee

Conference of Major Superiors of Men

Reverend Domenico Di Raimondo, MSpS

Council of Major Superiors of Women Religious Sister Joanne Holloman, FMA





Sister Holloman

Leadership Conference of Women Religious Sister Susan Scholl, FSM

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





Management Committee

Conference of Major Superiors of Men

Reverend Frank Donio, SAC Interim Executive Director

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

Executive Director





Leadership Conference of Women Religious Sister Carol Zinn, SSI

Executive Director

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





Bransfield

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About

National Religious Retirement Office

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

Staff



Sister Stephanie Still, PBVM Executive Director



Mrs. Monica Glover Grants Specialist

Sister Anna Marie Tag, RSM

Affiliated Independent

Consultants



Ms. Karen Cañas Program Associate



Sr. Georgette Lehmuth, OSF Education and Outreach Manager



Ms. Dayna Larson-Hurst

Annual Report Supplement

The National Religious Retirement Office 2019 Annual Report Supplement includes a list of financial distributions to religious communities made possible by the 2019 collection. This supplement also provides a list of the coordinators in each (arch)diocese who collaborate with the NRRO to manage the Retirement Fund for Religious 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

Phone (202) 541-3215 Fax (202) 541-3053 Email retirement@usccb.org Visit retiredreligious.org to learn more about our mission to assist elderly religious or to download campaign resources.

Go to usccb.org/nrro to access resources for religious institutes.

Cover photo, from left:

Sister Alice Garcia

Sisters of the Sacred Heart of Jesus San Antonio, Texas

Brother Martin Gonzales

Our Lady of Guadalupe Trappist Abbey Carlton, Oregon

Sister Theresa McGrath

Sisters of Charity of the Incarnate Word San Antonio, Texas

Sister Anne Cecile Muldoon

Ursuline Sisters of Cleveland Pepper Pike, Ohio

Abbot Emeritus Peter Eberle

Benedictines of Mount Angel Abbey Saint Benedict, Oregon

Inside front cover and page 1, from left:

Sister Theresa Hathaway

Sisters of St. Mary of Oregon Beaverton, Oregon

Sister Jane Farek

Sisters of Charity of the Incarnate Word San Antonio, Texas

Sister Mary Hope Doudard

Sisters of the Sacred Heart of Jesus San Antonio, Texas

Sister Consuelo Urrutia

Sisters of Charity of the Incarnate Word San Antonio, Texas

Brother James Bartos

Benedictines of Mount Angel Abbey Saint Benedict, Oregon

Sister Marie Bernadette George

Sisters of St. Mary of Oregon Beaverton, Oregon

Father Edmund Smith

Benedictines of Mount Angel Abbey Saint Benedict, Oregon

Brother Alberic Gerard

Our Lady of Guadalupe Trappist Abbey Carlton, Oregon

Sister Ursula Marie George

Ursuline Sisters of Cleveland Pepper Pike, Ohio

Sister Anne Vandecoevering

Sisters of St. Mary of Oregon Beaverton, Oregon



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



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Project Management and Writing: Beth Kennedy Design and Print Coordination: Rob Henning Design Photographer: Jim Judkis (except as noted)

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