

Fr. Gary Brethour, *Pastor*
 Fr. Andrew Litt, *Assistant*
 Fr. Bernard Lorenz,
Hispanic Ministry

Louise Colson, Secretary/Bookkeeper
 JoAnn Roderfeld, Part-Time Secretary
Emergency Only: 308-340-0817

St. Patrick Catholic Church

East 4th and F Street

Rectory Office: 612 East 4th Street

Mailing Address: P.O. Box 1040 McCook, NE 69001-1040

Phone: 308-345-6734

WELCOME to St. Patrick Catholic Church. We hope you feel at home and among friends here. If you are a visitor for a day, we pray God's speed on your journey. If you are looking for a parish community, we would be delighted to welcome you to

MASS SCHEDULE:

SUNDAY: Saturday Vigil Mass: 6:00 PM

Sunday: 7:30, 9:00, & 11:00 AM

MASS IN SPANISH: 4:00 PM

DAILY: 6:45 A.M. -- Monday-Friday

8:00 A.M. -- School Days

8:00 A.M. -- Saturday

HILLCREST NURSING HOME: 9:45 AM Wed.

CONFESSION SCHEDULE:

Monday thru Friday: 6:30 AM

Saturdays: 4:00 PM - 5:30 PM and
 after 6:00 P.M. Mass

First Fridays: 7:00 PM

OR any time by appointment, call the
 Rectory at 345-6734.

ST. ANN CHURCH (Rural McCook, NE)

SUNDAY MASS: 8:00 AM
 (Confessions ½ hour before
 Mass)

SACRED HEART CHURCH (Rural Hayes Center, NE)

SUNDAY MASS: 10:00 AM
 (Confessions ½ hour before

ST. PATRICK SCHOOL (345-4546): *Rebecca Redl, Principal, Barbara Bortner, Secretary.* Grades K-8. Tuition for 2019-20: \$1,300/student. Diocesan Education Fee of \$25.00 per student. Tuition assistance available. Apply by logging into your FACTS account. If you are new to our school or have any questions, please contact the St. Patrick School Office (308-345-4546) for assistance. School offers: Band, Vocal Music, Spanish, Art, Athletics, Student Council, Hot Lunch, Advanced Math, & Literature.

LITTLE KNIGHTS PRESCHOOL (345-4546): *Laura Miller, Teacher, Bryn Jordan, Preschool Aide.* 612 East 3rd St. Preschool: Tues & Thurs: 9—11:15 am; 3-Day Pre-K: Mon-Wed-Fri, 9--11:15 am; 4-day Pre-K: Mon, Tues, Thurs & Fri: 1-3:15 pm.

CCD PROGRAM: Grades K-8, Wednesday evenings during school year, 7:00-8:15 PM. (For children not attending St. Patrick School.)

CYO/GODPARENT PROGRAM: Religion program for Grades 9-12. For more information, contact the rectory at 345-6734.

RCIA (RITE OF CHRISTIAN INITIATION OF ADULTS): Classes held on Thursday evenings from 7:00-8:30 PM in the School Library. Call the rectory at 345-6734 for information.

LEGION OF MARY: *Carol Lashley (340-8401):* Catholics reaching out to the community in imitation of Mary.

BAPTISM: Call the Rectory to arrange pre-baptismal class and to schedule baptism.

MARRIAGE: Call for an appointment to begin preparation **at least 6 months** before your proposed wedding date.

NATURAL FAMILY PLANNING: Kate Siegfried RN, BSN, FCP-
345-5812

FAMILY COUNSELING: For information or to schedule appointments, call The Immaculate Heart of Mary Counseling Center of Catholic Social Services - **1-800-961-6277.**

PROJECT RACHEL: Healing the wounds of abortion. Don't suffer any longer from guilt, despair, psychological or spiritual problems. Private, sensitive and confidential - **1-800-964-3787.**

CATHOLIC MOTHERS FOR CHRIST: Phone Cassie Spencer at **340-2931** for more information.

THAT MAN IS YOU (Men's group): Phone the Rectory at 345-6734 for more information.

ALTAR SOCIETY (1st Tues.)

President: Peggy Been ----- 340-7260

Vice President: Jennifer Hinze ----- 340-5256

Secretary: Jill Koenig ----- 345-1432

Treasurer: Cathy Jones ----- 308-695-2326

KNIGHTS OF COLUMBUS (2nd Tues.)

Grand Knight: Benton Daniels ----- -308-352-6799

Financial Secretary: Ron Jacobs ----- 345-3372

KC Hall Manager: Steve & Sherri Rothmeyer ----- 340-3383

4th Degree Knights: Dan Ladenberger ----- 276-2370

ST. PATRICK SCHOOL ADVISORY BOARD (3rd Tues.)

Billy Davidson ----- 340-1655

Heather Beavers ----- 308-225-1908

Brett Schmidt ----- 340-6216

Brandi Schmick ----- 737-7103

Jessica Vrbas ----- 737-9919

Drew Wilson ----- 340-7692

Yaloany Palma Aguirre ----- 340-7356

Karissa Crawford ----- 340-2563

Julie Wilhelmson ----- 308-440-3056

PARISH COUNCIL (4th Tues.)

Jill Koenig ----- 345-1432

John Mabile ----- 345-6081

Melissa Wilcox ----- 340-6850

Harold Beebe ----- 340-3033

Clay Jordan ----- 340-8980

Mike Tines ----- 340-3028

Mark Eiler ----- 340-5105

Michelle Terry ----- 345-2524

Rylee Shaw ----- 340-8482

FINANCE COMMITTEE

Mark Graff ----- 345-8717

George Lambert ----- 345-1733, 737-1779

Jim O'Dea ----- 340-4149

Greg Wolfe ----- 308-364-2747

Sean Wolfe ----- 308-520-4517

DEVELOPMENT OFFICE

Jill Koenig ----- 737-0751

Cassie Spencer ----- 340-2931

MASS SCHEDULE - St. Patrick Church

Monday, January 27

6:45 amHope Malleck
8:00 am Bob & Barb Bortner

Tuesday, January 28

6:45 am Members Midge Forbes family
8:00 amKathy Mabile +

Wednesday, January 29

6:45 amEvelyn Freeburn +
8:00 am Jerry Owens +

Hillcrest Nursing Home Wed. January 29

9:45 am Ken & Nita Malleck

Thursday January 30

6:45 am Dr. Don Morgan +
8:00 amL/D Mbrs John Pettera family

Friday, January 31

6:45 am Richard M. Cuellar +
8:00 am

Saturday, February 1

8:00 am Calvin Freehling +

SUNDAY MASSES - St. Patrick Church

Saturday, February 1

6:00 pm Robert McKillip +

Sunday, February 2

7:30 amFor Our Parishioners
9:00 am Alfred Biegler +
11:00 am Joe Conroy +
4:00 pm Mass in Spanish Priest's Intention

Iglesia de San Patricio (Church of St. Patrick) (409

Calle F) (409 East F Street) Padre Bernard Lorenz-

(308) 414-1195 **Confesiones:** antes de la Santa Misa.

MISSIONS:

ST. ANN CHURCH

Sunday, February 2

8:00 am Clem & Rose Marie Kogl +

SACRED HEART CHURCH

Sunday, February 2

10:00 am Priest's Intention

CONTRIBUTIONS for the week of 1/19/2020 – **St. Ann:** \$197.00; **Sacred Heart:** \$480.00; **St. Patrick:** \$5,586.37.

LUCKY IRISH CALENDER WINNERS: Jan 12: Jean Parry; Jan. 13: Ben Howard; Jan 14: Jim Flaherty; Jan. 15: Tom & Cathy Broz; Jan. 16: Hudson Tally; Jan. 17: JoAnn Ward; Jan. 18: Teresa Hayes.

OUR LADY OF GOOD COUNSEL RETREAT HOUSE — Jan. 31

-Feb. 2 (men and women) *Unbound: Breaking Free from Spiritual Wounds* with Fr. William Holoubek. Retreats begin at 8 pm Fri. evening (unless noted otherwise) and end after lunch Sun. afternoon. For info or to register, call 402-786-2705 or go to www.goodcounselretreat.com.

LINCOLN DIOCESAN COUNCIL OF CATHOLIC WOMEN

(LDCCW) Winter Symposium Fri. evening **Feb. 7 and Sat.**

8. There will be prayer, meditation, speakers, confession, Mass and fellowship. Register online at goodcounselretreat.com.

PLEASE PRAY FOR THE REPOSE OF THE SOUL of Msgr.

James Reinert, Alfreda Colling, Kathy Mabile, Jerry Owens & Leona Wudtke.

PRAYER CHAIN: 340-7946

Ministry Schedule (February 8 & 9, 2020)				
	Saturday 6:00 PM	Sunday 7:30 AM	Sunday 9:00 AM	Sunday 11:00 AM
Acolyte	Redl	Liess	Peterson	Mabile
Acolyte			Kain	Sugroue
Lector	Graff	Paul G	Sis	Wood
Server	Shaw	Sattler	Kain	Wilson
Server	Wolfe	Volunteer	Mai	Schmidt
Server			Brooks	Schmidt
Gifts	Please sign up at the back of the Church to carry gifts			

SCHOOL NEWS — Mon. Jan. 27 @ 2:15 pm: basketball scrimmage students vs. parents & faculty. **Tues. Jan. 28 @ 10 am:** Living Rosary in the Church. Parents/visitors welcome. **Wed. Jan. 29 after Mass:** Pastries for Parents in Church basement. **Thurs. Jan. 30 @ 7-9 pm** Jr. High Dance in School Gym. **Fri. Jan. 31:** NO SCHOOL.

CCD K-8 CLASSES — 7-8:15 pm, Wed. Jan. 29.

CYO — Wed. Jan. 29. Home meeting.

RCIA (RITE OF CHRISTIAN INITIATION) — 7 pm, Thurs. Jan. 30 in the School Library.

THAT MAN IS YOU! — 8 pm, Sun. Jan. 26 in the Church basement. Session 16: Apostles of the Family • We Live in the Midst of a Struggle • The Miraculous Medal: Recourse to Mary • Lourdes: Promises and Petitions • Fatima and the Apparition of the Holy Family • Cultivating Love in the World • Ministering to the Family • Being Schooled at Nazareth this Lent. All men are welcome.

SOUP LUNCH AND MEDJUGORJE PRESENTATION The Junior CYO class will host a soup "lunch" on **Sun., Jan. 26.** Food service begins at **11 am.** At 12:30 pm, listen to Vicki Sydow and Gladys Brockway share their life changing experience with their recent trip to Medjugorje. Menu: Chili and chicken noodle soup along with cheese, crackers, and dessert! Free will offering.

KNIGHTS OF COLUMBUS FREE THROW CONTEST — Sun. Jan 26 at St. Patrick School Gym. Doors open at **12 pm.** Contest begins at 1 pm. Open to all boys & girls ages 9-14. Call Bob at 340-8837 with questions.

SPANISH "CANDLEMAS DAY" 4 pm Mass, Sun. Feb. 2 in the Church. Bring candles for blessing—procession, lifting of the baby Jesus, adoration and enthroning Him as King for the new year with candles and song. Blessing of St. Blaise. All are welcome to join in a pot luck in the church basement featuring Tamales.

MARK YOUR CALENDARS: Sun. Mar. 15: Healing Mass. **Sat. Mar. 21:** G.I.F.T. Gala. **Sun. June 28 – Fri. July 3:** Totus Tuus. **July 22-26:** Red Willow Co. Fair.

CSA REBATES for Quarter ending 12/31/19: St. Patrick: \$8,943.00; Sacred Heart: \$153.00; St. Ann: \$162.50. Thank you for honoring your pledges.

SOUTHERN NEBRASKA CATHOLIC REGISTER —a second collection on **Feb. 1 & 2** to support the Register. Please read & support the Register—it is a wealth of information.

“Could it be that one reason for the lack of vocations is our failure to stress sacrifice? The young have a sense of victimhood that we underestimate. They want a mission, a challenge!” Ven. Fulton J. Sheen from *The Priest Is Not His Own*

GRIEF SUPPORT GROUP – Closed support group at Community Hospital for adults who have experienced a recent loss of a loved one or for hospice families. No charge to attend. Sessions **begin Feb. 4** and continue on Feb. 18, Mar. 3, 17, & 31, Apr. 4 & 28, & May 12. Meetings are in Prairie Room B on **Tues. from 4:30-6:00 pm. New members will not be added after Feb. 4.** Call Becky Mai at 344-8221 for more information.

G.I.F.T. GALA 2020 – **Sat. Mar. 21** in the School Gym. Hurry & buy your tickets before they are all gone. Cost is \$100.00/ticket. Mass will be celebrated at **4 pm** at St. Patrick Catholic Church with Fr. Andrew Heaslip. Everyone is welcome. Social hour and silent auction at **5 pm**. Dinner service begins at **7 pm** (catered by The Coppermill Steakhouse). Enjoy an evening featuring local instrumental talents, games & raffles to benefit St. Patrick School. Live Auction to follow featuring Regina Andrijeski & Old West Realty & Auction. **Semi-Formal Attire requested.**

SIP-N-SEE AUCTION PREVIEW NIGHT **Fri. Mar 20 from 6-8 pm** at the school.

WE ARE STILL LOOKING FOR AUCTION ITEMS — If you wish to donate items for the Silent or Live Auction, contact Jill Koenig (308-737-0751) or Cassie Spencer (308-340-2931). We need items by **Feb. 15.**

GALA VOLUNTEER OPPORTUNITIES -- We need MANY volunteers to make this year's gala a success! Go to www.stpatsmccook.com & click on the SignUpGenius menu tab to view & sign up for the opportunities listed. Remember, the earlier you sign up, the more choices available! If you have any questions, contact Jill or Cassie & we can help you out or get you signed up.

G.I.F.T. GALA RAFFLE TICKETS – Raffle tickets are \$10 each & are available at the school, in the back of the Church, & at the rectory. The Grand Prize is \$2,000 (donated by Red Willow Chemical & Fertilizer) plus 10 chances to win \$100. The drawing will be held at the G.I.F.T. GALA—need not be present to win. The Development Office is looking for 20 people to help us sell raffle tickets. Please contact the Development Office to purchase or to volunteer to sell tickets: Jill Koenig (308-737-0751) or Cassie Spencer (308-340-2931) or email st.patrick.mccook@gmail.com. THANK YOU!

MARRIAGE ENCOUNTER WEEKEND — **8 pm, Fri. Feb. 7-4 pm Sun. Feb. 9** in Kearney. The weekend is designed to help married couples communicate more intimately with one another in order to deepen and enrich their relationship. An atmosphere is created where the couple can concentrate exclusively on one another in a private and confidential environment. Contact Pat & Janelle Benson: Pat 308-940-0670, Janelle 308-940-1105 or at pjben@yahoo.com.

PARISH COUNCIL ELECTIONS – Are you an interested parishioner willing to serve on the Parish Council? We have one nomination & need at least two more. Election when we get a slate of candidates. The Parish Council is an advisory board (no administrative powers) that gives input to the pastor about many aspects of parish life (finances, adult & child education, buildings and grounds, & liturgical to name a few). Parish Council members should be dedicated Catholics, prayerful, advocates of Catholic education (school, CCD, CYO) & team players. They need to be hard workers ready to find and implement solutions, be able to get others involved in the solutions, & set an example for others. Members of the Council serve three-year terms. We need to fill three positions. Thank you to outgoing members Jill Koenig, John Mabile and Melissa Wilcox. Call Fr. Brethour at 345-6734 if you are interested in serving.

DAVE RAMSEY'S FINANCIAL PEACE UNIVERSITY (FPU) – 6-8 pm beginning Mon. Jan. 27. Classes will meet for 9 weeks at St. Patrick School Library. Sharon & Steve Conroy and Dan & Chelsy Hartwell will facilitate the classes. Call the rectory at 345-6734 for information or to register.

SPIRITUAL WARFARE SERIES — 3-part series with Matt Simmons. Series will be at John XXIII Diocesan Center from 6:30-8:30 pm on **Tue., Feb. 18**, (Battleground of Our Minds), and **Tue., Mar. 24** (Our Weapons for Spiritual Warfare). The workshop is free and registration is kindly requested at <https://lincolndiocese.regfox.com/03oe-spiritual-warfare>. Questions? Call 402-473-0615 or email Annette-Wemhoff@cdolinc.net.

PLEASE PRAY FOR OUR SEMINARIAN Santiago Izquierdo of Lincoln, Spiritual Year (St. Charles Borromeo Seminary).

FEAST OF ST. BLAISE — The blessing of the throat will be given after Masses **Sat. & Sun, Feb. 1 and 2.**

WORLD DAY OF MARRIAGE is **Feb. 9.** Celebrates the husband and wife as the foundation of the family. It salutes the beauty of their faithfulness, sacrifice, and joy in daily-married life. There will be renewal of marriage vows at each Mass.

WORLD DAY OF THE SICK—is **Wed. Feb. 11.** Anointing of the Sick after all Masses on **Sat. Feb. 14 & Sun. Feb. 15.**

CATHOLIC SOCIAL SERVICES TRUCK will be at the Bargain Bazaar **Fri. Jan. 31 at 10:30 am.** Please come help load.

JOY & HOPE ANNIVERSARY RECOGNITION MASS and reception for all married couples will be held **Sun., Feb. 9 at the 9 am** Mass at the Cathedral of the Risen Christ in Lincoln. Special recognition will be given to those couples celebrating 10, 25, 40 and 50 years or more. Suggested donation of \$10 per couple. Family guests are welcome. To register, call the Family Life Office at (402) 473-0620.


















A LIFELINE FOR MARRIAGE – **Feb. 14-16** in Schuyler, NE. Retrouvaille helps couples through difficult times in their marriages. It is designed to provide the tools to help get your marriage back on track. Registration fee: \$100.00. Registration ends on Jan. 31. Call 308-986-2351 or email: 2041@retrouvaille.org for more information. Register at www.retrouvaille.org.

2020 WILD GAME FEED — **Sat. Feb. 29** at Curtis Community Center. All you can eat buffet featuring over 30 dishes made with duck, deer, squid, moose, dove, quail, pheasant, turtle, frogs, fish, turkey, goose and more. Live & Silent Auctions. Cash bar. Doors open at **5 pm**. Meal served at **7 pm**. Hosted by St. James, St. William & St. Joseph Catholic Churches.

UPCOMING YOUTH CAMPS: 2020 SKY CAMP — (for youth entering grades 5-7). Session 1: Thurs. May 28 to Sat. May 30, Session 2: Sun. May 31 to Tues. June 2, Session 3: Thurs. June 4 to Sat. June 6, Session 4: Sun. June 7 to Tues. June 9. Session 5: Thurs. June 11– Sat. June 13. Cost: \$150.

SKY TEENS —(for youth entering grades 8-9). June Sun. June 14 to June 16. \$150. . **Registration now open** at www.campkateri.org/. Click on SKY Camp and follow the prompts.

2020 LEADERSHIP CAMP: (for boys entering grades 6-9). Camp A: Sun. July 5 to Sat. July 11. Camp B: Sun. July 12 to Sat. July 18. Cost: \$490. **Registration now open** at www.campkateri.org/. Click on Leadership Camp and follow the prompts. PLEASE NOTE: The Youth Ministry Office no longer coordinates these Camps. All questions should go to Russell Koos at 402-319-3289 or at CampKateriT@gmail.com.

<p>Mead Lumber 107 East 1st Street McCook, NE 308-345-7807 877-308-2250</p>	<p>Richard & Jane Stull Owners  McDonald's of McCook 501 N. Hwy. 83 • McCook, NE 69001 308-345-7474</p>	<p>K C Hall BINGO Every Monday Night Hall available for receptions, parties, etc. Call 340-3383</p>	<p>STAGEMEYER CPA GROUP, P.C. Kristin Stagemeyer, CPA 801 West C St. Suite 2 McCook, NE 69001 308-345-2740</p>
<p>CARPENTER BRELAND FUNERAL HOME & MONUMENTS Tim and Kristi Daum, owners www.carpenterbreland.com 405 West C Street ~ McCook 308-345-3838 <i>"Celebrating Life, One Family at a Time"</i></p>	<p> Since 1968 Pharmacy & Hallmark 120 West B St McCook, NE 69001 (308) 345-1781 * (800) 658-4279 * (308) 345-1910</p>	<p>Walter Heating, Cooling & Const. LLC 38411 Road 719 McCook, NE 69001 345-7734  <i>Relax It's Rheem!</i></p>	<p>NICK'S DISTRIBUTION Candy • Tobacco Restaurant & Fountain Paper & Janitorial Supplies 801 East B • McCook, NE 308-345-6881</p>
<p>Cora Simmerman Berry, P.C. Licensed Mental Health Practitioner Licensed Professional Counselor 812 West 13th Street McCook, NE 69001 308-345-1429 FAX: 308-245-6513 LCPC LADC</p>	<p> "OUTDOOR ADVERTISING NEVER COSTS, IT PAYS" 308-345-5368</p>	<p> Professional Lawn and Grounds Care www.greenturflawncares.com Justin Harris 308-340-5019 Toll Free: 844-720-1025</p>	<p> Federal Credit Union 1001 W B St PO Box 385 McCook, NE 69001 308.345.7040 Fax 308.345.7050 www.krd-fcu.org</p>
<p>Premier Designs high fashion jewelry  Cassie Spencer 71926 Road 378 Culbertson, NE 69024 308-340-2931 cassiespencer.mypremierdesigns.com cassie@spencerjewelry.com</p>	<p>Bieker Welding Steel Fabrication Iron Sales Jason Bieker Shop Foreman 1608 West Q St. McCook, Nebraska 69001 Lavern & Kathleen 308-340-2208</p>	<p>Rocking Lazy J Angus  Joe & Brenda Anderjaska 36811 Road 733A 308-340-6890 Hayes Center, NE 69032 e-mail: rocnlzyj@gpcom.net</p>	<p>OLD WEST REALTY & AUCTION 310 Center Avenue • Curtis, NE 69025 Sheila Werkmeister – Realtor Call 308-350-7727 stwerkmei@gmail.com www.oldwestrealtyandauction.com <i>"Serving McCook and surrounding areas"</i></p>
<p> webbodyshopinc@hotmail.com Owner: Rich Webb 1406 West 17th • McCook, Nebraska 69001 Telephone 308 345-3205 • Fax 308 345-4214 Over 40 years work on all makes & models Paint Work • Glass Installation • Body Work • Frame Work</p>	<p> Uerling Construction "All your Construction, Concrete & Landscape Design needs" Mark Uerling 340-6122 Andrew Uerling 340-2210</p>	<p> 308 345-8635 1-800-847-8095 • Boarding • Grooming • Training</p>	<p>Come shop at Lord's Big Store at Indianola 308-364-2211 • Hardware • Furniture Appliances • Sensible prices • Integrity & Friendly Service</p>
<p>Jennifer's Scentsy Shop  Call or Text to smell the amazing scents 308-340-1898 Jennifer Hoyt 110 South Federal McCook NE 69001</p>	<p>Dan Booe 308-991-6731 Ross Booe 308-991-7077 BMS BOOE MACHINERY & SALVAGE SCRAP METAL RECYCLING Monica Conroy 72799 J Road #7 Industrial Park Drive Atlanta, NE 68923 McCook, NE 69001 08-337-2250 308-777-2027</p>	<p>BARGAIN BAZAAR THRIFT STORE 217 West C Street • McCook, NE 69001 Mailing Address: PO Box 1040 345-5317 "Lots of Bargains" Used household items • Clothing Like us on Facebook at: bargainbazaarthriftstoremccookne</p>	<p><i>High Plains</i> PODIATRY  Robert Hinze, DPM Specialist of the Foot & Ankle 308-345-3773 highplainspodiatry.com</p>
<p>Cedar Inn Motel & Retreat Center Ron Tompkins, Proprietor 1300 E C ST MCCOOK, NE 69001 Phone 308.345.7091 Reservations only 1.800.352.4489 Cedarinn4less.com</p>	<p>U SAVE Pharmacy & Medical Supply 902 North Highway 83 McCook, Nebraska 69001 Phone 308-345-5670 Toll Free 800-658-4258</p>	<p> carrier roberts PHOTOGRAPHY custom portraiture newborn baby & child family senior www.carrierrobertsphotography.com</p>	<p> Overhead Door Installation, Sales & Service 308-350-2783</p>
<p>NEBRASKALAND James R. Branch Store Manager 808 West B Street McCook, NE 69001 Shop: 308-345-5560 Cell: 308-340-1118 jamesbranch@nktiregroup.com Tire and Auto Service Professionals</p>	<p>MNB REALTY, LLC 123 West B St. 800-218-9771 McCook, NE 69001 308-345-5520 www.mnb.realty</p>	<p> SEHNERT'S BAKERY & Bieroc Cafe 312 Norris • McCook, NE 308-345-6500</p>	<p>KNIGHTS OF COLUMBUS INSURANCE Whole Life Term Life Long Term Care Disability Income  Annuities IRA's ROTH's SEPS TIM NOWAK, FIELD AGENT 308-289-1404 timothy.nowak@kofc.org</p>

Dave Ramsey's Financial Peace University

Classes begin **Mon., Jan. 27 from 6-8 pm** and meet for 9 weeks at St. Patrick School library in McCook (use the east door by the parking lot). Sharon & Steve Conroy and Dan & Chelsy Hartwell will facilitate the classes. Membership kits are approx. \$100. **Call the St. Patrick Church rectory at 345-6734 to enroll.**

At Dave Ramsey's Financial Peace University:

- **Learn** why it's important for spouses to **communicate and work together** toward success
- **Take control** of your money starts with a **budget**
- **Learn** a plan to walk **out of debt** with confidence
- **Understand** the power and influence **marketing** has on your everyday buying decisions
- **Insurance** — what you need and what to avoid
- **Learn** how to figure out your **best retirement plan**
- **Learn** the ins and outs of **mortgages** and **strategies** for buying or selling your home
- **Learn** how **generous giving** can completely revolutionize your attitude and improve your finances, business and relationships

THE AVERAGE AMERICAN

Average Household Income: \$59,039	78% of people live paycheck to paycheck
Average Consumer Debt: \$12.73 Trillion	7 out of 10 couples do not budget consistently
Mortgages: \$180,018	66% of Americans would struggle to pay for a \$1,000 medical emergency
Student Loans: \$50,868	16.14 % is the average credit card APR
Auto Loans: \$29,058	

After Dave Ramsey's Financial Peace University

- 81%** of married couples do a monthly zero-based budget
- Debt paid** in 90 days: \$5,300
- Savings** in 90 days; \$2,700
- 89%** graduate with at least a \$1,000 emergency fund
- Average giving** by FPU graduates: from 4% to 8%

IT'S NOT TOO LATE! ENROLL TODAY!