

# St. Richard's Catholic Church

7540 Penn Avenue South, Richfield, MN 55423 612-869-2426 • www.strichards.com

# Mission Statement

With Jesus Christ as our center, we continue the mission of Christ to bring about the Reign of God by:

- · Celebrating and living the Eucharist
- Sharing the Good News
- Fostering faith formation
- · Welcoming all
- Working for justice
- · Reaching out in service
- · Engaging in generous stewardship

#### PRAYER OF ST. RICHARD OF CHICHESTER

Thanks be to you, our Lord Jesus Christ,

for all the benefits that you have given us;

for all the pains and insults that you have borne for us.

0 most merciful Redeemer, Friend and Brother,

May we see you more CLEARLY





# **Parish Information**

Telephone Numbers	
General E-mail	bulletin@strichards.com
Website	www.strichards.com
Facebook	.www.facebook.com/SaintRichardsCatholicChurch

See our website for liturgy schedules.

#### Sacrament of Reconciliation

Individually on Sunday from 9:00-9:30am, or by individual appointment with Fr. Liekhus or Fr. Mario. Advent & Lent Reconciliation Services as scheduled. See the bulletin, website or Facebook page.

## **Pastoral Emergencies**

A parishioner who needs the Sacrament of Anointing of the Sick should call the parish office at 612-869-2426. If the office is closed, follow the prompts to reach the emergency line. When a person is in the hospital, ask the hospital staff to contact the on-call priest or chaplain. When a parishioner dies, a family member, friend or funeral director should call the parish office and a member of the Pastoral Team will return your call.

#### **Parish Records**

To join the parish, please register at www.strichards.com/join-us or call to request a paper registration form. Please call or send an email to the parish office with changes of name, address, phone, etc., and to request financial statements. Also, please let the office know if you move out of the parish or transfer membership to another parish.

Requests for sacramental certificates need to be received in writing with a signature – a form is available on the parish website.

## **Sunday Bulletin Policy**

Bulletin news must be submitted to the parish office no later than 8:30am Monday. The best way is to send an email to bulletin@strichards.com. All submissions are subject to revision and pastoral discretion.

#### Room Reservations/Parish Calendar

All scheduling or renting of building space must be arranged through the parish office. A schedule of events is on the main page of our website.

# **Parish Staff**

Fr. Jim Liekhus
Fr. Mario Castagnola, P.E.S
Nicole Adams
Isidro Cardoso Maintenance   icardoso@strichards.com phone extension 109
Beth GaetzFaith Formation & Safe Environment Assistant bgaetz@strichards.comphone extension 119
Mark HavertyFacilities Manager mhaverty@strichards.comphone extension 109
Susie Osacho
Jolaine Liupakka
Cindy Nedved
Beth Schorle
Betsy Sullivan Director of Music bsullivan@strichards.com phone extension 114

Thank you for taking the time to become familiar with the many ministry areas at St. Richard's Catholic Church. If you have any questions regarding the information contained in this booklet, please call the parish office at 612-869-2426, visit our website at <a href="https://www.strichards.com">www.strichards.com</a> or "Like" us at www.facebook.com/SaintRichardsCatholicChurch.

# A Brief History of Our Community

With members from St. Peter and Assumption Parishes, in the corn and rye fields at 76th Street and Penn Avenue, the Church of St. Richard became a parish on February 3, 1952. The parish started with 350 committed charter families. Just over one year after the creation of the parish, Mass was celebrated in the finished church. In those early days, there were four Masses each Sunday, the first beginning at 6:00am.

St. Richard's Catholic Church had early Franciscan fathers and friars from Assumption Seminary in Chaska helping at the parish. The Poor Clare Monastery was located within the church boundaries (87th and Russell in Bloomington), so six Franciscan Poor Clare nuns moved into their convent in August, 1954. In 1990 they gifted our church with the framed macramé "grapevine" hanging in the social hall, which was created by one of the Sisters.

By 1955 the parish and school had grown. The staff included a pastor, associate pastor, school principal, three teaching Sisters, five lay teachers, parish secretary, sexton and sacristan/lunch program supervisor. The first Parish Council was elected in 1970, when the parish had grown to 1,500 family units.

By 1965 the parish had outgrown its original buildings. A wall was removed and the church worship space was expanded into the social hall. Most Masses were celebrated with part of the congregation sitting in the church and part in the social hall, with both facing the sanctuary area in the middle. In 1981 the parish began to study the need for a unified worship space. On June 2, 1985 the new \$1.8 million church was dedicated. The first School Board was appointed in 1968. Late in 1984, parents, school board members, teachers, principals and pastors from Assumption, St. Peter, and St. Richard Catholic Churches began meeting to consider how the three schools could work together to promote quality Catholic education in the area. Starting with the 1994-95 school year, a new single school (Blessed Trinity Catholic School) was formed as part of the teaching mission of the three Richfield parishes. St. Richard's Catholic Church offers a wide range of parish activities and ministries. These offerings are supported by the people of this community. Hundreds of lay ministers (parish members and visitors) volunteer and serve the community in many ways. Over the past year, we have begun implementation of Vision 2025, which includes a renewed commitment to collaboration. Part of that process includes sharing our new priests between the Richfield Catholic parishes. The three Vision Statements put forth by our parishioner leadership are:

- We Will Enhance our Ministry
- We Will Have Financial Stability



• We Will Collaborate with other Catholic Parishes in Richfield The parish also serves the larger communities of Richfield, Bloomington, Edina, and south Minneapolis as a Christian community within the larger civic community. In addition to a long history of support for VEAP (the local food shelf and non-profit aid agency, www. veap.org), Loaves & Fishes, and an annual building project with Habitat for Humanity, the parish hosts bi-monthly blood drives for the American Red Cross and serves as a polling place for local elections. St. Richard's Catholic Church's history continues to be made up of faith-filled people reaching out to share the good news of God's loving presence.

# Worship and Community Life

We are called as a community to worship and serve God. At St. Richard's Catholic Church, we know the Sunday Eucharist is central to our life as a community and from this celebration of faith all our ministries and activities find their origin and sustenance. You may browse a variety of lay volunteer ministry opportunities at www.strichards.com/volunteer or call the office for a printed version.

# **Liturgical Ministries**

- **Altar Servers:** Assist the priest at Sunday and holy day liturgies. Altar Servers may be youth or adults; parents are encouraged to serve with their children. Contact: Cindy Nedved
- **Environment Committee & Work Crew:** The Environment Committee plans the decorative environment for worship and church-related spaces for the various liturgical seasons. The Work Crew volunteers a few hours on decorating days. Contact: Cindy Nedved
- **Extraordinary Ministers of Holy Communion:** Distribute Communion at Sunday, weekday, and holy day liturgies. Contact: Cindy Nedved
- **First Friday Prayer:** The first Friday of every month is a special day of prayer for this community. The day begins with Exposition of the Blessed Sacrament at 8:30am; Eucharistic adoration from 8:45am-4:45pm; evening prayer with benediction at 4:30pm; and ecumenical Taizé prayer at 7:30pm. See www.strichards.com/first-fridays. Volunteers are essential in making this day happen. Contact: Cindy Nedved
- **Gift Bearers:** Carry the gifts of bread and wine forward during the Sunday and holy day liturgies. Please sign up in the book by the baptismal font. This is a wonderful way to mark a special occasion, such as a birthday, anniversary, or other family celebrations. Contact: Cindy Nedved

- **Greeters:** Welcome and greet parishioners and visitors before the Sunday liturgies: hold open the door, assist the ushers with the distribution of bulletins, etc. Contact: Cindy Nedved
- **Lectors:** Proclaim the Word of God at Sunday, weekday, and holy day liturgies. Contact: Cindy Nedved
- **Mass Coordinators:** Set up and coordinate the celebration of Sunday, holy day, and weekday Mass. Contact: Cindy Nedved
- **Prayer Presiders:** Assist in leading prayer for the community for morning, evening, and night prayer, Stations of the Cross, and other liturgies throughout the year. Contact: Cindy Nedved
- **Ushers:** Ushers serve at Sunday and holy day liturgies. Men and women greet, assist with seating, take up the collection, distribute bulletins, and tidy the church after liturgies. Contact: Cindy Nedved
- **OTHER:** Crossbearer for all Masses, sewers for linens and sewing/repair work.

# **Music Ministry**

- **Ensemble:** Members of this group primarily serve as music ministers for the 11:00am Mass, and occasionally for the 5:00pm Mass. Singers and instrumentalists in grades 8 through adult are invited to join. Rehearsals are Tuesday nights, September through May, and 30 minutes before each Mass. Director: Betsy Sullivan
- **Choir:** All church choirs had to be suspended in 2020 due to the novel coronavirus pandemic, but we look forward to resuming our ministry in the future. Singers and instrumentalists in grades 8 through adult are invited to join. Rehearsals are normally held on Tuesday evenings from September through May and 30 minutes before Sunday Mass. Director: Betsy Sullivan
- **Cantors:** These singers are invited or auditioned by the director to proclaim the sung psalm (and other solo parts of the Mass) and to lead the congregational song when necessary. Director: Betsy Sullivan
- **Bell Choir:** Ringers are invited to lead and accompany the assembly's singing at monthly liturgies and on major feast days. Rehearsals are held weekly September through May. Director: Donna Kavanaugh
- **Taizé Prayer Instrumentalists:** Taizé Prayer is an ecumenical evening prayer held on the first Friday of every month; instrumentalists who are not a regular part of other St. Richard's Catholic Church music ministry groups are very welcome to join us. Parts are available for many different string and wind instruments. Instrumental parts are moderately challenging and players need to read music and be experienced on their instrument. Director: Betsy Sullivan

# Other/Hospitality

- **Coffee Shop:** Volunteers prepare and serve fair trade coffee and donuts approximately two Sunday mornings per month following Mass (except during Lent). Teams are assigned on a rotating basis. Contact: Cindy Nedved
- **New Parishioner Registration Volunteers:** If you are interested in welcoming and registering new parishioners after weekend liturgies, please talk to a member of the New Member Committee. Contact: Parishioner Terry Schuhler
- **Prayers of the Faithful:** Prayer requests with names of those who are ill or in need of prayer for any reason can be submitted at strichards.com/prayer or called into the parish office. *We must have the person or immediate family member's express permission to share their name.* Special prayers for anniversaries, baptisms, death, etc. can be submitted in the same way.

# **Faith Formation**

The focus of faith formation is growth in relationship with God, knowledge, service, justice and love of neighbor in a life-long journey of faith. Jesus Christ is at the heart of catechesis. The aim of catechesis is to lead to a deeper knowledge and love of Christ and the Church and a commitment to follow him (*The National Directory for Catechesis*). Parental involvement in catechetical programs is essential.

## Registration

Classes are held October - May. Registration begins in May and is due ahead of Labor Day (except for CLW). For complete details, please visit www.strichards.com/faith-formation.

## Children's Liturgy of the Word (CLW)

CLW Word is an opportunity for children ages 4 to 10 to experience God's Word in a way that they can understand. During Sunday morning Mass, children in the assembly are invited to come forward after the Opening Prayer for a blessing and then go forth with prayer. They reflect upon what they hear Jesus saying to them in the Word and how to relate that to their daily life. Children return to the assembly for the Liturgy of the Eucharist. Parents are welcome to join their children. There is no need to commit to long-term registration – all are welcome on a week by week basis. Elementary Formation (grades 1-5)

Children are welcomed by trained Catechists to learn about our Catholic faith and how it relates to their daily lives through scripture, Catholic tradition, prayer, music, and art. The children are encouraged to share what they have learned each week with their families through take home communication. The children are catechized at a level that is appropriate for their respective ages.

#### Middle School (grades 6-8)

Middle school youth are encouraged to deepen their relationship with God and better understand their role as Catholic Christians in the community through a holistic approach. Spiritual development, scripture, outreach, service, study of Catholic traditions, and social gatherings are the key elements of this model.

# See Confirmation under "Sacraments" for grades 9-10 Senior High (grades 11-12)

Senior high youth are offered "suitable pastoral information and guidance aimed at training young people in the Christian life" (RCIA #75). Using a holistic approach to ministry, which includes catechesis, retreats, worship and prayer, service, justice, and community life, the objectives are to:

- 1) foster total personal and spiritual growth;
- 2) draw youth to responsible participation in the life, mission, and work of our faith community;
- 3) empower youth to become disciples of Christ who witness their faith by living and working for justice, peace, and human dignity. *All curriculum meets the standards established by the USCCB*.

#### **Adult Faith Formation**

Wednesday scripture study is held at 11:00am, Labor Day through Memorial Day, with a focus on the Sunday readings. Contact: Parishioner Roma Lee Rasumussen

Monthly Book Discussions. Contact: Parishioner Lisa Lindenfelser Small Groups during Advent and Lent. Contact: Susie Osacho See the bulletin or www.strichards.com/adult-faith-formation for more information on opportunities that arise throughout the year.

## **Sacraments**

The parish community, through its sacramental life, remembers, celebrates and is nourished by sacred moments of initiation, healing, forgiveness, commitment, communion and service. Gathering to experience the Lord in sacramental signs and actions is the heart of a Christian community.

## **Baptism**

Preparation for infant baptism, with expectant parents or parents of a newborn or older child, includes discernment of the faith commitment as a Catholic Christian family, discussion of the qualities and role of godparents, and a deeper understanding of the rituals and symbols of baptism. See details at www.strichards.com/baptism. Contact: Beth Gaetz

#### First Eucharist

This is a family-based preparation program for families of childrenin second through fifth grade who express a desire to participate in Sunday liturgy, have an understanding of the presence of Jesus in the Eucharist at their age level, and have a willingness to go forth to love as Jesus taught. Contact: Susie Osacho

#### First Reconciliation

This is a family-based preparation program for children who recognize the difference between moral good and wrong-doing and have an openness to be forgiven and to forgive. Preparation takes place in the year leading up to the child's First Eucharist, based on the desire to renew union with God and community. Contact: Susie Osacho

#### Confirmation

This is a two year preparation program for youth in ninth through twelfth grades. The sacrament is received in the second year of the program by those who are in tenth grade or older. Confirmation at this age is a new beginning on a life-long journey of faith. Candidates, parents and sponsors spend time together with peers to explore the sacrament and how it affects their spiritual and daily life. Preparation includes weekly class attendance, service, prayer, and a weekend retreat. Contact: Susie Osacho

#### Marriage

Contact the parish office at least six months in advance. Registration and participation in the parish is preferred before any wedding planning can begin. Contact: Fr. Jim Liekhus

#### Anointing of the Sick

This sacrament of healing is for "those of the faithful whose health is seriously impaired by sickness or old age." For a home visit, call the parish office to find a time when the pastor is available. We celebrate Anointing of the Sick in a communal setting twice each year. In the case of an inhospital emergency, hospital staff will contact the priest chaplain on-call when requested. Contact: Fr. Jim Liekhus or Fr. Mario Castagnola, P.E.S.

### Rite of Christian Initiation of Adults (RCIA)

RCIA stands for the Rite of Christian Initiation of Adults and it is the process through which persons - adults and children age eight and over - join or complete their initiation into the Catholic Church. Contact: Susie Osacho

The RCIA is for three groups of people:

- 1. Those who are not baptized.
- 2. Those who were baptized into another Christian denomination and wish to enter into full communion with the Catholic Church.
- 3. Baptized Catholics who were never formed in the Catholic faith and have not completed their initiation that is, who have received neither of the sacraments of Confirmation and Eucharist.

RCIA consists of four periods of formation which are marked by rituals that celebrate what has been completed and call a person into the next phase. There is no specific length of time for each period. The RCIA is a journey that "takes as long as it takes," according to each individual.



# Pastoral Care

Our Mission Statement calls us to reach out and respond to the needs of others. We do this by sharing our time, gifts and resources with those in need — in our parish and in our community.

#### **Prayer Network**

Prayer requests are gathered weekly and distributed to volunteers who pray for these needs daily. We must have express permission from the person receiving prayer or an immediate family member in order to publish full names. To add an intention to the prayer network, please fill out the request form at www. strichards.com/prayer or place a written request into the Sunday collection basket.

#### **Prayer Service Ministers**

Once-a-week or twice-a-month, ministers preside at prayer services with communion in area nursing homes and senior residences. Contact: Jolaine Liupakka

### Ministers to the Homebound/Hospitalized

Pastoral ministers visit with the homebound and bring them communion on a regular, scheduled basis. Ministers also visit parishioners at Fairview-Southdale Hospital. Please contact the parish if you are scheduled to go into the hospital, or if you know of a parishioner who is homebound or hospitalized, so that we can arrange for volunteer pastoral ministers to visit. Contact: Jolaine Liupakka

## **Funeral Planning**

A member of the deceased parishioner's family calls the parish office to set a time to come in and make the necessary arrangements. Readings and music are chosen from all of the options possible according to the Rite of Christian Funerals. A time for the funeral Mass will be set based on the family's wishes and the parish's liturgical schedule. Contact: Cindv Nedved

#### **Funeral Luncheon Ministers**

When a family comes in to make funeral arrangements, they are invited to have a reception here after the funeral. For each reception, volunteers are needed to shop, cook, serve, and clean-up in two-hour shifts. Contact: Cindy Nedved

## Praverful Presence Funeral Ministry

Represent the parish by providing a presence of support, prayer, and hospitality at funerals. The main duty is to attend visitations and funerals as you are able. Other ways of serving can include praying for the deceased and family, providing hospitality (greeting, assisting people in finding the bathroom, refilling a coffee pot, etc.), or filling in as a funeral lector, Eucharistic minister, or cross bearer. Contact: Parishioner Gay Cleary

#### **Grief Support Coalition**

We are a founding member of the Bloomington-Richfield Grief Support Coalition. There are 15 churches included and meetings are held at a different church each season. Meetings begin with educational presentations, followed by small group discussion led by trained facilitators. www.brgriefcoalition.com

#### **Depression Support Coalition**

We are a member of the local Depression Support Coalition, which offers Christian support groups (open to all faiths) and speakers. www.depressionsupportcoalition.org

#### **Loaves and Fishes**

The third Wednesday of every month, parish volunteers cook and serve a meal for those in need.

#### Meals on Wheels

Once every four weeks, parish volunteers deliver noon meals to people who are unable to prepare meals for themselves because of illness, disability, or age.

### **Help At Your Door**

On Thursdays, volunteers take clients' grocery orders, do the shopping, deliver the groceries and return the money (collected on delivery). Each job is done by a different volunteer. Contact: Parishioner Frank Ploog

## Volunteers Enlisted to Assist People (VEAP)

VEAP is an ecumenical ministry located in Bloomington which helps people in this community who cannot financially, physically, or emotionally provide for their own well-being. We collect food (baskets for this purpose are in the church narthex) and deliver it to VEAP weekly. Contact: Parishioner Elaine Wetsch

## **Prayer Shawl Ministry**

Knitters and those who crochet say a special prayer every time they sit down to knit/crochet a Prayer Shawl. Made with care and prayer, Prayer Shawls are blessed and given to parishioners who are ill, or struggling in some way, and who would welcome the warmth of love the shawls hold. Contact: Jolaine Liupakka

# **Administrative/Hospitality Ministries**

Administrative services are the behind-the-scenes activities that assist and support the parish staff and various parish ministries.

# **General Administration**

**Contribution Processing:** Volunteers are scheduled on a rotating basis to process contribution envelopes and prepare the deposit from the Sunday and special collections. Contact: Nicole Adams

**Front Office Hospitality:** Volunteers help with answering phones, mail, filing, copying and other office tasks on weekday mornings and afternoons. The primary requirement is a smile to welcome all of our visitors! Contact: Parishioner Gaye Mandt

# **Parish Pastoral Council**

The council is made up of parishioners serving three-year terms who advise the pastor on leadership decisions. Representing the parish this year are: Betsy Adams • Lynn Norby • Tim Springer • Jim Robasse • Roma Lee Rasmussen • Paul Gutkowski • Martin Phan Contact Fr. Jim Liekhus for more information.

# **Finance Council**

This group, along with the pastor, administrator and the parish's two trustees, oversees the parish's financial resources, including setting the budget each fiscal year. Contact the Parish Administrator for more information.

# **Blessed Trinity Girl Scouts**

The Girl Scout Troop for Kindergarten through Grade 3 meets Monday evenings each month during the school year. The troop is led by parishioner Jill Elfering.

# **Knights of Columbus**

St. Richard's Catholic Church has a Knights of Columbus Round Table as part of the parish. The goal of the Knights of Columbus is to make their service available to the parish to help the parish achieve its plans and goals. Any male 18 years old or older may be a Knight of Columbus. www.kofcbloomington.com

# **Blessed Trinity Catholic School**

Patrick O'Keefe, Principal, principal@btcsmn.org Penn Campus: Preschool - 3rd grade | 7540 Penn Avenue S | 612-866-6906

Nicollet Campus | 6720 Nicollet Avenue S | 612-869-5200 Richfield, MN 55423 | www.btcsmn.org

Blessed Trinity Catholic School is a consolidated school of the three Richfield Catholic parishes of Assumption, St. Peter and St. Richard. The three parishes provide financial support to the operation of the school and parishioner representatives serve on the school board. Pre-kindergarten through grade three are located at the Penn Campus (St. Richard) and grades four through eight are located at the Nicollet Campus (St. Peter). Let Blessed Trinity fill your child's school day with values you embrace and academic preparedness your child will need to succeed. Watch your child further grow as a complete and happy person who contributes in a positive, respectful, tolerant and nurturing manner. Feel secure knowing your school is constantly monitoring, evaluating and adapting to keep students moving ahead and fully prepared for their high school of choice. Call one of the school offices now to learn more about our tuition and scholarship options.

# **Mission Statement**

Blessed Trinity Catholic School is the parish school of Assumption, St. Peter's, and St. Richard's Churches. We are clearly Catholic, intentionally inclusive and academically excellent. We are devoted to wholly educating each child to their greatest potential as images of God.

Preschool for 3 and 4 year olds, half and full day options

Preschool is a special time. Youngsters become part of a group that learns and prays together. Blessed Trinity's preschool learning activities and games are chosen for specific skill development. Weekly and monthly units of study are focused around art, music, religion, math and reading readiness skills and self-development activities. Enhancement programs

readiness skills and self-development activities. Enhancement programs such as Spanish class, library sessions and field trips add to the learning in our preschool program. Year-round onsite childcare is available for all registered preschool students and is open to the public in the summer.

# Kindergarten

Kindergarten at Blessed Trinity prepares children for school success and to become life-long learners. We emphasize social skills as well as skills needed for reading, such as: beginning and ending sounds and high frequency words, math skills which build on each child's natural sense of order and patterning, religion themes based on the child's place among all of God's creation, social studies centered on family and community and hands-on science which encourages exploration of the environment. Music, art and physical education are taught by specialists and technology is used to enhance the curriculum. Year-round onsite childcare is available for all registered kindergarten students and is open to the public in the summer.

#### Grades 1-8

Blessed Trinity offers academic continuity and rigor, a genuine feeling of being part of a family, a chance to build close relationships with caring teachers and other families, integration of Catholic values in everything we do, a safe environment, and the advantages of school uniforms. We also offer many different sporting and extra-curricular activities and opportunities for community service. Our students are well prepared for life after Blessed Trinity and we always hear from area high schools on how our graduates are successful academically, socially and behaviorally.

### **Cub Club and Club Tiger**

Our Cub Club and Club Tiger extended day programs provide year-round childcare for enrolled students before and after school, on select non-school days and holidays as well as during the summer.

#### **Academics and Curriculum**

Blessed Trinity is dedicated to academic excellence. Our curriculum is designed to support the key elements of our mission—learning, faith, community and service. To accomplish this, Blessed Trinity offers a well-rounded core curriculum consisting of: Art, English, Literature and Reading, Mathematics, Music, Physical Education, Religion, Science, Social Studies, Spanish and Spelling. Technology is integrated into our curriculum and instruction as a tool to enhance the learning process. We recognize and value the unique gifts, learning styles and talents in each child, and strive to meet their individual needs by offering many different paths to academic success.

### **Faculty**

At Blessed Trinity we have dedicated, experienced and well-qualified teachers. The majority have earned master's degrees. With an average of 20 or more years of professional experience, our teachers love teaching children within our Catholic faith traditions. They recognize each child as an image of God and stay current on the best practices for helping their students reach their fullest potential. The members of our faculty and support staff have a kids-first attitude and it shows in the individualized attention each student and family receive.

#### **Tuition & Financial Assistance**

Contact Principal Patrick O'Keefe, 612-869-5200.

Blessed Trinity is supported through its three sponsoring parishes (Assumption, St. Peter's and St. Richard's), parent-paid tuition and fundraising. As a family-based school, tuition breaks are given to families with more than one child. Blessed Trinity does not want your child to miss out on a Catholic education because of the financial burden associated with a private school. We want to educate as many children as can be reasonably accommodated and will happily work with your unique financial situation to make Catholic education a financially feasible option for your family. Please contact the school principal to personally discuss your circumstances.