

FAITH MATTERS

ISSUE 5

A PUBLICATION OF AVE MARIA MUTUAL FUNDS

LOU HOLTZ ON MARRIAGE AND TEAMWORK

BY TRENT BEATTIE



As college football nears the end of its 143rd season, Lou Holtz is among the many taking it in. The 75-year-old ESPN analyst has seen more than his share of games, mostly from the sidelines as a head coach. He coached a total of 388 games at six Division I schools.

With a victory over USC on November 24, the University of Notre Dame football team finished a season undefeated for the first time since 1988. That was the memorable year in which Lou Holtz led the Fighting Irish to a 12-0 record and a national championship.

Less known, but no less important to Holtz are the experiences that prepared him for his Notre Dame years, and the encounters he had on campus outside of football.

Holtz shares his appreciation for the religious sisters who taught him in grade school, his wife who has supported him for more than 50 years, and his children who have done him proud.

“The sisters of Notre Dame at St. Aloysius Grade School influenced my life tremendously. This was due to the fact that they always encourage their students to make sure

that God was the focus of their lives, and they didn’t allow us to do anything except to the very best of our ability.

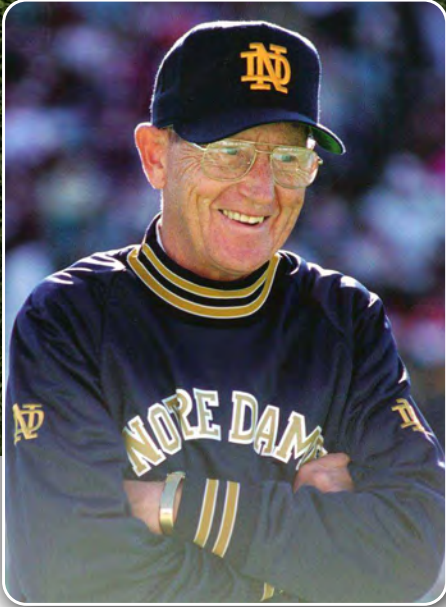
When this is passed to the youth in their formative years, I can’t begin to tell you how important it is. I owe the good sisters so much for what they taught me, and I will be forever grateful for their selfless dedication.

**GOD DOES
ANSWER OUR
PRAYERS,
BUT
IT’S NOT
ALWAYS IN
THE WAY WE
EXPECT**

I used to pray that God would make me a great athlete, and he never did. Yet he put me in the coaching profession, where I’ve experienced 45 years of being involved in great games and competitiveness and having a positive influence on other people’s lives. Had I been a great athlete, I’m not sure I would have even gone into coaching. I

may have turned out feeling that my life ended when my athletic career ended, as happens so many times with various athletes.

I do know this: God does answer our prayers, but it’s not always in the way we expect. God knows what’s best for us, though, so there’s no need to worry when things don’t go how we originally wanted them to go. We just have to be willing to



make changes and go a different route sometimes.

Every single day [at Notre Dame] was very special because there were so many opportunities to encounter and live out the Catholic Faith. Mass and confession were always available, and you could pray the Rosary at the Grotto of Our Lady of Lourdes, which is a smaller-sized replica of the original in France.

If I had to list some top memories, though, I guess they would be having three of my four children graduate from that fine university and one of them getting a second degree from the law school. Just

being on campus and being able to represent Notre Dame through football are great memories, but I think the statue they built of me and dedication in 2008 has to rank up there, as well. That was a very humbling experience.

I appreciate my wife, Beth, so much. She has been there through good times and bad, and no one has been more supportive of me. Her loving attention and candor have helped me more than I can say. We've always done things as a team, not just me going my own way. That's essential if you want your marriage to work, and ours has for many years. It has been more than 50, thanks be to God.

It's a great perspective to live life with, similar to the serenity prayer. It's helpful for anyone, but maybe in

a special way for coaches. Coaches can get too focused on results and winning, so it's good to step back and let go of things a little bit. I just try to change the things I can, accept the things I can't, and pray I have the wisdom to know the difference between the two.

I follow three rules: Do the right thing, do the best you can, and always show people you care. You've got to make a sincere attempt to have the right goals to begin with and then go after them with appropriate effort, and you must remember that you can't really achieve anything great without the help of others.

Another way of seeing it is that anything great you do achieve will be for others, in the sense that helping other people realize their potential is what achieving is all about. It's not a one-man show; it's about contributing to the good of the team. That's how you have to see it.

Our perspective in life is so important and this was reinforced by my experience with the New York Jets in 1976. That was one of the best coaching jobs in the country at the time – and yet I didn't take advantage of it because of my own attitude. I came into it seeing problems instead of opportunities, and this prevented me from getting the most out of the team.

Everyone goes through adversity in life, but what matters is what you learn from it. I like to say that life is

10 percent what happens to you and 90 percent how you respond to it. I did learn from the Jets experience, and it has really helped me in subsequent years with other teams.

I think life is a matter of choices and that wherever we are, good or bad, is because of the choices we make. If you choose to do drugs, drop out of school, join a gang, or have five children out of wedlock, you're choosing to end up in prison or in poverty – and that is not a result of choices I or anyone else made, but of choices you made. We need to get back to holding people accountable for their choices, and that includes people in the Catholic Church.

I think the Catholic Church is infallible when it comes to religious principles [on faith and morals]. That's what I was taught by the sisters of Notre Dame growing up, and I believe that to this day. Do I agree with the practical decisions of Church leaders on some things? Certainly not. But, by the same token, I try to follow Catholic teachings. That's what brings meaning and lasting happiness to life."





LOU HOLTZ

COACH HOLTZ is one of the most successful college football coaches of all time. A strong proponent of self-motivation, self-discipline, hard work and faith, Coach Holtz is best known for his coaching success at the University of Notre Dame. He led the Fighting Irish on a record-setting 23-game winning streak and won the 1988 National Championship. Coach Holtz is a member of the Catholic Advisory Board of Ave Maria Mutual Funds and receives remuneration for his board duties. He is a highly sought inspirational and motivational speaker. Coach Holtz is also the author of three best selling books.



Schwartz Investment Counsel, Inc., a registered investment adviser established in 1980, serves as investment adviser for Ave Maria Mutual Funds and invests only in securities that meet the Funds' investment and religious requirements. The returns may be lower or higher than if decisions were based solely on investment considerations. The Funds' method of security selection may or may not be successful and the Funds may underperform or outperform the stock market as a whole. All mutual funds are subject to market risk, including possible loss of principal.

Request a prospectus, which includes investment objectives, risks, fees, expenses and other information that you should read and consider carefully before investing. The prospectus can be obtained by calling 1-866-283-6274 or it can be viewed at www.ave-mariafunds.com.