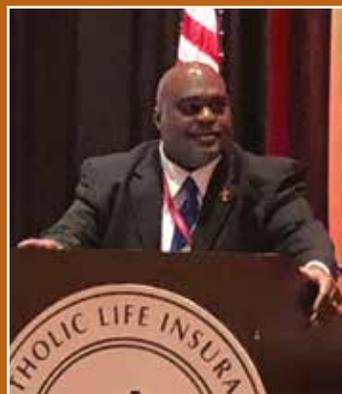


# CATHOLIC LIFE INSURANCE MAGAZINE

Fall 2018

**NEW!**  
**SEE INSIDE!**  
[CatholicMedicareSupp.com](http://CatholicMedicareSupp.com)



**96TH CONVENTION REVIEWED • ALL AMERICAN SCHOLARSHIP ANNOUNCED  
CATHOLIC MEDICARE SUPPLEMENT INSURANCE  
BRANCHES IN ACTION • IN THE KITCHEN**



# MESSAGE FROM THE PRESIDENT



President/CEO – J. Michael Belz

Dear Member:

It is with great pride that I report that Catholic Life enjoyed a strong first nine months of the year. Our financial reports included an increase in assets, insurance in force and surplus. On behalf of all of us at Catholic Life Insurance, we thank you for your support and your continued loyalty.

## Democracy in Action

In late July, 224 delegates gathered for the 96th Convention. Reports made by the Audit Committee Chair, the Chair of the Board, the Treasurer and I demonstrated the Society's "Safe, Strong and Secure" position.

During the business session, delegates welcomed Cindy Olson to our Board of Directors and said goodbye to retiring Director Doris Short. Immediately following the convention, the Board elected Tommy Hoelscher as Chair, Felix Skarpa as Vice Chair and Sandy King as Secretary. Please see pages 7-11 for convention details.

## Cash for College

If you have a son, daughter, grandson, or granddaughter who is a high school senior, please see page 17 for the announcement of our 2019 All American Scholarship. Each year we award 35 scholarships for \$1,000 each to members who are graduating high school seniors.

## Helping Catholic Schools

For the 12th consecutive year, Catholic Life is helping Catholic schools raise funds by sponsoring the Catholic Schools Sweepstakes. This year 60 schools from nine dioceses will take part in the program that has raised more than \$8 million. Catholic Life is proud to have established this program. See page 6 for a list of schools that are participating.

## Making a Difference Day

In October, Branches from throughout Catholic Life will take on projects to make a difference in their community. We encourage all members to take part in these projects and even suggest your own. Catholic Life has a rich tradition of helping others in need. Join us as we make plans for October.

In closing, we thank you for giving us the opportunity to serve you and your family. We hope that you will continue to rely on the products and services that we offer to help you protect your family and to meet your financial goals.

Sincerely,

J. Michael Belz  
President/CEO

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**Peggy von Kaufman, CISP**  
Asst Vice President/Operations

**Kristy Winkler**  
Asst Vice President/Accounting Manager

FALL 2018

# CATHOLIC LIFE MAGAZINE



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### **SEMINARIAN SCHOLARSHIP WINNERS NAMED** 5

Supporting our faith-based community is a core value of Catholic Life Insurance. Meet the most recent recipients of the Msgr. Henkes and the Msgr. Stuebben Fund Seminarian Scholarships and tomorrow's future priests.

### **96TH CONVENTION** 7

Catholic Life is a membership organization with a representative form of government. Here are highlights of the biennial meeting, which serves to update members on the progress of their organization.

### **MEDICARE SUPPLEMENT INSURANCE** 12

With 10,000 Americans turning 65 every day, many are searching for ways to save money on healthcare costs. Catholic Life's new Medicare Supplement product can help.

### **ALL AMERICAN SCHOLAR** 17

Catholic Life is offering scholarships worth \$1,000 to 35 graduating seniors who plan to attend college next fall. Learn more about scholarship requirements.

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Photographs taken during the 96th Catholic Life Insurance Convention by Clem Spalding, Page Funk, Danna Morgan and Barbara Cheaney. See pages 8–11 for additional photos.

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Editor: Barbara A. Cheaney • Staff Assistants: Page Funk, Danna Morgan • Designed and Produced by: Lynn Design

Agent Mike Dieter presents the **GOLDEN CERTIFICATE AWARD TO ROBERT M. BAUER OF LINDSAY.**

In 1944, 20-year old Bauer was serving in the ground crew of the Army Air Corps when he became a Catholic Life member.

Thanks, Mr. Bauer for your service to our country and for your membership.



## IN MEMORIAM



### CLIFTON LAU

Former Victoria Branch President and Agent Clifton Lau died June 28, 2018, at the age of 87.

Lau served as President of the Victoria Branch for more than 20 years. During his tenure, the Branch grew tremendously taking on many projects that benefited the Catholic community.

Additionally, Lau was a leading sales producer for Catholic Life. He won the Twelve Apostle award multiple times; most recently in 2006. Lau retired in 2016 following 30 years of service.

The Mass of Christian Burial was held at Our Lady of Lourdes Catholic Church on July 3, 2018, with Bishop Emeritus David E. Fellhauer presiding. Burial followed at Resurrection Cemetery.

His wife of 68 years, Jo Ann, survives him as do his two sons; two daughters; 11 grandchildren; and 12 great-grandchildren.



### ALVIN SNOGA

Longtime member and supporter Alvin Snoga passed away July 6, 2018, at the age of 92.

Snoga was an Agent in 1964 when he and his fellow parishioners at St. Margaret Mary Catholic Church petitioned to form the Highland Hills Branch. He served as a Branch Office many times until the Branch merged with the Pecan Valley Branch in 2008.

In 1982, he was elected to the Catholic Life Board of Directors. During his time on the Board, he served four years as Vice Chair.

His wife of 47 years, Bernice Pollok Snoga, predeceased Alvin. They raised nine children on the southeast side of San Antonio, and today 16 grandchildren and 15 great-grandchildren are part of the Snoga family.

A Funeral Mass was offered on July 12, 2018, at Immaculate Conception Catholic Church in Panna Maria, TX. Interment followed at Panna Maria Cemetery.



### SIEMON MENDEZ

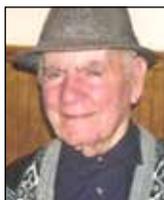
Pep Branch Secretary-Treasurer Siemon Mendez died suddenly on August 1, 2018. He was 68 years old.

Mendez became an officer in 1999 serving as First Vice President before taking on the role of Secretary-Treasurer in 2004.

"Siemon was a joy to work with," said SVP Barbara Cheaney. "He kept spotless books and never missed a deadline. We will miss him."

His wife, Bernardine Mendez, two daughters, and four grandchildren, survive him.

A Mass of Christian Burial was held August 4, 2018 at St. Michael's Catholic Church. Interment followed in the City of Levelland Cemetery.



### MILTON SCHMITZINSKY

Former Catholic State League President and Catholic Life Agent Milton Schmitzinsky of Fredericksburg died August 11, 2018. He was 100 years old.

He joined St. Joseph's Society at St. Mary's Catholic Church in Fredericksburg at the age of 18. He went on to hold the office of secretary and treasurer. St. Joseph's Society was affiliated with the Catholic State League of Texas. The president of the league appreciated his values of life and made him the chairman and served as such until the league ended. Milton served as treasurer for many years and twice as president

A farmer by trade, Milton became a Catholic Life sales Agent in 1962. He took good care of members in the Fredericksburg area for the next 34 years.

A Requiem Funeral Mass was held August 16, 2018, in the St. Joseph's Roman Catholic Chapel in San Antonio, Texas. Interment followed in St. Mary's Catholic Cemetery in Fredericksburg.

Schmitzinsky is survived by his wife, Edith, five daughters, one son; 17 grandchildren and 12 great-grandchildren.

**ETERNAL REST GRANT UNTO THEM, O LORD, AND LET PERPETUAL LIGHT SHINE UPON THEM. MAY THE SOULS OF THE FAITHFUL DEPARTED, THROUGH THE MERCY OF GOD, REST IN PEACE. AMEN**

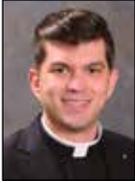


Elias "Trey" Chapa

## 2018 SEMINARIAN SCHOLARSHIPS AWARDED

Four first-time and eleven repeat scholarships were awarded for the 2018-2019 academic year through the Msgr. Henkes and Msgr. Stuebben Seminarian Scholarship Funds. Both non-profit funds are designed to help pay for seminary tuition and expenses. Since 1987, more than \$400,000 in scholarships funds have been awarded.

Elias "Trey" Chapa of Beeville, Texas and Dalton Ervin of Weimar, Texas were awarded a first-time \$2,000 scholarship through the Rev. Msgr. Albert George Henkes Seminarian Scholarship Fund.



Dalton Ervin

Chapa is a first-year Theology seminarian with St. Mary's Seminary in Houston, Texas. He plans to serve the Diocese of Austin. Ervin is currently a Theology III seminarian at the Pontifical College of Josephinum. He is studying to serve the Diocese of Victoria.

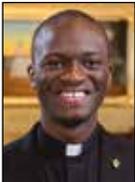
Repeat scholarships were also awarded to past winners Duncan Amek studying at Assumption Seminary in San Antonio, William Hayes studying at Theological College in Washington, D.C., Samuel Bass, Michael Caraway and Christopher Smith, whom are studying at the Pontifical North American College, and Fernando Ricaud-Cavazos studying at St. Mary's Seminary in Houston.



David Chacko

This scholarship honors the late Msgr. Henkes who served as Catholic Life's Spiritual Advisor for 27 years. The scholarship is open to any resident of Texas, Arizona, Florida, Louisiana, Oklahoma, New Mexico and Mississippi who is enrolled in a Roman Catholic Seminary. Scholarships totaling approximately \$213,000 have been awarded through this non-profit fund since its establishment in 1987.

David Chacko and Michael Ezeoke were selected as first-time recipients of the Rev. Msgr. Lawrence J. Stuebben Seminarian Scholarship. Chacko is currently a Theology I seminarian studying to serve the Archdiocese of San Antonio, while Ezeoke is a Theology II seminarian studying to serve the Diocese of San Bernardino.



Michael Ezeoke

Repeat scholarships were awarded to Michael Coronado, Randolph Hopkins, Jr., Pedro Martinez, Joseph Moreno, and Jorge Verduzco. All of Msgr. Stuebben Fund recipients attend Assumption Seminary in San Antonio, Texas.

This scholarship fund was established in 1994 in honor of Catholic Life's former Spiritual Advisor, the late Msgr. Lawrence J. Stuebben. Established to help future priests in their journey towards ordination, this non-profit fund has awarded scholarships totaling \$193,000 since its founding.

This scholarship is open to students studying at Assumption Seminary in San Antonio, Texas.



## Make A Difference Day 2018: October 27th

**MAKE A  
DIFFERENCE DAY**  
NATIONAL DAY OF DOING GOOD

**Mark your calendars for Make a Difference Day, our nation's largest day of service.**

**Millions of people rally together in volunteer activities across the U.S. for a single day.**

**Want to get involved? Plan a project to benefit your neighborhood, community or church. Call your local Catholic Life Insurance branch to volunteer. Don't know how to reach them? Call the Communications Department at 1-800-262-2548 ext 256.**

**Make a difference in someone's life this year!**

## CONTACT US



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**Toll free:** ..... (800) 262-2548

**Fax:** ..... (210) 828-4629

**Website:** ..... www.cliu.com

**General Email:** ..... info@cliu.com

**Office Hours:** ..... 8 a.m.–5 p.m. Monday–Thursday; 8 a.m.–3 p.m. Friday



## CATHOLIC SCHOOLS SWEEPSTAKES PROGRAM BEGINS WITH NEW SCHOOL YEAR

For the 12th year, Catholic Life Insurance is doing what it can to help Catholic Schools raise needed funds. The Catholic Schools Sweepstakes has helped raise more than \$8 million for Catholic Schools. This year 60 schools from nine dioceses are taking part in the program.

“As the school year begins many schools have immediate financial needs. All monies raised through this program go directly and immediately to the school,” said President Belz. “This is our way of helping Catholic schools and giving back to our faith-based community. We are proud of what we have been able to accomplish thus far for Catholic education.”

Students are selling \$5 raffle tickets that will be entered into a drawing that will take place at the Home Office on February 14, 2019. The grand prize winner will have the choice of a 2019 Truck, a 2019 Sedan or a pre-paid \$20,000 VISA card. Additionally, every participating school will have a \$1,000 Prepaid VISA card winner. Catholic Life prints the raffle tickets and all marketing materials as well as underwrites all prizes.

“This program offers great potential. We hope to increase the awareness of Catholic Life, to increase sales to an audience that we have been unable to reach heretofore, and to raise funds for needy Catholic schools,” Belz added. “We hope more schools will join us in the program next year.”

*To support Catholic education, please buy a ticket from one of the participating schools.*



### PARTICIPATING CATHOLIC SCHOOLS INCLUDE:

#### **Diocese of Amarillo**

Holy Cross Catholic Academy – Amarillo  
St. Anthony Catholic School – Hereford

#### **Diocese of Beaumont**

St. Catherine of Siena Catholic School – Port Arthur

#### **Diocese of Corpus Christi**

Our Lady of Perpetual Help Academy – Corpus Christi  
St. Anthony Catholic School – Robstown

#### **Diocese of Dallas**

Good Shepherd Catholic School – Garland  
Immaculate Conception Catholic School – Grand Prairie  
Mount St Michael Catholic School – Dallas  
St. Elizabeth of Hungary Catholic School – Dallas  
St. Joseph Catholic School – Waxahachie  
St. Philip & St. Augustine Catholic Academy – Dallas

#### **Diocese of Fort Worth**

Sacred Heart Catholic School – Muenster  
St Mary's Catholic School – Gainesville

#### **Archdiocese of Galveston-Houston**

Holy Rosary Catholic School – Rosenberg  
Our Lady of Lourdes Catholic School – Hitchcock  
St. Augustine Catholic School – Houston  
St. Helen Catholic School – Houston  
St. Jerome Catholic School – Houston

#### **Diocese of Laredo**

Our Lady of Refuge Catholic School – Eagle Pass

#### **Archdiocese of San Antonio**

Antonian College Preparatory High School – San Antonio  
Blessed Sacrament Catholic School – San Antonio  
Holy Cross of San Antonio – San Antonio  
Holy Name Catholic School – San Antonio  
Incarnate Word High School – San Antonio  
Little Flower Catholic School – San Antonio  
Notre Dame Catholic School – Kerrville  
Our Lady of Grace Catholic School – Pleasanton

Our Lady of Perpetual Help Catholic School – Selma  
Our Lady of the Hills Regional Catholic High School – Kerrville  
Providence Catholic School – San Antonio  
Rolling Hills Catholic School/Antonian Middle School –  
San Antonio  
Sacred Heart Catholic School – Floresville  
Sacred Heart Catholic School – Uvalde  
St. Anthony Catholic High School – San Antonio  
St. Gerard Catholic School/Regional Middle School – San Antonio  
St. Gregory the Great Catholic School – San Antonio  
St. James Catholic School – Seguin  
St. John Berchmans Catholic School – San Antonio  
St. John Bosco Catholic School – San Antonio  
St. John Paul II Catholic High School – New Braunfels  
St. Louis Catholic School – Castroville  
St. Luke Catholic School – San Antonio  
St. Mary Magdalen Catholic School – San Antonio  
St. Mary's Catholic School – Fredericksburg  
St. Monica Catholic School – Converse  
St. Paul Catholic School – San Antonio  
St. Peter Prince of the Apostles Catholic School – San Antonio  
St. Pius X Catholic School – San Antonio  
St. Thomas More Catholic School – San Antonio

#### **Diocese of Victoria**

Holy Cross Catholic School – Bay City  
Nazareth Academy Catholic School – Victoria  
Our Lady of the Gulf Catholic School – Port Lavaca  
Our Lady of Victory Catholic School – Victoria  
Sacred Heart Catholic School – Hallettsville  
Shiner Catholic School – Shiner  
St. Anthony Catholic School – Columbus  
St. Joseph Catholic School – Yoakum  
St. Michael's Catholic School – Cuero  
St. Michael Catholic School – Weimar  
St. Rose of Lima Catholic School – Schulenburg

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# 96TH CONVENTION DELEGATES RATE MEETING: “IT WAS A GREAT CONVENTION.”



According to a survey conducted following the convention, an overwhelming majority of the delegates that attended the 96th Catholic Life convention rated the meeting excellent. The two-day meeting took place July 27–28, 2018, at the Embassy Suites in San Marcos, Texas with 224 delegates from 76 Branches in attendance.

One delegate wrote in her survey response, “I was so impressed with the knowledge and professionalism of the Executive Officers. I’ve been a Catholic Life member for many years, and the reports verified that my confidence in the company is well founded.”

## MEET & GREET

Delegates came together Friday night for the kickoff reception that was followed by a Mexican food buffet dinner. While some delegates returned to their room after dinner, about 150 people participated in a rousing evening of Bunco. As one Delegate put it, “Bunco was great for the interaction with other Branch Officers and Agents.”

## STATE OF THE SOCIETY

Convention Chair Barbara Cheaney pounded the gavel at 8:30 a.m. Saturday morning to signal the official opening of the 96th convention. Honorary Spiritual Advisor Rev. Monsignor Larry J. Droll led the assembly in prayer. District IV Director and Vice Chair of the Board Mike Stolowski led the Pledge of Allegiance with Seguin delegate Tanya Moczygemba singing the national anthem.

Status reports made by the Chair of the Board Tommy Hoelscher, Audit Committee Chair Doris Short, Chief

Financial Officer Colleen Z. Berger, Treasurer Chip Nance, and President J. Michael Belz reflected the impressive growth of the organization since the last convention.

“The convention is an important part of our corporate governance,” said President Belz. “As a membership organization, our members own and operate Catholic Life. At the convention, they get the chance to celebrate our fraternal difference, to learn about our financial strength, and to elect leaders to represent them on the Board of Directors.”

## BE CONSISTENTLY CATHOLIC

Professional Catholic speaker and evangelist Deacon Harold Burke-Sievers of the Diocese of Portland, Oregon addressed the Saturday morning session.

“As lay people, our role is not to change minds and convert others but to simply sow the seeds by being faithful to Christ in the way we live our lives. Our goal is not to convert, but to cause others to grow closer in their relationship with Jesus. Only the Holy Spirit can lead a man to conversion,” said Deacon Sievers.

His no-nonsense, hands-on approach to living the Catholic faith challenged and inspired delegates.

“Deacon Sievers talk about planting the seeds and letting God do the rest was the most inspirational takeaway for me. I have thought about that so many times since then,” wrote one delegate.

Another said, “I enjoyed Deacon Harold Burke-Sievers. He was captivating and so very inspirational in his speaking. I took away renewed insights into our Catholic religion, and what purpose we serve in evangelizing others.”

## RUNNING THE BUSINESS LEADERSHIP DISCUSSION

One of the more popular events was a panel discussion by the leadership team. With President Belz as the moderator, the eight-member team answered questions about what their responsibilities. Delegates learned about how Catholic Life invests, what measures we take to safeguard your data, and why you need to update your beneficiary.

Said one delegate, “The panel discussion was excellent and informative.”

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## HUMOR LEADS THE WAY

After a delicious lunch, comedian Tim Cavanaugh took the floor. During his 45-minute presentation, Cavanaugh was funny, informative, and entertaining.

"I like having a comedian after lunch since it is difficult to stay awake after a heavy meal," wrote one delegate.

## BUSINESS SESSION

During the second business session, delegates elected Lester Moczygamba of Floresville, Mike Stolowski of St. Hedwig, Jo Ann Shimek of El Campo, and Cindy Olson of Pilot Point to a four-year term on the Board of Directors.

They also honored outgoing Secretary of the Board and District VIII Director Doris Short who completed two terms on the Board.

## CONVENTION MASS

A highlight of the convention was a Mass held immediately following the close of business. Delegates and their families

took part in the liturgy concelebrated by Bishop Mike Boulette and, Rev. Msgr. Larry J. Droll. Mary Mainz of the St. Benedict Branch was the cantor, and San Fernando Cathedral Music Director Rick McLaughlin led a choir of convention delegates.

During the presentation of gifts, Northeast San Antonio Branch President Tommy Stuebben and his family presented Bishop Boulette with a chalice that had belonged to his brother the late Rev. Msgr. Lawrence J. Stuebben. Msgr. Stuebben's grandmother sold eggs to raise the money to purchase the chalice, which Msgr. Stuebben used at his ordination.

"Closing the Convention with the Mass; what a great way to thank God for Catholic Life," wrote one delegate.

## WORK HARD AND PLAY HARD

The convention closed with a dinner and western themed dance. Additionally, delegates competed for prizes in an Elvis Presley and Dolly Parton costume contest.



Home Office employees take a break during the Bunco game mixer.



Delegates and their spouses have fun in this ice-breaker session.



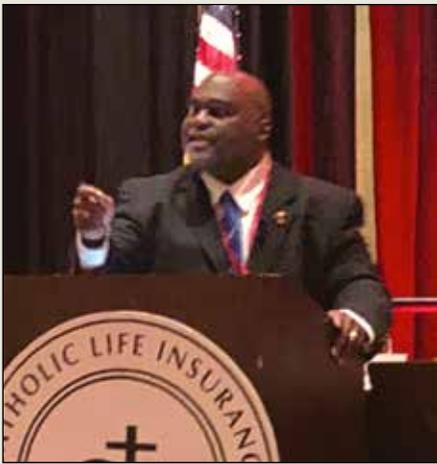
President J. Michael Belz makes a point during delivery of the President's Message.



Agent Charlotte Grobe and SVP/Chief Underwriter Frank Gentile visit during the convention.



Our volunteer choir provides music during the convention Mass.



Deacon Harold Burke-Sievers shares with the audience the importance of living consistently Catholic.



Hallettsville delegate Debbie Huser visits with Gonzales delegate Lisa Knesek during a break in the business session.



Westphalia delegate David Frei not only looks like Elvis Presley, but he sounds like Elvis.



St. Benedict's delegates Donnie Engelhardt and Tom Pawlik talk during a break in the business session.



The Executive Team shares their day-to-day concerns with the delegates.



Directors Felix Skarpa and Doris Short talk during a break in the business session.



Gainesville Branch delegates engage with the Hereford Branch delegates during the Friday night kickoff.



Bay Area delegates Yolanda & Joe Dominguez enjoy the kick-off event.



Dallas area delegates Kelly Walker, Mike "Elvis" Williams, Doris Short and David Walker, pose following the Elvis costume contest.



Directors Mike Stolowski, Cindy Olson, Jo Ann Shimek and Lester Moczygamba are sworn in.



Corporate Secretary Patricia Gutierrez listens intently to a speaker during the business session.



Victoria delegate Bob Melnar and his wife, Sylvia, enjoy the kickoff event.



Scotland delegates Ronnie Stallcup, Blake Thomason, Presley Thomason, and Priscilla Stallcup, pose for a photo during the kickoff event.



Northeast San Antonio Branch President Tom Stuebben relays how his grandmother sold eggs to earn enough money to purchase the chalice for Father Larry Stuebben.



High Hill-Schulenburg delegate Royce Shimek carries beverages to his table during the kickoff.



Tours-West delegates listen to speaker Tim Cavanaugh.



The Stuebben family presents the chalice that belonged to the late Rev. Msgr. Lawrence Stuebben to Bishop Mike Boulette during the convention Mass.



Speaker Tim Cavanaugh entertains the delegates during the afternoon session.



Shiner delegate Roger Holster turns his attention to a delegate who is speaking.

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Compare rates instantly online **NOW** at [catholicmedicaresupp.com](http://catholicmedicaresupp.com) or call 1-844-633-6565. This product is available online or by telephone only!

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- Multiple plans to meet your budget
  - Use your same doctors\*
- You could have coverage in minutes
- All plans **GUARANTEED RENEWABLE\*\***

If you think you are paying too much for your Medicare Supplement Insurance, we dare you to compare. **Go to [catholicmedicaresupp.com](http://catholicmedicaresupp.com) or call 1-844-633-6565.**

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This is a solicitation for insurance and you may be contacted by the company. Products, rates, and services may not be available in all states.

\*You may use your same doctors as long as they accept Medicare. \*\*Your certificate cannot be canceled. It will be renewed as long as the premiums are paid on time and the information on your application does not contain a material misrepresentation.

MSFLYER 05/18 TX

This advertisement applies to form series MSDTC 4-18 (or state-specific variation thereof).

**In July, Catholic Life received approval from the Texas Department of Insurance to offer a direct-to-consumer Medicare Supplement insurance product. We recently sat down with President Belz to talk about this new member benefit.**

**Q: Tell us about Medicare Supplement insurance from Catholic Life**

**A:** We are excited about offering Medicare Supplement insurance. Like the overall U.S. population, our members are aging. They want and need Medicare Supplement insurance.

Our goals in offering this product are:

- To provide a product that benefits our members by helping them save money
- To build awareness about Catholic Life Insurance
- To generate leads for our Agents

That's why we partnered with a large insurance carrier to develop this product. We wanted to offer the best coverage at an affordable rate.

Medicare Supplement insurance, also called a Medigap plan, helps pay some of the health care costs that Medicare doesn't cover, like:

- Copayments
- Coinsurance
- Deductibles

And like Medicare, eligibility for Medicare Supplement insurance begins at age 65. Because the US government highly regulates Original Medicare, the primary difference in Medigap plans between carriers is price and service. Prices may vary depending on your geographic location or your health.

**Q: What does direct-to-consumer mean?**

**A:** Direct-to-consumer means that our members can go online 24/7 to [catholicmedicaresupp.com](http://catholicmedicaresupp.com) or call 1-844-633-6565 to purchase coverage. In most cases, you find out within minutes if you qualified. Direct-to-consumer also means that this product is not available from your Catholic Life Agent. It is only available online or on the telephone.

**Q: Why can't I buy this product from my Catholic Life Agent?**

**A:** Our Agents are experts in life insurance and retirement annuities. Those products can be complicated with many different types and options. You need someone helping you put together the right plan for your family to achieve your financial goals.

Meanwhile, Medicare Supplement insurance is the same for every carrier. The only difference is the service your carrier provides and the price you pay.

**Q: What if I have a question when I am purchasing coverage?**

**A:** Because we partnered with other insurers to offer this product, we are taking advantage of their experienced call centers. By calling 1-844-633-6565 or using the online chat feature, you can speak with individuals who specialize in Medigap plans. Members who have reached out to the call center have found them to be very helpful. Many have reported significant savings from their current plan.

**Q: What if I have a question about a claim?**

**A:** Catholic Life is committed to providing members with first-class service. If you have a question after you have purchased a Medigap plan from Catholic Life, simply call 1-877-888-0796. Again, highly trained individuals who understand Medicare Supplement insurance will answer your call.

If you cannot remember the number to call, you can always access sales or service through the Catholic Life Insurance home office telephone system. By choosing Option 8 on the menu, you



are connected directly to new Medicare supplement sales; Option 9 connects you to the service number.

**Q: Will I be able to keep my doctor?**

**A:** Yes, as long as your physician or provider accepts Medicare, your Medicare Supplement insurance will also be accepted.

**Q: When is the best time to enroll in a Medigap plan?**

**A:** The best time to enroll in a Medicare Supplement plan is generally during your Medicare Supplement Open Enrollment Period. For most people, this period starts the month that you turn 65 and have Medicare Part B, and goes for six months. During this time, you are guaranteed to get coverage, regardless of any health issues you may have.

**Q: Should I switch from my current Medicare Supplement insurance plan to Catholic Life?**

**A:** It depends. Sometimes, as your health and financial needs change, you may realize that your current Medigap coverage is no longer a good fit for you. There can be good reasons to consider changing Medicare Supplement insurance plans:

- You're dissatisfied with your Medigap insurance company.
- Your plan premiums have gotten too expensive.
- You want a plan with less coverage because you're paying for benefits you're not using or don't need.
- You need more coverage now than when you first enrolled in your plan.

However, you should proceed cautiously. If you switch outside of the open enrollment period, you will have to undergo medical underwriting to determine your eligibility. If your health is poor, you may not qualify for coverage. We recommend that you keep your current coverage until you receive approval from Catholic Life.

**Q: Why should I purchase a Medigap plan from Catholic Life?**

**A:** Why not? As a member-owned and operated organization, we're committed to providing the best products and services to help our members meet their financial goals.

# Top Producers

AS OF JUNE 30, 2018

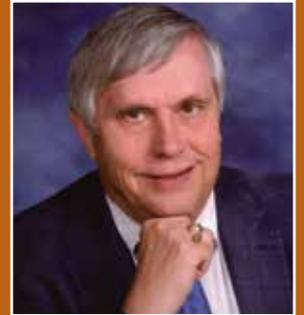
## LEADING AGENCIES



1. Jimmy Tirres, CLU, LUTCF, FIC  
San Antonio General Agency  
San Antonio, Texas



2. David Walker, LUTCF  
Walker Agency  
Dallas, Texas



3. Eugene Smart, CLU, MBA, FIC  
Smart & Associates  
Houston, Texas

## LEADING PERSONAL PRODUCING GENERAL AGENTS



1. Michael Scardino, FIC  
Weimar, Texas



2. Jennifer Moczygamba, FIC  
La Vernia, Texas



3. Charlene Mainz, FICF  
San Antonio, Texas

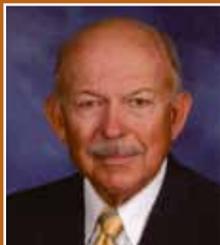
## LEADING REPRESENTATIVES



1. Mike Dieter  
Lindsay, Texas



2. Laurie Clark  
San Antonio, Texas



3. Robert Melnar, FIC  
Victoria, Texas



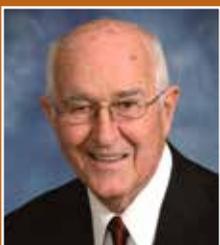
4. Clarence Moczygamba, FIC  
Karnes City, Texas



5. Eugene Rehak, FIC  
Victoria, Texas



6. Steven Skarpa  
Dayton, Texas



7. Francis Lutz, FIC  
Castroville, Texas



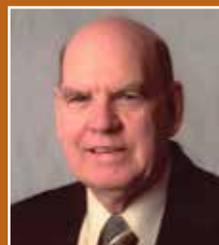
8. Kenneth Fey, FIC  
Windthorst, Texas



9. Patrick Klozik, LUTCF, FIC  
Shiner, Texas



10. Regina Heinrich  
Houston, Texas



11. Bert Kenna, FIC  
Yoakum, Texas



12. Deborah Slavinsky  
Magnolia, Texas



**John Luksa, CFS**  
Senior Vice President/  
Director of Sales

## Picking out the perfect gift for your children and grandchildren.

Whether it is a birthday, holiday or special occasion giving a gift that will not fall to the bottom of the toy box is always the goal.

### Consider these two stories:

Joe and Patricia have recently become new parents and only want the best for their daughter Sammy. Joe is uninsurable due to type 2 diabetes and his wife Patricia beat breast cancer two years ago. They both have group coverage through their employers, but see the value of locking in insurance coverage at

a young age. They are looking for a policy that they can start for Sammy and eventually stop payments once she reaches maturity.

When they sit down with their agent Travis to review their options, Travis recommends a 20 Pay Whole Life policy for \$250,000 with a monthly amount of \$72.08. Travis explains to the new parents that the coverage will be locked in at standard rates for rest of her life.

What a gift Sammy's parents gave her! As long as her parents pay the premiums for 20 years, Sammy is guaranteed coverage for life. No matter what health issues Sammy may experience in the future, she will always have \$250,000 for her future family needs.

Underwriting Tip: In all juvenile cases both parents must have at least the same amount of coverage as the child is applying for. In this case both parents were uninsurable, but as long as the coverage amount can be justified by underwriting and the child is healthy it can be underwritten.

John and Linda are the proud grandparents of Ashley who is 5 and Timmy who is 3. They both individually have paid up policies, which means that they do not need to pay any additional premiums. They have recognized that by owning these policies they have peace of mind because they have coverage if something happens to them. They also have security because they know they can pull out tax free money from their cash value in form of a loan if they ever had an emergency. Understanding that being parents to toddlers can be a financially stressful time, they wanted to give a gift to their children by purchasing similar types of policies for their grandchildren. In the future, both their children and grandchildren will have peace of mind and security just like them!

After meeting with their Catholic Life Agent, John and Linda decided to purchase two 20 pay whole life policies at \$100,000 on each grandchild. Ashley's policy will cost \$36.92 per month and Timmy's will cost \$40.75 per month. John and Linda are excited to provide a gift of a lifetime for a total of only \$77.67 per month.

Fast forwarding 20 years: Both policies are paid up. Ashley has \$10,139 in cash value at age 25 and Timmy has \$10,906 at age 23, both children will have \$100,000 of insurance for the rest of their lives with a continually growing cash value!

Underwriting Tip: In writing these policies all parties need to be present (Grandparent, Parent and Child). Also in addition make sure the medical history details such as doctor visits, immunizations and well check-ups are collected.

## TAX-DEFERRED ANNUITIES • IRAs • ROLLOVERS

### Do Your Long Term & Retirement Savings Plans Stack Up?

# 3.60%\* APY

\*Includes Current Yield + 1.50% First Year Additional Interest. Interest rates are subject to change. Minimum guaranteed rate is 1.50%.

For Information Call Your Local Agent or the Home Office:  
**1-800-262-2548**



## CATHOLIC LIFE INSURANCE

Home Office: San Antonio, TX #ASU 7/1/18



## 35 College Scholarships Now Available from Catholic Life!

### GOAL

To award 35 non-renewable college or trade school scholarships worth \$1,000 each to graduating seniors who are Catholic Life Insurance members.

"Like" us on Facebook to receive instant updates on the All American Scholarship.



### ELIGIBILITY

Students must plan to enroll full-time in a public or private college/university or trade school for the Fall 2019 semester. The \$1,000 scholarships will be awarded to deserving students to help offset the cost of post-secondary education.

### CRITERIA

All applicants:

- ▷ Must be a Catholic Life Insurance member in good standing at time of application. Members insured under the Family Plan do not qualify.
- ▷ Must maintain membership during the scholarship period.
- ▷ Must be a graduating high school senior attending a university, college or accredited trade school in the fall.
- ▷ Must have at least a 3.0 grade point average on a scale of 4.0.
- ▷ Must display leadership skills.
- ▷ Must be an active volunteer.
- ▷ Must complete the application, submit an essay, submit one letter of recommendation and provide a photo suitable for publication.
- ▷ Executive Officers' and Directors' children are not eligible.

### PRESENTATION

- ▷ Payment will be made directly to the school and not the student.
- ▷ Funds must be used by Dec. 31, 2019.
- ▷ News releases will be sent to local newspapers.
- ▷ Winners will be announced in *Catholic Life Magazine*.

**For more information, contact the Communications Department  
at (210) 828-9921 ext 256 or by email at [branch@cliu.com](mailto:branch@cliu.com)**

# All American Scholar Award Application

Please type or print all information. Must be **received** by March 1, 2019.

**Student must be a Catholic Life Insurance Member.**

Certificate #: \_\_\_\_\_

## GENERAL INFORMATION

Name \_\_\_\_\_ Last 4 SS # \_\_\_\_\_ DOB \_\_\_\_\_

Mother's Name \_\_\_\_\_ Father's Name \_\_\_\_\_

Mailing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Daytime Phone \_\_\_\_\_ Email\* \_\_\_\_\_

Local Newspaper(s) \_\_\_\_\_

\*This is our primary form of communication with applicants. Please provide an email address that you check frequently, as you will receive important notification from us regarding your application status via email. We do not share this information with any other company, and we do not send spam.

## COLLEGE/UNIVERSITY/TRADE SCHOOL INFORMATION

Intended School for Fall Semester \_\_\_\_\_

Mailing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

(If you are applying for more than one school, please indicate your top choice above.)

## HIGH SCHOOL INFORMATION

School Name \_\_\_\_\_

Street Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Graduation Date \_\_\_\_\_ Class Rank \_\_\_\_\_

Class Size \_\_\_\_\_ Cumulative GPA (4.0 scale) \_\_\_\_\_

## SIGNATURES

I hereby apply for a Catholic Life All American Scholar Award and acknowledge that I am a member in good standing. I attest that all of the information above is true and complete to the best of my knowledge.

Student's Signature \_\_\_\_\_ Email \_\_\_\_\_ Date \_\_\_\_\_

Parent's Signature \_\_\_\_\_ Email \_\_\_\_\_ Date \_\_\_\_\_

**(See next page for additional information.)**

# All American Scholarship, continued

## COMMUNITY SERVICE

On a separate sheet of paper (typed and double spaced), list volunteer hours for service activities. Include name of organization, activity or event, dates of participation, and total hours worked. This information must be verifiable.

## EXTRACURRICULAR/OUTSIDE ACTIVITIES/EMPLOYMENT

On a separate sheet of paper (typed and double spaced), list organizations/activities in which you participated during your high school years. Examples could include student government, school newspaper, athletics or band. Include leadership positions. Also list all employers, job/type of work and average number of hours worked per week. This information must be verifiable.

## ADDITIONAL REQUIREMENTS

1. You will need one letter of recommendation. Ask your recommender to give the letter to you in a sealed envelope with his or her signature written across the seal. You are responsible for submitting the sealed recommendation with your application. Please ask that a daytime phone number be included in or with the letter.
2. Submit a 250-word or less essay (typed and double spaced) describing the volunteer experience you found to be the most meaningful. Explain why you chose this particular experience for your topic. What did you learn about yourself and about others? How has this experience changed you, changed how you interact with others, or changed your community? Print your name at the top of each page.
3. Include an official high school transcript.
4. Include a recent photo that is either professionally developed or sent via email. Photos printed on copy paper and/or from an at-home printing device will not be accepted. Digital files (jpeg or tif) are acceptable, and must be at least 2x2 inches and 300 dpi.  
All materials become property of Catholic Life Insurance. If emailing photos, send to [branch@cliu.com](mailto:branch@cliu.com). **Please do not use staples to attach application materials.**

## MAILING INFORMATION

### TRADITIONAL MAIL:

Catholic Life Insurance  
Attn: All American Scholar Award  
P.O. Box 659527  
San Antonio, Texas 78265-9527

### OVERNIGHT DELIVERY:

Catholic Life Insurance  
Attn: All American Scholar Award  
1635 NE Loop 410, Suite 100  
San Antonio, Texas 78209-1694

**Completed applications must be received by March 1, 2019.  
No exceptions will be made.**

**For information call: (210) 828-9921 ext 256 or email: [branch@cliu.com](mailto:branch@cliu.com)**



**Supporting Students** – Agent Mike Dieter awards scholarships on behalf of the **Lindsay Branch** to graduating high school seniors following the St. Peter’s Catholic Church Baccalaureate Ceremony.



**A New Fire Station** – The **Muenster Branch** provides a donation to the Muenster Volunteer Fire Department for the construction of a new fire station.



**Treats After Mass** – **Nada Branch** members provide donuts, coffee, and juice to parishioners of St. John and St. Mary’s Catholic Church after Sunday mass.



**Flag for the Community** – The **Castroville Branch** presents the Braden Keller Community Center a U.S. Flag. The branch had previously donated the flag pole.



**Donating New Flags** – **Ballinger Branch** President Baldwin Halfmann and member David Workman present a flag to Noon Lions Club members Gene David and Father Hubert Wade.



**Flowers for Mothers** – **Corn Hill Branch** members and Altar Servers hand out carnations for mothers attending Mother’s Day Mass at Holy Trinity Catholic Church.

# Branches in ACTION



**Cooling Off** – The **Fort Worth Branch** donates box fans to the St. John Community Outreach. The 10 fans will help seniors survive the summer heat.

**Decorating Downtown** – Members of the **Harper Branch** take a break from lining Main Street with over 100 U.S. Flags for Flag Day weekend.



**Donation to the Cemetery** – **High-Hill Schulenburg Branch** members present a new U.S. Flag to St. Rose of Lima Catholic Church for use at the Parish Cemetery.



**Supporting the Pregnancy Center** – St. Paul Faith Formation Class and the **Hill Country Branch** partner to hand out baby bottles to St. Paul Parishioners. The baby bottles were collected after they were filled with donations to benefit the Highlands Lake Pregnancy Center.



**Lunch for the Students** – The **Brady Branch** provides CCD students, their families, and other church members a hot dog lunch for the last day of the CCD school year.





**Flag for the School** – The **Richmond-Rosenberg Branch** presents a U.S Flag to Damon ISD Superintendent Dr. Donald Rhodes and students.

**Stocking the Shelves** – Miles CCD Students and the **Rowena Branch** stocked the Miles Food Pantry with a variety of items to feed local needy families.



**Honoring Veterans** – The Boy Scouts and **Shiner Branch** members place flags on veterans' graves at local cemeteries. This annual project honors the deceased veterans who fought for our country.

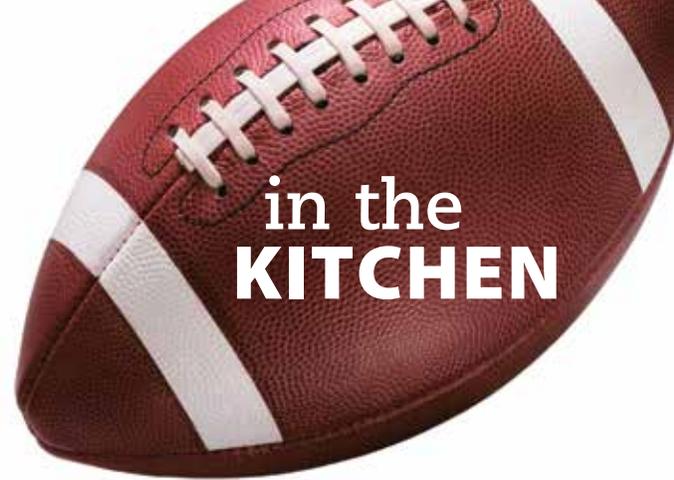


**Silent Auction for Charity** – **Yorktown Branch** President Lupe Martinez represents Catholic Life at the VFW Women's Auxiliary Silent Auction. The branch donated items for the silent auction that will help to fund organizations in need.



**Blessing Bags** – St. Boniface Catholic Church CCD students and the **Olfen Branch** team up to fill "Blessing Bags" with items such as deodorant, socks, toothpaste and sunblock to deliver to local shelters.

# Family Friends Food & FOOTBALL!



in the  
**KITCHEN**

## Enchilada Dip

- 1 (8 oz.) pkg. softened cream cheese
- 1½ cups Mexican-style shredded cheese
- 1 (7 oz.) can chopped green chilies, undrained
- 1 tsp. garlic powder
- ¼ tsp. chili powder
- 1 (8 oz.) can chicken breast

Beat cream cheese, 1 cup shredded cheese, seasonings and chilies until well blended. Stir in chicken. Spread in 9" pie plate. Bake at 350 degrees for 20–30 minutes or until light brown on top. Sprinkle on ½ cup Mexican cheese and let stand 10 minutes.

*Judy Leopold  
Nada, Texas*

## Slow Cooker BBQ Chicken

Makes 12–15 servings

- 8 boneless, skinless chicken breasts
- 2 Tablespoons chili powder
- 1 teaspoon kosher salt
- 1 teaspoon black pepper
- 1 large onion, thinly sliced
- 8–10 garlic cloves
- 1 (40 oz.) bottle barbecue sauce

Lay the chicken breasts in the slow cooker. Generously add the chili powder, salt and pepper. Add the onion and garlic. Pour on 1 cup of the bbq sauce (you will use the rest of the sauce later). Pour in 1 cup of water. Place the lid on the slow cooker and cook on high for 4 hours, stirring once in the middle of the cooking time. Once the time is up, remove it to a cutting board and let it cool a few minutes. Meanwhile, pour the cooking liquid out of the slow cooker into a strainer set over a bowl in order to capture the onions and garlic. Save the onions and garlic, as well as 1 cup of the strained cooking liquid. Use two forks to shred the chicken completely. Return the chicken to the slow cooker and pour in the rest of the bbq sauce. Next add the onion, garlic, and reserved cooking liquid and stir to combine. Set the cooker to low to keep warm until ready to serve. For a sweeter outcome, use 1 cup Dr. Pepper soda and just a little water. For a spicier outcome, use several dashes of hot sauce or some slices of pickled jalapeno in the beginning with the onion and garlic.

*Eustacia Kleihege  
McKinney, Texas*

**With fall approaching, people gather to tailgate and watch their favorite football team. Enjoy these tailgating treats during this football season!**

## Avocado Dip

- 4 avocados
  - 1 container sour cream
  - ½ pkg. cream cheese
  - 1 can Rotel tomatoes
  - 1 can green chilies
  - Garlic powder to taste
  - Salt to taste
  - Lemon juice to taste
- Mix all together and serve.

*Martha Cone McCleney  
Anderson, Texas*

## Stuffed Jalapeño Peppers

- 1 lb. Jimmy Dean Hot Sausage
- 1 (6 oz.) pkg. shredded parmesan cheese
- 1 (8 oz.) pkg. cream cheese
- 20 jalapeños, sliced in half, seeded and deveined

(Note: If you want it a little hot, you can leave a few seeds in the jalapeños.)

Fry sausage until done, and then drain. Let the parmesan cheese and cream cheese sit until at room temperature. Mix sausage, parmesan cheese and cream cheese over fire until the cheeses are melted and mix thoroughly with the meat.

Stuff the peppers. Bake at 400 degrees for about 15 minutes on parchment paper on cookie sheets. Change oven to broil, and then broil the peppers for about 2 minutes or more until brown.

(Note: When you cut the peppers and stuff them you will want to wear rubber gloves, or your hands will burn.)

*Geraldine Mensik  
Rosenberg, Texas*



**WE WANT YOUR RECIPES!** Submit your recipes to us today for a chance to appear as a featured chef in the next edition of our quarterly *Catholic Life Magazine*! If your recipe is chosen for publication, we will send you a check for \$15 and a Cooking With Catholic Life apron. Email your recipe to [branch@cliu.com](mailto:branch@cliu.com), fax to (210) 828-4629, or mail to: Catholic Life Insurance, Attn. Recipes, P.O. Box 659527, San Antonio, Texas 78265

We would like to thank all of those who share their favorite recipes with us, so that we may in turn, share them with the entire base of our members and their families, our agents, our branches, and our own families.

# CATHOLIC LIFE INSURANCE

P.O. Box 659527  
San Antonio, TX 78265-9527

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Catholic Life Insurance offers an exciting and fulfilling sales career for individuals interested in helping Catholic families. We provide:

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- Flexible Hours
- Marketing Support
- Unlimited Income Potential

***Greg Ovino, Director of Sales Recruiting, 1-800-262-2548 ext 166***

\*Licensing assistance provided

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