

CATHOLIC LIFE INSURANCE MAGAZINE

Winter 2017

116
YEARS
1901-2017



FOR UNTO US A CHILD IS BORN!

**MEMBER APPRECIATION EVENT • ALL AMERICAN SCHOLAR INFORMATION
MAKE A DIFFERENCE DAY • IN THE KITCHEN**

MESSAGE FROM THE PRESIDENT



Dear Member:

Merry Christmas! On behalf of Catholic Life Insurance, I want to wish all of our members a blessed Advent season. This season brings great joy as we await the birth of our Lord Jesus.

2017 has been an outstanding year for Catholic Life. Our assets and insurance in force both climbed to new highs. More importantly, we hit a major milestone in September when our surplus surpassed \$90 million. This continued growth in our surplus affirms Catholic Life's good financial health.

As we have been blessed, it is only fitting that we remember those who have been a blessing to us. For the 56th consecutive year, Catholic Life presented our priest members with a small gift of appreciation. We also contributed to the Retirement Fund for Religious in 21 dioceses to ensure that those who have given a lifetime of service receive the care they need today and tomorrow.

This special season reminds us that our Branches keep the giving spirit of Christmas alive throughout the year. We invite you to turn to pages 15 to learn about the Make a Difference Day projects that our members took part in and then again on pages 20 to see the projects that our Branches have performed over the past few months.

In October, I had the privilege of presenting a \$200 check to Evan Herchek on behalf of the Frelsburg Branch. Herchek is working on an Eagle Scout Service Project to install a new playset at the city park in Columbus. When complete, the new park will provide young children with a comfortable place to play outside and give parents and grandparents a place to visit while their children play.

As we prepare for 2018, we look forward to meeting with our Branch Officers at district meetings in preparation for our convention. We will discuss ways to increase member engagement, to strengthen our Branches, and to enhance our organization's governance.

In closing, best wishes for a New Year filled with love and laughter. We look forward to serving you for many years to come. May God bless you!

Sincerely,

J. Michael Belz
President/CEO

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WINTER 2017

CATHOLIC LIFE MAGAZINE

Merry Christmas

FEATURES

CALLING ALL HIGH SCHOOL SENIORS! WE WANT YOU! 12

Are you a high school senior thinking about attending college after you graduate? Do you have what it takes to be an All American Scholar? Find out about Catholic Life's college scholarships.

JOINING TOGETHER TO MAKE A DIFFERENCE 15

On Saturday, October 21, millions of people around the nation gathered to participate in Make a Difference Day, a celebration of neighbors helping neighbors. Learn about what Catholic Life Branches did to reach out to others.

BRANCHES IN ACTION 20

Catholic Life Branches sponsored projects that benefitted hundreds of community programs. We invite you to review a few of the projects that occurred during the fall.

DEPARTMENTS

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Corporate Headquarters: 1635 N.E. Loop 410, San Antonio, Texas 78209 • Mailing Address: P.O. Box 659527, San Antonio, Texas 78265-9527 Phone: (210) 828-9921 • Fax: (210) 828-4629 • Toll Free Number: 1-800-262-CLIU
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► WATCH FOR 1099S IN YOUR MAILBOX FORMS TO ARRIVE IN LATE JANUARY



Among the credit card bills, post-holiday sales flyers and junk mail that arrive following the first of the year will be a number of letters that members will want to save. These contain the W-2s, 1099s, RMD letters, and other forms that you'll need to file your income tax in mid-April.

Computer software has enabled Catholic Life to issue a 1099 form that is printed on an 8½ x 11 sheet of paper with the form number 1099 printed at the top of the page. To make it easy to identify, the 1099 form comes in a special envelope labeled IMPORTANT TAX INFORMATION.

When you receive this envelope, be sure to put it in a safe place with all your other incoming tax documents so you'll be ready when the time comes to fill out income tax forms that are due April 17.

Additionally, if you are 70 ½ years of age and older and have a Traditional IRA with Catholic Life, you'll receive a letter about your required minimum distribution (RMD) withdrawal. The IRS requires that we send you a letter about your RMD. While you can take your RMD withdrawal at any time during the year, you want to make sure that you do take the withdrawal. If you do not fulfil your annual RMD distributions, the IRS may apply a 50% penalty on the amount for each year you do not take the distributions.

A call to our office is sufficient to process your withdrawal request or you can mail in the provided form in order to process your request. For more information, please contact the Membership Service Center at 1-800-262-2548 or call your Agent.

2017 DROLL RECIPIENTS SELECTED

Austin Ashcraft of New Orleans and **Russell Hoyt** of Georgetown were selected to receive the 2017 Rev. Msgr. Larry J. Droll Scholarship for Catholic Laity sponsored by Catholic Life Insurance. This renewable \$2,000 scholarship is for Catholic laymen and women pursuing a graduate degree in theology or religious studies, in order to serve their church in a professional capacity.



Austin Ashcraft

Ashcraft is currently studying to serve the Archdiocese of New Orleans. He attends Notre Dame Seminary Graduate School of Theology seeking a Masters of Arts Degree in Theological Studies. He holds a Bachelor of Arts Degree in Theology and Catechetics, and currently serves as the Director of Youth Ministry and Confirmation at Our Lady of the Lake Catholic Church in Mandeville, Louisiana. His calling is to be of service to the Church as a lay person.

Hoyt is currently studying to serve the Archdiocese of Austin. He attends St. Mary's University seeking a Masters of Arts Degree in Theology. He holds a Bachelor of Arts in Theology and Catechetics, and currently serves as the Director of Formation and Ministry at St. Helen Catholic Church in Georgetown. His goal is to grow in his understanding of systematic theology.



Russell Hoyt

Each year, this scholarship is awarded to two candidates in need of tuition assistance for additional education who serve or want to serve their parish as an Administrator, Youth Minister, Parish Coordinator or other similar role.

This scholarship is geared towards those who have already obtained their bachelor's degree and who are either enrolled or wanting to enroll into any Catholic graduate school in Texas, Arizona, Florida, Louisiana, New Mexico, Oklahoma or Mississippi. Applicants may also be enrolled in an extension program or in the Catholic University of America School of Canon Law.

To apply for the 2018 Rev. Msgr. Larry J. Droll Scholarship for Catholic Laity, please view the criteria and application online at www.cliu.com or contact the Communications Department at (800) 262-2548. The deadline for the upcoming academic year is September 15, 2018.

CONTACT US



Phone: (210) 828-9921

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

SALES EXECUTIVE BEST TO RETIRE

R. Dennis Best, who serves as Vice President/Director of Sales, has announced that he will retire in March 2018.

The Illinois native joined Catholic Life in 1998 as a Regional Sales Director. In this role, Best recruited and trained new General Agents and Personal Producing General Agents. He also worked closely with established Agents providing needed assistance.

In 2002, he was named an Assistant Vice President and shortly thereafter was promoted to Vice President/Director of Sales. As Director of Sales, he has been responsible for leading the life insurance sales efforts as well as developing new projects and managing the 300-member field staff.

"Dennis has been an important factor in Catholic Life's success over the last 20 years," said President Belz. "We will miss him and the great insights that he brought to our organization."

Additionally, he has represented Catholic Life on the Board of the Fraternal Field Manager's Association and the Texas Association of Fraternal Insurance Counselors.

A 42-year veteran in the insurance industry, Dennis holds a Bachelor of Arts in Mathematics from Blackburn College, Carlinville, Illinois, and a Master of Business Administration from Southern Illinois University at Edwardsville, Illinois.



Like us on Facebook

CATHOLIC LIFE INSURANCE IS ON FACEBOOK! Interact with Catholic Life Insurance in a whole new way and learn more about the latest news, events, and valuable volunteer opportunities we have to offer. If you have your own Facebook profile, simply search for "Catholic Life Insurance" on the Facebook website and click the "Like" button located at the top of our Page and start sharing with us today!

GO PAPERLESS: Opt Out of Your Annuity Statement

You can now elect not to receive your annuity statement in the mail but to view your statements online only.

To take advantage of this timesaving and green opportunity, simply call the Membership Service Department at

1-800-262-2548

during regular business hours and let them know you are interested in "Opting Out."

Giving Thanks to Clergy

For more than 50 years, Catholic Life Insurance has said "thank you" to approximately 200 Archbishops, Bishops and priests with a gift at Christmastime. These individuals, who are members, spiritual advisors and supporters of Catholic Life, receive a small cash gift and a letter of appreciation.

"We are indebted to these priests for answering God's call," said President J. Michael Belz. "They are there with the right words when we face difficult times of illness or the death of a loved one. And they are there in times of our happiness when we welcome a new child or celebrate a wedding. We are so proud to be able to give these gifts every year."

Catholic Life also participates in the annual Retirement Fund for Religious collection sending a stipend to the bishop of each diocese where we operate.

We encourage our members to let a priest know how much his service is appreciated.

PAYING WITH ONLINE CHECKS

If you are paying your life insurance, IRA or annuity premium with an online check, be sure that you enter the correct payment amount. Don't forget to include the account number that the funds are to be applied to in the memo section of the check. This insures that your payment is applied to the correct certificate to avoid an error or possible termination of your certificate. If the payment is to be applied to several accounts, make sure you include all account numbers.

Having your premium automatically taken out of your bank account is the best way to insure that you don't miss a payment.

To set up a bank draft, please contact our Membership Service Dept.



FLAG DAY POSTER CONTEST

It's the 241st anniversary of the American Flag.

Our contest theme this year: Heroes Don't Always Wear Capes

Describe who is your hero. This would be a person who you admire or idealize and that you look up to. It could be a family member, teacher, doctor, lawyer, etc.

(You must include the American Flag. Posters that have other pictures drawn on the Flag or have changed its colors will unfortunately be disqualified.)

> WHO CAN ENTER?

Children in grades kindergarten through 5th may enter.

> WHAT CAN BE ENTERED?

One original poster no larger than 20" x 20."

> WHAT MATERIALS CAN BE USED?

Pencils, ink, paint, watercolors, crayons, fabric, and construction paper can be used. Words, letters, pictures, or other materials from newspapers or magazines may also be used. Posters must be made of poster board or construction paper.

> WHAT ARE THE DIVISIONS AND THE PRIZES?

Division A: K-1st grade

Division B: 2nd-3rd grade

Division C: 4th-5th grade

Prizes to be awarded in each division:

First: \$125 Fourth: \$50

Second: \$100 Fifth: \$25

Third: \$75 Sixth: \$15

> JUDGING

Judges will use the scoring criteria. Their decisions will be final. All entries become the property of Catholic Life Insurance and will not be returned unless postage accompanies poster. **We dispose of all posters 60 days after the contest.** Winning posters will be published in the *Catholic Life* magazine.

> SCORING

Use as a guide in poster planning:

- Eye Appeal**..... 30%
Does poster attract attention?
Preparation, neatness, colors
- Originality**..... 20%
Design, slogan, arrangement
- Theme**..... 45%
Does poster stimulate interest?
Does it carry out the theme?
- Identification**.....5%
Attach entry form or copy of entry form to the back of poster.

> GENERAL RULES

- Entry form must be completed and attached to back of poster. An incomplete and/or illegible form will disqualify entry. **Please have a parent or teacher fill out the entry form.**
- We suggest mailing your entry in a poster tube which may be found at your local post office or business supply store.
- The deadline to submit your entries: **May 11, 2018.**

Send entries to:

Catholic Life Insurance
Poster Contest
PO Box 659527
San Antonio, Texas 78265-9527

For more information, contact Page Novak at (210) 828-9921 Ext. 141 or email pnovak@cliu.com.

ENTRY FORM – PLEASE PRINT

(Attach to back of poster. Must be complete and legible to qualify.)

Name _____

Home Address _____

City _____ State _____ Zip _____

Home Phone Number _____

Grade _____ School _____

Parent's Name _____

Teacher's Name _____

***Tickets
are limited.***



**You're invited to join Catholic Life Insurance
at these special events. Tickets are free.**

Members in good standing can obtain up to 4 tickets while supplies last to this exciting event:

Dates

**Monday, March 5, 2018 – San Antonio Spurs vs. Memphis Grizzlies @ San Antonio
Friday, August 10, 2018 – Seattle Mariners vs. Houston Astros @ Houston**

Free Tickets

Tickets are free, but there is a service and handling fee of \$10 per ticket. We will begin accepting ticket orders on Thursday, February 1, 2018. You can obtain tickets via personal check or credit card. We will only accept orders on checks postmarked January 28 or later and will return checks postmarked before that date. Members may only request 4 tickets and are limited to 1 event per address per year.

To order your tickets by check, complete and send this form along with your check.

Member Appreciation Days

Member's Name _____

Address _____

City, State, Zip _____

Telephone number _____

Email address _____

Number of tickets requested _____

Mail to Catholic Life Insurance, PO Box 659527, San Antonio, TX 78265-9527.
To order by credit card, call 1-800-262-2548 during regular business hours.

Announcing Our "Land I Love" Photography Contest Winners

This past summer we invited members to share the places that they hold dear in the "Land I Love." photography contest. Our talented members sent us photos of the places that they traveled to as well as the places they called home.

Here are the photos that we thought were the best.

A 1st Place

Title: Sunset over Hwy 181
Taken: September 7, 2017
Where: Near Floresville, Texas
Photographer: Teresa Bolf Dickinson, St. Louis, MO



A



B

B 2nd Place

Live from Luckenbach: Willie Nelson's "Half a Man"
Taken: August 28, 2011
Where: Luckenbach, Texas
Photographer: Julie O'Dowd Nyberg, Helotes, TX



C



D

C 3rd Place

Title: The Cross
Taken: August 9, 2017
Where: Sturgis SD
Photographer: Margie Bilicek, San Antonio, TX

D 4th Place

Title: America is Beautiful
Taken: May 31, 2015
Where: Trapper Creek, Alaska
Photographer: Janis Larson, San Antonio, TX

E Honorable Mention

Title: Sunset Lake Granger
Taken: May 29, 2017
Where: Granger Lake, TX
Photographer: Michael Pausewang, Taylor, TX



E

IN MEMORIAM



RICHARD SCHROEDER

Richard Schroeder was fiercely loyal to his clients during his 35 years as an Agent for Catholic Life Insurance. He taught his son Ricky the importance of protecting the family and inspired him to follow in his footsteps as a Catholic Life Agent. The Windthorst native died October 18 at the age of 83.

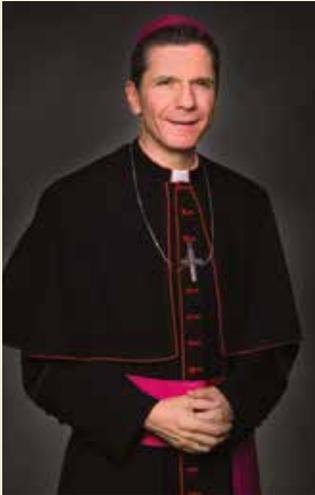
A graduate of Windthorst High School, Schroeder was a lifelong rancher. He enjoyed fishing, was an avid reader and a great joke and storyteller.

A Funeral Mass was celebrated on October 20, 2017, at St. Mary's Catholic Church in Windthorst. Interment followed in St. Mary's Cemetery.

In addition to Ricky, he is survived by his wife, Rosalee; four daughters, Denise, Geneva, Tammy, & Linette; son, Cyril; 16 grandchildren and 14 great-grandchildren.

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

Faith IN ACTION



**MOST REVEREND
GUSTAVO GARCÍA-SILLER**
CATHOLIC LIFE INSURANCE
SPIRITUAL ADVISOR

Look for signs of God's work among us

At this most blessed time of the year, Jesus shows us the true way of humility, coming into the world as a mere babe in a simple manger. What a tremendous metaphor for how God can fill our emptiness and weakness with his grace and strength and send us out, led by the Holy Spirit, to proclaim the Lord and his Gospel. We are to walk humbly with him, the Good Shepherd, always at our side and allow God to work through our weakness and sinfulness to accomplish the work of evangelization.

Especially in these days, the world desperately needs to hear -- and to see in action -- the truth of the gospel. Our children and our young people need to learn about the truth so that they, too, will proclaim it in their lives to the next generations. Many of our young people are already learning to do community service during high school and college, preparing them for a lifetime of service to the poor and the neglected -- visiting the elderly who are homebound or in nursing homes, helping in a food pantry, helping immigrants adapt to a new life, defending every one's human and civil rights, showing compassion and mercy to those who are suffering, oppressed, forgotten, or bullied. And we need to do this year-round, not just during the holidays!

God's love has been poured into the hearts of each of us, so share that love with everyone whom we encounter.

Top Producers

AS OF SEPTEMBER 30, 2017

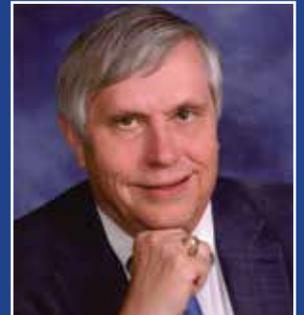
LEADING AGENCIES



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



2. Case Hollub
Hollub Agency
Weimar, Texas



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

LEADING PERSONAL PRODUCING GENERAL AGENTS



1. Michael Scardino, FIC
Weimar, Texas



2. Glenn Snoga
Seguin, Texas



3. Fidelis Fetsch, Jr.
Canyon, Texas

LEADING REPRESENTATIVES



1. Elaine Labus
Floresville, Texas



2. Loretta Schmidt, FIC
Fredericksburg, Texas



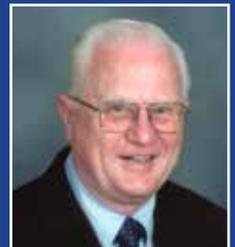
3. Patrick Klozik, LUTCF, FIC
Shiner, Texas



4. Geraldine Martinez, FIC
Bastrop, Texas



5. Wendy Janak, FIC
Hallettsville, Texas



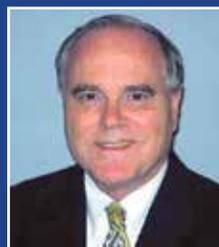
6. Clarence Moczygemba, FIC
Karnes City, Texas



7. Joe Dominguez, FIC
Houston, Texas



8. Bert Kenna, FIC
Yoakum, Texas



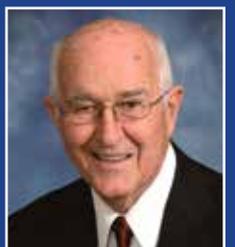
9. Patrick Cronin
New Braunfels, Texas



10. Karen Kutac
Weimar, Texas



11. Patrick Knabe
Muenster, Texas



12. Francis Lutz, FIC
Castroville, Texas



By R. Dennis Best, CLU, ChCF, LLIF, FIC, CSA Vice President/Director of Agencies

ARE YOU READY FOR RETIREMENT?

After almost 50 years in the working world, Arlene and I can say that we are ready for retirement. It will be hard to leave Catholic Life Insurance, but it's time for us to do the things that are on our bucket list. I've enjoyed every minute of the past 20 years and everyone I've had the pleasure of getting to know.

Arlene and I have worked hard, but we've also planned for this eventuality. In the last few years,

we've made some lifestyle changes that will make living on a fixed income easier. Our first step was to reduce our living expenses. Our mortgage will soon be paid off and we are considering downsizing to cut other costs. Additionally, we have a cash emergency fund to fall back on if something happens.

Our next step was to consider the what if's? Most people don't think about it, but one unintended consequence of retirement is losing your group life insurance coverage. For those who only carried group life insurance benefits retirement means no life insurance coverage.

For those people who think they'll cancel their life insurance after the kids leave the house, I strongly advise you to think again. The most important reason to carry personal insurance into retirement is for Social Security income replacement. The simple truth is that when your spouse passes away, your Social Security benefit will be dramatically reduced. As the surviving spouse, you would continue to receive an income equal to the larger of the two benefits you were receiving as a couple. However, this means your monthly

income could be reduced by up to 50 percent. (And of course the same is true for your spouse if you die first.) You (or your surviving spouse) may need to replace that lost Social Security income. I would never want that to happen to Arlene and I know she feels the same way about me.

How Can I Replace Lost Social Security Income?

When I retire, I know that my monthly Social Security will provide me with a steady, guaranteed income. I also know that life insurance can replace my income stream if needed.

Most people don't realize that a life insurance death benefit is generally income tax-free and that your beneficiary gets to choose how they want to receive the death benefit. Most people choose the guaranteed lifetime income option. If I were to die tomorrow, Arlene would have a monthly income and could live her retirement years without having to worry about money.

Catholic Life offers many great life insurance plans. Our most popular permanent plan is the 20-Pay Life certificate. You make payments for 20 years and you are done. It's the perfect plan for those who are planning to retire. The younger you are when you purchase it, the sooner your life insurance will be paid up. Owning paid up life insurance is another way for retirees to reduce their monthly expenses.

Permanent life insurance has the additional benefit of building cash value that you can use for a financial emergency. There are many more benefits in owning permanent life insurance, call your agent or the Home Office for more information or to obtain a personalized quote.

In closing, thank you for letting me serve you for the past 20 years. I feel honored to have helped so many families plan for their future.

TAX-DEFERRED ANNUITIES - IRAs - ROLLOVERS

Do Your Long Term & Retirement Savings Plans Stack Up?

3.30%* APY

*Includes Current Yield + 1.30% 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 12.17



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 2018 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, 2018.
- ▷ 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 or by email at branch@cliu.com**

All American Scholar Award Application

Please type or print all information. Must be received by March 1, 2018.

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 _____ Date _____

Parent's Signature _____ 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.

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.

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 and Social Security Number 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. **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, 2018.
No exceptions will be made.**

For information call: (210) 828-9921 or email: branch@cliu.com



MAKE A DIFFERENCE DAY NATIONAL DAY OF DOING GOOD

Our Branches perform thousands of hours of service each year. For Make a Difference Day, a national day of service aimed at improving the lives of others through community-service, our Branches went beyond their usual activities to help those in their community.

It Takes a Community

Hallettsville Branch members give a generous donation to the annual fundraiser for the Sacred Heart Home & School Association, which helped to make and bake over 2,000 apple strudels. This project takes all generations of workers to make it happen.





Celebrating All Souls Day – Volunteers from the **Baytown Branch** joined the St. Joseph the Worker confirmation class to clean up the Eastgate Catholic Cemetery in preparation for All Souls Day.



Joining Hands to Cleanup – The Sacred Heart Cemetery looks more attractive thanks to the **Burlington-Cameron Branch**. Branch members partner with the Sacred Heart Cemetery Association to trim bushes, cut the grass and pick up trash.



Remembering Loved Ones – Elaine Engelhardt of the **St. Benedict Branch** and friends have fun during the St. Jerome Cemetery clean-up. The branch joined with the Girl Scouts to trim trees, clean and plant new flower beds.



Beautifying the Church Grounds – The **Yorktown Branch**, Holy Cross CCE, Catholic Daughters and Knights of Columbus clean neglected graves in the cemetery and replace old flower beds at Holy Cross Catholic Church. This has become an annual tradition for the parish.



Preparing for Mass – The **Castroville Branch**, Religious Education students, and the Cemetery Board clean out old flowers and prepare to place luminaries on each grave, for the All Souls Day Mass at St. Louis Cemetery.



A Day for Teamwork – The **Kosciuszko Branch** partners with CCD students, Altar Servers and the Pastoral Council to tidy up St. Ann's Cemetery. They picked up pine cones, raked, weeded, and swept.



Flowers for Mary – Falls City Branch members join with Holy Trinity Church youth to beautify the statue of the Blessed Virgin Mary. They placed fall accent plants around the statue.



Restocking the Food Bank – The Poth Branch assisted by the Blessed Sacrament CCD and Altar Servers host a food drive for the less fortunate of their community. Branch Secretary-Treasurer Darrell Labus, wife Elaine Labus, and daughter in law Kristin Labus pose with the collected items.



No Tricks Just Treats – Families at the Fisher house of Brooke Army Medical Center were treated to breakfast tacos during a Halloween party put on by the **Northeast San Antonio Branch**. Family members can stay at the Fisher House while their family member is at the hospital or in rehab.



Let's Play Ball – The **St. Hedwig Branch**, Annunciation CYO, and St. Hedwig American Legion Post work to improve the grounds and fences of the American Legion Baseball field so it is safe for children to play.



Helping Children in Need – Faith Formation and the South Texas Children Alliance join the **Floresville Branch** at Sacred Heart Church, in donating and collecting books, blankets and stuffed animals for abused children.



Lending a Hand to the Church – Our **Hill Country Branch** members lend the Trinity Catholic Church in Llano a hand during renovations. The branch members pose as they package statues and Stations of the Cross so that they could be stored properly during the renovation.



Helping Those in Need – **Greater Houston Branch** lend their hands once again to help the Christian Community Center with assembled hygiene kits that include soap, shampoo, toothpaste, deodorant, and washcloths. This annual project has been going on for five years.



Releasing the Holy Living Rosary – The **Frelsburg Branch** celebrates the Month of the Holy Rosary with the CCD students and parishioners at Sts. Peter & Paul Catholic Church. Joining together as a group, they release the Holy Living Rosary that is made of balloons into the sky.



Playing Bingo – The residents of SPJST Assisted Living Center and the **Taylor Branch** enjoy Bingo and fresh baked goods. The Catholic Life youth dressed in their Halloween costumes to assist the residents.



Trunk or Treat – The **Pilot Point Branch** joins merchants and church groups for a night of "Trunk or Treat," to provide a safe alternative for children. Nearly 800 children came to collect candy and religious-themed toys.



Honoring Veterans – St. Mary's school students, staff and the **Gainesville Branch** provide breakfast to local veterans following a special Mass. Veterans were encouraged to share their military experiences.



Supporting the Community – The **Northwest Houston Branch** partners with the St. Jerome's Youth Organization to make over 40 hygiene bags for those who lost their belongings due to the hurricane.



Keeping Warm for the Winter – Women and children at the Hope Crisis Center in Beaumont will be a little warmer this winter thanks to **Port Arthur Branch** members, St. Helen CCD students and other volunteers. The volunteers spent nearly 70 hours making fleece blankets for the residents.



Donuts After Mass – The **Rowena Branch** and the St. Joseph Parishioners serve refreshments and donuts during CCD Registration.



Stocking the Food Pantry – The **Brady Branch** and local volunteers collect canned goods for the local Helping Hand organization. The canned goods aid in replenishing the Helping Hand's food pantry.



Feeding Hungry Souls – The **Brady Branch** serve teachers, parents and children hamburgers during CCD registration at St. Patrick's Parish. This annual event helps kick off the school year.



Raising Funds with Food – The **Gainesville Branch** joins with other parish organizations in selling breakfast burritos, tamales and an assortment of desserts after Mass, to raise funds for our Lady of Guadalupe at St. Mary's Church.



Sponsoring A Day of Fun – Altar Servers from Holy Family Church enjoy a day out at the swimming pool and at the bowling alley thanks to the **Nazareth Branch**. The Branch shows their appreciation every year to these kids who give of their time serve during Mass.



Supporting ACTS Retreats – **Hill Country Branch** Secretary-Treasurer Patsy Wiley presents a donation to the Board Members of the Lampasas-Marble Falls Acts Retreat team. This donation enables the team to offer scholarships to those who cannot afford to take part in a retreat.



Making Yorktown Beautiful – The **Yorktown Branch** adds mulch and flower beds to the Yorktown City Park and playground making it look more attractive. The Branch partnered with the Student Council and Keep Yorktown Beautiful for the clean-up.

Branches in ACTION



Displaying our Flag – Southwest San Antonio Branch Officers Kenneth and Barbara Dietrich present an American Flag to Our Lady of Guadalupe Parish. Msgr. Carlos Davalos, CYO President Rudy Cervera, parents and team members were happy to take part in the presentation.



Raising Funds for Catholic Schools – Members of the **San Angelo Branch** assist with the Angelo Catholic School October Fiesta Fundraiser. The branch members also presented a generous donation to the live auction for the fundraiser.



Getting Rid of Litter – The highway in La Vernia is a little neater thanks to the **St. Hedwig Branch** and the Sara Strey Foundation. Nearly 100 volunteers picked up 75 bags of trash during the annual clean up.



Creating Gift Bags - Leo Club members help the **Pleasanton Branch** assemble and distribute gift bags to residents of the Argent Court Assisted Living Center in Jourdanon.



Ring in the New Year!

This time of year, family and friends gather for the holiday season to enjoy one another's company. From family dinner to pot lucks during football games, here are some recipes to make any event memorable.

Spicy Ham

1 small bottle French dressing
1/3 cup brown sugar
20 ham slices

Arrange the ham slices spaced out in layers in a 10" x 13" casserole. In a medium bowl, mix the brown sugar and French dressing together. Make sure there are no lumps. Spread the mixture from the bowl over the top of the ham. Bake at 350 degrees for 30–35 minutes until bubbly.

*Eileen Womack
Dimmitt, Texas*



Frito Pie (Texas)

3 cups Fritos corn chips
3/4 cup chopped onion
1 cup grated cheddar cheese
2 1/2 cups chili (any recipe)

Preheat oven to 350 degrees. Spread 2 cups Fritos chips in baking dish. Sprinkle half of the onion and half of the cheese over Fritos. Pour chili over onions and cheese. Sprinkle remaining Fritos, onion and cheese over the chili. Bake 15–20 minutes until cheese is bubbly. Serve hot.

*Nawona Keen
Matthews, NC*

Super Easy Slow Cooker Roast

3 1/2 lb. beef pot roast
1 (35 oz.) pkg. onion soup mix
2 (6 oz.) cans cream of mushroom soup
1 1/3 cup water

Place pot roast in slow cooker; sprinkle with the onion soup mix. Pour over cream of mushroom soup on top. Add water. Cover and cook on low setting for 8–10 hours or on high setting for 4–6 hours. Serves 4 to 6 people.

We love this roast because it makes delicious gravy that is so good spooned over mashed potatoes or rice!

*Anne Schilhab
Weimar, TX*

“Can’t Leave Alone” Bars

1 pkg. white cake mix
2 eggs
1/3 cup oil
1 (14 oz.) can condensed milk
1 cup chocolate chips
1/4 cup butter, cubed

Grease a 9" x 13" pan. Beat cake mix, eggs and oil together. Press 2/3 of the mixture into the pan. Microwave condensed milk, chocolate chips and butter on high for one minute or until smooth. Pour over crust. Top with teaspoonfuls of remaining cake mixture. Bake at 350 degrees for 20–25 minutes until lightly browned.

Cool and cut into bars.

*Kay Snow
Angleton, TX*

Recipe for a Happy New Year

Author Unknown

Take twelve whole months.
Clean them thoroughly of all bitterness, hate, and jealousy.
Make them just as fresh and clean as possible.

Now cut each month into twenty-eight, thirty, or thirty-one different parts,
but don't make up the whole batch at once.
Prepare it one day at a time out of these ingredients.

Mix well into each day one part of faith, one part of patience,
one part of courage, and one part of work.

Add to each day one part of hope, faithfulness, generosity, and kindness.

Blend with one part prayer, one part meditation, and one good deed.

Season the whole with a dash of good spirits, a sprinkle of fun, a pinch of play,
and a cup full of good humor.

Pour all of this into a vessel of love.

Cook thoroughly over radiant joy, garnish with a smile, and serve with quietness,
unselfishness, and cheerfulness.

You're bound to have a happy new year.



Got a Slow Cooker Recipe to Share?



Today's slow cooker is much different from the crock pot of 30 years ago and so are the ways that we use the slow cooker. As we get ready to start a new year, we ask for you to share your go-to slow cooker recipes with us. We know that we're making more than pot roast in our cooker and think you are too.

Send us your recipes by February 28. You can mail them to Catholic Life Insurance, Attn. Recipes to P.O. Box 659527, San Antonio, Texas 78265, fax them to (210) 828-4629, or email them to branch@cliu.com. If we choose your recipe, we will send you a check for \$15 and a Cooking with Catholic Life apron.

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ff. Total Free or Nominal Rate Distribution (Sum of 1e(1) through 1e(5))		0	0
fg. Total Free or Nominal Rate Distribution (Sum of 1e(1) through 1e(5))		0	0
fh. Total Free or Nominal Rate Distribution (Sum of 1e(1) through 1e(5))		0	0
fi. Total Free or Nominal Rate Distribution (Sum of 1e(1) through 1e(5))		0	0
fj. Total Free or Nominal Rate Distribution (Sum of 1e(1) through 1e(5))		0	0
fk. Total Free or Nominal Rate Distribution (Sum of 1e(1) through 1e(5))		0	0
fl. Total Free or Nominal Rate Distribution (Sum of 1e(1) through 1e(5))		0	0
fm. Total Free or Nominal Rate Distribution (Sum of 1e(1) through 1e(5))		0	0
fn. Total Free or Nominal Rate Distribution (Sum of 1e(1) through 1e(5))		0	0
fo. Total Free or Nominal Rate Distribution (Sum of 1e(1) through 1e(5))		0	0
fp. Total Free or Nominal Rate Distribution (Sum of 1e(1) through 1e(5))		0	0
fq. Total Free or Nominal Rate Distribution (Sum of 1e(1) through 1e(5))		0	0
fr. Total Free or Nominal Rate Distribution (Sum of 1e(1) through 1e(5))		0	0
fs. Total Free or Nominal Rate Distribution (Sum of 1e(1) through 1e(5))		0	0
ft. Total Free or Nominal Rate Distribution (Sum of 1e(1) through 1e(5))		0	0
fu. Total Free or Nominal Rate Distribution (Sum of 1e(1) through 1e(5))		0	0
fv. Total Free or Nominal Rate Distribution (Sum of 1e(1) through 1e(5))		0	0
fw. Total Free or Nominal Rate Distribution (Sum of 1e(1) through 1e(5))		0	0
fx. Total Free or Nominal Rate Distribution (Sum of 1e(1) through 1e(5))		0	0
fy. Total Free or Nominal Rate Distribution (Sum of 1e(1) through 1e(5))		0	0
fz. Total Free or Nominal Rate Distribution (Sum of 1e(1) through 1e(5))		0	0
ga. Total Free or Nominal Rate Distribution (Sum of 1e(1) through 1e(5))		0	0
gb. Total Free or Nominal Rate Distribution (Sum of 1e(1) through 1e(5))		0	0
gc. Total Free or Nominal Rate Distribution (Sum of 1e(1) through 1e(5))		0	0
gd. Total Free or Nominal Rate Distribution (Sum of 1e(1) through 1e(5))		0	0
ge. Total Free or Nominal Rate Distribution (Sum of 1e(1) through 1e(5))		0	0
gf. Total Free or Nominal Rate Distribution (Sum of 1e(1) through 1e(5))		0	0
gg. Total Free or Nominal Rate Distribution (Sum of 1e(1) through 1e(5))		0	0
gh. Total Free or Nominal Rate Distribution			

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