

CATHOLIC LIFE INSURANCE MAGAZINE

Spring 2017



2016 TOP PRODUCERS
ANNUAL STATEMENT OF CONDITION
JOIN HANDS DAY
PATRIOTIC POSTER CONTEST

116
YEARS
1901-2017

MESSAGE FROM THE PRESIDENT



President/CEO – J. Michael Belz

Dear Member:

Safe, Strong & Secure

I am pleased to report that Catholic Life Insurance finished 2016 on a strong note. Our assets, insurance-in-force and surplus all reached new highs. Please see pages 14 & 15 for details.

We believe that Catholic Life continues to be successful because we remain true to our original ideals:

- We protect our members through quality financial products and member benefits.
- We live our faith by supporting our faith-based community.
- We enhance our members lives' today through our Living and Fraternal Benefits.
- We touch the lives of those less fortunate and make our communities better places to live through our local Branches.

Recognizing Sales Excellence

Our Sales Agents play a major role in our success story. Each one of them works hard to help you protect your family. In late January, we honored our top agents during our annual Leaders' Conference. Please see page 16 & 17 for details.

Catholic Schools Sweepstakes

Catholic Life supports many Catholic ministries throughout the areas where we operate. Our funds may be limited, but we are proud of the difference that we make on behalf of our members. The Catholic Schools Sweepstakes is a program where we make a great difference.

This year this program helped 59 Catholic schools from 11 dioceses raise \$952,970 bringing the 10-year total of funds raised to over \$7 million. We are proud to say that 100% of the funds go directly to the schools.

Schools use the funds they raise to provide tuition assistance, to augment teacher salaries, to purchase computer equipment and much, much more. We invite you to turn to page 4 for more details.

Supporting Catholic Causes

In late February, Catholic Life Insurance continued its support of Catholic television by participating in the CTSA Leadership Awards luncheon. For 35 years, Catholic Television has brought the good news to San Antonio and the surrounding areas. Each year Catholic Life underwrites the St. John Vianney Award, which recognizes the outstanding "Pastor of the Year." This year's recipient, the late Rev. Eddie Bernal, was truly deserving of the honor.

In closing, we thank you for giving us the opportunity to serve you and your family.

Sincerely,

J. Michael Belz
President/CEO

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SPRING 2017

CATHOLIC LIFE MAGAZINE



FEATURES

HELPING CATHOLIC SCHOOLS MAKE THE GRADE 4

The 2017 Catholic Schools Sweepstakes program helps Catholic Schools raise much-needed funds.

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The Statement of Condition reflects Catholic Life Insurance's standing for the year ending December 31, 2016.

OUR TOP PRODUCERS 18

Our Agents spend countless hours each year helping individuals and families secure their financial futures. Here are the individuals who were our top sales people in 2016.

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COVER

The Justin Gamez family collects their Sweepstakes winnings.
Photo by Clem Spalding.

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SWEEPSTAKES PROGRAM SURPASSES \$7 MILLION



President Belz stands in front of the specially built container that holds nearly 200,000 Sweepstakes tickets. Who will be the lucky winner?

What started 10 years ago as a way to help needy Catholic schools has blossomed into a program that has put more than \$7 million in the coffers of the schools.

"Every week, I would open a letter or get a call from another Catholic school in need," said President J. Michael Belz. "We wanted to help them all, but their needs were great and our funds were limited. We put our heads together and the solution we came up with was the Catholic Schools Sweepstakes."

Since its beginning 10 years ago, 84 schools from 13 Texas dioceses have taken part in the program. In total, the program has raised more than \$7 million dollars.

"Participating schools are only limited by the amount of money they can raise, instead of what we can give them," he said. "The top school this year raised more than \$50,000. In other years, that amount has exceeded \$75,000."

Catholic Life provides the prizes, the tickets and marketing materials while students at participating schools sell tickets at \$5 each. The ticket sales begin in the fall and close during Catholic Schools week held the last week of January. In 2017, 59 Catholic Schools from 11 Texas dioceses sold 190,594 tickets to raise \$952,970.

"The schools get 100% of the funds and they get the money as the tickets are being sold," said President Belz. "This lets the school put the money to work right away. Catholic Life earns no money from this program. We do it to support Catholic education."

Sixty winners were drawn on Saturday, January 14th at the Home Office in San Antonio. Justin Gamez of Corpus Christi, whose son is a student at Our Lady of Perpetual Help Academy in Corpus, was the grand prize winner. He had the choice of a 2017 Ford F150, a 2017 Ford Fusion or a \$20,000 Prepaid VISA Credit Card as a prize. He selected the \$20,000 Prepaid VISA Credit Card as a prize.

Additionally, each of the 59 participating schools had a \$1,000 Prepaid VISA Credit Card winner drawn from the tickets that they sold.



The Catholic Life Directors display a check representing the amount of funds raised in the 2017 Catholic Schools Sweepstakes.

The schools are very grateful for the program," said program administrator Barbara Cheaney. "They use the funds for a variety of programs, but mostly to enhance operations and to provide tuition assistance."

Our Agents play a key role in the program. They pick up tickets from the schools, provide additional prizes and educate the schools about Catholic Life Insurance.

"We are extremely pleased with the results of the Sweepstakes. Our goals are to grow the number of schools who participate and the amount of money being raised," added Belz. "It is the right thing for Catholic Life to be doing, particularly in today's economy."

If your Catholic school is interested in participating in the 2018 Sweepstakes, please contact Barbara Cheaney at (210) 828-9921 or email her at branch@cliu.com. The deadline to sign up for the program is June 15, 2017.

PARTICIPATING CATHOLIC SCHOOLS INCLUDE:

Diocese of Amarillo

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

Diocese of Austin

St. Joseph Catholic School – Bryan

Diocese of Beaumont

St. Catherine's Catholic School – Port Arthur

Diocese of Corpus Christi

Our Lady of Perpetual Help Catholic School –
Corpus Christi

Diocese of Dallas

Good Shepherd Catholic School – Garland
Mount St Michael Catholic School – Dallas
St. Joseph Catholic School – Waxahachie

Diocese of Fort Worth

Immaculate Conception Catholic School – Denton
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. Jerome Catholic School – Houston

Diocese of Laredo

Our Lady of Refuge Catholic School – Eagle Pass

Diocese of Lubbock

St. Joseph Catholic School – Slaton

Archdiocese of San Antonio

Antonian College Preparatory – 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
John Paul II Catholic School – New Braunfels
Little Flower Catholic School – San Antonio
Notre Dame Catholic School – Kerrville

Our Lady of Grace Academy Catholic School – Pleasanton
Our Lady of Perpetual Help Catholic School – Selma
Our Lady of the Hills Regional 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 – 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. Leo the Great Catholic School – San Antonio

St. Louis Catholic School – Castroville

St. Luke Catholic School – San Antonio

St. Margaret Mary's 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 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

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's Catholic School – Yoakum

St. Rose of Lima Catholic School – Schulenburg

St. Michael's Catholic School – Cuero

St. Michael's Catholic School – Weimar



GRAND PRIZE WINNER:

Justin Gamez – Our Lady of Perpetual Help Academy – Corpus Christi

\$1,000 PRIZE WINNERS:

Maria Isabel Mazuca - Antonian College Preparatory High School - San Antonio
 Lucinda Elizondo - Blessed Sacrament Catholic School - San Antonio
 Elisa Vasquez - Good Shepherd Catholic School - Garland
 Anna Laura Zuniga - Holy Cross Catholic Academy - Amarillo
 Darryl Elliott - Holy Cross Catholic School - Bay City
 Holy Cross Catholic Academy - Holy Cross of San Antonio - San Antonio
 Lupe Delgado - Holy Name Catholic School - San Antonio
 Kathy Smith - Holy Rosary Catholic School - Rosenberg
 Mary Schilling - Immaculate Conception Catholic School - Denton
 Monica Washington - Incarnate Word High School - San Antonio
 Esmi Kubecka - Little Flower Catholic School - San Antonio
 Monica King - Mount St. Michael Catholic School - Dallas
 Louise Smith - Notre Dame Catholic School - Kerrville
 Joanna Newsome-Gonzales - Our Lady of Grace Catholic School - Pleasanton
 Romeo Laurel - Our Lady of Lourdes Catholic School - Hitchcock
 Candice Szepessy - Our Lady of Perpetual Help Academy - Corpus Christi
 Rhonda Serna - Our Lady of Perpetual Help Catholic School - Selma
 Alicia Flores - Our Lady of Refuge Catholic School - Eagle Pass
 Lupe Medina - Our Lady of the Gulf Catholic School - Port Lavaca
 Shelley McCullough - Our Lady of the Hills Regional Catholic High School - Kerrville
 Travis & Monica Haug - Our Lady of Victory Catholic School - Victoria
 Rita Encina - Providence Catholic School - San Antonio
 Candice Noriega - Rolling Hills Catholic School & Antonian Middle School - San Antonio
 Vernor Bippert - Sacred Heart Catholic School - Floresville
 Darlene Immekus - Sacred Heart Catholic School - Hallettsville
 George Martinez - Sacred Heart Catholic School - Muenster
 Shane Huchton - Sacred Heart Catholic School - Uvalde
 Humberto Rivas - Shiner Catholic School - Shiner
 Vanessa Reyes - St. Anthony Catholic High School - San Antonio
 June Schobel - St. Anthony Catholic School - Columbus

Kim Munoz- St. Anthony Catholic School - Hereford
 Sergio Hernandez - St. Augustine Catholic School - Houston
 Cynthia Kelly - St. Catherine of Siena Catholic School - Port Arthur
 Adriana Lopez - St. Gerard Catholic High School - San Antonio
 Anna Laura Navarro - St. Gregory the Great Catholic School - San Antonio
 Robert Brown - St. James Catholic School - Seguin
 David Grahmann - St. Jerome Catholic School - Houston
 Nelda Rodriguez - St. John Berchmans Catholic School - San Antonio
 Richard Trevino - St. John Bosco Catholic School - San Antonio
 Rafael Lantigua - St. John Paul II Catholic School - New Braunfels
 Paul Castro - St. Joseph Catholic School - Bryan
 Jennifer Lequa - St. Joseph Catholic School - Slaton
 Ed Coufal - St. Joseph Catholic School - Waxahachie
 Sherry Vrana - St. Joseph Catholic School - Yoakum
 Delia Garza - St. Leo the Great Catholic School - San Antonio
 Patrick & Janet Biediger - St. Louis Catholic School - Castroville
 Jennifer Mancillas - St. Luke Catholic School - San Antonio
 E.H. Gonzales - St. Margaret Mary Catholic School - San Antonio
 Rene Diaz - St. Mary Magdalen Catholic School - San Antonio
 Jeanette Hellinger - St. Mary's Catholic School - Fredericksburg
 Summer Mein - St. Mary's Catholic School - Gainesville
 Jason Ervin - St. Michael Catholic School - Weimar
 Alex Renteria - St. Michael's Catholic School - Cuero
 Elaine Boehme - St. Monica Catholic School - Converse
 Elida Arango - St. Paul Catholic School - San Antonio
 Therese Santoro - St. Peter Prince of the Apostles School - San Antonio
 Elisha Mauck - St. Pius X Catholic School - San Antonio
 Greg Mathis - St. Rose of Lima Catholic School - Schulenburg
 Sharon Jackson - St. Thomas More Catholic School - San Antonio

CONTACT US



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 General Email:..... info@cliu.com
 Office Hours:8 a.m.–5 p.m. Monday–Thursday; 8 a.m.–3 p.m. Friday

HONORING LONG TIME MEMBERS

As a membership organization, Catholic Life is more than just a life insurance company. We treat our members like family and like to celebrate their milestones. The Golden Certificate Award honors long-time Catholic Life members when they turn 95. Honorees receive a golden rosary and a certificate.

Earlier this year we honored Agatha Castecka and Francis Fenn. Both have been a Catholic Life member for nearly 70 years.



Pictured from left: Mary Sue Carter, Karen Norwood, Francis Fenn, Linda Fenn, Val Fey.

Francis Fenn of Port Arthur first became a Catholic Life member in 1948 when he bought a policy from Agent L.A. Leopold. His daughters, Karen Norwood and Linda Fenn, were present when Agent Linda Gregory, Port Arthur Branch President Val Fey and his wife Marceline Fey, and Port Arthur Branch Vice President Mary Sue Carter made the presentation.

Agatha Castecka joined Catholic Life in 1943 when she was 21 years old and living in Hallettsville. Since then, Mrs. Castecka married, moved to Houston and raised a family. District VII Director Felix Skarpa and General Agent Eugene Smart presented her with her award in February. Family members gathering to celebrate with her included Agatha's son-in-law Larry Gaitan, her great-granddaughter Riley Gaitan, her granddaughter Alisha Gaitan, and her sons Bert and John Castecka.

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3.25%*
APY

*Includes Current Yield + 1.25% 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 12.16



Monument Sign Goes Up

There's a new sign identifying our Home Office in San Antonio. On January 14, we turned on our new sign that stands 60 feet in the air. An electronic message center that is 12 feet by 30 feet tops the sign.

"According to the Texas Department of Transportation, 220,000 cars pass by our building daily making the Harry Wurzbach and Loop 410 interchange the sixth busiest intersection in South Texas," said President Belz.

The purpose of the sign is to build awareness about Catholic Life and the products and services that we offer.

"Our strategy is to offer a mix of messages — 2/3 about Catholic Life and our products, 1/3 about weather, nonprofits, holidays, etc.," said VP Communications Barbara Cheaney.



President Belz presents a \$25,000 to ACTS Missions Executive Director Victor Azios while Board President Larry Block and Vice President Barbara Cheaney look on.

Support for ACTS Missions Continues

For the third consecutive year, Catholic Life has made a donation to ACTS Missions to help spread the Gospel of Jesus Christ among Catholics worldwide through ACTS Retreats. Founded in 1997, an estimated 700,000 individuals have participated in an ACTS retreat. Led by 70,000 volunteers, these retreats have taken place in 50 dioceses in 26 states.

"Catholic Life Insurance is proud to be a supporter of ACTS Missions. We believe that ACTS is one of the most important movements within the Catholic Church today. It is our sincere hope that this gift will enable more people to take part in an ACTS Retreat and continue their spiritual journey," explained Michael Belz, President and CEO of Catholic Life Insurance.

For more information about ACTS Missions go to www.actsmissions.org.

Catholic Life Joins Family in Benefiting Assumption Seminary

It's not all work and no play for the seminarians at Assumption Seminary. Like the rest of us, they need breaks too. Sister Jane Mary Gawlik, CSSF, who worked until recently in the Vocations Office, noticed that the pool house and the surrounding pavilion were in need of repair. She petitioned her sister and brother-in-law, Debbie & Wayne Tiemann for help. Wayne, who is the president of the Cestohowa Branch, found a contractor to bid on the project. Once they had an amount, Wayne began working on how to make this dream into a reality. His family donated a large part of the funding from the Adolph & Mary Gawlik Family Partnership. The late Adolph Gawlik served as an Agent and supervisor for Catholic Life for many years. Wayne also petitioned Catholic Life for funding too.



COME CELEBRATE FLAG DAY WITH CATHOLIC LIFE

We invite you to join us for a celebration of the American Flag and the freedom for which it stands! Witness the raising of our large Flag and enjoy a picnic with friends and family. We will give out commemorative t-shirts, while supplies last.

DATE: Wednesday, June 14, 2017

PLACE: Catholic Life Insurance Home Office Building
1635 N.E. Loop 410
San Antonio, TX 78209

ITINERARY: 6 p.m. – Mass on the grounds
6:45 p.m. – Flag Raising Ceremony
7 p.m. – Picnic & Social

**FOR MORE INFO CALL THE COMMUNICATIONS DEPARTMENT AT
1-800-292-2548 OR (210) 828-9921.**



IRS REPORTING DISTRIBUTED ON "NEW" SUBSTITUTE 5498 TAX FORM

You may receive the Substitute IRS Form 5498 in the mail from us, in late May or early June of this year. Don't be alarmed. The IRS requires that we mail this notification to members who have a Traditional IRA, Traditional Conduit IRA, SEP-IRA, Roth IRA, or a Roth Conversion IRA and you have made 2016 contributions.

The substitute tax form reports to the IRS the following:

- ▶ All 2016 **individual** tax year contributions deposited into Traditional IRAs and Roth IRAs during the 2016 tax year, and from January 1, 2016 through April 18, 2017
- ▶ Employer SEP contributions made between January 1 and December 31, 2016
- ▶ Employer retirement money rolled over into Traditional IRAs and Traditional Conduit IRAs between January 1 and December 31, 2016
- ▶ Rollover contributions into any type of IRA made between January 1 and December 31, 2016
- ▶ Roth conversions made between January 1 and December 31, 2016
- ▶ The Fair Market Value as of December 31, 2016
- ▶ If you are required to take an IRS required minimum distribution during 2017, this is indicated on the form

You are not required to file Form 5498 with your 2016 tax return. However, if you have reported any contributions, rollovers or conversions on your 2016 1040 income tax return, they must agree with Form 5498. Additionally, Employer SEP contributions deposited during the 2016 tax year must agree with the amount on the form.

We ask that you review this document carefully as all corrections to the form must be made, **in writing** by June 28, 2017. Unfortunately, we are unable to make any corrections after July 1, 2017.

Please review the form carefully. Should you have any questions, please contact our Membership Service Center at (210) 828-9921 or 1-800-262-2548.





Family Retreat Center at Circle Lake Support Continues

The Family Retreat Center at Circle Lake once again received a \$1,000 gift from Catholic Life. District VII Director Felix Skarpa and his wife, Marie, made the presentation on behalf of Catholic Life.

The Center, which serves the Archdiocese of Galveston-Houston, is located on 45 acres in Pinehurst, Texas. A stone plaque adorns the gardens in recognition of Catholic Life's continued support.



IN MEMORIAM



EUGENE VALCHAR

Longtime Branch Officer Eugene "Gene" Valchar of Needville died December 5, 2016. He was 73 years old.

Gene and his wife Cindy were members of St. Michael's Catholic Church in Needville. He honorably served our country in the U.S. Air Force and was a former member of the Richmond American Legion.

A devoted Catholic Life member, Valchar served as an officer of the Richmond-Rosenberg Branch for 43 years. Gene was first elected as Secretary-Treasurer in 1974 and held that position until he was elected President in 1987.

Survivors include his wife of 46 years, Cindy; his daughter Dawn, son Scott; and four grandchildren. The funeral mass was held Friday, Dec. 9, 2016, at St. Michael's Catholic Church in Needville with burial following at St. Michael's Catholic Cemetery in Needville.



DONALD MORBITZER

Fort Worth Branch Vice President Donald Morbitzer passed away January 21, 2017. He was 82 years of age.

Morbitzer was devoted to the Fort Worth Branch serving as President, Vice President and Secretary-Treasurer during his more than 40 years of service as an officer.

A funeral Mass was offered January 27 at St. John the Apostle Catholic Church in North Richland Hills. Burial followed at Mount Olivet Cemetery.

His wife of 57 years, Pauline, a son and a daughter, and two grandchildren survives him.



MARY JARZOMBEK

Pecan Valley Secretary-Treasurer Mary Hons Jarzombek died February 6. She was 81.

Mary served as an Officer of the St. Margaret Mary's Branch from 2001 until 2008 and as the Secretary-Treasurer for the Pecan Valley Branch from 2009 until her death.

A native of Hobson, she was the 1953 Falls City High School Class President. She married Joe Jarzombek in 1956 and they shared their lives until his passing in 2009. Mary retired from the Southside Recorder after 37 years of service.

A true volunteer, Mary was an active member of St. Margaret Mary's Catholic Church where she served on the parish council, finance committee and the Altar Society. She was also a past PTO president as well as a Boy Scout and Girl Scout troop leader. Mary also gave her time as an election precinct judge.

Her four children, her six grandchildren, her five great-grandchildren and her dear friend Benedict Wiatrek survive Mary. A funeral Mass was celebrated on February 11 at St. Margaret Mary Church. Interment followed at 2 p.m. in Holy Trinity Catholic Cemetery in Falls City.

**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**

Apply Now for Seminarian Scholarships

Catholic Life Insurance is currently offering two academic scholarship opportunities to Roman Catholic seminarians who have already earned an undergraduate degree and are now seeking financial support for graduate seminarian studies.

The application deadline for the Msgr. Albert G. Henkes and the Msgr. Lawrence J. Stuebben Seminarian Scholarships is **June 15, 2017**. The Msgr. Stuebben Seminarian Scholarship is available only to seminarians attending Assumption Seminary in San Antonio, Texas. The Msgr. Henkes Scholarship is offered to those enrolled in any Roman Catholic seminary throughout the world. Applicants who meet the criteria of each scholarship may apply to both.

Established in 1994, the **Msgr. Lawrence J. Stuebben Scholarship** was designed to honor Rev. Msgr. Lawrence J. Stuebben who served as Catholic Life's Spiritual Advisor from 1990-1998. This fund provides financial assistance to Roman Catholic seminarians attending Assumption Seminary in San Antonio, Texas. Approximately 22 dioceses throughout the United States send seminarians to study at Assumption Seminary. Scholarships through this fund have been awarded to 49 seminarians to date.

Established in 1987, the **Msgr. Albert G. Henkes 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 through this fund have been awarded to 80 seminarians to date.

Applications may be obtained by visiting our Catholic Life Insurance website at www.cliu.com, or you may contact the Communications Department at (210) 828-9921 or toll-free at (800) 262-2548. Applications may also be available through Diocesan Vocation Directors.



Join Hands Day, the nation's only official day where youth and adults come together in service, is approaching fast. If you want to make a difference in the world and build stronger relationships with young people, start making plans today for **May 6, 2017**.

Why should you participate?

- Be part of an effort to create youth/adult relationships in a volunteer setting.
- Solve a neighborhood problem.
- Give the gift of volunteer time. (Many kids are required to do volunteer service as part of preparation for the Sacrament of Confirmation. Others must perform volunteer service to graduate from high school.)
- Get in on the ground floor of a national day of service.

What kinds of projects can you do?

You, your Branch and your youth-partners can do any project that will benefit your neighborhood, community or church—you're limited only by your imagination! No project is too big or too small!

CLEAN UP DAY AT CASA DE PADRES

The Home Office is proud to host our 10th annual "Clean Up Day" at Casa de Padres Retirement Center for Priests in San Antonio, Texas. We invite volunteers of all ages to join us in this wonderful effort to improve the homes and enrich the lives of our retired priests. The event will take place at 10 AM on **Saturday, May 6**. Want to volunteer? Give us a call at (210) 828-9921 or 1-800-262-CLIU.

Still need suggestions? You can:

- Put together care packages for soldiers who are overseas
- Do cemetery clean-ups
- Clean streets
- Help seniors
- Repair playground equipment
- Paint over graffiti, or
- Pick up trash

How can you participate?

It's easy. Call your local Branch Officers and volunteer to help. If you don't know how to reach them, call the Home Office Communications Department at (210) 828-9921 or 1-800-262-CLIU.



► **CATHOLIC LIFE INSURANCE CONSUMER PRIVACY POLICY**

This Notice is For Your Information. No response is required.



Catholic Life Insurance is committed to protecting the confidentiality and security of information we collect about our customers. Federal law requires us to furnish this privacy notice annually explaining how we collect, use and safeguard your personal information.

Why Catholic Life Insurance Collects and Uses Information

Catholic Life Insurance collects and uses information for business purposes with respect to our insurance and financial services involving customers. These business purposes include evaluating a request for insurance or other services, evaluating claims, administering our products or services, and processing transactions requested by customers. Information may be used to offer customers other products or services we provide. We may also need information to verify your identity to prevent fraud, money laundering and terrorism.

How Catholic Life Insurance Collects Information

Our customers provide most of the information during the application process for our products. If additional information is required, others may assist us. Examples include adult family members, employers, other insurers, consumer reporting agencies, physicians, hospitals and other medical facilities or medical personnel. Information collected may relate to your finances, employment, health, avocations or other personal characteristics as well as transactions with us or others.

How Catholic Life Insurance Protects Information

Information is treated in a confidential manner. We require our employees to protect the confidentiality of information. Employees may access information only when there is an appropriate reason to do so, such as to administer or offer our products or services. We also maintain physical, electronic and procedural safeguards to protect information; these safeguards comply with all applicable laws. Employees are required to comply with our established policies.

Information Disclosure

Catholic Life Insurance may disclose any information necessary in business practices or where law requires disclosure. Examples include information disclosed to others to enable business services for us, such as helping us to evaluate requests for insurance benefits, performing general administrative activities, and assisting in processing transactions requested by customers. We may also disclose information for audit or research purposes; or to law enforcement and regulatory agencies. Such disclosures may help prevent fraud, money laundering, terrorism and other crimes.

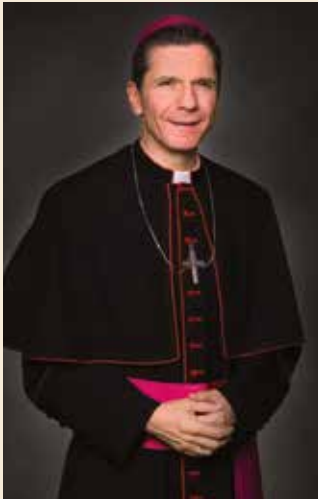
We may make other disclosures of information as permitted by law. Such disclosures may be made to companies that provide general administrative services for Catholic Life Insurance, other insurers and consumer reporting agencies. Catholic Life Insurance does not make any disclosures of information to other companies who may want to sell their products or services to our customers.

We do not sell customer names or mailing lists.

Access to and Correction of Information

Catholic Life Insurance strives to keep your information accurate. If you believe that any correction is necessary, please contact us at P.O. Box 659527, San Antonio, Texas 78265-9527 or 1-800-262-2548. Generally, upon written request, we will furnish information for your review unless the information is related to a claim or legal proceeding. Specific medical history will require written consent requesting disclosure to you or your medical care provider. A handling fee may apply.

Faith IN ACTION



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

Allow yourselves to be led by the Holy Spirit

One of my favorite ministries of being an archbishop in the Catholic Church is celebrating the sacrament of confirmation, and each spring I am privileged to celebrate this sacrament for thousands of the faithful at dozens of liturgies.

I tell those being confirmed that there are times in our lives when we experience a tension, an alienation, not being at home with ourselves. Often these are times of transition -- from being childhood to teens, or teens becoming adults, or adults entering a new spiritual experience. But the Holy Spirit is always with us, within us -- guiding us, leading us, accompanying us on our pilgrim way.

God calls everyone to their true selves and will give them whatever they need to carry out their responsibilities as disciples of the risen Lord Jesus. The Holy Spirit gives us special gifts that are to be shared with others.

The Holy Spirit is truly transforming us, and through us he also wants to transform the world in which we live. Let us open the doors to the Spirit, let ourselves be guided by him, and allow God's constant help to make us new men and women, inspired by the love of God which the Holy Spirit bestows on us!

We live in difficult, challenging times. You may have many fears and anxieties about your lives and the future. The Holy Spirit will empower you to proclaim the Lord Jesus and his gospel to others in every situation. We are called to trust God and accept the gift of hope that God gives us. With God's mercy and compassion, Jesus' walking at our side, and the Holy Spirit dwelling within us, we can face anything with courage, God-given strength, and unfailing hope.

Annual Statement of Condition

Dear Member:

SAFE, STRONG, SECURE

It is our pleasure to provide this financial update for the year ending December 31, 2016. It is with great pride that we report that Catholic Life Insurance continues to be in a strong financial position. The following highlights demonstrate our soundness and stability:

- Assets increased to \$1,153,734,920
- Revenue exceeded \$120,016,651
- The annuity portfolio rose to \$837,438,941
- Net gain before dividends surpassed \$5,219,577
- Our solvency ratio equaled 108.16

Our strength is not limited to the financial arena. Catholic Life continues to make a difference in local parishes and communities, and to support Catholic organizations. These actions affirm our values of “faith, family and financial.”

On behalf of the Board of Directors, Officers and Staff, we thank you for giving us the opportunity to serve you and your family. We hope that you will continue to rely upon Catholic Life’s products and services to meet your financial goals.

Sincerely,



Colleen Z. Berger, CPA, CGMA
Vice President/Controller



Thomas M. Petri, CPA
Vice President/Treasurer



Colleen Z. Berger, CPA, CGMA
Vice President/Controller



Thomas M. Petri, CPA
Vice President/Treasurer

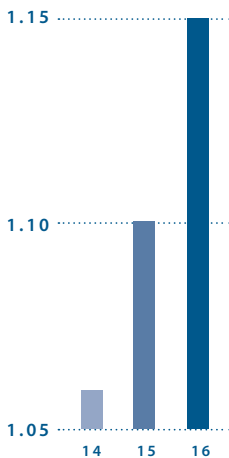
Annual Statement of Condition

ASSETS	December 31, 2016	December 31, 2015	December 31, 2014
Bonds and Preferred Stocks	\$1,106,331,540	\$1,053,274,515	\$1,017,393,026
Mortgage and Church Loans	4,606,228	5,661,491	6,602,558
Real Estate	7,033,597	7,282,247	7,377,677
Certificate Loans	5,618,812	5,557,632	5,630,134
Cash and Other Assets	30,144,743	29,633,268	27,939,829
Total Assets	\$1,153,734,920	\$1,101,409,153	\$1,064,943,224

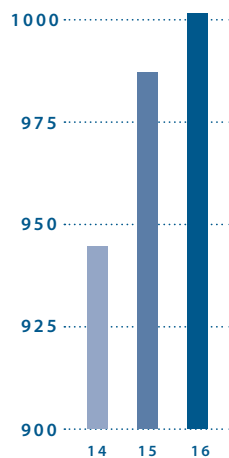
LIABILITIES

Certificate Reserves	\$1,029,490,284	\$ 981,656,612	\$ 941,702,949
Accumulated Dividends	8,716,511	8,596,057	8,506,192
Securities Valuation Reserve	11,801,102	12,114,253	11,788,115
All Other Liabilities	16,668,278	15,318,136	24,450,376
Total Liabilities	\$1,066,676,175	\$ 1,017,685,058	\$ 986,447,632
Unassigned Funds (Surplus)	87,058,745	83,724,095	78,495,592
Total Liabilities/Unassigned Funds	\$1,153,734,920	\$1,101,409,153	\$1,064,943,224
Net Gain Before Refunds to Members	\$ 5,219,577	\$ 6,113,565	\$ 6,428,553
Net Income After Refunds to Members and Net Realized Capital Gains (Losses)	\$ 5,190,027	\$ 5,875,082	\$ 5,979,151

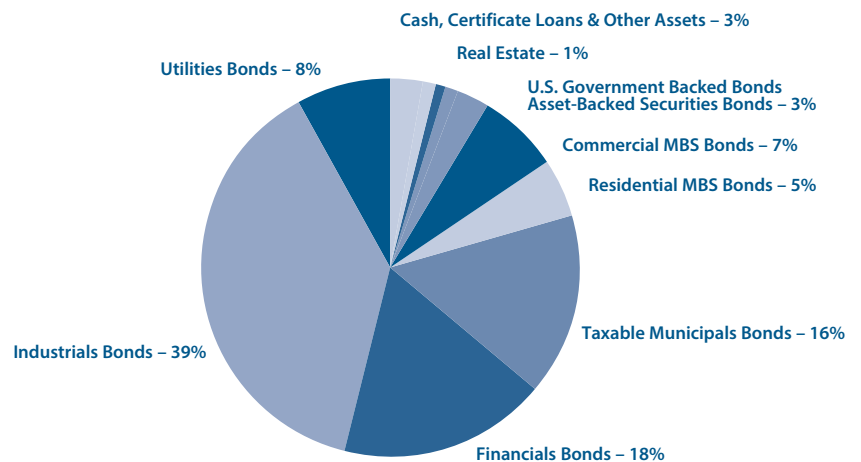
ASSETS
(In Billions)



RESERVES
(In Millions)



BOND & PREFERRED STOCK ALLOCATIONS



Leaders Conference Recognizes Top Producers

Catholic Life's top sales producers took part in the 2017 Leader's Conference, held January 20-21, 2017 at the Omni Hotel in San Antonio, Texas. The annual conference provides educational opportunities as well as recognizes top producing Agents.



Vice President/Director of Sales R. Dennis Best welcomes attendees to the Leader's Conference.



Assistant Vice President Janet Friesenhahn reviews the new web-based illustration software.

New Products, New Software

As part of our commitment to offering members the best product selection, Catholic Life introduced two new products and a new software system at the beginning of the year.

As a result, the primary educational focus at the Conference was the new products and the new illustration software. Assistant Vice President Janet Friesenhahn led the discussion sharing tips and tricks to using the new software. Now Agents can run an immediate quote on their phone or tablet with the new web-based system.

She also reviewed the features that make the new Affordable Term product and the Single Premium Whole Life Plus product beneficial for our members and their families.

At lunch, nationally recognized author and inspirational speaker Matt Jones was the keynote speaker for the event. His award-winning book *Life's a Marathon* chronicles his battle with cancer.

"Matt inspires, entertains and motivates his audience in a way that has you wishing for more," said VP & Director of Agencies R. Dennis Best. "In his speech he reminds us that it's the inside stuff that matters most. He was truly inspirational."

The Millionaires lunch recognized Agents whose sales totals exceeded \$1 million in face amount. Those honored included: Jeff Bruce, Jimmy Tirres, Gerri Martinez, Darrell Labus, Charlotte Grobe, Mike Dieter, Charlene Mainz, David Walker, Mike Williams and Grace Peters.

Additionally, Twelve Apostle honorees shared their secrets of success with the audience.

Award Winners

The highlight of the event was the Awards Banquet that was held Saturday night. Catholic Life recognized individuals and agencies that excelled in 2016 for their hard work during this event.

Geraldine Martinez of Rockne captured the #1 Twelve Apostle or leading producer award for the fifth time. She is a member of the Case Hollub Agency and has been with Catholic Life since 1992. Additionally, she won the Life Production Leader Award, meaning she led in life insurance sales in 2016.

Other Twelve Apostles include Mike Dieter, #2; Elaine Labus, #3; Ricky Schroeder, #4; Debora Slavinsky, #5; Clarence J. Moczygomba, FIC, #6; Thomas J. Sbrusch, FIC, #7; Jeff D. Bruce #8; Karen F. Kutac, FIC #9; Joe R. Dominguez, FIC, #10; Russell A. Krumnow, #11 and Albert A. Simnacher, FIC, #12.

James E. Tirres, LUTCF, CLU, FIC, whose San Antonio General Agency serves San Antonio and the surrounding areas, captured the Excellency Award. Tirres also earned the Manpower Award.

Eugene N. Smart, MBA, CLU, FIC, whose agency encompasses Houston and the surrounding areas, captured the #2 Excellency Award. Smart also garnered the 2016 Total Production Leader Award.

The Excellency Award recognizes the General Agent for performance in new agent recruitment and production, total monthly life applications written, percentage of monthly branch growth and monthly increase in Life Premium, persistency of business, total monthly life premium, and total monthly overall premium.

Veteran Agent Glenn Snoga of Seguin was the Personal Producing General Agent of the Year Award winner for the second consecutive year. Meanwhile, Charley Matherne of DeRidder was the #2 PPGA of the Year.

Newcomer Lourdes "Lou" Menendez of Carrollton earned both the Life Rookie of the Year and the Rookie of the Year Awards.

Veteran Agent Francis J. Lutz, FIC of Castroville earned the Field Underwriter of the Year Award. This award is based on a review of selected producers by the Underwriting staff. The criteria developed for the selection of candidates include accuracy in application completion, attention to detail, production, and persistency.

Albert Simnacher of Herford was named the Fraternal Life Agent of the Year. This award is based on agent involvement in the Branch and Fraternal operations. Simnacher works closely with the Hereford Branch and the Catholic Schools Sweepstakes program in the Diocese of Amarillo.



San Antonio General Agent Jimmy Tirres and his wife Marie Claire accept the General Agency Excellency Award from President Belz and Chairman Hoelscher.



The San Antonio General Agency pose with the Excellency Award.



Houston General Agent Eugene Smart receives the Total Production Award. He also captured the #2 General Agency Excellency Award.



Geraldine Martinez, who was the #1 Twelve Apostle, is shocked when she learns she is also the Life Production Leader.



Albert Simnacher and his wife Pat accept the #12 Twelve Apostle Award. Simnacher also earned the Fraternal Field Agent of the Year Award for his work with the branches.



Mike Dieter of Lindsay and his wife Brandi accept his #2 Twelve Apostle Award.



The 2016 Class of Millionaires, individuals who produced face amounts of \$1 million or more, shows their enthusiasm.



Rookie of the Year Lourdes "Lou" Menendez shares her secrets of success at the Millionaires Luncheon.



Catholic Life member Rev. Jeff Pehl, rector of Assumption Seminary, offers Mass for conference attendees.

Top Producers

AS OF DECEMBER 31, 2016

LEADING AGENCIES



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



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



3. David Walker
Walker Insurance Agency
Dallas, Texas

LEADING PERSONAL PRODUCING GENERAL AGENTS



1. Glenn Snoga
Seguin, Texas



2. Charley Matherne
DeRidder, Louisiana

LEADING REPRESENTATIVES



1. Geraldine Martinez, FIC
Bastrop, Texas



2. Mike Dieter
Lindsay, Texas



3. Elaine Labus
Floresville, Texas



4. Ricky Schroeder
Windthorst, Texas



5. Debora Slavinsky
Magnolia, Texas



6. Clarence Moczygmba, FIC
Karnes City, Texas



7. T.J. Sbrusch, FIC
Angleton, Texas



8. Jeffrey Bruce
College Station, Texas



9. Karen Kutac, FIC
Weimar, Texas



10. Joe Dominguez, FIC
Houston, Texas



11. Russell Krumnow
Temple, Texas



12. Albert Simmacher, FIC
Hereford, Texas



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

IRA SEASON IS HERE!

If you are one of the millions of Americans who own an IRA, now is a great time to review your retirement savings strategies. One of the best strategies is opening or adding to a Catholic Life IRA.

You have until April 18, 2017 to open or add to an IRA and still receive credit for the 2016 tax year. For 2016 and 2017 tax year returns the maximum contribution you can make is \$5,500 or 100% of your income if it is less than \$5,500. If you are over age 50, you can contribute up to \$6,500 or 100% of your income if it is less than \$6,500.

Traditional vs. Roth

There are two basic types of IRAs: Traditional and Roth. Contributions to Traditional IRAs are fully tax deductible if you are not an active participant in a pension or profit sharing plan where you work. If you take part in a retirement plan at work, you can still contribute to a Traditional IRA; however, your adjusted gross income could limit the amount you can deduct. Deductions phase out if your adjusted gross income is between \$98,000 and \$118,000 for a couple filing jointly or between \$61,000 and \$71,000 for a single head of household.

You **may not** contribute to a Traditional IRA once you have attained age 70½, even if you are still working. If you own a Traditional IRA, you must take required minimum distributions once you reach 70½. The IRS considers any distributions from a Traditional IRA as ordinary income and taxes them as such.

If you want income tax free distributions, a Roth IRA may be of interest to you. The money you contribute to a Roth IRA does not qualify for a tax deduction, however; when you take the money out later, it is not subject to income tax. If certain conditions are met, you can also take out the earnings in your Roth IRA tax free. The contribution limits and deadlines are the same as a Traditional IRA

Contributions to a Roth IRA are subject to income qualifications. If you are a married wage earner filing jointly, you can have up to \$184,000 of income. However, contributions phase out for incomes between \$184,000 and \$194,000. For single tax filers, you may



contribute fully up to \$117,000. You phase out for incomes between \$117,000 and \$132,000 of income.

Why Choose Catholic Life?

Catholic Life began offering IRAs in 1975. Since then, we have consistently paid our members favorable returns with guaranteed minimum rates of return. Best of all, no one has ever lost any principle.

Advantages of a Catholic Life annuity:

- Safety of Principal
- Competitive long term interest rates (current rate 3.25% annual yield which includes first year additional interest of 1.25%)
- Minimum interest rate is guaranteed never to fall below 1.5%
- Tax deferral on earnings until actually withdrawn (special IRS rules apply to IRAs and Roth IRAs)
- Quarterly statements
- Nursing home and Critical Illness withdrawal privileges
- No cost Accidental Death Annuity fraternal benefit*
- No sales charges or fees
- 10% annual withdrawal privilege
- No annuitization required
- Early withdrawal charges waived upon death
- May avoid probate

Contact your local agent or the Home Office Sales department at 210-828-9921 for additional information and details of our current interest rates as well as our guaranteed interest rates.

*Limitations apply see certificate for complete details



FLAG DAY POSTER CONTEST

It's the 240th anniversary of the American Flag.

Our contest theme this year: Stars and Stripes Forever

Draw a picture of your favorite event or person in American history.

(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:

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

> GENERAL RULES

1. 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.**
2. We suggest mailing your entry in a poster tube which may be found at your local post office or business supply store.
3. The deadline to submit your entries: **May 13, 2017.**
Send entries to:

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

For more information, contact Briana Gilmore at (210) 828-9921 Ext. 141 or email branch@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 _____



Recognizing Excellence

Bringing people together, supporting their local parish, and helping people in need are the reasons why Catholic Life Insurance establishes branches. In 2016, 65 of our 84 Branches earned Platinum Star Status. Those branches earning the platinum include:

High Hill-Schulenburg Br 1	Lindsay Br 34	Poth Br 88
Westphalia Br 3	Scotland Br 36	Yorktown Br 91
Tours-West Br 4	Honey Creek Br 38	Edna-Ganado Br 97
Weimar Br 5	Rowena Br 40	NW San Antonio Br 101
Pep Br 6	NC Houston Br 42	George West Br 104
Brazos Valley Br 7	La Coste-Devine Br 45	Fort Worth Br 113
Fredericksburg Br 8	Taylor Br 47	San Angelo Br 114
Frelsburg Br 11	Corn Hill Br 50	Burlington-Cameron Br 115
Rockne-String Prairie Br 12	Victoria Br 51	Stonewall Br 116
Pilot Point Br 13	Hereford Br 54	NC San Antonio Br 117
Selma-Converse Br 14	NW Houston Br 58	NE San Antonio Br 120
Nada Br 15	Nazareth Br 59	Brazosport Br 121
Moulton-Flatonia Br 16	Pleasanton Br 63	Baytown Br 126
Castroville Br 17	Hill Country Br 65	Bay Area Br 129
Muenster Br 18	Falls City Br 66	Ballinger Br 131
Hallettsville Br 22	SW San Antonio Br 67	Brady Br 138
Gainesville Br 25	Gonzales Br 69	St. Lawrence Br 146
Olfen Br 26	Kosciusko Br 74	SE Houston Br 150
Richmond-Rosenberg Br 27	Harper Br 75	Dallas Br 155
Wall Br 28	Floresville Br 76	St. Benedict Br 200
Cestohowa Br 29	Port Arthur Br 85	Pecan Valley Br 202
Windthorst Br 30	Houston Br 87	



The **High Hill Schulenburg Branch** sponsors a special art project for the students of the St. Rose Parish 6th Grade CCD Class to decorate pumpkins and gourds that were gifted to the residents of the Schulenburg Regency Nursing Center and Colonial Care Center. The students also wrote poems for the residents to enjoy.



St. James Catholic parishioners of all ages join the **Seguin Branch** to landscape the alleyway between St. James Catholic School and the Catholic Daughter's House. They cleaned up the grounds, removed weeds, and laid rocks to help add value and beauty to the property.



A child participating in the Kids Fishing Tournament sponsored by the **Tours West Branch** poses with her fishing pole and tackle box. The kids spent the morning fishing, and afterward everyone was treated to a fish fry.

Branches in ACTION



The residents of the local Homestead Assisted Living receive gifts of homemade cookies and candy during a special visit from the **Weimar Branch**.



The Garwood 4-H Club joins the **Nada Branch** for a community drive that collected non-perishable food donations to benefit the local food pantry. They sponsored this food drive prior to the holidays when there is always a shortage of food for those less fortunate.



Volunteers from St. Paul's and St. Michael's Catholic Church and Youth Ministries join the **Richmond-Rosenberg Branch** to make 70 food baskets that were distributed to the needy families in the community.



Many bags full of food and other goods were gathered by the Sts. Peter & Paul Catholic Church youth group and the **New Braunfels Branch** for needy families.



Children from the Concho Valley Home for Girls and Emergency Shelter receive much-needed school supplies that were collected during a special drive sponsored by the **Olfen Branch**.



Volunteers from the **Gonzales Branch**, St. James Confirmation Class, and the Cemetery Committee arrange luminaries and light candles for the All Souls Day Mass at St. James Catholic Cemetery.



Young volunteers from St. Peter's Catholic Church proudly display a few of the canned goods collected during a food drive sponsored by the **Lindsay Branch** to benefit the local Meals on Wheels program.



Residents of the local SPJST Assisted Living enjoy the Bingo party hosted by the **Taylor Branch**, where they received prizes and homemade cookies donated by volunteers.



Victoria Branch and local Girl Scout volunteers help sort donations and check expiration dates at the Food Bank of the Golden Crescent. The Branch is proud to host this project every year.



Honey Creek Branch President/District III Director Chuck Hughes, Jr. presents a new United States Flag to local Girl Scouts Troop #1064 on behalf of the Branch.

Branches in ACTION



The Sara Michelle Strey Memorial Scholarship Foundation sponsors a highway trash collection in LaVernia where more than 50 volunteers from many local community groups helped collect 60 bags of trash. The **St. Hedwig Branch** provided breakfast for all of the volunteers.



St. Anthony Catholic Church CCD students and parishioners help the **Harper Branch** collect toys and games for the children staying at the local Help Center.



Our Lady of Lourdes Catholic School students and **Bay Area Branch** volunteers pose with hygiene kits that were assembled and given to the Galveston Seamen Center for the sailors going through the Port of Galveston. The kits included toothbrushes, toothpaste, deodorant, facial tissues, playing cards, and more.



The Teen ACTS Team gathers together in the kitchen to help prepare, serve, and clean up for the Knights of Columbus & Catholic Daughters Christmas Banquet. They received a donation from the **Edna Ganado Branch** to help with this service project.



Southeast Houston Branch and St. Augustine Catholic Church Confirmation volunteers gather at the St. Augustine Catholic School gym with 15 boxes full of food donations that were handed out to local needy families by the St. Vincent de Paul Society.



Sixteen couples receive marriage certificates from the **Rockne-String Prairie Branch** celebrating their special wedding anniversaries; three of the couples celebrated 60+ years of marriage. The certificates were signed by Bishop Joe Vasquez at Sacred Heart Catholic Church in Rockne.



The nuns and priests of The Society of Our Lady of the Blessed Divinity receive new red tablecloths for their dining hall from the **Robstown Branch** and St. John Catholic Home School.



Temple Branch Officers present a donation to St. Mary's Religious Educators to help alleviate book expenses for the First Reconciliation and First Communion programs.



The Westphalia ISD National Junior Honor Society and Student Council members assist the **Westphalia Branch** place miniature U.S. Flags on all of the graves of veterans laid to rest at St. Mary's Catholic Cemetery.

Serve Salmon for Dinner

in the
KITCHEN

Salmon is both healthy and tasty! Serve your family essential omega-3s by making these delicious, heart-healthy salmon recipes.

Soy-Glazed Salmon with Spinach

- 4 Salmon steaks, ¾ inch thick (6 oz. each)
- 2 tbsp. seasoned rice vinegar
- 1 tbsp. grated, peeled fresh ginger
- 2 tsp. cornstarch
- 2 tsp. water
- ¼ cup reduced-sodium soy sauce
- 1 garlic clove, crushed with garlic press
- 1 tbsp. dark brown sugar
- ⅛ tsp. crushed red pepper
- 1 (6 oz.) bag baby spinach

Preheat oven to 450 degrees. Place salmon steaks in 13x9 inch glass baking dish. Roast 5 minutes. Meanwhile, in a small bowl whisk soy sauce, vinegar, garlic, ginger, sugar, cornstarch, crushed red pepper and water until blended. Pour glaze over salmon. Roast about 5 minutes longer or until salmon flakes easily when tested with a fork and glaze thickens.

To serve, arrange spinach on plates. Top spinach with salmon and drizzle with remaining glaze.

280 calories, 33 g protein, 10 g carbohydrate, 11 g total fat, 4 g fiber, 72 mg cholesterol and 895 mg sodium per serving.

*Barbara Matthys
Pflugerville, Texas*

Parmesan-Baked Salmon

- ¼ cup mayonnaise
- 2 tbsp. grated parmesan cheese
- 1/8 tsp. cayenne pepper
- 4 salmon fillets
- 2 tsp. lemon juice
- 10 Ritz crackers, crushed

Preheat oven to 400 degrees. Mix mayo, cheese, and pepper until well blended; set aside.

Place salmon on foil-lined shallow baking pan. Drizzle evenly with lemon juice. Top with cheese mixture; spread to evenly cover salmon. Sprinkle with cracker crumbs. Bake 12-15 minutes or until salmon flakes easily with fork.

*Judy Leopold
Nada, Texas*

Pecan-Crusted Salmon

- 4 salmon fillets (6 oz. each)
- 2 cups milk
- 1 cup finely chopped pecans
- ½ cup all-purpose flour
- ¼ cup brown sugar
- 2 tsp. seasoned salt
- 2 tsp. black pepper
- 3 tbsp. vegetable oil

Place salmon fillets in a large resealable plastic bag; add milk. Let stand for 10 minutes. In a shallow bowl, combine the pecans, flour, brown sugar, seasoned salt and pepper. Coat fillets with pecan mixture, gently pressing into the fish.

In a large skillet, brown salmon in oil over medium-high heat. Transfer to a baking sheet. Bake at 400 degrees for 8-10 minutes or until fish flakes easily with a fork.

*Judy Leopold
Nada, Texas*

Salmon with Herb-Almond Crust

- 2 (6 oz.) wild salmon fillets
- 3 tbsp. chopped almonds
- 2 tbsp. butter, softened
- 2 tbsp. fine dry bread crumbs (Panko)
- 1 tbsp. grated parmesan cheese
- 2 tsp. snipped fresh basil or parsley
- ½ tsp. finely shredded lemon peel
- 1 clove minced garlic
- ⅛ tsp. freshly ground black pepper

Rinse fish; pat dry. In a small bowl combine almonds, butter, bread crumbs, parmesan, basil, lemon peel, garlic, and black pepper. Place fish on the greased rack of a broiler pan. Spoon nut mixture on top of fillets; spread slightly. Bake fish in a 450 degree oven for 4 to 6 minutes per ½" thickness, or until fish flakes easily with a fork.

*Judy Leopold
Nada, 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, 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

Start a Second Career...

That Provides an
Opportunity to Share Your
Values of Faith & Family.



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

- Life Insurance Sales Training*
- Flexible Hours
- Marketing Support
- Unlimited Income Potential

Dawn Fanfelle, Recruiting Director 1-800-262-2548 ext. 168

CATHOLIC LIFE INSURANCE

*Licensing assistance provided

Home Office: San Antonio, TX RC 1/17