

CATHOLIC LIFE INSURANCE MAGAZINE

Fall 2020



97th CONVENTION

**ALL AMERICAN SCHOLARSHIP
ANNOUNCED**

**CATHOLIC MEDICARE SUPPLEMENT
INSURANCE**


Since 1901

MESSAGE FROM THE PRESIDENT



President/CEO – J. Michael Belz

Dear Member:

Safe, Strong, Secure

There's no doubt that we are living in unprecedented times. That's why it is with great pride that I report that Catholic Life Insurance has experienced a strong first nine months of the year. Our assets, insurance in force, and surplus continue to grow, despite the economy. We thank you for your support and continued loyalty during these challenging times.

As you will see on page 4, AM Best, a respected industry analyst, has re-affirmed our strength and stability. Their praise in their evaluation for our "performance in the current pandemic" means a great deal to us.

We are Here to Serve You

Our top priority is to serve our members. I believe that we have done a stellar job of taking care of business during these unusual circumstances. To ensure the safety of our Home Office team, we allow 50% of our staff to work from home. Those working in the Home Office practice safe distancing and wear a mask when in common areas.

At the same time, our Agents are employing various strategies as they work hard to assist you. Some are conducting business over the telephone or through video conferencing platforms; others meet customers in parking lots.

No matter their location, our entire team is hard at work on your behalf.

We Continue to Care

While we've suspended Branch activities through the end of the year, as you can see from the cover, our Branch Officers continue to work on your behalf. Branches have given thousands of dollars to food banks, homeless shelters, and churches to feed those who are hungry or in need.

On the corporate level, the Home Office will host a food drive to benefit the St. Stephen Ministry of Catholic Charities of San Antonio. Catholic Charities feed and clothes thousands of families each month. More recently, we sent donations to the American Red Cross and Catholic Charities of Southwestern Louisiana for the victims of Hurricane Laura.

Corporate Governance

As with many events that were to occur this year, we rescheduled our 97th Convention several times. In July, the Board of Directors determined that it was too risky to meet in-person and authorized a virtual meeting.

On September 12, 2020, delegates logged on to their computers at 9 a.m. to participate in the 97th Convention. Ten days earlier, the 236 delegates received a packet of materials, including mail-in ballots.

I am happy to report that we had a quorum of delegates take part. I invite you to turn to page 7 to see the outcomes of the meeting.

In closing, thank you again for allowing us to serve you and your family. We hope that you will continue to rely on the products and services that we offer to help you protect your family.

Sincerely,

J. Michael Belz
President/CEO

BOARD OF DIRECTORS

- Michael Stolowski**
Chair, St. Hedwig, Texas
- Charles L. "Chuck" Hughes, Jr., ALMI, ACS**
Vice Chair, Bulverde, Texas
- Felix Skarpa, FIC**
Secretary, Dayton, Texas
- Dennis Matthiesen**
St. Lawrence, Texas
- Robert (Lester) Moczygemba, Sr.**
Floresville, Texas
- Ronnie Kadlacek, CPA**
Tours, Texas
- Jo Ann Shimek, FIC**
El Campo, Texas
- Cindy Olson**
Pilot Point, Texas
- J. Michael Belz, LLIF**
President/Chief Executive Officer

SPIRITUAL ADVISOR

- Most Reverend Michael J. Boulette**
San Antonio, Texas

HONORARY SPIRITUAL ADVISORS

- Most Reverend Gustavo García-Siller**
San Antonio, Texas
- Most Reverend José H. Gomez**
Los Angeles, California
- Rev. Msgr. Larry J. Droll**
Midland, Texas

EXECUTIVE OFFICERS

- J. Michael Belz, LLIF**
President/Chief Executive Officer
- Colleen Z. Berger, CPA, CGMA**
Senior Vice President/Chief Financial Officer
- Scott Brant, FLMI, ACS, AAPA, AIAA**
Senior Vice President/Information Technology
- Barbara A. Cheaney, CSA, FIC**
Senior Vice President/Marketing-Communications
- Frank Gentile, FLMI, ACS, MBA**
Senior Vice President/Chief Underwriter
- John Luksa, CFS, ALMI, ACS**
Senior Vice President/Director of Sales
- Dawn Fanfelle, FLMI, ACS, AIAA, PHR, FIC**
Vice President/Human Resources & Training
- Tricia Michalek, FLMI, ACS, ARA**
Vice President/Operations
- Michael "Chip" Nance, CFA, MBA**
Vice President/Treasurer

OFFICERS

- Joy Burditt**
Asst Vice President/Operations
- Wendy Estess, FLMI**
Asst Vice President/Accounting Manager
- Ramiro Flores, RPA**
Asst Vice President/Property Manager
- Janet Friesenhahn, FIC, CSA, LUTCF**
Asst Vice President/
Director of Agencies
- Patrick Massey FLMI, ACS, ARA**
Asst Vice President/Programming Manager
- Johnny Salazar**
Asst Vice President/Systems Administrator
- Susan M. Skrzycki**
Asst Vice President/Operations
- Shanna Smith, ALMI, ACS**
Asst Vice President/Executive Assistant/
Corporate Secretary
- Peggy von Kaufman, CISP**
Asst Vice President/Operations
- Kristy Skrzycki**
Asst Vice President/Accounting Manager

CATHOLIC LIFE MAGAZINE



FEATURES

SEMINARIAN SCHOLARSHIP WINNERS NAMED 4

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

97th CONVENTION 7

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

MEDICARE SUPPLEMENT INSURANCE 8

Open enrollment is just around the corner. Take a look at Catholic Life's direct-to-consumer Medicare Supplement Insurance.

ALL AMERICAN SCHOLAR 13

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

DEPARTMENTS

IN THE NEWS 4

FAITH IN ACTION 10

TOP PRODUCERS 11

ON THE COVER

Clockwise from upper right:

Ice, Ice, Baby – Thanks to a generous donation from the Gainesville Branch, St. Mary's students have a new ice machine for their parish and school.

Stay Safe, Cover your Face – Richmond-Rosenberg Branch Officers Cindy Valchar and Donna Witek model masks that they made to help keep their community safe.

Taking learning electronic – The Pecan Valley Branch helped Holy Name Catholic School in San Antonio purchase new Chromebooks for students.

Good Thoughts, Good Words, Good Deeds – The Northwest Houston Branch joined hands with St. Jerome's Food Pantry to package hygiene kits for the less fortunate in the community.

St. Hedwig – Branch Members make a difference in young men's lives' with welcome bags for new seminarians at Assumption Seminary.

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
 The *Catholic Life Magazine* (USPS 094-120) is published quarterly by Catholic Life Insurance, P.O. Box 659527, San Antonio, Texas 78265-9527. Periodical Postage Paid at San Antonio, Texas and additional mailing offices. POSTMASTER: Send all address changes to Catholic Life magazine, P.O. Box 659527, San Antonio, Texas 78265-9527.
 Editor: Barbara A. Cheaney • Staff Assistants: Megan Real, Amberley Moczygemba, Danna Morgan • Designed and Produced by: Lynn Design

RATING SERVICE AFFIRMS EXCELLENT STATUS



AM Best Company, an independent insurance industry rating agency, has reaffirmed Catholic Life Insurance's financial strength. Effective July 30, 2020, AM Best rated Catholic Life Insurance's financial stability, security, and management performance as A-(Excellent) with a stable outlook. This is the 37th consecutive year that Catholic Life has earned the "Excellent" rating.

The rating is based on a comprehensive quantitative evaluation of the organization's balance sheet strength, operating performance and business profile. Insurers in the excellent category are considered to have an excellent ability to meet their ongoing obligations. Moreover, a stable outlook indicates a low likelihood of a rating change due to stable financial/market trends.

In their financial strength rating rationale, AM Best stated, "The stable outlook reflects a very strong balance sheet." In reference to capitalization, Best analysts wrote, "The Society maintains a very strong level of risk-adjusted capitalization for its insurance, investment, and business risks." They continued, "Capitalization is supported by a high-quality investment portfolio. CLI maintains sufficient liquidity as its liquidity ratios are in-line with industry averages as of mid-2020. Additionally, the company has performed adequately in the current pandemic under changing economic conditions."



Andy Gonzales

SEMINARIAN SCHOLARSHIPS AWARDED

In keeping with Catholic Life's long-standing support of priestly vocations, four scholarships have been awarded through the Msgr. Henkes and Msgr. Stuebben Seminarian Scholarship Funds. Both non-profit funds help future priests in their journey towards ordination. Since 1987, we have given more than \$420,000 in scholarships.

Andy Gonzales of New Orleans, Louisiana, and James Craig of Corpus Christi, Texas, received a scholarship through the Rev. Msgr. Albert George Henkes Seminarian Scholarship Fund.

Gonzalez attends Notre Dame Seminary, where he is studying for the Archdiocese of New Orleans.

Craig attends St. Mary's Seminary and is studying to serve the Diocese of New Orleans/Archdiocese for Military Services.

This scholarship honors the late Msgr. Henkes who served as Catholic Life's Spiritual Advisor for 27 years. The scholarship is open to any resident of Texas, Arizona, Florida, Louisiana, Oklahoma, New Mexico, and Mississippi who is enrolled in a Roman Catholic Seminary.

Rafael Becerra of San Antonio, Texas, and Andres Pulgarin Cano of Laredo, Texas, were recipients of a scholarship through the Rev. Msgr. Lawrence J. Stuebben Seminarian Scholarship.

Becerra attends Assumption Seminary, where he is studying for the Archdiocese of San Antonio. Pulgarin Cano, who is studying for the Diocese of Laredo, also attends at Assumption Seminary.

This scholarship fund was established in 1994 in honor of Catholic Life's former Spiritual Advisor, the late Msgr. Lawrence J. Stuebben. The scholarship is open to students studying at Assumption Seminary in San Antonio, Texas, where Msgr. Stuebben served as Rector.



James Craig



Rafael Becerra



Andres Pulgarin

IN MEMORIAM



DANIEL EGAN

Former Agent and Regional Manager Daniel "Dan" Egan passed away on July 14, 2020, in Dallas, TX. He was 89.

A native of Ballinger, Dan joined Catholic Life in the 1970s and continued until 1993. During this time, he rose to the position of Regional Manager, where he served the Dallas-Fort Worth area.

His wife, Josephine, two sons, one daughter, nine grandchildren, and eight great-grandchildren survive him.



EDNA SHIMEK

Edna Shimek of Nada, TX, died peacefully on July 21, 2020, at 86. She was the wife of former Director and Regional Manager Lawrence Shimek. Her daughter Jo Ann Shimek currently serves on the Board, and her son, Victor, is a former director.

Throughout her husband's career with Catholic Life, Edna performed various clerical, organizational, and secretarial duties. Additionally, she served on the Msgr. Lawrence J. Stuebben Scholarship Selection Committee, as well as the Rev. Msgr. Albert George Henkes Scholarship Selection Committee Fund.

In addition to her husband, Lawrence, her eight children, 24 grandchildren, and 18 great-grandchildren survive her.

BERNICE HOLLAS

Bernice Hollas, the wife of Northwest Houston Branch Officer and Agent Alvin Hollas, passed away on August 16, 2020, at 86.

A native of Schulenburg, she and Alvin moved to Houston in the early 1950s, where they were members of St. Jerome Catholic Church.

Besides Alvin, a son, three daughters, six grandchildren, and five great-grandchildren survive her.



SIDNEY BIRKENFELD

Former Nazareth Branch Officer Sidney Birkenfeld died on August 28. He was 67.

A lifelong farmer, he was a lifelong member of Holy Family Catholic Church. Sidney was active in numerous community organizations, including the Nazareth School Board, Parish Council, and Community Hall Committee. He loved watching his kids and grandkids sports activities and spending time with family and friends.

He is survived by his wife, Peggy, who serves as the President of the Nazareth Branch, and their three children and seven grandchildren.



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

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



CATHOLIC SCHOOLS SWEEPSTAKES PROGRAM BEGINS WITH NEW SCHOOL YEAR

For the 14th year, Catholic Life Insurance is doing what it can to help Catholic Schools raise needed funds. This year, we are supporting 66 schools from twelve Texas dioceses through the Catholic School Sweepstakes. Our goal is to raise more than \$1 million.

"This is our way of giving back to our faith-based community," said President Belz. "100% of the \$10 million that has been raised has gone directly to the schools."

Students are selling \$5 raffle tickets that will be entered into a drawing that will take place at the Home office on February 12, 2021. The grand prize winner will have the choice of a 2021 Ford F-150 Truck, a 2021 Ford Focus Sedan, or a pre-paid \$20,000 VISA card. Additionally, every participating school will have a \$1,000 Prepaid VISA Card winner. Catholic Life prints the raffle tickets and all marketing materials as well as underwrites all prizes.

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

We Love Catholic Schools SWEEPSTAKES

PARTICIPATING SCHOOLS INCLUDE:

Diocese of Amarillo

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

Diocese of Austin

Bishop Louis Reicher Catholic School – Waco

Diocese of Beaumont

St. Catherine of Siena Catholic School – Port Arthur

Diocese of Corpus Christi

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

Diocese of Dallas

Good Shepherd Catholic School – Garland
Holy Family Catholic Academy – Irving
Immaculate Conception Catholic School – Grand Prairie
Mount St. Michael Catholic School – Dallas
St. Cecilia Catholic School – Dallas
St. Elizabeth of Hungary Catholic School – Dallas
St. Joseph Catholic School – Waxahachie
St. Philip and St. Augustine Catholic Academy – Dallas

Diocese of El Paso

Father Yermo Catholic School – El Paso

Diocese of Fort Worth

Cassata Catholic High School – Fort Worth
Immaculate Conception Catholic School – Denton
Sacred Heart Catholic School – Muenster
St. Mary Catholic School – Gainesville

Archdiocese of Galveston-Houston

Holy Rosary Catholic School – Rosenberg
Our Lady of Lourdes Catholic School – Hitchcock
St. Helen Catholic School – Pearland
St. Jerome Catholic School – Houston
St. John XXII College Preparatory – Katy

Diocese of Laredo

Our Lady of Refuge Catholic School – Eagle Pass

Archdiocese of San Antonio

Antonian College Preparatory High School – San Antonio
Blessed Sacrament Catholic School – San Antonio
Holy Cross Catholic School – San Antonio
Holy Name Catholic School – San Antonio

Incarnate Word High School – San Antonio
Little Flower Catholic School – San Antonio
Notre Dame Catholic School – Kerrville
Our Lady of Grace Catholic School – Pleasanton
Our Lady of the Hills Regional Catholic School – Kerrville
Our Lady of Perpetual Help Catholic School – Selma
Providence Catholic School – San Antonio
Sacred Heart Catholic School – Floresville
Sacred Heart Catholic School – Uvalde
St. Anthony Catholic High School – San Antonio
St. Gerard Catholic High School and Regional Middle School – San Antonio
St. Gregory the Great Catholic School – San Antonio
St. James Catholic School – Seguin
St. John Berchman Catholic School – San Antonio
St. John Bosco Catholic School – San Antonio
St. John Paul II Catholic High School – New Braunfels
St. Louis Catholic School – Castroville
St. Luke Catholic School – Waxahachie
St. Mary Catholic School – Fredericksburg
St. Mary Magdalen Catholic School – San Antonio
St. Monica Catholic School – Converse
St. Paul Catholic School – San Antonio
St. Peter Prince of the Apostle Catholic School – San Antonio
St. Pius X Catholic School – San Antonio
St. Thomas More Catholic School – San Antonio

Diocese of Tyler

Bishop Thomas K. Gorman Catholic School – Tyler

Diocese of Victoria

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

97th CONVENTION: ONE FOR THE HISTORY BOOKS



**DENNIS
MATTHIESEN**

BYLAW CHANGES PASS WITH 98% APPROVAL

The 97th Catholic Life Convention that took place on Saturday, September 12, 2020, was like no other in the organization's nearly 120-year history. After months of discussion, the Board decided in July that an in-person gathering was unwise and that we should meet virtually.

Following this decision, the Home Office staff created a packet for the 236 delegates elected to represent the Branches at the meeting. The packet outlined the program, the proposed changes to the Bylaws, the proposed Directors' compensation, and the Board candidates. We included a mail-in ballot with a postage-paid return envelope.



**CHARLES L.
HUGHES**

TRANSPARENCY AND INCLUSIVITY

"Since we were unable to gather in person, it was important to us that our process be transparent and inclusive. Earlier in the year, we held eight District meetings to discuss the proposed Bylaws changes with prospective delegates. However, we wanted to go a step further," said President Belz. "We did so by sending the packets to the delegates in advance of the meeting. We encouraged them to review the packet thoroughly and to contact us with any questions."

On September 12, 2020, at 9 am, delegates opened an email containing a video link or used their telephones to join the meeting. The meeting followed the same program as our previous conventions.

Convention Chair Barbara Cheaney called the meeting to order, Spiritual Advisor Bishop Mike Boulette offered the opening prayer, and we recited the Pledge of Allegiance. Chairman Tommy Hoelscher then delivered his Board of Director's report, President Belz gave the State of the Society report; Chair Doris Short presented the Bylaws Committee

report, and Chair Roland DeWinne, Jr. made the Compensation Committee report.

Bishop Boulette closed the meeting with a prayer. He reminded delegates to vote and to access the Convention Mass for the Living and Deceased members via a video link.

OVERWHELMING APPROVAL

Delegates enthusiastically supported the changes to the Bylaws designed to lay the framework for future growth for the Society. An unprecedented 98% of delegates voted in favor of the 11 proposed changes.

These changes include establishing an age limit for Directors, authorizing the Board to approve an acquisition of another fraternal, and introducing appointed Directors.

"We believe that the affirmative vote is a result of our members' desire to see the organization grow," said Belz. "Many of the changes will be phased-in over the next two years."

NEW BOARD MEMBERS ELECTED

In other action, delegates also elected four Directors from odd-numbered districts.

Delegates elected Dennis Matthiesen of St. Lawrence to fill the expiring term of District 1 Director Tommy Hoelscher of St. Lawrence. They elected Ronnie Kadlacek of Tours to fill the expiring term of District V Director Sandy King of Llano. Additionally, they returned District III Director Chuck Hughes of Bulverde and District VII Director Felix Skarpa of Dayton to a second term.

The new Board met via teleconference on September 20, 2020, to elect new officers. District IV Director Mike Stolowski of St. Hedwig will lead the Board as chair. Additionally, District III Director Chuck Hughes of Bulverde will serve as Vice Chairman, and District VII Director Felix Skarpa of Dayton will fill the position of Secretary.



**RONNIE
KADLACEK**



**FELIX
SKARPA**

Open enrollment seasons for Medicare Supplement Insurance is just around the corner. Beginning October 15 through December 7, the Medicare Open Enrollment Period (OEP) is the time each year when you can review your coverage and make changes to your plans.

In 2018, Catholic Life was the first to offer a completely direct-to-consumer Medicare Supplement Insurance product. We recently sat down with President Belz to talk about this new member benefit.

Q: Tell us about Medicare Supplement insurance from Catholic Life

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

Our goals in offering this product are:

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

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

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

- Copayments
- Coinsurance
- Deductibles

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

Q: What does direct-to-consumer mean?

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

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

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

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

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

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

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

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



ctms

CatholicMedicareSupp.com

1-844-633-6565

Sponsored by

CATHOLICLIFE INSURANCE

If you cannot remember the number to call, you can always access sales or service through the Catholic Life Insurance home office telephone system. By choosing Option 8 on the menu, you are connected directly to new Medicare supplement sales; Option 9 connects you to the service number.

Q: Will I be able to keep my doctor?

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

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

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

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

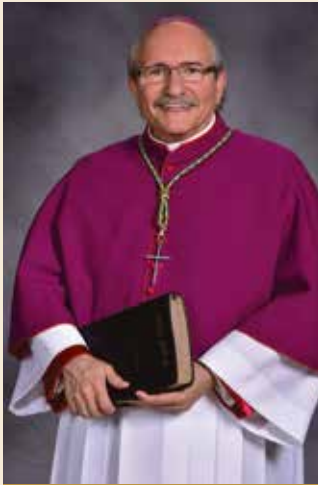
A: It depends. Sometimes, as your health and financial needs change, you may realize that your current Medigap coverage is no longer a good fit for you. There can be good reasons to consider changing Medicare Supplement insurance plans:

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

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

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

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



**MOST REVEREND
MIKE BOULETTE**
**CATHOLIC LIFE INSURANCE
SPIRITUAL ADVISOR**

Faith in Action

Peace to you during this time of distress and uncertainty! How comforting is the Creed's declaration of God's unchanging truth amidst our ever-changing circumstances! Having earlier described our intrinsic need for redemption, we now ponder the Creed's words about how that redemption was won: "[Christ] was crucified, died, and was buried." We know this as Christ's Paschal Mystery.

The Paschal Mystery that is Christ is not merely Jesus' life and sacrificial death. Rather, it encompasses the entire history of salvation, of which the Christ is both climax and fulfillment. The Old Testament prophesied that the promised Messiah would redeem God's people by suffering: "pierced for our offenses, crushed for our sins." (Isaiah 53:5) The word Paschal refers to the Passover, when lambs were slain to deliver the Israelites from Egypt. God sent Moses to lead the Israelites from their bondage in Egypt, foreshadowing Christ freeing believers from their bondage to sin. Both redemptions would involve suffering and death. But Christ as divine Messiah was ordained from all eternity to give His own life. This is Mystery indeed!

Christ's Paschal Mystery is best demonstrated in the Eucharist, where the Holy Spirit makes present at each Mass the redemptive grace and Real Presence of Jesus Christ in consecrated bread and wine. This Real Presence becomes our spiritual nourishment: His body, His blood given up for our salvation. And because nourishment at this sacred meal cost Jesus' atoning death, our Eucharistic celebration always takes place at both Altar and Table.

During Jesus' earthly life, meals were occasions for His disciples to learn and to be led to transformation. This is also true of our Eucharistic celebrations, which follow an established order: We assemble, we break open the Word, the bread is blessed and broken, we receive the bread, and we go forth nourished for holy living. This same "Eucharistic" pattern is evident in many Gospel meals, such as the feeding of the five thousand; the Last Supper; and Christ's appearance to the disciples on the road to Emmaus. Jesus' Real Presence, available to those early disciples in a physical way, is also available in holy mystery to each of us at every Mass, continuing to save and nourish us by His once-for-all-time Paschal Mystery.

For over 2000 years the Church has proclaimed in the Eucharist that we come to "know [Christ] in the breaking of the bread" – intimately knowing Him in the Paschal Mystery where He was broken on the Cross to purchase our redemption in fulfillment of God's eternal plan. There is no greater Love!

Top Producers as of September 30, 2020

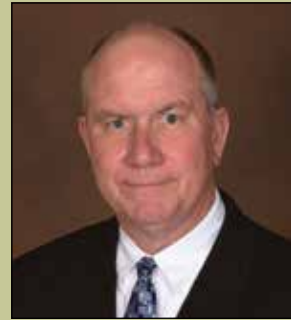
LEADING GENERAL AGENCY



Eugene Smart, CLU, MBA, FIC
Smart & Associates - Houston, TX



Jimmy Tirres, FIC, CLU, LUTCF
San Antonio General Agency - San Antonio, TX



Glenn Snoga
Seguin, TX

LEADING PERSONAL PRODUCING AGENT

LEADING LIFE INSURANCE PRODUCERS



Glenn Snoga - Seguin, TX



Brenda Burton - Prairieville, LA



Kenneth McGriggs - Jackson, MS



Randall Harred, LUTCF - Pleasanton, TX



Michael Scardino, FIC - Weimar, TX



Daniel Sullivan - Tulsa, OK

LEADING ANNUITY PRODUCERS



Elaine Labus - Poth, TX



Kenneth McGriggs - Jackson, MS



Glenn Snoga - Seguin, TX



Charlotte Grobe - Fredericksburg, TX



Rick Pennycuff, FICF - Graham, TX



Wendy Janak, FIC - Hallettsville, TX



John Luksa, CFS, ALMI, ACS
Senior Vice President/
Director of Sales

*With today's uncertainty, reviewing **your family's protection** is more critical than ever before.*

Have your financial circumstances changed since the COVID-19 outbreak first started? Are you more concerned about protecting your family financially than before? If you answered yes to either of these questions, it might be time to sit down with your Agent to review your family's protection needs.

If this pandemic has taught me anything, I have learned that life is uncertain and can change instantly. If you had told me eight months ago that I would be pushing elevator buttons with my elbow or wearing a mask in public, I would have thought you were mad.

Times have changed. I wear a mask whenever

I am in public to protect my family and the family of others. Having the proper protection in today's world allows us to continue to live our lives and do the family activities we enjoy. That's why the sale of life insurance has hit an all-time high. Americans, including many of our members, are sitting down with their Agents to reevaluate their insurance protection. Have your needs changed since you bought your policy? Do you have enough coverage to protect your family in case the worst happens?

Catholic Life introduced new life insurance products in January. They offer a host of solutions to meet your family's changing needs. In many cases, they do so more cost-effectively. Many have benefits that are available at no extra cost. Consider the product comparisons in the chart on a \$100,000 certificate for a 50-year-old non-smoker male.

We encourage you to reach out to your Agent today for a personalized quote.

* Monthly rates are based on a male, non-tobacco classification. Additional rates & ages are available. Values are subject to change based on prevailing interest rates. Please see the contract for details.

LOOK HOW AFFORDABLE \$100,000 COVERAGE CAN BE

Product	Monthly Premium
10 Year Term	\$25.33
30 Year Term	\$68.42
30 Year Return of Premium	\$110.75
Whole Life	\$147.25
20 Pay Whole Life	\$224.92
Single-Premium Whole Life	\$30,900.00 (One-time payment)

TAX -DEFERRED ANNUITIES • IRAs • ROLLOVERS

Do Your Long Term & Retirement Savings Plans Stack Up?

3.55%* APY

*Includes Current Yield + 1.65% First Year Additional Interest.
Interest rates are subject to change. Minimum guaranteed rate is 1.00%.

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



CATHOLIC LIFE INSURANCE

Home Office: San Antonio, TX #ASU 11/20



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 2021 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, 2021.
- ▷ News releases will be sent to local newspapers.
- ▷ Winners will be announced in *Catholic Life Magazine*.

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

All American Scholar Award Application

Please type or print all information. Must be **received** by March 1, 2021.

Student must be a Catholic Life Insurance Member.

Certificate #: _____

GENERAL INFORMATION

Name _____ Last 4 SS # _____ DOB _____

Mother's Name _____ Father's Name _____

Mailing Address _____

City _____ State _____ Zip _____

Daytime Phone _____ Email* _____

Local Newspaper(s) _____

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

COLLEGE/UNIVERSITY/TRADE SCHOOL INFORMATION

Intended School for Fall Semester _____

Mailing Address _____

City _____ State _____ Zip _____

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

HIGH SCHOOL INFORMATION

School Name _____

Street Address _____

City _____ State _____ Zip _____

Graduation Date _____ Class Rank _____

Class Size _____ Cumulative GPA (4.0 scale) _____

SIGNATURES

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

Student's Signature _____ Email _____ Date _____

Parent's Signature _____ Email _____ Date _____

(See next page for additional information.)

All American Scholarship, continued

COMMUNITY SERVICE

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

EXTRACURRICULAR/OUTSIDE ACTIVITIES/EMPLOYMENT

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

ADDITIONAL REQUIREMENTS

1. You will need one letter of recommendation. Ask your recommender to give the letter to you in a sealed envelope with his or her signature written across the seal. You are responsible for submitting the sealed recommendation with your application. Please ask that a daytime phone number be included in or with the letter.
2. Submit a 250-word or less essay (typed and double spaced) describing the volunteer experience you found to be the most meaningful. Explain why you chose this particular experience for your topic. What did you learn about yourself and about others? How has this experience changed you, changed how you interact with others, or changed your community? Print your name at the top of each page.
3. Include an official high school transcript.
4. Include a professional looking head shot photo (Senior photos are ideal). No glamour shots please. **Photos printed on copy paper and/or from your home printer are not acceptable.** Digital files such as jpeg, tif, or png, are acceptable, and must be at least 2x2 inches and 300 dpi. All materials become property of Catholic Life Insurance. If e-mailing 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, 2021.
No exceptions will be made.**

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

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

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

*Licensing assistance provided

CATHOLIC LIFE INSURANCE

Home Office: San Antonio, TX RC 1/17