

CATHOLIC LIFE INSURANCE MAGAZINE

Summer 2021



120 YEARS OF PROTECTING FAMILIES
ALL AMERICAN SCHOLARS ANNOUNCED
BRANCHES IN ACTION

120
— YEARS —

MESSAGE FROM THE PRESIDENT



President/CEO – J. Michael Belz

Dear Member:

Summer is always a busy time for us at Catholic Life insurance. This year has been no exception. As the world began to gather again, so did we.

120th Celebration

On June 13, we resumed our annual Flag Day celebration. Started 28 years ago, this annual event brings hundreds of people to our Home Office. This year's event was extra-special as we used the gathering to celebrate our 120th anniversary.

To honor our German immigrant founders, we brought the second casting of "Angels Unawares" sculpture to our headquarters and unveiled it during the Flag ceremony. The sculpture, which Pope Francis commissioned, celebrates immigrants and refugees worldwide. Please see pages 13-14 for more information.

Branch Socials Resume

June also saw the resumption of Branch Socials. These events, which began nearly 60 years ago, are an integral part of our organization. They bring people of all ages together for a meal and fellowship. These events are reminiscent of our origins, when our founders came together to practice their religion, and protect their families.

Our Branches did not meet during the pandemic, however, our Branch Officers were not idle. They continued long-established programs such as scholarships and community service projects. In addition, they gave money to food banks and charities that helped those hit hardest by the economic downturn. Please see pages 19-22 for an update on projects.

Future Leaders Awarded

June also saw many high school graduations, including those of our 2021 All American Scholarship winners. While grades were an important part in the selection of the 35 recipients, their volunteer and community service truly set them apart. They will receive a \$1,000 award to help them pay for their first year of college. We are proud of these young men and women and are glad to be a part of their educational journey.

In closing, we thank you 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

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SUMMER 2021

CATHOLIC LIFE MAGAZINE



FEATURES

THE AMERICAN DREAM

6

As part of our Flag Day poster and video contest, elementary, middle, and high school students shared their thoughts on the American dream.

120 YEARS OF SECURING FAMILIES

11

Catholic Life Insurance is celebrating 120 years of Securing Families. Ours is a rich heritage of immigrants uniting to preserve their faith, protect their families, and secure their future.

THE FUTURE OF CATHOLIC LIFE

17

Thirty-five bright young faces received the All American Scholar Award. Join us as we salute these scholars.

DEPARTMENTS

IN THE NEWS

4

FAITH IN ACTION

10

BRANCHES IN ACTION

19

IN THE KITCHEN

23

ON THE COVER

The "Angels Unawares" sculpture on display at the Catholic Life Insurance headquarters.

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NORTMAN ELECTED TO FILL BOARD VACANCY

Catholic Life Insurance has a new Board member. Danny Nortman of Lindsay, Texas, was elected to the Catholic Life Board of Directors on May 10, 2021, to fill the unexpired term of the late Cindy Olson.

As specified by our Bylaws, the members who served as delegates to the 2020 convention from District 8 met via Zoom to elect the new director.

Nortman, who was born in Gainesville, served as Lindsay Branch President for several years in the 1990s. He has a BBA and an MBA from the University of North Texas in Denton. He retired from SAFRAN Seats USA in 2020.

He and his wife, Linda, have three grown daughters.



FRIESENHAHN NAMED VICE PRESIDENT

Janet M. Friesenhahn, FIC, CSA, LUTCF, has been promoted to Vice President/Director of Agencies. President Belz announced the promotion effective April 1, 2021.

Employed by Catholic Life for 37 years, Friesenhahn supports our agents in helping them grow and expand their practices.

She has been instrumental in supporting our training and recruiting efforts. In addition, her one-on-one work with new agents helps ensure their quick success with Catholic Life. A dedicated employee, she is always available when agents need assistance.

LUTZ RETIRES AFTER NEARLY 60 YEARS OF SERVICE

In the small town of Castroville, Texas, everyone knows Catholic Life Agent Francis Lutz and his wife, Helen. Long-time residents of the predominantly Catholic community located 20 miles west of San Antonio, Francis and Helen are retiring after nearly 60 years.

The 82-year old began his sales career as a way to supplement his income when his family was young. He has become one of the most respected Agents in our organization. A consistent producer, Francis was a member in 1966 of our first "Twelve Apostles" or top producers class. He's earned the honor 22 times, most recently in 2018.

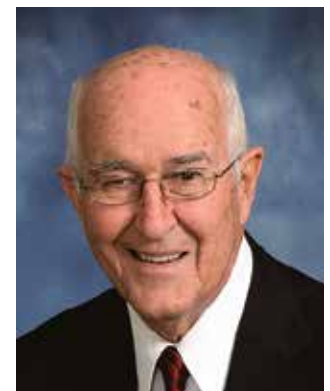
For Lutz, his work with Catholic Life has been a ministry of sorts.

"I'm proud to say that there's been a long tradition of service to St. Louis Catholic Church and to the Castroville community in my family," said Lutz. "I learned the importance of helping others early in my life and Helen and I tried to instill those same values in our children."

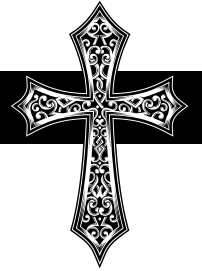
His strong work ethic and his easygoing personality earned him admiration by his peers.

"Francis Lutz is one of those quality types of guys that it's a joy to work with," said General Agent Jimmy Tirres, "He gets the job done and people in his community really respect him."

The couple may be retiring, but the family commitment to Catholic Life and to helping others is not ending. Son-in-law Frankie Kempf has joined Catholic Life as an Agent so that he can continue to serve Francis' customers.



IN MEMORIAM



LAWRENCE C. SHIMEK

Former Board member Lawrence C. Shimek of Garwood, Texas, passed away on April 3, 2021. He was 89 years old.

Shimek had a long association with Catholic Life, starting in 1969 as an Agent. He advanced quickly to Regional Manager and later General Agent before ending his sales career in 1993. During his tenure, he helped protect families with life insurance and was instrumental in founding Branches in the Gulf Coastal Plains area.

In 2006, he joined the Board of Directors, where he served as Vice-Chairman from 2012 – 2014. In addition, Lawrence was a dedicated member of St. Mary's Nada Parish, volunteering as chair of multiple activities for the annual Parish Picnic and assisting as a Eucharistic Minister.

He was preceded in death by his wife of 67 years, Edna Korenek Shimek. He is survived by his eight children, 23 grandchildren, 19 great-grandchildren and sister, Ella Mae Merta, and husband, Charlie. His daughter Jo Ann Shimek currently serves on the Board.



BENNIE C. SNOGA

Longtime Agent and Pecan Valley Branch Officer Bennie C. Snoga of San Antonio, Texas, died April 21, 2021, at 89 years old.

A Catholic Life legend, Snoga took good care of his clients for 33 years. He was in the inaugural class of Twelve Apostles in 1966 and earned that honor 22 times before his retirement. As Secretary-Treasurer of the Pecan Valley Branch, he knew every member personally and could tell you who their parents were and where they grew up.

His son, Glenn Snoga, also a Catholic Life Agent, takes care of many of his father's clients to this day with the same dedication.

Bennie is survived by his wife of 62 years, Patricia Drapalla Snoga, two daughters, one son, six grandchildren, and four great-grandchildren.



VALERY FEY

Port Arthur Branch President Valery Fey, 90, passed away peacefully at home on May 24, 2021, surrounded by his family.

Fey grew up in Converse, Texas, in his families' rich German-American culture. He married Marceline Ann Peveto of Port Arthur in November 1953. He put in 39 years of service at DuPont's Sabine River Works in Orange, Texas, before retiring.

He served as a Port Arthur Branch Officer for 15 years, alongside his daughter, Agent and Branch Secretary-Treasurer Linda Gregory.

He is survived by his wife of 67 years, Marceline, two sons, two daughters, 14 grandchildren, and 12 great-grandchildren.

ETERNAL REST GRANT UNTO THEM, O LORD, AND LET PERPETUAL LIGHT SHINE UPON THEM.

CONTACT US



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



FLAG DAY POSTER CONTEST WINNERS

This year, we invited children in grades Kindergarten through 5th Grade to participate in our annual Children's Flag Day Poster Contest. In addition, students in grades 6th through 12th Grade participated in our first annual Flag Day Video Contest. This year's theme was **"The American dream gives us the right to pursue our own idea of happiness."** and the participants let us know in their posters and videos what their American Dream is. We had nearly 800 entries and selected a total of 21 entries to receive cash prizes.

Catholic Life would like to thank all of those who entered these contests, and we encourage all those who will be eligible next year to participate again.

DIVISION A: KINDERGARTEN-1ST GRADE



1ST PLACE
Lily Dehghanpisheh, 1st Grade
Dallas, Texas



2ND PLACE
Abigale McBride, Kindergarten
Schulenburg, Texas



3RD PLACE
Colton Higgins, 1st Grade
El Paso, Texas



4TH PLACE
Brody Brossmann, Kindergarten
Schulenburg, Texas

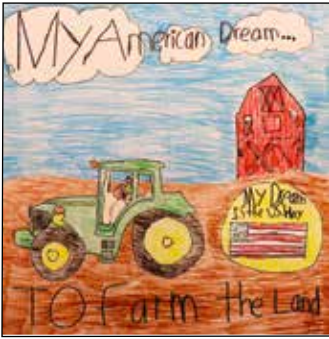


5TH PLACE
Andrew Besetzny, 1st Grade
Schulenburg, Texas



6TH PLACE
Eleanor Nyberg, Kindergarten
Helotes, Texas

DIVISION B: 2ND-3RD GRADE



1ST PLACE
Cannon Lykke, 3rd Grade
Weimar, Texas



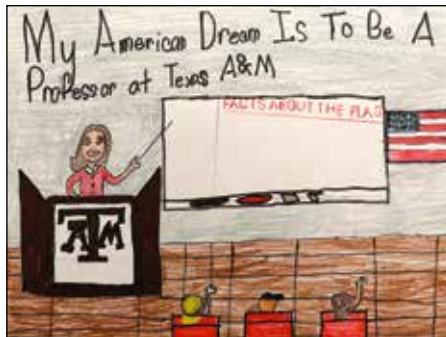
2ND PLACE
Clare Besetzny, 3rd Grade
Schulenburg, Texas



3RD PLACE
Bryson Onheiser, 3rd Grade
Hallettsville, Texas



4TH PLACE
Tondre Owens, 3rd Grade
Yorktown, Texas



5TH PLACE
Charlotte Schmidt, 3rd Grade
Weimar, Texas



6TH PLACE
Andie Melnar, 3rd Grade
Weimar, Texas

DIVISION C: 4TH-5TH GRADE



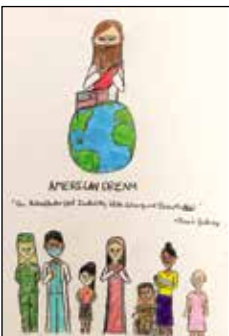
1ST PLACE
Mallory Bonner, 4th Grade
La Grange, Texas



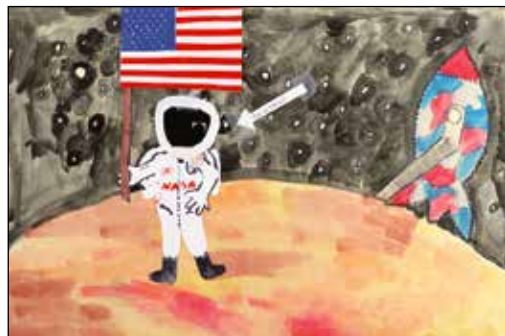
2ND PLACE
Reese Dusek, 4th Grade
Schulenburg, Texas



3RD PLACE
Jenna Guentert, 5th Grade
Schulenburg, Texas



4TH PLACE
Ainsley Grahmann, 5th Grade
Hallettsville, Texas



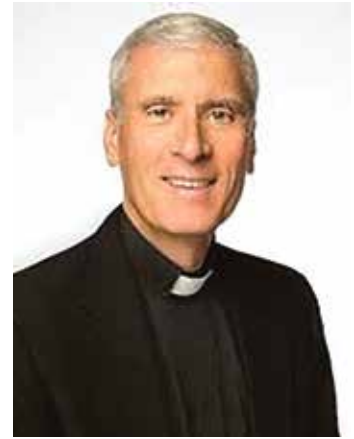
5TH PLACE
Amelia Johnson, 4th Grade
Stockdale, Texas



6TH PLACE
Courtney Magliola, 4th Grade
Schulenburg, Texas

Member Named as Auxiliary Bishop

In February, Pope Francis named Bishop Gary Janak to the position of Auxiliary Bishop for the Archdiocese of San Antonio. Before his appointment, the El Campo native served as the vicar general and chancellor for the Catholic Diocese of Victoria as well as rector for Our Lady of Victory Cathedral.



Bishop Gary Janak

He joins two other Catholic Life members, Archbishop Gustavo Garcia-Siller and Bishop Michael Boulette, in leading the Archdiocese.

Other Catholic Life members who lead Catholic dioceses include Daniel Cardinal Dinardo of Houston, Archbishop Jose Gomez of Los Angeles, Bishop Edward Burns of Dallas, Bishop Joseph Strickland of Tyler, Bishop Michael Sis of San Angelo, Bishop Oscar Cantu of San Jose, and Bishop Patrick Zurek of Amarillo.

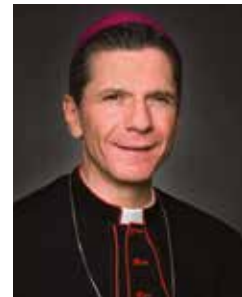
Additionally, Archbishop Emeritus Joseph Fiorenza of Houston, Bishop Emeritus John Yanta of Amarillo, Bishop Emeritus Michael Pfeiffer of San Angelo, Bishop Emeritus Rene Gracida of Corpus Christi, Bishop Emeritus Raymundo Pena of Brownsville, and Bishop Emeritus David Fellhauer of Victoria are also members.



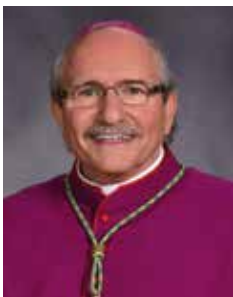
Cardinal Daniel Cardinal Dinardo



Archbishop Jose Gomez



Archbishop Gustavo Garcia-Siller



Bishop Michael Boulette



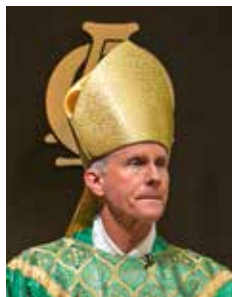
Bishop Edward Burns



Bishop Oscar Cantu



Bishop Michael Sis



Bishop Joseph Strickland



Bishop Patrick Zurek

Branch Socials to Resume

Following a year of canceled events, Branches have received the green light to begin scheduling Branch Socials again. The first of these events took place in mid-June and will continue throughout the year.

"Branch socials are a Catholic Life tradition," said Senior Vice President/Marketing Communications Barbara Cheaney. "They are a time for members to gather with family and friends and to learn about the company's new programs and progress."

Unfortunately, not all of our Branches can meet this year due to scheduling conflicts or pandemic rules. We do anticipate that all Branches will gather in 2022.

"As you can see in the Branches in Action section, our Branch Officers have continued to find ways to be supportive of their parishes and communities during the pandemic," she added.

We encourage you to look for your invitation in the mail or log in to www.cliu.com to see if your Branch has scheduled a meeting.



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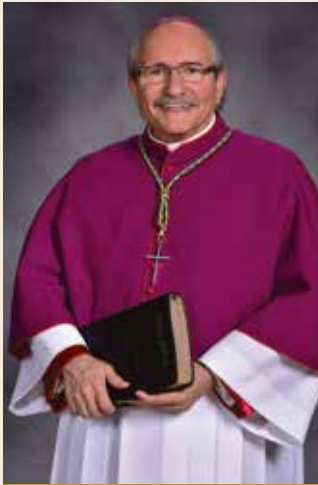
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CATHOLIC LIFE INSURANCE

Home Office: San Antonio, TX #ASU 7/21



**MOST REVEREND
MIKE BOULETTE**

**CATHOLIC LIFE INSURANCE
SPIRITUAL ADVISOR**

Faith in Action

Once again, we have celebrated with profound joy Christ's Paschal Mystery and the Holy Spirit's coming at Pentecost. As we now enter the season of Ordinary time, the Church urges us to watch expectantly for Christ's promised return in glory. Jesus Himself comforted His anxious disciples at the Last Supper, saying: "Do not let your hearts be troubled.... In my Father's house there are many dwelling places. If there were not, would I have told you that I am going to prepare a place for you?" (John 14:1-2)

Jesus' words may have called to the disciples' minds the wedding customs of His day. When a man and woman were betrothed, their betrothal was as binding as marriage, even before the wedding. Consider St. Matthew's words about the Virgin Mary, "When [she] was betrothed to Joseph, but before they lived together, she was found with child through the holy Spirit." (Matthew 1:18) In Jewish culture the betrothed husband would first prepare a place for his bride, often building an addition on his family's property. When it was ready, he would bring his betrothed wife to their new home with a wedding feast and a joyful procession. Jesus' parable of the ten virgins who "took their lamps and went out to meet the bridegroom" (Matthew 25:1) is based on this custom.

Jesus assured His disciples: "[If] I go and prepare a place for you, I will come back again and take you to myself, so that where I am you also may be." (John 14:3) Jesus would die, be raised, return to His Father in Heaven, prepare a place for them, and then (He said), "I will come back to you." (John 14:28) This refers to His Second Coming.

Though the early Church expected Jesus to return "any minute," and though many people over the centuries theorized about the how and when of Christ's Coming, we are still waiting. Jesus warned us, "of that day or hour, no one knows, neither the angels in heaven, nor the Son, but only the Father. Be watchful! Be alert! You do not know when the time will come." (Mark 13:32-33) No one can accurately predict the Father's timing.

But what we do know is that Jesus will one day return to this earth with power and great glory, and He will make all things new. All "creation awaits with eager expectation the revelation of the children of God.... [And we] groan within ourselves as we wait for adoption, the redemption of our bodies." (Romans 8:19-23) Let us look with faith toward the day of full redemption when all of God's creation will be as it should be. This is our sure hope, and we await it with great joy! Maranatha – Come Lord Jesus!

120

— YEARS —

of Securing Families

This year marks Catholic Life Insurance's 120th year of operations. Ours is a rich heritage of immigrants uniting to preserve their faith, protect their families, and secure their future.

Our founders pledged that Catholic Life Insurance would be there when families' needed us most. Today, we make this same promise with each life insurance and annuity certificate we write. We give our word that Catholic Life is here for you today, tomorrow, and always.

HOW IT ALL BEGAN

Streams of German Catholic immigrants poured into Texas beginning in the mid-1840s. Like the many immigrants that arrived before and after them, they came to America to better their lives. Our founders were among these early settlers. They found great comfort in communities populated by their fellow immigrants. Here they could speak in their native tongue, practice their religion, and participate in cultural celebrations that helped ease their loneliness.

Through the years, the immigrants formed mutual aid societies. On June 19, 1898, the leaders of these societies

united the local groups under one organization.

During these meetings, one priest, Rev. Msgr. Henry Gerlach, himself an immigrant, advocated for the need for life insurance protection. When he traveled between the many German communities, he saw firsthand the extraordinary hardships that occurred when a breadwinner died.

While most agreed with Msgr. Gerlach, members could not secure coverage because insurance companies distrusted foreigners. Undeterred, the leaders of the newly formed organization decided to explore an insurance fund for their members.

The 1901 meeting approved drafting a constitution and bylaws to form a fraternal benefit society for Catholic men and women. However, the state would not support a charter until the number of applicants reached one hundred. By November, the group reached this goal.

The State of Texas granted a charter on November 25, 1901, to the Sterbekasse der Deutschen Katholiken von Texas, translating to the Death Fund of the German Catholics of Texas. The incorporators named in the charter included: Rev. Henry Gerlach, J.C. Dielmann, B. J. Lange, Franz Lange, George Mandry, Wm. Kleypas, John G. Bockholt, Charles Skarke, and Anton Kalich.

On January 1, 1902, the Sterbekasse issued policy number one to the Rev. Msgr. Henry Gerlach. Unlike many other fraternal benefit societies, Catholic Life recognized the importance of insuring women from the beginning and included women in our first 100 members.

Continued on next page.



While the German influence remained strong, the anti-German sentiment that surfaced during the First World War helped encourage members to adapt to their new land and language. The Society changed as its members became accustomed to their new country.

In 1936, we changed the name to Catholic Life Insurance Union; we broadened coverage limits and opened membership to any Texas Catholic. After 1936, all business was conducted in English.

Catholic Life soon became a melting pot of Polish, Czech, Irish, Italian, and Hispanic Catholics.

WHERE WE ARE TODAY

Today, Catholic Life Insurance protects families in seven states in the South and the Southern United States. We offer a variety of life insurance plans designed to secure a family against the financial impact of premature death or help a family transfer wealth to the next generation.

Our assets exceed \$1.2 billion, our insurance in force totals \$2.29 billion, and our surplus has grown to \$107 million. Additionally, our solvency ratio surpasses 109, meaning we have \$1.09 for every \$1 of liabilities.

"Our founders would marvel at how we have grown and the differences we have made in the lives of our members," said President J. Michael Belz.

As we celebrate our 120th year of service, we remain committed, as our founders were, to securing families' lives. We will do this by:

- Offering competitive life insurance and retirement products
- Providing exceptional service
- Supporting our faith-based community
- Serving communities where our members live and work

"We look forward to the next 120 years," Belz said.



WHO WAS REV. MSGR. HENRY GERLACH?

Rev. Msgr. Henry Gerlach held the first life insurance certificate that Catholic Life Insurance issued and is credited as the founder of the organization. According to a memorial printed in the Catholic Layman shortly after his death, he was chosen to be the first certificate holder not merely out of respect for clergy but rather "because of his intensive interest in getting a sound life insurance institution afoot."

Born in 1863, Henry Gerlach was ordained to the priesthood in 1886 in Westphalia, Germany. Like the people he would later minister to, the newly ordained priest immigrated to the United States. Settling in Kansas, he served a large mission area, traveling by horse, train, and wagon to tend his expansive flock. After five years, the strain of the arduous work ruined his health and he was advised to travel to Texas to seek a cure.

Msgr. Gerlach was assigned to minister to the German communities in the Hill Country of Texas. Again, traveling by horseback, he served the communities of Bandera, Comfort, Boerne, Honey Creek, and Twin Sisters. In 1891, he established the first permanent parish in Kerrville. While the change in climate was good for him, the hard work threatened a relapse and he was given a less stressful assignment.

TIMELINE

November 27, 1901 - The Sterbekasse de Deutschen Katholiken is chartered

January 1, 1902 - The first policies are issued

1915 - The first annual statement is filed with Texas Department of Insurance

1922 - The first \$1,000 policy is issued

1926 - The first juvenile insurance plan is introduced

1936 - The name is changed to Catholic Life Insurance

1945 - Monthly Masses are offered for service men and women

1950 - The first home office is purchased in downtown San Antonio

1957 - The first IBM operating system is installed

1962 - St. Benedict's Branch is the first to be organized

1966 - The Twelve Apostle Award is created to recognize top producers

1976 - The current headquarters is dedicated

1982 - The governing structure is changed to eight independent directors

Although he was not present at the Castroville convention of 1898 where the Catholic State League was founded, he did attend the First General Convention, and did it "with such all-out fervor that the second convention was granted to High Hill, where he was pastor."

He was chosen to be chairman and spiritual moderator of the Organizing Committee and for the first crucial years of the organization, he served as spiritual adviser of Catholic Life.

In 1913, his health recovered enough that Msgr. Gerlach was assigned as pastor of St. Mary's Church in Fredericksburg. He served there many years before returning to minister to the people of High Hill.

On June 3, 1951, just 45 days prior to the golden jubilee celebration, Msgr. Henry Gerlach completed "his earthly labors" while at High Hill. He was 87 years old. He is buried in St. Mary's Cemetery in High Hill.

Because of his influence, Catholic Life has always had a strong presence in the High Hill – Schulenburg area and in the German Catholic communities of the Texas Hill Country. Beginning in the Great Depression, many young men and women who grew up in those areas migrated to Houston, Austin and Dallas in search of jobs. They took with them not only their Catholic faith, but also their faith in Catholic Life.

Sculpture Honors Immigrant Founders

An extraordinary piece of art called "Angels Unawares" was the focal point of our Flag Day and 120th-anniversary combined celebration.

Catholic Life brought the 3.8-ton bronze sculpture that depicts refugees to our headquarters to honor our German immigrant founders. The statue features 140 migrants on a boat wearing clothes that show they originate from diverse cultures and historical moments.

The sculpture was unveiled following a special Mass concelebrated by Bishop Michael Boulette, Rev. Msgr. Larry Droll, and Rev. Pat O'Brien.

Pope Francis commissioned Canadian sculptor Timothy Schmalz to create and install the original bronze in St. Peter's Square in the Vatican in 2019. It was the first time in 400 years that a new sculpture has adorned St Peter's Square.

The sculpture derives its name from the New Testament's Hebrews 13:2: "Do not neglect to show hospitality to strangers, for thereby some have entertained angels unawares."

The 20-foot-long, 12-foot-high, 3.8-ton replica is currently touring eight U.S. cities before being installed on the Catholic University of America campus in Washington, D.C. It arrived at the Catholic Life Insurance headquarters on June 9 and was

Continued on next page.



1984 – Living Benefits are introduced

1987 – The Board approved a donation to the Papal Mass held in San Antonio

1988 – Non-Catholics are welcome as members

1993 – The first Flag Day celebration takes places

1998 – A webpage is launched

2001 – The 100th anniversary is celebrated with a fireworks display

2003 – The All American Scholarship program established

2007 – The Catholic Schools Sweepstakes program is launched

2012 – AM Best awarded an "Excellent" rating for the 30th consecutive year

2018 – The Electronic application introduced

2020 – The corporate governance structure is updated

2021 – The 120th anniversary is celebrated



A crane lifts the Angels Unawares sculpture into place on the berm at the Catholic Life headquarters building.

lifted into place by an 80-ton crane. San Antonio is the only Texas city to host the statue.

"We are delighted that Catholic Life Insurance is hosting "Angels Unawares" on its U.S. tour, said Archbishop Gustavo Garcia-Siller. "They are providing us a wonderful opportunity by showcasing the statue here in San Antonio. This beautiful sculpture highlights immigration over spans of history, but it's just not a story of the past; it is also what's happening currently. People continue to search for freedom and better lives for themselves and their families. San Antonio was built by people

from different backgrounds and those fleeing violence and persecution for freedom and peace. We have been blessed because we have heeded Christ's call to welcome the stranger. Our faith reminds us that we are one human family."

Nearly a million people saw the statue during its month-long stay at our building.



Spiritual Advisor, Bishop Michael Boulette, inspects the sculpture.

The sculpture, an exact replica of the original in St. Peter's Square, rests atop the berm.



Leading Producers

AS OF MARCH 31, 2021

LEADING GENERAL AGENCY



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



David Walker, LUTCF, FIC
Walker Agency - Farmers Branch, TX



Charley Matherne Jr., FSS, LUTCF
Lake Charles, LA

LEADING PERSONAL PRODUCING AGENT

LEADING LIFE INSURANCE PRODUCERS



Michael Williams - Lewisville, TX



Glenn Snoga - Sequin, TX



Lyndon Middleton, FIC



Karen Kutac - Weimar, TX



Charley Matherne Jr., FSS, LUTCF - Lake Charles, LA



Charlotte Grobe - Fredericksburg, TX

LEADING ANNUITY PRODUCERS



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Glenn Snoga - Sequin, TX



Elaine Labus - Floresville, TX



Patrick Klozik, FIC, LUTCF - Shiner, TX



Mike Dieter - Lindsay, TX



Michael Scardino, FIC - Weimar, TX



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

Planning for summer versus planning for your retirement.

I have heard it said many times that some people plan more for their summer vacation than their retirement. It makes sense; people are more motivated to plan a holiday that is fun and will happen soon versus planning something necessary and further out. In the COVID-19 environment, many have put their vacation plans on hold and have set up appointments with their Catholic Life Agents to review their long-term goals.

Whether the stock market it's up or down, it is always important to diversify your risk and make sure you have a percentage of your nest egg set aside for safety. Catholic Life annuities are a very safe place to guarantee your retirement dollars will be there when you need it the most, at retirement.

Consider this case study as an example of diversifying a family's retirement.

Tom and Anna are both age 55 and have been married for 30 years. They both have Rollover IRAs that are invested in the market totaling \$600,000.

Tom recently changed jobs and is trying to determine what to do with the \$350,000 he has in his previous company's 401(k). Since their goal is to retire in 7 years, they are concerned about putting these monies back into the market and would like to review a more conservative plan. They set up a meeting with their Catholic Life agent to review their options.

After discussing their retirement needs with their Catholic Life Agent, they decide to roll over the \$350,000 into a single premium deferred annuity IRA.

Tom and Anna are comfortable with their choice for three reasons.

- 1 They are more comfortable knowing that not all of their retirement assets are subject to market risk.
- 2 Any losses in the market will be far less impactful in their overall retirement strategy.
- 3 They are comfortable knowing that by contributing to Tom's new company's 401(k), they can capture any gains the market may have over the years till their retirement.

Some added benefits with rolling into a Catholic Life Annuity.*

- 1 As a member, he will have an additional death benefit up to \$25,000 if he passes away due to an accident before age 70.
- 2 Surrender charges are waived for access up to 25% of the entire account if he is diagnosed with cancer or has a heart attack.
- 3 If he were ever to need nursing care, he could also access up to 50% of his entire account without surrender charges.

Be sure to reach out to your Catholic Life Agent today to review your short and long-term plans and gain peace of mind that you are on track with your goals.

*Check your contract for additional details and qualifications.

Congratulations to our 2021 All American Scholars



Each year, Catholic Life awards 35 scholarships worth \$1,000 each to graduating high school seniors who have made a difference in their communities.

The All American Scholar Award helps offset tuition costs for young Catholic Life members attending an accredited college or university.

In 2021 the following students received an All American Scholar Award:



JOHN BERCKENHOFF
MOULTON, TEXAS



STEVEN BETANCOURT
BROWNSVILLE, TEXAS



JESSICA DANGELMAYR
MUENSTER, TEXAS



SARAH DAVIS
MUENSTER, TEXAS



KYLEE FLEITMAN
LINDSAY, TEXAS



KYLE FREI
TEMPLE, TEXAS



BRANDON GARCIA
HONDO, TEXAS



KAITLYN GENZER
BROOMFIELD, COLORADO



LUKE HAEHN
ARCHER CITY, TEXAS



SHANE HALFMAN
SAN ANGELO, TEXAS



CASSIDY HALFMAN
TROY, TEXAS



AVERY JOST
GARDEN CITY, TEXAS



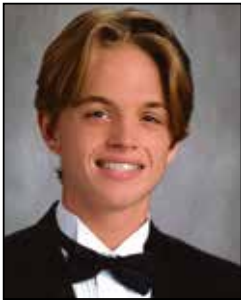
MARK KELLER
HOUSTON, TEXAS



JAYME KURTZ
SHINER, TEXAS



ALYSSA LINTON
CYPRESS, TEXAS



CLAY MIGURA
NEW BRAUNFELS, TEXAS



ANNA MOZISEK
KATY, TEXAS



ERICA OTTO
SCHULENBURG, TEXAS



LANDRY PAYNE
INEZ, TEXAS



KYLE REAL
SANGER, TEXAS



CALEB SCHROEDER
WINDTHORST, TEXAS



KARI SCHULTE
NAZARETH, TEXAS



ALEXA SCHWERTNER
MILES, TEXAS



KYLIE SEIDENBERGER
GARDEN CITY, TEXAS



JILLIAN SEXTON
WEST, TEXAS



JESSICA SHANK
SCHULENBURG, TEXAS



HANNAH SIEGEL
MOULTON, TEXAS



MADISON SMITH
CYPRESS, TEXAS



JACOB STRIPLING
SEYMOUR, TEXAS



KACEE TEICHMAN
SCOTLAND, TEXAS



ERIC TOLIVER
BALLINGER, TEXAS



VICTORIA TREVINO
SAN ANTONIO, TEXAS



MORGAN VAN DE WALLE
AUSTIN, TEXAS



ALLISON VEILLEUX
LA GRANGE, TEXAS



JERALYN WIATREK
POTH, TEXAS

We would like to thank all of the students who applied this year, and commend all of the scholarship winners on their outstanding personal achievements. For more information on our scholarship programs, please visit our website at www.cliu.com or contact the Communications Department at (800) 262-2548 or branch@cliu.com.

Branches in ACTION

Promoting Promise and Duty - The **Gonzales Branch** presents a donation to Boy Scout Troop #262 during the boy's Annual Spring Camporee.



Proud to be an American – **Poth Branch** Members Darrell Labus, Kristen Labus, Nathan Labus, and District Two Director Lester Moczygemba visit the Wilson County Court House to present JP-3 Connie Terry with an American Flag to hang in her office.



Lending a Helping Hand – St. Mary's School students, Catholic Daughters, and **Fredericksburg Branch** Officers Charlotte Grobe and Loretta Schmidt pose for a photo after a day of assisting shoppers at the St. Vincent De Paul Thrift Store.



For the Children – Fr. Kevin Shanahan accepts a check from **Northeast San Antonio Branch** Officers Kathy May, Janet Frerich, and Randy Frerich to purchase new desks for the St. Anthony De Padua students.





Running for a Cause – Stonewall Branch Members approach the 5K Rosary Run finish line, benefiting the youth at St. Francis Xavier Catholic Church.



God Bless America – Most Holy Trinity Catholic Church receives a new Flag to display outside the church from the **Brazosport Branch**.



All About Mom – Corn Hill CCE students pair up with the **Corn Hill Branch** and pass out carnations to mothers after Mass at Holy Trinity Catholic Church.



Looking to the Future – Spiritual Advisor Fr. Babychan and **Hondo Branch** President Randall Graff present senior awards to Brandon J. Garcia and Sierra Ybarra at St. John’s Catholic Church. Vice President Diane Mann presents a senior award to Robert Sexton at Holy Cross Catholic Church in D’Hanis.



Branches in ACTION



Refreshing the Flag – High Hill-Schulenburg Branch Officers present an American Flag to Rev. Tim Kosler for the St. Rose of Lima Parish cemetery.

Garden Beautification – St. Michael Catholic School students, were on hand to assist the **Weimar Branch** with cleaning flower beds and adding new shrubs, roses, flowers, and mulch at St. Michael Catholic Church.



Joining Hands – Westphalia teachers, students, and **Westphalia Branch** President David Frei are ready to place flags on graves in the St. Mary's Cemetery.



The Spirit of Giving – The **Kosciusko Branch** donates to the Stockdale Food Pantry and Poth Food Pantry to ensure the shelves are stocked for families in need!



Bringing Smiles to Little Ones – Harper Branch Members gather the best toys to donate to the Harper Help center for their annual Toy Drive.





Food for the Soul - After assisting St. Peter and Paul Helping Hand's Ministry to organize food into bags to donate to families in need, the **New Braunfels Branch** and Students from St. Peter and Paul Catholic School pose for a photo.

Donating Good – Panna Maria Branch Officers Richard Moczygemba, Clarence Moczygemba, and Edwin Dziuk present a donation to the Karnes County Food Bank.



Donating the Flag – Ballinger Branch President Baldwin Halfmann presents a new American Flag to Jean Davis of the Noon's Lion Club.



Welcome, Father – The **Gainesville Branch** Officers present a check to newly ordained Father Joseph Moreno following his first mass at St Mary's. Pictured with Father Moreno are former branch president Virginia Krahl, Branch President Sandra Richardson, and Secretary-Treasurer Tammye Lange.



Waving Old Glory – Port Lavaca Branch President Richard Hermes and Sec/Treasurer Tim Dent present Port Lavaca Fire Department Chief Reyes and Lieutenant Kemper with a new flag for their fire station.

What is a chip without some dip? We've gathered some dip recipes that are sure to turn those chips from bland to grand. So grab your chips and dig into these tasty dips.



Corn Dip

- 2 cans Mexican corn
- 1 cup sour cream
- 1 cup mayonnaise
- 1 cup shredded cheddar cheese
- 1 small can chopped green chilies
- 2-3 jalapeno peppers
- Pinch of sugar

Mix all ingredients. Chill for several hours before serving. Better if made the day before.

*Betty Shimek
Schulenburg, Texas*

Layered Crab Taco Dip

- 2 (6 oz.) cans lump crabmeat, drained – or 1 lb. fresh crabmeat, picked
- 1 medium tomato, diced
- 2 green onions, minced
- ½ cup red onion, diced
- ½ cup cucumber, diced
- 2 tbsp. chopped fresh parsley
- ¼ cup lime juice
- ¼ cup lemon juice
- ¼ cup orange juice
- Salt and pepper to taste
- 2 (8 oz.) pkgs. cream cheese, softened
- ¼ cup mayonnaise
- 1 avocado, peeled, seeded, and diced

Combine crab, tomato, green onion, red onion, cucumber, and parsley in a large glass bowl. Stir in the lime, lemon, and orange juice—season to taste with salt and pepper. Cover and refrigerate for 8 hours or overnight.

Combine cream cheese and mayonnaise. Spread over a large round platter to resemble a pizza. Cover cream cheese mixture with diced avocado.

Drain the crab mixture, discarding the liquid. Spread over the avocado.

Serve with chips.

*Theresa Pechacek
Houston, Texas*

Homemade Salsa

- 6 tomatoes, ripe & firm
- 1 onion, yellow
- 2 spears of celery
- Sweet peppers of any color (mix a full cup)
- 2-3 hot peppers, any kind to your taste
- Half cup of cider vinegar
- 2 tbs. of sea salt or more to taste
- Half cup cilantro or more
- Juice of 1-2 limes
- 6 cloves fresh garlic, diced

Finely chop the above vegetable ingredients and mix together in a large pot. Add the rest of the ingredients and mix well. Simmer for one minute.

Serve with good salsa chips (I like blue corn or yellow). Enjoy!

Note: Heating keeps out bacteria and you can refrigerate for up to 1 week.

*Gerry Armon
Edgewater, Florida*

Chili Con Queso

- 1 small onion, chopped
- ½-¾ cup chicken broth, divided
- 1 (16 oz.) loaf pasteurized prepared cheese product, cubed
- 1 (10 oz.) can tomatoes with green chilies, drained

Cook onion in 1 tbsp. chicken broth in large saucepan over low heat 5 minutes or until tender, stirring often. Stir in cheese and tomatoes until cheese begins to melt; stir in chicken broth, ¼ cup at a time, until dip is desired consistency. Serve with Tortilla chips.

*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.

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