

CATHOLIC LIFE INSURANCE MAGAZINE

Winter 2021



FOR UNTO US A CHILD IS BORN!

**FLAG DAY POSTER & VIDEO CONTEST
ALL AMERICAN SCHOLAR INFORMATION
IN THE KITCHEN**



MESSAGE FROM THE PRESIDENT



President/CEO – J. Michael Belz

Founded in 1901, Catholic Life Insurance is a faith-based membership organization that combines financial strength with a commitment to serving others. Headquartered in San Antonio, Texas, Catholic Life Insurance provides life insurance protection and retirement products to more than 80,000 members.

Dear Member:

Counting our Blessings

As we look back at the last twelve months, we are grateful for so much. First, thanks to the care and diligence of our team, we have not experienced an outbreak of COVID at our Home Office building. Second, because our business has been strong, we have not had to lay off or furlough any team member. Finally, we are finishing the year on a solid note, with our assets, reserves, and surplus all on the increase.

Sadly, however, we have lost 104 members during the last 18 months to COVID. We send our thoughts and our prayers to their families. We take comfort in knowing that our Spiritual Advisor has offered a Mass on their behalf, as he does when we learn of any member's passing.

Sharing our Blessings

During this holy season, we honor the clergy members who watch over and guide us each day. For the 60th year, Catholic Life sent our priest-members and Branch Spiritual Advisors a small monetary gift. Additionally, we donated to the Retirement Fund for Religious annual appeal that benefits women and men religious. This fund ensures that those who have given so much can live in dignity as they grow older.

We Make a Difference

As we celebrate this season, we are reminded that our Branches keep the spirit of Christmas alive throughout the year. While the pandemic meant that many Branches could not meet, our Branch Officers have not been idle. They have given thousands of dollars to benefit local food pantries, assist hurricane victims, and support their local parishes.

Our Christmas Wish

I want to extend a special wish to you and your family—that you allow Jesus to be present in your daily lives and that you carry the miracle of Christmas in your hearts throughout the coming year.

Sincerely,

J. Michael Belz
President/CEO

BOARD OF DIRECTORS

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Chair, St. Hedwig, Texas

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President/Chief Executive Officer

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San Antonio, Texas

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Most Reverend José H. Gomez
Los Angeles, California

Rev. Msgr. Larry J. Droll
Midland, Texas

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Vice President/Treasurer

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Asst Vice President/Accounting Manager

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Asst Vice President/Property Manager

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Asst Vice President/Programming Manager

Johnny Salazar
Asst Vice President/Systems Administrator

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Asst Vice President/Accounting Manager

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

WINTER 2021

CATHOLIC LIFE MAGAZINE



FEATURES

ANNOUNCING OUR FLAG DAY POSTER & VIDEO CONTESTS 7

Each year we challenge elementary-aged students with our Flag Day poster contest and middle school and high school aged children with a video contest.

CALLING ALL HIGH SCHOOL SENIORS! WE WANT YOU! 12

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

BRANCHES IN ACTION 15

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

DEPARTMENTS

IN THE NEWS 4

FAITH IN ACTION 11

IN THE KITCHEN 19

ON THE COVER

Join us as we celebrate the birth of our Savior, Jesus Christ.

Corporate Headquarters: 1635 N.E. Loop 410, San Antonio, Texas 78209 • Mailing Address: P.O. Box 659527, San Antonio, Texas 78265-9527 Phone: (210) 828-9921 • Fax: (210) 828-4629 • Toll Free Number: 1-800-262-CLIU
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Designed and Produced by: Lynn Design

BOARD OF DIRECTORS ELECTION ANNOUNCEMENT

In July of 2022, Catholic Life members will gather for the 98th convention. Elected by their local Branch, the convention delegates will meet July 22-23, 2022, at the Embassy Hotel & Conference Center. Delegates will vote on proposed changes to the Bylaws and elect Directors to represent them on the Board.

At the 2020 convention, delegates voted to change the governance system from eight elected directors to six elected and two appointed directors. As a result, in 2022, delegates will elect Directors in four of the six regions. The Board will appoint the remaining two members.

Individuals interested in serving on the Board must complete and submit an application to the Corporate Governance Committee of the Board of Directors. The Corporate Governance Committee will review all applications, and will conduct appropriate inquiries into the backgrounds and qualifications of possible Director Candidates.

The Committee is responsible for assuring that the Board makeup as a whole possesses such core competencies as:

- Accounting or finance
- Business judgment
- Industry knowledge
- Management
- Leadership
- Vision and strategy

Individuals who are interested in running for the Board should:

- Be a member for at least two years, and not attain age 76 by July 22, 2022
- Possess appropriate education and business knowledge and experience
- Reside in the region that they will represent
- Not be an agent, representative, employee, Officer, or Director of another life insurance organization

Appointed Board members must possess the same basic qualifications as those who are elected. However, they will be selected based on the specific financial knowledge, expertise, and value that they can add to the organization.

Both categories of candidates must submit and complete an application by May 24, 2022. Applications are available from Corporate Secretary Shanna Smith.



Golden Certificate Award

Thank you, **Hubert Padalecki**, for 80 years of membership! St. Hedwig area Agent Jennifer Moczygomba presents the Golden Certificate Award to Mr. Padalecki, whose mother bought a policy on him in 1941.

Giving Thanks to Clergy

For nearly 60 years, Catholic Life Insurance has said “thank you” to approximately 200 Bishops and priests with a gift at Christmastime. These individuals, who are members, Branch spiritual advisors, and Catholic Life supporters, receive a small cash gift and a letter of appreciation.

“We are indebted to these priests for answering God’s call,” said President J. Michael Belz. “They are there to guide and comfort us when we face difficult times of illness or the death of a loved one. They are there in times of happiness when we celebrate a wedding or welcome a new child. These Christmas gifts are a token of gratitude, appreciation, and love.”

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

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

In Memoriam



BERT KENNA

Former Agent and Branch Officer Joseph "Bert" Kenna died on August 30, 2021. He was 84.

Bert began his association with Catholic Life in 2003, first as an Agent and later as President of the Yoakum Branch. During his 17-year tenure, he earned the "12 Apostle" or top producer award two times.

"We all remember Bert as a one-of-a-kind individual," said Vice President Janet Friesenhahn. "He was absolutely devoted to his clients."

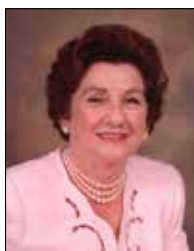
On September 6, 2021, a Funeral Mass was offered at Queen of Peace Catholic Church in Sweet Home, Texas. Burial followed in the Sweet Home Cemetery.

Sadly, Bert's wife, Rita, died on October 8, 2021. She was 85.

"Rita was one of the kindest women that you will meet," said Friesenhahn. "She always had a smile on her face."

A Funeral Mass was celebrated on October 23, 2021, at Queen of Peace Catholic Church in Sweet Home, Texas. Burial followed in the Sweet Home Cemetery.

Their four daughters and four grandchildren survive Bert and Rita.



JOSEPHINE MOCZYGEMBA

Former District 2 Director Josephine Moczygemba passed away on October 28, 2021. She was 90.

Josephine had a long and varied association with Catholic Life. A member since childhood, she served on the Board of Directors, was an award-winning Agent, and volunteered her time as a Branch Officer. Through it all, she was active in her small Polish-American community of Cestohowa.

She is survived by her husband, Lucian, four sons and daughters-in-law, nine grandchildren, and one great-grandchild.

A Funeral Mass was offered on November 1, 2021, at the Nativity of the B.V.M. Catholic Church in Cestohowa. Interment followed in the Cestohowa cemetery.



JERRY ORSAK

Former Northeast San Antonio Branch Officer and Agent Jerry Orsak died August 27, 2021 at the age of 77.

A native of Seymour, Texas, Jerry grew up in San Antonio. He served in the positions of Branch President, Vice President, and Secretary-Treasurer during his 15 years as a Branch Officer. During this time, he was also an Agent, retiring from that position in 2002.

He is survived by his wife, Dorothy, his three children, and five grandchildren.

A Funeral Mass was offered on September 10, 2021, at St. Mark the Evangelist Catholic Church. Interment followed in Holy Cross Cemetery.



ALBERT SMAISTRŁA

Award winning Agent and El Campo Branch Officer Albert Smaistrła passed away on October 30, 2021. He was 85.

Smaistrła began his association with Catholic Life both as an Agent and as Branch Officer in 1983. He continued to serve in these roles until his death.

A Funeral Mass was celebrated November 4, 2021 at Holy Cross Catholic Church in East Bernard, Texas. Interment followed in the Holy Cross Mausoleum.

His wife, Margaret, preceded him in death on October 24, 2020. Their four children, eight grandchildren, and three great-grandchildren survive him.

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

CONTACT US



Phone: (210) 828-9921

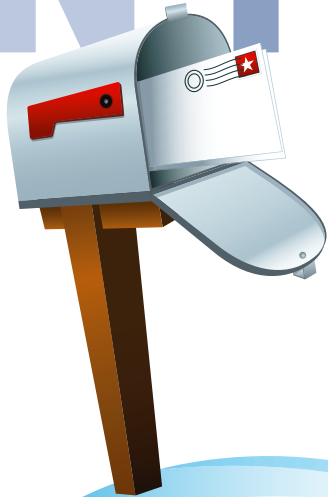
Toll free: (800) 262-2548

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



▶ WATCH FOR IMPORTANT FORMS IN YOUR MAILBOX

Among the credit card bills, post-holiday sales flyers, and junk mail that arrive following the first of the year will be

letters that members will want to save. These contain the W-2s, 1099s,

RMD letters, and other forms that you'll need to file your income tax in mid-April.

Your 1099

Catholic Life prints our 1099 form on an 8½ x 11 sheet of paper with the form number 1099 printed at the top of the page. The 1099 form comes in a special envelope labeled IMPORTANT TAX INFORMATION to make it easy to identify.

When you receive this envelope, put it with all your other incoming tax documents so you'll be ready when the time comes to fill out income tax forms that are due April 18.

RMD Changes

Changes have occurred regarding the laws for annual RMD distributions. Under the SECURE Act, if you turned 70½ years old on or after January 1, 2020, these changes

affect you. Generally, you must begin taking RMDs by April 1 of the year following the year you turn age 72. Individuals who turned 70½ years old in 2019 and prior are not eligible for the law's changes.

If you are 72 years of age and older or turn 72 at any time in 2022 and have a Traditional IRA with Catholic Life, you'll receive a letter about your required minimum distribution (RMD) withdrawal in January.

The IRS requires that we send you a letter about your RMD. While you can take your RMD withdrawal anytime during the year, you want to make sure that you do take the withdrawal. If you do not fulfill your annual RMD distributions, the IRS may apply a 50% penalty on the amount for each year you do not take the distributions.

For more information, don't hesitate to get in touch with the Membership Service Center at 1-800-262-2548 or call your Agent.

FLAG DAY PATCH CONTEST FOR GIRL SCOUTS!

Go to <http://bit.ly/FlagDayPatch> for details and an entry form.

LAY VOCATIONS SCHOLARSHIP WINNERS ANNOUNCED

Lay people play an essential role in the Church. To ease the burdens placed on our clergy, Catholic Life established the Msgr. Droll Scholarship for Catholic Laity in 2002. The scholarship honors former Spiritual Advisor Rev. Msgr. Larry J. Droll who recognized the need and designed the scholarship's criteria.

This year's recipients are Paul Arrigo of Deer Park and Jessika Saldana of San Antonio. They each received a \$2,000 scholarship.

Arrigo attends the University of St. Thomas in Houston, where he is studying for a Masters of Arts in Pastoral Studies. He is currently a volunteer chaplain at a local hospital and hopes to become a Board Certified Hospital Chaplain when he completes his studies. In addition, he and his family are active members of St. Hyacinth Church in Deer Park.

Saldana attends St. Mary's University in San Antonio, where she is studying for a Master of Arts in Theology. A native of Colombia and a parishioner at St. Andrew's Church in Lytle, Jessika dreams of serving Catholic Latinos/Hispanics in South Texas.

For information on how you can apply for the 2022 Msgr Larry Droll Scholarship, please get in touch with the Communications Department.



Paul Arrigo



Jessika Saldana



FLAG DAY POSTER CONTEST

It's the 245th anniversary of the American Flag.

Our contest theme this year: Red, White, Blue & Green.

Illustrate what you and your family can do to help preserve & protect planet Earth.

(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?

You can use pencils, ink, paint, watercolors, crayons, fabric, and construction paper. 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: \$150 VISA gift card Second: \$125 VISA gift card
- Third: \$100 VISA gift card Fourth: \$75 VISA gift card
- Fifth: \$50 VISA gift card Sixth: \$35 VISA gift card

> JUDGING

Judges will use the outlined scoring criteria. Their decisions will be final. All entries will become property of Catholic Life Insurance and we will not return them *unless postage accompanies the poster. We dispose of all posters 30 days after the event.*

> SCORING

Use as a guide for 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 the entry form or copy of entry form to the back of the poster.

> GENERAL RULES

1. An entry form must be completed and attached to the back of the poster. An incomplete and/or illegible form will disqualify the entry. **Please have a parent or teacher fill out the entry form.**
2. We recommend mailing your entry in a poster tube, which you may find at your local post office, or business supply store.
3. The deadline to submit your entries: **May 6, 2022.**

Send entries to:

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

For more information, contact the Communications Dept. at (210) 828-9921 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 _____

FLAG DAY VIDEO CONTEST

We are calling all Middle and High School students! Catholic Life Insurance invites you to participate in our second annual Flag Day Video Contest. It's the 245th anniversary of the American Flag.

Our contest theme this year: Red, White, Blue & Green. Illustrate what you and your family can do to help preserve & protect planet Earth.

(You must include the American Flag. Videos with other pictures shown on the Flag or have changed its colors will, unfortunately, be disqualified.)



CONTEST RULES

Each student is responsible for coordinating their entries based on the following guidelines.

ELGIBILITY REQUIREMENTS

Students grades 6–12 that live in the states that Catholic Life Insurance operates (Texas, Louisiana, Mississippi, Arizona, Florida, Oklahoma, & New Mexico)

VIDEO REQUIREMENTS

- Can be submitted as an individual or group project
- Must include the current year's theme
- Videos should be no longer than 90 seconds
- Be the student's own original work created by the contest participant
- Acceptable formats include: MOV, MP4, AVI, WMV, and MPEG-4
- **All video and music content must be original and royalty-free, or student must submit written permission from the copyright holder granting the use of the copyright material**
- Each student may only submit **one** video

PRIZES

First: \$250
Second: \$125
Third: \$75

JUDGING

Judges will use the outlined scoring criteria. Their decisions will be final. All entries will become property of Catholic Life Insurance and we will not return them unless postage accompanies the flash drive. We will publish winning videos will on the Catholic Life website.

SCORING

Use as a guide in poster planning:

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

GENERAL RULES

1. An entry form must be completed and submitted with the video. **No form or incomplete form will disqualify the entry.**
2. We suggest emailing your video to **branch@cliu.com** or mailing a copy to:
Catholic Life Insurance
Video Contest
PO Box 659527
San Antonio, Texas 78265-9527
3. The deadline to submit your entries: **May 6, 2022**

For more information, contact the Communications Dept. at (210) 828-9921 or email branch@cliu.com

ENTRY FORM - PLEASE PRINT

(Attach to entry. Must be complete and legible to qualify.)

Name _____

Home Address _____

City _____ State _____ Zip _____

Home Phone Number _____

Grade _____ School _____

Parent's Name _____

Teacher's Name _____

Leading Producers

AS OF SEPTEMBER 30, 2021

LEADING GENERAL AGENCY



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



Jimmy Tirres, FIC, LUTCF
San Antonio General Agency



Glenn Snoga
Seguin, TX

LEADING PERSONAL PRODUCING AGENT

LEADING LIFE INSURANCE PRODUCERS



Robin Christensen - Milton, FL



Mike Dieter - Lindsay, TX



Rick Pennycuff, FICF - Graham, TX



Brenda Burton - Prairieville, LA



Juan Frias - Selma, TX



Brooke Hoffman - Buda, TX

LEADING ANNUITY PRODUCERS



Rick Pennycuff, FICF - Graham, TX



Elaine Labus - Floresville, TX



Charlotte Grobe - Fredericksburg, TX



Ricky Schroeder - Windthorst, TX



Glenn Snoga - Seguin, TX



Melanie Ressler - Hallettsville, TX



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

Finding the Perfect Gift

As 2021 comes to a close, everyone is looking for the perfect gift for that special someone. Today, it is toys, electronics, gadgets, jewelry, or clothing, all of which can go out of fashion at some point. Purchasing life insurance may not be at the top of your list, but can get you on the top of Santa's nice list! Life insurance protection comes in all sizes, quantities, and it's the perfect way to say, "I love you."

If you want to get life insurance on yourself as a present for your spouse, there's no better time than now to start the underwriting process. Underwriting can take on average, from 2-to-6 weeks for a certificate to be approved. There's no better feeling during the holidays, than knowing your love ones are protected during one of the busiest times of the year.

If you want to get life insurance on your stay at home spouse, you will be taking care of an important need that most people overlook. Although nonworking spouses do not provide any tangible revenue, they do provide a financial value to the household and a loss if they're gone.

Examples include:

- Cost of childcare
- Housework expenses
- Food preparation
- Transportation
- Travel expenses and lodging's for pets
- Counseling costs
- Medical bills
- Burial costs

If you want to get life insurance on your child or grandchild, you will most certainly be investing in that child's future. By purchasing a certificate now, the premiums you will be paying will never be lower. You'll be locking in the child's good health, no matter how their health may change over time. Moreover, with the guaranteed purchase option rider, the child can purchase additional amounts of protection without providing insurability or testing medically for the new coverage.

Whether it's for you, your spouse, your child, or your grandchild, you get to play Santa and really make someone's holiday extra special. Consider reaching out to your Catholic Life Agent today and give the gift of a lifetime to someone you love this holiday season.

**MERRY CHRISTMAS AND
HAVE A HAPPY NEW YEAR!**

TAX -DEFERRED ANNUITIES • IRAs • ROLLOVERS

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

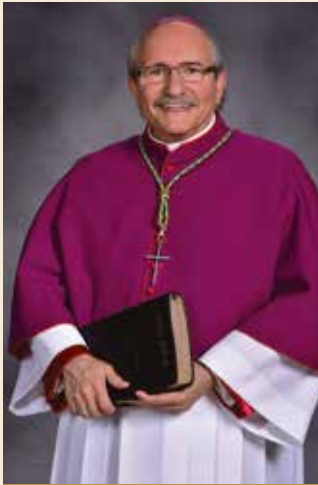
**3.50%*
APY**

*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 10/21



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

Faith in Action

As we prepare once more to welcome the Christ-child, we invite the Holy Spirit along our Advent journey. He is the third Person of the Holy Trinity, of whom we confess in the Apostles' Creed: "I believe in the Holy Spirit..."

The Nicene Creed has more to say: "We believe in the Holy Spirit, the Lord, the giver of life, who proceeds from the Father and the Son. With the Father and the Son he is worshiped and glorified. He has spoken through the Prophets." Though many think the Holy Spirit "appeared" on Pentecost after Jesus' ascension, we find He is present already in the Old Testament.

The Old Testament's revelation of the Holy Spirit is gradual, even hidden. His work is to "[prepare] for the time of the Messiah," (CCC 702) who will be revealed fully in the New Testament. "The Holy Spirit is at work with the Father and the Son from the beginning to the completion of the plan for our salvation. But [after] the Son's redeeming Incarnation, the Spirit is revealed and given, recognized and welcomed as a person." (CCC 686) The Old Testament teaching about the Spirit flowers in the New Testament as the revelation of both Jesus Christ and the Holy Spirit as persons.

We see the first glimpse of the Spirit's work as "the giver of life" in Genesis 1:1-2: "In the beginning God created the heavens and the earth; the earth was waste and void; darkness covered the abyss, and the spirit of God was stirring over the waters." (Douay version) The root meaning of the Hebrew word for spirit is ruah, meaning wind or breath, and the New American version of Genesis 1:2 says "a mighty wind" swept over the waters at the beginning of God's creation of all that exists. Thus, the Holy Spirit is viewed in Genesis as "the giver of life."

The clearest Old Testament demonstration of the Spirit is that "He has spoken through the Prophets." The prophet Hosea describes a prophet as a "man of the Spirit." (Hosea 9:7) The prophet Micah said he acted "with power, with the Spirit of the Lord." (Micah 3:8) And the prophet Ezekiel declared that "spirit entered into me" to reveal the things of God. (Ezekiel 2:2; 3:24) Because prophets speak by the inspiration of God's Spirit, their hearers' response to them is considered their response to God. (See Isaiah 34:16, 63:10.)

The Catechism teaches, however, that "the Spirit does not speak of himself... The Spirit of truth who 'unveils' Christ to us 'will not speak on his own.' [John 13:16]" (CCC 687) "Hidden" in the Old Testament, the Spirit now dwells in every believer since Pentecost, but without ever promoting Himself. Great indeed is the mystery of God's Spirit! May we welcome His presence during this year's Advent journey to Bethlehem!



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 2022 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, 2022.
- ▷ 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 4, 2022.

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 (you may use your parent's email address), as you will receive important notifications from us regarding your application status via email. We do not share this information or 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.

EXTRACURRICULAR/OUTSIDE ACTIVITIES/EMPLOYMENT

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

ADDITIONAL REQUIREMENTS

1. You will need one letter of recommendation. Ask your recommender to give the letter to you in a sealed envelope with his or her signature written across the seal. You are responsible for submitting the sealed recommendation with your application. Please ask that a daytime phone number be included in or with the letter. **Recommendation letters from family members will not be accepted.**
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? Has it changed how you interact with others? How has it changed your community for the better? Print your name and the last four digits of your Social Security Number 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). **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 emailing photos, send to branch@cliu.com.

Please do not use staples to attach application materials.

MAILING INFORMATION

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San Antonio, Texas 78265-9527

OVERNIGHT DELIVERY:

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1635 NE Loop 410, Suite 100
San Antonio, Texas 78209-1694

**Completed applications must be received by March 4, 2022.
No exceptions will be made.**

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

BRANCHES IN ACTION

In preparation for All Souls Day events, several Branches held workdays to clean up their local cemeteries. As one Branch Officer said, "This project helps to keep our community looking clean and presentable and gives a beautiful resting place for our deceased."



Lighting the way. The St. Louis Catholic Cemetery got a sprucing up from the **Castroville Branch** and the St. Louis Youth. Volunteers pose after removing old flowers from gravesites and placing luminaries in strategic locations to prepare for the annual All Souls Day mass held at the cemetery.



Many hands make light work. The **Kosciusko Branch** recruited 31 volunteers to help tidy St. Ann's Cemetery. The group worked quickly, amassing 40 bags of pine needles and trash in two hours.



Drawing strength from above. Father Jason Martini leads **Gonzales Branch** members, religious education students, and parish volunteers in prayer as they begin their workday at St. James Cemetery.



Tidy is mighty. Volunteers from the **Burlington-Cameron Branch** and the local parish pose after tidying up the Sacred Heart Cemetery. The crew cut the grass, picked up old flowers, and trimmed bushes.



Taking out the trash. Volunteers survey the 45 bags of trash they collected on Highway 41 west of Slaton, Texas. **Slaton Branch** members were a part of the group that worked to rid a two-mile stretch of debris.



Helping those in need. **Northwest Houston Branch** Officers and St. Jerome's Life Team Youth Ministry members assemble hygiene bags for the needy in their area. The bags included toothbrushes, toothpaste, soap, shampoo, dental floss, and a washcloth.



Caring for children. The **Floresville Branch** donated journals to the Children's Alliance of South Texas. The Alliance helps children who are victims of physical and sexual abuse, and the journals can help the children find closure.

BRANCHES IN ACTION



Feeding stomachs & minds. Fredericksburg Branch
Officers join the St. Mary's Religious Educations students to serve coffee and donuts after Mass in the Holy Family Center.



Proud to be an American. Corn Hill Branch
Officers William Beyer and Tommy Sladeczek present a new flag for the Holy Trinity Cemetery to Cemetery Committee Chair Johnny Martinka.



Remembering the unborn. Members of the **Hill Country Branch** gather after attending the blessing of the cross that they donated to the Memorial Garden Honoring the Unborn at St Paul's in Horseshoe Bay. Secretary-Treasurer Patsy Wiley and her family constructed the cross.



Protecting the community. Muenster Branch Vice President Ryan Bayer presents a donation to the members of the Volunteer Fire Department for their new fire station.



Feeding the least of my brothers. The Brazosport Cares Food Bank will help more families thanks to the generosity of the **Brazosport Branch**. Branch President Anthony Hlavaty and Secretary-Treasurer T.J. Sbrusch present Food Bank Coordinator Nicole Larson with a donation.



Cooking with Catholic Life. Seguin Branch members gather wood for the cooks at the St. James parish picnic.



Three cheers for the red, white, and blue! The Karnes County Veterans Memorial has a new U.S. flag thanks to the **Panna Maria Branch**. Branch Officers pose with Karnes City Home and Garden Club members, who care for the memorial.



Feeding the hungry. Harper Branch members and St. Anthony parishioners deliver canned goods that they collected to the local help center.



In a Pickle. The **Gainesville Branch** staffed the homemade pickles booth at the St. Mary's Festival. Proceeds benefited the Church.

Taking a Break. Baytown Branch members take a break after volunteering to distribute food at the St. Joseph Food Pantry in Dayton, Texas.



Teamwork makes the dream work. The **La Coste Branch** joined with members of Our Lady of Grace Church to host a rummage sale fundraiser for the church's religious education program. Volunteer clean-up crew takes a moment to pose following the sale.



Recipe For a Happy New Year

in the KITCHEN

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

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

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

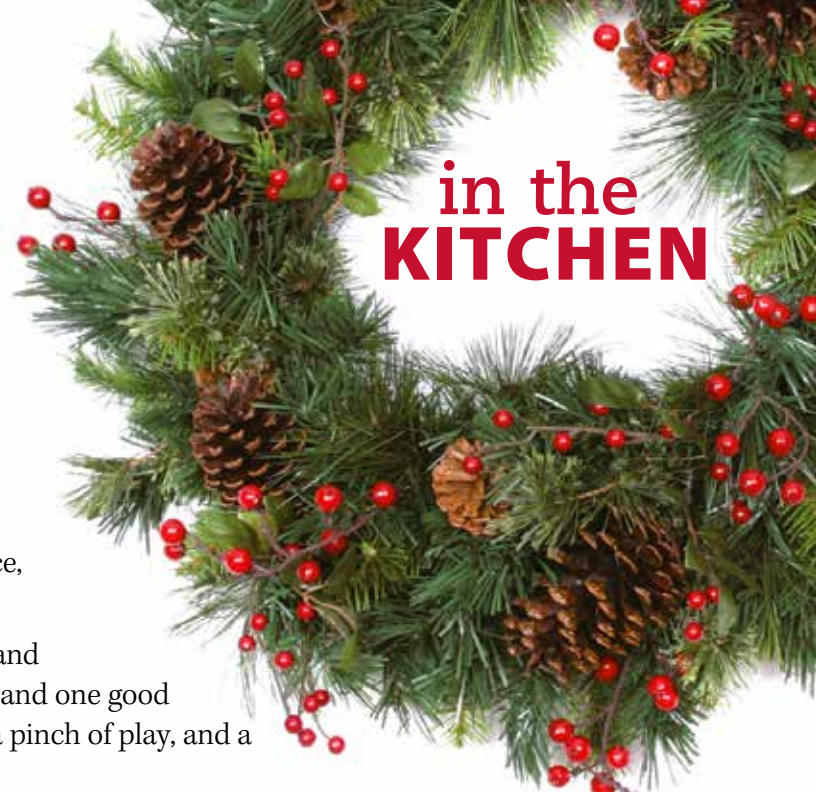
Add to each day one part of hope, faithfulness, generosity, and kindness. Blend with one part prayer, one part meditation, and one good deed. Season with a dash of good spirits, a sprinkle of fun, a pinch of play, and a cupful of good humor.

Pour all of this into a vessel of love. Cook thoroughly over radiant joy, garnish with a smile, and serve with quietness, unselfishness, and cheerfulness.

Your results may vary depending on your attitude.

Have a Happy New Year!

Author: Unknown



SEND US 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 we select your recipe for publication, we will send you a check for \$25 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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