

CATHOLIC LIFE INSURANCE MAGAZINE

Fall 2022



**98TH CONVENTION REVIEWED
ALL AMERICAN SCHOLARSHIP ANNOUNCED
CATHOLIC MEDICARE SUPPLEMENT INSURANCE
BRANCHES IN ACTION**

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:

With great pride, I report that Catholic Life Insurance continued to enjoy a robust first half of the year. Our June 30 financial reports included increased assets, insurance in force, and surplus. On behalf of all of us at Catholic Life Insurance, we thank you for your support and continued loyalty.

DEMOCRACY IN ACTION

In late July, 230 delegates gathered for the 98th convention. Reports made by the Audit Committee Chairman, the Chairman of the Board, the treasurer, and I demonstrated the Society's "safe, strong, and secure" position.

During the business session, delegates welcomed John Raabe, Roland De Winne, Jr., Dianne Shimek Cerny, Danny Nortman, Allen Strickland, and Eva Martinez to our Board of Directors. Immediately following the convention, the Board elected Felix Skarpa as Chair, Dennis Matthiesen as Vice Chair, and Dianne Shimek Cerny as Secretary. Please see pages 8–13 for convention details.

CASH FOR COLLEGE

If you have a son, daughter, grandson, or granddaughter who is a high school senior, please see page 19 for our 2023 All American Scholarship announcement. Each year we award 35 scholarships for \$1,000 to members who are graduating high school seniors.

HELPING CATHOLIC SCHOOLS

For the 16th consecutive year, Catholic Life is helping Catholic schools raise funds by sponsoring the Catholic Schools Sweepstakes. This year 74 schools from 11 dioceses will participate in the program that has raised nearly \$13 million. Catholic Life is proud to have established this program. See page 6 for a list of schools that are participating.

MAKING A DIFFERENCE DAY

In October, Branches from throughout Catholic Life will take on projects to make a difference in their community. We encourage all members to participate in these projects and suggest your own. Catholic Life has a rich tradition of helping others in need. So join us as we make plans for October.

We thank you for allowing us to serve you and your family. We hope you will continue to rely on our products and services to help you protect your family and meet your financial goals.

Sincerely,

J. Michael Belz
President/CEO

BOARD OF DIRECTORS

Felix Skarpa, FIC
Chair, Dayton, Texas

Dennis Matthiesen
Vice Chair, St. Lawrence, Texas

Dianne Shimek Cerny
Secretary, Nada, Texas

John Raabe
Floresville, Texas

Roland DeWinne, Jr.
Helotes, Texas

Danny Nortman, MBA
Lindsay, Texas

Eva Martinez
Floresville, Texas

Allen Strickland, JD
San Antonio, 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, FIC
Senior Vice President/Director of Sales

Dawn Fanfelle, FLMI, ACS, AIAA, PHR, FIC
Vice President/Human Resources & Training

Janet Friesenhahn, FIC, CSA, LUTCF
Vice President/Director of Agencies

Tricia Michalek, FLMI, ACS, ARA
Vice President/Operations

OFFICERS

Joy N. Burditt, ALMI, ACS, CISP
Asst Vice President/Operations

Wendy Estess, FLMI
Asst Vice President/Accounting Manager

Ramiro Flores, RPA
Asst Vice President/Property Manager

Kristy Skrzycki
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

FALL 2022

CATHOLIC LIFE MAGAZINE



FEATURES

SEMINARIAN SCHOLARSHIP WINNERS NAMED 5

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.

98TH CONVENTION 8

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 updates members on their organization's progress.

MEDICARE SUPPLEMENT INSURANCE 14

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

ALL AMERICAN SCHOLARS 19

Catholic Life offers 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 7

BRANCHES IN ACTION 24

IN THE KITCHEN 27

ON THE COVER

Photographs taken during the 98th Catholic Life Insurance Convention by Clem Spalding, Danna Morgan, Amberley Moczygemba and Debbie De La Rosa. See pages 8–13 for additional photos.

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: Debbie De La Rosa, Amberley Moczygemba, Danna Morgan
Designed and Produced by: Lynn Design

Bishop Boulette Charitable Trust for Consecrated Women Religious Established

Catholic sisters are at both the center and cutting edge of the Church. Their ministries, particularly in education and health care, often

make sisters pillars of their communities. Yet, they also work on the margins of society, putting them at the forefront of issues such as climate change, immigration, and social justice. They do all this with limited financial resources.

In July, Catholic Life Insurance and Spiritual Advisor Bishop Michael J. Boulette joined together to create a non-profit fund to financially assist congregations of religious sisters (nuns). The fund is called the Bishop Michael J. Boulette Charitable Trust for Consecrated Women Religious.

We introduced the fund at the recent convention and secured \$55,000 in pledges from individuals and branches. Catholic Life committed another \$50,000 bring the total commitments to \$105,000.

“Our goal is to raise \$200,000 and then use the interest we earn to provide grants to religious orders,” said Catholic Life President J. Michael Belz. “We want to help congregations of nuns fulfill their mission in today’s changing world.

Donors who give \$1,000 or more will have their name included on the fund stationery. As a non-profit fund, donations are tax-deductible.

We hope that you will support the fund. Please contact Barbara Cheaney with any questions at 210-828-9921 ext. 152.



Donation Amount \$ _____

Your Name _____

Address _____

City _____

State, Zip _____

Email _____

Please make your check payable to the Bishop Boulette Fund and mail it to Catholic Life Insurance, attn.: Communications Department, 1635 N.E. Loop 410, San Antonio, TX 78209-1694.

Longtime Members Honored



Lucille & Robert Pape with Agent Kent Stehling and Fredericksburg Branch President Loretta Schmidt.

Two longtime members were honored with the Golden Certificate Award recently. Lucille Pape of Fredericksburg and Frank Bludau, Sr. of Hallettsville have been members since the 1940s. Pape, who was Lucille Stehling when she became a member in 1947, worked as a secretary when she got her first policy. Bludau, who got his certificate in 1948, was a farmer. Both later married.



Frank Bludau, Sr. receives his award from Hallettsville area Agent Wendy Janak.

In the late 1940s, the second world was finally over, and the nation was welcoming home its soldiers. A gallon of milk cost 80 cents, a first-class stamp cost three cents, and a gallon of gas was 23 cents.

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

In Memoriam



AJ "MOON" WEBER, JR.

Former Port Arthur Branch Officer and Agent Arthur J. "Moon" Weber, Jr. passed away July 28, 2022, in Mobile, Alabama. He was 95.

Weber began his association with Catholic Life in the 1960s, serving first as an Agent and later as a Branch Officer.

A Mass of Christian Burial was offered on August 2, 2022, at St. Charles Borromeo Catholic Church in Nederland, with burial following at Greenlawn Memorial Park in Groves, Texas.

His beloved wife, Joye "Tee" Weber, and son Dale predeceased him. He is survived by his son Dwayne, six grandchildren, and nine great-grandchildren.



WILLIAM "BILL" KAHLICH

Former Board member, Agent, and Branch Officer William "Bill" Kahlich of Hereford, Texas, died on August 5, 2022, at 83.

Kahlich, whose great-grandfather was policyholder number nine, was a lifelong Catholic Life member. He began his sales career with Catholic Life in 1969 and continued until 2002. Through the years, he served the Hereford Branch in various roles, including President and Vice President.

In 1982, he was elected as a Deputy Director. Two years later, he was selected as a Director and served in that role until 1988.

A funeral mass was offered on August 9, 2022 at St. Anthony Catholic Church in Hereford, TX. Interment followed in St. Anthony Cemetery.

Bill is survived by his wife of 63 years, Marilyn; four children; eleven grandchildren; and six great-grandchildren. A son, Philip, predeceased him.

ETERNAL REST GRANT UNTO THEM, O LORD, AND LET PERPETUAL LIGHT SHINE UPON THEM.
MAY THEY REST IN PEACE.

SEMINARIAN SCHOLARSHIPS AWARDED



Aaron Alford

In keeping with our long-standing support of priestly vocations, Catholic Life awarded four scholarships through the Monsignor Henkes and 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.

Aaron Alford of Denver, Colorado, and Max Medina of Beaumont, Texas, received Rev. Msgr. Henkes Seminarian Fund scholarships.



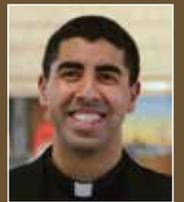
Max Medina

Alford attends St. John Vianney Theological Seminary in Denver, where he studies for the Diocese of Gallup, and Medina attends the St. Vincent de Paul Seminary in Boynton Beach, Florida, where he studies for the Diocese of Beaumont. Both are first-time recipients.

This scholarship honors the late Msgr. Albert George Henkes who served as Catholic Life's Spiritual Advisor for 27 years. The scholarship is open to residents of the states Catholic Life operates in who are enrolled in a Roman Catholic Seminary.

David Chacko and Dalton Moy of San Antonio, Texas, received Rev. Stuebben Seminarian Fund scholarships. Both Chacko and Moy will serve the Archdiocese of San Antonio.

This scholarship fund honors the late Msgr. Lawrence J. Stuebben who also served as Catholic Life's spiritual advisor. The scholarship is open to students studying at Assumption Seminary in San Antonio, Texas, where Msgr. Stuebben served as Rector.



David Chacko



Dalton Moy

Record Number of Schools Join Catholic Schools Sweepstakes

More schools will take part in the Catholic Schools Sweepstakes this year. A record 74 schools from 11 Texas dioceses are participating in the program.

Created 16 years ago to help Catholic Schools raise money to continue to

provide solid, faith-based education, the Catholic Schools Sweepstakes has helped schools raise nearly \$13 million. Best of all, 100% of the proceeds go directly to the school.

“We want to help the schools raise at least \$1 million this year. Every dollar raised through this program goes directly and immediately to the school,” said Catholic Life Insurance

President J. Michael Belz. “This is our way of helping Catholic schools and giving back to our faith-based community. We are proud of what we have accomplished thus far for Catholic education.”

Students sell \$5 raffle tickets that we enter into a drawing that will take place at the Home Office on February 14, 2023. The grand prize winner will choose between a Roman Holiday Vacation, a 2023 Toyota Corolla 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 and underwrites all prizes.

We encourage all members to support Catholic education by purchasing a ticket from one of the participating schools.

PARTICIPATING SCHOOLS INCLUDE:

Diocese of Amarillo

Holy Cross Catholic Academy – Amarillo
St. Anthony Catholic School – Hereford
St. Anthony of Padua Catholic School – Dalhart
St. Joseph Catholic Elementary & Montessori
Preschool – Amarillo

Diocese of Austin

Bishop Reicher Catholic School – Waco
Holy Trinity Catholic High School – Temple

Diocese of Beaumont

St. Catherine of Siena Catholic School –
Port Arthur

Diocese of Corpus Christi

Bishop Garriga Middle Preparatory School –
Corpus Christi
Our Lady of Perpetual Help Academy – Corpus Christi
St. Anthony Catholic School – Robstown
St. John Paul II High School – Corpus Christi
St. Pius X Catholic School – Corpus Christi

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. Bernard of Clairvaux Catholic School – Dallas
St. Cecilia Catholic School – Dallas
St. Elizabeth of Hungary Catholic School – Dallas
St. Joseph Catholic School – Waxahachie
St. Philip & St. Augustine Catholic Academy – Dallas

Diocese of Fort Worth

Cassata Catholic High School – Fort Worth
Immaculate Conception Catholic School – Denton
Sacred Heart Catholic School – Muenster
St. John the Apostle Catholic School –
North Richlands Hills
St. Mary Catholic School – Gainesville

Archdiocese of Galveston-Houston

Holy Rosary Catholic School – Rosenberg
Our Lady of Lourdes Catholic School – Hitchcock
St. Elizabeth Ann Seton – Houston
St. Helen Catholic School – Pearland
St. Jerome Catholic School – Houston
St. John XXIII College Preparatory – Katy
St. Mary of the Purification Catholic School – Houston
True Cross Catholic School – Dickinson

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 of San Antonio – San Antonio
Holy Name Catholic School – San Antonio
Incarnate Word High School – San Antonio
Little Flower Catholic School – San Antonio
Mount Sacred Heart Catholic School – San Antonio
Notre Dame Catholic School – Kerrville
Our Lady of Grace Catholic School – Pleasanton
Our Lady of Perpetual Help Catholic School – Selma
Our Lady of the Hills College Prep – Kerrville

Providence Catholic School – San Antonio
Sacred Heart Catholic School – Floresville
Sacred Heart Catholic School – Uvalde
St. Anthony Catholic High School – San Antonio
St. Gregory the Great Catholic School – San Antonio
St. James Catholic School – Seguin
St. John Berchmans Catholic School – San Antonio
St. John Bosco School – San Antonio
St. John Paul II Catholic High School – New Braunfels
St. Louis Catholic School – Castroville
St. Luke Catholic School – San Antonio
Saint Mary Magdalen Catholic School – San Antonio
Saint Monica Catholic School – Converse
St. Paul Catholic School – San Antonio
St. Peter Prince of the Apostles School – San Antonio
St. Pius X Catholic School – San Antonio
St. Thomas More Catholic School – San Antonio
The Atonement Academy – San Antonio

Diocese of Tyler

Bishop Thomas K. Gorman Catholic School – Tyler

Diocese of Victoria

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

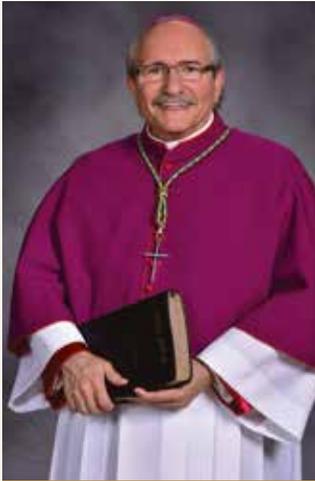


2022 Sweepstakes Winner Picks Up Her Truck

Silvia Rosales, the Grand Prize winner in the 2022 Catholic Schools Sweepstakes, picked up her new Ford F-150 truck earlier this summer. The team at Jordan Ford in San Antonio, led by Catholic Life member Tom Murray, helped Mrs. Rosales get the exact truck she wanted.

“It was worth the wait,” declared Mrs. Rosales when she met with President Belz and the Jordan Ford team.

Mrs. Rosales purchased the winning ticket from her son, Jesus Rosales, Jr., who attends St. Philip and St. Augustine Catholic Academy in Dallas.



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

Faith in Action

Dear friends, as we make our “ordered” way through the months of Ordinary Time, the Church is God’s provision for helping us remain faithful to Christ. The Catechism teaches us that “the Church has no other light than Christ’s,” (CCC 748) and Christ’s light will safeguard the members of His Church along their pilgrim journey through the sending of the Holy Spirit as a reliable guide.

During Jesus’ earthly ministry He chose a new Messianic people, and for three years He formed its leadership to be able to carry out His redemptive mission in the world. Before He ascended to His Father’s right hand, Jesus promised that they would be empowered far beyond their own capacity to “build [His] Church” – for God Himself would build it through the Holy Spirit. And this Messianic Kingdom would not be limited to the people of Israel but would be expanded to include anyone in any time who would believe in Jesus Christ as Messiah and Lord. The Church would be “catholic,” made up of people from every tribe and nation on earth.

A prior column explored the Apostles’ Creed declaration that the Church is “holy” and “catholic.” But the Nicene Creeds adds that the Church is also “one” and “apostolic.” What do these adjectives signify?

Describing the Church as “One” refers to the unity for which Jesus prayed shortly before His death, when He asked His Father that His followers “may all be one. As you, Father, are in me and I am in you, may they also be in us, so that the world may believe that you have sent me.” (John 17:20-21, emphasis added) Through the love and unity practiced by the Christian community others can recognize God’s own love in sending His Son, and many will be drawn to the Gospel.

Moreover, the “Oneness” of the Church is closely tied to the “Apostolic” nature of the Church (referring to the leadership of Christ’s first Apostles). Richard P. McBrien writes that apostolicity is the “mark of the Church identifying its faith and practice with those of the Apostles.” (Catholicism, p 1234) The leadership of Simon Peter in particular, along with every pope after him, forms the foundation for the Church’s unity through the centuries. Jesus had named Peter the “rock” on which He would build His Church, assuring him (and all of us) that “the gates of the netherworld shall not prevail against it.” (Matthew 16:18) Moreover, the ministry of the original apostles continues to this day through the bishops by way of “apostolic succession.” This holds every bishop responsible for safeguarding the truths of the deposit of faith handed down from the first apostles (witnesses to Christ’s resurrection).

And so, between our celebrations of Easter and Christmas, the Church nourishes our spiritual lives with Scripture, prayer, and the Sacraments (especially the Eucharist), seeking not festivity but faithfulness. And the One who accompanies and encourages us in this steadiness is the Holy Spirit, Who does His work in and through the one, holy, catholic, and apostolic Church. Thanks be to God!

98th CONVENTION DELEGATES RATE MEETING: "IT WAS A WONDERFUL CONVENTION."

The 98th Convention *A Celebration of Success*

According to a convention survey, most delegates who attended the 98th Catholic Life convention rated the meeting "excellent." The two-day event took place July 22-23, 2022, at the Embassy Suites in San Marcos, Texas, with 230 delegates representing 78 of our 79 Branches.

One attendee wrote in his survey response, "I am a long-time member and a first-time convention delegate. I enjoyed the well-managed and wonderful convention. What a well-run and successful event. Hopefully, I'll be a future delegate."

Meet & Greet

Because delegates last came together for an in-person meeting in 2018 due to COVID, this year's conference was extra-special. As a result, the Friday night kickoff reception and the following barbecue buffet were packed. While some delegates returned to their room after dinner, many participated in the simulated horse racing event. As one attendee put it, "Horse races were awesome!"

State of the Society

Convention Chair Barbara Cheaney pounded the gavel at 8:30 a.m. on Saturday to signal the official opening of the 98th convention. Spiritual Advisor Bishop Michael J. Boulette of the Archdiocese of San Antonio led the assembly in an opening prayer. Region III Director and Vice Chair of the Board Charles L. "Chuck" Hughes, Jr. recited the Pledge of Allegiance, and the Children's Chorus of San Antonio sang the national anthem.

Chair of the Board Michael Stolowski, Audit Committee Chair & Region IV Director Ronnie Kadlacek, Chief Financial Officer

Colleen Z. Berger, and President J. Michael Belz reflected on the organization's growth since the last convention during their reports to the assembly.

President Belz also announced that this would be his last convention as he plans to retire in 2023.

Taking Care of the Sisters

Sister Jane Ann Slater, CDP, a member of the Divine Providence Sisters, set the tone for the convention with her talk on "A Nun's Life."

Sister Slater recently retired as the first woman Chancellor of the Archdiocese of San Antonio. During her over 60 years as a professed sister, she has served as president of Our Lady of the Lake University, superior general of her order, and a university chemistry professor.

She spoke of the great collaboration amongst the many orders of religious sisters. She also said that while her order was not as involved in education as they were at one time, they still served the community in other ways.

Following her presentation, President Belz introduced the Bishop Michael J. Boulette Charitable Trust for Consecrated Women Religious, and Bishop Boulette spoke about the impact that religious sisters had on his life.

"We created the fund to honor the many years of selfless service that religious sisters have given through the years," said President Belz. "We hope we can financially assist congregations/orders in continuing to fulfill their mission."

During the Saturday afternoon session, individuals and branches pledged their financial support to the fund. Altogether donations, including Bishop Boulette's and a \$50,000 match from Catholic Life, exceeded \$105,000.

Texas Country Reporter

After lunch, Bob Phillips, host of the Texas Country Reporter television show, spoke about the goodness of the people of Texas. In his speech, he praised the delegates as some of the hard-working individuals who got things done without seeking fanfare.

Business Session

During the second business session, delegates elected John Raabe of Floresville, Roland De Winne, Jr., of Helotes, Dianne Shimek Cerny of Nada, and Danny Nortman of Lindsay to

four-year terms on the Board of Directors. They also confirmed the appointment of Allen Strickland of San Antonio and Eva Martinez of Floresville for two years.

Convention Mass

A convention highlight was a Mass held immediately following the close of business. Delegates and their families participated in the liturgy celebrated by Bishop Boulette with assistance from Deacon Wally Cantu. St. Gerard's Church Music Director Rick McLaughlin led a choir of convention delegates.

"Closing the Convention with the Mass; what a great way to thank God for Catholic Life," wrote one delegate.

Work Hard and Play Hard

The convention closed with a dinner, tacky-tourist-themed costume contest, and dance.



President Belz reminisces with outgoing director Jo Ann Shimek who completed eight years of service.



Weimar Branch delegates James Janacek, Frank Janacek and Karen Kutac listen to reports during the business session.



CFO Colleen Berger, CPA, delivers the financial report.



Branches display brag boards highlighting their activities.



Castroville Branch delegates pose with Bishop Mike Boulette.





Retiring director Lester Moczygmba announces the Region 1 caucus election results.



Master Sergeant at Arms Clay De Salme and Sergeant at Arms Larry Pelzel prepare to present the flags.



The new Directors are sworn in.



Guest speaker Texas Country Reporter Bob Phillips entertains the audience.



Randyll and Roxanne Moczygmba from the Kosciusko Branch pose during the Friday night dinner event.





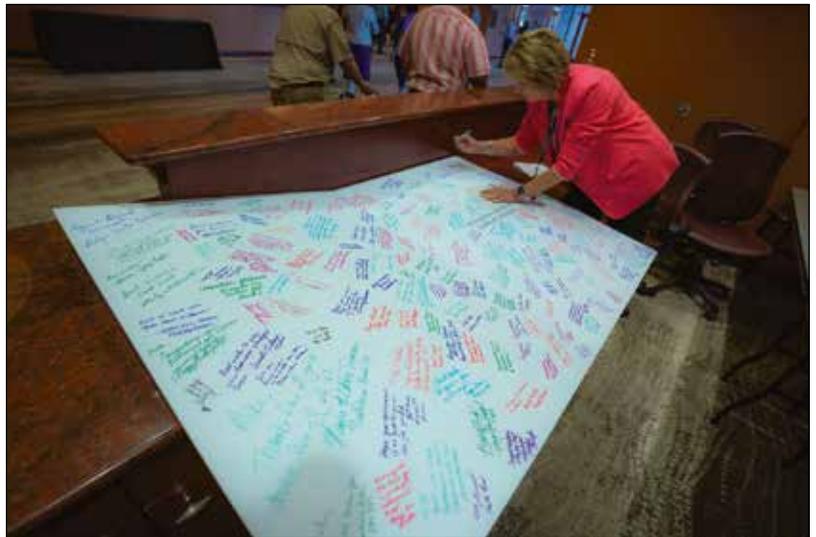
Delegates await the start of the caucus meeting.



Hallettsville delegate Debbie Huser makes a new friend.



Assistant Vice President Susan Skrzycki counts out tickets during the horse racing event.



Delegate Karla Hoelscher signs the retirement card for Mr. Belz during a break.



Mike and Esther Belz pose with the retirement card delegates signed during registration.

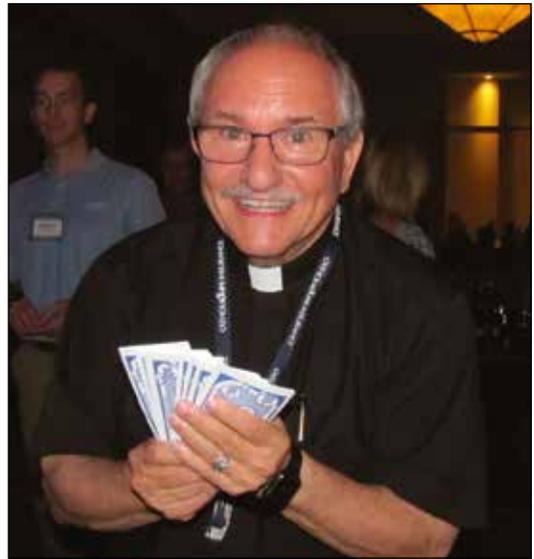


Delegates Darrell and Elaine Labus, David and Kelly Walker, and Mike Williams pose for a photo during one of the mixers.





Harper delegates Roy and Sharon Kasper unwind during the Friday night dinner.



Bishop Mike strikes it rich with play money during the horse races.



Mike and Esther Belz visit with Region V Director Dennis and Dee Matthiesen.



An unbearable friend joins Southwest San Antonio delegates Nancy and Tom Richter at their table.



Delegate Clay De Salme gets tacky with a whacky hat.





Former Chair Tommy and Cindy Sladeck catch up with Patti and Mike Decker.



It's a family affair for the Cerny's from the Nada Branch.



The Belz family gets into the contest.



Home Office employees Vice President Dawn Fanfelle and Branch Specialist Danna Morgan kid around during the horse races.



Even past directors like Tommy Hoelscher participated in the Tacky-Tourist contest.



Open enrollment season 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 plan.

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

Q: Tell us about Medicare Supplement insurance from Catholic Life

A: 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 by calling.

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.



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

When is enough, enough?

At a very young age I was told, "If you fail to plan, you plan to fail!"

The average retirement savings in the United States is sobering!

Based on data from the Survey of Consumer Finances in their most recent survey conducted, the median retirement savings for all families in the United States is \$65,000.

The average retirement savings is as follows:

- **Under Age 35: \$30,170**
- **Age 35-44: \$131,950**
- **Age 45-54: \$254,720**
- **Age 55-64: \$408,420**
- **Age 65-74: \$426,070**

By no means are these benchmarks for where you should be at retirement. According to the National Institute on Retirement Security (NIRS), many of these numbers are lower because 21% of all Americans have put nothing aside for retirement. The key take away, is most people are not putting enough towards their future and have retirement savings that fall short of conservative savings targets.

How much should you have at retirement?

Some experts say retirement income should be about 70% to 100% of your pre-retirement income to enjoy a comfortable retirement lifestyle.

An example would include, if your current income is \$100,000 depending on your lifestyle you should be able to retire comfortably on \$70,000 to \$100,000 per year.

Others use various rules of thumb such as calculating the dollar amount you need saved at retirement, by multiplying your take-home pay by 10 times.

Using this formula, if you are currently making \$100,000 per year you would need \$1,000,000 in your retirement accounts (\$100,000 multiplied by 10 times) to support your retirement, not including inflation.

Some also use the 4% Retirement Rule, where retirees can safely withdraw the amount equal to 4% of their savings during the year they retire and adjust for inflation each and every year. If you can withdraw 4% out of your retirement accounts every year and replace your take-home pay, it is assumed you will be able to retire comfortably.

In this example, to generate \$100,000 per year retirement, you need a nest egg at your retirement of about \$2,500,000 ($\$100,000/0.04$). This assumes a rate of return of 5% on your retirement assets, after taxes and inflation, no Social Security and to last for 30 years of your retirement.

These three calculations are only the tip of the iceberg on planning an effective retirement strategy for you and your family. With something so important as your financial well-being at retirement, you should truly do your planning with your Professional Agent at Catholic Life Insurance. By sitting down with your agent, you can discuss in detail all the factors for you to retire comfortably with no worries. Details could be, including or excluding Social Security, being able to afford healthcare costs

if you retire prior to age 65, whether you have included or excluded paying off all of your debt including your mortgage, and putting together a detailed budget that you can use during your retirement years.

Being prepared financially to retire is only one piece to the puzzle, you also need to prepare emotionally. Many people have a dream of what retirement might look like, but fail to implement a plan to live their dreams.

The following are suggestions on how to transition from the workforce to a retirement lifestyle.

- **Develop a Consistent Schedule.** When you are used to planning everyday while working at your job, it's very hard to move to an unstructured day. Instead schedule your day around house maintenance, projects, family time, exercise, hobbies, gardening, volunteer work, social engagements and self improvement.
- **Strengthen Relationships.** With more time, you will have an opportunity to enhance and strengthen your relationship with your partner, family members, and friends. Additionally you can also explore local community centers and activity groups where you could build new relationships with people that are at the same stage in their lives.

- **Stay Active.** Continue to do things that help you keep an active mind and body. Examples could be taking a cooking class, engaging in sports, volunteering or even exploring a part-time job.

- **Find a New Purpose.** Perhaps there is an interest or something you always wanted to do, but put it on the back burner because you didn't have the time you needed to pursue it. Examples could include taking on an important cause, being a volunteer in the industry of your former career, serving as a Board Member to an organization or a charity, or pursuing a new passion.

- **Live Your Dreams.** What is on your bucket list? Maybe you want to pursue a new language, a musical instrument, a new sport, a new hobby, or a new interest.

What new adventures have you always wanted to do? Whether it is world wine tasting tours, archaeological digs, antiquing tours, national RV tour, Airbnb jumping, sailing across the world or cooking next to a world renown chef, retirement is the perfect time for you to live your dreams while you have the freedom and are still young enough to enjoy it.

Start the process of planning your dream retirement today by reaching out to your Catholic Life Agent.

TAX -DEFERRED ANNUITIES ▪ IRAs ▪ ROLLOVERS

Do Your Long Term & Retirement Savings Plans Stack Up?

**3.75%*
APY**

*Includes Current Yield + 1.75% 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 9/22

LEADING PRODUCERS

AS OF JUNE 30, 2022

LEADING GENERAL AGENCY



Eugene N. 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



Michael M. Norman, FIC - Baker, FL



David A. Cates - San Antonio, TX



Robin Christensen, FIC, LUTCF - Milton, FL



Glenn B. Snoga - Seguin, TX



Norman Robinson, Jr., FIC - Stonewall, MS



Ricky Schroeder - Windthorst, TX

LEADING ANNUITY PRODUCERS



Elaine Labus - Floresville, TX



Debora D. Slavinsky - Magnolia, TX



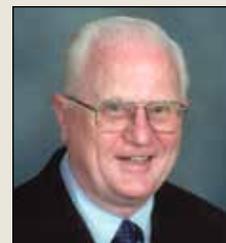
Glenn B. Snoga - Seguin, TX



Frankie Kempf - Castroville, TX



Jennifer Moczygmba, FIC - Canyon Lake, TX



Clarence Moczygmba, FIC - Karnes City, TX



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 2023 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, 2023.
- ▷ News releases will be sent to local newspapers.
- ▷ Winners will be announced in *Catholic Life Magazine*.

All American Scholar Award Application

Please type or print all information. Must be **received** by March 1, 2023.

Student must be a Catholic Life Insurance Member.

Certificate #: _____

GENERAL INFORMATION

Name _____ 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

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, 2023.
No exceptions will be made.**

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

Join Hands Day

JOIN HANDS DAY is a day of service designed to encourage youth and adults to work together on a project that benefits the community.

Our Branches hosted food drives, nursing home bingo parties, placed flags on grave sites, celebrated children receiving sacraments, assembled hygiene kits, and cleaned local cemeteries.



Creating a Tranquil Space – St. Michael's's students and area master gardeners partnered with the **Weimar Branch** to spruce up the St. Michael's prayer garden.



Honoring Dads – Fathers at St. Mary's Church in Taylor received pens following the Father's Day Mass as a show of appreciation from the **Taylor Branch**.



Paying Homage to Veterans – St. Francis Xavier parishioners and CCD students joined with the **Stonewall Branch** to clean the cemetery and place flags on the 53 veterans buried there.



Assisting Those in Need – **Castroville Branch** Officers spend the day working on behalf of the St. Vincent de Paul council at St. Louis Church.



Let's Play Outside – Our Lady of the Gulf Catholic School has a refurbished playground thanks to the hard work of teachers, students and the **Port Lavaca Branch**. They removed weeds, repaired broken equipment, and added new equipment, making the playground the place to be.



Tidying up at St. George –St. George Church grounds got a sprucing up from the **George West Branch**, area youth, and volunteers. Volunteers even climbed on the roof to trim limbs.



Lighting the Way – Parish fathers assemble in front of the altar at St. Philip Neri Church in Slaton following the Father's Day Mass. The **Pep Branch** gave each father a flashlight as a thank you for all they do.



Honoring the flag – The **Nada Branch** lined the road leading to the Taiton Community Center and cemetery with U.S. Flags for the Memorial Day holiday.



Displaying Old Glory – Area volunteers lined Main Street in Harper, Texas, with U.S. flags for the Fourth of July holiday this year, demonstrating the community's patriotism. The project is a joint effort of the **Harper Branch**, the Main Street Flag Project group, and St. Anthony Catholic Church.



Bringing up Baby – The **Hill Country Branch** joined with the Highland Pregnancy Center to sponsor a baby bottle fundraiser at St. Paul Apostle Church Horseshoe Bay.



Providing Flower Power – Holy Trinity parishioners in Corn Hill received carnations on Mother's Day from parish youth and the **Corn Hill Branch**. The Corn Hill Branch has made this an annual tradition.



Helping the Needy – Slaton area youth and **Slaton Branch** members assembled 50 blessing bags at Our Lady of Guadalupe Hall for area needy and homeless families.



Assisting a Native Son – **Weimar Branch** Secretary-Treasurer Karen Kutac and Donny Kutac present a check to seminarian Luke Prihoda to help with his expenses. Prihoda, a Weimar native, is in his pastoral year at St. Mary's Seminary.

BRANCHES IN ACTION



Hope for the Future – **Windthorst Branch** President Gary Wolf and Secretary-Treasurer Karen Schreiber present scholarships to Brenna Anderle and Cooper Wolf during their annual meeting.



Three Cheers for the Red, White & Blue – Richmond-Rosenberg Branch Officers present a U.S. Flag to the Immanuel Evangelical Church cemetery committee in Needville.



Enjoying Friendship and Fellowship
– Holy Trinity parish seniors enjoyed a meal and fellowship in the parish activity center earlier this year, thanks to the generosity of the **Corn Hill Branch** and Holy Trinity Church. Nearly 50 parishioners attended this annual event.



Raising Old Glory – Members of the **Burlington-Cameron Branch** and the Sacred Heart Cemetery committee hoisted a new flag on the flagpole at the Sacred Heart Cemetery in Rosebud earlier this year.



Texas, Our Texas – The Moulton Little League Field has a new Texas flag thanks to the **Moulton-Flaton Branch**.



Helping those in Need – Pleasanton Branch Officers survey the canned goods and school supplies members brought to the Branch Social for the Christian Alliance Ministry and Stuff the Bus project. This annual project helps the needy in the Pleasanton, Jourdanton, and Poteet areas.



Feeding the Hungry – Nada Branch Officers prepare a donut social for parishioners leaving Mass at St. Mary's in Nada. This social activity encourages parishioners to slow down and visit with family and friends.



Providing for the Needy – Gonzales Branch Secretary-Treasurer Charlotte Kneseck presents a donation to the Gonzales Christian Assistance Ministry to help those in need in the Gonzales community.



Starting them Early – First Communicants at St. Louis Church in Castroville pose as a group after the ceremony. **Castroville Branch** President Frankie Kempf gave each one a rosary from the Branch.



Promoting Higher Education – Harper Branch President Roy Kasper & St Anthony Men's Society President Tommy Leyendecker present a scholarship to Kylie Woolsey. This joint project helps community students continue their educational journey.



You're a Grand Old Flag – The White Deer Senior Center has a new flag for their building, thanks to the **Carson County Branch**. Branch Officers presented the flag earlier this year.

More than any other season, fall evokes a strong nostalgia in many people. It might be the beginning of a new school year or the return of Monday Night Football. Whatever the reason, fall often ranks as a favorite time of year. So we've selected some recipes that we believe conjure up the new season.

Herbal Apple Tea

3 cinnamon herbal tea bags
3 cups boiling water
2 cups apple juice
6 whole cloves
1 (4-in) cinnamon stick

Place the tea bags in a slow cooker; pour boiling water over top. Let stand for 10 minutes. Remove and discard the tea bags. Add the apple juice, cloves and cinnamon stick. Makes 4 servings.

A special tea the whole family can enjoy!

Anne Schilhab
Weimar, TX

Light Pumpkin Pancakes

2 cup flour
2 tbsp. packed brown sugar
1 tbsp. baking powder
1 tsp. ground cinnamon
½ tsp. ginger
½ tsp. ground nutmeg
½ tsp. salt
2 egg whites, slightly beaten
1½ cup skim milk
½ cup canned pumpkin
Salad oil
Syrup

About 30 minutes before serving: in a large bowl, mix flour, brown sugar, baking powder, cinnamon, ginger, nutmeg, and salt. In a small bowl, mix egg whites, milk, pumpkin, and 2 tbsp. oil; add to flour mixture. Stir just until flour is moistened. Heat griddle over medium heat until drop of water sizzles; brush lightly with oil. Pour batter by scant ¼ cupfuls onto hot griddle, making a few pancakes at a time. Cook until tops are bubbly and edges look dry. With spatula, turn and cook until undersides are golden. Place on a warm plate. Makes about 16 pancakes.

Mary Goins
Houston, TX



Sweet Potato & Apple Bake

6 large sweet potatoes (peeled, sliced and cooked)
6 apples (peeled and sliced)
½ cup margarine
½ cup brown sugar

Grease 9 x 13 dish with margarine. Layer potatoes dot with margarine and sprinkle with brown sugar then layer with apple slices. Repeat ending with potatoes, margarine and brown sugar. Bake at 350 degrees for 30 to 45 minutes or till tender and browned. Makes 8 to 10 servings.

Mildred Naiser
Wharton, TX

Creamy Italian Chicken

4-5 chicken breasts
1 package of dry Italian salad dressing
¼ cup of water
1 (8 oz) package of fat free cream cheese, softened
1 (10 oz) can of chicken soup, 98% fat free

Place chicken in crockpot. Combine salad dressing mix and water. Pour over chicken. Cover and cook on low for 3 hours. Combine cream cheese and soup until blended. Pour over chicken. Cover and cook on low for 1 hour. Serve over rice or noodles. Serves: 6.

Shirley Pesl
Rosanky, TX



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.

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