

CATHOLIC LIFE INSURANCE MAGAZINE

Summer 2023



YOUR CATHOLIC LIFE INSURANCE HOME OFFICE TEAM

MESSAGE FROM THE PRESIDENT



President/CEO – J. Michael Belz

Dear Member:

WE'RE GOING PLACES

Catholic Life Insurance is expanding its operations! We have applied for permission to operate in Arkansas, Iowa, and Missouri. Upon approval, Catholic Life will be licensed in 15 states, including Texas, Louisiana, New Mexico, Arizona, Oklahoma, Arkansas, Iowa, Missouri, Kansas, Colorado, Nebraska, Mississippi, Florida, Alabama, and Georgia.

As a valued member, you can enjoy the advantages of our growth and increased efficiency. Meanwhile, our Sales team is actively seeking agents in those states. If you know anyone who might be interested, we would greatly appreciate it if you could refer them to us.

MEMBERSHIP HAS ITS BENEFITS

On pages 10-11, you will discover that being a Catholic Life member offers you more than financial guidance and protection. Our PerkSpot initiative, for instance, offers discounts from various national retailers, our Start Hearing partnership provides hearing-aid benefits, and you can even apply for scholarships. Most of these benefits are provided at no extra cost.

SCHOLARSHIP RECIPIENTS SELECTED

The independent judges who selected the 2023 All-American Scholars considered grades as an important factor, but what set these 35 graduating high school seniors apart was their volunteer and community service. As a recognition of their outstanding efforts, they were awarded \$1,000 each to support their first year of college. We are pleased to support these exceptional individuals and wish them success in their educational journey.

In closing, 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.

We wish you a happy and healthy summer filled with friends and family.

Sincerely,

J. Michael Belz
President/CEO

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

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

Christopher M. Belz, MBA

Executive Vice President/Corporate Relations

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

Brooke Gullion, FLMI, ALMI, ACS

Asst Vice President/Operations

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

Report from EVP, Corporate Relations

As I write today to share my experiences since joining the team last year, I want to express my gratitude for the warm welcome and for sharing your stories about how Catholic Life Insurance has impacted you and your loved ones. I feel blessed to be a part of such a meaningful organization. Although I am new to this role, I am not new to Catholic Life and the positive impact we have on our members, communities, parishes, schools, and other organizations.

News You Can Use

It has been an eventful eight months! Our Home Office team has been doing an excellent job representing the values of Catholic Life. Among their many important projects is the implementation of a new Claims Management system. Our Vice President of Operations and her team are working hard to introduce this new system, which will simplify the claims process and provide better experiences for our members and beneficiaries.

Our CEO, CFO, the Accounting team, and I meet regularly to monitor our financials. As a result, our financial performance remains very strong. Thanks to our careful approach, our financial performance continues to thrive, demonstrating our effective management of risk and strong capital position. In these uncertain times, we acknowledge the importance of financial security and safety, and we prioritize this responsibility with utmost seriousness.

Engaging Our Members

Since February, I've had the pleasure of attending multiple Branch socials and significant events for our organization. I've been warmly welcomed from Hereford to Baytown, Slaton to Southwest San Antonio, Floresville to Pilot Point, and Northwest San Antonio to Northwest Houston. Our Senior Vice President of Marketing Communications and her team constantly seek new ways to involve all our members. We're thrilled about the upcoming Member Appreciation Days, which include Houston Astros and Texas Rangers games.

I thank the Board of Directors, the CEO, for all the hard work, and the continued insight of our entire team for "making it all happen." As I enter my ninth month with the Society, I am proud to share my excitement with you about our financial performance, products, community outreach, and commitment to our core values that enable us to maintain our leadership role in the industry. Your trust in Catholic Life makes our team proud to play a role in securing you and your loved ones' future!



*Christopher M. Belz
Executive Vice President/
Corporate Relations*

In Memoriam



ALVIN HOLLAS

Northwest Houston Branch Officer and award-winning agent Alvin Hollas died May 19 at 94. Hollas, who was born and raised in High Hill, Texas, had strong ties to Catholic Life Insurance. He was an altar server for Catholic Life founder Msgr. Henry Gerlach at St. Mary's Church, and his grandfather was one of Catholic Life's original policyholders.

He became a Branch Officer in 2007 and served as Branch President at his death. Hollas became an agent a few years later, earning the Twelve Apostle Award three times.

His wife, Bernice, predeceased him. He is survived by his four children, six grandchildren, and nine great-grandchildren.

A Mass of Christian Burial was celebrated on May 29 at St. Jerome Catholic Church.

ETERNAL REST GRANT HIM, AND MAY PERPETUAL LIGHT SHINE UPON HIM.

Cheaney to Retire

Senior Vice President Marketing/Communications Barbara Cheaney, who's been in charge of communicating Catholic Life's brand, is retiring. The 41-year team member will leave her post at the end of August.

Cheaney oversees the Communications Department, which manages Catholic Life's Branch system, four scholarships, the biennial convention, advertising, and the Catholic Schools Sweepstakes.

"My father died when I was young, so I know the value of life insurance protection, she said. "I like to think I've been able to share that knowledge with others and possibly make a difference in someone's life."

Cheaney started at Catholic Life in 1982 when the company had \$32 million in assets. Today, the assets are approaching \$1.3 billion.

"I've enjoyed being part of Catholic Life's enormous success," she added. "President Belz has given me great opportunities to grow personally and professionally, and I am very grateful."

Active in the community, Cheaney is a past chair of the board of the American Fraternal Alliance. She was named a "Headliner" by the San Antonio Chapter of Women in Communications to recognize her "contributions to the profession." The San Antonio Chapter of the Public Relations Society of America also honored her with the "Tex Taylor Lifetime Achievement Award." More recently, she was invited to join SA 100, an organization of women business leaders.

"Catholic Life has a unique culture. I don't think there's any other job where you can live your faith every day you go to the office."

President Mike Belz, who hired Cheaney, said, "Barbara's 40-plus years of dedication, hard work, and compassion for the success of Catholic Life and the entire fraternal system are to be commended. Her friendship, encouragement, and support to the Board of Directors, Executive Officers, Staff, Branch Officers, and members has been invaluable. As President, I will miss her positive attitude, work ethic, and infectious smile. Barbara has truly been a blessing to us all at Catholic Life."



Senior Vice President Cheaney poses with President Belz.



SVP Cheaney in earlier days.

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

Former Spiritual Advisor Celebrates Golden Anniversary

On June 15, Rev. Msgr. Larry J. Droll of Midland, Texas, marked his 50th anniversary as a priest. His St. Ann's Parish family in Midland hosted a celebration in his honor.

The Rowena native is the son of the late Harvey and Sidona Droll. After graduating from St. John's High School Seminary in San Antonio, he earned a bachelor's degree in sociology from St. Mary's University, a master's degree in theology from St. John's University, and his canon law licentiate from the Catholic University of America.

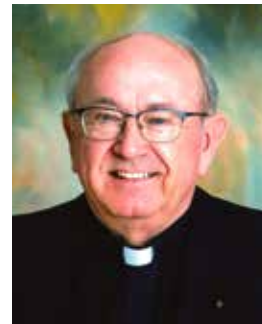
Since his ordination to the priesthood, he has dedicated himself to serving the Diocese of San Angelo. He has overseen churches in San Angelo, Ozona, and Wall and is pastor at St. Ann's Catholic Church in Midland.

From 1998 to 2006, Monsignor Droll acted as the Spiritual Advisor for Catholic Life. In recognition of his service, a scholarship was established in 2002 by Catholic Life. The Msgr. Larry Droll Scholarship Fund for the Laity provides

financial aid to lay Catholic men and women pursuing a graduate degree in theology or church-related professions. The goal is to assist them in qualifying for professional roles in diocesan ministry.

Since its establishment, 40 individuals have been awarded scholarships totaling \$90,000. These recipients have become leaders in various diocesan departments and serve as pastoral leaders in remote parishes.

You can honor Monsignor Droll with a gift to the scholarship fund named in his honor. Please send your check made payable to the Msgr. Droll Fund, c/o Catholic Life Insurance, PO Box 659527, San Antonio, Texas 78265-9527.



FLAG DAY VIDEO CONTEST WINNERS

Visit

<https://www.cliu.com/giving-back/flag-day/childrens-poster-video-contest/>
to watch the winning videos.



1ST PLACE
Ava Matias
Hallettsville, TX



2ND PLACE
Emma Koeth
Weimar, TX



3RD PLACE
LeAnn Wise
Stockdale, TX

FLAG DAY POSTER CONTEST WINNERS

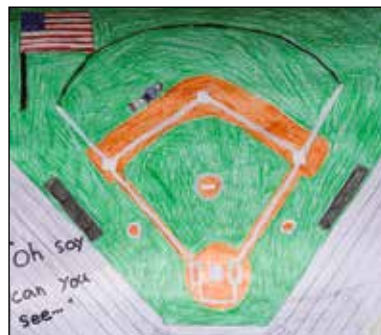
We invited Kindergarten through 5th Grade children to participate in our annual Children's Flag Day Poster Contest. In addition, 6th through 12th Grade students participated in our Flag Day Video Contest. This year's theme was "Celebrating Our American Treasures. Illustrate anything you believe is an American treasure, including people, places, things, and historic events."

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

DIVISION A: KINDERGARTEN-1ST GRADE



1ST PLACE
Adriana Leihardt
Schulenburg, TX



2ND PLACE
Hudson Locklin
Temple, TX



3RD PLACE
Landry Bellows
Gainesville, TX



4TH PLACE
Miguel Centeno Balbino
Stockdale, TX



5TH PLACE
Ryleigh Sistos
Stockdale, TX



6TH PLACE
Maisey Danysh
Stockdale, TX

DIVISION B: 2ND-3RD GRADE



1ST PLACE
Emily Mainz
New Braunfels, TX



2ND PLACE
Daphne Pembroke
Gainesville, TX



3RD PLACE
Declan Sims
Bryan, TX



4TH PLACE
Maximilian McCoy
Muenster, TX



5TH PLACE
Baylee Buck
Stockdale, TX



6TH PLACE
Sophie Payne
Stockdale, TX

DIVISION C: 4TH-5TH GRADE



1ST PLACE
Aria Gomez
Stockdale, TX



2ND PLACE
Abigail Patrick
Stockdale, TX



3RD PLACE
Konnor Chance
Shiner, TX



4TH PLACE
Willow Janak
Hallettsville, TX



5TH PLACE
Holden Locklin
Temple, TX



6TH PLACE
Piper Hawkins
Hallettsville, TX



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

How Safe Are Life Insurance Companies?

It's understandable to be concerned about the safety of financial institutions, especially with the volatility of the banking industry, as reported in the news.

With Catholic Life, rest assured that because of our prudent best practices management, your life insurance and retirement funds are secure.

Insurance companies are required by law to set aside a portion of their assets to ensure that they meet present and future claims. We call this process "establishing reserves," and it is the basis of the legal reserve system.

In 1915, Catholic Life was the first fraternal life insurer in Texas to adopt the legal reserve system of operations.

The top 25 insurance carriers have an average solvency ratio of 105%. Catholic Life's solvency ratio exceeds 109%, which means we have \$109 for every \$100 of liability.

Again, this demonstrates our strong financial position of being safe, strong, secure.

Why do you need a Catholic Life Insurance Certificate?

While life insurance cannot replace you, it can provide funds to:

- ▶ Keep your family in their home by paying off the mortgage
- ▶ Replace your income
- ▶ Pay final expenses
- ▶ Pay off debts
- ▶ Cover family emergencies
- ▶ Establish a college education fund
- ▶ Provide a home care fund
- ▶ Create an immediate tax-free liquid estate
- ▶ Provide peace of mind and financial security for your loved ones

Why Do You Need a Catholic Life Annuity Certificate?

While a fixed annuity is not the only retirement vehicle out there, it can provide you with:

- ▶ Current first-year rate of 5% for new money
- ▶ Guaranteed rate of 2.8% for the lifetime of the product
- ▶ Tax-deferred growth
- ▶ 10% free withdrawal per year starting in the first year
- ▶ 50% free withdrawal upon confinement in a nursing home
- ▶ 25% free withdrawal for heart attack or cancer
- ▶ Up to \$25,000 additional accidental death payout up to age 70
- ▶ Peace of mind and financial security for your loved ones

For more than 122 years, Catholic Life has offered safe, strong, and secure options for families to achieve their financial goals. We are grateful to our members for entrusting us with their life insurance and retirement needs. If you need help with your own financial goals, please contact your agent today.

DOES YOUR RETIREMENT SAVINGS PLAN STACK UP?



5.00%*
APY

*2.80% Minimum Interest Rate Guaranteed for the Lifetime of the Certificate.

Interest rates are subject to change and vary by product.

4/23

LEARN HOW A CATHOLIC LIFE ANNUITY OR IRA CAN PUT YOUR MONEY TO WORK FOR YOU

LEADING PRODUCERS

AS OF MARCH 31, 2023

LEADING GENERAL AGENCY



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



Jimmy Tirres, FIC, LUTCF
San Antonio General Agency



Rosendo "Ray" Perez, LUTCF
Corpus Christi, TX

LEADING PERSONAL PRODUCING AGENT

LEADING LIFE INSURANCE PRODUCERS



Patrick T. Klozik, FIC, LUTCF - Shiner, TX



Kenneth O. Fey, FIC - Stockdale, TX



Thomas J. Sbrusch, FIC - Angleton, TX



Frank O. Akridge Jr. - Woodstock, GA



Karen F. Kutac - Weimar, TX



Franklin A. Kempf - Castroville, TX

LEADING ANNUITY PRODUCERS



Debora D. Slavinsky - Magnolia, TX



Elaine A. Labus - Poth, TX



Charlotte M. Grobe - Fredericksburg, TX



Ricky L. Schroeder - Windthorst, TX



Lynnell M. Stieber, FIC - Richmond, TX



Rosendo "Ray" Perez, LUTCF - Corpus Christi, TX

THE BENEFITS of BELONGING



At Catholic Life, we go beyond just providing life insurance and retirement products. We have created "Living and Fraternal Benefits" that offer additional value to you and your community. Our benefits are organized into five categories: financial, organizational, community, scholarships, and wellness. Feel free to explore the variety of benefits we offer.

FINANCIAL

You have taken an important step by preparing for your financial future. Our Financial Member Benefits are like icing on the cake; they offer you added benefits without added costs.

Accidental Death Fraternal Bonus

Your beneficiary may receive an additional benefit if you die due to an accident before age 70. We provide this benefit automatically at no cost, regardless of the amount of insurance you have. The Fraternal Bonus is paid only once per member to the beneficiary designated in the most recent life insurance and/or annuity certificate.

Annuity Convalescent Care Benefit

This benefit enables you to access your annuity cash value to pay for nursing home care without incurring early withdrawal charges.

Guaranteed Newborn Benefit

Your newborn child is automatically eligible for \$1,000 of life insurance coverage during their first 59 days of life if both parents are Catholic Life members. If you apply for life insurance for this child during this time, your child can qualify for \$5,000 of permanent coverage, regardless of their health.

Orphan Benefit Program

If you and your spouse die before your child reaches adulthood and you are both members, the Orphan Benefit

Program is here to lend financial assistance. This benefit may provide a monthly stipend to your child or children.

Ultimate Living Benefit

If you are diagnosed with a terminal illness, you may be eligible to receive funds in advance from your life insurance certificate through this benefit.

ORGANIZATIONAL

As a membership organization, our members directly affect how the organization operates. Therefore, our Member Benefits empower you to play an essential role in our organization.

Branch System

We assign every member to a Branch based on where you live. This enables you to come together to make a difference in your local community through volunteer, social and patriotic activities.

Convention

Every two years, our Branches elect delegates to represent them at the biennial Convention. Here, delegates review and vote on the organization's bylaws and elect the board of directors.

COMMUNITY

Our shared faith and our values are what bring us together. Our Social Member Benefits allow you to make the most of being with others who share your values.

Church & School Loans

We offer loans to churches and Catholic schools to construct new buildings and additions, renovate and remodel existing structures, and refinance existing mortgages.

Disaster Relief Program

Our members are often there to lend a helping hand when disaster strikes. In addition, our Branches may hold or participate in fundraisers for members in dire need due to a natural disaster or serious illness.

Golden Certificate Award

We have a loyal membership. However, some members outlive their certificates when they mature at 95 or 100. To show our appreciation for their support, we present these individuals with a certificate, a gold rosary, and their certificate proceeds.

Magazine

We publish a magazine quarterly to keep our members informed about our products and services, as well as happenings in the organization and our branches. We send one copy free to the oldest member listed at each mailing address.

PerkSpot

Catholic Life Insurance provides members free access to thousands of exclusive discounts through PerkSpot. In addition, PerkSpot is a one-stop shop for hundreds of your favorite merchants nationwide. Go to <https://cliu.perkspot.com> to find out more.

SCHOLARSHIPS

Advancing your education can mean a more secure future. Our Educational Member Benefits offer scholarships for Catholic Life members and our faith-based community.

All-American Scholar Award

We award college or trade school scholarships to graduating high school seniors each year. Each scholarship is worth \$1,000. We select winners based on their community service, academic achievement, and a 250-word essay describing their most valuable volunteer experience.

Bishop Michael J. Boulette Charitable Trust for Consecrated Women Religious

This fund provides grants to congregations/religious orders of Catholic sisters.

Msgr. Droll Scholarship for Catholic Laity

This scholarship helps Catholic laymen and women who are pursuing a graduate degree that might qualify them for positions within parish and diocesan ministry. It honors Rev. Msgr. Larry Droll, who served as our Spiritual Advisor.

Msgr. Henkes Seminarian Scholarship

This scholarship helps defray costs for residents of states where Catholic Life operates who are enrolled in a Roman Catholic seminary. This scholarship honors Rev. Msgr. Albert G. Henkes, who served as our Spiritual Advisor.

Msgr. Stuebben Seminarian Scholarship

This scholarship honors the late Rev. Msgr. Lawrence J. Stuebben, who served as our Spiritual Advisor. Any Roman Catholic seminarian attending Assumption Seminary in San Antonio, Texas, may apply.

WELLNESS

Our Wellness Member Benefits help you take charge of your health. Because your health is important to us, we offer discounts on your prescriptions and proactive health screenings. Best of all, enrollment is free and available for your whole family!

LifeLine Screening

Lifeline Screening can provide valuable health screening services that will assist you in being proactive about your health. The screenings can uncover your risk for stroke, atrial fibrillation, peripheral vascular disease, aneurysm, and other life-threatening conditions. Set your appointment at <https://www.lifelinescreening.com/partner/cli>.

ScriptSave Program

Through our partnership with ScriptSave, you can access prescription savings for you and your family. To find a participating pharmacy near you, visit www.scriptsave.com and log in with Group #686.

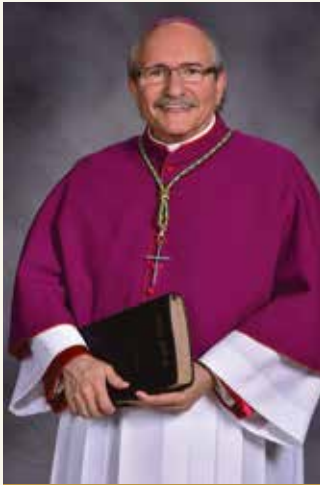
Start Hearing

Through our partnership with Start Hearing Benefits, you can access free hearing consultations and discounts on the newest hearing technology. Schedule an appointment at www.starhearing.com.

**TO FIND OUT MORE INFORMATION, GO TO
www.cliu.com/member-benefits/**

These benefits are not contractual and may change at any time. However, we provide most at no additional cost.

SAFE STRONG SECURE



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

Faith in Action

As the Church's liturgy returns us to Ordinary Time, we recall the ordinary - yet extraordinary - good news which the Apostles Creed names "forgiveness of sins." Talking about sin can be uncomfortable, but our violation of God's precepts fractures oneness with Him and calls us to make things right.

Making things right begins with our repentance, a radical change in our moral direction, turning from sin to contrition and then to renewed obedience. Jesus began His public ministry crying out, "The kingdom of God is at hand. Repent, and believe in the gospel." (Mark 1:15) The Kingdom He was initiating was for all those willing to acknowledge and turn from their sin.

However, Jesus' call to "Repent" also speaks of "the gospel" - the good news of His willingness to forgive sin. When we talk of sin we must also talk of redemption - the salvation Christ won for us through the Cross, by which He has pardoned our sins, restoring us to His Father's love. The Biblical notion of redemption (as in the Israelites' Exodus from Egypt) is the process by which sinners are "purchased" from sin's bondage and given the freedom to live as God's children.

Jesus' portrayal of His Father in the parable of the Prodigal Son (Luke 15:11-32) reveals the nature and cost of forgiveness. When the younger son breaks from his father by demanding his inheritance to live a life of self-indulgence, he also breaks his father's heart. Squandering his father's wealth, he is eventually left with nothing. Meanwhile, unknown to him, his father grieves and waits.

When the son finally recalls his father's home and begins the journey back, he is willing to apologize and become his father's slave in order to survive. What he instead discovers is a joyous welcome and gifts symbolizing his restored status as a son. His father desires not payback but reconciliation, and despite his own sorrow and waiting, he showers his son with extravagant love.

Thus, the Creed's reference to forgiveness speaks of our Father's mighty love, which paid the price of our disobedience through the shedding of His Son's blood. This sacrifice enables us to continually affirm at each Mass, "I believe in ... the forgiveness of sins." Thanks be to God!

Congratulations to our 2023 All-American Scholars!



Each year, Catholic Life awards 35 scholarships worth \$1,000 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.

The following students received the 2023 All-American Scholar Award:



BROCK BRADEN
MIDLAND, TEXAS



AUDREY COLWELL
LINDSAY, TEXAS



JENNA GRACE DANEK
JARRELL, TEXAS



AMBERLIE DAVIS
MIDLAND, TEXAS



EMMA DIETER
LINDSAY, TEXAS



SAMANTHA GENZER
BROOMFIELD, COLORADO



JARRETT GULLY
EOLA, TEXAS



JULIA GUZMAN
CASTROVILLE, TEXAS



KODI HARTMAN
MIDLAND, TEXAS



MELEA HENKE
HALLETTSVILLE, TEXAS



EMMA HERRING
WINDTHORST, TEXAS



HAYLEE HURTADO
RIO MEDINA, TEXAS



JULES JANAK
HALLETTSVILLE, TEXAS



KASE KRAMER
HARPER, TEXAS



TRINITY LEWIS
BRADY, TEXAS



LANDRY MASUR
RED ROCK, TEXAS



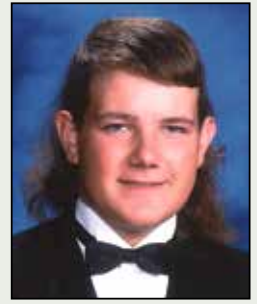
EMILY MATUREK
YOAKUM, TEXAS



MADISON MIGURA
NEW BRAUNFELS, TEXAS



KAYLA MOCZYGEMBA
SAN ANTONIO, TEXAS



JEFFREY OLTJENDIERS, JR.
FLORESVILLE, TEXAS



TAMARA OTTO
SCHULENBURG, TEXAS



CABRYN PAPE
POTH, TEXAS



SHELBY PRAZAK
BRENHAM, TEXAS



MADISON RAU
YORKTOWN, TEXAS



GRACE REAL
SANGER, TEXAS



ZANE SCHUBERT
HARPER, TEXAS



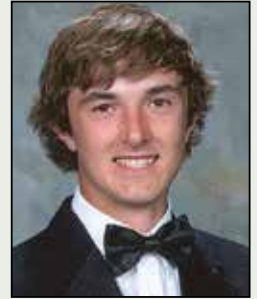
LUKE SCHULTE
NAZARETH, TEXAS



LOGAN SEIDENBERGER
GARDEN CITY, TEXAS



BLAKE STEWART
GARDEN CITY, TEXAS



GRAYSON TANNER
SAN ANGELO, TEXAS



KENNA TATSCH
HARPER, TEXAS



JACKSON ULCAK
SHINER, TEXAS



LARSON VIETH
WINDHORST, TEXAS



AVERY VILLARREAL
HOBSON, TEXAS



MASON WOODRUFF
EL CAMPO, TEXAS

We thank all the students who applied this year and commend all the scholarship winners for 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.

Join Hands Day

JOIN HANDS DAY is a national day of service where people of all ages come together to serve their community. The goal is to work on projects that benefit the community by collaborating with others.

This year, our Branches organized several events such as food drives, nursing home bingo parties, and giving flowers to mothers. We also participated in activities like placing flags on graves, making blankets, assembling hygiene kits, and cleaning up local cemeteries.

On Saturday, March 25th, volunteers from the Home Office, San Antonio area Branches, and Catholic School students gathered for the 15th annual "Clean-Up Day at Casa de Padres" Retirement Center for Priests.



Displaying Hometown Pride – Tours-West Branch members take their responsibility seriously for maintaining the cleanliness of Heritage Parkway, the main entrance to their town. They've been picking up litter for years and have been recognized by the State of Texas for their efforts.



Bingo! – The **Rockne String-Prairie Branch** and Sacred Heart CCE students organized a bingo event for area senior citizens. To participate, attendees were asked to bring a non-perishable item that would be donated to the local food bank. This annual event is a fun way for seniors to get out in the community.



Giving School Grounds a Facelift – Workers relax in the St. James Catholic School grotto after working hard to beautify school grounds. The **Seguin Branch** members and school students mowed, trimmed, and placed flowers in 21 planters around the school.



Maintaining an Oasis of Calm – The Bluebonnet Master Gardeners, **Weimar Branch** members, and St. Michael's Catholic School students weeded, mulched, and planted in the St. Michael's Prayer Garden. This beautiful garden serves as a peaceful sanctuary for the residents of Weimar to pray, meditate, and contemplate.

Join Hands Day



Supporting Sick Children – The **Dallas Branch** joined forces with Mary Immaculate Catholic School students to put together blankets for children staying at the Ronald McDonald House in Dallas.



Collecting for Those in Need – The Karnes County Food Bank recently received a generous donation from the **Cestohowa Branch** and the Nativity of the Blessed Virgin Mary CCD program. The CCD students, who were assigned to bring canned goods to class, were educated about the issue of food scarcity and the importance of helping those in need.



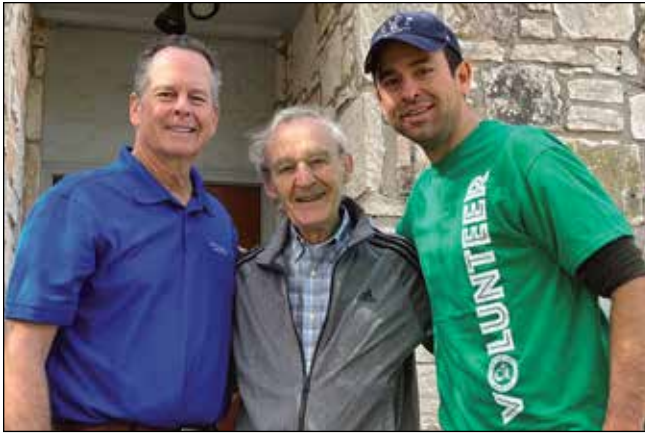
Making the Dream Work – The **George West Branch** members teamed up with parishioners from St. George Church to sort items at the local food bank. In addition to their hard work, Branch members also contributed funds towards purchasing extra items.



Doing Some Spring Cleaning – The grounds surrounding St. Ann's Church got a sprucing up in time for Easter, thanks to the joint efforts of the CCD students, the St. Joseph's Society, the Altar Rosary Society, and the **Kosciusko Branch**.



Nurturing Expectant Mothers – Members of the St. Philip Neri CYO, Altar Society, Knights of Columbus, and the **Pep Branch** collaborated to create care packages containing baby shampoo, lotion, and wipes for the Nurturing Center in Lubbock. This center is a valuable resource for pregnant women in the Lubbock area.



Celebrating the 15th Annual Casa de Padres Clean-Up

- President J. Michael Belz and Executive Vice President Christopher Belz visit with Father Tony Cummins during the clean-up at the Archdiocesan Retirement Center for Priests. They joined 60 others in helping trim trees, rake leaves, and wash windows at Casa de Padres.



Deciding What's Next - Selma-Converse and St. Hedwig Branch

leaders take a moment to decide what project they'll tackle next during the Casa de Padres clean-up. These essential workers included Kevan Friesehahn, Dick Moczygemba, Eric Friesenhahn, and Denise Friesenhahn.



Making Windows Sparkle - Southwest San Antonio Officer Nancy Richter and Janet Biediger give the windows in the Casa de Padres duplexes a shine.



Celebrating Mom with Flowers - St. James Youth Ministry students partnered with the **Gonzales Branch** to hand out carnations during Mass to Mothers to celebrate Mother's Day.



Paying Tribute to Mom - Altar Servers teamed up with the **High Hill-Schulenburg Branch** to present flowers on Mother's Day at St. Rose and St. Mary Churches.



Welcoming New Life - The **Lindsay Branch** hosted a baby shower and invited third graders and their families to attend and bring gifts for the All Babies Born Alive program.

Join Hands Day



Helping Those in Need – The St. Mary's Junior High students, the Catholic Daughters, and the **Fredericksburg Branch** pitched in to give the St. Vincent de Paul Charity Shop a hand. Volunteers organized clothes, disposed of boxes, assisted shoppers, packed items, and tidied up the aisles.



Honoring Mom on Her Day – Mothers who attended St. Mary of the Assumption Church in Taylor were gifted carnations by the **Taylor Branch** and the St. Mary's youth on Mother's Day.



Respecting our Ancestors – The St. Francis Xavier Parish family and the **Stonewall Branch** worked together to tidy the cemetery. They cleaned neglected graves and placed flowers and flags on veterans' graves in honor of Memorial Day.



Hunting for Eggs? – Children hunt for eggs following Mass on Easter at St. John's Church in Hondo. The **Hondo Branch** partnered with the St. John's Youth group to provide prizes and hide eggs.



Helping those in Need – The **Bay Area Branch** and the Special Friends group worked together to assemble hygiene kits for the Galveston Crisis Center.



Prepping for an Egg-celent Hunt – Westphalia Branch members fill 700 plastic eggs in preparation for the Easter Egg Hunt they sponsor with the Westphalia Historical Society and the high school religion class.



Getting By with Help from My Friends – Assumption of the Blessed Mary Virgin Church children get help from loved ones during the annual Easter Egg Hunt sponsored by the **Edna-Ganado Branch** and the Confirmation class.

Inviting the Community to the Hunt – Hereford Branch members and St. Anthony Confirmation Class work to ensure everyone enjoys the Easter Hunt.



Ready, Set, Go – Sacred Heart parish youth prepare for the annual Easter Egg Hunt sponsored by the **Rockne String-Prairie Branch**.



Stepping into Big Shoes – Newly elected **Taylor Branch** President Michael Pausewang poses with outgoing President Irene Vrabel, who dedicated almost 30 years of service to the organization.



Catching Up with Coffee and Donuts – The **Slaton Branch** hosted a gathering for St. Joseph Catholic Church parishioners after Mass, serving coffee, juice, and donuts.



Assisting Those Who Help Others – The **Baytown Branch** recently presented a check to Karen Brown, who represents the St. Vincent de Paul Society at Sacred Heart Church in Crosby, to help those who are struggling financially.



Thanks for the Memories – **Cestohowa Branch** President Wayne Tiemann presents a plaque to outgoing Vice President Johnny Moy, and his wife Diane, in appreciation for their 30 years of service.



Feeding the Hungry – The **Pleasanton Branch** has a long-standing tradition of supporting the Christian Alliance Ministry by asking members to bring canned goods and school supplies to the annual Branch social.



Three Cheers for the Red, White, and Blue! – St. Thomas More Catholic School proudly accepts a new American flag, courtesy of the **Northeast San Antonio Branch**.

BRANCHES IN ACTION



Supporting Catholic Education – Lisa Knesek, the President of **Gonzales Branch**, presents a donation to a Shiner Catholic School student, continuing their long-standing support of Catholic education.



Leading in Lindsay – **Lindsay Branch** Officers pose following their election at the Branch Social. The photo features Secretary-Treasurer Brandi Dieter, President Amber Schroeder, Vice President Diana Cravens, and Vice President Della Turner.



Feeding the Hungry – **St Benedict Branch** Officers helped package and distribute food with the parish St. Vincent de Paul Society. Tom & Bridget Pawlik, Elaine Engelhardt, Gary Dupnik, and Bernice Jarzombek pitched in at the bi-monthly event.



Honoring the Confirmation Class – The **Floresville Branch** generously hosted a pizza party for the Sacred Heart Confirmation Class.



Showing Appreciation – The Holy Trinity CCD teachers pose following an appreciation dinner hosted by the **Falls City Branch**.



Finding a Good Excuse to Shop – The **Gainesville Branch** Officers purchased much-needed baby supplies to benefit the All Babies Born Alive organization.



Enjoying a Day of Play – The **Port Lavaca Branch** organized a bowling outing for their altar servers as a gesture of appreciation from the parish.



Flying Old Glory – **Pep Branch** President Nancy Demel presents a U.S. Flag to Rev. Jonathan Phillips, pastor of St. Michael Church in Levelland. The Branch also gave the church a Texas flag.



Displaying a New Flag – The St. Rose of Lima Cemetery in Schulenburg has a new flag thanks to the **High Hill-Schulenburg Branch**. Branch Officers presented the Flag to Rev. Jasper Liggio.



Rewarding Scholarship – **Hondo Branch** Randall Graff presents scholarship awards to Ysela Gomez, Victoria Villa, and Reginaldo Rodriguez (not pictured) during Mass at St. John Catholic Church.



Leading the Way – **Moulton-Flatonia Branch** Officers Pat Wenske, Aaron Gaetner, Ashley Wilke, and Sarah Netardus pose following their election at the annual meeting.

The best part of summer is all the fresh fruits and vegetables that come from the garden, the roadside stand, and even the local grocery store. Here are a few recipes to try this summer.

in the
KITCHEN

Japanese Salad

One small chicken, boiled, deboned, and chopped into small pieces

Five green onions, chopped (optional)

One head of cabbage, shredded

Two bags of Ramen chicken-flavored noodles crumbled

One bag of toasted, slivered almonds (optional)

Toss together.

Sauce:

3 tablespoons vinegar

1 tablespoon seasoned salt

1 cup oil

¼ teaspoon salt

¼ teaspoon pepper

2 seasoning packages from the noodles

Combine oil, vinegar, seasoned salt, salt, pepper, and seasoning packages from the noodles. Pour over the cabbage and mix. Place in fridge overnight or for several hours.

Enjoy!

Sylvia Cisneros

Kenedy, TX



Apple Watercress Sandwich

Five simple ingredients combine into pure deliciousness.

The quality of cheese and bread goes a long way on this one.

Peeled and thinly sliced Granny Smith apple

A handful of fresh watercress (arugula in a pinch)

A thickish slice of Extra Sharp Cheddar

A dollop of high quality mayo

Good crusty french sandwich bread

Place the apple slices and watercress or arugula on one slice of bread. Spread mayo on the other slice and stick the slice of cheese onto it. Put the two together. Enjoy.

Lynn Design Studio

In and around the Great State of Texas

How to Boil Water

Water (enough for the pot)

Note: A pot is somewhat similar to a cup in shape, except it is usually metal and has a long handle.

Put water in a pot (the pot must be larger than the water you want to boil). Put on the stove. Turn on the stove. Cook until bubbles appear. Keep your eyes closed because a watched pot never boils.

Evelyn Hartmann

Pearland, TX

Frozen Fruit Salad

1 (8 oz.) pkg. cream cheese, softened

¾ cup sugar

1 (10 oz.) pkg. frozen strawberries

1 large can drained crushed pineapple

½ cup chopped nuts

3 bananas, sliced thin

1 (8 oz.) container Cool Whip

Beat cream cheese and sugar. Mix with the remaining ingredients. Pour into a 9X13" pan; freeze. Take out 30 minutes before serving. This will keep six months in the freezer.

Enjoy!

Tria Svatek

El Campo, TX

***Note from the chef:** This fruit salad is one of our family favorites. My son is 8 years old, and he requests this to be made often, and whenever we need to take a dessert this is the one we pick.



SEND US YOUR RECIPES! Submit your recipes today for a chance to appear as a featured chef in the next edition of our *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 recipes to branch@cliu.com or mail them to Catholic Life Insurance, Attn: Recipes, PO 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 RC1/17