

CATHOLIC LIFE INSURANCE MAGAZINE

Fall 2023



The patchwork that unites us

MESSAGE FROM THE PRESIDENT



President/CEO – J. Michael Belz

“Catholic Life is made of many different elements. Each part fits together to make our organization whole. Faith, family, and financial well-being are the four words that unite us.”

Dear Member:

THE BOND THAT UNITES US

You became a Catholic Life Insurance member when you purchased a life insurance, IRA, or annuity product. You may have chosen us because our products help you meet your financial goals. Maybe you liked being part of an organization that shares your values. Perhaps you were attracted by how we help our members put their faith into action and positively affect their communities.

Like the patchwork quilt of photos on our cover, Catholic Life is made of many different elements. Each part fits together to make our organization whole. Faith, family, and financial well-being are the four words that unite us. We hope this issue demonstrates that we are more than just an insurance company.

DEDICATED SALES TEAM

The continued success of Catholic Life is fueled by a dedicated Sales Team. As reflected on page 8, these are the women and men who are leading in life insurance and annuity production. We are proud of their hard work and congratulate them on bringing in new members and servicing current members.

SEMINARIAN SCHOLARSHIP PROGRAM

As a faith-based organization, promoting vocations is essential to us. Recently, we awarded scholarships to four men studying for the priesthood. In addition, since 1987, we have provided financial support to 153 men who have attended 18 seminaries worldwide. Please see page 4 for this year's recipients.

ALL AMERICAN SCHOLARSHIPS

One of the many benefits of membership is our All American Scholar Program. In 2024, we will award a \$1,000 scholarship to 35 high school seniors. Please see pages 10–12 for the rules for applying and an application.

Thank you again for allowing us to serve you and your family. We hope you continue relying on our products and services to protect your family.

Sincerely,

J. Michael Belz
President/CEO

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REPORT

FROM EVP, CORPORATE RELATIONS



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

We are winding down the hot summer and the kids are back in school. At Catholic Life, this means a few things: not only is it a reminder to share the news with your loved ones to consider a Just for Kids policy for children and grandchildren, but it is also time to kick off the annual Catholic Schools Sweepstakes! One of our most gratifying opportunities to give back to our communities is to provide for future generations.

We are in the 17th year of the Sweepstakes with 70 schools participating across 11 dioceses in the state of Texas. Our goal this year is to help schools surpass the overall funds raised of \$15,000,000! The program runs through the beginning of

2024, so do not forget to buy your tickets to support Catholic schools! Remember, 100% of the funds go directly to the schools.

It has been a busy three months! In addition to seeing you at Branch Socials, we had our Member Appreciation Event at the August 11 Houston Astros game. Over 350 attendees, consisting of members and their families, were in attendance. It was wonderful to see familiar faces and be introduced to many more smiling faces, as the Astros beat the Angels.

The team at the Home Office continues to do an excellent job representing our Society's values, remaining hard at work to provide the service you have come to expect. We are focused on maintaining a solid financial performance, offering great products, community outreach, and commitment to our core values that enable us to maintain our leadership role in the industry. It is your trust in Catholic Life that makes our team proud to play a role in securing you and your loved ones' future!



ALICIA CABALLERO NAMED AVP OF MARKETING-COMMUNICATIONS

Catholic Life Insurance is excited to welcome Alicia Caballero as the Assistant Vice President of Marketing-Communications. Ms. Caballero joined the company in mid-July.

She is a two-time alumna of the University of the Incarnate Word earning an undergraduate degree in Communication Arts and an MBA with honors.

Ms. Caballero began her career with a managed healthcare company as a provider services representative in San Antonio and surrounding rural areas. Later, she went to work for the Alamo Heights Independent School District (AHISD) where she most recently served as the Superintendent's Secretary/Office Manager. While at AHISD, Ms. Caballero worked with the Board of Trustees, managed the district's tuition program, composed the weekly community newsletter, and coordinated events with parents, grandparents, and community leaders.

She has extensive experience with communications, event planning, marketing, social media, and strategic planning. She also worked as a social media marketing consultant assisting clients with establishing a social media presence, increasing engagement, and maintaining client websites. Most recently, she earned a Google Certification in Digital Marketing and e-Commerce.

In this role, she will oversee many facets of the Marketing-Communications Department including advertising, branch events, convention planning, marketing, and the quarterly member publication – *Catholic Life Insurance Magazine*.

Ms. Caballero is a native of Runge, Texas and a Catholic Life member.



*Alicia M. Caballero, MBA
Assistant Vice President/
Marketing-
Communications*

Celebrating a Longtime Member

Agent Bill Lange presents
Florence Schumacher her
Golden Certificate and rosary.
Looking on is Florence's daughter
Barbara Bezner.



2023 SEMINARIAN SCHOLARSHIPS AWARDED



John Souder

As we support seminarians on their journeys of faith, we are reminded of our spiritual advisors, Rev. Msgr. Henkes and Rev. Msgr. Stuebben. Since 1987, Catholic Life has awarded more than \$458,000 in scholarships to seminarians. The Rev. Msgr. Henkes Scholarship Fund benefits those enrolled in a Roman Catholic seminary anywhere in the world.



Joseph Duque



Cuong Tran

Our selection committee reviewed applicants to determine their credibility, financial need, and academic status. John Souder and Cuong Tran are this year's recipients. Souder is from Maryville, Tennessee, and graduated in 2009 from the University of Notre Dame. He is currently in Theology III at Notre Dame Seminary, studying for the Diocese of Lake Charles. Tran, from Marrero, Louisiana, is in his last year of Theology at Notre Dame Seminary and studying for the Archdiocese of New Orleans.



Luis Gomez

The Rev. Msgr. Lawrence J. Stuebben Seminarian Scholarship was established in 1994 to benefit students studying at the Assumption Seminary in San Antonio, Texas. This year's honorees are Joseph Duque and Luis Gomez. Duque is from San Antonio, Texas, and is currently a Theology I seminarian. Gomez is a Medellin, Columbia native studying Theology II. Both intend to serve the Archdiocese of San Antonio.

CONTACT US



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 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

2023 Catholic Life Member Appreciation Event

Catholic Life members traveled to Houston for some baseball on Friday, August 11 for a Member Appreciation Event. The Houston Astros took on the Los Angeles Angels and were able to secure the win. Catholic Life members enjoyed an evening of ballpark food and camaraderie. The night ended with a fireworks display.



2024 Catholic Schools Sweepstakes Kick Off

Catholic Life is kicking off the 17th Annual Catholic Schools Sweepstakes. The program

raises money to support Catholic schools. To date, the Catholic Schools Sweepstakes has raised nearly \$15 million, with 100% of the proceeds going directly to the school.

“We want to do our part as a faith-based organization to raise funds for Catholic schools to continue to thrive and

keep their doors open,” said Catholic Life Insurance President J. Michael Belz. “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, 2024. The grand prize winner will choose between a Roman Holiday Vacation or a Prepaid \$20,000 VISA card. This year, we will be awarding a second prize winner with a chance to win a \$2,500 Prepaid VISA card. Every participating school will also 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. Joseph Catholic Elementary & Montessori Preschool – Amarillo

Diocese of Austin

Bishop Louis 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
Immaculate Conception Catholic School – Denton
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. Philip & St. Augustine Catholic Academy – Dallas
St. Joseph Catholic School – Waxahachie

Diocese of Fort Worth

All Saints Catholic School – Fort Worth
Cassata Catholic High School – Fort Worth
Sacred Heart Catholic School – Muenster
St. John the Apostle Catholic School – North Richland Hills
St. Mary Catholic School – Gainesville
True Cross Catholic School – Dickinson

Archdiocese of Galveston-Houston

Holy Rosary Catholic School – Rosenberg
Our Lady of Lourdes Catholic School – Hitchcock
St. Elizabeth Ann Seton Catholic School – Houston
St. Francis de Sales School – Houston
St. Helen Catholic School – Pearland

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 Paul II Catholic High School – New Braunfels
St. Louis Catholic School – Castroville
St. Luke Catholic School – San Antonio
St. Mary Magdalen School – San Antonio
St. Matthew Catholic School – San Antonio
St. Monica Catholic School – Converse
St. Paul Catholic School – San Antonio
St. Pius X Catholic School – San Antonio
St. Thomas More Catholic School – San Antonio

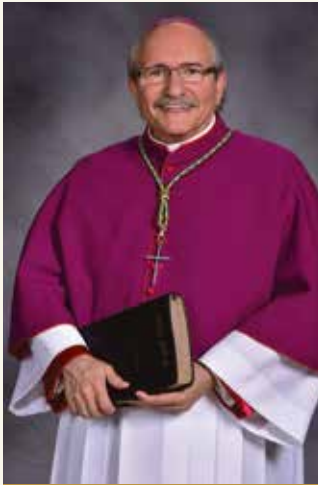
The Atonement Academy – San Antonio

Diocese of Tyler

Bishop 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 of Lima Catholic School – Schulenburg



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

Faith in Action

Having resumed our post-summer routines, we continue reflecting on the Apostles Creed's teaching regarding "the forgiveness of sins." Sin is a sad reality in our lives, but thankfully we have recourse to the Sacrament of Reconciliation, which Jesus instituted when telling His disciples: "Whose sins you forgive are forgiven them, and whose sins you retain are retained." (John 20:23) Let's take a closer look.

Sometimes our lives go well and our spirits are relatively calm. But human frailty inevitably causes us to do what is wrong, especially in our relationships. Then God disturbs our peace, inviting us to ask: What wrongdoing is standing in the way of enjoying God's loving embrace?

It is time for the Sacrament of Reconciliation, regardless of how small or great our sin might be. Slight venial sins, if not repented, will eventually harden the heart and dull the conscience, making way for more serious, even mortal sin to separate us from God. Through that "still inner voice" God in His kindness nudges us to visit the confessional so we can make things right.

We state our purpose right away: "Forgive me, Father, for I have sinned." These difficult but necessary words lead to confessing our moral failures. The priest listens, then helps us see what changes are needed in our lives. Sometimes we must give up some harmful behavior or relationship; sometimes we must add more godly behaviors and wholesome relationships. Giving up and adding these things will bring us closer to Christ's love and restore our inner calm.

After our contrite confession, the priest speaks Christ's own words of absolution – did He not say, "Whose sins you forgive are forgiven them?" Then, having been reconciled to God, we can complete our assigned penance and do the adding and giving up which will change us into better people. For the Sacrament of Reconciliation does not stop when we leave the Confessional – it actually just begins there. For then our penance, our making amends to those we have wronged, and our new patterns of loving behavior will evidence our growing commitment to the One who redeems and heals us.

Perhaps the best thing about this Sacrament is that whenever we fail to love God and others, we can visit the Confessional again and be made new every time. Thanks be to God!

LEADING PRODUCERS

AS OF JULY 31, 2023

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Glenn B. Snoga - Seguin, TX



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

An Insurance Plan For Everyone

While there is an insurance plan for everyone, many people underestimate their earning power when it comes to choosing the right one. For example, a 30 year old couple earning a total family income of \$150,000 per year without any raises, will have earned a total of \$5,250,000 by age 65. How much will you earn in your lifetime, and what happens if you or your spouse should pass away prematurely before your retirement? No one likes to think about the loss of a spouse or family member, but you do need to protect all of your family members against the financial consequences of the unexpected.

All life insurance falls into one of two categories of coverage, and Catholic Life Insurance offers both of them. Each category has certain elements that make it suitable for certain needs.

The first category is term life insurance, and can be compared to renting a home or apartment. Term insurance provides temporary protection for a fixed period of time and a death benefit to beneficiaries of the insured if they pass away within that term period. If the insured survives the term period, the coverage can continue at a much higher premium or terminate.

The second category is permanent life insurance, and can be compared to buying a home and building equity. Permanent insurance provides a lifetime solution. The insurance company pays the death benefit regardless of when death occurs so long as the policy is kept in force. In addition, the policy accumulates cash values that may be used during the insured's lifetime as either withdrawals or loans that will reduce the certificate's death benefit and cash values.

Determining the right amount of insurance is just as important as choosing the right type of insurance for your family. In addition to replacing all or a portion of your income, you should also consider keeping your family in your home, establishing a college fund, covering financial emergencies, providing for children, and paying for final burial expenses. An Insurance Needs Analysis is the perfect solution for determining accurate amounts of protection for your family members.

In purchasing life insurance on your family members, you secure a disciplined program for protecting your family, insurability for your spouse/children if their health ever changes, and reduce undue stress and pressure if the unexpected occurs.

In choosing the right type of protection for your family, there are many factors that need to be considered. Your Catholic Life Agent can complete an Insurance Needs Analysis to help determine your budget, time horizons, protection needs and what combination of strategies could fit your family best.

Reach out to your trusted Catholic Life Insurance Agent today to set up a review of your family's insurance needs!

DOES YOUR RETIREMENT SAVINGS PLAN STACK UP?

5.15 %*
APY
First Year
Guaranteed
Rate



*2.60% Minimum Interest Rate Guaranteed for the Lifetime of the Certificate.

Interest rates are subject to change and vary by product.

9/23

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



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 2024 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, 2024.
- ▷ 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, 2024.

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 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. By submitting a photo, you consent to allow Catholic Life to utilize this photo for social media and the *Catholic Life Magazine*. 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, 2024.
No exceptions will be made.**

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

JOIN HANDS DAY

it starts with us



Carnations for Mom – Moms attending Mass on Mother's Day weekend were greeted with smiles and carnations as a "Thank You" from the **Frelsburg Branch**.



Special Surprise for Mom – The **Hallettsville Branch** partnered with parish youth to distribute carnations to all the Moms after the Mother's Day Mass at Sacred Heart Church.



Supporting Young Moms and Babies – Youth volunteers helped the **Hill Country Branch** collect and distribute necessities for young mothers and their babies at the Highland Lakes Pregnancy Center. Parishioners at St. Paul the Apostle have raised nearly \$3,500.



Remembering Our Veterans – The **Shiner Branch** partnered with their area youth to honor veterans by placing flags in the cemetery.



Appreciating All Moms – Moms enjoyed the special attention from Holy Trinity Catholic Church parish youth on Mother's Day. They worked with the **Corn Hill Branch** to give carnations to all the Moms after the masses.



A Church Spruce Up – The **Poth Branch** dedicated their day to trimming trees and sprucing up the grounds of Blessed Sacrament Catholic Church.

JOIN HANDS DAY

it starts with us



Volunteers to the Rescue – The **Falls City Branch** joined area youth to assist with their local fire department's fundraiser. They helped ticket holders get their meals and drinks.



In the Kitchen with Friends – The **Brazos Valley Branch** partnered with various youth organizations, including the Boy Scouts, for a Join Hands Day event.



Joining Together for Good – The **Harper Branch** partnered with CCD youth to collect food items for the Harper Help Center. The Center provides food, clothing, and financial assistance to anyone experiencing hard times.



Baby Shower for Local Women's Center – The **Lindsay Branch** hosted a "baby shower" with the help of the 3rd grade religion class at St. Peter's Parish. They brought all the supplies while the students served punch and goodies.



Memorial Day Tribute – The **Nada Branch** decorated St. John's Cemetery and Highway 71 in Taiton to pay tribute to all those who served.

Everything is Beautiful – The **Port Lavaca Branch** joined students at Our Lady of the Gulf Catholic School to spruce up the playground and garden area.



BRANCHES IN ACTION



Supporting the Food Pantry – The Schulenburg Food Pantry is helping area residents in need, thanks to a generous donation by the **High Hill-Schulenburg Branch**. Officers pose with Food Pantry officials during the presentation.



Supporting Local Scholars – The **Lindsay Branch** presented scholarships to four high school seniors, who are also members, to help ease expenses in their first year of college.



Honoring Dads on Father's Day – Dads attending Mass at St. Philip Neri Church were honored with gifts by the **Pep Branch**.



Feeding the Hungry – The **New Braunfels Branch** supported their local food bank with donations of canned goods collected during their annual social. Officers also volunteered to fill and distribute food baskets.



Helping Neighbors – The **Frelsburg Branch** makes a difference in their community by donating to the Columbus Pantry Distribution Center. Over 700 local individuals benefit from the food pantry each month.



Recognizing Local Scholars – The **Rockne-String Prairie Branch** presented scholarships to Landry Masur and Ella Vinklerek this spring.



Three Cheers for the Red, White, and Blue – The **Moulton-Flatonia Branch** donated a United States flag to the Moulton ISD campus.



Making a Difference – The **Castroville Branch** helped the St. Louis Catholic Church St. Vincent de Paul Society ministry by donating time and money.



Assisting a Worthwhile Cause – The **Hallettsville Branch** supported the 40 Days for Lent project, benefiting their local food bank with a donation. Debra Huser, Robert Grahmann, Michael Wick, and Charles Haas pose for a photo.



New Flag Flies High – The Bulverde Spring Branch Fire Department has a much-needed new flag to fly, thanks to the **Honey Creek Branch**.



Appreciating All Dads – The **Taylor Branch**, with the help of a few young friends, handed out wood magnets to Dads after the Father's Day Mass at St. Mary's Church.

BRANCHES IN ACTION



Celebrating Stockdale Artists – Stockdale Elementary participated in this year's Flag Day Poster Contest and joined the **Kosciusko Branch** at the celebration. Aria Gomez received first place, and Abigail Patrick received second place in the 4-5th grade division.



Celebrating Old Glory – White Deer Senior Citizens received a new flag for their center from the **Carson County Branch** in recognition of Flag Day.



Supporting Catholic Summer Camp – Holy Trinity Catholic Church got help from the **Hill Country Branch** this summer. The Branch's donation helped cover expenses for lunch and snacks during their camp for kids.



Getting It Together – The **Gonzales Branch** took time from their busy schedules to hold their annual branch social where officers were installed.



Making Special Flag Donations – The **Harper Branch** responded to the need for new flags at their parish. They donated both the Papal Flag and the U.S. Flag to St. Anthony Catholic Church.



A New Flag for a New Year – The Education Center at St. John's Catholic Church in Hondo has a new flag, thanks to the **Hondo Branch**.



Hats off to Scholars – Linda Holubec of the **Brazos Valley Branch** presents a scholarship to member Shelby Prazak at their annual meeting.



Donuts to Dad – Families attending Mass on Father's Day at the Church of the Visitation were treated to coffee, fruit, and donuts by the **Westphalia Branch** to celebrate Dad's special day.



Supporting St. Vincent de Paul – **Baytown Branch** officers 2nd Vice President Shirley Rucka and Secretary/Treasurer Cathy Stasney present a check to St. Vincent De Paul representative Karen Brown to help with their food pantry.



Preparing for the Picnic – **Shiner Branch** President Patrick Klozik presents a donation to Kim Ulcak to help support the Sts. Cyril and Methodius Church Picnic.



Celebrating Seniors – The **Rhineland-Seymour Branch** recognized graduating seniors at a special baccalaureate Mass.

The fall season is full of good food, and nothing unites people more than a good home-cooked meal. As I start my journey with Catholic Life, here are some of my family's favorite recipes. I hope you will share yours with us. Email your recipe to branch@cliu.com, or mail it to Catholic Life Insurance, 1635 NE Loop 410, P.O. Box 659527, San Antonio, Texas 78265-9527. If your recipe is chosen, members will receive a \$25.00 gift card plus a Cooking with Catholic Life apron.

Honey's Mini Pot Pies

½ russet potato
¾ cup ground turkey
¼ cup frozen peas
Spices: salt, pepper, garlic, and onion powder
1 cup beef broth
1 tsp. flour (if needed)
1 sheet puff pastry
2 aluminum mini loaf pans
1 egg

Preheat the oven to 400 degrees. Wash, peel, and cut the potato into small pieces. In a medium, nonstick sauté pan, cook the ground turkey on medium to high heat. Add the chopped potatoes and frozen peas. Per taste, add seasonings – salt, pepper, garlic, and onion powder. Add beef broth and stir. Once it begins to boil, add the flour and stir. Cook on low heat until potatoes are soft. If needed, add extra beef broth.

Divide the cooked mixture in 2 aluminum mini loaf pans and seal with puff pastry. Brush the puff pastry with egg wash for a golden color. Place in the oven for 7–13 minutes or until the puff pastry is golden brown. Serves approximately 2.

*Oscar Lipovec
San Antonio, Texas*

Mamma's Party Punch

4 pkg. lemon-lime Kool-Aid
2 48 oz. cans of pineapple juice
4 cups sugar (substitute with 12–24 packets of sugar substitute)
4 qt. water
2 qt. ginger ale (substitute with diet ginger ale)
Combine the Kool-Aid, pineapple juice, sugar (or substitute), and water. Before serving, add the ginger ale (or diet ginger ale) and ice. Serves 100.

*Donna Caballero
San Antonio, Texas*



My Grandma's Peach Cake

2 cups flour
2 cups sugar
2 tbsp. baking powder
2 eggs
1¾ cups milk
1 tsp. vanilla extract
1 block of butter (4 sticks)
1 can of peaches
cinnamon

Preheat the oven to 350 degrees. Mix the dry ingredients together – flour, sugar, and baking powder. In a separate bowl, mix the eggs and milk. Add more milk if needed and stir until combined. Add 1 teaspoon of vanilla extract. Combine wet and dry ingredients.

Melt a block of butter in a saucepan and add to a 9x13-inch baking pan. Add the mixed ingredients to the pan. Drain the peaches and place them on top of the batter. Sprinkle cinnamon on top and bake for 30–35 minutes until golden.

*Yolanda Garza
San Antonio, Texas*

CATHOLIC LIFE INSURANCE

Notice of Protected Health Information Privacy Practices

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

Dear Policy/Certificate Holder:

This is your Notice of Protected Health Information (PHI) Privacy Practices from **Catholic Life Insurance**. **Please read it carefully.** You have received this notice because of your Medicare Supplement or Life Insurance policy/certificate that is underwritten by Catholic Life Insurance. This notice refers to Catholic Life by using the terms "us," "we," or "our."

This notice describes how we protect the PHI we have about you which relates to your Medicare Supplement or Life Insurance policy/certificate, and how we may use and disclose this information. This notice also describes your rights concerning your PHI. PHI is information that may identify you and that relates to (a) your past, present, or future physical or mental health or condition or (b) the past, present or future payment for your health care.

Catholic Life Insurance is providing you with this notice in accordance with federal health privacy regulations that were issued as a result of the Health Insurance Portability and Accountability Act (HIPAA). In accordance with the requirements of the law, we will:

- maintain the privacy of your PHI;
- provide you this notice of our legal duties and privacy practices with respect to your PHI; *and*
- follow the terms of this notice.

We **protect** your PHI from inappropriate use or disclosure. Our employees, and those employees of companies that help us service your Medicare Supplement or Life Insurance policy/certificate, are required to comply with our requirements that protect the confidentiality of PHI. They may look at your PHI only when there is an appropriate reason to do so, such as to administer our products or services.

We will **not disclose** your PHI to any other company for their use in marketing their products to you. However, as described below, we will use and disclose PHI about you for business purposes relating to your insurance coverage.

The main reasons for which we may **use** and may **disclose** your PHI are to evaluate and process any requests for coverage and claims for benefits you may make or in connection with other health-related benefits or services that may be of interest to you. The following describes these and other uses and disclosures:

Uses and Disclosures of Your PHI:

- **For Payment.** We may use and disclose PHI about you in order to obtain premiums or to determine or fulfill our responsibility to provide you with insurance coverage or benefits under your policy/certificate. For example, we may use or disclose PHI about you in order to determine whether you are eligible for coverage or to decide your claim for benefits under your policy/certificate. We may also disclose PHI to other insurance carriers to coordinate benefits with respect to a particular claim.
- **For Health Care Operations.** We may use and disclose PHI about you in order to operate our business. These purposes include evaluating a request for insurance products or services, administering those products or services, and processing transactions requested by you. For example, we use PHI about you in order to underwrite your insurance policy/certificate. We may also disclose PHI to business associates outside of Catholic Life, if they need to receive PHI to provide a service to us and have agreed to abide by specific HIPAA rules relating to the protection of PHI. Examples of business associates include third-party administrators, billing companies, data processing companies, or companies that provide general administrative services. PHI may be disclosed to attorneys, accountants, or reinsurers for underwriting, audit or claim review reasons. PHI may also be disclosed as part of a potential merger or acquisition involving our business in order to make an informed decision regarding any such prospective transaction.

Additional Uses and Disclosures of Your PHI:

- **Where Permitted or Required by Law or for Public Health Activities.** We disclose PHI when permitted or required by federal, state or local law. Examples of such mandatory disclosures include notifying state or local health authorities regarding particular communicable diseases, or providing PHI to a governmental agency or regulator with health care oversight responsibilities. We may also release PHI to a coroner or medical examiner to assist in identifying a deceased individual or to determine the cause of death.
- **Prevention of a Serious Threat to Health or Safety.** We may disclose PHI to prevent a serious threat to someone's health or safety. We may also disclose PHI to federal, state or local agencies engaged in disaster relief as well as to

private disaster relief or disaster assistance agencies to allow such entities to carry out their responsibilities in specific disaster situations.

- **Related Benefits and Services.** We may contact you to inform you of benefits or services related to your policy/certificate that may be of interest to you.
- **For Law Enforcement or Specific Government Functions.** We may disclose PHI in response to a request by a law enforcement official made through a court order, subpoena, warrant, summons or similar process. We may disclose PHI about you to federal officials for intelligence, counterintelligence, and other national security activities authorized by law.
- **When Requested as Part of a Regulatory or Legal Proceeding.** If you or your estate is involved in a lawsuit or a dispute, we may disclose PHI about you in response to a court or administrative order. We may also disclose PHI about you in response to a subpoena, discovery request, or other lawful process by someone else involved in the dispute, but only if efforts have been made to tell you about the request or to obtain an order protecting the PHI requested. We may disclose PHI to any governmental agency or regulator with whom you have filed a complaint or as part of a regulatory agency examination.
- **Business Associates.** We may disclose PHI to our business associates, such as our third-party administrators, accountants, or attorneys if those business associates have signed a written agreement concerning appropriate uses and disclosures of PHI.
- **Involvement in Individual's Care.** In certain limited circumstances, we may, without your written authorization, disclose your PHI to a family member, other relative, your close personal friend or any other person you may identify. In these circumstances, we would only disclose that PHI which is directly relevant to that person's involvement with your care or with payment for your care. Without your written authorization, we may also disclose your PHI to a family member, your personal representative or another person responsible for your care to notify them of your location, general condition or death or to assist any of those persons in identifying or locating you.

If you are present when we propose to make such a disclosure or otherwise available prior to the disclosure and have the capacity to make health care decisions, we will only disclose your PHI if:

- We obtain your agreement;
- Provide you with an opportunity to object, and you do not; *or*
- We reasonably infer from the circumstances, based on the exercise of professional judgment that you do not object to the disclosure.

If you are not present, are incapacitated, or it is an emergency when we propose to make such a disclosure, we may make the disclosure if, in the exercise of our professional judgment, we determine that it is in your best interests to do so. If you have designated a person to receive information regarding payment of the premium on your Medicare Supplement or Life Insurance policy/certificate, we will inform that person when your premium has not been paid.

We may also disclose limited PHI to a public or private entity that is authorized to assist in disaster relief efforts in order for that entity to locate a family member or other persons that may be involved in some aspect of caring for you.

In the event applicable law, other than HIPAA, prohibits or materially limits our uses and disclosures of PHI, as described above, we will restrict our uses or disclosure of PHI in accordance with the more stringent standard.

Your Authorization to Use and Disclosure PHI:

Other uses and disclosure of PHI about you will be made only with your written authorization or that of your legal representative, unless otherwise permitted or required by law as described in the notice. You or your legally authorized representative may revoke your written authorization at any time, in writing, except to the extent we have taken action in reliance on that written authorization before you have revoked it. You should understand that we will not be able to take back any disclosures we have already made with authorization. You may not revoke your authorization to the extent that other law provides us with the right to contest a claim under the certificate, if the authorization was obtained as a condition of obtaining insurance coverage.

Your Rights Regarding Your PHI:

Right to Request Restrictions. You have the right to request restrictions on our use or disclosure of your PHI that would otherwise be permitted for purposes related to payment or our health care operations, or to your family, friends or others involved in your care or reimbursement for your care. We are not required to agree to your request. If we do agree, however, we are bound by our agreement except when otherwise required by law, in emergencies, or when the information is necessary for your treatment. Your request must clearly and concisely describe (a) the information you wish restricted; (b)

whether you are requesting to limit our use, disclosure or both; and (c) to whom you want the limits to apply. We will not agree to restrictions on PHI uses and disclosures that are legally required, or which are necessary to administer our business.

Right to Request Confidential Communications. You have the right to receive communications of PHI about you from us in a certain manner or at a certain location if you tell us that communication in another manner may endanger you, so long as the request is reasonable under the circumstances. For example, you may prefer to have mail from us sent to your work address rather than to your home. To request confidential communications, you must make your request in writing and specify how or where you wish to be contacted.

Right to Inspect and Copy Your PHI. You have the right to access your information. Certain requests for access to your PHI must be in writing, must state that you want access to your PHI and must be signed by you or your legal representative (e.g., requests for medical records provided to us directly from your health care provider). You have the right, upon written notice, to inspect and copy certain PHI that may be used to make decisions about your insurance coverage, including medical records and billing records, but not including psychotherapy notes. We may deny your request to inspect and/or copy in certain limited circumstances; however, you may request a review of our denial. A handling fee may apply.

Amendment. You may ask us to amend PHI about you (as long as the information is kept by or for us) if you believe it is incorrect or incomplete. Such requests must be submitted in writing to us and must include a reason for your request. If your request and a reason supporting the request are not submitted in writing, we may deny your request. In addition, we may deny your request if you ask us to amend PHI that (a) is accurate and complete, (b) was not created by us, unless the person or entity that created the PHI is no longer available to make the amendment, (c) is not part of the PHI kept by or for us or (d) is not part of the PHI which you would be permitted to inspect and copy.

Accounting. You have the right to request an accounting of disclosures. An accounting of disclosures is a list of certain disclosures we have made of PHI about you other than disclosures you authorized and other than disclosures made for treatment, payment, or health care operations, or as permitted or required by law. The request must be in writing and must state the time period from which you want to receive a list of disclosures. The time period may not be longer than six years and may not include dates before April 14, 2003. The first request for an accounting that you make within a 12-month period is free; however, we may charge you for additional requests within the same 12-month period. We will notify you of the costs of the additional requests, and you may withdraw your request before incurring any costs.

Right to a copy of this notice. You have the right to obtain a paper copy of this notice upon request.

Changes to This Notice. We reserve the right to change the terms of this notice at any time. We reserve the right to make the revised or changed notice effective for PHI we already have about you as well as any PHI we receive in the future. The effective date of this notice and any revised or changed notice may be found on the last page, on the bottom right-hand corner of the notice. If we make material changes to our privacy practices, copies of revised notices will be mailed to all policyholders/certificate holders then covered by a Medicare Supplement or Life Insurance policy/certificate.

Contacting Us:

In order to exercise any of your rights as set forth in this notice, please send your request in writing to:

Medicare Supplement Insurance Compliance Office Catholic Life Insurance 1405 West 2200 South Salt Lake City, Utah 84119
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Life Insurance Compliance Office Catholic Life Insurance 1635 NE Loop 410 San Antonio, Texas 78209

Any Medicare supplement communications requiring attention by the Texas Department of Insurance may be addressed to:

**Barbara Jordan State Office Building
1601 Congress Avenue
Austin, Texas 78701**

Please be sure to include the following information in your request:

- Your Full Name
- Address
- Date of Birth
- Policy/Certificate Number

If you believe your privacy rights have been violated, you may file a complaint with us or with the Secretary of Health and Human Services. All complaints must be submitted in writing. We will not penalize you for filing such a complaint.

Have a complaint or need help?

If you have a problem with a claim or your premium, call your insurance company or HMO first. If you can't work out the issue, the Texas Department of Insurance may be able to help.

Even if you file a complaint with the Texas Department of Insurance, you should also file a complaint or appeal through your insurance company or HMO. If you don't, you may lose your right to appeal.

Catholic Life Insurance

To get information or file a complaint with your insurance company or HMO:

Call: Corporate Secretary at 210-828-9921

Toll-free: 1-800-262-2548

Online: www.cliu.com

Email: mscenter@cliu.com

Mail: P.O. Box 659527 San Antonio, TX 78265-9527

The Texas Department of Insurance

To get help with an insurance question or file a complaint with the state:

Call with a question: 1-800-252-3439

File a complaint: www.tdi.texas.gov

Email: ConsumerProtection@tdi.texas.gov

Mail: MC: CO-CP, Texas Department of Insurance,

P.O. Box 12030, Austin, TX 78711-2030

¿Tiene una queja o necesita ayuda?

Si tiene un problema con una reclamación o con su prima de seguro, llame primero a su compañía de seguros o HMO. Si no puede resolver el problema, es posible que el Departamento de Seguros de Texas (Texas Department of Insurance, por su nombre en inglés) pueda ayudar.

Aun si usted presenta una queja ante el Departamento de Seguros de Texas, también debe presentar una queja a través del proceso de quejas o de apelaciones de su compañía de seguros o HMO. Si no lo hace, podría perder su derecho para apelar.

Catholic Life Insurance

Para obtener información o para presentar una queja ante su compañía de seguros o HMO:

Llame a: Corporate Secretary al 210-828-9921 Teléfono gratuito:

1-800-262-2548

En línea: www.cliu.com

Correo electrónico: mscenter@cliu.com

Dirección postal: P.O. Box 659527 San Antonio, TX 78265-9527

El Departamento de Seguros de Texas

Para obtener ayuda con una pregunta relacionada con los seguros o para presentar una queja ante el estado:

Llame con sus preguntas al: 1-800-252-3439

Presente una queja en: www.tdi.texas.gov

Correo electrónico: ConsumerProtection@tdi.texas.gov

Dirección postal: MC: CO-CP, Texas Department of Insurance,

P.O. Box 12030, Austin, TX 78711-2030

CATHOLIC LIFE INSURANCE

P.O. Box 659527
San Antonio, TX 78265-9527

FINAL EXPENSE INSURANCE

Don't be a
financial
burden on
your family.



Final Expense Insurance is a simple, yet affordable way to prepare your family financially for your loss.

➤ **With Final Expense Insurance, you can:**

- Pay funeral costs
- Settle medical expenses
- Wipe-out credit card debt
- Build cash value that you can borrow against if needed
- Not weigh your family down by unnecessary debt

Call your Agent or the Home Office at 1-800-262-2548

CATHOLIC LIFE INSURANCE