

CATHOLIC LIFE INSURANCE

MAGAZINE | WINTER 2023



THANK YOU

49 Years of Dedication and Service

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AVP/Operations

Message from the President



J. Michael Belz – President/CEO

Dear Member:

On behalf of Catholic Life Insurance, I wish you all a very Merry Christmas and Happy Holiday season with your family and loved ones. Reflecting on the 49 years I have been at Catholic Life Insurance, it is an honor to have served our members, employees, agents, and communities.

CELEBRATING OUR EMPLOYEES

For the second year in a row, we have been named a TOP WORKPLACE in San Antonio. Our greatest assets are the Catholic Life Insurance employees who go above and beyond to assist the members, the agents, and each other. Please refer to page 12 to read more about this award.

GIVING BACK TO OUR COMMUNITY

At our Home Office, we foster a sense of giving back to the communities we serve. Our many branches contribute their time and talent in helping in a variety of ways. Helping at the local food bank, cleaning parks, distributing flags, Bibles, and school supplies to Catholic schools, supporting retirement communities, and offering scholarships to deserving students, are only a few examples. Each Spring many of our staff at the Home Office contribute to beautifying the facilities at Casa de Padres Retirement Center for priests. No matter what we do, giving back is our nature. Please refer to pages 16, 17, and 22 to see how our branches foster a constant sense of giving.

OUR CHRISTMAS WISH

For the past 49 years, I have been grateful to each one of you – the 80,000 members, and the guidance I have received from over 50 Board of Directors with whom I have served. Their advice has truly been incredible! It has been a blessing to work side by side with my fellow officers. Their support and assistance have contributed to the phenomenal growth Catholic Life Insurance has experienced. Their commitment to this organization is truly amazing!

In December 2023, I will be retiring to begin my next chapter. As we enter a new season, I know the organization will be in excellent hands as Christopher M. Belz begins his tenure as President/CEO of Catholic Life Insurance.

Sincerely,

J. Michael Belz

President/CEO

CATHOLIC LIFE
INSURANCE

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HONORING

a long-time leader

After 49 years of service, J. Michael Belz, President and Chief Executive Officer, will be retiring from Catholic Life Insurance. There are no words to adequately express our gratitude for the many enriching experiences gained from working alongside Belz. We are encouraged by his strength and veracity in leading our 122-year-old organization for four decades. He has personified the values from both yesterday, and today, a tribute to the history of Catholic Life Insurance, and commitment to families who have entrusted this organization with their financial well-being for generations.

Belz began his career in 1974 when the company had nearly \$14 million in assets and operated in Texas. During his tenure, the company achieved many milestones such as reaching \$100 million in assets in 1990, achieving \$500 million in assets in 2004, and \$1 billion in assets in 2013. Today, the company has nearly \$1.3 billion in assets and is licensed to operate in 15 states.

Catholic Life Insurance experienced unprecedented growth over the decades. On pages 4-5, you will see many of the monumental events that changed the company's trajectory. Acquiring the new headquarters, the generous donation for the 1986 Papal Visit, and all the commemorations that will go down in history.

Many of the company's events such as Flag Day and the Catholic Schools Sweepstakes were established under his leadership. The Flag Day celebration began in 1993 as a time to celebrate patriotism. Youth get involved by participating in a poster design, video, or patch contest. The Catholic Schools Sweepstakes begin during the 2007-2008 school year. To date, Catholic schools across Texas have generated nearly \$15 million to put back into their schools. Catholic Life Insurance provides the tickets and marketing materials, and the schools retain 100% of the proceeds.

Reflecting, we are reminded of a promising, strong-willed, St. Mary's University graduate who graced our halls to become an exceptional, dedicated leader – the thirteenth president of Catholic Life Insurance – that many have come to know simply as “Mike.” Felix Skarpa, Chairman of the Board, shared “Being elected as Chairman of the Board, Mike has been very helpful to me and never failed to answer any questions. I feel blessed to have had the opportunity to work with [him] at Catholic Life.”

Much like Chairman Skarpa, it is a blessing to work with a true visionary. We hope it is enough to say thank you, Mr. Belz, first and foremost for being an exceptional leader, and for inscribing the spirit of Catholic Life Insurance in our foundation forever. Thank you for instilling the values that have allowed us to continue our historical legacy. Thank you for emblazoning the trail of passion for giving back and showing us what it means to be hardworking, persistent, and humble. Thank you for placing our members, and our families, first. Catholic Life Insurance is not simply bidding adieu to a great leader, but a truly great person as he embarks on his next chapter.



A HALF-CENTURY *of Service*



Mr. Belz is appointed President/Chief Executive Officer of Catholic Life Insurance Union, becoming the youngest president of a fraternal insurance company in the United States.



Catholic Life Insurance donates \$25,000 for the Papal Visit to Texas. The company becomes the first corporate donor to support the historic Pope John Paul II visit to San Antonio on September 13, 1987.



Catholic Life Insurance Sales Leaders Trip to Rome and Vatican City.

Catholic Life Insurance expands its team with a new Membership Service Center.

1984

1987

1992

2002

1974

The company reaches nearly \$14 million in assets.

1975



As Catholic Life Insurance's Property and Leasing Manager, the Crossroads Building is acquired for the new headquarters.

1989

Catholic Life Insurance sponsors and leads the fundraising for the Casa de Padres Retirement Center.



1990

The company reaches \$100 million in assets.

By 1990, Catholic Life Insurance is the 10th largest fraternal life insurer in the U.S., growing from the 16th largest in 1984.

1993

Catholic Life Insurance begins a tradition of honoring the U.S. Flag, with an annual Flag Day Celebration, held in June and attracting visitors throughout the region.





Catholic Life Insurance is licensed to do business in 15 states.



Top Workplaces is awarded for its third year since 2018. Voted on by employees, the award is a testament to the organization's values and standards of excellence.



Mr. Belz is inducted into the San Antonio Business Hall of Fame.

The *Ten Commandments* by sculptor Timothy Schmalz, commemorates Catholic Life's 120th-anniversary. The dedication was held at the plaza in December.

The company reaches \$500 million in assets.

The company reaches \$1 billion in assets.

2004

2013

2018

2021

2023

2007

2021

2022




The Catholic Schools Sweepstakes pilot program launches in San Antonio and due to its success, is expanded to Catholic schools throughout Texas, raising nearly \$15 million to date.

Catholic Life Insurance is chosen to host *Angels Unawares* on its U.S. tour, making San Antonio the only Texas city to host the installation destined for the Catholic University of America.



The Bishop Michael J. Boulette Fund for Consecrated Women is established in honor of Spiritual Advisor, Rev. Msgr. Michael J. Boulette.

Reflections with President/CEO Belz



Q: What was your greatest undertaking and greatest achievement?

JMB: Becoming president of this organization was the greatest undertaking. There was a lot of tradition in Catholic Life Insurance that I was not aware of, and considering it was founded by a Catholic priest is quite extraordinary. I am realizing it more now because I am leaving. When I began, there was so much to learn, it was like drinking out of the fire hose. I had assisted the president for nine years, so I had good training but, it was an 83-year-old institution. I strived to keep the tradition, ethics, and culture alive. In 1989, we started offering products to non-Catholics. Now that was a big deal. The word catholic means universal, and with the guidance of Father Robert Schmidt, we opened up membership to all people. It was a unanimous decision.

Q: What was your primary driver early on as you assumed the role of president?

JMB: I was young. I was the youngest president of an insurance company in the country. I had just turned 31. I had a lot to learn, and it became my mission to take in as much as I could from all the fraternal in the United States. I am extremely competitive. I played sports through college, and it became a driver for me.

This company had a great story, and I had a chance to share the story with a lot of people. It was also a challenge because we were a small company at that time. I learned as much as I could.

Q: Can you tell us how the Catholic Life Insurance building was acquired?

JMB: I give credit to my predecessor Edward Dausin. He put me on a mission to find a piece of property because we had outgrown our office at 538 West Woodlawn Avenue. While a student at St. Mary's University, I started at Catholic Life Insurance in 1974, part-time. I went full-time in 1975. We bought the building on July 11, 1975, but it was a challenge. I looked at every piece of real estate from Interstate 10 to Interstate 35, along Loop 410. I spent days at the county courthouse flipping through file after file to find who the owners were – there were no computers. I discovered that the building was under bankruptcy and had just one tenant. So, we bought this building under foreclosure. This was a major move for Catholic Life Insurance, but Mr. Dausin was the initiator and I just followed through with the dream.



Q: During your time, you have been a part of many conventions. Is there one you recall fondly?

JMB: Well, you know what? I love gatherings of people! It is not just business; you play together, pray together, and break bread together. My first convention was in San Antonio in 1974, but I have been to many conventions...and we used to have them yearly. Imagine that! One year, we had the largest Bunco tournament with 100 tables and 400 people. We tried to get into the “Guinness World Records”, but it was not accepted. I sincerely enjoyed all the conventions.

Q: Catholic Schools Sweepstakes has raised nearly \$15 million to date. How did it become a significant part of the company’s history?

JMB: I went to Catholic grade school, Catholic high school, and a Catholic university, so I am a proud product of parochial education. I am tired of seeing Catholic schools close. When my high school closed, and my grade school closed, I knew we had to step up to the plate. We must quit being bystanders and participate in making a difference. We have made a dent in the education system and education, I believe, is the key to everything. Remember...give a man a fish and you feed him for a day; teach a man to fish and you feed him for a lifetime.

Q: As you embark on retirement, what are you most excited about?

JMB: I want to spend more time with the kids and with the grandkids. I really mean it. I am really excited about spending time with my wife, Esther. She is my best friend. We love to travel together. I have been through hundreds of small communities, but seldom have I spent time visiting them.

Q: Who is your hero?

JMB: My parents – my mom and dad. Although, I have champions. When I met [former President Ronald] Reagan, he became an immediate champion. You can imagine! My uncle was a scout for the St. Louis Cardinals. I met a lot of baseball professionals like Stan Musial and Bob Gibson. But truthfully, my heroes are my mom and dad. My dad was a perfect example of honesty and integrity, and my mom was just a simple lady who was very religious. That is what I learned from them both.

Q: What is your favorite small town?

JMB: You know what my favorite little Texas community is right now? I have to tell you, it’s High Hill. I get a really good feeling when I am there. It’s where the organization began. Msgr. Henry Gerlach, our founder, ministered on those very grounds and celebrated mass at St. Mary’s Church. Yes, that’s a special place in my heart.



Mike always has such a positive attitude; he's a true mentor. I'm going to miss him and the constant guidance. Even after 30 years, I learn something new from him every day.

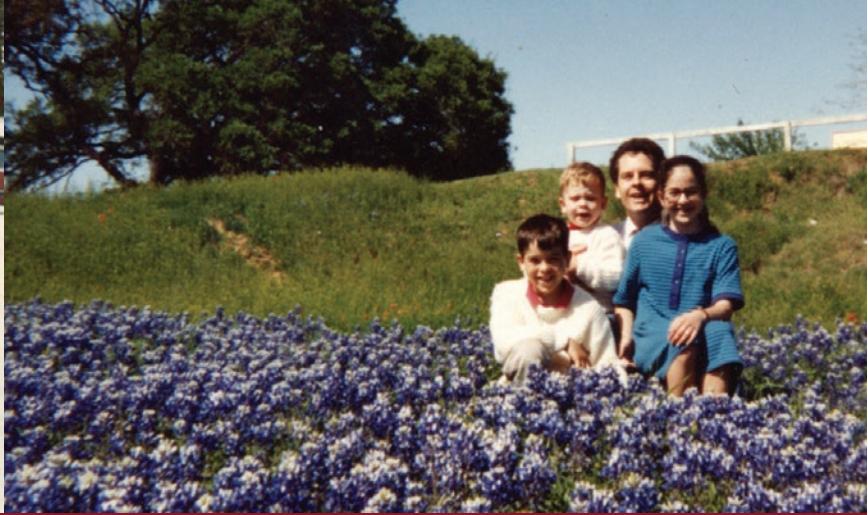
— Colleen Z. Berger, CPA, CGMA,
SVP/Chief Financial Officer





THANK YOU FOR PLACING OUR MEMBERS, AND OUR FAMILIES, FIRST. 6





I was his first hire when he became president of Catholic Life Insurance in 1984. I thank him for putting his faith in me and I felt like I couldn't let him down. His leadership and how he conducts himself in meetings are what I'll miss most about him.

— Janet Friesenhahn, FIC, CSA, LUTCF, VP/Director of Agencies



THANK YOU FOR PLACING OUR MEMBERS, AND OUR FAMILIES, FIRST.

Report from EVP/Corporate Relations:



Christopher M. Belz
EVP/Corporate Relations

Dear Members,

It has been a busy fall! I recently wrapped up my visit to the Branch Social in Falls City. Since February, I have had the opportunity to attend 14 Branch Socials and significant events for our organization. Amongst warm welcomes and hospitality, it is wonderful to see the exciting involvement and activities taking place throughout the system. Our head of Marketing Communications, Alicia M. Caballero, and her team, are building on the legacy of Barbara Cheaney, always seeking new ways to reach out and involve all our members. We had our Member Appreciation Event at the Texas Rangers game on September 10. Over 125 attendees, consisting of members and families, made it out to see the Rangers take home the “W” against the Oakland Athletics. It was wonderful to see familiar faces and be introduced to many more. We are thrilled about the planning for next year’s Member Appreciation Days, with more to come in 2024!

Home Office employees and agents are doing an excellent job representing our Society’s values, and providing the service you have come to expect. Additionally, the organization was recently awarded as a Top Workplace in San Antonio for 2023! The Operations team, led by Tricia Michalek, have been working hard to service our members, identify efficiencies to simplify processes, and provide better experiences for our members and beneficiaries. We continue to focus on maintaining a solid financial performance, while offering great products, and remaining committed to our core values. We regularly meet with CFO Colleen Berger and her team to monitor our financial figures. Thanks to our prudent approach, the company’s financial performance demonstrates an effective management of risk and a strong capital position. In these uncertain times, we prioritize financial security and safety. It is your trust in Catholic Life Insurance that makes our team proud to play a role in securing you and your loved ones’ future!

As I have repeated since joining the organization, I may be new to the role, but I am not new to Catholic Life Insurance and the positive impact we have on members, families, communities, parishes, schools, and other organizations! I thank the Board of Directors, the President/CEO, and the continued insight of our entire team for all the efforts to serve our members. I feel blessed to be a part of such a meaningful organization.

This year has been a tremendous opportunity to work together with our team and our President/CEO to ensure a smooth transition. As I assume responsibilities to lead this great organization in December, I am humbled by the faith instilled in me by our Board of Directors, our members, our employees, and our long-standing President/CEO. It has been a privilege and the dream of a lifetime to work side by side with him these past 14 months. His indelible presence will forever be with the organization. We are blessed that he will be available to provide his sage guidance and continued stewardship. I look forward to working with him in the years ahead as he assumes the role of President Emeritus of Catholic Life Insurance.

Wishing you a Merry Christmas and a blessed Holiday season,

Christopher M. Belz
EVP/Corporate Relations

Catholic Life Insurance Earns Top Workplaces Honor

For the second year in a row, Catholic Life Insurance has been named a Top Workplace by the *San Antonio Express-News*. The company received the award during an event at Topgolf San Antonio on Thursday, October 19, 2023.

The award is based on surveys taken by Catholic Life Insurance employees and assesses the organization’s long-term outlook, leadership, job satisfaction, benefits, pay, and work-life balance.

“It is an honor to have earned this award again,” said J. Michael Belz, President/CEO. “Our employees take great pride in assisting our members, agents, and each other. Employees live out the mission and values of this organization daily.”

There are seventy employees in the San Antonio Home Office.



Leading Producers *as of September 30, 2023*

LEADING GENERAL AGENCIES



Jimmy Tirres, FIC, LUTCF
San Antonio General Agency
San Antonio, TX

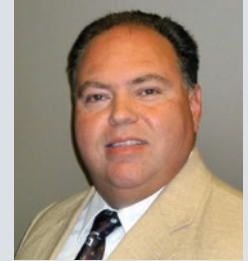


Eugene N. Smart, CLU, MBA, FIC
Smart & Associates
Houston, TX

LEADING PERSONAL PRODUCING AGENTS



Glenn B. Snoga
Seguin, TX



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

LEADING LIFE INSURANCE PRODUCERS



Franklin A. Kempf
Castroville, TX



Lyndon L. Middleton, FIC
Tours, TX



Patrick T. Klozik, LUTCF, FIC
Shiner, TX



Kenneth O. Fey, FIC
Stockdale, TX



Thomas J. Sbrusch, FIC
Angleton, TX



Linda M. Holubec, FIC
Bryan, TX



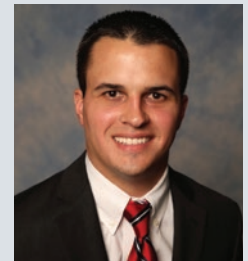
C. Chris Merta, FIC
El Campo, TX



Frank O. Akridge Jr.
Woodstock, GA



Randall L. Harred, LUTCF
Pleasanton, TX



Kurt A. Scardino
Weimar, TX

LEADING ANNUITY PRODUCERS



Elaine A. Labus
Poth, TX



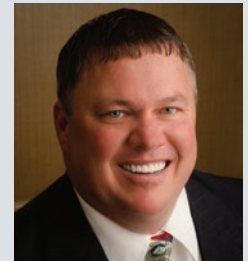
Charlotte M. Grobe
Fredericksburg, TX



Debora D. Slavinsky
Magnolia, TX



Valerie V. Henscheid
Muenster, TX



Ricky L. Schroeder
Windthorst, TX



Glenn B. Snoga
Seguin, TX



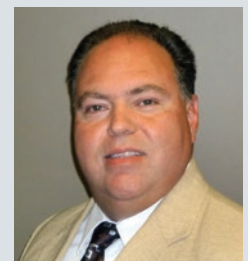
Clarence J. Moczygemba, FIC
Karnes City, TX



Rick B. Pennycuff, FIC
Graham, TX



Lynnell M. Stieber, FIC
Richmond, TX



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

Inspiration from our Sales Agents



John Luksa, CFS, ALMI, ACS, FIC,
SVP/Director of Sales

When I was a child, instead of having a diary, I had a book where I wrote down my favorite quotes. Many of the quotes I have accumulated over the years have come from famous people to everyday people I met in my lifetime. It is quite amazing how many of these great sayings I have heard over the years and how they have shaped my life into becoming the person I am now, and the one I continue to strive to be.

This article is a testament to our unsung heroes, your agents. The following are quotes and mottos from our top agents, I hope you find their words inspiring.

- “Success by the inch is a cinch, while success by the yard is hard. We buy insurance because we owe somebody, or we love somebody.”
- “Progress, not perfection! No one is perfect! We can learn from our mistakes and grow from our failures.”
- “It is all about making a difference in the lives of your family, friends, and people you work with.”
- “He lives his life by getting great joy in giving and sacrificing for others and putting God and family before himself.”
- “Treat every prospect, and client as if they are your own family. Determine their needs and propose the best solution for those needs.”
- “Most people make promises all the time, but what we do in keeping our promises drives success.”
- “I have always tried to provide products to our members with unique solutions to meet their needs. More than anything, I always wanted them to know that they were treated honestly, and personally.”
- “The kinder you are to people, or if you simply smile at them, it can change their whole attitude, and in some cases their whole outlook on the day.”
- “Who you are is what you do, and what you are recognized for is what other people think you do. Every day you need to do the right thing regardless of the result.”
- “Always do your best, help your clients as much as possible, and make sure they always know you are there for them.”

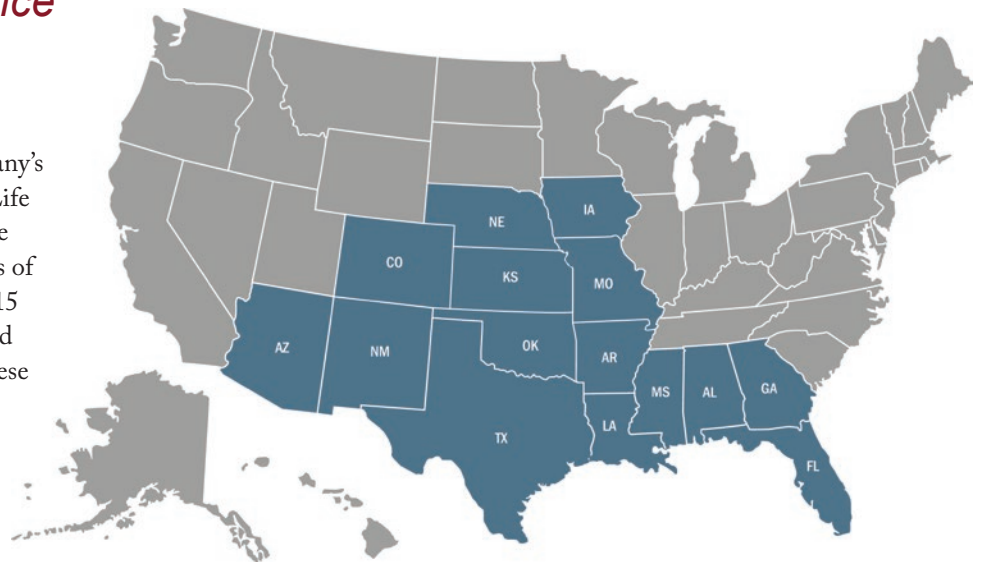
As the Christmas season approaches, please know that your agents are here to serve you now and in your greatest time of need. If you haven't seen your agent for some time, I encourage you to get in touch with them for a review as your needs may have changed.

Merry Christmas and Happy New Year!

Catholic Life Insurance Expands Into Three New States

Growth is a large part of our company's success and 40 years ago Catholic Life Insurance was only in the great state of Texas. I am proud to announce as of October 2023, we are operating in 15 states, including Arkansas, Iowa, and Missouri. If you know anyone in these states, please take the time to refer them to our Sales team!

Thank you in advance for helping us grow our Catholic Life Insurance family!



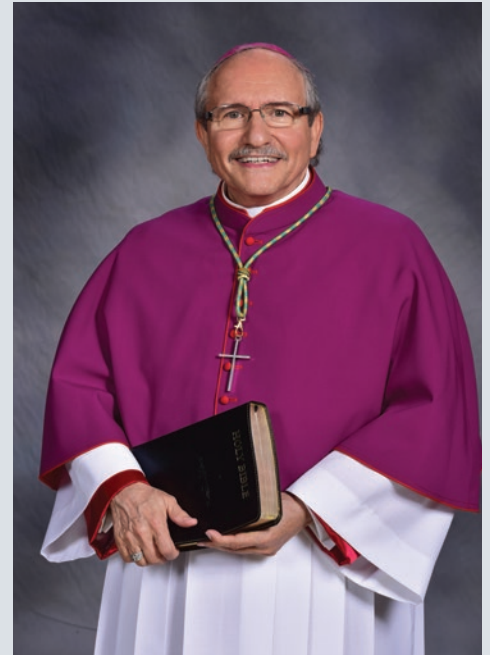
Faith in Action

The Church in her wisdom always calls the faithful to Sunday worship to celebrate Christ's Resurrection, which foreshadows and promises our own future resurrection. The Apostles Creed proclaims: "[I believe in] the resurrection of the body." Our resurrection will not be merely "spiritual." At Jesus' Easter appearances to His disciples, it was His body they saw, touched, and fed – His glorified body. Why is this important?

Over the centuries, heresies have asserted that physical matter is intrinsically evil; therefore, the body is bad. How, they argued, could Jesus be divine (perfect) since He was born a human being? But calling the body evil is never taught in Scripture. Rather, Genesis 1:31 says God looked at all His creation and declared it "very good."

Regarding mankind, Scripture says, "God created man in his image; ... male and female he created them." (Genesis 1:27) Human beings bear the image of the infinitely good God! However, after Adam's creation, God said, "It is not good for the man to be alone." (Genesis 2:18) This suggests that Adam by *himself* does not adequately image God, for we know God to be Triune, three Persons in one God, existing in joyful *community*. His image-bearers, too, are meant to live in a communion of love to reflect His Triune love, so God created Eve for Adam. Pope John Paul II teaches in his book *Theology of the Body*: "Spousal love (... marital ... or conjugal love) is the love of total self-donation," and so it is in our bodies that we reflect, especially in marriage, Christ's *total self-donation* for His Church on the Cross. The meaning of our bodies is that they alone can express love, received from God and given to others. The body is not evil.

In fact, Christ's *Incarnation* is *evidence* of the body's goodness – God became man! And His *Resurrection* is further evidence. For after Jesus endured Calvary in our human nature to restore that nature to His Father, He *ascended to heaven* bearing His physical wounds. Our bodies, like His, will one day be glorified. St. Paul says: "For the trumpet will sound, the dead will be raised incorruptible, and we shall be changed. For that which is corruptible must clothe itself with incorruptibility and that which is mortal must clothe itself with immortality." (I Corinthians 15:51-53) This is our certain hope! We can proclaim with confidence, "I believe in the resurrection of the body!"



Most Reverend Mike Boulette
Catholic Life Insurance Spiritual Advisor

“For the trumpet will sound, the dead will be raised incorruptible, and we shall be changed. For that which is corruptible must clothe itself with incorruptibility and that which is mortal must clothe itself with immortality.”

I Corinthians 15:51-53

BRANCHES *in Action*



Donation for Those in Need – Charlotte Kneseck, Secretary-Treasurer of the **Gonzales Branch**, presented a check to Michelle Tucker with the Gonzales Christian Assistance Ministry to assist with food costs.



Donation for the Less Fortunate – Darrell Labus, 3rd Vice President, of the **Poth Branch**, presents a check to the Poth Food Pantry.



No Tricks, Just Treats – Jane Gerber, First Vice President, of the **Nazareth Branch**, posed with some young ladies during the parish Trunk or Treat event. Participants visited various booths from community businesses.



Donating to a Cause – Frankie Kempf, Branch President, and the **Castroville Branch** Officers presented a donation to Bill Swan, Manager of the St. Louis Braden Keller Community Center.



Preparing for the School Year – **Floresville Branch** Officers, along with the South Texas Children's Alliance, worked with faith formation students to gather school supplies, games, and snacks for the school year.



Raising Money for Learning – The **Hallettsville Branch** worked during the annual Strudel Bake fundraiser to raise money for education.



After Mass Treat – Officers of the **High Hill-Schulenburg Branch** served juice and donuts after morning Mass to the parish community to commemorate the Feast of St. Rose of Lima.

Each year Branches give back to their local communities in various ways. Whether it is working with the Parish, donating to a shelter, or donating a new flag, Branches in Action is much more than just a donation or a service; it is a way to gather, build relationships, and support one another.



I Pledge Allegiance – Sharon Duesterhaus, **Olfen Branch** President, presented a new United States flag to the Ballinger Cares Food Pantry and Resale Shop in memory of Father Hubert (Hugh) Wade.



Service and Fellowship – The **Hereford Branch** gathered with faith formation students and teachers to prepare for upcoming classes. Following the cleanup, they enjoyed fellowship and a meal.



Helping Hands – Kenneth Dietrich, Branch President, and Barbara Dietrich, 1st Vice President, along with members of the **SW San Antonio Branch** were volunteering at the San Antonio Food Bank.



Let's Mingle – After Mass, the **Nada Branch** Officers enjoyed mingling and serving donuts to fellow parishioners.



Providing for Others – Officers of the **Selma-Converse Branch** worked hard to prepare for St. Vincent de Paul's food bank drive.



Sweet Sounds – Janet Frerich, Secretary-Treasurer, Edna Smith, 3rd Vice President, and Monroe Frerich, former Vice President, of the **NE San Antonio Branch**, donated much-needed funds to Father Ed Gonzales to assist with a sound system upgrade for St. Thomas More Catholic Church.



Helping a Community Member – The **Rowena Branch** officers joined the local community to raise money, by hosting a benefit dinner and auction, for a local parishioner battling cancer.



In Memoriam



Alfred R. Pierotti Jr.

Long-time Agent, Alfred Pierotti, Jr., passed away on May 1, 2023. He was 77 years old. Pierotti became an agent with Catholic Life Insurance in 2009. Aside from being an agent, he was a teacher and published author. He is survived by his wife,

Cynthia, four children, nine grandchildren, and sister. A funeral Mass was held on May 5, 2023, at St. Pius X Catholic Church.



Robert J. Graff, Jr.

Robert “Bobby” J. Graff, Jr., a former Branch Officer and Agent of Hondo, Texas, passed away on July 17, 2023.

Graff became an agent in 1968 and retired in 2009. He also served as a Hondo branch officer until 2011. He was a member of

St. John’s Catholic Church where he served on numerous committees. Graff is survived by his three children, ten grandchildren, and nineteen great-grandchildren. A Rosary, followed by a funeral Mass, was held on July 20, 2023, at St. John’s Catholic Church in Hondo, Texas.



Geraldine “Gerri” Probst Martinez

Geraldine “Gerri” Probst Martinez, a Sales Agent, and longtime Branch Officer for the Rockne–String Prairie Branch passed away on August 12, 2023, with her family by her side.

Martinez enjoyed serving her community, clients, and family where she served on multiple organizations. She is survived by her husband, Cecil, two children, five grandchildren, and one great-grandchild. A memorial Mass was held on August 24, 2023, at Sacred Heart Catholic Church in Bastrop, Texas.



Dennis E. Schraeder

Dennis E. Schraeder, a Sales Agent, and Branch Officer with the St. Lawrence Branch passed away on September 16, 2023.

Schraeder was an avid farmer and a retired National Guardsman. He served in various community events and organizations. He is survived by his wife, Deborah, five children, fifteen grandchildren, and eleven great-grandchildren. A Mass was held on September 23, 2023, at St. Lawrence Catholic Church in Garden City, Texas.

Contact Us

Phone: (210) 828-9921
Toll free: (800) 262-2548
Fax: (210) 828-4629
Website: www.cliu.com
General Email: info@cliu.com

Office Hours:

8 a.m.–5 p.m. Monday–Thursday
8 a.m.–3 p.m. Friday

Watch for Important Forms in Your Mailbox

Among the credit card bills, post-holiday sales flyers, and junk mail that arrive following the first of the year will be letters that members will want to save. These contain the W-2s, 1099s, RMD letters, and other forms that you’ll need to file your income tax in mid-April.

Your 1099

Catholic Life prints our 1099 forms on 8 ½ x 11 sheets of paper with the form number (1099-R, 1099-INT, 1099-MISC, or 1099-NEC) printed at the top of the page. The 1099 forms come in a special envelope labeled IMPORTANT TAX INFORMATION to make it easy to identify. When you receive this envelope, put it with all your other incoming tax documents so you’ll be ready when the time comes to fill out income tax forms that are due April 15.

RMD Changes

Changes have occurred regarding the applicable ages for annual RMD distributions. Generally, you must begin taking RMDs by April 1 of the year following the year you turn:

- Date of Birth prior to 07/01/1949: Age 70 ½;
- Date of Birth 07/01/1949 through 12/31/1950: Age 72;

- Date of Birth 01/01/1951 through 12/31/1957: Age 73;
- Date of Birth on or after 01/01/1958: Age 75.

If you are 73 years of age and older or turn 73 at any time in 2023 and have a Traditional IRA with Catholic Life, you’ll receive a letter about your required minimum distribution (RMD) withdrawal in January.

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

For more information, please get in touch with the Membership Service Center at 1-800-262-2548 or call your Agent.

Board of Directors Election Announcement

In 2024, Catholic Life Insurance will gather for the 99th Convention. On July 12-13, Convention Delegates will meet at the Embassy Suites Hotel & Conference Center in San Marcos, Texas. Delegates will vote on proposed changes to the Bylaws and elect Region Directors to represent them on the Board.

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

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

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

Individuals who are interested in running for the Board should:

- Be a member for at least two years, and not attain age 76 by July 12, 2024
- Possess appropriate education and business knowledge and experience
- Reside in the Region they will represent
- Not be an agent, representative, employee, Officer, or Director of another life insurance organization

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

Both categories of candidates must submit and complete an application by May 13, 2024. Applications are available from Corporate Secretary Shanna Smith at ssmith@cliu.com.

Member Appreciation Day with the Texas Rangers

Catholic Life Insurance hosted a Member Appreciation event on September 10, 2023. The 2023 World Series Champion Texas Rangers secured a win against the Oakland Athletics at Globe Life Field in Arlington. Members enjoyed hotdogs, nachos, and sodas to cool off. Attendee Karen Simcik said, "My family, both adults and kids, had a fabulous time! Thanks again for encouraging family time through planned activities such as this one."

Stay tuned for the Spring magazine to learn more about the upcoming 2024 Member Appreciation events!



Flag Day Patch Contest for Girl Scouts!

Go to <https://www.cliu.com/giving-back/flag-day/annual-flag-day-celebration/>



Flag Day Poster Contest

June 14, 2024 is the 247th anniversary of the American Flag.

Our contest theme this year: **Celebrating America's Heroes.**

Illustrate anyone you believe is an American Hero.

(You must include the American Flag. Posters that have pictures drawn on the Flag or have changed its colors will be disqualified).

WHO CAN ENTER

Children in grades Kindergarten through 5th may enter.

WHAT CAN BE ENTERED

One original poster no larger than 20"x 20."

WHAT MATERIALS CAN BE USED?

You can use pencils, ink, paint, watercolors, crayons, fabric, and construction paper. Words, letters, pictures, or other materials from newspapers or magazines may also be used. Posters must be made of poster board or construction paper.

WHAT ARE THE DIVISIONS AND THE PRIZES?

Division A: K—1st Grade

Division B: 2nd—3rd Grade

Division C: 4th—5th Grade

Prizes to be awarded in each division:

First: \$150 VISA gift card Second: \$125 VISA gift card

Third: \$100 VISA gift card Fourth: \$75 VISA gift card

Fifth: \$50 VISA gift card Sixth: \$35 VISA gift card

JUDGING

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

SCORING

Use as a guide for poster planning:

- Eye Appeal**..... 30%
Does the poster attract attention?
Preparation, neatness, & colors
- Originality**..... 20%
Design, slogan, arrangement
- Theme** 45%
Does poster stimulate interest?
Does it carry out the theme?
- Identification**..... 5%
Attach the entry form or copy of entry to the back of the poster.

GENERAL RULES

- An entry form must be completed and attached to the back of the poster. An incomplete and/or illegible form will disqualify the entry. **Please have a parent or teacher fill out the entry form.**
- We recommend mailing your entry in a poster tube, which you may find at your local post office, or business supply store.
- The deadline to submit your entry: **May 3, 2024.**
Send entries to:
Catholic Life Insurance Poster Contest
PO Box 659527
San Antonio, Texas 78265-9527

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



Entry Form—Please Print (Attach to back of poster. Must be complete and legible to qualify.)

Name _____

Home Address _____

City _____ State _____ Zip _____

Home Phone Number _____

Grade _____ School _____

Parent's Name _____

Teacher's Name _____

Flag Day Video Contest

Calling all students grades 6-12! Catholic Life Insurance invites you to participate in our Flag Day Video Contest. Our contest theme this year: **Celebrating America's Heroes.**
Illustrate anyone you believe is an American Hero.

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

CONTEST RULES

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

ELIGIBILITY REQUIREMENTS

Students grades 6-12 that live in the states that Catholic Life Insurance operates (Texas, Alabama, Arizona, Arkansas, Colorado, Florida, Georgia, Iowa, Kansas, Louisiana, Mississippi, Missouri, Nebraska, New Mexico, and Oklahoma).

VIDEO REQUIREMENTS

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

PRIZES

First: \$250 Second: \$100 Third: \$75

JUDGING

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

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



Entry Form—Please Print (Include with entry. Must be complete and legible to qualify.)

Name _____

Home Address _____

City _____ State _____ Zip _____

Home Phone Number _____

Grade _____ School _____

Parent's Name _____

Teacher's Name _____

SCORING

Use as a guide for video planning:

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

GENERAL RULES

1. An entry form must be completed and **submitted with the video**. No form or incomplete form will disqualify the entry.
2. We suggest emailing your video to branch@cliu.com or mailing a copy to:
Catholic Life Insurance Video Contest
PO Box 659527
San Antonio, Texas 78265-9527
3. The deadline to submit your entry: **May 3, 2024**.

MAKE a Difference

Make a Difference Day is a national day of service aimed at improving the lives of others through community service. Our Branches celebrate by organizing special projects to help those in their community. From cemetery cleanups to food drives, our members do their part in making their communities a better place.



Helping Those in Need – Baytown Branch Officers and their families worked dutifully to fulfill food orders and load them into cars at St. Joseph the Worker Food Pantry.



Raising Money for a Cause – La Coste-Devine Branch Officers, along with the Local Knights of Columbus and St. Ann's CCD, helped raise money for children and adults for the faith formation organization.



Chopping for a Cause – Janet Creswell, Secretary-Treasurer, and Dr. Gery Moczygomba, 1st Vice President, of the Seguin Branch, helped cut and prepare wood for bar-b-que plates, along with other volunteers, for St. James's annual fall festival.



Gifts for Seminarians – Much appreciated and well-deserved gift bags for the Seminarians were packed by the St. Hedwig Branch Officers.



Partnering for a Cause – Local 4-H Clubs partnered with the Nada Branch to collect food for their annual food drive.

MAILING REQUIREMENTS

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In the KITCHEN

From breakfast to dinner, here are some recipes to satisfy those holiday cravings.

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 Insurance 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, 1635 NE Loop 410, P.O. Box 659527, San Antonio, Texas 78265-9527.

We would like to thank all of those who share their favorite recipes with us, so we can share them with our members, our agents, our branches, and our families.

Venison Marsala on Angel Hair Pasta

1 lb. of venison back strap, sliced 3/4" and beaten flat into 1/4" thickness medallions
1/2 cup of Marsala cooking wine
1 cup of beef broth
8 oz. pkg. of fresh mushrooms
1 jar of artichoke hearts (drained)
1/2 cup of chopped onions
Angel hair pasta

Additional ingredients: flour, olive oil, salt, pepper, parsley, butter, half and half, and Lawry's season salt.

After pounding the back strap into medallion steaks, season lightly on one side only with Lawry's. Lightly coat each piece of meat on both sides with flour and cook in a large medium-heat skillet with 2 tbsps. of olive oil. Cook no more than 2 minutes on each side and remove from skillet onto a plate. Add 1 to 2 tbsps. of butter to the skillet, then add onions and mushrooms. Stir frequently and cook for about 10 minutes. Then pour in the beef broth and the Marsala wine. Cook for about 7 to 8 minutes, then add the artichoke hearts. Add 1 to 2 oz. of half and half, and stir. Add the venison back

to the skillet with the sauce and let cook for about 2-3 more minutes. Add salt and pepper to taste. Add 2 tbsps. of chopped parsley before serving. Optional – If the sauce is too runny, you can use cornstarch or flour mixture for thickening. Also, while onions and mushrooms are cooking, boil the angel hair pasta. Serve on top of the pasta.

*Jim & Debbie Balsam
Burnet, Texas*

Tea Cakes

1 cup shortening
2 cups sugar
4 eggs
4 tbsp. cream (or) canned milk
4 cups flour
4 tps. baking powder
1/8 teaspoon salt
1 tsp. vanilla

Mix well, drop by teaspoon on a lightly greased cookie sheet. Optional - Can be changed to add one small can drained crushed pineapple and omit the milk.

*Juanita Schanen
Corpus Christi, Texas*

Bran Muffins

2 cups of Raisin Bran cereal
1 cup of milk
1 large egg beaten
1/4 cup of vegetable oil
1/2 cup of granulated brown sugar or honey
1/2 cup of applesauce
1 1/4 of wheat flour
1 tsp. of baking soda
1 tsp. of baking powder
1/2 tsp. of salt
1 tsp. powdered cinnamon
1 cup of quick oats

Mix milk and cereal. Add oil, egg, sugar, and applesauce to the cereal mixture. Mix dry ingredients together and add wet ingredients. Add oats and mix. Fill greased muffin tins. Makes 12 medium-sized muffins. Bake in preheated 400-degree oven for 20 minutes. Optional – For variety, you can add 1/2 cup of nuts, chopped apples, shredded zucchini, or shredded carrots.

*Velma Dominguez
San Antonio, Texas*

CATHOLIC LIFE INSURANCE

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

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If a wage earner from a household passes away, 38% of Americans say their families would face financial hardship in six months*. Final Expense Insurance can close the gap, to help cover funeral costs and other expenses.



CATHOLIC LIFE INSURANCE

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FINAL EXPENSE INSURANCE						
	FEMALE**			MALE**		
	\$10,000	\$25,000	\$35,000	\$10,000	\$25,000	\$35,000
AGE 45	\$19.30	\$44.50	\$61.30	\$21.87	\$50.92	\$70.28
AGE 55	\$26.33	\$62.08	\$85.92	\$31.36	\$74.65	\$103.50
AGE 65	\$40.62	\$97.81	\$135.94	\$51.46	\$124.90	\$173.85

**Sample monthly rates are based on a non-tobacco classification and reflect the level benefit final expense plan. Additional rates and ages are available.

*Source: 2023 Insurance Barometer Study, LIMRA and Life Happens.