

CATHOLIC LIFE INSURANCE

MAGAZINE | SPRING 2024



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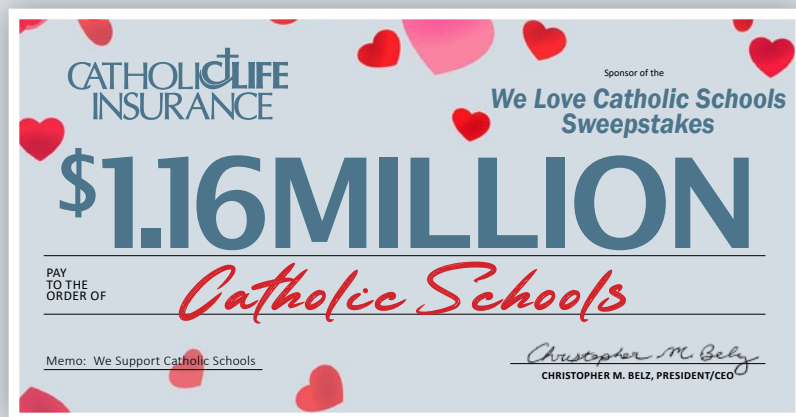
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Message from the President/CEO



Christopher M. Belz
President/CEO

Dear Member:

As we race towards spring, I would like to take this opportunity to extend my heartfelt and sincere appreciation for our members, agents, employees, and volunteers. Together with their commitment and the leadership of the Board of Directors, we continue to build on our legacy for an even brighter future. 2024 is off to a strong start! Many exciting things are taking place in the organization. We have concluded the Catholic Schools Sweepstakes, celebrated our top-producing Agents during the annual Sales Leaders trip, conducted our Region meetings to give updates on the Society, and received a strong review of Excellent from our ratings analyst.

CATHOLIC SCHOOLS SWEEPSTAKES

We concluded our Catholic Schools Sweepstakes in February at the Home Office. This year 69 schools participated, and the total amount we have helped schools raise has reached \$15 million since the Sweepstakes began in 2007. Schools utilize these funds for tuition assistance, equipment needs, capital improvements, and other operations. We are proud to continue this initiative and give back to our communities, schools, and youth. Please refer to pages 12-14 to learn more about the Catholic Schools Sweepstakes and to see the winners list.

RECOGNIZING EXCELLENCE

Catholic Life Insurance celebrated our Agents for the year 2023 at the Leaders Club trip in February. Top producers in Life Insurance and Annuities traveled to Cabo San Lucas. Our growth and standing in the industry would not have been possible without our Agents. Congratulations to our Agents on a job well done! We look forward to another great year in 2024. Please refer to page 17 to see the top producers.

BRANCHES IN ACTION

Our 74 Branches are busy hosting Socials, volunteer events, and supporting their communities. Branches spend a significant amount of time creating events to help their communities prosper. Events include working with youth to beautify playgrounds and cemeteries, assisting local food banks with distributions to families, and preparing hygiene kits for parish organizations. We are grateful for all of the hard work we see from our Branches year-round. Please refer to pages 18-21 to learn more.

AM BEST RATING

In Fall 2023, Catholic Life Insurance received an A-/Excellent rating from AM Best, a leading insurance ratings analyst. AM Best defines an A-/Excellent rating as an insurer's ability to meet their ongoing insurance obligations and is a testament to our sound financial standing, strong product offerings, and reputation in the industry.

Thank you for continuing to allow Catholic Life Insurance to serve you and your family. We are grateful for your membership and for trusting us to protect you and your loved ones for the years to come.

Sincerely,

Christopher M. Belz
President/CEO

Rating Agency AM Best Announces Excellent Status

AM Best is a leading insurance ratings analyst that assesses the ability of an insurance company to pay claims, debts, and other financial obligations on time. As of Fall 2023, Catholic Life Insurance is proud to announce AM Best has rated the organization with an A-/Excellent rating. The agency defines an A-/Excellent rating as an excellent ability to meet insurance obligations.

As the only credit rating agency specializing in the insurance industry, AM Best determines a company's rating based on a comprehensive quantitative evaluation of a company's balance sheet, operating performance, and business profile. The rating affirms Catholic Life Insurance is a company that is safe, strong, and secure as we navigate into the coming year.

Christopher M. Belz

Named the 14th President/CEO of Catholic Life Insurance

The Board of Directors selected Christopher M. Belz as the 14th President and Chief Executive Officer (CEO) of Catholic Life Insurance. Belz previously served as the Executive Vice President (EVP) of Corporate Relations, beginning in 2022. He is a graduate of Columbia University and later earned his MBA from Rice University. Prior to joining Catholic Life Insurance, Belz worked in varying capacities in the financial services industry including banking, credit analysis, relationship management, and portfolio management. He recently spent years with the Investment Management Group at San Antonio-based Broadway Bank.

During his time as the EVP of Corporate Relations, Belz gained an in-depth view of the many departments across the organization. Belz is passionate about Catholic Life Insurance, much like his predecessor J. Michael Belz. He is a forward-thinking leader with an appreciation for the history and traditions of the organization, which has empowered its members since its start in 1901.

In 2023, Belz visited 14 Branches where he experienced first-hand the ways our volunteers are giving back to our communities. The Operations Department continued to simplify its processes with the ongoing implementation of a new Claims Management System which provides a better member experience. In the Fall, Catholic Life Insurance expanded its licensed operations into three new states – Arkansas, Iowa, and Missouri and the Sales division continues to recruit across the 15 states we serve. The IT Department supported our Home Office by incorporating new tools for employees to better support operations. The Accounting Department continued to monitor financials throughout the year to ensure effective operations, and the team completed a conversion to a new custody service platform for the company's investments.

In the last year, major milestones across all departments were numerous, and every detail was reviewed through the lens of enhancing member experience and customer service. One example, in the 4th quarter annuity mailing, members are being provided with a QR code to access their accounts in real-time.

As an organization, we are especially proud to again receive the honor of being a Top Workplace in San Antonio. This is a testament to our employees and the belief in the mission of this organization. Another accolade this organization is proud of is AM Best affirming the rating of A-/Excellent. This is an indication of strong operations, financial stability, and sound business practices.

Leading into the next generation, Catholic Life Insurance will continue to operate as an organization committed to faith, family, and financial well-being, and President Belz is excited to lead the organization to new heights in this fast-moving world.



Christopher M. Belz, President/CEO of Catholic Life Insurance, is pictured here with J. Michael Belz, President Emeritus.

Board of Directors Election Announcement

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 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 Directors 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 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.



Catholic Life Insurance Board of Directors: Front row: Dianne Shimek Cerny, Region III, Secretary of the Board; Felix Skarpa, Region VI, Chair of the Board; J. Michael Belz, President Emeritus; and Dennis Matthiesen, Region V, Vice-Chair of the Board. Back row: Roland DeWinne, Jr., Region II; Danny Nortman, Region IV; John Raabe, Region I; Eva Martinez, Appointed Director; and Allen Strickland, Appointed Director.

In Memoriam



Louis P. "Pat" Dziuk

Louis P. "Pat" Dziuk, a long-time Agent and Falls City Branch Officer, passed away on Wednesday, November 29, 2023. He was 87 years old.

Dziuk became an Agent with Catholic Life Insurance in 1967 and later became a Branch Officer. He was recognized many times in his career as a leading salesman. Pat was an avid farmer, collector, and enjoyed spending time with his family. He is survived by his wife Loretta, four children, seven grandchildren, and five great-grandchildren. A visitation was held on December 4, 2023, followed by a Mass at Holy Trinity Catholic Church in Falls City.



Adrian Joseph Sekula

Adrian Joseph Sekula, a long-time Branch Officer of Floresville, passed away on December 30, 2023, at 84 years

old. He served as a Branch Officer since 1996.

Sekula helped his community in many ways through his local parish, Sacred Heart Catholic Church, the Knights of Columbus, and his welding business. He is survived by his wife Mary, seven siblings, and numerous nieces and nephews. A visitation was held on January 8, 2024, followed by a Funeral Mass on January 9, 2024.

SCHOLARSHIPS

The 2023 Rev. Msgr. Larry J. Droll Scholarship for Catholic Laity Awarded

Rev. Msgr. Henkes and the Rev. Msgr. Stuebben Seminarian Scholarships

Now Available!

Deadline is June 17, 2024

Each scholarship awards \$2,000 to two applicants. The Rev. Msgr. Henkes Seminarian Scholarship will benefit a Roman Catholic seminarian and the Rev. Msgr. Stuebben Seminarian Scholarship is open to Roman Catholic seminarians attending Assumption Seminary in San Antonio.

Apply at www.cliu.com/Giving-Back



Yesenia Andrade of Denver City, Texas



Lourdes Tuñón of Miami, Florida

For the 20th year, the Rev. Msgr. Larry J. Droll Scholarship for Catholic Laity has been awarded to two deserving candidates pursuing graduate degrees. Lourdes Tuñón of Miami, Florida, and Yesenia Andrade of Denver City, Texas each received a \$2,000 scholarship. Tuñón is studying for the Archdiocese of Miami and is continuing her studies at Franciscan University of Steubenville in Steubenville, Ohio. Andrade is studying for the Diocese of Lubbock and is attending the Mexican American College in San Antonio, Texas.

The scholarship honors Rev. Msgr. Larry J. Droll who served as spiritual advisor for Catholic Life Insurance. Students must be enrolled in an accredited graduate program at a Catholic University and be a practicing Roman Catholic who is also a resident of a state in which Catholic Life Insurance is licensed to operate.



2024 Member Appreciation Days

You are invited to join Catholic Life Insurance for a 2024 Member Appreciation Day!
We are celebrating our Members with different outings throughout the year.

BASEBALL GAME DATES

Texas Rangers vs. Cincinnati Reds

Location: Arlington

Friday, April 26, 2024

7:05 p.m.

Cost: \$13

Midland RockHounds vs. Tulsa Drillers

Location: Midland

Saturday, May 11, 2024

7:00 p.m.

Cost: \$10

TICKETS

We are providing tickets at a reduced price, with a small handling fee incurred per ticket.

- Members in good standing can obtain up to 4 tickets.
- **When?** Tickets will be available for purchase beginning at 08:00 AM on Monday, March 25, 2024.
- **How?** To purchase tickets, have a credit card and email address available. Call 1 (800) 262-2548 during regular business hours.
- Group seating cannot be guaranteed.

Stay tuned for the summer edition of the *Catholic Life Insurance Magazine* for events later in the year!



Catholic Life Insurance Flag Day Celebration

A Catholic Life Insurance tradition dating back to 1993, the Flag Day Celebration is an event valued by our community and members. It has become an annual tradition commemorating the adoption of the United States flag instituted in 1777. It reminds us of the price of freedom, while paying tribute to our nation, our heroes – our veterans, and all who died serving our country.

To coincide with the event, Catholic Life Insurance sponsors a Flag Day Poster and Video Contest, and the Girl Scouts commemorative Flag Day Patch Contest which is open to youth ages five to eighteen. This year's theme is Celebrating America's Heroes. A presentation will take place followed by a catered picnic lunch and music.

Be part of the celebration!

Date & Time: Friday, June 14, 2024
11:30 a.m. – 1:00 p.m.

Place: Catholic Life Insurance - Home Office
1635 N.E. Loop 410
San Antonio, Texas 78209

RSVP Required: Email communications@cliu.com or call 1 (800) 262-2548 ext. 256 by Friday, June 7, 2024

Enter the Flag Day, Poster, Video, and Patch contests!



Annual Statement of Condition



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

Dear Catholic Life Insurance Members,

Thank you for trusting Catholic Life Insurance to secure your and your family's future. Our mission is to provide families with access to our life insurance and retirement products, provide outstanding customer service, support our faith-based community, and serve the communities in which we operate.

I am pleased to share our 2023 end-of-year financial results:

- **Assets of \$1.27 Billion**
- **Surplus of \$114 Million**
- **Insurance in force of \$2.15 Billion**
- **Solvency ratio of 109.93**
- **Net income of \$5.36 Million**

Catholic Life Insurance continues to operate as a safe, strong, and secure organization. We take great pride in our accomplishments and work diligently throughout the year to safeguard our financial position. Year after year, we emphasize our solvency ratio. This ratio is significant because it measures the organization's ability to meet its financial obligations. Catholic Life Insurance has over \$109 for every \$100 of liabilities. We are proud to share AM Best, a leading insurance credit ratings agency, has rated us as A-/Excellent.

In 2024, Catholic Life Insurance will celebrate 123 years of operations. On behalf of the Board of Directors, Officers, and Employees, we thank you for the opportunity to serve you and your family. We hope you will continue to rely on Catholic Life Insurance's products to meet your and your family's financial goals.

Sincerely,

A handwritten signature in black ink that reads "Colleen Z. Berger". The signature is fluid and cursive.

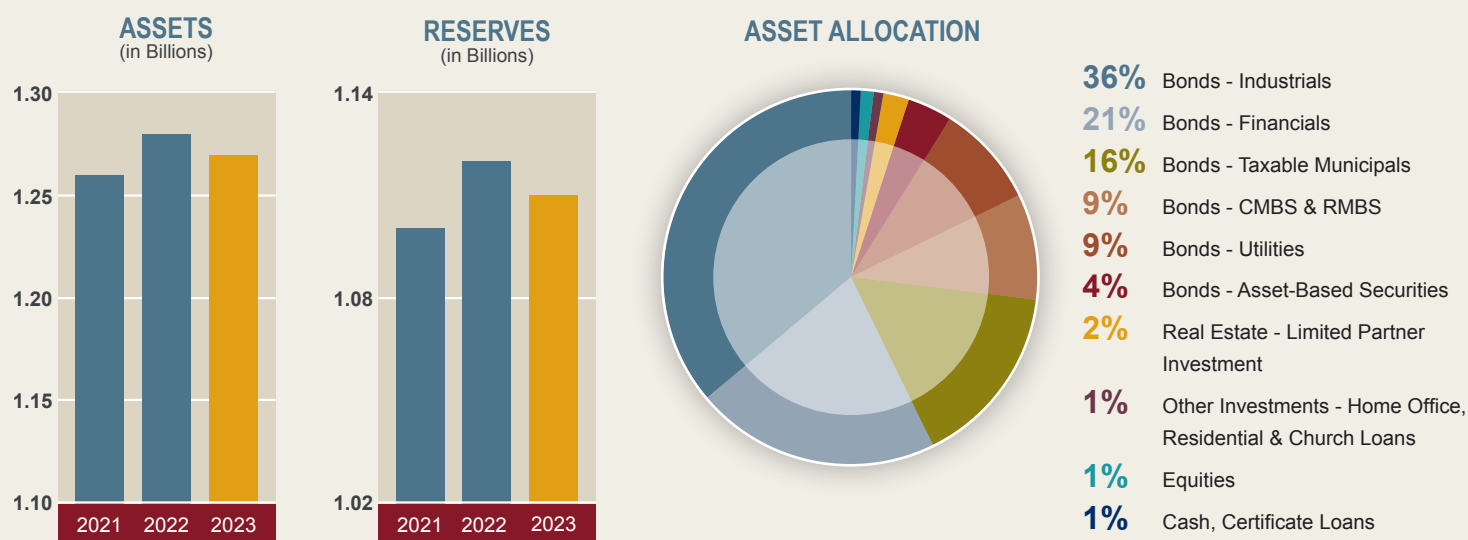
Colleen Z. Berger, CPA, CGMA
SVP/Chief Financial Officer

CELEBRATING
123 YEARS
OF OPERATIONS

Annual Statement of Condition

December 31, 2023

	December 31, 2023	December 31, 2022	December 31, 2021
ASSETS			
Bonds	\$1,193,622,035	\$1,213,363,387	\$1,180,986,369
Mortgage and Church Loans	215,716	751,681	1,352,811
Real Estate	5,302,547	5,540,084	5,809,136
Certificate Loans	5,787,550	5,551,950	5,548,883
Cash and Other Assets	60,183,959	51,731,040	66,106,972
Total Assets	\$1,265,111,807	\$1,276,938,142	\$1,259,804,171
LIABILITIES			
Certificate Reserves	\$1,104,023,733	\$1,116,293,331	\$1,102,551,759
Accumulated Dividends	8,620,212	8,654,378	8,627,931
Securities Valuation Reserve	13,522,520	17,660,019	15,856,220
All Other Liabilities	24,615,801	23,193,105	23,784,052
Total Liabilities	\$1,150,782,266	\$1,165,800,833	\$1,150,819,962
Unassigned Funds (Surplus)	114,329,541	111,137,309	108,984,209
Total Liabilities/Unassigned Funds	1,265,111,807	1,276,938,142	1,259,804,171
Net Income After Refunds to Members & Net Realized Capital Gains/(Losses)	\$5,361,556	\$4,427,523	\$2,542,686



2021-2023 Annual Statements filed with the Texas Department of Insurance

Navigating Required Minimum Distributions

By: Joy N. Burditt, AVP/Operations

Individual Retirement Arrangements (IRAs) are retirement funds to be used during the IRA Holder's retirement. As you may be aware, contributions to a Traditional IRA, SEP-IRA, and SIMPLE IRA are generally pre-tax*, meaning the IRA Holder will not be taxed on the contributed amount in the year "for which" the contribution is made. This is intended by Congress and the Internal Revenue Service (IRS) to encourage the average American to save intentionally for retirement. In addition to the contributions being pre-tax*, the earnings are also tax deferred.** This means that neither the contributions* nor the earnings are taxed by the IRS until they are distributed from the IRA.**

Based on this information (retirement savings and pre-tax assets), the IRS has established rules that require the IRA Holder to begin distributing funds from the IRA during their likely retirement years. These distributions are called IRS Required Minimum Distributions (RMDs). Unlike 401(k) RMDs, there are no regulations allowing IRA RMDs to be postponed if the IRA Holder is still working at the applicable ages. Therefore, RMDs must be taken every year after a specified age (see chart at right).

RMD statements will be sent to the IRA Holder in January of each year that an RMD is required. Financial organizations are not required to send copies of the RMD statements to the IRS, however, the RMD requirement is communicated to the IRS via the previous year's IRS Form 5498, which is due by May 31. For example, an RMD due in 2024 will be reported on the 2023 IRS Form 5498, which will be sent out in May 2024.

Please reach out to your financial representative or agent for any questions on your RMD. We are always here to help and look forward to hearing from you.

**Based on marital status, age, and earned income requirements.*

***If IRA Holders violate certain rules governing IRAs (called prohibited transactions), the funds may not only be taxable prior to a distribution but may also result in a penalty being assessed due to the violation. For more information regarding prohibited transactions, please contact your Qualified Tax Advisor.*

Required Minimum Distributions (RMDs)		
CONTRIBUTION YEAR	RMD DISTRIBUTION YEAR	BIRTH YEAR
THROUGH 2019	RMDs began in the year the IRA Holder turned 70 1/2 and continue to be required each year thereafter	Date of Birth prior to 07/01/1949
2020 through 2022 (SECURE Act)	RMDs began in the year the IRA Holder turned 72 and continue to be required each year thereafter	Date of Birth 07/01/1949 through 12/31/1950
2023 through 2032 (SECURE 2.0 Act)	RMDs begin in the year the IRA Holder turns 73 and will continue to be required each year thereafter	Date of Birth 01/01/1951 through 12/31/1959
2033 forward (SECURE 2.0 Act)	RMDs will begin in the year the IRA Holder turns 75 and will continue to be required each year thereafter	Date of Birth 01/01/1960 forward

The RMD is based on the prior year's December 31 account balance and on the IRA Holder's distribution period.

NEED TO MAKE A CHANGE TO YOUR BENEFICIARY?

It is important to keep your information up to date.

You can complete the Change of Owner or Beneficiary Form found at www.cliu.com/helping-our-members/.

For any questions, please contact the Membership Service Center at (210) 828-9921 or 1 (800) 262-2548, extension 253, or email mscenter@cliu.com.

IRS Required Minimum Distribution Payouts

By: Joy N. Burditt, AVP/Operations and Brooke Gullion, AVP/Operations

IRS Required Minimum Distributions (RMDs) can be automatically processed each year. However, there are various ways RMD payouts are affected by other IRA activities.

If the original Annuitant is still living, there are two ways the IRA holder can set up these RMD payouts:

1. Physical check mailed to the IRA holder's mailing address.
2. Direct Deposit sent to the IRA holder's bank account (voided check required).
 - o This option lets the IRA holder receive the net RMD payout quickly.
 - o The bank account must be in the IRA holder's name (whether solely or jointly).
 - We will not send funds to accounts in the name of someone other than the IRA holder, including Trust or Business accounts.

For either option, we need one of the following:

- The RMD Form and an IRS Form W-4R.
 - o The IRS Form W-4R is sent with the RMD letter and form each January.
- An Annuity Transaction Form (ATF) requesting to be set up as an RMD payout, the month desired, and an IRS Form W-4R.
 - o The ATF with embedded IRS Form W-4R is available on our website, www.cliu.com, under "Forms".

The form completed above must request the exact current year RMD amount only. A request for any other amount cannot be set up as an RMD payout.

In addition, the IRA holder should select a "month" in which the RMD will be

processed. The RMD will be processed in the same month each year. Please note the RMD will be processed within the month selected. However, we will not guarantee an exact day within the month.

For example, to ensure the RMD will be processed before Christmas, we suggest the RMD be scheduled for November (or earlier). If December is requested, we cannot guarantee it will be processed before Christmas.

ADDITIONAL INFORMATION

If the IRA holder requests a withdrawal before the RMD payout date, the RMD payout amount will be reduced by the previous withdrawal amount.

For example, if the 2024 RMD is \$1,000.00 and is set up for November of each year, but a \$500.00 withdrawal is taken in March 2024, the November 2024 RMD payout will only be \$500.00.

The payout will be skipped for the current year if a requested withdrawal before the payout date is more than the RMD for the year but will resume (re-calculate) the following year.

For example, if the 2024 RMD is \$1,000.00 and is set up for November of each year, but a \$2,000.00 withdrawal is taken in March 2024, the November 2024 RMD payout will be skipped.

Suppose the RMD payout will be reduced and/or skipped due to a previous withdrawal, and the IRA holder still wants the full RMD amount. In that case, the IRA holder needs to submit an ATF requesting the full RMD amount (quote the actual amount) to be processed and an IRS Form W-4R at least two weeks before the RMD payout date.

If the RMD payout is set up as a check and the IRA holder wants to change to Direct Deposit, we need an ATF requesting this change, a voided check for the bank account that will receive the net RMD payout, and an IRS Form W-4R.

If you have a non-RMD payout and still want the RMD satisfied, request an RMD payout scheduled for after your last non-RMD payout of the year. The RMD payout will calculate whether the RMD has been fully satisfied. If it has, there will not be another distribution. If not, the RMD payout will only process the remaining RMD amount. RMD payouts in this situation are frequently scheduled for December 27 to ensure all non-RMD payouts have been completed for the year.

RMD payouts are set up on a particular IRA with paperwork signed for that IRA. If an IRA with an RMD payout is terminated (such as in a full transfer), the RMD payout is also terminated. If the IRA holder wants an RMD payout on the new IRA, they must request the RMD payout on the new IRA once the transfer is complete. Note: It is only possible to set up an RMD payout in the tax year after the year the IRA is issued.

For example, if an IRA is issued in 2024, the first year an RMD payout can be set up is 2025. This is true regardless of "when" in the year the IRA is issued. In this example, January 2024 and December 2024 have the same result.

If a transfer occurred without satisfying the current year's RMD, the IRA holder needs to request the current year's RMD from another IRA. The IRA holder should be aware of Early Withdrawal Charges if the RMD exceeds the new IRA's "free amount" (see the new IRA contract). For this reason, we suggest processing any outstanding RMDs before a transfer.

If you have any questions, please contact our Membership Service Center at (210) 828-9921 or 1 (800) 262-2548, extension 253, or email mscenter@cliu.com.

2024 Catholic Schools Sweepstakes

The 2024 Catholic Schools Sweepstakes drawing was held on February 14 at the Home Office in San Antonio. This year's ticket drawing was led by Dr. Marti West, Superintendent of Schools of the Archdiocese of San Antonio, who was ceremonially blindfolded before emerging from more than 232,000 tickets! Earlier in the morning, \$1,000 prepaid gift card winners were drawn from each of the participating schools. With a drumroll, Christopher M. Belz, President/CEO, announced the grand prize winner as Joey Flores, who purchased his ticket from St. Elizabeth Hungary Catholic School in Dallas.

In its seventeenth year, the Catholic Schools Sweepstakes appears to materialize magically, but its orchestration begins months earlier as letters to participate were sent to Catholic schools across the state. Tickets are ordered and printed in advance, as well as the marketing material – all complimentary. This year, Catholic Life Insurance held a virtual kick-off in October to ensure schools had all the resources to make the program successful.

The Catholic Schools Sweepstakes is special to Catholic Life Insurance – parallel in spirit by the schools who are its champions. In November 2023, St. Elizabeth of Hungary Catholic School in Dallas threw a fiesta kick-off that included a performance by Bishop Dunne's Drumline and a few of their teachers held friendly competitions and classroom celebrations. The sweepstakes has made it possible for schools to upgrade capital improvements, make essential repairs, and assist with tuition costs.

"Year after year, our organization has received calls from Catholic schools encountering hardships," said Belz. "Many were facing permanent closures. The Catholic Schools Sweepstakes allows us to help more schools, and this year \$1.16 million raised, has pushed the total amount raised to date to \$15 million." In addition to tickets and marketing tools, Catholic Life Insurance sponsors the prizes. This year's grand prize winner has the choice of a trip to Rome for four or a \$20,000 prepaid gift card. The second grand prize is a \$2,500 prepaid gift card.

"Many were facing permanent closures. The Catholic Schools Sweepstakes allows us to help more schools, and this year \$1.16 million raised, has pushed the total amount raised to date to \$15 million."

The top fundraiser was St. Joseph Catholic School in Waxahachie, raising \$91,490.

The Sweepstakes breathes life into schools that were at risk of closing, and for others is reassurance that there is support. Whereas the \$15 million is an affidavit to how well it has perpetuated through the communities, the program's success should not be measured in dollars and cents alone. It has bridged schools and communities, focusing on the importance of Catholic education.

There are no pre-qualifications, costs, or fees for participating in the Catholic Schools Sweepstakes, and the schools retain 100% of the proceeds. "It is a big deal for Catholic schools and Catholic Life Insurance, and we are proud to sponsor it each year," said Belz. "We want more support for our Catholic schools. Next year, let us make it bigger than ever!"

Catholic schools who are considering participation should reach out to Alicia M. Caballero, AVP of Marketing-Communications, at (210) 828-9921 or at communications@cliu.com.

Left: Dr. Marti West, Superintendent of Schools of the Archdiocese of San Antonio, prepares to draw the grand prize winners.



Over 232,000 tickets were tossed into the bin by Home Office employees who waited eagerly for the drawing to commence.



Home Office employees gathered to enjoy pizza and refreshments as they waited for the drawing.



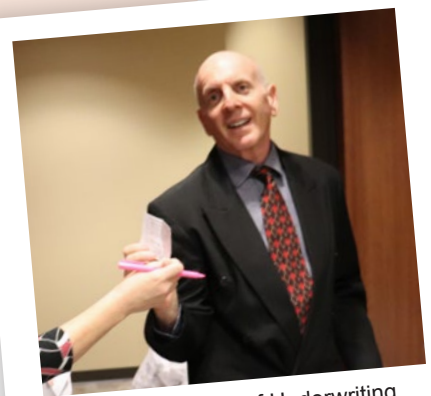
Janet Friesenhahn, VP/Director of Agencies, confirms a winner as John Luksa, SVP/Director of Sales seeks her expertise.



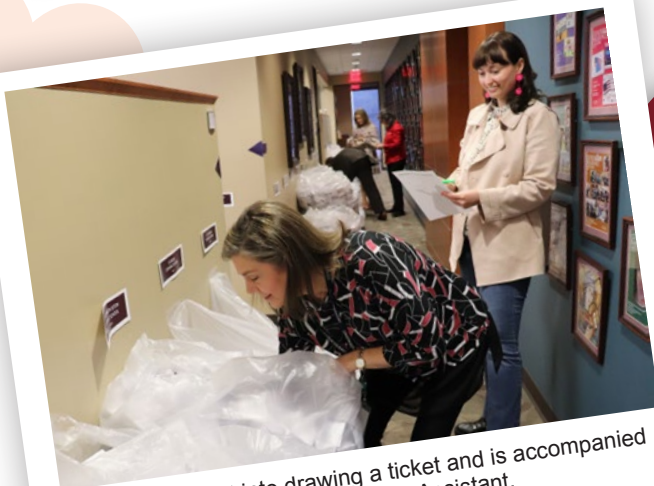
Danna Morgan, Communications Specialist, keeps the process running smoothly as she accepts the hand-off.



Belz expresses gratitude for everyone's support in his closing remarks as the 2024 Catholic Schools Sweepstakes draws to an end.



Frank Gentile, SVP of Underwriting, showed his support for the Catholic Schools Sweepstakes, which is held on February 14 annually.



Smith dives right into drawing a ticket and is accompanied by Rebecca Kimes, HR Recruiting Assistant.

FACTS:

- 2008 raised \$231,810 and in 2024 raised \$1.16 million
- 69 Catholic schools in 11 Dioceses participated in 2024
- Fundraising is unlimited. A minimum of 200 tickets are required for each school to have a \$1,000 prepaid gift card winner
- All schools keep 100% of the proceeds

2024 CATHOLIC SCHOOLS SWEEPSTAKES WINNERS

Grand Prize Winner:

Joey Flores – St. Elizabeth of Hungary Catholic School – Dallas

\$2,500 Gift Card Winner:

Sonja Browder and Glen Davis – Immaculate Conception Catholic School – Grand Prairie

Thank you to the 69 schools and their \$1,000 winners.

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

DIOCESE OF FORT WORTH

All Saints Catholic School – Fort Worth
Immaculate Conception Catholic School – Denton
Sacred Heart Catholic School – Muenster
St. John the Apostle Catholic School – North Richland Hills
St. Mary's Catholic School – Gainesville

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
True Cross Catholic School – Dickinson

DIOCESE OF LAREDO

Our Lady of Refuge 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
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

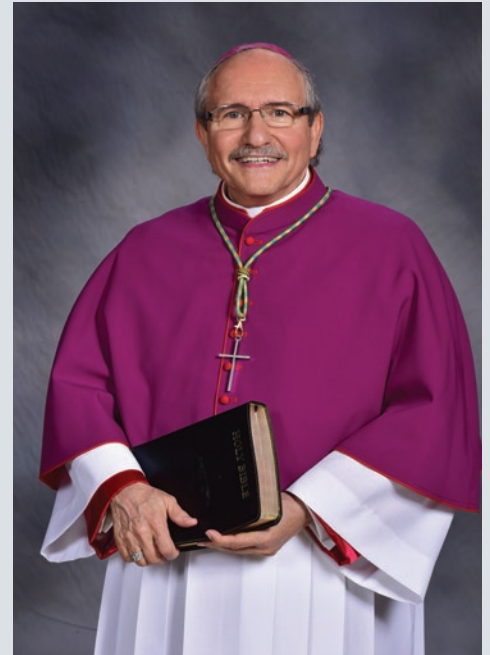
Faith in Action

Dear friends: We've begun our Lenten journey, contemplating the Creed's words: we "believe in the resurrection of the body." As Christ's body rose on Easter, our bodies will rise at Christ's Second Coming. But the Creed also says that Christ "is seated at the right hand of the Father [and] will come again to judge the living and the dead." His evaluation of us will be absolutely just.

Death's inevitability urges us to consider our destiny beyond death. For at our death we will face God and hear His assessment of our earthly choices (known as "particular judgment"). Moreover, at Christ's Second Coming, all things will be revealed ("the Last Judgment"). We don't know the day, but it will surely come, and all people will be judged on their attitude toward Jesus – whether they received His love and forgiveness, or rejected Him by living life on their own terms. This decision deserves serious consideration, for our eternal future depends on our choice.

But we will also be judged according to the love we have shown to others while on earth. Jesus describes the Last Judgment as a separation between two "categories" of persons. On the one hand He welcomes into His Kingdom those who have served Him by meeting His need for food, water, clothes, and friendship, as well as by visiting Him when He was sick or in prison. On the other hand, He closes His Kingdom to those who did not show Him such compassion when He was in need. Both kinds of people ask: "When did we do (or not do) these things for you?" And the King will answer that people who show compassion to others in their daily lives are really showing compassion to Him, and those who refuse to help others are refusing to help Him. Judgment Day will be about both: a genuine faith in Jesus and living out that faith by loving others in very practical ways. (See Matthew 25:31-46)

The Creed affirms that both our resurrection and God's judgment are coming, and we can anticipate both with confidence. For St. Paul asks: "Who will bring a charge against God's chosen ones? It is God who acquits us ... [and Jesus] who indeed intercedes for us." (Romans 8:33-34) As we grow in loving Jesus and other people, we can rest assured we will one day enter His eternal Kingdom with great joy!



Auxiliary Bishop Michael Boulette
Archdiocese of San Antonio
Spiritual Advisor, Catholic Life Insurance

*“When did we do (or not do) these things for you?”
And the King will answer that people who show
compassion to others in their daily lives are really showing
compassion to Him, and those who refuse to help others
are refusing to help Him. Judgment Day will be about both:
a genuine faith in Jesus and living out that faith by
loving others in very practical ways.*

Matthew 25:31-46

A Penny Saved is a Dollar Earned *By John Luksa, SVP/Director of Sales*

Benjamin Franklin coined the phrase, “A penny saved is a penny earned.” Over 200 years ago that may have been the case, but these days a penny saved can mean dollars earned with interest and tax advantages.

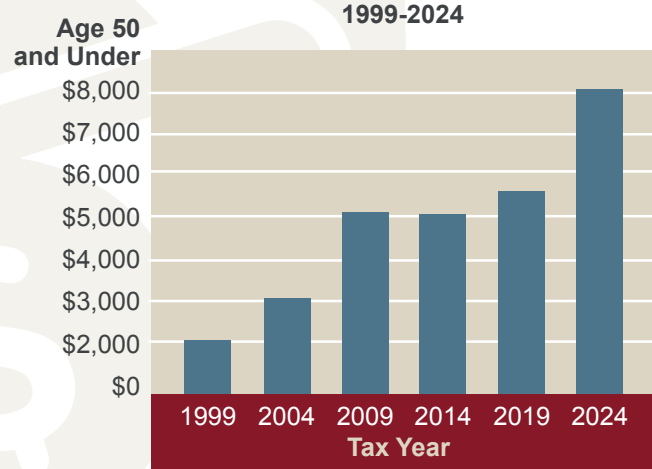
Why contribute to an IRA?

The greatest benefit to investing in an IRA is that your money grows either tax-free or tax-deferred depending on the type of IRA you choose. If you contribute to an IRA or SEP IRA, you will get a tax deduction on your contributions in the year that they are made, and you will pay taxes when you take distributions after age 59½. With a Roth IRA plan, there is no immediate tax deduction or tax benefit, but distributions at retirement are tax-free after five years of opening the account and age 59½.

To open an IRA, earned income is required and contributions cannot exceed what you earned in that year. The SEP IRA contribution limit is the lesser of 25% of compensation (20% if you are self-employed) or \$69,000 in 2024 and do not have a catch-up provision. With traditional IRAs, catch-up contributions are permitted, and while allowable annual IRA contributions are limited, they have increased over the years (see chart at right).

Rules for taking distributions from your IRAs can be a little tricky. You can take distributions from your IRA at any time however, your distributions will be included in your taxable income and may be subject to a 10% additional tax if you are under age 59½. Required Minimum Distributions (RMDs) are the amounts you must withdraw. You must start taking

IRA Contribution Limit



withdrawals from your IRAs and retirement plans when you reach age 72 or 73 (if you reached age 72 after December 31, 2022). Roth IRAs do not require withdrawals until after the death of the policy owner in which case, beneficiaries of the Roth IRA will be subject to RMD rules.

This year, plan to make every penny count by taking full advantage of your IRA contributions. Your Agent can help you get started with your retirement planning and answer any questions you may have.

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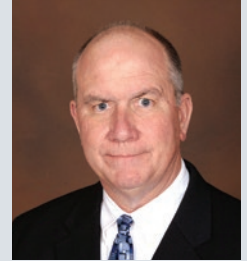


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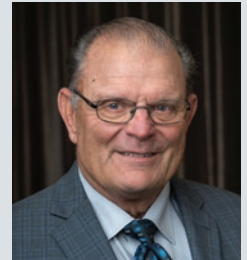
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Kenneth O. Fey, FIC
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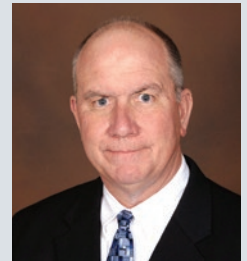
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Debora D. Slavinsky
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Mike Scardino, FIC
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Valerie V. Henscheid
Muenster, TX



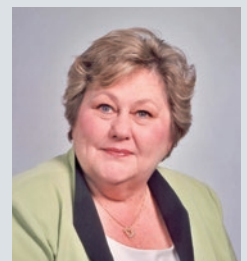
Franklin A. Kempf
Castroville, TX



Ricky L. Schroeder
Windthorst, TX



Clarence J. Moczygemba, FIC
Karnes City, TX



Lynnell M. Stieber, FIC
Richmond, TX

BRANCHES *in Action*



Serving Others – For Make a Difference Day, members and youth of the **Tours-West Branch** prepared a turkey and dressing dinner which fed over 500 people on Thanksgiving Day.



Trick-or-Treat – During a community-wide trunk-or-treat event, the **Pilot Point Branch** joined St. Thomas and the Pilot Point Chamber of Commerce to provide a safe way for children to trick-or-treat.



Fun and Games – Members of the **Wall Branch**, along with the St. Ambrose Youth Group and St. Helen's Altar Society, served a meal to Senior citizens and played 88.

Flag Donation – The **Muenster Branch** donated a flag to the Muenster Police Department.



Cemetery Clean-Up – Cestohowa Branch Officers, along with NBVM CCD students and the NBVM Men's Club, worked together to beautify the final resting places in the community.



Senior Christmas Party – Needville senior citizens received a donation to help with their Christmas party from the **Richmond-Rosenberg Branch**.

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.



Mobile Food Pantry – The **Scotland-Wichita Falls Branch** worked with local schools by passing out food to those in need with a mobile food pantry.



Helping Hands – Melissa Kapsen, 2nd Vice President of the **North Central Houston Branch**, posed with hygiene kits prepared by the Branch Officers and members.



A Day at the Alley – The **Umbarger-Amarillo Branch** took altar servers to the local bowling alley for some pizza and fun.



Honoring the Community – The **Windthorst Branch** Officers hosted an event with confirmation students and local veterans, where they said prayers and placed flowers on the graves of forgotten community members.



Maintaining the Fleet – **Panna Maria Branch** Officers made a monetary donation to the local **Karnes City Fire Station** for equipment needs and fleet maintenance.



Filling Hygiene Kits – The **Northwest Houston Branch**, along with **St. Jerome Faith Formation Youth Group** and the **St. Vincent de Paul Society**, prepared hygiene bags for those in need.

BRANCHES *in Action*



Gifts for Seafarers – Deacons of the Assumption of the Blessed Virgin Mary Catholic Church and Jan Wooldridge, Secretary-Treasurer of the **Edna-Ganado Branch**, posed with gifts wrapped for the seafarers.



Long-Standing Tradition – The **Pleasanton Branch** and the local Boy Scouts continued a 14-year-old tradition of placing flags on graves to honor veterans.



CCD Luncheon – The **George West Branch** sponsored pizza and drinks for CCD students before class on Sunday.



Helping the Community – Hygiene kits were assembled by the **Greater Houston Branch** for the Christian Community Center of Houston.



Holiday Remembrance – Doris Short, Secretary-Treasurer of the **Fort Worth Branch**, proudly placed Christmas wreaths on veterans' graves.

Branches finished the 2023 year strong! The Branches concluded Make a Difference Day projects, hosted food drives, assisted at local events, and made various donations back to their communities.



Fundraiser Fun – During a fundraiser for Angelo Catholic School, Briley Belcher, President of the **San Angelo Branch**, posed for a photo with students.



Sprucing Up the Cemetery – Youth from St. Ann Catholic Church partnered with the **Burlington-Cameron Branch** to clean up Sacred Heart Cemetery.



Lunch and Learn – Students attending a farm tour in Garden City received a nice lunch provided by the **St. Lawrence Branch** during their learning break.



Selfless Giving – The St. Pius V confirmation class helped **Southeast Houston Branch** Officers fill supply boxes for seafarers working away from home during the holiday season.



A Place for Prayer – The **Dallas Branch** provided a donation to St. John the Apostle Catholic Church to help defray the costs of building an outdoor prayer garden and helped put it together.



U.S. Flag Donation – Branch Officers of the **St. Benedict Branch** donated a United States flag to Salado Elementary School.



Helping Seafarers – **Bay Area Branch** Officers and Our Lady of Lourdes School filled care boxes for seafarers who came into port this fall.



Catholic Life Insurance

TRIVIA

Test your knowledge of Catholic Life Insurance. All the answers can be found throughout this magazine or by visiting www.cliu.com.

HAVE FUN!

Answers: 1) 1901, 2) 123 years, 3) San Antonio, 4) 20, 5) 1993, 6) A-/Excellent, 7) 2007, 8) 100%, 9) 69, 10) 15

1. What year was Catholic Life Insurance founded?
2. How many years has Catholic Life Insurance been in operation?
3. In what city is the Home Office located?
4. How many years has Catholic Life Insurance awarded the Rev. Msgr. Larry J. Droll Scholarship for Catholic Laity?
5. What year did the first Flag Day event occur at Catholic Life Insurance?
6. What rating did Catholic Life Insurance receive from AM Best, a leading insurance credit ratings agency?
7. What year did the Catholic Life Sweepstakes begin?
8. What percentage of money raised does a school retain by participating in the Catholic Schools Sweepstakes?
9. How many schools participated in the Catholic Schools Sweepstakes in 2024?
10. As of today, how many states does Catholic Life Insurance operate in?

IRS Reporting Distributed on Substitute IRS Form 5498

In May of each year, a Substitute IRS Form 5498 is mailed for all Traditional IRA, SEP-IRA, and Roth IRA plans, including post-death accounts. The IRS requires we mail this information regarding the various contributions, rollovers, and conversions that affected the prior tax year (2023). In addition, we are also required to submit this information to the Internal Revenue Service (IRS). If you have one or more of these plans, you should receive this form in May or early June in an envelope marked "Tax Information Enclosed" for each certificate that was active at the end of the day on December 31, 2023.

The substitute tax form reports to the IRS the following:

- ▶ All 2023 **individual** tax year contributions deposited into Traditional IRA and Roth IRA plans for the 2023 tax year between January 1, 2023 and April 15, 2024

- ▶ All **employer** SEP-IRA plan contributions deposited between January 1 and December 31, 2023, regardless of the tax year they were deposited for
- ▶ Rollover contributions into Traditional IRA, SEP-IRA, and Roth IRA plans deposited between January 1 and December 31, 2023
- ▶ Roth IRA conversions deposited between January 1 and December 31, 2023
- ▶ The Fair Market Value of Traditional IRA, SEP-IRA, and Roth IRA plans as of December 31, 2023
- ▶ IRS Required Minimum Distributions (RMDs) required during **2024** (excluded: post-death accounts)

You are not required to file IRS Form 5498 with your 2023 tax return. If you have reported individual contributions, rollovers, and/or conversions on your 2023 tax year

1040 income tax return, the items reported must agree with the IRS Form 5498 issued for all of your Traditional IRA, SEP-IRA, and Roth IRA plans. Additionally, Employer SEP-IRA plan contributions deposited in the 2023 tax year, regardless of the tax year they were deposited for, must agree with the amount reflected on IRS Form 5498 for your SEP-IRA plans.

Review this document carefully. All requests to correct the information on these forms must be made **in writing** by June 27, 2024. A correction can only be made if the contribution, rollover, or conversion was not applied as instructed in writing at the time the funds were originally received by Catholic Life Insurance. We are not able to correct items that were missing the necessary instructions or paperwork at the time it was originally received. If you have any questions, please contact our Membership Service Center at (210) 828-9921 or 1 (800) 262-2548, extension 253, or email mscenter@cliu.com.



In the KITCHEN

With spring upon us and warmer weather, we begin preparing for family outings and potlucks. Here are a few recipes to share with those you cherish.

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.

One Hour Cinnamon Rolls

Dough:

Step 1: Mix and let sit for 15 minutes:

- 3 ½ cups warm water
- ¾ cup sugar
- ½ cup oil
- 6 tbsps. yeast (4 ½ if instant)

Step 2: Next add the following:

- 1 tbsp. salt
- 3 eggs
- 10 cups flour

Step 3: Prepare Cinnamon Sugar Mixture:

- 1 cup sugar
- 1 tsp. cinnamon

Steps 4-10: Mix together for 10 minutes with a stand mixer using a dough hook, then let it sit an additional 10 minutes in the bowl. Next oil a surface to place the dough onto (do not flour). Divide the dough in half. Press one half out into a rectangle. Spread with ¼ cup melted butter and then with cinnamon-sugar mixture. Roll up tight, but not too tight. Divide into 12 rolls and place on a greased cookie sheet. Repeat with the remaining half. Let the rolls gently rise. Bake for 12-15 minutes at 400 degrees.

Frosting:

While the rolls are cooking prepare the icing:

- 1 tbsp. butter melted
- 2 dashes of salt
- 2 tps. Vanilla
- 6 cups powdered sugar
- Add milk to the icing consistency of your choice

Once cinnamon rolls are done top with prepared icing.

*Pat Berger
Magnolia, Texas*

Stuffed Manicotti

Cook manicotti noodles as directed, adding oil to the water. Let cool and stuff with the following mixture:

- 8 oz. grated Mozzarella cheese
- 8 oz. grated Monterey Pepper Jack cheese
- 1 cup small curd cottage cheese
- ¼ cup parsley
- 3 tbsps. grated Romano cheese
- 3 tbsps. soft butter
- 2 eggs well beaten
- ½ tsp. salt and pepper

Preheat oven to 375 degrees. Spread about 1 cup of your favorite spaghetti sauce in the bottom of a 9x13 baking dish. Place stuffed noodles (14 or desired number) in the baking dish. Cover with remaining sauce and sprinkle Parmesan cheese on top. Cover with foil and bake for 35 minutes or until hot and bubbly.

*Carol Moller
Seguin, Texas*

Bobbie Magee's Buttermilk Pie

Ingredients:

- ¼ cup flour
- ½ cup butter
- 1 ½ cup nonfat buttermilk
- ½ tsp. vanilla extract
- 3 eggs
- 1 pie shell, unbaked

Mix all ingredients and pour into the pie shell. Bake at 350 degrees for 50 to 60 minutes. The pie is done when the top is golden brown, and a knife inserted in the middle of the pie comes out clean. Cool some, then serve.

*Jacque and Charles Schilling
Muenster, Texas*

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25	\$12.29	\$14.37	\$17.92	\$22.08	\$29.17	\$37.50
35	\$15.00	\$15.62	\$23.33	\$24.58	\$40.00	\$42.50
45	\$26.04	\$31.46	\$45.42	\$56.25	\$84.17	\$105.83

*The above monthly premium reflects Catholic Life Insurance's 20 Year Level Term, female, super-preferred, non-tobacco rate, at a minimum face amount of \$250,000 for age 25, and may not be available to all who apply. Additional ages and plans available. #AS0324

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