

OUR *catholic* JOURNEY



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Our Catholic Journey

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everything. We disagree. Our experts
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work on digging a snow path over their Christmas break.

Photo Jared Roddy 2021



A MESSAGE FROM MIKE



Michael M. Ahles | President, CEO and Chair of the Board

2021 — An End and a Beginning

In my lifetime, I do not recall a year more anxiously anticipated than 2021. As we all know so well, 2020 was not a year to remember fondly. The COVID-19 pandemic, social unrest and a volatile political climate all brought more heartache than joy, causing us to anxiously await the end of this difficult year. But with the end comes a new beginning, and while we are just barely into 2021, I see so many reasons to be optimistic for the coming year.

The production and distribution of vaccines available to combat the COVID-19 virus bring much hope for protecting our loved ones and putting the pandemic behind us. While the political climate in America seems far from stable right now, I believe the inauguration of any new president can help people see a vision for our country in which we are unified towards achieving common goals. I pray this can be the case for us in 2021.

Speaking of achieving common goals, I am unbelievably optimistic about the prospects for Catholic United this new year. We have a number of new initiatives to be launched this year across our Association, Credit Union, and Foundation, all pointed at achieving our number one goal – to grow our membership.

First, our wildly popular Single Premium Youth Term life insurance policy is now available to Catholic families who want to purchase it directly via our website. With a few simple clicks, you can give your child or grandchild the lifelong protection benefits of life insurance, along with the opportunity to apply for our Catholic education scholarships. Tell all your friends and family – this opportunity is too good to miss!

Next, we will begin using our new life insurance processing system mid-year, courtesy of our Conventus Now technology joint venture with Catholic Financial Life. This exciting new platform has been in the works for 18 months and will launch our new term and whole life insurance products. This technology will bring new electronic signature, delivery, and policy services directly to our members' fingertips, as well as provide increased efficiencies for our Sales Representatives and

Home Office Associates. Truly a win-win-win and yet another reason to tell your fellow Catholics about the exciting solutions we are delivering to protect our members!

In early August, we are planning to connect for our Triennial Business Conference (formerly known as our Annual Delegate Convention), the 136th such gathering in our 143-year history. The Conference will have an expanded look and feel given an added Leadership Conference agenda. Plus, it will bring back more of the very best of Catholic United; opportunities to connect, socialize and collaborate as Members. I look forward to sharing more with you as we draw closer to spring and summer.



As you can see, there are many new beginnings coming our way in this new year, yet I want to bid one final, heartfelt farewell to someone who left us at the end of 2020. Deborah Gephart retired as our Director of Administration and Assistant Senior Vice President and Secretary/Treasurer. Over four decades, she passionately and faithfully served our members, her colleagues, and our industry with unparalleled style and grace. Thank you, Deb – you will be missed!

2021 will be an exciting new beginning for us in protecting and connecting our members. It is who we are and what we do. If you are a fan of Catholic United, and I believe you are since you are reading *Our Catholic Journey*, please tell someone about us. Your passion and energy to connect us with new members will make us stronger!

God bless and be safe.

Mike

If there is anything I can do to help you, please give me a call at (651) 765-4124 or email me at mahles@catholicunited.org.

COMMUNITY COLLAGE

Hometown Heroes

Now more than ever we're beginning to recognize the real heroes among us. The St. Anthony Council 265 took the time this fall to recognize two of their parish's most active volunteers.

Jim and Diane Schwartz were presented with their council's 2020 Community Service Award after mass at St. John Cantius Church in St. Cloud, Minn. Fr. Scott Pogatchnik took care to be there for the recognition of these two hardworking parishioners. Every parish has them, and every parish depends on them – thank you to all of the tireless volunteers who help keep our Catholic communities running.



Fr. Scott Pogatchnik, Jim and Diane Schwartz



St. Wenceslaus Church in Tabor, S.D., hosted a “wonderful evening filled with much joy and many blessings,” on its second “Family Faith Night,” Wednesday, November 18. Youth, catechists, parents and Fr. Mark Lichter delivered 17 “Bags of Thanks” to several elderly and ailing parishioners. Each bag contained all the fixings for a Thanksgiving feast.

The parish thanked Sales Rep Angie Jorgensen and Catholic United Financial for the \$250 Grant4Good which covered the cost of the bags and perishable food. Contact the Member Engagement Department if you have a project that will do good in your community, but just needs a little financial jumpstart!

Drive-Thru Halloween

Halloween was a huge question mark for a lot of families this year, so the SS. Peter and Paul Council of Loretto, Minn., took matters into their own hands to make sure the kids still had fun, even if they couldn't leave the car.

Setting up a drive-through maze, the council handed out apples and oranges, juice, Cheetos and glow sticks and kept the frightening bits at “scarecrow level.” Cars went from station to station, surviving a “scare” and collecting a treat at each stop along the way. More than 100 children took the drive-through challenge and had a wonderful time while the adults coordinating it might have had just as much fun themselves.

This event is just another example of the creativity our councils and PVTs exhibit when faced with a challenge – we can't wait to see what you all come up with next!



SCHOLARSHIP APPS are DUE

The Member Engagement Department would like to remind all members attending higher education in the fall – whether that's online, in person, apprenticeship or university undergraduate form – you will soon need to fill out your scholarship applications if you intend to take advantage of this benefit in the 2021-2022 school year. Catholic United tuition scholarships are a one-time benefit awarded to any member who is pursuing a degree, diploma or certification. We award \$300 grants to members attending a non-Catholic institution, or \$500 for those attending a Catholic college, university or institution.

The scholarship application period is between March 1 and April 30, 2021. Applications are done online through our Member Portal. If you have any questions about the application process, see our FAQ about halfway down the page at www.catholicunitedfinancial.org/scholarships/. You can also contact Member Engagement to ask questions directly at engage@catholicunited.org, or by calling 1-800-568-6670.



Scan with your phone to go to the Scholarship application page.

In case you missed it Government updates IRA guidelines

On Monday, October 26, the IRS released several provisions to the U.S. tax code, including new income tax brackets, an increased standard deduction and updated contribution limits for Individual Retirement Accounts (IRAs).

The annual IRA contribution limit is unchanged, as is the catch-up contribution limit.

- Traditional and Roth IRA contributions: \$6,000 (unchanged)
- Traditional and Roth IRA catch-up contributions: \$1,000 (not subject to COLAs) (unchanged)

If you meet certain conditions, you can deduct contributions to an IRA from your taxable income. But if you or your spouse are covered by an employer's retirement plan, the deduction is "phased out" as your income increases. The income range at which the deduction begins to phase out was increased for 2021.

- IRA deductibility phase-out range for single taxpayers that are active participants in retirement plans: \$66,000 to \$76,000 (increased from 2020)
- IRA deductibility phase-out range for married joint filing

taxpayers who are active participants in retirement plans: \$105,000 to \$125,000 (increased from 2020)

- IRA deductibility phase-out range for non-active participants who are married to active participants in retirement plans: \$198,000 to \$208,000 (increased from 2020)
- Roth IRA income limit phase-out range for determining contribution eligibility for married joint filers: \$198,000 to \$208,000 (increased from 2020)
- Roth IRA income limit phase-out range for determining contribution eligibility for single filers and heads-of-households: \$125,000 to \$140,000 (increased from 2020)

With regards to IRAs, it should be noted that anyone who delayed their Required Minimum Distribution (RMD) through 2020 because of the Coronavirus Aid, Relief, and Economic Security (CARES) Act should handle their 2021 RMD as they would have before the CARES Act. The IRS will use the balance of your account on December 31, 2020 to determine your 2021 RMD.

Neither Catholic United Financial nor the Catholic United Financial Foundation is permitted to provide tax or legal advice. The information provided here is based on our understanding of the laws and regulations currently in effect. You should consult your tax preparer or tax attorney to see if you qualify for these programs and if they are appropriate for your specific tax situation.

tell us what you're up to

The community scrapbook is your place for recognition.
Send digital photos and a brief description of your good works to news@catholicunited.org.



MEMBER ENGAGEMENT

Conference 2021 - back and better than ever?



It's been more than two years since we last held an Annual Convention, because in 2018, our delegates voted to transition to a new triennial conference format. This upcoming year, 2021, represents the first time we'll be hosting one of these new events.

A lot of question marks – even more than we could possibly have imagined when we initiated this new format in 2018 – still exist. Primarily now, “Will it take place?” It goes without saying that if the current pandemic conditions persist into the summer of

2021, we may have to conduct the conference in a nontraditional (that is, a live, online) manner.

But with a COVID-19 vaccine now being distributed and the removal of gathering restrictions possible, we are full steam ahead in preparing for this signature event.

For those who are new to Catholic United, a Convention of delegates meeting to discuss the governance and business of the Association has occurred 136 times in the past 142 years. Prior to the transition to triennial meetings – the only reason for not hosting a convention was the outbreak of World Wars.

Information will be shared with our Councils and Parish Volunteer Teams as it becomes available, and also keep an eye out in our May/June edition, which will contain more information regarding the format, length and discussion items for the first Triennial Conference. For now, we very much look forward to once again bringing our members together to share stories and forge our way into the future.

2021 Volunteer of the Year AWARD

We are seeking nominations for the Catholic United Financial

Volunteer of the Year Award. This honor is presented by Catholic United Financial to recognize an individual who, through example and accomplishment, has provided outstanding volunteer service to his or her community during the past calendar year.

The purpose of this award is to recognize those who have gone that “extra mile” in volunteer service. For their tireless volunteer efforts,

those around them have benefited significantly. These are people who rarely say, “No” and are always willing to lend a hand.

If that describes someone you know at your parish or school, visit www.catholicunitedfinancial.org/volunteer-award/ and click the nomination form button. Nominees do NOT have to be members of Catholic United.

The winner will be chosen by popular vote at catholicunited.org. For their reward, they will receive recognition, a check for \$500, and Catholic United will donate \$5,000 in the name of the winner to their parish.

The nomination window is open from March 1, 2021 through April 30, 2021, and the nomination must be made by a

Catholic United member.

Questions should be directed to engage@catholicunited.org, or by calling 1-800-568-6670 and asking for the Member Engagement Department.

Scan this code to make your nomination on March 1!



Shirley Jelen of St. Leo, Minn. was last year's Volunteer of the Year.

Meet our Volunteer of the Month winners!



October:

Bob Schoenfelder

Dimock, S.D.

Bob Schoenfelder is very passionate about helping others. No job is beneath him: he mows, removes snow, cleans the church hall, and maintains the outside/inside church appearance. He works and volunteers countless hours. He is a true inspiration for others to follow. Ten years ago, the volunteer team in Dimock was inactive. Since Bob and his team took over it has reached platinum or gold star status every year.

"Bob always goes above and beyond on any project he is involved in. He's a hands-on person who is not satisfied until the job is done to the best of his ability," Volunteer Team officer Jane Baier said.



November:

Kathy Hemmelgarn

Perham, Minn.

Kathy Hemmelgarn has been a leading volunteer in St. Henry's parish in Perham for decades. She has arranged and executed many special events in support of the parish school. Kathy has been involved in almost every facet of parish life in service and leadership. She has launched many fundraising events for St. Henry's Area School. When several of the local Hispanic families lost their homes to fire, Kathy stepped up to arrange fundraisers for them.

Kathy continues to look for new ways to support the parish and school and pass on her many skills to the next generation.



December:

Clara Burt

Rochester, Minn.

Clara Burt is one of those special people who does not like recognition, but instead acts as a secret agent of kindness, helping others behind the scenes without them even knowing it. She has been actively helping at St. Francis of Assisi Catholic Church, at the school, and with the Holy Family Volunteer Team activities for years.

For decades, Clara has been leading her Catholic United Financial Parish Volunteer Team's Cookie Bake, directing adults, teens and children in baking 80 dozen or so cookies for centers that serve disadvantaged people.

It's a long road. But you don't have to go it alone.

There are lots of twists and turns in life. The good news, we're on this ride with you. If you need a loan, **Catholic United Financial Credit Union** will work hard to get you the money quickly and at a great low rate. So no matter what lies ahead, know we're on this journey together.

Check out our loan rates and apply today. Call us toll-free at 1-877-871-8313 or visit us online at catholicunitedcu.org.

 **Catholic United Financial
CREDIT UNION**



10,000 Upper Midwest Catholic Students Benefit from **Foundation Priority Grants**

Catholic United Financial Foundation has recently concluded distributing its fall technology and education grants. With over \$50,000 going to more than 100 schools and benefitting more than 10,000 students, the numbers are certainly significant, but the impact is staggering. This year the need for technology assistance has been higher than ever. According to Foundation Executive Director Bob Heuermann, the COVID-19 pandemic has increased demand for basic technology needs. “Every school has needed more Wi-Fi routers, more tablets to send home, they’ve needed just basic things they never thought they’d need before. With the hybrid learning and the distance learning, technology is playing a huge part right now,” Heuermann said.

The Foundation received grant requests for more than \$50,000 in assistance to Catholic schools and religious education programs in the five-state area. Since the beginning of November, it has awarded \$53,643 to 102 schools and parishes for technology assistance and chastity and abstinence education. For the recipients of these grants, the funds can have a lasting and outsize effect.

“Most of the schools we work with often are small rural schools,” Heuermann said. “They’re the schools that are struggling to grow the number of students and because of that, they have to put a lot of their resources into the most basic needs. So even a small grant from us can make a huge difference.”



“They know that we’re very, very passionate about our faith; they know we’re passionate about what a Catholic school means to our faith.”

These grants are funded by donors who contribute to the Foundation’s Priority Fund, which receives direct donations from individuals, as well as from the Foundation’s annual golf tournament. One of the biggest benefits for donors is the enormous percentage of their gift that actually goes toward the desired outcome. Over 99 percent of donated funds go to the intended recipient. The Foundation is able to do this because of its unique relationship with Catholic United Financial, which absorbs many of the Foundation’s administrative costs.

“Catholic education has been the bedrock of our Catholic faith for a generation – more than a generation – many generations!” Catholic United Financial President Mike Ahles said. “But Catholic

schools sometimes have a tough time making ends meet, especially when it comes to investment in technology. That’s where our Foundation can really help them.”

As the chair of the Foundation board and the president of the Association, Ahles said he gets to spend a lot of time with teachers and principals who have benefitted from the

Foundation’s support.

“They just love us,” Ahles said. “They know we’re very, very passionate about our faith; they know we’re passionate about what a Catholic school means to our faith. We know at Catholic United that by investing in Catholic education we’re investing not only in the future of our faith, but the future of our organization.”

Members and individuals who support these funds and the Foundation should be proud of the enormous contribution they’ve made to the Roman Catholic faith. Almost all of our support comes from small donors and careful planning. Many families have discovered that even with \$10 or \$20 a month, they can structure charitable gifts through the Foundation to leverage even modest contributions into hundreds of thousands of dollars. For people who care deeply about their faith and the institutions that raise the next generation of Catholics, there may be no better way to give.



Catholic United will forge ahead with its twelfth Annual Catholic Schools Raffle. Our members can rest assured that one thing that won't change in 2021 is our Association's commitment to Catholic education.

Whether the pandemic is stopped in its tracks by a vaccine or continues to force home-schooling and social distancing, we are almost certain we will surpass a total of \$10 million raised for Catholic schools in this year's raffle. It's a huge milestone for what may be the largest Catholic Schools fundraiser in America.

Fundamentally, the raffle remains the same. There are 84 schools planning to participate across Minnesota and the Dakotas. Tickets are still \$5, prizes are valued at more than \$40,000. Catholic United will provide all the tickets, prizes and all promotional material for the schools to raise money—and our signature feature persists: schools keep 100 percent of the money they raise.

But we certainly acknowledge the changes that COVID-19 has wrought, and the challenges it continues to present. To be in a better place to assist our members during this challenging time, a number of progressive changes are being instituted, many concurrently or related to the Raffle itself.

Scholarships for Top Sellers - Top sellers at each school will be entered into a drawing for \$10,000 in tuition grants. Top sellers drawn who are members of Catholic United will receive a \$500 tuition grant; non-members will receive a \$200 tuition grant.

\$3,000 New Member Grants - The three schools that generate the most new members to Catholic United during the Raffle will win a \$3,000 grant. To qualify, a school must generate at least ten or more new members. The top ticket-selling school (tickets sold per student) will win a \$3,000 grant as well.

Direct to YOU Youth Term - The new member grants are directly related to implementing our brand-new, direct-to-

consumer sales option for our Single Premium Youth Term (SPYT) life insurance policy. New SPYT members will still get to direct a \$25 R.E.new grant to the school of their choice, increase their school's odds of winning a grant, and make themselves immediately eligible for a tuition scholarship to their school. They'll also win \$500 instead of \$200 if they win one of the top selling student grants.

We hope the increased applicability of our scholarships, along with the additional ways to earn money for our participating schools, will be of aid to our students and schools, soldiering on through the pandemic. While our new direct-to-you sales process is available for youth term, if you have any questions or any interest in our other products, your local Sales Rep is an indispensable resource for all of your questions.

Now get online with the QR code pictured here to check out the list of participating schools to see where you can turn a \$5 bill into a chance at fabulous prizes!



Senior Sales Representative Gary Gall loads up his pickup with Raffle kits for schools in the St. Cloud area that he covers.

Clicks Away from a Life Policy



The ease and convenience of online shopping comes to Catholic United

Since the onset of the pandemic in February 2020, buying goods and services through online means has become almost second nature to most of us. Safety has been the motivating factor for many online shoppers as uncertainty about COVID-19 transmission has led many to avoid public spaces. Traditional retailers, like grocery stores and department stores such as Target and Walmart, have had to quickly adopt new methods of online selling and home delivery to cater to the homebound public. Instacart, Shipt and other shoppers-for-hire services have exploded in popularity.

While online shopping has become a necessity for many COVID-isolated families, using the internet to bring groceries, prescriptions, shoes, fast food, carpet cleaners and more to our front doors has a history almost as old as the World Wide Web itself.

Online fast food ordering has its origins back in the mid-1990s when people were connecting to the internet through dial-up modems with their notorious electronic screeching. In 1994, fast food chain Pizza Hut set up an online portal called “PizzaNet.” What was the first item ordered? A pepperoni pizza, of course. This was the same year that a guy named Jeff Bezos started selling books out of his Seattle garage using a white and gray web

company he named “Amazon.” Just a year later, online company eBay was founded in

Can a computer take the place of a relationship? We at Catholic United don’t think so. However, we do recognize that there are certain opportunities that mutually benefit both client and company when computers can help simplify and speed up the purchase of a life insurance policy.

1995 and grew to be the leading e-retailer through which people bought and sold collectables and books in auction-style formats. Eight years after that, computer

maker Apple changed forever how music would be bought and sold in 2003 through the launch of its iTunes store and iPod music players, which were precursors to the ubiquitous iPhone, first released in 2007.

Online-only pioneers such as Amazon, eBay and Apple exploded the idea of shopping being a physical activity performed in-person at a brick and mortar store using cash. Online shopping today is something that we do day or night virtually anywhere from the convenience of our mobile phones.

It has taken the last 25 years since PizzaNet for Americans to be convinced that the convenience, speed, security and

price competitive advantages to online shopping are better than seeing the real thing in a store. Time magazine reported in 2010 — just 10 years ago — that only 60% of internet users had bought something through an online store. The growth in the last decade has mainly been credited to companies like Amazon offering free, two- or single-day shipping services at no extra charge. Experts also cite a change in culture that led to the rise of internet sales; Americans are more willing to give away their personal contact and payment information online in exchange for the vast selection and potential savings.

Today, we're able to buy everything online, from cars and vacations to music and Big Macs. Since online shopping has been around for a generation now, it makes sense that life insurance is ready for its spot in the online marketplace. About 71 percent of consumers use the internet when they research life insurance or annuities. Almost the same amount of people told researchers they would be willing to buy insurance online. We are just one click away from a purchase, so why wouldn't we?

Context is king. There isn't a "one-size-fits-all" model of life insurance since each person's life circumstances are different. This is why most life insurance sales are informed by insurance professionals like Catholic United Sales Representatives who analyze the needs of a client and match them to the correct product and correct amount of insurance. Life insurance is a purchase based on relational understanding between representative and client. Can a computer take the place of that relationship? We at Catholic United don't think so.

However, we do recognize that there are certain opportunities that mutually benefit both client and company when computers can help simplify and speed up the purchase of a life insurance policy. That's why Catholic United is introducing a new, online way to purchase one of our products. Our popular Single Premium Youth Term Life Insurance will

be available for purchase via an online application through the company website. Along with life insurance protection, this policy type has been popular with parents and grandparents as it gives a child the advantages of Catholic United membership, which includes eligibility to apply for a one-time tuition scholarship after high school.

And in 2021, Catholic United is expanding that scholarship benefit to members in an exciting way. Our scholarship program will now include the option to apply for a tuition scholarship to a private, Catholic school at any time during the educational life of a member, from pre-kindergarten all the way to college! Catholic United understands that this benefit might be most advantageous to young families at a time when they might need help to afford private school, and we as an Association are committed to assisting that effort.

What are the advantages of applying for this type of youth term life insurance online? First, the application provides you with a quote for life insurance including the one-time premium payment that will be due at the time of acceptance. This is a quick and transparent way to see how much it will cost to insure your child or grandchild. Second, you can accept the quote and continue filling out the application, which will take about 20-30 minutes. After submission, the application is instantly transmitted to Catholic United and within 1-2 business days you will be notified of acceptance. It's fast, it's transparent and it makes sense.

As an Association, we're excited to make this valuable insurance even easier to view, understand and acquire with the new online application.

Sources: TimeMagazine.com, LIMRA.com, ThinkAdvisor.com

IMPORTANT NEWS AFFECTING UNIVERSAL LIFE POLICIES ISSUED ON OR AFTER JANUARY 1, 2021

Universal Life is a unique product that provides life insurance protection while building cash values you can tap into through loans or partial surrenders. Recent legislation may make Universal Life an even better fit for you.

On December 27, 2020, the President signed the Consolidated Appropriations Act passed by Congress into law. While a focus of the Act was to provide COVID-19 relief, it also lowered the interest rates used to determine the maximum Guideline Premiums allowed on Universal Life policies issued on or after January 1, 2021.

This will allow members to fund new Universal Life policies at a higher level of premium. (Universal Life policies in force prior to January 1, 2021 are not affected by this law.)

A new Universal Life policy may be right for you! Your local Sales Representative will be happy to answer your questions. You can also call our Home Office at 1-800-568-6670.



Apply now!

Our youth term life insurance protects children until age 30, plus provides member benefits. Purchase a policy online for the child in your life by visiting www.catholicunitedfinancial.org/youth-policy-online/



A Window to the Divine

“Society needs artists, just as it needs scientists, technicians, workers, professional people, witnesses of the faith, teachers, fathers and mothers, who ensure the growth of the person and the development of the community...they not only enrich the cultural heritage of each nation and of all humanity, but they also render an exceptional social service in favour of the common good.”

Saint John Paul II – A Letter to Artists, 1999

On Easter, 1999, Saint John Paul II wrote a letter to the artists of the world, outlining the critical importance of art to the Church, to history and to civilization, and to the artist’s purpose in providing a window to the divine. In it, he called upon the Christian artists of the world to take up that sacred mantle and expressed his solidarity with their role in creation.

The Pope’s profound statement was a call to action which resonated – and resonates still, two decades later – with St. Paul resident and Catholic United member Jeremy Stanbary.

Since 2003, Stanbary has been writing and performing works of what he and his company have come to call “Redemptive Art.” First he toured internationally with his company, Epiphany Productions, a name taken directly from the Pope’s rallying cry. Then in 2011 he and his wife, Sarah, launched Open Window Theatre. They operated and grew for several years,

cutting the ribbon at their new location in Inver Grove Heights, Minn., in early 2020. Despite the pandemic, they continued to operate all through 2020, innovating new ways to share their work.

Throughout the 18-year journey, Stanbary has thrown himself into the work, considering the sharing of beauty to be his own professional, and personal calling.

GENESIS //

In college as a theater student, Stanbary was already fascinated and inspired by Pope John Paul II’s artistic past. He had learned of Karol Wojtyla’s young life as an actor and playwright, of the illegal underground theater company that he founded and operated in Nazi-occupied Poland, and was inspired by the courage and commitment exhibited by the man who would become pope. When the Pope released his Letter to Artists, expressing his hope that the artists of the world would have an epiphany of divine inspiration and embrace their role of

bringing beauty to the world, Stanbary was listening. According to the Pope, the act of creation harkens back to creation itself, and stirs in the soul the desire for communion with the Creator. Such has been the role of art in the church and in guiding civilization and society since the dawn of humanity, and such is the mission of Open Window Theatre.

“Open Window came from that,” Stanbary says. “From that about art being a window to the divine and that God is beauty. The more we can exemplify that, beauty can really lift hearts and minds to God.”

EXODUS //

Stanbary’s fascination with Saint John Paul II’s early life inspired him to write *Lolek*, a one-man play he toured for several years (among other original works) with some international acclaim. After several years on the road, he and Sarah began to grow their family,

and the desire to take root settled in. They founded Open Window in 2011 to make larger productions with licensed works in addition to their own catalogue.

“It’s tough, it’s a tough business. It’s always been a challenge to keep it going,” Stanbary says. “But we were making it work and actually growing and taking on new space.” After several years of productions, a move from Minneapolis, a hiatus, and the build-out and grand reopening of their new facility in early 2020, COVID-19 arrived.

“We’re fighting to stay alive down here, but we’ve been through a lot of adversity and seen God provide and seen God work miracles for us in a lot of different circumstances,” Stanbary says. “It’s always been kind of a David and Goliath thing with the theater, but we just keep trucking along.”

NUMBERS

Many theaters and artists rely on grants from the government to stay afloat and keep the lights on – in addition to warm bodies in the seats. Despite years of applications, Open Window and Epiphany Productions have never received a single dollar of secular arts funding. (“We can’t really explain it,” Stanbary says.) They also do not rely on any large foundations or benefactors to keep them afloat.

Add to existing challenges a mandated shutdown wrought by COVID, and you have a reliable recipe for bankruptcy.

So how is this a profile rather than an obituary? It turns out, just as Pope John Paul II had first inspired Stanbary’s avocation, the play Stanbary wrote about his early life would inspire a whole new revenue stream. A way to not just survive the pandemic, but perhaps grow a global audience.

REVELATION

If you can’t go to the theater, Open Window realized, they’d need to bring the theater to you. Scrapping the licensed works they’d planned for their 2020 run, Stanbary went back to his early days.

“*Lolek* was a one-man drama – one of my most popular – I’d wanted to rewrite it as

a conventional play and with COVID, we had to do it with a small budget so a small cast works. And we can produce it much more inexpensively because we don’t have to pay for it,” Stanbary explains. “2020 was also the 100th anniversary of Pope John Paul II’s birth.”

They brought the cameraman right on stage, shooting cinematic 4K and producing a high-end, engaging live performance that can be brought right into your living room.

“The response has been tremendous,” he says. “We’re planning to run it as long as we can. So we’re going back to our roots, reviving new works and we’re doing it for Lent as well with *The Scrutiny Passion*.”

“The creation awaits the revelation of the children of God also through art and in art. This is your task. Humanity in every age, and even today, looks to works of art to shed light upon its path and its destiny.”

Saint John Paul II – A Letter to Artists, 1999



Jeremy and Sarah Stanbary’s family.
Photo credit Jessica Shurts Photography.

A virtual performance of *Lolek* will give you 72 hours to watch the live-produced play as many times as you like. A “live” performance works much the same way, but occurs at a set time, with dozens of other patrons, and begins and ends with a Zoom-style Q&A with the cast and production team, much as a physical trip to the theater once might.

So facing a pandemic, a shut down, and the ever-present financial obligations to

stay afloat, how has a Christian theater on the outskirts of the third most-saturated theater town in America found a whole new way of answering the Pope’s call to bring art to the people?

“We are trying,” Stanbary says. “I mean, now we are trying to figure out a balance of doing free virtual performances too. We did our first free performance on New Year’s Day and the response was incredible.”


Because of that success, they were able to bring in some donations, and will try to do more of those, build up more exposure “and figure out how all this fits together.”

Bringing art to the world and cracking a window to the beauty of the divine is the calling of the artist and the dramatist, the musician and the performer – but to hear and see and open ourselves up to the experience offered by their inspiration is the duty of each person. To take in that perspective, feel the pain and elation, is as Saint John Paul II described, a way for each individual to inch closer to the divine and share in the Creation.

Lolek livestream performances are scheduled to end in January, (though further live and free events may be forthcoming), rental of the performance will continue indefinitely at \$15 for a three-day pass. As of January 14, live performances at 25 percent capacity will resume (subject to new COVID restrictions) and *The Scrutiny Passion* will begin performances and livestreams in March. Visit Openwindowtheater.org for a look at the whole upcoming season, and other ways to get involved or support their work.

Visit openwindowtheater.org (or hover over this icon with your phone’s camera) to buy tickets to a performance, or rent the production of *LOLEK* to watch as a family.





Friend, neighbor, resource: for Catholic United and our members, our Sales Representatives will always be that

Special Someone

As 2021 dawns, Catholic United finds itself at a crossroads of time and tradition. Our history as a 143-year-old, member-owned society stands out as one of the oldest in the Upper Midwest. Our financials are exemplary. Our history of protecting and connecting our members is unblemished.

Yet, the year 2020 was an awakening. For our members, our representatives and our staff, the lack of human contact was an abrupt and chilling, albeit necessary, interruption of the regular. To meet the needs of our members, and to continue to grow and spread the good news of how our Association works, we needed to improvise in finding ways to connect. And we did with relative success.

As we enter 2021, there seems to be some chance of those restrictions lifting, but no guarantees about anything. So as you may have read (p. 10), Catholic United has taken the groundbreaking (for life insurance) step of offering our Single Premium Youth Term as a direct-to-consumer product.

But as revolutionary as this sales avenue is for us, for the industry and for some of our future members, what it is not, is a revolution. One of if not the most important aspects of our Association and of life insurance sales in general is the professional Sales Representative.

To Catholic United, being a local representative is not just about “pounding the pavement”, “putting in the hours” or “always closing.” A Catholic United Sales Representative is a trusted member of the parish and community, whose expertise in financial products is matched only by their genuine concern for the best outcomes for their friends and neighbors, people they would love to call members.

And we want to emphatically state to our vital members, and to our indispensable Sales Representatives, to anyone who cares to know – this will never change. Nothing will ever replace the intimate knowledge and trusted advice received by talking – in person when possible – to a subject matter expert such as our local

Sales Representatives.

For Linda Palmiscno of Grand Forks, N.D., that relationship became apparent to her in observing her mother, Adella Steffl, as she worked with her Rep, Philip Zubrod.

Not a member herself until recently, Palmiscno believes her parents purchased

In 2008, when her father passed away, Adella knew she had to deal with the old policies, and was planning to downsize from the old family home to an apartment, moving into town. She contacted Phil Zubrod, then a new Representative in our North Region. Just to make sure there were witnesses, Adella would have



Left: Adella Steffl at her home. Right: Four generations - Adella Steffl, her daughter Linda Palmiscno (lower left) granddaughter Kelly (Linda's daughter, top left) and great-grandchildren Kate, Maddie and Ellyn (baby).

their policies with Catholic Aid when they were first married in 1947.

“I do know that they struggled as young farmers, renting, and I know at the time, they had a hard time making the \$2 premium per month,” Palmiscno says. “There were some times when they couldn’t make the premium and their agent covered it for them and they paid it back later. So they built that trust with their rep.”

She also remembers visiting her grandparents in Callaway, N.D., and attending the Catholic Aid picnics in the summer there. “I remember scavenger hunts and good food – so that’s my memory of it growing up.”

her two daughters, Linda and Paulette, come by whenever anything needed to be signed.

“From then until when she passed, in 2016, more than once a year she would sit down with Phil to make updates or changes, he was always there for her and really took the time for her,” Palmiscno says. “My sister and I, we would come and sit with her so we understood what she was doing – we didn’t dictate anything, she knew pretty well what she wanted to do – but Phil would take the time and if she had questions he would come back.”

Steffl had some difficulty talking over the phone – so it was better for her to see him in person.

“They developed a really neat relationship where she was almost like a grandma to him,” Palmiscno says. “He so wanted to introduce his wife to her, but he knew that may not seem proper. So when she turned 90, we wanted to have a big birthday party for the whole family she INSISTED that Phil would be on the invite list. It was an open house with an ad in the paper, but Phil got sent a special invitation to come. And that made him really happy because then he could bring his wife and



Carol Christensen and her son, Brodie

mom to meet the wife and first child. That was very special. They (Phil and his wife, Katie) had gotten married within that time and my mom had been famous for crocheting doilies – she made one for each of her 21 grandchildren – so she gave Phil and Katie one of her doilies and I think that’s very special to him.”

Linda describes her mother as far more financially savvy than herself, but like anyone who doesn’t do it for a living, she wasn’t aware of her options when she received her husband’s death benefit.

Linda says, “I think if Phil hadn’t been as attentive, she would have found another place to invest, but because he brought all these options when my dad passed, and when she sold her house, that she could see everything available to her, Phil just explained it all very well. All the ways she could invest and what would work best for her in the long run. So that’s I’m sure why she stuck with CUF.

“She just had such a comfort level with him and he just listened. And she told him the same stories over and over and over again! And one thing when Phil was there, he never rushed her. He took whatever time she needed to go through everything and if he needed to, he came back. He never rushed the process – gave her time to think about it, take care.

“She loved the human connection and Phil gave that to her.”



The Christensen family in 2002



Sales Rep Angie Jorgensen with Carol Christensen

In Yankton, S.D., Carol Christensen has had a different, but similarly illustrative relationship with life insurance and her local Sales Representative, Angie Jorgensen.

Carol learned the importance of life insurance early, too early. Not only had she lived through the passing of two brothers very early in life, but a few weeks after their son Brodie’s second birthday, her husband was diagnosed with cancer. He passed away within six months and after borrowing against his policy, medical payments and funeral costs, there wasn’t a lot left over.

“So when it was all done I had about 10K to keep me afloat,” Christensen says.

“So just thinking what life would have been like had we had more—I wouldn’t have had to work so much, or worry so much about bills—that constant concern of ‘What’s next?’ I think about it a lot, what it would have been like if I had had more. So I went and got insurance on myself because I wanted to make sure my son or anyone who was taking care of him wouldn’t have those concerns.”

Many years have passed and she remembers at the time having a good, comfortable interaction with the Sales Representative who came to meet her. Since then, Jorgensen has taken over the territory and has developed a deep relationship with Carol.

“She had a really good knowledge and can explain the differences between term and whole life – it doesn’t mean anything to me so it doesn’t stick into my brain. But Angie took into account my finances and said, ‘You know, here’s what I think about your situation.’ And she helped me work out a premium payment that worked for me. She knows my situation, my needs and my concerns.”

And while Christensen says she definitely sees the benefits of being able to buy online (“Sounds like a really positive thing – it took me two years to do all the work; but if there had been something in place I could have just clicked on it”), she’s grateful that there is someone she can rely on.

“I am really impressed by what she knows, but even more how she can reach out if she doesn’t know every answer,” Christensen says. “It means that I don’t have to know it, she knows it. And she can tell me in a language I can understand. I don’t have to go out and do all the research and get myself confused.

“The fact that I have life insurance makes me feel secure, that the money is going to be there because Catholic United is wise in their investment and I’m not giving my money to someone where I don’t know what they’re investing in.

“And I know that I can call my rep and it’s a real person I can contact. All those things have made me realize there’s one less thing to worry about in this single mom world.”

A Prayer for Vocations

Schuler Seminarian Fund asks for prayer for these 'Fishers of Men'

O God, Father of all Mercies,
Provider of a bountiful Harvest,
send Your Graces upon those
You have called to gather the fruits of Your labor;
preserve and strengthen them in their lifelong
service of you.

Open the hearts of Your children
that they may discern Your Holy Will;
inspire in them a love and desire to surrender
themselves to serving others in the
name of Your son, Jesus Christ.

*-Prayer for Vocations, US Conference
of Catholic Bishops*



There are 154 young men in our list of Schuler Seminarian Fund grant recipients who have answered the call of Christ to discern the priesthood. These formative years of study present to these men challenges, moments of joy and growth, and constant surrender to the will of God.

The support of Catholic United Financial members, past and present, has made possible the gifting of grants in 2020 of \$63,200 to the men studying to be the future leaders and servants of the Church. We rejoice that we can serve these servants in this way.

The Schuler Fund was never meant to be static, it was created with the intent to grow and maintain its usefulness to these young men. That's why the board of trustees voted in 2020 to increase the size of the grants each seminarian receives, to keep up with inflation and the greater-than-ever demands on the time of these students. Major seminarians

now receive \$500, an increase of \$100, and minor seminarians \$300, up from \$250. Seminarians are encouraged to apply for these grants every year of their formation, to assist with circumstantial needs.

The Schuler Seminarian Fund directly supports the men who will become the "Fishers of Men"; this was the mandate in 1998 when the fund was established in the name of the late Monsignor Richard J. Schuler, Catholic United Financial's spiritual director of 30 years.

We have an ongoing goal of increasing the endowment of this fund to \$1 million, guaranteeing in perpetuity our ability to support the formation of new priests.

Please hold these men up in prayer, support other young men who are discerning a call to the priesthood or religious life, and consider a donation to the Schuler Seminarian Fund to help us reach our endowment goal.

2020 Schuler Grantees

Archdiocese of Dubuque

Ben Valentine
Michael Geissingner
Hung Le

Archdiocese of St. Paul & Minneapolis

Rev. James Bernard
Rev. Bill Duffert
Kyle Etzel
Francis Floeder
Samuel Gilbertson
Derek Gilde
Ryan Glaser
Alexander Hall
David Kirsch
William Kratt
Timothy Lyngdal
Michael Maloney
Max Mauch-Morff
Joseph Nguyen
Michael Panka
Alexander Rasset
Rev. Michael Reinhardt

Rev. Josh Salonek
 Michael Selenski
 Ryan Sustacek
 John Utecht
 Nicholas Vance
 Joseph Wappes
 Christopher Yanta
 Br. Elias Budke
 Kyle Devich
 Paul DiFuccia
 Martin Gawarecki
 Grant Hagen
 Marty Longsdorf
 Alexander Marquette
 Dominic Miller
 Eric Miller
 Samuel Mueller
 Zachary Ochsenbauer
 Peter Romens
 Andrew Scherber
 Joseph Seidel
 Matthew Sell
 Sebastian Spencer
Diocese of Bismarck
 Eric Artz
 Rev. Jacob Degele
 Grant Dvorak
 Rev. Benjamin Franchuk
 Joshua Hill
 Dustin Johns
 Jacob Magnuson
 Logan Obrigewitch
 Colton Steiner
 Rev. Nicholas Vetter
 Benjamin Wanner
 Charles Reichert
 Joseph Richter
Diocese of Crookston
 John Wilebski III
 Joshua Johnson
 Lawrence Wirries
Diocese of Davenport
 Rev. Andrew Rauenbuehler
Diocese of Des Moines
 Rev. Jacob Epstein
 Jason Lee
Diocese of Duluth
 Daniel Hammer
 Rev. Trevor Peterson
 Jacob Toma
 Jacob Tschida
 Peter Specht
Diocese of Fargo
 Robert Foertsch
 Matthew Kensok

Quinn Krebs
 Joseph Littlefield
 Kevin Lorsung
 Andrew Meyer
 Seth Skjervheim
 Garrett Aberle
 Jasper Keller
 Timothy Kraemer
 Justin Reineke
 Brendon Schneibel
 Patrick Sorrells
 Richie Stenger
 Taylor Ternes
 Paul Zach
Diocese of La Crosse
 Matthew Bowe
 Jared Clements
 Alex Kren
 Rev. Eric Mashak
 David Nowicki
 Rev. Timothy Reither
 Rev. Arturo Viguera
 Steven Weller
 John Zweber
 John Duranso
 Joseph Glatczak
Diocese of Madison
 Barry Meinholz
 Luis Reyes
 Ryan Ruhle
Diocese of New Ulm
 Joshua Bot
 Nathan Hansen
 James Herzog
 Tanner Thooft
 Adam Eberhard
 Nolan Meyer
 Luke Miller
 Samuel Rosemeier
Diocese of Rapid City
 Robert Kinyon
 Josiah Hanson
 Todd VanderMay
 Maxwell Vetch
Diocese of Sioux City
 Zachary Jones
 Peter Pham
 Garrett Hugeback
 Jake Rosenmeyer
 Anthony Vera
Diocese of Sioux Falls
 Rev. Jacob Doty
 Mitchell McLaughlin
 Rev. Scott Miller

Zachary Schaeffbauer
 Rev. Jeffrey Schulte
 Cole Hardie
 Matthew Harris
 Sterling Hillmer
 Apolinaire Mugisha
 Andrew Mullaney
Society of the Divine Word (SVD)
 Friday Onoja
Diocese of St. Cloud
 Jean-Claude Duncan
 Daniel Ruprecht
 Kevin Soenneker
 Nathaniel Daubner
 Tobias Ellis
 Scott Kahler
 Nolan Lemna
 Br. Jack Tyrrell
 Joseph VanDenheuvel
 Peter Zabinski
Diocese of Superior
 Isaiah Schick
 Daniel Tracy
Diocese of Winona-Rochester
 Michael Churchill
 Jordan Danielson
 Nicholas Gawarecki
 Brian Klein
 Matthew Koestler
 Ezra Lippert
 Mitchell Logeais
 Riley Becher
 Teagan McDermott
 Isaiah Olsem
 Alex Peters
 Gabriel Rysavy
 Michael Szymanski
 John Vrchota
 Timothy Welch





KEYS TO YOUR KINGDOM

John Tetzloff, CLU, FICE, LUTCF

John Tetzloff is Catholic United's resident trainer and expert in all things estate planning. He works with our Sales Representatives and at your request directly with you to make the most of what you've got, and make sure it stays with your family. Give your local Sales Representative a call to discuss the future of your funds and attaining the keys to your kingdom, today.

Catholic United Financial does not provide tax or legal advice. Discuss all tax strategies with your CPA or tax attorney.

Certainty, Guarantees, and how to find them

As the world continues to unfold around us due to the pandemic, economic uncertainty, lockdowns, and financial worry, "certainty" and "guarantee" are two words that seem to lose their meaning and importance. In fact, many people don't think they can actually achieve a degree of certainty or guarantee in their financial lives. Whether they are in retirement, nearing retirement or years away, the feelings seem to have this common theme. This all tends to cause a sense of uncertainty, and maybe even a little fear as we contemplate our own personal financial situations.

As I go out and visit with people personally and at workshops, they often talk about not being able to control these outside factors, which in turn prohibits them from planning. There is good news! We CAN control our own personal situations. We can put our own "house in order" despite what's going on around us! We just have to have the right tools and knowledge in place to make good, solid decisions even in times that seem so uncertain.

The first step to preparing a good, solid plan is to really know what you have in your estate. While we all probably have a good understanding of what makes up our personal estates, do we really know how each asset works? What type of tax rule does it play by? How does the asset pass to the next generation? Is it protected from long-term illness or death? Each asset we have plays by a different set of rules. Understanding that can help people make solid, certain decisions in their planning. The Sales Reps at Catholic United Financial have an Estate Planning Fact Finder available to them that assists in gathering information and asking the right questions.

After understanding how each asset works, the next step in preparing a good plan is to take a "snapshot" of the entire estate. See how all the assets fit together with a person's goals and objectives in mind. We often say at Catholic United Financial that we help people put all the pieces of their estate (assets) on the table, and then help them put it back together in ways that match their goals and objectives. We offer this assistance as a benefit to our members and all Catholics free of charge.

Once the comprehensive review and analysis is complete, good

decisions can be made based on the current and future rules and regulations, current and future goals and objectives, and the overall recommendations given. At this point, we often need to meet with an attorney or accountant to complete the legal and tax work of a given plan. Most of the Sales Reps help people get ready for this visit, and often accompany the member to this meeting for support and listening.

In times of uncertainty, Catholic United Financial can be a great resource to provide help for those who are looking to "put their house in order." Through our knowledgeable and caring Sales Reps, we can help you through the process of gathering and analyzing information by providing answers and support. If life insurance and annuities are needed to provide certainty, Catholic United Financial products can provide a safe, guaranteed choice to build around.

If you are wading through all the surrounding uncertainty and wish to arrive at a solid, safe plan for you and your family, please contact your local Sales Representative.

May God bless you and your families.

Solutions to this issue's Crossword page 22



COINS OF YOUR LIFE



So, you didn't take a Required Minimum Distribution from your IRAs in 2020? What now?

Robert Heuermann, Executive Director Catholic United Financial Foundation

The IRS indicated that taxpayers who otherwise would have been required to take a Required Minimum Distribution (RMD) for their IRAs for 2020 could skip the distribution for the 2020 tax year. Did you skip the distribution last year? As I write this article, the IRS has not commented on the Required Minimum Distribution for the 2021 tax year. We should assume the RMD is required for this year (2021), and the amount you will be required to take will be based on the balance of your IRAs at the end of 2020. If you did not take a 2020 distribution, you may be required to distribute more than you expect in 2021 and pay taxes on the distribution.

Virtually the only way currently to avoid paying taxes on your traditional IRA distributions is to make Qualified Charitable Distributions (QCD) directly from your IRA to the appropriate charities of your choosing. You can make the Qualified Charitable Distributions this year, avoid taxes, not increase your adjusted gross income, and lower your year-end IRA balance which will lower your RMD amount for 2021. Assuming that the RMD is required for 2021, the QCD also counts toward the RMD amount.

You may want to consider making additional charitable donations for 2021 and beyond to places like your Church or the Catholic School now instead of over the next few years. This can help avoid taxes and lower your RMD for next year and years to come. You can bundle several years' worth of giving to Church or your other charities as a QCD and the Foundation can help you plan your distribution for those years. You may even consider using your QCD to provide a Charitable Life Insurance Policy. You receive all the tax benefits of the QCD but also may be able to leverage your QCD into a much larger donation to the charities of your choosing through your estate plans.

Contact your Catholic United Financial Sales Representative to learn more about using your Qualified Charitable Distributions from IRAs or for help with creating your estate plans. Or contact me directly at Foundation@catholicunited.org or at (651) 765-6548. We would be happy to show you how to pay less on your taxes and give more than you thought possible to the Church or charities of your choice.

Solutions to this issue's Sudoku page 22

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 5 | 8 | 7 | 9 | 1 | 3 | 2 | 4 | 6 |
| 2 | 6 | 3 | 4 | 8 | 5 | 1 | 7 | 9 |
| 4 | 1 | 9 | 7 | 6 | 2 | 8 | 3 | 5 |
| 7 | 5 | 4 | 2 | 3 | 8 | 6 | 9 | 1 |
| 8 | 9 | 2 | 6 | 7 | 1 | 3 | 5 | 4 |
| 1 | 3 | 6 | 5 | 4 | 9 | 7 | 8 | 2 |
| 9 | 7 | 5 | 8 | 2 | 6 | 4 | 1 | 3 |
| 6 | 4 | 1 | 3 | 5 | 7 | 9 | 2 | 8 |
| 3 | 2 | 8 | 1 | 9 | 4 | 5 | 6 | 7 |

Catholic United Financial Foundation does not provide legal or tax advice. The information herein is general and educational in nature and should not be considered legal or tax advice. Tax laws and regulations are complex and subject to change, which can materially impact investment results. Catholic United Financial Foundation cannot guarantee that the information herein is accurate, complete, or timely. Catholic United Financial Foundation makes no warranties with regard to such information or results obtained by its use, and disclaims any liability arising out of your use of, or any tax position taken in reliance on, such information. Consult an attorney or tax professional regarding your specific situation.

To truly live the gospel

Remember our Catholic Social Teaching



“Hope has two beautiful daughters; their names are Anger and Courage. Anger at the way things are, and Courage to see that they do not remain as they are.” -St. Augustine of Hippo

I have felt a growing sadness in these current days. Sadness of the country that I watch on the news and read about in the papers. It seems as if we have become so divided in who we are, as well as what we are called to be in this world.

I also recognize the heroes in the sadness I see. I recognize those courageous people who are doing all they can to shine light into darkness of these days. I gain hope from the actions of courage embodied by the many people who are working to embody the calls of the faith that I personally believe in and embrace with love.

Catholic Social Teachings have been integral to the life I strive to live. I was raised in a family that responded to the world and life with these core values. While I may not have spent much effort memorizing these values, my family lived these values. While we did not refer to our actions with these same words, we responded with

our time, thoughts and actions.

The themes of Catholic Social Teaching call each one, in many ways, to live life with anger and courage. Anger for all that is not as our loving God desires in life. Courage to use our talents, time and treasures to love and serve our world.

The themes of Catholic Social Teaching are:

- ✚ The Life and Dignity of the Human Person-all humans
- ✚ Family and Community Participation
- ✚ The Value of Right for all Humans as well as the Responsibilities we have
- ✚ Option for the Poor and Vulnerable
- ✚ The Dignity of Work and the Rights of all Workers
- ✚ Solidarity
- ✚ Care for Creation

I find these seven themes to be challenges for my life. To live my life in anger when these are not followed or honored has become a natural response. The courage to work towards a family, community and world that is more as I believe is desired by our God as part of my life purpose.

I wonder if St. Augustine had these times in mind when he spoke of anger and courage. My prayer is for us to all feel angry and courageous, and then select a Catholic Social Teaching and truly live the Gospel.

Believe n Love!

Geralyn



As we watched 2020 come to a close, and 2021 dawn, it has been a difficult time for many, if not most. Much of what we confront these days is out of our immediate control, so we must continue to turn to our God who loves us.

Follow Geralyn's blog at catholicunitedfinancial.org



Peach Caprese Salad

Chef Judy Miller, Franciscan Retreat Center | Prior Lake, Minn.

2 peaches
Fresh basil
8 ounces fresh mozzarella cheese (not shredded)
1 Tbsp olive oil
Balsamic glaze (available in most grocery stores in same aisle as Balsamic vinegar)
Salt and Pepper

Cut peaches into even slices. If you did not buy pre-sliced mozzarella, slice your cheese into disks.

Assemble the peaches and mozzarella on the plate you plan to serve it on. Alternate a slice or two of peach with a slice of fresh mozzarella. Chop the fresh basil and sprinkle it over the peaches and mozzarella so every bite will have some basil in it. Sprinkle peaches and cheese with salt and pepper. Drizzle olive oil and balsamic glaze over the entire assembly. Enjoy!



Popover Pizza

Dolores Fischer | Shakopee, Minn.

1 lb. ground hamburger
1 medium onion, chopped
1 - 15 oz. can spaghetti sauce
6 - 8 oz. mozzarella cheese (sliced or shredded)
2 eggs
1 c. milk
1 Tbsp. oil
1 c. flour
1/2 tsp. salt

Brown hamburger and onion, drain if necessary, then stir in can of spaghetti sauce and bring to boil. Reduce heat and keep warm.

Separately, combine eggs, milk, oil flour and salt in a bowl and beat until smooth.

Spoon meat and sauce mixture into a 9"x 13" baking pan. Arrange mozzarella cheese on top like a layer. Pour batter mix over cheese and hamburger.

Bake at 400F until crust becomes golden brown and puffy (30-35 min).



Graham Cracker Bars

Eileen Morgan | Janesville, Minn.

1 box graham crackers
1/2 c. milk
1 c. coconut
1 c. graham crackers, crushed
1 c. brown sugar
1/2 c. butter

Line 9"x13" cake pan with graham crackers (takes 10-12)

Boil milk, coconut, crushed graham crackers, brown sugar and butter in a sauce pan for 6-8 minutes until thick, stirring constantly. Once thickened, spread over bottom layer of graham crackers. Then cover with another layer of graham crackers. Glaze with powdered sugar frosting.

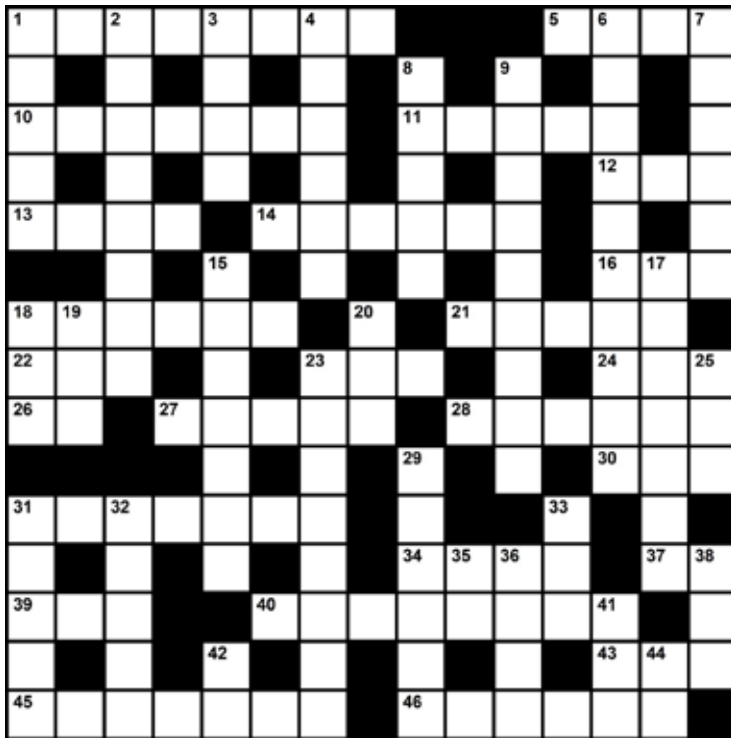
Frosting:

3 Tbsp butter
1/2 c. powdered sugar
1 Tbsp milk
1/2 tsp. vanilla

Heat butter until golden brown, add sugar, milk and vanilla. Stir until smooth.

In each issue of *Journey*, we try to supply a healthy salad, hearty main dish and a dessert. We are running a little low on salads and main dishes from our readers. If you'd like to share a family favorite, please submit your recipe to news@catholicunited.org with the subject line "Recipe." Or feel free to write to: Editor, Our Catholic Journey, 3499 Lexington Ave. N. St. Paul, MN 55126

Crossword



Across

1. Prayer at Mass, 2 words
5. ___ tidings
10. Teachings of Christ
11. River plants where Moses was hidden when a baby
12. Devoted attention, briefly
13. The ___, another word for God
14. One who hears confessions
16. Ashes container
18. Old Testament survivor of the lions' den
21. Area with boundaries
22. Compass heading
23. Understand
24. Green color
26. New Testament, abbr.
27. King who was responsible for the murder of the innocents
28. Agree to
30. Itinerary abbreviation
31. Moses was doing this when God wrote the Ten Commandments
34. Not furnished
37. Nurse (abbr.)
39. There was no room for baby Jesus here
40. Basilica in Rome, 2 words
43. First responders, abbr.
45. Cry of praise
46. Holy day

Sudoku

To solve a Sudoku, each of the nine white or blue boxes must contain every numeral 1 through 9, in each full row and full column.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 9 | | | 6 | | | 2 | |
| 8 | | 6 | 7 | | | 1 | 4 | |
| 3 | | | 9 | | 8 | 5 | | |
| 2 | | | 6 | 4 | | | | |
| | 5 | 3 | 1 | | 9 | | 6 | |
| | | 9 | | 3 | 2 | | | 7 |
| | | 8 | | | 7 | | | 4 |
| | 7 | 1 | | | 4 | 3 | | 2 |
| 9 | | | 3 | 1 | | | 8 | |

Down

1. Messenger from God
2. Place a sacred relic in an appropriate place
3. Prayer ending
4. Secure against loss
6. Jesus' final meeting with his disciples, 2 words
7. Assistant to a priest
8. Franciscans or Benedictines
9. One of the most important feast days of the year
15. Bible book
17. Come back in
18. Daniel shared one with lions
19. Picnic invader
20. Sea that Moses parted
23. Site of the crucifixion
25. Swallowed
29. Convent head
31. Belief
32. Psalms, for example
33. Woman referred to
35. ___ home
36. Control for a horse
38. Rejections
41. ___ of Galilee
42. Popular
44. "The Lord is ___ shepherd...." Psalm 23

Answers for Crossword and Sudoku on pages 18 and 19.

LOCAL SALES REPRESENTATIVES

in your area

Your local Sales Rep is your first resource for any questions you have about financial security or member engagement. If you don't know who your rep is, their name is printed on the back cover of this magazine near the address area.

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23rd Annual Golf Tournament Going the distance

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The 2020 Catholic United Financial Foundation Golf Tournament took place a little later this year, but that did not stop us from enjoying a day of golf and great company... even at a distance. After such a difficult year, it was wonderful to have so many of our longtime supporters and friends join us at Keller Golf Course on Monday, September 28, in St. Paul, Minn. As expected, due to the pandemic, the turnout was much lower than in past years with 85 golfers coming out to play. The tournament was very simple this year, consisting of nothing more than a competition among golfers to support a great cause (removing our usual silent auction, raffle, contests and games), as it was significantly scaled down to adhere to COVID-19 regulations. Despite the lower-than-normal turnout, we were still able to raise more than \$43,000 to support our Priority Grant program, which assisted our efforts to administer biannual grants to parishes and schools in Minnesota, Wisconsin, Iowa, North Dakota and South Dakota. In 2020, we distributed \$28,300 with 44 Chastity and Abstinence Grants and \$67,960 with 142 Education Technology Grants, with a combined total of \$96,260 for the year. We saw an increase in need this year, with all the unexpected costs of the pandemic. So, more than ever, we need your help to continue supporting parishes and schools in your local community. Please visit our website and make your contribution today! God willing, we plan to be back at **Keller Golf Course on May 24, 2021**, so mark your calendars and keep us in prayer!