

# OUR *catholic* JOURNEY

THE OFFICIAL PUBLICATION OF CATHOLIC UNITED FINANCIAL

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## Our Catholic Journey

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## A MESSAGE FROM MIKE

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



## TIME to Get Personal

As you enjoy this issue of Our Catholic Journey, you will see articles aligned with the theme of this edition – personal finance. For me, finance is always personal. It starts with someone you know who introduces you to people from an organization they trust and feel you should trust too. It's a pretty simple concept.

Me: Hey, I'm coming to town in a few days and I'm looking for a nice restaurant. Any place you would recommend?

You: My favorite place is the XYZ Grille. The food is outstanding, plus I know all the people there and their service is wonderful. You'll love it! Would you like me to introduce you?

This example is one we all have used in our lives. Heck, I made restaurant recommendations twice just yesterday! Yet if making a personal recommendation is so easy for something as essential as a restaurant, why does it seem so difficult to make a recommendation to someone for insurance protection and financial services? Is it too personal? Unnecessary? I think it's appropriately personal, completely necessary, and should be Catholic United Financial. Here's why.

The business of our entire organization is you, our Members. More than 145 years ago, our Association was founded on a principle of loving thy neighbor as yourself, and we grew only by Members recruiting new Members. Each Member came via the very personal conversation about their needs, how we can protect them, and the impact they can feel as we connect them to our steadfast support of our Catholic community.

This issue of *Our Catholic Journey* has many reasons to be proud of Catholic United Financial. Our Raffle's tremendous funding of Catholic education, Msgr. Schuler

grants for Seminarians becoming the next generation of Catholic leadership, new grant programs for events in your hometowns and our record-breaking Credit Union's phenomenal growth last year through exceptional service and newly opened doors for Associate Members.

These examples are but a few aspects of our incredibly compelling story. So, it's time for you to get personal and conversational because the people you care about, the people they care about, and your fellow Members will see the benefits of your effort in the decades to come.

Lastly, I want to thank a gentleman who truly has made our Association personal in his 13 years of serving on our Board of Directors. Robert "Bob" Krattenmaker will be leaving our Board at the end of 2023 due to term limits. Succeeding Bob by joining our Board of Directors is a marvelous opportunity to take your membership impact to the highest level possible. Is it your time to answer this call personally? Candidates must announce their intent to run for the Board in writing to me by June 1 so please contact me with your interest or any questions. By the way, given my example above, if you have any great places to eat in your hometown, please send me an email. I'd love to hear about and visit them. Plus, it's always nice to hear from you!

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](mailto:mahles@catholicunited.org).



Robert "Bob" Krattenmaker



# COMMUNITY COLLAGE

Submit your photo(s) to be featured in the next issue!  
Email your photo and caption to [news@catholicunited.org](mailto:news@catholicunited.org)



Holy Rosary School in Medford, Wis. recently received a technology grant to help replace old laptops with new Chromebooks! Pictured with two students is River Ridge Team Lead Vicky Giacalone and Holy Rosary Principal Theresa Easterly.



Sales Representative Michelle Gruber-Nordine delivered a Foundation grant check to Cross Rock Catholic Community ACC of central Minnesota. Religious Education Coordinator Nicole Koll accepted the grant check and will put it to good use!



Central Regional Director Greg Gall pictured with Fr. David Grundman accepting not one, not two, but SIX Foundation grant checks totaling \$3,000. This money will be put to good use in the parish community of St. Mary, St. Francis of Assisi and St. Edward in central Minnesota!



Fr. Jonathan Kelly, Rector of St. John Vianney Seminary, hosted Catholic United Financial as we presented 28 Minor seminarians Msgr. Schuler Seminarian grant checks on Dec. 5 at St. John Vianney Seminary on the St. Thomas Campus.



Here to help! Steve Wendorf, Marketing Director at Catholic United Financial put his bell ringing skills to the test during the holiday season in support of The Salvation Army. Catholic United's Home Office employees rotated bell ringing duties outside of the Cub Foods in Arden Hills, Minn. on Dec. 5.



Did somebody say BINGO? St. Michael's Catholic Church in Prior Lake, Minn. hosted Turkey Bingo on Nov. 20. Nearly 200 determined Bingo players participated in this year's event.



Kathy Welle was awarded a \$500 technology grant from Sales Representative Brenda Kraemer to help Sacred Heart Catholic School in Freeport, Minn.



We had a wonderful time at our 2022 Regional Member Gatherings in Rogers, Minn. on Oct. 15 at Mary Queen of Peace Catholic Church and in Springfield, Minn. on Oct. 23. It was great to reconnect with members, share a meal, hear inspiring words from Kelly Wahlquist, play Bingo, and pack personal hygiene kits for CROSS Services, Springfield food shelf, Numas House and The Caring Closet.





Welcoming Catholic United Financial’s Newest Members

On behalf of Catholic United Financial, we’d like to extend a warm welcome to the following individuals who recently became members. We thank you for being a part of and actively telling our compelling story of being a member-owned, not-for-profit financial services company, connecting people of faith, protecting their future, and generously impacting parishes, schools and communities.

Shawn Adams of Little Falls, MN Sofia Akins of Holiday, FL Brian Anderson of St. Bonifacius, MN John Anderson of Otsego, MN Summit Barriere of Woodbury, MN Henry Beckley of Sykeston, ND Grayson Behnke of Weyauwega, WI Cale Bergeron of Grand Forks, ND Dorothy Bloomquist of Elk River, MN Theodore Bohn of Rochester, MN Clara Borchardt of Sioux Falls, SD Eliza Brooks of Huron, SD Alexis Carpentier of Minneapolis, MN Genevieve Clement of Box Elder, SD Lincoln Cook of Rapid City, SD Ann Dalhoff of Chanhassen, MN Renee Davis of Eau Claire, WI Stephen Degrote of Clara City, MN William Devney of Farmington, MN David Dinneen of Sioux Falls, SD Michael Doll of Perham, MN Leo Donnelly of Saint Paul, MN Taylor Dowden of Zumbrota, MN Cora Duchene of West Fargo, ND Henry Dupic of St Michael, MN Mary Eckstein of New Ulm, MN Ralph Elander of Rockford, MN Eugene Fischer of Rhame, ND Dianne Gapinski of Foley, MN Julian Gasperlin of E Grand Forks, MN Mara Gasperlin of Elk River, MN Sharon Gieringer of 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Minneapolis, MN Lottie Kloeckner of Stacyville, IA Diane Kloeppner of Fridley, MN David Kloeppner of Clearwater, MN Richard Kloeppner of Dayton, MN Myles Kreidermacher of Winona, MN Sadie Kropidowski of Sartell, MN Londyn Krump of Wahpeton, ND Caden Kuchta of Volin, SD Collin Kyro of Anoka, MN Nicholas Kyro of Champlin, MN Calvin Larson of Alexandria, MN Kathleen Lehmann-Trusty of Arkansaw, WI Donald Leisen of Maple Grove, MN Aria Lien of Saint Louis, MO Mary Ling of Merrifield, MN Sharon Linn of Anoka, MN August Lofton of Sartell, MN Roseann Loken of New Richland, MN Kyle Lorentz of Hastings, MN Savannah Louwagie of Rockford, MN Kayla Maldonado-Rodriguez of Wausau, WI Kennedy Mansur of Eagan, MN Crosby Marthaler of Avon, MN Lillian Marvin of West Fargo, ND Joyce Mcbeath of Bloomington, MN Heather Mcvary of Monticello, MN Janet Miller of Owatonna, MN Louie Moen of Sebeka, MN Kinsley Monroe of Milbank, SD Kateri Mootz of Hillsboro, ND	Reagen Mueller of Mitchell, SD Meghan Mulligan of Saint Paul, MN Adelyn Navara of Inver Grove Hts, MN Levi Neuvirth of Lakeville, MN Raylin Newton of Parkston, SD Aada Nguyen of Appleton, WI Natalie Nietfeld of Belgrade, MN Charlotte Nolz of Sioux Falls, SD Craig Novak of Ham Lake, MN Mary Odegard of Pine City, MN Blaise Orzechowski of St Cloud, MN Amy Osendorf of Paynesville, MN Kimberly Otto of Parkers Prairie, MN Maranda Passe of Wabasha, MN James Peine of Cannon Falls, MN Gery Peine of Cannon Falls, MN Charlotte Pohl of Cold Spring, MN Jacqueline Probst of Worthington, MN Payton Prokopiak of Rhinelander, WI Nolan Prouty of Sioux Falls, SD Trisha Prouty of Sioux Falls, SD Allen Pundsack of Glencoe, MN Everly Pyka of Avon, MN Lori Radecki of Eagan, MN Susan Rebel of Taylor, ND Steven Reinartz of Adams, MN Emily Richter of Rochester, MN Lucas Roble of Lake City, MN Deborah Rodich of Ely, MN Thomas Rojina of Winsted, MN Mary Ross of Long Prairie, MN Levi Roy of Fargo, ND Joanne Ruttger of Deerwood, MN Luke Sanders of Degraff, MN 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West Fargo, ND Margaret Trana of Andover, MN Norah Trana of Andover, MN Brooklyn Tresco of Flensburg, MN Wayne Turner of Foley, MN Daniel Undersander of Madison, WI Adeline Untiedt of Curtiss, WI Moer Van of Marshall, MN Leo Verduzco of Waynesville, MO Wren Vogl of Fergus Falls, MN Diane Vonderharr of Blaine, MN Patricia Voss of Avon, MN Millie Votava of Williston, ND Bonnie Vrchota of Lakefield, MN Toby Wagner of Rosecreek, MN Bryn Walchuk of Mankato, MN Emma Wendt of Springfield, MN Julie Wermerskirchen of Cambridge, MN Sharon Werner of Minneapolis, MN Charles Werner of Hastings, MN Violet Wheeler of Minneapolis, MN David Windschitl of Crystal, MN Peyton Wingard of Maple Grove, MN Amy Wolters of Becker, MN Susan Yotter of Annandale, MN Lily Young of Sioux Falls, SD Debra Young of Emerado, ND Lynnette Zilka of Redwood Falls, MN Abigail Zimmerman of Burtrum, MN
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► New Member? Name not listed? Email us at [news@catholicunited.org](mailto:news@catholicunited.org)

CATCHING UP WITH FORMER  
Miss Minnesota  
and Member Kathryn Kueppers

It’s fascinating to reflect on how God works in our lives. The transitions, the lessons, and the milestones all start to make sense. I see now, as God has been leading me closer to Him, He has instilled a deep desire in me to be an unwavering servant in the Catholic community. Perhaps my earliest memories of Catholic United Financial were the fraternal Christmas parties and summer picnics that helped plant that mustard seed of Catholic community.

When I first had the honor of being featured in *Our Catholic Journey* in 2019, I was Miss Minnesota and immersed in the pageant community. It may sound strange to say that being Miss Minnesota was part of God’s plan, but I believe that experience led me to my current mission. When I gave up the title of Miss Minnesota, I half-heartedly returned to college for my senior year. While Miss Minnesota was taxing and lonely due to the excessive travel commitments, I had grown to love the fact that serving people was part of my everyday job. When my two-year tenure ended (I served two years as Miss Minnesota due to the pandemic), my takeaway was that I loved people, I longed for community, I desired to serve, and more important, I didn’t need a crown to do any of these things.

Finishing college and post-pageant life had me stumble into what I call my quarter-life crisis. I was searching for purpose to fulfill my desires of service to my community, and at the same time to share my love of the Catholic faith. That is when Fellowship of Catholic University Students (FOCUS) stole my heart. Their mission of serving college students by bringing Christ-centered living to their campuses was an answer to my prayers. I first encountered

FOCUS missionaries at the Newman Center at Minnesota State University-Mankato. The Newman Center was pivotal in my faith journey. I met others my age who modeled Christ-like virtues in daily life. They were the living embodiment of the importance of having a Catholic community to grow with and learn from. The missionaries became mentors and friends and encouraged me to apply for a position with FOCUS.

It is clear when I was Miss Minnesota that God used this experience to ignite my desire to serve others. He led me to become a FOCUS missionary. Similar to the mission of Catholic United Financial to build lifelong relationships to enhance the lives of Catholic communities, FOCUS has become that in my life. My FOCUS team leads student Bible studies and formation groups and participates in Mass, retreats and mission trips. We will be part of the over 20,000 Catholic college students in St. Louis for the national SEEK conference, and I will be traveling to Peru on a mission trip in spring of 2023.

I am grateful for this calling. It hasn’t been an easy journey to become a missionary, but I have never been more joyful than to live my vocation in service to the Catholic faith.

—Kathryn Kueppers





# MEMBER ENGAGEMENT

## Expanding the IMPACT: Learn how we're opening our engagement programs to more people

**Catholic United Financial** is a member-owned, not-for-profit financial services company, connecting people of faith, protecting their future and generously impacting parishes, schools and communities. We are constantly thinking of ways to spread our missional impact to more communities who could use our help. This year we are extending our programs to even more people in the five states we serve.

The main agents of the “connecting” part of our story is our Giving Network of more than 100 Parish Volunteer Teams (PVTs) and Councils. These are the energetic and enterprising volunteers who take up the Catholic United Financial banner at the local level, conducting the hundreds of engagement activities that bring grants and benefits to Catholic communities across the Upper Midwest.

The most popular program of our Giving Network activity is the Matching Grant which offers a \$1,000 matching grant for fundraising dollars raised in support of religious education. Our local PVTs and council officers and volunteers used this program more than 90 times in 2022 and ramped their creativity “up to 11”! The crew of St. Boniface #187 in St. Bonifacius, Minn., held “Bunny Bingo” in March which included the title game plus a raffle for donated prizes and pies, enough hot dogs, popcorn and soda for the 200 volunteers who attended.



A celebration of German heritage was held by the St. Nicholas PVT #98 in Watkins, Minn., in September. “Through music and song, German food and beverages, attendees have the opportunity in a fun, relaxing and outdoor setting, to connect and reconnect with family and friends and meet new people,” wrote PVT Administrative Lead Mary Caskey in the report on the event. “Our PVT feels it’s important for us to provide funds to educate the youth of our parish on

our Catholic faith and encourage them to participate in our parish community. As the Faith Formation program grows, it will [provide] opportunities for the adults of our parish to also grow in their faith.” The event raised more than \$5,000.



PVTs and councils accessed the benefits of other programs to build faith and connect people to each other. Little Flower PVT #97 in Rugby S.D., used the Grants4Good program to provide a Christmas gift to everyone at their parish. “Each year [we] review and select a book to distribute, free of charge, to all parishioners and guests at Christmas Eve and Christmas day Masses. The book leads to discussion groups in the New Year, and we hope for a greater engagement in Catholic faith identity and practice for all who receive the books.” PVT volunteers handed out copies of “Beautiful Hope: Finding Hope Every Day in a Broken World” devotional books thanks to help from Grants4Good.

PVTs and Councils applied for the Member Assistance Grant program seven times last year; this is a program that provides a matching grant to fundraising efforts in support of a member who is struggling financially due to disaster or illness. Our volunteers helped to bring financial support to members who are struggling with cancer, lost their homes and belongings in house fires, and suffered damage from a tornado.

These are examples of hundreds of activities carried out in our Giving Network. The question that we ask ourselves at the Catholic United Home Office is, “Can we do more?” The answer is yes, and the Member Engagement Department is rolling out a new and easy way for members to bring benefits to their local community.

Kristina Sherrett, Member Engagement Advisor, says programs will now be offered to members who aren’t currently served by a local PVT or council. “We

are opening up opportunity to our members and non-members as well....We can really get into our members’ communities and help with the things that they’re passionate about.”

The main way that members can apply for grants and benefits will be online through a single form. In the past, members had to go down several different paths—either online, in writing or in person—to make grant or program requests. The new online form will consolidate these programs into one place to simplify the process and help the department increase the impact.

“There are so many different ways currently that people request funds from us. We wanted to consolidate that into one easy-to-use form that we can direct everyone to. It will create less confusion for people that want to interact with us this way,” says Nate Lamusga, Director of Member Engagement. “Another reason is we’re a big organization with three entities—our Association, Foundation and Credit Union. Between these three, we all do our own things to support the community and we want to combine our efforts to make the biggest impact.”

“**Can we do more?  
Yes!**”

Catholic United Financial’s goal is to double our missional impact by 2028, our Sesquicentennial. “Expanding our reach this way will help us do that,” said Lamusga. “It’s also meant to spur people to action to do good things and to multiply what we’re already giving to the community. We only have councils and PVTs in 120 of the parishes across the Upper Midwest, which has more than [2,000] parishes in total. Unless you lived near one of those groups and attended a church that was affiliated with them, you weren’t able to partake in our programs. With this expansion of our reach, now you can.”

Please join us in bringing our missional impact to your community! To learn about these grant programs and how to access them, call **(800) 568-6670** or send an email to [engage@catholicunited.org](mailto:engage@catholicunited.org).



The home of Catholic United Financial’s (then Catholic Aid’s) first council is Assumption Church in downtown St. Paul, Minn., shown here in a photo from 1895. Construction began on the church in 1871. During this time, the Benedictines from St. John’s Abbey staffed Assumption Church. Evidence of this is in the twin steeples, which are identical to those on the old twin towers church at St. John’s.

## REMEMBER WHEN...



Children are an integral part of the future of Catholic United Financial. Here, school children are shown marching down the main street of Albany, Minn., as part of the festivities associated with the 75th jubilee convention.

► Have a photo from the past? Email your photo and description to [news@catholicunited.org](mailto:news@catholicunited.org)!



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# MEMBER ENGAGEMENT

# THE SKY'S THE LIMIT!

## Reaching to raise \$1.5 million for the 2023 Catholic United Financial Raffle

Hi, I'm Gabby! Many of you have gotten to know me as the Catholic United "Raffle Coordinator," but my official title is Marketing Specialist. I graduated from the University of Wisconsin-Eau Claire with a major in marketing. I got married in October 2022 and couldn't be happier! My husband and I have a Toy Australian Shepherd named Luna, who is a furball of energy.

I am excited to continue working with the schools and watch them reach for their goals. Check to see if a school near you is participating to get in on a chance to win amazing prizes such as floor tickets to see Shania Twain at the Xcel Energy Center in St. Paul, Minn.!

Should you have any questions regarding this year's Catholic United Financial Raffle, feel free to reach out to me directly at **(651) 490-0170 ext. 4205** or send me an email at ***[gjapke@catholicunited.org](mailto:gjapke@catholicunited.org)***.

### How can you support your school?

Purchase a ticket by contacting the school or your local Sales Rep! And, be sure to continue to spread the word about the benefits of membership with Catholic United Financial by telling our compelling story! Help us reach our goal of \$1.5 million by supporting the Catholic schools listed below.

FOLLOW US ON FACEBOOK & INSTAGRAM TO STAY CONNECTED!   @CatholicSchoolsRaffle

### Raffle Schools 2023 (in order by city name)

**Aberdeen Roncalli/Aberdeen Catholic School System, Aberdeen, SD:**  
547 students participating to reach a \$30,000 goal!

**Sacred Heart School, Adams, MN:**  
103 students participating to reach a \$22,000 goal!

**Holy Family School, Albany, MN:**  
122 students participating to reach a \$10,000 goal!

**St. Theodore Catholic Elementary School, Albert Lea, MN:**  
88 students participating to reach a \$20,000 goal!

**St. Stephen School, Anoka, MN:**  
400 students participating to reach a \$60,000 goal!

**Pacelli Catholic Schools, Austin, MN:**  
274 students participating to reach a \$10,000 goal!

**Our Lady of the Prairie Catholic School, Belle Plaine, MN:**  
40 students participating to reach a \$12,000 goal!

**Church of St. Philip, Bemidji, MN:**  
375 students participating to reach a \$25,000 goal!

**St. Mary's School, Bird Island, MN:**  
140 students participating to reach a \$15,000 goal!

**The Way of the Shepherd, Blaine, MN:**  
83 students participating to reach a \$10,000 goal!

**St. Francis of the Lakes Catholic School, Brainerd, MN:**  
200 students participating to reach a \$50,000 goal!

**St. Thomas More Catholic School, Brookings, SD:**  
100 students participating to reach a \$10,000 goal!

**St. Alphonsus Catholic School, Brooklyn Center, MN:**  
135 students participating to reach a \$15,000 goal!

**St. Vincent de Paul Catholic School, Brooklyn Park, MN:**  
542 students participating to reach a \$35,000 goal!

**St. Francis Xavier School, Buffalo, MN:**  
217 students participating to reach a \$18,000 goal!

**Unity Catholic High School, Burnsville, MN:**  
64 students participating to reach a \$5,900 goal!

**St. Peter's Catholic School, Canby, MN:**  
45 students participating to reach a \$20,000 goal!

**Queen of Peace Catholic School, Cloquet, MN:**  
108 students participating to reach a \$19,000 goal!

**Immaculate Conception School, Columbia Heights, MN:**  
153 students participating to reach a \$8,800 goal!

**Saint Raphael Catholic School, Crystal, MN:**  
149 students participating to reach a \$15,000 goal!

**St. Maximilian Kolbe School, Delano, MN:**  
120 students participating to reach a \$18,000 goal!

**Holy Rosary Catholic School, Detroit Lakes, MN:**  
152 students participating to reach a \$20,000 goal!

**Stella Maris Academy, Duluth, MN:**  
578 students participating to reach a \$56,000 goal!

**Saint Andrew Catholic School, Elk River, MN:**  
164 students participating to reach a \$20,000 goal!

**St. John Vianney, Fairmont, MN:**  
80 students participating to reach a \$15,000 goal!

**Divine Mercy Catholic School, Faribault, MN:**  
205 students participating to reach a \$15,000 goal!

**Our Lady of Victory, Fergus Falls, MN:**  
91 students participating to reach a \$10,000 goal!

**St. John's Area School, Foley, MN:**  
89 students participating to reach a \$13,000 goal!

**Sacred Heart School, Freeport, MN:**  
106 students participating to reach a \$12,000 goal!

**St. Joseph's School, Grand Rapids, MN:**  
186 students participating to reach a \$20,000 goal!

**St. Elizabeth Ann Seton School, Hastings, MN:**  
212 students participating to reach a \$15,000 goal!

**Assumption Catholic School, Hibbing, MN:**  
155 students participating to reach a \$40,000 goal!

**Holy Trinity Catholic School, Huron, SD:**  
144 students participating to reach a \$12,000 goal!

**St. Anastasia, Hutchinson, MN:**  
111 students participating to reach a \$13,000 goal!

**St. Thomas Aquinas Catholic School, International Falls, MN:**  
27 students participating to reach a \$15,000 goal!

**St. Scholastica Academy, Isanti, MN:**  
41 students participating to reach a \$15,000 goal!

**School of St. Philip, Litchfield, MN:**  
54 students participating to reach a \$10,000 goal!

**Mary of Lourdes School, Little Falls, MN:**  
270 students participating to reach a \$18,000 goal!

**St. Mary of Mt. Carmel Catholic School, Long Prairie, MN:**  
101 students participating to reach a \$15,000 goal!

**St. Thomas School, Madison, SD:**  
68 students participating to reach a \$5,000 goal!

**St. Michael's School, Mahnomen, MN:**  
39 students participating to reach a \$7,500 goal!

**St. Jude of the Lake Catholic School, Mahtomedi, MN:**  
198 students participating to reach a \$17,000 goal!

**Holy Redeemer School, Marshall, MN:**  
260 students participating to reach a \$35,000 goal!

**St. Lawrence School, Milbank, SD:**  
122 students participating to reach a \$15,000 goal!

**St. John Paul II Catholic School, Minneapolis, MN:**  
190 students participating to reach a \$9,000 goal!

**St. Edward School, Minneota, MN:**  
42 students participating to reach a \$8,000 goal!

**Notre Dame Academy, Minnetonka, MN:**  
200 students participating to reach a \$20,000 goal!

**Saint John Paul II School, Mitchell, SD:**  
128 students participating to reach a \$15,000 goal!

**St. Joseph's Catholic School, Moorhead, MN:**  
215 students participating to reach a \$25,000 goal!

**St. Mary's School, Morris, MN:**  
98 students participating to reach a \$5,000 goal!

**Our Lady of the Lake Catholic School, Mound, MN:**  
176 students participating to reach a \$5,000 goal!

**St. Peter Catholic School, North St. Paul, MN:**  
234 students participating to reach a \$20,000 goal!

**Transfiguration Catholic School, Oakdale, MN:**  
118 students participating to reach a \$12,000 goal!

**St. Agnes School, Osakis, MN:**  
42 students participating to reach a \$18,000 goal!

**St. Henry's Area School, Perham, MN:**  
129 students participating to reach a \$10,000 goal!

**Father Pierz School, Pierz, MN:**  
500 students participating to reach a \$10,000 goal!

**Rapid City Catholic School System, Rapid City, SD:**  
310 students participating to reach a \$12,000 goal!

**Blessed Trinity Catholic School, Richfield, MN:**  
210 students participating to reach a \$11,000 goal!

**Saints Peter & Paul School, Richmond, MN:**  
110 students participating to reach a \$16,000 goal!

**Mary Queen of Peace Catholic School, Rogers, MN:**  
95 students participating to reach a \$18,900 goal!

**St. Joseph School, Rosemount, MN:**  
316 students participating to reach a \$26,000 goal!

**St. Elizabeth Ann Seton School, Saint Cloud, MN:**  
115 students participating to reach a \$12,000 goal!

**Holy Spirit School, St. Paul, MN:**  
92 students participating to reach a \$10,000 goal!

**Maternity of Mary - St. Andrew, St. Paul, MN:**  
148 students participating to reach a \$12,000 goal!

**Christ the King School, Sioux Falls, SD:**  
145 students participating to reach a \$6,000 goal!



TOP 3 SCHOOLS THAT GENERATE  
THE MOST NEW MEMBERS RECEIVE  
**\$3,000**



TOP 2 SCHOOLS THAT SELL THE MOST  
TICKETS ON A PER STUDENT BASIS RECEIVE  
**\$3,000**



TOP SELLER AT EACH SCHOOL RECEIVES A  
SINGING KARAOKE MACHINE & ENTERED INTO  
A SCHOLARSHIP GRANT DRAWING FOR EITHER  
**\$500** (Member) or **\$200** (Non-Member)



**GRAND PRIZE:**  
**2023 Chevy Trax**  
**or \$20,000 Cash!**



#### MORE PRIZES:

\$5,000 Dream  
Vacation

Shania Twain Concert  
Getaway

Softtub 2-Person Hot  
Tub Spa

Big Green Egg® Grills

70-inch Smart TV

Yeti Coolers

Outdoor Patio  
Furniture Set

Nintendo Switch  
Gaming Sets

Airpods

And More!

Watch the live prize drawing online on **March 9, 2023**  
at ***[www.catholicunitedfinancial.org/raffle](http://www.catholicunitedfinancial.org/raffle)***

**St. Lambert School, Sioux Falls, SD:**  
196 students participating to reach a \$15,000 goal!

**St. Mary Elementary, Sioux Falls, SD:**  
355 students participating to reach a \$20,000 goal!

**St. Mary's Catholic School, Sleepy Eye, MN:**  
264 students participating to reach a \$15,000 goal!

**St. Raphael Catholic School, Springfield, MN:**  
88 students participating to reach a \$15,000 goal!

**St. Mary Help of Christians School, St. Augusta, MN:**  
115 students participating to reach a \$16,000 goal!

**Holy Family Academy, St. Louis Park, MN:**  
210 students participating to reach a \$40,000 goal!

**St. Michael Catholic School, St. Michael, MN:**  
265 students participating to reach a \$15,000 goal!

**St. Peter Claver, St. Paul, MN:**  
90 students participating to reach a \$4,000 goal!

**Sacred Heart Area School, Staples, MN:**  
110 students participating to reach a \$35,000 goal!

**St. Mary's School, Tracy, MN:**  
50 students participating to reach a \$10,000 goal!

**St Agnes Catholic School, Vermillion, SD:**  
136 students participating to reach a \$13,000 goal!

**St. John the Baptist Catholic School, Vermillion, MN:**  
147 students participating to reach a \$27,500 goal!

**Marquette Catholic School, Virginia, MN:**  
161 students participating to reach a \$100,000 goal!

**St. Felix Catholic School, Wabasha, MN:**  
101 students participating to reach a \$13,000 goal!

**St. Anne's School, Wabasso, MN:**  
100 students participating to reach a \$20,000!

**Immaculate Conception School, Watertown, SD:**  
202 students participating to reach a \$12,000 goal!

**Frassati Catholic Academy, White Bear Lake, MN:**  
306 students participating to reach a \$20,000 goal!

**Holy Trinity School, Winsted, MN:**  
122 students participating to reach a \$10,000 goal!

**St. Mary's School, Worthington, MN:**  
110 students participating to reach a \$20,000 goal!



2022 Schuler Seminarian Fund

Grant Recipients

On November 30, 2022, the Board of Advisors of the Msgr. Richard J. Schuler Seminarian Charitable Fund reviewed applications requesting scholarship support from 171 seminarians. Through the support of our many donors, we are grateful to have awarded grants to all applicants with a grand total of \$68,900 for 2022.

Msgr. Richard Schuler served as the Spiritual Director of Catholic United Financial for nearly 30 years. In honor of his dedication to supporting vocations through prayer and encouragement, the Msgr. Richard J. Schuler Seminarian Charitable Fund was created in 1996. Awards have been given to hundreds of seminarians since then, totaling over \$1 million.


The Schuler Seminarian Fund is one such place that directly serves the men who will become the ‘Fishers of Men.’ Please consider a generous gift today. As the Fund grows, so does its ability to help seminarians. This can only be accomplished with you telling our story of generous support.

**To donate, please contact us at:**


Schuler Seminarian Fund  
3499 Lexington Ave N.  
St. Paul, MN 55126

Office: (651) 765-4135  
Toll free: (877) 275-7145  
[foundation@catholicunited.org](mailto:foundation@catholicunited.org)


DIOCESE OF Bismarck




Mr. Eric Artz




Rev. Mr. Joshua Hill



Mr. Isaiah Jilek

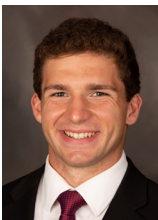


Mr. Dominic Schaeftbauer




Mr. Colton Steiner


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Mr. Joshua Johnson



Mr. Jon Stone



Mr. Reilly Swanson



Rev. Mr. John Wilebski

DIOCESE OF Des Moines




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Mr. Cameron Banigan



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Mr. Zavior Franck



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Rev. Mr. Jeffrey Frieden



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Mr. Joshua Krischel



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Mr. Gregory Lambert



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Mr. Jackson Miller



Mr. Thomas Schnauffer



Mr. Matthew Smith



Mr. Peter Specht



Mr. Benjamin Sundlie



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Mr. Matthew Wood

DIOCESE OF Rapid City



Mr. Blase Gebes



Mr. Dillon Johnson



Mr. Blane Schriock



Mr. Todd VanderMay




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DIOCESE OF Saint Cloud



Mr. Neal Anderson



Mr. Nicholas Daubner



Mr. Jean-Claude Duncan



Mr. Tobias Ellis



Mr. Daniel Ruprecht



Mr. Kevin Soenneker



Mr. Joseph VanDenheuvel



Mr. Peter Zabinski



ARCHDIOCESE OF Saint Paul and Minneapolis



Mr. Brent Bowman



Mr. Elias Budke



Mr. Thomas Cain



Mr. Philip Conklin



Mr. Nicholas Deutsch



Mr. Benjamin Eichten



Rev. Mr. Kyle Etzel



Mr. Francis Floeder



Mr. Peter Flynn



Mr. Joshua French



Mr. Martin Gawarecki



Mr. Joshua Gerads



Mr. Derek Gilde



Rev. Mr. Ryan Glaser



Mr. Edmund Havlicek



Mr. Patrick Hess



Mr. Christian Howlett



Mr. David Kirsch



Mr. Kolbe Kirst



Mr. John Kleis



Rev. Mr. William Kratt



Mr. Ashton Lacko



Mr. Steven Lang



Mr. Marty Longsdorf



Mr. Andrew Lehnen



Mr. Levi Meyer



Mr. Eric Miller



Mr. Sean Mulcare



Mr. Zachary Ochsenbauer



Mr. Jacob O'Meara



Mr. Michael Panka



Mr. Alexander Rasset



Mr. Andrew Renier



Mr. Jacob Robbins



Mr. Peter Romens



Mr. Dominic Romportl



Rev. Mr. John Rumpza



Mr. Joseph Seidel



Mr. Matthew Sell



Mr. Randall (Randy) Skeate



Mr. Sebastian Spencer



Mr. Ryan Sustacek



Mr. Trevor Thorp



Mr. Nicholas Vance



Mr. Joseph Wappes



Mr. Dominic Wolters



Mr. Christopher Yanta

DIOCESE OF Sioux City



Mr. Garrett Hugeback



Mr. Scott Kahler



Mr. Thomas Kollasch



Mr. Anthony Vera

DIOCESE OF Sioux Falls




Mr. Nicholas Ahrens



Mr. Cole Hardie



Mr. Matthew Harris



Mr. Gerald Thornton




Mr. Brendan Logan




Mr. Kolbe Kirst


DIOCESE OF Superior




Rev. Mr. Julian Druffner




Mr. Andrew Kreye



Mr. Carl Oman




Mr. Scott Pederson




Rev. Mr. Isaiah Schick


DIOCESE OF Winona-Rochester




Mr. David Bauer




Mr. Riley Becher




Mr. Jordan Danielson




Mr. Cullen Gallagher




Mr. Nicholas Gawarecki




Mr. Brian Klein




Mr. Isaiah Olsem



Mr. Alex Peters



Mr. Gabriel Rysavy



Mr. Timothy Welch

Schuler Grant Recipients (No Photo Provided)

**DIOCESE OF Bismarck**  
Rev. Mr. Dustin Johns

**DIOCESE OF Crookston**  
Mr. Westin Gourneau  
Mr. Lawrence Wirries

**DIOCESE OF Duluth**  
Mr. Charles Gibeau

**DIOCESE OF Fargo**  
Mr. Brendon Schneibel  
Mr. Seth Skjervheim  
Mr. Gregory Splonskowski  
Mr. Richard Stenger  
Mr. Anthony Wanner  
Mr. Paul Zach

**DIOCESE OF La Crosse**  
Mr. Joseph Glatczak  
Mr. Kyle Lang  
Rev. Mr. John Zweber

**DIOCESE OF Madison**  
Mr. David Marrone  
Mr. Ryan Ruhle

**DIOCESE OF New Ulm**  
Mr. Noah U'Ren

**DIOCESE OF Rapid City**  
Mr. Josiah Hanson  
Mr. Jesse Willis

**DIOCESE OF Saint Cloud**  
Mr. Nathaniel Daubner  
Mr. John Duranso  
Mr. Paul Guertin  
Mr. Jack Massmann  
Mr. Jack Tyrrell

**ARCHDIOCESE OF Saint Paul and Minneapolis**  
Mr. Hjalmar Blondal Gudjonsson  
Mr. Michael Maloney  
Mr. Alexander Marquette

**DIOCESE OF Sioux City**  
Mr. Julio Munoz Guerrero  
Mr. Mark Nosbush  
Rev. Mr. Peter Van Khoan Pham  
Mr. Jake Rosenmeyer

**DIOCESE OF Sioux Falls**  
Mr. Andrew Mullaney

**DIOCESE OF Superior**  
Rev. Mr. Dan Tracy

**DIOCESE OF Winona-Rochester**  
Mr. John Paul Bickerstaff  
Mr. Jacob Fiala  
Mr. Nathaniel Garity  
Mr. Timothy Kujawa  
Mr. Samuel Miron  
Mr. Ben Peters  
Mr. Ryan Saltness  
Mr. Michael Szymanski



# ANNUITIES

## Just Got Better

Still safe and secure as ever, with more earning growth potential that you don't want to miss.

Interest rates appear to be increasing everywhere these days. In the case of our annuity products, though, that's a good thing! Catholic United has reformulated our popular annuity product to take advantage of the increasing rates, but also protects you when the rates go down.

Lock in growth at a safe level.

With the new structure in place, we are able to offer higher crediting rates on new deposits. Over time, as interest rates change, the crediting rate we offer will be adjusted as well. The rates could go up if interest rates increase, or down, if rates decline, but the crediting rate will never be less than the guaranteed rate stated in your contract. In effect, your investment will be safe from large downturns. In our 145 year history, we have never lost a penny of our members' money. It's something you can count on, no matter what the market is doing.

What an Annuity means for a member.

"Everybody I discuss annuities with always wants to know the rate," states Bill McMullen, Countryside Team Lead.

"I understand that, but now they are not locked in so to speak to one rate; it adjusts. So, the rate, in a way, becomes less of an



Product Guide: Annuities

- Single Premium—one-time payment annuity
- Flex Annuities—multiple payments over time
- Traditional/Roth IRA—pre- or post-tax individual retirement annuities
- Indexed Annuity from WealthChoice

issue at the time of the deposit because it will adjust, and market conditions adjust. And I know that will be comforting to many of my members." He adds, "They won't miss future rate improvements and certainly will be okay and protected if the rates go down. They can decide now, instead of waiting for that 'perfect' time."

What portion of your portfolio do you want safe and secure?

It's a good idea to have a portion of your investments protected from downturns. Typically, as you age, that percentage may increase, depending on your risk tolerance. Annuities can play a role in your portfolio. Talk to your local rep or call the Home Office. We'll be happy to help or put you in touch with the right person. Our annuities are competitively priced.

Scan this QR code with your smartphone camera to view current Single Premium Annuity Rates!



For more details, visit [www.catholicunitedfinancial.org/retirement/annuities](http://www.catholicunitedfinancial.org/retirement/annuities).

## Economic Forecast 2023: TRENDS TO WATCH

At this point, it's a tired, old cliché: we live in times of great uncertainty. Unless you've just arrived in a time machine from a hundred years ago, you know that our volatile, uncertain and complex world won't be getting more predictable in 2023.

The economy has been a particular focus of this unpredictability. What trends and topics can we expect in the coming year? Below is a summary of some key trends in the U.S. economy to watch in 2023.

Inflation

While inflation is likely to remain somewhat elevated through the end of 2023, there are signs that a moderation is already underway and that this cooling will become more prominent over time. Pandemic-related challenges including supply chain bottlenecks have eased, and a surge in bottled up demand (initially for goods and more recently for services, such as travel) should fade. And, if you've driven through a car lot lately, you may have noticed that new and used vehicle prices have slowly been declining.

Spending

Household balance sheets still look healthy by historical standards, though a meaningful portion of the excess savings and liquidity built up during 2020-21 has been depleted over the course of 2022. While employment gains and wage growth have helped support spending, it's also clear consumers have dipped into savings accumulated during the pandemic and have bought more on credit cards. According to J.P. Morgan, "Credit card balances have risen at a quick clip in the last six months and were up 15% year-over-year at the end of the third quarter, the largest rate of increase in more than 20 years."

Housing

After a couple of red-hot years for the housing market, there are indicators a correction is underway—but it's been slow-going. According to Forbes, "Mortgage rates are still hovering around double what they were a year ago." Nationwide home prices are still increasing on a monthly basis despite a decline in total sales. This continues to make it harder for many homebuyers to access affordable housing. Higher housing costs have taken a toll on home shoppers as mortgage applications are at their lowest level in over 25 years, according to the Mortgage Bankers Association (MBA).

At first glance, the rising mortgage rate environment would appear to favor the multifamily market, as deteriorating purchase affordability transforms buyers into renters. However, similarly to home prices, apartment rents have risen at a rate faster than household income growth.

The 2023 housing market could become a "nobody's-market," not friendly to either buyers or sellers.

Labor

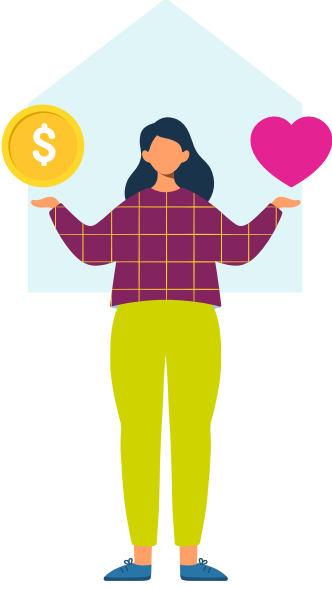
With many pandemic-related distortions now clearly normalizing, the largest remaining imbalance is in the labor market, where demand continues to outpace supply. Payroll growth in recent months remains well above longer-term averages, though it has slowed from the earlier pandemic-recovery pace according to J.P. Morgan. All sectors except for leisure and hospitality have surpassed pre-pandemic employment levels.

Signs of a strong labor demand include increased job openings, an elevated "quit rate" and a strong wage growth. Additionally, it's possible that the ending of student loan payment deferrals in August could force younger workers to reenter the labor force this year.

Reconnect Your Finances

Feeling out of touch with where your finances stand? Your local Catholic United Financial Sales Representative has a special tool to help you get reconnected to your personal finances. Our "Unite and Grow Factfinder" booklet can help you map out your financial picture in one place, list your assets, and get a sense of where you stand. From there, you have a reference point to make decisions on retirement planning, estate planning, insurance coverage, asset protection and more for this year and beyond.

Find your local Sales Rep's contact information on page 16 to reach out to them today.







# Know Your (Financial) Numbers:

Knowing these 4 simple stats can help your financial footing

With a new year now in full swing, you might still be trying to find your financial footing for 2023, or you haven't fulfilled that New Year's resolution to get your financial plan on track.

Good news! You can get going on that resolution by "knowing your numbers." Here are four stats that you can look up for yourself or with a little help that can make a big difference.

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**1. Know your monthly expenses.** In this time of inflation, your personal finances should be rooted in the firm foundation of a basic household budget. If you are working from a budget now, excellent job! If not, setting up a budget—either on paper or in a spreadsheet or using an app—is vital to handling personal finances successfully.

Justin Houle, Director of Finance at Catholic United Financial Credit Union, encourages OCJ readers to know their monthly expenses. The key to this, Houle says, is to distinguish between fixed costs and variable costs. Fixed costs are bills like your mortgage or rent, utilities, loan payments and so on that usually stay the same. Variable costs are the bills that fluctuate seasonally or with use, such as electricity, gas, cell phone use, etc. While the fixed costs are easy to calculate, the variable costs are more of a challenge.

If you have an established budget or are creating one for the new year, here's a tip to help you plan in both situations. Now that 2022 is over, you should have a record of bills, either on paper or electronic bank records, from the last 12 months of expenses. To help define your variable costs, look back on bills from the previous year and determine what months you incurred higher or lower bills. Factor those fluctuating amounts into your monthly budget to help you predict how much income you'll need to cover expenses for current or future months, and how much is left over to save or spend. This is vital to your finances considering that many utility costs have increased in the last 18 months due to inflation.

And here's one more tip Houle gives regarding your fixed costs: "Make sure you know what is being taken out of your account." As you review your monthly costs, also look over the list of payees on your account and credit card statements. Are you paying for subscriptions to streaming services or phone apps you no longer use or forgot about? Cancel any subscriptions eating up monthly income that could be used elsewhere, or better yet, saved.

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**2. Check your tax withholding number.** Could you use more money? This number could put more of your income back into your paycheck. A tax withholding is the amount of income your employer pays to the IRS in your name as income tax. Your withholding is determined by a form you submit through your employer indicating if you want allowances to reduce the amount of your income withheld for tax. Lower numbers mean more is withheld from your paycheck while higher allowance numbers withhold less income for taxes. Checking your current withholding is a good idea if:

- You have a major change to your life, such as a change in marital status, a birth, adoption or death in the family, or other relationship switch that affects you legally or financially;
- A major purchase, such as a home or property;
- A significant change to your personal finances such as a wage increase, retirement, filing bankruptcy, employment change, etc.;
- If you plan to itemize deductions on your tax forms versus taking the standard deduction.

Talking to a tax professional is a good idea before you change your withholding, as there are many considerations to factor into this decision. If you find yourself paying a lot of taxes every year, or if you work more than one job, you might consider having more income withheld to avoid a surprise tax bill every spring. However, if you receive a large tax refund every year, you might be letting the government keep more of your money than they should for the first four months of the year.

Your employer will have your current tax withholding number on file if you need to learn what it is. To get an estimate on what your tax withholding should be, visit **IRS.gov** and search for "tax withholding calculator"; this is a free estimating tool provided by the IRS. You will need a recent paystub from your employer to assist you in filling out the calculator. No personal information is needed to complete this estimate. As always, talk to a tax advisor for advice to help you make the best decision.

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**3. Know your contribution limits.** If you are paying into a retirement plan like a 401(k) or Individual Retirement Amount (IRA), the government places a limit on how much you can contribute annually. These limits can change year to year, based on economic performance, cost-of-living increases and other factors that affect pension and retirement plans. The good news is the government has increased the limit on what you can save for retirement in 2023.

You can put an additional \$2,000 in your 401(k) and 403(b) plans in 2023, thanks to an increased limit of \$22,500. Individuals who are age 50 and over have a "catch-up" contribution limit of an additional \$6,500.

For Roth IRA owners, the IRS has increased the 2023 contribution limit another \$500 to \$6,500 for individuals and \$7,500 for those age 50 and over. If you want to reach this limit by making a monthly payment to your IRA, your payment would be \$541 per month. Or, you could make a single payment of the above amounts to your IRA and stay within the limit. And, don't forget that you can continue to make tax-advantaged contributions to your IRA for 2022 up to April 15, 2023.

There are income limitations to some IRA contributions based on marital status and some people at specific income levels could make more contributions. Talk to your tax advisor to make the most of these contribution levels for 2023. If you own a Catholic United IRA (individual retirement annuity) contact your local Catholic United representative to review how you could take advantage of these 2023 limits.

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**4. Know your credit score.** Knowing your current credit score helps you in two ways. First, it helps you know how financial institutions define their relationship with you based on your credit worthiness. Second, it helps you keep your identity secure.

Credit scores are summarized and used by credit agencies to scrutinize an individual person's financial behavior and determine their "creditworthiness." The best score is 850, with average scores in the range of 650 to 750. The higher your score, the more likely a lender will consider you a good risk in a financial relationship. If you have a low credit score, banks are more likely to charge you higher interest rates on loans and credit cards, or they may deny you those financial tools outright.

People with high scores have a good history of paying bills on time, paying off credit card balances every month, keep old accounts that are in good standing, and they tend to only open new accounts as needed. If you want to build up your credit score in advance of taking out a loan or mortgage, practice these good financial habits and get current on any late bills.

Second, knowing your credit score helps you keep your personal finances and identity more secure. If you find your credit score is lower than you expect, perhaps much lower, this is a warning sign that you might be a victim of identity theft. You can request a credit history from one of the three credit rating companies (provided for free once a year), which are TransUnion, Equifax and Experian. The Federal Trade Commission recommends getting your record by calling **1-877-322-8228** or visiting **www.AnnualCreditReport.com**. Review the history in the record to make sure there isn't any fraudulent activity. If you see an item on your credit card that is in error or potential fraud, you can dispute the item with the credit rating companies. Visit **www.consumerfinance.gov** for more details.

With these four stats in hand, you can move confidently to the next step of your personal finance journey in 2023! Your local Catholic United Representative is always available to provide you with professional insurance and retirement advice. Find yours at **www.catholicunited.org/findarep** or on page 16.





# 5 Steps to Protect Your Family and Your Assets

Make a plan that reflects what matters to you

If you have put off writing your will or deciding who gets your belongings when you're gone, you are not alone. Face it, estate planning can seem like a chore. But—as with paying the bills or cleaning the house—it feels great when it's done.

Getting started is the hardest part, so we have put together a plan to help. Go step by step at your own pace, and soon you will feel the pride and the peace of mind that comes from creating something that protects you and your loved ones.

Even better, your plan can protect organizations you love, like your local Catholic Church. (See Step 4.)

## Simple Steps, Big Impact

### Step 1: Tally your assets.

First, your personal data. A solid estate plan should include the following:

- A list of your assets that shows current value as well as title (whether held in your name, jointly or, in certain states, as community property)
- If you are married, a list of your spouse's assets
- Specifics about any debts and other liabilities
- A list of retirement plan assets and life insurance policies that indicates the owner and the beneficiary of each
- Names and contact information of your beneficiaries, including relatives and charitable organizations
- The location of your will, powers of attorney and other valuable papers

### Step 2: Make decisions about your estate plan.

- Your estate plan paints a picture of your values and the people and charitable causes that are important in your life. An up-to-date will serves as the foundation of your plan, but also important are asset titling and beneficiary naming for retirement plan accounts and life insurance policies.
- In this step, you will list each person and nonprofit you would like to benefit. For each recipient, include the gift or percentage you would like each to receive.

### Step 3: Pick your team.

Who should fill these roles?

- **Executor or personal representative.** This is the person who carries out the terms of your will. Choose someone trustworthy who will be comfortable dealing with your finances and investments, taxes and record keeping. Also consider this person's availability, general health and diplomacy.
- **If you have minor children, name a guardian of each child.**
- **Agent for your durable power of attorney for finances.** Choose someone to act on your behalf in financial matters if you become unable to make such decisions.
- **Agent for your durable power of attorney for health care.** This person makes choices on your behalf regarding medical care if you are unable to make them.

### Step 4: Extend your legacy.

You can do kind, compassionate work that benefits others for generations with your estate plan. For example, you can designate the Catholic United Financial Foundation as the recipient of a percentage of an item or your estate. There are tax advantages for many planned gifts that extend your caring nature beyond your lifetime.

If you are considering remembering Catholic United Financial Foundation in your will or through your estate plan, we would be happy to meet with you to help answer any questions you might have, with no obligation.

### Step 5: Share the good news.

Ensure that any recipient of your generosity knows of your plans. This will make them aware of your intentions and will relieve undue stress in the future.



### Congratulations!

You have taken the time to ensure that your family and favorite causes are cared for far into the future. Continually review your estate plan whenever major life changes or tax law changes occur, to make sure it is still the best plan for you and your family.



### Are You on Step 2?

Contact Robert Heuermann at [foundation@catholicunited.org](mailto:foundation@catholicunited.org) or 651-765-4135 to learn how you can support our mission with a gift in your long-term plans.

*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.*





# Meet Catholic United Financial Credit Union's New President

Catholic United Financial Credit Union (CUFCU) has appointed Andrea Ferkingstad as the credit union's new president.

Ferkingstad replaced Maureen Daehn, who recently retired in December 2022 after leading the credit union through exceptional growth during the past two years. Ferkingstad was formerly CUFCU's director of operations and innovation.

"I am thrilled to have Andrea as the new president of our credit union," said Mike Ahles, Chair of CUFCU's Board of Directors and president and chief executive officer of Catholic United Financial. "Her passion for our members and drive to expand the products and services we offer has propelled our recent growth. Our future is quite bright with Andrea leading our charge."

Ferkingstad has more than 24 years of experience in the financial services industry. Prior to joining CUFCU in 2021, she was vice president of operations and marketing at Building Trades Credit Union for more than 12 years. Beyond her credit union experience, Ferkingstad held leadership roles in marketing, public relations, and operations at two prominent Twin Cities commercial banks – Peoples Bank of Commerce and Riverside Bank.

"I am honored and grateful for the opportunity to serve our members as the credit union's next president," Ferkingstad said. "I'm excited to lead the credit union into a new era of growth and make a difference in the financial lives of our members and Catholic communities."

Ferkingstad played a crucial role in the credit union's record-breaking year in which new loans exceeded the prior record by 46% with \$9.3 million in new loans processed in 2022. Starting with her efforts in updating the credit union website to make it easier to navigate, she focused her efforts on raising awareness about the credit union which attracted new members across the entire Association.

Additionally, Ferkingstad played a significant role in developing the Association's new Associate Membership class and ensuring every member gets one-on-one personal attention.

A Minnesota native, Ferkingstad earned her bachelor's degree in journalism and public relations from the University of St. Thomas in St. Paul, Minn.

### About Catholic United Financial Credit Union

Catholic United Financial Credit Union (CUFCU) is a not-for-profit financial cooperative with \$28 million in assets and 3,400 member-owners. It operates two branches in Minnesota, in St. Paul and St. Cloud, and provides a full suite of banking products and services. Membership is open to all Catholics and members of Catholic United Financial and provides a full suite of products and services to members across the country with its exceptional technology tools..

In 2021, CUFCU merged with St. Thomas Employees Federal Credit Union and now also serves employees of the University of St. Thomas and St. Thomas Academy as well as alumni of the University of St. Thomas who reside in Dakota, Hennepin, Ramsey, and Washington counties.

More information about Catholic United Financial Credit Union is available online at [catholicunitedCU.org](http://catholicunitedCU.org)

### Join the credit union today!

It's easy to do business with us.

Call: Toll-Free (877) 871-8313

Email: [info@catholicunitedCU.org](mailto:info@catholicunitedCU.org)

Website: [www.catholicunitedCU.org](http://www.catholicunitedCU.org)

Visit:

#### St. Paul Office

3499 Lexington Ave N  
St. Paul, MN 55126  
Monday - Thursday: 8am - 4:30pm  
Friday: 8am - Noon

#### St. Cloud Office

1420 W. St. Germain St. #101  
St. Cloud, MN 56301  
Monday - Thursday: 8am - 4:30pm  
Friday: 8am - Noon



Andrea Ferkingstad, Catholic United Financial Credit Union President



## MEMBER OFFERS & DISCOUNTS

### LOAN DISCOUNT

**1.00%**  
APR LOAN DISCOUNT

\*Mention this ad and receive a 1.00% Annual Percentage Rate (APR) discount on the published rate when you apply for a car, truck, boat, motorcycle, personal recreational vehicle or personal loan. Discount cannot be used to refinance an existing Catholic United Financial Credit Union loan or combined with any other discount. Loan is subject to credit approval. Offer expires March 31, 2023.

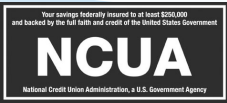
### SAVINGS SPECIAL

**4.00%**  
APY 14-MONTH CD  
MINIMUM DEPOSIT \$10,000

\*Mention this ad to receive this limited-time offer. New money only - means money not currently on deposit at the credit union. Funds transferred from an existing credit union account are not eligible. Annual Percentage Yield (APY) is subject to change. Minimum deposit is \$10,000. A penalty may be imposed for early withdrawal. Fees may reduce earnings. At maturity, the certificate will automatically renew at a 12-month term at the rate in effect on that date.

### APPLY & OPEN YOUR ACCOUNT TODAY!

[catholicunitedCU.org](http://catholicunitedCU.org) | 1-877-871-8313





YOUR ASSOCIATION

////////////////////////////////////

LIVE YOUR FAITH.

Do Meaningful Work at Catholic United Financial

Catholic United Financial, a member-owned, not-for-profit financial services organization founded and grounded in the common good is looking for career-minded individuals in a variety of positions who are mission-driven, goal-oriented, entrepreneurial and sincerely want to help people. Our mission is to provide financial solutions that impact local families, parishes, businesses and the local community all within a unique faith-directed setting. When you work here, you truly feel the good. Work in the office, hybrid or remote (depending on position). Live your faith and do meaningful work at Catholic United.

When you start working here at Catholic United as a sales professional, we have a structured pathway to success and surround you with assistance at every step of your career journey. During the first year, we employ a supportive, team-based mentoring model designed to help us grow and train candidates.

Combine that training model with savvy marketing support, ongoing tech assistance, paid licensure, hands-on instruction and education, and you are truly set up to succeed. Bring your energy, passion and personality and we will bring the expertise, knowledge and training to fulfill your income potential. Make a difference in your community and start feeling a difference you can make with financial products—life insurance, banking, annuities, retirement and legacy planning from Catholic United Financial.



Perks we offer sales professionals:

- We are proud to offer the following benefits and perks:
- Unlimited earning potential. Assigned book of business.
  - Access to a full Group Benefits Package including, health, life, dental, vision, disability insurance and an outstanding 401(k) plan.
  - Incentive rewards including an annual sales trip to a unique location.
  - Team-based mentorship program and sales support structure.
  - Ongoing training to uniquely identify personal growth and performance needs.
  - Family-oriented business. Supports your local Catholic community.

Responsibilities:

- Your primary responsibility is to drive and grow new business from existing and new members. You'll manage member relationships which requires you to serve as their advocate within Catholic United to provide them with a holistic portfolio of solutions and recommendations.
- Educate, guide and empower your members through a structured fact-finding discovery process for sound financial decisions and outcomes.

- Actively prospect for new members via community events, activities, personal and professional network.
- Leverage team-based selling model to achieve desired activity and production goals within assigned territory.
- Collaborate with marketing to support ongoing campaigns and develop and follow personalized marketing plan.
- Stay educated by completing and participating in ethical and industry conferences, keeping abreast of regulatory issues, training and licensure.

What we would like:

- A genuine sense of curiosity. Willing to ask questions, probe, dig and research to find creative solutions to problems.
- Demonstrate ability to self-motivate. Driven to learn and reach desired personal and professional goals.
- Examples of being a team player.
- Ready and able to self-promote and leverage the given marketing and sales tools to grow your business.
- Sincere interest in showing how financial solutions can benefit individuals, families, businesses and faith communities.
- Open to being involved in the community—volunteering, participating in fundraisers and more—be present and visible.

**\$1,000 if You Refer a Friend  
or Yourself or a \$2,000  
Donation to Your  
Favorite Charity!**

Come work with us! Apply online at [www.catholicunitedfinancial.org/careers](http://www.catholicunitedfinancial.org/careers) or contact our Sales Recruiter to discuss how your future sales career with us provides amazing support and income potential.

 **Call or Email:**  
**Kelly Schmeltzer**  
**651-765-4154**  
**[kschmeltzer@catholicunited.org](mailto:kschmeltzer@catholicunited.org)**

*Referral bonus available to any Catholic United member, non-member or employee who refers a new advisor candidate. If the candidate is hired, the referee will receive a \$1,000 referral bonus, or a \$2,000 grant in their name will be awarded to the Catholic parish or Catholic school of their choice in the five states that Catholic United does business: MN, IA, WI, ND or SD.*

CALL FOR CANDIDATES:

BOARD OF DIRECTORS

One seat on the Catholic United Financial Board of Directors will be up for election in 2023. Consistent with the 2022 Board election, voting will be carried out electronically. To run for a seat on the Board of Directors, you must declare your candidacy in writing to:

Catholic United Financial  
President Mike Ahles  
3499 Lexington Ave. N.  
Arden Hills, MN 55126

**\*MUST BE POSTMARKED BY JUNE 1, 2023**





# Our Commitment to YOUR PRIVACY

**Catholic United Financial is committed to safeguarding your privacy.** While the information we collect about you is critical to providing superior products and services, be assured that we are dedicated to maintaining the confidentiality of the personal information we have. **We do not sell or rent to anyone the information you have entrusted to us.**

To help you understand how we protect your personal information, this notice summarizes the Privacy Policy of **Catholic United Financial** and its affiliates, the **Catholic United Financial Foundation** and the **Catholic United Financial General Agency, LLC**. (Another member of the Catholic United Financial family, the **Catholic United Financial Credit Union**, will provide its own privacy notice.) During the continuation of your relationship with Catholic United Financial, we will advise you of our Privacy Policy and practices as required by law.

**Confidentiality and Security Procedures**  
Catholic United Financial understands the importance of protecting and securing your nonpublic personal information and using it appropriately. We maintain strict policies and procedures to protect the confidentiality of your information during all stages of your relationship with Catholic United Financial. In addition, we maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information. Access to nonpublic personal information about you is restricted to the employees who need to know that information to provide products and services to you. All our employees are trained and required to safeguard such information.

- Information We May Collect and Use**  
We collect personal information about you to provide, administer and service financial products and services, including insurance and annuities. The type of information we collect about you depends on the products, services or benefits you request and may include:
- **Information we receive from you on applications or other forms**, such as your name, address, Social Security number, birth date, assets and income.
  - **Information you authorize us to obtain**, such as medical and hospital records. We want to assure you

that medical information Catholic United Financial receives about you will not be disclosed without your authorization, except as required by law.

- **Information about your transactions with us**, such as your contract coverage, certificate values and payment history.
- **Information we receive from consumer reporting agencies**, such as your credit worthiness and credit history. This type of information will be shared in appropriate situations and only to the extent required for necessary business purposes.

**Sharing Information Within Catholic United Financial**  
Catholic United Financial regards all your nonpublic personal information as confidential. However, in the course of conducting our business, there are circumstances in which we may disclose to other parties the information we have about you. These disclosures are only made as permitted or required by law. For example, we may disclose the above categories of nonpublic personal information about you to Catholic United Financial's affiliates. We may share your identifying information (such as name, address, telephone number, age and years of membership) and your fraternal relationship information (such as council name) with council officers in order to facilitate fraternal activities.

**Sharing Information Outside Catholic United Financial**  
We may also disclose the above nonpublic personal information with non-affiliated organizations that perform services for us or on our behalf, such as reinsurance, fraternal benefits, printing and

mailing. We are also permitted to disclose the above categories of information to help us underwrite insurance, process transactions and administer claims that you request or authorize. In addition, we are required to disclose information about you in certain instances, such as to detect fraud or to comply with an inquiry by a government agency or regulator. Whenever we hire other parties to help us conduct our business, we expect them to maintain the confidentiality of your personal information and abide by all applicable privacy laws. Further, we do not authorize them to use or disclose your personal information for any purpose other than the work they are performing on our behalf or as required by law.

**Former Customers**  
Should your relationship with Catholic United Financial end, we will continue to limit disclosures of your personal information in accordance with our stated Privacy Policy and practices, just as we do for those with a continuing relationship with us.

**Accuracy of Your Information**  
Our goal is to keep your information accurate and up to date. If you find any inaccuracies in the statements or account information we send to you, we urge you to contact our Member Services department by calling or writing us at our address shown above.

**Catholic United Financial's Privacy Policy is on our website ([www.catholicunitedfinancial.org](http://www.catholicunitedfinancial.org)).** We will also provide a written copy upon request.

**We reserve the right to change our Privacy Policy at any time. We will notify you of such changes as required by law.**

Solutions to this issue's puzzles on  
pages 15 & 16

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

S	E	R	A	H	L	L	E	R	A	C	46
P	S	T	E	T	E					B	45
S	S	J	E	A	M	E	D	R	E	N	44
A	P	A		R	N	U					43
G	N	S	E	T	A	I	T	I	V	O	42
	H	S	N	E		H					41
S	T	S	L	I	V	O	N	T	S	U	40
E		R	E	B	I		N	T	A	R	39
Y	R	O	L	G	S	S	M	S	C	O	38
	W		A	A	M		R	O			37
S	A	S	N	A	N	S	A	H	E	L	36
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## Life Insurance: For Anyone Who *LOVES*

Do you love someone? If the answer is clear, then so is the answer to whether you need life insurance.

Because the truth is, life insurance is for anyone who loves.

Whether you love your spouse or partner, your children or grandchildren, your parents or a favorite charity, life insurance means they're protected financially if something happens to you.



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Life Happens™





Air Fryer Inside Out Dumplings  
Clarice Schroeder | Waite Park, Minn.

INGREDIENTS

- 1 lb ground pork or beef
- 4 oz canned water chestnuts, drained and finely minced
- 3 Tbsp Panko breadcrumbs
- 1 Tbsp soy sauce
- 1 tsp sesame oil
- 1 tsp ginger, grated or finely minced
- 1 tsp garlic, grated or finely minced
- 1 large scallion, minced
- 1 egg, lightly beaten
- ½ tsp black pepper

DIRECTIONS

1. Preheat basket air fryer to Air Fry 400°.
2. In a large bowl, mix all ingredients together.
3. Form mixture into 1-inch balls and place in air fryer basket.
4. Cook for 10 to 12 minutes or until cooked through (to an internal temperature of 160°).
5. Cook in batches.



Broccoli Hot Dish  
Veronica Moritz | Sauk Centre, Minn.

INGREDIENTS

- 20 oz frozen broccoli
- 1 cup uncooked wild rice
- 8 oz jar of Cheez Whiz
- 1 can cream of mushroom soup
- ½ cup milk
- 2 Tbsp butter
- 1 onion, chopped

DIRECTIONS

1. Cook and drain broccoli.
2. Mix all ingredients together and pour into a casserole pan.
3. Bake at 350° for 30 minutes.
4. Optional: During the last 10 minutes of cook time, add some grated cheese for an extra cheesy kick!



Apple Kuchen  
Aggie Smitten | St. Cloud, Minn.

INGREDIENTS

- ½ cup butter or margarine, softened
- 1 package yellow cake mix
- ½ cup flaked coconut
- 1 can (20 ounces) pie-sliced apples, well drained or 2½ cups sliced pared baking apples
- ½ cup sugar
- 1 tsp cinnamon
- ½ cup heavy whipping cream
- 2 egg yolks or 1 egg

DIRECTIONS

1. Heat oven to 350°.
2. Cut butter into cake mix (dry) until crumbly.
3. Mix in coconut.
4. Pat mixture lightly into ungreased 9x13 inch pan, building up slight edges.
5. Bake 10 minutes.
6. Arrange apple slices on warm crust.
7. Mix sugar and cinnamon, sprinkle on apples.
8. Blend heavy whipping cream and egg yolks; drizzle over apples (Topping will not completely cover apples.)
9. Bake 25 minutes or [until] edges are light brown (Do not over bake).



Across

- 1

The patron saint of missionaries and missions, 3 words
- 9

Disciple of Christ
- 10

Lead actor in "The Passion of Christ", 2 words
- 11

Exist
- 13

Stretch out
- 14

Shouts of praise
- 16

Great grades
- 17

Wander
- 19

N.Y.S.E. listings, abbr.
- 21

Catholic communion
- 23

Divine quality
- 26

The Sistine Chapel ceiling for example
- 28

Brewed beverage
- 29

Have faith in
- 31

G.K. Chesterton and Graham Greene, for example
- 33

Coast Guard rank, abbr.
- 34

Religious training period
- 37

Perform a hymn for example
- 40

Catholic university, 2 words
- 43

Subject of Handel's "Messiah"
- 45

Like
- 46

Catholic comedian, Steve \_\_\_\_
- 47

French city with an historic Catholic Cathedral, visited by many pilgrims

Down

- 1

Beg earnestly for something
- 2

Boxer and Catholic priest portrayed by Mark Wahlberg in a 2022 biopic, 2 words
- 3

Isaac's father in the Bible
- 4

Arrives
- 5

Popular singer who is a Catholic, \_\_\_\_ Gomez
- 6

"Where \_\_\_\_?"- 2 words
- 7

Provided that, 2 words
- 8

Wedding symbols
- 12

\_\_\_\_ Catholic Church
- 15

Celestial messengers
- 18

Attends Church
- 20

Former hockey superstar, Bobby
- 22

Violation of the Commandments
- 24

Hawaiian wreath
- 25

Proposal response, often
- 28

Word before factor and fit
- 30

Yours in the Bible
- 32

Doggie doc
- 35

On the perimeter
- 36

Retirement account, abbr.
- 38

Pants
- 39

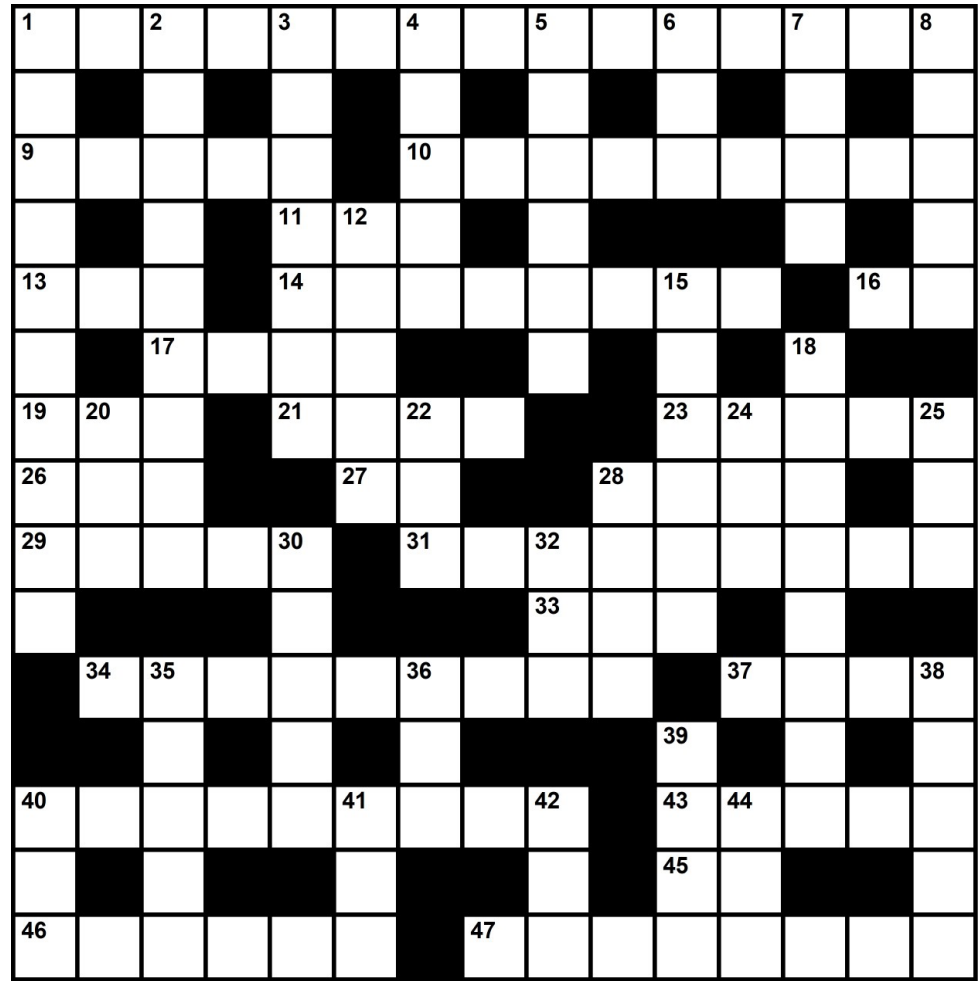
Slightly open
- 40

"The Peacock Network"
- 41

"Runaway" rocker Shannon
- 42

Numerical ending
- 44

Guinness Book of records ending





# 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.

## Regional Managers



Regional Manager:  
**Gregory Gall**, FIC, LUTCF 320-229-0717  
greggall@catholicunited.org

Regional Manager:  
**Butch Byers**, FICF, LUTCF 605-661-2437  
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## Countryside



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## Maple Trail



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## Northwoods



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**Becky King**, FIC, 218-841-4600  
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**Brenda Kraemer**, 320-685-8899  
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## Sales Support



**Butch Colago**, FIC, 651-490-0170 x 4153  
bcolago@catholicunited.org

**Peter Orme**, FICF, 651-490-0170 x 4427  
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**Tara Donohue Weiss**, FIC, 651-490-0170 x 4155  
tweiss@catholicunited.org

**Bailey Wiczek**, FICF, 320-360-2309  
bwiczek@catholicunited.org

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4				6		2	1	

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



### Do Meaningful Work in a Sales Career.

Our Sales Team members are leaders, entrepreneurs, managers and sales professionals who found new meaning in a career that grows the financial security of Catholics in their communities.

Contact our Sales Career Recruiter to discuss how your future sales career with us provides amazing support and income potential.

Call or Email:

**Kelly Schmeltzer**, Sales Recruiter



(651) 765-4154



**k Schmeltzer@catholicunited.org**