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OUR *catholic* JOURNEY

THE OFFICIAL PUBLICATION OF CATHOLIC UNITED FINANCIAL



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Send an email to news@catholicunited.org with your thoughts on the new layout.



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Our Catholic Journey

Official Publication of Catholic United Financial

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A MESSAGE FROM MIKE

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



The Excitement of Fall!

Each year I tend to get a little melancholy as fall begins. I love the long sunny days of summer as they are filled with outdoor activities with family and friends, plus meeting new people during new adventures. But I'm not melancholy this year! As fall 2021 begins, I'm more excited than ever as we have been busy across Catholic United and have accomplished much over the summer months to get ready for a strong close to 2021 – a year of new beginnings for us.

Just one month ago, we hosted our Triennial Business Meeting and Leadership Conference, and it was a resounding success! More than 225 people attended as Delegates, Members, and Staff, plus dozens of “not-yet-members” also joined us to celebrate, collaborate, and connect. Our lineup of speakers inspired and engaged us to use our gifts to live generously in all aspects of our lives. Plus, the variety of workshops were engaging as the smaller group format enabled us to discuss expanding our volunteer network and energizing our events.

I want to thank our Delegates who attended the essential Business Meeting portion of this event and approved an important change in Catholic United's Bylaws to create a new Associate class of membership for our Association. This change will create opportunities for Catholics to purchase products and services from affiliates of Catholic United, such as our Credit Union and Foundation, without first becoming a Benefit Member by purchasing an insurance product from Catholic United Financial. This opportunity is indeed timely given our Credit Union's recent acquisition of nearly a thousand new members of the St. Thomas Employee Federal Credit Union based in St. Paul, Minn. We can't wait to welcome these people into our membership and connect them to our Councils and Volunteer Teams, plus introduce them to the protection possibilities from our array of insurance products.

This fall brings excitement with our new life insurance products and our marketing programs to highlight the extensive advantages of our Medicare Supplement product during the annual Medicare open enrollment period beginning in mid-October. Many new workshops and convenient webinars are scheduled this fall—all of which are intended to inform and educate attendees. I encourage you to sign up by visiting www.catholicunitedfinancial.org/workshops. And bring a friend—we would love to meet them!

Lastly, I hope you enjoy this new format of *Our Catholic Journey*. Each day, we do thousands of things which protect and connect our members. This expanded format seems like an appropriate way to tell our stories to you and enable you to share them with the people you know and love. The essence of our membership is members bringing new members to our wonderful organization. I look forward to growing with you.

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.



St. Isidore Volunteer Team #378 held a “Burgers and Books” Member Assistance Grant fundraiser on August 7, 2021 to benefit the Sipple family who lost their infant son Taysom to a heart defect in July. Photos by Sales Representative Travis Schmitz in Rochester, Minn.



St Anne's School in Wabasso, Minn. check presentation with local Sales Rep David Schonhardt.



Catholic United Financial once again sponsored this year's 4HG (For His Glory) Faith and Football Camp in August. The three-day event gathered 113 youth from parishes and schools across the Twin Cities and Wisconsin to learn football skills and worship together.



4HG founder Matt Birk brings young faith and football enthusiasts in for an energetic huddle. Learn more about this ministry by visiting www.4hg.co.



Sales Education Outreach Specialist Tara Donohue Weiss and Sales Representative Jay Fritzscheier at our Dakotafest booth August 16 in Mitchell, SD.



Local Sales Rep Angie Jorgensen with Andrea Simonsma and her infant, member Grant Simonsma. Member John Fanta seated in chair. The fundraiser raised money for the Yankton chapter Life Runners and ZoeCare pregnancy center in Yankton. Catholic United and Sacred Heart Parish Volunteer Team from Yankton provided a \$500 grant check for the cause.



Sacred Heart Parish Volunteer Team from Yankton serving the Lumen Christi team. Members from Left to right: Wilbur Nedved, Laura Nedved (administrative coordinator), Barb Geigle, Shona Jussel, the four Lumen Christi team members, local Sales Rep Angie Jorgensen and member Bill Arens.

Catholic Schools Raffle -The Year of Possibilities

Last year was the year of the unexpected, to say the least. How about this: 2022 will be the year of unexpected possibilities. With new schools, new raffle prizes and a new outlook, this year will surely be the one we will remember. More than ever before, Catholic schools have expressed their gratitude for the impact the Catholic Schools Raffle had. In 2021, a record-setting \$1.495 million was raised for Catholic Schools. With members fueling the mission, the impact is tremendous to not only the schools, but their surrounding communities. There are sure to be hurdles to still cross with the upcoming raffle year, but with support from Catholic United Financial, Catholic schools, and local communities, nothing can stop the eagerness and excitement that this event brings.

Support your local Catholic school by visiting www.catholicunitedfinancial.org/raffle/ to see if they made the list!



- List of NEW 2022 Schools WELCOME!**
- Unity High School
Burnsville, MN
 - Notre Dame Academy
Minnetonka, MN
 - St. Elizabeth Ann Seton School
St. Cloud, MN

After 18-Month Hiatus, Gather4Good® is Bringing Back the Good

A fun and meaningful way for Catholics to connect to the communities around us is coming back. Gather4Good® is returning, revived and ready.

After an 18-month hiatus, Catholic United's large-scale community service program will hold an event on October 10 in Albany, Minnesota, hosted by the leadership of Seven Dolors Catholic Church and Seven Dolors Local Council #400. Member Engagement staff are excited to bring back this impactful program after pandemic restrictions on group gatherings forced the cancellation of two events in 2020.

"2020 was going to be a milestone year for Gather4Good®. We had big things planned to celebrate 10 years of this unique program," Nate Lamusga, director of Member Engagement, said. "When the pandemic hit, out of care for our volunteers, we cancelled our events planned for central Minnesota and South Dakota until we could come together safely."

Every Gather4Good® event has a carnival atmosphere, mainly due to the large tent set up to shade volunteers and supplies as the care kit assembly progresses. Catholic United staff and volunteers bring all the supplies, tents, refreshments and entertainment with us. The Catholic United Council members and host parish recruit volunteers to walk through the assembly-line and fill care kit bags with personal care items including soap,

a toothbrush, a wash cloth and other items beneficial to a person experiencing a displacement or personal crisis.

Completed kits will be distributed to charities and social service organizations in the immediate community or region. While the contents of a kit seem commonplace, they could mean comfort and calm to someone who has been displaced, such as a wife escaping from abuse to a shelter, or a family in chaos after their home was destroyed in a flood.

"Every kit ends up in the hands of someone in need"

Nate Lamusga, Director of Member Engagement

"Every kit ends up in the hands of someone in need. If you can imagine the circumstances that lead to an individual lacking basic hygiene necessities, a Gather4Good® kit is a message of hope and love at a time when it is most needed," Lamusga said.

The goal for each event is to produce 2,000 of these kits. Each volunteer is encouraged to be mindful of the people and families in need of the kits, and to write a personal note that is inserted into each kit to encourage the recipients.

Local agencies partnering with Catholic United for the Albany event include Project Connect Saint Cloud, Boys and Girls Club of Central Minnesota, Overcomers International Fellowship, and Place of Hope Shelter. Kits will be delivered to these agencies so they can go right into the hands of people needing help in central Minnesota.

GATHER4GOOD



Lamusga is hoping for an energetic crowd at the October 10 event so Gather4Good® can come roaring back in a big way.

"Gather4Good® has been a signature program for Catholic United. It's a fun and meaningful way to connect with local communities," Lamusga explained. "The mission of Catholic United is to protect and connect, and Gather4Good® is designed to connect people in joyful service to help those in need."

Golfing "Fore" Good 23rd Annual Foundation Golf Tournament



Regional Manager Butch Byers and former CUF President and Foundation Board member Mike McGovern enjoying the day.



Teammates discussing how to make the perfect putt.



It was a beautiful summer day at St. Paul's historic Keller Golf Course for the 23rd Annual Golf Tournament.

An astonishing **100 percent** of the proceeds of this event are used to provide grants to schools and parishes in Minnesota, North Dakota, South Dakota, Iowa, and Wisconsin.

It was a warm and sunny day when golfers hit the links at the 23rd Annual Catholic United Financial Foundation Golf Tournament on August 11, 2021. Sponsored by Zeman Construction, the tournament took place once again at the historic Keller Golf Course in St. Paul, Minn. Even though the date and day were different this year, the golfing "fore" a good cause certainly remained the same.

The tournament kicked off with a delicious lunch sponsored by Stinson LLP and prayer from Fr. Tom Thompson, followed by a shotgun start. Golf carts were provided for participants and were sponsored by Securian Asset Management. After the 112 golfers wrapped up their 18 holes, a social hour commenced back at the clubhouse. Participants once again had the chance to try their luck with various raffles, drawings and a silent auction, as these activities were removed from the event last year due to the pandemic.

Opening remarks were provided by Catholic United Financial President Michael Ahles, followed by a banquet dinner sponsored by 21st Century Bank. Catholic United Foundation Executive Director Bob Heuermann announced the tournament, raffle, and silent auction winners to conclude the successful day. **In total, more than \$50,000 was raised from this event this year!**

We would like to take this opportunity to thank everyone who supported the Catholic United Financial Foundation through our 23rd Annual Foundation Golf Tournament. Thanks to your support, more than \$900,000 has been donated to Catholic schools and parishes for technology development, chastity and abstinence education, and assistance with disaster relief.

2021 Sponsors List

Major Sponsors

Tournament: Zeman Construction, Minneapolis, Minn.
Banquet: 21st Century Bank, Minneapolis, Minn.
Lunch: Stinson LLP, Minneapolis, Minn.
Golf Cart: Securian Asset Management, Saint Paul, Minn.

Founder Sponsors

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Catholic United Financial
MECA Sportswear
Fr. Thomas Thompson
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Policies in Action: Life Insurance Revives Families After Tragedy in Unexpected Ways

Life insurance is for the living. The people who have endured through tragedy with the help of life insurance (or perhaps suffered because the lack of it), have powerful stories. Those stories demonstrate the benefits of life insurance policies in action, and how life benefits were put to use in ways that most people don't associate with life insurance.

Life Happens, a non-profit organization dedicated to raising awareness about the importance of life insurance, has collected these Real Life Stories[®] of people whose lives were impacted greatly by the presence or lack of life insurance. The people in this article wanted to share with you their true stories so the value of life insurance in their lives can clearly be known.*

Life Insurance Keeps Small Businesses In the Family

Ernesto Hines inherited his father's auto body repair shop after his father passed away from lung cancer. Before this, the business almost folded due to the mountain of medical bills generated by his father's medical care.

The shop was saved from oblivion because Ernesto's father was able to access a portion of the benefit from his life insurance policy before he passed, thanks to an accelerated death benefit rider. The money paid for the family medical debt, and the shop continues in the hands of the next generation, thanks to life insurance.

Not everyone knows that life insurance can help keep businesses healthy and thriving after the death of an owner or key employee. Along with paying personal debt, the life insurance benefit paid to beneficiaries can be used to pay business costs or buy out other owners. Life insurance has many uses for small business owners, including helping businesses last for generations.

Life Insurance Provides in the Worst Emergencies

Summer Stokes was a young single mom, waitressing during the day, taking pre-med classes at night, and caring for her nine-month-old son. Although she was in her early 20s and statistics were in her favor, Summer decided to get life insurance, knowing that her son Nathan could be cared for if something happened to her.

Tragically, something did happen—Summer was struck and killed by a car before Nathan turned one. Summer's mother was the beneficiary of Summer's policy and she was able to use the benefit to pay for Nathan's adoption and provide for his care.

Going against the statistics turned out to be the right decision for Summer, her mother, and her young son.

Life Insurance Pays for Monthly Bills

Miranda Rivera's father passed away when she was only 12 years old. Now in college, Miranda remembers the low points after her father's passing when her family struggled to afford the basics of life.

Unfortunately, her 44-year-old father left no life insurance or emergency savings set aside in the event of his death.



"There were times we had no electricity or water because we were so far behind with our bills," Miranda said. Her tragic story illustrates the concept of immediate cash needs; simply put, these are items in a family budget that maintain quality of life, such as mortgage payments, utility bills and groceries. Add to that list the many bills that can come at the end of life, such as funeral expenses, medical bills and possible attorney fees.

Will there be enough family income to cover these and other expenses, especially if half or more of the household income is gone forever? In Miranda's case, her family was forced to struggle, but prior planning and an established life insurance plan could have helped them avoid this pain. When beneficiaries are correctly assigned, life insurance can provide for immediate cash needs.

Life Insurance Offers a Debt-free College Education

John Horsley enjoyed running his own bakery business with his wife, Sherri, even when he had to wake up at the crack of dawn to open the shop and get buns in the oven. When Sherri passed away unexpectedly, John decided to sell the business and move closer to family with his two boys.

Sherri's life insurance provided John with funds he needed to be there for his sons after their mom's death. Life insurance also made it possible for John to secure a college fund for his boys, for their later education dreams. Sheri's life insurance legacy, with John's partnership in planning, provided for her boys even after her death.

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Help Us Raise a \$1 Million Endowment

The Monsignor Richard J. Schuler Seminarian Fund was created by Catholic United Financial Foundation to help seminarians with basic living expenses so they can concentrate on their studies and answer their call to the priesthood.

If you are a Catholic who is committed to the future of the church, a gift to the Fund means helping our future priests focus on their formation and not be distracted by small financial concerns.

What would you give if the future of the Church depended on it?

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 your help. When thinking about making your gift, please consider the following:

- The first \$50,000 in gifts will be matched
- 100 percent of your gift qualifies as a charitable contribution
- 100 percent of your gift is used to provide grants to seminarians
- Because only the Fund's investment income is distributed, your gift will be a perpetual source of support for future priests
- Acceptable gifts include cash, appreciated securities, life insurance and estate/deferral gifts

Contact us to make your gift:

Schuler Seminarian Fund
3499 Lexington Ave N.
St. Paul, MN 55126
Office: 651-765-4135
Toll free: 877-275-7145
foundation@catholicunited.org

HOMETOWN PRIDE

PHOTO CONTEST

W

When you think about what makes you proud about where you live, what comes to mind? Maybe it's your quaint downtown, a crystal clear lake, or a historic building that's been there for years. Either way, we all have something we love about our town that we want to show off!

Catholic United recently held a photo contest for our members and friends to showcase where they live, work and play. Submissions were accepted from July 2 to September 20 for a chance to win an Apple iPad and cash prizes.

We enjoyed seeing the many beautiful landscapes and aspects of life in the Upper Midwest as depicted in the submitted photos. Some of the photo contest finalist submissions are featured below. You can view and enjoy all 12 of the winning photos submitted by members and friends of Catholic United. Purchase a 2022 Hometown Pride calendar today by visiting www.catholicunitedstore.com.

PHOTO CONTEST FINALISTS



Contributor Ann Wendinger describes her photo as "Early summer on County Rd 5 looking east to our St. George Catholic Church, West Newton township near New Ulm, Minn. This is the heart of our community. Deeply rooted in faith, family, friends and farming."



"Our water tower says 'Living in Harmony - established 1895'. We are proud that 'Living in Harmony' says it ALL for our town!!" Photo submitted by member Julie Lang of Harmony, Minn.



Melinda Johnson provided a view of Duluth in autumn and the famous Aerial Life Bridge in the harbor.



Contributor Karen Simonis finds beauty in her photo of a frost-covered landscape and barn after an ice storm near Wittenberg, Wis., and pride in her farming hometown.



Linda McEntee submitted a photo of her grandchildren on McEntee Farms south of Mitchell, SD. "Our 'Hometown Pride' is our deep roots in agriculture. We are the third generation to work this land."



Monarch butterfly seen at St. Peter Arboretum in Saint Peter, Minn. Photo contributor Warren Michaels says, "The St. Peter Arboretum is a hometown destination for many people to relax, meditate, and drink in nature."

Catholic United Financial Leader Named President of National Insurance Association

Small but influential, Catholic United Financial and its employees continue to provide key leadership and contributions to the insurance industry. This trend continues with the announcement on September 17, 2021 that Catholic United Financial Regional Manager Gregory Gall, FIC, LUTCF has been named as president of the Board of Directors of the National Association of Fraternal Insurance Counselors (NAFIC).

"On behalf of Catholic United Financial and our members, I congratulate Greg on this appointment. He's perfect for this position as he has been a leader in the fraternal insurance industry on the state and national level for several years," said Michael Ahles, president of Catholic United Financial.

In his role as president, Gall will lead the NAFIC board in its mission to promote the work, benevolence and education of fraternal insurance counselors (FIC), a special licensure achieved by agents and brokers aligned with the fraternal benefit

societies and associations in the United States. Catholic United Financial recognizes the value of FIC training and requires that Sales Representatives achieve this designation within two years of employment with the company.

A second-generation employee of Catholic United, Gall comes to the position with 20 years of experience at the agent and manager levels in central Minnesota with exceptional insight into the company's overall operations. He was elected to the NAFIC board in 2015 and most recently served as vice president. Gall has also served multiple positions on the board of directors of MNFIC, the Minnesota chapter of NAFIC.

The employees, members and friends of Catholic United Financial congratulate Gregory Gall on this leadership appointment.



How Your Child's Debt Can Affect YOU



Life brings many milestones, such as buying your first car or house, graduating from college, and starting a family. Unfortunately, many of these milestones can also incur major costs.

Although you may be very capable of managing your own debts, have you considered the impact of your children's debts on you? Co-signing a loan for your child, whether it's for a car, house, student loan, or any other type of personal loan will affect your financial situation just as much as your child's. Before agreeing to be a co-signer, it's important to understand all the potential consequences before putting pen to paper.

Debt-to-Income Ratio

When you sign a loan together, it will increase your debt-to-income ratio—your total monthly debt divided by your gross monthly income. If you need to apply for a new loan or even refinance an existing loan, this may become a problem because the lender will consider the debt-to-income ratio when determining loan eligibility.

Continuous Liability

As a co-signer, you are usually tied to the debt until the entire balance is paid off. In some cases, you can ask the lender to waive your loan liability, but this is not always an option. The only other way to remove yourself is to refinance the loan, in which case your child must re-qualify for the loan on his or her own.

Unforeseen Events

While no parent wants to think about something terrible happening to their child, the reality is that these things do happen. If your child becomes disabled, he or she may no longer be able to work and continue to pay the loan. If the unthinkable happens and your child dies, any loan you co-signed may become your responsibility. In some cases, this can mean that the total amount owed would be due in full when the child dies.

In addition, unexpected funeral expenses add to the extreme pain of the loss of a child. A life insurance policy on the life of your child is a dependable way to protect yourself from unexpected tragedies and additional financial burdens.

Catholic United Financial encourages Catholics to consider purchasing Youth Term Life Insurance for their children and grandchildren to ease any outstanding financial concerns. The death benefit from a Youth Term Life policy can also factor into financial situations such as:

- Unpaid medical or dental bills
- Remaining balances on student loans or loans co-signed by parents
- Legal bills or court costs
- Loss of salary due to work absence to care for family members
- Establishment of scholarships, memorial funds, or charitable gifts in the name of a child

Lock in Your Child's Insurability

Insuring a child early in life has advantages that can grow over time. Catholic United Financial offers several life insurance products that give families security, insurability, and wealth-building opportunities. Our Youth Term Life policy provides term protection at affordable rates, can be converted to term or permanent insurance to age 30, offers eligibility for a post-high school tuition scholarship, and provides a \$25 donation to a Catholic school or religious education program. As the holiday season approaches, consider giving the gift of financial protection to a child you love. Log in to your account at my.catholicunitedfinancial.org to find your local Sales Rep. information.

Smart Money Moves Before 2021 Ends

You have time to set your personal and family finances on a path to a better year in 2022. Make some smart money moves before the end of 2021 rolls around.

PROTECT YOUR FAMILY

The future is unpredictable. While every path has its puddles, the past 18 months have been pretty soggy in this crazy time of financial, medical and social upheaval. Get life insurance. Ease some of the anxiety of modern life by knowing that if anything happens to you, you have a plan in place to protect your family, home and way of life. Or, if you have life insurance, check to make sure there aren't any gaps in your coverage. Your local Sales Representative can provide a personalized insurance review over the phone, over email or in person.

REFINANCE DEBT TO SAVE MONEY EVERY MONTH

Rising inflation means the dollar in your pocket has less buying power than it did last year at this time. Ouch! Thankfully, interest rates are still at record lows. Consider refinancing an existing loan at a lower rate. One example of this is refinancing an auto loan through the Catholic United Financial Credit Union, with the potential of getting a lower interest rate and reducing your monthly payments.

SIMPLIFY THROUGH CONSOLIDATION

With taxes and inflation on the rise, you might feel powerless to control the course of your finances. One easy step to bring back some control is to simplify your assets. If you have old retirement accounts, inherited accounts, or multiple IRAs or annuities, consider consolidating one or all of those accounts into a single place. Additional benefits to consolidation might include a reduction in the amount of account fees you pay, especially if you move to a fee-free Catholic United annuity.

USE EQUITY TO PAY DOWN DEBT

Is there too much month at the end of your money? One option to manage high interest debt is to use the equity in your home to pay down debt like credit card bills, payday loans or loans with high rates of interest. Tap the value of your property with a

home equity loan from (you guessed it) the Catholic United Financial Credit Union. Getting rid of high interest debt means more of your own money in your pocket. Call the Credit Union today to learn if their current home equity loan rates can benefit you: 1-877-871-8313 or www.CatholicUnitedCU.org.

RECONNECT TO YOUR FINANCES

Feeling out of touch with where your finances stand? Your local Catholic United 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 the coming year. Contact your local Sales Rep today.



SMART MONEY MOVES CHECKLIST:

- ✓ Protect your family with Life Insurance
- ✓ Refinance debt to save money on monthly bills
- ✓ Simplify assets and potentially save through consolidation
- ✓ Pay down high interest debt with a home equity loan
- ✓ Reconnect to your overall financial picture.



Welcome STEFCU Members!

Merging Faith with Finances

Merger provides members with additional benefits

With approval from federal and state regulators and an affirming vote from members at a meeting held on June 29, 2021, Catholic United Financial Credit Union (CUFCU) accepted an offer to merge with St. Paul, Minn. based St. Thomas Employee Federal Credit Union (STEFCU), effective July 1. The merger brings together two faith-based organizations with a rich history of serving Catholics throughout Minnesota. It also follows a consolidation trend in the credit union industry.

“Credit unions today are faced with increasing technology costs and regulatory requirements,” said Mark Vangsgard, St. Thomas’s chief financial officer and vice president of business affairs. “And with the ever-changing needs of our membership, it was the right time to reach out to a larger credit union that aligned with our values to offer an expanded range of products and services to our membership.”

With \$3.8 million in assets, STEFCU currently serves employees of the University of St. Thomas and St. Thomas Academy, as well as alumni of the University of St. Thomas residing in Dakota, Hennepin, Ramsey or Washington Counties of Minnesota. Founded in 1949, STEFCU has 943 member-owners with one location on the University of St. Thomas campus in St. Paul.

CUFCU has \$21.2 million in assets with 3,300 member-owners. CUFCU serves Catholic United Financial members and their relatives, employees and parishioners of select Catholic churches and organizations, as well as Catholics who reside in North Dakota. CUFCU has branch locations in St. Paul and St. Cloud, Minn.

Combined, the credit union will operate under the CUFCU name with total assets of \$25 million.

“The transition for members will be as seamless as possible,” said STEFCU Manager Tony Erickson. “While CUFCU will not have a physical presence on campus, members will now have easy access to cash through campus ATMs, in addition to online and mobile banking services to check balances, deposit checks, pay bills, open accounts and apply for loans.”

“We are excited to welcome members of St. Thomas Employee Federal Credit Union into our Catholic United family,” said CUFCU President Maureen Daehn. “As an alumna of the university, I’m delighted to be a part of continuing service to the St. Thomas membership. We’re excited to introduce them to many new conveniences, as well as new loan offerings such as adoption, recreational vehicle, and real estate loans. We look forward to assisting them with all their financial needs.”

Daehn (MBA ’92) and CUFCU Director of Innovation & Member Engagement Andrea Ferkingstad (’97) are both alumnae of the University of St. Thomas.

For more information or to join the Credit Union, email us at info@catholicunitedcu.org.

Revisit Your Budget

Review your spending over the last six months and make any necessary changes. Be sure to account for any significant life changes that may alter your financial needs. You can download a FREE Budgeting Worksheet online from CUFCU at www.CatholicUnitedCU.org.

Use Credit Cards Wisely

Make sure you have a card with a low rate and no monthly fee.

Build Up an Emergency Fund

Schedule weekly or monthly recurring transfers to a savings account or have a portion of your paycheck direct deposited into a savings account. CUFCU's Debit Card Round-Up program is another way to save effortlessly. When you make purchases with your debit card, CUFCU will round up your purchases to the nearest dollar and transfer the difference from your checking account to your savings.

Check Your Credit Report

Check your credit to make sure that the information is correct and up-to-date. Visit www.AnnualCreditReport.com for a free credit report from any of the three major credit bureaus: Experian, TransUnion, and Equifax.

Check for Online Promo Codes

Always search for promo codes before checking out on your online purchases. Many times, you can save 10%-50%.

MONEY-SAVING TIPS

Catholic United Financial CREDIT UNION

Catholic United Financial

Life After
DEATH:

What to Do After a Loved One Passes Away

Dealing with the death of a loved one is an incredibly difficult experience. Not only is it a time filled with immense sadness, it's also a period that demands a significant amount of decision making. The entire experience can feel overwhelming, but there are ways you can make the process easier. Knowing what to do before grief strikes can help you navigate the difficult time following a loved one's death.

The First Thing to Do After the Death of a Loved One

If an individual dies in a hospital or hospice care, the doctor or hospice nurse can fill out the necessary documents to confirm the place, time and cause of death. If the person died in your home or elsewhere, call 911 for help. The police will notify the coroner. Until someone in authority confirms the death, it is best not to move your loved one. The first legal documentation that will be required is a pronouncement of death.

How Friends and Family Should Be Notified

It's always good to consider everyone's communication preferences before notifying friends and family. Would it be better to share the news over the phone or in person? Can some friends and family help you notify others? You will probably want to tell immediate family members first, then other family and friends. After that, you can notify additional relevant contacts, such as your loved one's employer or clergy. Next, contact the funeral home so that they can begin the process of putting together the necessary arrangements for the memorial service. Hopefully, most of these arrangements have been settled ahead of time. This will help save time, reduce stress and help reduce the number of major decisions that must be made as you begin the grieving process.

Have Their Mail Forwarded

It's important to keep in mind that the mail won't just automatically stop when an individual passes away. In fact, it will continue to be delivered until all senders are notified of the death.

You will need to make arrangements to have as many places notified as possible that the person is no longer alive. You will also need to contact the Post Office to notify them of the passing and to have the deceased's mail delivered to a different address. This will enable you to deal with the senders directly until there is no longer any mail addressed to the deceased.

Take Care of Legal Matters

There will likely be plenty of legal matters to take care of. This includes dealing with the will, wrapping up any ongoing legal issues, selling a home and other physical



assets, etc. It's a good idea to review any incoming bills carefully. You may need to do some investigating to find out about bills that arrive electronically and those that are set to auto-pay from a credit card.

Notify the Life Insurance Company

Hopefully your loved one had invested in adequate life insurance. This can help cover funeral expenses while also providing a financial cushion for a spouse or other surviving family members. Unfortunately, life insurance is one of those things that people tend to overlook during good health, and thus fail to take the necessary measures needed to make sure that their family is taken care of when they're gone.

Most of us have not made a plan for paying our final expenses, such as funeral costs. Did you know that Catholic United holds workshops to help our members and families plan for end of life decisions from a Catholic perspective?

Visit catholicunitedfinancial.org/upcoming-workshops to find out when the next one will be near you.

Protection Through Every Stage of Life

Through young adulthood, the selection of Catholic United products like Term Life insurance, Whole Life, or Universal Life can protect against sudden loss as a member begins to raise a family, pay off student debt and get into the "mortgage years" of their life.

Later in life, retirement concerns begin to loom, security becomes paramount and the temporal nature of life begins to weigh on a person. Annuities that offer guaranteed rates of return while accumulating funds and a lifetime monthly income (once they are annuitized) begin to look very attractive, as do the charitable options these and our other life insurance products can provide.

Even in our twilight years, either struggling with finances or worried about how to pass our treasure along painlessly to our heirs, Catholic United is there. We offer products that can cover funeral and remaining expenses, and educational outreach workshops explaining the ins-and-outs of estate planning. Our Catholic United Financial Foundation is also there to offer charitable giving options and funds.

REMEMBERING

Kathleen Moriarty



Catholic United's former colleague and dear friend, Kathleen Moriarty, 69, passed away on August 11, after a courageous four-year battle with pancreatic cancer.

Kathleen joined Catholic Aid Association in 2004 and was our creative, spunky, and wonderfully talkative Fraternal Director until her retirement in May 2015. She worked closely with our members in volunteer efforts and skillfully led many fraternal transformations, including the creation of our Parish Volunteer Team model.

After her retirement in 2015, she continued to serve Catholic United by joining the Board of Directors of our Foundation and participated in many of our volunteer activities. She will certainly be missed by those of us who worked with her and enjoyed her raucous laughter in the halls of our Home Office.



Kathleen Moriarty helps pack a care kit with a young volunteer during a Gather4Good® service event in Rochester, Minn. in 2014. Moriarty helped create the Gather4Good® program in 2010.



Kathleen Moriarty stands with Marketing Director Steve Wendorf (left) and former Sales Director Tom Schisler (center) while holding the grand total check for the very first Catholic Schools Raffle in 2009.

MEDICARE Supplements and Enrollment

Is Your Medicare Supplement Health Insurance Keeping Pace with Your Needs?

If you are age 65 or older, it's smart to double-check what your future true health care costs will be.



CATHOLIC UNITED CAN HELP IF:



You want to pay less.



You are paying for benefits you don't need.



You need MORE benefits.



You want to work with an insurance company you can trust.



Get a Head Start on Medicare Supplement Open Enrollment

Starts October 12 and Ends December 7, 2021 for 2022 Plans

Get a Quote from Your Friendly Local Rep

If you are like many, you may have put off some major medical procedures over the last 18 months. Unfortunately, as life returns to normal, so do the medical bills. Perhaps a knee replacement or new hip is in your not-too-distant future. "Many people either delayed or just didn't get things done during the pandemic," states Tara Donohue Weiss, Medicare Supplement Specialist for Catholic United. "If they could put it off, they did. In fact, If you look at many of the major insurance companies in the marketplace today, you notice very favorable financial results. People paid their premiums but didn't utilize healthcare as much." That trend is starting to change. "Even my neighbor told me the other day that she was finally getting her hip replaced. Usage is starting to ramp up and so will the bills," she says.

Doing A Little Homework Can Really Pay Off

Before the medical bills start to pile up, it pays to do some homework on which Medicare Supplement plan or Advantage Plan will be best for you and or your spouse. Give your local Sales representative a call to compare and review options. Planning on traveling soon? Make sure you are covered properly. Would you be in-network or out-of-network if you needed major medical care?

"We can run the numbers and give you a better idea on what your true costs will be," states Dean Demarias, Medicare Supplement Sales Manager for Catholic United. "If you are out of network in Arizona, you may be surprised what the costs are for extensive medical procedures and even rehab," he adds. "We can simplify the process for you and give you some guidance on what works best for you."

Avoid the Headaches and Save Yourself Money

If a hospital stay is required for your medical procedure, you need to know what is and is not covered. "Too many folks get lulled into the zero dollar premium plans and

don't realize the pocket book pain they will feel if they are laid up in a hospital," says Brian Zitzmann, local Catholic United Sales rep. "It's so important to be on top of what your future medical needs may be. Unfortunately, we don't get more healthy as we age. Things just start to break down. It's part of the reality of life. We help you navigate with the best plan and sometimes that means paying more up front, but lower costs later." This is the nuance so many people need to figure out as they age—and Catholic United can help.

Tips for Fall Open Enrollment

Don't wait until the fall open enrollment period frenzy—which starts soon. Schedule a meeting now. We help well over 500 people each year find the right solution for them, from prescription drug coverage to the right Medicare Supplement or Advantage health plans.

"Every day we see an increase in website visits, chats online and people buying starting after the Labor Day holiday," states Steve Wendorf, Director of Marketing at Catholic United. "Some people know already what they want, some are kicking the tires and some really need to be educated.

This time of year before the Open Enrollment Period, seniors get bombarded with mailers, phone calls and text messages from Medicare insurance companies. "All the mixed messages can really confuse even the most savvy consumer," Wendorf says.

To help educate our members and friends, Catholic United is holding 30 workshops across the Upper Midwest about the basic workings of Medicare, the differences between Medicare Supplement Insurance and Medicare Advantage Plans, and how to get the right coverage for less monthly cost.



"Our local reps and Medicare specialists plus the workshops can help you cut through the clutter and ground you on the facts in a way that is super easy to understand," Wendorf adds.

We can help, and in the end, help is what we do best.

Have Faith, We Can Help

Contact your local rep or email them at medsupp@catholicunited.org for more information and we'll provide you with direction and a personalized quote comparison. Or, if you are ready to go and know what you want, we'll get you started over the phone or in person. You can also visit our website at www.catholicunitedfinancial.com/medicare-supplement to get your own quote or attend a local workshop or watch a webinar.

First Triennial Conference Wraps Up with Old Friends and New



Our first ever Triennial Business Meeting and Leadership Conference during the first week of August was a huge success. We were thrilled to witness attendees and delegates at the event participate in intelligent interactions, important business decisions, spiritual insights, and the beginning of relationships that we hope will continue far beyond the University of St. Thomas campus.

Catholic United staff rose to the challenge of bringing an engaging slate of activities and speakers to this new event, while preserving the history and camaraderie of our annual conventions. Our delegates and attendees did a fantastic job of representing their members and engaging with the content presented to them.

An Exciting Change at Our First Triennial

When we made the decision to open our Triennial Conference to non-members, Catholic United staff faced a lot of uncertainty in how the Catholic community would respond. In an exciting outcome, more than 80 non-members registered for the conference and expressed interest in the Association's mission and vision.

Attendee H. Uyen Nguyen was one of the non-members who attended. She told us, "I've seen Catholic United ads in The Catholic Spirit newspaper [of the Archdiocese of Saint Paul and Minneapolis] and I wanted to see what they had to offer." Nguyen is a parishioner of St. John's Catholic Church in Savage, Minn., and is a member of the parish's fellowship committee. Nguyen said she enjoyed her time at the conference and the "life to legacy" theme of our products.

The presence of fresh new faces didn't diminish the wonderful tradition of family involvement in the Association, as we had delegates and attendees representing several generations of the same families still active with Catholic United.

Social Fun, Service Project and a Picture with the "Pope"

All work and no play makes for a boring conference, so social and free times in the schedule were designed to give attendees a break from business and learning.

A scavenger hunt game had attendees moving from table to table in the exhibit area to fill up their game cards for the chance to win prizes at a drawing held on Sunday morning. The "Pope" also made an appearance and took pictures with our guests. Many attendees posted pictures to social media, or sent them in to Catholic United for another point on their scavenger hunt card. The result of this was a fun gallery of snapshots from the attendee perspective that is available for viewing on Catholic United's Facebook page.

Social times at the end of the day on Friday and Saturday had our guests throwing strikes at the university's bowling alley, playing pool and blotting out their game cards during bingo.

Attendees had lots of options during free time on Saturday afternoon, including museum visits, prayer walks and a service project. About 30 attendees gathered to create decorated cards and paper floral arrangements for residents of a senior care center in the Twin Cities metro.



Getting Down to Business

During the Business Meeting on Saturday morning, delegates voted to approve an amendment to Article III., Section 34 of the Constitution and Bylaws, effectively creating an "associate" class of membership for individuals who maintain a product or service from a Catholic United affiliate, but are not covered by a Benefit Contract. An example of this would be a Catholic who secures a loan or service from our Credit Union without first purchasing an insurance certificate from Catholic United. This change does not alter the existing definitions of "Benefit Member" and "Limited Member" classes.

"We're thankful that the delegates saw the need for this amendment and voted to approve it," President Michael Ahles said. "The new Associate Member class will provide us with a new way to recruit new members, which aligns with our goal of doubling our overall membership in the next seven years."

Delegates also approved an amendment to Article III., Section 26, which reduced the number of required meetings of the Board of Directors from nine to six per year. The change was put forward to increase the efficiency of the Board; the governing body retains the flexibility to call additional meetings, beyond the required six, as needs arise.

Senior Vice President Paul Zastrow explained, "There's no concern that the Board's influence will somehow be diminished with a reduction in our required meetings. Email, online meetings and mobile phones keep the Board very connected to Association business. As our lines of communication have been adopted and refined by board members, our efficiency has increased. This amendment reflects that reality."

Both amendments were recommended by the Constitution Committee, and can be viewed in the Summer 2021 issue of *Our Catholic Journey* magazine. The amended Constitution and Bylaws will be available for download on the Catholic United website once approved by the Minnesota Department of Commerce, or you may request a paper copy by calling 1-800-568-6670.

Much to Look Forward to in 2024

We learned so much from this event, and from the feedback of the attendees and delegates that will inform our planning for the next Triennial Conference coming in 2024. Thank you to everyone who helped us make this event a historic success.

Photos from the weekend and further resources from our conference speakers are available for viewing on the Catholic United website at: www.catholicunitedfinancial.org/triennial-conference.



Capturing the Conference



KEYS TO YOUR KINGDOM

Life Insurance Can Do That?

"Life insurance can leverage solutions to common estate planning problems."
—John Tetzloff, CLU, FICF, LUTCF, Sales Director

Often when I work with Catholic United members regarding their estate planning, we discover financial problems that need to be addressed. Some of the more common problems are estate tax issues, balancing the estate for the heirs, replacing assets that may be lost to pay for long-term care, and how to leave a legacy to a favorite charity. While not all problems can be solved with one easy solution, a tool we use many times is something that a lot of people don't think of—life insurance.

Why life insurance? The biggest reason life insurance is used to solve certain estate planning problems is the leverage on the dollar that this tool can provide. Life Insurance is leverage!

I can best explain this using an estate planning case study:

A senior couple with adult children have a good-sized estate consisting of property, investments, retirement plans, and cash. After a thorough analysis of this estate with their Catholic United Sales Representative, the following problems come to the surface:

- Potential estate and income taxes due at death: \$100,000,
- Debts against the estate: \$50,000,
- The need to balance the estate between the heirs, as one heir will be farming land. The couple wants to treat everyone fairly.
- A desire to replace assets to the heirs if assisted living and medical care costs use up estate assets.

After the parents' passing, the estate will potentially need to provide \$500,000 to accomplish the issues listed above. What are the couple's options to provide this amount at death?

The cash scenario. If the parents could provide \$500,000 in cash at the time of death, the heirs could use that liquid cash to settle the needs of the estate. For the purpose of comparison, the parents would be using \$1 to provide \$1 at death. The problem with this scenario is that not many people have that much cash and liquidity in their estate at death.

The retirement scenario. The estate could use \$500,000 of the parents' retirement assets at death to fill the need of the estate. The problem here is, to access the cash, the heirs have to pay income tax on the distribution of retirement assets at death. Again, to compare scenarios, the heirs would be using \$1.15-\$1.20 to provide each dollar, as they would pay 15 to 20 percent income tax first.

The liquidation scenario. The worse-case scenario is for the heirs to sell property or investments at death to generate the \$500,000 needed, usually at a forced-sale situation to create the cash. With realtor fees and possibly a discounted sale, each \$1 needed would cost the heirs \$1.15-\$1.20. Sadly, this scenario also means the loss of real estate and assets that the couple might have wanted to stay in the family with the heirs.

The life insurance scenario. In most cases, using life insurance as a solution is simply leveraging that \$1 to provide the liquidity to meet the \$500,000 need of the estate. Depending on age and health, we can often create each \$1 using thirty to fifty cents. Another benefit of this scenario is, the life insurance proceeds used to solve the needs of the estate are income tax-free! This is the leverage power of life insurance. It is obviously better to use 50 cents to create that tax-free dollar versus the higher costs and tax situations in the other scenarios.

When you work with a Catholic United sales representative, she or he can identify which problems are prevalent in your estate and help provide solutions like a life insurance plan to solve these issues.

May God Bless you and your families.

John Tetzloff is Catholic United's Director of Sales and an expert in all things estate planning. Give your local Sales Representative a call to discuss the future of your funds and creating money beyond wealth today.

Your journey home begins with CUFCU.

Whether you're looking for your first home, planning your next big home improvement, or simply want to refinance your mortgage to save money, Catholic United Financial Credit Union has the options you need. Visit us online at www.catholicunitedCU.org for more information or give us a call toll-free at 1-877-871-8313.

Catholic United Financial CREDIT UNION





SPECIAL EDITION

Welcome to the 2021 Catholic United Financial Scholarship Yearbook

The following recent high school graduates received a \$500 or \$300 scholarship from Catholic United



Maria Abella
Rapid City, SD
University of Mary



Jack Achter
Lakes, KS
Univ. of South Dakota



Jacob Adelson
Grapewille, MN
MN State - Moorhead



Colin Adams
Cary, NC
East Carolina University



Jason Amireault
Belo, MN
College of St. Scholastica



Jacob Angstrom
Inver Grove Hts, MN
Univ. of St. Thomas



Matthew And
Bemidji, MN
Bemidji State University



Morgan Artz
Columbia, SD
Black Hills State Univ.



Amy Auking
Gray Eagle, MN
North Dakota State Univ.



Jazmin Ayala
Wabasha, MN
Univ. of Wis. - La Crosse



Jacob Baki
Inver Grove, MN
Univ. of South Dakota



Brianna Barstad
Aberdeen, SD
Presentation College



Samuel Bartholomew
Saint Paul, MN
Lake Superior College



Jessica Bauer
Hastings, MN
Univ. of Wis. - La Crosse



Laura Beach
Lindfield, MN
North Dakota State Univ.



David Bellet
Mazopka, MN
S. New Hampshire Univ.



Chloe Bent
Aberdeen, SD
Univ. of South Dakota



Olivia Berger
Mandan, ND
Univ. of NW Ohio



Brady Bernauer
Farmington, MN
Dakota Co. Tech. College



Mitchell Benham
Paynesville, MN
Ridgewater Col. - Hutchinson



Natalie Bellejost
Inver Grove Hts, MN
Inver Hills Comm. College



Alec Biston
Stacyville, IA
NAACC



Andrew Bliss
Cambridge, MN
Univ. of Wis. - Madison



Brandon Bliss
Champion, MN
Univ. of Minn. - Twin Cities



Andrew Bowen
Shoreview, MN
IA Central Comm. College



Jocelyn Boettcher
Parkston, SD
Univ. of South Dakota



Faith Borgeding
Albany, MN
Ridgewater Tech. College



Ryan Bouley
Zimmerman, MN
Univ. of Minn. - Morris



Julia Bover
Monticello, MN
Univ. of Wis. - La Crosse



Mary Boudineck
Hastings, MN
Lawn University



Amiah Brower
Melrose, MN
College of Saint Benedict



Julia Bruggeman
Larchmont, IA
Univ. of Neb. - Lincoln



Angel Brunning
Wagner, SD
Dakota Wesleyan Univ.



Brady Burthoff
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S.D. School of New & Tech.



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University of Iowa



Amanda Christopher
Pargo, NC
Mn State Univ. - Moorhead



Hunter Cleveland
Andover, MN
Lake Area Tech. Institute



Madison Clough
Andover, MN
Univ. of Saint Thomas



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Concordia College



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Mankato State University



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South Dakota State Univ.



Moesha Coughlin
Ely, MN
University of Utah



Kai Cummings
St. Michael, MN
Creighton University



Emma Dahlhoff
Vermillion, SD
Morningside College



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Univ. of North Dakota



Kathryn Daley
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South Dakota State Univ.



William Davidson
Saint Charles, MN
Winona State University



Joshua Davis
Hudson, WI
Northwestern University



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Royalton, MN
Central Lakes College



Devin Dinos
Waconia, MN
Concordia College



Savannah Dobrenski
Marshall, MN
SW MN State University



Samantha Doreinger
Buffalo, MN
Penn Foster



Ava Doosh
Bemidji, ND
University of Mary



Brecken Downing
Inver Grove, MN
Southwest Tech. Institute



Alicia Dwyer
Appleton, WI
College of St. Scholastica



Angeline Dyer
Appleton, WI
Univ. of Wis. - Madison



Sonantha Dyer
Appleton, WI
Fox Valley Technical



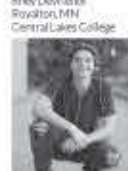
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Mount Marty College



Anne Flieder
Shoreview, MN
Creighton University



Austin Frick
Yankton, SD
University of Oklahoma



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St. Augusta, MN
Ridgewater Col. - Hutchinson



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Lydia Fuhse
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Bridget Fuhrmann
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Northern State Univ.



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Rochester College & Tech.



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Hennepin Tech. College



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South Central College



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Regis Univ. in Denver



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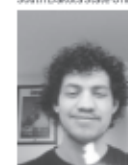
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University of Mary



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Lester Prairie, MN
Universal Tech. Institute



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Paige Miller
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Mankato State University



Willow Miller
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University of Mary



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Logan Moreland
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Wyatt Patzner
Stillwater, MN
U of MN - Duluth



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Ashton Scott
Brookings, SD
Augustana University



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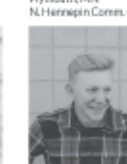
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Annmarie Sieve
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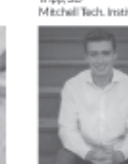
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Babriel Zurek	Blair, NE	University Of Nebraska - Omaha

Fall Recipes



Wild Rice Stuffed Acorn Squash

Kelly Seaton | St. Paul, Minn.

Roasted Acorn Squash

2 acorn squash (3 lbs. total)

1/8 tsp salt

1/8 tsp pepper

Wild Rice Stuffing

½ cup wild rice blend (uncooked)

1 cup vegetable broth

2 Tbsp butter

1 yellow onion

3 ribs celery

1 apple

½ tsp dried sage

½ tsp dried thyme

¼ tsp salt

¼ tsp pepper

¼ cup chopped walnuts

¼ cup dried cranberries

1 Tbsp chopped fresh parsley

Combine the wild rice blend and vegetable broth in a pot. Place a lid on the pot and bring the broth up to a boil over high heat. Once it reaches a boil, reduce the heat to low, and let the rice simmer for 45 minutes.

Preheat the oven to 400°. Cut each acorn squash in half lengthwise and scoop out the seeds. Season the cut side of each squash with a pinch of salt and pepper. Place the squash on a parchment lined baking sheet, cut-side down. Bake in the preheated oven for 20 minutes.

While the rice is cooking and squash is baking, begin the rest of the filling. Dice an onion and add it to a deep skillet with the butter. Sauté the onion over medium heat until soft. While the onion is sautéing, finely chop the celery. Add the celery to the skillet and continue to sauté for a few minutes more.

Core and dice the apple, then add it to the skillet, along with the sage, thyme, salt, and pepper. Continue to sauté for a few minutes more, or just until the apple is slightly softened.

When the wild rice is finished cooking, add it to the skillet with the onion, celery, and apples. Also add the walnuts, cranberries, and chopped parsley. Stir to combine.

Turn the acorn squash over so the cut side is facing up (either on the baking sheet or in a casserole dish). Fill the cavities in the squash with the wild rice mixture. Return the stuffed squash to the oven and bake for an additional 20 minutes. Serve hot.



Apple, Walnut & Quinoa Salad

Maria Lichty | Burnsville, Minn.

For the maple mustard dressing:

1/3 cup olive oil

1 tablespoon fresh lemon juice

2 tablespoons apple cider vinegar

1 tablespoon pure maple syrup

2 teaspoons Dijon mustard

1 clove garlic, minced

Kosher salt and black pepper, to taste

For the quinoa salad:

3 cups fresh spinach leaves

2 cups cooked quinoa

1 1/2 cups chopped apples (Honeycrisp, Gala, or Fuji are my favorite)

1/3 cup dried cranberries

1/3 cup crumbled goat cheese (can use feta cheese)

1/2 cup chopped walnuts

Kosher salt and black pepper, to taste

Make the maple mustard dressing. In a small bowl or jar, whisk together the olive oil, lemon juice, apple cider vinegar, maple syrup, mustard, garlic, salt, and pepper. Set aside.

In a large bowl, add the spinach, cooked quinoa, apples, dried cranberries, goat cheese, and walnuts. Toss until salad is combined. Season with salt and black pepper, to taste.

Drizzle with dressing and toss again. Serve and enjoy!



Pumpkin Bread

Kim Dezurik | Sauk Centre, Minn.

15/16 oz can pumpkin

3 cups sugar

1 cup oil

2/3 cup water

4 eggs

3 ½ cups flour

2 tsp baking soda

1 ½ tsp salt

1 tsp cinnamon

1 tsp nutmeg

½ tsp ginger

Preheat oven to 350°. Blend first five ingredients in large bowl. Beat 1 minute at medium speed. Add remaining ingredients. Blend at low speed until moistened. Grease and flour bottoms of two 9x5 or 8x4 inch loaf pans. Pour batter into prepared pans. Bake at 350 degrees for 60-75 minutes until toothpick inserted in the center comes out clean. Cool five minutes and remove from pans.

Are You Missing Out on Tuition Grants from Catholic United?

Since 1955, Catholic United has given more than \$3 million in scholarships to our members. And, in the past 10 years, scholarship giving from Catholic United has exploded, growing to hundreds of awards per year, and hundreds of thousands of dollars. Why do we do it? Because it's our goal to assist in our members' education in any way we can.

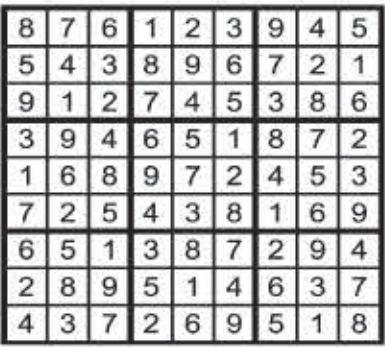
Do you want to see your, your child's, or your grandchild's picture featured in this annual feature? Members of any age seeking to learn a trade, earn a certification, or complete a college degree are eligible to apply for a post-secondary educational scholarship from Catholic United. Don't miss out on this opportunity!

Congratulations to all our recipients. May you have a wonderful, blessed school year!

A note about Scholarship winners: Our Catholic Journey makes every effort to accurately report our scholarship winners. However, it is possible that a member awarded a scholarship has, since receiving the award, decided not to attend college this year, or has otherwise declined it after this issue has already been completed and gone to press. We apologize if you or your child/grandchild has declined their award, but still appears in these pages. These instances number in the single digits, and we appreciate your understanding.



Solutions to this issue's puzzles pg. 16



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Your local Sales Rep is your first resource for any questions you have about financial security or member engagement.



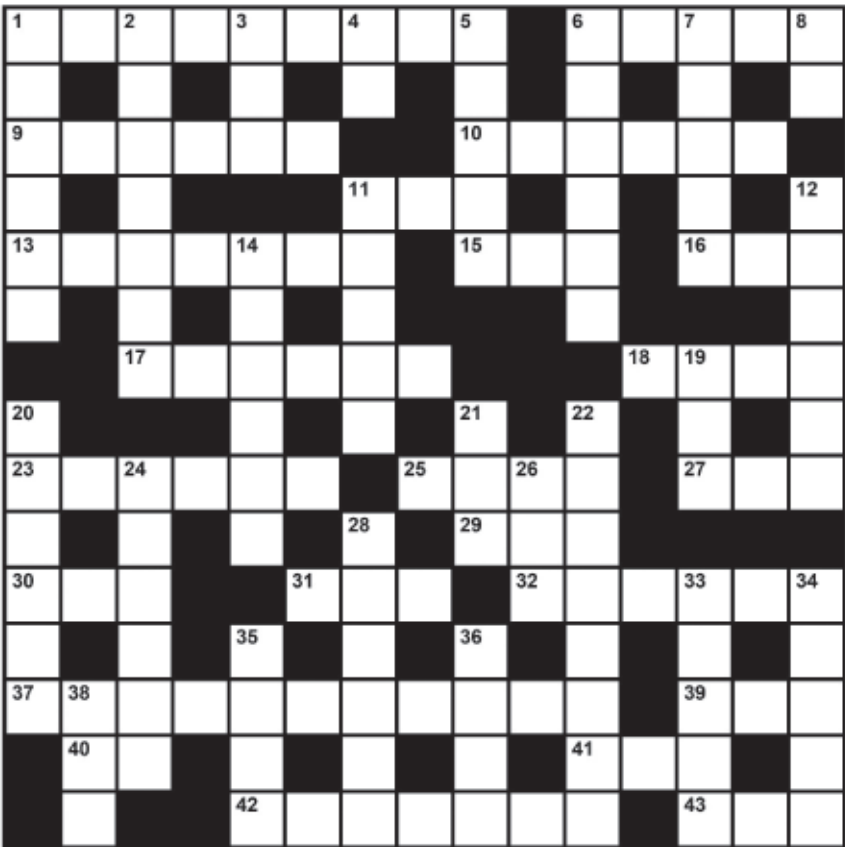
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Across

- 1 Brotherly
- 6 Priest in Spanish
- 9 Doubting disciple
- 10 Jacob fathered this nation
- 11 Daniel was thrown into a ____ of lions
- 13 Bring dignity to
- 15 For sure!
- 16 Madame, for short
- 17 Lady who is part of a religious order
- 18 Catholic service
- 23 Priest in charge of a congregation
- 25 Common feature in a cathedral
- 27 Football scores, abbr.
- 29 Sheep's call
- 30 Abraham sacrificed one in place of his son

- 31 Teacher in a Catholic school often
- 32 Large Catholic nation in South America
- 37 Thomas Aquinas and others
- 39 The start of a flower
- 40 Grammy winning singer, ____ Jarreau
- 41 Go astray
- 42 Division of the Church headed by a bishop
- 43 Cape ____, Massachusetts

Down

- 1 Priestly title
- 2 Sanctifies
- 3 Historic period of time
- 4 Raleigh's state, abbr.
- 5 People not ordained a priest or bishop
- 6 Church district
- 7 In the Bible Joseph had four of them: ____s
- 8 For example, abbr.
- 11 Saint who was the first Pope
- 12 There were four described in Revelations 4: a lion, an ox, a man and an eagle
- 14 Catholic official
- 19 "The Last Supper" painting for example

- 20 The Holy ____
- 21 Sun, poetically
- 22 Ancient Jewish sect member in the Bible
- 24 Hebrew judge of old in the Old Testament
- 26 Ride
- 28 Enthusiastic, 2 words
- 33 Safari animal
- 34 Burdened
- 35 The Israelites ____ from the pharaoh in Egypt
- 36 In Acts 3, Peter heals a ____ beggar
- 38 A son of Noah

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.

