

OUR *catholic* JOURNEY

THE OFFICIAL PUBLICATION OF CATHOLIC UNITED FINANCIAL



Enclosed Inside!
2022 Scholarship
Recipients

Legacy Killer: Could This
Situation Undermine
Your Estate? pg. 7

Three Things to Know
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Is Your Life Insurance
Living in the Past? pg. 9

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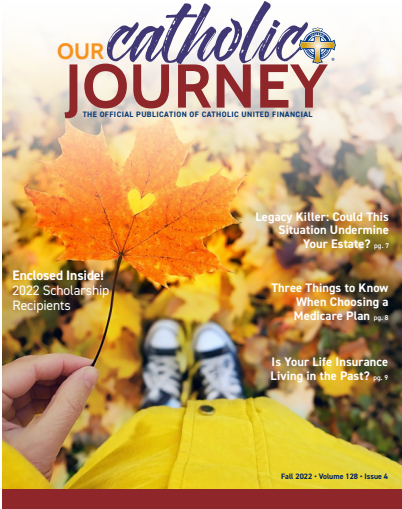
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Our Catholic Journey

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A MESSAGE FROM MIKE

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



Looking Back to See Our Future

I love the annual Scholarship Yearbook edition of Our Catholic Journey! Seeing so many smiling faces with so much hope and opportunity to turn our world into a better place is inspiring!

In preparing for this issue, I was looking at pictures of my three sons when they were graduating from high school, as well as pictures of myself as a young man. Oh, the similarities I see! Not just in terms of how we look alike as family members, but the same twinkle we have in our eyes as young men thinking about our future. Looking back, I see how my faith and values both then and now will impact their future. In life we are a collection of experiences and how we share those experiences is a strong predictor of the future of those around us. This sharing propels us to live a life of intentions to do good work and protect each other – looking back to look forward.

Looking back to see a future is also true of the products we provide to our Members. Possibly many years ago, you, or someone who cares about you, purchased a Catholic United Financial life insurance, annuity, or health care product to protect your future. I hope it's providing you today with the future you envisioned for yourself and your family when you bought it. This credo to protect you, our Member, is so foundational to how we operate that we highlighted it in Our Compelling Story which we shared with you earlier this year.

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.

Our Association has been living this for generations as this mission of protecting your future pushes us to look back broadly on our vast experience to build new products and services for our current, and future, Members. If there is one thing you take away from reading this column, take time to look back at your experiences and the impact you've had on the lives of those around you and let it inspire you to keep protecting the future of those you love. Catholic United Financial will be here for you, and them.

God bless and be safe.

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

COMMUNITY COLLAGE



Players are ready to yell “BINGO” at the SS Peter and Clemens Council #1 Picnic on July 21, 2022 at Highland Park in St. Paul, Minn. Thanks to the council officers for organizing and hosting another great picnic!



Participants raced to the finish line during a relay race at the SS Peter and Clemens Council #1 Picnic on July 21 at Highland Park in St. Paul, Minn.



2022 Pine City High School seniors Dorothy Miller and Ryan Plasek pictured with Sales Representative Denise Degerstrom after each receiving a \$300 Catholic United Financial scholarship.



Thanks to the Holy Spirit/Holy Family Parish Volunteer Team #351 for conducting a supply drive for John Paul II Catholic School in Mitchell, SD. Sales Representative Jay Fritzemeier reported that the drive helped restock the school with copy paper, tissues, sanitary wipes, plus a cash donation. Great job!



Sales Representative Donna Nelson is ready to take your name for our wagon drawing at the Catholic United Financial booth during this year's FarmFest in Redwood County, Minn. The event ran from August 2 - 4.



Sales Representative Angela Jorgensen with participants in the Run4Life 5k and 1 mile walk event on June 11, 2022. This event was sponsored by Sacred Heart Catholic School in Yankton, SD.



Sales Representative Christa Schilling and her daughter gave a hearty Howdy! to visitors at the Catholic United Financial booth at this year's FarmFest in Redwood County, Minn.

Welcome! Catholic United Financial's Newest Members

**New Members as of June 1, 2022 - Aug. 29, 2022*

Katherine Adam, Minneapolis, MN
Beau Albright, Foley, MN
Morgan Alm, Baldwin, ND
Mila Anderson, Alexandria, MN
Isla Andrys, Fargo, ND
Hayden Babich, Deladan, WI
Grace and Liza Baker, Elysian, MN
Charles Bakken, Staples, MN
Karen and Robert Beacom, Sioux City, IA
Luka Bell, Plymouth, MN
Tate Boettger, Springfield, MN
Michael Boland, Minneapolis, MN
Allen Bredesen, Racine, MN
Lily Brosam, Farmington, MN
Paul Bruch, Sturgis, SD
Emily and Jacob Bruder, Osakis, MN
Danielle Bruns, Gibbon, MN
Tucker Buschette, Sioux Falls, SD
Frances Ceder, Long Lake, MN
Pamela Chester, Shoreview, MN
Maryjo Cunningham, Maplewood, MN
Sheila Czech, Holdingford, MN
Charles and Vincent Dammann, Clearwater, MN
Loretta Dangel, Hurley, SD
Makayla Danielson, Sartell, MN
Gerrit Deblauw, Machesney Park, IL
Jaxon Dietz, Eagle Bend, MN
Rylie Erickson, Cabot, AR
Kerry Erk, Buffalo, SD
Dale Filand, Winona, MN
Benjamin Filla, Kimball, MN
Chad Fischer, Clarkfield, MN
Gary Fritz, Minnetrista, MN

Barry Fritzke, Watertown, MN
Boniface and Perpetua Gergen, St Augusta, MN
Maria Gergen, Lavern, AZ
Logan Goebel, Richmond, MN
Evelyn Goldade, Farley, IA
Robert Gordon, Dilworth, MN
Charles Guenther, Miltna, MN
Hannah Gully, Albany, MN
Joyce Hallaway, Glencoe, MN
Jeremiah Hauth of Springfield, MN
Grace and Kendra Hawk, Dilworth, MN
Harry Hawk, Dilworth, MN
Brooks Hejna, Yankton, SD
Jacob Hejna, Tabor, SD
Doreen Henderson, Scranton, ND
Hunter Hoffman, Sleepy Eye, MN
Mckenzie Hollermann, Holmen, WI
Douglas Holt, Andover, MN
Kathryn James, Sparta, WI
Carli and Wyley Jeffers, Adrian, MN
Mikayla Jeffers, Burnsville, MN
Eve and Jack Kastner, Green Bay, WI
Dustin and Levi Kerber, Belle Plaine, MN
Joyce and Paul Kessler, Ramsey, MN
Beth Kieffer, Altura, MN
Jay and Russell Klevann, St Bonifacius, MN
Kevin Kluesner, Saint Joseph, MN
Benedict Koralewski, Glencoe, MN
Dillan Kovash, Manning, ND
Quint Krebsbach, Adams, MN
Ryler Kuechenmeister, Appleton, MN
Anthony Kvidt, Litchfield, MN

Rita Laabs, Backus, MN
Emmitt Lange, Baxter, MN
Charlotte Lawlor, Lehigh Acres, FL
Mary Leonard, Brooklyn Park, MN
Oliver Lingl, Paynesville, MN
Dolores Lugo, Minneapolis, MN
Lillianne Mace, Red Wing, MN
Steven Mages, Freeport, MN
Tolles Margie, Benson, MN
Louise Marquette, Buffalo, MN
Thomas Marx, Leroy, MN
Caleb Matl, Onalaska, WI
Augustine, Hazel and Mindy Kirschman, Minneapolis, MN
Martha and Jenicaisobel Mofyasandt, Moorhead, MN
Daniel and Kathleen Mortier, Sioux Falls, SD
Kelli and Ryan Mueller, Mitchell, SD
Purity-Zion Neba, Otsego, MN
Ava Niblett, Alexandria, MN
Landon Niehoff, Osakis, MN
Bridget Oneill, Rochester, MN
Lana Ostrom, Wabasha, MN
Jordan Pannell, Sioux Falls, SD
Lori Paul, Marinette, WI
Brekyn Pederson, Alexandria, MN
Audrey Petersen, Kilkenny, MN
Andrew Pierce, Blue Earth, MN
Dale Pokornowski, Silverlake, MN
Roger Pokornowski, Silver Lake, MN
Kathleen Probst, Minnetonka, MN
Kristine Radermacher, Ortonville, MN
Nathaniel Ricardo, Saint Cloud, MN

Neal Rohlik, Vesta, MN
Denise and Hudson Roman, Post Falls, ID
Carson Ruble, Canby, MN
Hadley Ruegamer, Villard, MN
Blake Schleif, Sartell, MN
Colton Schmitz, Richmond, MN
Melissa Schneider, Champlin, MN
Rosemary Schoenecker, Bloomington, MN
Maria Schultz, Lake City, MN
Max Schulzetenberg, St Joseph, MN
The Sechser Household, Pine River, MN
Judith Shaver, Canby, MN
Liza Slominski, Grand Forks, ND
Jude Soulinthavong, S Burlington, VT
Harper Spader, Hastings, MN
Kennedy Stadlman, Parkston, SD
Henry Steuernagel, Pequot Lake, MN
Julie Stevens, Pipestone, MN
Alex Stratman, Lawton, IA
Parker Sturman, Manvel, ND
Adrian Trettel, Rice, MN
Marie Vearrier, Becker, MN
Blake Wainman, Parker, CO
Jordan Wallin, Baldwin, WI
Reid Webb, Yankton, SD
Kyle Wiepen, Saint Helena, NE
Darlene Young, Holdingford, MN
Dominic and Emma Zebro, Anoka, MN

New Member? Name not listed? Email us at news@catholicunited.org

LOW
scores
mean good times
at summer clergy
appreciation events

Catholic United hosts golf events at
courses across the Upper Midwest

The scores were low and the fellowship was high at 11 clergy appreciation events for priests, deacons and seminarians across the Upper Midwest this summer. Sponsored and hosted by Catholic United Financial, more than 200 clergy members were able to attend the events held at courses located in local dioceses. The events are an annual tradition put together by the company Sales department staff with cooperation from diocese officials.



Clergy members were treated to 18 holes of golf and a catered dinner in the evening, during which Catholic

United representatives explained how our financial services company generously impacted parishes, schools and communities with more than \$11 million of missional impact in 2021.

“It was a blessing to meet with clergy from the many dioceses we serve,” said Michael Ahles, President of Catholic United Financial. “This event is intended to express our appreciation to them and to discuss how our not-for-profit financial services company, Foundation and Credit Union actively supports the people, parishes and schools in their Catholic communities.”

Catholic United Financial representatives were thankful for the presence of the Bishop of the Diocese at several of the events and presented them with \$1,000 grant checks to support diocese initiatives.

“It was a blessing to meet with clergy from the many dioceses we serve.”

Michael Ahles, President of Catholic United Financial.

Catholic United Financial staff also enjoyed fellowship with seminarians at each event. Many seminarians who attended are recipients of a grant from the Monsignor Richard J. Schuler Seminarian Fund managed by the Catholic United Financial Foundation. Msgr. Schuler Fund grant applications are accepted each fall from seminarians as they study for the priesthood in the many Dioceses of the Upper Midwest. The fund has been making these grants for more than 20 years. Grant applications are accepted through Oct. 31, 2022.

“It’s not often that we get the chance to thank clergy for all that they do in an informal atmosphere with casual conversation and some well-intentioned competitive spirit on the course. These events help us do that, and we look forward to it every summer,” said John Tetzloff, Director of Sales.



Bishop John Folda accepts a grant check from Sales Representative Philip Zubrod and Sales Team Lead Brian Zitzmann during our clergy appreciation event on June 20.



Sales Team Lead Dean Demarais, Sales Representative Brenda Kraemer, Field Support Specialist Bailey Wiczek, and Sales Representative Scott Jones enjoyed the sunny weather during the clergy golf event for the Diocese of Crookston on July 18.



Fr. Joseph John Kennedy and Tara Donohue Weiss, Sales Education Outreach Specialist for Catholic United enjoyed the day during the clergy appreciation event for the Diocese of Crookston on July 18.

2022 Regional Member Gatherings: FREE & WELCOME TO ALL!

Catholic United Financial’s Annual Regional Member Gatherings are back and near you! Longtime member of Catholic United, or newly exploring your options with our organization, all are welcome! This year’s Regional Member Gatherings are being held in October in Mitchell, S.D., Rogers, Minn. and Springfield, Minn.

Join us as we celebrate our Catholic heritage, exercise our common unity through recognizing our volunteerism, and learn about topics that impact us daily: faith, finances and service. Learn about these features through a Catholic lens with a community committed to its faith.



Keynote Speaker
Kelly Wahlquist

Catholic keynote speaker Kelly Wahlquist will examine how we can be an attractive invitation to others to encounter Christ by how we live our faith with renewed confidence and hope. Wahlquist is the founder of the national women’s ministry **WINE: Women In the New Evangelization** and the Director of the Archbishop Flynn Catechetical Institute in the Archdiocese of Saint Paul and Minneapolis.

During the event, there will be a service project of packing hygiene kits, as well as Bingo and a free lunch! New this year—if you are a Catholic United Member and you attend one of the Member Gatherings, and bring a non-Member friend, family member or colleague, you will be entered in a drawing to win a prize.

Join your fellow Catholics, local Sales Representatives, and active community members to grow in faith and work toward a common goal. We hope to see you and your family at the regional gathering in your area! Connecting and protecting is what we do best—and bringing our Catholic community together through these events are just one way we fulfill this promise.

There’s still time to RSVP!

Saturday, Oct. 15 – Mary Queen of Peace Catholic Church in Rogers, Minn.

Saturday, Oct. 22 – John Paul II Elementary School in Mitchell, S.D.

Sunday, Oct. 23 – St. Raphael Catholic Church in Springfield, Minn.

Registration Link:

www.catholicunitedfinancial.org/gathering

Saving for College: Tips to Prepare for Your Child's Future

It's no surprise that raising kids is expensive. On average, the expenses of one child from birth to age 17 add up to over \$300,000, according to The Brookings Institution. What's more, due to higher inflation, a middle-income married family with two children will now spend \$26,011 more to raise a child to the age of 17. And that doesn't even account for the massive expense of postsecondary education.

Why is it important to start looking for savings plans for college as early as possible? When you put steps in place to reach it little by little over time, achieving a large financial goal can seem much less overwhelming. When it comes to helping your children or grandchildren pay for college, you can do this by putting a savings plan for college in place. By saving for college today, you can help provide the financial resources they need to get a higher education.

There are a handful of common methods that parents and grandparents use to save for college. The more traditional ways include:

- Purchasing U.S. Savings Bonds
- Opening a savings account with a financial cooperative such as Catholic United Financial Credit Union
- Creating a taxable investment account
- Building cash value in a life insurance certificate
- Purchasing an annuity

Besides the above traditional college savings plans, there are specific plans to save for college such as a 529 College Savings Plan. These plans, usually sponsored by state governments, encourage saving for future education costs. They often are tax-friendly,



in the sense that many states will let you deduct your contributions from your state income tax—and when you withdraw the money for college, the money won't be taxed.*

It can be overwhelming to decide which savings method is right for you, so it's best to talk to your local Catholic United Financial Sales Representative about your options.

Prioritize Your Retirement

Saving for your retirement should be number one at all times. Even if you're not a parent yet but you plan on starting a college savings account for each child once you're ready to start a family, your retirement savings should still be prioritized over the college fund. It's best to save for both, but retirement savings should always come first.

Start Small

Don't get overwhelmed and defeated if it seems impossible—just start small. You might not be able to save enough so your kids can finish college debt-free, but you might be able to save enough to cover books

or part of tuition. Anything is always better than nothing.

Make it Automatic

This is true for any kind of savings plan. Set up an automatic deposit from your paycheck. According to American Economist Richard Thaler, "The lesson from behavioral economics is that people only save if it's automatic. Humans are just not wired for saving for the future unless we do it this way."

Over time, you might not even notice that the payments are going out of the account.

Apply for a Scholarship

When it comes to paying for college, every little bit helps. Every member of Catholic United is eligible to apply for one of our Scholarships. Catholic United Financial's Scholarship program is one of our longest running member benefits; we've given more than \$3 million in post-secondary scholarships to our members since 1955.

The annual Post-High School Scholarship application period begins March 1 and runs through April 30. Members who have not yet received this benefit (it is a one-time grant) are eligible to apply for \$500 in aid to a Catholic college or University, or \$300 to any non-Catholic, post-secondary institution, including trade schools or apprenticeships.

To learn more about our Scholarships and eligibility, visit www.catholicunitedfinancial.org/scholarships or contact your local Sales Representative.

**The information provided is based on our understanding of the laws currently in effect. Catholic United Financial does not provide tax or legal advice. Consult your personal tax or legal advisor with questions about your specific situation.*



A Look Into Our Past



Taken in 1960, the Catholic United Financial (then Catholic Aid Association) Board of Directors (formerly called Grand Council) and auditors would meet monthly to provide leadership and conduct business for the Association. Seated in front are, from left; Roman Adam, John Kolb, Rudy Baetz and Fred Kueppers Sr. Standing from left are: Jerome Schwarz, Leonard Reiland, William Gerlach, Anton Fleck, Catholic Aid President Michael Ettel, John Knapp, Carl Fischer, John J. Torborg and Fred Spanier. The latter, Fred Spanier, was father of F.L. "Flip" Spanier, who served as President of Catholic United Financial, then Catholic Aid Association, from 1974 until his retirement in 1997. Flip passed away on April 14, 2021.

Pictured below: A lapel pin belonging to William P. Gerlach of St. Paul, Minn. from the 59th Annual Catholic Aid Association of Minnesota Convention and the 41st Annual Minnesota Section of C.C.V.A. Convention. The date and location on the pin reads Sept. 24 - 26, 1939 in Hastings, Minn.





The Gift That Pays You ...Even More!

You have a generous spirit. We know you care deeply for Catholic United Financial Foundation and want us to thrive for years and decades to come.

But you also have to deal with higher prices and market instability in the here and now. What to do?

Consider the gift that pays you: a charitable gift annuity. Payout rates are going up, so you can increase your income even more—and keep it that way no matter what the economy does.

How It Works

With a gift annuity, you make a donation using cash, marketable securities or other assets, and we, in turn, pay you a fixed amount for life. You'll receive reliable, predictable payments for your lifetime (and the lifetime of a loved one, if you choose).

For Example

Barbara, 72, transfers \$25,000 in exchange for a charitable gift annuity.

With the old rates: Barbara received annual payments of \$1,225, a rate of 4.9 percent.

With the new rates: Barbara receives annual payments of \$1,375, a rate of 5.5 percent. This is a payout rate increase of approximately 0.6 percent.

It's a great time to contact Robert Heuermann at **651-765-4135** or **foundation@catholicunited.org** for a personalized illustration at no obligation.

One Recipient

Age	Old Rate	New Rate
60	3.9%	4.5%
65	4.2%	4.8%
70	4.7%	5.3%
75	5.4%	6.0%
80	6.5%	7.0%
85	7.6%	8.1%
90+	8.6%	9.1%

Two Recipients

Ages	Old Rate	New Rate
60-65	3.7%	4.1%
65-70	4.0%	4.5%
70-75	4.3%	4.9%
75-80	4.9%	5.5%
80-85	5.8%	6.3%
85-90	7.1%	7.5%
90-95+	8.4%	8.8%

24th Annual Foundation Golf Tournament

Golfers gathered once again for the 24th Annual Catholic United Financial Foundation Golf Tournament on August 31, 2022. The tournament, sponsored by Zeman Construction, took place at the historic Keller Golf Course in St. Paul, Minn.

The tournament kicked off with lunch sponsored by Stinson LLP and prayer from Fr. Tom Thompson, followed by a shotgun start. After the 100 golfers wrapped up their 18 holes, a social hour commenced back at the clubhouse. Participants had the chance to try their luck with various raffles, drawings and a silent auction.

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.

We thank everyone who supported the Catholic United Financial Foundation through our 24th 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.



A team of golfers enjoying the beautiful August day at Keller Golf Course in St. Paul, Minn.



Attendees bidding on silent auction items and raffle prizes at the 24th Annual Foundation Golf Tournament.

2022 Sponsors

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Banquet Sponsor | 21st Century Bank

Lunch Sponsor | Stinson LLP

Golf Cart Sponsor | Securian Asset Management

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- Miller and Newberg
- SUCCESS Computer Consulting Inc.
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- US Bank
- Bonsai Personal Pensions
- Catholic Financial Life

Mulligan Sponsors

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Legacy killer:

Could this situation undermine your estate?



If you are one of the 30 percent of Americans who have a will in place, you’re on the right track with your estate plan. Having a valid will gives the probate court, your personal representative (executor) and your heirs a clearer idea of your intentions after you pass.

A will is created to last. Most state laws dictate that legally valid wills don’t have expiration dates. Unfortunately, that’s a problem. We often have “set-it-and-forget-it” mindsets in these situations. Once in hand, we put documentation in a filing cabinet and never look at it again, or maybe lose track of it altogether!

Wills and estate plan documents that become out-of-date can become legacy killers. Is your will a bit stale? Have you read it, or updated it in the last five years? Ten years? Does your will reflect the most current list of heirs, or does it need to be updated due to family changes—such as births, deaths, adoptions, marriages or divorces?

The consequences of out-of-date documents are many to your heirs.

- Old, out-of-date documentation could extend the time your estate is in probate, and potentially open your estate up to legal challenges. If your estate is delayed in probate, your spouse and heirs might have to wait months for much needed funds to pay off taxes, debts or funeral expenses.
- If there are errors or ambiguities in your documents or will, will this cause heartbreaking conflict among family members or heirs when they try to determine your intentions? Don’t forget that they are likely grieving your loss during this process. You can avoid compounding any financial and family strife after your death by taking a couple of hours now to make the proper updates. You should also review any conditions that might be outlined in your will regarding your heirs. Do the conditions still apply? Are they relevant?
- Another incredibly important type of documentation to keep up-to-date is the beneficiary listings on assets like life insurance, annuities, pensions, IRAs, 401(k)s or any accounts or property set up with payable-on-death (POD) or transfer-on-death (TOD) forms. Out-of-date beneficiary designations increase the possibility of assets headed to probate court, which potentially leads to assets ending up in the hands of people you never

intended. If you have additions or subtractions to your extended or blended family, your assets could become the property of strangers—such as stepchildren from a previous marriage—or even those estranged from you.

- Don’t let stale documents deflect your charitable giving dollars in unacceptable ways. If your old will contains charitable bequests, are those charities still in operation? Is the charity’s vision aligned with your charitable goals? Is it led by a board or leaders who uphold the original mission that inspired you to make the bequest? Is it possible your bequest no longer fills a relevant need, such as a gift to a capital campaign that has expired or charitable fund that has been depleted? You should also reconsider if charitable bequests in your will are the most tax-advantaged ways to give. (The Catholic United Financial Foundation has multiple giving methods that may be more beneficial to your current financial situation and the charity of your choice.)

There’s a simple defense against this legacy killer and it is to review your will and estate plan documentation every three years, and after every significant life event (birth, death, change in marriage status, major financial change, etc.).

If you need updates, get help from a financial professional like your Catholic United Financial Sales Representative. Certain documentation, such as a beneficiary update, does not require the help of an attorney, and can be changed with a simple form submission.

If you do need substantial estate revisions or want to start over with a new will, your local Sales Rep knows where to look to give you an accurate overview of what’s missing or out-of-date regarding your estate paperwork. An appointment with your rep before you meet with your lawyer can help you get prepared and organized so you spend less billable time at the law office.

The information provided is based on our understanding of the laws currently in effect. Neither Catholic United Financial nor the Catholic United Financial Foundation provides tax or legal advice. Consult your personal tax or legal advisor with questions about your specific situation.

Overwhelmed? Procrastinating? Here’s a solution

Feeling overwhelmed about your legacy? Are you procrastinating about getting your estate in order? Is your lack of knowledge or organization delaying your plan? You aren’t alone. The legacies of more than 60 percent of Americans are in jeopardy because they don’t have a will or estate plan in place. As part of our vision to help all people be financially secure, Catholic United Financial encourages our members to get an estate plan in place and keep it up-to-date.

Member Rita L., a resident of northern Minnesota, experienced anxiety over the lack of an estate plan. “I knew nothing and everything concerned me. I felt overwhelmed by the whole idea of ‘What should we do?’ and how we were going to get that knowledge,” she said.

“We knew eventually we’d have to deal with this topic. It was something that was so easy to put off,” agreed Jim, Rita’s husband. “We really did procrastinate on that. We should have started this earlier.”

A meeting with their local Sales Representative brought their situation into perspective and helped relieve their anxiety. After they started the planning process with their Rep, Rita said she became overwhelmed again, but this time in a good way. “We got tons of information and I’m overwhelmed about how well it’s going.”

Jim shared her positive outlook on their planning process. “I felt very good that we were on the right track...I have a very secure feeling that what we were doing needed to be done.”

“Step by step, we’re accomplishing something,” added Rita.

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

Solution to puzzle on Pg 11

3 Things to Know When Choosing a MEDICARE PLAN

When you turn 65 you need to sign up for Medicare. There are a few exceptions to that rule, but in general you need to complete the process or face significant fines. You can be subject to a late-enrollment penalty. You risk a 10 percent surcharge on your premiums for each year-long period you go without coverage upon being eligible.

When you sign up, you have three basic options for health coverage: (1) Original Medicare, (2) Medicare plus a supplement for costs that Medicare gaps coverage or (3) Medicare Advantage, which offers a range of managed-care plans.

This may sound simple in theory, but it often is difficult to decide and there are trade-offs that you need to consider. Picking the right plan with guidance that you can trust is critical to getting it right. If you get it wrong, it could be costly.

1 Avoid the Penalty

This is easy to avoid. Just talk to your local Sales Representative if you have questions.



2 Cost

Whether you choose original Medicare or a Medicare Advantage plan, you will have to pay premiums, deductibles and copays. These are called out-of-pocket costs.

Original Medicare Part A—Hospital: Most people do not have to pay a Part A premium since they probably worked and paid Medicare taxes for at least 40 quarters while working. This is a non-issue for most people.

Original Medicare Part B: In addition to a monthly Part B premium, there is a calendar year deductible. Once you meet the deductible you will typically pay 20 percent of the Medicare-approved provided services.

Part C—Medicare Advantage: Monthly plan premiums can vary, but many plans offer affordable or \$0 monthly premium plans. You still need to pay your monthly Medicare Part B premium. Many of our local Sales Reps can explain Advantage plan options.

Part D—Prescription Drugs: Original Medicare does not cover prescription drugs. You can buy a stand-alone prescription drug plan to pair with original Medicare. Plans are offered by private insurance companies approved by Medicare. Plan premiums, deductibles and copayments will vary based on the plan you choose. Talk to your local Sales Representative about how to navigate your options.

Medicare Supplement Insurance (Medigap): If you enroll in original Medicare, you can purchase a Medicare Supplement Insurance plan. They are different from the Advantage plans and can only be combined with original Medicare. These plans help with out-of-pocket costs such as deductibles and copays.

3 Considerations

Questions to consider when making decisions:

Do you have existing coverage through an employer?

If you are still working and covered by your employer's plan, talk with your current plan administrator or give your Medicare expert a call to discuss.

Did you check out the Medicare Advantage Star Ratings?

Star ratings are issued by the Centers for Medicare and Medicaid Services and provide an overall rating of the plan's quality and performance—from complaints and customer service to additional help for managing chronic conditions, plus drug safety and the accuracy of drug pricing for Part D.

Do you plan on traveling?

If you travel frequently or live somewhere else for part of the year, you should make sure your coverage will travel with you. If you choose a Medicare Supplement plan, you can visit any doctor or facility in the U.S. that accepts Medicare, whereas Medicare Advantage plans require you to stay in-network. There are also plans that help with international travel.

Consult your local Sales Representative for more details or contact Tara Donohue Weiss, our Medicare Supplement Specialist, at 651-765-4155 or send her an email at tweiss@catholicunited.org.



Solution to puzzle on pg 11



FINANCIAL EDUCATION

Does Financial Talk Have You Feeling in the Dark?

Learn about various financial topics from a Catholic United Financial expert!

When it comes to giving and finances, there are plenty of questions no matter what stage of life or money challenges we face. Our in-person workshops help bridge the gap between finances and faith with informative answers that respect Catholic teaching. They are strictly informational to help the average person make better financial decisions and plans for the financial future. Nothing is sold at these workshops.

To find an upcoming workshop near you, visit www.catholicunitedfinancial.org/workshops/upcoming-workshops or scan the QR code with your smartphone camera.



We hope to see you at a local workshop soon!



IS YOUR LIFE INSURANCE Living in the Past?

When you bought life insurance, it was for the future. The money invested was to protect your family, provide a nest egg or create a legacy. Unfortunately, all of that and more has been eroded by the recent rise of inflation—from gas, groceries and more. Even car insurance cost is up. Why? The cost of repair has risen significantly.

“As the cost of living increases, the future value of your policy goes down,” states Bill McMullen, Countryside Team Lead. “With inflation at a 41-year high, we may see that the decisions we made in the past need to be modified for the current state. As of late, we’ve found more than one case of policies that are not enough for these unprecedented times.”

Inflation Can Slowly Eat Away at Your Policy Value

With inflation peaking at 9.1 percent this past June, it has impacted assets like life insurance policies. The entire process of buying insurance is built on figuring out how much financial protection you will need, often well into the future. And since it has been awhile since we have seen this level of inflation, many people have policies that will struggle to cover the future cost of living. It really has taken a bite out of spending power. “It’s not just inflation. I have seen where people have just underfunded the amount of insurance required. Then add the latest round of inflation, and that has been the wake-up call for many,” said Kendra Turner, Maple Trail Team Lead.

Is It Time to Rethink Your Decision?

The best way to financially protect your family is with a comprehensive life insurance policy in place that addresses your needs and avoids shortchanging your future with a less-than-ideal amount. “I’ve heard more than once from individuals who were more than surprised by how little the cost increase was of \$1 million in life insurance coverage,” states David Schonhardt, Advanced Case Specialist. “Everyone needs to do a quick checkup on their policy values now. I recently sold a \$1 million term policy because of a simple checkup. It sounds like a lot, and it is, but it was exactly what they needed at a rate that was reasonable.”

“As the cost-of-living increases, the future value of your policy goes down,” states Bill McMullen, Countryside Team Lead

We have a full lineup of life insurance options from birth to your golden years.

Term Life Insurance

Youth Term Life Insurance: Inexpensive and lasts up to age 30. You can buy it online at www.catholicunitedfinancial.org/youth-policy-online or talk to your local Rep to purchase.

Adult Term Life Insurance: 15-, 20- and 30-year term policies with face amounts from \$50,000 to over \$1 million.

Universal Life Insurance—Life insurance with an ability to earn a competitive interest rate, even take a loan from the accumulated cash value earned.

Whole Life Insurance—Life insurance that can last a lifetime and earn dividends to increase the value.

Riders—We have a variety of policy riders that can be added to help. For example, we have a chronic illness rider in which a portion of your policy can be used to help with long-term care expenses.

When you buy a Catholic United Financial product, you become a Member of Catholic United Financial and are eligible for member benefits, including the chance to apply for a post-secondary educational scholarship!



What Steps Can You Take to Minimize Inflation?

Here are ideas to consider:

- **Check out Policy Riders**—These are add-on options to your policy that help blunt the effects of inflation.
- **Consider a Cash Value Life Insurance Policy**—With a Universal Life or Whole Life insurance policy, your life insurance value can grow over time through either a dividend or interest earned.
- **Add Coverage**—Talk to your local Sales Representative about whether or not it makes sense to add more insurance to what you currently have. Our Sales Representatives are trained to provide you with the options that make the most sense for you and have a fiduciary responsibility to do so.

To find your local Sales Representative, visit www.catholicunitedfinancial.org/rep-finder.

A New Look & Name for 2023!

We’re excited to announce a new name and logo for our largest fundraiser! What was previously called Catholic Schools Raffle, this historic fundraiser will now be titled Catholic United Financial Raffle. In addition to the new name, an updated logo has also been unveiled—let us know what you think!

2023 Dates to Remember:

- Ticket sales kick off on Friday, Jan. 13, 2023 and conclude on Sunday, Feb. 26, 2023
- Official Raffle Drawing will be held on Thursday, March 9, 2023. Watch a live streaming of event at 11:00am CST at www.catholicunitedfinancial.org/raffle

LET’S MAKE IT ANOTHER RECORD-BREAKING YEAR FOR OUR CATHOLIC SCHOOLS!





Brod, Gibbons win unopposed election for seats on Board of Directors



Renee Brod



James Gibbons

The Office of the Secretary/Treasurer announces that James Gibbons and Renee Brod were re-elected to seats on the Catholic United Financial Board of Directors. Both incumbents ran unopposed. Their new terms will begin January 1, 2023, and will expire on Dec. 31, 2027.

Brod has been a member of Catholic United Financial for more than 35 years, with her hometown roots in the New Prague, Minn. area. Brod has considerable experience in corporate business and leadership. She owns and operates Rozsah Consulting, focusing on association management, project management, event planning and financial management.

“It has been a true honor to meet our membership and to serve all of you over these last nine years. I stated back when I ran for the Board the first time, that it is my hope and desire with every position I assume, professionally and personally, that I am making a real difference. I truly believe in the past nine years I have made a difference at Catholic United Financial, and I look forward to what I can offer over the next four years,” responded Brod.

Brod and her husband Jason currently reside in Forest Lake, Minn., and attend St. Peter’s Catholic Church. They have two adult daughters, Samantha and Sydney. Brod begins her fourth and final consecutive term on the Board.

Gibbons is a former Director of Member Services for Catholic United Financial and is currently retired after 40-plus years in the insurance industry. He also worked for the State of Minnesota in the Department of Commerce as a policy analyst. He currently serves as the recording secretary for St. Peter and Clemens Council #1 and on the supervisory committee of Catholic United Financial Credit Union.

“Thank you to the Members of this great Association for allowing me the opportunity to continue to serve you. Together we can and will continue to grow and serve our Catholic community,” wrote Gibbons in response to the election results. He lives with his wife Jeanne in Lake Elmo, Minn. They have six children and eight grandchildren.

Paul Zastrow, Sr. Vice President and Secretary/Treasurer of the Association, reported that Brod and Gibbons submitted their intentions to run for seats on the Board by June 1, 2022, as required in the Association Constitution and Bylaws.

Ballots were accepted from August 1 to August 23 at midnight. Catholic United Financial’s Constitution and Bylaws state that the Board of Directors is the supreme executive body of the Association and that Directors of that body serve four-year terms, beginning the following January after the election.

Candidates were then reviewed by the Nominating Committee consisting of member delegates who were elected to serve on this body at the 2021 Triennial Business Meeting and Leadership Conference. The Nominating Committee met and screened the candidates to ensure that each candidate did not have a disqualifying criminal or financial background, met the minimum requirements of the Association’s Constitution and Bylaws, and have meaningful business, professional, fraternal, council, community or church experiences.

Delegates who were elected to attend the 2021 Triennial Business Conference, and were qualified and sworn in at the conference, were eligible to vote in this election. (These delegates serve until the next slate of delegates are elected and qualified at the 2024 Triennial Conference.) The election was by online ballot through the Catholic United Financial website. To ensure the integrity of the process, all electronic ballots were verified and tabulated by Strom Ballweg LLP, a third-party independent audit firm. Candidates who received the highest number of ballots won the election.

More information about the Board, including biographies of current Board Members, can be found at www.catholicunitedfinancial.org/company/board.

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... Want to hear a secret?

Did you know Catholic United Financial has a Credit Union?

What’s a Credit Union, you ask?

It’s a member-owned financial institution where members make deposits into savings, checking or certificate of deposit accounts and those funds are then borrowed to other members to help them pay for the things they need like home repairs, vehicles to get to work, etc. Credit Unions are all about members helping members which is something we do every day at Catholic United Financial Credit Union!

You might be thinking “**I use Mega Bank, so I don’t need Credit Union services.**” Does your Mega Bank support your Catholic community the way Catholic United Financial does? Because as part of the Catholic United family, the more members who use our products and services, the more Catholic United can do to support our Catholic communities.

Or, maybe you say “**I really like all the cool things my Mega Bank has.**” Did you know the Credit Union has some awesome tools, too? We have 24/7 online banking, a great website to get information, and a Mobile app where you can check balances, make payments, transfer money, deposit checks and even lock your debit card when you’re not using it. In addition, we have online bill pay so you can manage your money anywhere.

We also have an online application and can take care of most loan requests electronically. We have done loans for Catholic United Financial Members all over the country.

As a bonus when you call with questions, a real-live person answers the phone and helps you. A win-win!

Check us out at www.catholicunitedCU.org or call 1-877-871-8313. We would love to talk with you!

Loan Rates

All rates are subject to change without notice.
Call **1-877-871-8313** for the most current rate information.

LOAN	RATE
New Auto Loan (2021-2022)	As low as 3.50% APR*
Used Auto Loan (2014-2021)	As low as 3.75% APR*
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New Boat Loan (2021-2022)	As low as 3.99% APR*
Used Boat Loan (2014-2021)	As low as 4.99% APR*
-----	-----
New Rec Vehicle Loan (2021-2022)	As low as 3.99% APR*
Used Rec Vehicle Loan (2014-2021)	As low as 4.99% APR*
-----	-----
Adoption Loans	As low as 8.00% APR*
-----	-----
Personal Loans	As low as 12.99% APR*
-----	-----
Home Equity Loans (80% LTV)	As low as 6.50% APR**
Home Equity Line of Credit	As low as 4.75% APR***



*APR = Annual Percentage Rate. APR is fixed for the term of the loan. Rates are effective 9/1/2022 and subject to change. Rate posted is based on a 60-month term with a credit score of at least 700. Your loan rate will be determined by your credit score, the term of the loan, and the repayment method. Loans are subject to credit approval. Loan Payment Example: A \$25,000 loan financed for 60 months at 3.50% APR, monthly payments equal \$454.79. A \$35 loan application fee will be assessed for all approved loans EXCEPT for Home Equity Loans.

**APR = Annual Percentage Rate. APR is effective 9/1/2022 and subject to change. APR is fixed for the term of the loan. A minimum credit score of 700 is required to obtain this rate. Your loan rate will be determined by your credit score and the term of the loan, Loans are subject to credit approval. Loan Payment Example: Assume a loan amount of \$25,000. Monthly payments on an 80% LTV (loan-to-value), 5-year amortization at 6.50% APR equals \$489.15. Closing costs vary by state. The average cost is \$300 but can range from \$300 to \$4,000. A \$100 loan application fee will be assessed for all approved Home Equity Loans.

***APR = Annual Percentage Rate. Home Equity Lines of Credit have a variable rate which means the APR may increase. APR is effective 9/1/2022 and subject to change. The maximum APR is 18.00%. Loans are subject to credit approval. Closing costs vary by state. The average cost is \$300 but can range from \$300 to \$4,000. A \$100 loan application fee will be assessed for all approved Home Equity Loans.



Homemade Salad Dressing

Member Eileen Morgan | Janesville, Minn.

INGREDIENTS

- 1 cup salad dressing
- ½ cup sugar
- 1 teaspoon prepared mustard
- 1/8 cup vinegar
- 1/3 cup evaporated milk
- 1/8 teaspoon celery salt

DIRECTIONS

1. Stir all ingredients together until creamy.
2. Store in the refrigerator.

*This recipe is great on coleslaw or a chef salad.

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.

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



Aunt Eleanor's Hot Dish

Member Marjorie Straumann | Ingram, Texas

INGREDIENTS

- 1 pound hamburger
- 1 cup sweet onion, diced
- 1 cup celery
- 1 cup cabbage
- 3 cups macaroni noodles, cooked and drained
- 2 cans tomato soup
- 1 can of baked beans
- 1 ½ cups Velveeta cheese, cubed

DIRECTIONS

1. Brown hamburger until no longer pink with the onion, celery and cabbage.
2. Cook macaroni. Drain. Add to hamburger mixture.
3. In a roasting pan, add the tomato soup, Velveeta cheese, beans, and hamburger mixture. Combine.
4. Bake at 350° until hot and bubbly. Season with salt and pepper as needed.



Sour Cream Rhubarb Cookies

Member Mary Ann Kammers | Richmond, Minn.

INGREDIENTS

- 1 ½ cups flour
- 1 teaspoon baking powder
- ½ teaspoon soda
- ½ teaspoon salt
- ½ cup butter, softened
- ¾ cup sugar
- 1 teaspoon vanilla
- 1 egg
- ¾ cup sour cream
- 2 cups rhubarb, diced

DIRECTIONS

1. In a medium bowl, whisk together all the dry ingredients. Set aside.
2. In a large bowl, beat butter and sugar with electric mixer at medium speed until light and fluffy. Add egg. Combine.
3. Beat in sour cream and vanilla, making sure all ingredients are mixed well.
4. Add 1/3 of the flour mixture at a time and mix well.
5. Stir in rhubarb.
6. Drop tablespoons of batter on a baking sheet about 2” apart.
7. Bake at 350° for 10 minutes or until the edges start to brown and the tops get a little color. Let cool slightly before moving to cooling rack.
8. If desired, frost with a thin powdered sugar frosting.

Across

- 1 Catholic detective, 2 words
6 Plead earnestly for
9 Before, to a poet
10 Nine days of prayer
13 Member of the clergy
14 Marriage words, 2 words
16 One of Jesus’ miracles: feeding the 5000 with 7 loaves of
18 Time spans
20 50th state, abbr.
21 Faith
22 Listens to
25 “He saw them straining at the ____, because the wind was against them” Acts 27:40

Down

- 1 Bowl for baptism
2 Lend dignity or honor to
3 Alongside
4 The start of the Lord’s Prayer
5 Disadvantaged
6 Judas was one
7 Hesitation sound
8 Book that describes the creation
11 Plant where grapes grow
12 Edward, familiarly
15 Part of the body of a saint
17 Safeguards

- 26 “Then the other disciple, who had ____ed the tomb first, came in, and he saw and believed” Acts 18:19
28 “But Peter sent them all outside, ____ down and prayed.” Acts 9:40
31 Fuel for the lamps which the foolish virgins did not bring with them
32 Prayers, 2 words
33 “In the beginning was the ____, and the ____ was with God....” John 1:1
35 Salutes
37 Epistle writer, 2 words
39 Rainbow shape
40 Lunch and dinner
41 “They had been asking each other, “Who will roll away the stone for us from the ____ to the tomb? Mark 16:3

- 19 House of worship
22 It’s used as a blessing, 2 words
23 Have some food
24 Vatican building
27 Religious songs
29 Help
30 Christian symbol
31 Confer holy orders on
34 Run away
35 A son of Noah
36 Exist
38 “... there was no room for them in the ____” (Luke 2:7)

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
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Regional Manager:
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Countryside



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Best Wishes to Our Retiring Reps!

On behalf of Catholic United Financial, we would like to thank the following Sales Representatives for their many years of dedicated service to the company and the communities they've served.



Pat Brown served the Twin Cities Metro area for 35 years. He retired on Aug. 1, 2022.

Gary Gall served the St. Cloud, Minn. area for 40 years. He retired on Sept. 30, 2022.

Roger Bauer has served the Hastings, Minn. area for 24 years. He will be retiring on Oct. 31, 2022.

Denise Degerstrom has served the Hinckley, Minn. area for 20 years. She will be retiring on Nov. 30, 2022.

Rick Mathiowetz has served the Prior Lake, Minn. and Lakeville, Minn. areas for 31 years. He will be retiring on Dec. 31, 2022.

Prairie View



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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:
Gary Maki, Director of HR
800-568-6670,
careers@catholicunited.org

Call us about our
referral bonus
program!*

*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.