

# OUR *Catholic* JOURNEY

THE OFFICIAL PUBLICATION OF CATHOLIC UNITED FINANCIAL

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Photo by Kristina Sherrett

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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



## Lots of Questions and One Answer

WARNING – Reading this column may cause you to TAKE ACTION!

Sometimes life is confusing. Issues come at us each day and it can be hard to make sense of the risks we face, especially those which impact our financial security. It's humbling to ask for help. So many questions. Who can I ask? Let me see if I can help.

- With so much stock market turbulence given the uncertainty around the Russia/Ukraine war, supply chain slowdowns, and spiking inflation, how can I protect my savings yet garner a solid return on my investments? Call your Catholic United Sales Representative. Our new WealthChoice Fixed Indexed Annuity may be right for you.
- My son is buying his first car and needs financing. How can I find friendly service to talk him through this process and an attractive loan rate? Email your Catholic United Sales Rep. They'll share our terrific rates and connect you to the helpful services of our Credit Union.
- I'm comfortable financially and would like to leave a legacy for my family and the organizations I care about. Who can help me with this planning? Text your Catholic United Sales Rep. They will introduce you to our Foundation's charitable planning services.
- I'm sitting by my campfire on a beautiful evening and have no one to talk to as I gaze at the stars. Send a smoke signal to your Catholic United Sales Rep. They'll come over – with s'mores!
- I got married a couple years ago and now we have a baby on the way. How should I start a family financial plan? Call your Catholic United Sales Rep. They can sign you up for a free Young Families Financial Workshop in your area and meet you there to learn – with refreshments.
- I want to help my Catholic school with fundraising activities, and I'd like to hear more about Catholic United's record-setting Raffle. Check out your Catholic United

Sales Rep's Facebook page for ideas and to connect.

- I have a complex estate planning issue which affects many family members and have no idea how to manage it. Call your Catholic United Sales Rep. Catholic United Financial does not provide legal or tax advice, but your Sales Rep and one of our Advanced Case Specialists will be happy to work alongside your personal legal and tax advisors to help you forge a plan.
- A family member lost part of their home due to a recent storm. How can I help? Text your Catholic United Sales Rep. They will share the details of our Member Assistance Grant program to help with the hardship.
- I am hosting a reunion and am looking for a tasty, eye-popping dish to make for my family. Email your Catholic United Sales Rep. They can share a Member recipe from the latest edition of *Our Catholic Journey* with you.
- I am a long-time Member. Over time, my needs have changed and I've lost my connection to Catholic United. Where should I turn? Check out [www.catholicunitedfinancial.org/rep-finder/](http://www.catholicunitedfinancial.org/rep-finder/) to find the members of our Sales Team who would be thrilled to connect with you.
- I love Catholic United's mission and know someone who would be a wonderful employee. What's next? Call, text, email or connect with your Sales Rep on Facebook. They will coordinate a meeting with your candidate, plus share the details of our generous employee referral bonus!

So many questions. So many issues. Yet one easy answer with so many ways to connect. Contact your Catholic United Sales Representative!

May your summer be filled with family and friends, abundant sunshine, connecting with your Sales Representative, and God's abundant blessings!

*Mike*

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

# COMMUNITY COLLAGE



The St. Boniface Parish Volunteer Team #187 in St. Bonifacius, Minn. held a Bunny Bingo event on March 20. The proceeds raised will help Faith Formation youth attend summer camp this year.



Nate Lamusga, Director of Member Engagement at Catholic United, spoke to students and parents during a Talk for Teens event that featured International Catholic speaker Paul J. Kim. The event took place on April 6 at Holy Cross School in Kimball, Minn.



Sales Representative Denise Degerstrom presenting a grant check to Lynette Forbes-Cardy of Immaculate Conception in Pine City, Minn. and St Joseph's in Beroun, Minn.



Fr. Paul Schumacher of Holy Redeemer in Marshall, Minn. recently celebrated his 60th Ordination Anniversary. Catholic United's Bread of Life Parish Volunteer Team in Marshall, Minn. co-hosted the event.



## A Look Into Our Past:

In 1996, a flag raising ceremony took place outside the main entrance of (what was then) Catholic Aid headquarters, now the Catholic United Home Office in Arden Hills, Minn. Preparing to raise the flag during dedication ceremonies are, from left: Arden Hills City Council member Susan Keim; Fred Kueppers Jr., Catholic Aid board member; Dennis L. Olson, senior vice president and secretary/treasurer of Catholic Aid; Joseph Schirmers, Catholic Aid board member; and F.L. Spanier, president and chairman of Catholic Aid.

## WELCOME ABOARD Catholic United Financial's Newest Members

On behalf of Catholic United Financial, we'd like to welcome aboard the following new Members to the Association! Thank you for being a part of our member-owned, not-for-profit financial services company, connecting people of faith, protecting their future and generously impacting parishes, schools and communities.

Karen Adelmeyer, Willmar, MN  
Lanny Anderson, Ralph, SD  
Rose Anderson, Sauk Rapids, MN  
Wells Anderson, Jamestown, ND  
Darius Andrew, Alexandria, MN  
Kathryn Barber, Aberdeen, SD  
Thomas Barber, Aberdeen, SD  
Alaina Becker, Askov, MN  
Blake Bertram, Holdingford, MN  
Abram Bichler, Linton, ND  
Jonathan Boerboom, Walnut Grove, MN  
David Boucher, Rice, MN  
John Boucher, Rice, MN  
Mary Boucher, Rice, MN  
Patrick Boucher, Rice, MN  
Natalie Boyne, Dent, MN  
Cynthia Bruch, Sturgis, SD  
Barbara Brudelie, Plymouth, MN  
Paul Buysse, Jasper, MN  
James Copeland, Saint Louis Park, MN  
Peggy Craig, Sioux Falls, SD  
Ian Cunningham, Pipestone, MN  
Elliot Deinert, Mount Vernon, SD  
Eve Deinert, Mount Vernon, SD  
Oliver Deinert, Mount Vernon, SD  
Eugene Devos, Taunton, MN  
Ashley Doll, Paynesville, MN  
Wilson Dykhoff, Sebeka, MN  
Jacquelyn Felber, West Salem, WI  
Donna Feldhege, Cold Spring, MN  
Lawrence Fenske, Madelia, MN  
Esme Fritz, Mankato, MN  
Myla Fuchs, Freeport, MN  
Finnegan Fuhrer, Mitchell, SD  
Keith Getschel, Harris, MN  
Timothy Gleason, Ames, IA  
Levi Gohl, Sauk Centre, MN

Robin Grundman, Farmington, MN  
Mark Hanson, Ankeny, IA  
Richard Hanson, Arnolds Park, IA  
Kai Heidergerken, Maple Grove, MN  
Zara Heinen, Alexandria, VA  
Dale Henderson, Scranton, ND  
Noah Higginbotham, Loretto, MN  
Luke Hillesheim, Sanborn, MN  
Wyatt Hoffmann, Wilmont, MN  
Maverick Hoffmann, Sleepy Eye, MN  
Iris Hougen, Maplewood, NJ  
Vella Hougen, Maplewood, NJ  
Owen Jerde, Buffalo, MN  
Abel Kamphake, Parkers Prairie, MN  
Leo Kamphake, Parkers Prairie, MN  
Tye Kaschmitter, Sauk Rapids, MN  
Mariah Kassen, West Fargo, ND  
Donald Kluempke, Melrose, MN  
Luke Knopik, Little Falls, MN  
Nicole Knopik, Little Falls, MN  
Karen Kobilansky, Hettinger, ND  
Levi Kramer, Cosmos, MN  
Kymber Lamberty, Medford, WI  
Ainsley Laudenschick, Kimball, MN  
Kinsley Laudenschick, Kimball, MN  
Lee Lodermeier, Saint Joseph, MN  
Kimberly Loeffler, Blaine, MN  
Adam Lust, Avon, MN  
Callie Lust, Avon, MN  
Ryan Lust, Avon, MN  
Marsha Marcussen, North Branch, MN  
Ben Mcentee, Mitchell, SD  
Jack Mcentee, Mitchell, SD  
Ezra Mueller, Ethan, SD  
Benjamin Munsterman, Villard, MN  
Charlotte Myers, Moorhead, MN

Isabella Myers, Moorhead, MN  
Lily Nelson, Grove City, MN  
Martin Neu, Pine Island, MN  
Lori Neubauer, Yankton, SD  
Ruth Nodsle, Cartos, MN  
Elizabeth Pavsek, Brookings, SD  
Teresa Quinn, North Oaks, MN  
Joann Rademacher, Eden Valley, MN  
Lisa Randle, Verndale, MN  
Lisa Reichelt, Backus, MN  
Addilyn Reichert, Plankinton, SD  
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Cade Schroepfer, Lambertton, MN  
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Robert Steidl, Waupaca, WI  
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Teresa Sullivan, Brooklyn Park, MN  
George Tabery, Wadena, MN  
Judith Tabery, Wadena, MN  
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Bonnie Topp, Eden Valley, MN  
Madison Torborg, Litchville, ND  
Archer Tschumperlin, St Cloud, MN  
Ignatius Van Hecke, Morristown, MN  
Lennyn Vanwinkle, Tyndall, SD  
Elaine Venet, Thorp, WI  
Luke Wendlandt, Amboy, MN  
Connor Wendt, Springfield, MN  
April Wolff, Brainerd, MN  
Kylie Wolff, Brainerd, MN  
Levi Wolff, Brainerd, MN  
Kathryn Zenner, Medford, WI

New Member? Name not listed?  
Email us at [news@catholicunited.org](mailto:news@catholicunited.org)

# MEMBER ENGAGEMENT

## Precious Places LOST

Councils mobilize to help three families after fires destroy homes in separate incidents

It's something no one ever wants to see—bright yellow tongues of flame bursting through the front window of a family home, pushing through the dark shingles on the roof, and turning everything inside to black, unrecognizable ash. If anything material survives, such as beloved photo albums or family heirlooms, these are marred by the smell of smoke and the incredible heat. Families have forever lost these precious places of comfort and memory.

Three member families had to endure this nightmare of losing their homes to fire in 2022: Karen Neumiller of Sykeston, N.D.; Aric and Jess Holicky and their three children of Le Center, Minn.; and Jill and Kevin Larson and their five children of Fort Ripley, Minn. Tragically, college student Kailey Mach lost her life when the Holicky family's home exploded on February 26; Mach was dog-sitting for the family while they were out of town. (The cause of the explosion was still under investigation at the time this issue went to press.)

For each family, the homes were a total loss. Thankful that they were spared loss of life and terrible injury, the families are now trying to rebuild and resume their lives.

As their local communities stepped up to help, Catholic United Financial members also came forward to help the Neumillers, Larsons and Holickys using the Association's Member Assistance

grant program. This grant program was designed exactly for times like these when families are vulnerable and struggling. Catholic United Financial provides up to \$1,000 in matching funds for Parish Volunteer Team (PVT) or Council-sponsored fundraisers that support a Catholic United member (or a family member of their household) in need of financial assistance due to recent hardship such as natural disaster or illness. Since the beginning of the program, member-led efforts have generated more than \$18 million in fund-raised dollars and matching grants.

"When I think of the reason why Catholic United Financial was founded—to care for Catholic families facing hardship—I can't imagine a program that better embodies our mission than the Member Assistance Grant," said Nate Lamusga, Director of Member Engagement.

Council officers put together fundraising events to help get the charity flowing to these families in the first three months of the year. Volunteers and officers with St. Mary of Mount Carmel Council #367 held a breakfast fundraiser April 24 at St. Mary's Church Hall in Long Prairie, Minn. to raise funds and generate a grant for the seven-member Larson family, the youngest of which is two years old. Parishioners came out in force for the spaghetti dinner and silent

auction coordinated by SS Joseph and Elizabeth Council #158 at St. Elizabeth Parish Hall in Sykeston to support the Neumillers on February 27. Leaders of Our Lady of the Prairie Council #198 coordinated a pfeffer card tournament fundraiser on February 26 in support of the Holicky family. Along with tournament entry fees, event volunteers raised money by holding a raffle, silent auction and freewill donations for food offered during the card games.

Thanks to the efforts of Catholic United Financial volunteers and friends, each event qualified for the maximum Member Assistance Grant of \$1,000 from Catholic United Financial.

"The greatest help we can offer these families is our prayers for spiritual needs, which are many after these painful events. And our giving for their material needs naturally comes next. We pray for recovery as these member families grieve and move forward," said Lamusga.

If you'd like to make an online gift to assist these families, your tax-deductible donation can be made through the Catholic United Financial Foundation at this link: [www.mightycause.com/story/2022firerelief](http://www.mightycause.com/story/2022firerelief).



Jill and Kevin Larson, their five children and two pets got out safely, but a fire gutted their home on March 8. Photo by Tara Ramsdell.



SS Joseph and Elizabeth Council #158 held a spaghetti dinner feed and silent auction to raise money for the Neumiller family who lost their home to a fire.



All ages enjoyed the spaghetti at the Member Assistance Grant event in support of the Neumiller family on February 27.

## Another Record Setting Year for the Catholic Schools Raffle



The Catholic Schools Raffle was another thrilling event that yet again raised over \$1 million. The efforts in 2022 set the second highest total in raffle history, raising an incredible \$1,419,287 for Catholic schools in Minnesota and South Dakota. The participation throughout this fundraiser continues to amaze Catholic United Financial and the success never falls short of pure astonishment. The raffle concluded on March 10 at our Home Office in Arden Hills, Minn., where NFL Champion and former Minnesota Vikings player Matt Birk hosted the grand prize ceremony. Birk had a blast interviewing students live at the grand ceremony and interacting with the crowd. The ability to have students, schools and families attend this live event was so sweet after the last year. Pure joy and laughter swarmed the room while Birk and Bishop John LeVoi drew tickets that presented over \$45,000 in prizes. The first name out of the drum of nearly 300,000 tickets was Pat Crossen of O'Fallon, Mo., the grandmother of Melanie Simmons from St. Vincent de Paul Catholic School in Brooklyn Park, Minn. Crossen won the grand prize. The senior leadership of Catholic United Financial will visit the school this spring to present the check to Crossen at a grand prize ceremony.

In addition to the prizes awarded to all the winning tickets, the top selling student at each participating school was awarded a 1,000-plus piece Star Wars Lego® set. The Catholic United Sales Representatives had fun delivering these prizes to schools and interacting with the students that worked so hard to sell tickets for the raffle.

The Catholic Schools Raffle continues to provide strength to many schools while balancing the impact from the pandemic. Our hope at Catholic United Financial is to support as many students and families as we can to better serve our Catholic community.

To view the complete list of 2022 Catholic Schools Raffle winners, visit [www.catholicunitedfinancial.org/raffle](http://www.catholicunitedfinancial.org/raffle).



Regional Sales Director Butch Byers personally delivered a Star Wars Baby Yoda Lego® prize to top selling student, Cohen Goodnature, of St. Theodore Elementary school in Albert Lea, Minn. Cohen sold a total of 122 tickets, helping his school raise \$13,566.



Top selling students from Sacred Heart School in Adams, Minn. continue to do incredible work with the help from Senior Sales Representative Susan Stenzel. Sacred Heart raised \$25,325 this year -- their 13th year participating in the Catholic Schools Raffle (They have participated since the very first year!).



Kathy Welle, Raffle Coordinator, Macey Middendorf, top selling student, and Principal Kristie Harren from Sacred Heart School in Freeport, Minn. raised \$7,965 for Catholic Education.



Sales Representative Brenda Kraemer visited St. Mary's Catholic School in Long Prairie, Minn. to deliver the Lego® prize to the Jimenez family. Carlos (grade 3), Valentina (grade 1) and Genesis (grade 3), along with Principal Linda Dinkel helped their school raise \$12,970 this year.



Catholic United Financial leaders celebrate another million-plus year for the Catholic Schools Raffle. Pictured: President Michael Ahles, The Most Rev. John LeVoi, Board Member James Gibbons, and Sr. Vice President Paul Zastrow.



## COINS OF YOUR LIFE

Robert Heuermann, Executive Director, Catholic United Financial Foundation

# Charitable Life Insurance Leveraging Your Life Insurance for a Lasting Legacy

What do Bill Gates, Warren Buffet, Michael Bloomberg and the heirs of Sam Walton have in common? They have given away billions of dollars through foundations and nonprofits to help make the world a better place.

Many of us would also like to leave a lasting legacy in our communities through charitable giving. But unless we're Buffet, Gates or Bloomberg, finances can get in the way. We have to save for retirement, continue paying the bills, maintain our property, help our children, care for our aging parents, and pay off debt.

The list of demands seems endless, and it can squeeze "leaving a legacy" out of the picture. That's why many people turn to life insurance to fund legacy giving.

### "Leveraging" the Amount Passed on to Charity

A life insurance policy has the potential to make a charitable gift larger than the premiums paid into it. A life insurance policy may produce gifting "leverage" because the death benefits it produces usually exceed the premiums paid in. As a result, a policy has the potential to substantially increase your charitable legacy. Whether any leverage is produced depends on the size of the policy death benefit, the health and life expectancy of the insured and the number of premiums paid.

#### Scenario One: Jane's Legacy

Sixty-four-year-old Jane has always wanted to leave an impactful legacy. Jane is secure in her financial independence and wanted to give more to charity. An option that was appealing to her both financially and philanthropically was donating the policy to the Catholic United Financial Foundation. Jane was then underwritten for \$1 million in a Charitable Life Benefit policy.

Over the next seven years, Jane made annual premium payments of \$111,000. After those seven years went by, she had paid \$777,000 in tax deductible donations. Basically, Jane was paying only 77 cents for every \$1 that was donated to the Foundation. This tax-deductible Charitable Life Benefit policy saved her an incredible \$223,000 over those seven years!

What's more, an itemized tax deduction could save her an additional \$186,000 in taxes at a marginal tax rate of 24% over those seven years. After these tax savings, she would only be paying 59 cents for every \$1 donated to the Church and other charities that are important to her.

#### The Benefits of Gifting Grain

For many of us involved in farming, charitable giving in the form of "gifting

grain" may become even more appealing than a cash donation. In case you are unfamiliar with gifting grain, here are some key benefits:

**1** Making a charitable gift of grain provides positive tax results for the donor.



**2** Gifting grain generally results in a lower adjusted gross income for the donor, as the sale of the gifted grain will not be reported as income on the donor's income tax return.

**3** Reduced taxable income can potentially lessen the amount of income tax and self-employment tax owed by the donor.

**4** The donor may also be able to deduct the production costs associated with growing the donated grain.

**5** Tax advantages generally apply to those donors who are active producers.

Gifting grain isn't limited to only large donors. The cash-basis farmer can exclude the sale of the grain from his taxable income by the following amounts:

- Federal income tax savings (up to 37%)
- Self-employment tax savings (15.3%)
- State income tax savings (up to 5.35%)

No charitable deduction is reported by the taxpayer, so a married farmer who has less than \$24,000 of itemized deductions (i.e., medical expenses [on a limited basis], state and local taxes, charitable giving and mortgage interest on a house), can take advantage of the \$24,000 standard deduction along with the reduced farm income from gifting the grain.

#### Scenario Two: Joe's Legacy

Jane's husband Joe has been a crop farmer in the rural Midwest for 44 years. Jane and Joe have been married for 38 years. In 2021, Joe had the idea to gift grain to

their Charitable Life Benefit policy instead of cash. The couple gifted 18,898 bushels of corn at the market price of \$5.60 per bushel to the Foundation.

Assuming Joe and Jane didn't exceed the maximum self-employment tax

limit, their potential tax savings that year was approximately \$56,000 (37% federal savings, 15.3% self-employment tax savings, and 5.35% state income tax savings). If they had simply gifted cash that year, their savings would have been \$37,000 (if they were able to itemize deductions). By gifting grain in 2021, Joe and Jane saved an additional \$19,000!

#### Even More Life Insurance Leverage for Joe and Jane

In Jane's legacy, she saved an incredible \$223,000 over the course of seven years to their Charitable Life Benefit policy. If Joe and Jane wanted to leave a significantly greater legacy by using less of their income, the couple could have instead gifted \$777,000 worth of tax-free grain donations over those seven years. Since they saved \$56,000 in income tax savings

during 2021 alone, they would have saved a remarkable \$392,000 in total tax savings over those seven years. They would have paid 39 cents for every \$1 donated to the Foundation.

Finding a way to leave a legacy for your church, school or other charities is a noble goal that can bring lasting rewards to you and the institutions you care about. Knowing that you can make such an important gift while providing yourself with a reliable income is a powerful tool for planning your retirement or estate.

The Foundation can show you how to protect the money you have while connecting you to the charitable and religious organizations that are most important to you. Contact your local Sales Representative to learn more about leveraging life insurance for charitable donations. Or contact me, Robert Heuermann, directly at [foundation@catholicunited.org](mailto:foundation@catholicunited.org) or at (651) 765-4135. We would be happy to show you how to pay less on your taxes and give more than you thought possible to the church or charities of your choice.

American philosopher William James once said, "The great use of life is to spend it for something that will outlast it."

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

*Save the Date*

**AUGUST 31, 2022**

**ANNUAL CATHOLIC UNITED FINANCIAL FOUNDATION GOLF TOURNAMENT**

**Keller Golf Course • Maplewood, MN**

SPONSORED BY: **Catholic United Financial**

# Inflation Creates Financial Headaches: Now What?

## Catholic United Financial Sales Representatives Offer Ideas to Help Every Age Group Combat Inflation

A spry and just getting started 20-year-old Catholic United Financial Member, Gavin Quade just spent \$25 to travel across the Twin Cities metro with a car that requires premium gas. He starts a summer job soon and thinks he will be paid less than last year at the same job.

"I'm going to need to find ways to lower my costs," states Gavin. "I may have to move closer to work, carpool or something; this is frustrating. Just traveling across town is getting expensive and my parents are not super excited about helping to fill my gas tank every day either."

Inflation is impacting everyone, from the young to the old. People are feeling it at every level, from gas to food, at rates that we have not seen in a long time. What is the best approach or solution to solve these challenges with growing inflation? The experts at Catholic United Financial will say this will depend on age, income, the stage in your work career and even family dynamics.

"I love working with young families," states Team Leader Dave Stang from his home office in Watkins, Minn. He adds, "It's a fun age group, but they can struggle with

getting hit harder than they thought; it sort of snuck up on them," states Advanced Case Specialist David Schonhardt from Tracy, Minn. "It's real though and it hits people psychologically, especially in the day-to-day budget. With everyone so focused on the 'now,' they run the risk of underestimating the future cost of loss and not preparing for that possibility—it is important to plan for the worst-case scenario despite inflation."

### Middle Age Workers Are Getting Squeezed, Too

For some in the middle age group, they might even remember when inflation was an issue decades ago (or maybe not). It's been a comfortable ride for most in this age group when it comes to inflation. Unfortunately, inflation is causing some to be more financially uncomfortable and to reevaluate their savings and planning strategies of the past. "The biggest risk for people in this age group is complacency," states Schonhardt. He adds, "Don't panic, but be prepared to move. Part of your thinking should be to look for investments and savings opportunities that are guaranteed and leverage your money in safe ways."

Member Tricia Lee, age 50, has her husband do more of the financial planning and budgeting, but that is changing. She is wondering if her pay raise last year has already been spent by inflation. "I'm getting more involved in the finances because lately it has been like, 'Where did all the money go?' And I want to know! We are being smarter about expenses. I am learning and doing things differently." She adds, "This may sound funny, but I went to the library the other day for the first time in what felt like years to get a book instead of buying one online. Little things that you wouldn't think twice about yesterday start to add up and can help you today."

"I am getting more questions on traditional and Roth IRAs in this age group as of late, states Vicky Giacalone, Team Leader from Waupaca, Wis. "People are starting to rethink their plans. Should they convert a traditional IRA to a Roth? Are taxes increasing to a point where that makes more sense?" She says that locking in great insurance and long-term care rates is a start, but people this age need to make sure that the financial savings and gains over the years can be locked in to keep them ahead of inflation. "We have options like our new WealthChoice product that is a game changer in this age group," states Giacalone. "You still get market upside, which competes well with inflation with the added benefit of minimizing downside market risk."

This is a great age to start planning your estate or long-term care plans even during an inflationary time. "When people are healthy, this is the best time to plan for the future," states Schonhardt. "Take advantage of

rates now because we typically don't get healthier as we age."

Tricia hopes to retire after the kids are done with college and has a few more years of work thereafter. "I can do this, but I really need to start preparing for retirement too. Every little bit helps in saving money, especially as of late."

### Older Generations Have Seen This Before

Seniors and the soon-to-be retired have experienced first hand the current inflation situation. They have heard this inflation song played before and it isn't a good tune. Giacalone worries that it will hit this generation harder than others.

"Fixed incomes at this age means purchasing power is diminished," she said. "A big concern is seeing your retirement funds deplete faster than expected. Inflation creates the need to protect gains and assets as well as making sure you won't outlive your streams of income."

"I cannot catch a break. I started work when inflation was raging and now, I'm getting it on my way out, too. Just my luck!" states John Williams, 80, from Bloomington, Minn. "I've saved for retirement and I know how to save a penny, but I'm still concerned. Unfortunately, I can't just run out and get more money to cover an added expense," he says.

John is a member of the coupon generation, but he still likes finding good deals—even on the Internet. Discounts for prescription medications on websites such as GoodRx.com can alleviate medical costs that have become part of daily expenses. "Until you have a need, you just don't think about using websites like that. I'm learning, though."

Social Security cost of living adjustments in 2022 are helping, but slashing bills to deal with skyrocketing prices in areas that you wouldn't touch before may help as well.

"At this stage in life, I'm a strong proponent of making sure everything is in financial order," states Giacalone. "With many on fixed incomes, inflation really has become an unexpected expense and my members are feeling the effects. I cannot stress enough for people to do a quick check-in with their local Sales Rep and make sure their plans are financially dialed in."

Giacalone thinks moving to higher deductible Medicare Supplement plans can even be an option if you think you'll remain in good health in the future. "That can save significant dollars in some cases."

"I can get this done. Been there and done that. But it just seems like this could have been avoided," states John. "I want to visit the grandkids, but I may make them visit me instead to save on gas," he says with a good-natured laugh.

how to budget and keep the budget with even daily living expenses from growing exponentially. From daycare to a new mortgage, then add rising prices from gas, groceries, etc., families are finding it harder to make ends meet."

For the younger generation like Gavin, they are feeling it more as a percentage of their income, with more of it is going to the essentials. This is a new experience for most, and it means not buying the fun stuff, like concert tickets, and focusing on the basics like gas and groceries.

"What I tell young people (and it's true for anyone really), is that if you spend less than you make, you'll never get into financial trouble," says Stang. "Cut unnecessary or 'luxury' expenses ... from entertainment to even fast food dining—it adds up."

Inflation can cause higher stress levels from difficult financial decisions. "I'm finding many people are

Interested in hearing about other relevant, informational topics like this one from a financial professional?



Attend one of our in-person workshops near you! Our workshops can answer your questions, improve your financial outlook, and increase your ability to give.

**These workshops break down complex issues in an easy-to-follow format, including expert speakers and**

**testimonials from people like you who have taken steps to get their finances and planning under control.**

To find an upcoming workshop near you, visit [www.catholicunitedfinancial.org/workshops/upcoming-workshops](http://www.catholicunitedfinancial.org/workshops/upcoming-workshops) or scan the QR code with your smartphone camera. We can't wait to see you soon!





# Together Everyone Achieves More **TEAM**

*Deeper understandings, stronger relationships and better answers to your questions*

As the old saying goes, “the only constant is change.” Here at Catholic United Financial, we’ve certainly been living and breathing by that model as of late. Earlier this year, we embarked on a new model for how we connect, interact and provide our services through our Sales Representatives. Why not bring together a team of experts and surround the member with a more complete review and comprehensive recommendations instead of only getting one viewpoint?

Building an effective sales team isn’t just about making sure Sales Representatives work well together. That’s important, but in order for Sales Representatives to better serve Members and grow our Membership, they have to understand what Members need and expect from them. To do this well and be a successful sales force requires specialization, collaboration and ongoing team feedback.

**More Control & Long-Term Security with a Team-Based Approach**

Catholic United Financial is excited to share the launch of our new teams-based model for our Sales Representatives! This new team structure will effectively transform our one-to-one Sales Representative-Member relationships to cohesive teams of skilled financial professionals.

This new strategy will support our recruitment and onboarding efforts of new colleagues to work alongside our highly skilled and tenured Representatives.

**How Will it Benefit You?**

By having a team of Sales Representatives serving you, each individual Representative

will bring knowledge, expertise and unique experiences to the table. Not only will this benefit our Members but the other Representatives on the respective team as well. The shared knowledge and enhanced communication within teams will allow our Sales Reps to better serve you, your community and your Parish.

For our Sales Representatives, the advantage of the team model is mentorship, shared experience and solutions, better response times, and accountability to their Members.

When asked how this will bring value to our Members, Vicky Giacalone, River Ridge Team Lead, stated, “The team structure provides many touchpoints for Members and additional expert sources at their fingertips.”

In addition, Bill McMullen, Countryside Team Lead, mentioned that “This new structure brings the opportunity to strengthen communication, increase training, and share positive strategies resulting in happier and more successful advisors.”

Your existing Sales Representative will continue to serve you and your financial needs. They will continue to be your primary contact! The additional team members will offer their expertise and experience as needed—you can rest assured that you’ll be supported by an entire team of faith-focused Sales Representatives. On behalf of our six sales teams, we look forward to serving you in a new and improved way. Because together, everyone achieves more.

## INTRODUCING Your New Sales Teams & Leaders

*See page 12 for contact information of individual representatives*

**TEAM Northwoods**



Dean Demarais, Team Lead  
Team Northwoods Representatives:

- Scott Jones
- Becky King
- Brenda Kraemer

**TEAM Lakeland**



Dave Stang, Team Lead  
Team Lakeland Representatives:

- Gary Gall

“My personality is to help people. With this role, I can help fellow Reps become better at helping our Members with their needs.”  
-Dave Stang, Lakeland Team Lead

**TEAM Maple Trail**



Kendra Turner, Team Lead  
Team Arrowwood Representatives:

- Denise Degerstrom
- Joseph Johnston
- Randy Mulligan
- Donna Nelson

**TEAM River Ridge**



Vicky Giacalone, Team Lead  
Team River Ridge Representatives:

- Roger Bauer
- Pete Herold
- Terry Quinn
- Travis Schmitz
- Susan Stenzel

**TEAM Countryside**



Bill McMullen, Team Lead  
Team Countryside Representatives:

- Eve Hennen
- Rick Mathiowetz
- Mike Matuska
- Christa Schilling

**TEAM Prairie View**



Brian Zitzmann, Team Lead  
Team Prairie View Representatives:

- Jay Fritzeimer
- Angie Jorgensen
- Devon Miller
- Sharlene Nagel
- David Schonhardt
- Philip Zubrod

## Impact people. Live your faith.

Do Meaningful Work  
at Catholic United



### Make the Career Transition with Our Help

Our Sales Team members are leaders, entrepreneurs, managers and sales professionals who found meaning on a mission to grow the financial security of Catholics in your community.

#### We're Growing and We Need You!

It couldn't be a better time to join Catholic United Financial, with new products, a new business plan and a renewed mission to grow our membership, mission impact and more. This will give our newest local Sales Reps the added confidence to make a difference in the community, with parishes and people through our products of life insurance, long-term care, annuities, legacy planning and banking.

#### The Best Person to Talk to Is Pat

Our long-time Sales Manager Pat Brown is heading up our recruiting efforts. Pat knows us. He is passionate about us and would love to talk with you about a sales career. "If anyone knows someone who wants more meaning in their career or wants to know more, I'm happy to meet or chat over the phone," states Pat. "With all the new products coming online, our members and potential members have not had this kind of product lineup since I started over 30 years ago."

Pat lives and breathes Catholic United Financial. He has nurtured and grown some of our most successful and tenured Sales Representatives over the last 30 years.

He can give you an honest assessment of how you or someone you know could fit in with our organization and what it takes to be successful living your faith with a career at Catholic United Financial."

"I love working with people. You can't find a more faith fulfilling career out there than with Catholic United. Like they say ... when you start working here (and it is always hard to describe to people), you feel the good deep down in your soul ... and it's an awesome feeling when you feel that way at your job!"



Call, text or email to "Chat with Pat" over a cup of coffee

**Patrick Brown**  
763-227-6712  
sales@catholicunited.org



#### Mission Centric

As a Sales Representative, our company mission is front and center to everything you do.



#### We're Growing

Catholic United has a renewed sense of mission, new and improved products, and more. We are structured to do good.



#### Team-Based Approach

You work within a team who will provide support and mentoring on solution-based selling.



#### Generous Benefits

Include an exceptional 401(k) match and contribution, health and dental Insurance to fit your needs and more.



REFER

Send us a referral and get a bonus – up to \$2,000!\*  
[www.catholicunitedfinancial.org/job-referral](http://www.catholicunitedfinancial.org/job-referral)

Learn more or submit an application

[www.catholicunitedfinancial.org/salescareers](http://www.catholicunitedfinancial.org/salescareers)



APPLY

\*Referral bonus available to any Catholic United Financial member, non-member or employee who refers a new advisor candidate. If the candidate is hired, the referring party 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.

## Are You Missing Out? FREE Medicare Informational Booklet Available!

Everything you need to know about Medicare in one easy-to-follow booklet

When you turn 65, you can enroll in Medicare to cover your ongoing healthcare expenses.\* Unfortunately, Medicare only covers a portion of the cost, which leaves a gap in coverage. That's where we can help. Catholic United Medicare Supplement health insurance pays expenses that Medicare doesn't cover.

We are committed to members like you who have worked hard and are ready (or almost ready) to enjoy life in your retirement years. You want to protect what you have earned with insurance at a reasonable cost. We've been helping Catholics with their insurance needs for over 140 years.

Ready for more information? We found a great booklet from Mercer that explains what you need to know about Medicare in simple, practical terms. We would love to send you a copy!

Scan this code with your smartphone camera to request the 2022 Medicare booklet or visit [www.catholicunitedfinancial.org/medicare-supplement](http://www.catholicunitedfinancial.org/medicare-supplement) for more information.



Scan this code with your smartphone camera!



If you have questions about Medicare, please contact Tara Donohue Weiss at [tweiss@catholicunited.org](mailto:tweiss@catholicunited.org) or 651-765-4155.

\*You can apply for Catholic United Financial Medicare Supplement Plan insurance if you are: (1) A resident of a state where the policy is offered; (2) enrolled in Medicare Parts A and B; and (3) are age 65 or over. Your acceptance into a Catholic United Medicare Supplement Plan is guaranteed, regardless of your medical history, during the qualifying enrollment periods. Catholic United Financial's Medicare Supplement insurance policy is not connected with or endorsed by the US Government or the federal Medicare program. This is a solicitation of insurance. You may be contacted by a Catholic United representative.





# PROBLEM SOLVERS

## Crack the Toughest Cases

• Tap into the expertise of our three new **ADVANCED CASE SPECIALISTS** •



There are situations where your local Catholic United Financial Representative could use help if a Member has a complex financial situation. That's when the Rep calls on the expertise of an Advanced Case Specialist (ACS). It's a benefit of membership that you might not know you have, and now we've made it three times better.

The ACS is a veteran member of the Catholic United Financial sales staff with several years of experience in the financial services industry. Working jointly with the local Rep and the Member, the Advanced Case Specialist makes sure the complicated aspects of a Member's plan are managed to their satisfaction. And the best benefit? The services of the ACS are always free for our members.

Knowing that the demand for these kinds of planning services is always increasing, Catholic United Financial leadership recently promoted three of our Sales Representatives to the position of Advanced Case Specialist. We sat down with David Schonhardt, Joseph Johnston and David Stang to talk about the role, and what this work means to them.

**Question: What does an Advanced Case Specialist provide to a Member when you are brought in to help their situation?**

David Schonhardt: With all Catholic United Sales Representatives, a Member can expect a high degree of respect for his or her situation, professional treatment, care and attention to detail. As Specialists, the three of us draw on a particular set of expertise and experience that is centered around more complex situations. The Advanced Case Specialist provides a deeper awareness of regulatory situations and legal circumstances, and a better understanding that helps the Member meet their particular desires.

Joseph Johnston: In this role, we provide to our Members the holistic approach covering everything: estate planning, retirement, income, investments, asset protection, charitable giving strategies, and anything else that comes up.

**Question: What excites you about taking on the role of an Advanced Case Specialist?**

David Stang: I am really excited to be able to help people and use the mentoring I received from the previous Advanced Case Specialist, John Tetzloff. When he asked me to take the position, I thought, "Yes, I get to see more people in different areas and work in a specialty area." In a recent case, I helped a couple with a pretty significant estate: over three and a half million dollars. They were farmers and they had no plan whatsoever. I explained to them the estate taxes and we ended up saving them over a hundred thousand dollars just by putting an estate plan together. They were really happy with us getting that accomplished.

Johnston: With any kind of promotion, it's exciting. It means that I'm doing a good job. But all that aside, I really enjoy sitting down at the kitchen table or at the dining room table with a family and just having a conversation with them about their needs.

Schonhardt: What most excited me was the idea that I'd be able to spend a lot more time problem solving. The thing that I've enjoyed the most in my job in the last nine years has been being able to look at a situation, look at a family's circumstances, and solve the problems they have.

**Question: What types of problems do you help a Member solve when they sit down with you?**

Stang: I want to help the Member get to where they want to go as quickly and as easily as possible. There's an easy way to do everything and there's a complicated way. I feel like I have an easy way of approaching complicated cases.

Schonhardt: There's a couple I'm working with right now who want to leave a significant portion of their estate to their local church. And it's fantastic. Their generosity, their charitable interest—it's just heartwarming to see. But the way that their trust is written right now could lead to some significant conflict in their family in the future. I'm helping them simplify how they can do what they want to with their charitable interest in their parish, without having a problem among their children. By delving in and figuring out who the players are, we can make sure that what the



A resident of Eden Prairie, Minn., Joe Johnston is an Advanced Case Specialist and Sales Representative serving the St. Michael, Buffalo and Monticello areas. During his free time, Joe likes spending time with his wife and two little girls, which Joe says is both fun and the cause of his gray hair. Joe has been with Catholic United since 2015.

David Schonhardt is a Sales Representative and Advanced Case Specialist serving southern Minnesota, South Dakota and Iowa. He spent the beginning of his Catholic United career serving the Sioux Falls, S.D. area. David currently lives in Tracy, Minn. with his wife Alicia and their seven children. David has nine years of tenure on the Catholic United Financial sales staff.



According to David Stang, he lives "in the big, huge town of St. Nicholas. It has one large church and about 20 homes." He serves central Minnesota, southwest of Saint Cloud as a Team Leader and Advanced Case Specialist. He's been married to Annette for 28 years and they have two grown daughters. In his spare time, you can find David on the golf course or in his woodworking shop. He's been a member of the sales staff since 2010.



*Problem Solvers Crack the Toughest Case, continued*

member wants to have happen does happen without causing problems later.

Johnston: There's probably an infinite amount of things that we can help clients with, but I think if you were to generalize it, it would just be to make a plan and talk in simple terms so that people can understand you. We make a plan for them, explain it to them, and then hopefully move forward with that plan.

**Question: How does having access to an Advanced Case Specialist bring added value to membership in Catholic United Financial?**

Johnston: Just a couple of weeks ago, I met with a gentleman. After 40 years, he's retiring in 2022 and didn't know what to do. He's got a sizable chunk of money sitting in a 401(k) retirement account. We did sit down and talk about that holistic approach: estate planning, retirement, goals, risk tolerance. We made a big overview, then nailed down a specific plan. We were able to bring some money over to Catholic United. We were able to use the Agency LLC that Catholic United has as well. Our member couldn't have been happier. It's exactly what he wanted, and it was all because we had a conversation and listened to what his goals were.

Schonhardt: Catholic United Financial is an organization committed to building up the communities in which our Members live. What I do is help make that happen. I help a person see how they fit into that goal and see how they can help build up their community as well. At the same time, what we provide is that connection, that financial security.

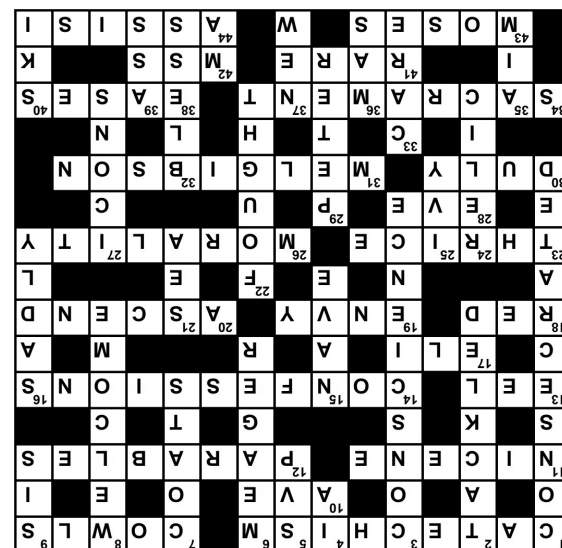
Stang: We now have three Advanced Case Specialists on staff. We feel very strongly that a good plan saves everybody a lot of time and money. That is a very strong benefit. I look forward to meeting with Members. I really enjoy the original meeting in just getting to know them, and what they have, what their plans are. When you get done with the process, it's probably three or four meetings with them, and we can go to the attorney with them. When it's done, it's almost a high-five type situation. They accomplished it! It's just a nice, warm feeling that I get when I help put that plan in place.



Team Leader David Stang says, "In a recent case, I helped a couple with a pretty significant estate: over three and a half million dollars...I explained to them the estate taxes and we ended up saving them over a hundred thousand dollars just by putting an estate plan together."

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

Solutions to this issue's puzzles pg. 11



Compensation Committee Report

## Summary Report of the Compensation Committee

Approved December 9, 2021

Following is the report of the work of the Compensation Committee of the Board of Directors for Catholic United Financial for the year 2021.

The Compensation Committee (CC) is responsible for coordinating the annual performance review of the two officers and proposing compensation recommendations for the officers, Board of Directors and Committees of the Board, for approval by the full Board of Directors.

The CC reviewed and discussed trends in the regional and national markets from the Employer Associations of America National Executive Compensation Survey and IRS Form 990 data of Catholic United Financial and other peer fraternal insurers. Data showed that executive compensation continued to trend upward over the past year and this information was used to assess the competitiveness of Catholic United Financial's compensation levels. The Committee affirmed the pay range philosophy previously adopted for the President and Chair of the Board and Senior Vice President and Secretary/Treasurer officer positions.

The CC also adopted an updated process for officer performance evaluations. The new process includes a mix of subjective and objective criteria and includes

all members of the Board. The CC tabulated the officers' performance ratings for the year, recommended areas for discussion with the officers during their executive evaluations, and prepared compensation recommendations based on existing guidelines. The resulting recommendations were approved by the full Board during their December 9, 2021 meeting.

In consideration of the guidelines established for officer pay, changes for the total cash compensation of the officers for 2022 were approved, while no changes for Board members and Committees of the Board were made for 2022. The total 2022 cash compensation for Mr. Ahles as President and Chair of the Board is \$390,000 and Mr. Zastrow as Senior Vice President and Secretary/Treasurer is \$333,625. Board members annual cash compensation remains at \$17,250 with an additional stipend of \$1,500 for the Lead Director. Board committee members receive a cash stipend of \$800 per meeting with an additional stipend of \$200 per meeting for the Committee chair.

Respectfully submitted,  
The Compensation Committee of the Board

# YOUR ASSOCIATION



## Hamburger Hashbrown Hotdish

Member Veronica Moritz | Sauk Centre, Minn.

- 1 package frozen hashbrowns
- 2 pounds ground hamburger, browned and drained
- 2 cans cream of mushroom soup
- 1 cup sour cream
- 1 can French-style green beans, drained
- 2 cups cheddar cheese

Mix all ingredients in a large bowl.

Place into a 9x13 pan.

Bake at 350 degrees for 1 hour.



## Chicken on Sunday

Marjorie Straumann | Ingram, Texas

- 1 whole chicken, cut into smaller pieces
- 1 can mushroom soup
- 1 can celery soup
- 1 envelope dry onion soup
- 2 cups milk
- 2 cups rice

Brown chicken.

Rinse rice and put into a 9x13 pan

Add the soups, milk and dry onion soup mix into a bowl. Wisk ingredients together.

Pour mixture over rice

Top with chicken

Cover pan with foil and bake at 350 degrees for 1 1/2 to 2 hours



## Pickle Relish

Lenore Peine | Hampton, Minn.

- 9 cups cucumbers, unpeeled and diced
- 1 cup green peppers, diced
- 4 cups onions, diced
- 1 jar pimento
- 5 cups sugar
- 3 cups vinegar
- 1 tsp mustard seed
- 1 tsp celery seed

Soak enough cucumbers for 9 cups of ground pickles.

Soak in turmeric, alum and salt water for 2 hours.

After soaking, mix cucumbers with all other ingredients in large stock pot

Bring mixture to a boil and continue boiling until color changes

Ladle into jars, seal, and cold pack

Recipe Notes

This recipe makes enough for two batches.

### We Need Your Recipes!

Do you have a favorite recipe you'd like to share? Send us an email at [news@catholicunited.org](mailto:news@catholicunited.org) with the subject line RECIPE or send a letter with your recipe to:

Our Catholic Journey Recipes  
3499 Lexington Ave. N  
Arden Hills, MN 55126



*We can't wait to get cooking!*

## Regional Member Gathering Dates

Saturday, October 15  
Mary Queen of Peace in Rogers, MN from 11:30-2:30

Saturday, October 22  
John Paul II School in Mitchell, SD from 11:30-2:30

Sunday, October 23  
St. Raphael in Springfield, MN from 9:30-12:30

Keynote Speaker will be Kelly Wahlquist. Kelly Wahlquist is a dynamic and inspiring Catholic author and speaker whose gift of weaving personal stories and Scripture together with practical advice allows her audience to enter more fully into what Pope Francis has called us to do—to live the joy of the Gospel with missionary zeal.



### REMINDER:

Please Send Payment Checks to the Updated Address:

Catholic United Financial  
C/O 21st Century Bank  
17635 Central Ave NE  
Ham Lake, MN 55304-4304

## SUDOKU

To solve a Sudoku, each of the nine white 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

## 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.

**Do Meaningful Work in a Sales Career**

Call Pat to discuss career options

**763-227-6712**



**Countryside**

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Philip Zubrod, FIC 701-840-8560 [pzubrod@catholicunited.org](mailto:pzubrod@catholicunited.org)

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Gary Gall, FIC 320-251-8163 [ggall@catholicunited.org](mailto:ggall@catholicunited.org)

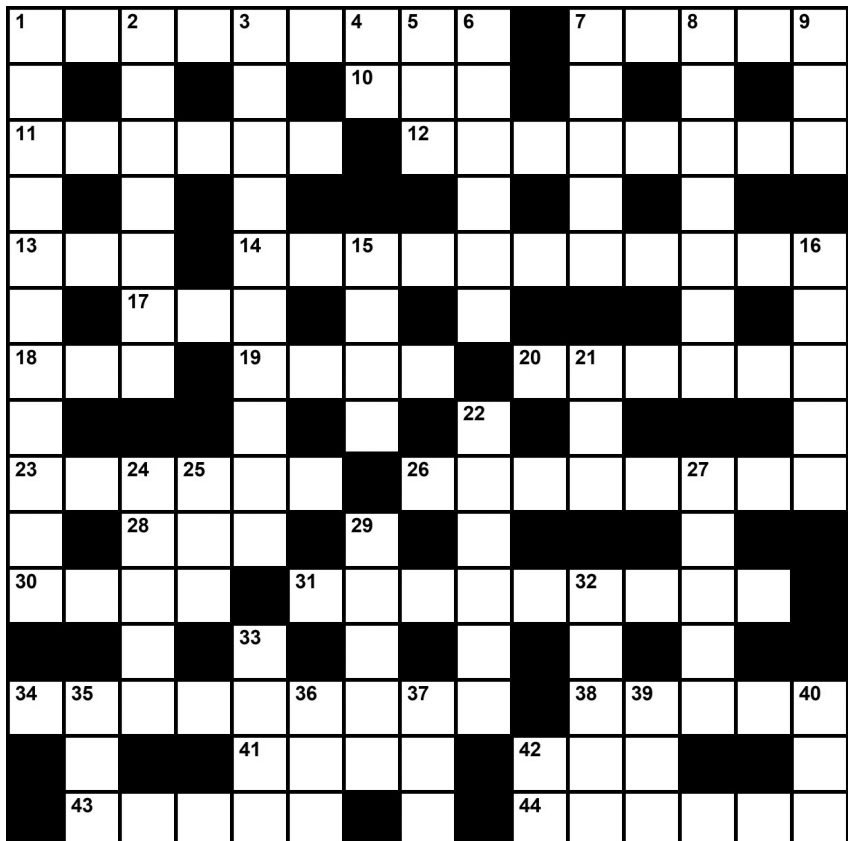
**Prairie View**

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Brenda Kraemer, 320-685-8899 [bkraemer@catholicunited.org](mailto:bkraemer@catholicunited.org)

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### Across

- 1 It contains the Church's teachings
- 7 Hoods which are part of the habit of monks
- 10 "\_\_\_ Maria"
- 11 \_\_\_ Creed: profession of faith
- 12 Biblical stories with a religious message
- 13 Scaleless fish
- 14 Sins told to a priest
- 17 Teacher of Samuel in the Bible
- 18 Color of a Cardinal's cap
- 19 One of the 7 capital sins
- 20 Rise

- 23 Three times
- 26 The goodness or evil of human acts
- 28 Lady in the Garden of Eden
- 30 As required
- 31 Producer of "The Passion of the Christ" - 2 words
- 34 Baptism, Eucharist or Penance for example
- 38 Comforts
- 41 Hardly ever found
- 42 Manuscripts, for short
- 43 He parted the Red Sea
- 44 St. Francis's birthplace

### Down

- 1 Made holy or sacred
- 2 Addressed, as issues
- 3 Inner voice influencing a person to do good
- 4 Des Moines' state, abbr.
- 5 Letters that stand for the charitable organization, St. Vincent de Paul
- 6 Unsubstantial
- 7 Jackets
- 8 Greet warmly
- 9 Female relative, abbr.
- 15 Cathedral congregation's area
- 16 With sorrow
- 21 \_\_\_ of Galilee

- 22 Resisted strongly
- 24 Any part of the physical remains of a saint or items that have touched the body of a saint
- 25 Climbing plant
- 27 Religious paintings
- 29 First pope's name
- 32 Bring good to
- 33 Have concern for
- 35 Target
- 36 Humanities degrees, abbr.
- 37 \_\_\_ Testament
- 39 Jesus' mount, in John
- 40 Go fast down a mountain
- 42 Mom