

OUR *catholic* JOURNEY

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Giant-Sized Issue!
Third Quarter 2020
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**Catholic United
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Our Catholic Journey

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*The Boulton
Family on their
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*Photo by Bob
Pearle.*

A MESSAGE FROM MIKE



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

Reminiscing about Our Future

A S I BEGIN MY FIRST-EVER COLUMN, I want to thank you for allowing me to become the President of our legendary Association. Sometimes I read my title and still cannot believe it is true – I am so grateful and so blessed!

Having worked as our Senior Vice President alongside Harald Borrmann these past eight years, I feel ready to take on the issues that face us today and in the future. Getting to know Mike McGovern, Flip Spanier, and many past and present members of our Board of Directors has helped me to understand and embrace the traditions of our past. I know that our Association has successfully emerged from the many, many challenges that have come our way over our first 142 years. Two World Wars, The Great Depression and The Great Recession, social unrest in a number of decades, the Spanish Flu epidemic and now the COVID-19 pandemic. And here we are today, standing strong, having expanded our capabilities for the ever-changing needs of our valued Members and our Catholic community. Our resolve and the passion and commitment of our Members and employees gives me great confidence that we will be successful in handling any challenges and accomplishing any goals we set for ourselves.

I am also confident and very excited to welcome Paul Zastrow as our new Senior Vice President and Secretary/Treasurer. He brings exceptional financial acumen in insurance and financial services, senior leadership know-how with another fraternal society, and lifelong experiences as a faith-driven Catholic to our Association. He also brings his wonderful wife, Patty, and eight children to us! I'm certainly looking forward to many years leading with him.

Eight years from now our Association will celebrate our Sesquicentennial. That's 150 years old! I keep thinking about how we will look and feel at age 150, hence my concept of reminiscing about the future.

- Will we feel tired and set in our ways of the past?
- Will our products, services and benefits be of greater value to our Members?
- Will our Credit Union and Foundation continue to grow their membership, services and financial strength?
- Will our technology and processes propel our ability to build at a faster pace?
- Will we deliver more support to our Catholic parishes and schools, plus other organizations that support our Catholic and broader communities?
- Will we be of service to other fraternal societies and a beacon of innovation for our industry?
- Will our governance model encompass and excite our entire membership?
- Will we be appreciative of our history and exuberant about our future?

Ruminating on the answers to these questions is essential to the current strategic planning process that our management team and Board of Directors are working through, and it will define what we look like at age 150. A more focused view of our vision, mission and goals will be defined. The strategies, tactics and relationships that support our goals of member growth and continued financial strength will be carved out. And the vast majority of this will be tied to growing our membership, which is so critical to a member-focused organization like us.

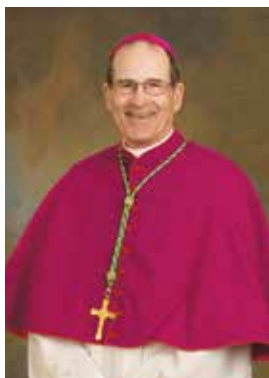
I look forward to sharing and collaborating about our strategy with you. Let's reminisce about the future together!

God bless and be safe.

A handwritten signature in blue ink that reads "Michael M. Ahles". The signature is fluid and cursive, with a long horizontal stroke at the end.

***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



Farewell Bishop LeVoor

Catholic United Financial puts the “Catholic” front and center, and that’s why, since our founding, we have always had a spiritual director from whom the officers and Board may request guidance. We’ve had our share of great servants of Christ over the

years, most recently, the Most Rev. John LeVoor, Bishop of the Diocese of New Ulm.

This summer, Bishop LeVoor made a request to the Vatican for early retirement (he is 74, bishops usually remain in office until age 75). This request was based, according to the Bishop’s statement, on health concerns requiring some ongoing treatment. His early retirement was granted by Pope Francis on August 6, 2020.

Bishop LeVoor was appointed Bishop of New Ulm by Pope Benedict XVI on July 14, 2008, and held the position for 12 years. The church has faced a number of challenges in his time as Bishop, despite which, LeVoor considers it a privilege to have served the Church in this way. He has been Spiritual Director of Catholic United Financial since the passing of Msgr. James Habiger in 2012.

We hold the Bishop in great esteem, for his generosity of time and of spirit, and have many fond memories of his presence at our Annual Conventions and as the honorary ticket-drawer at many of our Annual Catholic Schools Raffle events. It is with our deepest gratitude that we say “Thank you,” for his years of service as Bishop.

Please say a prayer for the health of our long-time friend and advisor.

New president of the credit union has member first focus

The leadership of Catholic United Financial Credit Union (CUFCU) is excited to welcome Maureen Daehn as our new president. Daehn officially took the helm of the Credit Union on August 1, 2020.

Daehn was one of several extremely qualified candidates with banking and financial service backgrounds considered for the president position. What set Daehn apart was “her member-first focus, which will not only strengthen our core services but also support our growth aspirations in the years to come,” says Michael Ahles, secretary/treasurer of the CUFCU Board of Directors. “We were very impressed with Maureen’s leadership of business and financial processes, regulatory reporting experience, as well as her business development and strategic planning acumen.”

While making an executive transition in the middle of a pandemic presents its challenges, Ahles says Daehn and former CUFCU President Terri Maloney partnered together to deliver a smooth transition leading up to Terri’s retirement at the end of July.

President Daehn has spent several years working in the financial industry, including 10 years as the Vice

President of Finance for Building Trades Federal Credit Union in the Minneapolis/St. Paul metro area. She has an accounting degree from St. Cloud State University and an MBA from the University of St. Thomas.

Daehn and her husband, Bill, have been married for 26 years. They have two daughters and live in Brooklyn Park, Minn. She is an active parishioner at St. Vincent de Paul Parish in Brooklyn Park and served for six years as the chair of the finance council. Daehn is a volunteer with BIZAA, an organization that helps rescue children in Nigeria from child trafficking and child labor by providing the students with an education funded by sponsor donations.

In her free time, Daehn loves to read, enjoys golfing, bike riding, gardening, knitting, and family game nights.

Learn more about banking, lending and mobile options available to members through the Catholic United Financial Credit Union at www.catholicunitedcu.org.



Taking to the Airwaves:

Member Engagement Director Nate Lamusga has spent his entire professional life working to energize Catholic Parishes. From youth ministry at his home parish all the way to the directorship of an organization working with hundreds of local churches and schools. If engaging new members, invigorating parish volunteerism, and promoting participation in the Catholic Church are his daily bread, in terms of off-hours hobbies, it's also his midnight snack.

Lamusga is a member of Sonar Worship, a Catholic band from St. Paul, Minn., that incorporates many music styles to energize worship. From local Masses to stadium shows, they've inspired thousands through their high energy performance and music.

Early this summer, Lamusga's Member Engagement department partnered with several Catholic artists, including Sonar, to perform live on Catholic United's Facebook page. The performances raised more than \$5,000 for the artists' chosen charities.

The event got the notice of the Archdiocese, who asked Lamusga to join the Rediscover:Hour an Archdiocese of St. Paul and Minneapolis radio show on 1330 AM, to discuss ministry through music. Lamusga was asked how music affected his Catholic faith.

"For me, I would point to it as the reason I've been able to stay close to the church and grow my faith over time. I started playing guitar in 5th grade and the liturgist asked me to play music for the 5 o'clock Saturday Mass. That moment got me consistently going to Mass. I would say that connection has been key to my own faith life," Lamusga said.

You can check out the entire interview on the M.E. blog at <https://www.catholicunitedfinancial.org/joinme/>, or the August 7 episode on Archdiocese's website: <https://www.archspm.org/faith-and-discipleship/rediscover-hour/>



3 PART WEBINAR SERIES

Sign up today to build volunteerism in your parish, council or volunteer team

This fall, the Member Engagement Team will be leading a 3-part webinar series for volunteer leaders. Although each webinar will be self-contained and useful on its own, the webinars will each build on one another, providing opportunities to learn about building a strong volunteer program within your community.

Topics will include volunteer trends, recruiting volunteer leaders, succession planning and motivating your volunteer base. If you haven't had the chance to attend one yet, webinars are an easy way to learn new things, interact with peers you otherwise wouldn't meet and connect with your friends in Member Engagement. There's no cost or obligation to participate, just sign up online to join in.

Details are still being confirmed for the second and third presentations, but mark your calendars for the following dates and visit [catholicunited.org/joinme](https://www.catholicunited.org/joinme) to learn more and register!

Tuesday, October 6, 10:00 AM:
Nobody Wants to Volunteer

Tuesday, October 20, 10:00 AM:
Attraction Matters: Building and Motivating Your Volunteer Base

Tuesday, November 17, 10:00 AM:
Finding the Right Match: Succession Planning and Recruiting Volunteer Leaders

Save the Date! CHRISTMAS CONCERT

Two weeks before Christmas Catholic United hopes to bring back the band! After the success of the Bands Together virtual concert series, Member Engagement is working with artists to reprise their charity-funding concerts for the holidays. Christmas favorites along with original works will be on bill, so Come, All Ye Faithful and let's start a new holiday tradition!

Tuesday, December 15
7 p.m. - 8:30 p.m.

Visit our Facebook page for more details!



IF YOU ONLY KNEW

Could what you don't know about annuities affect you in a life-changing way?

The chorus of that popular Joni Mitchell song goes, “You don’t know what you’ve got till it’s gone.” But experts in the financial and insurance industry find that the opposite is also true: “You don’t know what you might have if you’ve never had.”

What does that mean? Well, a recent poll of adults in the U.S. found that only 8 percent consider themselves to be “very knowledgeable about financial products and investments.” And researchers have found that the more knowledge a person has about a financial product, the more likely they are to think favorably about that product. The less you know, the less likely you are to think a financial product can benefit you, even if it could in a life-changing way.

“This lack of knowledge can influence consumers’ purchasing behavior and attitudes toward financial products.” So say the pollsters. But what does that mean for the average person? ***It means that the 92 percent of us who don’t consider ourselves “very knowledgeable” about beneficial financial products are losing out on a retirement with potential guaranteed income for life. That income can come from an often-maligned and misunderstood financial tool: annuities.***

The basic strength of annuities is that they are designed to provide you with income in retirement that you can’t outlive. That fact should make you pause because outliving retirement savings is projected to happen to most people in developed countries. The World Economic Forum estimates that most of us will outlive our retirement savings: a decade for men and a possible 20 years for women.

Knowing that this problem exists and knowing that, among retirement savings options, annuities are uniquely designed to help alleviate this problem, why do people hesitate to own annuities? A recent survey conducted by the Secure Retirement Institute® (SRI) and from LIMRA, a financial and insurance industry researcher, found that a lack of knowledge about annuities is a barrier to Americans purchasing and owning this beneficial product.

What don’t we know specifically about annuities? Catholic United Financial picked four of the top annuity features that most people misunderstand.

1) If the owner of an annuity dies, the insurance company does not keep all the money left in the annuity.

Six out of 10 Americans falsely believe that an insurance company keeps the money left in annuity after an owner passes away. When an individual purchases an annuity, they can designate a beneficiary, such as a spouse or child, to receive the proceeds when the individual passes. The company is contractually obligated to pay this benefit to the beneficiary. In most cases, the owner can change the beneficiary designation at any time during their ownership.

2) Individuals can use funds from workplace retirement accounts, like 401(k)s and 403(b)s to fund annuities.

Only 30% of Americans know this is true. Money from employer-funded retirement plans, even pensions, can be used to fund annuities. This is a great option if you leave a job and want to take your retirement funds with you. Or, if you have multiple retirement accounts from past employers racking up multiple administrative fees, you can consolidate those accounts into a fixed rate annuity with a guaranteed rate of return.

3) Insurance companies, like Catholic United, can offer types of annuities that are guaranteed to grow in value.

This is an aspect of annuities that is more widely known to people in general. About 50 percent of people surveyed knew that insurance companies can offer fixed rate annuities, which have guaranteed rates of return. This means that the principal in the annuity will not decrease, and the interest will grow at a guar-

anteed minimum for the life of the contract. In other words, guaranteed growth and income for the owner, for life.

4) Annuities are for all investors, not just those who are averse to risk.

Annuities have a reputation as being suitable only for older investors, or people who aren't as risk tolerant as others. About 6 out of 10 people surveyed thought this was true, but annuities aren't just for those who need to protect their principal. Different financial tools serve different purposes, and annuities can serve both those who are okay with risk, and those who want to avoid it. Investors who are risk tolerant still want a portion of their finances to be protected from loss. The risk-averse investor can use annuities to diminish or eliminate risk at the right time of life.

Misconceptions aside, the truth to remember about annuities is they help solve one of the most pressing problems retiring Americans face today —outliving their retirement income. Annuities are the only financial products that create guaranteed income that you can't outlive. Knowing this fact alone should influence you to drop your misconceptions about annuities and give them another review. Your local Sales Representative can help you with that when you're ready.

How did you do? Did you know the truth about these four aspects of annuities? There are four more — a total of eight — questions about annuities about which you might not know the whole truth. You can quiz yourself on them on the Catholic United website at: www.catholicunitedfinancial.org/take-the-annuity-quiz.

According to LIMRA, only one out of four people surveyed scored a "C" or higher on their annuity quiz. Quiz yourself to see if you can do better.

Sources:

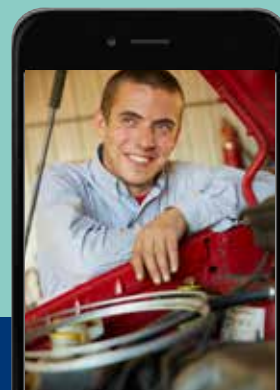
"Knowledge Matters: The Impact of Financial Knowledge on the Annuity Perceptions of Consumers" by Secure Retirement Institute, 2020.

<https://www.weforum.org/agenda/2019/06/retirees-will-outlive-their-savings-by-a-decade/>



tell us what you're up to

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



Introducing Our New Senior Vice President **Paul Zastrow**



After an exhaustive search that began early in the year, your Board of Directors is proud to announce that Paul Zastrow has accepted the position of Senior Vice President and Secretary/Treasurer of the Association, and began what we hope is a long and fruitful career with us July 27, 2020.

In this role at Catholic United, Zastrow joins the Board of Directors and serves as the Association's chief financial officer,

responsible for our day-to-day operations including the oversight of finance, accounting, investments, operations, member services, technology and industry compliance. He succeeds Michael Ahles, now President and CEO of Catholic United, in this critical role.

"Catholic United is a special organization given the way we protect the financial interests of our members and support our Catholic and broader communities," Ahles said. "That's why Paul, with his deep knowledge of insurance, financial services and finance, coupled with his extensive leadership experience and drive, plus his Catholic faith, is an exceptional fit for us. We're so lucky to have him."

The Catholic United Board voted unanimously to select Zastrow from a field of highly qualified candidates who were screened by both a selection committee and an executive search firm.

Zastrow joins Catholic United after years as a vice president of Thrivent Financial. His experience as a Certified Public Accountant and his financial services, life insurance and fraternal industry credentials, senior leadership experience, and strong Catholic faith were all

factors in selecting him for the job. We know affability and personality are also critical; unlike many top executives, Catholic United officers are member-facing, and will be (once travel and social proximity requirements allow) attending and participating in local council and volunteer events.

"I really look forward to getting to know our members in the coming days, weeks, and months, whether it be in person or online in these unusual times we're living in," Zastrow said. "One of the things that attracted me to Catholic United is, as a member-owned, not-for-profit organization, we can offer financial opportunities to our members in mission- and faith-aligned ways that other organizations just can't do."

Zastrow graduated from Creighton University with Finance and Accounting degrees in 1987, and began his career with Coopers & Lybrand (C&L) in Omaha, Neb., before moving with his wife, Patty, to the Twin Cities C&L office in 1992. In 1995, he began his work in the life insurance industry when he was hired by

ReliaStar Life Insurance Company, working his way up to Assistant Vice President of Financial Reporting. In 2002, Zastrow joined the Fraternal life insurance world by beginning a successful career at Thrivent Financial, where he rose to Vice President and Controller before accepting his new role at Catholic United.

Zastrow and his wife, Patty, live in Mendota Heights and are active members of the Holy Spirit Catholic Church and School community in

St. Paul, Minn. They have eight children, all of whom attended Holy Spirit School.

We wish Paul the best of luck and collectively look beyond what we hope are just the passing storm clouds of the present, forward to a bright future together.



Catholic United is a special organization given the way we protect the financial interests of our members and support our Catholic and broader communities."



▶ Find this on YouTube



Need a CONFIDENCE boost?



Try a product that has gained consumer confidence during the pandemic

about this study is that it found consumer confidence in life insurance rising in people who don't even own policies!*

This is evidence of two things you should consider: first, that life insurance has a reputation as a meaningful financial tool for American families even in troubled economic times; and second, that life insurance is viewed by the general public as valuable and helpful. That kind of reputation doesn't happen overnight. It is built on the testimonies of real people who have relied on life insurance to help them in some of the most difficult circumstances they've ever had to face during their lifetimes.

If you don't currently own individual life insurance, it's likely because you think it's too expensive. More than half of Americans mistakenly price life insurance at triple its actual cost. A quick conversation with your local Catholic United Sales Representative can give you a realistic figure on what life insurance protection will provide for you and your family.

As a product, life insurance has stood the test of time as a dependable asset that is steadfast in uncertain economic forecasts. And that dependability is valuable to your confidence in your personal finances. If the worst should happen, your loved ones will have a source of stability that can help keep daily life running.

* Source

<https://www.limra.com/en/newsroom/news-releases/2020/limra-consumers-confidence-in-the-economy-declines-during-the-pandemic-but-confidence-in-life-insurers-jumps/>

You need a boost of confidence in this strange, tense and — let's face it — just plain weird time to be living. That boost needs to be something stronger than an espresso shot or a mouthful of a fizzy energy drink. But, you don't want confidence in something that isn't impactful over the long haul, or just a quick-fix.

As markets continue to sway from jaw-dropping gains to nail-biting lows, one industry is gaining in consumer confidence and goodwill: life insurance. A survey conducted in May 2020 by insurance organization LIMRA found that overall consumer confidence in life insurance has reached record highs. The surprising thing

Solutions to this issue's puzzles p. 30



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



Celli's Giving

LEMONADE STAND

For most 11 year olds, finding a way to give back and make a better world is something you might read about in brightly colored children's books, hear about in school or watch on a highly produced YouTube video. It's not something you really think about, let alone do.

But not for every 11 year old.

Aracelli Aune (Celli) isn't like most other 11 (almost 12) year olds in a number of ways. First, she already knows she wants to join the Air Force when she grows up, following her parents and siblings into the career of service. Second, she not only thinks of how she can help the world, she's figured it out and is doing it.

Celli had an idea in the summer of 2019 – she wanted to have a lemonade stand out in front of her house for the thirsty residents of her hometown, Yankton, S.D. It was something fun to do, and would make a little spending money for the young entrepreneur. So that there was more to it than just making money, her mother, Bobbi Jo, suggested she donate a portion of her earnings to the local animal shelter.

"We volunteer regularly at the Heartland Humane Society," Bobbi says. "I suggested that she donate some of her earnings so that she had a purpose each weekend. She's a wonderful giving child and didn't even think twice about it."

They came up with the name "Celli's Giving Lemonade Stand," built a handsome serving stand and marquee, and set up shop out front on the weekends.

"I really didn't know how long it would go on," Celli says. "I wanted to do something during the summer that was fun, and it was, so I decided to keep going because I was having fun and helping people in my community."

To help spread the word, Bobbi set up a Facebook page to post photos and announce the week's charitable cause. (It's "Celli's Giving Lemonade Stand" on Facebook), and spread it did. Soon, regulars were suggesting to the farmer's market coordinators that they give Celli a prime location.

The local Farmer's Market offers a spot to a nonprofit each weekend, and they heard what Celli was doing in front of her home. They either didn't like the idea of competition,

or loved what she was doing for the community. Either way, they invited her to set up shop amidst the hustle and bustle of the weekly market day. It turned into a semi-regular gig.

A typical "workday" at the stand starts early. If there's baked goods to sell, it even starts days before. For market days, the car is packed the night before with tables and crates so that they could be set up and ready for business before the Market opened. She'd deal with a mad rush until noon, then pack up, head home, and collapse on the sofa.



The at-home sales model was much the same, except under a blazing sun for 4-5 hours until they sold out of product. "Some days it was hot and I wanted to pack up early, but my mom wouldn't let me," Celli says.

And the first lesson our 11-year-old businessowner learned? "It's hard to count out money, but also that people can be very kind, generous and giving."

Celli was having a great time selling lemonade, meeting new people and making a positive impact in a way few adults ever do. But the selling turned out not even to be the best part. After collecting donations, quenching thirsts and counting out the cash, Celli and her mom would either head shopping to purchase items that the charities needed, or get a check made to bring directly to the week's charity. Dropping off these items quickly became the payoff that made the whole project sing.

"I loved seeing the smiles on everyone's faces when I dropped off the donations – that was my favorite part," Celli says.

The reaction of summer Saturday marketgoers, sweating under the Dakota sun was not surprising.

"A lot of people said they were proud of me because I was doing a good thing at my age – and they were surprised how young I actually am," Celli says. "Many people asked me to come back every weekend – it was only supposed to be one weekend, but I ended up down at the market six times!"

Every weekend she's not at the market, she was back out in front of the house, and varying the charity that she supported with the stand's revenue. She started 2020's lemonade season raising funds for Neurofibromatosis – a childhood cancer that her friend Weston is battling. Her first weekend at the Farmer's Market was for the Heartland Humane Society. She also supported Pathways Shelter for the Homeless, Yankton Area Arts, Habitat for Humanity, The Big Red Bookshelf, Meals on Wheels, the Boys and Girls Club and a Domestic Violence center.

The stand also serves as a miniature donation center. Each weekend, Bobbi posts the charity that will receive donations, and lists any items that the organization is actively soliciting. People can drop off donations when

they pick up their cold cup of lemonade.

This year, there were concerns that the lemonade stand would dry up in the face of COVID-19 crisis. But care and planning won the day. Celli and her mom ensured masks were worn at all times, and sanitized between each serving. "It did not stop people from visiting at all!" Bobbi says. The strange summer of 2020, Celli raised more than \$700 for her charities. Moreover, she raised eyebrows and exposure for causes that are important to her and her family.

The simple idea, well executed with a generous community spirit, proved an admirable and accessible way for this young member to do more than most would think possible for someone her age. And Celli says it's something others could also do. Her advice? "Be polite; always have positive energy; and remember that you are doing it for more than yourself."

It was also a wonderful way for mother and daughter to bond and learn every weekend, while reinforcing the Catholic values we all hold so dear – primarily love of our fellow people.

"I felt that I needed to help people that are in

need," Celli says. "I have so much with my family and my house and my pets and toys, and I know many people don't have that. I learned when I was younger and going to Sacred Heart that giving is something that makes God happy. And it makes me happy too."

Celli and her friend Weston at the Lemonade stand's 2020 Opening Day.

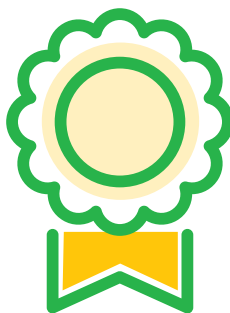


"A lot of people said they were proud of me because I was doing a good thing at my age – and they were surprised how young I actually am."



Degerstrom earns Highest Honor from Industry Leaders

Denise is the third Catholic United Rep to win this award in the past four years



PINE CITY, Minn. – Denise Degerstrom didn't really want to go to the staff meeting that Regional Manager Greg Gall unexpect-

edly called in early August. But he insisted she attend.

Appropriately distanced and only a little irritated at the inconvenience, Degerstrom was shocked when Gall made the surprise announcement. The National Association of Fraternal Insurance Counselors (NAFIC) had finally revealed that Denise had won their highest honor – International Fraternal Insurance Counselor (FIC) of the Year.

"I feel so humbled winning this award because there are so many people who are so good at what they do in this company, and so many important people in the Home Office who support us," Degerstrom said. "It's amazing how God provides in ways you'd never expect."

Degerstrom is the first woman in memory to win this award, and the third Representative of Catholic United Financial to earn it in the past four years. Peter Ryan, of Delano, Minn., won in 2016, and Brian Zitzmann of Canby, Minn., was recognized in 2018. The award is usually announced with all nominees present at the awards banquet of NAFIC's International

"I feel so humbled winning this award because there are so many people who are so good at what they do in this company"

Conference each May, but was delayed this year due to the COVID-19 pandemic response.

To become the International FIC of the Year, Degerstrom was selected from the submissions of 49 member-societies, whose own representatives, like Degerstrom, won their association's Fraternal Insurance Counselor of the Year award earlier in 2020. The awards recognize the agent who best exhibits the ethical and professional standards that being an "FIC" designates.

FIC is a designation earned by education and testing through the Fraternal Field Managers' Associ-

ation (FFMA), which emphasizes the ethical and community building aspects of life insurance sales in a fraternal society. The nominee for FIC of the Year from each member society is that organization's best at both aspects of their career – fraternal engagement and life insurance and financial product sales.

Degerstrom set herself apart in 2019 with strong new membership and sales production, along with exceptional fraternalism. In her nomination, Member Engagement Director Nate Lamusga said she had championed bringing a Gather-4Good® event to her region, which drew hundreds of volunteers to pack more than 2,000 care kits for people experiencing homelessness. She also helped organize a legacy scholarship fundraiser for one of her high school-aged members who tragically died in 2018. That event raised more than \$28,000 to fund an annual scholarship and brought out the entire community in support of the family.

Catholic United President Mike Ahles said, "Denise Degerstrom is simply the nicest person you will ever know. Her passion for our Catholic faith, our members, and our entire Association is unparalleled. It is amazing to me that she is able to build a personal connection with everyone she meets and we all feel blessed to know her. This award is well deserved, and we hope that she will continue to work with us and our members for many years to come."





KEYS TO YOUR KINGDOM

John Tetzloff, CLU, FICF, LUTCF

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

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

Due to the COVID-19 pandemic, we've been changing how we meet with folks the past six months. We've adopted the Zoom platform as a means of communicating, and with proper social distancing and masks we've also been able to meet with some people in person. While this pandemic has certainly changed **how** we communicate, it hasn't changed **what** we hear from you. The desire and need for people to re-look at how long-term finances are being handled within their own plans is more pressing than ever.

As I've mentioned many times, we have little control over outside forces, but we can and do have the power to put some certainty in our own plans. One way to help achieve a degree of certainty in our retirement savings is through the use of fixed rate annuities – interest-bearing products with a guaranteed minimum annual percentage rate of return.

Fixed rate annuities are a wonderful way of helping to lessen uncertainty in a retirement plan. There are many benefits of using annuities to provide “for sures” in our planning.

Fixed rate annuities:

- Provide a guaranteed minimum interest rate, which can eliminate the risk of losing money while invested in a variable product
- Provide for tax deferral as the annuity grows, which can increase the balance
- Guarantee an income for life if annuitization is elected
- Provide multiple options on income creation
- And if you choose an annuity from Catholic United Financial, you'll also pay no annual fees

In times of uncertainty, Catholic United Financial can be a great resource to provide help for those who are looking to “put their house in order.” Our knowledgeable and caring Sales Reps are there to help you through the process of gathering and analyzing information, and to providing answers and support. They're not just there to “sell” – in fact, for years they weren't even called “Sales” Reps. They're our representatives in the field with the knowledge and education to help you understand your options, and find the one that best fits your situation – If life insurance and/or annuities would provide the certainty you desire, using Catholic United Financial products can provide a safe, guaranteed choice when building a solid plan – and also benefitting our Catholic institutions.

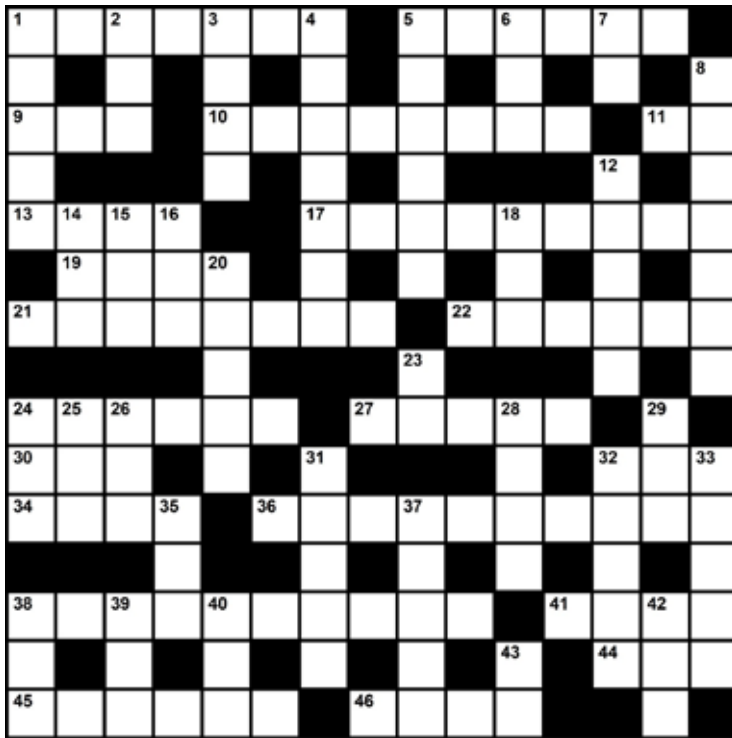
If you're ready to start wading through the uncertainty to find some solid ground, please contact your local Sales Representative. We'll help you arrive at a solid, safe plan for you and your family.

May God bless you and your families.

On the Blog

Did you know all of our featured columnists - John Tetzloff, Bob Heuermann and GERALYN Nathe-Evans, are featured regularly on our website?

You don't need to wait for new issues, just visit [catholicunitedfinancial.org/blog](https://www.catholicunitedfinancial.org/blog)



Across

- 1 St. Thomas _____
- 5 One of the disciples
- 9 Number of commandments
- 10 Bishop who advises the Pope
- 11 Toward the sky
- 13 Cleaning cloths
- 17 Priest's clothing
- 19 Matthew 13: 24 "The kingdom of heaven is like a man who sowed good _____ in his field"
- 21 Grape growing area mentioned in a parable in Matthew 21
- 22 Writer of "The Power and the Glory," Catholic, Grahame _____
- 24 Novelist and professor who is a permanent deacon of the Catholic Church, Ron _____
- 27 1 Corinthians 10:31 "So whether you eat or drink, or whatever you do, do all to the _____ of God"
- 30 Excitement
- 32 Large
- 34 One of the disciples
- 36 Catholic actress who starred in "Power Rangers Wild Force," 2 words
- 38 Movie about an exceptional Pope, "Liberating a Continent: _____ and the fall of Communism" - 3 words
- 41 Female sheep
- 44 No, in Shakespeare's English
- 45 Lazarus was one
- 46 It inspired the wise men to go to Jerusalem

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.

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

Down

- 1 Church area where mass is held
- 2 Ashes holder
- 3 Pleasant
- 4 Journalist, author and former First Lady of California, and a Catholic, Maria _____
- 5 Leader of the flock
- 6 Investment account, abbr.
- 7 Popular
- 8 Catholic group that holds retreats and seminars, 2 words
- 12 Heavenly messenger
- 14 "_____ was saying," 2 words
- 15 O.T. book, for short
- 16 Bishop's jurisdiction
- 18 Spoil
- 20 Water barriers, alternate spelling
- 23 Place for short
- 24 Noah's second son
- 25 Sooner State city
- 26 "Neither" companion
- 28 In Exodus 17:6, Moses struck one to get water for the people to drink
- 29 Link together
- 31 He delivered the Sermon on the Mount
- 32 Father _____, Catholic detective on TV
- 33 Wanderer
- 35 Family
- 37 One who has been canonized
- 38 Patient Biblical character
- 39 Wild pig
- 40 Small round vegetable
- 42 Swallow
- 43 This _____ that

The coronavirus crisis has us all looking inward....

As we continue to mitigate the effects of the coronavirus pandemic, it's become clear this will be a year of historical importance. With a nod to history, the editorial staff at the Official Publication decided to look back at the considerations of Autumns past for inspiration, and realized one constant of being at home is eating. Sharing a meal is something that has always and will always be at the heart of family. To celebrate our history, and our family together, we thought you might enjoy a flashback to the Falls of yesteryear. This issue, we'll be featuring recipes from 2000, 1990 and 1982 (we wanted to do 1980, but the recipe column was on a 20-year hiatus). Or, more frighteningly put, the tastes of twenty, thirty, and nearly forty years ago!



Autumn Goulash

Agnes Smitten | St. Cloud, Minn.
October, 1982

-
- 2 lbs. beef stew meat
 - 3 Tbsp. oil
 - 2 c. onion, sliced thin
 - 1 Tbsp. paprika
 - ½ tsp. salt
 - ½ tsp. pepper
 - 1 ½ Tbsp. flour
 - 1 12-oz. can beer (lager – remember this is from 1982)
 - ½ c. chicken broth
 - 1 tsp. Dijon mustard
 - 1 tsp. caraway seeds
 - 1 c. sour cream
 - 8 oz. boiled egg noodles

Brown the beef in the oil. Place beef in a 2 qt. casserole dish and set aside. In the remaining oil, sauté onions until brown. Combine with paprika, salt, pepper, then stir in flour slowly until smooth. Continue stirring and slowly add beer and broth. Then stir in mustard and caraway seeds. Bring to a boil then pour mixture over meat. Bake at 350 degrees for 60-90 min. Stir in sour cream just before serving over hot noodles.



Potato Pancakes

Fr. Arthur Hoppe | Freeport, Minn.
November, 1990

This is Father Hoppe's mother's recipe, brought from Bavaria

-
- 2 or 3 medium-sized potatoes
 - 1 Tbsp. flour
 - ¼ c. milk
 - 1 egg slightly beaten
 - 1 Tbsp. bread crumbs
 - salt to flavor

After peeling potatoes, chill in refrigerator. Grate potatoes, add milk, flour, salt, egg, bread crumbs and a small amount of grated onion (if desired).

Using cooking oil in a frying pan on medium heat, spoon batter into pan, but keep rather thin. When edges of pancake become brown, turn; pancake will be nice and brown. Makes about 15, serve with bacon and applesauce, by themselves or with jelly or syrup.

Grieving? Find solace with a fellow traveler. Geralyn Nathe-Evans' columns are available online at catholicunitedfinancial.org/believeinlove



Chocolate Coconut Crunchers

Betty Krenner | St. Paul, Minn.
November, 2000

Betty ran the recipe column at the Catholic Aid News for more than 20 years. This is one of her recipes.

-
- 1 pkg. German Chocolate Cake Mix
 - 1 c. semi-sweet chocolate chips
 - 2 eggs
 - 1 c. coconut
 - 1 c. crushed corn flakes
 - 1 c. butter or margarine, softened
 - 1 c. chopped walnuts
 - 1 c. rolled oats
 - 1 to 2 Tbsp. sugar

Heat oven to 350 degrees. In a large bowl, combine cake mix, butter and eggs; mix well. Add coconut, walnuts, cornflakes, rolled oats and chocolate chips, mix well. Drop dough in rounded teaspoons 2 inches apart onto ungreased cookie sheets. Flatten with glass bottom dipped in sugar. Bake for 8-12 minutes or until set. Cool 1 minute then remove from cookie sheet to wire rack.

Makes 4-5 dozen.



Protecting parishes from future decline in the age of COVID

On August 20, Catholic United Financial Member Engagement partnered with Fr. James Mallon to lead a guided discussion on parish revitalization for pastors from across the five-state region.

Nearly 50 clergymen signed on from across dioceses to discuss the challenges facing the Catholic Church at a local level – prior to the coronavirus pandemic, and especially since it began.

Fr. Mallon is a presenter from Divine Renovation, an organization determined to help Catholic parishes and dioceses respond to the decades-old question: “How do we continue to bring people to Jesus Christ in a society and culture that are constantly moving away from that relationship?” Though the organization predates the COVID pandemic, it addresses this new reality as well.

Mallon advocates that despite the enormous difficulties that parishes are facing, the coronavirus has the potential to be a focusing agent, and an opportunity for creating new patterns of behavior.

The focus of Mallon’s presentation was the clarification of purpose within a parish, leading out of a team, and the transformation of the culture of parish leadership. Building stronger parishes and communities, at any time, is dependent on all three of those three keys.

“Here’s what we often do in the church, we create strategic plans, in which we don’t need God to show up,” Mallon said. “It’s hysterical. We’re supposed to be the Church. Let’s create a strategic plan that expects miracles and expects the Lord

to show up and if God does not show up to change hearts, it’s gonna fail.”

For one example, Mallon discussed a new focus on family-based catechism. It produced smaller numbers, but much stronger engagement among the students by eschewing age requirements for sacraments, allowing parents to decide when their children were ready.

After his presentation, Mallon answered questions from the assembled priests and parish leaders directly, including addressing aging populations of parishioners.

Member Engagement Director Nate Lamusga joined the discussion after the Q&A to announce that Catholic United would purchase a copy of Fr. James’ book for any attendees. Catholic United also offered to cover two-thirds of tuition for five webinar attendees to participate in the Kickstart Coaching program.

Regardless of the raw materials of a parish, Mallon was optimistic that the Holy Spirit was ready and waiting to inspire. “You work with who you got,” Fr. James said. “Here’s the test, put your thumb on your wrist and press slightly. If you feel something, it means God isn’t done with you yet. Anyone can bring renewal.”

