

# OUR *catholic* JOURNEY

THE OFFICIAL PUBLICATION OF CATHOLIC UNITED FINANCIAL

**NEW**  
**Sprout<sup>SM</sup> Solutions**  
**Offers Catholic**  
**Schools Automated**  
**Fundraising**

pg. 11

**Financial**  
**Center**  
**Now Open**  
**in Central**  
**Minnesota**

pg. 12

**Ask the Expert:**  
**At What Age**  
**Should I Take**  
**Social Security?**

pg. 17

**Great**  
**Place**  
**To**  
**Work<sup>®</sup>**

**Certified**  
MAY 2023 - MAY 2024  
USA

# TABLE of contents

Want to show off your photography skills on the front cover of Our Catholic Journey? Send your high resolution photo to [news@catholicunited.org](mailto:news@catholicunited.org) and you could be featured in the next issue!



## FEATURES:

Sprout<sup>SM</sup> Solutions Offers | 11  
Fundraising to Schools

New Financial Center Opening | 12

Member Advisor Given | 17  
International Award

When Should I Take Social Security? | 18  
An Expert Responds

## DEPARTMENTS:

4	Community Collage	10	Education
6	Member Engagement	20	Recipes & Games
8	Members	22	Member Advisor Directory

**Catholic United Financial is a member-owned, not-for-profit financial services company, connecting people of faith, protecting their future and generously impacting parishes, schools and communities.**

Official Publication of  
**Catholic United Financial**

### Magazine Staff:

Publisher: Michael M. Ahles  
Staff: Susan Detlefsen,  
Gabby Japke, Kayla Ince  
Photography: Myles York,  
Shutterstock.com

### Office of the Publication:

Catholic United Financial  
3499 Lexington Avenue N  
Arden Hills, MN 55126

### Officers:

President:  
Michael M. Ahles,  
Chisago City, Minn.  
Senior Vice President and  
Secretary/Treasurer:  
Paul Zastrow,  
Mendota Heights, Minn.

### Board of Directors:

Renee Brod, Forest Lake, Minn.  
Robert Krattenmaker, New  
London, Minn.  
William Lucas, Edina, Minn.  
Jean Hart, Cold Spring, Minn.  
Marty Seifert, Marshall, Minn.  
Jim Wensel, Rice, Minn.  
James Gibbons, Lake Elmo, Minn.

Our Catholic Journey  
(USPS 093500) (ISSN 21641617)  
published bi-monthly by  
Catholic United Financial,  
3499 Lexington Avenue N, STE  
200, St. Paul, MN 55126-7056.  
Periodicals postage paid at  
St. Paul, MN and additional  
mailing offices.

### Postmaster:

Send address changes to  
Our Catholic Journey  
Catholic United Financial  
3499 Lexington Ave N  
St. Paul, MN 55126-7055

## A MESSAGE FROM MIKE

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



## FEEDBACK IS A GIFT



Over the course of the year, many members reach out to me to share their experiences with Catholic United Financial. What a blessing! To those of you who talked with me, thank you for reaching out and telling me about the good things we are doing, as well as your suggestions for areas where we can improve. Feedback is truly a gift!

Knowing this truth, we held several Regional Member Gatherings this fall to talk with Members in select communities about three important areas of our Association:

- How we **Protect** – Insurance, Credit Union, Charitable Giving, Retirement, & Planning
- How we **Connect** – Our Council & Parish Volunteer Team led approach to gathering people to do good works in our community
- How we **Govern** – Delegates who preside over our organization

The purpose of these meetings was to get specific feedback in each of these areas. Even though we have accomplished so much these past few years in building new products, expanding services, and crafting story-sharing strategies to open us up to

more Catholics, we are falling short of our goal to recruit new members. Members are and always have been the lifeblood of Catholic United Financial – we need more of them. Size matters!

The comments and suggestions from Members attending these events is a great place to start, but it isn't the only way to receive your feedback. Each of you has an open invitation to reach out to me or any of my colleagues to share your critiques and suggestions. Regardless of how they come to us, we value them, so please keep them coming. Later this year after gathering your feedback, we will host a session to report back to you what we heard and our plan of action to build a future with growing membership.

In the meantime, keep telling your compelling Catholic United Financial story to your family and friends, both old and new!

*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).*





## Church Fire Affects Rural Community

Regional Sales Director Greg Gall delivers a \$1,000 disaster relief grant check to Fr. Jimmy Joseph to help with repairs from the fire that damaged St. Edward's Church.



St. Edward's Parish of Elmdale, located in Bowlus, Minn., was damaged by a fire on July 18, 2023. Fr. Jimmy Joseph discovered the fire as he was locking the church doors for the evening. The sacristy was completely destroyed by the fire. Part of the sanctuary was also damaged and the rest of the building sustained smoke and water damage.

## Art Contest Sponsor in SD

Member Advisor Angie Jorgensen is pictured with Corra Yockey, 1st Place Winner for 12th Grade in Siouxland Catholic Radio's 2nd Annual Juried Youth Art Festival. Yockey also received the Curator's Choice Award for her illustration of "The Angelus". Catholic United Financial was the Presenting Sponsor for the event on April 13, 2023.

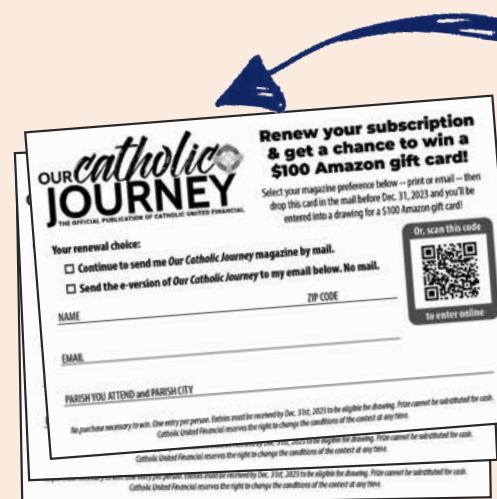


## Golf with a Priest



Top: Peter Orme, Deacon Jason Myhre, Deacon Tony Grack and Catholic United Financial Board Member Jim Gibbons attended the Catholic United Financial Clergy Golf Outing for the Diocese of New Ulm and Diocese of Sioux Falls. The event was held at the New Ulm Country Club in New Ulm, Minn on Aug. 21, 2023.

Right: Fr. Gerald Meidl and retired Bishop the Most Rev. John LeVoi hit the links at the outing. Catholic United Financial sponsored six events like this around the region for bishops, priests, retired priests, deacons and seminarians.



## It's Magazine Renewal Time

If you love the member news and photos, financial articles, recipes, games and connections you find in each issue of *Our Catholic Journey* magazine, make sure it keeps coming to you. Fill out the postcard found between the pages of this issue and then send the card back to us. Or, use the QR code to complete the online form. One lucky member who submits the card or online form will win a \$100 Amazon gift card! View the card for specific details.





*Member Advisor  
Donna Nelson (center)  
chats with members  
at the Sept. 20th  
Regional Member  
Gathering in  
St. Bonifacius, Minn.*

## Regional Member Gatherings Give Members Opportunity to Share

This past fall, the Member Engagement team welcomed members to four Regional Member Gatherings around the Upper Midwest region to conduct conversations about our volunteers, our business and the future. Events were held at Minnesota parishes in Marshall, St. Bonifacius, St. Paul and St. Augusta. A fifth virtual session was held as an online meeting on the evening of Oct. 10th.

"Our delegates and volunteer leaders hold the keys to our future as a fraternal benefit society. I can't think of a better group of our Members to get together with to discuss innovative ideas to help us grow," Nate Lamusga, Director of Member Engagement and Business Intelligence.

To kick off the presentations at each event, Lamusga started with a prayer and warm welcome. Next, Mike Ahles, President, CEO and Chair of the Board highlighted our goals as a company and many of our accomplishments this year. Leading the small group discussion portions were John Tetzloff, Director of Sales, Greg Gall, Regional Manager, David Schonhardt, Advanced Case Specialist, and Kristina Sherrett, Member Engagement Manager. Also present to answer questions were Member Advisors from our Sales teams. During these group discussions, we uncovered new ideas and heard personal stories from our Members.



*Sr. Vice President Paul Zastrow chats with Michael Smith, Publicity Lead for St. Boniface PVT #187 during the gathering on Sept. 20th.*

Thank you to everyone who attended! The insights we gained from these gatherings are informing our next steps as an organization. Stay tuned for a virtual event later this year to share with you what we've heard and our action plan for the coming year.

Connect with the Member Engagement staff by emailing [engage@catholicunited.org](mailto:engage@catholicunited.org).

## Two incumbents and one new director elected to your **BOARD**

The leadership of Catholic United Financial expresses our thanks to the delegates who participated in our August election for three open seats on the Board of Directors. The three directors elected are **Jason Adkins**, **Jean Hart**, and **Marty Seifert**. Their four-year terms begin on Jan. 1st, 2024.

Delegates submitted their ballots through an online voting system from Aug. 1 to Aug. 21, 2023. To ensure the integrity of the process, all electronic ballots were verified and tabulated by Strohm Ballweg LLP, a third-party independent audit firm.

Visit [www.catholicunitedfinancial.org/election](http://www.catholicunitedfinancial.org/election) for further details about the election.

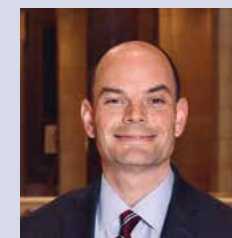
### GET TO KNOW YOUR BOARD MEMBERS



**Jean Hart** has been a member of Catholic United Financial for more than 40 years and is a life-long member of St. Boniface Church in Cold Spring, Minn., where she has been actively involved in fundraising and leadership positions. A Certified Public Accountant, Hart has nine years of work experience in public accounting, nine years in private accounting as an accounting/tax manager, and 22 years in banking as a commercial loan analyst/underwriter. Jean resides in Cold Spring with her husband, Gary.



**Marty Seifert** is a life-long member of Catholic United Financial. As Chairman of the State Government Finance Committee, he assembled, reviewed, and oversaw a budget of over \$700 million, including legislative and elected Executive Branch departments. After leaving elected office in 2010, Seifert became Executive Director of the Avera Marshall Foundation, raising millions of dollars for a new cancer treatment facility for the only Catholic hospital in the Diocese of New Ulm. Marty and his wife, Traci, have been an active couple at Holy Redeemer Catholic Church in Marshall and have two children.



**Jason Adkins** was elected for his first term as a board member. He currently is the Executive Director and General Counsel of the Minnesota Catholic Conference. A licensed attorney, Adkins has significant corporate governance experience, especially with mission-based and religious nonprofits. Adkins has devoted much of his community involvement to educational institutions and has also served as an Adjunct Law Professor. He and his wife Annamarie live in St. Paul, Minn., with their four children. Adkins has been a member of Catholic United Financial for 20 years.



by Kathryn Kueppers,  
Member and missionary for  
Fellowship of Catholic  
University Students

## Being a FOCUS Missionary: LIVING OUT CHRIST-CENTERED FRIENDSHIPS ON CAMPUS

I recently asked a group of freshmen women "What makes a true friend?". After a brief pause, they each gave answers that surprised and inspired me. I felt challenged to be a better missionary, and a better friend.

This fall, I am entering my second year as a FOCUS missionary serving at the University of Wisconsin-La Crosse campus. Most people are not familiar with this mission, so allow me to elaborate on who and what a FOCUS missionary is!

The Fellowship of Catholic University Students, FOCUS, is a Catholic apostolate that spreads the hope and joy of the gospel with college and university students. We do this by living among students, leading bible studies, taking students on mission trips, and providing opportunities to encounter the Lord and deepen their faith. In the midst of it all, we strive to form authentic, Christ-centered friendships. The reason we are placed

on college campuses may seem obvious – the need for faith amidst 18 to 22-year-olds is plain to see – but the reason I felt called to this mission was more personal.

In college, I had felt and seen the isolation that looms in dorms, classrooms, and dining halls. In a world so saturated with the ability to connect to anyone, we are left horribly deprived of ways to invest in those directly in front of us.

I joined FOCUS because I saw missionaries breaking through the walls of isolation and

showing students how to form in-person relationships. These relationships were authentic and healthy because they were rooted in Christ. Jesus Himself shared meals, talked with His disciples, and was their friend. A FOCUS missionary strives to teach what Christ taught and be the friend He was. They strive to show students that it is possible to be seen, known, and loved without an app or a filter.

Now as a second-year missionary, I love challenging students to strive for good community, and great relationships. When I asked those freshmen, "What makes a true friend?"

*Continued on page 15*

## Welcoming Catholic United Financial's Newest Members 235

Welcome to the **235 people** who became members between April and August of this year. Thank you for joining and we ask you to share our compelling story of being a member-owned, not-for-profit financial services company.

### IOWA

Ramah Grabill, Harlan  
Owen Matthies, Sioux City  
Wilbur Ruther, Dubuque  
Ivin Schell, Stacyville  
Louisa Storey, Des Moines

### MINNESOTA

Laurel Ahles, Apple Valley  
Lawson Anezllmar  
Curtis Atkinson, Hawick  
Oliver & Charlotte Baltus,  
Belle Plaine  
Keily Aschenbeck, Albertville  
Irene Barten, New Prague  
Kevin Bauer, Moorhead  
Bryce Benson, Ramsey  
Isaac Benzine, Minneapolis  
Colt Bergmann, Detroit Lakes  
James Bieganeck, Brainerd  
Mabel Blenker, Freeport  
Celia Bodger, Minneapolis  
Forsythia Brink, St Cloud  
Ayla Bryan, Duluth  
Michele Budin, Rosemount  
Raelyn Bushard, Alexandria  
Paul Byzewski, Fergus Falls  
Kevin Callaghan, Minneapolis  
Ozzy Caron, Owatonna  
Carol Carrels, Wabasha  
Carter Citterman, Ivanhoe  
Reed Coquyt, Shoreview  
Paxton Cabbage, Gibbon  
Colette Dahl, Chatfield  
Lana Dittich, Owatonna  
Joann Dolan, Vesta  
Jeanne Duinincq, St Cloud  
Emma Eirikson, Pine Island  
Case Eynck, Albany  
Ellie Ellison, Loretto  
Rayla Engesser, Mounds  
View  
Benjamin Eroglu, Faribault  
Warren Fischbach, Albany  
Mark & Leticia Fogarty, Belle  
Plaine  
Itasca Foltz, Minneapolis  
Asher Gapp, Rosemount  
Clara Giles, Belle Plaine  
Cynthia Goblirsch, Redwood  
Falls  
Audrey Godfrey, Montevideo  
Michelle Groff, Otsego  
Anthony Grossman,  
Rosemount  
Thomas Hackenmueller,  
Maple Lake  
Julia Hansen, New Ulm  
Cheryl Hanson, Coon Rapids  
Tyson Harren, Freeport  
Olivia Harris, Pine Island  
Mary Hay, Richville  
Nellie Hennen, Cologne  
Robert Henriksen, Ortonville  
Elouise Herdering, Albany  
Lillian Hesse, Victoria  
Melvin Hickey, Coon Rapids

Elizabeth Hingst, Dawson  
Emilia Hirman, Buffalo  
Heidi Hoffmann, Glenwood  
Audrey Holdvogt, Melrose  
Frederick Holthaus,  
Richmond  
Damon Hunter, Minneapolis  
Sana Janiszkeski, Marshall  
James Jarnot, Avon  
Brita Jerzak, Ivanhoe  
Conrad Jirela, Owatonna  
Ella Johnson, Hanover  
Genevieve Johnson, Maple  
Grove  
Mary Jorgenson, Wadena  
Kase & Forrest Kampmeier,  
Chokio  
Delaney Kantor, Sauk Rapids  
Olivia Karolus, Albany  
Kiana Kavanagh, Fergus  
Falls  
Clark Ketter, Lakeville  
Lillian Kerber, Belle Plaine  
Robert Kieffer, Alexandria  
Jeffrey King, New Prague  
James Klein, Cold Spring  
Eliza Kloeckner, Redwing  
Kelsey Kotzenmacherlmar  
Noelle Krieter, Waite Park  
Gregory & Stephen Kummet,  
Eden Valley  
Sawyer Landkammer,  
Rochester  
Beckett Larison, Sartell  
Summer Larison, Cold Spring  
Adler Laudenbach, Becker  
Marianne Lauwagie, Plymouth  
Jodie Leblanc, Little Falls  
Michael Lewison, Adams  
Aldo Lienemann, Waseca  
Jeanne Lorensen, Litchfield  
Noah Lovelette, Saint Michael  
Michael Madaras, St Louis  
Park  
Marie Malcolm, Ottertail  
Henry Mandt, Dexter  
Julia Massmann, St Cloud  
Graham Mathiowetz, Sleepy  
Eye  
Kathryn Matos, So St Paul  
Ian Mattson, Pierz  
Raya Meyer, Melrose  
Louis Miller, Madison  
Lillian Minear, Annadale  
Beau Minten, New York Mills  
Larry Moe, Sartell  
Brady Mollert, Saint Charles  
Raiden Morse, St Cloud  
Andrew Motzko, Delano  
Marcella Mueller, Cold Spring  
Gideon Mueller, Adams  
Mark Mueske, Crystal  
Janet Nebosis, New York  
Mills  
Jacob Nelsen, Austin  
Amanda Nelson, Big Lake  
Emily Neuvirth, Elkton

Mary Niebeling, Red Wing  
Raegan O'Rourke, Russell  
Solveig Pavak, Hendricks  
Hank Peterson, New Ulm  
Bethany Peterson, Isanti  
Fiona Pick, Mora  
Kenneth Posterick, Andover  
Ike Radermacher, Odessa  
William Rambo, Lakeville  
Zoey Ratelle, Eden Prairie  
Jason Roberts, Belle Plaine  
Lisa Robinson, Ramsey  
Lola Roemer, Wabasha  
Florence Rollins, Forest Lake  
Francis Ryan, Bloomington  
Holden Sauer, Wyoming  
Alexa Scheel, Becker  
Margot Scherber, Mendota  
Hts  
Emma Schlengen, Sauk  
Centre  
Megan Schmidt, South Haven  
Aubrey Schmitz, Adams  
Aldous Scott, Sauk Rapids  
Samantha Sexton, Zumbro  
Falls  
Lucy Simmons, Saint Paul  
Amy Smith, Adams  
Laura Sunday, White Bear  
Lake  
Robert Spangenberg, Oakdale  
Peter Spaniol, St Joseph  
Michael Starkman, Lakeville  
Ellen Stember, Red Wing  
Dylan Streit, St Augusta  
Lloyd Synieski, Clearwater  
Judith Wernerlmar  
Lucy Wessel, Greewald  
Dean Westendorf, Burnsville  
Blaise Wheeler, Minneapolis  
Leo & Lanie Wiechman,  
Freeport  
Maria Willems, Waconia  
Dru Winter, South Haven  
Rydlee Wiste, Adams  
Lillian Zimmerman, Winona

### NORTH DAKOTA

Benjamin Brown-Brech, Page  
Jennifer Carlson, Grand  
Forks  
Lucy Frie, West Fargo  
Elizabeth Jaeger, Fargo  
Parker Klemisch, Bismarck  
Kolbe & Margaret McGee,  
Grand Forks  
Tuffy Miller, Scranton  
Lucas Olson, Fargo  
Patrick Sauvageau, Fargo  
Emma Schmitz, Kindred  
Abigail Willenbring,  
Bismarck  
Cecilia Zubrod, Buxton

### SOUTH DAKOTA

Nessa Albers, Rapid City  
Robert Brooks, Huron

Beau Brunson, Wagner  
Bert Bucher, Sioux Falls  
Doris Budig, Yankton  
Thomas Cotton, Sioux Falls  
Braylee Dixon, Coleman  
Brandice Durham, Vermillion  
Sheila Friedman, Sioux Falls  
Sandy Glaser, Aberdeen  
Shari Groen, Madison  
Adrian Juba, Dell Rapids  
Bo Kafka, Tyndall  
Henry Kleinschmit, Yankton  
Timothy Kuchta, Volin  
Rebecca Lohse, Yankton  
Diane McManus, Sioux Falls  
Joleen Mueller, Mitchell  
Raegan Mulder, Brandon  
Jennifer Murguia, Yankton  
Titus Pannell, Sioux Falls  
Devin Pence, Yankton  
Theodore Rausch, Rapid City  
Leo & Gemma Stai, Sioux  
Falls  
Jace Wingen, Sioux Falls  
Susanna Winklepleck, Sioux  
Falls

### Wisconsin

Audrey Bembeneck, Almond  
Stephen Boegeman, Webster  
Jerome Francis, Wisconsin  
Rapids  
Wyatt Hesse, Madison  
Mari Jackson, Eau Claire  
Mckenzie Jorgensen,  
Superior  
Paisley Koback, Plover  
Oliver Lamberty, Medford  
Molly Lentz, Dane  
George Marauelas, La Crosse  
Jaxon & Steve Maves,  
Wisconsin Rapids  
Emmett Neuzil, Black  
River Falls  
Allison Potter, Lone Rock  
Robert Precourt, Plover  
Cedric Quall, Blair  
Danel Rogers, Star Prairie  
Taylor Schuelke, Manawa  
Madison Sosnowski, Wausau  
Kimberly Williams, De Pere

### Greater US

Vineet Atkins, CA  
Dominique Enneking, CA  
Vikram Springer, CA  
Joyce Schaut, FL  
Addison Ahles, GA  
Lylea Erickson, GA  
Christina Rogers, GA  
Natalie Salmich, IL  
Lillian Sowa, IL  
Renee Johnson, LA  
Rita Mueske, OR  
Elaine Boulet, NC  
Isabella Carr, TN





# Kicking Off 2024

with the Catholic  
United Financial Raffle



**O**ur team is always excited to kick the year off with our annual Catholic United Financial Raffle. The Raffle is an opportunity for Catholic schools to raise money at no expense to them. That is because of members like you!

With your membership we are able to sponsor events like this and much more. We cover all the costs of the Raffle, so the school can focus on raising money. Every dollar that is sold from a ticket goes directly to the needs of the school. This isn't just an opportunity for us to help raise money for Catholic education, it's also an opportunity for us to have others tell our story in the community. Each school is assigned a Member Advisor or other Sales Support staff for the year to communicate with, along with the Raffle Coordinator.

These past few months of 2023 we brainstormed ideas for prizes, designing materials, organizing the calendar, and putting together the Raffle material kits for schools. This year we have a grand prize of \$20,000 cash or a 2024 Chevy Trax. Other prizes include a \$5,000 dream vacation, date night packages including a Vikings game, a night at the Chanhassen Dinner Theater and gift cards for some of our favorite businesses and products.

Ticket sales start on Jan. 12th, 2024 and end Feb. 18th, 2024. Tickets can only be purchased from participating schools. For a full list of schools and prizes, visit [catholicunitedfinancial.org/raffle](http://catholicunitedfinancial.org/raffle). The Grand Ceremony will take place on March 7, 2024 and will be streamed online live. Be sure to tune in to see if you're a winner!



*Above: Retired Bishop, the Most Rev. John LeVair and Ceremony Guest Host Jim Cunningham announce a winner during last year's Prize Drawing Ceremony on March 9th, 2023.*

Connect with your local Member Advisor to learn about how you can be involved with our ongoing efforts to support Catholic education. Find yours by zip code search at our website: [www.catholicunitedfinancial.org/rep-finder](http://www.catholicunitedfinancial.org/rep-finder).

## Catholic schools can raise money year-round with **SPROUT<sup>SM</sup> SOLUTIONS**

As part of our growing portfolio of protection products and services, Catholic United Financial is pleased to announce the launch of our **Pocket the Change** program to specifically address the ongoing fundraising needs of Catholic schools. This program is part of our new Sprout<sup>SM</sup> Solutions, a new initiative of Catholic United Financial to meet the financial needs of Catholic families by delivering a suite of products and services designed for them.

Catholic schools that participate in our 2024 Catholic United Financial Raffle will receive information about how to become a Sprout<sup>SM</sup> School and potentially receive **donations** from supporters all year long through **Pocket the Change!**

### HOW IT WORKS

Starting Nov. 1, your school can open an Organization Savings Account at Catholic United Financial Credit Union. After Jan. 1st, 2024, parents and grandparents of students sign up for a Sprout<sup>SM</sup> Debit Card and Sprout<sup>SM</sup> Savings with the Credit Union and designate your school as the recipient of their **Pocket the Change**.

Every purchase a supporter makes using their Sprout<sup>SM</sup> Debit Card will be rounded up to the nearest dollar amount and the difference – your **Pocket the Change** – will be automatically transferred into to the supporter's Sprout<sup>SM</sup> Savings account at the end of the day. At the end of each week, those funds are transferred to your school's Organization Savings Account.

**Imagine the possibilities when families and donors support your school by simply making everyday purchases with their debit card.**

Become a Sprout<sup>SM</sup> School today – visit [www.catholicunitedfinancial.org/sprout](http://www.catholicunitedfinancial.org/sprout) or call Andrea Ferkingstad, President of our Credit Union, at 1-877-871-8313.

**Pocket the Change** is part of a suite of Catholic United Financial Sprout<sup>SM</sup> Solutions for Catholic families. Other products and services include Sprout<sup>SM</sup> Savings\*, Reward Checking\*, Youth Life Insurance, Term Life Insurance, and Individual Retirement Annuity.

\*These products are available through [Catholic United Financial Credit Union](http://Catholic United Financial Credit Union). Federally insured by NCUA.



# New Financial Center **OPENING** in Central MN

Catholic United Financial started a new era on Monday, Oct. 30th with the opening of a new financial center in downtown St. Cloud, Minn.

Located at [120 10th Avenue North](#) across from the US Post Office, the center is home to the Credit Union and provides offices and meeting space for Member Advisors in the region. The center is directed by Emily Ripplinger, Branch Manager of the Credit Union, and Advanced Case Specialist and Lakeland Team Lead David Stang. The previous location of the Credit Union on St. Germain Street is now closed and all business is conducted at the new center.

Acquisition of the building was overseen during a year-long process by the Catholic United Financial executive team along with the Board of Directors. The vision of this new initiative is to provide not only a more convenient location for Credit Union members, but to also offer a new venue for Member Advisors to conduct insurance business and provide planning services to Members and potential members.

"Having an office in the heart of downtown St. Cloud will give me an opportunity to help protect and connect more members," says Stang. "By teaming up with our Credit Union, we have created a financial one-stop-shop and we'll be able to share our unique story to more potential members and grow our missional impact with the local Catholic communities, parishes and schools."

The building will also provide meeting space for Catholic United Financial's popular adult education workshops on financial topics, which the public can attend for free.

Two credit union locations in two cities both named after saints; it's an interesting coincidence, or maybe even providence. The Credit Union's primary branch location is in the Home Office on [3499 Lexington Avenue in Saint Paul](#). People living outside these regions can still take advantage of the services offered by our Credit Union. Through convenient and free services like online banking, bill pay, mobile deposit, ATM network, online account opening, and remote loan closings, the Credit Union is easily accessible.

"In an era when more and more financial business is happening online, there's always room for face-to-face service," says Andrea Ferkingstad, President of the Catholic United Financial Credit Union.



*The St. Cloud Center opened for business on Oct. 30th with temporary signage that will be replaced in 2024. The Center houses both the Credit Union and the office of Advanced Case Specialist Dave Stang. Photos by Myles York.*

"Even as we continue to invest in technology that makes access to banking easier and more available from anywhere, we haven't lost sight of the importance of human connection," says Ferkingstad. "The relocation of our St. Cloud branch to a bigger and better location is part of our commitment to enhance and provide the best in-person member experience."

The Credit Union was formed in 2001 to provide loans, savings and other banking services to Catholic United Financial Members. In the last 22 years, the Credit Union has undergone three mergers with other credit unions, a name change, a branch opening in St. Cloud and now its third move to a new location in the city since the first brick and mortar location opened in 2012. Now with an expanded charter to include all Catholics, Ferkingstad hopes she can welcome new faces through the center doors and introduce new products that benefit Catholic families and organizations, including Catholic United Financial Sprout<sup>SM</sup> Solutions.

"We're looking forward to a grand opening celebration in the new year and welcome the public to celebrate with us," says Ferkingstad.

**Start your Credit Union experience now  
by becoming a member**

Visit [www.catholicunitedcu.org/join-us](http://www.catholicunitedcu.org/join-us) to apply for a membership online, or call 1-877-871-8313.

Business hours at the St. Paul and St. Cloud locations are Monday-Thursday, 8 a.m. to 4:30 p.m.; Friday 8 a.m. to 12:30 p.m. Closed on weekends.

## Game Solutions from pages 17 and 21

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

S	E	L	E	S	M	I	R	A	C	L	E	S	O	A	R	S	O
W	A	R	S	T	I	D	S	A	V	I	N	T	S	T	O	M	B
T	N	I	S	A	V	I	D	S	A	V	I	N	T	S	T	O	M
S	O	S	O	S	O	S	O	S	O	S	O	S	O	S	O	S	O
L	E	D	B	L	E	S	S	E	D	B	L	E	S	S	E	D	B
M	A	V	A	R	I	L	I	L	I	L	I	L	I	L	I	L	I
O	A	R	S	T	I	D	S	A	V	I	N	T	S	T	O	M	B
R	E	R	R	O	R	D	I	N	A	V	I	N	T	S	T	O	M
D	E	R	R	O	R	D	I	N	A	V	I	N	T	S	T	O	M
E	R	R	O	R	D	I	N	A	V	I	N	T	S	T	O	M	B
E	R	R	O	R	D	I	N	A	V	I	N	T	S	T	O	M	B
E	R	R	O	R	D	I	N	A	V	I	N	T	S	T	O	M	B
C	O	L	L	O	L	I	S	E	E	C	O	L	L	O	L	I	S
H	E	A	L	O	U	S	A	V	A	R	C	H	E	A	L	O	U
V	A	R	C	H	E	A	L	O	U	S	A	V	A	R	C	H	E
V	A	R	C	H	E	A	L	O	U	S	A	V	A	R	C	H	E
E	G	O	B	B	E	R	S	E	E	G	O	B	B	E	R	S	E
E	G	O	B	B	E	R	S	E	E	G	O	B	B	E	R	S	E
E	G	O	B	B	E	R	S	E	E	G	O	B	B	E	R	S	E
E	G	O	B	B	E	R	S	E	E	G	O	B	B	E	R	S	E
E	G	O	B	B	E	R	S	E	E	G	O	B	B	E	R	S	E



## 25th Annual Golf Tournament

We thank everyone who supported the Catholic United Financial Foundation through our 25th Annual Foundation Golf Tournament. It was a beautiful summer day for golfers to hit the links on Aug. 8th, 2023 at Historic Keller Golf Course in St. Paul, Minn.

The tournament kicked off with lunch sponsored by Stinson LLP. Golf carts were sponsored by Zeman Construction, while beverages were sponsored by Bonsai, LLC. After the golfers wrapped up their 18 holes, a social hour commenced back at the clubhouse. Participants had the chance to try their luck with various raffles, drawings and a silent auction.

Opening remarks were provided by Catholic United Financial's Human Resources Director Gary Maki, followed by a banquet dinner sponsored by 21st Century Bank. Catholic United Foundation Executive Director Robert Heuermann and Maki announced the tournament, raffle and silent auction winners to conclude the successful day.

Thanks to our sponsors and the 85 golfers, we raised more than \$57,000 for the Foundation Priority Fund that delivers grants to Catholic schools and parishes for educational technology, and chastity and abstinence education.



*Golfers celebrate a good putt and the beautiful August day at Keller Golf Course in St. Paul, Minn.*

### 2023 Sponsors

**Banquet Sponsor** | 21st Century Bank

**Lunch Sponsor** | Stinson LLP

**Golf Cart Sponsor** | Zeman Construction

**Beverage Sponsor** | Bonsai, LLC

#### Founder Sponsors

- Archdiocese of Saint Paul & Minneapolis
- Catholic Financial Life
- Fr. Thomas Thompson
- LOMA Society of the Twin Cities
- Mike & Sharon Ahles
- Miller & Newberg
- Paul & Patty Zastrow
- Securian Asset Management
- SUCCESS Computer Consulting Inc.
- US Bank
- Wellington Management

#### Mulligan Sponsors

- Consolidated Communications
- Michael & Ann McGovern
- RGA

#### Benefactor Sponsors

- Forum Communications Printing
- Greg Gall
- Jim Gibbons
- John Kolodziejczyk
- Optimum Life Reinsurance
- RW Baird
- St. Peter and St. Clemens Council



*Attendees bid on silent auction items and raffle prizes. Donations support the Foundation's Priority Fund.*

## Helping in a Time of Need

### Donor Advised Funds Assist Survivors of Maui Wildfire

On Aug. 8th, 2023, brushfires on the island of Maui, fueled by high winds from Hurricane Dora passing to the south, broke out and rapidly engulfed Lahaina. Thousands of residents and visitors were forced to evacuate to escape the devastating wildfires, and over 100 people were killed.

To help those in need during this historical natural disaster, Catholic United Financial Foundation Members used their Donor Advised Funds to provide contributions to assist the people affected by the Maui wildfires. Hawaii's Governor Josh Green estimated the flames caused billions of dollars in damage and exacerbated the state's existing housing shortage.

Miraculously, the historic Maria Lanakila

Catholic Church in Lahaina, Maui, which means "Our Lady of Victory," remains intact after vicious fires tore apart the town. Donations are being accepted by the Church to assist the people devastated by the disaster. Contributions may be sent directly to: Maria Lanakila Catholic Church, 712 Waiee St, Lahaina, HI 96761.

If you have a Donor Advised Fund through the Foundation and would like to send a contribution, please contact the Foundation at [foundation@catholicunited.org](mailto:foundation@catholicunited.org) with your request. If you would like more information about how you can create your own Donor Advised Fund, contact your local Member Advisor or the Foundation directly at the email address above.

### Missionary *Continued from pg 8*

They said things like "Someone who is invested in you" and "Someone who supports and cares for you." They each knew their need for Christ-centered relationships. I felt inspired to be a more invested, real, and supportive friend. FOCUS missionaries may lead bible studies, we may take students on international mission trips, and help them learn how to pray – but also, we are called to show them the love and friendship that Christ offers us. This love and friendship are not just the call of a missionary; it is the call of a Catholic. So today, I challenge you to consider "What makes a true friend?" and to invest more deeply in authentic relationships – starting with your relationship with Christ.



# Enrolled in Medicare? Part of an Advantage plan? Own Medicare supplement insurance?

**You still have options through Dec. 7th, 2023**

Why are we hearing so much about Medicare insurance on the TV, radio and in newspapers right now? The Annual Open Enrollment Period (AEP) for Medicare is here and remains open until Dec. 7th, 2023. Even among people who own a Medicare Supplement plan, it can be confusing to know what you can do during this time, so let's review.

"Medicare Supplement" and "Medigap" refer to the same thing – a special health insurance policy that picks up the cost on anything above and beyond what's covered by your Medicare Part A and B coverage.

Medicare Supplement insurance is often referred to as back-up insurance to Medicare. For any remaining balances and copays not covered by Medicare, you either pay out of pocket or you purchase a Medicare Supplement insurance policy. You pay a monthly premium on your Medigap policy and in return the medical expenses that are partially covered by Medicare now become fully covered.

For example, if you have a procedure at a hospital, Medicare Part A will cover 80 percent of your allowed hospital expenses. Your Supplement policy will cover the remaining 20 percent. Medicare Supplement fills the "gap" and pays that extra 20 percent that Medicare leaves up to the consumer.

If you're enrolled in a Medicare Supplement or Advantage plan, you have options available to you during the Annual Open Enrollment Period (AEP) in 2023. During the AEP, you can:

- Switch from Medicare Advantage to Medicare Supplement, or vice versa;
- Make a change to a different Medicare Supplement plan or Medicare Part D (drug) plan; or
- Add Medicare Part D (although a penalty may apply if you delay enrollment in Part D from the time of your initial enrollment).

This period is important for people who are considering making a change to their current Medicare Supplement policy or Medicare Advantage. There is no harm in looking into your options during the AEP, including finding out if you can qualify for lower rates.

Medicare Supplement health insurance is an essential tool in maintaining your financial security and independence after retirement. Take advantage of the annual enrollment period. Start your search early, even a year before you plan to retire. Start familiarizing yourself with your options. Contact your local Member Advisor if you have more questions or get a free online quote for Catholic United Medicare Supplement insurance right now by visiting [www.catholicunitedfinancial.org/medicare-supplement](http://www.catholicunitedfinancial.org/medicare-supplement).

*Consult your local Member Advisor for more details, or contact Tara Donohue Weiss, our Medicare Supplement Specialist, at 651-765-4155 or send her an email at [tweiss@catholicunited.org](mailto:tweiss@catholicunited.org).*



# International award given to Member Advisor Travis Schmitz

Catholic United Financial is proud to announce the recent recognition of one of our Member Advisors with an award that recognizes him for putting his clients first.

The National Association of Fraternal Insurance Counselors (NAFIC) awarded Member Advisor Travis Schmitz of Adams, Minn., as the International Fraternal Insurance Counselor (FIC) of the Year on Sept. 28, 2023. Schmitz has been a Member Advisor since 2015 and serves Members in southeastern Minnesota.

In his acceptance speech, Schmitz told his peers at NAFIC, "I have a firm belief that God brings us opportunities. We have to be present and ready and available to answer that calling." Schmitz went on to attribute his success to, "discipline and focus and the other one I believe in a lot



is gratitude. I feel if you display enough discipline in your day-to-day in the little details...people notice."

Schmitz told the story of meeting with an elderly member on a series of appointments and how that led to him mowing her lawn after one appointment and being paid with homemade pickles.

"Sometimes it's those little things and they truly matter," Schmitz said.

# SUDOKU

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

Solutions to this issue's puzzles on page 13

# When should I take Social Security?

An expert explains the basics on timing the start of your social security benefits

by Brian Rudolph, Social Security Public Affairs Specialist

*If you are planning ahead for retirement, Specialist Brian Rudolph's job is to educate you on what to expect as you start to think about social security, whatever stage of life you are in. Brian said, "It's never too late and it's never too early to start preparing." He shared with us these basics of timing when you can start taking your Social Security benefit.*

I really want folks to understand where their money is going to come from in their later years. Social Security is a big piece of that. Talking to financial advisors, they often say you need 70 to 80 percent of your pre-retirement earnings to feel comfortable in your retirement years. On average, Social Security replaces about 30 to 40 percent of those pre-retirement earnings. Some people might need more, some people might need less. This depends on your pots of money and how much you can get from each pot, such as pensions, investments and other sources of income. Do you plan to work during retirement? Do you have rental income? Understanding where that money will come from and how much you can pull from each pot at various points in time can help you determine what you need.

There are two qualifying factors to collect retirement benefits from Social Security. First, you must have had or earned at least 40 credits throughout your work history. In 2023, in order to earn one credit you need to have earned at least \$1,640. You can earn a maximum of 4 credits per year, so that means you need to make at least \$6,560 in this year to earn your four credits. The minimum amount of credits you need in order to qualify for retirement is 40. The means you will have had to work at least 10 years.

The other qualifying factor is you must be at least age 62. You cannot file for your own retirement benefit prior to age 62. Once you reach age 62, we will verify you have your 40 credits -- 10 years of work. If that is the case you are guaranteed a benefit from Social Security. Again, the more you pay in, the longer you pay in and the longer you hold off past age 62 -- this will increase your benefit amount.

## When Should I Take My Benefit?

When you are thinking about Social Security and retirement, you have to understand that you can take your benefit anytime between 62 and the age of 70 as long as you meet the basic criteria. Understand that the longer you hold off past age 62, the higher that benefit will be.

Your full retirement age is the month and year in which you can start collecting your 100 percent projected rate. This is based on how much you've paid in via Federal Insurance Contributions Act (FICA) taxes and for how long you've paid in. The more you pay in and the longer you pay in, the higher that benefit



will be. The projected rate that you're given -- that 100 percent rate -- is what you could get at your full retirement age. If you collect your benefit any time prior to your full retirement age you would have what is called an age reduction factor. This is a percent decrease in your benefit amount because you are taking it before the time that you collect your 100 percent rate.

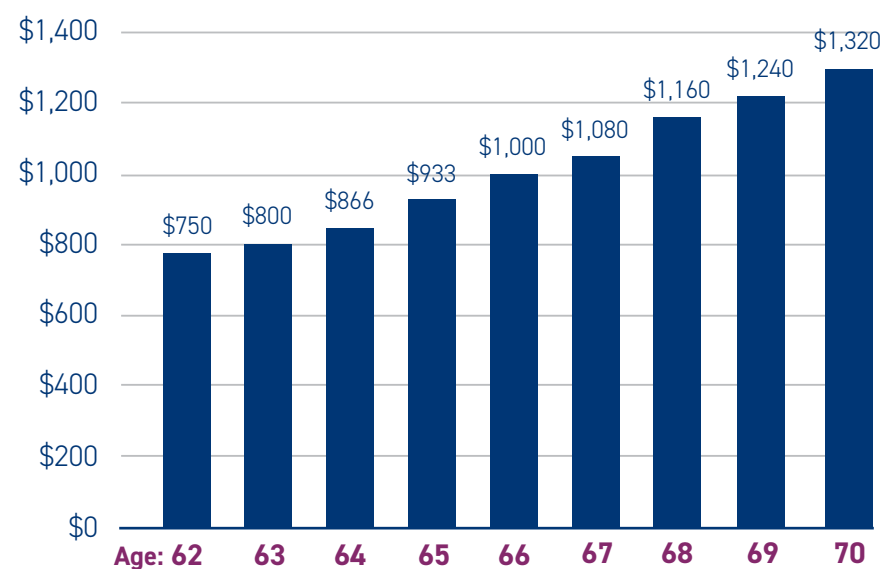
Also, if you wait beyond your full retirement age you can gain what is called delayed retirement credits. You can have a percentage increase to your benefit amount up until the age of 70.

Knowing where your income sources come from will help you to determine when you should file for that Social Security benefit. Should you start taking a look at age 62, or can you hold off a few years to gain a higher percent of a benefit? Can you wait until your full retirement age or can you wait until the age of 70? Really, everybody's situation is very personal. Knowing your own situation is going to help you understand what you need from Social Security.

*The information in this article was reproduced from "Understanding Your Social Security Benefits" a webinar hosted by Catholic United Financial on Aug. 15th, 2023. This information is considered current until Dec. 31st, 2023. Visit [www.socialsecurity.gov](http://www.socialsecurity.gov) for more information on planning your Social Security benefits.*

## What will my benefit be at age...?

Monthly Benefit Amounts Differ Based on the Age You Decide to Start Receiving Benefits\*



*\*This example assumes a benefit of \$1,000 at a full retirement age of 66. This chart is for example purposes only. Your situation could be different than the values displayed here. Source: SocialSecurity.gov.*



# COMMUNITY KITCHEN



## Fall Harvest Salad

### INGREDIENTS

#### Salad:

- 5 ounces greens
- ½ cup roasted butternut squash
- ½ cup green apple, sliced
- ¼ cup feta cheese, crumbled
- ¼ cup radish, thinly sliced
- ¼ cup candied pecans, chopped
- 4 strips bacon, sliced and cooked

#### Dressing:

- ½ cup olive oil
- ¼ cup apple cider vinegar
- ¼ cup maple syrup
- 2 cloves garlic
- 2 tablespoons whole grain Dijon mustard
- 1 ½ tablespoons lemon juice
- ½ teaspoon salt (plus more to taste)
- Pepper to taste

### DIRECTIONS

1. Add all of the salad ingredients to a large serving bowl.
2. Add all of the vinaigrette ingredients to a high-powered blender or food processor. Blend or pulse until smooth and creamy.
3. Drizzle the vinaigrette over the salad, toss, and then serve. Enjoy!



## Hummingbird Bread

Member Barbara Virnig | Rochester, Minn.

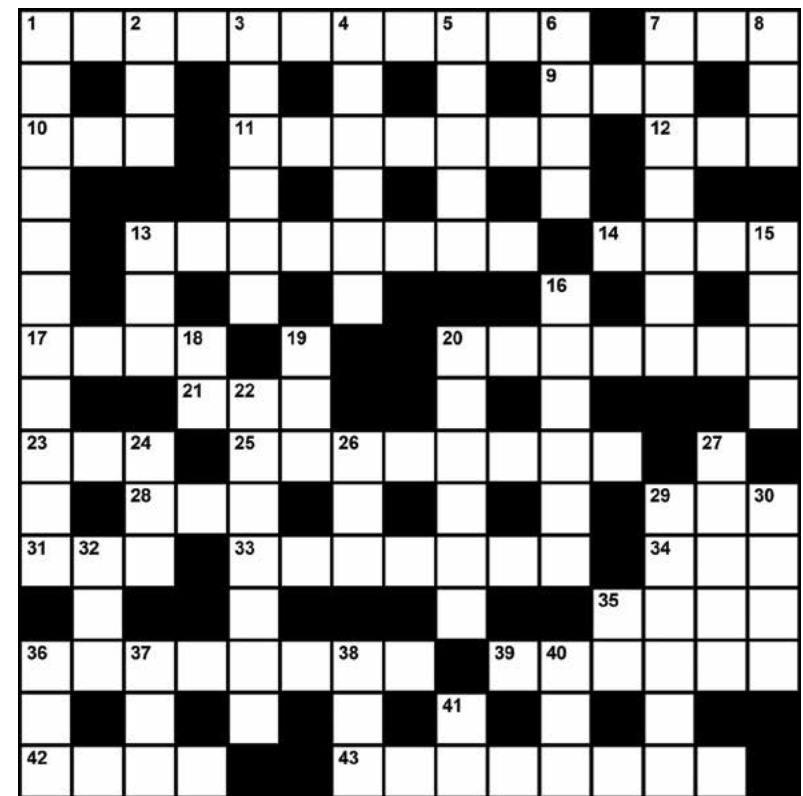
### INGREDIENTS

- 3 cups flour
- 2 cups granulated sugar
- 1 ½ cups vegetable oil
- 4 spotted, ripened bananas, mashed
- 4 eggs, beaten
- 1 cup canned pineapple tidbits, undrained
- 1 cup chopped macadamia nuts or walnuts
- ½ cup dried cherries or raisins
- 1 tbsp vanilla
- 2 tsp baking soda
- ½ tsp salt
- 1 heaping tsp ground cinnamon

### DIRECTIONS

1. Preheat oven to 350°. Grease and flour two 9x5 inch loaf pans.
2. In a large bowl, whisk flour, baking soda, salt, sugar and cinnamon.
3. Add eggs and oil, stir to combine.
4. Fold in vanilla, pineapple, bananas, macadamia nuts and dried cherries. Pour into pans.
5. Plan pans in the oven and bake for approximately 55 – 60 minutes or until a toothpick comes out clean.
6. Let the loaves cool in their pans for about 20 minutes. Once cooled, the bread can be stored in gallon-size plastic bags in the refrigerator or freezer.

Solutions to this issue's puzzles on page 15



## Across

- 1 Celebrity pop singer who is a Catholic, 2 words
- 7 Fled
- 9 Watch closely
- 10 Oval object hunted at Easter
- 11 Two were crucified with Jesus
- 12 Solemn promise
- 13 Sin synonymous with envy
- 14 Curved feature seen in many cathedrals
- 17 End of grace word
- 20 Office of the Pope, 2 words
- 21 Great tennis serve
- 23 Go astray
- 25 Diocesan bishop or his equivalent
- 28 Building wing
- 29 Large snake
- 31 Directed
- 33 Beatified person
- 34 Animal Abraham sacrificed instead of his son, Genesis 22:9-13
- 35 Fair, 2 words
- 36 Top QB who is a Catholic, 2 words
- 39 Canonized people
- 42 Fishing boat equipment
- 43 Turning water into wine, and others

## Down

- 1 Catholic comedian who starred in Evan Almighty, 2 words
- 2 It's shown on TV as part of a hearth fire
- 3 Routine
- 4 The Passion of the Christ star, Mel \_\_\_\_
- 5 Is introduced to
- 6 Tabasco quality
- 7 Regards with awe
- 8 \_\_\_\_ Testament
- 13 Morning coffee, in slang
- 15 Follow orders
- 16 Old English King from the 9th century who was recognized as a saint, \_\_\_\_ the Great
- 18 Not applicable, abbr.
- 19 Lady referred to
- 20 Sincere
- 22 Late night host who is a Catholic, Stephen \_\_\_\_
- 24 Sea Moses parted
- 26 Christ \_\_\_\_d for our sins, 1 Corinthians 15
- 27 Breakfast option
- 29 Metal used in many statues
- 30 Hebrew shepherd and prophet
- 32 Vanity
- 35 Yes, in Spanish
- 36 Noah's Ark's permitted number of a species
- 37 Spoil
- 38 Badly lit
- 40 Rainbow shape
- 41 Medical specialist, abbr.

# LOCAL MEMBER ADVISORS

serving your area



Serving the Greater  
Twin Cities Metro Area

## Countryside



Team Lead: Bill McMullen, FIC  
763-656-8603  
bmcmullen@catholicunited.org

Rick Mathiowetz, FIC  
952-447-2546 (Indep. Agent)  
rmathiwetz@catholicunited.org

Pete Herold, FIC  
952-994-7558  
pherold@catholicunited.org

## Maple Trail



Team Lead: Kendra Turner, FICF  
763-442-8711  
kturner@catholicunited.org

## Regional Managers



Regional Manager:  
Gregory Gall

Regional Manager:  
Butch Byers

Serving Southeastern Minnesota  
and Greater Wisconsin

## River Ridge



Team Lead: Vicky Giacalone, FICF  
920-475-3196  
vgiacalone@catholicunited.org

John Gust  
507-508-1860  
jgust@catholicunited.org

Karen Holman  
715-781-6054  
kholman@catholicunited.org

Duke Lucas  
608-630-7587  
dlucas@catholicunited.org

Travis Schmitz, FIC  
507-438-9827  
tschmitz@catholicunited.org

Susan Stenzel, ChFC, LUTCF, FIC  
507-282-1793  
sstenzel@catholicunited.org

Serving Southwestern Minnesota,  
South Dakota and North Dakota

## Prairie View



Team Lead: Brian Zitzmann, FICF  
701-238-3643  
bzitzmann@catholicunited.org

Jay Fritzemeier, FIC  
605-999-2705  
jfritzemeier@catholicunited.org

Angie Jorgensen, FIC  
605-660-5814  
ajorgensen@catholicunited.org

Devon Miller, FICF  
701-206-0270 (Indep. Agent)  
dmiller@catholicunited.org

David Schonhardt, FICF  
763-670-9058  
dschonhardt@catholicunited.org

Philip Zubrod, FIC  
701-840-8560  
pzubrod@catholicunited.org

## Sales Support



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

Peter Orme, FICF  
651-490-0170 x 4427  
porme@catholicunited.org

Tara Donohue Weiss, FIC  
651-490-0170 x 4155  
tweiss@catholicunited.org

Serving Central and  
Northern Minnesota

## Lakeland



Team Lead: David Stang, FICF  
320-469-4735  
dstang@catholicunited.org

Donna Nelson, FICF  
320-221-1566  
dnelson@catholicunited.org

## Northwoods



Team Lead: Dean Demarais,  
FIC, LUTCF, 320-685-8899  
ddemarais@catholicunited.org

Scott Jones, FIC  
320-424-9976  
sjones@catholicunited.org

Brenda Kraemer  
320-493-3957  
bkraemer@catholicunited.org

Becky King, FIC  
218-841-4600  
bking@catholicunited.org

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

Cameron Wolf, FIC  
701-388-9624  
cwolf@catholicunited.org





## Fall into savings on your next loan.

We can help you save even more on  
your next auto purchase.

**Rates start as low as 5.99% APR\***

Call 1-877-871-8313 or apply online  
today at [catholicunitedCU.org](https://catholicunitedCU.org).