

OUR *catholic* JOURNEY

THE OFFICIAL PUBLICATION OF CATHOLIC UNITED FINANCIAL

Merry Christmas!

From your friends at

Catholic United
Financial



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Magazine Staff:

Publisher: Michael M. Ahles

Marketing Manager:

Susan Detlefsen

Staff: Gabby Barton, Pa Zong Lee

Photography: Shutterstock.com

Office of the Publication:

Catholic United Financial

3499 Lexington Avenue N.

Arden Hills, MN 55126

President:

Michael M. Ahles

Chisago City, Minn

Senior Vice President and

Secretary/Treasurer:

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Jim Wensel

Rice, Minn.

Postmaster:

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A MESSAGE FROM MIKE



Michael M. Ahles

President, CEO and Chair of the Board

Sweet Parallels Between Holiday Cookies and Financial Security

My love of cookies is at its peak during Christmastime, but honestly, I crave them all year long, much like my love of insurance products. And cookies are like insurance products, right? Let me explain.

- Everybody likes **chocolate chip cookies**. They're the most basic and coveted in the cookie family. They're like life insurance, the most basic product available to protect a family both currently and for the long term. Just as a chocolate chip cookie provides comfort and satisfaction, life insurance offers peace of mind and security.
- I also like **peanut butter cookies**. Peanut butter spreads evenly, much like annuity products, which can be spread over the long-term to ensure that we don't outlive our hard-earned assets. When you bite into a peanut butter cookie, you know exactly what to expect, much like the steady, predictable payments from an annuity that ensures financial stability over time.
- **Oatmeal raisin cookies** are tasty and good for us, as they provide practical ingredients necessary for health and wellness. Just as an oatmeal raisin cookie offers nutritional benefits along with deliciousness, Medicare supplement insurance provides essential support for our health, ensuring we get the care we need without financial strain. It's the wholesome, beneficial choice in both the cookie jar and the insurance portfolio.
- **Sugar cookies** are wonderful and much like the legacy planning services offered for donors from our Foundation. It's so easy to decorate sugar cookies based on your creativity, much like your creativity when planning a legacy. As you personalize a sugar cookie to reflect your unique tastes, legacy planning allows you to shape your financial legacy in meaningful ways, ensuring that your values and passions are reflected in the impact you leave behind.
- And finally, we have the **monster cookie**. This wonderful creation has everything you may ever want and need in a cookie all in one place. This mimics the expansive services offered by our Credit Union in terms of cash management, loans, and savings products to help manage every aspect of your life, all in one place. Just as a monster cookie is a tasty amalgamation of ingredients, our Credit Union services encompass a wide array of financial needs, providing a one-stop solution for comprehensive financial management.



The delightful diversity of cookies mirrors the variety of insurance products that cater to different aspects of our lives. From the basic and essential to the creative and comprehensive, each cookie and insurance product has its unique role in ensuring our well-being and security. May your holiday season be filled with the sweetness of cookies and the peace of mind that comes with well-chosen insurance products.

God bless.

A stylized, handwritten signature in blue ink that reads "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.

Rejoice in the Joy of Advent!

Gaudete Sunday reminds us to celebrate Christ's love with hope and gratitude

Dear Brothers and Sisters in Christ,

Salutations! How are you? As the famous song goes, "It's the most wonderful time of the year!" As we get ready for the birth of Jesus at Bethlehem we have several weeks of cheerful music and cooler temperatures and occasionally even snow. Even before we get to Christmas we have one of my favorite celebrations throughout the liturgical year: Gaudete Sunday.

The word "Gaudete" is a Latin word which could be translated into English as, "Rejoice!" On the Third Sunday of Advent (December 15th this year) we will hear a snippet of St. Paul's Letter to the Philippians in Chapter Four and Verse Four when he wrote under the inspiration of the Holy Spirit, "Rejoice in the Lord always. I shall say it again: rejoice!" Though there may be stresses and challenges related to traveling, getting gifts for family and friends, and certainly other challenges in the world we can nonetheless boldly live out those words of St. Paul.

To rejoice means that we celebrate the gracious mercy and love of God through our fervent prayers, participation in our faith community, and our generosity. During these brief but blessed days leading up to Christmas we have the opportunity to look at our lives and those areas where we are not as joyful and ask for our Heavenly Father to pour out His kindness upon us. With the Grace of Jesus in Sacred Scripture and the Sacraments and the Holy Spirit at work in the living body of believers, may this be a time of refreshment and renewal.

Thank you very much for your time and consideration and goodness. May the Lord bless you and your loved ones during Advent and then with a merry Christmas and a happy New Year!

O Come O Come Emmanuel,

Fr. James Peterson, Pastor
St. Odilia's Catholic Church
Shoreview, Minn.



P.S. With whatever difficulties and stress that we face in these days we can also remember the perennial wisdom from the movie "Frozen" and choose to "Let it Go!"



Embrace the Advent Season with Prayer, Song, and Tradition

Cultivate a Spirit of Prayer and Reflection with Advent Devotions and Family Traditions

Pray and Sing

Advent is the perfect time to deepen your prayer life and participate in meaningful devotions like the St. Andrew Novena and the O Antiphons. Embrace the spirit of the season by listening to Advent music instead of jumping straight into Christmas tunes, and enjoy singing carols together with family, friends, and neighbors.



Bless, Display, and Pray Around an Advent Wreath

Make the Advent wreath the focal point of your home, placing it on your table or mantle. Each evening, gather your family to bless the wreath and pray together, using a devotional book to guide your reflections. As the candles are lit, it symbolizes the growing light of Christ's presence in our lives. This simple tradition brings light, peace, and a deeper connection to the Advent season, helping your family focus on prayer and preparation for Christ's coming.



Top Christmas toy picks for 2024 have one thing in common

Here's our suggestion for a gift that will last



Good Housekeeping magazine has released a list of the top 21 toys that their editors say will produce joy for parents and kids alike on Christmas morning. The list includes some venerable brands, such as a trustworthy but pricey \$199 Lego building set, to a remote-controlled, gravity-defying race car for \$14. From 18 months to 12 years, the list includes toy recommendations for all ages of kids. One curious toy on the list is a set of “emotional support” stuffed plushies that come in multiple comforting forms, from cute animals to fast foods to pumpkin spice lattes (really?).

Toy gifts have the ability to shape our childhoods. In fact, there's even a nostalgia-fueled National Toy Hall of Fame at the National Museum of Play in Rochester, New York that enshrines the toys and games of the past that have made their mark on our culture and memories. Will any of the toys recommended in 2024 by *Good Housekeeping* make that venerable list in decades to come? Possibly? You can nominate a favorite toy for inclusion on the list on the museum's website.

Parents and grandparents certainly feel pressure to find the right toy that will delight little ones beyond Christmas morning. One thing all the recommended toys have in common is their finite nature. Each toy will provide a new experience for a time, but all will end up stuffed into the bottom of a toy bin or left on a shelf sooner or later. Finding a gift that satisfies a child momentarily is easy. Finding a gift that satisfies the needs of a child for decades is a true challenge.



Catholic United Financial offers a lasting gift for parents and grandparents: Sprout™ Solutions youth term life insurance. This unique policy provides two key benefits: protection and insurability. Coverage lasts until age 30 and can be converted into permanent insurance at any time, without medical exams or proof of insurability—ensuring lifelong coverage, regardless of future health conditions.

Give a gift that grows with your child or grandchild and offers value for decades. To get started, contact your local Member Advisor at 800-568-6670, log in at my.catholicunitedfinancial.org, or visit catholicunitedfinancial.org/youth-policy-online.

*Parents must be beneficiaries. For children age 15 days to 17 years. Convertible to up to \$100,000 of universal life insurance or whole life insurance coverage before expiration without further evidence of insurability. See Member Advisor for limits on total Youth Term coverage. 21SPYT-1

Members Support Shaping Future Leaders of the Catholic Church

Msgr. Schuler Seminarian Fund provides grants for seminarians studying for the priesthood

The 2024 Msgr. Schuler Seminarian Fund is one of the ways that Catholic United Financial members and supporters are helping to shape the future of the Catholic Church. Msgr. Richard Schuler, the fund's namesake and inspiration, served as the Spiritual Director of Catholic United Financial for nearly 30 years. In honor of his dedication to supporting vocations, the Msgr. Schuler Seminarian Charitable Fund was created in 1996. Grants have been given to hundreds of seminarians since then, totaling more than \$1 million. Since most young men cannot earn an income while enrolled in seminary, the grants are intended to help them pay for living expenses, gas for trips home to visit family, and similar needs at their discretion.



The grant application period for this year closed on October 30, 2024. We are excited to announce that the Foundation will award 172 grants to seminarians from dioceses across Minnesota, Wisconsin, Iowa, and the Dakotas. These grants total more than \$75,800 in support for their educational and spiritual formation.

Here's the breakdown of this year's awards:

- Major Seminarian Awards: 78 grants totaling \$42,900
- Minor Seminarian Awards: 72 grants totaling \$25,200
- Propaedeutic Seminarian Awards: 22 grants totaling \$7,700



Your gift to the Msgr. Schuler Seminarian Fund helps support the future of the leadership of the Catholic Church. Please consider a generous gift today. As the Fund grows, so does its ability to help seminarians. Call 877-275-7145 to learn how to give a gift.



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