





#### **FEATURES**

16 Flip

His lasting legacy lives on. Learn about his decades long impact.





#### Catholic Schools Raffle

Another record breaking fundraising total during a pandemic no less.



#### **Triennial Conference**

Its been three years since our last convention. Check out what is exciting and new for this year's convention/conference.

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#### **Our Catholic Journey**

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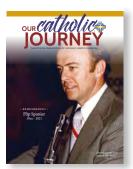
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Flip Spanier speaking at a Catholic Aid Association meeting. Photo date not known. Photo Courtesy: Catholic United Financial Archives

# A MESSA FROM MI



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

# Remembering and Learning from a Legend

HIS PAST APRIL, OUR ASSOCIATION LOST A LEGEND. Floribert Spanier, who everyone affectionately knew as "Flip" and who skillfully led our Association as President from 1974 to 1997, passed away at age 88. In this edition of *Our Catholic Journey*, you will see our tribute to Flip on page 16. However, I want to share some of my thoughts about him, both his impact on Catholic United and his impact on me.

I met Flip in the summer of 2012 when I was interviewing to become Senior Vice President. Flip was a member of the search committee and, from the moment I met him, we had a connection. This was not new for Flip.

Everyone Flip met had a connection to him. In the weeks leading up to my start date, he called me several times to ask about me - my background, my family, where my family was from (and thrilled to hear it was from central Minnesota!), who my family was related to, who my family's friends were, and who might they have been related to, etc., etc. I was honored he took such an active interest in getting to know me. As I got started at Catholic United, I saw that Flip treated everyone this way. We were all special to him. He wanted to know how we were all connected, in our Catholic community and as friends and family. And it was astonishing how many people he knew! This was a huge part of me getting to know our organization and understanding how to be a good leader for us. (I am still learning.)

In the years since, I have been in board meetings with Flip, shared dinners and lunches with him, and golfed with him during our Foundation tournaments. Each time we met, he shared with me many of the things he led or was part of in transforming our organizations; our Credit Union, Foundation and Association. The benefit to me was not just knowing what was done, but why it was done. The intent of his effort and the philosophy of "Catholics helping Catholics" drove his work and led to our dramatic increase in Sales Representatives to tell our story and recruit members. His innovative benefits and new insurance products built a

foundation for protecting our members. And his commitment to growing people in our Catholic faith brought support to seminarians and the leaders in our parish communities. For as long as I remember Flip, I will think about the way he took an interest in me and how he inspired my thinking to build us up by connecting our people. I will miss you, Flip. Rest in peace.

Flip aggressively created engaged advocacy with our members. Advocacy of our fraternal business model, advocacy of supporting our Catholic parish and school communities, and advocacy for our affiliated Credit Union and Foundation. This advocacy is what drove growth in our membership during his tenure, and what I have learned from him is critical to our future success as well.

With this advocacy in mind, we are excitedly planning our Triennial Business Meeting and Leadership Conference (formerly known as our Annual Delegate Convention) later this summer on August 6 to 8 (Read more about the event on page 8). I am so excited about this gathering! It will be a truly wonderful way to reconnect with the biggest fans of our Association—our Delegates. The Business Meeting will include a progressive recommendation from our 2021 Constitution Committee, and the Leadership Conference will have an engaging agenda for our valued Members and friends. In all, it will allow us to emerge from the past year of a pandemic by bringing back the best of our Association: opportunities to connect, socialize and collaborate as Members. See you there!

Until then, be safe, and may God bless you and your families.

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

### Pasta with a Purpose event raises \$10,000 in an hour



Sales Rep Travis Schmitz with members of the Smith Family. The Smith Family, along with the St. Isidore Volunteer Team and parish volunteers, served spaghetti, garlic bread and a heart-shaped cookie to celebrate Valentine's Day weekend and collected free-will donations. Runners brought the packaged meals out to supporters waiting in the drive-through line. Despite record-breaking frigid temps, the event was a HUGE success and raised over \$10,000 in just an hour!



Regional Manager Butch Byers hands Denise Erickson the \$100 Visa gift card she won in the Catholic Schools Raffle in March. Denise purchased the lucky ticket from her nieces, who attend Christ the King School in Sioux Falls, S.D.





Local Rep Travis Schmitz with member Fr. Timothy Biren serves food for "Pasta for a Purpose." Following Saturday evening Mass on Feb 13, the St. Isidore Volunteer Team in St. Charles, Minn, hosted "Pasta for a Purpose" – a drivethrough Member Assistance Grant for a local family. Catholic United's Member Assistance grant allows for Volunteer Teams and Councils to hold fundraisers for local members, and Catholic United matches the proceeds, dollar for dollar, up to \$1,000.



Sales Representative Donna Nelson presents a \$500 technology grant check to St. Mary's School of Bird Island, Minn., to Principal Tracy Bertrand Sigurdson. Photo: St. Mary's School

# nancial.

Local Rep, Donna Nelson, delivers a \$1,500 technology grant check to Shepherd of Souls Area Faith Community in Litchfield MN.



Sales Rep Travis Schmitz holds an End of Life Decisions Workshop at St. Charles Borromeo Catholic Church in St. Charles, Minn.



Sales Rep Denise Degerstrom congratulates scholarship recipient and member Austin Degerstrom from Hinckley, Minn.



Member Kaitlyn Miller of Pine City, Minn., receives word of her Catholic United Financial scholarship from Sales Rep Denise Degerstrom.

#### Welcome (AGAIN) **Dean Demarais**

Senior Sales Representative Takes on Additional **Medicare Supplement Manager Role** 



Catholic United has made an exciting change to our Medicare Supplement insurance program that will better serve our members and help promote our valuable product. Dean Demarais, a veteran Sales Representative serving central Minnesota, has been named our Medicare Supplement Health Insurance Manager as of March 1. Demarais has worked for Catholic United as a Senior Sales Representative for over 25 years. He brings expert knowledge in the field of Medicare Supplement Health Insurance. Dean will work closely with our Sales Representatives to lead, assist, train and motivate them through the process of selling. Dean and his team will assist with questions about Part D, Medicare Advantage plans and of course, our Catholic United Medicare Supplement insurance. President Mike Ahles states, "I am very excited about this new opportunity for Dean and Catholic United and believe this focused strategy will lead us to success in achieving our goals."

On behalf of his team, Dean states, 'We are excited to help assist Catholic United and all of the wonderful employees we work with to put our

Medicare Supplement out there as a leader in the states we work in."

## MEMBER ENGAGEMENT

# Our Volunteer of the Year takes on many personas to encourage volunteer service



Tricia Manuel uses many hilarious costumed characters in short videos to promote upcoming parish events.

The year 2020 may have put a pause on many normalcies, but it did not stop Tricia Manuel, Maple Lake native and parishioner at the Church of St. Timothy, from keeping her community thriving. Manuel put her creative hat on and went to work revamping parish events. She was honored for her selfless



service with Catholic United Financial's Volunteer of the Year Award on May 27, 2021.

Manuel was nominated by local Catholic United members and selected by popular vote. An outstanding number of people from Maple Lake, surrounding towns and even outside of Minnesota went online or called in to show their support and gratitude for all that she has done.

Known locally as the owner of The Costume Shoppe located in Maple Lake, Manuel was also known across the country as the clown performer "Pricilla Mooseburger" with the Ringling Bros. and Barnum & Bailey Circus. Upon leaving the circus after three years of performing, she traveled the globe teaching clown arts education.

# Drive into summer savings with CUFCU.

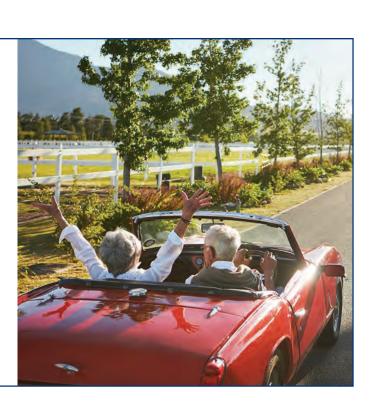
Let us help you save money on your next car or the one you already drive, just in time to hit the road this summer. We offer low rates, flexible terms, and up to 100% financing. In fact, rates start as low as 2.75% APR\* Check out our article in this issue and save even more with our 20th Anniversary Special Discount!

Apply online today at **www.catholicunitedCU.org** or call us toll-free at **1-877-871-8313**.





\*Annual Percentage Rate (APR) is effective 5/1/2021 and subject to change without notice. Rates are based on an evaluation of your credit history and other factors, so your rate may differ. All loans are subject to credit approval. Loan Payment Example: Assuming a \$30,000 loan for 60-months at 2.75% APR, the monthly payment would be \$535.73.



While on the circus train traveling the country, Manuel said she learned that "you take your faith with you wherever you go." That was most obvious to her at Mass led by a priest who traveled with the circus. She remembered that they gathered in any open space they could find, sometimes "next to the ice machine or the elephants."

Now settled in Maple Lake, Manuel lives just down the block from St. Timothy's Catholic Church where she is seen as "a dedicated, giving, kind, joyful, hardworking, and very faithful volunteer and person," read her nomination form. "[Tricia] gives of her time without drawing attention to herself and wanting any praise or gratitude, and she always does so with such a joyful, energetic, and faithful spirit."

Manuel spearheaded an effort at St. Timothy's to make sure that people could receive the sacraments amidst the pandemic at a midday Mass. She also served as fundraiser chair for the annual parish festival (turned drive-thru) and made sure everyone had a Thanksgiving meal. Manuel called upon parishioners to donate money for the Thanksgiving effort in a video while dressed in a turkey costume! With the help of a local caterer, volunteers and friends, St. Timothy volunteers delivered holiday meals to 45 homebound parishioners and eight families in need. Tricia has also posted promotional videos for other parish events while costumed as a singing Italian chef and a trench-coated detective.

"It is her joyful, faithful, energetic, humble spirit in which she volunteers and especially seeking to reach out to those who were affected by the pandemic and being a light to them in so many ways that makes her most worthy of this award," said Father John Meyer of St. Timothy's. As part of the honor, a grant of \$5,000 will be given to the parish in Manuel's name, and Manuel will receive a \$500 cash prize.

The Volunteer of the Year Award is an honor created by Catholic United to recognize a Catholic community

member – whether a member of Catholic United or not – whose superlative service serves as a shining light of selflessness. Watch Tricia receive her award in a short video on our website. www.catholicunitedfinancial.org/ volunteer-award



#### 2021 Volunteer of the Year Nominees

Now in its third year, the 2021 Volunteer of the Year Award program had 18 nominees and a revised format that offered the final selection process as a popular vote open to the public. More than 2,000 people voted between May 9 and May 23, 2021!

The challenge Catholic United staff run into year after year is that many of our best and most selfless volunteers DON'T want to bepublicly recognized. They prefer to do their service in relative secrecy, truly living out the adage: "Virtue is its own reward." And the ones who are willing to accept an award like this do so with the request, "Use my story to encourage others to follow in my footsteps, and hopefully surpass me."

Will you join us in accepting this challenge from those honored by the Catholic United Volunteer of the Year Award? Contact engage @catholicunited.org to get started!

Bernadette Berger, St. Willibrord of Gibbon, Minn.

Bob and Irene Braukmann, Holy Rosary of Detroit Lakes, Minn.



Lester and Linda Braulick, St. John the Baptist of Searles, Minn.

John Ernster, St. Agnes of St. Paul, Minn.

Jerry Hagemeier, St. Mary's Cathedral of St. Cloud, Minn.

Amy Hollan, St. Mary's of Bird Island, Minn.

Sandra Jerzak, St. John Cantius of Wilno, Minn.

Keith Koltes, St. Wendelin's of Luxemburg, Minn.

Tricia Manuel, St. Timothy of Maple Lake, Minn.

Virginia Olberding, St. Philip of Litchfield, Minn.

Dennis Pfab, St. Joseph of West St. Paul, Minn.

Glen Rodel, St. Mary's of Bird Island, Minn.

Hildegard and Othmar Rohe, St. Wendelin's of Luxemburg, Minn.

Janet Selinger, St. Stanislaus of Sobieski, Minn.

Wayne and Melanie Shull, St. Patrick of Wall, S.D.

Carol Tabery, Ss. Peter, and Paul of Loretto, Minn.

Mary Lou Wildung, St. Bernard's of Cologne, Minn.

Betty and Norb Zahler, Mary Queen of Peace of Rogers, Minn.



It's been so long (well, three years to be exact) since we've gathered the membership together to conduct business, listen to excellent speakers and have fellowship with each other at Convention. We are excited to introduce to the Association our reimagined gathering as a Triennial Conference, and this first-of-its-kind meeting is going to be one to remember.

#### An exciting mix of old and new

Our Conference will be an exciting mix of old and new. As in the past, we will conduct our business sessions on Saturday morning when delegates will hear from our executives and committees on vital business. As a member-owned and member-directed company, these sessions are key moments when delegate participation is needed on the proposed changes to the Constitution & Bylaws of the Association. (Delegates are elected by their respective team/council officers.)

What's new is we're opening up the entire Conference to the public. Members and non-members are invited to participate in

workshops and sessions that will explore vital leadership topics applicable in the parish, in the workplace and even at home. Invite friends and relatives to attend with you as the Conference – including room and board – is free for all!

#### Enjoy summer in St. Paul on campus

We're meeting at a fantastic venue. We will gather on August 6 through August 8 on the beautiful campus of the University of St. Thomas in St. Paul, Minn. As we discovered at past gatherings held at St. Thomas, the campus is accommodating and the facilities are world-class.

#### Exciting speakers on relevant topics

We're hosting excellent presenters to lead us in faith-honoring sessions on spiritual gifts, conversation skills that preserve relationships, and being faithful in the use of material wealth. We're also holding breakout sessions on assessing parish needs, how to successfully promote events, encouraging intergenerational service, and more.



#### Faith-filled activities

Our faith component remains an integral part of our gathering. Rosary prayers will be held at 7:30 a.m. on Saturday and Sunday for those who wish to participate. We will host a service project available to all ages and physical abilities on Saturday afternoon. There also will be two opportunities to attend Mass, on Friday and Saturday evenings in the beautiful St. Thomas Aquinas Chapel. Our Spiritual Director, the Most Reverend John LeVoir will preside over Mass.

#### Connect with friends both old and new

It can't all be business and committees. We need to have some fun, too! Social gatherings and free time have been built into our Conference schedule to make sure that delegates and guests can meet up with old friends and meet some new ones. Receptions on Friday and Saturday nights with music, food, and bowling are open for all to enjoy. Conference guests are also welcome to tour the campus during open time on Saturday afternoon, including sites such as the Grotto walking path (a popular place for prayer walks), the Iversen Center for Faith, and the American Museum of Asmat Art.

#### Promote your business

Catholic United members who own businesses are invited to sign up for business promotion opportunities at the Conference at no cost. A registration form is available on the Catholic United website for those interested in these opportunities. Scan the QR code or visit www.catholicunitedfinancial.org/triennialconference to sign up.

#### General registration is open until July 15

Online registration is open now for everyone. If you've never attended a convention in the past, this is a great opportunity to attend for the leadership training and social opportunities. Invite a friend, family member, or your priest to join you. Scan the QR code or visit www.catholicunitedfinancial.org/triennialconference to RSVP.

#### TRIENNIAL CONFERENCE SPEAKERS



Michael Ahles

You'll be amazed to learn just how big an impact this Association, Foundation and Credit Union make on our Catholic community. What does the future hold? President Michael Ahles will outline the vision for Catholic United and the people and products that make it all possible.



Odell Mitchell III

The Crucial Conversations workshop led by Odell Mitchell III will give people the skills to step into disagreement — rather than over or around it and turn disagreement into dialogue for improved relationships and results. How do we overcome defensiveness? How do we really talk and yet keep our relationships intact? Mitchell will explain how we can use conversation skills both in the workplace and at home.



Dr. Michael Naughton

The scriptures and the Church's teachings are full of appeals of "good wealth"—how we create and acquire it, distribute it, use it, and give it away. Dr. Michael Naughton, PhD, professor of Catholic Studies at the University of St. Thomas and director of the Center for Catholic Studies, will speak on "Good Wealth: The logic of 'Gift' in a culture of entitlement." Naughton is an expert in Catholic social thought in relation to work, business and organizational life.



Patrick Conley

The Holy Spirit brought with Him an abundance of specific gifts that have been given to us as unique individuals for living out our personal vocation in this life. Patrick Conley will speak to us about how to discern the generous, gracious gifts that have been given to us. Conley is host of the "Practicing Catholic Show" podcast produced by the Archdiocese of St. Paul and Minneapolis, which can be found on Relevant Radio and online.



Scan this code with your smartphone camera to learn more

# Summary Report of the Compensation Committee

Approved December 10, 2020

Following is the report of the work of the Compensation Committee of the Board of Directors for Catholic United Financial for the year 2020.

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

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

The CC also reviewed the officer performance evaluation process which includes all members of the Board, tabulated their performance ratings, recommended areas for discussion with the officers during their executive evaluations, and prepared compensation recommendations based on existing guidelines. The resulting recommendations were approved by the full Board during their December 10, 2020 meeting.

In consideration of the guidelines established for officer pay, no changes for the total cash compensation of the officers, Board members and Committees of the Board were made for 2021. The total 2021 cash compensation for Mr. Ahles as President and Chair of the Board remains at \$375,000 and Mr. Zastrow as Senior Vice President and Secretary/ Treasurer remains at \$325,000. Board members annual cash compensation remains at \$17,250 with an additional stipend of \$1,500 for the Lead Director. Board committee members receive a cash stipend of \$800 per meeting with an additional stipend of \$200 per meeting for the Committee chair.

Respectfully submitted,

The Compensation Committee of the Board

## Report of the Constitution Committee

Approved, June 2021

The Committee on Constitution and Bylaws met and considered proposed amendments to the Constitution and Bylaws.

The suggested Amendments to the Constitution and Bylaws of the Association are submitted for approval by the Delegates of the 2021 Business Conference and are summarized below:

The Committee recommends changing the minimum number of meetings the Board of Directors conducts each year from nine to six. The Board is able to provide appropriate oversight of the affairs of the Association within six regularly scheduled meetings each year. In addition, the Board will continue to have the flexibility to call additional meetings as necessary should circumstances warrant.

The Committee recommends creating a new class of Membership, Associate Member, to provide the opportunity for Catholics to purchase products and services from affiliates of Catholic United without first becoming a Benefit Member by purchasing a product from Catholic United Financial. The Committee Members recommend the foregoing amendments be approved.

Respectfully submitted,

Nicole Fuhrer, Holy Spirit and Holy Family, Mitchell, S.D.

Joyce Griebel, St. John the Baptist, New Ulm, Minn.

Melanie Krippner, St. Mary, St. Cloud, Minn.

Cynthia Mensen, Holy Family, Grey Eagle, Minn.

John Schulzetenberg, St. Michael, Melrose, Minn.

Michael Smith, St. Boniface, St. Bonifacius, Minn.

Bonita Westberg, St. Jude of the Lake, Willernie, Minn.



# Sometimes Grief Does Not Fit

Your grief is personal, real and does not have to fit any pattern

"Speaking out loud to a loved one

site or out loud at home — is helpful

for many people processing grief," Dr.

Alison Forti, an assistant professor in

the Department of Counseling at Wake

Forest University, told Teen Vogue. "I

speak to an empty chair in an effort to

help them cope with grief. Many people

will experience a sense of disbelief after

they lose a loved one. By encouraging

people to speak out loud to their loved

one it helps them resolve that disbelief."

Everyone grieves differently. Grief is hard work. Whether you have lost a parent, sibling, a friend or someone else, a loved one's death can lead to a feeling of tremendous loss. For some, talking to a deceased loved one at their grave is comforting,

while others like to post messages on someone's Facebook after they have died. If you have ever found yourself having a conversation with someone you love who has passed away, do not worry. If you have ever wondered whether this is an unhealthy coping mechanism, experts argue it is a completely valid and healthy way to cope with loss.

As an exercise, licensed counselor Dr. Sherrie Campbell asks her clients to write letters to their deceased loved ones to air out any grievances or final thoughts, such as what the client wishes they could have said before their loved one died.

"When a relationship is ripped away from us through death, it takes the heart time to let go," Campbell told *Teen Vogue* magazine. "We still have things left unsaid, emotions and experiences we want to share, things to get closure on and a place to receive or feel a sense of connection and comfort."

"Many people have heard of the stages of grief and make a false

assumption that grief is linear," added Dr. Forti. "However, grief comes in waves and can hit people when they least expect it. People can actively grieve, move forward in life with their grief, years go by, and the simple smell of a perfume brings them back to an angry or sad moment of grieving." In any case, remember that everyone goes through the process of grief at a different pace. For instance, if a close friend you attended school with passes away, and your other friends seem to be moving on, it is okay to still feel

down and feel like you cannot quite move on just yet.

Believe in Love!

Geralyn



# New Online Application for Child Life **Insurance** Has Some Prominent Cheerleaders

Catholic United Financial's new way of buying youth term life insurance online is getting some rave reviews! Two people who are giving this new method five stars are former Minnesota Viking and Super Bowl Champion Matt Birk, and Laura Brickson, principal of St. Bernard's Catholic School in Thief River Falls, Minn. Both had nothing but great words to share about their experience.

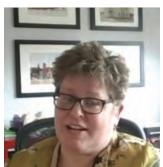
Birk knows the importance of selecting a company that aligns with his faith and values. Birk states, "I purchased life insurance for my entire family because, in over 140 years, Catholic United has never missed paying out a policy to its members. More than that, they are a company of integrity and are all about serving the community around them. Especially when it comes to Catholic schools and giving back millions a year to help causes which are near and dear to my heart."

Now easier than ever, parents or grandparents can apply for life insurance on Catholic United's website. In about 20 minutes, a child can be fully protected with term life insurance throughout childhood through their 30th birthday.

"When this insurance launched this year, I knew how easy and great it was to sign up my daughter. Plus, when she became a member, she is now eligible to apply for a college scholarship when she graduates next year from high school," said Brickson. "Being the principal of St. Bernard's, I was also able to share the good news with my school community. Many other parents

jumped on the bandwagon after they realized the immense benefits Catholic United was bringing to the table, including a donation given right back to the school!"

Jump on the bandwagon today and sign up your child or grandchild for youth term life insurance through our new, online



Laura Brickson



application. Getting a child insured during childhood gives them the potential of life insurance coverage from childhood to maturity. Our term policy gives the insured the option to convert the policy to term or permanent insurance that can last for the rest of their life!

This is a simple, fast way to give your child or grandchild membership in a faith-directed, member-owned financial company that offers one-of-a-kind benefits for you and your community. Learn more by typing in the link below or using your smartphone camera to scan the OR code.

www.catholicunitedfinancial.org/youthpolicy-online/

Solutions to this issue's puzzles pg. 22



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# Say Hello to Our Good Friend and Now New Sales Team Leader

#### Long-term friendly faces take on new roles and begin new chapters

You may know John Tetzloff as a very talented and engaging speaker at our educational workshops and events throughout the Upper Midwest. He is a strong advocate for financial wellness for both parishes and Catholic families. Tetzloff's tenure at Catholic United Financial started in 1997, and we have felt his impact ever since. Now we are happy to announce he is taking on an even bigger role as our new Sales Team Leader.

John's work as a trainer, estate planning specialist and workshop presenter has propelled the financial strength of our association and our members," states Mike Ahles, President and CEO. "Over the years, he has impacted well over 1,000 members with his exceptional acumen in estate planning and easy-tofollow financial plans in often complex and intricate cases."

#### WHAT JOHN KNOWS

John knows our products. John knows our members. He also knows how best to use our sales process and core systems to serve existing members and new Catholic families. "I'm really, really energized to take on this new role," states Tetzloff. "With my background and the strong relationships I have established with our members and sales team over the years, I think the sky is the limit. My knowledge and keen understanding on how to provide sensible solutions to Catholic families will give our sales team a strong foundation from which to attract and retain the next generation of Catholics to our great Association."

#### IMPACT ON OUR FUTURE, TODAY!

Tetzloff's role will include working closely with the management team to plan and execute our new distribution strategy, as well as have a strong



influence on our product and marketing strategies. "We can't wait to get to work with John," says Steve Wendorf,

Marketing Director. "When marketing and sales are in sync, we give ourselves the best chance to drive the future member growth that we need and desire."

'John's work as a trainer, estate planning specialist and workshop presenter has propelled the financial strength of our association and our members"

Mike Ahles, President and CEO

Please join all our members and Home Office staff and congratulate Tetzloff. We appreciate his willingness to take on this key role at our Association. You can reach him at jtetzloff@catholicunited.org or follow him on twitter.com/johntetzloff and connect with him on linkedin.com/ in/johntetzloff/

#### LONG-TERM SALES MANAGER. TOM SCHISLER DEPARTS



Change is inevitable. As we welcome John Tetzloff into his new role, we want to thank our long-time employee, friend, co-worker and sales manager

Tom Schisler for a job well done! After beginning his career with Catholic Aid Association 331/2 years ago, Schisler decided to make a change. He spent

almost his entire career at Catholic United. That just does not happen anymore. We were blessed and honored to have had such longevity in such an important role.

#### TOM BROKE THE MOLD

Tom was not your typical sales manager. His blood pressure was always in check, and he was not a human coffee drinking machine or a phone call away from creating a major stress-storm. Schisler was warm, gracious, inviting and easy to work with day-in and day-out. He will be missed not only by the Home Office, but by the sales team and our members. "He had the innate ability to smooth over everything," states Wendorf. "His job at times can feel like herding cats and can be very stressful. He was able to do that exceptionally well and make it look easy. Not many can pull that off as well as he did over the last 15 years as sales manager. Just a down-to-earth good guy and with an even better family."

"I'm sad about leaving but excited to take on my new role as director of stewardship at my home parish, St. Ambrose Catholic Community in Woodbury, Minn, says Schisler. "I will be working at creating a culture of stewardship and in the process helping eliminate our parish debt. This was one of the most difficult decisions I have had to make; I'm so grateful for the time I had at Catholic United and will miss the relationships with my coworkers and the members I've gotten to know so well over the years." He adds, "I'm not going far, and I will always be a member of Catholic United. I know great days are ahead and wish each of you and this great company all the success you deserve." Well said, Tom. Good luck and Godspeed to you and your family! †

Regional Manager Butch Byers poses with students from St. John Vianney School in Fairmont, Minn., a top performing school in the 2021 Raffle.

It was a year of excitement, curiosity and unknowns for the 2021 Catholic Schools Raffle. As planning began last year, doubt filled the minds of those involved. Would it happen? Is there too much risk involved? Would it be successful? Facing these challenges, Catholic United knew something still needed to take place. Not helping schools in need was not an option, especially in the middle of a pandemic. If the Catholic schools around the tri-state area were open, Catholic United would strive to defy the odds and gave it all they had to make this massive fundraiser happen for them.



Sales Rep Eve Hennen has two little helpers to deliver the \$3,000 New Member Grant Check to Our Lady of the Prairie School in Belle Plaine, Minn.

To our amazement, though, tickets flew out the door! Raffle Coordinator Raina Lojovich reported that schools requested she send them an additional 27,000 tickets during the selling period -- 12,000 more tickets than in 2020,"I could not believe the need for tickets across the board," she says. "I knew something was different about this year in a good way."

# Catholic Schools Raffle 2021 Wrap-up

It was a year of excitement, curiosity and unknowns for the 2021 Catholic Schools Raffle.



Matt Birk and Raina Lojovich, Catholic Schools Raffle Event Coordinator, celebrate the record-breaking total amount raised for the 2021 Catholic Schools Raffle.

She was right; 2021 turned out to be the most successful year yet for the 82 participating schools. Generosity flooded from all over. Phones rang off the hook for not only the schools, but also generous members calling in to the Home Office directly to buy tickets. (Those callers were sent to the nearest school so as to support the school directly.)

When the banner was dropped on March 11 to reveal a grand total of \$1,495,965 raised, cheers across three states could practically be heard though the live stream. But, amid all the obstacles and challenges, how could this be? What did the schools do differently?



The Hennen boys are awarded a \$500 scholarship for being the top-selling students at Our Lady of the Prairie School in Belle Plaine, Minn.

It all came down to generosity. People were searching for a meaningful way to give back, and they sure did. But, they gave not just for a chance to win a prize, but also to see the joy brought to children's faces as each helped schools reach fundraising goals. The real impact of the Raffle was seen in their smiles.

After the record-shattering total amount raised was revealed, the tickets were ready to be drawn by Emcee Matt Birk and Catholic United's Spiritual Director, the Most Reverend John LeVoir. The first ticket pulled for the grand prize of \$20,000 was awarded to Joleen Olson of Buffalo, Minn. Quickly after her name was drawn, our team at Catholic United surprised her with a live-on-the-air phone call, during which Birk told her about the great news. The excitement was palpable through the phone as she was almost in tears. "Olson said her son, Zane, sold her the ticket and their lives would never be the same." What an amazing wrap-up to the 2021 Catholic Schools Raffle! Thank you to all the schools and supporters involved! †





Denise Erickson with nieces who sold her a winning ticket from Christ the King School in Sioux Falls, S.D.



Regional Manager Butch Byers awards Principal Sarah Striemer of St. John Vianney School in Fairmont, Minn., with a \$3,000 New Member Grant Check.



Regional Manager Butch Byers awards a Top-Selling student with a \$200 scholarship.

#### IN MEMORY OF

# FLIP SPANIER

# The Spanier legacy endures at Catholic United



Spanier (right) and Msgr. Richard J. Schuler, former Spiritual Director of the Association, were close

The Association lost a strong leader, visionary and friend in the death of former President Floribert "Flip" Spanier on April 14, 2021.

Spanier was elected president of the Catholic Aid Association in 1974, and in the next two decades led the Association with a strategy for growth in both sales figures and fraternal programs. Recognizing that the business and the needs of the Association were changing, along with the insurance industry at large, Spanier responded by hiring the first sales director and first fraternal director to serve in those positions.

"Flip's aggressive leadership, exceptional business acumen and passion for Catholics helping Catholics propelled phenomenal growth in both assets and life insurance in force," President Mike Ahles said in a note to Catholic United employees on the day of Spanier's passing. "His passion and care for our members and our Catholic community was always on display."

Spanier was influential in the creation and founding of the Catholic United Financial Foundation, and served on the Foundation board for several years. He was also recognized as an Emeritus

Director of that board until his passing in April. Spanier was a close friend to Rev. Monsignor Richard Schuler, former Spiritual Director of the Association and namesake of the Foundation's Schuler Charitable Fund that supports seminarians. Spanier's dedication to support of the Church was due to his deep Catholic convictions.

In recognition of his contributions, the Foundation passed a Memorial Resolution honoring Spanier on April 28 noting his many contributions, both professional and personal, in his 88 years. The resolution reads in part:

Mr. Floribert "Flip" Spanier was instrumental in creating and founding the Catholic United Foundation as an integral part of the continuing mission of Catholic United Financial in 1997 and he was appointed as a member of the Foundation Board as a founding Director, continuing to serve as an Emeritus Director until his passing during which time the Foundation grew with his support to over \$36

million in assets. He served as President of Catholic United Financial, then Catholic Aid Association, from 1974 until his retirement in 1997. Flip's leadership, exceptional business acumen and passion for Catholics helping Catholics propelled phenomenal growth in both assets and life insurance in force. He charted the course for new fraternal benefit programs including the Fraternal Life Benefit to protect the uninsurable children of our Members. Mr. Spanier was born, raised and continued to be a devout, deeply spiritual Catholic. He was a loving husband of more than 64 years to his wife, Patricia Welle Spanier, until her death in 2017. He was a nurturing father to his children, Ruth (John) Stumpf, Douglas Spanier, Cynthia (Jeffrey) Wilson and Maria (Sean) Stinnett. Grandchildren are Joshua Stumpf, Rachel (Bret) Taber, Rose Wilson, Ava Stinnett, Maximus Stinnett and Shae Stinnett; greatgrandchildren, Henry, Nicholas, Lillian, Madelyn and Charlotte. Mr. Spanier was a kind and gentle man who took time to



Incoming CAA President Michael McGovern accepts the gavel from President Spanier upon the latter's retirement in 1997.

learn about each individual person he met. His presence at the Association, Foundation and many events will be sorely missed. Therefore, be it resolved, that the Board of Directors of the Catholic United Financial Foundation hereby commends Mr. Floribert "Flip" Spanier for his service to the Board and the Catholic Community.

Aside from his leadership and professional accomplishments, many friends and coworkers recalled that Spanier was very engaged with the Association membership. One thing that many mentioned was Spanier's sharp memory and his ability to recall names of hundreds of people he came into contact with as President, especially recalling the names and associated councils of fraternal secretaries.

Sales Representative Susan Stenzel of Rochester, Minn., recalled how Spanier always knew everyone's name as he went from city to city, meeting with members and council officers. "I first met him in 1989 and he was happy, positive, bright and fun. He always remembered me as 'the girl from Rochester."

Mike Bredeck, retired regional manager, friend and Catholic United employee for 18 years, recalled he was in his car near Albany, Minn., when he heard over the radio that Spanier had been named president of the Association. "Flip knew how to engage. He was a very conservative individual so he knew the value of a penny, but that's part of Stearns County German ethics," Bredeck said. "He made sure that the company was solid. He wanted to make sure that he would leave it a better company than he found, and he did."

In their final years, Flip and Pat lived a mile or two from the Home Office

in Arden Hills, Minn. Long after his retirement in 1997, Spanier was still a regular visitor not only for Foundation meetings, but to check in with old friends and new acquaintances. Spanier was a welcome presence, professional and personal, faith-filled and faithaffirming. His visits will be missed, but his legacy endures.





# Benno Gall remembered as a man who did good business

Catholic United members, employees and friends said goodbye to another pivotal and memorable figure in Association history in April. Benno Gall, sales representative in central Minnesota, passed away on April 29. He was 86.

Benno Gall was a member of the first class of Sales Representatives hired by the company, and stayed on for 26 years. Before Catholic United (then Catholic Aid), Gall was working in construction as a carpenter in the 1970s when his Uncle Leo Mischke, a CAA employee, encouraged him to become an agent because of his work ethic and personality. Working for a Catholic company was something Gall desired, as he had been brought up in the Faith and the family had strong connections to the Church; three of Gall's uncles were priests and two aunts were nuns.

Gall's Catholic United legacy is personified in the continued work of his sons Gary and Greg. Greg currently is Regional Manager of central Minnesota, managing a team of 11 sales representatives. Gary has been serving St. Cloud, Minn., and areas nearby as a Catholic United Sales Representative since 1984, the longest tenured employee of the current sales staff. Benno Gall served rural areas and Gary remembered that his father liked working with farmers. "He did some business in St. Cloud, but I think he just connected better in the rural areas. That was his niche. Dad spoke German, so he knew their lingo. He'd stop for a business call and then stay for a while longer just to shoot the breeze."

"My dad had a Rolodex of a memory," Greg recalled. "You could say the name of one of his members and he knew where they lived, how many kids they had, what their profession was. He would never forget any of his clients through 26 years."

Gall served as a mentor to many Sales Representatives, both retired and current, and had been described as an "institution" in central Minnesota Catholic circles. Gary remembers other Sales Representatives approached his dad for advice on how he would handle certain situations. "He was like a sounding board. He was always very willing to share his experience."

Both Greg and Gary serve member families brought into the Association by their father. Greg said, "When I see my dad's signature on a member's policy, I know he put very good thought into that policy and what was done was good business."



# KEYS TO YOUR KINGDOM

John Tetzloff, CLU, FICF, LUTCF

is the Catholic United Financial Director of Sales. He leads financial education workshops in Catholic parishes throughout the Upper Midwest. He has more than 25 years of experience in estate planning and financial preparedness

#### Does my spouse get the house? John Tetzloff responds

Each year, we hold several financial education workshops throughout the five-state area and have shared with hundreds of Catholics valuable information to help them with their estate plans and charitable giving directions. During the workshops, we usually receive a variety of questions from both young and old. In this edition of Keys to Your Kingdom, we will look at two of the most frequently asked questions.

# QUESTION 1: "If I have a will, do my heirs have to go through probate? If so, what is involved with the probate process?"

The purpose of the probate process is to validate and "prove" the last will and testament of the deceased. The first step for the court is to approve and appoint the personal representative named in the will, identify probate assets, and have the personal representative create a public notice of probate hearing to notify creditors of the deceased.

Other responsibilities of the personal representative are to gather assets, communicate to heirs, consult professionals regarding payment of expenses and tax reporting, pay expenses and claims, distribute assets, and file a petition to close the estate.

Some downsides to the probate process include time. Often, this process can take six to 18 months or more, depending on the complexity of the case. The reporting of assets becomes part of the public record at the probate court. For these reasons, people search for other options to transfer assets to heirs, which you can discuss with your local Sales Representative.

## QUESTION 2: "Will my spouse automatically inherit our home after I die?"

This is a question a lot of people ask me as we review their assets. Many people assume that a marriage license entitles a surviving spouse to property owned by the deceased spouse. However, assuming is not the same thing as making a plan. I would defer to an old adage I heard around the kitchen table plenty of times growing up: "Failing to plan is planning to fail."

There are a couple of ways to ensure a home transfers to a surviving spouse. First, if a couple buys a home together with both husband and wife listed on the mortgage and/or deed, and one passes away, the surviving spouse has the right to possess the home. Or, if the home is in the name of the wife and not the husband (or vice versa), a transfer on death deed can be drafted and filed with local government agencies so the ownership will pass to the surviving spouse. The advantage of this method is that ownership of the home is determined outside of probate.

The second method is to put a provision in your will that specifically states you want your spouse to inherit the home. The drawback to this method is that probate will be involved in the validation of the will, which could delay the transfer of ownership by several months and will result in a loss of privacy regarding the specifics of your estate.



Of course, this is a simplified explanation of property transfer. Since everyone's situation is unique, there are tax considerations, local laws, and procedures to consider, potential legal forms to fill out, along with privacy considerations. I encourage everyone to do their homework or consult a financial professional rather than operate on assumptions.

As you can tell, estate planning can be complex and complicated. Therefore, getting easy-to-understand guidance is a great start to any well-thought-out plan. Consider attending one of Catholic United's Estate Planning workshops where you will receive some simple, timely and valuable information to assist in the process. You can call us at 1-800-568-6670 to request a workshop at your local parish, free of charge and free to attend. May God bless you and your families.

Catholic United Financial does not provide legal or tax advice. You may wish to consult your personal legal or tax advisor with questions about your specific situation.

# COINS OF YOUR LIFE



# 2021 IRA Required Minimum Distributions Are Back

Robert Heuermann, Executive Director Catholic United Financial Foundation

# Avoid paying taxes through investing a Qualified Charitable Distribution in Charitable Life Insurance

Did you know that you are once again required to take an IRA Required Minimum Distribution (RMD) for 2021? The distribution is taxable unless you use it to make a Qualified Charitable Distribution (QCD) to the charity or charities of your choice. There is even a way to make the charitable contribution much larger for your future donations through Charitable Life Insurance.

For several reasons, Life insurance is an excellent tool for making charitable gifts. Life insurance provides an "amplified" gift that enables you to purchase a significant charitable legacy on an installment plan. Through a relatively small annual cost or a single one-time donation (the premium), a benefit far more than what would otherwise be possible can be provided for charity. This sizeable gift can be made without reducing the amounts you plan to leave to your children, grandchildren and others. Assets earmarked for family members can be kept intact.

Leveraging the IRA QCD rule is one way to make substantial charitable donations while you are alive, but another important element to estate planning is ensuring that these charities can continue to benefit from your estate after you have passed. One path to building up a large charitable gift is to make a QCD to the Catholic United Financial Foundation, which can invest your QCD in a properly structured life insurance policy and name your choice of charities as beneficiary. Even late in

life, you can purchase life insurance that will provide a greater philanthropic benefit than simply passing on the value of your IRA.

The good news is, depending on what you want to accomplish, you can take advantage of IRA Qualified Charitable Distributions for annual donations as well as fund a life insurance policy using separate distributions from your IRA.

With these approaches, the remaining balance in your IRA remains intact, and continues to grow. In addition, upon your death, your charity and family beneficiaries will not only receive the life insurance benefit, but the remaining value of your IRA as well. This is a win-win financial tactic for estate planning. The QCD rule is an IRA strategy that enables you to take advantage of tax benefits while maximizing your estate; and is an excellent means to share your wealth with charities while also protecting your and your loved ones' financial futures.

Contact your Catholic United Financial Sales Representative to learn more about using your Qualified Charitable Distributions from IRAs or for help with creating your estate plans. Or contact me directly at foundation@catholicunited.org or at (651) 765-4135. We would be happy to show you how to pay less on your taxes and give more than you thought possible to the Church or charities of your choice.†

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

# Credit Union to Celebrate 20th Anniversary



t all started in 2001. A group of Catholic Aid Association (CAA) leaders came together with a shared vision: to create a member-driven financial institution that provided valueadded services for Catholics throughout the Upper Midwest. "As a large fraternal life insurance company, we knew we could do more for our members," said former CAA President Michael McGovern (1995-2010). "In October 2001, the credit union opened its doors for business in St. Paul with a full suite of banking products and services." In its first year of operations, the credit union had 299 members and more than \$1.8 million in assets.

The credit union's second decade of operations led to many productive changes. In 2011, the credit union changed its name from Catholic Aid Association Credit Union (CAACU) to Catholic United Financial Credit Union (CUFCU). In the next three years, the credit union experienced a jump in membership growth thanks to the success of two mergers. The first merger was in 2009 with Priest's Credit Union based in Fargo, N.D. This merger broadened CUFCU's charter to offer membership to all Catholics residing in that state. In 2012, the credit union accepted an opportunity to merge with Catholic Credit Union based in St. Cloud, Minn. The successful merger led to the opening of a new CUFCU branch to serve members residing in central Minnesota.

Today, CUFCU has grown in strength and numbers, serving more than 3,500 members. With \$22 million in assets, the credit union is positioned to grow and committed to fulfilling its mission to enhance the financial lives of all Catholic United Financial members.

"The defining values on which we were founded – service, commitment, and integrity - remain as strong as the day we opened for business 20 years ago," said current President Maureen Daehn. "Our focus is to serve our members and use our resources to support Catholic parishes, schools and organizations. We want to thank our members for trusting us with their personal finances for the last 20 years and look forward to helping even more members for years to come."

#### It's Easy to Bank with Us

Technology makes it easy for members to do business with the credit union. CUFCU's digital banking services offer features

such as the ability to pay bills online, transfer money between banks, deposit checks remotely using a mobile device, and sign loan documents electronically.

"Today, members can bank with ease from anywhere," said CUFCU Director of Innovation and Member Engagement Andrea Ferkingstad. "Whether you are at home or on the go, our digital tools make managing and accessing your money fast and easy. Or, if you prefer to do your banking over the phone or to communicate by email, we personalize our service to how you want to do business."

#### Need a Loan? We can help!

This year many credit unions, including CUFCU, have seen an increase in deposits. As a result, CUFCU has more money to lend to members. With a wide selection of financing options and flexible terms, the credit union helps members save money when they need to borrow. CUFCU offers may types of loans, including:

- · Auto Loans
- · Boat Loans
- · Motorcycle Loans
- · Recreational Vehicle Loans
- · Personal Loans
- · Adoption Loans
- · Home Equity Loans
- · Mortgage Loans

With interest rates remaining at an all-time low, it is a great time to borrow money.

#### 20th Anniversary Special Loan Discount

Members can enjoy even more savings during our 20th anniversary celebration. "Our low loan rates mean more money in your wallet," said Daehn. "Whether you're looking to refinance a loan you have with another lender or want to purchase something new, we can help you today!" CUFCU is offering an additional loan discount on the published rate when current members apply for a car, truck, boat, motorcycle, personal recreation vehicle or personal loan. Hey, Catholic United members! Joining the credit union and applying for a loan is quick and easy. Apply online at www.catholicunitedCU.org or call at 1-877-871-8313.



#### Pina Colada Zucchini Bread

MaryAnn Kammers | Richmond, Minn.

- 4 cups flour
- 3 cups sugar
- 2 tsp. baking powder
- 11/2 tsp. salt
- 1 tsp. baking soda
- 4 large eggs
- 11/2 cup canola oil
- 1 tsp. coconut rum extract
- 1 tsp. vanilla extract
- 3 cups shredded zucchini
- 1 cup crushed pineapple
- ½ cup chopped walnuts or pecans

Line the bottom of two bread pans with wax paper. In a large bowl, combine dry ingredients. In a separate bowl, whisk eggs, oil and extracts. Stir into dry ingredients until moistened. Fold in zucchini, pineapple and nuts. Transfer to pans.

Bake at 350 degrees F for 45-55 minutes or until a toothpick comes out clean. Cool 10 minutes before removing from pans to wire rack. Gently remove wax paper.



Cucumber Salad Betty Russell | Bellview, Minn.

8 cups cucumbers, peeled and sliced

- 1 cup celery, diced
- 1 cup onions, diced
- 1 cup green peppers, diced
- 1½ tsp. salt for veggies
- 2 cups sugar
- 1 tsp. mustard seed
- 1 tsp. celery seed
- 1 cup white vinegar

Combine veggies in a bowl. Add salt and let stand for ½ hour. Drain off any liquid. In a separate bowl, mix sugar, mustard, celery seeds and vinegar. Pour mixture over veggies, lightly toss and serve. Keep in fridge up to 3 months.



Grape Salad Betty Russell | Belview, Minn.

2-3 lbs. red or green grapes

1 cup sour cream

½ cup Cool Whip

1/3 cup brown sugar

Crushed nuts (optional)

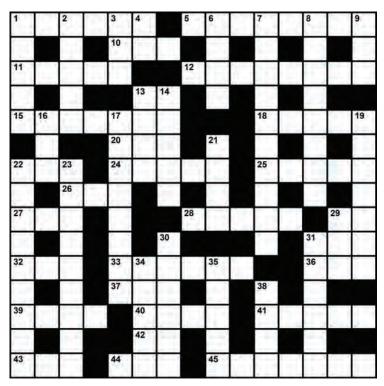
Wash and dry grapes, then remove stems. Place in a serving bowl. In a small bowl, combine the remaining ingredients; place in fridge if not planning to serve right away. When ready to serve, mix with grapes. Refrigerate leftovers.

# 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.







#### Across

- 1 Benediction
- 5 Charitable gift
- 10 Compete
- 11 Make good for past sins
- 12 Holy Catholic symbol
- 13 Golden state, abbr.
- 15 Jesus offers \_\_\_ life
- 18 Pew seating
- 20 Sistine Chapel painting, for example
- 22 Monk's promise
- 24 Educate
- 25 Locations
- 26 Yes in French
- 27 Letter, for short
- 28 Brother of Moses
- 29 Nashville's state, abbr.
- 31 Violation of the Ten Commandments
- 32 No, in slang
- 33 Disciple who doubted Jesus
- 36 Drink that can be taken hot or cold
- 37 "\_\_\_\_, though I walk through the valley of the shadow of death "Psalm 23:4
- 39 See
- 40 Zealous
- 41 Monastery
- 42 Memo starting word
- 43 Color of a Cardinal's clothing
- 44 " true!"
- 45 The territorial jurisdiction of a bishop

#### Sudoku

To solve a Sudoku, each of the nine white or blue boxes must contain every numeral 1 through 9, in each full row and full column.

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

#### Down

- 1 "And the \_\_\_ of God, which surpasses all understanding, will guard your hearts and your minds in Christ Jesus."
- 2 Worship
- 3 The first woman in Genesis
- 4 Providence state, abbr.
- 6 Paddles
- 7 One who is responsible for large areas of Catholic Churches
- 8 "Great is our Lord and abundant in strength: his understanding is \_\_\_\_\_ "Psalm 147:5
- 9 Disapprove
- 13 Show love and concern for
- 14 Where mass is celebrated
- 16 "\_\_\_ are better than one, because they have a good return on their labor: if either falls down, one can help the other up" Ecclesiastes 4:9
- 17 The account of Jesus' birth
- 19 Shout of adoration
- 21 Command to a horse to stop
- 22 One who helps others freely
- 23 Showed devotion to God
- 29 Link together
- 30 The parable of the five \_\_\_\_ and two fishes
- 31 Firm and dependable
- 34 "You will seek me and find me when you seek me with all your "Jeremiah 29:13
- 35 Provided help
- 38 Divine light

# LOCAL SALES REPRESENTATIVES

in your area

Your local Sales Rep is your first resource for any questions you have about financial security or member enagement. If you don't know who your rep is, their name is printed on the back cover of this magazine near the address area.









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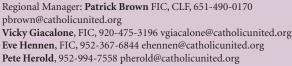












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<u>ndep</u>endent Agents

South Region



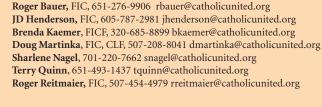
















Plan options vary depending on where you live. This is a solicitation of insurance. Catholic United Financial

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Phone or Appointment:

Contact your local rep or email Tara, our Medicare Specialist

at medicare@catholicunited.org or our Medical Supplement

Manager, Dean Demarais, at ddemarais@catholicunited.org