

OUR *catholic* JOURNEY



THE OFFICIAL PUBLICATION OF CATHOLIC UNITED FINANCIAL

Welcome to

Spring!

Inside:

**"Inspiring Lives of Service"
Fraternal Celebration.....6**

**Celebrate the Jubilee Year as
a Pilgrim of Hope.....7**

**When Does Adulthood Feel
Real? Gen Z Responds.....10**

TABLE of *contents*



John Borgen, President and CEO of Trusted Fraternal Life, and Mike Ahles, President, CEO and Board Chair of Catholic United Financial sign merger documents.

- 3 | President's Message
- 4-5 | Giving Network
- 6 | "Inspiring Lives of Service"
Fraternal Celebration
- 7 | Art Exhibit at St. Cloud Center
Welcomes Jubilee Pilgrims
- 8 | Crowd Shows Up to Support
Local Family In Need
- 10-11 | Is Adulthood More Challenging
Today Than 30 Years Ago?

- 12-13 | Credit Union and Foundation News
- 14 | Crossword and Member Kitchen
- 15 | Member Advisors Directory

Catholic United Financial is a Trusted Fraternal Life™ brand, member-owned, not-for-profit, and connecting people of faith, protecting their future and generously impacting parishes, schools and communities. Insurance products issued by Trusted Fraternal Life, Milwaukee, WI.

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Send news, photos, corrections and questions to learnmore@catholicunited.org.

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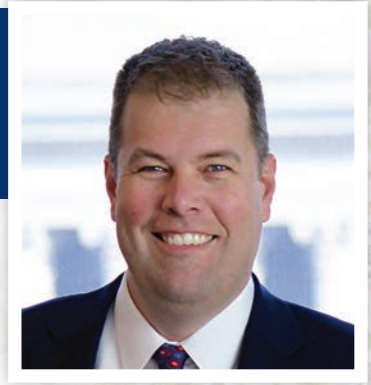
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PRESIDENT'S MESSAGE

John Borgen | President & CEO



Dear Member,

I'm excited that Catholic United Financial is officially a member of the Trusted Fraternal Life family of brands! This new chapter strengthens our ability to serve you while remaining steadfast in Catholic United Financial's mission to protect and connect members in faith and joyful service at every step of life's journey.

At Trusted Fraternal Life, we are united by a higher purpose: to be a source of light, instruments of peace, and beacons of hope. This purpose is captured beautifully in the prayer we recite at our monthly meetings.

We ask God to:

"... Help us to be light where there is darkness, channels of peace in places of division and leaders who bring hope to all in need"

We know that members like you make this prayer a reality.

From raising funds for Catholic education to providing gifts to impoverished children overseas, your faith in action is a powerful witness to Christ's call to serve. Just read through the pages of this *Our Catholic Journey* issue and you'll see how living out His teachings brings hope, strengthens communities, and reflects His love in the world.

The Trusted Fraternal Life family of brands includes Catholic United Financial, Catholic Financial Life, Degree of Honor and Woman's Life. Together, we are stronger, with more than 215,000 members working to make a difference.

Many of us are familiar with the ancient wisdom found in Ecclesiastes 4:12:

*"Where one alone may be overcome, two together can resist.
A three-ply cord is not easily broken."*

Our collective strength enables each brand to do more than ever. We are well-positioned to fulfill our higher purpose—with our members leading the way. Together, through Christ, we can accomplish even greater things in the future—grounded in faith, service and love for others.

"...your acts of service are the threads that strengthen the fabric of our communities."

God Bless,

John T. Borgen
President & CEO



All aboard the cow train! St. Boniface Volunteer Team #187 in St. Bonifacius, Minn., sponsored a Fall Harvest Orchard Faith Formation Kick-Off. Families enjoyed a corn maze, yard games, petting zoo, fellowship and cow train rides!



A "Beyond the Birds & the Bees" event at St. Joseph's Catholic Church and School in West St. Paul, Minn., was made possible with a **Chastity and Abstinence Education Grant**. Pictured (l to r): St. Joseph's Pastor, Fr. Luke Marquard; Anna Evans, Director of Youth Life and Formation; Nate Lamusga, Director of Mission Engagement at Trusted Fraternal Life; Bill McMullen, Catholic United Financial Member Advisor.



Volunteers served up some slow cooker goodness at the Crock-Pot Challenge **Matching Grant** fundraiser hosted by Sacred Heart Council #285 in Sauk Rapids, Minn.



Sr. Member Advisor David Stang co-led two presentations on family finances with Emily Ripplinger, Credit Union Branch Manager, during the Festival of Families event at St. Francis Xavier Catholic Church and School in Sartell, Minn.

Smiling Seminarians

These three seminarians—Ezra Kuznia, Nathan Kavanaugh and Aiden Nicholas—are smiling because they and 36 of their fellow students at St. John Vianney Seminary in St. Paul, Minn., received grants from the **Msgr. Schuler Seminarian Fund** in December 2024. Pictured below is another group of grant recipients from Immaculate Heart of Mary Seminary in Winona, Minn., with Sr. Vice President Paul Zastrow and Nate Lamusga, Director of Mission Engagement.

The Schuler Fund is a project of the Catholic United Financial Foundation. Grants are awarded annually to seminarians in recognition that many can't earn a regular income while studying for the priesthood. Donations to the Fund are accepted at any time. Contact the Foundation at 877-275-7145 or email foundation@catholicunited.org.



Joy for Kids In Central America



Volunteers from the Religious Education program at St. John's Parish in Appleton, Minn. helped pack 170 gifts for children through the Box of Joy program. The program, a ministry of Cross Catholic Outreach, distributes boxes filled with donated toys, hygiene items, school supplies and candy to children in need in Central America.

Sacred Heart Council #362 of Murdock, Minn., and St. Paul's Council #377 of Appleton, Minn. partnered together to make the gift collection and packing day possible, along with a grant from the **Grants-4Good** program. Fraternal Secretary Judy Hoffer of Sacred Heart Council thanked Member Advisor Brian Zitzmann for helping out with the event as well.





Members have a chance to join us at the 2025 Fraternal Celebration!

In a world that often lacks inspiration,
our members continue to inspire us!

For the first time ever, members from Catholic Financial Life,
Degree of Honor, Woman's Life and Catholic United Financial
will gather as one united fraternal family.

Together, we will celebrate member impact and achievements,
deepen connections, and explore how we can strengthen
communities and secure financial futures for generations to come.

September 26-28, 2025
Baird Center | Milwaukee, Wisconsin

Featured Guests

Keynote Speaker: Becca Stevens

Entertainment Headliner: Charlie Berens

Colin Cloud, Matt Havens and Jimmy Yeary

Enter our drawing to attend the celebration if you're:

- Passionate about serving others
- Open to meeting like-minded people
- Eager to be inspired and impact more lives for good

Enter by April 30, 2025 at trustedfraternallife.org/drawing

Winners will be notified by May 31, 2025.



Space is limited so enter today!

Visit trustedfraternallife.org/drawing
or scan the QR code.



Keynote Speaker
Becca Stevens, Founder and
President of Thistle Farms



Entertainment Headliner
Charlie Berens, Comedian and
Emmy-Winning Journalist



Matt Havens
Generational Expert



Colin Cloud
Mastermind: The Real Life
Sherlock Holmes



Jimmy Yeary
Grammy-Nominated
Songwriter

Celebrating a Jubilee Year In 2025

Pope Francis has declared 2025 a jubilee year for Catholics across the world. Focused on the theme “Pilgrims of Hope”, the year-long celebration will unite the faithful on how Christ’s incarnation and sacrifice is a source of hope to the Church.

Jubilee celebrations began on Dec. 24, 2024 with the ceremonial opening of the Holy Door of St. Peter’s Basilica in Rome. Organizers expect 35 million pilgrims will visit the city and the many exhibits, concerts and gatherings planned for the year.

If Catholics can’t manage a trip to Rome, the faithful can visit their local diocesan cathedral or other designated locations for adoration and prayer. No national jubilee events or gatherings are planned in the United States. However, Catholic dioceses have established local sacred sites of pilgrimage and celebrations. Diocese-specific websites are great sources of information for these activities.

The Catholic United Financial Center and Credit Union in St. Cloud, Minn., is a sponsor of the Diocese of St. Cloud’s local “Pilgrims of Hope” campaign. The campaign encourages Catholics to visit sacred spaces in central Minnesota and perform spiritual or corporal works of mercy or penance.

To welcome pilgrims for prayer and contemplation, staff in the Center set up a special art exhibit by local artist Christopher Santer. While there, pilgrims can pick up an interactive Jubilee Passport and use it to mark visits to sacred sites and corporal acts of mercy they have accomplished.

We wish all of our Members a hope-filled jubilee year!



Branch Manager Emily Ripplinger welcomes pilgrims to the art exhibit set up to celebrate the “Pilgrims of Hope” in the Catholic United Financial Center and Credit Union in St. Cloud, Minn.

Facts and Stats About Jubilee



- The Church celebrates a jubilee year every 25 years.
- Pope Francis has declared the jubilee year of 2025 as a time of renewal for Catholic “Pilgrims of Hope.”
- 2025 is a Holy Year for forgiveness of sin, conversion and reconciliation.
- Local jubilee celebrations for priests are to be celebrated on June 28-29, for seminarians on June 23-24 and for bishops on June 25.
- The Roman Catholic Church revived the jubilee tradition in 1300 A.D. under Pope Boniface VIII who encouraged the faithful to make a pilgrimage to Rome.
- The concept of jubilee comes from the book of Leviticus, chapter 25. God ordained that Israel observe every fiftieth year as a time of reconciliation between families, the release of slaves, the returning of ancestral lands and forgiving of past debts.
- The 2025 jubilee will officially end with the closing of the Holy Door of St. Peter’s Basilica in Rome on Jan. 6, 2026.

Source: usccb.org

Big Crowd Shows Up to Support Local Family In Need

On Dec. 10, 2024, more than 250 people in and around the community of Adams, Minn., showed up for a **Member Assistance Grant** fundraiser in support of Andrew and Tonya Schmitz.

The family was facing health care costs and other challenges after the couple's newborn daughter Mikayla was born prematurely at little more than 25 weeks.

The crowd waiting to attend the spaghetti supper and silent auction fundraiser in Adams formed a line at the entrance that wrapped around the building. By the end of the night, the community had raised an incredible amount in support of the Schmitz family.



Member Advisor Travis Schmitz and volunteers are all smiles with Andrew and Tonya Schmitz after exceeding their fundraising goal. "It's not just about financial assistance; it's about being there for our neighbors and what can be achieved when we come together," said Travis.

Through the Member Assistance Grant program, the Schmitz's will receive an additional \$1,000 matching grant from Catholic United Financial. Visit our site, catholicunitedfinancial.org/apply-for-a-grant to learn about this and other grant programs:

KBRA Affirms Trusted Fraternal Life's 'A' Insurance Financial Strength Rating

Trusted Fraternal Life has maintained an "A" insurance financial strength rating with a stable outlook from the Kroll Bond Rating Agency (KBRA), a global, full-service rating agency.

The agency's report states that the rating reflects Trusted Fraternal Life's ability to effectively manage reserves that are well balanced between annuities and life insurance and are supported by a conservative, high-quality, fixed-income investment portfolio.

The report further mentions how strong governance and the recent mergers with Woman's Life Insurance Society and Catholic United Financial have strengthened Trusted Fraternal Life's position as a

leader in fraternal consolidation, increasing reserve balances and providing operational efficiencies. Given Trusted Fraternal Life's strong leadership team and risk-adjusted

"...affirms our financial strength and our ability to deliver on the promises we make to our members..."

capital position, KBRA believes Trusted Fraternal Life's financial strength can withstand a range of stress scenarios.

"This independent rating affirms our financial strength and our ability to deliver on

the promises we make to our members—to be there for them through every stage of life," said President and CEO John Borgen.

Factored alongside Trusted Fraternal Life's financial strength, the report noted the organization has earned recognition as a Top Workplace for 11 consecutive years and achieved a milestone in 2024 by becoming the first and only company to receive the Southeast Wisconsin Award for Social Responsibility.

"This recognition underscores our commitment to our associates and our dedication to creating a positive social impact," said Borgen. "It also aligns with our vision to engage more people to enjoy financially secure, purposeful lives."

Students and Families are Raffle Rock Stars!

Schools flood social media with their fundraising success stories



These photos are evidence of the joyful effort that the students, families and staff of our 72 partner schools have put into the 2025 Catholic United Financial Raffle. Their effort pays off in a big way since they get to keep every dollar raised from ticket sales. Thank you to our Members who have made this million-dollar fundraiser possible for 16 years! Find more success stories on Facebook and Instagram by searching for the hashtag #2025cufraffleschool.

It's Time to Apply!

Scholarship application period is open now



*"To whom it may concern,
I would like to thank you for
awarding me a Catholic United
Financial scholarship. I plan
on attending the University of
Mary for a degree in radiological
technologies. I appreciate
everything you do, and keep
up the good work of God."*

Mark Wermerskirchen
Breckenridge, Minn.
2024 Scholarship Recipient

We're happy to announce that the 2025-2026 Post-High School Tuition Scholarship application period is open now through April 30, 2025.

To be eligible to apply, applicants must be Catholic United Financial Members for at least two years before the April 30 deadline and pursuing their first undergraduate degree, diploma or certification at an accredited institution.

Visit catholicunitedfinancial.org/scholarships for eligibility details, award amounts and application tips.

Log in to the Member Portal to start your application today at my.catholicunitedfinancial.org.

Since 1955, Catholic United Financial has awarded scholarships to more than 7,500 Members, with \$60,000 in scholarship dollars awarded in 2024 alone.

Tell the college-bound Member in your life about this scholarship opportunity.

Is Adulthood More Challenging Today?

Survey finds Americans say yes, connect financial habits to 'adulting'

There's a milestone happening in 2025 that you might not be aware of. The youngest generation of adults—Gen Z—is reaching the age of 27. Why is this a milestone? A recent study found that they are only now starting to think of themselves as truly entering adulthood at this age.

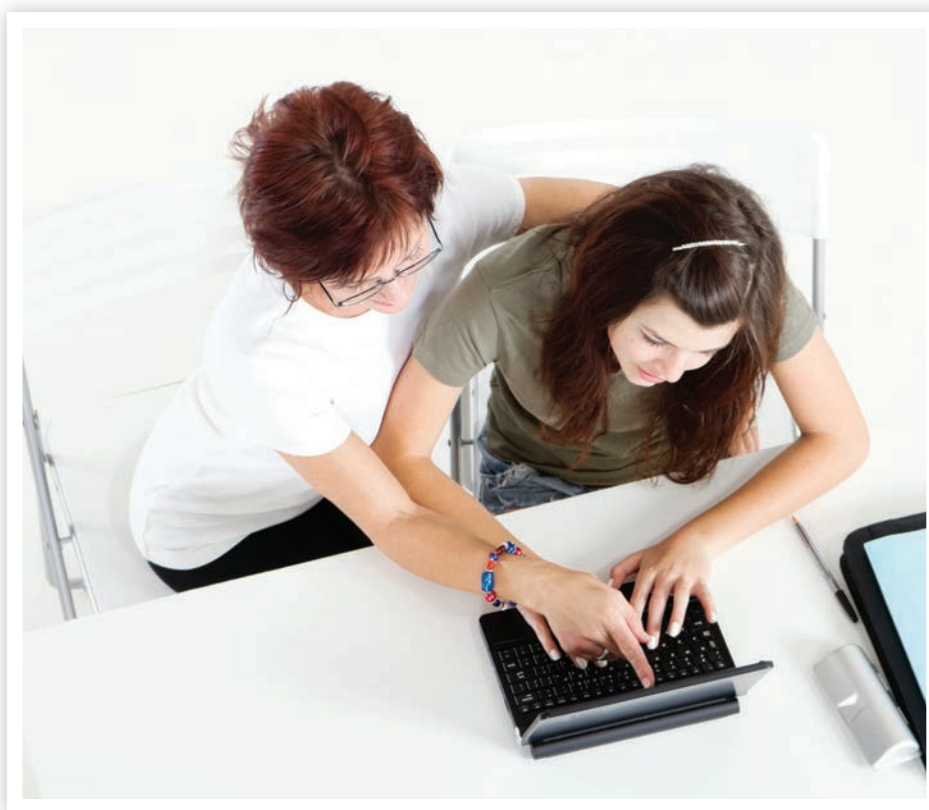
How do we as a culture define adulthood? A survey of American adults in all four generations (Baby Boomer, Gen X, Millennial, Gen Z) was commissioned in 2024 by the Life Happens organization to collect opinions about when adulthood begins and what are the hallmarks of this stage of life. Legally, adulthood begins at age 18, but young people told researchers that acting and feeling like an adult starts in their mid to late 20s. The majority of responses to the survey said that age 27 is when being an adult starts to feel “real”.

According to that same survey, Americans tie adulthood status to financial responsibility. More than half of survey respondents said adulthood started when a person could pay their own bills, and 46% said they felt like adults when they left home to live on their own.

While opinions differ on when adulthood starts to feel real, most of the survey results indicated that people perceive adulthood as more of an uphill battle now than it was in the past. A surprising 71% of all American adults agreed that “adulting” is harder now than it was 30 years ago. Again, the reasons for this conclusion were

financial, with 72% attributing the hardship to today's high cost of living. Young adults in Gen Z told researchers:

- 42% said that adulthood is harder than they thought it would be,
- 80% said they feel pressure to be more ahead financially than they are,
- 47% think that buying a home is out of their reach,
- Almost 40% think having kids isn't within their financial means,
- 56% said they struggle under the amount of financial responsibility they have.



A 2024 survey found that 71% of American adults say that “adulting” is harder now than it was 30 years ago. *Source: LifeHappens.org*

Online Financial Education From a Catholic Perspective



Our financial education program is designed to educate Catholics about personal finances so they can live secure, faith-filled and engaged in their communities. Many Members are familiar with our in-person workshops at local parishes. We also provide live, online webinars presented by experts who make complex topics easy to understand and answer your questions. These webinars are recorded and available to watch online day or night. Upcoming webinars are listed below.

Upcoming Webinar Schedule:

April 16 at 10 a.m.

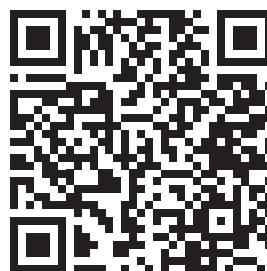
Understanding Your Social Security Benefits

May 22 at 10:30 a.m.

Planning for End of Life With Purpose & Peace of Mind

July 24 at 10:30 a.m.

Funding Strategies for Long-Term Care



To view our calendar of upcoming workshops and webinars, scan the QR code or visit www.catholicunitedfinancial.org/events.

What can parents, relatives and friends do to help these young adults?

First, recognize that Gen Z adults are taking financial responsibility on at an earlier age when compared to other generations. According to survey data, Gen Z adults are making financial decisions five to eight years earlier than the generations before them. Those decisions include opening credit card accounts, paying their own bills, saving for retirement and getting life insurance.

Second, encourage these adults to develop good habits using financial tools: building credit by paying off credit card balances monthly; saving or investing a portion of every paycheck; and sticking to a personal budget. According to the survey, all generations of adults agreed that these three financial habits were necessary for “adulthood.”

Third, advise young adults to consider setting long-term financial goals. Getting protected with a life insurance policy “makes you an adult” according to 53% of Gen Z members surveyed. Life insurance is generally perceived as more expensive than it actually is. However, 59% of all adults said they would rather pay \$15 a month for life insurance than for a subscription to a streaming media service. Since life insurance is generally priced lower for healthy, young adults, age 27 is an advantageous time to apply for a policy.

Finally, older generations can model good financial behaviors. By sharing their current estate plan with younger family members, parents and grandparents can set an example and educate future generations about long-term planning.

Content provided by Life Happens, “Adulthood Across Generations” Life Happens, Sept. 2024” copyright 2024. Survey methodology: Talker Research surveyed 2,000 Americans split evenly by generation (500 Gen Z, 500 millennials, 500 Gen X and 500 baby boomers); the survey was commissioned by Life Happens and administered and conducted online by Talker Research between Aug. 12 to Aug. 16, 2024 and released on Sept. 11, 2024.

There's No Place Like Home

Why more Americans are choosing home improvement over moving



Andrea Ferkingstad Kuhl
President



Emily Ripplinger
Branch Manager
877-871-8313
info@catholicunitedCU.org

**Borrowers are eligible for a \$500 closing cost discount on a new home equity loan or line of credit with Catholic United Financial Credit Union, subject to credit approval and closing. This offer cannot be redeemed for cash and has no cash value. The loan is subject to credit approval. Promotion ends May 30, 2025.*



Amid high interest rates, economic uncertainty and low housing inventory, many Americans are finding value in enhancing their current homes instead of moving.

Between 2020 and 2023, American homeowners spent 60 percent more on home improvement projects—according to a recent report from Houzz Research. And this growth isn't solely due to rising costs of materials and labor.

"The major reason for this increase in home improvement is something called 'rate lock-in,'" said Emily Ripplinger, Catholic United Financial Credit Union Branch Manager. "Homeowners with historically low mortgage rates are reluctant to sell their homes and take on higher interest rates for a new property. Instead, they're choosing to invest in upgrades."

If you're considering a home improvement project, Ripplinger emphasized the importance of thorough preparation:

- **Be picky about projects.** Consider home improvement projects that can increase your home's value: kitchen remodels, upgrading appliances, improving bathrooms, remodeling the attic or basement, or adding a deck.
- **Get recommendations.** Ask neighbors and friends for referrals to reliable contractors and subcontractors. Always verify the credentials and track records before hiring professionals.
- **Get multiple quotes.** Obtaining more than one estimate for your project is essential. Don't be pressured into making an immediate decision, and be cautious when asked to pay a large deposit up front.
- **Check insurance and bonding.** Ask the contractor for a certificate of insurance, which should provide the name of the insurance company, policy number and policy limits the contractor carries.
- **Get everything in writing.** Secure a comprehensive contract before work begins. Read over the contract for clarity. Consider having a lawyer review the contract for your protection if the project involves substantial costs.
- **Most importantly, work with us or another lender you trust.** Lender programs, rates and fees vary.

Are you uncertain how much of a home renovation project you can afford? Our staff at Catholic United Financial Credit Union can help you calculate the best options to get your project moving. Mention this article and get \$500 off closing costs on your next Home Equity Loan or Line of Credit. Call us today at 877-871-8313.*

Benjamin Franklin Was Right

Benjamin Franklin once famously said, “In this world, nothing is certain except death and taxes.” Death and taxes are unavoidable. At Catholic United Financial Foundation, we deal with both in a manner to provide you with peace of mind. These two certainties remind us of the inevitable aspects of life. However, they also can show us another powerful certainty: the impact of giving of ourselves to help others.

The Power of Giving

When we give, we create ripples of positive change that extend far beyond our own lives and needs. Whether it’s donating to a cause, volunteering time or simply offering a helping hand, giving enriches our lives and the lives of others.

Why Give?

1. Personal Fulfillment: There’s a unique joy that comes from giving. It provides a sense of purpose and fulfillment that material possessions cannot match. Knowing that we’ve made a positive impact on someone’s life is a reward in itself. Moreover, we as stewards of the material gifts God entrusts to us during life, need to be thoughtful as we plan to transfer these gifts to the next generation.

2. Creating a Legacy: Just as taxes contribute to the public good, our acts of giving can leave a lasting legacy. By supporting causes we care about, like the Church, Catholic School and needs in our own local communities, we ensure that our values and passions continue to make a difference long after we’re gone.

3. Building Community: Giving fosters a sense of community and connection. It brings people together, strengthens our bonds, and creates a network of support. In a world where death and taxes are certain, the community we build through giving becomes a source of strength and resilience just as we see daily in our own Catholic communities.

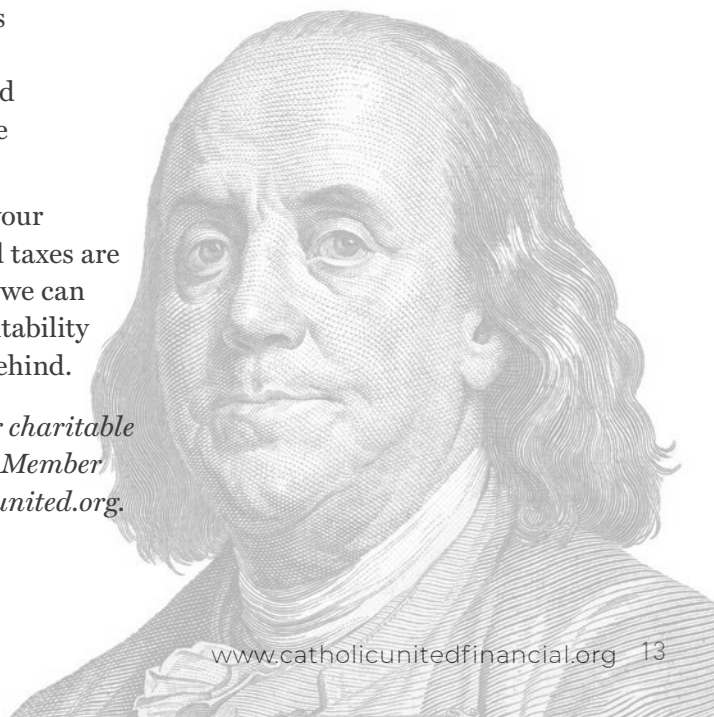
Catholic United Financial Foundation can help you plan for your charitable legacy, both now and for the future. While death and taxes are certainties we cannot escape, the power of giving is a certainty we can embrace. Let Benjamin Franklin’s words remind us of the inevitability of life, and let our actions of giving define the legacy we leave behind.

Please allow us to assist you with your own personal estate or charitable legacy planning. Contact your local Catholic United Financial Member Advisor (see page 15) or send an email to foundation@catholicunited.org.



Robert Heuermann
Executive Director

“While death and taxes are certainties we cannot escape, the power of giving is a certainty we can embrace.”



Think Spring Cake

Member Marjorie Straumann | Ingram, Texas

Ingredients

- 1 box white cake mix
- 3 oz strawberry Jello
- 1 cup water, boiling
- 1 ½ cup heavy whipping cream
- 1 tbsp powdered sugar
- 1 tsp vanilla extract



Photo: Cooking Duo

Directions

Make a white cake mix in a 9x13 pan according to box instructions. While cake is baking dissolve a 3 oz pack of strawberry Jello in 1 cup of boiling water.

When finished baking, poke holes into the top of the cake with a fork. While cake is still warm, spread ¾ to 1 cup of the strawberry Jello mixture over the cake. Let the cake cool.

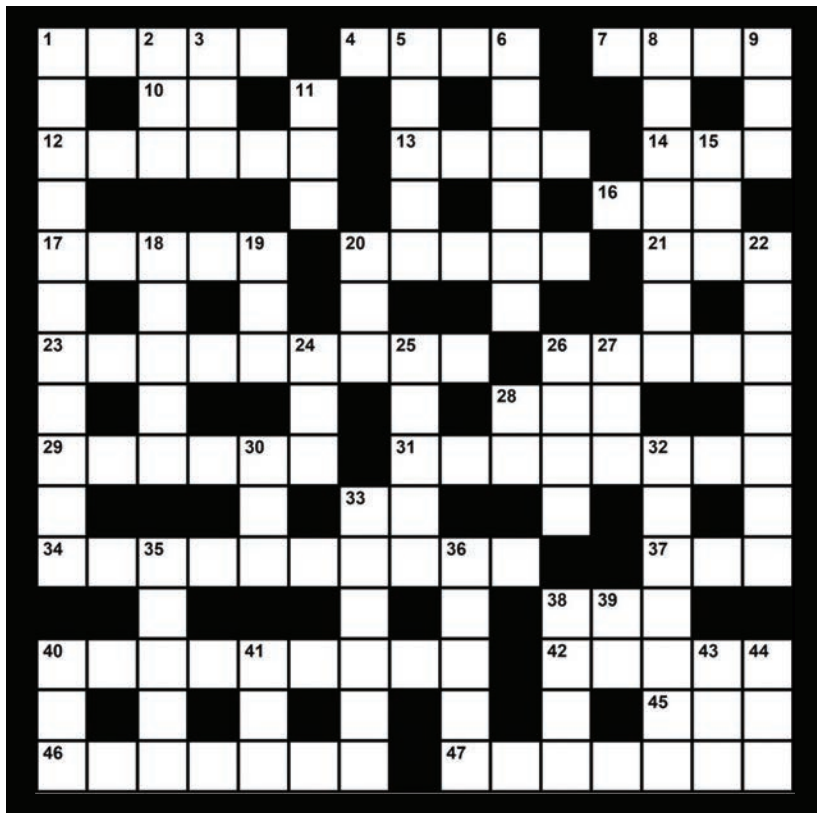
Next, whip heavy cream with powdered sugar and vanilla. Spread mixture on the cooled cake and refrigerate overnight. Cut and serve.

Across

- 1 One of the three virtues in 1 Corinthians 13:13
- 4 Another of the three virtues in 1 Corinthians 13:13
- 7 The greatest of the three virtues in 1 Corinthians 13:13
- 10 Golden State, abbr.
- 12 Catholic actor who stars in "The Chosen", Jonathan ____
- 13 Emerald ____ (Ireland)
- 14 Expected to happen
- 16 Friend
- 17 Problem to solve
- 20 Release, 2 words
- 21 Mischievous child
- 23 Sacrament commemorating the Last Supper
- 26 Church walkway
- 28 British leaders, briefly
- 29 Chooses for a position
- 31 Meet together
- 33 Providence state, abbr.
- 34 Holy religious rites
- 37 Kitchen cooking equipment
- 38 Small piece
- 40 Catholic ____: organization dedicated to provide shelter, food, immigration, refuge and senior services
- 42 Join together
- 45 Michigan's ____ Canals
- 46 One of the sacraments (remorse for past conduct)
- 47 Wise king in the Bible

Down

- 1 It's given after confession
- 2 Hospital critical zone, abbr.
- 3 Scottish cap
- 5 Tree whose leaf was brought back by a dove to Noah
- 6 Memorial tribute
- 8 Invests with priestly authority
- 9 Watch
- 11 Disciples' fishing equipment
- 15 German cathedral city
- 18 Basilique du ____-Coeur in Paris
- 19 Historical period
- 20 Hawaiian flower necklace
- 22 Gift
- 24 Hospital staff members, abbr.
- 25 Add color to wood grain
- 26 Prayer ending
- 27 Philosophical doctrine, suffix
- 28 Letter closing, briefly
- 30 Steeped beverage
- 32 Sacramental immersion
- 33 Say from memory, as with several Catholic prayers
- 35 Connected links
- 36 Abraham survived them
- 38 Edict issued by the Pope
- 39 Trending
- 40 Headgear
- 41 There was no room here for Mary and Joseph
- 43 Additionally
- 44 Very long time



Find the solution to this puzzle at
www.catholicunitedfinancial.org/solutions.



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A Trusted Fraternal Life Brand

3499 Lexington Ave N, Saint Paul, MN 55126

Because you'd
face a dragon
for her ...



There's no reason to wait to purchase the term life insurance protection you've been thinking about.

We offer an instant decision online application for term life insurance for ages 18-55 up to \$500,000 in coverage.

With a quick phone call to your representative, you'll know in minutes if you're approved, denied or referred to underwriting.

And when you're approved, you'll know the premium amount and can sign electronically. Just like that, you'll have term life insurance and protection for your family's financial future!



A Trusted Fraternal Life Brand

**Contact your
Member Advisor today or call
800-568-6670**

Important Advisories

- *Term Life Insurance can be converted to permanent life insurance with Trusted Fraternal Life at any time during the level term period or the contract anniversary following the insured's 75th birthday, whichever comes first. Conversion is subject to the age and minimum face amount requirements of the permanent plan.*
- *Like all life insurance policies, this policy has exclusions, limitations, reduction of benefits, and terms under which the contract may be continued in force or discontinued. For costs and complete details of coverage, contact your representative or call (800) 568-6670.*

Term Life Insurance ICC20 TRM (30), ICC20 TRM (30) SPN, 2020 TRM FL (30) and 2020 TRM FL (30) SPN.

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