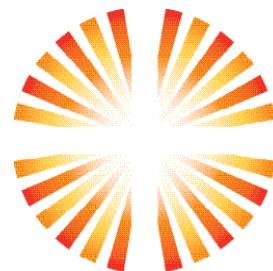


CHAPTER POLICIES & PROCEDURES MANUAL

Revised December 2018



Catholic
Financial Life[®]
ALWAYS WITH YOU



Chapter Policies and Procedures Manual

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Section 1 – Overview

History of Fraternalism

The tradition of banding together for the common good runs deep in our nation. The Minutemen who fought at Lexington and Concord were part of the growing middle class, craftsmen and farmers by profession, who were not afraid to take up arms to protect their families and their freedoms. This spirit of “one out of many” - *e pluribus unum* - is at the very heart of fraternalism. It is a belief that more can be done when individuals band together as keepers of our brothers and sisters.

At the dawn of the second half of the 19th Century, a war-torn America had begun to heal, to come together again as one nation. The “American Dream” attracted a surging wave of immigrants. America became a nation of different faiths and nationalities. These new Americans looked for a way of protecting their families while reaching out to their communities.

They formed cooperatives modeled after the craft guilds of medieval Europe and later the British Friendly Societies that provided mutual aid for their members. In the United States modern fraternalism began on October 27, 1868, when John J. Upchurch, a railroad master-mechanic, organized the first lodge in Pennsylvania under the name Ancient Order of United Workmen.

In actuality, Catholic Financial Life’s history can be traced to the earlier date of August 16, 1868, when the first Archbishop of Milwaukee, Wis., the Most Rev. John Martin Henni, gathered a group of 21 Catholic men from all walks of life to petition for the organization of the Family Protective Society. The new society would not be officially incorporated by the state until March of the following year. Therefore, Upchurch has been designated the father of American fraternalism. Nonetheless, Archbishop Henni is properly credited with establishing the first Catholic society.

Throughout the last quarter of the 19th Century fraternal benefit societies spread across the nation. Today fraternal benefit societies insure nearly 8 million Americans. All societies share the purpose of financial security for their members. How they differ is in the common bond of their members. These can be religious and ethnic in nature as well as associations of men and women sharing a common profession or simply a love of brotherhood and country.

Today all fraternal benefit societies are classified as 501 (c) 8 not-for-profit fraternal organizations by the Internal Revenue Service. Societies are regulated on a state-by-state basis by a department of insurance regulation.

American Fraternal Alliance

The national trade association for 59 fraternal benefit societies, the American Fraternal Alliance, with headquarters in Indianapolis, Ind., began as the National Fraternal Congress in 1886, becoming the National Fraternal Congress of America in 1913. The 2011 name change came about to better position the association as an advocate for the fraternal benefit system and to solidify its role as an “alliance” of societies rather than having a name with the political term “congress.”

Today, the American Fraternal Alliance plays a pivotal role in promoting the community outreach activities of its member societies. It is also instrumental in telling the fraternal story to elected officials both on the state and national level as well as presenting a firm stance in helping to promote the financial viability of societies. In addition to its national scope, the Alliance serves as a model for the network of autonomous fraternal associations that operate in various states and regions across the country.

Model Fraternal Code

Beginning in 1913 with the merger of the National Fraternal Congress and the Associated Fraternities of America, fraternal benefit societies have come under a regulatory code, originally called the “Uniform Code for the Organization and Supervision of Fraternal Benefit Societies”. It was updated in 1983 and renamed the “Model Fraternal Code”. Either the Uniform or Model Code is in place in every state. Both codes describe a fraternal benefit society as being organized without capital stock and:

- Operating solely for the mutual benefit of its members and their beneficiaries;
- Classified as a not-for-profit;
- Supporting a lodge system with a ritualistic form of work and a representative form of government; and
- Providing the opportunity to participate in programs offering the payment of benefits upon death, sickness, or disability.

The Making of Catholic Financial Life

Though the Catholic Financial Life story begins in 1868, its story is not a single narrative but the tale of seven fraternal traditions and societies: Catholic Knights, Catholic Knights of America, Catholic Family Life Insurance, Degree of Honor, Northern Fraternal Life, St. Joseph Benevolent Society, and Union Saint-Jean-Baptiste. This is their story.

The ravages of the American Civil War were still evident in the State of Wisconsin three years after war’s end. With widows and orphans left destitute following the war, and veterans facing their own challenges, Milwaukee Archbishop Henni gathered a group of Catholic businessmen and devised a plan providing for those less fortunate and to develop a system of financial security for Catholics and their families. Over the years, the ground-breaking Family Protective

Society became the first Catholic fraternal to adopt the legal reserve system, insure women and children, offer grants to Catholic high school students, provide a newborn benefit, and offer Masses for living and deceased members. In 1949 the Society changed its name to Catholic Family Life Insurance. It moved its headquarters from downtown Milwaukee to the adjacent village to the north, Shorewood, in 1972.

Similar to Catholic Family, Catholic Knights has its roots in the years following the Civil War. The diocese of Nashville, Tenn., ravaged by cholera and yellow fever, was also hard hit by bank closures and the depression of 1873. Bishop Patrick Feehan encouraged a group of men to create a safety net organization that would become the Catholic Knights of America. Chartered in the nearby state of Kentucky, the group quickly spread throughout Catholic America, especially in Wisconsin. By the mid-1880s the “Badger State” membership had grown large and unhappy with the fact that their premium dollars were helping to fund the rest of the membership in other states. In 1885 a proposed referendum to create regional rates was turned down by the national organization. A new group split from the parent organization and became the Order of the Catholic Knights of Wisconsin. Upon accepting the office of Spiritual Director of the new organization, Archbishop Michael Heiss of Milwaukee said, “We give our most cordial approbation to the Catholic Knights of Wisconsin and we trust that it will receive the hearty cooperation of priests and laymen.”

Going their separate ways were Catholic Knights of America (CKA), based in St. Louis, MO, and the Catholic Knights Insurance Society, which finally became Catholic Knights, headquartered in Milwaukee, Wis. One society served mostly the south-central states and the other the upper Midwest. In 2005, CKA merged with Catholic Knights . . . together again!

In May of 1900 was founded what would become the nation’s largest fraternal benefit society for Americans of French descent, Union Saint-Jean-Baptiste (USJB). It was named in honor of the patron saint of Franco-Americans, Saint John the Baptist. Though its membership stretched as far west as Wisconsin and Illinois, the Society took hold primarily in the six New England states of Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, and Vermont. In an effort to provide greater financial strength for its members, Union Saint-Jean-Baptiste, merged with Catholic Family Life Insurance in 1991. Catholic Financial Life members in New England still enjoy regional activities that capture the unique heritage of USJB’s Franco-American founders.

Smaller mergers of note have occurred over the years. In 1993, the Polish-American society, Northern Fraternal Life, based in Milwaukee merged with Catholic Family. In 2011, the Saint Joseph Benevolent Society, based in Wauwatosa, Wis., merged with Catholic Financial Life.

Catholic Financial Life, founded in April, 2010, was officially formed by the merger of Catholic Family and Catholic Knights, creating both the “oldest and the newest” Catholic fraternal benefit society. Enjoying a membership of nearly 143,000 and assets in excess of \$1.64 billion,

Catholic Financial Life's commitment can be found in the statement, "Catholic values in action" as its network of more than 220 chapters serve communities from as far north as Fort Kent, Maine, to as far south as San Antonio, Tex. In recent years Catholic Financial Life's charitable outreach, driving by our chapters through the Match Fund Program and with additional Society support, has generated in excess of \$1.9 million annually to help Catholic parishes, schools, and neighbors in need.

The most recent addition to Catholic Financial Life is Degree of Honor. Tracing its roots back to the earliest of all fraternal benefit societies, Ancient Order of United Workmen founded in 1868, Degree of Honor began as a women's auxiliary in 1873. It went on to form its own separate society in 1908, later creating a junior order, summer camp, scholarship program, and opening an impressive national headquarters in St. Paul, Minnesota in 1961. Degree of Honor merged with Catholic Financial Life in 2017.

The Catholic Financial Life story can be summed up in the mission, vision, and values that are at the heart of the "oldest and newest" Catholic fraternal benefit society. They inspire home office associates, field personnel, and fraternal leaders alike. It is important to know these statements. It is more important to live them.

Society Mission

Catholic Financial Life, a faith-based membership organization, puts Catholic values in action by:

- Serving God through serving others;
- Providing financial security; and
- Enhancing quality of life.

Society Vision

To be the innovative leader in fraternal partnerships and consolidation while growing our existing business and engaging more people to enjoy financially secure, purposeful lives.

Society Values

- Faith
- Authenticity
- Innovation
- Respect
- Family
- Integrity
- Passion



Radiant Cross

Catholic Financial Life's visual depiction of our brand, or logo, is known as the "Radiant Cross." At the center of the logo is a cross, symbolic of the fact that Christ is central to who we are as people of faith and to our mission as a Society. The cross radiates. The colors of orange and red intensify as the rays reach out. This is symbolic of the efforts of our chapters who reach out to those in need. The radiant cross is contained within the shape of a circle, symbolic of the fact that our members are united by our common bond. The colors of orange and red were chosen as they traditionally are the colors of the Spirit. The Spirit works through us as instruments to build the Kingdom of God.

Triennial Council

Most fraternal benefit societies as part of their "elective form of government" gather representatives of the membership to regularly scheduled meetings, or conventions. At this convention the Articles and Bylaws are reviewed for amendments and other changes and the Board of Directors is elected.

Though the supreme governing body of Catholic Financial Life is the Triennial Council while it is in session, during the three years between Councils, the Board of Directors is the governing body. Day-to-day management of the Society rests with the President & CEO and Secretary who are appointed by the Board.

Board of Directors

As mentioned above, the Board of Directors governs the Society between Triennial Councils. The directors bring to the Board a diversity of interests as well as expertise. Business acumen and a commitment to the "fraternal heart" of Catholic Financial Life are both key to being effective stewards of the Society's assets. The number of delegate-elected Board positions range from a minimum of nine to a maximum of 12. Each director can serve a maximum of three consecutive terms of three years each. All Board members are elected at large. The age limit for a Board member is 75. In addition to elected Board members, there are two appointed Board members plus the President & CEO and the Secretary.

Membership Committee

The Membership Committee is a Committee of the Board of Directors that reviews the ongoing fraternal programs of the Society. This includes the chapter network, its structure and funding, and member benefits, and makes recommendations to the Board concerning fraternal policies and procedures. The committee also oversees other areas affecting membership directly, including insurance sales, member services, and claims.

Fraternal Leaders Advisory Group (FLAG)

Providing member input into the development of fraternal policies, procedures and programs is the Fraternal Leaders Advisory Group (FLAG). Meeting at least twice throughout the year, FLAG helps provide member and chapter leader input on the Society's many non-contractual

benefits and activities. FLAG also acts as a sounding board for new initiatives before they are implemented. As the name implies the group acts in an advisory capacity to the Board and the President. Members of FLAG are appointed by the President and CEO and serve for no more than three consecutive, staggered, two-year terms. FLAG shall be comprised of a minimum of 15 members, representative of the chapter system, both in terms of chapter size and chapter location.

Section 2 – Chapter Overview

Purpose and Mission of a Chapter

One of the founding principles of any fraternal benefit society is to be “supportive of a lodge system.” At Catholic Financial Life, the local units of this system are called “chapters.” The chapter is governed by the Society’s Articles and Bylaws, and the Policies and Procedures Manual. The chapter is managed by the duly-elected local leadership, who in turn are the stewards of the funds provided to the chapter for its successful operation.

Chapters are guided by the mission, vision, and values of Catholic Financial Life. They may sponsor social, educational, religious, or civic activities that are not contrary to the Society’s Articles and Bylaws and, in the case of Match Fund activities, upon approval of the Member Engagement Department. Chapter leadership is elected by and from the local membership. In this manual the various aspects of managing a successful chapter are detailed.

Chapter Formation

In areas where members would like to form a chapter, “Action Teams” may be created by contacting the Member Engagement Department. Action Teams are designed to serve as a precursor to chapter formation in order to demonstrate the demand, desire and necessary leadership to warrant the official creation of a chapter. Action Teams may also be created to help grow the fraternal presence and relevance in areas not served by existing chapters.

Action Teams require a minimum of five members in order to organize activities.

Action Teams can apply for Match Funds from the Home Office by contacting the Member Engagement Department. One-time Grants of up to \$500 per Action Team are available each calendar year, limited to the annual funding specified within the Member Engagement budget.

Action Teams can request that members be sent a flyer promoting their event.

A new chapter may be created: after conducting several successful Action Team initiatives, after demonstrating that the creation of a chapter is warranted in dialogue with the Member

Engagement Department, and after 50 new financial members become part of the Society in a parish or a specified geography.

Role of Advisor

The advisor and chapter leadership form a partnership in providing both the financial security and fraternal involvement on a community by community basis. The leadership plans and implements interesting and family-friendly activities, while the advisor helps to introduce his or her clients to what the chapter has to offer. This is done both during the sales process as well as once the client becomes a member of the Society and a chapter.

Generating new members for a local chapter benefits both the advisor as well as the chapter. More members have the potential to provide a larger pool of volunteers and chapter leaders. An active chapter helps place before an advisor potential new members who could benefit from the Society's financial products and services. In this way, the advisor and the chapter leadership are the welcoming face of Catholic Financial Life both on the community and parish levels.

Parish and Community Involvement

As a membership organization, Catholic Financial Life exists to be of support and service to our members as well as the communities in which they live and work. As our Catholic faith encourages us to reach out to those less fortunate, our Society does as well. Our partnership with the Society of Saint Vincent de Paul is a good example of our outreach activities. The other is our commitment to Catholic education.

Our Match Fund program acts as a catalyst for community and parish involvement, whether it's helping a sick neighbor pay for medical expenses or helping to repair the church roof. The chapter leadership, advisors, and general membership provide the hands behind fundraising activities, while the Home Office matches a portion of dollars raised. This is described in greater detail in Section 4.

Common Cause and National Partnership

Catholic Financial Life adopted a common cause, to serve the needs of the poor, and formed a national partnership with the Society of Saint Vincent de Paul (SVdP) in 2008. It was one way of providing a structure yet flexibility to our common cause of helping the poor. Whereas Catholic Financial Life is national in scope, its outreach activities are primarily directed on the local level through the chapters. The same can be said with the Society of Saint Vincent de Paul. SVdP is built on a network of diocesan councils, district councils, and the most local unit, the conference, which is frequently parish based. Section 5 contains more information about how chapters can generate support for SVdP.

Chapter Representation at the Triennial Council

Every three years the Society membership gathers to elect the Board of Directors and to review and, if necessary, amend the Articles of Incorporation and Bylaws, the governing documents of Catholic Financial Life. The event is called the Triennial Council to which each active chapter is allowed to send representatives, called delegates. Depending on the size of the chapter, a minimum of two (2) and a maximum of ten (10) delegates are elected by the local membership.

Active chapters have conducted annually at least four of the types of activities described in Section 5 of this manual (civic activities, educational programs, religious activities, and social events), have at least the three principal officer positions filled, and have completed annual financial reports for the two years preceding the Council.

Delegates and alternates to the Triennial Council are elected by the local membership at a meeting held between January 1 and April 15 of the year of the regular meeting of the Council. The meeting should be publicly promoted to all members. The most effective means to reach all members is through a chapter invitation mailed by the Home Office to all member households of a chapter upon request from the chapter.

According to the Bylaws, the President and Secretary/Treasurer of a chapter are automatic delegates to the Triennial Council, although they can decline attending to allow others to attend if they so choose. In the event that the Secretary and Treasurer positions are held by separate individuals, the Secretary shall be the automatic delegate.

If the chapter does not elect alternates and only elects delegates to the Triennial Council by the deadline, and the delegates are then not able to attend, the chapter may not elect additional delegates and may not be represented.

Section 3 – Chapter Leadership

Nothing is more crucial to the positive impact of the Society on the local level than the chapter. Caring and concerned leaders are vital to fulfilling the charitable, social, spiritual, and educational mission of the Society.

The officers listed below are an important link between the Society, the community and local Catholic parishes. There are three principal officer positions required of each chapter: President, Vice President and Secretary/Treasurer.

President

The chapter President oversees all business meetings, guiding the officer group to establish goals, objectives, and develop the action plans needed to meet them. The President should remain an objective, impartial leader. As the presiding officer, the President has five major responsibilities.

- Prepare meeting agendas in cooperation with the Secretary.
- Act as moderator and facilitator of discussion. In the case of a tie vote, the President casts the deciding vote.
- Appoint committee members and qualified members to serve in vacant chapter leader positions.
- Establish and maintain communication between advisors and the chapter.
- Arrange for the nomination and election of chapter leaders.

Vice President

The chapter Vice President should attend all meetings, assisting the President in his/her duties whenever needed. Also, should circumstances arise that prevent the President from performing his/her duties, the Vice President shall be the successor until the next election of officers.

In addition, the Vice President has three main responsibilities:

- Assist the President.
- Maintain contact with parish and community leaders.
- Administer member recognition programs. The Vice President should oversee the recognition of 25-, 50-, and 75-year members, volunteers, and outgoing chapter officers.

If the chapter does not have a Membership Coordinator, the Vice President should assume those responsibilities as well.

Secretary/Treasurer

The chapter Secretary/Treasurer serves as both Secretary and Treasurer. However, the two positions may be separated and held by two individuals.

The Secretary portion of the position is responsible for:

- Recording the minutes from chapter business meetings.
- Submitting Match Fund applications
- Submitting invitation requests
- Completing activity reports. **These should be completed and submitted following each event or activity.** The Secretary should also review the final year-end printout from the Member Engagement Department to ensure accurate records.
- Processing chapter correspondence.
- Preparing meeting agendas in cooperation with the President.

The Treasurer portion of the position is responsible for:

- Maintaining the chapter treasury and the disbursement of funds.
- Maintaining financial record of income and expenses.
- Submitting an annual Treasurer's report that must be reviewed by the Trustees.
- Reporting chapter financial status to members.

As the need to communicate frequently and cost effectively with the three primary chapter officers is great, it is strongly recommended that all three of these officers have access to computers in order to send and receive electronic communications. Minimally, one principal officer per chapter must have access to e-mail.

Additional positions that should be filled whenever possible to assist the chapter in accomplishing its activities include: Public Relations Coordinator, Membership Coordinator, Activity Coordinators, Trustees, and Spiritual Advisor.

The Public Relations Coordinator

The chapter Public Relations Coordinator (PRC) has the unique responsibilities associated with chapter public relations and communication. PRCs make Catholic Financial Life's activities and projects known to their communities, so others can see what Catholic Financial Life is all about. Community exposure helps to grow and strengthen the chapter and Catholic Financial Life as a Society. Their major responsibility is to help promote chapter activities and projects through parish bulletins, news releases, advertising, and public service announcements.

The Public Relations Coordinator's main responsibilities include:

- Serving as the chapter photographer and submitting digital photographs and captions to the home office.
- Designing the brag board for the Triennial Council
- Managing the chapter social media (i.e. Facebook page)
- Writing news releases for submission to local media.
- Storing and displaying chapter banners at all activities.

Membership Coordinator

The Membership Coordinator oversees the organization of chapter activities and programs that engage members.

The Membership Coordinator's main responsibilities include:

- Working with a chapter's principal officers to develop an annual calendar of events including educational, religious, civic, and social activities.
- Recruiting activity coordinators to organize the agreed upon events in the course of a year.
- Developing an association with the insurance advisor(s) assigned to the chapter by the Home Office Sales Department
- Spearheading local efforts in conjunction with advisors to build membership.

- Coordinating welcoming of new members.
- Seeking feedback and input from members on chapter events.

Activity Coordinators

Activity Coordinators are charged with coordinating one or two activities each year. This position is an excellent way to introduce the work of a chapter to future leaders. Their work is limited in scope and therefore limited in time commitment. When inviting people to help plan an activity, appeal to what they care about and are already involved in. For example:

- Ask parents to possibly plan a family activity like a trip to a water park or a local zoo.
- Ask high school students to help organize a service project including their friends. (Remember most high schools and nearly all confirmation candidates are required to complete service hours. Plus, Catholic Financial Life high school and college scholarships are awarded based upon service hours with extra credit given for service to the chapter and SVdP.)
- Ask those nearing retirement to arrange for a speaker to present on the transition to retirement, staying active, and enjoying life.

Imagination is the only limitation when it comes to the types of activities that can be planned!

Trustees

Trustees help to ensure the proper accounting for and use of chapter funds.

- Under the direction of the chapter president, trustees perform a financial audit annually at the close of the chapter year, December 31.
- To assure independence, Catholic Financial Life advisors and immediate relatives of the chapter secretary/treasurer may not serve as trustees.
- Up to three trustees may be elected by a chapter.
- If trustees are not elected, a president may appoint up to three chapter members to serve as the Audit Committee to review the chapter financial reports at the end of each year.

Spiritual Advisor

The Spiritual Advisor helps to keep the chapter focused on its spiritual mission. Recommended candidates include a local parish priest, deacon, sister or layperson involved in parish ministry. A non-member may hold this position.

Main responsibilities include:

- Leading those gathered for chapter activities in an opening and closing prayer or thoughtful meditation.
- Recommending activities and resources that may help to strengthen the spiritual life of chapter members.

Other positions that may be filled by a chapter include color bearer and sentinel.

Chapter Officer Terms and Position Rotation

Chapter officers are elected to serve two-year terms. An election of officers should take place during the fourth quarter of an odd-numbered year. Officer terms begin on January 1 of the even-numbered year following an election.

It is a best practice and recommendation, but not a requirement, that members not serve more than three consecutive two-year terms in any one of the three principal officer positions. This helps to ensure that different people are involved in the leadership of the chapter and that volunteers don't get burned out shouldering the majority of the responsibility for the chapter.

Additional Information Concerning Chapter Officers

Social members may serve as chapter officers but not as one of the three principal chapter officers unless they held that position during the 2010 merger year of Catholic Knights and Catholic Family Life Insurance and are therefore grandfathered in that position, as stated in the Merger Agreement. However, once a social member leaves a principal office, they may not be re-elected to a principal office without first becoming a financial member.

Code of Conduct

Nearly every organization and professional association has a Code of Conduct that states simply that those who belong to such a group pledge to abide by basic good conduct and fellowship for the group's efficient and effective management. Catholic Financial Life chapters are no different and a one-page document has been created stating that the chapter leadership will follow the mission, vision, and values of the Society, and abide by the Society's Constitution and By-Laws.

VIRTUS Training

The United States Council of Catholic Bishops (USCCB) has outlined a system of training that impacts all Catholic parishes and schools around the country as well as Catholic institutions and organizations such as Catholic Financial Life. To be part of the USCCB's best practices, the Society has required that all elected chapter leaders take training offered through VIRTUS, one of the resources approved by the USCCB. For more information on this training, also called "Protecting God's Children," contact the Member Engagement Department in the Home Office.

Background Check

The final step for the proper certification of chapter leadership in working with Catholic parishes and schools, as well as the sponsorship of any activity involving children, is a background check. Once the VIRTUS training has been completed, and with the member's permission, the Society will perform a criminal background check of the chapter leader through an independent firm hired by Catholic Financial Life to provide a strictly objective review.

Copies of the Code of Conduct, VIRTUS Registration Form, and Background Check Authorization Form are included in the Appendix to this manual. All chapter leaders are required to comply with this three-step certification process. Failure to do so in a timely manner may be grounds for removal as a chapter leader.

The purpose of this certification is not to question the integrity of chapter leaders, but rather to bring Catholic Financial Life into compliance with the guidelines mandated for all dioceses. Compliance with these guidelines should make it easier for chapter leaders to also work with other organizations such as parishes, schools, and youth groups which require certification of volunteers.

Section 4 - Chapter Operations

Chapter Funding

The amount of funding for which each chapter qualifies in a calendar year is based upon the size of the chapter as of January 1 of that year, and the level of activities completed by a chapter in the previous calendar year.

To earn base funding, and to be eligible to apply for Match Funds, a chapter must have completed at least one activity in each of these four categories: Educational, Civic, Religious, and Social. Additional funding may be earned by completing more activities in qualifying categories, up to a maximum number. A list of suggested activities in each of the four categories is included in the Appendix to this Manual.

The chapter must also complete required activity reports and annual reports, including the Year-End Financial Statement, Audit Report, and, following an election year, an updated Officer Report. Failure to report will result in suspension of chapter funding.

Chapter funding is paid to chapters in two installments. The first half is sent after the chapter's year-end reports are filed and reconciled with the Member Engagement Department. The second half is sent in July.

A chart showing the Chapter Funding Model is included in the Appendix to this Manual.

Employer Identification Number

Each chapter has a unique EIN assigned by the Internal Revenue Service for reporting purposes. EIN numbers are not sales tax-exemption numbers. Catholic Financial Life and its chapters are not exempt from paying sales tax. Chapter secretary/treasurers may contact the Member Engagement Department to verify the chapter EIN number.

Chapter Bank Accounts

One chapter checking account should be established for the purpose of depositing all chapter revenues and paying chapter expenses. This may be an interest-bearing account. All interest income must be reported on the chapter year-end financial reports. The chapter secretary/treasurer must establish the account using the Employer Identification Number (EIN) for the chapter, rather than the Social Security number of an individual. The account should be established under the name, "CATHOLIC FINANCIAL LIFE CHAPTER _____ (Fill in number.) Do not include an individual name or address on chapter checks. Simply print, "Catholic Financial Life Chapter ____." At least two officers of the chapter, preferably the secretary/treasurer and the president, should be signers on the account.

All chapters must register basic account information with the home office. This information must be kept current. The following information should be provided:

- Chapter Number and Location
- Checking Account Number
- Bank Name
- Address / City, State, Zip
- Phone Number
- Information on any other accounts

Chapter Spending

It is the responsibility of a chapter to use its financial resources to support the mission of our Society. An Annual Spending Model has been created to provide direction to chapters on spending.

The Model recommends that chapters annually spend roughly the same amount on subsidizing outreach and social activities (45% each). Chapter treasury dollars spent in support of Match Fund events, JOIN HANDS DAY and Make a Difference Day projects, activities to benefit the Society of St. Vincent de Paul, and other service work, qualify as chapter spending on outreach activities. Providing a discount for a meal, purchasing prizes or supplying meat and buns for a cookout are appropriate uses of chapter resources to supplement the cost of social activities.

A direct donation (simply writing a check) out of the chapter treasury does not qualify as an outreach activity. Rather than making direct donations to charity, chapters are strongly encouraged to increase member involvement in their local chapter by developing volunteer opportunities through fundraising or service projects to benefit charitable causes. This also creates positive visibility for the Society while distributing much-needed resources to our communities.

Chapter leadership is a commitment to service. A chapter is encouraged to recognize the service of its volunteers through the use of non-monetary rewards, such as an annual appreciation dinner, free attendance to officers attending chapter functions, or a small gift. Under the Chapter Funding Model, chapters may earn up to \$200 in “Chapter Recognition” funds to be used for this purpose.

In response to IRS guidelines for non-profit organizations, a chapter is encouraged to spend no more than 10 percent of its annual expenses on chapter leader recognition and planning. This includes honorariums/stipends, expenditures for leader planning sessions, and leader recognition gifts. A chapter is required to disclose to its members and the home office, on the Annual Chapter Financial Statement, the amount of the honorariums paid and to whom.

Under IRS guidelines, any amount received by an individual in cash compensation, from the home office and a chapter, is considered taxable income. The home office is obligated to report total compensation amounts of \$600 or more to an individual in a given year.

Expenses incurred for conducting chapter activities should be paid from the chapter treasury. Reimbursement to a chapter leader, for personal funds used to pay for chapter activity expenses, is not considered an honorarium. Receipts for these expenses should be provided to the chapter in order for a chapter leader to be reimbursed.

Chapter Audits

Chapters may be subject to a random inquiry from the IRS. Should a chapter receive a questionnaire or inquiry from the IRS, immediately contact Sally Krochalk at the home office. A chapter should not respond to an IRS inquiry without contacting the Member Engagement Department.

As a recommendation from Catholic Financial Life’s auditing firm, the home office conducts internal chapter audits. Taking a proactive posture may diminish the likelihood that the IRS will elect to conduct an audit. The purpose of the audits is to assure compliance with sound financial practices and verify adherence to tax-exempt standards. Catholic Financial Life randomly selects and audits five chapters each year.

Match Funds

Each year, a chapter is eligible to receive up to \$2,500 in matching funds from Catholic Financial Life. A minimum of \$500 of these funds is designated for projects to benefit the Society of St. Vincent de Paul. In 2019 and 2020, an additional \$500 in Match Funds will be made available for the “Special Needs Chapter Program.” More information on this two-year pilot program, and the Match Fund Program, is contained in Section 5 of this manual.

Activity Reporting

Accurate reporting of chapter activities and financial record keeping are important responsibilities of the chapter leadership team.

Chapter meeting and activity information is important to Catholic Financial Life because it helps to:

- Determine the future of fraternal programs
- Set goals and measure success
- Show state and federal regulators the significant work conducted by our chapters and their grass-roots efforts to improve communities

How to Report Activities

The chapter should file a Chapter Activity Report with the Member Engagement Department for every activity sponsored by the chapter. These include: chapter business meetings, planning meetings, all social events, educational seminars, religious activities, civic projects, Match Fund activities, and chapter treasury donations. Preferably, these reports should be filed using the Fraternal Data System, the Society's online reporting system. Instructions for using the Fraternal Data System are included in the Appendix to this manual. If an officer does not have access to a computer, paper forms may still be submitted.

It is important to provide attendance figures and volunteer hours as a part of this report. It is acceptable to estimate attendance when actual counts are not available.

Chapter Activity Reports for all activities sponsored by the chapter in the calendar year (January 1–December 31) are due by January 31 of the following year. **However, it is strongly recommended that chapters file reports immediately following the completion of an activity.**

Annual Reporting

The Chapter secretary/treasurer is responsible for completing three reports by January 31:

1. Officer Report for the upcoming year (following an election year)
2. Chapter Financial Statement
3. Chapter Audit Report

Officer information may be updated in the Fraternal Data System. Chapter Financial Statements may also be generated using the Fraternal Data System, provided that activity information and financial records are kept current. The Audit Report may be downloaded from the Catholic Financial Life Website by following this link:

<https://fds.catholicfinanciallife.org/Resources/ChapterResources/Policies-Procedures/Policies-and-Procedures-Manual-Appendix.htm>

PDF copies of other forms are also available at this site. However, wherever possible, chapters should use the Fraternal Data System to file reports.

Meetings

• Frequency

Chapters should organize opportunities for members to gather together at least once per quarter. It is not required that these activities be held for the sole purpose of conducting a business meeting. Business meetings may be incorporated into another type of activity (e.g. a brief meeting which precedes a social function such as a dinner or bingo party sponsored by the chapter).

• Agenda

The president and secretary of a chapter should set an agenda for the meeting. A sample agenda is included in the Appendix to this manual. It is recommended that the chapter follow Robert's Rules of Order so that the meeting may proceed in an orderly fashion. A summary version of the Robert's Rules is available at this Website: <http://www.robertsrules.org/>.

• Minutes

The chapter is responsible for taking written minutes of each chapter and leadership meeting. The chapter secretary is responsible for verbally updating members at the next meeting by reading a summary of the minutes from the last meeting, or distributing a written copy of the minutes. Meeting minutes are permanent records.

Liability Insurance

Chapters holding activities at various locations, such as church meeting rooms or restaurants, may be asked to offer proof of liability insurance in order to use the facilities. Catholic Financial Life can provide such proof upon request. Contact Catholic Financial Life's Member Engagement Department to obtain an application for a certificate of liability insurance covering the facility on the date of the event. You will need to provide the following information:

- Event date
- Event time
- Event location (address, city, state, zip)
- Event description
- Name of person at the event location to whom the certificate should be sent
- Phone number of contact person at event location

Some parish facilities require that individuals, such as the Bishop of a Diocese, be named as additional insured on the certificate. There is an additional cost, currently exceeding \$100, for including such individuals on the certificate. If requested, payment of this additional cost will be the responsibility of the chapter.

Record Retention Schedule

It is recommended that chapters use the following record retention schedule as a guide for keeping and disposing of chapter materials and paperwork.

Permanent Records

- Chapter meeting minutes
- Chapter photography

Audited Records: Retain for Seven Years

- Bills
- Receipts
- Canceled checks
- Chapter annual year-end reports
- Chapter activity report forms
- Checking and/or savings account ledgers
- Samples of fund-raising materials such as tickets, receipts or other evidence of payments received and records of the value of donated goods and services.

Retain for Three Years

- Chapter correspondence
- Mailings from the home office
- Chapter officer newsletters

Retain for One Year

- Chapter membership directory

Retain Most Current Version

- All chapter forms and manuals

Privacy Policy

Catholic Financial Life has created a privacy policy and information-sharing practices to comply with federal and state privacy regulations. Because chapters have access to member information and send mailings to chapter members, the privacy requirements impact chapter operations.

With whom may you share information?

Lists of Catholic Financial Life members and their addresses are not to be sold, loaned or given away. These lists may be shared only with chapter officers and Catholic Financial Life advisors who are conducting official Catholic Financial Life business.

There may be times when your chapter is asked to share names and addresses with a third party, such as a parish or school. For example, a parish needs the names of people to contact for a fundraiser jointly sponsored by the chapter and parish. The chapter must have a written agreement with the third party (parish) stating that the third party will adhere to Catholic Financial Life's privacy policy and won't disclose information.

What should you do with documents that contain member information?

Consider confidentiality as you destroy chapter materials and records such as your Chapter Membership List, past financial records and unused labels. If records contain member information, shred, tear or burn when disposing of them.

What happens if a member opts out of receiving chapter mail?

These members will not be included when a mailing is sent from the home office on behalf of the chapter or when a chapter requests mailing labels.

Section 5 - Chapter Activities

The chapter network is the key to the Society's successful outreach both with the membership and the community-at-large. The Society is only as successful in reaching the local membership as the chapter is. Engaging membership in educational and entertaining activities is crucial. It is the local chapter leadership that is most attuned to the interests and needs of the local membership.

Chapters determine the activities and projects they want to do, as long as they are in accordance with Catholic Financial Life's Articles of Incorporation and Bylaws, Mission, Vision, Values and this Policies and Procedures Manual. Chapters should choose activities based on the needs, wants and interests of their members and the community.

Chapter in Good Standing

To be considered in good standing, it is required that a chapter conduct a minimum of one activity in each of the following areas annually*:

CIVIC: Working on an activity that engages the community is considered civic. Though not necessarily involving Match Funds, frequently Match Funds are part of the event. Flag Day, Arbor Day, Earth Day, Veterans Day, as well as Join Hands Day and Make a Difference Day provide excellent opportunities for civic events. And because the Society of St. Vincent de Paul serves the community at large, activities in support of this organization are also considered to be civic events.

EDUCATIONAL: Planning any activity in support of a Catholic school is considered educational. Another opportunity to host an "educational" event is when an advisor presents a workshop on a topic such as financial literacy to the chapter. Other individuals who can provide an educational presentation include a politician, firefighter, police officer, animal rescue league organizer, professor from an area college, parish priest, and even area business persons speaking on their industry. The major criteria is that the presentation must be at least 30-minutes long and not just a brief portion of your program.

RELIGIOUS: Any fundraiser to benefit a local parish is considered a “religious” activity. Another simple way to turn any social activity, such as the annual member recognition event, into a religious activity is to include Mass beforehand. It is an excellent way of giving recognition a spiritual aspect that is one of the Society’s foundations. Visiting a pilgrimage site or a shrine is also an excellent way to sponsor a religious activity.

SOCIAL: The list of social events is endless. It is best that the event is appealing to all ages and that families with children feel welcomed. This does not mean a social event can’t be for adults only or primarily for children, however, attendance is increased when everyone feels that they belong.

Activities can only be classified in one “category” for funding purposes. For an activity to “count” in a certain category, a significant part of the program must support that classification.

A chapter is not required to hold a meeting for the primary purpose of conducting the business of the chapter. Chapter “business” can be conducted at any function conducted by the chapter throughout the year provided that ten (10) members or five percent (5%) of the members of the chapter, whichever is less, shall constitute a quorum. In chapters having 100 members or less, a quorum shall consist of not less than five members. For instance, the election of chapter officers, or delegates to the triennial council, may take place within the context of another chapter event, as appropriate.

Planning Meetings

Planning meetings provide chapter members with the opportunity to offer input on activities. Publicize the meeting to encourage participation. Planning meetings should be held several times throughout the year to plan upcoming activities and to review and analyze past programs and projects.

A winter planning meeting should be called to establish chapter goals for the next year and to set a tentative “Calendar of Events.” At this meeting, the President should assign members to committees responsible for implementing activities.

Conducting a Successful Planning Meeting

Use these ideas to make your meetings successful:

- Prepare an agenda and have a designated time frame for each topic. Then keep on schedule.
- Start promptly.
- Keep things moving. Stay on topic. If a stalemate occurs, table the issue or assign it to a committee for more study.

- Encourage participation from everybody.
- Keep reports brief and meaningful.
- Conclude on time.

Chapter Event Publicity

Though the Society offers a promotional opportunity through the Home Office chapter invitation service, it is not required that all events be promoted through that service. It is offered solely as a convenience to the chapters. In lieu of using the invitation service, chapters may promote events through the local media, parish bulletins, and posters. That being said, for certain types of events that REQUIRE publicity, the invitation service is the most efficient way to make certain all chapter households are notified. For more details on the ordering invitations, review “Event Invitation Service” in Section 6 – Resources.

The following events REQUIRE publicity to ALL member households:

- Election of chapter officers (every two years)
- Election of delegates and alternates to the Triennial Council (every three years)
- Treasury report summary, with a call for an approved vote (annually)
- Summary of minutes from the last business session with a call for an approved vote (annually)

The annual treasury report and the annual summary of minutes may be presented at the same meeting.

Outreach Programs

Work projects exemplify the spirit of fraternalism . . . members reaching out to others by performing simple acts of kindness. Projects that involve “hands-on” work, like cleaning up a highway, winterizing homes for the elderly, or sponsoring bingo for nursing home residents are examples of outreach activities.

Chapters are encouraged to develop work projects in their communities. A unique and valuable way to accomplish this is through your chapter’s participation in JOIN HANDS DAY and MAKE A DIFFERENCE DAY.

JOIN HANDS DAY

On the first Saturday of May, volunteers in communities across America come together for JOIN HANDS DAY, a national event that unites young people and adults in efforts to make their neighborhoods better. On this day, volunteer teams repair playground equipment, help seniors, remove trash from streets and many more projects. The possibilities are limited only by the imagination. A benefit of the day comes through the friendships that will be made across generations. The new partnerships can be an important first step in bringing more young people into leadership roles in our chapters.

JOIN HANDS DAY calls upon you, as members of a fraternal benefit society, and all Americans to reach across generations and work with new friends in identifying and fixing problem conditions right where you live. This unique day is sponsored by America's Fraternal Benefit Societies, in partnership with the Points of Light Foundation and the Volunteer Center National Network. Visit www.joinhandsday.org for project ideas and resources.

MAKE A DIFFERENCE DAY

Make a Difference Day is a national celebration of neighbors helping neighbors. Everyone can participate. Created by USA WEEKEND Magazine, Make A Difference Day is an annual event that takes place on the fourth Saturday of October.

Match Fund Activities

No one understands the needs of your community better than you and your neighbors. Catholic Financial Life's Match Fund Program provides an opportunity for members to address the financial needs of Catholic parishes and schools, community organizations and individuals, plus receive match funding from Catholic Financial Life.

How do Catholic Financial Life chapters help? Members work with their chapter to identify needs and use their creative talents to develop ways to help. Chapters can help in numerous ways because they're self-governing. Our chapters help organize fund-raising dinners, auctions, raffles and many other events to bring people and nonprofit organization together to assist those in need.

Here are two important recommendations to help a chapter maximize the impact of its Match Fund dollars each year and its ability to involve new members in outreach activities:

1. Vary recipients from year to year.
2. Match lesser amounts per project. Choosing to match less than the \$1,000 allowed per project/recipient gives a chapter the flexibility to sponsor more projects with the \$2,500 allotted each year.

Once your Match Funds are spent for the year, a chapter may provide Match Funds from its treasury to assist worthy groups whenever feasible.

In instances when requests for Match Fund assistance are received and money is not available, a chapter can offer to provide volunteer support as a way of assistance.

Chapters are strongly encouraged to use the chapter invitation service to promote Match Fund activities to members. The invitation can include a call to action by listing ways members can get involved in the Match Fund project and encourage their attendance at the actual activity.

Catholic Financial Life will provide napkins for Match Fund events at no cost. Napkin requests should be indicated on the Match Fund application. Adequate lead-time of four weeks is required in order to fill orders.

Match Fund Project Guidelines

- A chapter may receive up to \$2,500 in Match Funds each calendar year. At least \$500 of these funds must be used to benefit The Society of St. Vincent de Paul, our national partner.
- The maximum match for any one event is \$1,000 of the net proceeds.
- A chapter may sponsor multiple fund-raising events for the same recipient for a total maximum match of \$1,000 per calendar year. (All groups formed by a parish are viewed as the same recipient.)
- Chapter members should approve the project at a chapter meeting when possible.
- A minimum of five members must be actively involved in the fund-raising project.
- The activity must bring people together in a meaningful fund-raising activity.
- Projects can be sponsored by a single chapter or co-sponsored with other chapters or organizations. Co-sponsorship must involve a working partnership where your chapter and the other organization share as equally as possible in planning and providing volunteers and other resources to meet the goal. Matching proceeds raised solely by another organization is not allowed.
- A Match Fund Application Form must be submitted to the Member Engagement Department for approval at least one month in advance of the event. **Do not make a commitment of Match Funds until approval is received.**
- At the time of application, the chapter must indicate its sponsorship level in the event. The sponsorship level should directly reflect chapter participation in the event.
 - Full Sponsorship (chapter is lead organizing body) - 100% of net proceeds will be credited to Catholic Financial Life
 - Co-Sponsorship (chapter is lead organizing body for an aspect of the event, or, chapter provides significant volunteer support) - a percentage of net proceeds will be credited to Catholic Financial Life, to be determined by chapter
 - Limited Sponsorship (chapter takes no leadership role in the event and provides limited volunteer support) - the net proceeds claimed will be the same as the amount matched by Catholic Financial Life.
- Catholic Financial Life matches the net proceeds of the activity dollar-for-dollar, up to the amount determined by the chapter, not to exceed \$1,000 for the event and provided that the chapter does not exceed its annual allocation of \$2,500.
- If an event is co-sponsored by more than one chapter, the proceeds reported must be divided amongst the chapters that will be applying for Match Funds, and together may not exceed the actual amount raised at the event. In other words, each chapter should not take credit for the full amount raised at a co-sponsored event.
- After the event, a Chapter Activity Report must be filed with the Member Engagement Department to receive a Match Fund check from the home office. An address for the recipient of the Match Fund check is required. However, the check will be sent to the chapter secretary for presentation to the recipient organization/individual.
- Catholic Financial Life must receive recognition with the co-sponsoring organization in all advertising and publicity. The chapter should submit documentation of this publicity by

sending news clippings, pictures and samples of publicity received to the Member Engagement Department.

Those who support chapter fund-raising activities may ask if their donation is tax deductible. A chapter should never guarantee that contributions made by an individual or company will be tax deductible. Individuals or companies with questions about the eligibility of their donation for a tax deduction should consult their tax preparer, accountant, attorney or the Internal Revenue Service (IRS).

The following guidelines generally apply:

- If the recipient of a chapter fund-raising event is an organization that is exempt from federal income tax under Internal Revenue Code Section 501(c)(3), individuals or companies seeking a tax deduction should make donation checks payable to the organization, not to the chapter.
- If the recipient of a chapter fund-raising event is an individual/family in need, donations generally are not tax deductible unless a tax-exempt trust fund has been established on behalf of the individual/family.
- As these donations are voluntarily and freely given out of kindness, without obligation or expectation of anything in return, the proceeds of a chapter fund-raising event are typically not considered taxable income to the individual/family in need.

Match Funds Grants

From time to time a certain event is so unique, widespread in its scope, or critical in nature that a chapter would wish request from the Home Office additional Match Funds dollars.

GUIDELINES

1. A chapter is eligible to apply for a Match Fund Grant only if it has utilized or allocated its annual \$2,000 in matching funds to projects completed or planned in a given calendar year.
2. The Member Engagement Department will review all applications submitted, and determine which activities will be awarded a Match Fund Grant, based upon meeting certain criteria and funds available.
3. A maximum of \$1,000 will be awarded to a chapter for a single activity sponsored by one chapter.
4. An application must be completed and sent to the Member Engagement Department at least one month in advance of the event.
A minimum of five Catholic Financial Life members must be involved in the event to qualify. The chapter secretary will be notified as to whether or not the project is approved. Do not make a commitment of Match Funds until approval is received.
5. Activities eligible for a Match Fund Grant may be any of the following:
 - Emergency Response — Addressing an unexpected need or tragedy. These activities may be co-sponsored with a group outside of Catholic Financial Life.
 - Innovative Activity — Something no chapter has done in the past. Chapter applying must be the lead sponsor of this activity.

- Unique Activity — Something this chapter has not done in the past. Chapter applying must be the lead sponsor of this activity. Chapters may copy ideas for unique activities submitted by another chapter.

6. A chapter may submit a Match Fund Grant Application for the same type of activity in subsequent years, provided the recipient is different.

7. Chapters may collaborate on Match Fund Grant activities. One application should be submitted per activity, identifying all chapters to be considered for the grant and indicating their percentage of involvement in leading the activity (for reporting purposes).

8. A maximum of \$1,500 will be awarded for a multi-chapter activity, based upon funds available. One Match Fund check will be issued and sent to the secretary/treasurer of the chapter submitting the Match Fund Grant Application.

Catholic Financial Life National Partnership with the Society of St. Vincent de Paul (SVdP)

The national partnership between Catholic Financial Life and the Society of St. Vincent de Paul officially began on January 1, 2009. In support of this partnership, we are asking our chapters to fund-raise or participate in service projects to directly benefit the Society of St. Vincent de Paul. An incentive is offered to chapters that take part in activities in support of our national partner.

Catholic Financial Life will provide up to a \$500 donation annually to the local Society of St. Vincent de Paul council or conference designated by a chapter. To earn a donation, a chapter must do either of the following:

1. Fund-raising: A chapter sponsoring a fund-raiser(s) to benefit St. Vincent de Paul is eligible to receive up to \$500 in Match Funds. Chapters must follow the guidelines of the Match Fund Program to receive these funds.

OR

2. Hands-on Volunteering: A chapter is eligible to receive up to a \$500 donation from Catholic Financial Life for service hours rendered by its members as part of a chapter-sponsored activity that directly assists the Society of St. Vincent de Paul. Donations will be paid by Catholic Financial Life on a one-dollar-per-hour formula, based on total service hours as reported on chapter activity reports in the calendar year. At the end of the year, Catholic Financial Life will make a donation to a local Society of St. Vincent de Paul conference/council on behalf of the chapter.

For additional information on this program, suggested activities, or contact information for the Society of St. Vincent de Paul contact the Member Engagement Department.

Special Needs Chapter Program (Two-year pilot program)

In line with our Society's history of showing support for those with special needs, beginning in 2019, a new chapter program was launched. Chapters are eligible to receive an additional \$500 in Match Funds to match the proceeds of a fundraiser for an individual with special needs, an organization that serves those with special needs, or their caregivers. The category of "special needs" includes physical, emotional, behavioral, or learning disability or impairment.

Educational Programs

Chapters are encouraged to offer educational activities that help members and others learn about subjects important to everyday life. Your community is a resource for additional program ideas. Most public service utilities maintain a speaker's bureau. In rural areas, farm organization leaders, county agents, or agricultural department officials can give valuable insights.

Because the content of financial workshops is regulated by insurance and other agencies, a registered advisor must lead the workshop.

Suggested topics include:

- Retirement Funding
- Identify Theft
- Estate Planning
- Charitable Giving
- Keeping the Farm in the Family
- Financial Planning for Engaged & Newly Married Couples

If your chapter is interested in sponsoring a financial workshop in your community, contact your advisor. Financial workshops are typically 60 minutes in length. These workshops are for informational services only. Insurance products, securities and other services may be suggested as solutions to participant's needs; however, no products will be sold at these seminars.

The advisor must register the seminar with the Marketing & Sales Department at least six to eight weeks before the event to arrange for support materials and invitations to the workshop. Only approved invitations can be used.

The financial workshop will not qualify as a chapter activity unless the chapter takes an active role in planning it. This support can take many forms:

- Secure a location
- Talk to community members and encourage attendance
- Help with registration and greet guests at the workshop
- Help with room set up
- Provide refreshments to be served to attendees

Social Activities

The variety of ages and interests found among members within each chapter demands that its leaders offer a variety of social activities to keep members active. Activities should be offered at a low cost to members and their families by negotiating rates and using chapter funds to offset the cost. Chapters may be interested in offering day trips for members. The chapter is responsible for confirming that all services hired have appropriate levels of liability coverage.

A unique social function conducted at the chapter level is our member recognition program. Catholic Financial Life recognizes members attaining certain milestones, such as 25-, 50- and 75-years of membership in our Society. Upon reaching these milestones, members are eligible to receive a customized gift from Catholic Financial Life.

In January and July of each year, the Member Engagement Department provides each chapter with a complete list of chapter members, including contact information and years of membership. The names of 50- and 75-year members appear in bold print on the list. It is the responsibility of the chapter to contact members due to be honored in a given year, and arrange an opportunity for them to receive their recognition gift at a chapter activity held during the year, or arranging for delivery/mailing of the gift if the honoree is unable to attend an event. Chapters have the option of conducting an exclusive event for member recognition, or to handle it informally at any activity the chapter conducts during the year.

Collaborative Chapter Events

In the past few years, chapters have been experiencing success holding all kinds of collaborative events with other chapters. From socials to member recognition events to service projects to bus trips to ball games, theme parks or pilgrimages to religious sites, working together can make projects easier and more fun with more people. Catholic Financial Life strongly encourages chapter collaboration and regional activities. Pooling human and financial resources can be a very effective way to engage more members. In cases where chapters collaborate on events it is recommended that there be a single point of contact for all reservations and that consistent pricing be followed by all participating chapters. Each chapter is responsible for submitting its own invitation request and activity report.

Big Impact Events

As part of collaborative events with other Catholic Financial Life chapters, Big Impact Events can earn the organizing chapter(s) additional funding.

GUIDELINES

1. In order for a chapter to be eligible for Big Impact Activity funding it must have completed the minimum four activities required to earn base funding in the previous year (one in each category of civic, educational, religious, and social).
2. A Big Impact Activity may be defined as a large-scale event that would be open to members of multiple chapters. It should provide more visibility for Catholic Financial Life than an average chapter activity and offer additional opportunities for advisor involvement.

3. Examples of a Big Impact Activity include:
 - a. Outing at a major sporting event (major/minor league baseball game, etc.)
 - b. A chapter-organized sporting event involving member participation
 - c. Trip to an amusement park / theme park /zoo
 - d. Gathering at a community festival, such as Summerfest in Milwaukee
 - e. A chapter-sponsored youth rally or pilgrimage
4. The Member Engagement Department will review all applications submitted, and determine which activities qualify for Big Impact Activity funding.
5. An application for a Big Impact Activity must be completed and sent to the Member Engagement Department for consideration at least three months in advance of the event date (or earlier, depending on the RSVP date for reservations).
6. The amount of additional funding awarded for a Big Impact Activity will be based upon the “level of impact,” as determined by the Member Engagement Department, and funds available. A maximum amount will be established.
7. Chapters may collaborate on Big Impact Activities. One application should be submitted per activity, identifying all chapters to be considered for Big Impact Activity funding and indicating each chapter’s percentage of involvement in leading the activity.
8. The funds awarded for a Big Impact Activity will be divided among the chapters involved, according to the percentage noted on the application.
9. The funding a chapter receives from the home office for a Big Impact Activity may be used to help defray the cost of that activity, or another activity sponsored by the chapter.

Role of Committees

The responsibility for organizing a chapter activity should never fall on the shoulders of just one or two individuals. Officers should work as a team to plan and execute events sponsored by their chapter. Members of the chapter who do not serve as officers may volunteer to plan or participate on a temporary committee formed for the purpose of planning a specific event, such as a fundraiser for their parish. While not actually doing all of the work, one officer of the chapter should oversee the work of all volunteers to be certain that the project stays on track and everyone is fulfilling their duties. Ideally this is fulfilled by Activity Coordinators or the Membership Coordinator.

Planning an Event

The basic plan for any well-organized chapter activity begins with EARLY PLANNING! Plan early, four to six months out if possible. This is especially important if you need to reserve a particular location to hold your event. Time has a way of slipping away and before you know it, you’re “scrambling to throw something together.” Also, invite your partners in this project to participate in the planning process – this might include chapter members other than your officers, parish or school groups, or other outside groups.

The following process may be followed in planning any type of chapter activity. However the first step pertains only to service projects and fundraisers.

1. Identify a need and determine what you wish to accomplish.

- Brainstorm with the volunteers who will organize the project – who or what organization would they like to help?
- Contact the advisor(s) assigned to your chapter for the names of individuals who may need assistance.
- Check parish bulletins / school newsletters for information on specific needs.
- Scan local media (newspaper / television news) for stories of area individuals or organizations in need.

After identifying one or more “needs,” whether charitable (raising funds) or service-oriented, you must select one and plan an activity to satisfy that need. Keep the other ideas in mind for future outreach activities.

2. Brainstorm ideas to achieve your goal, whether it be planning a fundraiser or another type of chapter event.

In choosing a project to accomplish your goal, it’s important to plan one that is . . .

- Big enough to be worthwhile and challenging, so everyone who wishes to help out will be able to contribute something to the effort.
- Small enough to be done with the time and volunteer service available. Be careful not to “bite off more than you can chew.”
- A reasonable fit with everyone’s talents, experiences and resources.

3. Evaluate the available and necessary resources.

- Select a date – make sure it doesn’t conflict with other activities that might keep people from attending. For example, some chapters plan their events with the NFL schedule or hunting season in mind.
- Decide on a location and again, if you need to reserve a facility, call right away.
- Submit your Match Fund application and wait for approval before making any commitments (if your event is a Match Fund event).
- If you are not planning a Match Fund event but wish to broaden the scope of your activity, don’t be afraid to try things such as incorporating a charitable, educational, or religious aspect into what would otherwise be a strictly social event. If this accounts for a significant portion of the event, it may qualify in a category that would increase your chapter funding for the next year.
- Identify what supplies you will need and whether you can get them donated.

This is especially important for fundraisers where the cost of supplies can impact the net proceeds.

- Establish your pricing, if applicable.
- Determine if you need to apply for any special licensing (raffle, liquor, etc.).
- Develop a publicity plan – the key. You can plan the most fantastic event ever held, and no one will come if you don't promote it well.

4. Promote your event.

- Form a publicity team. Everyone involved should help spread the word, but there are steps you can take to promote your event most effectively.
- Use the chapter invitation service. Keep in mind the required lead time – seven weeks from your reservation deadline date (or the event date if no reservations are required.)
- If your chapter has developed its own Facebook page, according to Society guidelines, promote your event there.
- Place notices in parish bulletins (for all parishes you serve) and the weekly folder many schools send home with students.
- List your event in community calendars – newspaper, radio, etc.
- Advertise in local businesses – Put signs in windows, ask about using electronic message board (if they have one).
- Mail or email press releases to local papers / TV stations and invite elected officials. This is especially effective if you're doing a fundraiser or service project.
- Promote your chapter and Catholic Financial Life at the event by displaying your chapter banner and/or event banner.

Tips for Success

- Create a timeline.
- Delegate responsibility. One officer should oversee the process to be sure everyone is doing their job and that the timeline is being followed. That doesn't mean this one officer is responsible for doing all the work.
- Meet regularly (even by phone or e-mail) to evaluate your progress.
- Come together again after the event to discuss what went well and what you might wish to change in the future.

Section 6 – Resources

Catholic Financial Life appreciates your efforts and provides the resources and support you need to succeed.

Your Member Engagement Team

A group of home office associates is dedicated to the support of our chapter system and the fraternal leaders who guide it. To submit a form or ask our team a question, please send an email to: memberengagement@catholicfinanciallife.org. Photos from chapter events should be sent to this address: chapterphotos@catholicfinanciallife.org.

Chapter leaders may call the Member Engagement Department between 8 a.m. and 4:30 p.m. (Central Time), Monday, Tuesday, Thursday and Friday, and between 8 a.m. and 6 p.m. on Wednesdays using our toll-free number, 800-927-2547. You may also call individual associates directly or send e-mail messages.

Your Advisor

Your chapter can serve more people and meet more needs when you work in cooperation with your local advisor. Advisors can assist you with recruiting volunteers, providing educational seminars and responding to member and community needs that would benefit from Match Fund assistance.

Encourage your advisor to attend activities by extending a personal invitation over the phone. It is the chapter's decision whether or not to waive the admission fee for the advisor. The chapter president should formally introduce the advisor at the activity, mentioning that he or she will be available to answer questions.

You can help Catholic Financial Life grow by spreading the word and encouraging others to join. As we grow, it is also important for Catholic Financial Life to continue to add qualified advisors to serve member needs. As a fraternal leader, you are in a powerful position to identify potential advisors, and possibly earn up to \$1,000!

- Once your referred candidate becomes a contracted advisor on a full-time basis, completes a 6-month training period and is on track with his/her production requirement, you will receive \$250.
- After your referred candidate reaches their one (1) year anniversary and is on track with their production requirement, you will receive another \$250.
- In addition, if the advisor successfully completes his/her production requirements after eighteen (18) months with Catholic Financial Life, you will receive an additional \$500.

If you have any questions about this referral program please contact Ben Breuer at ben.breuer@catholicfinanciallife.org or (414) 278-6538.

Financial Resources

For information about financial support from Catholic Financial Life consult Section Four under Chapter Funding.

Training Resources

Fraternal Leader

Newsletter for chapter leaders providing valuable operational and program information impacting chapter operations.

Blog

New monthly electronic communication providing timely information to fraternal leaders and also giving them the opportunity to submit photos and stories about successful events and tips to share with other chapters.

Webinars

Online training, in the form of pre-recorded presentations, is being created on various topics of interest to our fraternal leaders. In order to view these free training videos, a computer with internet access and speakers is required.

Leadership Workshops / Conferences

This training provides chapter leaders with “need-to-know” information about Catholic Financial Life and an opportunity to interact with other fraternal leaders in a fun social setting.

Material Resources

Catholic Financial Life offers the following business supplies at no cost to our chapters:

- Chapter Stationery – for chapter correspondence
- Officer Name Badges – Lanyards and name tags which include officer’s name, officer position and chapter identification
- Napkins – for Match Fund events

Apparel such as polo shirts, sweat shirts, t-shirts and wind breakers may be purchased. Contact the Member Engagement Department for more details.

Chapter Invitation Service

Catholic Financial Life, in support of its volunteer chapter system, offers an invitation service to promote local chapter activities. The intent of the following guidelines is to clearly define the parameters a chapter must abide by to receive the maximum benefit from this service.

1. The invitation service is provided to assist a chapter in promoting activities sponsored for its membership. This service is not to be used to promote activities sponsored by groups outside of Catholic Financial Life.
2. The home office will provide a chapter with a maximum of six mailings (flyers or postcards) each year at no expense to the chapter, provided adequate lead time is given for each request. In most instances, and unless piggybacked with another invitation, postcards are sent to promote upcoming activities.

With advance planning, a chapter should be able to use the invitation service to advertise all of its events and use the six mailings to their fullest advantage. A chapter which holds more than six locally-sponsored activities in a year will be encouraged to advertise multiple events in one mailing. Up to two flyers can be included in one mailing.

A chapter may request more than six mailings a year. The chapter will bear the cost of any mailings beyond the six provided by the home office, at a rate of 50¢ per piece.

Errors on a printed invitation will be reviewed on an individual basis to determine the appropriate course of action. If the error is significant and a reprint and second mailing of the invitation is justified, the party responsible for the error (either the chapter or the home office) will be responsible for all production and mailing costs resulting from the second mailing.

3. Invitation requests should be received by the home office **seven weeks prior to the event reservation deadline** or the event date, whichever is first. The Member Engagement Department will determine whether an invitation is sent by first or third-class mail based on the lead time provided.

Late requests will be handled in the following manner:

- 3.5-to-7 Weeks: Chapter pays 20¢ per piece (the difference between first and third-class postage.)
- Less than 3.5 Weeks: Request will be denied

Chapter leaders are recommended to create and submit invitations for approval using the Fraternal Data System. Invitation requests may also be submitted using the Flyer Request Form available on the Catholic Financial Life Website:

<https://fds.catholicfinanciallife.org/Resources/ChapterResources/Policies-Procedures/Policies-and-Procedures-Manual-Appendix.htm>

Review of Chapter Policies and Procedures Manual

The Catholic Financial Chapter Policies and Procedures Manual shall be reviewed regularly by the Member Engagement Department who may recommend changes as deemed appropriate to the Board of Directors.