

A Message from the President

Dear Fraternal Leader,

This holy season of Advent is the traditional time when we prepare for the celebration of our Lord's birth. Many weeks in advance, we begin making plans, blocking out dates on our calendars for various family gatherings, Christmas programs and parish activities. We also ready our hearts and minds through prayer and reflection.

Planning and preparing is also essential to the success of our chapters. The close of the year is an ideal time to sit down as a leadership team and put together your schedule of chapter activities for the coming year. If your chapter has not done so, I strongly encourage you to meet in the first quarter of 2012, to decide what activities your chapter will sponsor over the next year. Take a look inside this issue of *Fraternal Leader* for a sample calendar of chapter activities for a typical year.

At the home office, we began many weeks ago making our plans for 2012. Here are some highlights of what's on our schedule:

- Sales Awards Banquet in February, where we will honor our sales leaders
- American Fraternal Alliance Presidents Section Meeting in April - An opportunity to share ideas and learn from other fraternalists
- Member celebrations in the spring
- Regional family activities over the summer
- American Fraternal Alliance Annual Meeting in fall, where I will have the privilege to install our own Joe Gadbois as Chair of the American Fraternal Alliance National Board of Directors
- And of course, the ultimate highlight of the year will be our own 2012 Triennial Convention, September 28-30, at the Frontier Airlines Center in Milwaukee.



Catholic Financial Life's Board of Directors recently served meals to the homeless at a St. Vincent de Paul site in Milwaukee.

Just as this season of Advent teaches us all the importance of preparation, we also practice the virtue of patience as we await the arrival of our Lord. In a 2010 Advent reflection, Pope Benedict XVI compared this to the anticipation of a farmer waiting to harvest the fruits of his labors. The Holy Father said, "Patience and constancy are precisely the synthesis between human effort and trust in God." As we plan our events for 2012, let us place our efforts in the hands of the Lord and ask for His blessings.

A Merry Christmas and a Happy New Year to you and your family!

Fraternally,



Planning Your Chapter Year

Chapter leaders often inquire how often they are “required” to meet. What we recommend is that chapters organize opportunities for members to gather together at least once per quarter. It is not encouraged that these activities be held for the sole purpose of conducting “business.” 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). Many chapters choose to sponsor activities more frequently than just once per quarter. A well-rounded calendar of events might look something like this:

SAMPLE CALENDAR OF CHAPTER ACTIVITIES	
January	Match Fund Event to Benefit Local Parish
March	Roller Skating Party
April	Spring Dinner / 50-year Member Recognition
May	JOIN HANDS DAY Service Project
July	Match Fund Event to Benefit a Veterans Group
August	Family Picnic
September	Society of St. Vincent de Paul Friends of the Poor Walk
October	Financial Planning Seminar with Catholic Financial Life Advisor
December	Family Christmas Party

Take advantage of inviting/involving your advisor (where applicable) in your planning. And invite members to be activity coordinators for your chapter events.

It's Not Too Late to Enter!



In the last issue of *Fraternal Leader*, we announced an incentive for chapter officers to send us their e-mail address. Officers who respond will be entered into a drawing to receive a \$25 Visa debit card. Everyone is invited to enter – even if you think we have your current e-mail address. Please be aware that e-mail addresses provided in order to use “Account Access” on our Web site are not stored in our policy records. Those who provide us with an e-mail address for the very first time – or who give us an updated address – will be entered into the drawing two times! Ten debit cards will be awarded. The deadline date for the drawing has been extended to December 31, 2011, so enter today. Please send your name, chapter, and current e-mail address to: sally.krochalk@catholicfinanciallife.org.

What You Need to Know About Reporting Forms and Applications

Over the next few weeks, chapter secretary/treasurers will be receiving annual year-end reporting forms and supplies of other forms for the 2012 chapter year.

Some of these forms may be unfamiliar to the former Catholic Family chapter officers and also to our new volunteers. We encourage you to contact our staff in the Fraternal Department with any questions you might have about the forms. And remember that we offer extended service hours on Wednesday nights until 8:00 p.m. (CST).

FORM	When Chapter Secretary Will Receive Form(s)	When Completed Form Must Be Received by Fraternal Dept.
Chapter Officer Report for 2012 <i>Report listing all chapter officers for the current calendar year, along with contact information</i>	Already sent to chapter secretaries	No later than 1/31/12
Chapter Financial Statement <i>Summary of all chapter receipts and expenses for 2011. Submit with copy of chapter checking account register for 2011</i>	In December, 2011	No later than 1/31/12
Audit Report Form <i>Form outlining chapter audit process and signed by chapter audit committee/trustees. Should accompany Chapter Financial Statement</i>	In December, 2011	No later than 1/31/12
Chapter Financial Account Information <i>Identifies financial institution which holds chapter checking account and any other assets held by chapter</i>	Upon Request	Any time account information changes
Chapter Event Flyer Request Form <i>Form to request the creation of a flyer to be sent to members promoting an upcoming chapter event</i>	Supply sent after year-end reports are submitted to home office	At least seven weeks prior to the RSVP date for an event

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FORM	When Chapter Secretary Will Receive Form(s)	When Completed Form Must Be Received by Fraternal Dept.
Match Fund Program Application <i>Form to apply for matching funds on an event</i>	Supply sent after year-end reports are submitted to home office	At least one month prior to the Match Fund event
Chapter Activity Report <i>Form filed after the completion of an activity, which provides financial and attendance details</i>	Supply sent after year-end reports are submitted to home office	As soon as possible after an event is complete

Important Notice

Each year, we supply our chapters with a small quantity of postage-paid/business reply envelopes for submitting chapter forms, copies of publicity, and photos to the Fraternal Department. Included in this mailing of *Fraternal Leader*, to secretary/treasurers only, is the supply for next year. Please contact the Fraternal Department if you need more.

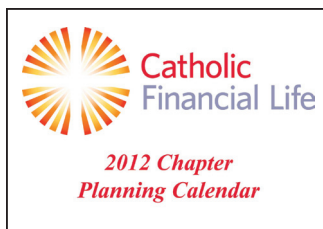
Important: The mailing address for Catholic Financial Life has changed.

The new address is: **PO Box 3211, Milwaukee, WI 53201-3211.**

Please discard ALL Catholic Financial Life postage-paid/business reply envelopes that do not have the new address. Mail sent to any other address may be delayed or returned to the sender.



Announcements



The Chapter Planning Calendar for 2012-13 is currently being designed and will soon be printed and distributed. Chapter officers serving in the primary positions of president, vice president and secretary/treasurer will automatically receive a copy of the calendar. If any other chapter officers wish to receive a calendar for planning chapter activities, please contact Sally Krochalk at sally.krochalk@catholicfinanciallife.org or 414-278-6604 / 800-927-2547 Ext. 6604.

Our New Policies and Procedures Manual is also being finalized and should be ready for distribution shortly after the start of the new year. As with the Planning Calendar, chapter officers serving in primary positions will automatically receive a copy of the manual. Other officers may receive a copy upon request. An electronic version of the manual will also be available at the Catholic Financial Life Web site, under the heading of "Chapter Resources." Fillable PDF versions of chapter forms, back issues of this newsletter, and other resources are also available on this page. The URL is: <http://www.catholicfinanciallife.org/Resources/ChapterResources.htm>.

The deadline to apply for a Catholic Financial Life scholarship for the 2012-13 school year is March 31, 2012. Financial members may apply for a scholarship online at our Web site. Just go to www.catholicfinanciallife.org and click the tab at the top of the page for **Account Access**, or follow this link to download a fillable PDF application: <http://www.catholicfinanciallife.org/Benefits/FinancialMembership/ScholarshipPrograms.htm>.

Service hour forms are required in order to apply for high school and college scholarships. Service hour forms may be downloaded from our Web site. Service performed by students in support of a Catholic Financial Life chapter or for the Society of St. Vincent de Paul receives “double credit” towards hours worked for scholarship judging purposes.

Minutes of Fraternal Leaders Advisory Group (FLAG) Meeting



Members of the Fraternal Leaders Advisory Group (FLAG) participated in a teleconference meeting on October 13, 2011. John Borgen, Vice President of Fraternal and Member Services, announced that going forward, Joe Gadbois, Vice President of Fraternal Outreach, and Sally Krochalk, Fraternal Operations Administrator, will be facilitating FLAG meetings. John will continue to participate, as necessary, and President Bill O’Toole will participate as his schedule permits, particularly in the onsite meeting of FLAG scheduled for summer 2012.

The group reviewed and discussed a draft of the updated Policies and Procedures Manual which will be printed and distributed to primary officers in early 2012. Joe and Sally spotlighted several areas that recently changed. The manual will continue to be updated as necessary to provide direction and answers to chapter officers. Once finalized, an online version will be available at the Catholic Financial Life Web site for the benefit of all officers.

In preparation for the 2012 Triennial Convention, members of FLAG offered feedback on their experiences at the 2009 conventions of Catholic Knights and Catholic Family. An overview of preliminary plans for the 2012 convention was shared with the group. More information will be communicated to all chapter officers in upcoming newsletters specifically related to the convention.

Members of FLAG were asked in advance to describe Catholic Financial Life in one sentence, and responses were shared at the meeting. John explained the importance of being able to offer a concise description of our organization to people who are unfamiliar with what Catholic Financial Life is and what we do.

Sally reviewed the history of our partnership with the Society of St. Vincent de Paul, and our accomplishments over the last three years. FLAG approved a recommendation to continue this partnership, which will be presented to the Catholic Financial Life Board of Directors at its December 2011 meeting.

John spoke to the group regarding continued service on FLAG. As stated in the new policies and procedures, “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.” John explained that FLAG 2012 will be comprised of some members currently serving on FLAG and carrying over for one or more terms. Current members interested in continuing on in 2012 were asked to contact Sally Krochalk within two weeks.

The proposed meeting dates of FLAG in 2012 were shared with the group and approved. The group also indicated a preference for starting the meeting at 9:00 a.m. rather than 10:00 a.m. The FLAG meeting dates for 2012 are as follows:

- Thursday, February 9 (Teleconference)
- Thursday, May 10 (Teleconference)
- Thursday, July 19 (At Home Office)
- Thursday, October 18 (Teleconference)

Society of St. Vincent de Paul Match Fund Incentive

Each year, chapters are eligible to apply for an additional \$500 Match Fund incentive for activities to benefit the Society of St. Vincent de Paul (SVdP). In order to qualify for the incentive, chapters should do **one** of the following:



- Hold a Match Fund event to benefit the Society of SVdP. If the event raises at least \$500 you are eligible for the full incentive. If your event raises more than \$500, your chapter may choose to allocate a portion of its \$2,000 in annual Match Fund dollars (if available), up to a maximum of \$1,000 for the event.
- Chapter members may volunteer hours for SVdP throughout the calendar year on behalf of the chapter. The chapter should report the cumulative service hours monthly, quarterly, or annually on a chapter activity report. Please be sure to submit your final report of service hours for SVdP before the end of the calendar year in order for us to match \$1 per hour volunteered, up to a maximum of \$500 in that year.
- If your chapter sponsored a fundraiser for SVdP that raised less than \$500 in the calendar year, you are eligible to apply for a match of volunteer hours to make up the difference. For instance, if your event raised \$300, chapter volunteers may work 200 hours for SVdP before the end of the year and receive a match of \$200 after the chapter reports those hours on an activity report.*

*Regardless of when service hours are worked or reported in the calendar year, checks matching service hours are not distributed until December.

Even if you've already utilized your \$500 Match Fund incentive for the year, please report to us all volunteer hours worked by chapter members for SVdP. We track this information and include it in internal and external reports of chapter activities.

In Their Own Words

More and more of our chapter leaders are signing up to take advantage of the new online service for creating chapter flyers to publicize their activities. Here's some of the feedback we've received from those who have used the service:

- Bruce Bultman, secretary/treasurer of Chapter WI52-Milwaukee, Wis., finds the service "*relatively easy to use.*"
- Tammy Gaszak, secretary/treasurer of Chapter 40-Waukesha, Wis., says, "*I really like the convenience of it . . . it was late at night but I could do it (because that is) when I had time.*"

Please contact Penny Boehm, at penny.boehm@catholicfinanciallife.org or 414-278-6605, to set up your online flyer service account today!



"Many Hands Make Light Work"

The Benefits of Collaborative Chapter Activities

When English playwright and poet, John Heywood, coined this phrase back in the 16th Century, he wasn't referring to our chapter events. But his timeless quote is certainly applicable to the many activities sponsored by our chapters and carried out by our dedicated volunteers. It's often challenging for chapter leaders to find the time to plan and host a variety of activities. One solution is for chapters to work collaboratively, sharing the work of planning and hosting regional activities to which members of all chapters involved will be invited.

There are a number of potential benefits:

- Higher attendance at the event
How often have you and your officers spent days and weeks planning an event, only to have a handful of members attend?
- Less work for everyone
Delegate the work amongst the officers of all chapters involved - or, one chapter takes the lead on one event and another chapter takes the lead on another event.
- Cost savings
You can often negotiate discounts on food and other items when you purchase greater quantities. And if you're holding separate events with room rental fees, or other site charges, it makes sense to consolidate those costs.



Two successful multi-chapter family activities held this past summer were the Zoofari at the Milwaukee County Zoo and a day at Bay Beach Amusement Park in Green Bay, Wisconsin. The chapters involved shared the work of planning and working at the events. Costs were spread over a greater number of attendees which resulted in savings for everyone.

As you are planning your chapter activities for 2012, consider contacting neighboring chapters about holding a collaborative event or two. Some suggestions are:

- Service project for JOIN HANDS DAY or Make a Difference Day
- Activity to benefit the Society of St. Vincent de Paul
- Fundraiser for a local organization
- Member recognition event
- Tickets to a professional sporting event / visit to a theme park
- Christmas party
- Family bowling or roller skating party
- Pilgrimage to a religious site
- Financial seminar presented by a Catholic Financial Life advisor

Another famous quote attributed to John Heywood is, "Rome was not built in one day." Give your collaborative events time to grow, and nurture the relationships that will develop from working with volunteers from other chapters. Pooling human and financial resources can be a very effective way to engage more members. And working together can make projects easier and more fun for everyone. To obtain contact information for other chapters in your area, contact our Fraternal Department.

Quick Tips



Photos

Whenever you send us photos from your chapter activities (either digitally or as prints), please provide us with as many details as possible about the photo - especially the names of those in the picture, and at what event and when the photo was taken. Also, digital photos are much easier to work with and have a much greater likelihood of being used.

Receipts

Each year, the home office conducts "field audits" of at least five chapters. Internal audits are an excellent control which is viewed favorably by the IRS and state regulatory agencies. They also provide a learning opportunity on both sides of the review. Following each audit, the chapter is provided with recommendations for improving their financial reporting. One recommendation that is common following many audits is the necessity for keeping receipts. The I.R.S. requires that receipts be kept for all expenditures over \$75. We also recommend that receipts be submitted and retained for checks made payable to chapter officers for reimbursement of expenses. Chapter receipts should be retained for seven years. Watch for more recommendations in future issues of *Fraternal Leader*.



Member Recognition



Loyal members of Catholic Financial Life are eligible to receive a Gold Rosary in their 50th year of membership and a statue of The Immaculate Conception in their 75th year of membership. Chapters may honor these members at any chapter event held during the year. In January and July of each year, chapter secretaries and presidents receive a report listing all members of their chapter, along with years of membership and contact information. Those who are 50- or 75-year members are printed in bold. Chapters should personally contact each member due to be honored and invite them to an upcoming event. It is recommended that the chapter vice president take responsibility for contacting the honorees either by phone or by letter.

If you have any questions regarding topics in this newsletter, please contact:

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