

A Message from the President

Dear Chapter Leaders,

Our Mission

Reflective of Psalm 100:2, Blessed Pope John Paul II wrote, "Whatever you make of your life, let it be something that reflects the love of Christ. In whatever you do, remember that Christ is calling you, in one way or another, to the service of love: the love of God and of your neighbor."

As chapter leaders, you have responded to God's call to be of service to His Church and His flock through Catholic Financial Life. You are literally the hands and feet of Christ who put Catholic values in action. Thank you for all that you do that brings Glory to God and helps to build our Catholic Fraternal Society!

Magazine - 2012 Financial and Fraternal Report

The latest issue of the Member Magazine includes our annual Financial and Fraternal Report. The report shows that during 2011 and 2012, with your involvement and support, we achieved the following:

- Attained near-record net operating income gains;
- Increased surplus;
- Added more new financial members than in any year since 1996;
- Awarded record amounts of fraternal benefits;
- And with you and through you, raised more than \$2.9 million to benefit our local parishes, schools and communities.

As part of our fiduciary responsibility to you, and as stipulated in the Merger Agreement, we obtain a rigorous, independent review of our business. We have been fulfilling that commitment by utilizing Milliman, one of the most highly respected insurance actuarial firms in the country, and have provided the results of their review to the Board of Directors. The Board and I find the Milliman information to be of great value, along with our annual independent audit by Ernst & Young. It is important to remember that insurance is a highly regulated business. Each year we file an annual statement with the State of Wisconsin Office of the Commissioner of Insurance, and are also subject to periodic state examinations. We'll be discussing this more at our 2014 Regional Conferences.

2014 Regional Conferences

Planning has begun for next year's regional conferences. A total of six conferences are scheduled - four in Wisconsin, one in New England, and one in Missouri. Potential topics include: Strategic Direction, Independent Reviews, Membership Growth, Youth Engagement, and a Code of Ethics. More information will be forthcoming, once plans are finalized.



President Bill O'Toole with chapter volunteers at the 2012 Bay Beach event in Green Bay, Wis.

*"Serve the Lord with gladness;
come before him with joyful song."*

-Psalm 100:2

Fall Chapter Officer Elections

In preparation for this fall's officer elections, it's time to begin looking for potential volunteers to take on leadership roles in your chapter. Don't miss the opportunity to talk with members at your summer picnic or other upcoming chapter activity. And check out the feature on the page 4 of this newsletter for more information on this important topic.

I also encourage you to review the column from our Spiritual Director, Archbishop ListECKI, which follows my message. The Archbishop speaks about the "Five Habits of a Resurrection Faith." As chapter leaders, you practice many of these habits in the work you do on a day-to-day basis. Again, thank you for being good stewards of our chapter resources, and for giving so freely of your time and talents to serve our members and your local communities.

Enjoy the summer months, and be sure to schedule some time for well-deserved rest and relaxation. May the Lord bless you and your families with safe travels and sunny days!

Fraternally,

Bill

P.S. If I can be of service to you, please feel free to call me at 800-927-2547 or send an e-mail to bill.otoole@catholicfinanciallife.org

Faith Arising

In light of the Easter season, Spiritual Director Archbishop ListECKI recently wrote a brief article entitled, "Five Habits of a Resurrection Faith." We thought that you might enjoy reading them and incorporating them into your life.

"First, we need to practice the habit of personal prayer. We can only rise with Christ if we intimately know Christ. Daily intentional prayer nurtures this relationship. Second, we need to practice the habit of reading sacred Scripture. As St. Jerome said, "Ignorance of Scripture is ignorance of Christ."

Third, we need to practice the habit of the sacraments, especially the sacraments of Eucharist and confession. Through the sacraments, we personally encounter the real presence of the Risen Christ, and receive His gift of Divine Resurrection Grace. Fourth, we need to practice the habit of service. We meet the Resurrected Christ directly when we give sacrificial service to the least of our sisters and brothers.

Finally, we need to practice the habit of witness in everyday life. Our faith will truly rise when we intentionally show it in our words, values, decisions and actions. When people know why we do what we do and see us doing it with great joy, the rising of our faith will invite them into the resurrection of Christ as well."



Archbishop ListECKI with advisors from the Milwaukee Central Agency

Tornado Relief Effort

In response to the recent tornados which devastated the city of Moore, Oklahoma, Catholic Financial Life is accepting donations and offering additional Match Fund money to chapters sponsoring fundraisers to assist those impacted by this natural disaster. This is an extra match, and will not impact the annual \$2,500 in Match Funds available to your chapter. Checks written in support of this effort should be made payable to the "Catholic Financial Life Foundation." All funds raised and donated should be sent to our home office in Milwaukee. We in turn will match up to \$5,000 of the sum total of all funds raised by our chapters. One check, representing the money raised along with our match, will be sent to Catholic Charities in Oklahoma for their efforts to aid the victims of this tragedy. Please contact the Fraternal Department if you have any questions, at (800) 927-2547.

Summary of Fraternal Leaders Advisory Group (FLAG) Meeting

On May 9, 2013, 14 of the 17 members of FLAG (3 excused) met at the home office of Catholic Financial Life. Following a prayer service, which included members of the home office management team, several important issues were discussed. The meeting began at 9:00 a.m. and concluded at 2:45 p.m.

Fraternal Update

- The new Chapter Funding Model was unanimously approved by the Board of Directors. This followed a recommendation from both FLAG and the Membership Committee of the Board.
- FLAG reviewed the draft of a new brochure which chapters will be able to personalize with their upcoming calendar of events. The group felt that chapters will be excited to make use of this new tool.
- Regional conferences will be conducted in 2014. Four meetings will be held in Wisconsin, with two others in St. Louis and Massachusetts. FLAG suggested potential topics for the meetings, including: Strategic Direction, Independent Reviews, Membership Growth, and Youth Engagement.

Match Fund Grant and Big Impact Event Criteria/Guidelines

A major focus for FLAG in 2013 is helping develop the criteria and guidelines for these two enhancements to the new Chapter Funding Model. The group offered feedback on a number of questions related to the administration of these enhancements, including the following:

- What would constitute a “unique” and “innovative” Match Fund event?
- Should co-sponsored activities be eligible for Match Fund Grants?
- What should the criteria be for a Big Impact Event?
- Can more than one chapter earn Big Impact dollars for the same activity?
- Can one event qualify for both a Match Fund Grant and Big Impact Event dollars?



Fraternal Leaders Advisory Group (FLAG)

At its next meeting on July 18, FLAG will continue to further develop the criteria and guidelines for these enhancements

Other Matters

President and CEO, Bill O'Toole, and Secretary, Treasurer & Executive Vice President, Al Lorge, joined the group for a thorough discussion of questions raised by a chapter officer over the past seven months regarding our independent review process. FLAG reviewed over 21 letters, which included a threatened petition between the chapter officer and the Board of Directors. An in-depth discussion took place regarding the officer's approach in this matter. FLAG unanimously agreed that the process of engaging with this officer was “more than fair.” The group also said that there is no place in our Catholic Fraternal Society for the propagation of misinformation and purposely misleading statements. After discussing several potential next steps, President O'Toole explained that we will continue to offer opportunities for dialog with this chapter officer. FLAG concurred with this approach. Following the discussion, Board Chair VanHimbergen greeted FLAG, thanked them for their service, explained that the Board takes these matters seriously, and answered several questions.

Board Approves New Chapter Funding Model

It is with great pleasure that we announce the unanimous approval by our Board of Directors of the new activity-based Chapter Funding Model as recommended by the Fraternal Leaders Advisory Group (FLAG).

This is the culmination of a more than two-year process that began at the 2010-11 regional conferences. At those meetings chapter officers suggested the development of a funding system that would encourage the engagement of more members. What arose was a preliminary plan designed with the help of FLAG. It was then presented to delegates at the Triennial Convention in September, 2012. Survey results following the convention led to enhancements to the original plan. The revised funding model has been presented to nearly all chapters through face-to-face workshops and meetings, plus a webinar recorded for access at any time.

Phase Two began in earnest at the May 9 meeting of FLAG, with discussions centering on the development of guidelines and criteria for the last two enhancements, "Big Impact" events and Match Fund grants. These guidelines will be in place for 2014. As you plan for the remainder of this year, please remember that your activity level in 2013 will decide your activity funding level for 2014. All chapters that qualify for base funding will also continue to receive \$2,500 in Match Funds, as they are accustomed to.

Time to Plan for Fall Chapter Officer Elections

The warm days of summer are upon us. But before we take that much needed break, there's something important you and your officer team should be preparing for over the next few months – the fall chapter officer elections.

As explained in the *Chapter Policies and Procedures Manual*, officers are elected for two-year terms. This began with the elections of fall 2011. Officers elected at that time were asked to serve in 2012 and 2013, with the next election to be held in fall 2013, for officers serving in 2014 and 2015. Election time will soon be here, and there are some things you and your team should consider and do now in preparation for that.

1. Do you have any vacancies in primary officer positions (president, vice president, secretary / treasurer)? These are the positions to fill first, as they are critical to the success of your chapter.
2. Have any officers expressed a desire to step down, or to take another position on your team? Rotation is encouraged, especially among primary officers, with a recommendation that individuals hold a primary position for no more than three consecutive two-year terms.
3. Are there other positions to be filled – such as Public Relations Coordinator or Membership Coordinator? Having individuals in these positions takes some of the burden off of the primary officers and can serve as a "stepping stone" to a more responsible role.
4. Are there opportunities for Activity Coordinators to take charge of one or two events in the year? This is a great way to get members involved who are looking for short-term volunteer commitments.
5. Do you know the responsibilities of each officer position? Check out Section 3 of the *Chapter Policies and Procedures Manual*. An electronic version of the manual is available on our website. Matching the right person with the right position is the key to a successful chapter and a happy volunteer.

Now is a good time to recruit individuals for your officer team. Taking on a volunteer role is not so intimidating if individuals have the opportunity to work with the person whose position they will fill. It also recognizes the wealth of knowledge veteran volunteers have to share. Mentoring can be beneficial on both sides!

Don't know where to find that next volunteer? Look to your family and friends, ask your Catholic Financial Life advisor for assistance, reach out to your parish for recommendations, or refer to your chapter membership list. Sometimes all it takes is a personal invitation for someone to understand how much their service would mean and what a difference they could make!

Please contact Sally Krochalk at (800) 927-2547, Ext. 6604, or (414) 278-6604, if you have any questions regarding the Chapter Funding Model or officer elections.