

# FRATERNAL LEADER



## A Message from President and CEO William R. O'Toole

Dear Chapter Leader,

Seems like only yesterday that we were at the 2018 Convention . . . we worked together, we prayed together, we learned together, and we had fun together! All this, as we celebrated the 150 year history of our organization and plans to move "Always Forward" towards a bright 2019! I want to thank all of our delegates for their participation in another successful Convention.

We're very excited to launch a new program which follows in our long tradition of helping those with special needs. Our new Special Needs Chapter Program was officially announced at the Convention following a powerful Saturday afternoon presentation from Special Olympics of Wisconsin athlete Cindy Bentley. Please take a moment to read more about the new chapter program in this edition of *Fraternal Leader* and contact the folks in our Member Engagement area for more information.

In this issue we've also included a comprehensive list of resources shared by our other Saturday afternoon speaker, Robert Powell, who presented on "All Things Retirement." Also, we've shared some results from the surveys completed by our delegates. I'm happy to report that more than 95% of delegates who responded gave our Convention high marks.



Photo courtesy of Rosie and Maynard ("Brat Fry King") Kettner of Chapter 188, Shiocton/Greenville, Wis.

It has been a great year for Catholic Financial Life, and you have been a major source of that success! Special thanks for all that you do every day as chapter leaders and members of this organization.

As St. John Paul II said, "It is Jesus who stirs in you the desire to do something great with your lives, the will to follow an ideal . . . the courage to commit yourselves humbly and patiently to improving yourselves and society, making the world more human and more fraternal."

To each of you, I wish a Blessed Advent and a Merry Christmas.

Fraternally,

William R. O'Toole  
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## Robert Powell's Retirement Resources

At this year's Convention, Robert Powell, long-time financial journalist for such publications as *TheStreet* and *USA Today*, shared his expertise to reinforce the importance of saving for retirement regardless of your age. Robert is also the program/curriculum director of the online Retirement Management Analyst program at Salem State University.

In addition to the many helpful tools available to you at [www.catholicfinanciallife.org/tools](http://www.catholicfinanciallife.org/tools), Robert Powell referenced the following retirement resources during his presentation. We hope you find them informative and helpful.



### Retirement Books

- "5 Tips for Financial Wellness in Your Retirement Years" – Free E-Book (<https://www.catholicfinanciallife.org/tools/enjoy-retirement>)
- "Control Your Retirement Destiny: Achieving Financial Security Before the Big Transition" by Dana Anspach
- "Retirement Portfolios: Theory, Construction, and Management" by Michael Zwecher
- "Annuities for Dummies" by Kerry Pechter
- "How Much Can I Spend in Retirement" by Wade Pfau
- "The 7 Most Important Equations for Your Retirement" by Moshe Milevsky
- "Spend 'Til the End: The Revolutionary Guide to Raising Your Living Standard – Today and When You Retire" by Scott Burns and Laurence Kotlikoff

### Financial Security Book

- "How to Smell a Rat: The Five Signs of Financial Fraud" by Ken Fisher

### Social Security Books

- "Social Security Made Simple: Social Security Retirement Benefits and Related Planning Topics Explained in 100 Pages or Less" by Mike Piper
- "Social Security Strategies: How to Optimize Retirement Benefits, 3rd Edition" by William Reichenstein and William Meyer

### Investment Books

- "Are You a Stock or a Bond?" by Moshe Milevsky
- "The Four Pillars of Investing" by William Bernstein

### Medicare Books

- "Navigating the Maze of Medicare: A Comprehensive Look at Your Coverage Choices" by Stephen Stellhorn
- "Maximize Your Medicare (2018 Edition): Understanding Medicare, Protecting Your Health, and Minimizing Costs" by Jae Oh

### Other Books

- "Finance for Normal People" by Meir Statman

### Websites

- [www.youtube.com/watch?v=9e3M3kM9LFk](https://www.youtube.com/watch?v=9e3M3kM9LFk) – video to help you understand which decisions you need to make and at what age
- [www.nextavenue.org/](http://www.nextavenue.org/) – public media's first and only national journalism service for America's booming older population

### Calculators (Social Security, Healthcare, Life Expectancy, etc.)

- [www.ssa.gov/planners/calculators/](http://www.ssa.gov/planners/calculators/)
- [www.catholicfinanciallife.org/tools](http://www.catholicfinanciallife.org/tools)

### Where to Live in Retirement

- [www.topretirements.com/](http://www.topretirements.com/)

### Where to Work in Retirement

- [www.retirementjobs.com](http://www.retirementjobs.com)
- [encore.org/](http://encore.org/)

## New Special Needs Chapter Program

In celebration of Catholic Financial Life's 150-year history of helping families remain strong and secure, and our long-standing tradition of supporting members with special needs and their families, the Society will launch a new Match Fund program beginning January 1, 2019.

This two-year pilot project, called the Special Needs Chapter Program, will provide up to \$500 annually in additional Match Funds to chapters that sponsor a fundraising activity

benefiting a member or family of a member with special needs, or a group that supports those with special needs or their caregivers. This will not replace the \$500 in Match Fund support for the Society of St. Vincent de Paul, but will offer an extra \$500 in Match Funds to your chapter. Watch for more information on this program in the coming months. And if you have a question or want to share an activity idea, contact our Member Engagement team.

# Thanks for Your Feedback!



Delegates to the Triennial Convention were asked to complete a survey providing valuable feedback on various aspects of their overall Convention experience. Attendees rated things such as ease of travel, quality of food and lodging, speakers and entertainers, and the registration process. 236 surveys, from nearly 70% of the delegates, were returned and tabulated, and we're happy to report that the feedback has been overwhelmingly positive! In nearly all areas 90% of delegates rated the Convention very good or excellent.

Two highlights for our delegates were the presentation from Special Olympics on Saturday afternoon and Dr. Ronan Tynan's spectacular evening performance. The content and format of the State of the Society session, the other speakers and entertainers, Mass, the transportation provided (shuttles/wheelchairs) and registration process also received high marks from delegates.

It takes months of planning and a crew of people to arrange all of the details involved with the Convention. We're pleased that our delegates and guests had such a positive experience!

"This was my first time at Convention and I enjoyed it very much."

"This Convention was an extraordinary experience. Talking with other Chapter Leaders was superb and the Convention ran very smoothly. Thank you to everyone who planned this."

# Best Wishes, Joe!



It is with mixed emotions that we bid adieu to our good friend, colleague, and Vice President of Member

Engagement at Catholic Financial Life, Joe Gadbois. Joe's career spans 41+ years and three societies: Union Saint-Jean-Baptiste from 1977 to 1991, Catholic Family Life Insurance from 1991-2010, and Catholic Financial Life from 2010-present.

After graduating with a BA in English from College of the Holy Cross, Joe earned an MS in Journalism, Advertising from Northwestern University. He spent the first years of his career at an ad agency in his hometown of Worcester, Massachusetts, before being recruited

as Vice President of Communications for Union Saint-Jean-Baptiste. Joe and his family moved from New England to Milwaukee in 1995, when he became Vice President of Fraternal and Marketing for Catholic Family Life Insurance. Joe was also instrumental in the subsequent merger of Catholic Family Life Insurance with Catholic Knights, which became Catholic Financial Life.

Most recently, as Vice President of Member Engagement, Joe has dedicated his time to overseeing our network of chapters and chapter programs, enhancing our package of member benefits, and expanding our offering of regional member events. Drawing upon his expertise in writing and photography, Joe has also remained a regular contributor to our Radiant Life magazine. And in his four decades of service to our Society, Joe has been a

source of knowledge, wisdom, inspiration and humor to countless volunteers, field advisors, and home office associates. We will all miss Joe, and wish him the very best and God's blessings as he enjoys spending more time with his growing family and pursuing his many interests!

In tribute to Joe, and acknowledging both his love of photography and of our country, we are announcing something special. Starting in 2019, members and non-members will be invited to submit a photo they have taken of a person or place in America to the **Joseph E. Gadbois "God Bless America" Photo Contest**. Prizes will be awarded to winners in each of three categories: People, Landscapes, and Landmarks. And we hope that Joe will be involved in judging of the photos for this annual contest. Watch for more information after the first of the year.

## Chowder and Clam Cakes

In the second installment of our “Chapter Fund-Raising Foods” we travel to New England where many meals come from the bounty of the sea. One such food that is a popular basis for chapter fund raisers is “chowder and clam cakes.”

First, let’s tackle the concept of a clam cake. It is NOT a clam patty. The quintessential clam cake is a deep fried ball-shaped mixture containing chopped clam (usually quahog, Rhode Island’s official state bivalve) combined with various other ingredients to give it a firm consistency once fried. The batter is made from flour, milk, clam juice, eggs and a leavening agent, typically baking powder. Crispy, golden brown on the outside, it is pillow-soft and light on the inside.

Now let’s consider the chowder - or “chowdah” to New Englanders! In most of the six-state region there is only one kind of clam chowder - white! It’s made with milk and cream! End of story! That red tomato-choked stuff is called “Manhattan” - as in New York City - and will never find its way



on the table of any Red Sox fan - which is nearly everyone in New England.

There is one exception. In the “Biggest Little State in the Union” there is a reddish clam chowder called “Rhode Island Chowder.” At restaurants in Little Rhody one may ask for white chowder (New England) or red chowder (Rhode Island). The chowder is made with lots of clams in a tomato broth, potatoes and onions. It’s like New England chowder without the milk. Unlike the Manhattan, the Rhode Island version has no chunks of tomatoes and no other vegetables.

Though there are many New England chapters that sponsor chowder and clam

cake dinners; one of those is Chapter N052 Danielson, Connecticut. Sue Griffiths, president, reports that the chapter defaults to hiring the expert, Mickey G.’s, who also prepares the same meal for patrons at the Society’s September Pilgrimage to the Shrine of Our Lady of La Salette in Massachusetts.

As a fund raiser for St. James Parish and School, the chapter holds the event on Good Friday each year. Last year’s was the most successful ever with 160 attending the Friday evening dinner following the afternoon service. The meal cost to attendees is minimal at \$10.00 and over the past decade enough has been raised, and matched, to help build a “crying room” in the church as well as support sacristy renovations, rectory plumbing improvements, and convent upgrades. Assisting the chapter members in serving the meal are eighth grade school students and parishioners.

If you wish to learn more about this and other fund-raising ideas, contact us at [memberengagement@catholicfinanciallife.org](mailto:memberengagement@catholicfinanciallife.org).

## Other Highlights

- Thanks to all of the many chapters that donated to our Disaster Relief Fund, adding to our Red Cross donation for hurricane relief. Thus far, we’ve received more than \$8,000! We are most grateful to our chapters for their generosity whenever a crisis arises.
- Year-end financial and audit reports are due by January 31, 2019. Please be sure to submit all of your activity reports for 2018, and bring your reporting/checkbook entries up-to-date if you are utilizing the Fraternal Data System (FDS). The FDS has streamlined the Match Fund application process, the creation of invitations, and the entry of activity reports. But in particular it has significantly simplified the year-end reporting process. If your chapter hasn’t begun using the FDS, contact Member Engagement to learn how you can sign-up for this great tool!
- We’d like to inform chapters of a slight change for next year. Rather than automatically shipping a small quantity of 50-year rosaries and 25-year ornaments to chapters in January, we are asking that you contact us at least two weeks before your member celebration event to let us know exactly how many you will need, along with any 75-year statues.

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

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