

FRATERNAL LEADER



A Message from our Convention Co-Chairs, President & CEO Bill O'Toole and Sr. Vice President John Borgen

Dear Chapter Leader,

This quote from Vince Lombardi really describes all of you - the "doers" in our Society. You helped make 2014 a fantastic year for Catholic Financial Life!

"It is time for us all to stand and cheer for the doer, the achiever - the one who recognizes the challenges and does something about it."

Vince Lombardi

Let us share some highlights with you:

- Our fraternal activities increased, charitable outreach totaled nearly \$1.3 million, and more than 81,700 hours of volunteer time was donated. **Thanks to you!**
- We posted net income of \$10.8 million, \$1.35 billion in assets, and insurance in force of more than \$5 billion, breaking all records previously set by the Society. (Please see the enclosed copies of recent articles from the *Milwaukee Journal Sentinel* and the *Milwaukee BizTimes*.)
- Our Annual Pay Life had a 3-Year Growth Rate of 2.1%, exceeding the Life Insurance Industry's Growth Rate of 1.5%

As satisfying as these results are, we still face a challenge in terms of membership growth. This is not a problem unique to us, but applies to the entire insurance industry - an industry that has seen the number of policyholders steadily declining over the last 30 years. We're working hard to address this issue by expanding distribution and attracting new members through the Member-to-Member Program.



You may recall that at our regional meetings last year we discussed changes in consumer behavior and expectations. Today, most new members join as a result of an advisor relationship. This will continue to be our primary channel of distribution, and we need your help in referring potential advisors.

However, expanding distribution, including direct mail, brokers, Home Office sales call center, and ultimately the ability to purchase via the internet, will make us accessible to more potential members.

Developing these capabilities requires investments in new technology, and it won't happen overnight. However, in the next few years it will become a reality. We look forward to discussing these and other membership initiatives at our upcoming Triennial Convention.

Speaking of the Triennial, committees are starting to come together, and plans are in place for a fun and informative Convention. New on Friday afternoon, kicking off the Triennial weekend, will be the opportunity for our delegates to participate in the St. Vincent de Paul Friends of the Poor Walk on the campus of Marquette University. Catholic Financial Life is organizing this event, in partnership with both SVdP and Marquette. And something else you'll hear more about at the Triennial is our new "Paul Brunner-inspired" Recognition Program for honoring our members way before their 50 year anniversary.

As we look for ways to attract new members and appreciate existing members, let's also remember in a special way our chapter leaders who have recently passed away. May they share in the Glory of the Resurrection, and may their families, and all of us, find Hope and Peace during this Easter Season.

Opportunity for Our Teenage Members!

We're excited to announce that this November, we'll be sending a bus full of high school aged members, along with adult chaperones, to the National Catholic Youth Conference (NCYC) in Indianapolis, Ind. The trip, which takes place from Thursday, November 19-Sunday, November 22, is the first of its kind for Catholic Financial Life, and we need your help to spread the word about this important opportunity. This "Catholic pep rally" gathers thousands of young people from around the nation and helps them connect with their faith through word, song and worship. Occurring only every two years, the NCYC is nationally recognized as an incredible experience by all those involved, and could be a great steppingstone in the faith journey of our younger high school age members.

The total price of the trip is \$540, but we are offering Catholic Financial Life members a reduced rate of just \$300! That's a 44% savings! The fee includes transportation, conference registration, overnight accommodations, and some meals. If your chapter is interested in sponsoring a student or encouraging a member to attend (or both), a \$150 down payment is due May 4. We encourage you to spread the word and reach out to us if you (or a potential participant) have any questions. Contact Jim Love at jim.love@catholicfinanciallife.org or (414) 278-6597. We look forward to having our younger members join us for the NCYC!



Summary of Fraternal Leaders Advisory Group (FLAG) Teleconference Call - March 12, 2015

In this first meeting of 2015, the group discussed the following:

- A review of the timeline for holding the election of delegates and alternates for the convention. Members must be notified in advance of the election, either through a chapter flyer, parish bulletin, community newspaper, or other public communication. Elections must be held before April 28. Alternates should be elected, even if the president and secretary are "automatic" delegates.
- More information on plans for the convention weekend, including the Society of St. Vincent de Paul Friends of the Poor Walk, a potential format for Friday evening with the candidates for the Board, and Saturday evening's entertainment were provided.
- FLAG made its selection of delegate appointments to five convention committees. Appointments to the last two committees will be discussed at the meeting in May.
- The group also received a reminder about VIRTUS certification, and updates on upcoming regional member activities and planned activities for young adults.
- The next FLAG meeting will be a teleconference on May 7.

One Way to Tell Congress That Fraternalists Give Back!

Like the minutemen of the American Revolution, who unhooked their plows and picked up their muskets in support of liberty, our fraternal leaders are called upon on occasion to protect our fraternal benefit system.

The start of a new Congress gives fraternalists across the country a great opportunity to tell our story to members who might not be aware of the many ways we give back to others within our communities. A recently released update of a study by University of Maryland economist Phil Swagel found that over 5 years, fraternalists contribute \$19 billion to the US economy, meeting needs that cannot be met by government alone.



The American Fraternal Alliance, our national trade association, is supporting a Congressional Resolution that reaffirms the value and validity of the fraternal business model. The purpose of this initiative is to raise awareness of the many contributions Alliance member societies make to the financial well-being of their members, as well as the quality of life within the communities in which those members live and work.

House Congressional Resolution 19, introduced in February 2015, is sponsored by Rep. Paulsen (R-MN) and Rep. Kind (D-WI). The objective of the American Fraternal Alliance is to recruit as many co-sponsors for the Resolution as possible among members of the U.S. House of Representatives in advance of any significant debate on reform of the U.S. Tax Code. It is important that we secure wide ranging support for the measure.

So the Alliance, Catholic Financial Life, and all fraternalists need your help to get this done! Please take a minute to reach out to your U.S. Representative and U.S. Senators to let them know that Fraternalists GIVE Back!

You should have received an e-mail already that gave you direct access to the very simple way to contact your Congressional representatives. If not, access the site by typing in the following direct link on your computer: www.fraternalgiveback.org. If you have already responded to the e-mail, no need to do it again!

If you have not answered the call to action, please contact your U.S. Representative and Senators and ask for their support of House Resolution 19. It's very easy if you use the link provided by the American Fraternal Alliance. Within three minutes you will be sending letters to your representatives raising awareness and helping spread the message: Fraternalists GIVE Back!

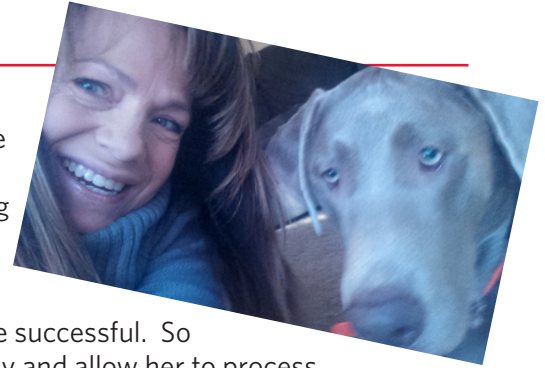
Time for An Update?

As members and chapter leaders of Catholic Financial Life, you often receive important communications from us regarding your policy, upcoming Society events, and chapter operations. It is critical for us to have reliable contact information for you and for all of our members. Each chapter president and secretary recently received the semi-annual report of chapter members. If you are aware of any updates to the addresses or phone numbers included in that report, please let us know.

We are also looking to gather email addresses for our members. We currently have a very small percentage of those and could use your help to obtain more. If any of your chapter events require members to stop by a registration table in order to sign in, please include a spot on your sheet for members to share their email address. If you would then share those sheets with us, we'll update our records in order to provide members with opportunities to sign-up for our online newsletters, Advent and Lenten reflections, and receive other members-only communications. Please send your updates to the Fraternal Department.

Corinne's Corner

Corinne Kozeniecki has just celebrated her 4th Anniversary as a member of the Fraternal Department at Catholic Financial Life, and we're happy to have Corinne on our team! Corinne's primary focus is chapter activity reporting, Match Fund and flyer requests, reconciling chapter year-end financial reports, and processing requests for most of our member benefits.



Our goal in the Fraternal Department is to provide you with as much support as we can in order to make your job as a volunteer easier, and for your chapter to be successful. So here are some tips from Corinne that should help you do your job more efficiently and allow her to process your requests faster. From time to time we'll also include answers to some of the most frequently asked questions from chapter officers. Please feel free to suggest other topics you'd like to see featured in this section, or with more detailed information in a future issue of *Fraternal Leader*.

Answers to fraternal leaders' questions:

1. If you are utilizing our Fraternal Data System (FDS) to enter your activity information, there is no need to also send paper copies of your forms. Doing so may result in double entry of your event information.
2. If you maintain an electronic chapter checkbook in the FDS, **you will not need to complete a year-end financial report** OR provide us with a copy of your chapter checkbook register at the end of the year. Please complete an entry for every transaction that goes through your account, including all deposits.
3. Timing is everything! Please follow these guidelines for submitting chapter forms:
 - Match Fund requests should be submitted at least one month in advance of the event to ensure that your chapter is recognized on any pre-event promotional material.
 - Flyer/postcard requests must be received no less than seven weeks prior to the event or RSVP date, to accommodate printing and Third Class mail time.
 - Activity Reports should be completed immediately following an event.

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

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