

A Message from the Senior Vice President

Dear Fraternal Leader,

I don't know about you, but to me it seems as though summer just barely began. Yet already, there are signs of fall in the trees and students are returning to school. Where did the time go? I hope that all of you have enjoyed a pleasant and relaxing summer. Many chapters "take a break" from planning activities over the summer months, to give chapter officers an opportunity to enjoy more time with family and friends. In the fall, they resume their leadership duties relaxed and rejuvenated.

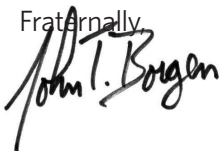
Leadership. What is it? What makes someone an effective leader? In most organizations, it means a person who focuses on the "big picture," helping us set goals and develop our strategy for achieving goals. Someone who listens to and recognizes the talents of those around them, showing confidence in their abilities and who inspires them to reach beyond what they thought they were capable of.

As a younger adult, I had the privilege of studying abroad in South Africa, and speaking with individuals who had personally known Nelson Mandela. His amazing story, from 27 years of political imprisonment for his opposition to the racist government, to eventual election as leader of his nation and the dismantling of the apartheid system, is one that continues to inspire people around the world. We can become more effective leaders by embracing one of Nelson Mandela's characteristics that particularly impressed those with whom I spoke - his practice of bringing people together and just listening to what they had to say.

As fraternal leaders, you have the ability to be a source of inspiration and to become the impetus for positive change in your own chapter. Gather folks together for a listening session (offering food and a free beverage or two is always welcomed). Invite not only your chapter leaders, but members and their families. Encourage people of all ages to offer their ideas and opinions. And then just listen. Be open to trying different activities - or to "reinventing" some of your traditional activities in order to draw in some new faces. Empower those who have ideas to take charge of an event or two - perhaps in the role of an Activity Coordinator. Often times, the only reason someone doesn't volunteer is because they were never asked!

At Catholic Financial Life, we are fortunate to have fraternal leaders who embody our core values: integrity, respect, authenticity, passion, family, innovation, and faithfulness. As St. Teresa of Avila wrote, "Christ has no body but yours . . . Yours are the hands, with which He blesses the world." Thank you for being the hands and feet of Catholic Financial Life in your community, and for putting Catholic values in action with all you do in your chapter.

Fraternally,



John T. Borgen

P.S. If I can be of service to you, please contact me at (414) 278-6608 or John.Borgen@catholicfinanciallife.org



Senior Vice President, John Borgen, with Dr. Michael Thio, president general international, SVdP, and his wife, Rosalind.

Highlights of Fraternal Leaders Advisory Group (FLAG)

July 17, 2014

This day-long meeting took place at the Catholic Financial Life Home Office in Milwaukee. President Bill O'Toole joined the group for lunch and provided an update on the Society. Also at lunch were Chief Financial Officer Jeff Tilley, Investment Officer John Callen, and Senior Vice President John Borgen. Topics of the day included:

2015 Triennial Convention

Key dates:

- Delegate election information mailing December 1, 2014
- Election of delegates January 29 - April 28, 2015
- Preliminary Triennial committee appointments March 10, 2015
- Deadline for chapters to certify delegates/alternates May 8, 2015
- Triennial Convention September 25-27, 2015

Historically the membership count as of December 31 of the prior year was used to calculate the number of delegates. FLAG was in agreement with the home office's proposal to use the member count as of the end of the third quarter, September 30. This would give chapters more time to promote and hold their events to elect delegates and alternates.

Youth and Young Adult Engagement

- Panel discussions are being conducted at each leadership conference with four participants engaging in an hour-long dialogue with chapter leaders regarding new ways to engage young adults. An off-site service project, involving all young adults in attendance, immediately follows the panel discussion.
- A retreat is being organized by Jim Love at the St. Vincent Pallotti Center in Elkhorn, Wis., for members and non-members who are post-graduates or up to age 35. The theme is "Finding Faith in a Busy Lifestyle."

Chapter of the Future

Sally Krochalk is serving on the *Chapter of the Future Task Force* for the American Fraternal Alliance. This task force is charged with recommending best practices for chapters regarding governance, operations, and reporting. FLAG provided input on characteristics of the "ideal chapter."

Fraternal Update

[Policies and Procedures Manual](#)

FLAG reviewed several areas where the manual will be updated.

New Member-to-Member Campaign

Members who provide a referral for a new member will receive a \$10 gift card. If that individual becomes a financial member, the submitter will receive another \$10 gift card and a chance to win an iPad. The application will be available at major events and will be included in mailings to members.

Recap of Summer Activities

Fraternal is busy with a number of summer activities. A review of recent and upcoming events was provided.

Chapter Funding

Most chapters are receiving more than what they used to receive. The new funding model is working as planned, with the most active chapters reaping the benefits based on their activity level.

Fraternal Data System Enhancement

The latest enhancement is to the checkbook register, which is now linked to the activity reports. If a chapter maintains the online check register, there will no longer be a need to complete the year-end report. The trustees (or audit committee) will still need to review the financials and sign an audit report.

Help Grow Catholic Financial Life!

As a fraternal leader you want to share our valuable member benefits with family and friends. You also want them to take advantage of solid financial security that's been our hallmark since 1868. Helping your chapter grow is also a good thing. Catholic Financial Life has made referring friends and family members much easier and rewarding, too.

To those who provide referrals, our new and improved Member-to-Member Campaign now offers:

1. Up-front incentive for referrals with a \$10 gift card given for every lead whether that lead becomes a financial member or not
2. An additional \$10 gift card when the lead becomes a financial member
3. One chance at an iPad for each lead that becomes a financial member
4. New easy-to-read Member-to-Member brochure that includes "talking points" for you to generate more qualified leads and explain more easily the benefits of Society membership

A new recommender card has been included in this *Fraternal Leader*. Try it. You'll find out how rewarding it can be for you and the person you recommend. Contact the Fraternal Department for additional cards.

Growing Catholic Financial Life as we have for nearly 150 years . . . one member at a time!



Leadership Conferences Educate, Entertain, and Enlighten Fraternal Leaders

“Serving God Through Serving Others” is the theme of our 2014 Chapter Leadership Conferences. Six conferences are scheduled for this year. Two have already taken place, in St. Louis, Missouri and in Green Bay, Wisconsin. Four others will be held this fall – one in New England and three in Wisconsin.



At each conference, a panel of young adults is being assembled to share their experiences and insights for ways to engage and attract younger people to Catholic Financial Life. The panel discussions held at the first two conferences were very well received. There is also an opportunity for young people in attendance to participate in an off-site service project. Every chapter

is encouraged to bring a young adult to the conference – either a member or a prospective member.

The leadership conferences also provide an opportunity for fraternal leaders to receive certified training in “Protecting God’s Children” through the VIRTUS Program. This training is recognized and required by many organizations, including most parishes, for volunteers who work with youth. For those not attending a leadership conference, an online version of the VIRTUS training is available. All who participate in person or online will receive a certificate of completion and will be certified through the VIRTUS website.



The conferences also provide an opportunity to have fun. Entertainment includes a magician/humorist and a photo booth complete with props. During the weekend, attendees are also invited to participate in short video recordings that will be used to compile our own version of the “Happy” song, by Pharrell Williams.

And at each conference there is time set aside on Sunday morning for a brief session with our staff, to address any questions you might have regarding chapter operations, policies or procedures. Attendance is completely optional. No conferences were planned for the summer months, as we focus on regional member activities. More information will be sent to officers invited to the remaining conferences as dates for those approach.

2014 Regional Conference Schedule

October 4 & 5

Courtyard Boston Marlborough
Marlborough, Mass.

October 18 & 19

Marriott Madison West
Middleton, Wis.

November 1 & 2

The Plaza Hotel & Suites
Eau Claire, Wis.

November 15 & 16

Milwaukee Marriott West
Waukesha, Wis.



Fraternal Leader Code of Conduct and VIRTUS Training - Setting a Standard for Quality Leadership

Our “Chapter Policies and Procedures Manual” states that individuals serving as chapter officers are required to review and sign a “Code of Conduct” in order to hold positions in their chapter. With the assistance of our Fraternal Leaders Advisory Group (FLAG), a Fraternal Leader Code of Conduct has been created and is now being presented to officers attending our leadership conferences. Leaders who sign the Code promise to hold themselves to “the highest standard of conduct” as they “embrace the core values of the Society.” **If you haven’t already done so at one of our conferences, or will not be attending a conference, please sign and return to us the enclosed Code of Conduct.** A Business Reply Envelope is provided for your convenience.

At this year’s leadership conferences, chapter officers are also receiving certified training in “Protecting God’s Children” through the national VIRTUS Program. This training program is recognized across the country, and is required by many dioceses and other organizations for volunteers who work with children. Catholic Financial Life is committed to protecting these most innocent and precious individuals, and is thus requiring that all officers become VIRTUS certified, with a goal to complete the training by the end of 2014. Those who have already been certified through their parish, or another organization, are asked to complete the training again as a “refresher course.”

Officers who will not be attending a leadership conference are asked to complete an online version of the training program. Simply fill out the enclosed VIRTUS registration form and mail it back to us in the envelope provided. We will register you at the VIRTUS site, and then send you a user name and password, plus instructions for completing the training online.

Due to the interactive nature of the online VIRTUS training, it must be completed individually and cannot be viewed in a group setting. If you do not own a computer, please make arrangements to access the training on a computer made available for your use by a family member, another officer, or at a public facility, such as the library.

If you have any questions or concerns about the VIRTUS training, please contact Sally Krochalk at sally.krochalk@catholicfinanciallife.org or (414) 278-6604.



Crispin Ketelhut
Associate Director
of the VIRTUS Programs



Member Benefits Offer Added-Value



Something that sets Catholic Financial Life apart from commercial insurance companies is our excellent offering of value-added benefits for our financial members. This means someone who is the primary insured on one of our products, or who is insured under a spousal rider. Benefits are available in four categories: Educational, Spiritual, Financial, and Wellness. Here are just a few of the benefits for which financial members may apply*:

Educational Scholarship:

- \$200 to a Catholic elementary school
- \$500 to a Catholic high school
- \$500-\$1,000 for those attending a technical college or university

Retreat and Catholic Summer Camp Reimbursement:

- \$100 towards the cost of a Catholic retreat
- \$100 towards the cost of attending a Catholic summer camp

Sacramental Benefits:

- Commemorative gifts for members celebrating Baptism, First Communion, and Holy Matrimony
- \$100 towards the cost of a Confirmation retreat
- Scholarships for seminarians

Estate Planning Reimbursement:

Up to \$50 for the preparation of or updating of estate planning documents, such as a will

Prescription Savings Program:

Savings on brand name and generic medications, vision care, hearing care, diabetes care and supplies, and daily living products

This year, we are also piloting a new benefit for those with special needs, including physical or cognitive disabilities. The benefit is available to members with special needs or member-parents who have children with special needs. To those who qualify, the benefit offers a reimbursement of up to \$100 for attending a summer camp or special program/therapy, or towards the purchase of an adaptive device.

For full details regarding our member benefits, please check out our website, speak with your advisor, or contact the Fraternal Department.

**Eligibility for a benefit does not guarantee receipt of a benefit.*



SCRIPTSAVE®
Consumer Pharmacy Benefits Management Company

Catholic Financial Life is a Great Place to Work!



Late last year, the *Milwaukee Journal Sentinel* surveyed employees of companies in southeast Wisconsin, to determine which organizations had employees who found their jobs most rewarding and meaningful. The results are in, and we are happy to announce that Catholic Financial Life has been named one of the “Top Workplaces” in southeastern Wisconsin for 2014! The survey included questions related to employees’ “connection” to their organization, organizational leadership, operations, work and training, management, pay and benefits. Catholic Financial Life is thankful for its dedicated team of associates who are committed to putting members first, and who help us demonstrate Catholic values in action!



Reminders for Chapter Leaders

Our Chapter Policies and Procedures Manual contains valuable information about the operations of a chapter and the duties of fraternal leaders. However, there are questions that come up frequently. Here are answers to some of the most common:

- If you have been entering your Match Fund applications online, using the FDS, please DO NOT also send them in the mail. This may result in a double entry for the activity.
- Match Fund applications should be submitted at least 4 weeks PRIOR to the event. Please do not submit applications for Match Fund events that have already been completed.
- To accommodate for Third Class mailing, flyer requests must be submitted at least 7 weeks in advance of the reservation deadline for an event.
- Chapters conducting joint activities need to complete separate Match Fund Applications, Flyer/Postcard Requests, and Activity Report Forms in order for activities to be properly credited to their chapter.
- If your chapter checking account or checks have not been updated to say "Catholic Financial Life" please take care of this immediately. Contact Sally Krochalk, at sally.krochalk@catholicfinanciallife.org or (414) 278-6604, if your bank needs verification of our organization's name or other information related to the account. And please remember, when ordering checks, to simply list "Catholic Financial Life Chapter XXX" at the top, rather than listing an individual officer's name and address. Also be sure to use your chapter's EIN number for the account, rather than a personal Social Security number.

If you have any other questions related to chapter operations or your volunteer position, please feel free to contact the Fraternal Department for assistance. We might also address your question in an upcoming issue of *Fraternal Leader*. Chances are someone else has wondered the same thing!

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

Sally Krochalk, Editor, *Fraternal Leader*
sally.krochalk@catholicfinanciallife.org



Catholic
Financial Life®

1100 West Wells Street
Milwaukee, WI 53233
(800) 927-2547 | (414) 273-6266

catholicfinanciallife.org