

## A Message from the President

Dear Fraternal Leader,

The vote is in, and I'm happy to announce that our delegates have overwhelmingly approved the new Catholic Financial Life bylaws. Voting officially concluded on July 15, with 96 percent of the votes cast in favor of the updated bylaws, and 4 percent against. I am grateful to all of the officers and delegates who provided us with valuable feedback on the bylaws at our leadership conferences held earlier this year and late last year in New England. You have helped shape the future of our organization as we look forward to serving the next generation of members.

Our members are truly important to us, and creating an "exceptional member experience" is something we are striving to achieve at all levels throughout our organization. From our advisors, who most often make that initial contact with a member, to the people in the home office who process claims and answer questions, fulfill member benefit requests, provide information to members through our various communications, or in any number of ways serve our members, we all have the ability to make that experience positive, memorable, and exceptional. You, as fraternal leaders, have that same opportunity whenever you invite new members to an activity, engage members in volunteer efforts, or assist members in need of financial, emotional, or spiritual support.

This issue of *Fraternal Leader* spotlights some of the things that make us uniquely fraternal. Whether it's assisting victims of the recent natural disasters, offering member benefits and organizing charitable projects that support our Catholic faith, or sponsoring an array of family-friendly activities, being a member of Catholic Financial Life includes many benefits in addition to the financial protection our products and services provide.



Bill Eimers (left), former Catholic Family President and CEO, Dan Lloyd (right), former Catholic Family President and CEO and current Catholic Financial Life Advisor, and Bill O'Toole (center), President and CEO of Catholic Financial Life, enjoy the Family Camp Out.

In John 13:14-15,17, Jesus teaches his apostles what it means to serve when, after washing their feet, he says, "If I, therefore, the master and teacher, have washed your feet, you ought to wash one another's feet. I have given you a model to follow, so that as I have done for you, you should also do. If you understand this, blessed are you if you do it." Jesus speaks to each of us and works through us in all we do as a Catholic fraternal organization. Part of our mission is to put "Catholic values in action by serving God through serving others." We are very grateful to our many dedicated volunteers who help us fulfill this mission. May God bless each of you!

Fraternally,

*Bill*

## Democracy in Action

### Results of Vote on New Catholic Financial Life Bylaws

Total Number of Votes Eligible to be Cast:	486
Votes Cast:	450 (92% of Total)
Of the Votes Cast:	431 Affirmative (96% of Votes Cast) 19 Negative (4% of Votes Cast)

### Thanks to the Members of Our Bylaw Committee

<b>Name</b>	<b>Chapter</b>
Bill Hegeman (Co-chair)	994, Conway, Ark.
Tom O'Brien (Co-chair)	WI61, Lakeside-Shorewood, Wis.
Helen Bornbach	WI37, Stratford/Rozellville, Wis.
Bruce Bultman	WI52, Milwaukee, Wis.
Betty Conrad	6, Appleton, Wis.
Bill Korducki	WI06, Burlington, Wis.
Mary Kvitek	258, Denmark, Wis.
Ron Lau	42, Tennyson, Wis.
Lisa Mick	19, Fond du Lac, Wis.
Gloria Pilotte	N091, Manchester, N.H.
Dora Rohl	39, Hudson, Wis.
Herb Sigwarth	705, Dubuque, Iowa
David Singer	151, Kenosha, Wis.
Jeanne Stott	306, Milwaukee SE, Wis.
Ken Turba	223, St. Anna, Wis.

#### **Honorary Alternates:**

Bob Schladweiler	WI43, West Bend, Wis.
Carol VandenLangenberg	21, Green Bay, Wis.
Violet Zweiger	54, Oshkosh, Wis.

#### **Spiritual Advisor:**

Fr. Richard Mirsberger	216, Milwaukee NW, Wis.
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As mentioned in our president's message, the new bylaws for Catholic Financial Life have been overwhelmingly approved by our delegates. The vote was taken after many months of gathering feedback and engaging delegates and officers at the five leadership conferences held in late 2010 through spring of 2011. Our society is truly "of the people, by the people, and for the people." The democratic process will once again take center stage next year, when we host our 2012 Triennial Convention, September 28-30, at the Frontier Airlines Center in Milwaukee. Election of delegates will take place early next year, so watch for more information in the coming months.

## SAVE THE DATE!

**Catholic Financial Life  
2012 Triennial Convention  
September 28-30  
Frontier Airlines Center  
Milwaukee**

*Delegates to the 2009 Catholic Knights convention say the Pledge of Allegiance at the start of the business session.*

# A "Snapshot" of Catholic Financial Life

Maybe you're like many people who get so caught up in what you're doing that you don't take time to pause and reflect on what you have accomplished. This issue of *Fraternal Leader* spotlights many of the unique fraternal aspects of our organization. Let's take a look at some quick facts about Catholic Financial Life.

## Quick Facts

- 143 years as a fraternal benefit society
- 121,600 members
- Average 1.5 members/household
- 221 chapters in 15 states
- 1,400 chapter leaders
- Approximately \$2 million raised in 2010 by our chapters (not including match funding)
- Nearly \$600,000 matched and donated by the home office for charitable causes in 2010
- 75,577 hours volunteered in 2010 had an economic value to society of \$1.6 million
- \$192,959 raised, matched or donated and 12,732 volunteer hours worked in 2010 for the benefit of the Society of St. Vincent de Paul
- 3,076 chapter sponsored activities in 2010
- \$1.2 billion of assets (2nd largest Catholic fraternal, 7th largest fraternal out of 65 in U.S.)
- \$4.9 billion of life insurance in force
- Annuity retirement investments of more than \$500 million
- \$30.9 million returned to members in 2010 (dividends and interest)
- Member benefits valued at more than \$539,000 distributed in 2010
- \$240,000 in grade school, high school and college scholarships awarded in 2011
- \$720,000 in grade school, high school and college scholarships awarded in the past 3 years
- Since September 2000, members have saved more than \$864,096 on over 92,611 prescriptions.

## Spreading the Word

One of best ways Catholic Financial Life can serve members is to communicate what they need and wish to know in a variety of ways that are easily accessible. For this reason, we offer information through various channels of communication including the following:

- Member Magazine
- *Fraternal Leader* Newsletter
- Electronic Monthly Member Newsletter
- Web Site
- Facebook
- LinkedIn
- Extended Service Hours  
Wednesdays 5-8 PM

Both the Member Magazine and *Fraternal Leader* Newsletter are also available in an electronic format, so you can take us with you wherever you go!

We want to communicate with you in the most timely and cost effective manner possible. Increasingly, e-mail is the best way to achieve this. Please send your name, chapter, and current e-mail address to: [sally.krochalk@catholicfinanciallife.org](mailto:sally.krochalk@catholicfinanciallife.org). Chapter officers who send us their e-mail address will be entered into a drawing to receive a \$25 Visa debit card. Ten cards will be awarded. **Winners will be drawn October 1, so send us your e-mail address today!**

# Summer Events 2011

Part of our mission at Catholic Financial Life is to put Catholic values in action by enhancing quality of life. And one of the seven values central to our organization is "Family." In order to enhance the quality of life for our member families, we offer family-friendly, affordable activities through our chapters as well as larger regionalized events – some sponsored by the home office and others organized by clusters of local chapters. Following is a listing of some of the 2011 regional summer events.

Date	Event	Location	Est. Attendance
May 29	Milwaukee Brewers Baseball	Milwaukee, Wis.	1,600
July 15-17	Family Camp Out	Columbus, Wis.	240 (110 under 18)
July 30	Timber Rattlers Baseball	Appleton, Wis.	650
July 31	Madison Mallards Baseball	Madison, Wis.	200
August 3	Milwaukee County Zoo	Milwaukee, Wis.	2,200
August 7	Pawtucket Red Sox Baseball	Pawtucket, R.I.	200
August 11	Bay Beach Amusement Park	Green Bay, Wis.	170
August 14	Wisconsin State Fair	Milwaukee, Wis.	1,400
Sept. 11	Pilgrimage – Our Lady of LaSalette	Attleboro, Mass.	1,000



From left to right: Milwaukee Brewers Baseball, Family Camp Out, Timber Rattlers Baseball, Madison Mallards Baseball, Milwaukee County Zoo, Pawtucket Red Sox Baseball, Bay Beach Amusement Park, State Fair

## Supporting Our Catholic Faith

As a faith-based fraternal benefit society we strive to support our Catholic faith through the benefits and services we offer, the programs we sponsor, and in our charitable outreach. Our common bond with one another transcends the typical agent-client relationship found in most commercial insurance companies. We truly care about our members and endeavor to not only meet their financial needs but to enhance their spiritual lives as well. Here are some examples of the ways in which we support and promote our faith:

### Support for Catholic Schools and Parishes

Many of our chapters sponsor fundraising activities to benefit parishes and schools. In addition to the money raised, the home office provides Matching Funds which, in 2010, totaled nearly \$118,000 in support of these projects. We also offer low-interest loans to many parishes in need of capital improvements.

### Sacramental Member Benefits

Financial members are eligible to apply for benefits celebrating five of the seven sacraments. The sacraments of Baptism, First Communion and Matrimony are recognized with a commemorative gift. Confirmands are eligible for \$100 toward the cost of their confirmation retreat and seminarians are eligible for scholarships as they prepare for the Sacrament of Holy Orders.

### Prayer Network

We are believers in the power of prayer. Intentions are submitted to our online prayer network and are remembered in special Masses.



*All Saints Chapel at the Catholic Financial Life Home Office.*

### Theology on Tap

Sponsored by the Archdiocese of Milwaukee, this summer speaker series is designed to address the needs, questions and interests of young adults, married and single, in the 20s and 30s. For the last two years, Catholic Financial Life has served as a host site for this series.

### All Saints Chapel

The beautiful, new All Saints Chapel located in the home office of Catholic Financial Life, has been the site of Masses celebrated with fraternal leaders, board members, and other organizations. It is here that the intentions of our members are remembered during monthly Masses. Both the All Saints Chapel and the smaller Immaculate Conception Chapel, also located in the home office, offer a place for private reflection and prayer.

## Support for the Society of St. Vincent de Paul

In the fall of 2008, it was announced that in January 2009, we would begin a three-year national partnership with the Society of St. Vincent de Paul (SVdP). Rather than waiting for the partnership to “officially” begin, our fraternal leaders immediately began sponsoring service projects, fundraisers and collections to benefit SVdP. Each year since then, support has grown for our national partner. Below is a summary of chapter support thus far in 2011, along with cumulative totals since our partnership was announced.



### 2011 Mid-Year Summary of Support from Catholic Financial Life for the Society of St. Vincent de Paul

Chapters Showing Support for SVdP:	27
Funds Raised, Matched, or Donated to SVdP:	\$44,385
Value of Non-perishable Items Collected for SVdP:	\$2,203
Volunteer Hours in Support of SVdP:	3,350
	<u>(\$71,556 value)*</u>
<b>TOTAL VALUE OF SUPPORT:</b>	<b>\$118,144</b>

\*The Independent Sector estimates the dollar value of volunteer time at \$21.36 per hour.

CUMULATIVE SUPPORT:	2008	2009	2010	2011	TOTAL
Chapters Showing Support	31	61	90	27	
Funds Raised, Matched, or Donated to SVdP	\$20,825	\$72,838	\$192,959	\$44,385	\$331,007
Value of Non-Perishable Items Collected for SVdP	\$4,330	\$7,492	\$6,357	\$2,203	\$20,382
Volunteer Hours in Support of SVdP	770	10,464	12,732	3,350	27,316



*Participants at the recent Friends of the Poor Walk in Milwaukee.*

## Society of St. Vincent de Paul Friends of the Poor Walk - Saturday, September 24, 2011

Check out this Web site for a walk location in your area:  
<http://www.svdpusa.net/pledgathon/public/index.php>

The walk provides a great opportunity for families to get involved with your chapter and for youth to earn service hours towards a Catholic Financial Life scholarship. Form your chapter team today!



*Volunteers from Catholic Financial Life are ready to serve beverages at the SVdP Block Party in Milwaukee.*

### Friends of the Poor Walk Facts

Since the first Friends of the Poor Walk in 2008, nearly \$3.5 million has been raised for the Society of St. Vincent de Paul. Last year, more than 17,000 people participated in walks held at 211 locations throughout the country.

# The Power of One – Multiplied!

## The Catholic Financial Life Joplin Tornado Relief Story

It took only one phone call to the Home Office in Milwaukee! Touched by scenes of devastation following the killer tornado that leveled Joplin, Missouri, Catholic Financial Life Advisor Bonnie Drzewiecki of Pulaski, Wisconsin, phoned the Fraternal Department to see what the society could do to help. She volunteered to take the lead but she needed Missouri contacts and some direction.

Enter Sandy Jacobs, president of St. Louis Chapter 1038. She connected Bonnie with Catholic Charities of St. Louis, which outlined the greatest needs including: personal care items, furniture, clothing and, of course, monetary donations. Within a few days a member-driven plan of action took shape in St. Louis, guided by Sandy, her son, Justin, and Father Dennis Port, pastor of St. Matthias Parish, member and spiritual director of Chapter 1038. It seems that there was a great need for automobile tires, bicycles, and bike tire repair kits. Father Port rallied all the parishes in his Deanery and before long St. Matthias' halls began to fill to overflowing with donated items.



*Advisor Bonnie Drzewiecki and volunteer Dick McDermid with some of the donated items headed for Joplin, Mo.*

In Milwaukee, the Corporate Volunteer Team at Catholic Financial Life began promoting a Home Office collection of items as well as financial aid. In addition to four large boxes of personal care items a total of \$2,529 was collected – thanks in part to the society's Matching Funds and to the generous members who attended the 2011 Camp Out in July.

At the same time on the grounds of the Franciscan Monastery in Pulaski, in what was once the Order's printing operations, donated items from throughout northeastern Wisconsin began to pour in. School supplies, clothing, personal care items, cleaning products, school furniture, bikes, toys, and much more covered the first floor of the cavernous building. In the final week of July an army came together to sort, shrink-wrap, and palletize the thousands of items.

Led by Bonnie, a host of "angels" worked tirelessly to get the job done. They included parishioners from throughout the area, especially from Assumption of the Blessed Virgin Mary Parish as well as members from Catholic Financial Life and the Knights of Columbus. When completed, 28 pallets weighing an estimated 25,000 pounds were loaded on one of two 18-wheelers donated by Schneider National. That truck arrived in Joplin on July 29 just a few days after the St. Louis-packed Schneider truck arrived.

More than 100 volunteers had gathered at St. Matthias earlier in the week to load scores of tires, bikes, and many other needed items. And according to Sandy Jacobs, when her daughter, Amanda, mentioned the collection to the Mehlville High School band program, of which she is an alum, they came through with an additional trailer and two pick-up trucks full of donations.

To date, along with the items transported on the semi-trucks, the group in Pulaski has collected \$1,200 in gift cards and the group in St. Louis added \$700 in cash to the \$2,529 collected by the Home Office in Milwaukee. Amazing how much good just one phone call can do!



# Member Benefits Add Value

Members who are the primary insured on a Catholic Financial Life product or insured under a spousal rider are eligible to receive additional value-added benefits. These benefits are one component of membership that differentiates Catholic Financial Life from commercial and mutual life insurance companies. Benefits are grouped into four categories: educational, spiritual, financial, and wellness.



## Educational Benefits

- Catholic Elementary School Scholarships
- Catholic High School Scholarships
- College/University Scholarships
- Webinars

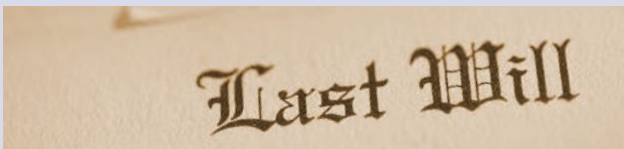


## Spiritual Benefits

### Sacramental Benefits

- Baptism
- First Holy Communion
- Confirmation
- Holy Matrimony
- Seminarian Scholarships

- Retreat
- Camp
- Prayer Network



## Financial Benefits

- Estate Planning
- Family Protection
  - Prenatal Benefit
  - Newborn Protection
  - Guaranteed Protection
- Orphans' Benefits
- Childhood Cancer



## Wellness Benefits

- Prescription Savings
- Medic Alert
- Family Care Suite

To learn more about these benefits, or to apply online go to: [www.catholicfinanciallife.org](http://www.catholicfinanciallife.org).

## BORT Becomes FLAG

Since the merger of Catholic Knights and Catholic Family last year, many fraternal leaders and members have asked if there would be one consistent term to refer to our local volunteer units, rather than as “branches and chapters.” For many people, the term “branch” produces visions of bank branches – physical buildings where business is conducted. On the other hand, the term chapter seems to more appropriately convey the volunteer aspect of these units (alumni associations, the Red Cross, fraternities and societies all use the term chapter). Our new bylaws refer to our local units as “chapters.” As a result, the group formerly known as the “Branch Officers Round Table (BORT)” will now be known as the “Fraternal Leaders Advisory Group (FLAG).

If you recently updated your bank account and used the word “branch” in naming the account, do not fear. Your chapter ID number and the tax ID number assigned to it are the two items most important to financial institutions and to the IRS. Whether the account says “branch” or “chapter” is not a major issue.

### Fraternal Leaders Advisory Group

<b>Name</b>	<b>Chapter</b>
Rita Brey	253, Plain Wis.
Bruce Bultman	WI52, Milwaukee, Wis.
Jo Cook	137, La Crosse, Wis.
Vickie Eberle	267, Roxbury, Wis.
Tammy Gaszak	40, Waukesha, Wis.
Jack Gillis	21, Green Bay, Wis.
Martha Hartung	191, Eau Galle, Wis.
Jennifer Kaebisch	WI43, West Bend, Wis.
Doris LaBarre	82, Waunakee, Wis.
Heidi Lenski	216, Milwaukee NW, Wis.
Lisa Mick	19, Fond du Lac, Wis.
Cheryl Parks	887, San Antonio, Texas
Ken Sabel	126, Johnsburg, Wis.
Debra Van Bogaert	WI15, Glen Haven, Wis.
Mary Wagner	MI02, Bay City, Mich.
Ann Wallander	225, Mishicot, Wis.
Al Wollner	315, West Bend, Wis.

## Minutes of Fraternal Leaders Advisory Group (FLAG) Meeting

Fourteen members of the Fraternal Leaders Advisory Group met for their annual onsite meeting at the home office of Catholic Financial Life on July 21, 2011. The meeting began with Mass in the new All Saints Chapel.

President Bill O’Toole and Secretary/Treasurer Al Lorge each addressed the group and answered questions regarding the outcome of the vote on the new bylaws and other society news. Vice President of Fraternal and Member Services John Borgen, gave the group an overview of preliminary plans for the 2012 Triennial Convention and shared our intention for more member involvement in planning the convention. Vice President of Fraternal Outreach Joe Gadbois, provided an update on regionalized summer activities already held and future events planned for the enjoyment of members and their families.

The group reviewed and discussed several issues related to policies and procedures, including:

- Required Officer Positions in a Chapter
- Chapter Territories and Member Assignment
- Establishment of Action Teams in Areas Without Chapters
- Code of Ethics for Officers
- Chapter Funding

The group learned that changes to the structure of chapter funding will not take place until January 2013. More feedback and input from fraternal leaders is needed before a policy can be developed regarding the calculation of chapter funding. Therefore, current policies for determining chapter funding will remain as is for 2012. This topic will be discussed by FLAG in 2012.

They will present options to delegates at the 2012 Triennial Convention for their input, after which the new policy will be finalized by the Board of Directors.

Fraternal Coordinator Penny Boehm, demonstrated the new online event flyer service for the group, and Fraternal Operations Administrator Sally Krochalk, gave the group a preliminary look at the new Fraternal Data System now being developed for use by chapter leaders beginning January 2012.

The meeting ended with an update on our support for the Society of St. Vincent de Paul (SVdP) over the last three years of our national partnership. The three-year partnership with SVdP officially ends December 31, 2011. The Board of Directors will consider extending the partnership at its December Board meeting. As part of our evaluation process, FLAG completed a brief survey sharing their thoughts, ideas, and questions regarding the partnership.



*Members of FLAG at the July 21 Meeting.*

## We would like to know what you think.

Please review the questions below and give us your feedback by e-mail, regular mail or phone. Send your responses via e-mail to: [corinne.keller@catholicfinanciallife.org](mailto:corinne.keller@catholicfinanciallife.org) or by regular mail to:

Corinne Keller, Catholic Financial Life, 1100 West Wells Street, Milwaukee, WI 53233.

You may also call Corinne at 1-800-927-2547 X6571 or 414-278-6571.

1. Has your chapter been involved with the Society of St. Vincent de Paul?
2. Do you believe the partnership has been beneficial? Why or why not?
3. What could make the partnership better?
4. Do you recommend extending the partnership?

## Educational Opportunities from Catholic Financial Life

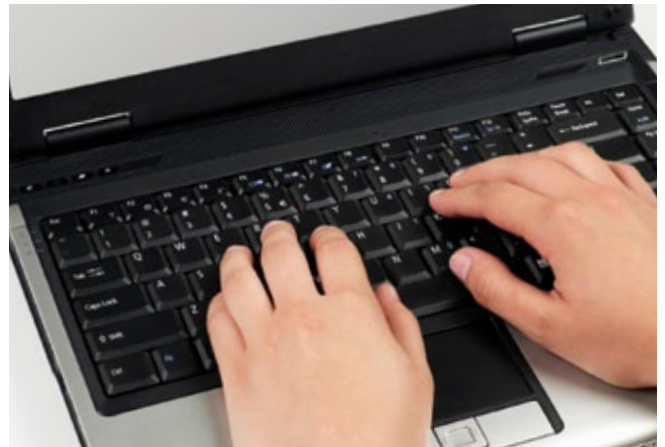
It has been said that, "The whole purpose of education is to turn mirrors into windows." Catholic Financial Life supports the education of our members by offering scholarships at all grade levels. But in addition to formal education, we also strive to enlighten our members through information sharing in a variety of ways. The Member Magazine, this newsletter, the monthly member e-newsletter, our Web site and Facebook page all contain information about our products, benefits, programs and initiatives. Members who prefer personal interaction may contact their advisor or the associates in our agencies or home office with any questions they may have. Education and information are yet another way that we, as a Catholic fraternal benefit society, strive to help our members and be of value to them.



Scholarships are presented to students in Rhode Island and South/Central Massachusetts.

## Register Today for Our Online Flyer Service

In the last issue of *Fraternal Leader* we announced that our new online flyer service was available for chapters to create their own flyers to promote upcoming events. So far, 28 chapters (nearly 13% of our system) have registered to use the service. The response has been very positive. According to Linda Rosiejka, secretary/treasurer of Chapter 141-Jefferson, Wis., **"I just followed the instructions you provided. That helped me walk through it. It is user friendly."** To set up your account today, contact Penny Boehm in the Fraternal Department by calling 1-800-927-2547 X6605 or 1-414-278-6605, or sending an email to: penny.boehm@catholicfinanciallife.org.



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

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sally.krochalk@catholicfinanciallife.org



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