

FRATERNAL LEADER



New Look . . . the Same Fraternal Heart and Soul



President Bill O'Toole and his wife, Karolyn, participate in the 2010 Friends of the Poor Walk for the Society of St. Vincent de Paul.

The rebranding of our new organization requires us to update a great many things. From the masthead of this newsletter, to the sign at the top of our home office building, everything must be updated to reflect our new corporate image. While our "look" may change, our hearts remain the same. We are still a fraternal organization grounded in the teachings of our Catholic faith, dedicated to serving our brothers and sisters through the products we offer and through our charitable outreach. We believe our new name and logo will serve to enhance the public's understanding of who we are and what we do.

We could not accomplish all that we do without the help of our dedicated branch and chapter leaders. You are the hands and feet of Catholic Financial Life, enabling us to put "Catholic values in action" through the activities you sponsor to assist members, local parishes, and the community. Your importance to our Society brings to mind one of my favorite prayers, written by St. Teresa of Avila, describing our partnership with Christ.

Christ has no body on earth but yours; no hands but yours; no feet but yours. Yours are the eyes through which He is to look out - Christ's compassion to the world. Yours are the feet with which He is to go about doing good. Yours are the hands with which He is to bless others now.

— St. Teresa of Avila

One of the ways in which we offer our support to you in your role as branch and chapter leaders is through frequent communication and the opportunity to periodically gather together for special events. **Inside this edition of *Fraternal Leader* you'll find dates, locations, and other details pertaining to our 2011 Branch/Chapter Leadership Conferences.** At these conferences we'll be discussing many important issues relative to the development of our Society's new corporate bylaws. All delegates from both Catholic Knights' and Catholic Family's 2009 conventions will play an important role in the bylaw development process and should watch for more information regarding this over the next several months.

As we continue moving forward in the implementation of our merger process, we think back on the many individuals who have helped us reach this point in our history. And in a special way at this time of year, we honor all the saints and remember the souls of our beloved members. May we all one day meet Christ face to face and hear the words "Well done, good and faithful servant."

Fraternally,
Bill

Minutes of Branch/Chapter Officers Round Table Meeting

On August 12, 2010, members of the Branch/Chapter Officers Round Table attended a meeting at the home office. The following topics were discussed:

- **Merger Update**

President Bill O'Toole provided an update on the merger activity and gave a presentation on the Society's strategic pathways. He invited the group to voice their questions regarding the merger. The following issues were raised:

- **Will branches/chapters come together or remain separate entities?**

While there is some overlap of branches/chapters, particularly in Wisconsin, we are not forcing anyone to merge. We may offer an incentive for branches/chapters to come together.

- **What's being done with press releases on the merger and the brand roll out?**

A communication was sent to the broader media announcing the merger and new name. Future advertising will focus on select Catholic papers. The signage with our new name will be installed on the home office this fall and should generate some press.

- **What has been the response to the new logo?**

The reception to the logo has been very positive. The logo speaks about our faith and the cross reflects our Catholic identity. The colors are symbolic of who we are. Both Archbishops ListECKi and Timothy Dolan approved the logo.

- **Are there any plans to expand into other states?**

We currently operate in 27 states. Our focus will be on those states where we have a concentration of members and to servicing them well. There are no immediate plans to expand beyond these states.

- **Are we considering on-line bill paying?**

Our accounting area is looking into a credit card payment program.

- **What about branch reporting?**

We will be developing a fraternal database for use in multiple applications, including reporting. See page 5 for more information on reporting.

- **How are advisors becoming active in fraternal activities?**

We strongly encourage advisors to get involved with their branches/chapters. Please remember to invite advisors to your events.

- **Will the member recognition program continue?**

Yes. However we may consider honoring members earlier rather than waiting 25 or 50 years.

▪ Bylaw Discussion

Starting this fall a formal Bylaw Committee, consisting of 15 members, will meet to begin discussion on the bylaws. This committee will meet through the end of May 2011.

▪ Member Benefits

The new member benefits are effective August 1. In order to receive these benefits, members must be the primary insured or a spousal rider on a policy. The benefits are broken out into four categories: Educational, Financial, Spiritual, and Wellness.

Conference Dates and Locations Set

We've just kicked off our slate of Branch/Chapter Leadership Conferences with a very successful conference in New England. Arrangements have now been finalized for the 2011 conferences. In order to accommodate as many branches and chapters as possible at each of the conferences, a maximum of up to three individuals serving in primary leadership roles will be invited to attend. For branches, the primary positions are president, vice president, and secretary/treasurer. For chapters, the positions are chapter chairperson, vice chairperson, and secretary/treasurer. In instances where the position of secretary/treasurer is held by two people, the president or chair will be contacted to indicate which individual will attend.

| 2011 Branch/Chapter Leadership Conferences | |
|---|---|
| January 15 Doubletree Hotel Little Rock, Arkansas | March 12 Marriott Milwaukee West Hotel Waukesha, Wisconsin |
| February 26 Glacier Canyon Lodge Wisconsin Dells, Wisconsin | April 9 Radisson Hotel & Conference Center Green Bay, Wisconsin |

Since a major focus of these conferences will be the revision of our society bylaws, all delegates to the 2009 Catholic Knights and 2009 Catholic Family conventions who are not serving in primary leadership roles will also be invited to attend one of the conferences along with their branch/chapter leaders.

Good Luck Sandy!



After 22 years of dedicated service to our volunteer leaders in the fraternal department at Catholic Family Life Insurance and now at Catholic Financial Life, Sandy Miceli will be officially retiring on November 24, 2010. Sandy and her husband, Frank, will now have more time to enjoy their home in Northern Wisconsin and pursue other interests. While we're sorry to have Sandy depart from our team, we wish her all our best as she begins this new (and richly deserved) chapter in her life.

Forms for 2011

Although the merger of Catholic Knights and Catholic Family is official, the transition to one fraternal branch/chapter system will not occur until January 1, 2012. This will allow us to receive feedback from our fraternal leaders at the regional conferences regarding governance and funding. Until 2012, our method of calculating branch/chapter dues and subsidies will remain the same but our reporting methods will be modified in order to streamline the process. **Beginning January 1, 2011, all branches and chapters are to use the new forms mentioned here for activities held in 2011.**

With this issue of Fraternal Leader, all secretary/treasurers are receiving new Match Fund Applications and Activity Report Forms for 2011. Former Catholic Knights branches are also receiving 2011 Officer Report forms and will receive Year-end Financial Reports in December. Officers attending our Leadership Conferences will receive training on how to fill out the new forms, but we realize that for some of you the training may not be for several months. To assist you in the meantime, we've provided Frequently Asked Questions (FAQs) about the new forms. All forms will be processed at the home office in Milwaukee. **Please feel free to contact the fraternal department if you have additional questions about the forms.**

Match Fund Program Application

When do I need to submit my Match Fund Application?

Submit your application to the home office at least one month prior to the event.

How do I know which level of sponsorship to mark?

- Full sponsorship** means that your branch/chapter is the lead organizer of the activity. You may take credit for 100% of the net proceeds from the event.
- Co-sponsorship** means that your branch/chapter is taking the lead on an aspect of the event (such as conducting a raffle) or will provide significant volunteer support. You may take credit for a percentage of the net proceeds from the event which, in your estimate, reflects the branch/chapter's efforts.
- Limited sponsorship** means that your branch/chapter is taking no leadership role in the event and is providing limited volunteer support. The net proceeds reported should be limited to the same amount that is being matched by the home office. For instance, if the match is \$250, the net proceeds reported should be \$250.

How will I know if my project is approved?

Branch/Chapter secretary/treasurers will be notified whether or not the project is approved. Do not make a commitment of Match Funds until the approval is received.

How do I obtain my Match Fund check?

Simply complete a Branch/Chapter Activity Report form and submit it to the home office following your event. Be certain to complete the bottom portion which specifically relates to Match Fund events.

Catholic Financial Life
1100 West North Street
P.O. Office Box 67000
Milwaukee, WI 53266-0000
414-271-4200 7:00am-7:00pm
414-220-3300 Fax
414-220-2400 Toll-Free
www.catholicfinancial.org

MATCH FUND PROGRAM APPLICATION

Branch/Chapter number: _____ Name/Location: _____ Fund-raiser number: _____
Date of event: _____

GUIDELINES

1. A branch/chapter may request a maximum of \$2,500 in Match Funds from the home office each calendar year. 50% of that amount is restricted to benefit the Society of St. Vincent de Paul.
2. The maximum match for an event is \$1,000.
3. A branch/chapter may sponsor multiple fund-raising events for the same recipient for a total maximum match of \$1,000 per calendar year. At least one school and all groups formed by the parish are required as the same recipient.
4. An application must be completed and sent to the Fraternal Department at least one month in advance of the event. A minimum of five Catholic Financial Life members must be involved in the event to receive Match Funds. The branch/chapter secretary will be notified as to whether or not the project is approved. Do not make a commitment of Match Funds until approval is received. If more than one branch/chapter is involved in the event, each should submit a separate application for Match Funds. The total amount matched may not exceed the actual net proceeds from the event.
5. There are three levels of sponsorship:
 - **Full sponsorship** — Branch/chapter is lead organizing body. 100% of net proceeds will be credited to Catholic Financial Life.
 - **Co-sponsorship** — Branch/chapter is lead organizing body for an aspect of the event or provides significant volunteer support. A percentage of net proceeds will be credited to Catholic Financial Life, to be determined by branch/chapter.
 - **Limited sponsorship** — Branch/chapter takes no leadership role in the event and provides limited volunteer support. The net proceeds reported should be limited to the amount matched by Catholic Financial Life.
6. When completing the Branch/Chapter Activity Report, adjust the net proceeds to reflect your level of sponsorship as indicated below. To receive a Match Fund check from the home office, submit the completed Activity Report to the Fraternal Department after the event.

FUND-RAISER
Funds/Check payable to: _____ City/Town: _____
Diocese (if recipient is a religious organization): _____
Indicate level of sponsorship: Full sponsorship Co-sponsorship Limited sponsorship
Reason for fund-raiser: _____
Describe the project — what your branch/chapter will do, who will do it, others assisting, etc. _____

COMMITTEE MEMBERS (Please indicate which committee member will be submitting a press release and photos to the local media. Copies of the press release, photos and any publicity material also should be sent to the home office.)
Member name: _____ Branch/Chapter number: _____ Phone number: _____
(Event chair) _____

Signatures: _____ Pacemakers: _____ Send to: _____
(Please print quantity requested to this event only.) _____

▪ Branch/Chapter Activity Report

▪ How often do I need to complete this report?

Fill out one report after every activity you sponsor – including officer meetings, social events and charitable activities.

▪ Should I complete a form if my branch/chapter makes a donation without an activity?

Yes. Although we don't encourage direct donations (simply writing checks) without the opportunity for members to participate in a charitable activity, please record any such donations on an Activity Report Form so that we may record these expenditures in our system.

▪ How do I fill out the Financial Summary section?

Report all money that went in or out of your branch/chapter checking account for this activity. Do not record the proceeds from a fundraiser in this section unless the money actually passed through your branch/chapter checking account.

▪ Where do I record the proceeds from a Match Fund event?

Complete the Match Fund Activity section on the bottom of the Activity Report. Report the net proceeds claimed by your branch/chapter depending on your level of sponsorship (as explained previously) and the amount to be matched by the home office.



The image shows a form titled "BRANCH/CHAPTER ACTIVITY REPORT" from Catholic Financial Life. The form includes sections for: 1. General Information (Branch/Chapter Number, City, State, Name of activity, Activity date, Event chair, Phone no., Activity co-sponsors, Describe activity); 2. Financial Summary (Total number attending, Total number of branch/chapter members who planned AND/OR worked the activity, Total number of volunteer hours, Describe non-cash items collected, Total money spent, Total money received, NET COST (or profit) OF THE ACTIVITY); 3. Match Fund Activity (if applicable) (Net proceeds, Amount to be matched by home office, Make check payable to). The form also includes contact information for Catholic Financial Life and a footer with the form number and instructions on where to send the form.

Logo Items are Now Available

We are well on our way to rebranding the most popular "branded" items requested by our branches and chapters. Here's a list of what is already available:

- **Branch Banners:** For branches/chapters serviced by one of our regional agencies, your banners have been shipped to the agency and will be delivered to you by an advisor.

Those outside the area of an agency have been shipped directly to the branch/chapter secretary/treasurer. Each branch/chapter is receiving a personalized banner along with two versions of a corporate banner which you may display at branch/chapter sponsored activities.

- **Placemats and Napkins:** Although intended primarily for Match Fund activities, placemats and napkins may also be requested for other branch/chapter events. Please order only as many as you believe you may need for that event.



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- **Stationery:** Generic letterhead, featuring the Catholic Financial Life name and logo, is available for you to use for communications to your members and to the community. The branch/chapter will need to purchase plain business-sized envelopes to use with the letterhead.
- **Name Badges:** Branch/chapter secretary/treasurers will soon receive lanyards containing name tags for officers currently serving their branch/chapter. These should be distributed at an upcoming officer meeting. Each branch/chapter is also being given 25 “volunteer” name tags which can be distributed to individuals assisting with branch/chapter-sponsored activities. Afterwards, the tags should be collected for use at future events.
- **Presentation Checks:** Branches/chapters within the area of an agency may request the use of a large “presentation check” for presenting Match Fund proceeds or making some other type of financial presentation to an outside organization. The presentation checks are reusable and are great for taking photos of the occasion – especially those that will be submitted to a local paper with details about the presentation. For these occasions, an advisor from the agency should be invited to participate in the presentation.

The previously listed items are all available to you at no cost. To place an order, please contact Sandy Miceli at sandy.miceli@catholicfinanciallife.org or call 800-927-2547 Ext. 6571 /414-278-6571. After November 24, send these requests to Penny Boehm at penny.boehm@catholicfinanciallife.org or call 800-927-2547 Ext. 6605 / 414-278-6605.

Special Offer for Branch/Chapter Leadership Apparel

A special line of apparel for branch/chapter leaders is being made available for a limited time. Each branch/chapter is receiving a credit of \$100 towards the cost of purchasing these clothing items. The choices include a polo shirt, a t-shirt, and a hat. With this issue of *Fraternal Leader* secretary/treasurers are receiving an order form. We recommend that you meet as a group to decide how you will apply the \$100 credit. Each branch/chapter is encouraged to order leadership apparel for at least their top three officers. Additional items may be ordered at cost. **Orders must be received by December 15, in order to qualify for the \$100 credit.** One combined order will be placed to satisfy the total of all orders received from the branches/chapters as of December 15. Future orders may be placed, at the expense of the branch/chapter, based on interest and availability. If you have any questions, please contact Mary Opgenorth at mary.opgenorth@catholicfinanciallife.org or call 800-927-2547 Ext. 6570 / 414-278-6570.

Time to Update

Bank Account

Whenever you move or experience a name change, you must provide your bank with this updated information. The same is true for our branches/chapters now that our organization has officially changed its name. Enclosed with this issue of *Fraternal Leader* is a letter which branch/chapter secretary/treasurers may take to their bank in order to update the organization name on their branch/chapter account. All accounts should now be identified as “Catholic Financial Life” and then “Branch or Chapter” (number) and (name).”

The tax identification number for your branch/chapter has not changed. We recommend that at least two officers (preferably the president and secretary/treasurer) of the branch/chapter be listed as signers on the account. If you have any questions, please contact Sally Krochalk in the fraternal department: sally.krochalk@catholicfinanciallife.org or 800-927-2547 Ext. 6604 / 414-278-6604.

Highway Sponsorship

Several of our branches/chapters currently participate in the "Adopt-a-Highway" program, or one of the similar programs offered around the country. Volunteers agree to maintain a stretch of highway, picking up trash on a regular basis at certain times throughout the year. The state's Department

of Transportation usually offers acknowledgement of that commitment with a sign posted along the stretch of highway maintained by the group. For those branches/chapters which have been acknowledged in this way, just a reminder to please contact the Department of Transportation to notify them of our name change. We'd like to have a picture of your group by the sign as soon as it is updated. Please send that photo to: sally.krochalk@catholicfinanciallife.org with the subject line, "Highway Sponsorship."

ADOPT-A-HIGHWAY PROGRAM

Support Grows for the Society of St. Vincent de Paul

We're excited to report that support for the Society of St. Vincent de Paul (SVdP) continues to grow amongst our branches and chapters. Our most recent report for the third quarter of 2010 shows that:

- 39 branches have completed an activity in support of SVdP, with 13 of those being first-time supporters!
- Nearly \$28,000 has been raised by branches and donated to SVdP, along with more than \$12,000 in matching funds from the home office.
- Members have thus far donated a total of 3,256 volunteer hours to SVdP in 2010.
- Since our merger became official, former Catholic Family chapters are now eligible for the additional \$500 in Match Funds for SVdP. To date, five chapters have shown their support for SVdP, raising \$14,541 and donating 362 hours of volunteer time.



More branches and chapters have projects pending for the fourth quarter, so we're expecting our numbers to go through the roof! Remember to submit your activity reports showing cumulative service hours for SVdP by early December, so that checks can be issued by mid-December and presented to SVdP in time for Christmas. And remember to tell us if you collect food, clothing or other items for SVdP at one of your events.

The third annual Friends of the Poor Walk was a tremendous success, with 15,462 participants nationwide and more than \$1,276,000 raised to support the tremendous work being done by SVdP. Twenty-four home office associates and local branch/chapter volunteers participated in the walk sponsored by the SVdP Milwaukee District Council. The Catholic Financial Life team raised \$1,225 plus a \$500 match from the home office, for a total donation of \$1,725. And discovering that a Friends of the Poor Walk had not been scheduled for their area, officers from Branch 180-Maplewood, Wis., organized their own walk with the cooperation of the SVdP Conference in Algoma, Wis. Way to go Branch 180!

Branches and Chapters Support Chapel Project

Construction of the All Saints Chapel is proceeding on schedule at our home office, and should be complete by early December. Thanks to those who have generously contributed to this project, helping us construct a place of worship that truly exemplifies our commitment to Catholic values. In case you're wondering what's going to become of The Immaculate Conception Chapel located on the fourth floor of our home office, no need to worry. As the Virgin Mary remains the patroness of our organization, this chapel will remain intact as a site for Marian devotion.

In a special way, we'd like to recognize the branches and chapters that have already provided financial support for the construction of the All Saints Chapel:

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

Sally Krochalk, *Editor, Fraternal Leader*
E-mail: sally.krochalk@catholicfinanciallife.org
John Borgen, *Vice President, Fraternal*
E-mail: john.borgen@catholicfinanciallife.org



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Milwaukee, WI 53233
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|---|---------|
| Branch 2 - Manitowoc, Wis. | \$200 |
| Branch 11 - Wis. Rapids/Stevens Point, Wis. | \$200 |
| Chapter WI33 - Plum City, Wis. | \$200 |
| Chapter N037 - St. Albans, Vt. | \$500 |
| Chapter WI37 Stratford/Rozellville, Wis. | \$200 |
| Branch 40 - Waukesha, Wis. | \$200 |
| Chapter WI43 - West Bend, Wis. | \$100 |
| Chapter WI46 - Madison, Wis. | \$100 |
| Branch 72 - St. Mark Parish-Rothschild, Wis. | \$363 |
| Branch 79 - Little Rock, Ark. | \$100 |
| Branch 89 - Milwaukee NE, Wis. | \$1,500 |
| Branch 94 - Church of the Resurrection-Wausau, Wis. | \$200 |
| Branch 103 - Hollandtown, Wis. | \$200 |
| Branch 132 - Shawano, Wis. | \$100 |
| Branch 141 - Jefferson, Wis. | \$400 |
| Branch 148 - St. John, Wis. | \$100 |
| Branch 175 - Burlington, Wis. | \$500 |
| Branch 206 - Milwaukee SW, Wis. | \$1,000 |
| Branch 215 - Sherwood, Wis. | \$100 |
| Branch 261 - Cross Plains, Wis. | \$200 |
| Branch 272 - Lake Country, Wis. | \$1,500 |
| Branch 275 - Hales Corners, Wis. | \$500 |
| Branch 307 - Eaton, Wis. | \$100 |