



Catholic  
Financial Life®

# RADIANTLIFE™



## JAKE'S STORY OF TRIUMPH

The word "can't" never defined him. Jake has achieved more than he ever imagined.

## Board of Directors:

**John Borgen**, Richfield, WI  
President and CEO

**Kristen Mueller**, Greenfield, WI  
Corporate Secretary

**Sandra Dempsey**, Milwaukee, WI  
**Mike Giffhorn**, New Berlin, WI  
**Coral Grout**, Winchendon, MA  
**Joe Kopinski**, Greenfield, WI  
**Al Lorge**, Cedarburg, WI  
**Lisa Mick**, Fond du Lac, WI  
**Kari Niedfeldt-Thomas**, New Brighton, MN  
**Susan Obermiller**, Green Bay, WI  
**Bill O'Toole**, Pleasant Prairie, WI  
**Jeff Tilley**, Franklin, WI

*Elections for the Catholic Financial Board of Directors will be held in 2024. If you have the background, expertise, time, and interest to serve, please email Corporate Secretary, Kristen Mueller at [Kristen.Mueller@cfl.org](mailto:Kristen.Mueller@cfl.org) by December 31, 2023.*

## Spiritual Director:

**Archbishop Jerome E. ListECKi**,  
Milwaukee, WI

*Radiant Life* is the official publication of: Catholic Financial Life, 1100 W. Wells Street, P.O. Box 3211, Milwaukee, WI 53201-3211, a fraternal benefit society.

Periodical postage paid at Milwaukee, WI, and additional mailing offices.  
POSTMASTER: Send address changes to *Radiant Life* Magazine, Catholic Financial Life, 1100 W. Wells Street, P.O. Box 3211, Milwaukee, WI 53201-3211. Phone: (800) 927-2547.

Copyright 2023 Catholic Financial Life. All rights reserved.

15-0148-10/23 Catholic Financial Life is headquartered in Milwaukee, WI. Products and services are not available in all states.

# What's Inside

Fall 2023

## Features

6

Jake's Story of Triumph



9

Now Accepting Scholarship Applications

10

As Life Changes, So Do Financial Concerns

## In This Issue

- 3 President and CEO's Message
- 5 Spiritual Director's Message
- 6 Jake's Story of Triumph
- 9 Now Accepting Scholarship Applications
- 10 As Life Changes, So Do Financial Concerns
- 14 Serving God Through Serving Others
- 19 Faith Over Fear
- 20 What's Happening at Catholic Financial Life
- 21 We're Celebrating Catholic Schools Week
- 22 Winners of the Joseph E. Gadbois "God Bless America" photo contest

## Connect with Us



[cfl.org/magazine](http://cfl.org/magazine)



Catholic Financial Life  
1100 W. Wells Street  
Milwaukee, WI 53233



[facebook.com/  
catholicfinanciallife](https://facebook.com/catholicfinanciallife)



[catholic-financial-life](https://catholic-financial-life)



[info@cfl.org](mailto:info@cfl.org)



(800) 927-2547

# President's Message

In a Home Office conference room hangs a framed poster with a quote attributed to President Calvin Coolidge. It reads:

"Nothing in the world can take the place of persistence.

Talent will not; nothing is more common than unsuccessful men with talent.

Genius will not; unrewarded genius is almost a proverb.

Education will not; the world is full of educated derelicts.

Persistence and determination alone are omnipotent."

The older I get the more I realize the truth and wisdom of this quote. I might amend it slightly and say, "Persistence and determination guided by faith are omnipotent." For alone we can do little, but with God we can do much more.

This issue of *Radiant Life* contains two powerful stories of persistence. You will meet Jake and John, who persevere through significant challenges. Catholic Financial Life is humbled to play a small part in helping them along the way.

I also encourage you to learn how life changes present important opportunities to ensure financial security through life insurance. See pages 10 and 11 for some things to consider and discuss with young people, couples, parents, retirees, and caregivers in your life. Persevering through the loss of a loved one is difficult enough—life insurance can help prevent financial loss from being another thing to worry about or deal with.

These ideas of persistence, perseverance, determination, and faith are a recipe for success for individuals and organizations alike. In life and business, change is constant. It can be exciting and scary; it can be hopeful and discouraging; it can be invigorating and intimidating. These feelings are not mutually exclusive—they often occur concurrently. They are part of living life.

Thankfully, as people of faith, we have the words of sacred scripture to inspire us:

***"Do not fear: I am with you; do not be anxious: I am your God.  
I will strengthen you, I will help you, I will uphold you..."*** Isaiah 41:10

During the upcoming Thanksgiving and Christmas holidays, as we give and receive, may we give thanks to God for our faith which guides us and inspires us as we live life!

God Bless,



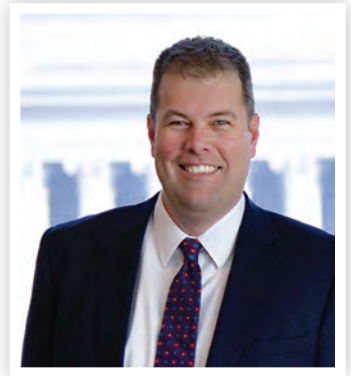
**John T. Borgen**

President and CEO

(414) 278-6608

John.Borgen@CatholicFinancialLife.org

P.S. If I can ever be of assistance to you, please contact me!



— “ —

**During the upcoming Thanksgiving and Christmas holidays, as we give and receive, may we give thanks to God for our faith which guides us and inspire us as we live life!**

— ” —



# Mensaje del Presidente



En una sala de conferencias de la oficina central se encuentra un cartel enmarcado con una cita atribuida al presidente Calvin Coolidge. Dice:

“Nada en el mundo puede reemplazar a la persistencia.  
Ni el talento; nada es más común que hombres fracasados con talento.  
Ni la genialidad; la genialidad sin recompensa es casi un proverbio.  
Ni la educación; el mundo está repleto de vagabundos educados.  
Solamente la persistencia y la dedicación son omnipotentes”.

Conforme voy madurando, más entiendo la verdad y sabiduría de esa cita. Podría modificarla ligeramente para decir: “La persistencia y la dedicación guiadas por la fe son omnipotentes”. Porque solos podemos hacer muy poco, pero con Dios podemos hacer mucho más.

Esta edición de *Radiant Life* contiene dos poderosos relatos de persistencia. Te presentaremos a dos miembros, Jake y John, que perseveran ante desafíos importantes. Catholic Financial Life se honra de haber formado una pequeña parte en ayudarles en su jornada.

También te invito a aprender cómo los cambios en la vida nos presentan oportunidades importantes para garantizar nuestra seguridad financiera con un seguro de vida. En las páginas 10 y 11 podrás ver algunas cosas que debes considerar y explicar a los jóvenes, las parejas, los padres, los jubilados y los cuidadores a los que conoces. Perseverar ante la pérdida de un ser querido ya es bastante difícil; un seguro de vida puede ayudar a evitar que además tengas que preocuparte por las pérdidas financieras y lidiar con sus consecuencias.

Estas ideas de persistencia, perseverancia, determinación y fe son una receta para que personas y organizaciones por igual alcancen el éxito. En la vida y en los negocios, el cambio es constante. Puede ser emocionante y atemorizante; puede inspirar esperanza y desánimo; puede vigorizarnos e intimidarnos. Estos sentimientos no son mutuamente exclusivos; con frecuencia ocurren simultáneamente. Son parte de vivir nuestra vida.

Afortunadamente, como personas de fe, tenemos las palabras de la sagrada escritura para inspirarnos:

**“No tengas miedo, porque yo estoy contigo; no te desalientes, porque yo soy tu Dios. Te daré fuerzas y te ayudaré; siempre te sostendré...”** Isaías 41:10

Durante las próximas fiestas de Acción de Gracias y Navidad, cuando demos y recibamos, demos gracias a Dios por nuestra fe, ique nos guía e inspira al vivir nuestras vidas!

Que Dios te bendiga,

**John T. Borgen**  
presidente y director general  
(414) 278-6608  
[John.Borgen@CatholicFinancialLife.org](mailto:John.Borgen@CatholicFinancialLife.org)

PD: Si puedo ayudarte en algo, por favor contactame.

“

Durante las próximas fiestas de Acción de Gracias y Navidad, cuando demos y recibamos, demos gracias a Dios por nuestra fe, ique nos guía e inspira al vivir nuestras vidas!

”

# Dear Brothers and Sisters in Christ



We all have our favorite liturgical songs. For some they are songs from our childhood. For others they are the songs in our vocal range where we can hit most of the notes. Still others like the songs they hear repeating in their minds because they don't need to open a hymnal!

The best liturgical songs contain rich theology, memorable lyrics, and a simple melody. These songs spark insights and deeper understanding. The more we sing them, hear them, and pray them, the more God reveals Himself to us. After all, as St. Augustine said, "He who sings prays twice!"

One of those songs was composed by Fr. J. Michael Joncas of the Archdiocese of Minneapolis and St. Paul, famous for composing *On Eagle's Wings*. But I am thinking of his song, *We Come to Your Feast*.

The refrain of the song is as follows:

**We come to your feast, We come to your feast  
The young and the old, The frightened, the bold  
The greatest and the least, We come to your feast  
We come to your feast, With the fruit of our lands  
And the work of our hands, We come to your feast**

The song tells the story of the Eucharist—the humble loaf of bread, the simple cup of wine, the gathering around the table to share in the greatest miracle on earth. Eucharist comes from the Greek word, *eucharistia*, and means thanksgiving. When we receive the Eucharist, we are giving thanks for all that God has done for us.

In 2024, Catholics in the United States will celebrate the National Eucharistic Congress; the first one in 83 years! The event will be held July 17-21 at the Indianapolis Colts football stadium. Leading up to the Congress will be a 60-day National Eucharistic Pilgrimage with participants traveling 6,500 miles along four routes from the north, south, east, and west corners of the country ending in Indianapolis. (Learn more at [eucharisticcongress.org](http://eucharisticcongress.org).)

Our Church, our country, and our world are in desperate need of the transformative power of the Eucharist. As you gather around your table this Thanksgiving, remember to say a prayer of thanks for the gift of life and all that makes it possible: clean water and air, nourishing food, and safe shelter. Remember those who came before us and pray for those who will follow. Be mindful of the people who are suffering and long for a humble loaf of bread.

May our partaking in the Body and Blood of Christ change our hearts and minds, inspire action that will change the world, and bring us all to everlasting life. Give thanks and be reinvigorated by the Eucharist!

*+Jerome E. ListECKI*

**Most Reverend Jerome E. ListECKI**  
Archbishop of Milwaukee  
Catholic Financial Life's Spiritual Director

Todos tenemos canciones litúrgicas favoritas. Para algunos, son las de nuestra infancia. Para otros, son las que corresponden a nuestro rango vocal en las que podemos alcanzar casi todas las notas. Y para otros son las que pueden escuchar en su mente, porque no tienen que abrir el libro de himnos!

Las mejores canciones litúrgicas tienen una teología sustanciosa, una letra memorable y una melodía sencilla. Estas canciones generan inspiración y una comprensión profunda. Mientras más las cantamos, escuchamos y rezamos, más se nos revela Dios. Como dijo San Agustín: "¡El que canta, ora dos veces!"

Una de esas canciones fue compuesta por el sacerdote Michael Joncas de la Arquidiócesis de Minneapolis y St. Paul quien es famoso por componer *Sobre Alas de Águila*. Pero la canción que me viene a la mente se titula *Venimos a tu Banquete*. El estribillo de la canción es el siguiente:

**Venimos a tu banquete, Venimos a tu banquete  
Los jóvenes y los viejos, los temerosos y los valientes  
Los más y los menos importantes, Venimos a tu banquete  
Venimos a tu banquete, con los frutos de nuestras tierras  
Y el trabajo de nuestras manos, Venimos a tu banquete**

La canción cuenta la historia de la Eucaristía: la humilde hogaza de pan, la sencilla copa de vino, la reunión sentados en la mesa para compartir el mayor milagro en la Tierra. Eucaristía proviene de la palabra griega *eucharistia*, que significa "acción de gracias". Cuando recibimos la Eucaristía, damos gracias por todo lo que Dios ha hecho por nosotros.

En 2024, los católicos de Estados Unidos celebraremos el Congreso Eucarístico Nacional; ¡el primero en 83 años! Este evento se celebrará del 17 al 21 de julio en el estadio de fútbol americano de los Indianapolis Colts. Antes del Congreso celebraremos una Peregrinación Eucarística Nacional de 60 días, en la que los participantes viajarán 6,500 millas en cuatro rutas, desde el norte, sur, este y oeste del país, para culminar en Indianapolis. (Para más información visita [eucharisticcongress.org](http://eucharisticcongress.org).)

Nuestra Iglesia, nuestro país y, de hecho, nuestro mundo, necesitan desesperadamente el poder transformador de la Eucaristía. Al reunirse este Día de Acción de Gracias, recuerden decir una oración de gratitud por el don de la vida y todo lo que la hace posible: agua y aire limpios, alimentos nutritivos y un refugio seguro. Recuerden a todos los que nos antecedieron y oren por quienes nos seguirán. Tengan presentes a las muchas personas que están sufriendo y que ansían un humilde pedazo de pan.

Que nuestra participación en el Cuerpo y la Sangre de Cristo cambie nuestros corazones y nuestras mentes, nos inspire a realizar actos que cambien el mundo y nos lleve a todos a la vida eterna. ¡Den gracias y renueven su fe con la Eucaristía!



*Jake Hesselman celebrates 25-year membership with Catholic Financial Life.*

## There's nothing holding him back.

Those words were written 25 years ago to describe then 5-year-old Jake Hesselman. Little did anyone know how prophetic those words would prove to be throughout Jake's life.

### **A bit of history**

Jake was born in 1993 with a severe limb deficiency. From day one, his parents refused to allow the word "can't" to define Jake's abilities. They resolved to focus on the things he could do instead of the barriers and limitations he would continually face—a mindset that helped to empower Jake throughout his life.

Jake was a vibrant young boy with enthusiasm and a sense of adventure, but his mobility was limited. The family

needed a van to accommodate his motorized wheelchair and give Jake access to the world beyond his front door.

Members from Catholic Knights, Chapter 705 in Dubuque, IA, and staff from the Catholic Knights home office in Milwaukee, WI, learned of the challenge facing the Hesselman family. Together, they raised the funds required to purchase a properly equipped van in Jake's favorite color—red!

"I don't remember much of that time, but there are copies of the Catholic Knights article about the van fundraiser in my parents' house yet today," Jake chuckled.

### **Fast-forward**

The story could have simply ended there, but Jake agreed to attend a

chapter dinner in May of 2023 to share more about his life and celebrate his 25-year membership with Catholic Financial Life (Catholic Knights became Catholic Financial Life in 2010).

"I couldn't believe it—there were members there who were involved in the van fundraiser," said Jake. He had the opportunity to share that he now owns and operates his own van.

"I want people to know that my parents are the biggest reason for where I am today, and I appreciate them so much," Jake said. "They told me I couldn't stay home all my life and not have any fun."

Jake took his parents' wise words to heart. In high school, he was actively involved and competed on the wrestling team, a sport that inspired him to reach farther than he ever thought he could.



“Wrestling is one of the most challenging sports to put your body through,” Jake said. “But once you do it, you get the mindset that anything else is possible.”

Jake started coaching football, wrestling and baseball while in college—pursuing his sports passion for 10 years before shifting his focus to a promising career as a high school teacher at Cornerstone Academy in Dubuque. Jake teaches chemistry, biology, physics and global science in an alternative program for teenagers in need of one-on-one interaction and intensive social, emotional and behavioral support.

“Instead of teaching in front of a class of 25 kids, I work with 14, and I love what I do,” said Jake, who knows first-hand the importance of winning the battle in



*Jake's amazing sense of humor is on display during Meme Day at the high school where he teaches.*

your mind when dealing with adversity. He pours his fortitude into the lives of children who are struggling to succeed in school and in life. “I connect with these kids and let them know that on the good and bad days, I’m here for them.”

### **Ability is what matters**

“I call myself handi-capable,” Jake said. “My family didn’t raise me to be disabled, and always said, ‘You can handle it. You just have to do it in a different light.’”

Jake has been living life in a different light for 30 years, and he’s still taking on new challenges—pursuing a second master’s degree. Jake also serves as Deputy Grand Knight of the Knights of Columbus Council 8384, attends Catholic Financial Life chapter events, is active in his church, and volunteers in the community.

“You can overcome anything if you’re willing to put your body, mind and soul into it,” Jake said. His resolve is reminiscent of legendary wrestler, Dan Gable, who once said, and who Jake quotes as a sign-off to his emails: “Once you’ve wrestled, everything else in life is easy.”

What lies ahead for Jake is still unfolding, but the words written about him 25 years ago certainly ring true—there’s nothing holding him back from achieving his goals and living a full and successful life.

**And, by the way—red is still his favorite color!**

# La historia triunfal de Jake

## No hay nada que lo detenga.

Esas palabras se escribieron hace 25 años para describir a Jake Hesselman, que entonces tenía 5 años. Nadie sabía lo proféticas que resultarían esas palabras durante la vida de Jake.

### **Un poco de historia**

Jake nació en 1993 con anomalías graves en sus extremidades. Desde el primer día, sus padres se negaron a permitir que las palabras “no puede” definieran las capacidades de Jake. Estaban dispuestos a concentrarse en las cosas que podía hacer, y no en las barreras y límites que enfrentaría constantemente; esa mentalidad ayudó a empoderar a Jake durante toda su vida.

Jake fue un niño dinámico con entusiasmo y sed de aventura, pero su movilidad estaba limitada. La familia necesitaba una camioneta para transportar su silla de ruedas motorizada y permitir que Jake tuviera acceso al mundo, más allá de la puerta de su casa.

Los miembros de la cuadrilla 705 de Catholic Knights en Dubuque, IA, y el personal de la oficina central de Catholic Knights en Milwaukee, WI, se enteraron de los desafíos que enfrentaba la familia Hesselman. Juntos, recaudaron los fondos para comprar una camioneta con el equipamiento apropiado y del color favorito de Jake: irojo!

*(continued on page 8)*

“You can overcome anything if you’re willing to put your body, mind and soul into it.”

“Puedes superar cualquier cosa si estás dispuesto a aplicar tu cuerpo, mente y alma.”

(continued from page 7)

“No recuerdo mucho sobre esa época, pero en la casa de mis papás todavía hay copias del artículo de Catholic Knights sobre la recaudación de fondos para la camioneta”, recordó Jake, riendo.

## Adelantando

La historia podría haber terminado ahí, pero Jake aceptó asistir a una cena de la cuadrilla, en mayo de 2023, para hablar más sobre su vida y celebrar sus 25 años de membresía en Catholic Financial Life (Catholic Knights se convirtió en Catholic Financial Life en 2010).

“No podía creerlo—había miembros presentes que participaron en la recaudación de fondos para la camioneta”, dijo Jake. Tuvo la oportunidad de relatar que ahora tiene y conduce su propia camioneta.

“Quiero que todos sepan que mis padres son la principal razón por la que estoy en donde estoy ahora, y estoy muy agradecido por ellos”, dijo Jake. “Me dijeron que no podía quedarme toda la vida en casa, sin divertirme”.

Jake se tomó muy en serio las palabras sabias de sus padres. En la escuela secundaria participó activamente y compitió con el equipo de lucha, un deporte que lo inspiró a llegar más lejos de lo que nunca creyó posible.

“La lucha es uno de los deportes más difíciles para tu cuerpo”, dijo Jake. “Pero cuando lo haces, adoptas la mentalidad de que cualquier otra cosa es posible”.

Jake empezó a trabajar como entrenador de fútbol americano, lucha y béisbol mientras estaba en la universidad, viviendo su pasión por



*Michael Stivorik, exvicepresidente senior y miembro de la junta directiva de Catholic Financial Life, le entrega a Jake su regalo de aniversario de membresía de 25 años.*

el deporte durante 10 años antes de cambiar a una prometedora carrera como maestro de secundaria en Cornerstone Academy, en Dubuque. Jake enseña química, biología, física y ciencia global en un programa alternativo para adolescentes que necesitan interacciones personalizadas y apoyos sociales, emocionales y conductuales intensivos.

“En vez de estar frente a un grupo de 25 muchachos, trabajo con 14, y me encanta lo que hago”, dijo Jake, quien conoce de primera mano la importancia de ganar la batalla en tu mente cuando enfrentas adversidades. Inyecta su fortaleza en las vidas de los muchachos que tienen problemas para alcanzar el éxito en la escuela y en la vida. “Formo vínculos con estos muchachos y les transmito que, tanto en los días buenos como en los malos, estoy listo para ayudarlos”.

## La capacidad es lo importante

“Más que discapacitado, me considero capacitado”, dijo Jake. “En mi familia no me criaron como alguien discapacitado, y siempre me decían: ‘Puedes hacerlo. Solo tienes que hacerlo con una perspectiva diferente’”.

Jake ha vivido la vida desde una perspectiva diferente desde hace 30 años, y sigue aceptando nuevos desafíos; ahora está estudiando una segunda maestría. Jake también es gran caballero delegado del Consejo 8384 de los Caballeros de Colón, asiste a los desayunos de la cuadrilla de Catholic Financial Life, participa activamente en su iglesia y hace voluntariado en la comunidad.

“Puedes superar cualquier cosa si estás dispuesto a aplicar tu cuerpo, mente y alma”, dijo Jake. Su convicción recuerda al legendario luchador Dan Gable, que una vez dijo en una cita que Jake incluye al final de sus mensajes de correo electrónico: “Cuando has practicado lucha, todo lo demás parece fácil en la vida”.

Lo que le espera a Jake aún no está definido, pero las palabras que se escribieron sobre él hace 25 años sin duda suenan ciertas: no hay nada que le impida alcanzar sus metas y vivir una vida plena y exitosa.

**Y, por cierto, ¡el rojo sigue siendo su color favorito!**



# Now Accepting Scholarship Applications

Tuition scholarships are available for members who are students in elementary school through college.

Over the last five years, more than \$1.2 million has been awarded to more than 3,000 members.

Members attending a Catholic grade school are eligible for \$200, Catholic high school \$500, and any college or university \$500 or \$1,000 depending upon whether a member attends a two-year or four-year institution.



**Deadline for the 2024-25 school year is March 31, 2024. Visit [cfl.org/scholarship](https://cfl.org/scholarship) for additional qualification information and application details.**

Scholarships are just one component that sets Catholic Financial Life apart from other life insurance and annuity companies. Visit [cfl.org/memberbenefits](https://cfl.org/memberbenefits) for a complete list of member benefits.

## Celebrate Advent Together

Advent marks the season of preparation encompassing the four Sundays leading up to the celebration of Christmas.

We encourage you to take time to keep the holidays Christ-centered with Advent devotionals and videos.

Go to [cfl.org/advent](https://cfl.org/advent) to sign up and receive daily Advent reflections. You'll also enjoy weekly Advent video messages from Father Jerry Herda, pastor of St. Matthias Catholic Parish in Milwaukee, WI.

Feel free to encourage others you know who might enjoy reflecting this Advent season to also sign-up.

We want these Advent resources to be a blessing to you, your family, and your friends.

## Find the Radiant Cross



We've hidden eight black and white versions of the Radiant Cross throughout the magazine, just like the one you see here. If you can correctly identify the location of at least one of the crosses, we'll enter you in a drawing to receive a \$25 gift card. Please note: the Radiant Cross on this page doesn't count!

Submit your answers online at [cfl.org/radiantcrossgame](https://cfl.org/radiantcrossgame) or mail your entry to: Radiant Cross Game, Catholic Financial Life, Attn: Marketing, 1100 W. Wells St., Milwaukee, WI 53233.

Be sure to include your name, address, phone number, email address and the locations of the Radiant Crosses. Good luck!

You can choose  
how to receive  
future *Radiant Life*  
magazines



We can continue to mail the magazine to your home, or we can email you a link where you can enjoy the magazine online. If you prefer to go digital, please complete a short online form at: [cfl.org/godigital](https://cfl.org/godigital)





# As Life Changes, So Do Financial Concerns

Life is full of changing priorities. That's why ongoing financial discussions are important when planning for a financially secure future.

A new study found that only 52% of Americans own life insurance. And among those who do own life insurance, 21% say they don't have enough coverage.\* Here are some instances when it's a good idea to consider life insurance and ensure the right coverage amounts are in place.

## High school and college grads

They are young, healthy, and ready to start a career—life insurance typically isn't top of mind for high school and college grads. But the younger someone is the more affordable life insurance is to purchase—a 26-year-old healthy woman can buy a \$250,000 term life insurance policy for less than a \$1 a day. Most people spend four times that amount each day on coffee!

A life insurance policy can also safeguard a cosigner from repaying student loans should something happen to a new graduate before student loans are paid off.

It's also a thoughtful and forward-thinking gift—life insurance can ensure a financial safety net for a future spouse and loved ones.

**A top reason why grads don't buy life insurance is a lack of knowledge. Tell the young people in your life about the benefits and the affordability of buying life insurance at a young age.**

## Newly married and growing families

With marriage comes new responsibilities. Every decision will impact someone else, so it's a smart move to buy life insurance.

Purchasing life insurance often centers on replacing the primary breadwinner's income in order to pay the mortgage, school fees, and other household expenses. But it's equally important to purchase a policy for a spouse who runs the household, cares for children, and does a litany of things that would be difficult to replace. Life insurance makes it easier for life to continue without extensive financial burdens should a spouse pass away.

**A top reason why newly married and couples with growing families don't buy life insurance is they don't know how much to purchase. Tell the couples in your life about how Catholic Financial Life can work with them to tailor the right products and the right coverage for their particular needs.**

## The blessing of children

Insuring a child is often overlooked because of limited knowledge about life insurance products. Remember, a policy is less expensive at a younger age, so it's advantageous to lock in a rate when children are young. A policy also affords the possibility to build wealth or a cash value that can be leveraged in adulthood. It's not uncommon to see grandparents purchase policies as a gift toward their grandchildren's financial future.

**A top reason why parents don't buy life insurance for children is lack of understanding about the long-term benefits. Tell the parents in your life about the options to lock in a low rate and build cash value for their children.**

## Aging loved ones

During later years in life, people often consider life insurance to avoid leaving behind expenses that loved ones will have to pay after they pass. Those expenses could include funeral and burial services, outstanding bills, or anything else.

A final expense policy helps to eliminate the concern of leaving behind a financial burden during the stressful time of losing a loved one. And the best part is that final expense policies don't require medical questions or exams for folks ages 50-80.

**A top reason why older people don't buy life insurance is a belief that they won't be accepted. Tell the older folks in your life about Catholic Financial Life final expense life insurance—there's no required medical exam!**

## Caregivers

Being a caregiver for a loved one is an incredible responsibility and is often overlooked as a reason to buy life insurance. If something happens to a caregiver, be it you, a family member, or someone else, what will happen to the one being cared for? There are tailored opportunities to purchase coverage that will ensure care continues for a loved one should a caregiver pass away.

**A top reason why caregivers don't buy life insurance is they never thought about it! Tell the caregivers in your life to consider life insurance so that the people they care for are protected.**

## Catholic Financial Life is here to help

With every stage of life there are new financial concerns to consider, but one thing is certain: owning life insurance can eliminate financial fears and burdens.

Catholic Financial Life exists to help people secure a financial future for their loved ones—and we take that responsibility seriously. To learn more or to review your coverage needs, contact your advisor or call (800) 965-2547.



# Cuando la vida cambia, también cambian los problemas financieros

La vida está repleta de prioridades cambiantes. Por eso es importante mantener conversaciones financieras constantes al planear un futuro con seguridad financiera.

Un nuevo estudio reveló que solamente el 52 por ciento de los estadounidenses tienen un seguro de vida. Y entre quienes tienen seguro de vida, el 21 por ciento dijeron que no tienen suficiente cobertura.\* Estos son algunos casos en los que se recomienda pensar en conseguir un seguro de vida y asegurarse de tener las cantidades correctas de cobertura.

## **Graduados de secundaria y universidad**

Son jóvenes y saludables y están listos para iniciar una carrera; un seguro de vida por lo general no está entre las cosas más importantes para los graduados de secundaria y universidad. Pero mientras más joven es una persona, más económico resulta comprar un seguro de vida; una mujer saludable de 26 años de edad puede comprar una póliza de seguro de vida a término de \$250,000 por menos de \$1 al día. ¡La mayoría de las personas gastan cuatro veces esa cantidad en un café cada día!

Una póliza de seguro de vida también puede proteger a un aval de tener que pagar préstamos estudiantiles en caso de que algo le ocurra a un recién graduado antes de liquidar sus préstamos.

También es un regalo muy considerado y con visión de futuro; un seguro de vida puede garantizar la protección financiera de una futura pareja y seres queridos.

**Una de las principales razones por las que los graduados no compran seguros de vida es la falta de conocimiento. Háblales a los jóvenes en tu vida sobre los beneficios y el bajo precio de comprar un seguro de vida mientras son jóvenes.**

## **Recién casados y familias con bebés**

El matrimonio conlleva nuevas responsabilidades. Todas las decisiones afectarán a alguien más, por lo que comprar un seguro de vida es una jugada inteligente.

Al comprar un seguro de vida, con frecuencia nos centramos en reemplazar el ingreso del principal sostén del hogar, para

poder pagar la hipoteca, las cuotas escolares y otros gastos domésticos. Pero es de igual importancia comprar una póliza para una pareja que no tiene ingresos y que se encarga del hogar, cuida a los hijos y realiza una gran variedad de tareas que serían difíciles de reemplazar. El seguro de vida facilita continuar la vida sin cargas financieras excesivas en caso de que uno de la pareja fallezca.

**Una de las principales razones por las que los recién casados y las familias con bebés no compran seguros de vida es que no saben cuánto comprar. Explícales a las parejas que conozcas que Catholic Financial Life puede ayudarles a encontrar los productos correctos y la cobertura correcta para sus necesidades.**

## **La bendición de los hijos**

Con frecuencia no pensamos en asegurar a los hijos por el conocimiento limitado sobre los productos de seguros de vida. Recuerda, una póliza es menos costosa entre mas pequeño, por lo que es recomendable garantizar la tarifa cuando los hijos son pequeños. Una póliza también les ofrece la posibilidad de acumular riqueza o un valor en efectivo que pueden aprovechar cuando adulto. No es raro que los abuelos compren pólizas como regalos para ayudar al futuro financiero de sus nietos.

**Una de las principales razones por las que los padres no compran seguros de vida para sus hijos es la falta de conocimiento sobre sus beneficios a largo plazo. Diles a los padres que conozcas cuáles son las opciones para conseguir una tarifa baja garantizada y acumular valor en efectivo para sus hijos.**





## **Seres queridos de la tercera edad**

Conforme se acercan a la tercera edad, las personas con frecuencia piensan en un seguro de vida para gastos finales, con el fin de no dejar gastos que sus seres queridos tengan que pagar después de su fallecimiento. Esos gastos pueden incluir servicios funerarios y entierros, facturas pendientes o cualquier otra cosa.

Una póliza para gastos finales ayuda a eliminar la preocupación de dejar una carga financiera durante el período estresante después de perder a un ser querido. Y lo mejor es que la mayoría de las pólizas para gastos finales no exigen que las personas de 50 a 80 años de edad contesten preguntas médicas ni se sometan a exámenes.

**Una de las principales razones por las que las personas de edad avanzada no compran seguros de vida es la creencia de que no los aceptarán. Háblales a los adultos mayores que conozcas sobre el seguro de vida para gastos finales de Catholic Financial Life; iquienes son elegibles no pueden ser rechazados!**

## **Cuidadores**

Ser el cuidador de un ser querido es una responsabilidad increíble, y con frecuencia no se considera como un motivo para comprar un seguro de vida. Si algo le ocurre a un

cuidador, ya seas tú, un familiar o alguien más, ¿qué le ocurrirá a la persona que cuida? Hay oportunidades para comprar un seguro de vida a la medida que garantice el cuidado de un ser querido en caso de que su cuidador fallezca.

**Una de las principales razones por las que los cuidadores no compran seguros de vida es: ino se les había ocurrido! Diles a los cuidadores que conozcas que piensen en un seguro de vida para proteger a las personas a las que cuidan.**

## **En Catholic Financial Life estamos aquí para ayudar**

En cada etapa de la vida hay nuevos problemas financieros por enfrentar, pero una cosa es segura: tener un seguro de vida puede eliminar temores y cargas financieras.

Catholic Financial Life existe para ayudar a las personas garantizar el futuro financiero de sus seres queridos, y nos tomamos muy en serio esa responsabilidad. Para obtener más información, o para revisar tus necesidades de cobertura, comunícate con tu consejero o llama al (800) 965-2547.

\*Estudio de barómetro de seguros de LIMRA 2023 - Enfoque en los seguros de vida: posesión, conductas y actitudes





# Serving God through serving others

We want to feature your chapter in *Radiant Life* magazine and on social media.  
Email high quality photos and a descriptive write-up to [chapterphoto@cfl.org](mailto:chapterphoto@cfl.org).

**Chapter 222 -  
Jericho, WI and  
Chapter 149 -  
Mt. Calvary, WI**  
planted seven blue  
spruce trees at the  
Holyland Food Pantry.  
Fr. Paul Koenigs provided  
a service and blessing.



**Minto Lodge ND05 - Minto, ND** held a bake sale to  
raise funds for educational scholarships.



**Chapter N002 - Woonsocket, RI**  
sponsored Rick LaBreche, multi-sport  
coach for Special Olympics Rhode Island,  
for the 24-hour Annual Super Plunge,  
raising \$10,000 for Special Olympians.  
Rick plunged into the Atlantic Ocean every  
hour on the hour.





**Chapter 720 - New Ulm, MN**, secretary/treasurer Heather H. donated a blue spruce to Divine Providence Community Home in Sleepy Eye, MN.



**Chapter 887 - San Antonio, TX** helped organize a fundraiser for Order of Alhambra, Alamo Caravan 269, that assists intellectually challenged individuals. They served BBQ plates prepared by Alhambra.



**Chapter 88 - Madison, WI** served over 900 fish fry meals at Immaculate Heart of Mary School in Monona, WI, to raise funds for the school.



**Chapter N373 - New Britain, CT** raised \$6,000 for the Kart Club to help with expenses and encourage family activities.



**Chapter 6 - Appleton, WI** organized a Wisconsin Timber Rattlers baseball game with multiple chapters. They collected and donated paper products to St. Vincent de Paul.





## *Making a difference in the lives of members*



### **Decades of service: Bonnie & Germaine, Wrightstown, WI**

Congratulations and best wishes to Bonnie V. (standing) and Germaine S. as they transition from their primary officer positions with Chapter 97 - Wrightstown, WI. Both will continue to serve as trustees in their chapters. Bonnie has served as an officer for 45 years and has been a member for 75 years. Germaine has served as an officer for 78 years and has been a member for 84 years. Thank you for your willingness to lead and bless so many with your servant hearts and beautiful smiles.



“Awesome, is all I can say! ...  
Thank you for the beautiful statue of  
our Blessed Mother ... I do so appreciate  
being recognized for my 90 years as  
a member of a company where I am a  
person, not just a policyholder.  
God bless, you truly touched my heart.”

- Kathleen M.



**90-year member Kathleen M.,  
Weston, WI**

Kathleen's father purchased life insurance for her when she was born, which she converted to a 20-pay policy at age 18—that makes her a 90-year member! We recognized her long membership with the gift of a statue of our Blessed Mother. Congratulations Kathleen!

## Scholarship winners send their thanks!

**Dear Catholic Financial Life,**

I am writing this letter to express my deepest gratitude for the generous scholarship of \$500 that you awarded me. I am incredibly honored to have been chosen as a recipient and I want to sincerely thank you for your support. Thank you for making a difference in my life. Your kindness and generosity will not be forgotten.

With heartfelt appreciation,  
Luke, Janesville, WI

**Dear Catholic Financial Life,**

I would like to thank you for the money that will further help me attend Catholic education. I couldn't be more thankful for this opportunity that will make my Catholic faith life stronger. I will continue to serve my community just as God served his people.

Thank you once again!  
Claire, Chippewa Falls, WI

**Melissa from Pewaukee, WI, is thankful for virtual events**

*“I just wanted to write and say thank you for having virtual events ... I have had illnesses that kept me isolated ... so again thank you for being inclusive.”*

## Reach Out to Us!

We want to share your accomplishments and thoughts with other members. **Send your details and photos to:**  
[memberengagement@cfl.org](mailto:memberengagement@cfl.org)





## Do Good Things!

Jesus calls us to a life that values and serves others. There are endless opportunities to perform acts of service in your community once you start looking for them. We encourage you to form an Impact Team so we can partner together to spread God's love to others. Here are some recent Impact Team initiatives to get you motivated!

### Krop for Kares

What started as Krop for Kares is now The Fox Valley S.O.S. Project that the Emmer family from Appleton, WI, launched to help people facing financial hardship due to accident or illness. The Impact Team purchased lunch supplies for volunteers and participants at a fundraiser.

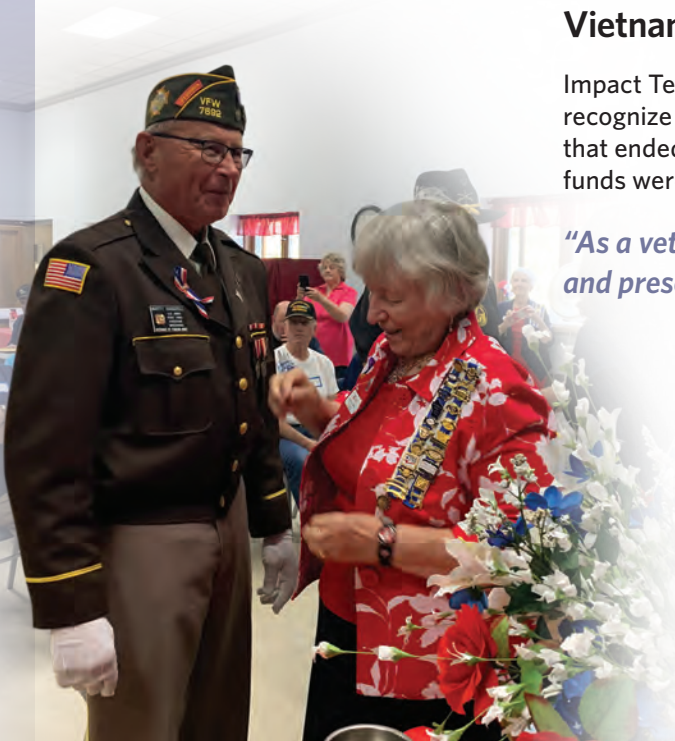
*"We try to instill volunteerism in our kids. My boys apply for impact grants for this and families of children with cancer events because we work closely with both. It's programs like yours that help us instill this sense of giving. We so appreciate your impact grant!" —Janal E.*



### Vietnam Veterans Pinning Ceremony

Impact Team volunteers from Appleton, WI, helped honor and recognize the men and women who served in the Vietnam War that ended nearly 50 years ago with a pinning ceremony. The funds were used to purchase the pins and dessert.

*"As a veteran myself, it was an honor for me to organize and present this special day to them." —Angelica R.*



### Launch Your Impact Team!

Let us help you do good things in your community. Simply gather a team to put on a service project or fundraiser. We'll provide the resources you need to get started—including \$150 in seed money. Then you and your Impact Team can get busy doing good things. **Go to [cfl.org/impactteams](http://cfl.org/impactteams) for service ideas and to get started.**

# Faith Over Fear

*“Seek the Lord, He answers your prayers and calms your fears.”*

These are the words that brought John Zingsheim peace as he battled complications from COVID-19 that were threatening his life in the fall of 2021.

He recalls waking up in the hospital bed scared, confused and unable to move.

“I was in a coma for two months and on a ventilator for 100 days,” John explains. “I felt helpless.”

John was known as a family man who enjoyed hunting and being active outdoors. But after waking up from his coma, he had to accept a new reality.

Upon his release from the hospital, John struggled to rehabilitate due to Long COVID symptoms, making it impossible for him to go back to work. With few options and his financial burden growing heavy, John didn’t know what to do. But he drew strength from the same words: “Seek the Lord, He answers your prayers and calms your fears.”

God had a plan for John—and He was about to reveal it through the generosity of others.

## Meet Rita and Dan

Those acquainted with Rita and Dan Fellenz know they have big hearts for helping others. As leaders of Chapter 279 of Hartford and St. Lawrence, WI, they saw John’s need and were determined to help make a difference.

Along with volunteers from Chapter 279, they planned and hosted a fundraiser at the Addison Town Hall in Allenton, WI, which included a pancake breakfast, silent auction and bake sale.



*John Zingsheim (center) with Chapter 279 leaders, Dan and Rita Fellenz, at the fundraiser. Nearly \$11,000 was raised to help John who struggles with Long COVID.*

Flyers were distributed throughout the town and the event was shared on Facebook to spread the word. “I was hopeful, but had no expectations (of the turnout),” says John.

No one was prepared for the outpouring of support John received.

## The Community Responds

On May 7, 2023, hundreds of people from the community came to the event to support John.

“People just kept showing up!” Rita said. About 400 people attended the fundraiser and took time to meet and encourage John.

“Many people made generous donations and overbid on silent auction items,” Rita said. “Even a local restaurant where John’s daughter works closed that morning and encouraged people to support the fundraiser.”

By the end of the day, the chapter raised nearly \$11,000—Catholic Financial Life provided a \$1,000 donation through the Match Fund Program.

“A special thanks to all who donated, helped and attended this event to make it special for John,” Rita said. She and Dan will be stepping down after leading Chapter 279 and serving for 30 years.

The incredible support touched John and his family. “Every day is a blessing,” John said. “I’m thankful to everyone and to my family for their love and support.”

***“I’m thankful to everyone and to my family for their love and support.”***



# What's Happening at Catholic Financial Life



## **#1 in Making Employees Feel Well-Informed and a Top Workplace 10 Years Straight**

Catholic Financial Life received the top award for achieving excellence in communicating important company decisions from southeast Wisconsin's Top Workplaces program and was named a Top Workplace for the 10th consecutive year.

"Being a Top Workplace doesn't happen by accident," said John Borgen, Catholic Financial Life President and CEO. "It happens by intentionally building a culture that aligns with our promise to always do our best, every day, in every way."

## Serving Members and Colleagues for More Than 40 Years



Bill Klein retired after a 42-year career as a Catholic Financial Life Advisor that included the distinction of holding the record for achieving Leading Life Producer ten times! He also served in fraternal leadership roles with the National

Association of Fraternal Insurance Counselors and the Wisconsin Fraternal Insurance Counselors.


Throughout his career, Bill has always been a strong and constant advocate for the chapters and members he has served throughout southwestern Wisconsin. But it was on a personal level that Bill may have had the most impact on the lives of those he touched—like the time a

member family lost several young children to a fire. Bill quickly organized a community fundraiser to support the family and help rebuild their farm.

"Bill was the first person I got to know when I started in 1987," said Paul Hill, Catholic Financial Life Advisor. "Bill took the time to guide and advise me in a business I knew nothing about. He was the best teacher, mentor and example I have known; however, most of all, Bill is my friend."

Bill will be missed by those who benefited from his wisdom, support and generosity. Thank you, Bill, for your dedication, and congratulations to you and your wife, Cindy, on your retirement!





# We're Celebrating Catholic Schools Week

January 28-February 3,  
with our annual Give Back Contest!

Catholic school teachers serve an important role—to prepare the next generation for future success and reinforce Catholic values that will help children mature into Christ-like people.

Teachers help students live their faith beyond the walls of school buildings and navigate the intersection of faith and culture. So much of what teachers do has a profound impact on the lives of students.

Catholic Financial Life will celebrate Catholic Schools Week by honoring Catholic school teachers across the country for their hard work and dedication. Their every day acts might seem like normal occurrences, but we want to shine a light on them through our **Give Back Contest!**

## Here's how it works

Nominate a Catholic school teacher for their remarkable dedication to transform the lives of their students. It's that simple!

**The top three teachers will receive a \$500 cash prize and their school will receive a \$4,000 donation.** Contest winners are announced during Catholic Schools Week, January 28-February 3 and will also be featured in the 2024 Spring *Radiant Life* magazine.

**Nominations are due Friday, January 5, 2024.**

**Visit [cfl.org/givebackcontest](https://cfl.org/givebackcontest) to nominate a Catholic school teacher and for additional contest details.**



**Catholic Schools**  
United in Faith and Community

# And the Winners Are...



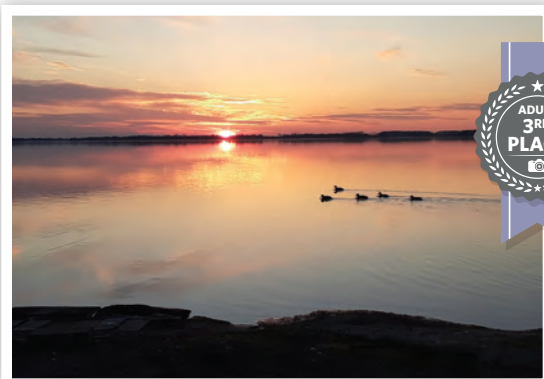
**Gary R., Appleton, WI,** Splendor in Antelope Canyon - Natural canyons carved from water flow through the desert of Arizona.

**Joe's Comments:** *The best photography engages and surprises the viewer. At first glance we're attracted to the strong colors and fluid imagery, then transported to a scene that is otherworldly, yet very much earth-based.*



**Kristin M., Chisago City, MN,** Dew Drops in the Morning - A fallen maple leaf blanketed by early morning dew shows that God's beauty is everywhere—we just have to learn to see it.

**Joe's Comments:** *The beauty of nature is most impactful when found in the grandeur of a fleeting moment—like dew on a maple leaf that will soon disappear with the ever-rising sun.*



**Skitch B., Oconomowoc, WI,** Evening Paddle - God in His awesome power created the light, the birds, and the air. How can we not find God in such natural beauty?

**Joe's Comments:** *Nature photography places the viewer in a fleeting moment of beauty and allows that person to imagine experiencing that moment first-hand. Also, the setting sun on the water is enhanced by the waterfowl in the foreground, quietly gliding by, showing nature in movement in a motionless moment.*

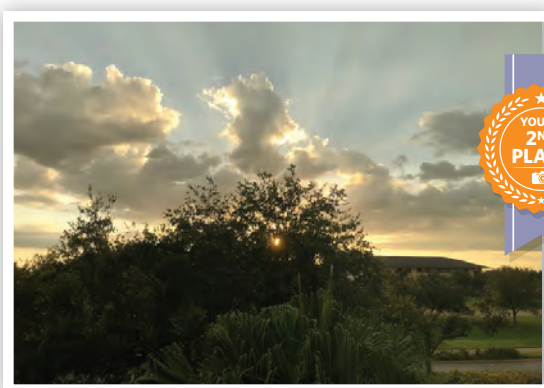


**Congratulations to the winners of the Joseph E. Gadbois “God Bless America” photo contest! Joe judged the winning photos on quality, composition and alignment with the theme, It’s Only Natural - Celebrating God’s Gift of Nature.**



**Ally C., Wild Rose, WI,** Munch, Munch! – This hungry monarch caterpillar was feasting by our mailbox, bulking up to transform into a butterfly!

**Joe’s Comments:** *This photograph captures one of nature’s true wonders, the Monarch butterfly, but in its less memorable phase. The off-center caterpillar adds to the photo’s interest.*



**Paola C., Ave Maria, FL,** The Handiwork of God – This late afternoon scene of the sun’s brilliant rays bursting forth from the gray clouds reminds us of the splendor and beauty of God and elevates our minds and hearts toward Heaven.

**Joe’s Comments:** *Sunrises and sunsets are powerful subjects for photographs but this one not only captures the billowing clouds but a beam of light streaking through the trees.*



**Genevieve M., Blue Mounds, WI,** Stunning Miners Falls - This photo was taken in Michigan’s Upper Peninsula at Miners Falls. I love how we can see God’s power and majesty in the rushing of the waterfall, as well as the woods and rocks around it!

**Joe’s Comments:** *The power of nature is captured nicely in the white curtain of water tumbling over this rocky gorge.*

**First-place winners won a \$75 gift card, second-place winners a \$50 gift card, and third-place winners a \$25 gift card.**





## We can make the world a better place... one donation at a time

The Catholic Financial Life Foundation makes it easy for you to give to the causes that are important to you.

When you give to the Foundation, you can trust that your donation will:

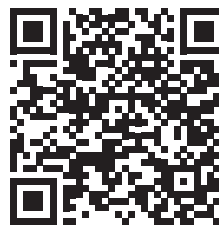
- Help the poor locally through St. Vincent de Paul and globally through Catholic Relief Services
- Support people with special needs and caregivers through organizations like Special Olympics
- Provide resources to advance the mission of Catholic parishes, schools, and humanitarian organizations

### How does it work?

Whether it's a one-time gift or you set up a donor-advised fund, the Foundation can help accomplish your charitable giving goals. Your gift is tax deductible to the fullest extent allowed by IRS guidelines.

You can also name the Foundation as a beneficiary of a life insurance policy or annuity to support your favorite charities.

***Make a difference through Catholic Financial Life's Foundation.***



To learn more, visit  
[foundation.catholicfinanciallife.org](https://foundation.catholicfinanciallife.org),  
call (800) 927-2547, or  
scan the QR Code.



**Catholic  
Financial Life  
Foundation, Inc.®**