



CATHOLIC FAMILY FRATERNAL JOURNAL

#281 • PUB NO (USPS 585060) • Temple, TX 76501 • Special Convention Issue • 2016



XXXV Regular General Convention to be Held

The Board of Directors of Catholic Family Fraternal of Texas - K.J.Z.T. have proclaimed the XXXV Regular General Convention will be held on July 15 - 16, 2017. This special issue of the Fraternal Journal will provide you with lots of information about the event, including guidelines for members interested in applying for State Director!

K.J.Z.T. is a fraternal benefit society founded in 1894 by Czech Catholic women. Today, membership is open to all Texans! The purpose of the organization is to promote the moral, social, educational and religious culture of its members and to foster Christian virtue in their families and to provide materially for its members and survivors of deceased members and other beneficiaries by payment of mortuary benefits. The Fraternal offers its members exceptional benefits through competitive life insurance products and a variety of benevolent programs. Catholic Societies of members shall be united in the Fraternal and be directed by the K.J.Z.T. Charter, Constitution and Bylaws as well as by enactments of Conventions of the Catholic Family Fraternal of Texas - K.J.Z.T. with a view to this common end; sincere unity and harmony, fraternal love, faithful and effective attachment to the holy faith, cultural heritage and our American homeland.

The Fraternal shall be governed by the State Council, which shall convene in a General Convention or by Referendum vote and be composed of: A. Board of Directors, composed and elected as described in the Bylaws; B. State Officers described in the Bylaws; C. Delegates representing the individual Societies of the Fraternal in a General Convention elected in accordance with procedures specified in the Bylaws.

The following articles from the Constitution and Bylaws provide the reason and purpose of the convention as well as the enactments associated with the convention:

ARTICLE VIII CONVENTIONS AND REFERENDUMS

PURPOSE

Section 1. The Fraternal shall hold a Regular General Convention every four (4) years at a time and place arranged by the Board of Directors. The Board of Directors shall issue all Proclamations for Regular General Convention and Special General Conventions.

Section 2. A Regular General Convention shall be held for these purposes:

- A. To examine the condition of the Fraternal since the last Regular General Convention, that is, to ascertain the number of Members, the condition of the treasury bonds, books, valuable legal documents, and in general, of the property of the Fraternal and to judge the work of the State Officers and State Directors, and to review present and proposed fees of State Directors;
- B. To amend the Constitution and Bylaws for the good of the Fraternal;
- C. To elect the State Directors; and
- D. For special deliberations and enactments for the good of the Fraternal.

Section 3. The Regular General Convention shall be the supreme legislative body of the Fraternal and the business sessions are closed and shall be limited to business only.

continued on page 5...

State Directors Announce Retirement
..... page 2

State Directors Announce Re-Election Bids
..... page 4

Articles of the Constitution and Bylaws
..... page 5

Fraternal Benefits Available
..... page 8

State Director Announces Retirement



It is with mixed emotions that I must move on into the next chapter of my life – retirement from the position as State Director for Catholic Family Fraternal of Texas – K.J.Z.T.. Though there may be some sadness in doing so, there will always be fond memories of all the wonderful people, mostly members, I have had a chance to meet and with whom I had the privilege to work. These great memories certainly will sustain me in the future.

My association with CFFT – K.J.Z.T. began, very early in life, when my mother purchased an insurance policy for me. Growing up, CFFT – K.J.Z.T. was always a wonderful household name to me and had great meaning for me. I fondly remember all the great times we, children, had in participating in K.J.Z.T. activities such as, Czech plays, songs, and poems as well as parades and Holy Masses, wearing our K.J.Z.T. blue capes and beanies. As I look back, these were great times, ones to be cherished always.

As for my family, my mother, grandmother, all four of my sisters, and two of my sisters-in-law were and some are still members of K.J.Z.T. in Corpus Christi and in the Valley. (My mother, grandmother, and oldest sister have gone to their reward.) Presently, my husband and son are members of K.J.Z.T. Society 46 in Corpus Christi.

Throughout the years, as a member of Society 46 Corpus Christi, I have held various positions. I have been a President and Directress of the Juniors, Financial Secretary of the adult group, and President of Society 46 for many years along with being State Director of Districts VI, IX, and the Valley. Presently, I am still President of Society 46. You can readily deduce that K.J.Z.T. has been a vital part of my life.

In retiring from my position as a State Director, I would be remiss if I did not voice my gratitude and thanks to the societies with whom I had the privilege to work. These officers and members have been some of the greatest, hard-working people I have ever met. They all made my job as a Director easy, pleasant, and rewarding. They have been some of the most dedicated K.J.Z.T. people one can ever meet.

Also, I want to thank all the State Officers, State Directors, State Staff, Msgr. Hybner and all the auxiliary persons of K.J.Z.T. I have had the privilege of knowing and working with at the Home Office. These years, too, have been pleasurable and rewarding, though sometimes challenging. However, I learned a lot from all of them and am thankful for the experience.

Then, too, I must not forget my own Society 46 – its officers and members. They, too, have been great to work with. They always come through whenever our society does fraternal projects or when we have local meetings. They have been the best! Though I will continue to work in my society and be a K.J.Z.T. insurance agent in my area, my work and dedication to K.J.Z.T. is not over.

Last of all, I want to thank my husband and family for the love and support they have given me all these years. Without them my work with K.J.Z.T. would not have been possible. I am grateful to them.

As for my successor as State Director of Districts VI, IX, and the Valley, I wish her the best. I hope to be there for her if necessary and desired.

In conclusion, thanks again to all of you. Your love, kindness, work, and support have been greatly appreciated. These will always be foremost in my mind in years to come. I know that the Blessed Mother and Jesus will continue to bless all of us at K.J.Z.T. and will help us always to stay on the right path. God Bless You All!

Sincerely, Sofie Perkins

Applications are Available for State Directors Positions

Delegates who are interested in applying for positions as State Directors of the Catholic Family Fraternal of Texas-K.J.Z.T. may now obtain applications and information. To obtain an application, write to the President/CEO Loretta Stahl of the Catholic Family Fraternal of Texas-K.J.Z.T. at P.O. Box 18896, Austin, TX 78760-8896.

The application must be requested by the applicant by April 16, 2017. The completed application must be returned to the State Office by April 28, 2017. The Nominating Committee will interview the applicants for these positions May 10th - 11th. The interviews will take place at the State Office located at 4604 E. Ben White Blvd., Austin, Texas 78741. **For eligibility, see page 5.**

State Director Announces Retirement



I would like to announce my retirement as State Director for Districts IV and V of Catholic Family Fraternal of Texas – K.J.Z.T. This will take effect at the end of my term in December 2017. This will actually be my second retirement from K.J.Z.T. In April 2008, I retired from the position of State Secretary which I served for 12 years. I was retired about a year when I decided to apply for State Director. I will now be completing my second four-year term as State Director.

I began my employment with K.J.Z.T. in October 1991 as an Assistant to the State Secretary and State Financial Secretary. I was appointed State Secretary in March 1996. I have fond memories of all the wonderful ladies I have met during the many meetings and celebrations I attended as a State Officer and now as a State Director. There are many very dedicated and loyal members who have kept this organization strong for 122 years.

I could not have worked for K.J.Z.T. for this many years without the loving support of my family, especially my husband of 53 years, Eugene. The commute from Cistern to Austin every day was not easy, especially in the winter. Our seven children have also been very supportive. They are all members of K.J.Z.T.; the six girls having been enrolled as babies. Our 10 grandchildren are now members, too.

My membership with K.J.Z.T. did not begin as a child. I was 18 years old and had my first full-time job as a secretary with the Texas Highway Department. My sister and I joined Society No. 93 in Austin at the same time. Our Mother was a member in Austin having transferred from Dime Box. I then transferred to Society No. 20 in 1963 when I got married and moved to Cistern.

After I retire I plan to continue as a local officer here in Cistern. I have been the secretary since 1982. I also plan to continue to sell life insurance and annuities and do everything I can to help our beloved Fraternal grow. But I am looking forward to having more leisure time to spend with my family, especially the grandchildren.

I look back with gratitude to all the State Officers, State Directors and State Chaplains, both past and present, who have helped me along the way. I will always remember your kindness and support. The office staff, too, has been very helpful making my job a little easier. I also want to thank the dedicated local officers and members who work all year long promoting K.J.Z.T. Your many projects within the Fraternal Program are very much appreciated by your parishes and communities.

I have enjoyed my 25-year journey with K.J.Z.T. and I thank Jesus and his Blessed Mother for keeping me safe and I ask God to bless all of you.

Sincerely,
Grace Vinklarek

Important Dates to Remember

Motions and Recommendations from the Societies to the Convention shall be sent to the VP/Insurance Services Pam Strickland before the March 10th deadline prior to the Convention and she in turn shall send them to the Societies in time for their second quarterly meeting. All motions and recommendations from the Societies shall first be presented to the Board of Directors and the State Officers.

The meetings of the Societies are of great importance to the Members of the Catholic Family Fraternal of Texas. From among the Members present at the Society meetings, Delegates and Alternates are elected. The Members choose Delegates who are most qualified to represent them and their views officially at Convention.

All Convention forms must be returned to the State Office no later than March 10, 2017.

The Board of Directors will finalize the details of the program, work schedule and plans of the XXXV Regular General Convention at the Board of Directors

Meeting in April 2017. Convention Committees will also be appointed during the April Board Meeting and meeting dates will be scheduled.

Pray to our Patroness, the Blessed Virgin Mary in her Glorious Assumption into Heaven, for her intercession for the success of the XXXV Regular General Convention of Catholic Family Fraternal of Texas – K.J.Z.T.

Convention Gifts

Would your Society like to suggest a charitable organization to receive a 2017 Convention gift? Please make your requests in writing and forward them to the State Office for the Gifts Committee to review. Include any additional information you may have about the recipient, such as brochures, website addresses, etc., if available. Send in your suggestion along with the amount requested as soon as is possible.

State Directors Announce Re-election Bids



Arlene Cloyd is a 4th generation member of K.J.Z.T. being a life-long member of Society No. 42 Sealy.

As an active member in her Society, she has been on various committees and in various positions including Junior Director for 10 years and at present she is the President.

Mrs. Cloyd has represented the Fraternal on the Texans of Czech Ancestry Board serving as President. Mrs. Cloyd became a State Director in 2001 following the State Convention, and at the present time she is Director for Districts III and VIII.



Jean Ribar joined K.J.Z.T. in 1972. As a member of Society No. 21 Marak, Mrs. Ribar served as president and currently serves as secretary.

From 1980 to 1986, she served as State Director, then in 1986 she became the State Vice-President. In 1987, Mrs. Ribar became State President and served for the next five years.

In 1993, Mrs. Ribar returned to the position of State Director of Districts XI and XII, which she currently serves.



Deborah Kaspar has been a member of Society No. 115 Freeport since 2000. She is a past Vice President of her society and served as a Junior Director for the last 13 years.

Mrs. Kaspar has served as the Camp Guardian Angel Nurse and has attended Fraternal Alliance of Texas and American Fraternal Alliance meetings representing K.J.Z.T. She is a 100% family member.

Mrs. Kaspar has served as a State Director for the last twelve years, currently for Districts XV and XVI.



Joyce Kurtz was enrolled as a junior in K.J.Z.T. in 1958. She was very active as a junior as her mother was a Jr. Director. She has served as Secretary and President of Society No. 8 Koerth for 28 years. She also served as "Membership Representative" and as a District Manager. She has attended several Conventions, Workshops and Meetings to enrich her knowledge of K.J.Z.T. She is a 100% family member. Mrs. Kurtz was elected as State Director of Districts I and II in 2013, a position in which she currently serves.



Sally Long is a member of K.J.Z.T. Society No. 16 Ennis and has been a K.J.Z.T. member her entire life. She has been active the past 26 years through the local youth group with her children. She was appointed State Director in 2015 and serves Districts VII and X.

Committee Meetings for the XXXV Regular General Convention

Nominating Committee –
May 10 & 11, 2017

Gifts Committee –
June 6, 2017

Constitution & By-laws
Committee –
May 23 & 24, 2017

Insurance & Salaries
Committee –
June 6, 2017

Fraternal Committee –
May 25, 2017

Good of the Order
Committee –
June 7, 2017

...continued from page 1

Section 4. A Special General Convention can be called by the Board of Directors and shall be composed of the Board of Directors, State Officers of the Fraternal, the Delegates or their Alternates of the preceding Regular General Convention, and the duly elected Delegates or their Alternates of Societies formed since the preceding Regular General Convention. The purpose of a Special General Convention shall be indicated in the proclamation and no other matter shall be taken up until the indicated purpose has been completely discussed and disposed of.

Section 5. The Board of Directors may call for a Referendum by a 2/3 vote when it determines an imperative action of the State Council is required. The Referendum vote shall be of the Delegates or their Alternates of the previous Convention. A resolution shall be deemed adopted upon receipt of signed ballots with votes equal to the number of votes that would have been needed to adopt the resolution at a Convention at which all Delegates were present.

ENACTMENTS

Section 6. Enactments of a Regular General Convention shall take effect on the first day of January following the Convention, unless otherwise expressly determined by the Convention or the Board of Directors.

Section 7. Enactments of a Special General Convention or Referendum shall take effect immediately upon certification by the Vice-President/Insurance Service of the Fraternal unless otherwise specified by the Convention or the Referendum.

Section 8. All Members and Societies of the Fraternal shall be bound by enactments of a Regular General Convention, Special General Convention, and/or a Referendum.

ARTICLE IV ELECTIVE STATE DIRECTORS

Section 1. The following Elective State Directors of the Fraternal shall be elected by a Regular General Convention:

A. Seven (7) State Directors for seven (7) different areas that largely compose the Board of Directors; The number of State Directors and the Areas may be amended by resolution adopted by a 2/3 vote of the Board of Directors based on a determination of the requirements for the Fraternal.

B. Only Regular Members of the General Convention State Council (as described in the Constitution) shall be eligible as State Directors in the elective positions;

(1) Members who are related to each other to the second degree by either affinity or consanguinity shall be ineligible to hold State Directorship simultaneously. First degree is parent and child, second degree is brother, sister or grandparent and grandchild;

(2) Members who are related to the second degree by either affinity or consanguinity to Directors or Officers of Fraternal Insurance Organizations or any life insurance company which is in competition with the insurance program of the Catholic Family Fraternal of Texas - K.J.Z.T. shall be ineligible to hold a Directorship.

C. Age limits for elective State Directors positions shall be:

(1) Minimum age for new applicants for State Directors positions shall be twenty-five (25) years of age on the date of the Regular General Convention;

(2) All delegates seeking election as a State Director must be under age 75 on the date of the Regular General Convention.

D. No Member shall be elected or appointed as a State Director who or whose spouse holds the following position(s) in a Fraternal Insurance Organization or any insurance company which is in competition with the insurance program of the Fraternal:

(1) State or National Officer or Representative either elective or appointive;

(2) Agent, Agency Manager, Membership Representative or Recommender engaged in the enrollment of members and/or sale of life insurance in another Fraternal Insurance Organization or life insurance company;

(3) Agent or Membership Representative of a subordinate branch or unit, or Recommender of a prospective member for another Fraternal Insurance Organization of life insurance company or office employee for another Fraternal Insurance Organization or life insurance company.

(4) Exception to the Above Rule: State Directors and contracted Sales Representatives of Catholic Family Fraternal of Texas-K.J.Z.T. shall be allowed to sell insurance products such as, long term care of another insurance company, provided Catholic Family Fraternal of Texas -K.J.Z.T. has an association contract with that company and Catholic Family Fraternal of Texas -K.J.Z.T. has been authorized to sell that product.

The selling of that product will not prevent them from serving as a delegate to Catholic Family Fraternal of Texas -K.J.Z.T. conventions and/or as a State Director.

E. Any elective State Director who comes under the prohibitive provision of this section shall cease to hold their position;

F. The elective State Directors will serve at will without written or implied contract. They may be dismissed at any time by the Board of Directors for cause as determined by the Board of Directors. A two-thirds (2/3) majority vote is required by the Board of Directors, excluding the Director whose status is at issue, voting in a special called or regular meeting of the Board of Directors. Payment of fee terminates as of the date of dismissal. The Societies will be notified in writing within two weeks of such action.

G. In the event of a vacancy in a State Director position, such vacancy shall be filled by appointment by the Board of Directors. Such appointment shall be by a majority vote of the Board of Directors and shall only be for the unexpired term of the State Director.

Duties and Responsibilities of Board of Directors and State Directors of Catholic Family Fraternal of Texas - K.J.Z.T

Board of Directors - According to the Constitution and Bylaws - The Board of Directors shall have the following responsibilities and duties:

- Attend the Regular General Convention of the Fraternal, Special General Convention and Board of Directors Meetings or any special meetings called by the State President or three (3) members of the Board of Directors.
- Comply collectively and individually with all the laws of the State of Texas.
- May initiate changes and amendments to the Fraternal's Bylaws and Rules and Regulations as needed to comply with State Laws and Regulations.
- Perform all tasks and duties set forth in the Fraternal's Constitution and Bylaws and Rules and Regulations.
- Fill elected positions vacated in any State Office and/or State Directorship until the next State Convention.
- Make the appointments of the appointee positions at the annual meeting following the Regular General Convention and, thereafter, at the Annual Board Meeting.
- Have the right and duty to levy an extraordinary contribution upon the members for actual or anticipated expenses of the Fraternal.
- By majority vote of the Board, transfer each year from the Reserve Fund into the General Expense Account of the Expense Fund.
- By majority vote of the Board, transfer each year from the Reserve Fund to the General Expense account of the Expense Fund the amount which together with other assets and income of the General Expense Fund is required to meet the expenses of the Fraternal. These funds are payable from the General Expense Account of the Expense Fund during each year and to accumulate a regular annual amount to defray quadrennial convention expenses provided that the amount so transferred from the Reserve Fund in any year shall not exceed forty percent (40%) of the income during the preceding calendar year from the property and assets of the Reserve Fund.
- Authorize the amount, if any, and the method of payment of refunds of surplus to members and associates with insurance in good standing in the amount recommended by the actuary.
- Review, along with the other State Officers, all motions which would amend clauses of the Constitution and Bylaws with a two-thirds (2/3) vote of the Board required of such recommendations.
- Make prudent decisions for the growth, stability and security of the Fraternal.
- Have discussion and voting rights in all matters concerning the business of the Fraternal.
- Present individual reports in writing to the Convention.
- Present the Annual State Directors Report.
- Maintain active Membership of the Fraternal in the Fraternal Alliance of Texas, American Fraternal Alliance, and in the National Alliance of Czech Catholics in the interest of the Fraternal and common interest of fraternal benefit organizations similar to ours.
- Assign State Directors to attend District Family Socials and Meetings, Society Meetings, special functions and events, functions of the Fraternal, Conventions of National Alliance of Czech Catholics, Fraternal Alliance of Texas Conventions or Seminars, American Fraternal Alliance Conventions or Meetings, and other

meetings, hearings, seminars, workshops, and short courses.

- Make appointments for appointed positions within the Fraternal.
- Perform all other duties as deemed necessary to administer the affairs of the Fraternal, all with the intent to promote the well-being of the Fraternal.

State Directors - In addition to their duties and responsibilities as delineated under the Board of Directors Duties, they shall also have the following duties and responsibilities:

- Attend all Catholic Family Fraternal of Texas Board meetings and special called meetings at the State Office in Austin;
- Attend the District Meetings in their assigned districts;
- Attend at least one meeting per year in each society of the districts assigned;
- Attend meetings of individual societies in their districts when a need arises;
- Assist members in local societies with any insurance needs, problems and/or concerns;
- Assist individual societies in their districts in understanding and carrying out the Fraternal Program;
- Attend the Fraternal Alliance of Texas Convention when assigned;
- Attend any other meetings/conventions to promote fraternalism, the Catholic Family Fraternal of Texas organization and/or the Czech/Catholic culture and heritage;
- Sell Catholic Family Fraternal of Texas insurance to members and/or other interested persons who are Catholic, married to Catholics or who is sponsored by Catholics;
- Assist in making mortgage loans to members and inspection of property;
- Assist members if they have concerns and/or problems with a Catholic Family Fraternal mortgage loan;
- Assist Catholic Family Fraternal of Texas Insurance Sales Representatives in their district;
- Assist Catholic Family Fraternal of Texas members in their districts when a disaster, crisis and/or need arises;
- Present scholarships that are awarded to Catholic Family Fraternal of Texas members;
- Provide assistance and direction with the State Convention;
- Maintain a current state insurance license and attain FIC designation;
- Remain current in knowledge and practice in the areas of insurance, investments and fraternalism;
- Assist the Catholic Family Fraternal of Texas State Office in any way needed for the betterment and growth of Catholic Family Fraternal of Texas;
- Contribute to the annual written report to the Catholic Family Fraternal of Texas President of activities accomplished in their districts;
- Assist in the establishment of new societies;
- Be a responsible citizen of the United States and Texas; lead an exemplary Catholic life and be a role model for other Catholic Family Fraternal of Texas members spiritually and fraternally.

Qualifications for State Directors

- Must be a regular member of Catholic Family Fraternal for a minimum of five years.
- Must be a high school graduate or equivalent, have basic computer knowledge, ability to send and receive e-mails and knowledgeable of social media.
- Must attain a Texas Insurance License within six months and FIC designation within one year; be knowledgeable of life insurance basics, concepts, plans and applications.
- Must enroll in insurance classes and complete classes within six months.
- Must be able to travel independently and attend Catholic Family Fraternal of Texas meetings as required, including evening and weekend meetings.
- Must be able to be bonded.

Our Life Insurance and Retirement Plans

Whole Life - Coverage remains level and guaranteed to age 100.

Term Life - High face amounts, low premiums. We offer high quality, low-priced plans, whether it is for 10, 20 or 30 years.

Senior Life - Whole life cash-value coverage for individuals age 50 through 80. Premiums remain level and never increase.

30/30 YES - Our Youth Expander Special plan is available from birth to age 18.

Tax Deferred Annuities - Whether Single Premium or Flexible Premium, every certificate includes a minimum interest rate guarantee.

Traditional and Roth IRA's (Individual Retirement Accounts) - Your principal grows tax free.

ARTICLE V

ADMINISTRATION AND GENERAL MANAGEMENT OF THE FRATERNAL

Section 1. The Board of Directors shall be the deciding body of the Catholic Family Fraternal of Texas in the interval between Conventions in the interpretation of all matters concerning the Constitution, Bylaws and Rules and the regulations of the Fraternal. However, the State Directors and the State Officers, both collectively and individually shall comply with all laws which govern fraternal insurance benefit Societies. The Board of Directors shall be charged with administration and general management of the Fraternal and shall have the authority to administer the expenditures and investments of the Fraternal's Funds. The Board of Directors shall have the final word in the administration of the Fraternal.

A Different Kind of Life Insurance Company

Being a member is much more than life insurance with K.J.Z.T. There are local Societies throughout Texas to which you automatically belong! Dedicated volunteers donate their time to improve their communities and churches, whether through monetary donations or a helping hand.

Through the Fraternal Program, local Societies have worked hard to raise funds for local food banks, Catholic schools, community libraries and volunteer fire departments.

They've supported their Parishes by donating towards church restoration projects, new buildings to be built, the purchase and repair of religious statues. They've also helped to clean up church grounds and cemeteries.

They bring cheer and socialize with residents at nursing homes, give rides to doctor appointments, deliver communion to shut-ins, host funeral dinners and make blankets for the sick and elderly.

They hold bake sales, food drives, work at Parish picnics, sell crafts and host dinners to raise money allowing them to donate to parish youth groups, Special Olympics, YMCA, Meals on Wheels and even, Sister Rebecca Janacek.

If you would like to become a part of the great group of volunteers in your area, please contact your local Society. Don't know where to start? Contact the State Office and we will be happy to help!

CATHOLIC FAMILY FRATERNAL JOURNAL (USPS 585-060)

PUBLISHED BY CATHOLIC FAMILY FRATERNAL OF TEXAS, 4604 EAST BEN WHITE BLVD., AUSTIN, TX 78741, (512) 444-9586, www.kjzt.org
E-mail us at info@kjzt.org

PUBLICATION STAFF

Editor	Editorial Assistant
Loretta Stahl	Liz Hernandez
	lhernandez@kjzt.org

PRINTER: TEMPLE DAILY TELEGRAM

Entered as Periodicals Postage Paid at Austin, Texas and at additional mailing office. Entered under the Act of August 14, 1912.

Emma Jean Ribar
943 Honeysuckle Dr.
Killeen, TX 76549
(254) 697-5173

Sofie Perkins
3104 Traylor Blvd.
Rockport, TX 78382
(361) 729-7310

Arlene Cloyd
7181 Kiesewetter Rd.
Bellville, TX 77418
(979) 865-9006

Deborah Kaspar
P.O. Box 1677
Brazoria, TX 77422
(979) 482-0239

Grace Vinklerek
16052 N State Hwy 95
Flatonia, TX 78941
(830) 839-4400

Joyce Kurtz
769 Private Road 3077
Hallettsville, TX 77964
(361) 293-7688

Sally Long
1105 S. Mulberry St.
Ennis, TX 75119
(972) 875-9503

STATE OFFICERS
President/CEO Loretta Stahl
VP/Insurance Services Pam Strickland
VP/Financial Controller Carrie Janecek

POSTMASTER: Send address changes to:
Catholic Family Fraternal Journal
Attn: Editor
P.O. Box 18896
Austin, Texas 78760-8896

K.J.Z.T. Office Hours

Monday thru Thursday
8:00 a.m. to 5:00 p.m.

Friday
8:00 a.m. to 2:00 p.m.

Fraternal Benefits Available to You

Guaranteed Insurability for Newborns

If your newborn is not in perfect health, CFFT will offer a fraternal benefit that can help meet your need. We will provide a \$5,000 whole life certificate at standard rates for your uninsurable or rated baby.

Life Insurance for the Mentally or Physically Challenged Child

If your special uninsurable child is between 61 days and 16 years of age, he or she may qualify for a CFFT \$2,500 whole life insurance plan at a rated premium.

Death Benefits

We understand the tragedy of losing a child and/or mother. To help relieve some of the financial burden, a \$1,500 death benefit will be paid when a new mother dies within 30 days of giving birth, or when a baby dies less than 60 days after birth. To honor the sanctity of life, this benefit is also extended to the family if the child is stillborn anytime after 20 weeks of gestation.

Orphan Benefits

Fortunately, the number of children who lose both parents is few. But when it does happen, their guardians must provide for the children in their care physically, emotionally and spiritually. To help ease the financial support required, CFFT provides a monthly payment of \$75 to the legally appointed guardian for support of each eligible orphan.

**Rules and Restrictions May Apply*

Other Membership Benefits Include:

Scholarships for Juniors (Applications now Available)

Summer Camp for Juniors

Home and Farm Loans

Pharmacy Discount Cards

Clerical Endowment Fund enrollment

JOIN US! Find out more information at www.kjzt.org and then contact the State Office at 1-888-253-2338!

