

National Catholic Forester

Winter 2019

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Life is for Living

Life is for living ... and goofing around,
It's for hugs and kisses and snuggles.

Life is for living ... and reaching for dreams,
Goals that are reachable and those beyond the stars.

Life is for living ... and sharing what we have,
Giving of our time and talent and love.

Life is for living ... and ensuring that those we love
Will always be taken care of, no matter what.

Be sure to protect the ones you love ... **with life insurance.**



**LIFE
HAPPENS**
A NONPROFIT ORGANIZATION

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YOUR LOVE**
BROUGHT TO YOU BY LIFE HAPPENS



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Society of Foresters**

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NATIONAL CATHOLIC FORESTER

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HAPPY NEW YEAR! REFLECTIONS ON 2018 AND THE YEAR AHEAD

Happy New Year! I hope you celebrated the start of 2019 in good spirits with family and friends. Now that we're into the new year, it's good to look ahead and think about what this year may bring us. It also is a great time to reflect on what we've accomplished, the journey we've taken to get to where we are and the plans we have for an exciting, bright future.

It is well worth reflecting on achievements in 2018 and what lies ahead for the organization. Since 2018 we have made significant strides and 2019 promises to be another exciting year of transformation and change.

Much has happened over the past year.

A new Board of Directors was elected by our membership last April and installed in July. We were happy to welcome the new Board of Directors that is dedicated to adding a broader depth of value to our membership. New Board Members also bring a wealth of knowledge and expertise in their fields and will be a tremendous asset for the Society throughout their term.

Last July we held our first ever NCSF Member Assembly! Attendees had an opportunity to become totally engaged in the presentations and share ideas in their discussion at the various roundtables (see page 20 of this issue). The successful Member Assembly confirmed that our courts and our members continue to strive for excellence and quality to ensure the sustainability of our Society. It also provided a great networking opportunity that further encouraged interaction, collaboration and exchange. NCSF staff and attendees were dedicated to working together, uncovering solutions to some of our toughest questions and problems. One of the toughest is – how do

we keep our court system vibrant and alive well into the next century.

With last year under our belt, the staff at NCSF has been working diligently to keep the Member Assembly momentum rolling. The result of these efforts is a wide array of proposals, projects and opportunities that will support both our courts and NCSF business goals.

On the business side, NCSF was rated by Kroll Bond Rating Agency (KBRA), a global full-service rating agency. Our good rating reflects NCSF's sound risk-adjusted capitalization, conservative investment portfolio, improved corporate governance and profitable operations.

This is an exciting time for our Society! We are entering a time of renewal and growth. Along with the help, resources and advocacy of the American Fraternal Alliance, we look forward to a successful future.

As we keep moving forward and prepare for the new year, we are setting expectations for 2019, detailing all that we want to accomplish. As each of you set your own personal goals for 2019, don't forget to think of NCSF.

You can assist and change lives in your community just by donating some of your time and working within your court. If you don't have a lot of spare time, you can also make a difference by giving what you can to your church, school and community. Or, consider donating to the NCSF Hope Fund which ensures that we can continue to provide financial assistance scholarships and grants to those students who need them.

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As we move into the new year, we reflect on all we are thankful for. We are thankful for our members and our talented group of employees. Thank you for the work you do to make our organization great. Without your commitment, loyalty, and high standards, we would not be able to thrive.

Introducing The Catholic Advisor Network

Business with a Higher Purpose



The Catholic Advisor Network (CAN) brings Catholic business professionals together to network and form trusted relationships based on Catholic values to serve their Communities. They are passionate about helping and serving their community.

Although members may have diverse business interests, they share a common goal: To build trusted professional relationships between Catholics who hold the same values in life and in business.

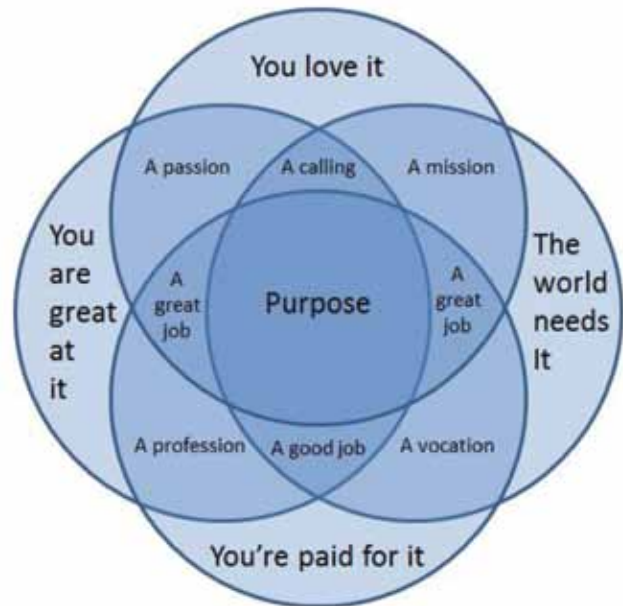
CAN operates at a higher level of purpose by creating a network of strategic professionals that:

- Come together to advance the Catholic faith, morality and ethics in the workplace and community.
- Seek to help improve communities and workplaces by promoting shared values.
- Improve personal or professional network through sharing.

CAN provides support and works to increase business and opportunities within the Catholic community.

The business environment can be difficult without a network. CAN works to develop that network, so members can be more successful.

CAN is about PASSION and PURPOSE.



Would you like to be a part of The Catholic Advisor Network (CAN)? Do you know someone who may be a good fit to belong to the CAN network? Give the Outreach and Engagement Department a call today, (800) 344-6273.

Your NCSF Agents in the Field



FAR LEFT: NCSF Agent Kathleese Young (right) with members of Our Lady Court 1211, Portland, Oregon.

AT LEFT: NCSF Agent Robert Pastore at an NCSF table at the Senior Expo last November in Indiana.



4 THINGS LIFE INSURANCE IS NOT

Are you confused about life insurance? I don't blame you. When I first started writing about finances more than a decade ago, my understanding of life insurance was limited.

I knew about life insurance because it was offered through my employer, and I thought a \$50,000 policy was a lot of money. I also recognized insurance company names from late-night TV commercials and the occasional bit of junk mail.

I understood "insurance" to be that stuff that you had to have for your car, your home, and your health. The "life" part was a big, blurry blob of "other." If that's how you're feeling, here are a few tips that might help bring things into focus—by understanding the "nots."

1 Life insurance through work is generally NOT enough.

Since learning this myself some years back, I've noticed that many people never explore life insurance past what is offered through their work. Policies through work are a great benefit to have, but are usually limited to one- or two-times your salary or a fixed amount like \$50,000. Plus the coverage typically ends when your employment there does.

How far will an amount like that go when you consider what's left behind for your loved ones: the loss of your income and mostly likely debts and bills. What about things like rent or mortgage, child-care and education costs?

An easy way to get a working idea of how much life insurance you need is with a Life Insurance Needs Calculator from a neutral source like www.lifehappens.org/howmuch.

2 Life insurance is NOT a luxury item.

Many people have not even considered buying life insurance because they're convinced it's a luxury. In a recent study by Life Happens and LIMRA, consumers thought the cost of a 20-year, \$250,000 level term life insurance policy for a healthy 30-year-old was three times higher than it generally is. Younger people, in particular, overestimate the cost of a term policy by a factor of five.

If you took a guess at what that policy above would cost, what would you say? It comes out to about \$22 or so a month for that policy [non-smoker, 30-yr-old female]. Definitely not a luxury—most of us spend more than that on a meal out.

3 Life insurance is NOT just about covering funeral expenses.

While covering funeral expenses is very important, and a major reason people purchase it, life insurance does so much more. If something happens to you, life insurance benefits can help replace lost income, or pay off a mortgage, or help ensure a college fund or safeguard a retirement nest egg.

The proceeds of a life insurance policy are generally tax free and can be used for anything

your loved ones may need now and well into the future. Amazing, right?

4 Life insurance is NOT just for really healthy people.

Granted, life insurance is less expensive the younger and healthier you are, but don't discount it just because you're not in triathlete shape!

Many people don't consider buying life insurance because they think they won't qualify. But when certain health conditions, such as diabetes or high blood pressure, are under control with a doctor's guidance or medication, it's often possible to qualify. You may even be able to get coverage after a heart attack. Just know that it is probably best to work with an experienced insurance agent if you are concerned about a health issue and qualifying for coverage.

Now, if you're a bit overwhelmed with this information and perhaps don't know where to start, just know that a life insurance agent will sit down with you at no cost to go over your needs and help you get life insurance coverage to fit your budget.

Remember, the right agent or advisor can help you make sense of the confusion and get you on track for the financial future you want—with the protection your loved one's need.

Call the Sales Department for a review of your coverage (800) 344-6273.

October 30, 2018 | Helen Mosher, Life Happens Blog
Used with permission from Life Happens. www.lifehappens.org





Dear Members,

Happy New Year! The Outreach and Engagement Department (O & E) is looking forward to a year of activity and new beginnings.

O & E’s goal in 2019 is to simplify. To make it easier for courts to thrive and stay alive. Therefore, Court Guidelines have been simplified. Each court will be receiving an updated version shortly, along with a synopsis of what has changed from the previous version of the guidelines.

NCSF cares deeply about its members and realize that there are important occasions in their lives that are worth noting or celebrating. One of the most important changes to our guidelines is to a specific member benefit – the Longevity Award that NCSF gives out.

We are moving from a model that is based on the number of years of membership, to a model that is based on life stages. When a NCSF member experiences a life event in their family, for example, the birth of a child, graduation, marriage, wedding

anniversary milestone or death in the family, let your court officers know or contact the O & E Department directly. A milestone membership year may still be celebrated and awarded. An appropriate gift will be sent out.

We are thankful for each one of our members and celebrate their accomplishments. We also want to provide comfort when needed.

Our court system is an important part of NCSF. We appreciate all the hard work and investment of time each court puts in for meetings and events. We applaud their dedication to helping their church, school and community.

As we look ahead, there is much to look forward to.

We wish you and your families a very Happy and Blessed New Year.

May God bless each of you.

Pictured above, Home Office Staff at Christmas.

2019 MASS SCHEDULE

Holy Family Parish in Chicago is delighted to offer Mass in memory of living and deceased members of the National Catholic Society of Foresters. Masses have been designated at 9:45 a.m. on these Sundays:

January 13
February 17
March 17
April 14
May 19
June 16

July 14
August 18
September 15
October 13
November 17
December 15

Nominate **THREE!**

Members of the Year!

1

JUNIOR MEMBER

For ages up to 16 years

NCSF has had an award for adult Fraternalist of the Year for many years. NCSF now would like to recognize its younger members who have been a shining light in their court and or community.

NCSF is pleased to offer the Junior Member of the Year Award for youngsters up to age 16 and the Young Adult Member of the Year Award for young people between the ages of 17-25.

Candidates are individuals who provided outstanding volunteer service; who held leadership positions in the past year; and who served as an example of Love, Benevolence, and Charity throughout the years.

Is there an outstanding junior, young person, or adult who is a member of your court that you would like to recognize for their achievements? Nominate all three!

2

YOUNG ADULT MEMBER

For ages 17 to 25 years

3

MEMBER OF THE YEAR

For ages 26 and over

Courts and members may send in nominations for work done in 2018.

Each Member of the Year will receive a **\$100 donation** to the parish ministry of their choice. A person previously nominated, but not awarded Member of the Year, may be nominated again.

Complete the online form on NCSF's website www.ncsf.com in 'Philanthropy' under 'Fraternal Benefits.' Contact the Outreach and Engagement Department at 800-344-6273 or fraternal@ncsf.com with questions.

Completed nominations must be postmarked by May 15.





Cradle to college

How to give your children a solid financial education

Parents who want their children to become responsible adults should start their fiscal education early. This article provides suggestions for financial education lessons by age group, from nursery to grade school to high school. By the time they head to college, kids should be able to make most of their own day-to-day financial decisions.

Parents need to teach their children a lot in their early years, including how to walk and talk, and you may think that money management is something that can be put off for later. But if you want your children to become financially responsible adults, their fiscal education should start early.

TELL TOTS ABOUT NEEDS AND WANTS

Although it might seem like jumping the gun, even 3- and 4-year-olds can begin grasping concepts

such as needs and wants, as well as the idea that most people can't buy everything they see. So it's important to start explaining to these tots about the relationship between work and money.

A trip to the supermarket can be a great learning experience. Point out to your kids how different products cost different amounts, and explain when you feel it's worth spending more and when a lower-cost version will suffice.



GIVE GRADE-SCHOOLERS AN ALLOWANCE

Grade school often is the time when parents provide allowances as a way to help their children live within a budget. Before handing over the cash, however, talk

with your child about the purchases you expect the allowance to cover, such as video games. Otherwise, you may get ongoing “requests” to handle expenses your offspring believes shouldn’t come from his or her allowance.

Also introduce values to the discussion. Younger children are quite capable of grasping the concept of using their money and other resources to help those who don’t have as much. The value of delayed gratification — or saving for big-ticket items and longer-term goals — is another idea you might want to impart.

Moreover, it’s important to think through the relationship between your child’s allowance and the chores he or she is expected to handle. Some parents view an allowance as strictly a money management tool and that, as members of the family, the kids should have chores that they’re expected to handle without compensation. Of course, this isn’t to say that a child can’t receive extra payment for handling chores that go above and beyond day-to-day tasks.



TRUST TWEENS TO MAKE BIGGER DECISIONS

As your child gains experience handling small amounts of money, ask for his or her input on financial decisions. Before heading out to buy new school

clothes, for example, discuss what items your child needs the most, and whether it makes sense to buy several less expensive items, or one pricier product.

Given how tuned-in many “tweens” are, discuss with them how advertisements are designed to

prompt consumers’ desire for a specific brand or product. As an example, point out that a popular brand of shoes costs significantly more than a store brand, and ask your child if the difference in cost is worth it. Middle-school years are also a perfect time to open a bank account in your child’s name. Use this opportunity to explain how to record deposits and withdrawals, and provide a simple calculation to demonstrate the compounding effect of interest.



HELP HIGH-SCHOOLERS BECOME INDEPENDENT

High-schoolers can be expected to take on greater responsibility for their own expenses — including clothes, entertainment, mobile phone use and

transportation costs. When practical, bring your teenager into the discussion when you’re researching major purchases, such as a new car. He or she can read product reviews and descriptions, and compare features and prices. Just make it clear at the outset that you’ll have the final decision.

If you believe your teen is ready to handle a credit card, a safe way to start is with a secured card. As its name suggests, this line of credit is secured by cash deposited in the account. Once your child has proven to be capable of handling the line of credit, you may decide to allow him or her to open a regular credit card. But make sure you review the rules of responsible credit card use and the speed with which debt and interest expense can add up.



CONSIDER COLLEGE STUDENTS ADULTS

When your kids head to college, they’ll probably make most of their own day-to-day financial decisions and may also assume the long-term burden of student

loan debt. These are adult responsibilities; make sure your children are ready for them.

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MEMBERSHIP BENEFITS – CATHOLIC GRANT APP



Catholic Education Grant Program

Preschool, Grade School, High School, and Religious Education Program (CCD)

Catholic Preschool Grants – \$300 each. For (only) the Catholic Preschool Grant the 2-year wait is waived! Members who are ages 3 or 4 and enrolled in a parish sponsored/run preschool program may apply. Funds are made payable directly to the recipient's Catholic school or parish program.

Catholic Grade School Grants – \$300 each. Members entering kindergarten through eighth grade may apply. Recipients may reapply the following year, except for eighth-graders. Funds are made payable directly to the recipient's Catholic school.

Catholic High School Grants – \$300 each. Members in the eighth, ninth, tenth, or eleventh grades may apply. Recipients may reapply the following year. Funds are made payable directly to the recipient's Catholic school.

Religious Education Grants (CCD) – \$50 each. Only members of NCSF in grades K-11 and enrolled in a parish-sponsored education program may apply. Funds are made payable directly to the parish.

Deadline is May 31. Only one entry per member each year will be accepted! Need more than one entry form? Go to www.ncsf.com in 'Philanthropy' under 'Grants.' Photo copies are acceptable. Grant program recipients are chosen by lottery. Results will be announced in July 2019. Members may reapply each year.

The applicant must be a beneficial member of the Society for two full years by application deadline. Certificates must be in force and active. NATIONAL CATHOLIC SOCIETY OF FORESTERS RESERVES THE RIGHT TO CHANGE OR DISCONTINUE THESE PROGRAMS AT ANY TIME.

MAIL ENTRY FORM TO: NCSF Outreach and Engagement – 320 S. School St., Mount Prospect, IL 60056

Catholic Education Grant Program Entry Form **DEADLINE: POSTMARKED BY MAY 31**

\$300 Catholic Preschool Grant *(2-yr wait waived!)*

\$300 Catholic High School Grant

\$300 Catholic Grade School Grant

\$50 Religious Education Program (CCD)

Last Name: _____ First: _____ Phone: (_____) _____

Address: _____ City: _____ State: _____ Zip: _____

Court No: _____ Grade entering September 2019: _____ Principal's Name: _____

School: _____ Phone: (_____) _____

Address: _____ City: _____ State: _____ Zip: _____

Name, Parent or Guardian: _____ Email: _____

Signature: _____ Date: _____

CUSTOMER CARE FORMS

- Change of Beneficiary with Instruction Letter
- Application for Payment of Death Claim
- Affidavit Table of Heirship
- Lost Certificate (Policy) Statement
- Beneficiary Assignment of Proceeds
- Additional Contribution for IRA – Flexible Annuity
- IRS Form W-4P – Withholding Certificate for Pension or Annuity Payments
- Trust Statement
- Payments by Credit Card, Debit Card, or Electronic Funds Transfer (EFT)

MEMBERSHIP FORMS

- Junior Member of the Year: Nomination Form for ages up to 16
- Young Adult Member of the Year: Nomination Form for ages 17 to 25
- Member of the Year: Nomination Form for ages 26 and over

GRANT APPLICATIONS

- Catholic Preschool
- Catholic Grade School
- Catholic High School
- Religious Education Program (CCD)
- Continuing Education

SCHOLARSHIP APPLICATION

- Scholarship Application: College, In-College, Occupational Training

SOCIAL MEMBERSHIP

- Social Membership Application

TRANSFER OF MEMBERSHIP

- Transfer of Adult Membership
- Transfer of Junior Membership

COURT FORMS

- Court Grant Application

COURT PROJECT

- Hearts and Hands Application
- Hearts and Hands Summary
- Junior Activity Form
- Join Hands Day Summary Form
- Alzheimer's Support: National Project Summary Form

DIOCESAN ASSOCIATION

- ReLiEF Education Fund Application
- ReLiEF Matching Funds Form

COURT AUDIT FORMS

- Court Audit Report
- Court Audit Worksheet
- Court Activity Form



Alexandra Gross

Court 299, East Bristol, WI



Jack Gross

Court 299, East Bristol, WI

LOST IN THE MAIL

These pictures were lost in the mail and did not make it in to the last magazine. We are happy to share them now!

Congratulations to these 2018 Catholic grade school grant winners from Court 299!





Continuing Education Grant Program

Are you interested in learning a new skill ...

Like how to use a computer, social media, cooking, or a new language?

Do you have an interest in photography, ceramics, or another hobby?

Then the Continuing Education Grant is for you!

Members aged 26 and older who have met eligibility requirements can apply for one of 10 grants that will award up to \$250 each for any credit or non-credit course offered at a local community college, park district, senior center, or other approved institution, including instructor required supplies*! That means if the course is \$190 and required supplies cost \$50, the grant will cover the entire \$240 expense. Anything over \$250 would be your responsibility to pay.

Deadline is May 31. The applicant must be a beneficial member of the Society for two full years by application deadline. Certificates must be in force and active. The continuing education grants will be chosen lottery style. Please complete the application form below. For additional forms go to our website www.ncsf.com in 'Philanthropy' under 'Grants' or contact the Outreach and Engagement Department at fraternal@ncsf.com or (800) 344-6273.

MAIL ENTRY FORM TO: NCSF Outreach and Engagement – 320 S. School St., Mount Prospect, IL 60056

*REQUIREMENT MUST BE LISTED IN COURSE DESCRIPTION AND A COPY SUBMITTED WITH YOUR APPLICATION. NATIONAL CATHOLIC SOCIETY OF FORESTERS RESERVES THE RIGHT TO CHANGE OR DISCONTINUE THESE PROGRAMS AT ANY TIME.

Continuing Education Grant Program Entry Form **DEADLINE: POSTMARKED BY MAY 31**

Last Name: _____ First: _____ Court No: _____

Address: _____ City: _____ State: _____ Zip: _____

Primary Phone: (_____) _____ Email: _____

Course Name and Description: _____

Please attach a photocopy of the course from the school's course catalog. credit noncredit

School/Organization: _____

Address: _____ City: _____ State: _____ Zip: _____

Amount of Course: \$ _____ Amount of Required Supplies: \$ _____ Total Grant Applied for: \$ _____

Signature: _____ Date: _____

Friends Family Community

Hearts and Hands Events, Junior Court Activities,
Court Meetings, Good Works, Anniversary Celebrations, and More!

The deadline to send in your court's picture and story for the Spring 2019 *NCF* magazine is April 1, 2019.



St. Mary Magdalen Court 117, Mantador, ND
To raise funds for Alzheimer's Support, Court 117 collected aluminum cans for recycling. They raised \$239.05 and NCSF matched \$239. Pictured, l-r: Michael Jentz and Esther Mertes.



St. Mary Magdalen Court 117, Mantador, ND
St. Mary Magdalen Court 117 served residents of St. Gerards Nursing Home. Pictured, l-r: Jane Priebe preparing strawberry angel food cake with Esther Mertes, Michael Jentz, and Memory Mauch serving residents.



St. Mary Court 208, Wabasha, MN
Court 208 and the St. Felix Church ladies held a salad luncheon with bingo to raise funds for a new playground at St. Felix School. They raised \$1,776.90 and the Society matched \$1,500.



Our Lady of Fatima Court 481, Brussels, WI
To raise funds for Holy Name of Mary Church, Court 481 held a silent auction at the church picnic. They raised \$4,426 and NCSF matched \$1,500. Pictured, l-r: Rita Jauquet, Clarice Brey, Monica VandenHouten, Jeanne LaCrosse, Carol Parins, and Father Carl Schmitt.



Sacred Heart Court 517, Calumet, MI

KCC Religious Ed received a generous donation of \$100 from NCSF's 2018 Member of the Year June Burich and proud daughter Antonia JRDCR Burich, president of Sacred Heart Court 517. The donation will go towards materials and supplies.



Sacred Heart Court 517, Calumet, MI

To raise funds for Sts. Martha and Mary Conference SVdP, Sacred Heart Court 517 held a bountiful bake sale on the feast day of St. Faustina. "We show Mercy and reach out, 'Jesus I Trust in You.' "



Sacred Heart Court 517, Calumet, MI

Court 517 President Antonia Burich, along with some members, presented \$1,210 to Douglas Slowik, president of Sts. Martha and Mary Conference SVdP. They raised \$605 and the Society matched \$605 with a bake sale on the feast day of Faustina.



Sacred Heart Court 517, Calumet, MI

Sacred Heart Court 517 presented a donation of \$260 to the local Gardenview Memory Care unit in Calumet, Michigan to use towards activities for Alzheimer support. Pictured l-r: Brienna Parker, Maggie Seppala, and (members) President Antonia Burich, Denise Reed, and Secretary Connie Cloutier.



Holy Cross Court 644, Ipswich, SD

To raise funds for remodeling the bathroom in their church, Holy Cross Court 644 held a rummage and bake sale. They raised \$4,414.11 and NCSF matched \$1,500. Great job!



Holy Cross Court 644, Ipswich, SD

\$5,914.11 was presented to Holy Cross Church for bathroom remodeling. Pictured l-r: Secretary Carol Bosanko, Treasurer Lillian Denholm, Father Homic, President Teresa Morgan, Kathryn Markovetz, and Juliana Malsom.



Our Lady of Help Court 865, Cedar Lake, IN

Court 865 celebrated over 100 years last June, with their original banner. After Mass Rev. Michael Surufka passed out Papal Blessings, pictured l-r: Judy Lueder, Charlette Keilman, Joanne Rosenthal, Barbara Coburger, Pat Sutton, Nancy Culver, and seated Ruth Rick. Unable to attend, was Margie Willy.



St. Mary Court 868, Muscoda, WI

St. Mary Court 868 presented \$125 to Father James for the CCD program at St. John the Baptist. The donation was a court grant, "It was the first time we used the new option for courts!" wrote Jr. Director Peggy Schmitt. Pictured l-r: Sharon Connery, Peggy Schmitt, Father James, Barb Prohaska, and Germaine Hying.



St. Cecelia Court 955, Madison, WI

Court 955 held a collection after Mass on September 22 and 23. They raised \$296.30 and NCSF matched \$296.30. Member Carolyn Hoffman (r) presented the funds to Alzheimer's and Dementia Alliance of Wisconsin's Interim Executive Director Carol Koby (l).



Our Lady Court 1211, Portland, OR

Court 1211 sponsored a Filipino Fiesta in honor of Father Rodel's (and Court 1211 President Marivic's) home country. At the Filipino Fiesta, parishioners enjoyed delicious Filipino cuisine and a performance of Filipino dances including the tinikling. A few brave parishioners even tried to learn the steps of the tinikling!



Our Lady Court 1211, Portland, OR

Court 1211 President Marivic Tupaz presented a check to Holy Family Father Rodel de Mesa. Court 1211 sponsored a Filipino Fiesta in honor of Father Rodel's and Marivic's home country. They raised \$1,800 and NCSF matched \$500.



Winona Diocesan Association, MN

Attending were St. John the Baptist Court 201, Minnesota Lake; St. Mary Court 208, Wabasha; Ave Maria Court 781, Jackson; St. John Court 1020, Wells. The courts gave a total of \$285, plus a \$285 NCSF match, for the ReLiEF Fund.



Dubuque Archdiocesan Association, IA

Attending were St. Lucia Court 133, St. Lucas; St. Theresa Court 632, Clutier; St. Mary Court 657, Fort Atkinson; Mother of Perpetual Help Court 769, Fairfax; St. Mary Court 815, Norway; St. Ann Court 1056, Waterloo. The courts gave a total of \$425, plus a \$425 NCSF match, for the ReLiEF Fund; Father Aaron Junge of Fort Atkinson, on behalf of Archbishop of Dubuque Michael Jackels, accepted the donation. The flag-bearer was junior member Madelyn Rausch. Dinner entertainment was “The Wheelers” – a musical group who consist of the daughter and grandchildren of the Fort Atkinson Court Junior Activities Chair. The courts also celebrated the 100th Birthday of NCSF Member Marie Setter!



Revised family tax credits

NEW! Credit for taxpayers who support a parent or qualifying relative!

WASHINGTON – More families will be able to get more money under the newly-revised Child Tax Credit, according to the Internal Revenue Service.

The Tax Cuts and Jobs Act (TCJA), the tax reform legislation passed in December 2017, doubled the maximum Child Tax Credit, boosted income limits to be able to claim the credit, and revised the identification number requirement for 2018 and subsequent years. The new law also created a second smaller credit of up to \$500 per dependent aimed at taxpayers supporting older children and other relatives who do not qualify for the Child Tax Credit.

Here are some important things taxpayers need to know as they plan for the tax-filing season in early 2019:

CHILD TAX CREDIT INCREASED

Higher income limits mean more families are now eligible for the Child Tax Credit. The credit begins to phase out at \$200,000 of modified adjusted gross income, or \$400,000 for married couples filing jointly, which is up from the 2017 levels of \$75,000 for single filers or \$110,000 for married couples filing jointly.

Increased from \$1,000 to \$2,000 per qualifying child, the credit applies if the child is younger than 17 at the end of the tax year, the taxpayer claims the child

as a dependent, and the child lives with the taxpayer for more than six months of the year. The qualifying child must also have a valid Social Security Number issued before the due date of the tax return, including extensions.

Up to \$1,400 of the credit can be refundable for each qualifying child. This means an eligible taxpayer may get a refund even if they don't owe any tax.

For more information, see Publication 972, Child Tax Credit, available soon on IRS.gov.

NEW CREDIT FOR OTHER DEPENDENTS

A new tax credit – Credit for Other Dependents — is available for dependents for whom taxpayers cannot claim the Child Tax Credit. These dependents may include dependent children who are age 17 or older at the end of 2018 or parents or other qualifying relatives supported by the taxpayer.

During the upcoming tax-filing season, the IRS urges taxpayers to use the agency's Interactive Tax Assistant to see if they qualify for either of these credits. To find out more, visit IRS.gov.

IRS NEWSWIRE Issue Number: IR-2018- 217



INTRODUCING Scriptly

NEW!!

formerly known as Good Neighbor Rx

Shop



Shop for your prescription's best prices in your area.

Navigate

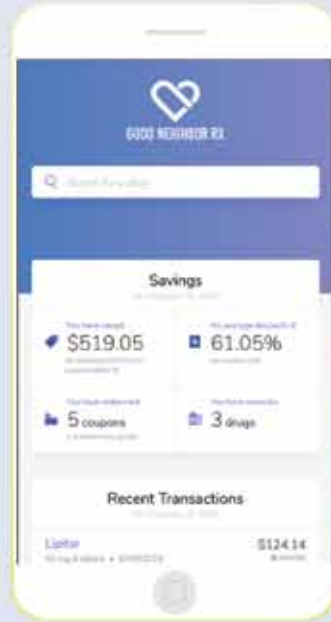


Select the pharmacy you want & the app will direct you there.

Save



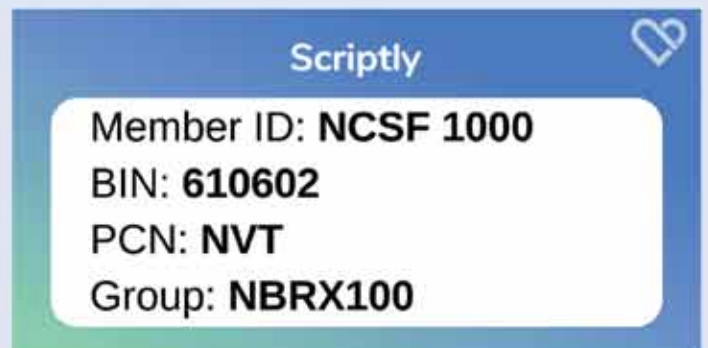
Use the discount card & save up to 90% on your prescription!



Scriptly is excited to partner with NCSF to bring you industry leading prescription medication discounts! Scriptly savings program is **100% free**. Accepted at over 65,000 pharmacies nationwide, and offers **discounts up to 90% off**. So no matter where you are from, you can feel confident in knowing that you are getting the best prices.

USE THE CARD BELOW TO SAVE UP TO 90% ON YOUR RX

Or visit our NCSF exclusive web page:
www.scriptlyrx.org/ncsf



*Prices may vary for your specific drug. For the lowest prices check out our app. This is not insurance.



Topics from the Fundraising Roundtable

Member Assembly

July 26-28th 2018, NCSF held its first ever Member Assembly, and it was a success! Attendees listened to informative guest speakers, learned potential ways to refresh our court system, networked with the new NCSF Board of Directors, and shared ideas with other members in roundtable discussions.

These discussions capped off the two-day event and centered around three topics: Recruiting Junior Members, Successful Fundraising, and Member Retention. Special thanks to our roundtable leaders Mary Rausch Court 657, Rita Schneider Court 513, and Mike McCarthy Court 870 respectively.

10 Helpful Event Planning Ideas

- 1 Fundraiser Should Have a Specific "Purpose"**
 - a. More people will come
 - b. Make it open to the public
- 2 Ask People to Help for a Short Period of Time i.e. 1-2 hours**
 - a. Call people and get a commitment to help for a specific time
 - b. Helpers do not have to be members
 - c. Most people are willing to drive up to 2 hours for a meeting or event
 - d. Give kids a job – they love to help!
- 3 Advertise**
 - a. Use free advertising
 - b. Use electronic signs in banks etc.
 - c. Call radio station and TV station to attend – it's community news
 - d. Invite local politicians
 - e. Local newspaper may have free advertising or advertising as low as \$5
 - f. Use parish bulletin – even for meeting invitations (let non-members attend)
- 4 Do Same Event Every Year until it Becomes a Tradition**
 - a. People will remember that it's time for the event
 - b. It will become news in local newspapers and television
- 5 Sell your items after each Mass**
- 5 Hold Larger Event if in Need of More Money** (see examples on the next page)
 - a. Co-sponsor with Another Organization
 - b. For example, helping a family in need after accident or fire
- 6 Raffles & Bingo** – check with your state if you need a license
 - a. License is usually for a specific period, so sell raffles over a few weeks
 - b. Usually inexpensive
- 7 Ask for Free Will Donations**

This can bring in a larger sum than you may expect, especially for a good cause, i.e. a family in need
- 8 Ask for Donations from Businesses**
 - a. Many businesses will give you "product" i.e. RB's, McDonald's, local butcher
 1. Meat for a barbecue
 2. Beverages for an event
- 9 Ask for Sponsorship or Matching Funds from Local Businesses**

For example \$2.00 per event attendee, or match a certain amount of money raised
- 10 Make sure to Thank Each Volunteer and Each Donor**

No matter how big or small the donation

Here are examples from the courts of # **5**

Hold Larger Event if in Need of More Money: Co-sponsor with Another Organization

RAISED over \$12,000

St. Philip Court 703, Highland, WI

Court 703 helped out at the Oktoberfest meal, entertainment and auction. They raised \$12,125.57 and NCSF matched \$750. All funds will go to Sts. Anthony and Philip Church.



Above and right: Guessing the weight of these GIANT pumpkins!



Left, l-r: Stein holding contest participants and the winner!!



RAISED over \$4,000

SEE PAGE 15: Our Lady Of Fatima Court 481, Brussels, WI

To raise funds for Holy Name of Mary Church, Court 481 held a silent auction at the church picnic. They raised \$4,426 and NCSF matched \$1,500.

SEE PAGE 16: Holy Cross Court 644, Ipswich, SD

To raise funds for remodeling the bathroom in their church, Holy Cross Court 644 held a rummage and bake sale. They raised \$4,414.11 and NCSF matched \$1,500.

CHIEF EXECUTIVE OFFICER

CONT. FROM PAGE 4

REFLECTIONS ON 2018 AND THE YEAR AHEAD

As we move into the new year, we reflect on all we are thankful for. We are thankful for our members and our talented group of employees. Thank you for the work you do to make our organization great. Without your commitment, loyalty, and high standards, we would not be able to thrive.

The NCSF staff and Board of Directors are filled with gratitude and thank you, for all you have given. We look forward to continuing to partner with you as we plan and prepare for the future.

Together we're making an impact in our communities. The work and efforts courts are radiating contribute to something great and is a powerful reward. One which I hope you feel throughout the year.

In this season of new beginnings, I wish you and your families joy, warm memories and peace. We should be thankful for what we have and remember to embrace our loved ones and be grateful for the feeling of having them around and close.

Warm wishes to all of you at this wonderful time of the year, when we can reflect on the blessings of the past year with gratitude, and we can look forward to this upcoming year with renewed hope and commitment.

We would like to express our heartfelt gratitude to each of you for supporting the work and service of our Society.

I wish you all a very Happy New Year, filled with success, happiness and good health.



LISA BICKUS, CEO



Happy Retirement to Home Office Employee

JOHN RUSKULS!

Thank you for your years of service!

Traveling Courts!

These court members and their friends are traveling to two beautiful destinations on a pilgrimage.



OUR LADY COURT 1211, PORTLAND, OR

ITALY

Rome • Vatican, St. Peter's Basilica
Sorrento • Pompeii • Capri • Assisi

With Fr. Maro Escano

September 9-18, 2019

Cost: \$3,700.00 (10 Days)

September 9-20, 2019

Cost: \$4,000.00 (11 Days)

Airfare included from anywhere in the U.S.

Please refer to trip #638 when registering

Proximo Travel, LLC

PO Box 561 Auburn, MA 01501

(855) 842-8001 anthony@proximotravel.com



ST. MARY COURT 868, MUSCODA, WI

JAPAN

Catholic Shrines of Japan: Follow the spirituality of St. Maximilian Kolbe to trace the footsteps of Christianity in Japan.

With Fr. Elias Mills, F.I.

April 1 – 13, 2019 Per person Pricing

Double Occupancy – \$3,575

Single Supplement – \$875

Roundtrip Airfare from MSP* add \$1,595.

A deposit of \$450 is required to hold your reservation. *Flights from other cities available.

Pilgrimage Code: TBA

Canterbury Pilgrimages

166 South River Road, Suite 230,

Bedford, NH 03110 (800) 653-0017

canterburypilgrimages.com/shrinesofjapan



Join Hands Day is MAY 4, 2019!

Your court can participate by partnering with junior members or any community groups (e.g., American Legion, a grade school or CCD class, Girl Scouts / Boy Scouts, 4-H Club, etc.) to plan and complete an outreach project.

**Together, youth & adults
work to make a difference.**

Don't forget, complete a Join Hands Day (JHD) summary form for your project. To obtain a summary form, either call the Outreach and Engagement Dept. at (800) 344-6273 ext. 220, email to fraternal@ncsf.com or visit www.ncsf.com under 'Philanthropy/Member Benefits' to print out a Join Hands Day summary form. We have included links on the 'Member Benefits' webpage to the American Fraternal Alliance website, and their helpful tools including brochures and planning guides!

*Together, understanding and appreciation
of our unique God-given gifts are
shared and realized!*

Project Ideas that Work!

*Here is a sample of ideas to
help get you started ...*

- Collect stuffed bears (and other animals), write messages to tie or clip onto the bears and give them to local police departments to use in comforting children.
- Assemble "Summer Fun Reading Bags" for children to encourage reading and learning over the summer months.
- Take seniors and/or children fishing.
- Work with youth programs in your area to hold an intergenerational meal. Include a storytelling time when different generations share life experiences.

NEW!

ANNUITIES



ANNUITIES: 7-YEAR MYGA

Build a bright and more secure future for you and your loved ones ... take three easy steps.

A multi-year guarantee annuity (MYGA) is a single premium fixed annuity. It applies a fixed interest rate of 3.5% over seven consecutive years¹ and guarantees future payments.

1

CHOOSE YOUR PREMIUM

NCSF MYGAs have a \$5,000 minimum up to a maximum of \$50,000. Choose the amount that best fits your financial goals.

2

COMPLETE THE APPLICATION

It's simple and easy to complete the application.

3

WATCH YOUR MONEY **GROW 3.5%**¹ EACH YEAR²

Your premium will earn tax-deferred interest at a guaranteed rate — no matter what happens in the stock market.

When you retire Social Security and a pension may provide you with a certain amount of income. Is it enough to give you the retirement you've dreamed of? If not, consider an annuity. It can become an important part of your retirement strategy.

What is a MYGA?

A multi-year guaranteed annuity (MYGA) is a tax-deferred retirement savings vehicle that provides fixed asset accumulation over 7 years, earning a fixed return of 3.5%¹. The interest earned is not taxed until withdrawn and your principle is guaranteed.

Take Three Easy Steps:

- 1 CHOOSE YOUR PREMIUM.**
NCSF MYGAs have a \$5,000 minimum up to a maximum of \$50,000. Choose the amount that best fits your financial goals.
- 2 COMPLETE THE APPLICATION**
It's simple and easy to complete the application.
- 3 WATCH YOUR MONEY GROW AT 3.5%¹ EACH YEAR².**
Your premium will earn tax-deferred interest at a guaranteed rate — no matter what happens in the stock market.

Guaranteed rate

The guaranteed rate of 3.5% is good for the 7-year guaranteed period at the time of purchase¹. After the guaranteed period, the rate will never be less than the minimum rate.

Why a 7-year MYGA?

IF YOU VALUE:

- Dependable growth through guaranteed interest.
- Tax deferral.
- Principal is protected.
- Guaranteed income options.
- Security for your loved ones.
- Some liquidity.

Dependable Growth

No one knows for sure what the future holds. That's why it's important to plan carefully today. To help you create guaranteed retirement income, a NCSF

7-Year MYGA begins with an accumulation period. Your premium earns a guaranteed interest rate for the term and continues to accumulate interest for as long as the contract is in force. The rate credited after the term period will not be less than the minimum rate.

Tax-Deferred Growth

From the government's perspective, an annuity is a retirement savings vehicle. As such, it receives similar tax treatment as IRAs: no taxes are paid until distributions are made. For a MYGA, this means that interest will accumulate and compound without incurring annual taxes.

TAKE NOTE: When you make a withdrawal from an annuity it may be taxable as ordinary income. You also pay a 10% federal income tax penalty on any taxable amount you withdraw before age 59½ unless an exception applies.³

NCSF is Strong and Stable

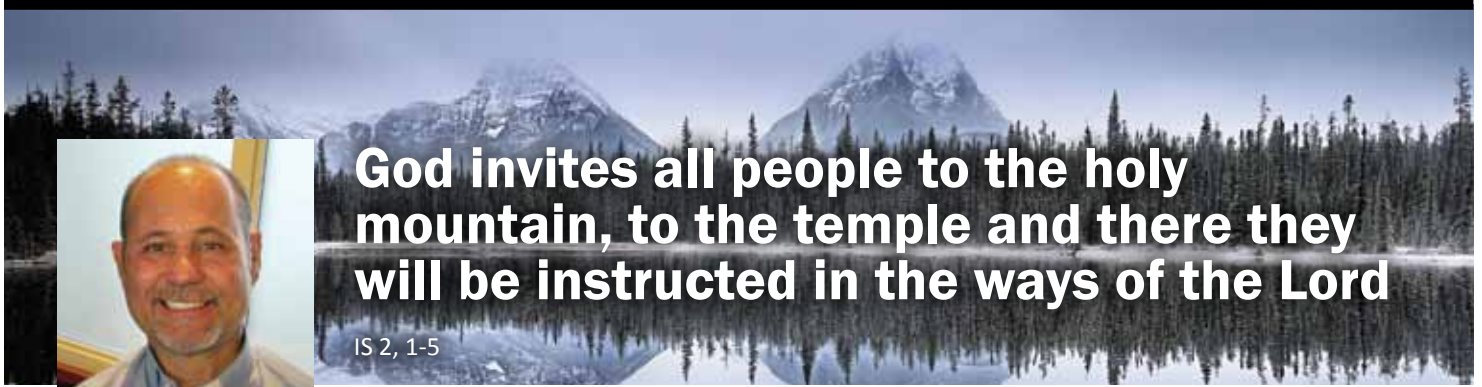
You can take comfort in knowing you have a solid partner on your side.

For over 128 years, NCSF has helped members build their financial futures. We help members make wise choices with their money — while also helping them make a difference in their community.

Call the Sales Department for an application at (800) 344-6273!

**GROW 3.5%¹
EACH YEAR²**

Interest rates are effective January 1, 2019 and subject to change. Products and features may not be available in all states. 1) 12FPDA / 12SPDA Plan Series; 7-year guarantee interest rate is 3.5%, after year 7 minimum guaranteed interest rate no less than 1.5%; \$5,000 - \$50,000, no more than \$250,000 per household. Contact the home office for age limits. 2) Annualized interest is compounded on a daily basis. 3) Consult your tax advisor.



God invites all people to the holy mountain, to the temple and there they will be instructed in the ways of the Lord

IS 2, 1-5

Cold dark skies greet us almost every morning, yet the evening stars glimmer with a renewed vibrancy. The glory of autumn has faded and the world around us is quite stark, yet we people of faith cut down green branches and trees and bring them in to our homes. What a strange ritual! A good understanding of Advent is that it is about contrasts: the light against the darkness, paradise amidst desolation, and vision in a time of blindness. This time of year is charged with expectation, but an honest inquiry asks just what are we expecting as people of faith? Of course we answer Jesus, **but what is this Jesus going to do?** Before we answer let us reflect on the images used in the scriptures. The scriptures announce prophets speaking oracles and sharing visions of what God will do.

Do you recall the vision from Isaiah? 'God invites all people to the holy mountain, to the temple and there they will be instructed in the ways of the Lord.' They make plows and harvesting equipment from the metal of weapons that kill and destroy. (IS 2, 1-5) Can we grasp these realities through words as powerful and innocent as those from Isaiah: to lay down one's hatred and take up life-giving attitudes! A certain wisdom teaches that, as we age, people can become increasingly resentful. How often we wield the sword of resentment and slay all that may be possible in life. Do you ever hear that voice which echoes put away your pride, expectations, and limits and welcome what is new and possible? Welcoming the unfamiliar is quite scary.

These biblical images reflect a time of harmony and created order much like in Genesis when the world is as God intended it to be. Think of the image from Jeremiah, a shoot that springs forth from a barren stump, a leader will come with justice as God has promised! (JER 33, 14-16) We see this prefigured in the person of Jesus who not only revealed the compassion of God for the vulnerable but also confronted the adversaries of God's dream for humanity. With faith, we believe we can welcome God's designs and powerful words, and what is

impossible becomes real. (LK 1, 37-38) The wisdom of God is poured out: trust in God's promise. As we make our way through it all, we face obstacles and challenges, which can impede the promise or its fulfillment. Too often the adversaries of fear and death in their many forms threaten our capacity to see, welcome rejoice in God's promise,

Many people seek the *substance of vision*. It is the exercise of taking the here and now with all our struggles and projecting a real possibility which can be created, woven and fashioned. It imprints itself deep within one's heart or mind and fuels various capacities to make it real through faith/trust. It can be the sole venture of one person or belong to an entire community. Envisioning a future hope (here or anywhere) must be sincere and honest, must be realistic, and must include the best tenets of our faith tradition.

Perhaps today, we lack the possibility of seeing clearly, of being able to dream, and creatively imagine without falling into the pit of fear. It is often said (and is proven), that the flip side of creative imagination is close mindedness and deterioration. How many prophets were killed or exiled because people did not like their visions? How many times have leaders turned a deaf ear when trying to solve problems during times of crisis because they could not imagine other possibilities? A vision is different from a direction, envisioning engages our soul and all our senses. It is my sincere hope (and challenge) that, at some time during this holy season of Advent, you can imagine and dream about your lives, families, and organizations with eyes and hearts fully open. In that way the hope and fulfillment of God will find a new home, and new place in our hearts and world.

Blessings of Joy during this Holy Season

FR. EDWARD PANEK, SPIRITUAL ADVISOR

Your Information Is Safe

Protecting your privacy is very important to the National Catholic Society of Foresters.

The Society maintains the highest level of confidentiality concerning your certificate information with the **NOTICE OF PRIVACY POLICY** (at right). Our Customer Care Representatives have been trained to protect such information and are required to comply with established policies and procedures.

We will only give information on a certificate to owner. Please review your certificate to see who owns the certificate.

Your Phone Call is Important to us!

Leave a message: In order for us to give you the service you deserve, please take these steps when you get our voice mail:

- 1 Leave your name; remember to spell your last name.
- 2 Leave your phone number and the best time for us to contact you between the hours of 8:00 a.m. and 4:00 p.m. Central Standard Time, Monday thru Friday.
- 3 Leave a brief reason for your call.

Please keep in mind, we can only discuss certificate information with the owner or with permission from the owner.

Notice of Privacy Policy

This notice summarizes the privacy policy and information practices of National Catholic Society of Foresters (the “Society”). In order to underwrite and administer your insurance coverage and other programs and benefits the Society may collect certain nonpublic personal information about you. This may include information such as your name, age, residence, marital status, social security number, employment information, medical information, health history, avocations, and other personal characteristics. We collect most information from you but we may obtain information from other sources such as medical professionals, employers, or business associates. In some cases we may ask an insurance support organization to collect information and submit an investigative consumer report to us. That organization may retain a copy of the report and may disclose its contents to others for whom it performs services. It is our policy to collect the minimum amount of nonpublic personal information necessary.

The Society maintains the highest level of confidentiality concerning your nonpublic personal information, including electronic data. Employees of the Home Office have been trained to protect such information, and are required to comply with our established policies and procedures. We maintain physical, electronic, and procedural safeguards to protect your personal information from being accessed by unauthorized persons.

We do not share your information with other organizations except as permitted by law. For example we may share your information with other individuals or organizations to help underwrite your insurance, process applications or administer claims, help detect fraud or criminal activity, or assist us in providing benefits to you as a part of your membership. We may also share your information with sales agents and independent brokers who are authorized by the Society; to marketing organizations or mailing companies to assist us in communicating with and providing service to you. We may also be required to comply with an information request by a government entity or regulator. If we need to share your nonpublic personal information with an affiliated institution or any third party non-affiliates, we require that they provide the same level of confidentiality and protection.

We do not sell lists of names and addresses of our members to any vendor for goods or services. Our privacy policy also extends to former members who no longer have coverage with the Society.

We may share personal information such as names, addresses, and Court function photos, with our related fraternal Courts for fraternal purposes (such as sending you information about Court meetings and events, volunteer activities, the *National Catholic Forester* magazine, etc.).

Keeping your information accurate and up-to-date is very important to us. If you determine that any information we have for you is incorrect, please contact us so that it may be corrected.

This is Love

Big, small, old, young, fast, slow ... Our love comes in endless combinations. And we'd do anything to take care of those we love and to protect them.

That's why getting life insurance just makes sense. It helps protect our loved ones, in case something happened to us. That is love, too.



INSURE 
YOUR LOVE
BROUGHT TO YOU BY LIFE HAPPENS

– ADDRESS SERVICE REQUESTED –

**NATIONAL CATHOLIC
SOCIETY OF FORESTERS
320 S. SCHOOL ST.
MOUNT PROSPECT, IL 60056**

(800) 344.6273

Request a local producer by email:
sales@ncsf.com