

# National Catholic Forester

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*Fall 2019*

Grant  
Winners  
Announced!

**Survey Inside**  
We'd love to hear from you!

Become an NCSF  
Ambassador

2019 Diocesan  
Communication Grant

A photograph of Brooke Shields, a woman with long, wavy brown hair, smiling warmly. She is wearing a light-colored, patterned blouse. The background is a white brick wall with a lamp and a plant visible on the right side.

## Brooke Shields

actress, model, mom  
and spokesperson for  
Life Insurance Awareness Month

# Protecting My Family Financially Means Everything to Me

I've had a lot of different jobs, from actress to author to clothing designer, but **there's one that's more important than all the others: being a mom.** It's the most difficult and rewarding job I've ever had. It's also a big responsibility.

I'm teaching my daughters to be strong and independent, so they can successfully navigate their own life journey. **And I'm protecting their future by having life insurance.**

I got life insurance before I was married, because I knew I wanted children someday. This isn't anything I was taught growing up. **It's a less I learned on my own and want to share with you.** Getting life insurance might feel scary or like it's something that other people do, but once you get it, it's done. And it's something most people can afford.

**Protecting my family financially means everything to me. That's why I have life insurance, and you should, too.**



**National Catholic Society of Foresters**

*Call for a free quote today; NCSF may  
have the right coverage for you.*  
**(800) 344-6273**



# What's Inside

- 2** CEO Message
- 4** Alzheimer's Awareness
- 6** Finding your Footing After a Spouse Dies Unexpectedly
- 8** Grant Winners
- 13** Friends, Family, Community
- 17** Calling All Ambassadors!
- 18** 3 Ways to Help a Charity with a Gift of Life Insurance
- 20** Outreach & Engagement Survey
- 22** A Message from Father Panek
- 24** Diocesan Communication Grant Winner
- 25** Customer Care



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Send address changes to  
National Catholic Forester, NCSF,  
320 S. School St., Mount Prospect, IL  
60056-3334.

*National Catholic Forester* (0745-5127) is published quarterly by National Catholic Society of Foresters. *National Catholic Forester* is a member of the Press Section of the American Fraternal Alliance (the Alliance).

Printed by Envision3

Publication Number USPS 372-600

ISSN Number 0745-5127

**OFFICIAL PUBLICATION OF:**

National Catholic Society of Foresters

320 S. School St.

Mount Prospect, IL 60056-3334

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**STATEMENT OF OWNERSHIP**

**MANAGEMENT & CIRCULATION**

Publication Title: National Catholic Forester

Publication Number: 0372-6000

Filing Date: 9/25/19

Owner and Publisher:

NCSF at 320 S. School St.

Mount Prospect, IL 60056

Contact: Mary Krutiak, Editor

320 S. School St.

Mount Prospect, IL 60056

Average Total Circulation: 6356



# Fall Message from the CEO

Autumn is a time when we celebrate harvest and nature's bounty. It is also when we put forth our best efforts in the last stretch to end the year on a positive note.

We celebrate our hard work of growing our business and begin to dig deep into executing on our 5-year strategy for growing the Society.

It is hard to envision what the world will look like in 20 years. However, we must begin to plan today to make sure our Society continues to thrive and grow.

The needs of our members demand that we not idly wait for that time to arrive. We must look forward into the future. How must we change as a Society to meet the needs of tomorrow's members? What will be required to lead us in the future, what is the vision that will prepare us for the future?

We must begin to look toward the future and prepare not just for this generation, but for the next. Leading for the future will take foresight and courage. We must be up to the challenge.

Therefore, there is no slowing down progress in the 4th quarter of the year. It is a time to build stronger relationships with members and agents as well as other partners that have a proven defined value and help make our business transparent.

We know that it takes a village to build a business. Our strategy is useless without a solid group of people to get us there. Our brand and reputation are also strengthened because of trusted relationships.

Our mission is to help our members to reach out into their communities through our court activities and member benefits. We continue this commitment by providing financial security to those who need it most.

We will remain focused and vigilant in our constant pursuit of providing first class products and services as well as staying at the forefront of our ever-changing times.

Our Society was founded with a deeply held belief that enduring success relies on the strength and vitality of the communities we serve. Almost 130 years later we still believe in that essential connection between business, members and community.

Inspired by our purpose, we are continuing to build on our legacy of philanthropy and volunteerism. We look for opportunities to use every dimension of our Society to make a positive impact. We leverage our strengths to create value for our members and the communities in which they live.

Our Society's purpose directs every choice and critical business decision we make. It guides the way we prioritize our investments and deploy our resources.

We also drive impact by investing in our members, our employee team and business.

While our corporate responsibility is ambitious and cuts across many areas, we always approach our work with a sense of humility. Driving meaningful business results and changes to our Society takes time, focus, patience and partnership.

To continue with our theme from last year's Member Assembly, our work is a journey. And while we have a long way to go, I am proud of our progress. Every action we take that strengthens the health and vitality of the communities where we live is a step forward in building a better and brighter future for the members we serve.

“

*Our Society was founded with a deeply held belief that enduring success relies on the strength and vitality of the communities we serve. Almost 130 years later we still believe in that essential connection between business, members and community.*



ALZHEIMER'S AWARENESS

# Resolving Family Conflicts

Dealing with Alzheimer's can bring out many strong emotions. As the disease progresses, caregiving issues can often ignite or magnify family conflicts. These tips can help families cope with the situation together.

## 01 Listen to each family member with respect.

Coping with a progressive illness, such as Alzheimer's, can be stressful—and not everyone reacts in the same way. Family members may have different opinions. Some relatives may deny what is happening; a long-distance relative may be resented for living far away; or there may be disagreement about financial and care decisions, especially at the end-of-life. These issues are complex and require ongoing discussions. Give everyone an opportunity to share their opinion and avoid blaming or attacking each other, as this will only cause more hurt.

## 02 Discuss caregiving responsibilities.

Talk through caregiving roles and responsibilities. Make a list of tasks and include how much time, money and effort may be involved to complete them. Divide tasks according to the family member's preferences and abilities. Some family members may be hands-on caregivers, responding immediately to issues and organizing resources. Others may be more comfortable with being told to complete specific tasks. Consider setting up an online care calendar to coordinate helpers.

## 03 Continue to talk.

Keep the lines of communication open. Schedule regular meetings or conference calls to keep everyone involved up-to-date. Discuss how things are working, reassess the needs of the person with Alzheimer's, and decide if any changes in responsibilities are needed. Plan for anticipated changes as the disease progresses.

## 04 Cope with changes and loss together.

As Alzheimer's progresses and cognitive abilities change, it is normal to experience feelings of loss. Caregivers and family members may want to seek support from others who are dealing with similar situations. Attend a support group in your area or join our ALZConnected online community.

## 05 Seek outside help.

If tensions and disagreements are ongoing, you may want to seek help from a trusted third party, such as a spiritual leader, mediator or counselor. Sometimes, an outside perspective can help everyone take a step back and work through the difficult issues. **The Alzheimer's Association Helpline** (800.272.3900) is staffed with care consultants who can help any time— day or night.

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## Alzheimer's Support In Your Community

If you haven't already, now is the time to donate to your local Alzheimer's Chapter or caregiver facility!

Our National Project is raising funds for Alzheimer's programs which provide education for professionals and caregivers as well as funds for care centers.

In 2018 our members raised **\$6,782.42** for their local Alzheimer's Chapter or caregiver organization. Let's see if we can beat last year's amount!

### Raise funds with these six project ideas:

Canisters, recycling

-

Bake, coffee or garage sales

-

Breakfast, luncheon

-

Bingo or card party

-

Treasury donation

-

Memory walk



ALZHEIMER SUMMARY FORM DUE  
**DECEMBER 1, 2019**



# Finding your Footing after a Spouse Dies Unexpectedly

Death is a topic few wish to think about. It's one reason people tend to put off estate planning until later in life. But what if a spouse unexpectedly dies? This article details several steps that must be taken after a spouse dies, including handling emotional responses, obtaining a death certificate and making notifications.

Death is a topic few wish to think about. It's one reason people tend to put off estate planning until later in life. One positive of having an estate plan is the peace of mind that comes with knowing that loved ones will be taken care of after your death.

But what if your spouse unexpectedly dies? Would you be prepared to cope emotionally and financially?



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## One step at a time

In the event a spouse passes away without warning, a surviving spouse will face several critical challenges, including some significant financial decisions. Of course, handling the funeral arrangements comes first.

The following are other areas that will need to be addressed:

**Emotional responses.** It's easy to say, and hard to do, but don't let your emotions rule your judgment. For instance, if you're tempted to immediately move out of your home, sell your spouse's business or invest a lump-sum life insurance payout, hold off. Take the time to sort out what will likely be best for you and your family in the long run. An oft-used guideline is to wait at least one year before making any significant changes.

**Death certificates.** One of the first things to do is to visit your county clerk's office to officially record the death. At this time, you can obtain death certificates, which you'll need to provide for various dealings with financial institutions and others. While it may be difficult to estimate how many death certificates will ultimately be requested of you, and the numbers will vary person to person, you'll probably want to start with at least a dozen. Note that in some states the funeral home obtains the death certificate.

**Notifications.** Along with the county offices, you must get the word out to other interested parties, including your spouse's employer, if applicable; credit card companies; life insurance companies; retirement plan and IRA administrators; the Social Security Administration (SSA); the state motor vehicle agency; the state office for inheritance tax, if applicable; and your attorney and other professional advisors.

**Social Security benefits.** If your spouse was receiving benefits, consult with the SSA as to the benefits available to a surviving spouse. Frequently, modifications are required if the survivor was the lower-earning spouse. Even if your spouse wasn't receiving benefits yet, you may be eligible for survivors' benefits, depending on your age and other factors.

**Insurance.** Don't assume that everything about your insurance plans will stay the same. Review your various policies—such as life, health, disability income, auto and long-term care—to ensure that you'll have the optimal coverage going forward. Make whatever beneficiary changes are required.

**Retirement plans and IRAs.** Besides beneficiary designations, you may face important decisions regarding employer retirement plans, such as 401(k)s, as well as traditional and Roth IRAs. For example, if your spouse had a traditional IRA, you can complete a timely rollover to an IRA of your own without owing any tax.

**Investments.** Review the investments that were owned solely by your spouse, as well as those you owned jointly. When you have time, sit down with your financial advisor to chart out a path for the future, focusing on changes in personal objectives, time horizon and risk tolerance.

**Turn to your advisor.** Once you're over the initial shock of the death, turn to your estate planning advisor for additional guidance. For example, he or she can help determine if an estate tax return is required for the deceased's estate. Generally, a return is due within nine months of the date of the death.

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# Grant Winners



National Catholic Society of Foresters is a big believer in education and offers members various grant programs to help defray the cost of tuition. Grant program recipients are chosen by lottery, and students may reapply for a grant each year of school.

Our grant programs include: Catholic Preschool Grants, Catholic Religious Education Grants, Catholic Grade School Grants, Catholic High School Grants, and Continuing Education Grants (ages 26 and older).

\$50 EACH

## Religious Education



**Jack Jaminski**  
Court 674 | Rockford, IL



**Alex Laurendi**  
Court 9987 | Illinois



**Alyssa Laurendi**  
Court 9987 | Illinois

## CAMERA SHY

**Michael Mikuly**  
Court 513 | Hammond, IN

**Megan Mikuly**  
Court 513 | Hammond, IN

**Carsen Palmer**  
Court 9977 | Minnesota

**Grace Palmer**  
Court 9977 | Minnesota

**Jaden Palmer**  
Court 9977 | Minnesota

**Raleigh Wentz**  
Court 228 | Dickeyville, WI

**Reyden Wentz**  
Court 228 | Dickeyville, WI

**Roana Wentz**  
Court 228 | Dickeyville, WI

\$300 EACH

## Catholic High School Education



**Brian Crum**

Court 771 | Webster, SD



**Audrey Nohos**

Court 513 | Hammond, IN



**Cameron Nohos**

Court 513 | Hammond, IN



**Maria Segovia**

Court 911 | Griffith, IN



**Jake Shultz**

Court 593 | Woodburn, OR



**Shayna Wiza**

Court 945 | Fond Du Lac, WI

## CAMERA SHY

**Elsa Bartel**

Court 9963 | Oregon

**William Kohrman**

Court 870 | Fort Wayne, IN

**Calli Statz**

Court 998 | Rudolph, WI

**Alex Benson**

Court 1211 | Portland, OR

**Katelyn Millican**

Court 733 | Sublimity, OR

**Tyler Zopp**

Court 582 | Milwaukee, WI

**Angela George**

Court 9965 | Ohio

**Gage Renbarger**

Court 870 | Fort Wayne, IN

**Lorelei Klitzke**

Court 955 | Madison, WI

**Cade Statz**

Court 998 | Rudolph, WI



**DUE JANUARY 30, 2020**

## College Scholarship Applications

Applications are available online at [www.ncsf.com](http://www.ncsf.com) or call (800) 344-6273 ext. 211

\$300 EACH

**Catholic Grade School**



**Isaac Bartel**  
Court 9963 | Oregon



**Charles Benning**  
Court 1083 | Menasha, WI



**Meagan Benson**  
Court 1211 | Portland, OR



**Jacob Crum**  
Court 771 | Webster, SD



**Andrew Egan**  
Court 1069 | Arcadia, WI



**Rachel Egan**  
Court 1069 | Arcadia, WI



**Jackson Gilk**  
Court 9977 | Minnesota



**Alisa Johnson**  
Court 9977 | Minnesota



**Garrison Johnson**  
Court 9977 | Minnesota



**Lollie Fran Johnson**  
Court 9977 | Minnesota



**Layla Lombard**  
Court 870 | Fort Wayne, IN



**Caden Meyer**  
Court 657 | Fort Atkinson, IA



**Lauren Meyer**  
Court 1091 | Sioux Falls, SD



**Eleanor Nohos**  
Court 513 | Hammond, IN



**Aubrey Peters**  
Court 657 | Fort Atkinson, IA



**Bryce Peters**  
Court 657 | Fort Atkinson, IA



**Delanie Schuh**

Court 998 | Rudolph, WI



**Grace Schuh**

Court 998 | Rudolph, WI



**Madilyn Schuh**

Court 998 | Rudolph, WI



**Antonio Teixeira**

Court 1055 | Mosinee, WI



**Ava Teixeira**

Court 1055 | Mosinee, WI



**William Teixeira**

Court 1055 | Mosinee, WI



**Evan Thuente**

Court 657 | Fort Atkinson, IA



**Jack Thuente**

Court 657 | Fort Atkinson, IA



**Lila Thuente**

Court 657 | Fort Atkinson, IA



**Dion Trotter**

Court 391 | Chicago, IL



**Brooklyn Utley**

Court 513 | Hammond, IN

CAMERA SHY

**Grant Dolby**

Court 1000 | Stayton, OR

**Alexandra Gross**

Court 299 | East Bristol, WI

**Peter Kuhn**

Court 998 | Rudolph, WI

**Tyler Millican**

Court 1000 | Stayton, OR

**William Fischer**

Court 9959 | South Dakota

**Jack Gross**

Court 299 | East Bristol, WI

**Stella Kuhn**

Court 998 | Rudolph, WI

**Christian Statz**

Court 998 | Rudolph, WI

**Miriam George**

Court 9965 | Ohio

**Isaac Kohrman**

Court 870 | Fort Wayne, IN

**Claire Lightbourn**

Court 998 | Rudolph, WI

**Trevor Zopp**

Court 582 | Milwaukee, WI

**Adam Gross**

Court 299 | East Bristol, WI

**Charles Kuhn**

Court 998 | Rudolph, WI

**Miles Lightbourn**

Court 998 | Rudolph, WI

\$300 EACH  
**Preschool Education**



**Jaret Engen**  
Court 403 | Paynesville, MN



**Reagan Fery**  
Court 9963 | Oregon



**Audra Thuente**  
Court 657 | Fort Atkinson, IA



**Reese Trzebiatowski**  
Court 306 | Polonia, WI

\$250 EACH  
**Continuing Education Grant Program**

NCSF awards up to ten continuing education grants of up to \$250 each to members interested in learning new skills or a hobby. These grants can be used for credit or non-credit courses at a community college, park district, or other qualified institution. They are awarded by lottery to qualified members 26 years of age and older.

**CAMERA SHY**

**Cadie Fery**  
Court 1000 | Stayton, OR  
*Class: Cell Biology for Health Occupation*



BECOME A HOPE SPONSOR

# Donate to the NCSF Grant and Scholarship Programs

The Hope Sponsor Fund supports Catholic grant and scholarship opportunities for NCSF members. It is an opportunity to leave a legacy, made available through the generosity of our membership.

Show your support in a tangible way; become a Hope Sponsor. Donors will be recognized by name in NCSF's publications and social media.

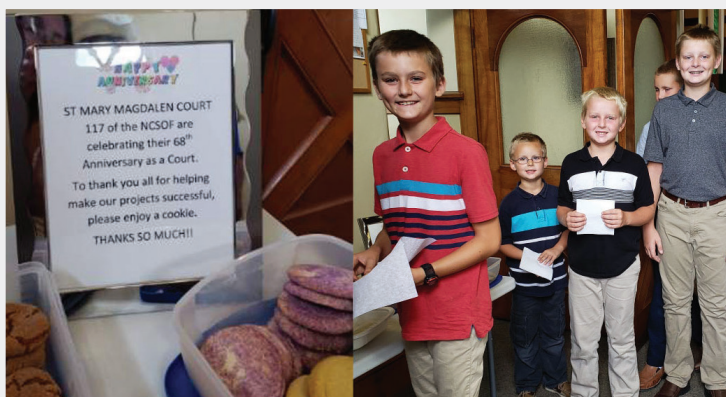
If you are interested in making a donation, please call **(800) 344-6273 ext. 238**.

For donations by credit card call **(800) 344-6273 ext. 205**.

**WE THANK YOU FOR YOUR GENEROSITY!**

# Friends, Family, Community

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



## St. Mary Magdalen Court 117 | Mantador, ND

St. Mary Magdalen Court 117 served cookies for their 68th Anniversary. Court 117 wrote to their fellow parishioners, "Thank you for helping make our projects successful, please enjoy a cookie. THANKS SO MUCH!!"



## St. Mary Magdalen Court 117 | Mantador, ND

St. Mary Magdalen Court 117 hosted a blood drive at the local Mantador VFW/Community Center. A total of 43 participants, aged 22 to 82 donated blood. Pictured are members Mike Jentz and Memory Mauch donating blood.



The deadline to send in your court's picture and story for the Winter 2020 NCF magazine is

**DECEMBER 15, 2019**



## St. Mary Court 208 | Wabasha, MN

A salad luncheon was co-sponsored by St. Felix Church Ladies and Court 208 to raise funds for St. Feliz Parish. These funds will be used towards the new front door locks to the church, smart light switches, and a smart thermostat.

*Pictured l-r: Darlene Wolfe, NCSF Treasurer presented Father Parrott with a check for \$366.75; Pat Kolb, NCSF Secretary, Luncheon Dining Room and St. Ann Unit chairman; Darlene Theismann, Church Ladies Treasurer, Luncheon Kitchen and St. Theresa Unit Chairman, presenting father with a check for \$2,633.25; Lana Ostrom, Luncheon Decorating and St. Agnes Unit Chairman; and Jan Glomski, Luncheon Organization and Publicity and St. Joan Unit Chairman.*

**Holy Ghost Court 228 | Dickeyville, WI**

Court 228 raised \$3,354 and NCSF matched \$1,500 with a bake and garage sale in Holy Ghost's church basement on Memorial Day weekend. Treasurer Karen Reese (l) and President Sylvia Wentz (r) presented the checks to Rev. Bernard Rott. All funds raised will go towards blacktop repairs on the parish grounds.



**St. Ann Court 306 | Custer, WI**

Court 306 co-sponsored the popular Sacred Heart Parish cake spin last August. They raised \$1,497.30 and NCSF matched \$750. Funds raised will help pay for grounds maintenance.



**St. Ann Court 306 | Custer, WI**

Court 306 co-sponsored a 2-day rummage and bake sale with the Home and School Association last April. Together they raised \$1,497.30 and NCSF matched \$750. Funds raised will go to Most Precious Blood Catholic School.

*Pictured is the check presentation: junior member and student Anna Kurszewski and Most Precious Blood School Secretary Lori Klosiewski.*



**St. Rose of Lima Court 313 | Eden, WI**

Court 313 raised a whopping \$11,020.54 by co-sponsoring the Fourth Annual Dollars for Scholars Steak Fry! NCSF matched \$750. Funds raised will go towards tuition assistance at Shepherd of the Hills Catholic School.



### Holy Cross Court 644 | Ipswich, SD

Court 644 presented checks to Holy Cross Parish Center. Court 644 assisted with the parish rummage and bake sale, raising \$2,755.89 and NCSF matched \$750. Funds raised will go towards restroom renovations.

*Pictured: Treasurer Lillian Denholm, Fr. Homic, President Teresa Morgan, and member Juliane Malsom.*



### St. Mary Court 868 | Muscoda, WI

Last June Court 868 sponsored a 2-day rest stop with lunch and breakfast for 100 bicyclists participating in the GGreat Annual Bicycling Adventure Along the Wisconsin River (GRABAAWR). They raised \$1,305.35 and NCSF matched \$1,305.35. All funds raised will benefit Riverway Communities of Hope.

*Pictured l-r: Deacon Larry Schmitt, Margie Billings, Barb Prohaska, and Germaine Hying.*

### Holy Cross Court 644 | Ipswich, SD

Court 644 held a movie night! They purchased the film *Gosnell* and held a showing for the parish and community in June. The movie was "very good!"

*Pictured l-r: Suzanne Semmler and President Teresa Morgan.*



### St. Mary Court 868 | Muscoda, WI

Bike riders and the community were very generous in their support of Riverway Communities of Hope (RCOH) at Court 868's rest stop fundraiser! They raised \$1,305.35 and NCSF matched \$1,305.35.

*Pictured: President Sharon Connery and Treasurer Barb Prohaska give the checks to RCoH volunteer Sheila Bowell and some of the youth participants and volunteers for the RCoH after school program.*

**St. Mary Junior Court 998 | Rudolph, WI**

Junior members of St. Mary Court 998 gathered for their annual swim party! The Smits, Statz, Feltz, Breu, and Bulcher families attended with friends. Thank you to Jr. Director Irene Smits for helping them with their event!



**St. Theresa Court 1057, Denmark, WI**

To raise funds for St. Joseph-St. John Rosary Society, St. Theresa Court 1057 co-sponsored the salad supper where 212 parishioners were served! Together they raised \$942.70 and NCSF matched \$750.



**St. Mary Court 1017 | East Moline, IL**

Congratulations to Court 1017's Centenarian!! St. Mary Court 1017 celebrated Helen DePaepe's 101st birthday at the regular monthly meeting in September. Helen is a member of Our Lady of Guadalupe Church. "We were so glad to have the opportunity to celebrate with Helen!!" wrote Court 1017. Congratulations!!



**Soul Connection Impact Team 1255  
Mount Prospect, IL**

Impact Team 1255 participated in the Des Plaines' Social Impact Resource Fair with the NCSF Home Office. Team 1255 spoke to local non-profits about NCSF membership opportunities and shared how they have made an impact locally.



# Calling All Ambassadors!

Interested in becoming an  
Ambassador for NCSF?

## What is a NCSF Ambassador?

A NCSF Ambassador is a passionate member of our Society that would like to take their enthusiasm to the next level.

## An Ambassador:

- » Helps spread the word about NCSF and the good works that courts do in their communities.
- » Is a good speaker
- » Understands good public relations
- » Attends community events
- » Educates the community

Volunteers for the Ambassador program will be properly trained by the Outreach and Engagement staff. You will receive all the tools and materials needed to be a NCSF Ambassador.

If becoming an Ambassador interests you, please call the Outreach and Engagement Department at:

**800-344-6273 ext. 211**



# 3 Ways to Help a Charity With a Gift of Life Insurance

July 16, 2019 | Marvin H. Feldman, CLU, ChFC, RFC, CEO emeritus of Life Happens

Used with permission.

**America is a charitable nation. More than two-thirds of Americans (69%) give to charity each year. That means you probably do too. But did you know that there are other ways to give to charities besides just writing a check or supporting a Go Fund Me campaign?**

A gift of life insurance can represent a substantial future gift to a charity or charities of your choice at relatively little cost to you. There are several ways you can accomplish this:

**01 — Make a charity the beneficiary of an existing policy:**

If you have a life insurance policy you no longer need to support your spouse, partner or family, you can name a charity as the beneficiary of the policy, meaning that the charity will receive the policy's death benefit when you die. While there are no current tax benefits to this approach, the value of the policy will be removed from your estate for federal estate tax purposes.

**02 — Make a charity the owner and beneficiary of an existing policy:**

This means that instead of simply naming the charity as beneficiary of an existing life insurance policy, you transfer full ownership of the policy to the charity. The charity receives the policy's death benefit when you die. In addition to removing the value of the policy from your estate for federal estate tax purposes, this approach also provides you with current federal income-tax deductions.

**03 — Help a charity purchase a new life insurance policy on your life:**

If you wish to make a substantial future gift to a charity at a relatively low cost to you, another alternative is to consider purchasing a new life insurance policy and name the charity as the policy owner and beneficiary. You then arrange to pay the premiums through gifts to the charity. This approach provides federal income tax deductions and the policy proceeds are not included in your estate for federal estate tax purposes.

**KEEP IN MIND**

Most states through their "insurable interest" laws allow a charity to be the owner and/or beneficiary of an insurance policy on a donor's life. Since state laws do vary, however, it is important to consult with a professional advisor before making a gift of life insurance to a charity.

# The Outreach and Engagement Department Would Like **Your Help**



As stated in this issue of the magazine CEO message, our Society is changing to align itself with the needs of our members and communities. As we move into the future, we would like to gauge our members' experience and activities into future NCSF benefits and programs. This issue of the magazine contains a member survey. Please complete the survey and return it in the postage paid return envelope that is bound into the magazine. Results of the survey will be printed in the next issue. We will also be conducting an online survey of our past scholarship winners.

We appreciate your input!

The NCSF Outreach and Engagement Department would like your help in determining new projects for the upcoming year. We need your feedback!

Please complete this survey and return it in the postage paid envelope inside this magazine. We appreciate your assistance. We will share the results in the next issue.

**Please indicate your age:** \_\_\_\_\_

**Do you enjoy attending events on your own?**

Yes     No

**Do you enjoy attending events with your family?**

Yes     No

**What types of events do you enjoy?**

Faith-based retreats     Faith-based local tours     Pilgrimages     Local     International  
 Amusement parks     Museums and other local attractions     Other: \_\_\_\_\_

**What cause are you passionate about?**

Assistance to the homeless     Teen shelter     Women's shelter     Disabled veterans  
 Memory care/senior care     Food bank     Pro-life clinic     Community clean-up/  
environmental issue activities  
 Other: \_\_\_\_\_

**What new member benefits would you like to see?**

Legal assistance/will     Tax preparation documents     Coupons for discounts for various items  
i.e. medical supplies, home security system, etc.  
 Identity theft protection     Grants for religious retreats  
 Other: \_\_\_\_\_

**Please share suggestions on other charities or efforts to donate time or raise funds, or suggestions for other NCSF Annual Projects:**

\_\_\_\_\_

# A Message from **Father** **Panek**



Lately I've been enjoying the transition of the seasons.

I live in the Midwest near Chicago and absolutely adore the transition to autumn in areas where patches of forest and farmland flow into cityscapes.

In our part of the country, warm sticky summer nights give way to a satisfying cool breeze. The forests that surround us give up their summer green in exchange for breathtaking colors that the eye can hardly take in.

Combine this with the smell of pumpkin spice in the air, apple picking at a local orchard, football, and celebrations of harvest at the many local fairs, and you've got yourself a season to be enjoyed.

In this transition of the seasons, the celebration of harvest plays a prominent role. The harvest from an agricultural perspective is a continual process which culminates in November with sweet potatoes and cabbage. However, the harvest begins in June and July with various crops being brought into markets.

Our church liturgical celebrations complement this cycle by placing a harvest festival in mid-August with



the feast of the Assumption of the Blessed Virgin Mary (August 15). This festival celebrates the Resurrection of Jesus with the 'harvesting' of Mary and the rest of creation in appropriate time. (1COR 15, 20-28) It helps us awaken to a fruitful and bigger picture. God's plan is to provide for us and share with us all that is good!

Similarly, in Scripture, Jesus reveals God as the Lord of the harvest (MT 9, 35-38). What does this say about faith in God? It stirs us to ponder how God provides for all, leading to blessings for ourselves and others. More importantly, it grounds us in a deeper reality. We participate in this harvesting and have an active role to gather in, to fulfill, to share and bless.

By cooperating and being good stewards of all that is given and received we faithfully respond to God. I think faithfulness means recognizing God as the source of all. In response we realize that we have a responsibility and obligation to bring forward a life-giving and abundant world.

The work we do each day does not end simply with a paycheck. Our work is a participation in the harvest of fulfillment. The love we share and receive as spouses, families, parishioners, and friends is a continual practice of completion. The sensitivity, kindness and support we give to those who lack is an offering of healing and wholeness.

During this harvest season as you walk along the woods admiring the various hues of red, orange and gold, where there is a buzz of plenty and good things, or as you share a cup of tea or cider with a neighbor, or as you work in the garden or in the fields with your family, pause, reflect and receive the blessing of the harvest.



“

*In this transition of seasons, the celebration of harvest plays a prominent role...it helps awaken us to a fruitful and bigger picture. God's plan.*

# 2019 Diocesan Communication Grant Winner

National Catholic Society of Foresters recognizes the importance of getting the message of our faith out to all Catholics. We offer a grant each year to dioceses in support of their communication efforts. **The 2019 Diocesan Communication Grant Winner of \$1,500 is:**



## ARCHDIOCESE OF SAINT PAUL AND MINNEAPOLIS

The Archdiocese of Saint Paul and Minneapolis is home to approximately 825,000 Catholics in the 12-county greater Twin Cities metropolitan area. The archdiocese is divided into 186 parishes.

The Archdiocese will use the NCSF Diocesan Communication Grant to help fund the production of a three-episode podcast series on conversion.

The podcast will focus on three people who have experienced conversion to the faith. It includes a profound conversion from a life of grave sin, to the person who has never left the Catholic faith but continues to have ongoing conversions.

Being Catholic over the last few years has been difficult. From international, national and local challenges, many have felt alone and lost hope.

Through it all, God continues to call new people to the Church and call people back to the Church, through conversions that may be grand or subtle. These stories are compelling, inspiring—and for many—relatable. They are stories that need to be told.

The NCSF Diocesan Communication Grant will allow the Archdiocese to buy the equipment and software needed to produce the series. It will help ensure that the podcast series is high-quality and that the evangelistic nature of the stories will be accessible to all.

Congratulations!

## Over Age 70½? Look for RMD's.

The Internal Revenue Service (IRS) requires individual retirement account holders to begin taking out at least minimum amounts, known as Required Minimum Distributions, or RMDs, from their accounts once they reach age 70½.

That means the IRA money must start coming out in specific increments no later than April 1 following the year you reach that age.

We would advise you to contact your tax consultant for a complete explanation of your options and requirements under the IRS rules.

## Frequently Asked Questions

### **If you move, change your phone number, or email address?**

Contact us with your new information.

### **If you have a legal name change?**

Send us a copy of the legal documentation that authorizes the change.

### **If you have a Financial Power of Attorney document?**

Send us a copy of it for our records.

### **Change of beneficiary, death claims, or certificate info?**

Contact the Customer Care Department at (800) 344-6273.



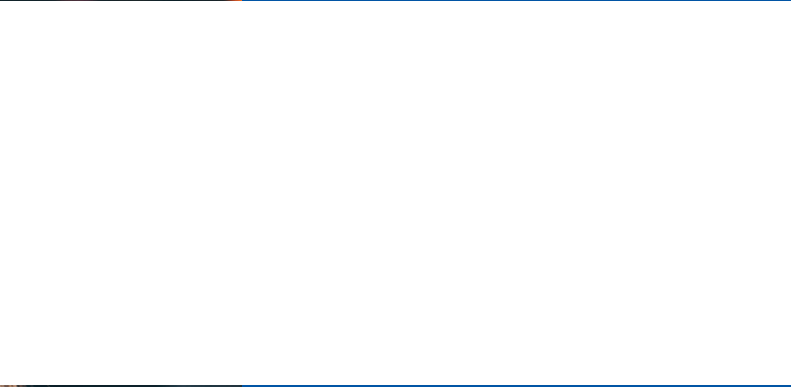
## Your Phone Call is Important to Us!

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

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–Friday.
3. Leave a brief reason for your call.

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– ADDRESS SERVICE REQUESTED –  
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(800) 344-6273  
**Request a local producer by email: [sales@ncsf.com](mailto:sales@ncsf.com)**

