

National Catholic Forester

Fall 2020

Grants and Scholarships Winners Inside!

2020 Member of the Year Winners

Hearts and Hands
Funding for Canceled Events

Check out
our Member
Interview!





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Society of Foresters
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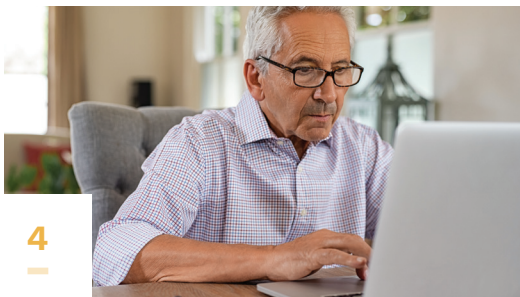
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Fall Message from the CEO

Dear Members,

At NCSF we combine the talents of our staff with the quality of our products to provide our members and agents with the service and protection they want and need.

“

We are currently in the midst of transforming key parts of our business ... This spirit of innovation will move us into the future.

To help drive continual improvement in both, we invest in technology to make our products and services easy to use. This is valuable because it increases efficiency for our staff to help provide members and agents we serve, the best and friendliest service we can give. That ultimately creates value for all our stakeholders. This has been part of our purpose for decades and we remain fully committed to it.

In our efforts to deliver on our purpose and mission, we're guided by strong and meaningful values, including an unwavering commitment to integrity. We reinforce and build on our ability to deliver on our mission with continuous innovation and the periodic transformation of our business.

In fact, we are currently in the midst of transforming key parts of our business. We have been transforming our product portfolio to offer products that fit the needs of the marketplace today. We are transforming our core products and our service to bring more speed and efficiency to our members and agents.

Our newest transformation effort is occurring in our Operations area where we are moving to a new policy administration system shortly. In the near future, we are also planning to automate portions of our service so that our members and agents can have the information they need at their fingertips.

Through multiple waves of marketplace change over the past 130 years, we have reacted and responded in ways that have strengthened our company and strengthened our position.

We've done it through periodic transformations, complemented by continuous innovation. This spirit of innovation will move us into the future. Our dedication to progress will drive growth and efficiency.

Throughout our history, innovation has often come in the form of new products to generate growth. Our valuable partnerships have also helped and enabled us to bring our vision to life.

There is always more to do, so our innovation will continue. We'll continue to align key groups – sales, marketing, finance, customer care and operations into a Sales and Service culture focused on membership.

Successful innovation comes from within and is best encouraged through engagement with all stakeholders. Over the last year we have been advising you that NCSF is evolving, changing, and innovating. Over the next few months, we will reveal the changes and the innovations that will move us forward into the future to make us the right choice for millennials and all other generations to protect what is important to them.

We are headed for success – as technology evolves, we will evolve with it. Technology can empower people to do amazing things.

NCSF makes a difference. It inspires and drives our staff every day. It is an incredible honor to serve the Society. As we look forward, we must zero in on what NCSF can uniquely contribute to

the world. The opportunity ahead will require us to reimagine a lot of what we have done in the past and do new things.

This starts with clarity of purpose and sense of mission that will lead us to imagine great things and deliver them. We sometimes underestimate what we can do to make things happen. The best performance happens when you know that your efforts will improve other people's lives. This is the purpose that drives each of us.

Through this time of change, we continue to hold high concepts that we live by each and every day.

- » Be of service to our members and our communities
- » Have clarity of values
- » Create innovation, transparency, and communication
- » Be quick and responsive
- » Be honest, thoughtful, and decisive
- » Hold high integrity and relationships

We continue to honor the commitment inherent in our mission – to secure your future and the future of your communities. Our business is based on protection and financial security, and as risk and uncertainty rise, we will continue to stand tall.

This is a time like no other in our lives. The COVID-19 Pandemic continues to produce uncertainty, stress, and trauma in our communities. By now, we have all been impacted by this virus, which has been devastating for so many. Despite the challenges we are all facing every day, this is also a time that is bringing out the best in many people. Let's make sure that we are all being our "best selves".



! Investment Fraud

If It Seems **too Good to be True...**

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Perpetrators of investment fraud know how to push the right psychological buttons to make their “marks” buy worthless or nonexistent securities. Unfortunately, too many investors leap before they look and lose money. But you can avoid such scams by asking a few questions, performing some research, and consulting with trusted advisors.

Common Scams

Be particularly alert to these common investment fraud schemes:

Pyramid and Ponzi. The con artist promises high returns, often in a short time period, yet there's no actual investment product. Instead, the scheme relies on continually recruiting new participants whose money is used to pay "returns" to earlier participants. As the scheme grows, it becomes increasingly difficult to attract enough new investors and pay old ones. Eventually it collapses and most participants lose everything they've "invested."

Pump and dump. Fraudsters use false or misleading statements to recruit investors and boost the price of an obscure and usually low-priced stock. When the stock rises to a certain level, the crooks dump their own shares and disappear. The stock price plummets, leaving investors with nearly worthless holdings.

Advance fee. These schemes usually target individuals holding a failed investment. A fraudster may offer, for example, to take a losing stock off your hands for an attractive price provided you pay an up-front fee. Once you pay the fee, the thief vanishes.

Protect Yourself

Most investment scams provide warning signs — if you're looking for them. For example, be suspicious of investments that offer guaranteed returns or remarkably consistent returns even during turbulent times. Also be wary of unregistered securities sold by unlicensed individuals or investments that lack documentation (for example, a prospectus).

You can verify a professional's credentials with the SEC ([sec.gov](https://www.sec.gov)), the Financial Industry Regulatory Authority ([finra.org](https://www.finra.org)) and state securities agencies. And if you're tempted to invest with an unknown "broker" or buy an unfamiliar stock, FINRA's scam meter tool (tools.finra.org/scam_meter) can provide a reality check.

Most investments must be registered before they can be sold to the public, so plug the security's name into the SEC's EDGAR database ([sec.gov/edgar](https://www.sec.gov/edgar)). Keep in mind that registration doesn't guarantee that an investment is legitimate or appropriate. Likewise, lack of registration doesn't mean that an investment is a scam.

Rely on good advice

Ultimately, the best defense against investment fraud is to work with financial advisors you know and trust. If you've received a "hot tip," always run it by your advisor before plunking down any money.

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. Students may reapply for a grant each year of school.

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

See our camera shy winners on page 12.



\$50 EACH
Religious Education



Brielle Engen
Court 9977 | Minnesota



Dawson Jeske
Court 998 | Rudolph, WI



Dylan Jeske
Court 998 | Rudolph, WI



Madeline Jeske
Court 998 | Rudolph, WI



Margaret Krupp
Court 850 | Marathon, WI



Marian Krupp
Court 850 | Marathon, WI



Michelle Krupp
Court 850 | Marathon, WI



Axel Larsen
Court 998 | Rudolph, WI



Jaden Palmer
Court 9977 | Minnesota

\$300 EACH

Catholic High School Education



Elsa Bartel
Court 9963 | Oregon



Lily Dennis
Court 911 | Griffith, IN



Angela George
Court 9965 | Ohio



Isaac Kohrman
Court 870 | Fort Wayne, IN



William Kohrman
Court 870 | Fort Wayne, IN



Lauren Meyer
Court 1091 | Sioux Falls, SD



Audrey Nohos
Court 513 | Hammond, IN



Cameron Nohos
Court 513 | Hammond, IN



Eleanor Nohos
Court 513 | Hammond, IN



Hollie Rochau
Court 1017 | East Moline, IL



Mally Steinle
Court 998 | Rudolph, WI

\$300 EACH

Catholic Grade School



Isaac Bartel

Court 1211 | Portland, OR



Meagan Benson

Court 1214 | Portland, OR



Andrew Egan

Court 1069 | Arcadia, WI



Rachel Egan

Court 1069 | Arcadia, WI



Miles Ferkey

Court 998 | Rudolph, WI



Miriam George

Court 9965 | Ohio



Adam Gross

Court 299 | Bristol, WI



Alexandra Gross

Court 299 | Bristol, WI



Jack Gross

Court 299 | Bristol, WI



Sara Gross

Court 299 | Bristol, WI



Mackenzie Gully

Court 9977 | Minnesota



Riley Gully

Court 9977 | Minnesota



Alisa Johnson
Court 9977 | Minnesota



Garrison Johnson
Court 9977 | Minnesota



Grafton Johnson
Court 9977 | Minnesota



Lollie Fran Johnson
Court 9977 | Minnesota



Layla Lombard
Court 870 | Fort Wayne, IN



Ellaina McRae
Court 657 | Atkinson, IA



Megan Mikuly
Court 513 | Hammond, IN



Michael Mikuly
Court 513 | Hammond, IN



Aubrey Peters
Court 657 | Atkinson, IA



Bryce Peters
Court 657 | Atkinson, IA



Johnny Schmidt
Court 1209 | St. Louis Park, MN



Joey Schmidt
Court 1209 | St. Louis Park, MN

[Grade School Winners continued next page](#)

Grade School Winners continued from previous



Camryn Sprague
Court 1241 | Fennimore, WI



Evan Sprague
Court 1241 | Fennimore, WI



Catherine Steinle
Court 998 | Rudolph, WI



Reese Trzebiatowski
Court 306 | Polonia, WI



Brooklyn Utley
Court 513 | Hammond, IN



Tanner Zopp
Court 582 | Milwaukee, WI



Trevor Zopp
Court 582 | Milwaukee, WI

\$300 EACH

Preschool Education



Jaret Engen
Court 403 | Paynesville, MN



Grace Feltz
Court 998 | Rudolph, WI



Andrew Gilk
Court 9977 | Minnesota



Grey Trzebiatowski
Court 306 | Polonia, WI



Hunter Utley
Court 513 | Hammond, IN

\$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 to qualified members 26 years of age and older.

James Coyle

Court 9987 | Illinois
Certified Quality Auditor

Laura Coyle

Court 9987 | Illinois
*Improving the Performance of
Economically Disadvantaged Students*

Cadie Fery (Perlich)

Court 1000 | Stanton, OR
Psychology 215 and Writing 123

Anne Meyer

Court 9987 | Illinois
Developmental Psychology



DUE MAY 31, 2021

Membership Grant Applications

Applications are available online at www.ncsf.com
or call (800) 344-6273 ext. 211

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.

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. 211**.

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

We thank you for your generosity!

RELIGIOUS LIFE EDUCATION FUND

ReLiEF Fund!

Would you like to help support the education of someone studying for the religious life? The ReLiEF Fund includes individual donations or Court / Impact Team donations.

- » Individual donations from members will be matched up to \$100 per donation.
- » Donations will be made to a designated program sponsoring individuals studying for the Catholic religious life.

Your donation will help someone continue with their religious studies.

If you are interested in making a donation, please call **(800) 344-6273 ext. 211**.

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

Camera Shy Grant Winners

Religious Education

Kathrine Erikson

Court 535, Wanda, MN

Jacob Fisher

Court 9959, South Dakota

Jack Jaminski

Court 674, Rockford, IL

Amelia Johnson

Court 299, Bristol, WI

Piper Johnson

Court 299, Bristol, WI

Annika Kulas

Court 1074, Athens, WI

Raleigh Wentz

Court 228, Dickeyville, WI

Reyden Wentz

Court 228, Dickeyville, WI

Roana Wentz

Court 228, Dickeyville, WI

Catholic High School

Ainsley Flaig

Court 9986, Indiana

Lorelei Klitzke

Court 955, Madison, WI

Arthur Kozlowski

Court 1204, Harwood Heights, IL

Sarah Naegeli

Court 1000, Stayton, OR

Grace Schuh

Court 998, Rudolph, WI

Cade Statz

Court 998, Rudolph, WI

Millican Tyler

Court 1000, Stayton, OR

Catholic Grade School

Charles Benning

Court 1083 | Menasha WI

Emmercyn Breu

Court 998 | Rudolph, WI

Ethan Breu

Court 998 | Rudolph, WI

Logan Breu

Court 998 | Rudolph, WI

Jackson Carroll

Court 998 | Rudolph, WI

Kiley Carroll

Court 998 | Rudolph, WI

Jaclyn Christian

Court 299 | Bristol, WI

Adam Dennis

Court 911 | Griffith, IN

Anthony Dennis

Court 911 | Griffith, IN

Laura Dennis

Court 911 | Griffith, IN

Mary Dennis

Court 911 | Griffith, IN

Samuel Dennis

Court 911 | Griffith, IN

Grant Dolby

Court 1000 | Stayton, OR

William Fischer

Court 9959 | South Dakota

Jackson Gilk

Court 9977 | Minnesota

Cody Goldsworthy

Court 306 | Polonia, WI

Charles Kuhn

Court 998 | Rudolph, WI

Peter Kuhn

Court 998 | Rudolph, WI

Stella Kuhn

Court 998 | Rudolph, WI

Amelia LaCasse

Court 998 | Rudolph, WI

Stella LaCasse

Court 998 | Rudolph, WI

Claire Lightbourn

Court 998 | Rudolph, WI

Miles Lightbourn

Court 998 | Rudolph, WI

Nathan Naegeli

Court 1000 | Stayton, OR

Delanie Schuh

Court 998 | Rudolph, WI

Madilyn Schuh

Court 998 | Rudolph, WI

Christian Statz

Court 998 | Rudolph, WI

Evan Thuente

Court 657 | Atkinson, IA

Jack Thuente

Court 657 | Atkinson, IA

Lila Thuente

Court 657 | Atkinson, IA

Catholic Preschool

Reagan Fery

Court 9963 | Oregon

Audra Thuente

Court 657 | Fort Atkinson, IA

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 or Impact Team's picture and story for the January 2021 *NCF* magazine is **NOVEMBER 1, 2020.**



St. Mary Magdalen Court 117 Mantador, ND

For Join Hands Day Court 117 and St. Peter and Paul's Catholic Church celebrated their church building being 100 years old! The celebration was held on Sunday, June 28. The Bishop came to celebrate with the readings of Sts. Peter and Paul. Court 117 provided ice cream cups to add to the lunch provided by the church.



St. Mary Magdalen Court 117 Mantador, ND

Court 117 held a blood drive on Monday, July 27 with coronavirus precautions in place. They took temperatures and everyone wore masks. Thirty-four people were able to donate blood. Unlike previous blood drives, they weren't able to provide lunch for the donors or workers.



St. Mary Court 208 Wabasha, MN

Court 208 hosted the Grumpy Old Men lunch and bingo benefit last February. They raised \$2,315.70 and NCSF matched \$1,500. Funds will be used to help purchase chairs for the St. Felix Auditorium.

Pictured l-r: Nancy Vaplon, Principal Eric Sonnek, and Darlene Wolfe.

2020 Members of the Year Winners



Donna Richwalski

St. Joseph Court 513
Hammond, IN

Nominated by Rita Schneider,
Secretary Court 513

Donna Richwalski is the newly elected president of Court 513. She had served in the past as court president. Donna has served on many committees since joining the National Catholic Society of Foresters in 1997. She was hostess at monthly meetings and involved in Alzheimer's Family Walk held in Crown Point annually. Donna collected pledges and walked in the event. She also helps to co-ordinate and participates in Youth Activity.

Donna is very hands on with her sewing and knitting talents. She made many, many mittens and caps for the Gary Diocesan "Cap for Kids" program. During COVID-19 she made over 200 masks and is presently making Loom Hats for the coming winter for the needy in the area.

Donna was the Sacristan and Minister of the Eucharist at St. John the Evangelist for over 10 years before moving to Senior Living. There she says the Rosary and distributes the Eucharist once a week.

The members of Court 513 feel Donna had a special impact on the people she has helped and served through her parish, NCSF, and Senior Living voluntarism.





Rita J. Boyce

St. Adolph Court 901
Park Rapids, MN

Nominated by Cathy Hensel,
Treasurer Court 901

Court 901 Leadership

Rita Boyce is an active court member and community activist.

Treasurer: 2012-2014

Co-VP: 2008-2009

Auditor: 2011, 2015-2020

Service and Innovation

Haiti Committee

Rita's parish, St. Peter the Apostle has helped to support a parish and its parochial school in Port de Paix, Haiti for almost fifteen years. The goal is to make sure the children in school are fed. They also help to pay teachers so they can work and feed their own children.

Near the beginning of the partnership with the school they did fundraising to help the Haitians finish their parish center. That project also provided work for parishioners.

On the third Sunday of each month a special collection for the Haitian parish was held during Mass at St. Peter the Apostle. The committee served coffee and rolls after that Sunday morning Mass. Donations were quite generous. Rita has been coordinating the Sunday morning coffee and rolls with the other parish groups as well.

Rita has also volunteered with the Living at Home program for several years. She helped a particular resident with health issues. She spent a couple of hours weekly cleaning the resident's home. After work Rita would stop and visit each week until the resident passed away.

For a number of years, Rita has volunteered to help at a booth during the Hubbard County Fair in Park Rapids, Minnesota for the Minnesota Citizens Concerned for Life (MCCL).

The main office in Minneapolis asked her to be the coordinator for the booth. She made sure the booth was staffed during the fair. In 2020 the fair board canceled this summer event due to COVID -19.

Over the years, Rita also arranged for a meeting room in Park Rapids for a representative from the MCCL's main office to meet with area residents. They were kept informed of pro-life issues before the Minnesota State Legislature.

Pro-Life Activities

In January 2013, Rita had the opportunity to attend a March for Life held in Bemidji, Minnesota. She was so inspired at the event that she organized a non-denominational March for Life which was held in January of 2014 in Park Rapids, Minnesota. Her Court supported this event. The Knights of Columbus from St. Peter the Apostle parish and from several other parishes also supported the effort. A rally has been held each January since then — weather permitting. Their pro-life state senator and state representative have been very supportive and have kept citizens aware of attempts by pro-choice advocates to have legislation passed that most certainly does not protect the sanctity of life.

In 2017 the group officially became a local chapter of the "Minnesota Citizens Concerned for Life" that is based in Minneapolis. Rita has been the chapter's chair since it started.

She has also assisted at the annual rummage sale. There's always plenty to do for everyone.

Ability to Mobilize Generations

The March for Life activities includes participants of all ages.



Rosemary Kriener

St. Lucia Court 233
St. Lucas, IA

Nominated by Virginia Manderfield,
Treasurer Court 233

Court Involvement

Rosemary was initially a member of St. Mary Court 657 until she married in 1962 and moved to St. Lucas, Iowa and joined St. Lucia Court 233.

During this time in St. Lucas, Rosemary's three daughters also became members of NCSF. Her oldest daughter Anne received a four-year scholarship from NCSF, and her daughter Evelyn received an in-college scholarship. Rosemary took her turn on various committees.

Rosemary was recording secretary for many years and was also Junior Director — an office that she truly enjoyed. During her tenure, she also worked with the junior boys of the Catholic Order of Foresters. The High Court provided financial assistance for activities such as roller skating, swimming, picnics, holiday parties and service projects, collecting newspapers. Membership grew.

Community and Parish Assistance

Rosemary has always been an active parish member. She and her husband raised six children in the Catholic faith. They were always very generous with their time and financial support. Rosemary taught in the Catholic school after many years in public education. She and a fellow member Marie Blong started a Home School for St. Luke's. The mission was to raise money for the school. They also held a breakfast for first Communicants.

Rosemary is a member of the Rosary Society — she is past president and also served as secretary. It is now Parish Life. She taught CCD for eight years. Rosemary was on St. Luke's Board of Education and Parish Council. She has been a lifelong choir member and has played the organ when the sisters would go on vacation during

summer. Rosemary is a member of the Christ Our Hope Chorale. She is a Eucharist Minister — starting when women were allowed to do so. These past eight years she has served on the bereavement committee.

Ability to Mobilize Generations

Rosemary is the type of parish member and court member who leads by example. She has always supported and encouraged youth and adults to take on leadership roles and work together. She would willingly accept and take on roles within the parish and organizations, and gave her time to serve as a mentor to other members, and encourage group participation as a method of succession planning. Rosemary was active as a female leader in the church long before it was common for women do so.

Her willingness to give of her time, talent and treasure extends beyond the walls of her church community. She is a member of the Huber Steffes Post 672 Auxiliary and has served in many roles. She has also held offices for the South Winn and Jackson Heights Country Clubs. She taught her children to take an active role in community volunteerism as well.

To this day she gives selflessly to organizations, local causes, and charity fundraisers. She enjoys making and donating quilts for community and school galas and events. She and her daughter Evelyn have donated more than 15 creations raising over \$10,000 for local causes. Rosemary continues her devotion to community support. Most recently, she and her sisters established an endowment fund with the Community Foundation of Greater Dubuque to provide annual local scholarships and community volunteer organization support.



Sabrina Contri

Soul Connection
Impact Team 1255
Mount Prospect, IL

Nominated by Jennifer Bernau,
Impact Team 1255

Court Involvement

Soul Connection Impact Team 1255 is one of NCSF's newest Impact Teams. The Team was formed in 2018, members consist of NCSF staff and a couple of former employees and a Board member. Meetings are held monthly at the Home Office.

Though it is still a young team, certain members shine when the Team is creating events to help its community. To date, the Team has gathered gently used business attire for those that need it for use during job interviews. They have collected canned goods and dried food for St. Raymond's kids backpack program. Needy children are sent home on Fridays with a backpack full of food for their family. Members also walked to fundraise for a local animal shelter. The Team held a fun virtual trivia game event during the Pandemic. Money raised went to benefit Catholic Charities. This fresh new Team had many events planned this year that have been placed on hold. However, they continue to think outside the box to do virtual events.

Since the Impact Team's inception, Sabrina has been an active member. The Impact Team has held several successful events for worthy causes which she was involved in. One of the more successful events was the Christmas homemade cookie sale in 2019.

Team members baked homemade cookies and treats that were put into holiday tins for sale. Sabrina baked dozens of cookies and was successful in recruiting her 90-year old grandmother to bake as well.

Not only did Sabrina bake many cookies, she purchased large tins full of cookies during the sale which she donated to the North Brook YMCA.

The money from the Impact Team's cookie sale efforts were used to purchase items on the Christmas lists of several needy families in the area. The balance of the funds were donated to charities that helped needy families with rent and housing. Sabrina helped in these efforts as well.

In 2020, during the COVID-19 Pandemic NCSF made a call out to Courts and Impact Teams to sew masks and distribute them to those that needed them most. It was called the "15-Day Mask Challenge."

Members of the Soul Connection Impact Team created a committee to organize those in the Impact Team who could sew. Sabrina stepped-up to the challenge. She along with members of her family created many colorful masks that were donated.

The family made over 400 masks in one weekend. They continued to make masks throughout the Pandemic, many were donated, and some were sold.

Community

Sabrina's love for animals guided her to volunteer with Fetching Tails Foundation. She fosters shelter dogs while they are waiting to find their forever home. Fostering a dog includes doing the normal day to day activities with the dog, but also includes the meet and greets with potential new owners as well as home visits. The goal is to find the dog their forever home with the right family. Sometimes she finds two families that are interested and right for the dog. Sabrina must choose the right home. Her sister also fosters puppies and Sabrina helps with the puppies when needed.

Ability to Mobilize Generations

Sabrina is successful in recruiting her multi-generational family and many friends to help her in her philanthropic efforts.

Hearts and Hands Event

During these difficult times, Courts were forced to cancel planned events designated to raise funds for their particular cause. NCSF, recognizing the difficulties during these times of sheltering, was able to provide some funding for these causes. Seven Courts received funding.



Holy Ghost Court 228 | Dickeyville, WI

Court 228 planned to hold a bake sale and garage sale in May – NCSF provided \$750 for Grotto repairs in the Sacred Heart Shrine.

Pictured, l-r: President Sylvia Wentz, Treasurer Karen Reese, and Grotto Manager Tammy Kunkel.

St. Ann Court 306 | Polonia, WI

Court 306 planned to hold a bake sale, NCSF provided \$750 for the Missionary Sisters of the Divine Image – the first convent in the U.S. for this order.

St. Mary Court 850 | Marathon, WI

Court 850 planned to hold a cinnamon roll sale in April to raise funds for the Maddy Lang Family. The Lang family received \$750 from NCSF for the canceled event.

St. Mary Court 868 | Muscoda, WI

Court 868 canceled a pancake breakfast scheduled in March. NCSF provided \$750 for St. John the Baptist Fellowship Hall to help with the purchase of new tables and chairs.

Pictured, l-r: Treasurer Barb Prohaska, Secretary Germaine Hying, Fr. Christian, and President Sharon Connery.



St. Adolph Court 901 | Park Rapids, MN

Court 901 was planning a 3-day rummage sale in July that was canceled. NCSF provided \$750 for St. Peter the Apostle Church to help with bell tower repairs.

Pictured, l-r: Secretary Florence Hensel, Rev. Tom Friedl, and Treasurer Cathy Hensel.





St. Margaret Court 1074 | Athens, WI

The Irish Carnival in March was canceled due to COVID-19 restrictions — NCSF provided \$750 to St. Anthony Home and School Association to help pay for new text books and Chromebooks.

Pictured l-r: Heather Krueger and Treasurer Agnes Gianoli.

St. Theresa Court 1057 Denmark, WI

Court 1057's plate lunch fundraiser in April was canceled — NCSF provided \$750 for the maintenance and repairs of St. Therese parish sites.

NCSF COVID-19 Matching Funds Grant Program

Courts and Impact Teams have an opportunity to get up to \$350 matched for a sole sponsored event or up to \$175 for a co-sponsored fundraiser. Eligible activities may include supporting food banks, front line workers, parishes, schools, or individuals affected by COVID-19. This program is available through December 31, 2020.

Find the application on our website www.ncsf.com — click on the 'MEMBER FORMS' button at the top of the page. You can also call the Outreach and Engagement Department at **800-344-6273** ext. **211**.

Prescription Relief During the Pandemic

Millions of Americans have lost their jobs and health insurance. WellRx Premier is committed to helping you stay healthy. During the pandemic, **WellRx Premier RxRelief** can help you receive heavily discounted prices* at more than 65,000 participating pharmacies nationwide. Use the card below or visit www.wellrxpremier.com/rxrelief to get an ID card - plus price medications, locate participating pharmacies, and save!

DISCOUNT ONLY - NOT INSURANCE

WellRx Premier RxRelief card is a separate card, and different from, your regular Scriptsave/WellRx Premier card (see inside cover of this magazine).

The Relief program is available for a limited time. *All prescriptions are eligible for savings. Discounts are available exclusively through participating pharmacies.

The range of discounts will vary depending on the type of prescription and the pharmacy chosen. This program does not make payments directly to pharmacies.

Members are required to pay for all prescription purchases. Cannot be used in conjunction with insurance. You may contact customer care any time with questions or concerns, to cancel your registration or to obtain further information. This program is administered by Medical Security Card Company, LLC, Tucson, AZ.



ScriptSave WellRx
Premier

PRESCRIPTION SAVINGS CARD

RxBIN: 006053
RxPCN: MSC
Group #: 2736
ID #: 2736171848

Customer Care
1-800-407-8156

www.wellrxpremier.com/rxrelief
DISCOUNT ONLY - NOT INSURANCE

*Savings average 60%, with potential savings of up to 80% (based on 2017 national program savings data). All prescriptions are eligible for savings. Cannot be used in conjunction with insurance. To price your medications and to find participating pharmacies near you, visit: www.wellrxpremier.com/rxrelief.

PHARMACY HELP DESK: 1-800-404-1031

Discounts are available exclusively through participating pharmacies. The range of the discounts will vary depending on the type of prescription and the pharmacy chosen. This program does not make payments directly to pharmacies. Members are required to pay for all prescription purchases. Cannot be used in conjunction with insurance. You may contact customer care anytime with questions or concerns, to cancel your registration, or to obtain further information. This program is administered by Medical Security Card Company, LLC, Tucson, AZ.

Scholarship Winners



DUE JANUARY 30, 2021

Membership Scholarship Applications

Applications are available online at www.ncsf.com
or call (800) 344-6273 ext. 211.

In-College

Eligible recipients are awarded up to \$2,000 each for two years (\$1,000 per year). Recipients are full-time students who have completed one full year of college.



McKayla Babinat
Court 632 | Clutier, IA

I am studying:
Business



Dennis Baca III
Court 9965 | Ohio

I am studying:
Finance



Andrew Bargender
Court 41 | Rozellville, WI

I am studying:
Accounting



Katherine Lopez
Court 9987 | Illinois

I am studying:
Biochemistry



Caitlin Schmitt
Court 868 | Muscoda, WI

I am studying:
Political Science

College

Eligible recipients are awarded up to \$4,000 each for four years (\$1,000 per year).
Recipients are high school seniors aiming towards a bachelor's degree.



Clare Bargender
Court 41 | Rozellville, WI

I am studying:
Accounting



Joshua Joiner
Court 391 | Chicago, IL

I am studying:
Psychology



Jacob Bentz
Court 533 | Scio, OR

I am studying:
Journalism



Anna Jones
Court 1003 | Wahpeton, ND

I am studying:
Healthcare Administration



Carly Goebel
Court 743 | Morrisonville, IL

I am studying:
Special Education



Marion Kurszewski
Court 182 | Appleton, WI

I am studying:
Spanish



Hannah Gross
Court 1083 | Menasha, WI

I am studying:
Computer Science



Danielle Smits
Court 998 | Rudolph, WI

I am studying:
Nursing



Eric Hiatt
Court 911 | Griffith, IN

I am studying:
Wildlife Ecology and Management



Marissa Velazquez
Court 513 | Hammond, IN

I am studying:
Animal Science/English

Member Highlight Growing up with NCSF

CELEBRATING AGNES GIANOLI

We congratulate Agnes and St. Margaret Court 1074 for their good works over the years in the name of NCSF. We admire your history and your dedication. Thank you!

If you know an outstanding member of NCSF send us their story!



From time to time we come across a story of a dedicated member of National Catholic Society of Foresters (NCSF) that should be shared.

Agnes Gianoli is one of these members. She is 94 years old and still an active member and officer of her court in Athens, Wisconsin.

A Member at Birth

Agnes Gianoli was born on May 15, 1926. She became a member of Women's Catholic Order of Foresters (WCOF) at birth and has been a member of NCSF all her life.

Agnes is one of 11 children, 7 girls and 4 boys. Sadly, two of the boys died as infants. All 7 of her sisters were Foresters as well as one of the boys. She also had cousins at the time that were Foresters. Agnes's father died when he was only 52 years old. She was 19 at the time and there were 6 siblings younger than her. Her mother held the family together and continued to be actively involved in their court. They would all help out when needed. Agnes credits her mother for raising her well.

When Agnes was in high school, she competed in "Stunt Night". Stunt Night was a variety of shows or performances at the school. Groups would compete with 4 or 5 other sets of performers. Whichever group got the most applause won the contest.

Court Activities

St. Margaret Court 1074 was established in 1915. When first chartered, the Court had many members. They even had out-of-town members from other states that would be active in the Court.

Agnes has been Treasurer of St. Margaret Court 1074 in Athens since May of 1994 and has held a variety of positions. At one time she held the position of "Sentinel" in her Court. A Sentinel was someone who warmly invited members into meetings and assisted in the initiation of new members.

The Court supports St. Thomas and St. Anthony parishes and school.

St. Margaret Court was always active in the "Athena Fair" and Agnes always helped at the church food stand from a very young age. The Court co-sponsored the "Irish Carnival" for many years. It also co-sponsored the St. Thomas "Chili Dinner" and the St. Anthony "Potato Bake".

Some of the other court activities that were very rewarding for Agnes were the bingo parties they sponsored for senior citizens. The seniors were always very excited about this event as well as the card parties that were held for them. The Court's public card parties were very successful and always a hit in the community. A free lunch was always included. The first few card parties had over 80 players. These parties usually benefited the Alzheimer's Association.

Members of St. Margaret Court would also sew bags for seniors to use on their walkers. They donated them to anyone who needed one.

The surrounding community has always benefited greatly from the Court's work. They often held dinners for the public to raise money for various projects. This was much appreciated by all in the community. Over the years the Court donated almost \$5,000 to St. Anthony Catholic Church.

Throughout the years, Agnes and St. Margaret Court 1074 endured many national and world events that challenged them, including COVID-19. Throughout it all they thrived and continued to do the good work they have always done. Though there may be fewer participants these days, they continue on.

Community

The Village of Athens is located in an agricultural area of North Central Wisconsin approximately 25 miles northwest of the city of Wausau. They pride themselves in maintaining a small-town feel as they grow in commerce, clubs, and organizations.

Agnes was also a charter member of the Athen's VFW Auxiliary which was established in 1949. She was secretary for the VFW for 59 years and president for several years.

Additionally, Agnes was a charter member of the Athens Women Bowling Association in 1949. She was treasurer of the association for many years. Agnes had the distinction of bowling in 67 consecutive state and national tournaments for 31 years.

When her four daughters were young, Agnes was a Brownie and Girl Scout Leader as well as the cookie chairman.

Agnes was employed as a bank teller for over 32 years. She retired in 1991. She then volunteered at St. Anthony School in the reading program, helping 2nd and 3rd graders to read. She also was in the school food services for 20 years.

Agnes belongs to St. Anthony Parish where she is still a member of St. Anthony Parish Council of Catholic Women (P.C.C.W.) and was secretary for several years. Agnes was also secretary of the Athens Women's club when it was active. She was also a lector and Communion distributor at Mass at St. Anthony's for 35 years.

Thank you Agnes for your dedication and good works!



COVID-19 is Prompting Families to Rethink Their Finances

July 10, 2020 | Amanda Austin, Life Happens Blog. Used with permission from Life Happens. www.lifehappens.org

COVID-19 has led families to cancel travel plans, get (semi!) comfortable with homeschooling kids and deal with all kinds of other inconveniences.

As if that weren't enough, it's also making many families take a closer look at their finances and make sometimes difficult financial decisions.

Life Happens recently conducted a survey that polled more than 2,000 adult Americans about how the pandemic changed their financial views and behaviors. Our “Tough Talks During COVID-19” survey results showed that dramatic changes are taking place.

For starters, more than two-thirds (67%) of respondents said that COVID-19 has served as a wake-up call to reevaluate their finances. Many of these respondents feel more comfortable talking about financial matters around the dinner table — today, only 40% feel uncomfortable having these discussions versus 45% in January 2020 before the pandemic hit.

Getting Comfortable with the Uncomfortable

While families are talking more about the state of their finances, they admit that these conversions

What Families are Talking About

Here's what our respondents said comes up when they have these conversations:

- 33%** Wills and inheritance
- 32%** Current health issues and concerns
- 30%** Life insurance coverage
- 29%** Current financial status
- 27%** Emergency savings
- 26%** Future emergency plans
- 25%** Politics

Families Also Changing Financial Habits

Besides having these discussions, families have also changed their financial behavior since COVID-19 surfaced. The changes include:

- 49%** Cutting excess spending
- 45%** Building up savings and emergency funds
- 43%** Continue working and delay their planned retirement date
- 37%** Dipping into retirement funds
- 24%** Focusing on paying down debts

aren't easy. Nearly seven in 10 (69%) said they want to be even more open with their partners about their finances. They also want to spare their kids, with 60% saying they avoid discussing money with children because they don't want kids to worry.

Today, these conversations are more important than ever: Respondents said that they don't believe they'll be truly comfortable with their financial status for another 8.5 months.

Now's the Time to Consider Life Insurance

But there are some silver linings. Americans aren't known for being savers, but the pandemic has made people sock away money by cutting out needless purchases.

What's more, 66% of respondents believe that COVID-19 helped them better understand life insurance. Meanwhile, a quarter (25%) of respondents have bought life insurance for the first time because of it.

COVID-19 made many of us seriously consider our mortality for the first time. It's sadly shown us that no one — not even the young and healthy — are assured a long life. And that an untimely passing all too often leaves the ones left behind on shaky financial ground.

That's where life insurance can be a financial lifeline. It provides funds that let your family maintain their standard of living when your earnings are no longer in the picture.

Life insurance is probably a lot less expensive than you think. Many people are surprised to learn that a healthy 30-year-old woman can get a \$250,000 20-year level term policy for just \$22 a month. With this policy, your loved ones would receive \$250,000 if you were to pass away between the ages of 30 and 50. (And they'd receive the full \$250,000, since life insurance proceeds almost always pass on tax free.) To get an idea of how much life insurance you'd need, check out our Life Insurance Needs Calculator at www.ncsf.com/calculator/.

It's important to remember that any amount of life insurance is better than none at all — and that talking to an insurance advisor is always free. Today, many insurance advisors can help you explore your options and secure coverage via phone, email and/or video chat. Start the process by emailing us at sales@ncsf.com or call 800-344-6273.

These conversations may not be easy. But the peace of mind you'll get knowing that your loved ones are protected makes them completely worth it.

A Message from Deacon Lorbach



I had to say good-bye to an old friend of mine this past spring. I always thought that I would be the first to go. I thought my old friend would live on long after I became a memory, but that just wasn't meant to be.

I remember how tall and straight my old friend stood when we first met some 46 years ago. But the years took its toll on the both of us and unfortunately, I had to witness the final hours. It was difficult watching the men hanging from ropes as they took down my old friend, the beautiful maple tree that once graced my backyard. Over the years, rain and ice had worked its way into the crevices and weakened the limbs, destroying it, like a cancer, from the inside out. I had no choice, the time had come, and now as autumn surrounds us, I am left with only the memories and the lesson I learned a number of years ago.

My old friend, the maple tree, was a wonderful tree to climb. My twin sons discovered that as little boys. I think they spent as much time in the tree as they did on the ground. Birds and squirrels also enjoyed the tree, and even in the end, there were a few of grandpa's birdhouses still hanging from its limbs. I hope the sparrows were able to relocate, without a problem, on that day when the maple came down.

Unbelievably, that beautiful maple had a sense of humor. As a new homeowner, I used to be obsessed with fallen leaves on my lawn. Often I would rake after a long day at work, by way of the porchlight. All the leaves would be raked onto the street for the village to collect them with their

strong vacuum trucks. The front was easy, however, that maple in my backyard held tightly to every leaf until the day after the village stopped, which meant I had to bag the leaves. Somehow, that maple knew and on the day after the deadline, it would drop all its leaves in a matter of hours. I could almost hear it laugh at me.

One day, when my sons were three years old, I was home watching the maple dropping the leaves like a “leaf blizzard.” It was a warm sunny autumn day so I didn’t mind having to rake and bag that year. I raked all of the leaves into a giant pile, but before bagging them, I wanted to teach my sons what little children do when they see a pile of leaves.

One of the boys didn’t need a lesson. He ran as fast as he could and dove headfirst, digging himself deeper and deeper into the pile of leaves. Now his brother wasn’t far behind, but just as he reached the edge of the pile and was about to take off, he froze, looked up and simply pointed in wonder.

There stood that grand maple tree with its limbs now bare of its leaves, except up high, one red and brown and yellow leaf still gently clung to its branch. Instead of seeing the thousands of leaves laying at his feet, my son could only see that one and only leaf, high above his head.

Whether we can still see with the wonder and clarity of a three year old, or have to search for that wonder that has been covered over by the cares and worries of life, it’s still there deep in our souls. That wonder has been placed in our hearts by our God who says to each one of us without exception “You are my beloved. And in you I am well pleased.” Since that afternoon with my twins I knew just what God meant when those very words were whispered in our ears at our Baptism. Can you still hear them now?

As a gift to yourself, take time this autumn to go for a walk and listen to the crunch of the leaves beneath your feet. With each step remember that you are loved immeasurably by God. And please think about my old friend, my maple tree, and my son pointing in wonder, reminding all of us that we are God’s beloved!



“

“You are my beloved. And in you I am well pleased.”

Outreach & Engagement

Crisp air and golden hues officially welcome fall each year. As green leaves turn to shades of red, orange, and yellow it's time to head outside to capture every moment of the season. Autumn's blue skies, falling leaves, chilly weather, leaves crunching at our feet give us a cozy feeling of change for the good. We should meet fall with a renewed spirit and eagerness even during this time of COVID. Fear should not keep us from trying to help to improve our communities and the lives of others. If there is a will there is a way. Find your personal strength and put it to good use. If you need ideas or help with a project call us!

Prayer Network Time Change

One of the best ways we can build community is by praying together.

The Outreach and Engagement department asked the prayer network participants for feedback about moving the NCSF prayer sessions to a different time that would make it easier for you to participate.

Though the vote was close, the sessions will now be held on Thursdays at 8:00 a.m. Central Time. We hope that this will prove to be a more convenient time for you to attend our Zoom prayer sessions.

Participants will still receive the weekly prayer even if you cannot join us that day.

Let's join in prayer for the intentions of our members, family, and friends on Thursdays at 8:00 a.m. Thank you for your feedback.

Prayer Network Form (Mail to: NCSF Outreach, 320 South School Street, Mount Prospect, IL 60056)

Name: _____ Email Address: _____

City: _____ State: _____ Court/Impact Team No.: _____

Prayer Intention: Please write what you would like others to pray for:

National Make a Difference Day

National Make A Difference Day brings community service to a whole new level each year. Organizations join forces on the fourth Saturday in October to make a difference, big or small.

The mission is to improve the lives of others. All across the country, organizations pick up the tools required to help others during this time. The expression of love for each other through support and elbow grease is sometimes all we need to make a difference.

Observe this day by performing some form of service in your community or for those in need.

Make A Difference Day is a great way for individuals to give something back to the communities they live and/or work in. It's not only a great way to give back but is an opportunity for all of us to improve our communities.

Even during COVID we can find ways to help. Create a NCSF Pop-Up Impact Team, choose any date that fits and go for it!

NCSF Pop-Up Impact Teams

All NCSF members are eligible to lead a NCSF Pop-Up Impact Team to create an event that will benefit their community or a cause that is near and dear to them. An individual member may gather their friends and family together to create an event.

130th Anniversary

Please take a look in your photo albums and storage areas for pictures, videos or printed materials that show your Court's good works over the years. Look into your archives for any information you may have and share it with us. We'll use it to create materials for NCSF's Anniversary. Pictures can be scanned and sent in. No scanner? Call us for help! Call **800-344-6273 ext. 211** or email fraternal@ncsf.com.

Importance of Email

If you have not yet provided us with your email address please sent it to fraternal@ncsf.com.

Email is the most efficient and quickest way to communicate with our members. Communication pieces are sent within seconds and you receive important information quickly.

If you do not yet have an email address, it's easy to get and create one. We would be happy to provide you with assistance.



Copy of Legal Document Needed

In order for us to speak to someone on your behalf pertaining to your coverage information, we need a copy of the legal document that authorizes them to act on your behalf.

This could be:

- A signed request from you,
- A copy of a Financial Power of Attorney, or
- Conservatorship Papers

Name Change

In order to change your name in our records, we need:

- A copy of your marriage license,
- A divorce decree, or
- A court order.

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