

National Catholic Forester

Spring 2020

Celebrating
Court 208!

CEO Message

Supporting our members during this critical time is our highest priority.

2019 Annual Report

Life Insurance Advice
for Soon-to-Be Parents



The Gift of Life Insurance

Most people purchase life insurance to cover the funeral and burial costs of a spouse, parent, or business partner. It is also purchased to replace lost income caused by the related figure's death. But that's not the only reasons to have life insurance.

Many parents and grandparents find it beneficial to purchase a policy for their child early on to allow it to build cash value and to teach their child to be financially responsible. The cash value can be used later to help defray the costs of education or other necessities. It also ensures that their child will be properly covered in the event that they develop health problems later in life. According to a survey from Life Happens and LIMRA, approximately 20% of parents and grandparents have purchased coverage for children.

How Coverage Works

You may want long-term coverage or wish for your child to have a policy in his or her name, you will be able to purchase whole life insurance for a child. Because children are so young and far less likely to pass away in the near future, the premiums on policies for children are much lower, making this a wise financial decision. In addition, having a whole life policy from an early age will ensure that the child is always covered, and will negate the possibility of future medical issues making it difficult for the child to obtain coverage.



National Catholic Society of Foresters

Call for a free quote today; NCSF may have the right coverage for you.

(800) 344-6273

4.20AD-LIFE

What's Inside

- 2 CEO Message
- 4 Annual Report
- 8 Member Benefits
- 12 Alzheimer's Support
- 13 Friends, Family, Community
- 16 Outreach and Engagement Message
- 18 Celebrating St. Mary Court 208
- 20 What to Do About Fraudulent Credit or Debit Card Charges
- 22 St. Mary Court 998
- 23 Life Insurance Advice for Soon-to-Be Parents
- 26 A Message from Deacon Lorbach
- 28 Important Dates
- 29 Customer Care



16



18



20



23



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Spring Message from the CEO

Dear Members,

During this unprecedented time and extremely difficult situation due to coronavirus (COVID-19) nothing is more important to NCSF than its members. Now more than ever we are committed to serving our membership. Supporting our members during this critical time is our highest priority.

NCSF like all companies is concerned with the challenges that we all are facing. Please be assured that during this time of uncertainty we remain operational. Our entire team is always ready to support and assist you.

Our business continuity plan ensures that we continue to serve our members. Our goal is to mitigate and generate the least amount of disruption for our members, agents and partners.

As a member and purpose driven organization, we want to maintain your confidence and trust. We are committed to fulfilling our mission.

Our communication team will keep you updated on NCSF news. Our goal is to provide you with a sense of calm and confidence that the trust you place in us is taken very seriously. You will find a wealth of information on our website www.ncsf.com.

Visit the website for updates on our products, services, forms and communications.

We have invested in our future and we remain financially fit and strong. We had an outstanding year of sales and continue to be strong in solvency and surplus.

Our solid 2019 economic numbers are presented on pages 4-7 and illustrate our financial strength. We are prepared and ready for continued success throughout this new decade and beyond.

As mentioned in previous issues, we invested in upgrading all aspects of NCSF's internal systems to some of the best platforms available in the industry. We replaced our Policy Administration system, our Accounting system and invested in a Marketing Automation system. We also reorganized and optimized our staff to enhance our service delivery.

Thank you to all our members for being a part of our Society. We are grateful for the opportunity to partner with you to help make the communities we serve more financially secure while continuing to make an impact with the good works you plan, create and participate in. These good works leave their mark and will resonate well into the future.

In light of the situation, we all must continue to remain hopeful and enjoy the gifts we have been given.

We are living in a time of uncertainty, but it is important to remember what matters most and what inspires us is the good work we do at the Society. Let us all stay connected like never before. We are called upon to be our best selves with patience, understanding and compassion.

May God Bless you this Easter and fill you with hope and happiness.

The Centers for Disease Control and Prevention (CDC) offers the most up-to-date information on COVID-19. The link to the CDC is: www.cdc.gov/

We encourage members to follow not only the CDC recommendations but to follow your respective state's resources.

All COVID-19 related federal government resources can be found here: www.usa.gov/coronavirus

Federal Relief Loans

Find information about federal disaster loans for businesses, private non-profits, homeowners and renters here: www.covid19relief.sba.gov/#/

NEW! Members' News

Check our website www.ncsf.com under the Philanthropy tab you will find a new 'Member News' section that connects to a page where you can find links to Diocesan resources for online Masses and other services.

We encourage all members to stay connected with their communities and parishes. Community food banks are accepting monetary donations.

Also, during this difficult time when our churches are closed please help keep your parish's light shining by continuing to contribute. Many parishes have the ability to accept donations online.

Annual Report 2019 at a Glance

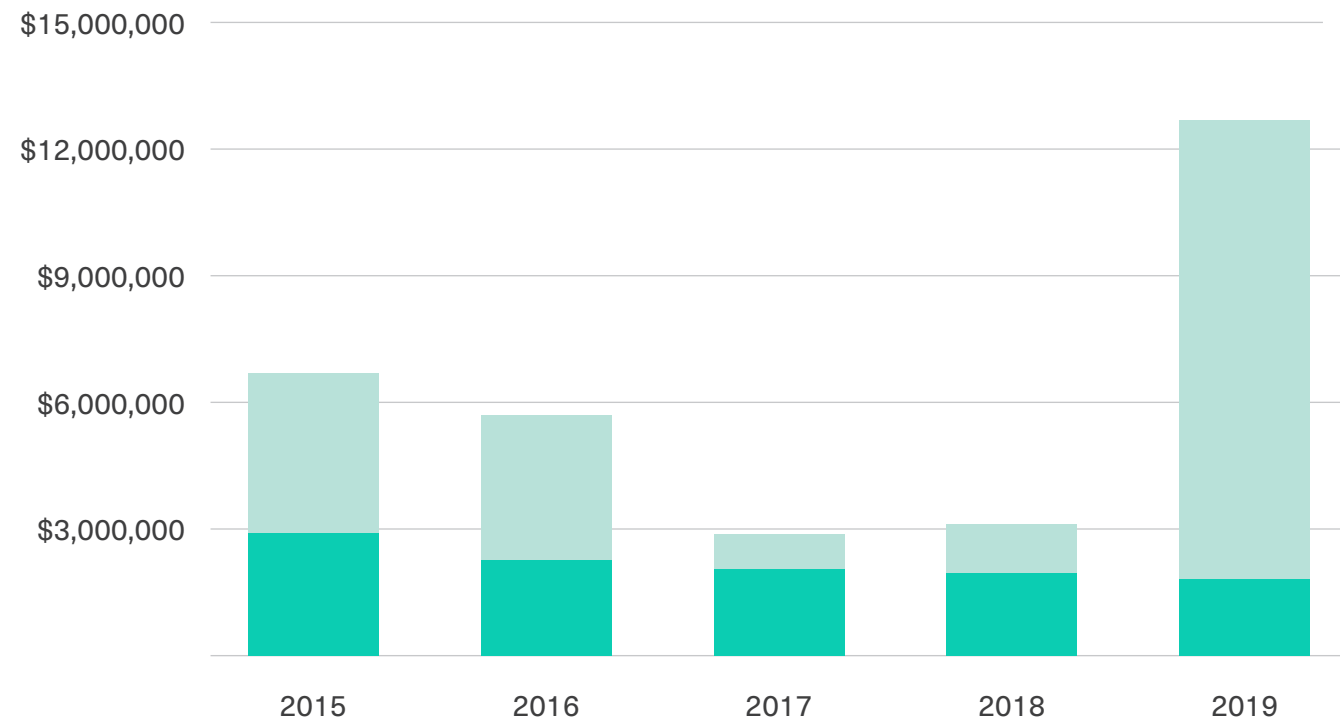
Partnering with families to achieve financial piece of mind.

It is a responsibility that the Society takes very seriously. Whether planning your retirement or your family legacy, Society members can feel true comfort in knowing that NCSF is there in their time of need.

NCSF Life & Annuity Revenue History

STABLE FOUNDATION OF LIFE INSURANCE SALES

● Life ● Annuity

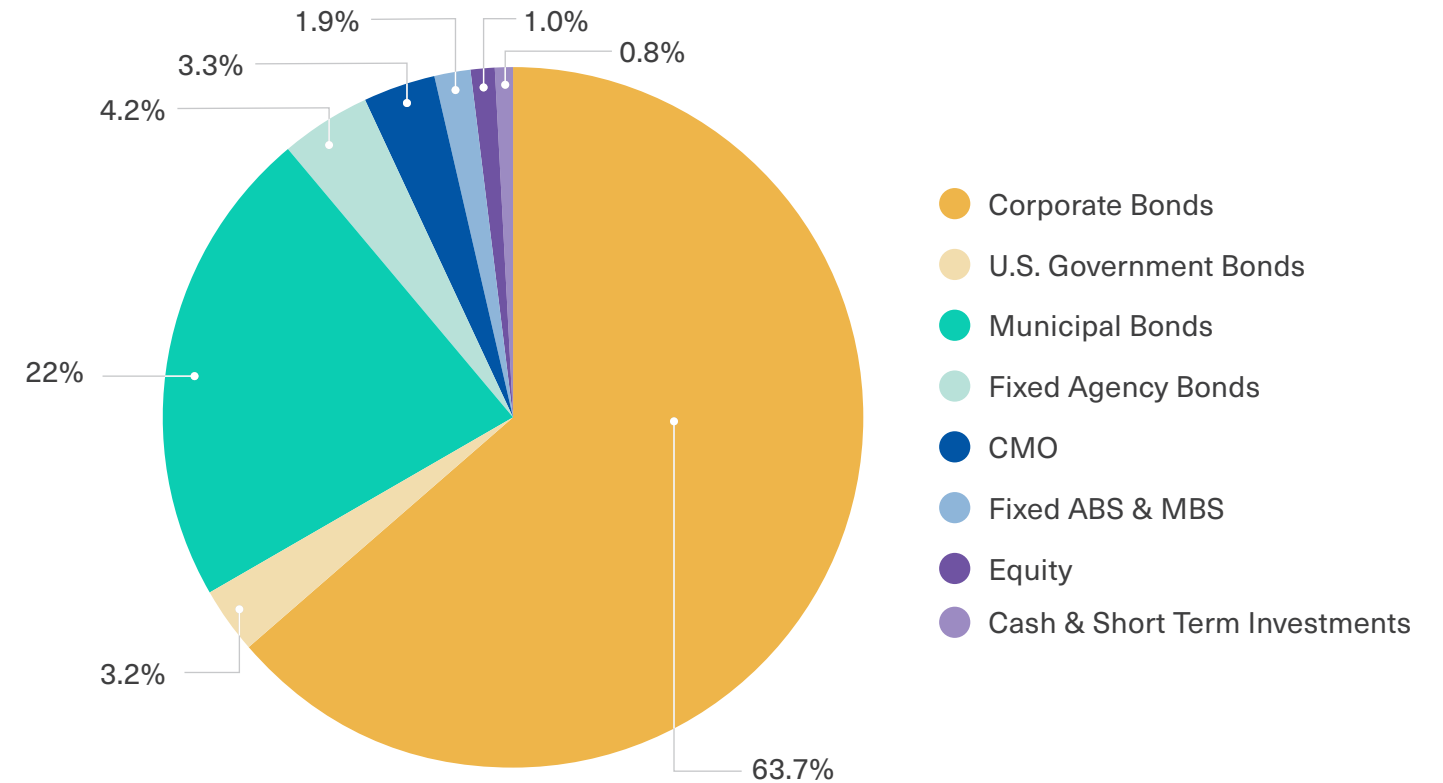


Sound Investing

NCSF is a not-for-profit organization. Monies acquired through sound investing are first reserved to pay members' certificate obligations and any remainder is channeled back to our members, their parishes, Catholic schools, local communities, and individuals/families in need.

Sound Investing

TOTAL PORTFOLIO: \$159,327,073

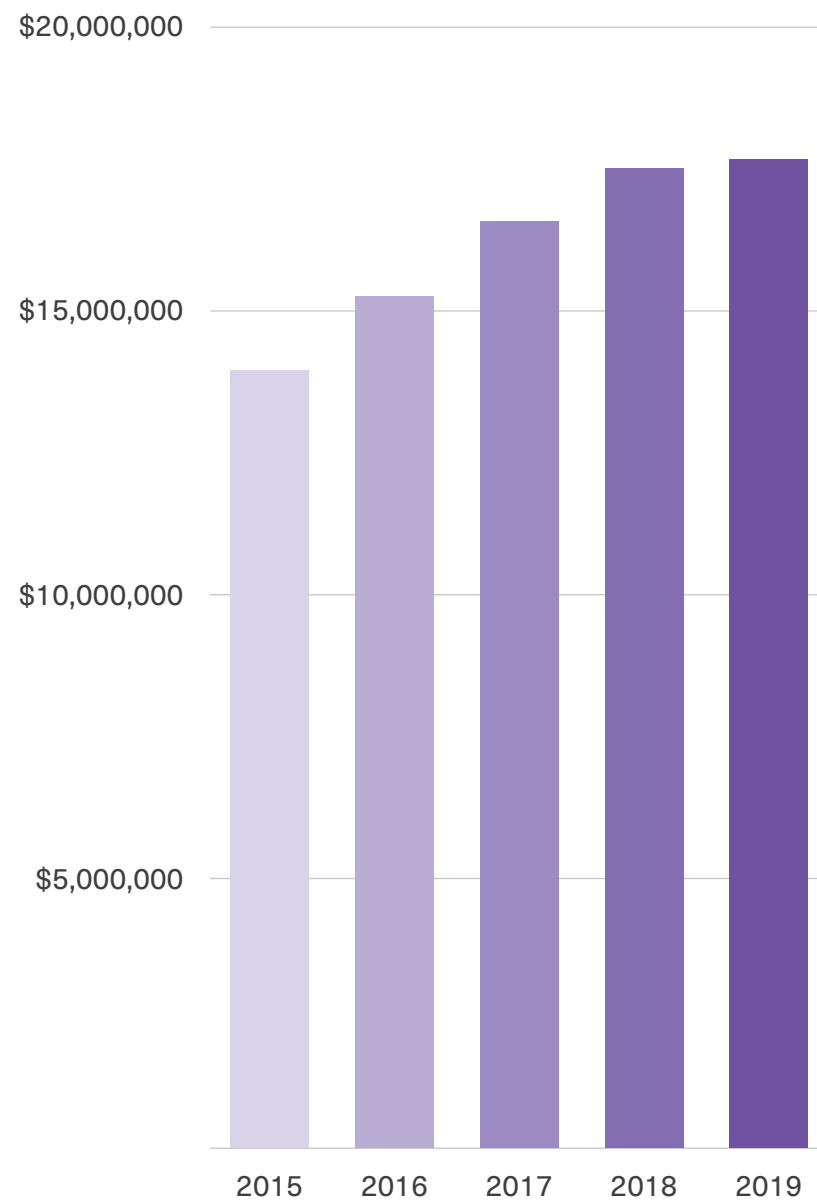


Surplus

Surplus is the excess funds (assets over liabilities) that are left over after all of the Society's obligations are met.

Surplus History

TOTAL PORTFOLIO: \$159,327,073

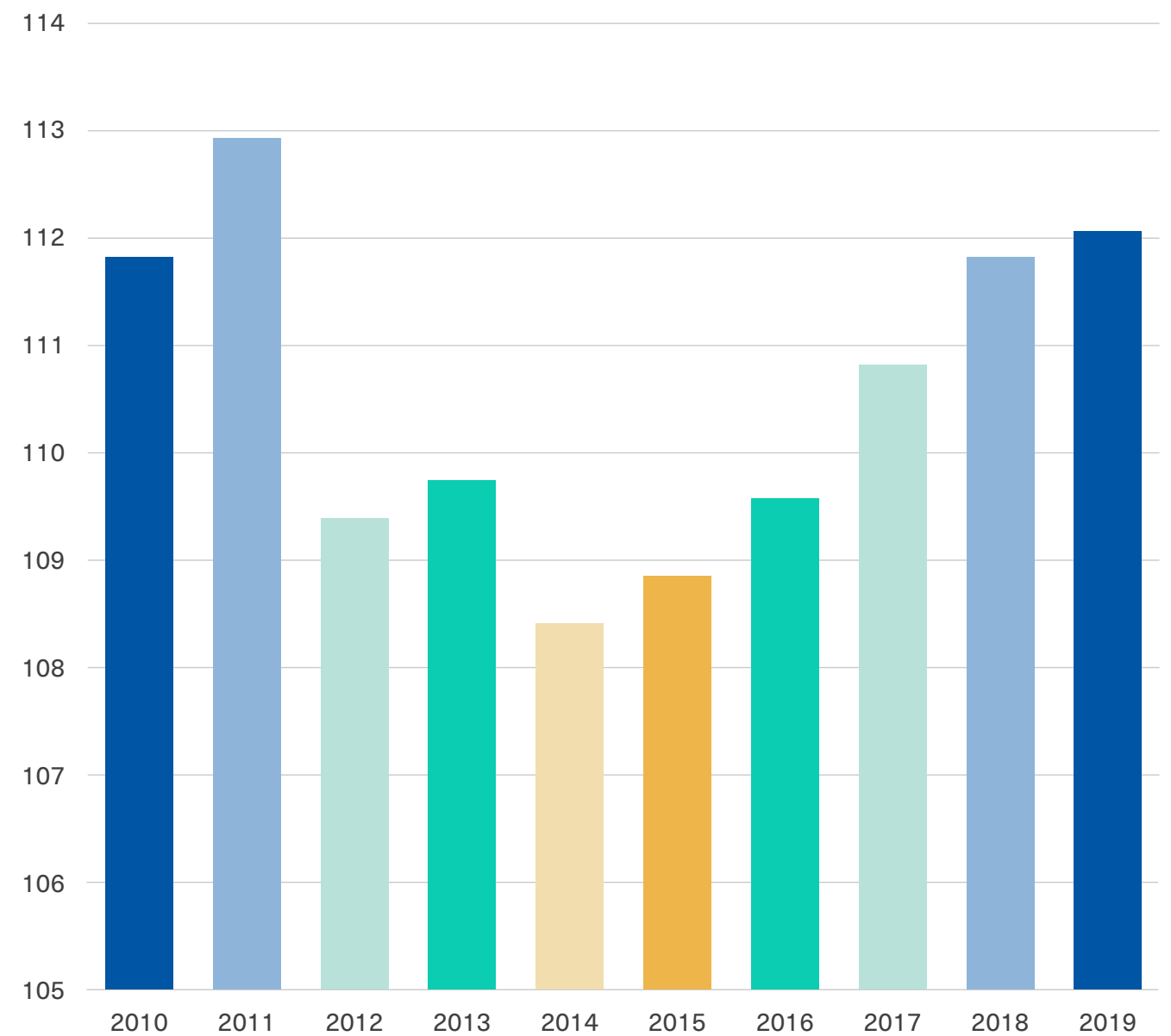


Solvency Ratio

The solvency ratio measures the financial soundness of a business and its ability to meet short-term and long-term obligations as they come due.

Solvency Ratio

ASSETS FOR EACH \$100 OF LIABILITY



#GiveBack: Hearts and Hands Events

Through the NCSF Court and Impact Team system, our members move their faith into action in local communities.

They give of themselves, so their community will improve and the people living there will have better lives. Our Hearts and Hands matching funds program is instrumental in helping where the need is greatest.

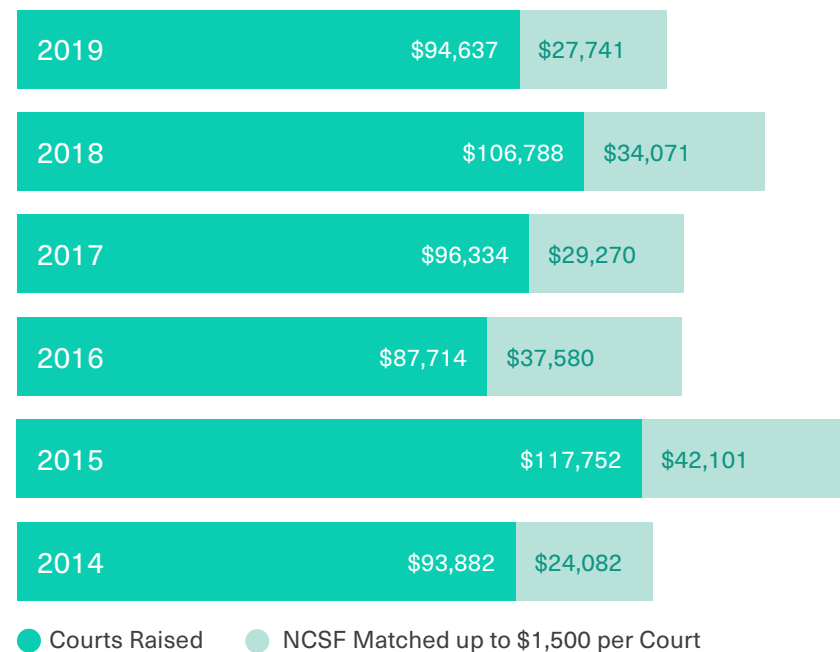
Throughout the 2019 year our courts held 32 Hearts and Hands events donating \$122,378 for local causes. Courts raised \$94,637 and NCSF matched \$27,741.

These funds help to support Catholic education, Catholic parishes, Christian Mother's Society, youth groups, Alzheimer's support, individuals in need, and more.

Our members also collect towels to be donated during Lent; hold pancake breakfasts; cake spins; and make all sorts of delicious goodies like cookies, chili, steak fries, and pfeffernusse cookies. Our members also hold rummage sales, holiday bazaars, have a meat sale, sell Christmas wreaths, and help out with festivals like Irish Fest and Oktoberfest—they are an integral part of their community! NCSF members continue to make a difference.

Hearts & Hands

COURTS RAISED & NCSF MATCHED



Grants and Scholarships

What a great benefit! If you are eligible, send in an application! Recipients do not need to be in an active Court or Impact Team to receive funds. Grants and Scholarships are available to beneficial members of two or more years, whose certificates are in force and active.

Grants

NCSF is a big believer in education and offers members various grant programs to the Catholic school of their choice to help defray the cost. Grant program recipients are chosen by lottery.

\$300 each: Catholic Preschool, Grade School and High School Grants

\$50 each: Religious Education Program Grants (CCD)

Scholarships

NCSF also awards scholarships to help defray the cost of their education. Recipients are chosen by merit.

\$1,000/year, up to \$4,000 total: 4-year College Scholarship

\$1,000/year, up to \$2,000 total: 2-year College Scholarship

\$500/year, up to \$1,000 total: Occupational Training Scholarship

Continuing Education Grant

Available to members interested in learning new skills with credit or non-credit courses at a community college, park district, or other qualified institution. Up to \$250 each, recipients are awarded by lottery.

YEAR	GRANTS	SCHOLARSHIP	CONTINUING EDUCATION
2015	\$21,100	\$54,000	\$488
2016	\$20,800	\$55,500	\$1,554
2017	\$20,800	\$55,500	\$359
2018	\$19,600	\$47,000	\$500
2019	\$21,100	\$43,500	\$609
Grand Total	\$103,400	\$255,500	\$3,510

Discount Programs: Prescription Drug Savings Cards

Available to members of NCSF who own a certificate of insurance or an annuity.

ScriptSave

2015-2019 SAVINGS COMPARISON

YEAR	NET CLAIMS	RETAIL PRICE	PROGRAM PRICE	TOTAL SAVINGS
2015	181	\$9,121.43	\$4,701.68	\$4,419.75
2016	609	\$44,430.60	\$17,370.73	\$27,059.87
2017	419	\$49,017.97	\$16,402.70	\$32,615.27
2018	336	\$30,095.71	\$12,424.85	\$17,670.86
2019	264	\$23,152.45	\$10,075.58	\$13,076.87
Grand Total	1,809	\$155,818.16	\$60,975.54	\$94,842.62

ScriptSave® to sign up:

ScriptSave® is available to beneficial and social members. Go to www.scriptsave.com—use the NCSF code 777 and print a prescription drug savings card. You can begin to use it immediately and save money for everyone in your household, including pets! *Discount Only - Not Insurance.*



Questions? Call (800) 700-3957 between 9:00 a.m. - 8:00 p.m. EST Monday-Friday.

Scriptly RX

SAVINGS IN 2019

STATE	CLAIMS	AVERAGE % SAVED	AVERAGE SAVED	Total Saved: \$1,176.45
IA	11	59%	\$166.07	
IL	4	49%	\$79.52	
MN	2	80%	\$743.86	
OR	7	85.8%	\$91.37	
VT	2	82%	\$77.44	
WI	12	32.63%	\$18.19	

Scriptly RX¹ to sign up:

Scriptly RX is Rx savings designed for the community you serve – it is the only Rx medication savings platform specifically designed with social-impact in mind. *Discount Only - Not Insurance.*

Contact the Home Office to have a card sent to you by email/mail: 800-344-6273 or info@ncsf.com. To compare prices at pharmacies near you, on our web page: www.ncsf.com/philanthropy/fraternal-benefits/



1) Previously known as Good Neighbor.

Discount Programs: Hearing Aids

As a member, you and your family have access to exclusive American Hearing Benefits™.

- Discounts on today's latest technology, including hearing aids and tinnitus options.
- FREE annual hearing consultations.
- Network of 3,000+ hearing professionals.
- FREE three-year supply of batteries (40 cells per hearing aid purchased per year).
- One year of FREE office visits (limit of six).
- 60-day trial period.¹
- FREE Deluxe Warranty Plan, including loss and damage.¹
- Financing plans available (subject to credit approval).

American Hearing Benefits

48 members contacted AHB in 2019 about their benefit opportunities, of these 48 inquiries six completed a free consultation and one purchased a hearing aid.

YEAR	FREE CONSULTS	HEARING AIDS
2019	6	1

Source: Better Hearing Institute.

- 1) Professional service fees may apply.
- 2) On qualifying purchases.

Membership benefits not available in all states. NCSF reserves the right to change, suspend, or cancel programs as circumstances warrant.



Take the first step towards better hearing today!

Call (888) 372-6685 or visit:

www.americanhearingbenefits.com/partners/NCSF

Ask about your FREE performance kit (\$300 added value)²

Alzheimer's Support

Hold projects throughout the year 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. The courts listed are those who reported their event(s) to us.

Alzheimer's Support

2019 TOTALS

COURT	NO. OF PROJECTS	AMOUNT RAISED
St. Mary Court 117, Mantador, ND	1	\$116.90
<i>Hearts and Hands Match</i>		<i>\$116.90</i>
Holy Rosary Court 198, Tyndall, SD	5	\$100.00
St. Anne Court 389, New Ulm, MN	5	\$50.00
St. Joseph Court 513, Hammond, IN	6	\$1,748.50
<i>Hearts and Hands Match</i>		<i>\$750.00</i>
Sacred Heart Court 517, Calumet, MN	5	\$185.00
St. Theresa Court 632, Clutier, IA	5	\$25.00
St. Adolph Court 901, Park Rapids, MN	5	\$200.00
St. Elizabeth Court 905, Green Bay, WI	5	\$100.00
St. James Court 955, Madison, WI	1	\$344.00
St. Mary Court 998, Rudolph, WI	2	\$200.00
Home Office	6	\$235.00
Home Office – Casual Days	5	\$244.09
Grand Total		\$4,415.39

Raise funds with these six project ideas:

1. Canisters, recycling
2. Bake, coffee or garage sales
3. Breakfast, luncheon
4. Bingo or card party
5. Treasury donation
6. Memory walk

When donating, be sure to check if funds raised can be given to only programs and education—not research.

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 Summer 2020 NCF magazine is **JUNE 1, 2020.**



St. Joseph Court 513 | Hammond, IN

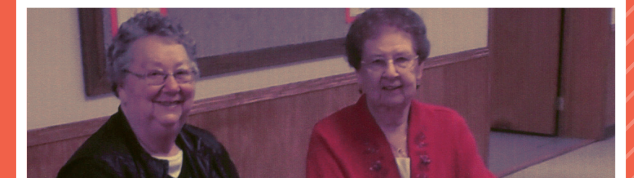
Junior members of St. Joseph Court 513 gathered at St. John Public Library to make Valentine cards for veterans. The children glued on hearts, used stamps and stickers, and drew their own red and pink creations! Inside each card was the heart-felt message: "Happy Valentine's Day! Thank you for your service – With gratitude, the Members and Junior Members of Court 513 of the National Catholic Society of Foresters, Hammond, IN."



St. Mary Magdalen Court 117 Mantador, ND

Court 117 held a "Souper Bowl" fundraiser for the food pantry, to make it easier for families that are struggling to put food on their tables. They collected 155 lbs. and raised \$1,379! NCSF matched \$1,379.

Pictured is Treasurer Joretta Lingen (l) presenting the check to the Richland County Food Pantry.



St. Mary Court 657 | Fort Atkinson, IA

To help raise funds for a new TV at the public library, St. Mary Court 657 and St. John's Parish held a Soup Supper. Together they raised \$2,753.22 and NCSF matched \$750. The TV will be used for training and small group entertainment.

Pictured clockwise from top: two assistants with Library Director Chris Bodenstener, Treasurer Dorothy Schmitt, and President Mary Rausch.



St. Mary Court 850 | Marathon, WI

Margaret Krupp was recognized as the Golden Rose Award winner by the Archdiocese Council of Catholic Women - Vicariate I - Golden Rose Award Breakfast. Margaret is a junior at Fremd High School and has been a member of St. Theresa Parish in Palatine, Illinois. She has been actively involved in St. Theresa LIFT youth group since she started high school. This year she is a home group leader and part of the peer ministry team. Her responsibilities include leading a monthly formation group, helping guide the direction and activities for the youth group and being the face of Christ to all the teens in the parish. Her always smiling face and positive personality are infectious and welcoming to anyone she meets. Margaret has given up a week of her summer to participate in St. Theresa summer mission trips through Catholic Heart Work Camp. Margaret is always willing to volunteer her time and has been a group leader for several small group retreats. Margaret is a member of St. Mary Court 850, she is the granddaughter of Ruth Butalla in Marathon, Wisconsin. Congratulations!

St. Mary Court 850 | Marathon, WI

Members of St. Mary Court 850 helped St. Mary School's Meat Sale Fundraiser. The meat sale raised \$9,559.35! Sandy Lang and Janice Deininger presented Mary Koch with the matching funds check of \$750. Profits are used in many ways such as mission trips, academics, sports and music competitions, Brains and Brawn tournaments, equipment for classrooms, physical education and music, field trips, teacher and student recognition, scholarships and more!



St. Adolph Court 901 | Park Rapids, MN

Court 901 donated \$660 to the Hubbard County Food Shelf. The money was donated from Court 901 members and the court treasury.

Pictured, l-r: Assistant Food Shelf Director Denny Ulmer and Treasurer Cathy Hensel.



St. Ann Court 1056 | Waterloo, IA

St. Ann Court 1056 assisted the St. Mary Craft Club with the parish Holiday Bazaar fundraiser last November. The bazaar featured unique and festive crafts plus delicious treats while raising funds for parish needs. Together they raised \$5,188.18 and NCSF matched \$750.

Pictured are President Ruth Knapp, Queen of Peace Bookkeeper Mary Werner, and Pat Skillings.



St. Theresa Court 1057 Denmark, WI

Congratulations LaVerne Stodola! LaVerne was honored by her court as a 75-year member.

Soul Connection Impact Team 1255 | Mount Prospect, IL

Soul Connection Impact Team 1255 sold cookies to raise funds for four area families at Christmas. Through donations and cookie purchases Team 1255 raised \$925! NCSF matched \$925. Funds raised went towards the families' individual Christmas needs—from presents and groceries to rent.

Pictured, l-r: Outreach and Engagement Coordinator Mary Seitz-Pagano, Joanna Russin of Catholic Charities and Julie Villarreal of Wheeling Township.



Portland Catholic Society Impact Team 1256 | Portland, OR

Team 1256 helped Our Lady of Sorrows parish with their Christmas wreath sale and Advent Festival cookie sale. Together they raised \$783.10 and NCSF matched \$750. Funds raised will go towards parish needs.



Are you a pitmaster?

Share your famous, most mouthwatering BBQ recipes with us!

Send a copy of your rub or sauce recipes along with your choice of meat, fish or veggies to: Outreach and Engagement, 320 S. School St., Mount Prospect, IL 60056

Or email us at: fraternal@ncsf.com



It's Almost Time to Celebrate!

In 2021 our Society will reach the milestone of 130 years!

On July 17th, 1891 a very strong and dedicated group of women formed our Society. Since that time, we have continued the great work that they started – providing financial protection for individuals and families and building stronger communities through service projects.

After a rich and vibrant history, we have seen a significant change in our “Court system.” Like many other fraternal insurance organizations, we are experiencing an aging effect. Many Court officers report that their Courts are slowing down in their activities. Over the past several years many Courts have closed permanently because of their members’ age and/or infirmity.

In order to assist Courts to stay open, the Outreach and Engagement Department offers those that are experiencing a lack of membership or energy to continue normal court activities, the opportunity to stay together as a “Social Court.” They may continue to meet socially to enjoy the camaraderie of membership and friendship. To date three Courts that have taken the opportunity to stay together as a Social Court.

How do we as a Society move into the next 130 years and overcome these obstacles?

With the blessing of our Board of Directors, the Outreach and Engagement Department has begun a reimagining of our Society’s structure moving forward into this new decade and beyond.

We welcome new and fresh ideas. A restructuring will enable our Society to continue to thrive.

Within the past two years we have formed two new Impact Teams. Members of these teams have been very active and have worked together to help support noteworthy causes as well as individuals and families in need in their respective communities.

We realize that many members no longer live close to an active Court or Impact Team. Therefore, for every beneficial member there now exists an opportunity to form your own “Pop-Up” Impact Team. You may form a “Pop-Up” team to create an event. You have an opportunity to do this twice a year. Gather your family and friends together to create an event to support a cause near and dear to your heart.

Call us to find out how you can receive t-shirts, marketing items as well as a \$250 prepaid VISA card to help you organize your “Pop-Up” team event.

We believe that by providing all our beneficial members the chance to do their own thing can provide the help that may be needed in each community where our members live, and also enhance our ability to spread good will for our Society.

We also hope that this new opportunity to create a “Pop-Up” Impact Team will be more attractive to our younger members. Creating their own teams to do good works may be a more appealing alternative that fits into busy schedules. Contact the Outreach & Engagement Department 1-800-344-6273 ext. 211 for details, or go online to download guidelines and an application at www.ncsf.com —Pop-Up Impact Team Event.

Help support us in the refresh and restructuring of our Society as we move forward into the next 130 years and beyond!

God bless you and your loved ones during this season of renewal.

Save the date for the next Member Assembly!

Planning has already begun on our next Member Assembly which will be held in July of 2022 in the Chicagoland area.

SEND US YOUR IDEAS

We would like your input on what you would like the Member Assembly to look like and what you would like to see and hear. Contact our Outreach and Engagement Department, we’d love to hear from you!

2021 is our Anniversary Year!

In July 2021, NCSF will celebrate our 130th Anniversary!

SEND US YOUR PICTURES

In preparation of this celebration, we are requesting copies of all pictures, videos, or printed materials that reflect our good works over the years. We ask that all current and past members and Courts look into their archives for information they may have. We are looking to create a montage of our history that can be used to create videos. We would also love to get printed versions of memoirs of members and of work in Courts.

Pictures may be scanned and sent in. Please contact us if you have pictures but have no access to a scanner. We’re happy to help.

Call 800-344-6273 ext. 211
fraternal@ncsf.com

St. Mary Court 208 in Wabasha, Minnesota

SINCE 1898

We are proud of all the wonderful work our Courts and Impact Teams do. It is a pleasure to highlight these good works in our magazine each quarter. In this issue we are highlighting the work of St. Mary Court 208 in Wabasha, MN.

Court 208 Officers:

PRESIDENT – Nancy Vaplon
 VICE PRESIDENT – Darla Tauple
 SECRETARY – Pat Kolb
 TREASURER – Darlene Wolfe

If you would like us to focus on all the great work your Court or Impact Team has done over the years in the magazine, drop us a line or give us a call at the NCSF Outreach and Engagement Department.

St. Mary Court 208 shared their 122-year legacy with us.

The Court was organized on January 14, 1898. The meeting minutes of the Court over the last 122 years describe their wonderful philanthropic activities as well as fun social events.

St. Mary Court has always supported their parish, St. Felix School and their surrounding community. In their early years, they created events and socials that earned enough to make numerous donations. For example, in 1902 they raised \$29.40 to purchase and donate two lamps and dishes. In 1904 quarterly dues were 25 cents a quarter. Also, a “penny march” was done to raise funds for the nuns, parish, diocese and other noteworthy causes.

In the 1940s, they initiated Mother-Daughter Breakfasts after Mass. Junior Foresters were organized on December 17, 1958. They held activities and parties while supporting St. Joseph’s Orphanage and St. Elizabeth’s Hospital.

Court 208 has raised a significant amount of funds over the years with many memorable Heart and Hands Events; like creating fun aprons and quilts for sale. Another example is a co-sponsored event called “Too Hot to Handle.” Members sold hot pads with carrying cases which raised almost \$4,000.

They have donated funds for repairs in the convent, St. Elizabeth Hospital ER, St. Felix School tunnel repair, St. Felix choir robes and stage curtains, steeple repairs, walk-in cooler, and popcorn machine just to name a few.

Court 208 also supports St. Elizabeth’s Alzheimer’s Unit with their fundraising events. For example, they’ve purchased a flat screen TV and a very popular rocking chair for residents.

Members state that their success lies in teamwork. Everyone enjoys the creative and fun events which include card parties, birthday parties, golf outings, creating baby quilts and embroidered bibs for St. Felix and St. Agnes baptisms. Other great events include casserole suppers, bingo, lunch benefits, and salad lunches. Their fundraising also includes annual events like the St. Patrick’s Dinner. Over the last four years they raised almost \$27,000 from various activities.

Twice a year the Court hosts a birthday party for the residents of local nursing homes. During Christmas a potluck is held and everyone brings items for the area food shelf. They also host a fun mini golf outing and lunch for members and guests as well as a summer picnic.

We congratulate current and past Court Officers on their dedication and organizational skills to help create noteworthy events that support their community.

We wish members of St. Mary Court 208 continued success in all their future endeavors. They are an inspiration!



1948: Golden Jubilee



1973: St. Mary Court 208 celebrated 75 years with a High Mass at St. Felix Church, followed by a social hour and banquet. Above l-r: Financial Secretary Mrs. Bob Vaplon, Recording Secretary Mrs. Lawrence Gosse, President Mrs. Elmer Koopman, Mrs. Prideaux, and Treasurer Mrs. Norman Loechler.



2011: The “Too Hot To Handle” salad luncheon of Court 208 raised \$3,969.60 and NCSF matched \$500. Funds went to benefit St. Felix School.



2018: 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.



What to Do About Fraudulent Credit or Debit Card Charges

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It's an awful feeling to learn that someone has used your credit or debit card to make fraudulent charges. Whether you're liable typically depends on the type of card, whether you still possess the card and when you alert the issuer.

Credit Cards

If your card is lost or stolen and you report it to the card provider before your card is used in a fraudulent transaction, you can't be held responsible for any unauthorized charges. If you report it after unauthorized charges have been made, you may be responsible for a specified dollar amount in charges. Some card issuers have decided not to hold their customers liable for any fraudulent charges regardless of when they notify the card company. And if your account number is stolen but not the actual card, your liability is \$0. But either you or the card issuer must identify the fraudulent transactions for them to be removed.

When reporting a card loss or fraudulent transaction, contact the issuer via phone. Then follow up with a letter or email. This should include your account number, the date you noticed the card was missing (if applicable), and the date you initially reported the card loss or fraudulent transaction.

Debit Cards

If you report a missing debit card before any unauthorized transactions are made, you aren't responsible for any unauthorized transactions. If you report a card loss within two business days after you learn of the loss, your maximum liability for unauthorized transactions is \$50.

But if you report the card loss after two business days but within 60 calendar days of the date your statement showing an unauthorized transaction was mailed, liability can jump to \$500. Finally, if you report the card loss more than 60 calendar days after your statement showing unauthorized transactions was mailed, you could be liable for all charges.

What if you notice an unauthorized debit card transaction on your statement, but your card is still in your possession? You have 60 calendar days after the statement showing the unauthorized transaction is mailed to report it and avoid liability.

Safest Choice

If you're unsure about the specific conditions that trigger liability for unauthorized charges, contact your card issuer.

St. Mary Court 998 in Rudolph, WI

Court 998 sponsored the famous St. Philip Church Parish Pancake Sale on March 1. They raised \$3,327.22 and NCSF matched \$1,500. Funds raised will benefit St. Philip's church, to help repair water damage in the basement. Thank you Court 998 for these fun photos—we loved reading your comments! Great job!



These ladies didn't want to stop for a picture, they had a lot of delicious bakery to price!



Who says dishes can't be fun?!



Can't have a pancake breakfast without orange juice. This gal says, "Bring on the people."



This Court has so many hungry visitors they ran out of potato pancakes! Almost...back to peeling!



Pancakes coming right up!



This little girl says, "cheese first" while family looks on.



What would we do without the Sweet Roll Lady!



Everyone looks so happy, even this gal washing pots and pans.



#1 potato peeler! Did you know 450 lbs. of potatoes feeds over 500 people!



These young men did a great job! They work with the hot plates as they come out of the washer.



Father checked out the kitchen!

Life Insurance Advice for Soon-to-Be Parents

So, you're planning on adding a little one to your family. Congratulations! Whether you and your spouse are expecting or you're looking to adopt, this is a very exciting time for any household. It's also a very hectic time that requires a lot of planning, involving everything from setting up a nursery to factoring in added expenses and child care. Another important consideration is how this new addition to your family will affect your life insurance—because it certainly will.

As a general rule of thumb, it's recommended that you update your life insurance or check in with your agent or life insurance carrier after any "major life change," which typically refers to changes to your family, your finances, or your health. A new child could mean changes to all three, which makes it even more important that you update your insurance before the big day.



Can I Just Wait Until My Child is Born?

Expecting a child is a very busy time, and you might think it would be easier to take care of the life insurance changes later, once the child is here and everything has calmed down a bit. After all, you have time, right? Yes, and no.

Generally speaking, it's best to get life insurance as soon as you possibly can. Your rate will be lower the younger and healthier you are, and you likely won't get any younger or healthier than you are right at this moment. Taking care of your life insurance now, especially if you currently don't have a policy, will be easier on your finances in the long run.

Think about your plans for the future. Will you or your spouse be leaving your job or staying at home to care for the child? In that case, it is definitely wise to get a life insurance policy that can act as income replacement if the working parent were to pass away unexpectedly. Your policy doesn't have to stay the same forever; you can increase the amount of coverage later on if you choose to have more children or keep one parent permanently at home, but you definitely should have some coverage now.

But the working parent isn't the only one who needs coverage. If the stay-at-home parent is the one who passes away, having life insurance can provide an additional financial benefit to the working parent. They can use this benefit to afford childcare, or to take some time away from work to help the family regroup.

Important Things to Discuss With Your Agent

Once you've determined that you're ready to talk life insurance, there are quite a few things that you'll want to take care of. Here are some of the talking points that you should bring to your appointment:

- **The type of coverage.** Term life and whole life insurance both have their benefits. If you are a younger couple who is still building their legacy, term life insurance will provide temporary, low-cost coverage until you are more established. If you and your spouse are financially secure, whole life insurance will provide coverage for the remainder of your lives. A blend of term and whole life may be the best solution. Let your agent recommend the best form of coverage for you and your lifestyle.
- **Whether both parents will be working.** As mentioned above, this will be crucial to determining how much income replacement will be necessary, as well as what other impacts an unexpected death will have on your household.
- **Group life insurance.** If one or both parents are working, you might have some coverage through your employers. This is great supplemental coverage, but it should not be your only coverage. If you leave this job in the future, your coverage will cease, and your current coverage may not provide enough for income replacement and other financial concerns.

- **Financial obligations, now and in the future.** Don't just think about current income replacement. Will your child be attending college in the future? Do you have any debts? What other costs will you incur while raising a child? Will you be having more children? These questions will help you to determine the right amount of coverage for you.
- **The beneficiary.** You can use your life insurance policy to build a financial nest egg for your child, but do not name a minor child as your beneficiary. Life insurers legally cannot pay a death benefit directly to a minor. If you would like the death benefit to go towards your child before they are 18, be sure to set up a trust, name an adult custodian, or name a trusted adult as your beneficiary.

This may sound confusing, but it will all be worth it when you and your family are secure and you know your child will be protected in the event of any unforeseen circumstances. If you still have questions, contact us today! An agent would be happy to work through these questions with you and help you find the right coverage for your family. Call our sales department at 800-344-6273.

Life Insurance can also be purchased for children

Insurance for children is a plan for the future. Whole Life Insurance builds cash value so it serves as an investment or savings vehicle for the child's future expenses, like college. The premium won't increase because they are locked in at a young age. A parent or grandparent can transfer ownership of the policy once the child reaches adulthood. Children also have great membership benefits with NCSF like grants and scholarships.

Look at the affordable cost of protection

Sample Quotes are for \$15,000 of permanent Cash Value Whole Life Insurance¹ for a Male and Female Child

Age	Whole Life Pay to Age 100	Whole Life Pay to Age 75	20-Pay Whole Life	10-Pay Whole Life	Single Premium Whole Life
3 mo.	\$108.30	\$109.35	\$154.05	\$183.90	\$1,368.90
5	\$117.00	\$118.50	\$169.50	\$210.75	\$1,599.30
10	\$128.40	\$130.50	\$189.30	\$244.50	\$1,878.00
15	\$140.85	\$144.00	\$210.15	\$284.70	\$2,203.65
20 ²	\$161.25	\$165.90	\$242.40	\$300.90	\$2,343.30
ANNUAL PREMIUM					ONE PAYMENT

Age	Whole Life Pay to Age 100	Whole Life Pay to Age 75	20-Pay Whole Life	10-Pay Whole Life	Single Premium Whole Life
3 mo.	\$101.40	\$102.45	\$141.60	\$162.90	\$1,194.90
5	\$109.05	\$110.55	\$155.25	\$185.55	\$1,394.10
10	\$118.65	\$120.90	\$172.35	\$213.75	\$1,635.00
15	\$130.20	\$133.35	\$191.85	\$247.95	\$1,920.00
20 ²	\$151.20	\$156.00	\$226.05	\$265.05	\$2,062.80
ANNUAL PREMIUM					ONE PAYMENT

A rate quote does not constitute a contract, binder or agreement to extend insurance coverage. All quotes are for illustration purposes; actual premiums and coverage will be based on age, health history, certain underwriting criteria, location, gender and tobacco usage. Not all products are available in all states. Rates are subject to change. 1) 13WL Plan Series, Annual/Single Premium. 2) Non-Smoker Rates.

BOY

GIRL

A Message from Deacon Lorbach

We are happy to welcome Deacon John Lorbach of St. Raymond of Penafort Catholic Church in Mount Prospect, Illinois as our new Spiritual Director. Deacon John will also be a contributor to the *National Catholic Forester* magazine.



We would like to thank Fr. Edward Panek, NCSF's previous Spiritual Advisor for his dedication to his ministry and NCSF, as well as his contributions to *National Catholic Forester*. We wish him many blessings and send best wishes for continued success.

One sunny afternoon, two older men were sharing a park bench. Breaking the silence, one of the men said, "You know, today is a very frightening day!" The other man looked at him and said, "Hey, wait a minute, you said that about yesterday." "Yes," said the first man, "but today is even worse!"

Do you know someone like that negative old man? While we enjoy staring at the beautiful spring blue sky, he is busy looking for rainclouds. While we see a glass half-filled with cool water, he sees that proverbial half-empty glass. It is difficult to remain positive all the time. We have no idea what pain or sorrow, burdens and hurts, that old man carries in his heart.

Unfortunately, I think it would be safe to say there are times when negativity creeps into our own mindsets too. We are a busy people and we have "a lot on our plates." We have family schedules to balance, work issues and time limits, we might have spouses, children or aging parents that beckon our attention. We have mortgages, taxes and many other bills that need to be paid on time. Wherever we go, we are surrounded by people whose eyes are glued to their cellphones, and mass media that far too often includes comments that one would never say directly to one's face. We have a serious issue about keeping

our loved ones safe from the flu and COVID-19 or perhaps we are hoping those signals our body is sending us will go away and the pain will end. It is easy to feel like that negative old man.

I once had a very wise pastor. I can remember in a homily, my pastor suggested that when we watch the bread and wine being brought up to the Altar, we might also imagine two empty baskets being brought forward too. And as we watch the gifts of bread and wine being placed upon the Table of the Lord... we should also picture a basket placed; one on the right side and the other on the left.

In one basket, he said, place all the joy you experienced this past week, along with your hopes and dreams that you hold in your hearts for this upcoming week. He continued, in the other basket place your troubles, your burdens, your tears and all the disappointments you brought with you here today. Give them all to God. Release them, they no longer belong to you. With gratitude and thanksgiving, praise God for all the joy and goodness in your lives. But also, be willing to surrender all that is holding you down and then, just breathe.

It is said that upon the Cross, Jesus exhaled, and humankind inhaled. When Jesus took his last breath, we took our first. Free and unburdened, still responsible, yet not weighed down with fear or anger. We finally are able to understand what we have heard over and over... Be Still and Know I Am God. Perhaps more than just say those words, now is the time to believe, trust, and live them.

As creation continues to re-awaken refreshed this spring and as we focus our eyes and hearts to Jerusalem and to the Cross and beyond to resurrection and new life, may we utilize those two baskets. May we give it all to God and may we find comfort and peace in doing so. It is my wish that this spring you make the time to pray while you enjoy staring at the beautiful blue sky and that you then, take a deep and healthy breath!



“

As creation continues to re-awaken refreshed this spring and as we focus our eyes and hearts to Jerusalem and to the Cross and beyond to resurrection and new life ... may we give it all to God and may we find comfort and peace in doing so.”

Important Dates



DUE MAY 15

Nominate Your Member of the Year

- Ages up to 16 years
- Ages 17 to 25 years
- Ages 26 and over

DUE MAY 31

Continuing Education Grant Application

- Ages 26+

DUE MAY 31

Grant Applications

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

DUE JUNE 10

Join Hands Day Report

DUE JUNE 15

Scholarship Renewal Report

REQUEST FORMS:

800-344-6273 EXT. 211 | fraternal@ncsf.com | www.ncsf.com

ReLiEF Fund!

Would you like to help support the education of someone studying for the religious life? The ReLiEF Fund has been expanded to include individual 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.

Important News You Should Know

President Donald Trump signed the Cares Act into law on Friday, March 27, 2020. Here is how it may affect your retirement:

1. Minimum distributions suspended.
2. For retirees, the law suspends in 2020 the required minimum distributions (RMDs) that account holders must take from tax-deferred 401(k)s and IRAs starting at either age 70-1/2 or 72 (for those who turned age 70 on July 1, 2019, or later).
3. This provision provides relief to those who would otherwise be required to withdraw funds from their retirement accounts.

Tax returns: The filing deadline has been extended to July 15, 2020. Consult your tax advisor.

Have You Checked Your Beneficiary Designation?

If you have not, we suggest that you do.

Here are some items to consider:

1. When the time comes, will we pay the proceeds of your certificate to the person you want us to pay?
2. Is the beneficiary listed on your certificate still living?
3. Do you want the proceeds to go to your estate? Will you have enough assets to require the court to probate your estate?

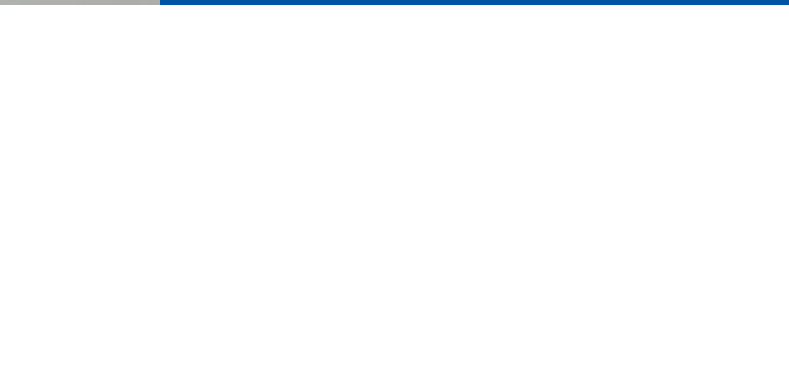
Please review your beneficiary designation and make it easy when the time comes. Call the customer care department at 1-800-344-6273 ext. 200 for change of beneficiary forms or visit www.ncsf.com for an online form in the members' forms section.

Your Information is Safe

The Society maintains the highest level of confidentiality concerning your certificate information—only certain people can receive information about your certificate:

- The Owner of the Certificate
- The Named Beneficiary
- An Authorized Representative
 - like a power of attorney
 - legal guardian, etc.





**A LIFETIME OF BENEFITS
WITHOUT A LIFETIME OF PAYMENTS**

Limited Pay to 75

Why Consider Cash Value
Whole Life Insurance
Limited Pay to 75?

NCSF's Whole Life Insurance Limited Pay to 75¹ policy is similar to traditional Whole Life Insurance where you have guaranteed protection for your loved ones that lasts a lifetime.

At age 75 your premium payments end, but your policy is fully paid for and remains in effect during your lifetime regardless of any changes in health or life situations that may happen. Upon your death, the death benefit will be paid to your named beneficiary.

The longer the policy is maintained the greater the cash value, which you can use however you want – to pay for college, emergency medical expenses, or as a retirement supplement².

4.20AD-WL75

Products and features may not be available in all states. 1) 13WL plan series. 2) Loans subject to interest. 3) Subject to outstanding loans due.

... NO PROBATE ... NO TAX

Did you know that life insurance does not go into probate AND is tax free to your beneficiaries?

With life insurance, you can leave the full amount of your legacy to your loved ones.

Life Insurance does not lose value³.

– 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

