

# National Catholic Forester

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*Spring 2021*

Celebrating  
130 Years!

**IN THIS ISSUE**

## Call for Candidates

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Anniversary Service Projects



**Life insurance:**

**A simple act of love**

Here's to appreciating all the little things we do and those everyday moments that shape our lives and give it meaning. In fact, our days are often filled with simple acts of love, one followed by another, that over time create a better future.

Getting life insurance is like that, too. It's a simple act you can take today to ensure your loved ones are protected financially tomorrow.

It's time to protect those everyday moments with life insurance.

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**Call an NCSF Agent or contact our Home Office sales staff:**

**Email:** [sales@ncsf.com](mailto:sales@ncsf.com)

**Or Call:** Glenn Hacker at 872-263-2467 | Donna Carling at 872-263-2356

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# Spring Message from the CEO

As spring continues to unfold, we can begin to see and feel the excitement of new life springing up all around us. Spring is a time of fresh starts. For NCSF it is also a time of innovative growth, new partnerships, and looking out into the future.

2021 is a special year for our Society. It marks our 130th anniversary. This year will be a time of reflection and celebration of the Society's past and present.

It is also a year of a "new beginning" as we work diligently to position our company for success in decades to come.

As you may recall, we invested heavily in upgrading all aspects of NCSF's internal systems to the best platforms available in the industry. We continue to modernize and digitize the way we do business.

For example, we are introducing an electronic application process later this year which will help applications flow through our systems more quickly and easily. We are developing new products specifically geared to the e-application.

Also, one of the most important aspects of running any business is continually monitoring for outside threats that may have a negative impact. The most important issues are potential security threats.

Keeping our members' personal information secure is imperative. Therefore, we have hired specialized IT consultants that continually monitor our cybersecurity. Our staff is also trained in identifying suspicious activity online and on our secure systems. We require all of our external partners to use the utmost scrutiny in connecting with our systems. The safety of information is always a priority.

As mentioned in the last issue of our magazine we are also “refreshing” from a marketing and company image standpoint. We are excited about launching our new brand this year which includes a new website.

2020 was a year like no other – and we hope it will be like no other in the future. The coronavirus, and the corresponding shutdowns, presented the greatest challenges to all communities over the past year. The limitations on group gatherings continued to be a challenge to our Courts and Impact Teams to do their normal events and activities.

During the past year, our Outreach Department has been running with all cylinders on high helping our Courts and Impact Teams continue to do the great work they have always done in our long history.

Many events were held virtually and brought in much needed funds to many of the organizations and causes that we support. Events such as these ensure that we can continue to make an impactful footprint in our communities. NCSF also continued to financially support Courts and Impact Teams and their causes and programs.

The funds raised and the relationships cultivated by NCSF allowed us to expand the number of individuals we assisted by creating partnerships within our communities.

Our staff are some of the most dedicated advocates for NCSF that I’ve ever had the great pleasure to work with. They have been tireless in finding new solutions to problems we never could have anticipated.

Despite the obstacles and sacrifices we all experienced during the days of COVID-19, NCSF continues to be as strong as ever financially and organizationally. Our financial numbers are presented in this issue.

For many of our members, we know that this has been a most challenging year. We are truly humbled that you continue to put your trust in us. It is our honor to serve you and to virtually walk alongside you to make sure you and your families are financially secure.

*Continued on page 4*

*Continued from page 3*

As we journey through 2021 together, the values that will guide us are Integrity, Respect, and Accountability. These values will champion us forward.

Thank you for all that you have done to keep your families, businesses, and communities moving forward. It has been inspiring to see everyone come together to shop and eat local, support small businesses, donate to local charities, and rally around our healthcare heroes.

We need to continue to anticipate and respond to challenges that may emerge in the future. If anything, this past year has shown us that we are in this together and it is together that we will find new ways of doing things.

At its core, NCSF continues to be a member focused organization with an emphasis on “sales and service.”

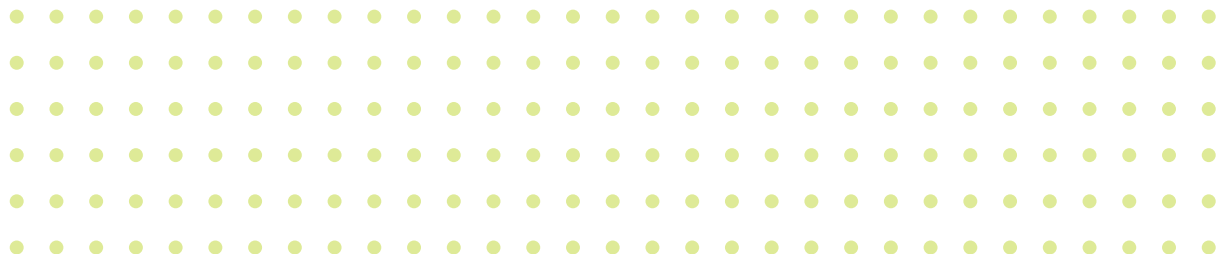
I am proud of all that our team and our partners have accomplished in this past year. I am humbled by all the work that is still left to do. The challenges we face as a Society will continue to evolve, but we will keep moving. We will keep making progress. And we will get better every step of the way.

My hope for you is that this message finds you and your family healthy and safe. We are always at the ready to help our members.

**God Bless!**



Lisa Bickus, CEO



# Annual Report 2020 at a Glance

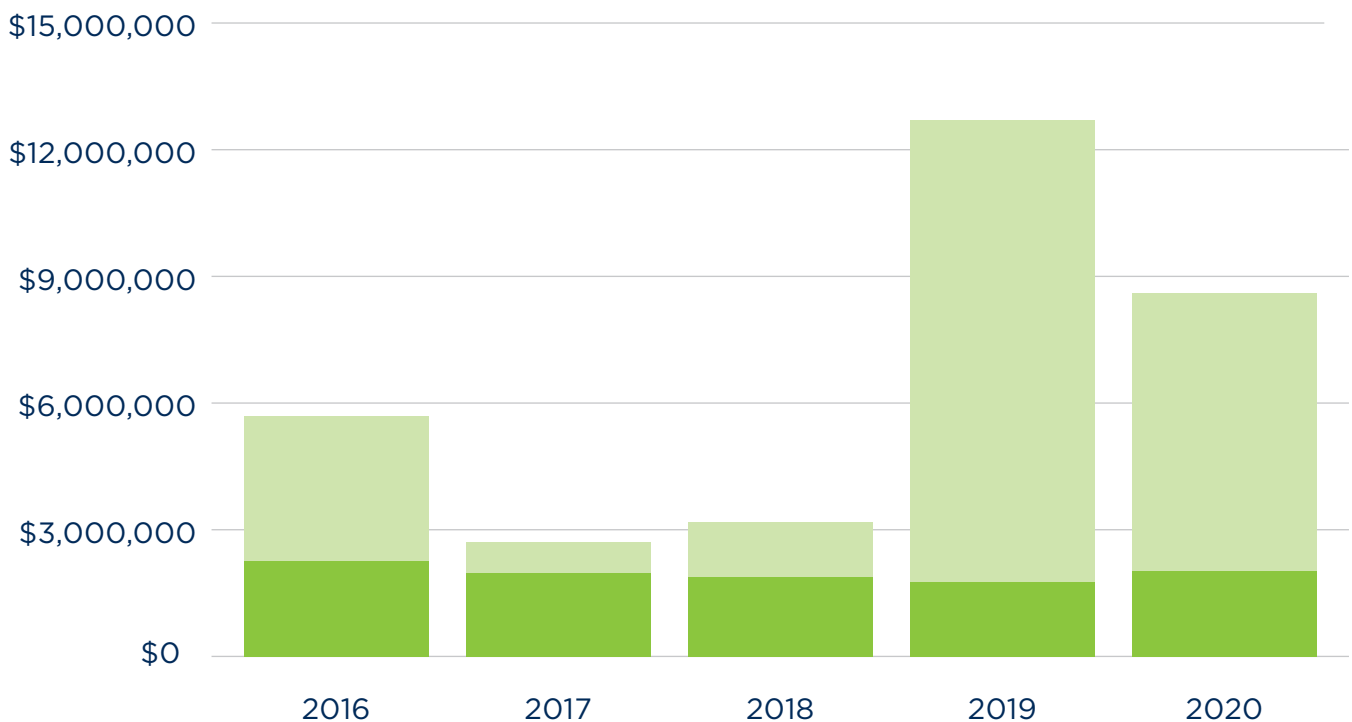
## Partnering with families to achieve financial peace of mind.

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 and Annuity Revenue History

STABLE FOUNDATION OF LIFE INSURANCE SALES

● Life ● Annuity

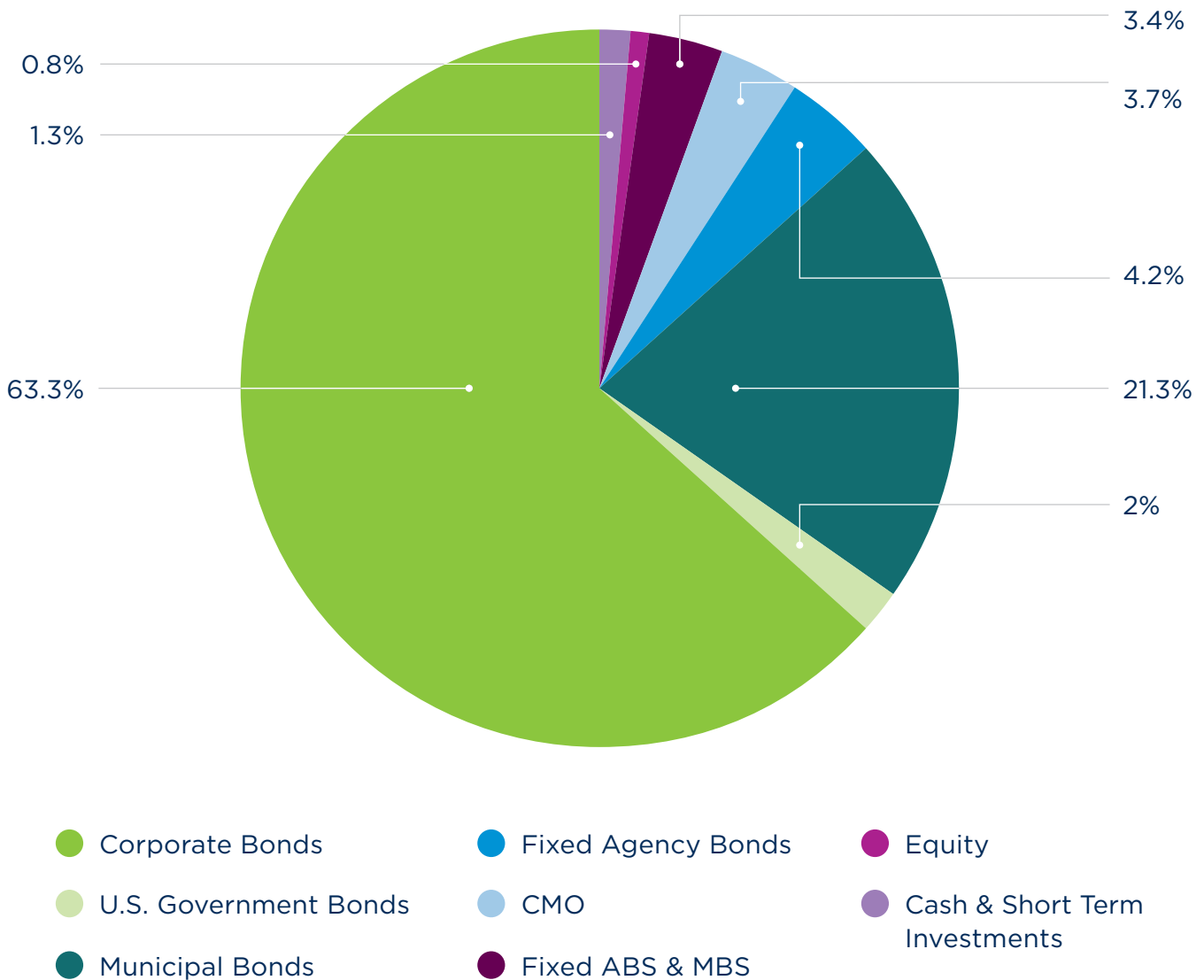


## Sound Investing

NCSF is a fraternal 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: \$159,299,996



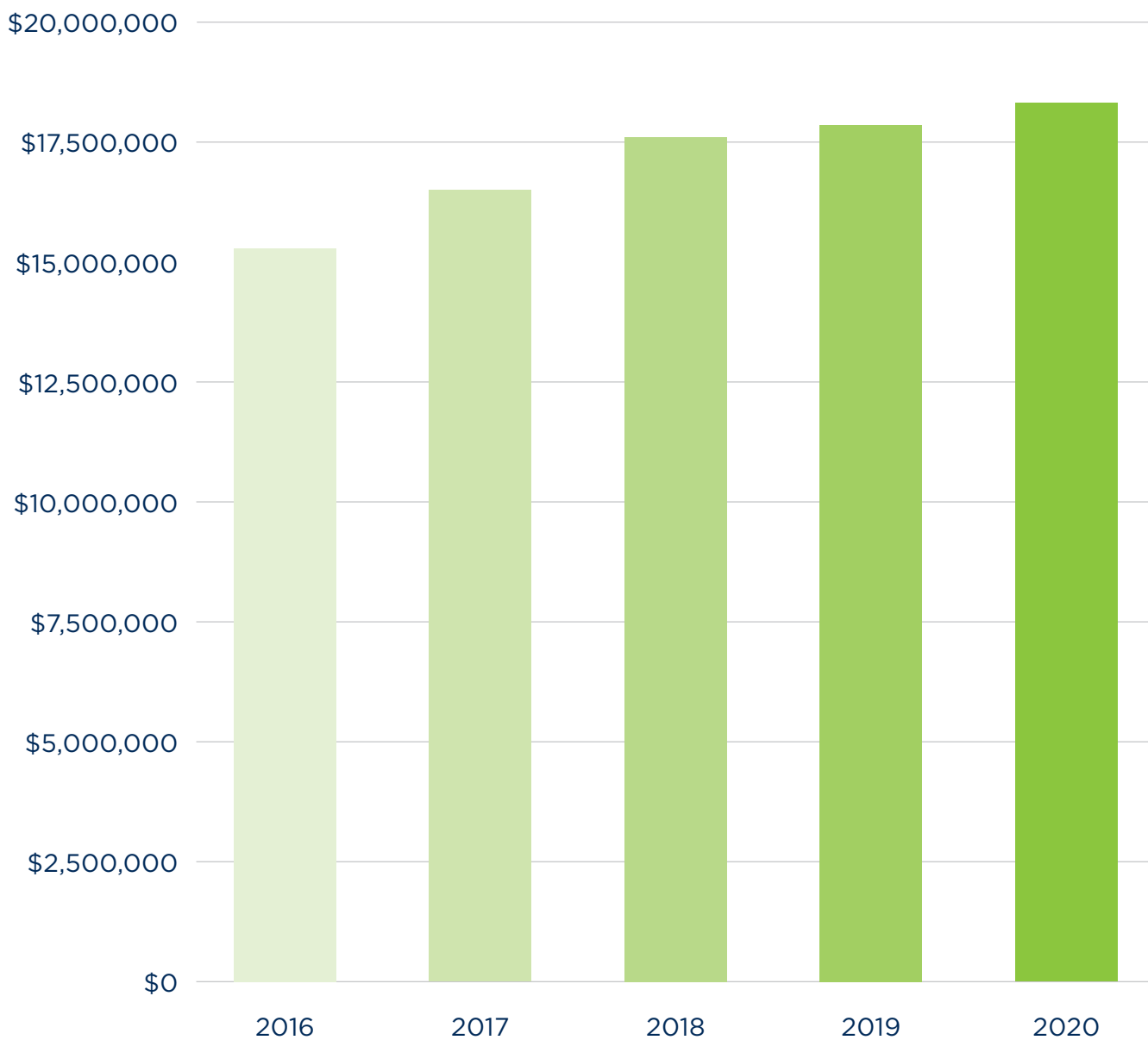


## Surplus

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

### Surplus History

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## Solvency Ratio

The NCSF 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



## Grants and Scholarships

What a great benefit! 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 on 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 ED.
2016	\$20,800	\$55,500	\$1,554
2017	\$20,800	\$55,000	\$359
2018	\$19,600	\$47,000	\$500
2019	\$21,100	\$43,500	\$609
<b>2020</b>	<b>\$27,300</b>	<b>\$45,000</b>	<b>\$1,000</b>
<b>Grand Total</b>	<b>\$109,600</b>	<b>\$246,000</b>	<b>\$4,022</b>

## #GiveBack

The year 2020 was impacted by an unprecedented event — the coronavirus COVID-19. Early on, in March of 2020, plans made by Courts and Impact Teams were canceled due to a nationwide recommendation to quarantine in place. As the year progressed the nation continued to stay masked and at a safe distance. When they could, many events went virtual.

Many Courts and Impact Teams found ways of helping their community during this time when there were new needs to fulfill. We are proud of our Court and Impact Team members who stepped up and shined during this time of change.

## Hearts and Hands Events

Our Hearts and Hands matching funds program is instrumental in helping where the need is greatest. Throughout the year our courts held 17 virtual and socially distanced Hearts and Hands events donating \$40,819 for local causes. Courts and Impact Teams raised \$25,408 and NCSF matched \$15,411.

## COVID-19 Canceled Hearts & Hands

When planned Hearts and Hands events had to be canceled due to local coronavirus restrictions in 2020, 11 events still received \$750 for local causes — a total of \$8,250 in funds was granted for local causes.

## COVID-19 Matching Funds Program

To help each dollar donated go further, NCSF developed a new grant available for our Courts and Impact Teams which gave the opportunity to obtain a match for raised funds for COVID-19 related donations or fundraisers. In 2020, Court and Impact Teams raised \$3,866, each received a grant of \$350 — a total of \$1,150 in funds was granted for local causes.

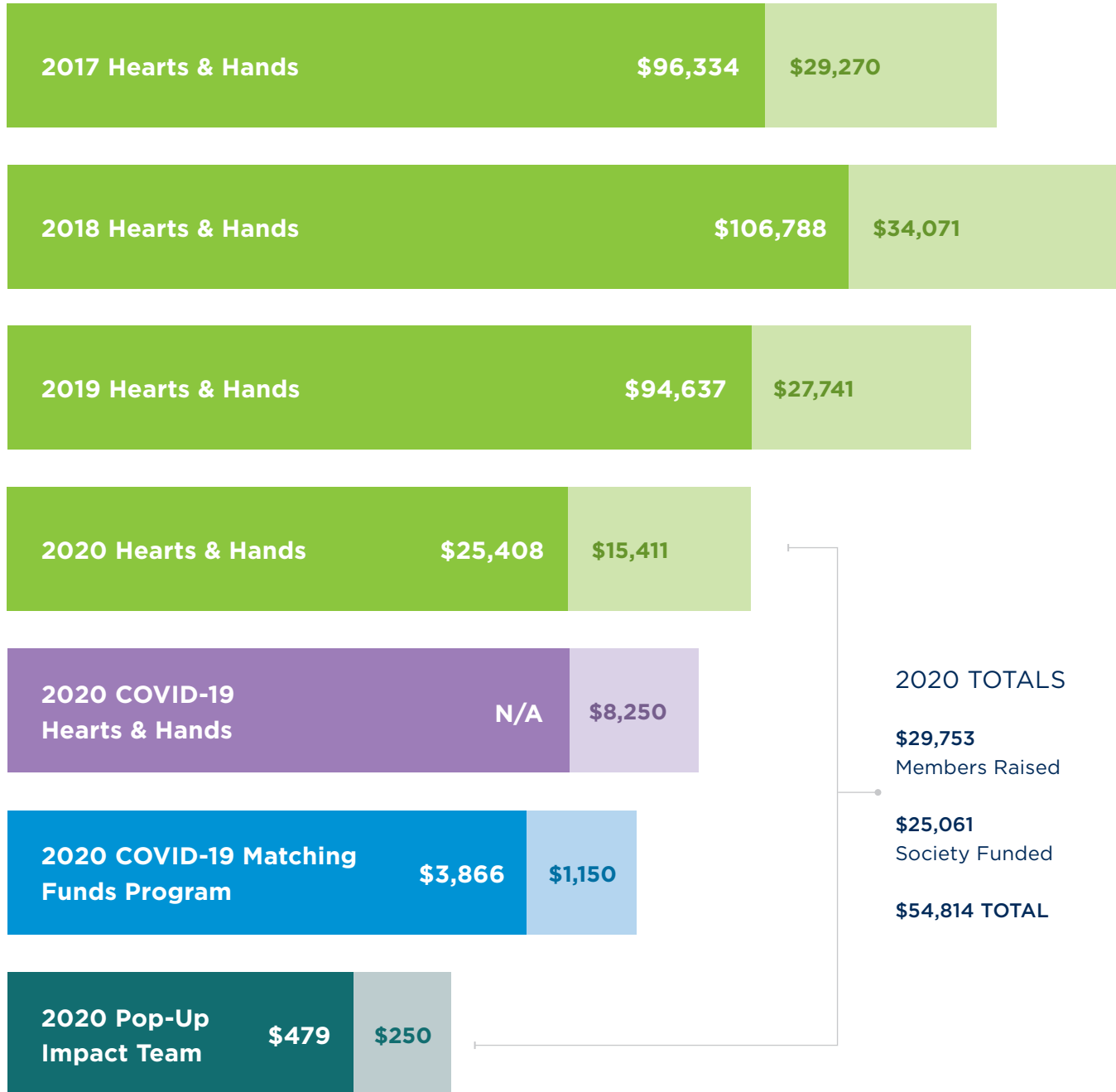
## Pop-Up Impact Team

The Pop-Up Impact Team program was created for beneficial members who are not currently in an active Court or Impact Team. These members could gather their friends and family together to create an event twice a year. NCSF provided a customized kit of resources to kick-start the fundraiser, including a \$250 prepaid VISA card for seed money for event costs. In 2020, one event received \$250 — a total of \$479 in funds was raised for local causes.

# #GiveBack

MEMBERS RAISED & NCSF MATCHED

● Members Raised ● NCSF Matched



## Discount Programs: Prescription Drug Savings Cards

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

### ScriptSave WellRx Premier

YEAR	NET CLAIMS	RETAIL PRICE	PROGRAM PRICE	TOTAL SAVINGS
2016	609	\$44,430	\$17,371	\$27,060
2017	419	\$49,018	\$16,403	\$32,615
2018	336	\$30,096	\$12,425	\$17,671
2019	264	\$23,152	\$10,076	\$13,077
<b>2020</b>	<b>661</b>	<b>\$29,287</b>	<b>\$13,906</b>	<b>\$15,381</b>
<b>Grand Total</b>	<b>2,289</b>	<b>\$175,983</b>	<b>\$70,181</b>	<b>\$105,804</b>

#### ScriptSave® WellRx Premier to sign up:

A free discount prescription card offered to our members with discounts at more than 65,000 participating pharmacies. Every member in your family, whether they are NCSF members or not, is eligible for the card, including your pets! Please note: ScriptSave® is not insurance and does not provide insurance coverage. Visit online to start saving [www.wellrxpremier.com/777](http://www.wellrxpremier.com/777). **Discount Only - Not Insurance.**



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

### ScriptlyRx

YEAR	CLAIMS	AVERAGE SAVED
2018	28	\$339
2019	38	\$1,176
<b>2020</b>	<b>2</b>	<b>\$528</b>
<b>Grand Total</b>	<b>68</b>	<b>\$2,043</b>

#### ScriptlyRx:

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 Outreach in the Home Office to have a card sent to you by email/mail: (800) 344-6273 or [info@ncsf.com](mailto:info@ncsf.com). To compare prices at pharmacies near you, go to our web page: [www.ncsf.com/philanthropy/fraternal-benefits/](http://www.ncsf.com/philanthropy/fraternal-benefits/).



## 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.<sup>1</sup>
- FREE Deluxe Warranty Plan, including loss and damage.<sup>1</sup>
- Financing plans available (subject to credit approval).

### American Hearing Benefits

YEAR	INQUIRY	FREE CONSULT	PURCHASED
2017	4	4	1
2018	53	11	6
2019	48	6	1
<b>2020</b>	<b>16</b>	<b>2</b>	<b>1</b>

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.



# Call For Candidates!

## Do You Qualify?



NCSF is seeking candidates for election to the Board of Directors. National Directors serve four-year terms, attend four board meetings a year, may serve on board committees and taskforces, and are available for conference calls. Directors will participate in educational seminars and programs that provide orientation, training, and instruction.



## Share your leadership skills with the Society!

Candidates for office will need an application packet to complete and return by November 19, 2021. All candidates will be vetted for work history, references, education, background checks, management skills, etc. through an independent firm prior to the election. An indication of parish registration is also required.

### Application Packet

Download and print the forms which are on the NCSF website at [www.ncsf.com](http://www.ncsf.com) or request an application packet from the NCSF Vetting Committee, 320 S. School St., Mount Prospect, IL 60056. Email your forms to [NCSFboard@ncsf.com](mailto:NCSFboard@ncsf.com) or mail your completed forms to the NCSF Vetting Committee at the address provided.

### Every Beneficial Member Votes

All beneficial members of NCSF will receive information about the successfully vetted candidates. Every beneficial member will have the privilege of voting for the leadership of the Society.

After election, the newly elected Board of Directors will decide which of its group will assume the duties of Board Chair, Board Secretary, and Board Treasurer.

### To be eligible for nomination and election to these positions, you must:

- Be a member of the Catholic Church and under seventy-five years of age.
- Be a beneficial member of the Society.
- Not be an officer, director, or agent of another fraternal benefit society or life insurance company.
- Not be a current or former employee or insurance producer of the Society (a “Disqualified Individual”) or an immediate family member (parent, spouse, natural or adopted child or sibling) of a Disqualified Individual. Notwithstanding the foregoing, a former employee or insurance producer of the Society will cease to be a Disqualified Individual upon the expiration of three (3) years from the termination of their most recent period of service for the Society.
- Not have been removed from office for cause by action of the Board of Directors.
- Per Illinois Insurance Code, not be a person convicted of a felony.
- Meet the qualification requirements of having earned a bachelor’s degree or higher and have 5 years of experience in a field related to insurance, accounting, marketing, IT, law, HR, etc.

### Make your Board recommendations:

Any beneficial member can suggest candidates for the Board of Directors. If you know an active NCSF beneficial member who you would think would be a strong Board candidate, contact Mary Krutiak at (800) 344-6273 ext. 222 or email [NCSFboard@ncsf.com](mailto:NCSFboard@ncsf.com).

## Desired Board of Director Characteristics, Competencies, and Experience

Success of a fraternal benefit society requires visionary and professional leadership by the Board of Directors of the Society. The Board needs to partner with executive management to develop the strategic direction of the organization and provide effective high-level oversight of the stewardship of the assets of the Society.

### Position Details

- There are 8 compensated positions on the Board to be elected for a four-year term in 2022.
- All Board members earn a \$13,000 per year stipend. The Board Chairperson, Treasurer, Secretary, and Audit Committee Chairperson receive additional remuneration.
- Members of the Board attend four board meetings a year, may serve on board committees and taskforces, and are available for conference calls.
- Directors also participate in educational seminars and programs that provide orientation, training, and instruction.

### Core Characteristics

- Competence
- Dedication to the Society Mission
- Flexibility
- Good Communication and Interpersonal Skills
- Good Judgment
- Independence
- Innovative Thinking/Planning
- Integrity
- Initiative
- Reliability
- Selflessness
- Stewardship

### Key Competencies (One Or More)

- Knowledge of the Regulatory Environment
- Represent all members of the Society, not any subgroup
- Understanding of Good Corporate Governance
- Work Effectively in a Collective Decision-Making Setting

### Desired Experiences (One Or More)

- Accounting
- Actuarial
- Executive Management
- Financial Planning
- Insurance
- Investments
- Leadership Experience (Relating to a Large Org.)
- Legal
- Professional Not-for-Profit
- Organizational Expertise
- Public Policy/Government
- Risk Management

## Member Assembly 2022! Mark your calendars!

We are excited to announce the second National Catholic Society of Foresters (NCSF) Member Assembly in 2022! The 2022 NCSF Member Assembly will take place July 2022 in Illinois. More details to come in the next edition of the magazine! We encourage all beneficial members to consider taking part in the Assembly. There will also be a virtual option for parts of the Assembly. Stay Tuned.

# 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 July 2021 *NCF* magazine is **JUNE 1, 2021**.



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

Michael Jentz from St. Mary Magdalen Court 117 of Mantador, ND coordinated their 22nd blood drive! Blood donors help patients of all ages. They reached 10 products over their goal with 38 people donating 43 products (transfusable components like platelets and plasma).



## **St. Lucia Court 233** St. Lucas, IA

To help raise funds for a new roof, Court 233 held a curb-side pick up Christmas Reflections Meal! The meal was a 'Hot Beef Sundae' featuring beef brisket on gravy with fresh home-made mashed potatoes with a cheese garnish, topped with a cherry tomato. Each carry-out dinner included coleslaw, fresh carrots in sauce, homemade dinner rolls, and a special dessert box of Christmas goodies. They raised \$2,640 and NCSF matched \$750. All funds raised benefited St. Lucas German American Museum Library and Family History Center.



## **St. Joseph Court 513** Hammond, IN

St. Joseph Court 513 participated in the COVID-19 Grant program. They raised \$350 and NCSF matched \$350 for St. Joseph Soup Kitchen in downtown Hammond. Court 513 presented a check to Rev. Theodore Mens, Pastor of St. Joseph Catholic Church.

*Pictured: President Donna Richwalski, Rev. Theodore Mens, and Treasurer Shirley Mikuly.*

**Sacred Heart Court 517**  
Calumet, MI

Sacred Heart Court 517 participated in the COVID-19 Grant program. They collected \$1,500 and NCSF matched \$350. Funds raised went to the CLK Council of Churches Food Pantry (CLKCCFP).

*Pictured l-r: Carol Bessolo of the CLKCCFP and Secretary Denise Reed.*



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

Court 1057 canceled their Hearts and Hands cosponsored Time and Talent event due to COVID-19. NCSF provided \$750. Funds will benefit St. Therese Parish to help with much needed maintenance and repairs.

*Pictured l-r: Treasurer Joan Ledvina, Rev. Drury, and President Mary Jo Shefchik.*

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

Last fall Soul Connection Impact Team 1255 hosted a virtual 5K walk/run for the Illinois Fire Safety Alliance (IFSA). They raised \$1,050 and NCSF matched \$1,050.

*Pictured: IFSA Executive Director Philip Zaleski with their checks.*



**Holy Cross Court 644**  
Ipswich, SD

Court 644 canceled their Hearts and Hands fall rummage sale due to COVID-19 restrictions. NCSF provided \$750. Funds will benefit Holy Cross Catholic Church to help with railing repairs at the entrance.

*Pictured l-r: Treasurer Lillian Denholm, Juliana Malson, Fr. Timothy Smith, President Teresa Morgan (with check), Secretary Carol Bosanko, and Kathryn Markovetz.*



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

Soul Connection Impact Team 1255 participated in the COVID-19 Grant program. For Christmas, the Team 1255 held a virtual basket auction to raise funds for JOURNEYS. Pictured are some lucky basket winners! Thank you for your generosity!



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

For Christmas Team 1255 held a virtual basket auction to raise funds for JOURNEYS. They raised over \$3,100 in addition to the NCSF COVID-19 grant of \$350. All funds raised will benefit JOURNEYS, local help for the homeless.

*Pictured are some team members with (l-r) Team President Mary Seitz-Pagano, JOURNEYS Development Associate Ellen Prather, and CEO Lisa Bickus.*

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

In February Soul Connection Impact Team 1255 joined in the local food pantry Food Fight Challenge to collect goods for the Self-Help Food Pantry in Des Plaines. In one week, Impact Team 1255 collected 177 lbs. of items! They had an assortment of pet food, baby items, laundry items, and food.



# Our Lady of Fatima Court 481

Our Lady of Fatima Court 481 held a Hearts and Hands event to raise funds for two local parishes: Holy Name of Mary and St. Frances/St. Mary's. The Court planned to hold a non-perishable food drive and to collect donations for the blessing box for one month—November 22 to December 18, 2020—with NCSF matching all funds raised.

This was a great time for a fundraiser! The food pantry and blessing box not only serves the needs of Wisconsin's Southern Door County, they distributed turkeys at Thanksgiving and hams at Christmas time.

The community had an overwhelming response!! Over \$5,500 in funds were donated and \$600 in food, plus \$1,500 in NCSF matching funds! Court 481 supplied 34 families who came through their drive-up food pantry for Christmas hams and an abundant supply of other food and toiletries.



Jean LaCrosse and Betty Johnson purchased hams, cheese, dried cherries, and mustard for the families—as well as other food items and gifts for children.



Pictured working on the food supply for the pantry at Holy Name of Mary are members Clarice Brey, Pam Vogel, Betty Johnson, Bev, and Mary.



Betty Johnson and Jean Lacrosse presented a check to Father Edward Looney of St. Frances and St. Mary's in Brussels, WI for the blessing box.



Member Linda Delwiche, Pam Vogel, and Clarice Brey presented a check to Father Ryan Kruger and Father Anthony Birdsall from Holy Name of Mary in Maplewood, WI.



# Nominate your Members of the Year

Is there an outstanding junior, young person, or adult who is a member that you would like to recognize for their achievements?

## **Nominate all three!**

**Junior Member** For ages up to 16 years

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**Young Adult Member** For ages 17 to 25 years

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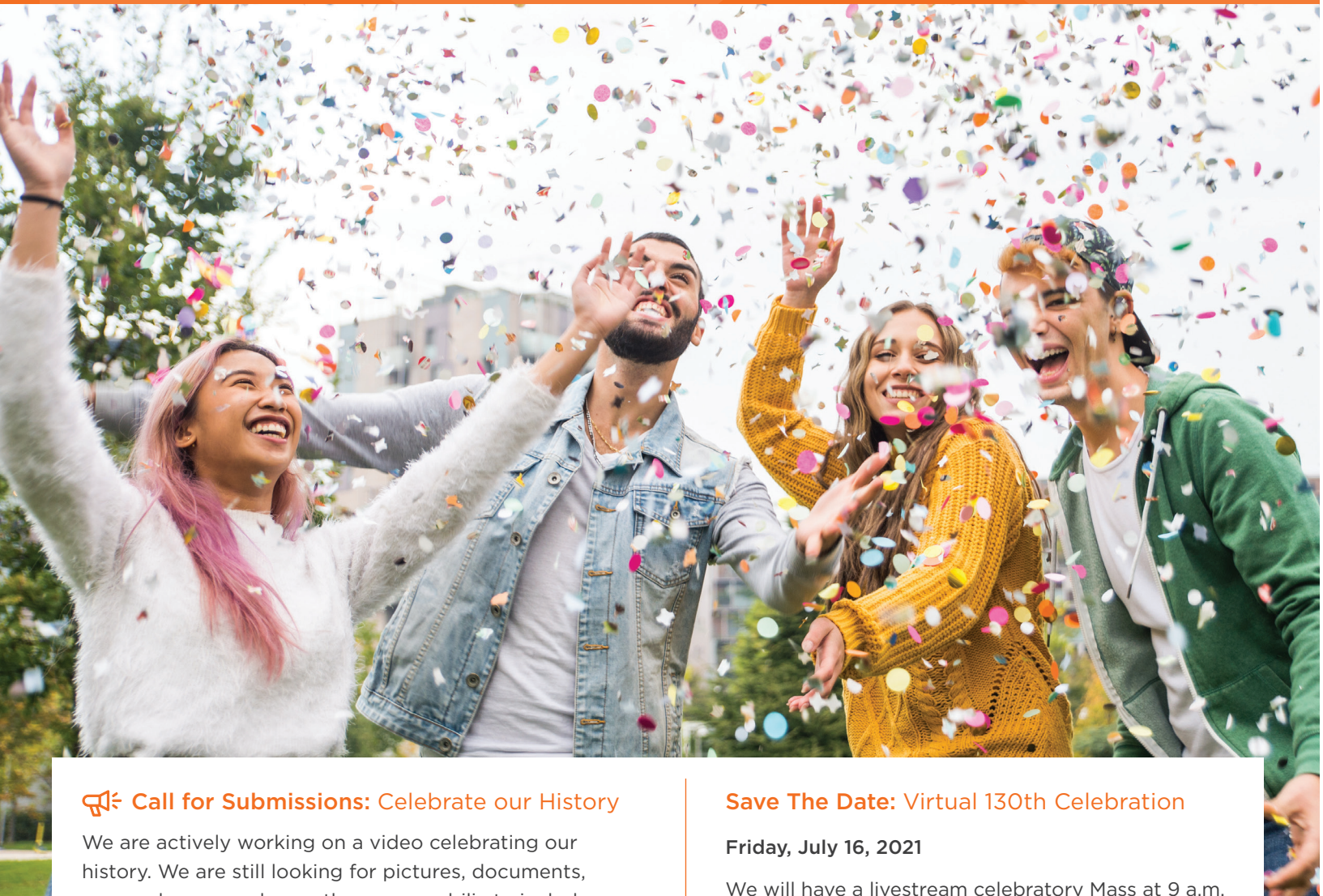
**Member Of The Year** For ages 26 and over

Complete the online nomination form on NCSF's website [www.ncsf.com](http://www.ncsf.com) in 'Philanthropy' under 'Member Benefits.' Contact the Outreach and Engagement Department at (800) 344-6273 ext. 208 with questions.

**Completed nominations must be postmarked by May 15.**

# It's Our 130th Anniversary!

We are celebrating our anniversary this year by asking each member, Court, and Impact Team to choose a service project dedicated to our 130 years of good works in our communities.



## Call for Submissions: Celebrate our History

We are actively working on a video celebrating our history. We are still looking for pictures, documents, press releases, and any other memorabilia to include. If you have something that would help us create this important video please call or email us!

**Call:** (800) 344-6273 ext. 208 | **Email:** fraternal@ncsf.com

## Save The Date: Virtual 130th Celebration

**Friday, July 16, 2021**

We will have a livestream celebratory Mass at 9 a.m. CDT. Visit [www.st-raymond.org/live-stream-mass/](http://www.st-raymond.org/live-stream-mass/) to join us virtually! Stay tuned on social media, email and our NCSF blog for details on our virtual celebration!



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## Choose your Anniversary Service Project

Looking out for our communities is our goal and our purpose.

In 2019 we conducted a member survey and asked you what you were passionate about. After reviewing the top answers, we realized that these would be great service projects from which to choose to celebrate our anniversary. Here are some of the top choices:

- Food Banks
- Assisting the Homeless
- Women's Shelters
- Community Clean-up
- Memory Care

We encourage members, Courts, and Impact Teams to support local entities that take care of the most vulnerable in our society. If you are passionate about a different cause we encourage you to support it and we'll add it to the list. Let us know who you are looking out for.

If you have no local entities or just wish to donate in support of the above, here are a few other great entities that help support the above-mentioned projects.

- Feeding America
- No Kid Hungry
- Alzheimer's Association

Members who do not have a Court or Impact Team near them can create their own project or event by creating a one-time Pop-Up Impact Team! Gather your closest friends and family together to gather funds for the project of your choice. Call the Outreach and Engagement Department for more information. We can provide marketing support and start-up funds.

Remember that there are some great virtual events you can do even while we continue to be socially distanced or if you are just a one-person team. Call us for some ideas.

While our actual anniversary falls in July of this year, you can do your project anytime in 2021. If you can complete your project by this June, we'll add it to our anniversary video!

Send us your picture and stories of how you celebrated our 130th Anniversary. We'll include it not only in our magazine and newsletter but in the video we are working on.

# Who Can I Name as a Beneficiary on My Life Insurance Policy?

Call the Customer Care department at **(800) 344-6273** for a change of beneficiary form or visit **www.ncsf.com** for an online form in the 'Member Forms' tab.

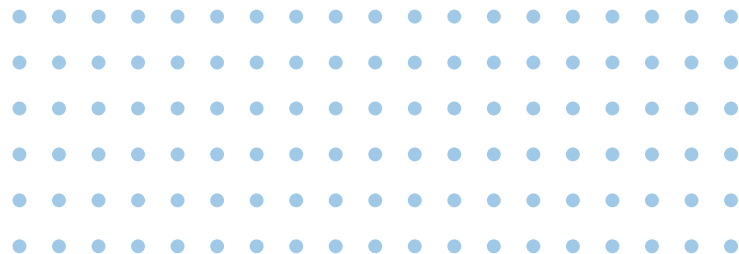


First off, great job on buying life insurance! You took an important step by protecting the ones you love.

Every life insurance policy requires you to name a beneficiary. A life insurance beneficiary is typically the person or people who get the payout on your life insurance policy after you die; it may also be a trust, charity, or your estate.

You can also name more than one beneficiary, as well as the percentage of the payout you want to go to each one—for instance, you could designate 50% to a spouse and 50% to an adult child.

You'll typically be asked to pick two kinds of beneficiaries: a primary and a secondary. The secondary beneficiary (also called a "contingent beneficiary") receives the payout if the primary beneficiary is deceased.



## Providing for Kids

First, know that it's not a good idea to name a minor as a beneficiary. That's because the law forbids life insurance payouts to anyone who has not reached the age of majority, which is 18 to 21 depending on your state. If a child were to be named, then it would be turned over to probate court. The court will name a guardian who has oversight of the money/estate until the child comes of age.

Fortunately, there are two options. The first is to name an adult custodian. The custodian should be someone you can trust to use the money for things like housing, health care, and education until the child reaches the age of majority. At that point, any remaining money gets turned over to the child and they can spend it any way they want.

The second option is to work with an attorney to set up a trust. In this scenario, the trust is the beneficiary and a trustee is named to manage and distribute the funds. The main advantage of a trust over naming a custodian is having more control.

A trust lets you specify how you want the money distributed—and it lets you do so even when your kids are adults. (One quick word of caution: Definitely consult with an attorney if you're setting up a trust for a special needs child. They can help you create one that doesn't impact your child's eligibility for government assistance like Medicaid or Supplemental Security Income.)

## Naming a Charity

Do you have a cause that's near and dear to your heart? If so, you might consider naming a charitable organization as the beneficiary of your life insurance.

There are several ways to do this. They include naming the charity as a beneficiary on a new or existing life insurance policy, making the charity both the owner and the beneficiary of a life insurance policy, or working with a community foundation to figure out the best way to distribute a payout.

## Final Tips

Think carefully about naming your estate as a beneficiary. This can trigger a long and costly legal process known as probate. A faster and more efficient solution is to name specific individuals or organizations as beneficiaries.

- 01 Get Specific.** Instead of naming “my spouse” or “my children” as beneficiaries, list their names along with their addresses and Social Security numbers. This saves a lot of time since the insurance company doesn't have to track down information.
- 02 Regularly review your beneficiaries.** It's a good idea to review your beneficiaries about once a year and after major life events like a marriage, divorce, the birth of a child, or a death in the family.
- 03 Communicate your wishes.** Let your beneficiaries know your intentions and how to find the policy.

# A Message

# from Deacon Lorbach

Like most children, I grew up a Disney kid.

The movies, the books and the songs had a great influence on me and many other Disney kids too.

They taught us about the world, they brought us comfort when

we were afraid, but more importantly, they brought us hope as we faced the inevitable fact that one day we would have to grow up.

Now, into my seventh decade of life, I can say there is a place buried deep within me, a place where tidbits of being a Disney kid still resides, still giving comfort, and still has the ability to tug on my heartstrings.

That said, there is a song that was sung by a certain cricket to his wooden buddy that I always loved. Do you remember these lyrics?

*When you wish upon a star  
Makes no difference who you are  
Anything your heart desires  
Will come to you*

I sadly no longer find these words endearing, as I once did. I know that wishing and dreaming has not changed, but a pandemic and its aftermath or other sudden and horrible events has the cruel power to change and upset everything. I have witnessed so many have their hopes and dreams snatched right out of their hands. Plans for a future suddenly ended. Hearts that desired a better tomorrow, were forced to relinquish it all.

Many people all around me, family, friends, and parishioners were forced to stop wishing upon the stars and because I walked the journey with them, my once beloved song no longer was able to touch hearts now filled with grief and sadness.



I had to helplessly watch as both of my sons endured their dreams suddenly come to an end; one with the loss of his precious child and the other with the loss of his wife and his young child's mother.

No parent should ever experience a "grandparent's double grief," grieving for a precious loved one who passed, while at the same time grieve for your own child, knowing that there is nothing one can do, and no more stars to dream on, just thoughts of what might have or should have been.

It was, however, both of my sons who helped awaken me to the fact that true comfort and peace is not found in a song, but by clinging to our faith in our loving God, who tenderly embraces us in his arms. I watched both sons go through extreme grief, yet deep inside, they each knew where to find the strength to breathe again. Watching and experiencing such raw pain, yet relying on faith to get through the hour, or this day or the week was a way that they helped their parents deal with it all too.

I have spent most of my life ministering to those in pain. I spent the years in school, took all the classes, and read all the books on what to say and what to do as one accompanies another on the journey of grief. But what I have discovered is often it is the one hurting who, through the way they embrace their faith in our caring merciful God, end up ministering to the minister. My sons certainly have done this, along with so many people who welcomed me into their lives when their dreams with a loved one was forced to end. Their strong faith amazes me to this day.

We know that in time, whatever time that is, the hurt eases up to where good memories will return. When that happens, we might once again have the strength and courage to look up at the stars that fill the night sky. Perhaps we will not be ready to make a wish and perhaps we will never reach that place in our lives again. But those stars that span the heavens are sending us a message from our Creator God, who says "I will never abandon you, my child. I will always be here to hold you tenderly in my arms and help soothe your pain." The cricket was right, it doesn't matter who you are, because as God says, "you are mine and you will be always, forever, mine."



“

“... those stars that span the heavens are sending us a message from our Creator God, who says ‘I will never abandon you, my child. I will always be here to hold you tenderly in my arms and help soothe your pain.’”

# Reconsidering Your Personal Emergency Fund



When the COVID-19 pandemic first hit, many people's emergency funds were suddenly put to the test — if the funds existed at all. Now, about a year later, and presumably with the benefit of some hindsight, you might want to reconsider your savings for a rainy day. You've probably heard that, to guard against an emergency, you need to save enough to cover three to six months of living costs. But this rule isn't as straightforward as it may sound.

An emergency cushion is indeed important — and it's certainly better to be conservative rather than cavalier when estimating your financial requirements. However, believe it or not, there may be a danger to saving too much in certain vehicles. For example, if you put away substantially more than you'll reasonably need in a low-interest savings account, you may lose money to inflation over time. Plus, you might miss out on opportunities to invest those funds in tax-advantaged retirement accounts or other assets.

Rather than blindly following a rule of thumb, tailor your emergency savings to your financial situation. A smaller emergency fund may suffice if, for instance, your spouse has a reasonably secure job; you have relatives who can provide financial assistance in an emergency; or you have reason to believe that you'd be able to find other work quickly should you lose your job. Conversely, if you're the sole breadwinner or you simply have a low tolerance for risk, a bigger emergency fund is likely appropriate.

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- » Death Claim Application for Payment
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- » Beneficiary Assignment of Proceeds
- » IRS Form W-4P: Withholding Certificate for Pension or Annuity Payments
- » Trust Statement
- » No Trust Statement
- » Direct Deposit Authorization

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