

# National Catholic Forester

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*Summer 2020*

Tasty BBQ  
recipes  
inside!



Create Engaging  
Virtual Events

**COVID-19 Matching Funds Grant**  
Create Your Fundraisers and Apply

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**Praying Network**  
Let Us Pray Together, Virtually



Stephen Miller with his children,  
Chase (left) and Reid

## Protecting the Future

A mutual friend with a new dog brought Stephen and Katie together. Stephen had headed to his friend's house to meet the new furry member of the family, and when he got there, he saw Katie playing with dog in the backyard.

"Katie was so outgoing," says Stephen. "She was the nicest person you'll ever meet." That first meeting led to beach outings and concerts, and over time to getting married and thinking about starting a family.

It was Katie who suggested they get life insurance. Stephen admits he wasn't too happy about the idea. They were young and healthy, so he didn't see the point. Katie, however, convinced him to sit down with insurance professional Rose Goheen, who walked them through the process and presented them with affordable options. They both decided to get life insurance coverage.

### A Growing Family

When the couple welcomed Chase, they decided to reevaluate their life insurance. Given their expanding family and responsibilities, they both bought additional life insurance.

It was during her recovery from giving birth to Reid that Katie realized something was wrong. Her doctor confirmed her suspicion that the abdominal lump she felt was something much more serious. In fact, it was an aggressive form of cancer.

Katie, with the love and support of her family, valiantly fought the disease, but just over a year later it claimed this young mom's life. She was just 30.

### Our Future

No words can capture the devastation that Stephen and his boys felt at Katie's loss. "It's horrible to lose your soul mate and best friend," he says. "But I have two boys to support, and I want them to know their dad can carry on."

Life insurance has helped with that process. "Nothing can bring Katie back, but having life insurance meant we didn't lose everything," he says. "I don't earn enough alone to afford living in our house. Life insurance has eased my financial worries on so many levels."

Thinking back to that first meeting with Rose, Stephen says: "Katie was the smarter one. She knew to plan for the future—our future—with life insurance."

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### CORRECTION:

In the Alzheimer's Support report on page 12 of the Spring 2020 issue, the state was incorrectly reported as Minnesota for Court 517 the correct state is Michigan: "Sacred Heart Court 517, Calumet, MI"



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# Summer Message from the CEO

Dear Members,

On behalf of the NCSF Board of Directors, myself, and our entire staff, I would like to thank you for your loyalty and perseverance during this unprecedented time and extremely difficult situation due to coronavirus (COVID-19). The past several turbulent months have been unlike anything we have ever experienced.

NCSF continues to evolve so that we can provide you, our agents, and partners with the highest level of service possible. Every decision we make is made through that lens. We continue to do business safely and securely.

For almost 130 years, our Society on many occasions has faced and survived crises that affected our nation and even the world. Through the tough times, our faith, values, and financial strength has helped us endure.

NCSF is a financially strong, safe, and secure Society, well-positioned to fulfill our obligations to our members. We have sound and conservative long-term investment strategies. We do not take risks. We act in the best interest of our members. We remain committed and responsible to our membership.

For agents, we strive to make it easier to do business during this time of social distancing. Therefore, we invested in an e-signature solution to alleviate the burden of face to face meetings with clients. We also hold virtual meetings using Teams, Zoom, and other meeting solutions.

Over the last several weeks we have been challenged with how to calm ourselves, communicate with others and to keep a sense of community. At NCSF we believe that Prayer is a powerful force at our disposal to help with this. That is one of the reasons we started NCSF's Prayer Network. Participants meet weekly to pray for the intentions sent in by our members and friends. If you wish to join, please complete the form on our website or on page 26 of this magazine. We also developed a new Court/Impact Team Matching Funds Grant strictly for COVID-19 related donations and fundraisers; see page 20 for details.

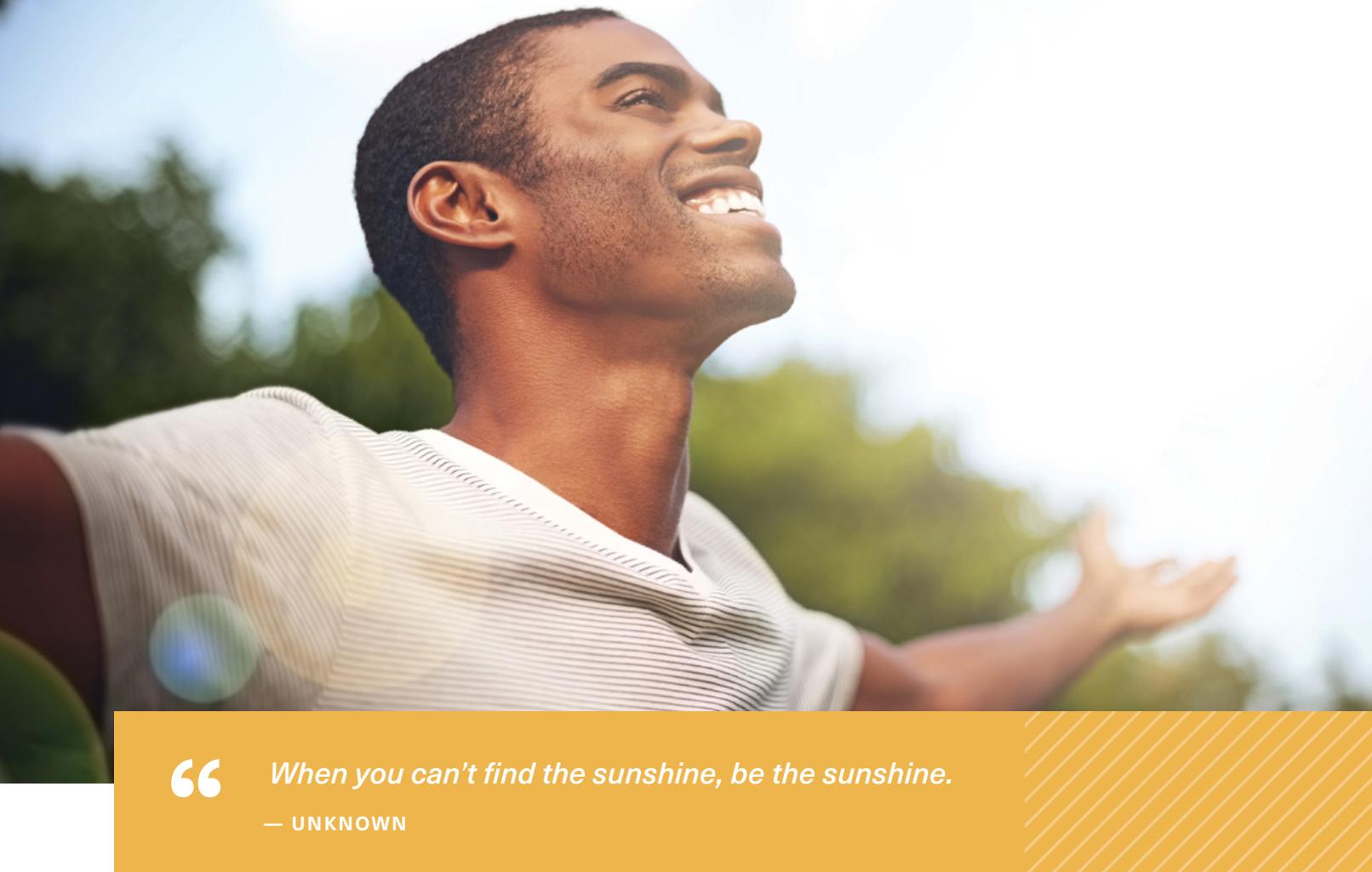
We also created a new page on our website under Philanthropy dedicated to Member News. On that page you will find messages, a COVID Resource Guide, Work at Home and Coping tips, and much more. We continue to have links to various online Masses and services by Diocese. A wealth of communication and resources can be found there.

Our hearts go out to everyone impacted by COVID-19. We also applaud and support our heroes on the front lines.

Let us all stay connected like never before. May God bless you and your family.

“

*For almost 130 years, our Society on many occasions has faced and survived crises that affected our nation and even the world. Through the tough times, our faith, values, and financial strength has helped us endure.*



# Outreach & Engagement

Summer is finally here. After a spring of unprecedented anxiety that we have all experienced, the warm weather brings thoughts of hope for the future. Over the past couple of months, the Outreach and Engagement Department did our best to keep members informed and connected.

We used the quote above as a guidepost.

Here is a report on the activities of the Outreach and Engagement Department during the last couple of months during the Pandemic.

## Member News Page

We realized early on in the COVID-19 Pandemic that many of us may be feeling disconnected from our family, friends, organizations, and most importantly from church and prayer. Therefore, the Outreach Department sought ways to keep connected with our members.

We heard from some members that they were not sure what to do about attending services when churches were closed. We found online streaming masses and services in many Diocese across states where our members may reside and put them on the Member News Page. You may continue to access these opportunities to stay connected.

## NCSF Prayer Network

During the days of sheltering in place some of us may have felt a loss of control in our lives. That's why we created the NCSF Prayer Network. Members, family, and friends may go onto this special section of our website and complete a form online with their prayer intentions. Once a week a prayer session is held using Zoom. Participants pray for the intentions received that week. We are led in prayer by NCSF's Spiritual Advisor Deacon John Lorbach. If we do not have your email, please email us at [fraternal@ncsf.com](mailto:fraternal@ncsf.com) or feel free to complete the form on page 26 and mail it to us.

## COVID Community Support

Did you make a financial donation to your parish or food bank? Did you make thank you cards for those on the front lines? Did you deliver groceries or words of support to a neighbor? Send your philanthropic support information and pictures to [fraternal@ncsf.com](mailto:fraternal@ncsf.com). We will share your stories, pictures, or videos on social media or in our magazine. We would love for everyone to see what you are doing!

## 15-Day, 15 Mask Challenge

In the spirit of National Volunteer Week, April 19 through April 25, NCSF put out a challenge to its members, Courts, and Impact Teams. The "15-Day, 15 Mask Challenge" to donate masks to people who needed them. NCSF asked members who sew to make at least 15 masks. If they didn't sew, they could team up and volunteer to help cut fabric or donate materials. With many states requiring everyone to wear masks to keep people safe, the need for them continues. If you have done any activities to support your community during this time, let us know! Get inspired by these members on pages 18 and 19. Which mask is your favorite?

## 130th Anniversary

Don't forget to send in your pictures, videos, or printed materials that reflect the Society's good works over the years. Look into your archives for any information you may have.

Pictures can be scanned and sent in. No scanner? Call us for help at 800-344-6273 ext. 211 or email [fraternal@ncsf.com](mailto:fraternal@ncsf.com)

## The Importance of Email

Being communicators, we have realized that email is the most efficient and quickest way to communicate with our members. So many communication pieces were sent within seconds that contained important information about the situation at hand. Therefore, if you have not yet provided us with your email address, we strongly encourage you to contact us at [fraternal@ncsf.com](mailto:fraternal@ncsf.com)

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. Call 800-344-6273 ext. 211.

# Create Engaging Virtual Events!

Here are a few ideas...

## 01 Walking for a Cause

Organize a virtual run or walk. Allow everyone a timeline to complete their individual run or walk. Ask for a small donation, for example \$25.00 per individual or \$50.00 per family. Have the participants choose where they would like to run or walk and then send pictures of their participation. Great way to get outside while practicing social distancing.

## 02 Virtual Games

Apps like Kahoot and Houseparty let you hold a fun game of trivia from the safety and comfort of everyone's home. Try a virtual bingo game. You can use Zoom or other apps to invite your guests.

## 03 Virtual Auction

Ask for donations for your virtual auction. Donations can range from baskets with lots of fun items, gift cards to the restaurants in your area or maybe items that just peak the interests of others. Hold the auction through Zoom, Facebook, or other platforms.

## 04 Knitting for a Need

What about those passionate knitters in your community? Organize a knitting event where everyone knits an item to be donated to a cause.

## 05 Virtual Bake Sale

Delicious items can be baked by people in your community. Set up a date and time. Have people drop off their baked goods. Hold the bake sale through Zoom, Facebook, or other platforms.

## 06 Create a GoFundMe page

Another way to raise money for a cause is by setting up a GoFundMe page. Go to [www.gofundme.com](http://www.gofundme.com) and get started.

### Software Options for Virtual Events

Many of these platforms are free or offer significant discounts.

For live-streaming:  
Zoom, Facebook Live, and YouTube Live

For auctions and mobile bidding:  
Bidding for Good, OneCause, and Silent Auction Pro

For races and walks:  
RunSignup, Racery, and Charity Footprints

For peer-to-peer and online fundraising:  
CauseVox, Classy, Qgiv, and Snowball



## 3 Steps You Can Take to Feel More in Control Now

MAY 14, 2020 | AMANDA AUSTIN, LIFE HAPPENS BLOG. Used with permission from Life Happens. [www.lifehappens.org](http://www.lifehappens.org)

**COVID-19 has upended life as we know it for millions of people around the world. Many of us—including the young and healthy—are seriously contemplating our mortality for the first time.**

**As the parent of a toddler, with a baby on the way, I'm definitely in this camp. It's deeply unsettling to ponder how this virus has cut short so many lives in the span of just a few months.**

I can't escape the reality that I'm not invincible and never really have been. Whether it's an accident, a terminal illness or an infectious disease, untimely deaths happen and none of us are assured a long, healthy life.

That thought paralyzed me before I decided to take a proactive approach to things. The good news is that there are concrete actions you can take today to protect the ones you love and get some peace of mind during these challenging times. Here are three definitely worth doing.

**01 Prepare your will.**

Not even half of Americans have a will, which is a legal document that spells out your wishes for where your assets go and who cares for any minor children in the event you pass away. If you die without a will, your individual state's laws will decide where your money and belongings go and who takes care of your kids. As if that isn't bad enough, dying without a will generally delays the process of resolving your estate and can subject it to additional taxes.

Spare your loved ones from this experience with a will. Many people use a lawyer to draw up a will, especially if they have large or complicated estates. These days, many lawyers can help you via email, phone and teleconference, so don't let social distancing stop you from getting a will.

Another option is to create a will online. This is a fast and inexpensive option for anyone on a budget or with uncomplicated needs. A few popular resources include LegalZoom, Quicken WillMaker & Trust, and Do Your Own Will. (The final option is free!)

**02 Create an advanced directive.**

An advanced directive is another legal document you'll want to lock down. It explains what kind of medical care you'd want in the event you can't speak for yourself.

The most common types of advanced directives are the living will and the durable power of attorney. A living will spells out your health care wishes in the event you're terminally ill and unable to express your wishes or permanently unconscious. Meanwhile, a durable power of attorney is a document in which you name a trusted person to make health care decisions for you in the event you're unable to do so.

An attorney can help you create an advanced directive or you can create one for free online using a form from your state. (Check your state's website for its individual form.) If you go the latter route, make sure to check your state's laws about advanced directives. Some require you to sign them in the presence of a witness, while others require them to be notarized. (And yes, you can now get documents notarized online through services like notarize.com.)

**03 Look into life insurance.**

If anyone depends on your earnings or unpaid labor (I'm looking at you, stay-at-home parents and caregivers), it's absolutely essential to have at least some life insurance in place. From funeral costs to the mortgage to everyday living expenses, life insurance steps in to smooth things over financially if you aren't in the picture.

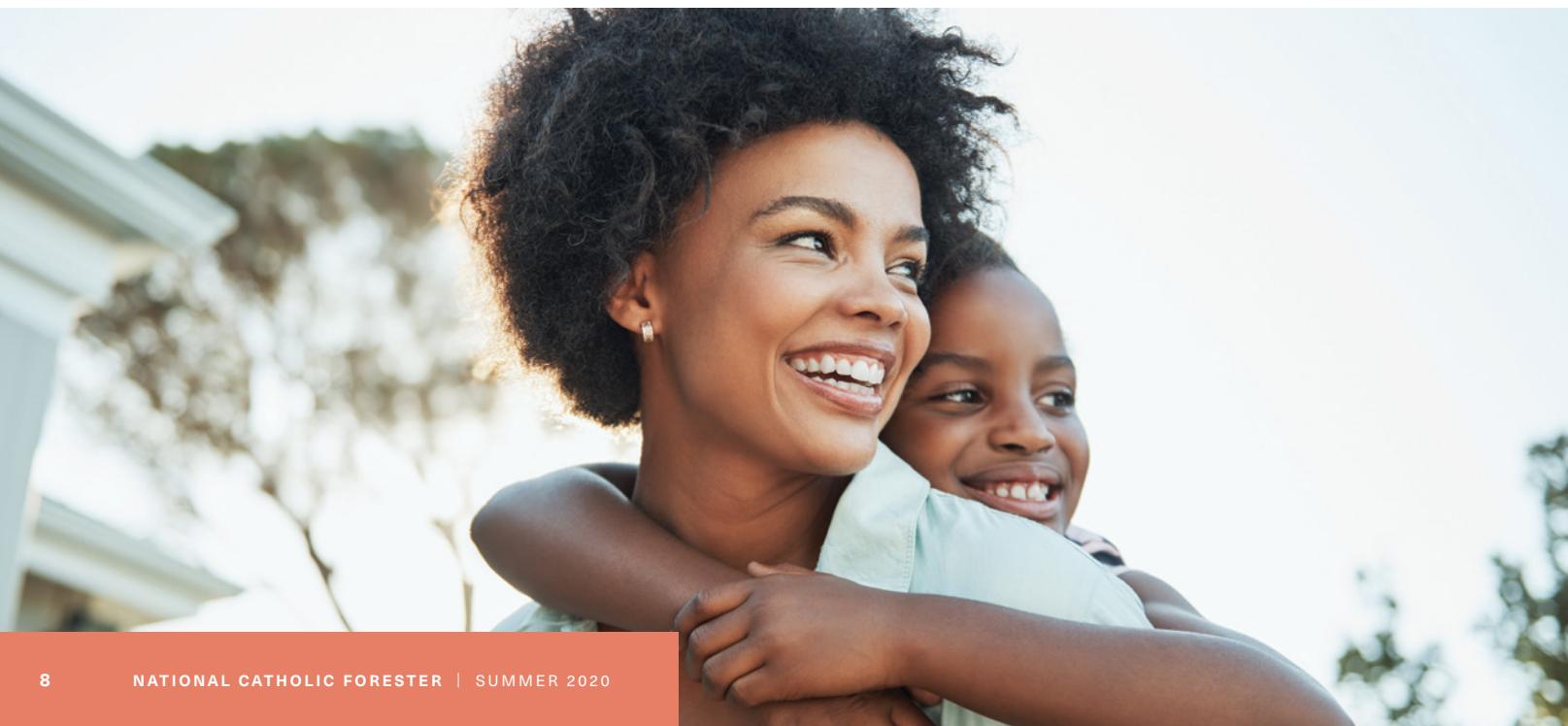
I know the last thing many of us want right now is an added expense. But this is one well worth having—and it's probably a lot less than you think.

A healthy 30-year-old woman can get a \$250,000 20-year term NCSF Life Insurance policy for \$21.68 a month.

Any amount of life insurance is better than none at all, so contact an agent today to get a policy that works for your life and budget. (Like lawyers and notaries, many of them can work with you over phone, email and teleconferencing tools!)

Call the NCSF Sales Team at 800-344-6273.

**I'm the first to admit that contemplating these realities isn't a fun way to pass the time. But something far worse is knowing that the people I love the most would be in a bind if the unthinkable happened. Plus, tackling these to-do's gave me a much-needed sense of control during these unpredictable times—I hope it does the same for you, too.**



## Do you have enough life insurance?

Try our Life Insurance Needs Calculator to find out how much you need. Then call a NCSF agent!

Use the camera on your phone to capture the QR code and follow the link.

#GOALS #NCSFLife



# NCSF Trusted Partner Program

**Trust is earned through instilling confidence in the ability to deliver on promises by giving you the required information you need in order to make the most beneficial decisions. Trust is also earned through meeting and exceeding all expectations to deliver the right information at the best time.**



Building a track record based on value-added performance is what we look for in a trusted partner.

NCSF's long-term business partners have a vested interest in helping our members. When their products and services are needed, members can have confidence their best interests are being addressed.

The Trusted Partner Program supports one of NCSF's goals—to empower our members to focus on their needs.

We have forged great relationships with a diverse range of partners who share our same values. Our experts are carefully selected for the knowledge and solutions they bring.

Our partners provide resources that meet our high standards for bringing value to our members. They may offer answers to your questions and the help you may need.

We create trusted partnerships built on experience and insight.

Our trusted partners attach mutual respect, accountability, and success to our business relationships, allowing us to find the right people.

## Trusted Partners Offer

- » Access to Knowledge
- » Access to People
- » Effectiveness and Efficiency
- » Reputation and Credibility

NCSF's Trusted Partners have generously offered thoughtful resources and services that may be available at reduced rates or at no cost.

## NCSF Trusted Partner

### WILLIAM F. KELLEY, GREATER CHICAGO AREA

Kelley, Kelley & Kelley – Attorneys and Counsellors at Law  
[kellykelleykelley.com](http://kellykelleykelley.com)



provides support services to the elderly and mentally ill in Schaumburg and Elk Grove Townships and throughout the Northwest Suburbs.

He currently serves as a trustee of Harper College, as a Director of the Association of Community College Trustees, and on the Board of Directors of Heritage Bank of Schaumburg.

William F. Kelley is a NCSF trusted partner experienced in estate planning, succession planning, tax planning and asset protection matters. William and his wife, Jeanne, live in Schaumburg and have three grown children.

### Free Estate Planning Consultation

In recognition of William F. Kelley's collaborative partnership with the National Catholic Society of Foresters, William will be happy to provide a free 30 minute no-commitment confidential estate planning consultation to members in the Chicago-land area - provide your contact information below and subsequently complete the Confidential Estate Planning Questionnaire you will receive by email.

Rest assured your contact information as well as any other information you provide will be held in strict confidence and will not be disclosed by us to any third party whatsoever without your consent.

### \*YES! Sign me up for a FREE 30 Minute Estate Planning Consultation with William F. Kelley!

Mail to: NCSF Sales, 320 South School Street, Mount Prospect, IL 60056

Name: \_\_\_\_\_ Phone Number: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Email Address: \_\_\_\_\_

\*For Members in the Chicago-land Area

# Friends, Family, Community

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

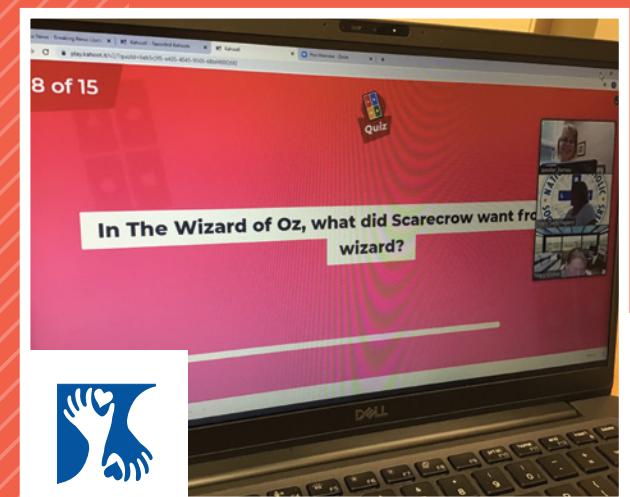


The deadline to send in your Court or Impact Team's picture and story for the October 2020 *NCF* magazine is **SEPTEMBER 1, 2020.**



## St. Mary Court 1241 | Fennimore, WI

Court 1241 held a 2-Day Cinnamon Roll sale to raise funds for the Depot Exchange Food Pantry. The Food Pantry serves 80 to 90 families each month. This was the 2nd of two planned cinnamon roll sales for this cause in 2020. They raised \$531.99 and NCSF matched \$531.99.



## Soul Connection Impact Team 1255 Mount Prospect, IL

To raise funds for Catholic Charities, Team 1255 held a virtual trivia hour! The Team joined via Zoom and played a Kahoot game. They raised \$400 and NCSF matched \$400. Great Job!



## Portland Catholic Society Impact Team 1256 | Portland, OR

Impact Team 1256 held a chili cookoff last February to raise funds for Christ the King Church. Members and parishioners made a variety of chili and voted on the best recipe! They raised \$1,642 and NCSF matched \$750.



# Important Dates

**JULY 17**

**NCSF Founder's Day**

**AUGUST 15 (DUE DATE EXTENDED!)**

**Nominate Your Member of the Year**

- Ages up to 16 years (Junior)
- Ages 17 to 25 years (Young)
- Ages 26 and over (Adult)

**ALL SEPTEMBER LONG**

**Life Insurance Awareness Month**

**SEPTEMBER 21**

**World Alzheimer's Day**

**OCTOBER 24**

**Make a Difference Day**

**ALL NOVEMBER LONG**

**Alzheimer's Caregiver Month**

**DUE DECEMBER 1**

**Alzheimer's Support Report**

### REQUEST FORMS:

800-344-6273 EXT. 211 | [fraternal@ncsf.com](mailto:fraternal@ncsf.com) | [www.ncsf.com](http://www.ncsf.com)

# Recognize 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?

**STEP ONE:**  
Court / Impact Teams or members send in their nominations.

**STEP TWO:**  
Nominees will receive an application to complete and return to the Home Office by August 15.

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

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



# Protecting the Nest Egg

Safeguard your assets with these protection strategies

© 2019 Thomson Reuters, Checkpoint Marketing.  
Used with permission.

Sometimes the easiest and most basic plans of action can be the most effective. Take, for instance, asset protection. Offshore or domestic trusts can be effective vehicles for protecting wealth, but they can be complicated and costly. Let's review a few basic, yet effective, asset protection strategies.

## 4 asset protection strategies

One of the primary objectives of estate planning is protecting your assets from unreasonable creditors' claims or frivolous lawsuits. The reason is that you want to pass as much of your wealth to your family as possible.

The following four strategies involve transferring assets to another person or entity, or changing the way property is titled:

### 1. Buying liability insurance.

For many people, insurance is the first line of defense against liability claims that expose their assets to risk. It includes personal or homeowner's liability insurance, as well as professional liability insurance for doctors, lawyers and other professionals who are common targets for lawsuits.

### 2. Making lifetime gifts.

The most effective asset protection strategy may also be the simplest: giving your assets away to your children or other loved ones. After all, a creditor can't come after assets you don't own. The disadvantage of this approach, of course, is that you must relinquish control over the assets. But if you're comfortable parting with assets during your lifetime, gifts are a great way to place them beyond the reach of your creditors.

### 3. Using tenancy by the entirety.

Many states permit married couples to hold their home or other real estate as "tenants by the entirety." This form of ownership protects assets against claims by either spouse's separate creditors. So, for example, it can be effective when one spouse is exposed to professional liability risks. It doesn't, however, protect couples against claims by their joint creditors. Tenancy by the entirety, if available, is a good option for people who aren't comfortable transferring title to their spouses.

### 4. Including assets in retirement accounts.

Qualified retirement plans — such as 401(k), 403(b), and 457 plans, as well as certain pension and profit-sharing plans — are excellent asset protection vehicles. Assets held in most qualified plans enjoy unlimited protection from creditors' claims — both in bankruptcy and outside of bankruptcy — under the Employee Retirement Income Security Act.

### Stay on the right side of the law

Most states have fraudulent transfer laws, which prohibit you from transferring assets with the intent to hinder, delay or defraud any creditor, including a probable future creditor. Typically, these laws also prohibit "constructive fraud," which is when you transfer assets, without receiving reasonably equivalent value in exchange, and you're insolvent before or after the transfer.

To ensure that your asset protection efforts are successful, be sure that you're solvent before and after any transfer and that you transfer assets at a time when there are no actual or potential creditors' claims on the horizon.

### Keep what's yours

Incorporating asset protection strategies into your estate plan is a smart move, and it can be accomplished using straightforward estate planning strategies. Contact your estate planning advisor before taking any action.

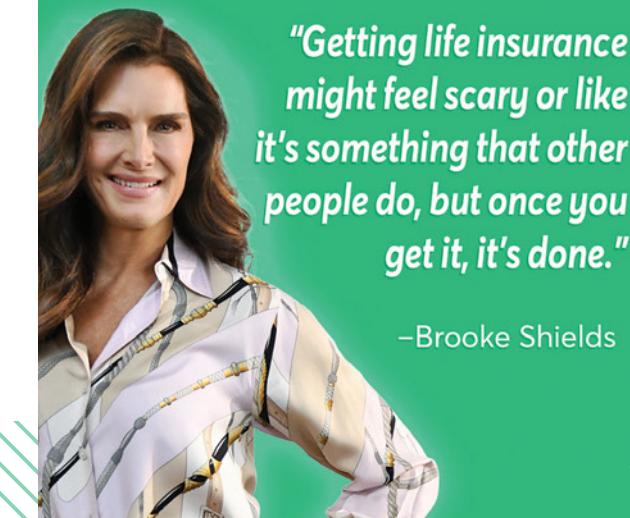
Life Insurance Awareness Month (LIAM) is every September. But, the reality check we've gotten with the pandemic means we need to talk to everyone about life insurance now.

That's why we're doing things a little differently this year. September is still Life Insurance Awareness Month, but as families are spending more time together, people are having to face protection on a whole new level.

*"Life changes quickly and priorities shift. Life insurance can help protect your loved ones financially—now and for the future. Get it today."*

This year Brooke Shields returns as the spokesperson for LIAM. She is an actress, model, author and designer, but most importantly, a mother. As a mom of two teen girls, she's fiercely protective of them and their future. And her message rings true: "Protecting my family financially means everything to me. That's why I have life insurance." What better way to deliver the life insurance message than with Brooke's impactful words.

Brooke Shields is the national spokesperson for Life Insurance Awareness Month 2019/2020, and her services were retained by Life Happens. She does not endorse any insurance company, product or advisor. Life Happens does not endorse any insurance company, product or advisor. © Life Happens 2019/2020. All rights reserved.



*"Getting life insurance might feel scary or like it's something that other people do, but once you get it, it's done."*

—Brooke Shields

# THANK YOU!

Say "Thank You" to frontline workers—remove this center spread from the magazine, color in the heart (be as detailed and creative as you want), hang in your window for all to see!



# FRONTLINE HEROES

# 15-Day, 15 Mask Challenge

In the spirit of National Volunteer Week, April 19 through April 25, National Catholic Society of Foresters (NCSF) put out a challenge to its members, Courts, and Impact Teams. It was called the “15-Day, 15 Mask Challenge”.

Wearing a mask keeps people safe. The need for them was great and still necessary.

Want to make masks? Visit this CDC webpage for sew and no sew face mask directions:  
[www.cdc.gov/coronavirus](http://www.cdc.gov/coronavirus)

The masks had to be donated to people who needed them most. NCSF asked members who sew to make at least 15 masks during this period. If they didn't sew, they could team up with someone who could sew and volunteer to help cut fabric or donate materials. There was also a no sew version of a mask available.

If you have done any activities to support your community during this time, let us know! We are keeping track of all activities our members are involved in. Did you make a financial donation to your parish or food bank? Did you make thank you cards for those on the front lines? Did you deliver groceries or words of support to a neighbor? We want to know!

Send your philanthropic support information and pictures to [Fraternal@ncsf.com](mailto:Fraternal@ncsf.com). We will share your stories, pictures, or videos on social media or in our magazine. We would love for everyone to see what you are doing!

Our thoughts and prayers go out to everyone affected by the coronavirus.

May we stay connected like never before!



## St. Joseph Court 513 | Hammond, IN

Three members from St. Joseph Court 513 in Indiana made over 200 masks! Those who didn't sew, like Court 513 Secretary Rita, donated fabric.

*Pictured, l-r: Theresa and daughter Marissa made approximately 65 masks and Court 513 President Donna made over 150 masks that were donated to various hospitals.*

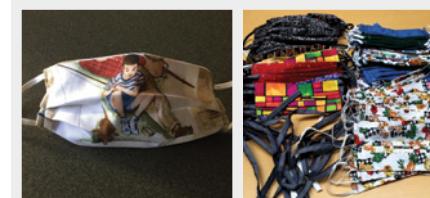
## St. Mary Court 868 | Muscoda, WI

From Wisconsin we heard from Board Chair Margaret Schmitt of Court 868, who made and donated 135 face masks to a local clinic, two nursing homes, their Parish priests, and a UPS Driver.



## St. Mary Social Court 1017 | East Moline, IL

Linda from Social Court 1017 accepted the Mask Challenge! Linda made 25 masks from her sewing stash. Masks were donated to Lee Memorial Hospital in Fort Myers, Florida as an additional cover to help keep the N95 masks clean.



## Soul Connection Impact Team 1255 | Mount Prospect, IL — and friends!

Soul Connection Impact Team 1255 in Mount Prospect, Illinois is blessed with people who sew! Team Member Sabrina and her family (pictured) have sewn nearly 1,400 masks for their communities in southern Chicago!

As a team, Soul Connection Impact Team 1255 donated 45 masks to Church Creek Senior Living in Arlington Heights, Illinois, northwest of Chicago. Team Members Sabrina, Donna, and Mary sewed 15 masks each. Team 1255 also made a \$200 donation to Catholic Charities in Des Plaines, Illinois to help purchase food for their food bank.

# Introducing the New NCSF COVID-19 Matching Funds Grant Program

**Many Court and Impact Teams have found ways of helping their community during this time when there are many more needs to fulfill. We are proud of our Court and Impact Team members who have stepped up and shined during this time of crisis.**

To help each dollar donated go further, NCSF has developed a new grant available for our Courts and Impact Teams which gives the opportunity to obtain a match for raised funds for COVID related donations and/or fundraisers. Eligible activities may include supporting food banks, front line workers, parishes, schools, or individuals affected by COVID-19.

This new project launched Monday, June 1st. NCSF will consider any Court/Impact Team donations or fundraisers from March 15, 2020 to December 31, 2020.

The COVID-19 Matching Funds Grant application can be found on our website under the 'Member Forms' button.

Make sure you are following us on social media so you can see posts, including special videos, that show the impact of our members doing good in their communities.

Supporting our communities in time of need is part of National Catholic Society of Foresters' mission. We are proud to be able to support our members and their communities during this challenging time. Learn how you can get involved, too!

## HOW TO APPLY

The COVID-19 Grant is a matching funds program available to Courts and Impact Teams. There is an opportunity to get up to \$350 matched for a sole sponsored event or up to \$175 for a co-sponsored fundraiser. Multiple fundraisers may be held to reach the full \$350 match.

To apply please download the form online or reach out to our Outreach and Engagement Department:

[fraternal@ncsf.com](mailto:fraternal@ncsf.com)

—  
800-344-6273 ext. 211



## BBQ Recipes

In the spring issue we asked members to send in their favorite grill recipes! Thank you to those who participated!

### GRILLED SALMON

*Mary Krutiak from Soul Connection Impact Team 1255, Mount Prospect, IL*

A simple soy sauce and brown sugar marinade, with hints of lemon and garlic.

#### Ingredients:

1 ½ pounds salmon fillets	1/3 cup soy sauce
lemon pepper to taste	1/3 cup brown sugar
garlic powder to taste	1/3 cup water
salt to taste	1/4 cup vegetable oil

#### Directions:

1. Season salmon fillets with lemon pepper, garlic powder, and salt.
2. In a small bowl, stir together soy sauce, brown sugar, water, and vegetable oil until sugar is dissolved. Place fish in a large resealable plastic bag with the soy sauce mixture, seal, and turn to coat. Refrigerate for at least 2 hours.
3. Preheat grill for medium heat.
4. Lightly oil grill grate. Place salmon on the preheated grill, and discard marinade. Cook salmon for 6 to 8 minutes per side, or until the fish flakes easily with a fork.

### SEASONING FOR GRILLED MEATS

*Sharon Clements from Holy Angels Court 582, Milwaukee, WI*

This versatile seasoning mix can be used on chicken, fish, pork or beef before grilling. It makes about 2/3 cup and seasons approximately 4 lbs of meat.

#### Ingredients:

1 tsp cumin	2 tsp garlic powder
1 Tbsp chili powder	2 tsp onion powder
1 Tbsp kosher salt	1 Tbsp paprika
1 tsp oregano	1/4 cup packed brown sugar

#### Directions:

Mix together and sprinkle before grilling. Works great! I also like to use this seasoning mix without the brown sugar as an alternate seasoning mix when roasting meat indoors just in the oven.

### SHRIMP IN FOIL PACKS

*Richard Hill from Soul Connection Impact Team 1255, Mount Prospect, IL*

#### Ingredients:

1 lb baby potatoes	Cajun Seasoning to taste
2 ears of corn	1 lb shrimp peeled and deveined
2 garlic cloves, minced	1/2 cup butter, melted
Andouille sausage	Caribe/jalepeno/serrano pepper, diced

#### Directions:

1. Preheat grill to 400.
2. Wash and cut potatoes, husk corn and cut into thirds. Boil corn and potatoes for 10 minutes.
3. Dice the pepper, mince the garlic, slice the andouille. Drain the potatoes and corn.
4. Mix butter and cajun seasoning. Mix with all ingredients. Toss to coat.
5. Divide into foil packs (4) grill for 10 to 15 minutes until done.



# Hearing is Essential

In a time where we have been social distancing and trying to find new ways to stay in touch and communicate with friends and family, it is confirmed—**hearing is essential!** Hearing is important, and hearing aids are essential for communication.

**Hearing aids today improve more than your hearing and social interactions. Hearing aids can also be brain activators, emergency alert notification tools, and connectivity devices!**

For more information or to contact AHB:  
(888) 372-6685  
[americanhearingbenefits.com/partners/NCSF](http://americanhearingbenefits.com/partners/NCSF)

## Hearing and hearing aids activate your brain

Even when we are home and socially isolating from those geographically around us, it is important for us to keep our brain active and processing sound. In a study that tracked 639 adults for nearly 12 years, researchers at Johns Hopkins found that a mild hearing loss doubled dementia risk, and those with severe hearing losses were five times more likely to develop dementia when hearing loss was left untreated\*.

While you may not be having as many direct person-to-person communications as prior to the pandemic, hearing incidental sounds and using your hearing and your hearing aids is important for your overall brain health.

\*<https://www.hopkinsmedicine.org/health/wellness-and-prevention/the-hidden-risks-of-hearing-loss>

Portions of this article can be found at [www.Starkey.com/blog](http://www.Starkey.com/blog)

## Hearing and hearing aids are a gateway for emergency alerts

Hearing all sounds — not just the ones we want to hear — is important to your health and safety. Whether you are struggling with your hearing or you already have hearing aids, your safety is at risk if you are not hearing alarms or sirens around you. Even recognizing things like the refrigerator that has stopped running or that you have a squeaking belt on the car that needs repair. Your day-to-day awareness depends greatly on hearing your best.

## Hearing aids are connectivity devices

Modern hearing aids help us stay socially connected to loved ones, friends, and colleagues. Hearing aids today connect to smartphones, tablets, and the television. This enables people with hearing challenges to more easily stay up-to-date on news, information, and more.

If you have Bluetooth enabled hearing aids, you can easily place a FaceTime call, call your neighbor, or engage in a Zoom video chat with your family. Streaming those sounds to your hearing aids and keeping in touch is simple and convenient.

## Prioritize your hearing

Being apart from our friends and loved ones during this time has been difficult and you have likely concluded on your own that your hearing is essential. It should be prioritized as a critical part of your overall health. By treating hearing loss, you are taking the right steps toward improving your ability to stay connected, stay safe and more fully enjoy life!

American Hearing Benefits (AHB) has partnered with NCSF to provide members a more affordable way to purchase hearing aids. Discounts are available for all hearing aid technology levels. Our Hearing Care Advisors will guide you through the process and connect you with a hearing professional in your area. This discount and service is available to you and your family members.

As a member of **National Catholic Society of Foresters**, you and your family are eligible for exclusive American Hearing Benefits™.



Call **(888) 372-6685** to schedule your **FREE CONSULTATION** and receive your discounts.  
[www.americanhearingbenefits.com/partners/NCSF](http://www.americanhearingbenefits.com/partners/NCSF)

\*Professional service fees may apply. © 2019 Starkey Hearing Technologies. All Rights Reserved. 5/19 TJAD3075-00-EE-HB

Take advantage of your exclusive discounts now

- 60% Discounts on today's latest technology, including hearing aids and tinnitus options
- FREE annual hearing consultations
- 60-day trial period\*



# A Message from Deacon Lorbach



**Have you pondered lately?** I know, that's a silly question to ask busy people. Summer afternoons are a particularly good time to ponder. Steal away, sit under some trees and let your mind wander. Pondering is good and it is healthy for our souls. It must be, because the gospel tells us that Mary pondered. She took it all into her heart, we are told, and pondered.

Pondering is like remembering, as if using a slow cooker. Ever-so-slowly, it begins to unfold itself to us. It begins to reveal its true meaning for us; it helps us see more clearly and helps us to finally understand it better.

Sitting in the shade under my favorite tree, I recently pondered the time I led a session on the Prodigal Son. I scheduled eight evenings for the session and wondered if anyone would sign up. Don't ask me why I chose eight evenings, we could have easily handled the Prodigal Son in just four sessions. Unbelievably, over eighty parishioners registered. Now I was nervous, trying to figure out what to say for those eight evenings.

We began by hearing of the young boy who took his inheritance and headed to town, where he partied 24/7. One day the boy realized he had spent it all. He had nothing left. He decided to go back home and beg his father to take him back. He was so desperate and feeling so foolish that he was willing to come back as a servant, rather than as his father's son. Of course, unbeknownst to the lad, his father spent every day waiting and hoping that one day his son would return. Finally, the boy returned, dropped to his knees before his father and was about to ask for forgiveness, but no words were ever needed. The father simply reached around his son and embraced him.

"Dress him in the finest robe, put a ring on his finger and kill the fatted calf. We are going to celebrate. My son was dead but now he lives again; he was lost and now he is found." At that point, I looked out at the eighty some people, looking back at me and I said, "That is it!" A voice came across the room, "How can you say, 'That is it?'" I've always had a problem with this story! The boy did wrong and he needs to be punished just like when I was a little girl and did something bad." I simply smiled and repeated myself, "That is it!" to a groan that grew in the room.

We spent the next four nights unpacking everyone's feelings about all of this. How could the boy go scot-free without a punishment or a penance to serve? How could the father not even think of reprimanding the foolish boy? That's not the way our world works.

I eventually suggested to look at all of this, not through our eyes, but through God's eyes. Eyes that can only see love and more love. We concluded the eight evenings with heads nodding yes, but I am still not convinced they believe it in their hearts. I know because, I too, deal with the guilt issue a lot.

But we are told that through the grace and the mercy of our loving God, words of forgiveness and remorse are never really needed. Oh we may need to say it for ourselves, but God doesn't need to hear it. How do I know? It is part of the Christian Rite for Funerals where we finally hear these words, "God forgives our sins and remembers only the good we do in life!" Why then, I ask? Why wait until someone has died to say it? Why not proclaim it on the day of their baptism and every day that follows. Why be the prodigal daughters and sons carrying around a lifetime of that unnecessary burden of guilt? Why can't you and I let it go and just be who we are?

Why not go find a nice shade tree right now and ponder it!



“

*"Pondering is like remembering, as if using a slow cooker. Ever-so-slowly, it begins to unfold itself to us. It begins to reveal its true meaning for us; it helps us see more clearly and helps us to finally understand it better."*

# Praying Together, Building Community

If you follow us on social media, then you may know our good news! On May 14, 2020 National Catholic Society of Foresters held our first Prayer Network Session through Zoom. All that participated felt the power of prayer. Prayer is a powerful force at our disposal to help us cope with everyday issues.

Over the last few months we have been challenged with how to calm ourselves, communicate with others, and to keep a sense of community. At NCSF we believe that Prayer is a powerful force at our disposal to help with this.

Pope Francis said, "Prayer always changes reality, let us not forget that: It either changes things or changes our hearts, but it always changes."

So we are inviting you to join us in a weekly prayer for the intentions of our members, family, and friends. You do not need to be a member to participate.

Our Prayer Network Zoom sessions will be held every Thursday at 2:00 pm CDT. The deadline to submit your prayer intention will be the day before our prayer session, Wednesday at 4:00 p.m. CDT.

## Submit your Prayer Request (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:



## How to Use Zoom

You don't need a Zoom account to join a meeting. Anyone can join a meeting as long as they received a Meeting ID and invitation. You will need a Zoom account to make your own meetings and record videos.

An invitation sent to you via email or message includes a unique Meeting ID. If you have this ID, you can enter it on the login screen of any Zoom app to access the video features without signing in or signing up.

It's easy to create an account whenever you're finally ready to.

## HOW TO JOIN

### Have an account? Join via app:

1. Download the Zoom App to your computer, tablet, or smart phone.
2. From your email invitation, click link to "Join a Meeting."
3. Select if you would like to connect audio and/or video and select the "Join" button.
4. If the meeting has not started, you will be prompted to wait for the host.
5. Watch this video link to learn how to join a meeting with a Zoom app and account: [shorturl.at/eps01](http://shorturl.at/eps01)

### No account? Join from internet browser:

1. From your email invitation, click link to "Join a Meeting."
2. Type your name (to be viewed by participants) and select the "Join" button.
3. If the meeting has not started, you will be prompted to wait for the host.
4. In the lower left, select "Start Video" and allow use of your device's camera.
5. In the lower left, select "Join Audio" and choose one:
  - use your device's audio
  - or call in by phone – follow prompts

### Join via Phone:

You can join Zoom using a traditional phone.

1. Dial an in-country number. If you dial a toll number, your carrier rates will apply. You can find the numbers on your meeting invitation. For example, if you are in the Midwest use: 1-312-626-6799 US (Chicago).
2. You will be prompted to enter the "Meeting ID."
3. If the meeting has not started, you will be prompted to press # to wait for the host.
4. You will be prompted to enter your "Unique Participant ID." Press # to skip. This only applies if you have joined on the computer or mobile device.
5. You will be prompted to enter the "Password."

# Frequently Asked Questions

If you have questions pertaining to your certificate please do not hesitate to call, we are here to help. Below are some of our most frequently asked questions.

## Why can't you return the certified death certificate?

We are required to keep the certified death certificate as part of the claim for auditing purposes.

## Can I call to report a death if I am not the beneficiary?

Yes, you can call to report a death claim if you are not the named beneficiary. Please call the Home Office and ask for Customer Care.

## I pay the premium; therefore I should be able to get information.

In some cases, the person who pays the premium is not the owner of the certificate. Only the owner has the right to make changes or get information.

## I have accumulated dividends, can I request a portion of the dividends by just calling the Home Office?

Submit your request to the Home Office in writing, it must be dated and your signature must be notarized.

**Customer Care Department**  
(800) 344-6273

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

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

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

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

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

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

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

QUESTIONS? Please call: (800) 344-6273

# A Note of Thanks to Our Members



Our entire Home Office team would like to take an opportunity to thank you—our members—for your loyalty, dedication, patience, and understanding.

Through these unprecedented times, we have continued to work tirelessly to help support and assist you.

Though we are still living in a time of uncertainty, it is important to remember what matters most—the connection of family, friends, and community. What inspires us is the good work that all of you do, in your communities.

Our goal is to provide the highest level of service to you, Courts, Impact Teams, Agents, and Business Partners.

Our thoughts and prayers are with everyone impacted by the Coronavirus Pandemic.

Thanks again to our Members, Agents, and Partners.

Sincerely,  
The NCSF Home Office Staff

Jennifer May Donna Tracy Janet Andrea  
 Kathleen Vivian Luan Qian Meegan Patrick  
 Paul Ming Glen Sabrina Mary Pamela



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 75<sup>1</sup> 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 supplement<sup>2</sup>.

7.20AD-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 value<sup>3</sup>.

- 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](mailto:sales@ncsf.com)

