

National Catholic Forester

Winter 2021



**Be on the lookout for
big changes in 2021!**

The heart of our work is the heart of
your world — family, faith, community.



It's Not for You. It's for Them.

If protecting your loved ones financially is a priority, then getting life insurance is an easy step in helping you accomplish that. It means they would be OK financially if anything were to happen to you.

And it's more affordable than you think. In fact, most people overestimate the true cost of life insurance by three times or more.*

While life insurance can't replace a loved one, it can make the path easier for those left behind.



National Catholic Society of Foresters

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

(800) 344-6273

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Winter Message from the CEO

In the last several issues of our magazine and newsletters, we've been sharing the modernization of NCSF. We've changed the way we do business with new systems and tools. Now, we're taking an even bigger leap forward and transforming our brand.

What does this mean?

Over the last 130 years, we've had only one name change — from “Women's Catholic Order of Foresters” to “National Catholic Society of Foresters.”

Moving into the next decade and beyond, we realized we needed a new name that ensured the outside world understands who we are and what we do.

In 2019, the Society's Board of Directors approved a rebranding of National Catholic Society of Foresters. The rebrand would include a new “Doing Business As” (DBA) name, logo, and website refresh. Our new name would not change the core of our Society. We are and will continue to be National Catholic Society of Foresters both legally and spiritually.

Now, we needed help on this journey of transformation. After a long and exhaustive search, we engaged a professional marketing agency expert in rebranding.

The first step of the rebrand was to get feedback from our stakeholders. After connecting with a cross section of members, agents, employees, and Board members, the marketing agency developed several possibilities for a new DBA name. We continued to survey employees, Board members, and millennials until finally a new name was chosen.



Unveiling our new brand: '1891 Financial Life'

This name reflects our rich history, work, and philanthropy. We expect that the new name and identity will be rolled out by July 2021.

But this is just the beginning. We will continue to transform the way we do business to ensure the experiences you have with us are better than ever before. This will include a redesigned website, new digital tools, and streamlined processes that will make doing business with us easier for you.

Our new brand reflects our fundamental purpose as an organization. We will continue our commitment to our membership to help you protect your family while enabling you to help your community. We encourage our members to make the most of all the gifts that they have been given.

Our purpose and promise have guided our new brand expression. That includes an updated look and feel, a modernized digital experience as well as new and improved ways of being there for you today and well into the future.

Even though we've modernized our brand, we're staying true to what has made us special for almost 130 years – protecting our members and ensuring their peace of mind. While our name and logo are now different, we've maintained a longstanding symbol of what makes our organization special – the dove. Faith remains the underpinning of 1891 Financial Life as we strive to help people make the most of all God has given them.

Current members won't see any change in service and our core offerings remain the same – life insurance and annuities. We're also challenging ourselves to create new and better products, programs, and experiences to help us serve you even better than before.

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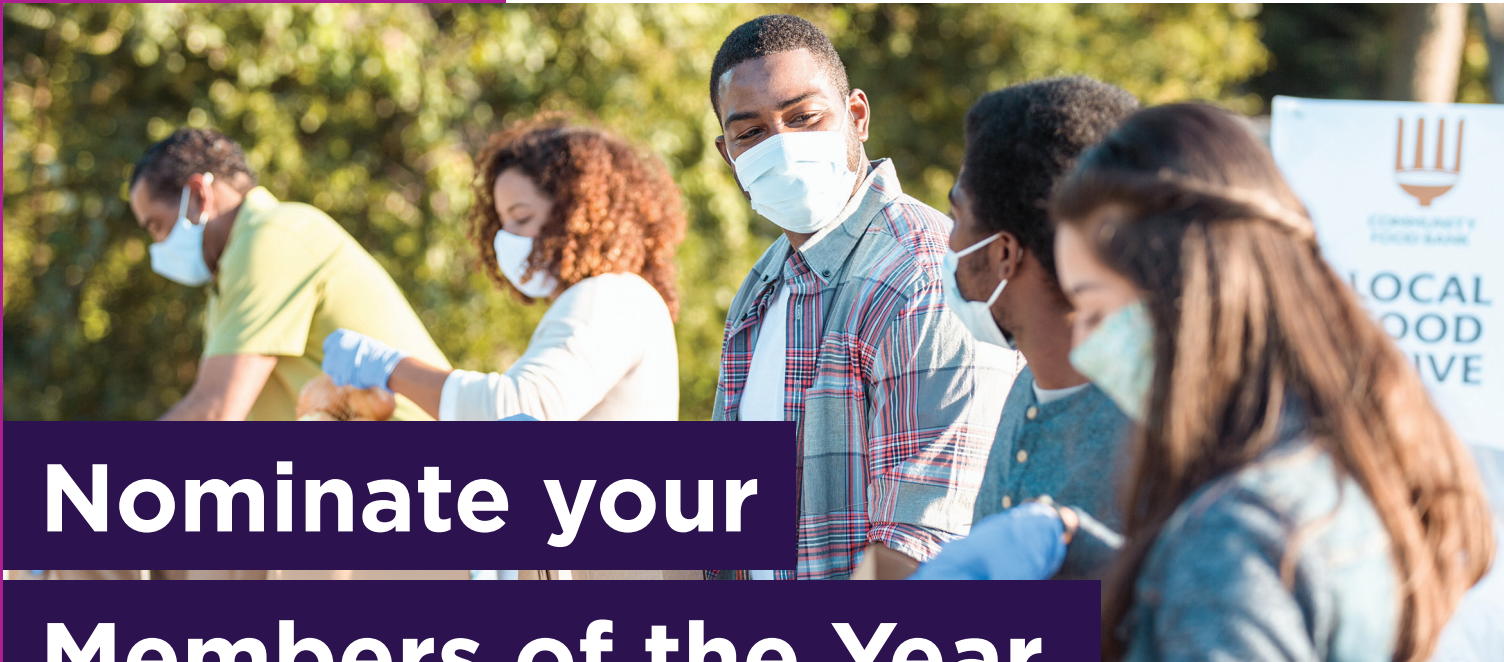
Our core values have also not changed: **Integrity, Respect, and Accountability.**

1891 Financial Life is a holistic financial services organization and we will continue to offer products, services, and experiences for people that want to achieve peace of mind while enabling lives full of meaning and gratitude.

We had clear goals with our rebranding. I would like to share some of them with you.

Goals of the Rebrand
Create a clear differentiation between our Society and other fraternal entities
Enhance the reputation and image of our Society
Boost the desirability of our products
Become the life insurance and annuity provider of choice within the fraternal world of insurers
Emphasize our community outreach which will continue to guide our philanthropy
Attract new independent life insurance agents and distribution channels for our products

We are energized by this transformation. We hope our membership will be as well. Our new brand will move us forward into the future while focusing on our rich history and Christian heritage. Come with us on this exciting journey!



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 One or All Three!

JUNIOR Member

For ages up to 16 years

YOUNG ADULT Member

For ages 17 to 25 years

Member OF THE YEAR

For ages 26 and over

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.

Candidates are individuals who provided outstanding volunteer service; who held leadership positions in the past year; and who served as an example of Love, Benevolence, and Charity throughout the years.

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 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.



Your Life Insurance Needs After Retirement

It's no secret that your life insurance needs do not remain constant throughout your life. Growing older, experiencing health problems, adding to your family, and making changes to your career are all common life experiences that could have a significant impact on your lifestyle and your subsequent insurance requirements. One of the biggest life changes is clocking out of work for good and embracing retirement.

Retirement means several changes to your life. The biggest is that you are no longer bringing in the same salary that you formerly were. Unless your partner makes a change to their work that involves them bringing in more money, your finances will change. Additionally, if you were formerly working a job that required you to be very active, your new, more laid-back lifestyle may help to improve your health. You're no longer working, which gives you the freedom to work out more, and more time to plan and cook healthier meals — boosting your overall health. While some people are able to retire early, most people retire in their 60s, with 70 being the second most popular age.

Once you've retired, you might feel like you're all set. You have the money saved up, you don't need to worry about income replacement, and your children are most likely older and completely independent. For this reason, many people think that they don't need to retain their life insurance coverage. Is this really a wise decision? We'll explore that below.

Should You Cancel Your Coverage?

No. Even if your debts are paid, your savings account is full, and your children are grown, you should not eliminate your coverage altogether. Life insurance provides a number of different protections and benefits. Eliminating coverage to "save money" may cost you and your loved ones more down the line.

5 Reasons to Keep Your Coverage

You might be wondering what the benefits are to maintaining life insurance coverage as a senior citizen or retired person. These are some of the ways that life insurance will be a benefit to you later in life and post-retirement.

You can leave a legacy. Depending on how much you've saved, you may be able to support yourself, but may not be able to leave much to your children or other loved ones. Life insurance will allow you to leave that legacy to your loved ones, no matter what happens. If you do not have any loved ones to leave it to, you could choose to benefit the cause or charity of your choice.

You can have income replacement. Sure, you're retired. But if someone else in your household is working, the loss of their salary could make things more difficult for you without a reliable means of replacing that lost income.

You can provide aid to those depending on you financially. Even if your kids are older, it is possible

that they may still need some financial help. The death benefit could give them what they need, even after you are gone.

You can help your estate. Let's say you've done very well for yourself, and you have a high net worth with many assets. Life insurance proceeds can help to minimize your estate taxes.

You can settle your debts. If you have any debts remaining, your life insurance benefit can be used to pay those. Or say you're debt-free, but you cosigned on some loans for your dependents. They could use your life insurance to assist with those payments.

So What Are Your Options?

We've already established that it's not wise to drop your life insurance coverage. Instead, let's look at what you should do.

One option is to maintain your current policy. We recommend talking to your life insurance agent just to make sure that your policy has the right coverage for you in this new stage of your life. If your current policy is working for you, keep it!

Another option is to extend or otherwise adjust your current policy. This could be the necessary move if your term life insurance policy is about to lapse or already has. Whether you choose to purchase a low-cost term life policy or convert one to a whole life policy (which is best to do prior to the end of your policy's term), your life insurance agent would be happy to help you through this process.

Let's say you don't have any coverage at all. Don't worry; there's still time to purchase life insurance. Contact an agent at (800) 344-6273 to learn about how you can be covered at the level you need at a price you can afford.

Soul Connection Impact Team Goes Virtual!

The Pandemic of COVID-19 has not stopped the Home Office Soul Connection Impact Team from continuing to find new ways to raise funds for various causes.

The Impact Team meets virtually each month through Microsoft Teams.

Early on in the Pandemic members decided to continue to work to support causes that they had already earmarked for help before COVID hit. The Team researched possibilities that could be done virtually yet bring in enough funds to make a difference. We've described a few here.

Virtual Walk

Members decided to host a “Virtual Walk” to benefit the Illinois Fire Safety Alliance’s CareBox Program. CareBoxes are distributed to patients being treated for burn injuries in Burn Units across Illinois.

The plan was to do a virtual 5K walk (about 3 miles). Participants paid a participation fee of \$25 and could do the walk over a week’s time.

Flyers and notices were created and sent out to local Chambers of Commerce as well as put on social media — namely Facebook. Team members shared the notice with “friends” on Facebook to create awareness.

After the Virtual Walk was completed the Team gathered up the funds from participants for a total \$1,050! Since this was a Heart and Hands planned event, NCSF matched the \$1,050. The generous total of \$2,100 will go a long way to create 140 CareBoxes!



BINGO!

The next virtual event held by Soul Connection Impact Team was Virtual Bingo! This event was held on ZOOM!

The event benefited several of the area's needy families during the holiday season. No items for gifting were accepted during this time. Therefore, the Team decided to make the suggested donation of gift cards. Each family member would receive a \$50 gift card to purchase necessary items for the holidays.

The team decided on a donation of \$20 per participant to play. Each player received two cards. Extra cards could be purchased for \$5 each.

Prizes ranged from gift cards to blankets and chocolates. The Bingo cards were scanned and numbered and emailed out to each participant.

On Game Day we played until all prizes were distributed. Play lasted about an hour and the fun was unlimited. The Team made \$600 and applied for a Court Grant of \$125.

Virtual Silent Auction

The final event for the year at the time of this writing is a Virtual Auction!

The event will benefit JOURNEYS which helps the homeless in the area. They also encouraged various gift cards or a cash donation.

The Team would normally hold a cookie sale at this time of year to benefit the

needy during the holidays. But because not everyone was comfortable doing that this year, a silent auction of gift baskets was the best second choice. Members created 9 themed baskets from items donated by the team.

Examples of baskets:

- » Christmas basket
- » Movie basket
- » Hot sauce basket
- » Tea basket
- » Wine basket
- » Holiday Cheer basket
- » Pet basket
- » Santa Cookie basket
- » Soup Lovers basket

Baskets were photographed and a notice sent through social media and to Chambers of Commerce.

The minimum value of each basket was \$50. Starting bids for each basket was at \$25 with increases of \$10 with each higher bid. Participants were notified daily of where the bids for each basket stood.

The Team applied for a \$350 COVID Grant to help supplement the auction. We'll let you know how successful we were in the next issue! Stay tuned! At this writing bids stand at almost \$1,000 and donations at almost \$2,000!

Interested in doing some of these projects with your Court or Impact Team? Call us for more information, (800) 344-6273 ext. 208.

Outreach & Engagement

We hope you're as excited about our new brand as we are! It brings to life what members, agents, employees, and Board members have told us is the most meaningful to them about our Society — our rich history of helping people and their communities.

That history is front and center in our new name. It shows how long we have served our members and our communities. It also demonstrates a feeling of financial strength, knowing we've survived all the catastrophes and challenges history has thrown at us — the Great Depression, World Wars, pandemics and natural disasters. We have endured throughout and will continue to do so.



Mission Statement

1891 Financial Life is a community-based insurance organization offering products and member benefits that assist individuals and their families achieve financial security. We're committed to helping build stronger communities by supporting service projects that reflect common shared values.

A New Look

We believe our new brand will be able to better speak to younger generations. Here's just a small sample of the new brand voice.



Looking Out

Family. Faith. Community. Love.

We all have things we are looking out for. Stuff we want to do, things we are called to make and make happen around us. We all want to stand for something. We're looking out for ways to make a difference and for companies that are looking out for more than themselves. And we want to know there's someone who's looking out for us. Protecting us. Keeping us informed. Helping us understand. Ready to give a hand and willing to take a stand. For us, that's life.

We are driven to help you create a meaningful life, something beyond policies and premiums. Something bigger than benefits and beneficiaries. Protection with a purpose. At 1891 Financial Life we are called to something greater. The heart of our work is at the heart of your world.

It's life insurance with real life impact. The heart of what we do is to protect the ones you hold dear.

Outreach

The Outreach and Engagement Department's job is to ensure that we continue to focus on helping our members and their communities. We continually search for new ways to encourage and inspire new generations of young people to join us in fulfilling our mission.

We are looking forward to launching our new brand in July of 2021. We will keep you updated on our progress and the great new possibilities as we move forward. Let's take this journey together!

2021 is our Anniversary Year!



*Picnic
St. Cecelia Court 955 | Madison, WI*



*1980's
St. Mary Junior Court 998 | Rudolph, WI*

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

Calling all Courts, Impact Teams, and Members!

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. 208
fraternal@ncsf.com

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 April 2021 *NCF* magazine is **MARCH 1, 2020.**



Holy Ghost Court 228 Dickeyville, WI

Holy Ghost Court 228 held a cash fundraiser for the Southwestern Food Pantry, Hazel Green. Court 228 raised \$1,714 and NCSF matched \$750. Receiving the two checks is Gary Haas, center, with Treasurer Karen Reese (l) and President Sylvia Wentz (r).



St. Ann Court 306 Custer, WI

When the parish picnic fundraiser was canceled due to COVID-19, NCSF provided \$750. Court 306 President Barb Kurszewski presented the \$750 to Father Alan Guarella at Sacred Heart Parish.



St. Ann Court 306 Custer, WI

St. Ann Court 306 planned to hold a bake sale for the for the Missionary Sisters of the Divine Image — the first convent in the U.S. for this order. Because the event was canceled due to COVID-19, NCSF provided \$750.

Pictured l-r: Secretary Emily Kurszewski, Noah Gollon, Sr. Hyacintha, and President Barb Kurszewski.

St. Joseph Court 513

Hammond, IN

Court 513 canceled their Alzheimer’s Walk in November 2020 due to COVID-19. NCSF provided \$750 for the Alzheimer’s and Dementia Services of Northern Indiana.

Pictured l-r: Secretary Rita Schneider, Tish Homes (Director of Operations), President Donna Richwalski, and member Loretta Nelson.



Sacred Heart Court 517

Calumet, MI

Member of the Year 2018 Winner June “Ducky” Burich passed away in the fall of 2020. She was remembered with a framed copy of her Member of the Year article that was featured in the 2018 summer magazine.

Sacred Heart Court 517

Calumet, MI

Court 517 canceled their annual bake sale fundraiser due to COVID-19. NCSF provided \$750 for the event. Secretary Denise Reed presented the check to VP David King and Barbara King of the St. Vincent de Paul/ Sts. Martha and Mary Society. “A big ‘Thank you’ to our [Home Office] for their generous gift,” wrote President Connie Clutier, “we truly appreciate the support that you and the National Catholic Society of Foresters continues to give us during the difficulties presented with the COVID-19 virus.”

St. Joseph Court 513

Hammond, IN

Members of St. Joseph Court 513 packed 75 gift bags to be distributed to patrons of Meals on Wheels in Lake County, Indiana. The packages contained an assortment of pens, pencils, tablets, Kleenex, combs, and chapsticks along with other items.

Pictured on the left side, front to back: Mary Kay Klassen, Secretary Rita Schneider, and Patricia DeNys. Right side, front to back: President Donna Richwalski, Natalie Stirchak, Loretta Nelson, and Treasurer Shirley Mikuly.



St. Mary Court 850

Marathon, WI

St. Mary Court 850 planned to hold a cinnamon roll sale in April 2020 to raise funds for the Maddy Lang Family. The Lang family received \$750 from NCSF for the canceled event. Court 850 President Suzanne Martin presented the check to the Lang family. How great is it to see their big smiles?! Funds will be used to help pay for medical costs.



Little Flower Court 1181

Richmond, IA

Court 1181 canceled their Hearts and Hands fall dinner fundraiser due to COVID-19. NCSF provided \$750.

Pictured l-r: President Bette Brant and Father Bill Roush at Holy Trinity Catholic Church. Funds will go towards church building foundation repairs.

1ST POP-UP EVENT!

Pop-Up Impact Team

Kewaunee, WI

To raise funds for the Kewaunee County Historical Society, these members and friends created a pop-up impact team! Together they held a bake sale that raised \$479. Della Clabots and Mary Reckelberg held an antique rummage sale that raised \$303. A total of \$782 was raised! GREAT JOB! Funds will go towards a new handicapped entrance.

Pictured l-r: Arletta Bertrand, Jerry and Joan Ledvina, Mary Reckelberg (and not pictured: Jim Schaller and camera man Richard Darnier).



St. Mary Court 998

Rudolph, WI

Junior Court 998 gathered for an outdoor event – they swam in the pool, mini golfed, and ate pizza together last August at a local park.

Pictured l-r: the Clark Family, Court 998 juniors, and Axel Larsen and Grandma Nellie Larsen!



Our Lady of Fatima and Miracle of the Sun

Submitted by St. Mary Court 998

“Pray, pray very much and make sacrifices for sinners.” This is the central message that Our Lady of Fatima communicated to the three shepherd children. Our Lady prescribed prayer in the midst of World War I.

Prayer is always the answer. When the world is in turmoil, prayer is what we need. It is needed in the midst of the COVID-19 Pandemic that we are currently experiencing.

St. Mary Court 998 has a very special place to go to experience the feeling of the apparition of the Blessed Mother. The Rudolph Grotto is located in Rudolph in the central part of the state of Wisconsin.

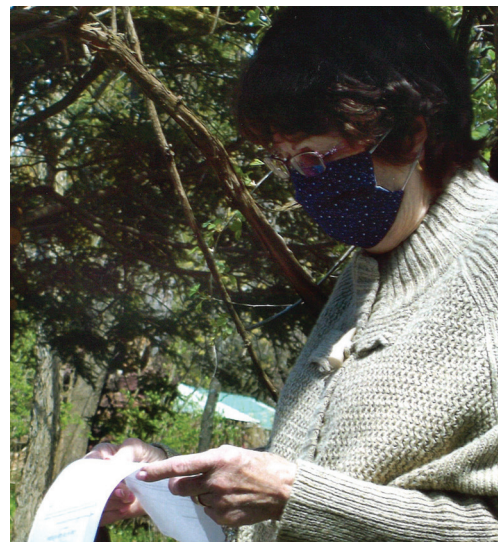
During the time of COVID-19 masks are recommended. This fact also reminds us of our desperate need for prayer in the world.

Last summer, St. Mary Court 998 took part in a group rosary and Litany to “Our Lady” at the Fatima Shrine in Rudolph. The feeling you get as you pray at the Grotto is unexplainable. The Court stood around the depiction of the three shepherd children while saying the rosary.

The Grotto has many beautiful places in which to pray. One of them is a chapel named “Saint Jude Log Chapel.” A thorn tree reminds us of those cruel thorns that were pounded into Jesus’ head. There is also an Ave Maria statue, a gazebo, a “Beautiful Cane” Salute to our Servicemen, and a very special new “Grotto Welcome Center” which St. Phillip Catholic Church of Rudolph is very proud.

Please visit Rudolphgrotto.org for more information.

“O God of infinite goodness and mercy, fill our hearts with a great confidence in Thy dear Mother, whom we invoke under the title of Our Lady of the Rosary and our Lady of Fatima, and grant us by her powerful intercession all the graces, spiritual and temporal, which we need. Through Christ our Lord. Amen”



Great News!

We have been transforming our product portfolio to offer products that fit the needs of the marketplace today. We are happy to announce two new annuity products: **Flexible Premium Deferred Annuity** and the **Multi-Year Guaranteed Annuity**. These products offer great interest rates. They also offer multiple years of investment to give you more flexibility.

Flexible Premium Deferred Annuities (FPDA)¹

7-Year or 10-Year 3.00% 1st Year Rate²

If you don't need income now, a Flexible Premium Deferred Annuity (FPDA) allows you to make additional contributions over time. The interest grows and can turn into a guaranteed income stream later in life.

After the 1st year interest rate of 3%, you benefit from competitive renewal rates based on the current interest-rate environment and current market conditions.

Earnings grow tax-deferred at interest rates guaranteed not to fall below the Minimum Guaranteed Rate of 1.00%.

AND annuities aren't taxable until you withdraw money³.

Issue Ages 0-85⁴

3.00% First Year Interest Rate
1.00% Minimum Guaranteed Rate

\$1,000 Minimum Initial Deposit
\$100 Minimum Additional Contributions

No more than \$250,000 total contribution per household in any 12-month period.



5-Year MYGA⁵

3.25% Guaranteed Rate for FIVE YEARS!⁶

Lock In Your Hard Earned Money

A Great Way to Increase Yield — Set it and Forget it.

This product provides guaranteed positive returns, safely eliminating market risk and volatility. It's designed to ensure your financial future.

The **5-Year Multi Guaranteed Annuity (MYGA)** offers tax-deferred guaranteed account value growth. The tax deferred interest is compounded on an annual basis.

- Renews at competitive rate
- Funds grow tax-deferred
- Taxed only when money is withdrawn³
- Safe and secure
- Our portfolio contains high quality investments

Issue Ages 0-85⁴

3.25% Five-Year Interest Rate
1.00% Minimum Guaranteed Rate

\$5,000-\$250,000 Premium⁷

Choose One or More Riders

See next page for details

- 10% free withdrawal every year
- RMD withdrawal amount each year
- Accumulated interest withdrawal
- Surrender charges waived if confined to a nursing home
- Enhanced death benefit — surrender charge waived

MYGA RIDERS⁸

The 5-Year MYGA has these Riders Available

Enhanced Death Benefit Rider

When an owner or a joint owner dies, the death benefit amount will be the accumulation value on the date of death, withdrawal charges will be waived.

Terminal Illness/Nursing Home or Hospital Confinement Rider

If you are diagnosed as terminally ill or confined to a nursing home, the withdrawal charge will be waived on a single withdrawal of up to 100% of the accumulation value.

Riders Beginning in the Second Certificate Year⁹

Accumulated Interest Rider

If you would like to withdraw the accumulated interest credited to your certificate, you can take it out without any withdrawal charge, you must take at least \$100.

Penalty Free Withdrawal Rider

Withdrawal charges will be waived on a withdrawn amount that is less than or equal to 10% of the accumulation value (as of the preceding certificate anniversary). A withdrawal charge will be applied only to amounts in excess of the 10% accumulation value each certificate year.

Required Minimum Distribution (RMD) Rider

Withdrawal charges will be waived for required minimum distributions for the contract. The required minimum distribution (RMD) will be calculated as indicated under the internal revenue code.

Products/features may not be available in all states. 1) 20FPDA Plan Series. 2) Interest rates effective October 2020 and subject to change. 1st year guaranteed interest rate; renewal rate based on market conditions; minimum guaranteed interest rate 1.00% after year 1. 3) Consult your tax advisor regarding your individual situation. The IRS may impose a penalty on withdrawal prior to age 59-1/2. 4) Call Home Office for ages over 85. 5) 20MYGA Plan Series 6) Interest rates effective November 1, 2020 and subject to change. Guaranteed interest rate for 5 years; minimum guaranteed interest rate 1% after year 5. 7) No more than \$250,000 in total NCSF annuity contributions per household. 8) A rider will result in the reduction in the interest crediting rate. 9) Only one of these riders may be selected at a time.

Grant Programs

Continuing Education

Are you interested in learning a new skill... Like how to use a computer, social media, cooking, or a new language? Do you have an interest in photography, ceramics, or another hobby? Then the Continuing Education Grant is for you!

Members aged 26 and older who have met eligibility requirements can apply for one of 10 grants that will award up to \$250 each for any credit or non-credit course offered at a local community college, park district, senior center, or other approved institution, including instructor required supplies*! That means if the course is \$190 and required supplies cost \$50, the grant will cover the entire \$240 expense. Anything over \$250 would be your responsibility to pay.

Deadline is May 31. The applicant must be a beneficial member of the Society for two full years by application deadline. Certificates must be in force and active. The continuing education grants will be chosen lottery style. Please complete the application form below. For additional forms go to our website www.ncsf.com in 'Philanthropy' under 'Grants' or contact the Outreach and Engagement Department at fraternal@ncsf.com or (800) 344-6273.

*Requirement must be listed in course description and a copy submitted with your application. National Catholic Society of Foresters reserves the right to change or discontinue these programs at any time.

Mail entry form to: NCSF Outreach and Engagement, 320 S. School St., Mount Prospect, IL 60056

Continuing Education Grant Program Entry Form (DEADLINE: POSTMARKED BY MAY 31)

Last Name: _____ First: _____ Court No: _____

Address: _____ City: _____ State: _____ Zip: _____

Primary Phone: (_____) _____ Email: _____

Course Name and Description: _____

Please attach a photocopy of the course from the school's course catalog. credit noncredit

School/Organization: _____

Address: _____ City: _____ State: _____ Zip: _____

Amount of Course: \$ _____ Amount of Required Supplies: \$ _____ Total Grant Applied for: \$ _____

Signature: _____ Date: _____

Catholic Education

Preschool, Grade School, High School and Religious Education Program (CCD)

Catholic Preschool Grants - \$300 each

For (only) the Catholic Preschool Grant the 2-year wait is waived! Members who are ages 3 or 4 and enrolled in a parish sponsored/run preschool program may apply. Funds are made payable directly to the recipient's Catholic school or parish program.

Catholic High School Grants - \$300 each

Members in the eighth, ninth, tenth, or eleventh grades may apply. Recipients may reapply the following year. Funds are made payable directly to the recipient's Catholic school.

Catholic Grade School Grants - \$300 each

Members entering kindergarten through eighth grade may apply. Recipients may reapply the following year, except for eighth-graders. Funds are made payable directly to the recipient's Catholic school.

Religious Education Grants (CCD) - \$50 each

Only members of NCSF in grades K-11 and enrolled in a parish-sponsored education program may apply. Funds are made payable directly to the parish.

Deadline is May 31. Only one entry per member each year will be accepted!

Need more than one entry form? Go to www.ncsf.com in 'Philanthropy' under 'Grants.' Photo copies are acceptable. Grant program recipients are chosen by lottery. Results will be announced in July 2021. Members may reapply each year.

The applicant must be a beneficial member of the Society for two full years by application deadline. Certificates must be in force and active. National Catholic Society of Foresters reserves the right to change or discontinue these programs at any time.

Mail entry form to: NCSF Outreach and Engagement, 320 S. School St., Mount Prospect, IL 60056

Catholic Education Grant Program Entry Form (DEADLINE: POSTMARKED BY MAY 31)

- | | |
|--|---|
| <input type="checkbox"/> \$300 Catholic Preschool Grant (2-yr wait waived!) | <input type="checkbox"/> \$300 Catholic High School Grant |
| <input type="checkbox"/> \$300 Catholic Grade School Grant | <input type="checkbox"/> \$50 Religious Education Program (CCD) |

Last Name: _____ First: _____ Phone: (____) _____

Address: _____ City: _____ State: ____ Zip: _____

Court No: _____ Grade entering September 2021: _____ Principal's Name: _____

School: _____ Phone: (____) _____

Address: _____ City: _____ State: ____ Zip: _____

Name, Parent or Guardian: _____ Email: _____

Signature: _____ Date: _____



! Estate Planning Pitfall

You're Hiding Assets Without Telling Anyone



George was a successful entrepreneur. He accumulated significant wealth during his lifetime, including several real estate parcels, a wide array of securities, retirement plan accounts and IRAs, and various collectibles, in addition to the home he owned jointly with his wife, Theresa. He also took out several life insurance policies on his life.

In his will, George designated Theresa as the beneficiary of most of the assets but divided up some of the other property between his two children. George named his wife and children as equal beneficiaries on the life insurance policies. Sadly, George died earlier this year.

The problem: George had hidden some of his assets without disclosing their location to anyone in his family. In other cases, his loved ones had no information about account numbers or passwords. And neither Theresa nor the children even knew of the existence of one of the life insurance policies and two of the IRAs.

What happens now? It will take considerable time and effort for the family to track down all the assets and it's not certain that they'll be completely successful. And the family will likely never collect on the life insurance policy or find the IRAs they were never made aware of. By being secretive, George made things more difficult for his loved ones and actually cost them money.

Don't make the same mistake. Have an open discussion with the relevant parties about your possessions. List all the assets you own and provide locations, account numbers, passwords, etc. Arrange for this information to be stored in a secure place. In the event you are incapacitated or suddenly pass away, your family will not have the added stress of not having access to your assets.

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A Message

from Deacon Lorbach

Did you ever notice the change that takes over within us as soon as the holiday decorations are packed away?

For the most part, our excitement of the winter season quickly begins to wane. We become antsy for spring. We anticipate the long spell it will take for spring to come. We surround ourselves with signs of that wait, like copies of the Farmer's Almanac and seed catalogs. For the most part, all our energy and thoughts focus on the upcoming spring. We endure these days and weeks of winter, as we fight cabin fever and the effects of the lack of Vitamin D from the sun. We long to turn our clocks ahead that hour as we noticed the days slowly staying lighter longer.

Liturgically, the time between the Christmas Season and Ash Wednesday is a quiet time. We vest in dark green during the dark time of winter, as opposed to the lighter more colorful green vestments of summer. We sprinkle in a few feasts and rejoice knowing that all three are somewhat connected to eating. We have visions of that paczki waiting for us on Fat Tuesday and we are more than willing to give it all up for Lent, knowing that old man winter's back will finally be broken by Easter.

Now, I have been told that some people actually like winter. There can't be many, but they do exist. They are easily identified by ski

lift tickets hanging off their jackets or rosy cheeks and noses and walking around with smiles. They seem to have discovered something we haven't, and I believe I may have heard an explanation today of their secret. Someone shared some wise words that say, "If you choose not to find joy in the snow, you will have less joy in your life, but still the same amount of snow." Good advice for antsy people.

"If you choose not to find joy in the snow, you will have less joy in your life, but still the same amount of snow." What a great metaphor for our spiritual lives too. We seem to spend so much time regretting the past or fearing the future that we simply forget to enjoy the beauty that is all around us right now. We become blind to the wonders of God's creation, we become deaf to the cries of those in need and we find ourselves trapped and lost in despair. We shelter in, avoiding others, forgetting that together, we are the Body of Christ, called to go out and spread joy and hope and good news, everywhere, regardless of the amount of snow that is found in our world.

But we have to choose. We have to choose to not see joy or to see it clearly in our lives. We must make that conscious decision. We have to be willing to see each and every snowflake falling gently from heaven, one right after the other. No one can make that choice for us. It is totally up to us. We can stay stuck in the snowdrifts of the past or we can choose to give it to God and move on. We can shiver with worry about tomorrow or we can choose to look for sign of God's presence all around us, even in January, February, and March.

"If you choose not to find joy in the snow, you will have less joy in your life, but still the same amount of snow." Why not begin by going out and making some snow angels in the snow. Perhaps that is a good start to making your impact in this world!



“

“If you choose not to find joy in the snow, you will have less joy in your life, but still the same amount of snow.”



Join Hands Day is May 3, 2021

Join Hands Day is observed across the United States on the first Saturday in May. It's about uniting older generations with younger generations for a day of volunteering. This day is intended to heighten everyone's awareness of how beneficial aiding each other can be.

HOW TO OBSERVE

Your Court or Impact Team can participate by partnering with junior members or any community groups (e.g., American Legion, a grade school or CCD class, Girl Scouts or Boy Scouts, 4-H Club, etc.) to plan and complete a virtual outreach project. You may just bridge the generation gap! Use #JoinHandsDay to post on social media.

Be creative with Virtual Project Ideas

Assist in virtual education

Become a virtual counselor

Create a virtual fundraiser

Write letters or emails to seniors and disabled vets

Sew masks for front-line workers

Hold a food drive for a homeless shelter

Important Dates

Scholarship Applications

DUE JANUARY 30

Nominate Your Member of the Year

DUE MAY 15

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

Continuing Education Grant Application (Ages 26+)

DUE MAY 31

Grant Applications

DUE MAY 31

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

Your Phone Call is Important to Us!

In order for us to give you the service you deserve, please take these steps when you get our voice mail:

1. Leave your name; remember to spell your last name.
2. Leave your phone number and the best time for us to contact you between the hours of 8:00 a.m. and 4:00 p.m. Central Standard Time, Monday through Friday.
3. Leave a brief reason for your call

Please keep in mind, we can only discuss certificate information with the owner or with permission from the owner.

Have You Checked Your Beneficiary Designation?

If you have not, we suggest that you do.

Here are some items to consider:

1. Is the beneficiary listed on your certificate still the person that you want us to pay?
2. Is the beneficiary listed on your certificate still living?
3. If the beneficiary listed on your certificate is deceased, then we require a certified death certificate for our death claim processing.

Please review your beneficiary designations and make it easy when the times comes.

Call the Customer Care department at **(800)344-6273 ext. 230** for a change of beneficiary form or visit **www.ncsf.com** for an online form in the 'Member Forms' tab.

Who can my family and friends call to quote and purchase life insurance or an annuity?

Contact our sales staff!

Email: sales@ncsf.com

Or Call: 847-342-4500

Glenn Hacker ext. 236

Donna Carling ext. 220

NCSF Bylaws Have Been Revised

Dear Members,

National Catholic Society of Foresters (NCSF) has recently revised its Bylaws. The revised NCSF Bylaws were approved by the State of Illinois.

The Bylaws in their entirety may be viewed on our website www.ncsf.com under the “About Us” tab. Some notable changes to the Bylaws appear below.

ARTICLE I: MEMBERSHIP

Sec. 1.02 HOW ACQUIRED

- A. Any person having the qualifications prescribed in these Bylaws may be admitted to membership upon application submitted and approved under conditions set by the Board of Directors which are consistent with these Bylaws. Admission to membership in a Court or Impact Team shall be required of all members.

Sec. 1.03 CLASSIFICATIONS OF MEMBERSHIP

- B. A junior member is one who is less than sixteen (16) years of age and is named as the Insured or Annuitant in a benefit certificate issued by the Society. All junior members having attained the age of sixteen (16) years shall be transferred to the adult membership of the Court or Impact Team. Junior members shall not have a voice or vote in the management of the affairs of the Society at large, or in their local Courts or Impact Teams, but may participate in the activities of and hold any youth office in their local Courts or Impact Teams.
- C. A social member is one who is not named as the Insured or Annuitant in any benefit certificate issued by the Society who is admitted to membership as a social member as provided in these Bylaws. A social member must be at least sixteen (16) years of age. Social members shall have no voice or vote in the management of the affairs of the Society, but have a voice and vote and may hold office in their local Courts or Impact Teams.

ARTICLE II: BOARD OF DIRECTORS

Sec. 2.01 BOARD OF DIRECTORS

Paragraph 3

The Board of Directors shall be no fewer than seven (7) and no more than ten (10) elected directors as determined by resolution of the Board, one (1) optional appointed director, and the Chief Executive Officer as a non-voting member. The elected directors shall be elected by the beneficial members in the manner prescribed in these Bylaws, and shall constitute not less than two-thirds of the members of the Board of Directors in number. A newly elected director to the Board must within 6 months after their election participate in a board training or orientation program which includes information regarding board duties and responsibilities.

Sec. 2.04 NOMINATION AND ELECTION PROCEDURES FOR DIRECTORS

- B. Prior to the election, the Board of Directors shall establish a Vetting Committee composed of elected directors who are not seeking reelection. In the event fewer than three (3) directors are not seeking reelection, the Board of Directors shall appoint to the Vetting Committee other Society members who are not seeking election so that the Vetting Committee shall have three (3) members. The Vetting Committee shall gather information from candidates regarding qualifications and background and shall determine whether each nominated candidate is eligible to serve as a director. Only candidates who are determined by the Vetting Committee to meet the eligibility requirements will be included in the slate of candidates submitted for election.

C. The Vetting Committee shall submit the slate of eligible candidates and direct the Society to prepare a ballot and give notice of election, specifying the time and procedures for elections. The notice shall also include information regarding the qualifications and background of the candidates.

Sec. 2.06 PROCEDURE FOR APPOINTED DIRECTOR

The optional appointment of an appointed director by the Board of Directors shall be by a 2/3 vote of all the directors then in office, and shall be decided by resolution of the Board prior to the end of the first year of the term. Reappointment of an appointed director shall be by a 2/3 vote of all the directors then in office, excluding the appointed director.

Sec. 2.07 REASONABLE COMPENSATION

The Board of Directors shall determine reasonable compensation for directors based on a recommendation from a professional compensation consulting firm that shall take into account market and industry standards, compensation paid to directors of similarly situated organizations, and other appropriate considerations.

ARTICLE V: COURTS AND IMPACT TEAMS

Sec. 5.01 CHARTER

Courts and Impact Teams may be chartered by the Board of Directors in accordance with the rules and requirements prescribed by the Board of Directors and shall indicate acceptance of the Articles of Incorporation and Bylaws of the Society.

Sec. 5.02 RULES

Courts and Impact Teams are largely self-governing organizations but shall comply with the Articles of Incorporation and Bylaws of the Society, shall adopt and comply with the uniform bylaws for courts adopted by the Board of Directors and all other requirements adopted by the Board.

Sec. 5.03 CHARTER WITHDRAWAL

The Board of Directors may withdraw the charter of any Court or Impact Team in the event it determines that withdrawal is in the best interest of the Society. The Board of Directors shall provide for the disposition of property of Courts and Impact Teams that have been suspended or dissolved in a manner consistent with the purposes of Courts and Impact Teams.

Sec. 5.04 MEETINGS

Regular meetings of Courts and Impact Teams shall be held monthly in accordance with the Illinois Fraternal Code.

ARTICLE VI: MEMBER ASSEMBLY

Sec. 6.01 PURPOSE

The purpose of meetings of the Member Assembly is to provide education, recognition and other support to Courts and Impact Teams and their leaders and to promote and carry out the fraternal and charitable activities of the Society.

Sec. 6.03 ATTENDEES

The Member Assembly shall be comprised of members from the Courts and Impact Teams in accordance with procedures established by the Board of Directors.

ARTICLE X: MISCELLANEOUS

Sec. 10.02 NOTICE

Written notice shall be considered given when deposited in the mail addressed to an officer of a Court or Impact Team or a member at the last known address according to the records of the Home Office.

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.



- 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