

National Catholic Forester

Winter 2020



Members
of the Year
Winners
inside!

4 Things
You Didn't Know Life
Insurance Could Do

Celebrating Courts 789 and 228!

Grant Applications



Linda Billings and Rose Gentile

Paradise Found

It's paradise. That's how Linda Billings describes her new home in Sarasota, Fla. Most days you'll find this Virginia transplant out walking along the beach, attending a fitness class, meeting up with friends, and yes, still working part time.

At 68, Linda doesn't want to give up what she loves to do: write about astrobiology for NASA. "I find it endlessly interesting and challenging work, but I just don't want to do it full time anymore," she says.

Smart Strategies

Thanks to the strategies she's put in place for her retirement, with the help of insurance professional Rose Gentile, Linda doesn't have to work. As part of the planning they did, Linda purchased several annuities, which now cover 100% of her current and anticipated monthly expenses.

"Rose offered options," says Linda. "And what appealed to me about annuities was their security and dependability." In addition, she says that as a single woman, there's comfort knowing she'll have a guaranteed income stream for life.

And Rose agrees with that analysis: "Linda is a conservative investor. She knows a lot about astrobiology, but relied on me to give her the peace of mind about not running out of money in retirement, and annuities have helped her accomplish that."

"What appealed to me about annuities was their security and dependability."

Having that peace of mind means that Linda can enjoy her retirement her way. "I don't worry when I get into bed. I don't fret about my financial situation anymore," says Linda. "How many people headed for retirement are able to say that?"

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National Catholic Society of Foresters
Call for a free quote today; NCSF may
have the right product for you.
800-344-6273



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Chief Executive Officer

Lisa Bickus

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Fax: 847-342-4556

Email: info@ncsf.com

www.ncsf.com

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Members of the Year 2020 Nominations



Nominate THREE!

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

Junior Member

For ages up to 16 years

Young Adult Member

For ages 17 to 25 years

Member of the Year

For ages 26 and over

01 Step One

Court / Impact Teams or members send in their nominations.

02 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 'Fraternal Benefits.' Contact the Outreach and Engagement Department at 800-344-6273 with questions.



COMPLETED NOMINATIONS
MUST BE POSTMARKED BY
MAY 15, 2020



2020 New Year Message from the CEO

Happy New Year!

In this season of new beginnings, I wish you and your families joy, warm memories and peace. We should be thankful for what we have and remember to embrace our loved ones.

We reflect on the blessings of the past year with gratitude, and we can look forward to this upcoming year with renewed hope and commitment.

Let's take a quick look back. 2019 was quite a year and I would like to take this opportunity to review our accomplishments and look ahead to what the exciting new year has in store.

NCSF has made significant strides on many levels in many different departments. We will continue this transformation and progress into the future.

During the year, we saw our hard work result in the achievement of several important milestones to position NCSF for the future.

Flip to the next page to read about a few of our more notable projects!

“

Throughout our transformation we never forget our values. We continually challenge our spirit, flexibility and sincerity — to ensure that we always have a strong sense of our mission and vision each day.

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Here are a few of our more notable projects:

- » Rollout of a new 7-Year Multi Year Guaranteed Annuity (MYGA) which is very popular.
- » Implementation of a 5-Year Strategic Plan for our business and Society.
- » Rollout of a new policy administration system which makes our business processes flow more easily and accurately.
- » Focus on cyber security to ensure that all of our documents and correspondence are secure and free from attack.
- » Expansion of our interaction with the communities that surround the Home Office through various Chambers of Commerce: Mount Prospect, Des Plaines, Schaumburg and Arlington Heights. This interaction has helped grow our reach and brand awareness within our local communities.
- » A new Impact Team was successfully formed in Oregon which has been very active within their community over the past year. The new Home Office Impact Team was also very active in 2019.
- » The Outreach and Engagement Coordinator was able to visit many Courts and Impact Teams and attend several Diocesan Meetings and parish events.
- » An interesting and educational event for our independent life insurance agents was held in October. They learned sales tips and techniques from several dynamic speakers.

- » We added some important changes and additions to the Society's Court / Impact Team Guidelines.
- » An updated Mission Statement was created. It is more relevant and clearer to our younger generations.
- » We began working with a marketing agency to review how the NCSF brand is viewed. Members that provided us with their email address had an opportunity to take a survey. Contracted agents also participated in this survey.

We are now in an era when change comes fast and established perceptions are being overturned. Therefore, it is important that we achieve sustainable and increased growth moving forward. To help us along this path we are investing in a marketing automation system that will help us get the word out about NCSF and the great work we do within our communities.

We continue to invest steadily to develop forward-looking products and technologies as well as grasp changes in societal and customer needs. We have several new member programs to look forward to in 2020. These include the Ambassador Program, Pop-Up Impact Teams as well as Social Courts — as referenced in the Outreach and Engagement section on page 6.

We also continually strive to improve operational efficiency through workstyle reforms helping to continually improve performance and abilities. We have been upgrading our systems, practices and work environments in 2019, so now is the time to begin leveraging these upgrades.

Throughout our transformation we never forget our values. We continually challenge our spirit, flexibility and sincerity — to ensure that we always have a strong sense of our mission and vision each day.

As we start the new year, we relish the challenges that lie ahead.

We are ready to take on new challenges and the ever-changing market head-on. We have the experience and knowledge to overcome any obstacles with confidence. We have the qualifications and capability to continue our history of successful and positive decisions.

I would like to thank all my colleagues for all the wonderful contributions towards the growth and success of our Society. We strive to put our members at the heart of everything we do, and we sincerely thank all our members for their trust and support.

We would like to express our heartfelt gratitude to each of you for supporting the work and service of our Society.

I wish you all a very Happy New Year, filled with success, happiness and good health.

Join Hands

Join Hands Day is May 2, 2020!

Join Hands Day, which is observed across the United States on the first Saturday in May, is about uniting the older generation with the younger generation in a day of volunteering. Instead of pointing out differences in each other that oftentimes distance one another, this day is intended to bring to everyone's awareness the realization of how beneficial aiding each other can be.

How To Observe

Your Court / 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 / Boy Scouts, 4-H Club, etc.) to plan and complete an outreach project. You may just bridge the generation gap! Use #JoinHandsDay to post on social media.

Project Ideas that Work!

Here is a sample of ideas to help get you started...

—
Collect stuffed bears (and other animals), write messages to tie or clip onto the bears and give them to local police departments to use in comforting children.

—
Assemble "Summer Fun Reading Bags" for children to encourage reading and learning over the summer months.

—
Take seniors and/or children fishing.

—
Work with youth programs in your area to hold an intergenerational meal. Include a storytelling time when different generations share life experiences.

Outreach & Engagement



Looking back at 2019, the Outreach and Engagement Department (O & E) has had an exciting year.

We had an opportunity to visit numerous Courts and Impact Teams as well as attend many Diocesan Meetings and other community events.

O & E conducted a member survey in the last issue of the *National Catholic Forester* magazine. The results appear in this issue on page 28. From these results we will begin looking at the cost and possibilities of implementing new member benefits. As new benefits are implemented, a notice will appear in the magazine.

We are also implementing exciting new programs that will be rolling out this year. Read on to learn more about these programs.



NEW PROGRAM FOR 2020

The NCSF Ambassador Program

A NCSF Ambassador is a passionate member of our Society that would like to take their enthusiasm to the next level.

An Ambassador:

- Helps spread the word about NCSF and the good works that Courts do in their communities.
- Is a good speaker.
- Understands good public relations.
- Attends community events.
- Educates the community about NCSF.
- Becomes a representative of NCSF at their local Chamber of Commerce.

Volunteers for the Ambassador program will be properly trained by the Outreach and Engagement staff. Ambassadors receive all the tools and materials needed to be a NCSF Ambassador. An Ambassador will receive a stipend of \$250 per quarter. The Ambassador must report on all community events attended per quarter. The report will include photos of events attended as well as a write-up that can be used for inclusion in community newspapers and social media.

If becoming an Ambassador interests you, please call the Outreach and Engagement Department at 800-344-6273 ext. 211.



NEW PROGRAM FOR 2020

Social Courts

NCSF has a rich history of philanthropic work within communities. As NCSF continues to mature as a Society, we realize that our Court system is maturing as well. Many Courts may have the will to continue to meet as a group but may no longer be active. If a Court has a desire to continue to meet on a strictly social level, they will not need to close. They may be considered “Social Courts.”

Social Courts are inactive and may be comprised of beneficial and social members that gather as a group on a friendly community level to share and enjoy camaraderie and companionship. Members of Social Courts may also participate in the name of NCSF in community activities and events.

A Court that desires to stay together instead of closing must complete a Social Court application. Once the application is approved, the Social Court will receive a stipend of \$100 per year to help with their meeting costs. Social Courts will not be eligible for any other Court remunerations like operating expense, activity funds, grants, Hearts & Hands matching funds etc. Social Courts may however be eligible for the Pop-Up Impact Team benefit if they wish to conduct an event.

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 NEW PROGRAM FOR 2020
NCSF Pop-Up Impact Teams

Find the Pop-Up Impact Team Application on our website www.ncsf.com.

Available to individual beneficial members only. All beneficial NCSF members are eligible to lead a NCSF Pop-Up Impact Team to create an event that will benefit their community or a cause that is NCSF approved. This member may gather their friends and family together to create an event.

The Project:

- The project must benefit the community where the member lives, works or worships.
- NCSF Pop-Up Impact Teams are not intended to be self-benefiting for the member or their immediate family.
- As the member applying, they must actively be contributing to the success of the project.
- NCSF Pop-Up Impact Teams should not be “donated” to others for implementation.
- Member leaders need to be actively participating in the generosity of this program.
- Volunteers must be contributing time and talent to make a difference in the community.

The initiator of the Pop-Up Impact Team must complete a Pop-Up Impact Team Application. Once approved, the NCSF Home office will send out a Pop-Up Impact Team box containing t-shirts, banners and other appropriate marketing material along with a \$250 pre-paid VISA card for seed money. The money must be used for event costs only.

The seed money must be spent within 120 days from receipt/activation. The card will not be active after this time period. Any unused seed money will be returned to NCSF. The beneficial member leader of the team must complete an event report form directly after the event, as well as submit pictures of the event itself.

Beneficial members are eligible to lead two NCSF Pop-Up Impact Teams per calendar year. You must be 16 years or older to lead a NCSF Pop-Up Impact Team.

Stay Tuned

As we begin the new year, we will continue to strive to keep our Society vibrant, up-to-date and moving forward so that we can continue with the good works that our Society has been doing for almost 130 years.

We wish our members all of God’s blessings and a very Happy New Year.

NEW PRODUCT

Cash Value Whole Life Insurance Limited Pay to 75¹

If you are looking for long term retirement planning and want a guaranteed death benefit – Cash Value Whole Life Insurance may be the right answer.

A cash value whole life policy can be part of your potential financial success and security with progressive planning. You can also pass along your assets by charitable giving. Use whole life insurance for estate conservation and tax efficiency.

Protect the ones you love and what you own. Speak to an NCSF Agent Today!

Call 800-344-6273

OR email: Sales@ncsf.com

Products/features may not be available in all states.

1) 13WL Plan Series. 2) Consult your tax advisor regarding your individual situation.

Cash Value Whole Life Insurance Provides:

- » Important insurance protection throughout your lifetime.
- » Remains in force providing the premiums are paid.
- » Coverage regardless of changes in health or life situations.
- » Develops a cash value over time.
- » Provisions to borrow a portion of the accumulated cash value.
- » Guaranteed death benefit to your beneficiaries tax-free².

Cash Value Whole Life Insurance Elements:

- » Ages: 0-65.
- » Face Amounts: \$15,000 - \$4,000,000.
- » Dividends – when a dividend is declared, it's distributed on the certificate anniversary.

Why Buy Cash Value Whole Life Insurance?

- » Cover living expenses in retirement.
- » Family Protection – provide funds for your beneficiaries for living expenses.
- » Children's Educational expenses.
- » Accumulation – cash value to fund education or retirement income.
- » Charitable Giving – leave a legacy.
- » Final Expenses – pay funeral expenses & estate settlement costs.
- » Mortgage payments.
- » Pay debts, credit cards and outstanding loans.
- » Protects against loss of income.
- » Membership and Fraternal Benefits.

Additional Riders Available to Qualified Applicants:

Waiver of Premium, Accidental Death, Level Term Insurance, Guaranteed Insurability Option



New Year Review

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Revise your estate plan to reflect life changes during the past 12 months

As the calendar turns to a new year, it's an excellent time for a person to review his or her estate plan. Never intended to be static, the plan should be considered a work in progress. Let's take a look at life-changing events that can affect your estate plan.

Have your circumstances recently changed?

Your circumstances could be affected by certain life events that should be reflected in your estate plan. And the plan should be reviewed periodically anyway to ensure that it still meets your main objectives and is up to date.

What sort of life events might require you to update or modify estate planning documents? The following list isn't all-inclusive by any means, but it can give you a good idea of when changes may be required:

- » Your marriage, divorce or remarriage,
- » The birth or adoption of a child, grandchild or great-grandchild,
- » The death of a spouse or another family member,
- » The illness or disability of you, your spouse or another family member,
- » When a child or grandchild reaches the age of majority,
- » When a child or grandchild has education funding needs,
- » The death of the person named as guardian for minor children in your will, your personal representative or the trustee of your trust,
- » Changes in long-term care insurance coverage,
- » Taking out a large loan or incurring other debt,
- » Sizable changes in the value of assets you own,
- » The sale or purchase of a principal residence or second home,
- » A significant promotion at work or change in job circumstances,
- » Your retirement or retirement of your spouse,
- » Receipt of a large gift or inheritance,
- » The sale of a business interest, or
- » Changes in federal or state income tax or estate tax laws.

If you have minor children, your will should designate a guardian to care for them should you die prematurely. It should also make certain other provisions, such as creating trusts to benefit your children until they reach the age of majority, or perhaps even longer.

Your durable power of attorney authorizes someone to handle your decisions relating to your financial affairs if you're disabled or otherwise unable to act. Likewise, a medical durable power of attorney authorizes someone to handle your medical decision making in those circumstances.

Typically, these powers of attorney are coordinated with a living will and other health care directives. The powers of attorney expire on your death. A living will spells out your wishes concerning life-sustaining measures in the event of a terminal illness.

Although a letter of instruction isn't legally binding, it can be incredibly useful. The letter may provide an inventory and location of assets; account numbers for securities, retirement plans, IRAs and insurance policies; and a list of professional contacts that can help your heirs after your death. It may also be used to state personal preferences (for example, specifics for funeral arrangements).

Are you ready for the new year?

The end of the year is a natural time to reflect on the previous 12 months and to review and revise your estate plan — especially if you've experienced major life changes. Your estate planning advisor can help determine if any changes are needed as 2020 gets under way.

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 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.

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.

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 2020. 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 2020: _____ Principal's Name: _____

School: _____ Phone: (____) _____

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

Name, Parent or Guardian: _____ Email: _____

Signature: _____ Date: _____

Friends, Family, Community

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



The deadline to send in your court's picture and story for the next *NCF* magazine is **MARCH 20, 2020.**



St. Mary Magdalen Court 117 Mantador, ND

St. Mary Magdalen Court 117 held a Hearts and Hands project in August, collecting aluminum cans for Alzheimer's Support. They collected 835 lbs. at 14 cents each, raising a total of \$116.90! That's a lot of cans! The Home Office matched \$116.90. All funds raised will benefit the Minnesota Alzheimer's Association.



St. Mary Magdalen Court 117 Mantador, ND

St. Mary Magdalen Court 117 member Esther Mertes presented Treasurer Joretta Lingen (right) with a Papal Blessing to celebrate her years of membership. Congratulations!



St. Mary Magdalen Court 117 Mantador, ND

St. Mary Magdalen Court 117 served angel food cake with whipped topping and strawberries at St. Gerard's nursing home. They also played bingo and gave prizes.

Pictured is Marietta Pellman preparing beverages, Memory Mauch and Jane Priebe helping to prepare desserts, Jane and Joretta Lingen visiting residents, and youngest member Rory Pohl helping play bingo. Not pictured: Michael Jentz called bingo.

St. Mary Court 208 | Wabasha, MN

St. Mary Court 208 celebrated Mass for departed and living members on November 17. Brunch followed Mass. Court 208 also recognized membership anniversaries.

Members celebrating 10 years: John Daniel Hammell, Reid Ihrke, Autumn Taylor, Quinn Marie Schultz. Members at 25 years: Alexandra Marie Ford, Christopher Brian Ford, Rachel Marie Ford. Members celebrating 65 years: Bonnie Kohn, Rhonda Welburn. Members at 70 years: Mary Petit, Janet Kuklinski; 71 years: Carol Thornton; and 74 years: Mary Schneider. Members celebrating 75 years: Annette Huntoon, Mary Jacoby; and at 80 years: Dorothy Walter. Adeline Ingebrand was recognized for 89 years of membership!



Our Lady of Fatima Court 481 Brussels, WI

To raise funds for parish projects, Court 481 co-sponsored a dessert sale at St. Francis/St. Mary's Kermis Picnic on Labor Day weekend. They sold delicious Belgian pies, cakes and tortes throughout the day and raised \$2,157.60! The Home Office matched \$750.

St. Lucia Court 233 | St. Lucas, IA

Court 233 held an Oktoberfest brunch last September to raise funds for the St. Lucas Historical Society. Funds will be used for window repairs, improving displays and updating genealogy records. They raised \$1,467.50 and NCSF matched \$1,500.



Sacred Heart Court 517 | Calumet, MI

Sacred Heart Court 517 presented a check of \$185 from their Alzheimer's collection. Funds raised will benefit Gardenview Memory Care Unit in Calumet, Michigan. Gardenview is a local living quarters for memory care.

Pictured: Treasurer Antonia JRDCR Burich presented a check to Brienna Parker, Memory Support Director.



St. Philip Court 703 | Highland, WA

To help raise funds for parish rectory needs, Court 703 co-sponsored Sts. Anthony and Philip's Parish Oktoberfest festival. Court members helped out in various shifts. Together they raised \$12,255.42! NCSF matched \$750.

Pictured are parishioners Randy Kleist (with NCSF door prize) and Sarah Buroker.



St. Mary Court 815 | Norway, IA

St. Mary Court 815 held a Christmas Party on Sunday, December 1 at St. Michael's. After grace, eating and conversing, Euchre was played. Everyone was a winner and picked handmade prizes donated by Shona Frese (Secretary/Treasurer).

The potluck lunch was enjoyed by Barb Arp, Brenda Becker, Mary Lou Becker, Dan and Shona Frese, Mary Alice and Mary Jane Gibney, Leota Havran, Edna Kadlec, Jean Petrzelka, Juanita Schulte, Theresa Smith, Carrol Stark and Alice Stramer.

St. Adolph Court 901 | Park Rapids, MN

St. Adolph Court 901 recently presented the funds from their successful rummage sale, bake sale and farmer's market to the Pregnancy Resource Center of Park Rapids (PRC). They raised \$8,776.03 and NCSF matched \$1,500. Funds will be used for a new ultrasound machine and training, as well as go towards an addition to the building.

At the presentation: PRC board member Debbie Yennie, former Court Secretary Florence Hensel, PRC Executive Director Scott Stewart, Court President Cathy Hensel and PRC board member Ginnie Petersen.



St. Adolph Court 901 | Park Rapids, MN

St. Adolph Court 901 donated \$1,000 for the purchase of vinyl covers for the missals used during Mass at St. Peter the Apostle Catholic Church. At a recent court meeting the members put the new missals in the vinyl covers. Great job!



St. Cecelia Court 955 | Madison, WI

St. Cecelia Court 955 held a hearts and hands cookie fundraiser event, baking their famous pfeffernusse cookies. Pictured are members preparing the cookies, including youngest member 3-year-old Simone Rae Kwiatkowski. Members anticipate a bountiful sale—last year they sold over 3k!



Little Flower Court 1181 | Richmond, IA

To help raise funds for kitchen goods like pots, pans, crock pots and roaster ovens for the Parish Life Center, Court 1181 held a Country Store Fundraiser.

Pictured are delicious home-made kolaches with (front row) Sonja Triggs, Eileen Yotty, Jan Gass, Carol Boyd; second row: Bonnie Knutson, Valli Ruggiero, Diane Kron; third row: Bette Brant, Joanne Chalupa.



St. Mary Junior Court 998 | Rudolph, WI

St. Rudolph Court 998 recently held their Nativity program for the National Catholic Society of Foresters. Junior members participated: playing Mary was Kiley Carroll and Joseph was Dylan Jeske. The angel was played by Dawson Jeske. The picture with Santa includes little 998 member Stephen Bulcher.



Soul Connection Impact Team 1255 Mount Prospect, IL

To raise funds for the Evanston Animal Shelter, Soul Connection Impact Team 1255 participated in the October Trot for Tails Walk on Lake Michigan! The team raised \$220 and the Home Office matched \$220. "Caring for animals is another way to share the love of family and community," wrote President Pamela Sloma, "our team's participation benefits all who are connected with this relationship."

Pictured is Pamela with walk participants.



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

Team 1255 held a canned food drive for Mount Prospect’s St. Raymond de Penafort’s Backpack Ministry for Giving Tuesday 2019. Five boxes were dropped off.

Pictured is parishioner Megan Palm and Impact Team 1255 Secretary Jennifer Bernau.

Home Office | Mount Prospect, IL

Home Office group ‘National Catholic Society of Foresters’ participated in the McHenry County-IL Walk to End Alzheimer’s. The group raised \$235. The opening ceremony included music, a quick aerobic warm up and moving speeches; “I always cry when they talk about the white flower,” said employee Jennifer.



Dubuque Archdiocesan Meeting | Iowa

Courts 233, 632, 657, 769, 815 and 1056 attended the Archdiocese of Dubuque Association Meeting; together they raised \$375 with an NCSF match of \$375 for the ReLiEF program. Officers were also sworn in following a business meeting and luncheon.

Officers are Treasurer Patty Cejka, Fairfax; President Alice Stramer, Watkins; Vice President Julia Babinat, Clutier; and Secretary Alma Meyer, Marion. Their terms last for 2 years.



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

To raise funds for several needy families in the area, Soul Connection Impact Team 1255 baked cookies and filled tins to sell. Small, medium and large tins were available for \$5, \$10 and \$15.



St. Henrietta Court 789 of Saukville, Wisconsin Celebrates 100 Years!

On October 27, 2019 St. Henrietta Court 789 commemorated their 100th Anniversary. Mary Seitz-Pagano the Outreach and Engagement Coordinator from the Home Office was in attendance and provided members with cakes and brunch items after Mass to help celebrate their centennial.

The court was founded on November 2nd, 1919. Their legacy spans generations. They have passed down acts of Love, Benevolence and Charity through their good works in their parish and community. Throughout their existence they shared the joy of giving back while making sure their families had the peace of mind of financial security. We wish the court and its officers many more years of good works to inspire their community. Happy Birthday!

Current Officers as of December 2019:

PRESIDENT Violet Vande Boom

SECRETARY Gladys Jung

TREASURER Marcella Bell



2019: 100th Anniversary.



1988: Secretary Gladys Jung (far left) and President Violet VandeBoom (far right).



2001: Quilt Raffle.



2003: Thanksgiving Service with Cardarelle sisters (center and right).



2006: Secretary Gladys Jung; Members made rosaries for their Lenten project.



2013: Membership anniversaries.



2014: Raising funds for organ repairs; Court 789 helped host the youth dance.

Holy Ghost Court 228 in Dickeyville, Wisconsin

National Catholic Society of Foresters is proud of all the wonderful work our Courts and Impact Teams have done over the years. It is a pleasure to highlight these good works in our magazine each quarter.

Moving forward, we would like to share and draw attention to the accomplishments of Courts and Impact Teams that have proven a long-term commitment to their community with projects large and small.

Over time, these good works highlight the dedication of our members to the causes that are near and dear to their heart, as well as foster good-will in the community at large.

It does not matter if the Court or Impact Team is large or small. It is the quality of the creation of and participation in events and fundraisers for notable causes. Oftentimes even small gestures spread to others who then pay it forward and eventually creates something lasting.

Holy Ghost Court has shared their legacy with us. Since 1987 they have raised over \$86,000 for various causes including their church and community. That's an impressive sum!

Some of their fundraising was done for the Dickeyville Grotto and Shrines erected in the Village of Dickeyville, Wisconsin on Holy Ghost Parish grounds. It was constructed by Father Matthias Wernerus, a Catholic Priest, Pastor of the Parish from 1918 to 1931. His handiwork in

stone, built from 1925-1930, is dedicated to the unity of two great American ideals-love of God and love of Country. There are several shrines in the Grotto garden.

Holy Ghost Hearts and Hands projects over the years included: bake sales, craft sales, rummage sales, parish breakfasts as well as individual donations.

Funds were donated to or towards: air conditioner for the church, handicap access to the church, tuckpointing the rectory, playground equipment for the school, TIC Camera for Paris-Dickeyville Fire Department, grotto cement sidewalk replacement, restoration of cemetery stones, grotto maintenance, refurbishment of the Schaefer pipe organ, Dickeyville Rescue Squad special gear, blower for pipe organ, rectory windows, kitchen dishwasher, redecorating of the church, crucifixion group grotto in the cemetery, church roof repair, grotto patriotic shrine water fountain, repair of church windows, new electric votive light stand with candles, campus window replacement, releading of church windows, blacktop repairs for school, grotto pavilion repair, signage for the deceased with no tombstones in cemetery, church repair of elevator and railing, patriotic shrine fountain repair.

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



2019



Christ the King Shrine (directly behind Grotto of the Blessed Virgin) - Photo Credit: www.RoadsideArchitecture.com



2001



2001



2002



2004



2006



2009



2010



2013



2016



4 Things You Didn't Know **Life Insurance** Could Do

May 27, 2015 | Raymond Caucci, Life Happens Blog.

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When you think of life insurance, what usually comes to mind is the death benefit — the amount of money that is paid out to your beneficiaries when you die. And that certainly is the main reason most people get life insurance.

Keep in mind, however, that there are two major types of insurance. Term life insurance provides protection for a specific period of time (the “term”) such as 10 or 20 years, and generally pays a benefit only if you die during that term.

Permanent life insurance, by contrast, provides lifelong protection, as long as you pay the premiums. Because it is designed to last a lifetime, permanent life insurance generally accumulates cash value. That means there are some important living benefits to permanent life insurance, benefits you can take advantage of to fund life's possibilities.

Here are four things you probably didn't know you could do with permanent life insurance:

01 Fund a college education.

Over time your policy accumulates cash value, and you can borrow against the cash value and use it to help pay for college or other secondary education. Actually, you can use the money for anything you want, but the example here is paying for college. No applying for loans from the bank. No financial aid forms. Just ask for the money and it's yours.

You can borrow against the cash value and use it to help pay for college or other secondary education.

Tapping the accumulated cash value of your policy will have an impact on your death benefits, so be sure to discuss your plans with your financial advisor.

02 Start a business.

The hard fact of starting a business is that banks don't lend money to businesses without revenue. This means you need to fund the business yourself, either from your own savings or by borrowing from friends and family. One often overlooked source of funds for a new business is the cash value of your life insurance policy. If Walt Disney can borrow from his life insurance to create Disneyland, you can use your life insurance to make your dreams come true too.

03 Take time off to care for an elderly parent.

A work colleague of mine talks about how fortunate she was to be able to step out of work earlier in her career to spend time attending to family matters. She was able to do that in part because she could tap into the accumulated cash value of her life insurance policy.

Unlike sending a kid to college or starting a business, you can't control the timing of these sorts of family emergencies, but you can make sure you are prepared financially when it happens.

04 Grow your 401(k).

Because of the safety provided by your life insurance policy, you might be able to take a more aggressive allocation strategy in your 401K investments. Also, because you can tap into the cash value of your insurance policy to cover those first few years of retirement, you can let the funds in your 401(k) grow much longer.

These ideas aren't right for everyone. I mention them here merely to illustrate some of the ways other people have made use of the living benefits of their life insurance. Talk to your financial and professional advisors to ensure they are appropriate for your situation, but know that life insurance is for more than just paying out a death benefit.

2019 Members of the Year Winners



Sandra Lang

ST. MARY COURT 850, MARATHON, WI

Nominated by Suzanne Martin, President

Sandra's achievements go far beyond her loving duties to her faith, family and farm. She volunteers and serves in various areas of the community.

Sandy was president of the Young Ladies Sodality Club. She organized spiritual and social events for teens. Sandy was president of the 4-H club. She is also very active in the parish, serving organizations such as St. Mary's Parish Council of Catholic Women (PCCW), where she held several offices.

Sandy was the chairperson for the parish funeral groups. She visits the sick and homebound, as well as nursing homes. Sandy cares for the elderly by taking them to doctor appointments, grocery shopping and she bakes for them.

Sandy also volunteered as librarian at St. Mary's School. She helped start the October rosary prayer in honor of Our Lady of Fatima. As choir member, she has been a part of the adult choir for 43 years, the Worship Hymn choir, the Christmas Cantata and her attendance has sparked beautiful sounds for our parish.

As an active member of Court 850 she is one of the first ladies to be there to help with Hearts and Hands projects. Sandy helped with fundraising such as the Activities Meat Sale and Holy Thursday Towel Collection. She volunteers to make quilts for raffles.

God has blessed us with her good works.



Nicholas Pribyl

ST. THERESA COURT 1057, DENMARK, WI
Nominated by Mary Jo Shefchik, President

Nick volunteers for the salad suppers and bake sales cosponsored with NCSF. He attends Mass and breakfast and banquets with NCSF.

Nicholas was a Mass server until he graduated. He worked for brat frys fundraising for many different organizations and mission trips. Nick went on mission trips to Chicago and St. Louis.

He volunteered for the Foresters pancake and porkie breakfast for four years. He has held office in 4H and worked in the food stand at the fair each year. Nick helped during many road-side cleanups.

For over four years plus he went Christmas caroling at an assisted living home.

Nick was in Future Farmers of America (FFA) for four years and sold fruit and worked for delivery and the food stand at the county fair. He worked the FFA Alumni fruit sale delivery. Nick helped at the Whitetails Unlimited Banquet, the Lambeau Field cleanup, Lea's Poinsettia Sale, participated in school musicals as stage crew. He is always willing to lend a helping hand!



Darlene Schwamman

ST. LUCIA COURT 233, ST. LUCAS, IA
Nominated by Virginia Manderfield, Treasurer

Darlene has been a long-standing member of National Catholic Society of Foresters and St. Lucia Court 233. She has held each office in the court including President. Darlene attends NCSF's Dubuque Archdiocesan association meetings.

Darlene is dedicated to and extremely active in her parish and enjoys creating and participating in parish events. She has served as sacristan, a eucharistic minister and much more. Darlene organizes many parish activities, including setting up appointments for the last parish directory.

Darlene is also active with the local Women's Auxiliary. She is active in her community and also civic minded. Darlene has worked in voting polls during various elections. She appreciates and respects the importance of community in daily life. Darlene is the proud mother of four children.

A Message from Father Panek



Winter has a way of slowing things down. Traffic is slowed with the occasional snow or ice, so is the rhythm of our life and health. Usually by Thanksgiving our minds are preparing for the next season, winter weather, holiday activities and a new year.

This past Halloween a good portion of our country was blanketed with snow and ice followed by an unexpected Artic blast. Here in the Midwest, ponds and streams were frozen over, roadways and walkways were covered with ice which made it difficult to pass and move forward. What an inconvenience! Honestly, I am amazed at the strength and dynamism of such forces that touch our human activity.

Frozen is the word that comes to mind describing this circumstance, and the feeling that is associated with it is isolation.

Disney studios have some talented people working for them. A few years back the popular story and film Frozen was released. It examined fear as it touched a young girl named Elsa. The story revealed how fear can freeze our capacity to live and be connected to one another, how its force in our lives can literally freeze our momentum to seek out life's purpose and gifts. What an appropriate image to reflect on in our faith and spirituality.

Our faith tradition has much to say on this topic of fear. Anxiety and isolation come from this sense of "frozenness."

First a disclaimer. I have read books and viewed data via the Internet that peddle the idea that fear and its other manifestations are from the devil. It gives the impression that if we experience fear

it is because of this adversary at work. That is a poor and simplistic understanding of human nature, let alone a religious reference point.

First and foremost, fear and anxiety are mostly primal human reactions to various situations. More importantly, the hallmark of God's activity is to save us, to be on our side, to lead us forward regardless of fear, anxiety, or any brokenness. We call that action God's love, Jesus! Yes, the world has been and is frozen at times. It is oftentimes selfish, fearful and judgmental. That sums up the 'bigger picture' of human salvation, God's initiative is always to save and set free. The work of the divine is to transform and bring forth from us a fuller and deeper life, a life of communion and fellowship.

Then there is the 'little picture' of you and me and our place in this drama of salvation. Here our grounding is that our faith — especially our personal faith — in God helps remove the obstacles, challenges and fears in our unique individual lives. It is not only characterized by faith; it is the personal place of choosing to respond and exercise our desire to let God do God's work. It reminds us that we have a personal responsibility to claim our salvation, to be free, holy and beloved. Relating this from a religious perspective, only the fire of God's love can purify and overcome our fears, burdens and isolation.

Disney got it right, *only the act of true love can thaw a frozen heart and its predicament*. I think the wisdom here is that we cannot do it on our own. We need others — friends, groups and that sweet powerful spirit of God that is like a warm fire on a chilly night working through it all.

It is no wonder that the angels spoke to our predecessors at critical times, "Do not be afraid." LUKE, 1, 28-36, MATT 1, 18-24, as well as many other examples.

If we listen, we may hear them speaking to us now.



“

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Member Survey Results

Thank you to all NCSF members who responded to the survey in the last issue of the magazine.

Respondents ranged in age from their 40's to their 90's. Responses came from twelve different states. After compiling the results, we would like to present the top answers to the questions we asked.

The Home Office will consider all these great ideas in 2020. We will also review future member benefit opportunities. Thanks again to all those who responded. We are always open to your ideas and suggestions throughout the year. Happy New Year!

1. **Do you enjoy attending events on your own?**
Half of the respondents indicated that they did enjoy attending events on their own
2. **Do you enjoy attending events with your family?**
Almost all respondents enjoyed attending events with their family.
3. **What types of events do you enjoy?**
Faith-based local tours as well as museums and other local attractions were the top two answers.
4. **What cause are you passionate about?**
Food Banks, Memory Care / Senior Care, Community Clean-up / Environmental Issue Activities and Disabled Veterans floated to the top in this category.
5. **What new Member Benefits would you like to see?**
Coupons or discounts for various items was overwhelmingly the winner in this category followed by Legal Assistance and Identity Theft Protection were close seconds.
6. **Please share suggestions for NCSF Annual Projects:**
When asked to share suggestions members had wonderfully varied responses: Sewing and Knitting Groups, Layette Donations, Meal Site Assistance, Elderly Home Improvements, Senior Center Support, Various Good Deeds, Sharing Time and Talents at Church Events, Quilting to Benefit Various Groups, Food Banks, St. Vincent DePaul, More Local Parish Events, Help Finance Parish Projects, Garden Clubs, Arthritis Fund, Alzheimer's, Heart Fund, Breast Cancer, Spring Banquets, Christmas Parties and Brunches.

2020 Mass Schedule

Holy Family Parish in Chicago is delighted to offer Mass in memory of living and deceased members of the National Catholic Society of Foresters. Mass is designated at 9:45 a.m. on these Sundays:

January 12	March 15	May 17	July 12	September 13	November 15
February 16	April 19	June 14	August 16	October 18	December 13

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. 200 for a change of beneficiary form or visit www.ncsf.com for an online form in the Customer Care section.

Connect with us. Win a gift card!

Members:

Send us your current email address and contact info.

1st Place: \$100 2nd Place: \$50 3rd Place: \$25

1. Find the heart (♥) hidden in this magazine.
2. Email your answer to info@ncsf.com, include other updated contact info like your cell phone number or address.
3. The deadline is February 29, 2020.

Your information will be used to ensure that NCSF has updated records for contacting you. Your privacy is important to us. NCSF does not share your private information. Only email submissions accepted, winners will be chosen by lottery.



Your Phone Call is Important to Us!

Leave a message: In order for us to give you the service you deserve, please take these steps when you get our voicemail:

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–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.





Big, small, old, young, fast, slow ... Our love comes in endless combinations. And we'd do anything to take care of those we love and to protect them.

That's why getting life insurance just makes sense. It helps protect our loved ones, in case something happened to us. That is love, too.

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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