

# GIVEBACK

VOL. 2 ISS. 2 NATIONAL CATHOLIC SOCIETY OF FORESTERS • NEWSLETTER

## It's Our 130th Anniversary!

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

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

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

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

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## CEO MESSAGE



Dear Members,

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

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

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

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

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

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

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

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

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# CEO MESSAGE

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

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

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

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

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

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

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

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

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

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

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

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

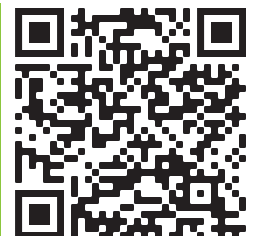
My hope for you is that this message finds you and your family healthy and safe. We are always at the ready to help our members. **God Bless!**



Lisa Bickus, CEO

Our Lady of Fatima Court 481 held a Hearts and Hands event to raise funds for two local parishes. The Court held a non-perishable food drive for one month. The community had an overwhelming response!! Over \$5,500 in funds were donated and \$600 in food, plus \$1,500 in NCSF matching funds! Court 481 supplied 34 families in the drive-up food pantry with Christmas hams and an abundant supply of other food and toiletries.

**MORE ONLINE:** [www.ncsf.com/philanthropy/national-catholic-forester-magazine/](http://www.ncsf.com/philanthropy/national-catholic-forester-magazine/)



# CALL FOR CANDIDATES!

## *Do you Qualify?*

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

### **Share your leadership skills with the Society!**

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

### **Application Packet**

Download and print the forms which are on the NCSF website at [www.ncsf.com](http://www.ncsf.com) or request an application packet:

NCSF Vetting Committee  
320 S. School St.  
Mount Prospect, IL 60056

Email your forms to [NCSFboard@ncsf.com](mailto:NCSFboard@ncsf.com) or mail your completed forms to the NCSF Vetting Committee at the address provided.

### **Make your Board recommendations**

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

### **Every Beneficial Member Votes**

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

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

CONTINUED ON PAGE 4

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

- Be a member of the Catholic Church and under seventy-five (75) years of age.
- Be a beneficial member of the Society.
- Not be an officer, director, or agent of another fraternal benefit society or life insurance company.
- Not be a current or former employee or insurance producer of the Society (a "Disqualified Individual") or an immediate family member (parent, spouse, natural or adopted child or sibling) of a Disqualified Individual. Notwithstanding the foregoing, a former employee or insurance producer of the Society will cease to be a Disqualified Individual upon the expiration of three (3) years from the termination of their most recent period of service for the Society.
- Not have been removed from office for cause by action of the Board of Directors.
- Per Illinois Insurance Code, not be a person convicted of a felony.
- Meet the qualification requirements of having earned a bachelor's degree or higher and have five (5) years of experience in a field related to insurance, accounting, marketing, IT, law, HR, etc.

# CALL FOR CANDIDATES

CONTINUED FROM PAGE 3

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

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

### Position Details

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

### Core Characteristics

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

### Key Competencies (One Or More)

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

### Desired Experiences (One Or More)

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

## Member Assembly 2022! Mark your calendars!

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

# 130TH ANNIVERSARY

CONTINUED FROM PAGE 1

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

If you have no local entities or just wish to donate in support of the above, here are a few other great entities that help support the previously listed projects on page 1:

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

Members who do not have a Court or Impact Team near them can create their own project or event by creating a one-time Pop-Up Impact Team! Gather your closest friends and family together to

gather funds for the project of your choice. Call the Outreach and Engagement Department for more information. We can provide marketing support and start-up funds.

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

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

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

## Call for Submissions: Celebrate our History

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

Call: (800) 344-6273 ext. 208  
Email: [fraternal@ncsf.com](mailto:fraternal@ncsf.com)

## Save The Date: Virtual 130th Celebration

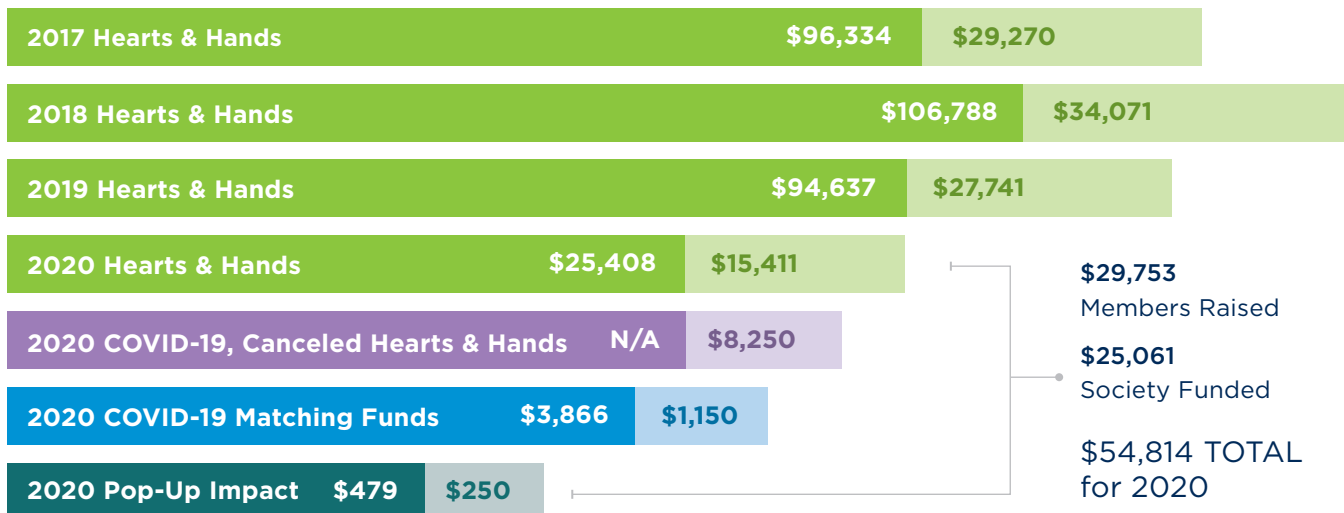
Friday, July 16, 2021

We will have a livestream celebratory Mass at 9 a.m. CDT.

Visit [www.st-raymond.org/live-stream-mass/](http://www.st-raymond.org/live-stream-mass/) to join us virtually! Stay tuned on social media, email and our NCSF blog for details on our virtual celebration!

## #GiveBack

2020 was impacted by an unprecedented event — the coronavirus COVID-19. NCSF was still able to provide funds when plans made by Courts and Impact Teams were canceled. When they could, many events went virtual. We are proud of our members who stepped up and shined during this time of change.



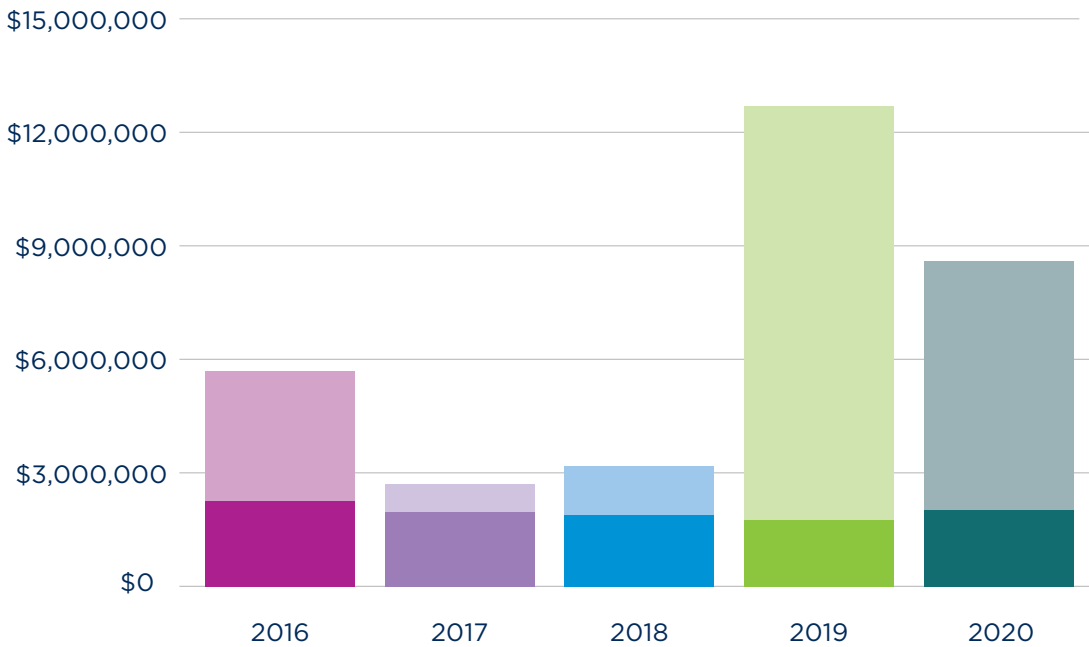
Members Raised vs. Society Funded

# 2020 ANNUAL REPORT AT A GLANCE

## NCSF Life and Annuity Revenue History

STABLE FOUNDATION OF LIFE INSURANCE SALES

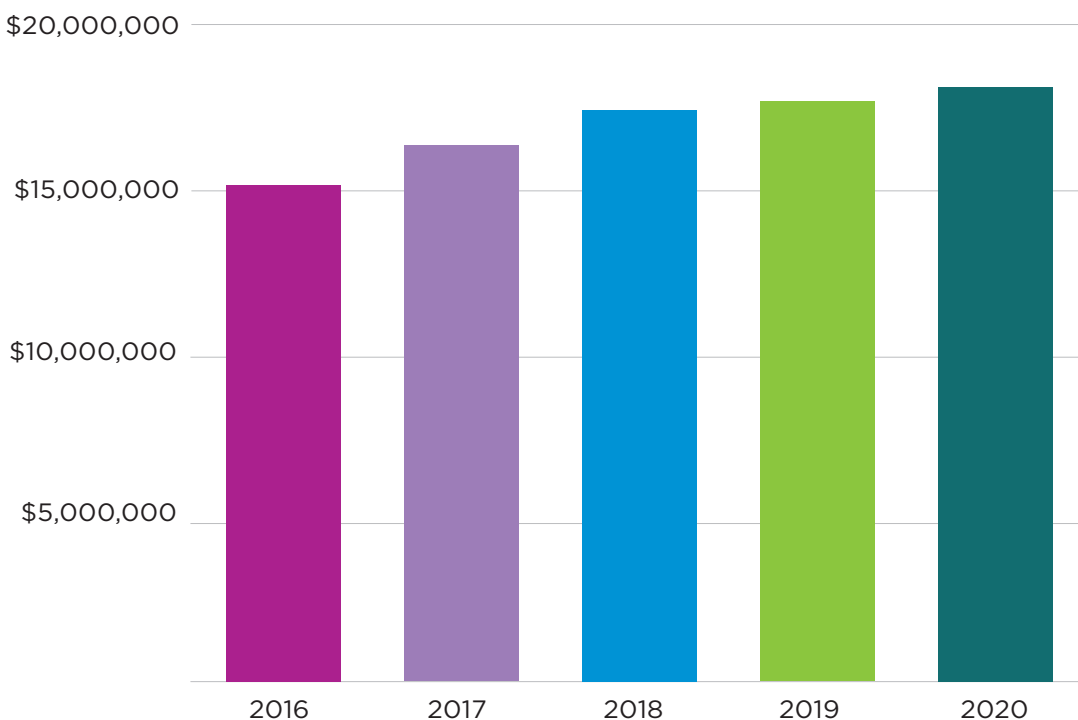
● Life ● Annuity



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

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

## Surplus History

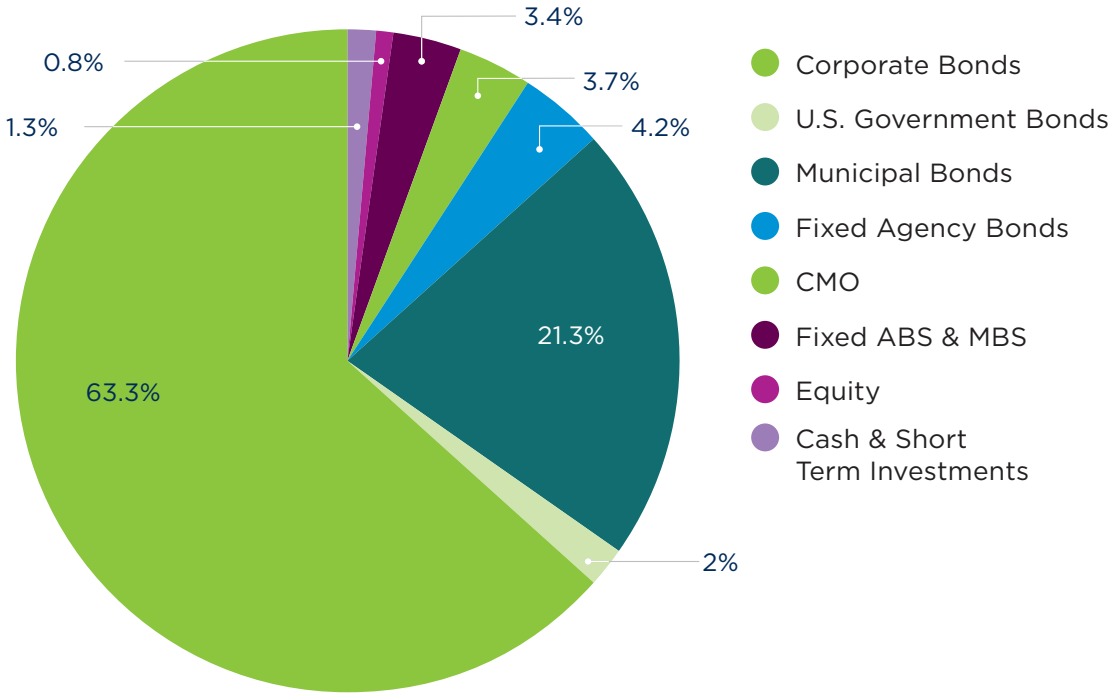


### Surplus

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

## Sound Investing

TOTAL PORTFOLIO: \$159,299,996

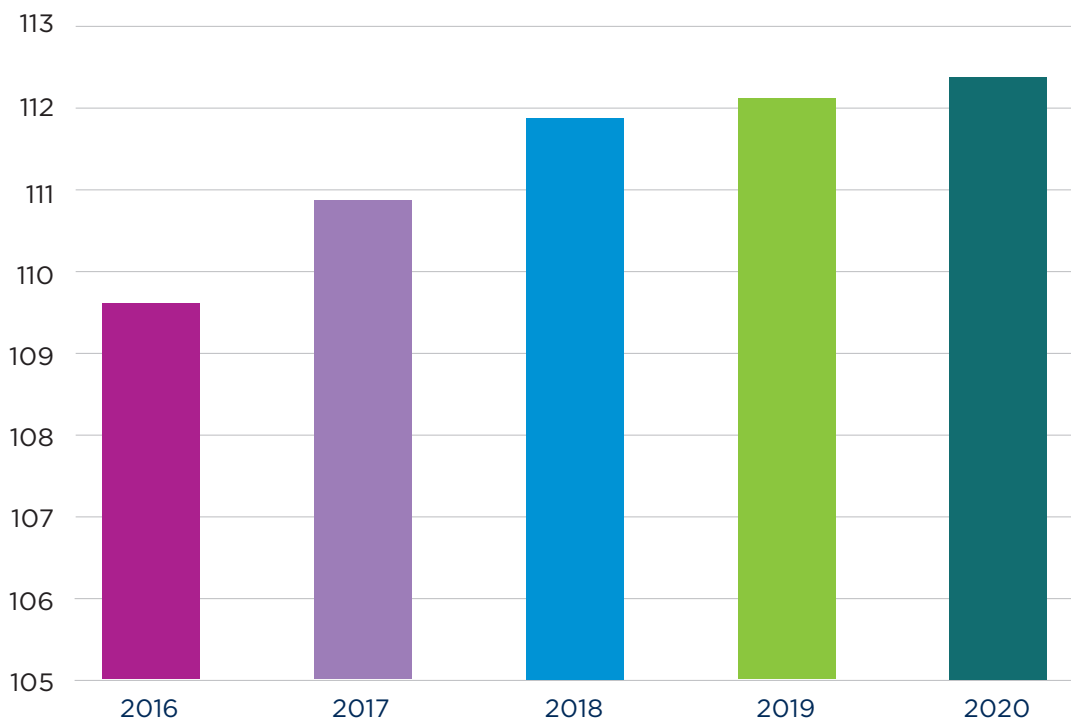


### Sound Investing

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

## Solvency Ratio

ASSETS FOR EACH \$100 OF LIABILITY



### Solvency Ratio

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



NATIONAL CATHOLIC SOCIETY OF  
FORESTERS  
— *Beyond Life Insurance* —  
320 S SCHOOL ST  
MOUNT PROSPECT IL 60056-3334

ADDRESS SERVICE REQUESTED

## CUSTOMER CARE

Find forms on the website [www.ncsf.com](http://www.ncsf.com) - select the button 'MEMBER FORMS' at the top of page.

Find forms like:

- Change of Beneficiary
- Death Claim Application for Payment
- IRS Form W-4P: Withholding Certificate for Pension or Annuity Payments

Help us deliver important information on your policy and other news. Update items like:

- Change of Address
- Change of Name
- New Phone Number or Email

If you have questions about your 1099 tax form please call (800) 344-6273 and press '9'.

*Contact customer care:*

customer\_care@ncsf.com (800) 344-6273

**Scan the QR  
Code with your  
smart phone  
camera!**

**How much life  
insurance  
do YOU need?**



**Who can my family and friends call for a quote for life insurance or an annuity?**

*Contact our sales staff:*

sales@ncsf.com

Or Call: Glenn Hacker at (872) 263-2467  
Donna Carling at (872) 263-2356

## IMPORTANT DATES

REQUEST FORMS: 800-344-6273 EXT. 208 • fraternal@ncsf.com • www.ncsf.com

**Nominate Your Member of the Year** DUE May 15

- Junior: Ages up to 16 years
- Young Adult: Ages 17 to 25 years
- Adult: 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)