

National Catholic Forester

Summer 2021



IN THIS ISSUE

Call for Board Candidates

COMMUNICATION

SOLUTION

PARTNERSHIP

Service Project Ideas

With life insurance, I've got you.

I love being a mom, and now having my two sons surrounding me, I feel so blessed. As parents we'll do anything for our kids—anything that will make their lives better and more secure.

Something that many of us don't think about, or don't want to think about, is how things would continue on financially for our loved ones if we weren't here. But I have thought about it, and the solution is pretty simple and affordable: life insurance.

By having life insurance, you're saying to your family, "I love you. I've got you, and I'm seeing to your future no matter what."

For me, having it is really something that eases my heart and my mind. You owe it to your loved ones to take that step, too, and get the life insurance coverage you know you need.

— KELLY ROWLAND

singer, songwriter, producer,
humanitarian and spokesperson
for Life Insurance Awareness Month

Life Happens.

Kelly Rowland is the national spokesperson for Life Insurance Awareness Month 2021, and her services were retained by Life Happens. Neither she nor Life Happens endorse any insurance company, product or advisor. © Life Happens 2021. All rights reserved.



What's Inside

- 2** CEO Message
- 5** Call for Board Candidates
- 8** Outreach & Engagement Message: Looking Out
- 12** How to Transition Into a Comfortable Retirement
- 14** Friends, Family, Community
- 17** Pop-Up Impact Team
- 18** Soul Connection Impact Team 1255 Celebrates NCF's 130th Anniversary
- 20** How to Plan Life Insurance for Your Family
- 22** Sharing with Friends: Social Media Use
- 24** A Message from Deacon Lorbach
- 27** Call for NCSF Ambassadors
- 28** Frequently Asked Questions and Important Dates



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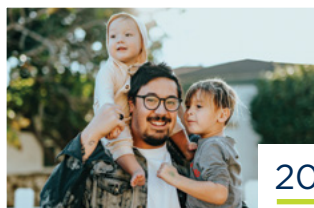
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12



20



Summer Message from the CEO

The weather is warm and we're hopeful that this summer will bring many things, rest, relaxation, and especially the chance to reconnect with loved ones.

Our guide over the past year has been to look out for silver linings. We can finally enjoy the increased presence of friends, family, and colleagues which is not only a silver lining but a blessing to us all.

The past year was confusing and uncomfortable. However, sometimes through discomfort come challenges that usually force change. Change can oftentimes be a source of uncertainty, but it also can bring a chance to learn and evolve. That's the mindset with which we approach the transformation of our Society.

It has definitely been a year of adaptation and flexibility. Despite the challenges, this has been a time of progress for us.

We hold high our core values of Integrity, Respect, and Accountability no matter what obstacles we may be presented with. In addition to our core values, we focus on three T's.

Trust, Transparency, Teamwork

These attributes have created a resilient and strong team at the Home Office that is able to adapt rapidly to whatever the circumstance.

Trust. This is a key part of our culture and it has shown its true value during the past year. When you know that whoever you talk with will work with you and will help you in any way they can, trust becomes immensely powerful.

Transparency. For all of us, collaboration and openness are normal in our daily activities. Over the last year we have continued to support and strengthen each other both internally here at the Home Office as well as externally with our members and business partners.

Teamwork. Trust and Transparency flow naturally into a culture of Teamwork. Teamwork becomes part of the fabric of our day-to-day actions. It is not manufactured or forced in any way.

Being part of this organization and seeing how the three T's have come into play has driven home to me what an amazing group of people we have!

Creating Impact

We embrace every opportunity to make an impact, big or small. We make an impact on members' lives by providing the financial protection they need for their families. We make an impact on communities through the great work of our Courts and Impact Teams. We also constantly look for ways to innovate and continually improve our business processes to enhance the impact on our Society's journey as we move forward into the future.

As we evolve and adapt to an ever-changing world and business environment there are some things that remain the same.

- We stay true to our values. We have held our values high for over 130 years. We have made sure that integrity, respect, and accountability along with partnership, excellence, and client service continue to guide us as we navigate the current environment and beyond.
- We are intentional. We do not give up. We explore new ways of doing business and contributing to our communities. That's what really matters to us.
- We are true to our mission. It makes us who we are and makes us better at what we do.

Continued from page 3

We are excited to engage in a number of projects and initiatives that will enable our business and culture to become more resilient and grow.

Along with companies and organizations all around the world, we are rapidly accelerating our own digital transformation journey.

Also, as our country opens up after the pandemic, we see a lessening in anxiety about the future, and the potential risks. Be assured that the Home Office has a plan in place to identify and mitigate risk now and into the future. We remain on sound financial footing, which enables us to face the future with confidence.

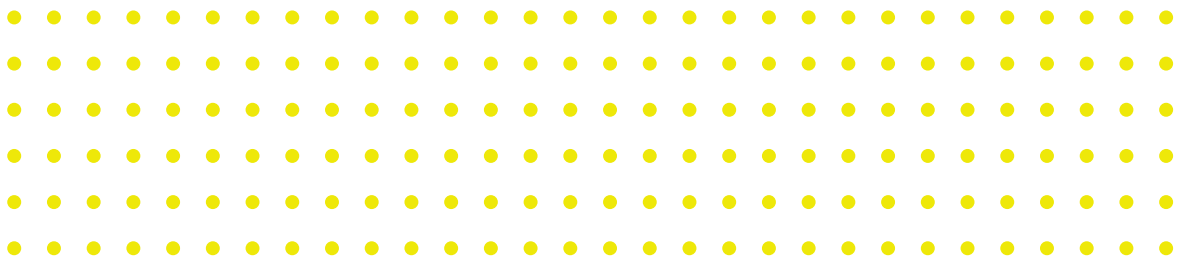
We have learned many valuable lessons over the past year, and I am incredibly proud of the resilience and flexibility our employees have shown in meeting our business and member needs during difficult times.

It is true that we do not know what the future will bring. However, with all that we have been able to accomplish, we are left with a feeling of hope. I know that together, we will continue to push forward, learn, adapt, and grow.

I thank you for all you do in your communities each day. Our appreciation and commitment to you never ends.



Lisa Bickus, CEO



Call For Board Candidates

Are you ready to step up and shape the future of our Society?

We are actively seeking candidates interested in being considered to serve on the Board of Directors. The Board of Directors is the governing body of the Society.

The Society is poised for growth over the next several years and incoming Board members will serve to ensure that the Society realizes its potential. We are seeking dynamic candidates that can provide the organization with strategic guidance, membership-focused thinking, and commit the time and energy necessary to ensure strategies are executed.

Elections of a new Board will be held in April 2022. The term of office will be four (4) years starting in 2022 through 2026.

Continued on page 6



To be eligible for nomination and election to the Board, you must:

Be a member of the Catholic Church and under seventy-five (75) years of age

Be or become 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.

How to Apply

There are eight (8) positions on the Board that need to be filled. If you feel you fit the qualifications and have a calling to assist the Society to continue to grow and flourish, please complete the Application for Board of Directors.

- Go to our website www.ncsf.com
- Click on the red “Member News” button at the top of the page
- On the Member News Page click on Application Packet
- Complete the Application and all required documents

Email all completed and signed documents to NCSFboard@ncsf.com, or mail to:

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

The application must be filed with the NCSF Vetting Committee by **November 19, 2021**. Successful candidates will be installed at the Member Assembly in Itasca, Illinois in July 2022.

Every Beneficial Member Votes

All beneficial members age 16 and over will have an opportunity to vote in this election.

All beneficial members will receive information about the successfully vetted candidates.

Every beneficial member will have the privilege of voting for the leadership of the Society in April 2022.

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.

Desired Fraternal 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 partners 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 4 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 Judgement
- 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 Org. 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.

Looking Out

The Outreach and Engagement department has recently been thinking about all the ways we collectively and continually are “Looking Out.”



Looking out for Families

We are in the business of protection. Protection against financial hardship. We pride ourselves on helping individuals and families in achieving financial security.

Looking out for Members

We are always looking out for new member benefits that could be beneficial and help members in some way. We also serve sincerely and aspire to provide the best customer service to our membership.

Looking out for Communities

We have assisted our communities for 130 years. We help build stronger communities by supporting service projects that reflect common shared values. We support them both financially and spiritually.

Looking out for the Society

We are always creating new products, new benefits, and new ways of doing business to keep our Society moving forward into the future to provide all of our great benefits to future generations. With 130 years of following our hearts, we look out to all the great things the future holds.

Looking out for our Partners

We are always looking out for great partners on our journey. We look out for agents that believe in our mission and purpose and bring our products to market. We also look for other important business partners to help pave the path into the future.

Looking out for Each Other

As an Impact Team at the Home Office, as well as dedicated employees, we look out for opportunities in which to help and empower each other in our day-to-day activities. We also look out for each of you, our members, to provide you with the best information and help that we can.

Continued on page 10

Continued from page 9

As we continue to celebrate our anniversary this year, we have been so happy to hear from you about the wonderful ways you have also been looking out with the great service projects you have planned in your respective communities.

Even if you are not part of a Court or Impact Team you can call on your closest family and friends and form your own Pop-Up event. Choose a service project near and dear to your heart and dedicate it to the 130 years of good works in our communities. You have until the end of 2021 to complete your service project. Call the Outreach and Engagement Department for more information at (800) 344-6273 ext. 208. We can provide marketing support and start-up funds.



Our 130th Anniversary “Looking Out” Service Projects

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

In celebration of our anniversary, here are some suggestions for great service projects for Court/Impact Teams or individual members creating a Pop-Up Impact Team:

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

Support local entities that take care of the most vulnerable in our society. Or just donate in support of an entity that is important to you and your community.

Send us your pictures and stories!

Send us your pictures and stories of how you celebrated our 130th Anniversary and your service project. We'll include it in our magazine and newsletter.

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



How to Transition Into a **Comfortable Retirement**

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You've been planning and saving for decades, and now retirement is looming on the horizon. As the time to implement your retirement plan approaches, there are several steps you should take to ensure that the transition is smooth and that your money will last as long as you do.

Action Plan: Ideally, you should check the following items off your task list before your last day of work.

Build an emergency cash cushion. If you haven't already done so, set aside enough to cover at least two or three months of living expenses. This is a good idea at any stage of life, but it's particularly important at retirement because there may be a time lag after you leave your job and before you begin receiving pension, Social Security, or other payments.

Pay down debt. If possible, accelerate your mortgage payments and reduce your credit card debt. The less debt you have at retirement, the more manageable it will be. Plus, reducing debt will limit your need to tap tax-advantaged retirement accounts, allowing the funds to continue growing as long as possible.

Adjust your asset allocation. At retirement, as in other stages of your life, it's a good idea to review your asset allocation in various investments. Work with a financial professional to make adjustments that reflect your changing circumstances, time horizon, and risk tolerance.

Review health insurance options. This is critical, since health care will likely be a major expense as you get older. Once you reach age 65, Medicare will cover most of your routine expenses, but you'll probably need supplemental coverage for nonroutine expenses and separately to cover long-term care.

Create a budget. Carefully analyze your expected retirement expenses and make adjustments to your preliminary budget if necessary. Developing a realistic budget is the best way to minimize the chances that you'll outlive your savings.

Make a Social Security plan. You have a lot of flexibility in determining when to begin Social

Security payments. For example, you can start collecting as early as age 62 or as late as age 70. But remember that the timing can substantially affect your financial plan. The later you start receiving benefits, the greater the monthly benefit. So it's generally best to wait as long as possible.

However, you may need to start sooner if you have health issues or require funds for living expenses. It's particularly important to delay Social Security if you continue working. If you collect Social Security benefits before you reach full retirement age and your earnings exceed certain thresholds, your benefits will be reduced.

Develop a retirement income timeline. Determine the timing of your income during retirement and the sources from which it will come, factoring in expected retirement expenses. If you have traditional IRAs or other retirement accounts, you'll need to take required minimum distributions (RMDs) from these accounts starting when you reach age 70-1/2¹, whether you need the money or not. If RMDs don't cover your expenses, it's generally best to withdraw funds from other sources in this order:²

1. Taxable investment accounts,
2. Tax-deferred accounts, such as traditional IRAs or 401(k) accounts, and
3. Tax-free accounts, such as Roth IRAs or Roth 401(k) accounts.

Withdrawals from taxable accounts generate mostly capital gains, which are taxed at a lower rate. This withdrawal plan allows funds in tax-advantaged accounts to continue growing as long as possible. Consult your tax advisor.

Start now. It's best to begin working on the transition several years before your planned retirement date. The sooner you begin, the more time you'll have to make necessary adjustments. But if you get a late start or are unexpectedly forced to retire, a financial planning expert can be particularly helpful in getting you on track to a secure postwork life.

1) If you reach age 70-1/2 in 2020 or later you must take your first RMD by April 1 of the year after you reach age 72.

2) Consult your tax advisor.

Friends, Family, Community

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



The deadline to send in your Court or Impact Team's picture and story for the October 2021 NCF magazine is **SEPTEMBER 1, 2021**.



St. Mary Magdalen Court 117 Mantador, ND

For Join Hands Day, St. Mary Magdalen Court 117 served ice cream at the Sts. Peter and Paul's Annual Church Dinner.

Pictured l-r are members: Memory Mauch, Secretary Jo Mertes, President JoAnne Jentz, and Treasurer Joretta Lingen.

St. Mary Court 208 Wabasha, MN

When St. Mary Court 208 had to cancel their Hearts and Hands bingo and lunch due to COVID-19 restrictions, NCSF provided \$750 in funds. Funds will benefit operating expenses at St. Felix Church.

Pictured l-r: Treasurer Darlene Wolfe, Deacon John Just, and President Nancy Vaplon.



St. Ann Court 306 Custer, WI

On April 18, 2021, St. Ann Court 306 co-sponsored Sacred Heart Parish's PCCW raffle in Polonia, Wisconsin. Father Alan Guanella drew all winners.

Pictured l-r are PCCW members: Dorothy Burant, Arlene Gross, and Barb Kurszewski. Barb is also St. Ann Court's President.





Our Lady of Fatima Court 481
Brussels, WI

For Lent, Our Lady of Fatima Court 481 held a towel drive. Towels collected were given to Help of Door County for their use at domestic violence shelters.



Holy Cross Court 644
Ipswich, SD

When Holy Cross Court 644 had to cancel their Hearts and Hands fall rummage sale due to COVID-19 restrictions, NCSF still provided \$750 in funds.

Pictured is the check presentation, front row, l-r: Treasurer Lillian Denholm, Father Timothy Smith, Kathryn Markovetz, President Teresa Morgan. Back row, l-r: Juliana Malsom, and Secretary Carol Bosanko.



Sacred Heart Court 517
Calumet, MI

Sacred Heart Court 517 collected donations for the CLK Council of Churches Food Pantry and used the COVID-19 grant for matching funds. They raised \$1,500 and NCSF matched \$350. Great job!

Pictured l-r: Treasurer Antonia Burich presenting \$1,850 to Representative Carol Bessolo.

St. Mary Court 998
Rudolph, WI

St. Mary Court 998 held their Weekend Annual Towel Drive Collection.

Pictured are members, l-r: Joan Kelnhofer, Secretary Kathy Hamus, and Treasurer Patti Van Asten.





St. Mary Court 998
Rudolph, WI

To help with updates to St. Philip's original 1950's rectory bathroom, St. Mary Court 998 held a rummage, bake, and brat sale. They raised \$2,751.91 and NCSF matched \$1,500. Great job!

Pictured at the check presentation are, l-r: Treasurer Patti Van Asten, Father Janusz, Secretary Kathy Hamus, and Chris Richardson.

St. Theresa Court 1057
Denmark, WI

To help raise funds for the maintenance and repairs of parish sites, St. Theresa Court 1057 held a plate lunch with booyah, sloppy joe, hotdogs, and dessert! The event was held during the silent auction and together they raised \$44,552.45 and NCSF matched \$750.



Pop-Up Impact Team

Want to help celebrate our 130th Anniversary by creating a service project? Not part of a Court or Impact Team but would like to give back to your Community? Create your own individual Pop-Up Impact Team!

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.

Have a cause that is near and dear to your heart? Just create a project or event to fundraise and we'll help.

Gather your closest friends and family together to create an event.

There aren't many rules:

- The project must benefit the community where the member lives, works, or worships.
- 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 the application is 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 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.

If you are interested in this opportunity, please contact us by email mary_seitz-pagano@ncsf.com or by phone at **(800) 344-6273** ext. **208**.

Soul Connection Impact Team 1255 Celebrates NCSF's 130th Anniversary

Soul Connection Impact Team celebrates the NCSF 130th Anniversary with a most deserving service project.

In celebration of our 130th Anniversary the Home Office Soul Connection Impact Team 1255 surveyed its members on what the anniversary service project should be. All members agreed that because we were still hampered by Pandemic restrictions, we should hold a Virtual Walk/Run fundraiser. Members chose to provide the funds gathered to support Shelter Inc.

The Virtual Run/Walk was a 10-day event starting on June 4 through June 13, 2021. Individuals could take part on their own, or create a team to walk together. They could walk or run outside, walk on their treadmill, walk around the park, or any other way they chose to get moving.

Participants registered with NCSF and tracked their miles on a Fitbit, app, or phone. At registration, a suggested a donation of \$20 was collected. If you could not participate in the walk, donations were accepted and appreciated.

To reward participants who went the extra "mile", prize baskets were created and awarded to individuals and teams that either walked the furthest or gathered the largest amount of donations.

NCSF matched funds from the event for a total donation of \$3,000 going to Shelter Inc. Teams and individuals walked/ran over 240 miles during the 10-day event!

The event not only provided needed funds to Shelter Inc., but it also provided an opportunity for participants to have some fun and get fit!

Donations helped Shelter, Inc. continue to provide safe and nurturing spaces for children in Chicago's northwest suburbs, 24 hours a day, 365 days a year. Donations helped realize their vision that that all children grow up feeling safe, nurtured and loved.

Founded in 1975, Shelter Inc. has become a leader in Chicagoland for providing emotional and physical care, programs, and services that children need to build safer, healthier, and brighter futures. They are the only agency in the state to provide comprehensive and community-based services for children and families at risk and in need.

Programs and services from Shelter Inc. are:

- Emergency Group Homes
- Foster Care
- Community Education
- Healthy Families
- Transitional Living Program



Two of Team Bernau's participants l-r: Jennifer and John. Team Bernau walked/ran 41.27 miles.



Elizabeth, from team Zank, won for the most miles walked.

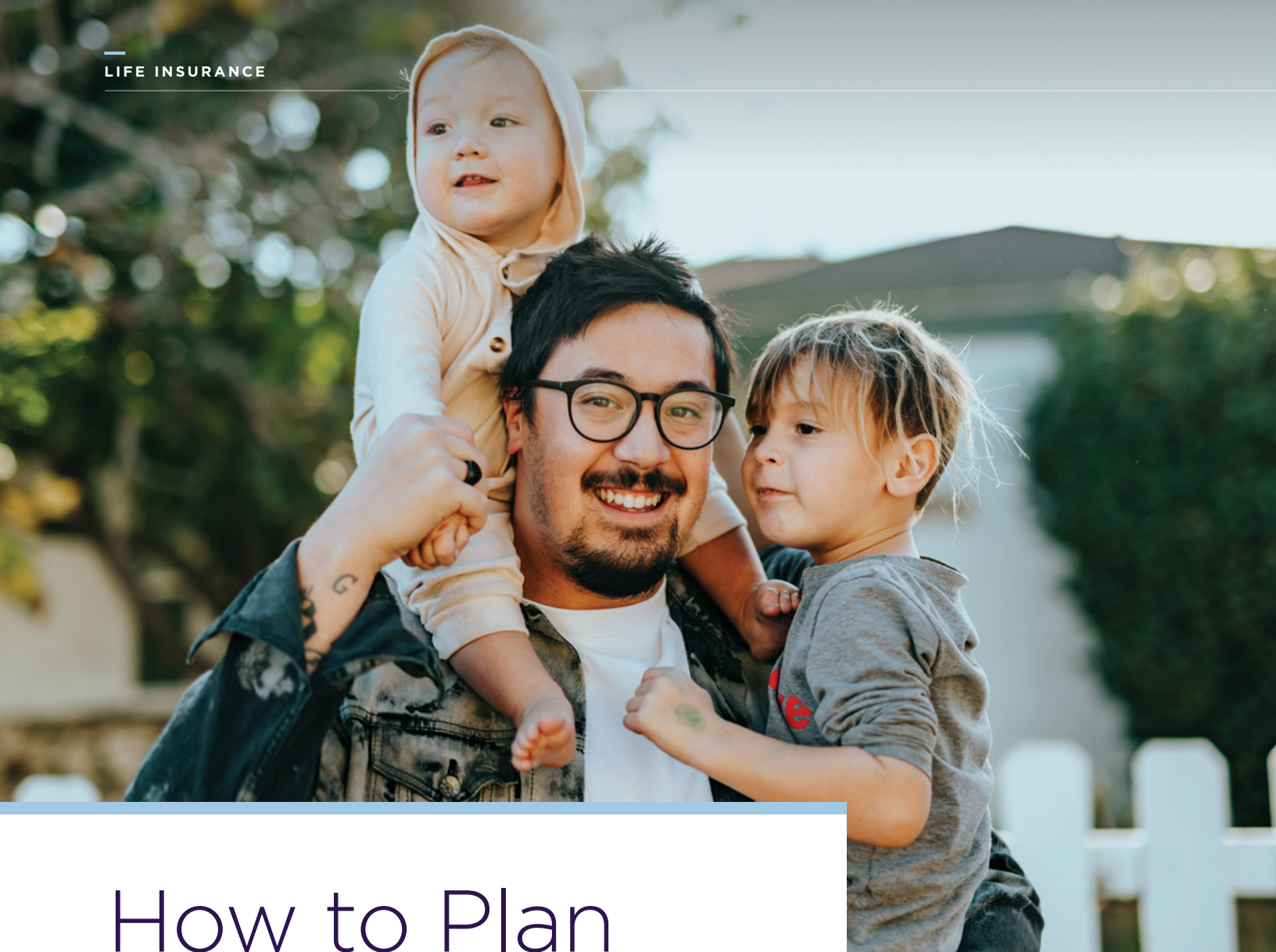


Pictured from Team Zank back row, l-r: Robert, Laura, Elizabeth, Lilly (Dog). Front row: Robert SR. Missing team members are Tracy and Roseanne.



What service projects have you been working on?

Let us know what your Court, Impact Team, or Pop-Up Team has been doing and we'll share your great work in the next issue of the magazine.



How to Plan **Life Insurance** for Your Family

Though life insurance is a coverage that you purchase for yourself, your policy can have lasting benefits for your entire family, even after your passing. Whether you are in the early stages of planning your family or you and your spouse already have your own family, it's important to take your family and your family's future into account when considering which policy is right for you.

Your Own Coverage

Before you start thinking about your family, it's important to make sure that you have your own policy taken care of. If you don't have any life insurance coverage, now is the perfect time to contact your insurance provider to discuss which option would be right for you.

If you already have coverage, we recommend taking a close look at your current policy and whether it is aligned with your plans for the future. If you have a term life policy, when will it expire? How much coverage does your current policy provide? How has your life changed since you purchased it? These are all questions worth discussing with your insurance agent.

Coverage for Your Spouse

A common misconception is that only the family breadwinner needs life insurance, because the death benefit will provide income replacement to secure the family's financial future. While this is true and a very valuable application of life insurance, the breadwinner shouldn't be the only one with life insurance coverage.

Whether the spouse brings in a reduced income or is in charge of the home, they still bring value to the household, and their untimely passing could be an upheaval for the family. A life insurance policy could provide an additional income stream that would allow the breadwinner to take some time away from work, could cover the funeral and other end-of-life expenses, or could be an investment in your children's futures (such as a college fund).

The bottom line? More policies mean more coverage for your family.

Coverage for Your Children

Though it isn't as common, you absolutely can purchase life insurance for your child. Rather than waiting for them to reach adulthood and purchase their own coverage, you have the option to purchase a policy for them now. A whole life insurance policy would be inexpensive to purchase now and could cover them for the rest of their lives.

If you aren't purchasing life insurance for your child now, think about when you will purchase a policy for them and consider how your other policies will provide for their future. From savings accounts to educational funds, it's important to ensure that the cost of raising your child would be covered.

Coverage for Other Dependents

Your children may have grown up and started families of their own, but do you have any other dependents? If you or your spouse have aging parents that live with you or that you are providing for financially, make sure to consider them in your life insurance planning. Do they have policies of their own? Even if they do not have the ability to purchase their own policy, you can purchase one for them if you can establish insurable interest.

You don't need chocolates, flowers, or diamonds to show that you love someone. Insure your love by making sure that you and your family have the life insurance protection that you need.

Sharing with Friends: Social Media Use



Social media is a great way to share news and information. Especially if you are doing something great in your community. We encourage all of our members to share the good works of Courts, Impact Teams, and Pop-Up Impact Teams on social media—use the hashtag #LookingOut and #GIVEBACK.

We also would love for you to share our NCSF social media posts with your family and friends. For example, we have a series of historical photos on our NCSF social media pages that we hope you and your friends would love! We also post Court and Impact Team events.

Not on Social Media?

Ask a family member to like, share, and post NCSF social media. The word gets spread quickly! Children, grandchildren, as well as other family members and friends would love to help you get the word out! Just ask them to help!

Just Joining Social Media? – You are not alone!

Millennials grew up with social media as part of their lives but research from Security.org shows that that baby boomers are using social media daily, 84% of them report that social media is likely to improve their lives.

Baby boomers have seen media change throughout their lives. Boomers started to learn communication skills by writing letters to friends and family, by using a dial phone and now today love to email and text to stay in contact.

Boomers grew up with TV which was a new media that most likely sprang up during their lifetime, they also experienced the immergence of cable TV. They saw the development of the Internet and now experience various social media on their computer or their smart device. They have definitely seen technology change over their lifetime. For boomers, every advancement in media for the past 50 years has been “new” media.

Which Social Media to Choose?

Data suggests that boomers are more interested in Facebook as a way to connect with old friends and family. They also use YouTube regularly as a form of TV programming and look for “How To” videos there.

NCSF is on these social media pages:

 Facebook  Instagram  Twitter
 YouTube  LinkedIn

Social media is indeed a great way to share news and information. Contact us if you have questions about sharing a NCSF post or your own NCSF events.

What is a Hashtag?

A hashtag—words written with a # symbol in front of them and with no spaces—is used to index keywords or topics on social media. Hashtags allow people to easily follow topics they are interested in. Common hashtags used by NCSF are:

#GIVEBACK

—

#NCSFLife

—

#BeyondLifeInsurance

—

#LookingOut

—

#130years

(to celebrate our anniversary!)



A Message

from Deacon Lorbach

On a beautiful summer day back in 1955, a grandmother promised her little grandson a day of shopping and lunch.

The little boy looked forward to spending the day with his grandmother and he was excited when they boarded the city bus for their outing together. The boy knew that his grandmother always bought him a book or a toy!

As they approached their stop, the grandmother, stood up and yanked on the cord, which alerted the driver. It was customary back then to board through the front door and exit out of the rear door. The driver would simply open the rear door, relying on 2 mirrors mounted above the exit to let him know when everyone had safely disembarked, before closing the doors and moving on down the street.

That day, when the doors opened, the grandmother climbed down the stairs, stepped onto the pavement, and quickly turned to help her little grandson, but the boy must have been too short because the driver never saw him in the mirrors. Suddenly, the doors closed pinning the boy, halfway in and halfway out.

The grandmother frantically attempted to pry the doors open to free her grandson, but the doors would not budge. A couple of passersby noticed the dilemma and ran to her assistance, but the doors

still would not open to free the now screaming child. Then, the bus began to move. If the little boy were to tumble out now, he would certainly fall under the back wheels and be crushed.

Suddenly a man reached out and grabbed the boy from the grandmother's arms. As the bus picked up speed, the man had to run faster and faster, while grasping the child as tightly as possible, until someone, a few blocks down the street, saw what was happening and was able to run into the street, raise their arms, and finally stop the bus.

Until the day she died, my grandmother would often speak of that day, but I must admit, that for most of my life, that day would be a blur. I have discovered that now, as I am into a more reflective time of life, which I believe comes at a later stage of life, there are times when I do think of the "what ifs" ... what if there were no one there on the street to help me that day? What if that person was unable or unwilling to step into the street and stop the bus? And what if there were parked cars down the way ... would that kind man have to release his hold. Would he have to let me go in order to save himself from being crushed?

Continued on page 26



“This summer, it is my hope that you will take the time to slow down and reflect on those in your life who loved you so immensely and so completely. Visit with them again, if only through memories that warm your heart.”

The amazing thing is that after more than 70 years, I can still see that man’s face. I can see the anguish and fear in his eyes ... but I can still see the determination on his face ... the look that he would see it to the end ... I can still see look of compassion in his eyes, ... it was the look that said he would never let go of me.

Mother Teresa once wrote ...

“I have found the paradox, that if you love until it hurts, there can be no more hurt, only more love.”

This summer, it is my hope that you will take the time to slow down and reflect on those in your life who loved you so immensely and so completely. Visit with them again, if only through memories that warm your heart.

Go for a walk, sit under a tree, or dangle your feet off a pier into the cool water of a lake. Close your eyes and get in touch with the One who has grasped each one of us ... and who will never let go. Then you will realize exactly what Mother Teresa meant ... when she said ... “If you love until it hurts, then there can be no more hurt ... only more love.”

“No one has greater love than this, to lay down one’s life for one’s friends.” My sisters and brothers, Jesus not only said this, but he also then showed us.

Become an

Ambassador for NCSF!

What does an Ambassador do?

- Ambassadors spread the word about NCSF and the good works of our members
- Ambassadors explain the programs we offer our members
 - » Matching funds for fundraising events
 - » Scholarships
 - » Grant programs
 - » Other great member benefits

What are the qualifications?

- Ambassadors are good speakers
- Ambassadors understand good public relations
- Ambassadors enjoy attending community events

A NCSF Ambassador is a passionate member of the Society that would like to take their enthusiasm to the next level. We are here to support you.

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.

NCSF will provide a stipend for your participation in the Ambassador Program.

An Ambassador will receive a stipend of \$250 per quarter. The ambassador must attend and report on all community events attended per quarter. Reports will include photos of the event and a page write-up that can be used for inclusion in community newspapers as well as on social media.

If you are interested in this opportunity, please contact us by email mary_seitz-pagano@ncsf.com or by phone at **(800) 344-6273** ext. **208**.

Frequently Asked Questions

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

Why can't you return the certified death certificate?

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

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

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

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

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

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

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

Customer Care Department
(800) 344-6273

Important Dates

Anniversary Service Project
DUE ANYTIME IN 2021

Life Insurance Awareness Month
SEPTEMBER 1-30

World Alzheimer's Day
SEPTEMBER 21

Make a Difference Day
OCTOBER 22-23

Alzheimer's Caregiver Month
NOVEMBER 1-30

Board of Directors Application Packet
DUE NOVEMBER 19

Request Forms:

(800) 344-6273 ext. 208
fraternal@ncsf.com
www.ncsf.com

PRIVACY POLICY

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

This notice summarizes the privacy policy and information practices of National Catholic Society of Foresters (the "Society"). We have strict policies and procedures in place to safeguard your personal data. Our employees and agents are required to comply with our established policies and procedures. We maintain physical, electronic, and procedural safeguards to protect your personal information from being accessed by unauthorized persons.

Information we may collect

We may collect certain nonpublic personal information about you. This allows us to underwrite and administer your insurance coverage, inform you of other programs and benefits that may be of interest to you and comply with legal and regulatory requirements. The information we collect depends on the products or services you request and may include information such as:

- Information we receive from you on an application or other form such as your name, address, age, residence, marital status, social security number, income and assets.
- Information we receive from a consumer-reporting agency, such as credit history.
- Information about your past transactions with us such as the products you have purchased, your contract values, and your payment history.
- Information from outside parties to verify representations made by you such as employment information, medical information, health history, other insurance coverage, or public records.
- General information about you such as your email address, demographic information, avocations, and other personal characteristics.

How we use and disclose your information.

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

third-party non-affiliates, we require that they provide the same level of confidentiality and protection.

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

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

Keeping your information accurate and up-to-date is very important to us. If you determine that any information we have for you is incorrect, please contact us so that it may be corrected. Call: Customer Care (800) 342-4500.

CALIFORNIA CONSUMER PRIVACY ACT (CCPA)

If you are a California resident whose personal information is covered by the CCPA you may have the right to know about personal information we collect use and share. We do not sell the information of any California consumer. You may request that we disclose to you the categories of personal information we have disclosed about you for a business purpose and the categories of third parties to whom the personal information was disclosed. You may request that we and our service providers delete personal information we have collected from you. We and our service providers will comply with this request unless it is necessary or permissible for us or service providers to maintain the personal information under the CCPA or other applicable law.

To make a request, please email:

CCPAREQUEST@ncsf.com or call us at (872) 263-2460.

We reserve our right not to respond to requests submitted other than to the address specified in this paragraph. If you are acting through an authorized agent, we may request written permission before honoring requests from the agent. We may also need to verify your identity prior to releasing information to you.

CONTACT US WITH QUESTIONS

If you have any questions about our Privacy Policy or our information practices, you may contact the Privacy Officer at: CCPAREQUEST@ncsf.com, or (872) 263-2460, or write us at the address below.

National Catholic Society of Foresters
Attn: Privacy Officer
320 S. School St.,
Mount Prospect, IL 60056



MEANINGFUL PROTECTION

Life Insurance

CASH VALUE WHOLE LIFE INSURANCE¹

- Cash Value Ordinary Whole Life
- Cash Value Whole Life (Limited Pay to 75)
- Single Premium Whole Life
- 10- and 20-Payment

TERM LIFE INSURANCE²

- 10-, 20-, 30-Year Level Premium

RIDERS

(not available with all life plans)

- Waiver of Premium
- Accidental Death Benefit
- Guaranteed Issue Purchase Option
- Level Term Insurance (10-, and 20-Year)

Beyond Life Insurance

MAIN STREET VS. WALL STREET:

As a not-for-profit organization, money that would normally be paid to shareholders in a for-profit company is instead given back to the NCSF members and communities in the form of programs and benefits made possible by insurance sales.

7.21AD-LIFE

Subject to change. Products/features may not be available in all states.

1) 13WL Plan Series. 2) 07CE-TRM Plan Series.

- 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