

Knights of Columbus
 Father Nouvel Council No. 4232
 4840 SHATTUCK ROAD
 Saginaw, Michigan 48603



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The

EMBLEM

Knights of Columbus, Council 4232

Saginaw, Michigan

Volume 67, Issue 10

October 2025

Meetings: 7:30 p.m. Sharp --- 2nd Thursday of the Month

Council 4232 Directory

Father Nouvel Council 4232 4840 Shattuck Rd. Saginaw, MI 48603-2961 (989) 792-1208	Grand Knight Tom Ruth 9133 Kennedy Ct Saginaw, MI 48609-5707 (989) 297-1372 t.ruth@charter.net
Valley Columbian Building Corporation (989) 792-1208 or (989) 792-9014	Knights of Columbus Insurance (989) 792-5632
Financial Secretary Gerald L. Schmidt 3885 Boeing Dr. Saginaw, MI 48604-1805 (989) 992-2167 fs4232@mikofc.org	Emblem Editor Gerald L. Schmidt 3885 Boeing Dr. Saginaw, MI 48604-1805 (989) 992-2167 fs4232@mikofc.org

Council Events

- **Family Burger/Hot Dog Night Every Monday**
5:00 p.m. to 7:00 p.m. Closed Holidays
- **Bingo Fridays** – Doors Open 4:00 p.m.
Bingo Starts 6:30 p.m.
- **Next Social Night – To Be Determined**
Social Hour 5:30 pm, Dinner 6:30 pm
- **Euchre – Mondays** 4:00 p.m. Play starts at 5:00 p.m.

Monthly Meetings unless otherwise noted:

- **Assembly 2049 – 1st Monday** at 7:45 p.m.
- Council Officers – **2nd Thursday** 5:30 p.m.
- Council Membership – **2nd Thursday** - Rosary 7:00 p.m. Meeting at 7:30 p.m.
- VCBC – **3rd Thursday** - 7:00 p.m.
- Ladies Auxiliary Meeting **October 20th, 2025 - 11:30 a.m.**

Knights of Columbus 4232

Join us for Family Night!!!

Every Monday from 5:00-7:00 PM.
 Serving the best Hamburgers, Cheeseburgers, Slopy Joe's,
 Hotdogs, and Coney Dogs with those delicious fries or chips.
 Take outs are also available.
 All condiments are provided by a sanitized kitchen person.

Also, Every Monday!

Euchre Night!

Join us for a friendly evening of euchre. Show up at 4:00 p.m. and register then enjoy our Family Night Menu for dinner.

Play starts promptly at 5:00 p.m.

\$1.00 to register for 8 games and all money used for prize money and awarded appropriately.

GRAND KNIGHT MESSAGE

Brother Knights

Knight of the Month – David Kontur

Family of the Month –

My wife and I took a drive to Redding PA and attended the 2025 Jubilee Pilgrimage at the Bernadine Franciscan Sisters Motherhouse. It was a wonderful weekend, and we were able to spend some time with Sister Ann, Sister Jean and Sister Mary Elizabeth. These are the sisters that were at St. Thomas Aquinas church. They wanted us to tell each of you they are thinking of us and keeping us in their prayers. They can't wait to come to Saginaw for a visit.

I was honored to attend and be the guest speaker at the ladies monthly auxiliary meeting in September. I thanked them for all they do to support us. I gave a brief talk on some of our upcoming projects.

Get your favorite recipe for chili together. We are going to have a chili cookoff after the first of the year. Details need to be worked out, but I am positive it will be a delicious evening. Watch for more information.

Friday night BINGO's are going well. Jerry says we are making money each week. Still looking for help, if you are interested contact Jerry Schmidt.

Our planning for the concert on November 8th is coming along good. The tickets are being printed and will be available for purchase soon. Cost will be \$50.00 each which includes dinner and the show. A cash bar will be available. We will be trying a new caterer which I am told make very good. This year we are offering sponsorships for tables. Forms are available if you are interested in this. Contact me and I will get you a form. Tickets will be sold at family night on Mondays hopefully starting next week. I only have room for 300 people so by the fast or they might sellout. No tickets will be sold at the door. Also available this year we are going to accept credit / debit cards as payment along with cash and checks.

Tootsie roll drive will be the weekend of October 24th, 25th and 26th at Walmart on Lawndale in Saginaw Township and October 25th and 26th at SAM's club in Kochville Township. If you are interested in helping out, please contact Jerry Schmidt.

We are also doing a membership drive at St. Thomas Aquinas on October 11th and 12th. Mike Hughes and myself will be at the masses that weekend recruiting prospective members and distributing information. If anybody would like to assist Mike and I at St Thomas on Saturday afternoon at 4pm, and Sunday morning at 9:30 and 11am please meet us there in the Narthex. Thanks in advance.

Keep May 16th open. That is the day of the mass on Ojibway Island celebrating the 350th anniversary of the first mass in

the Saginaw area held on the Island. A new plaque will be placed on the monument located on the island. There will be more information coming.

Yours In Christ,

Thomas R Ruth, Grand Knight
9133 Kennedy Ct
Saginaw, MI 48609
(989) 297-1372
t.ruth@charter.net

Upcoming Events

Assembly First Monday of each month at 7:45pm

Every Monday – Family Night 5:00pm to 7:00pm

Officers Meeting – Thursday October 9, 2025, 5:30pm

Membership Meeting – Thursday October 9, 2025, Rosary 7:00pm, Meeting 7:30pm.

VCBC Meeting – Thursday October 16, 2025, 7:00pm

Bingo Friday – Doors open 4:00 pm Bingo Start 6:30 pm (Every Friday)

Social Night – No Social Night planned this month



LADIES AUXILIARY

Hello Ladies,

I hope this message finds you well and enjoying the beautiful start to fall. As we move into a season of gratitude and giving, we have several exciting events and updates to share with you.

At our last meeting, members approved our Auxiliary donations, which have since been sent to the designated recipients—thank you for your continued generosity.

We're excited to welcome our October guest speaker, Samantha McKenzie, President and CEO of Hidden Harvest. Her organization works to alleviate hunger and reduce food waste throughout the Great Lakes Bay Region.

If you haven't already, please see Barbara Donahue to submit your dues for the 2025–2026 year. The amount is \$12.

Mark your calendars! The Ladies Auxiliary will be hosting a bake sale on **Monday, November 24, 2025**, at the **K of C Hall**. We hope you'll support this delicious fundraiser.

Looking ahead, our **Christmas Party** will be held on **Saturday, December 6, 2025**. The evening will begin with Mass, followed by a catered dinner. Details regarding the cost will be discussed at our next meeting. If you have any questions, please reach out to Theresa Albrecht.

Please join us for our next meeting on **October 20, 2025**:

- Rosary at 11:30 AM
- Lunch at Noon, featuring a variety of salads
- Guest speaker to follow, along with meeting updates and discussion

Thank you for all you do—for your families, for the Knights of Columbus Ladies Auxiliary, and for making a meaningful difference in someone's life.

Warm regards,
Celeste Ivon
Publicity



A Message from our Chaplain

My brothers Knights,

I recently attended and celebrated the funeral Mass for Former Master of District III, Sir Knight Robert Krauseneck, at his home parish in Bay City. His death came after a short illness and an enjoyable summer at his cottage on Higgins Lake. Bob was an exemplary Knight, having served the Knights of Columbus in many Council, District, and State positions of leadership. For Bob, it was not just a matter of being a member of the Knights of Columbus, it was a matter of dedicated service, working for the Knights, promoting the principles, causes, and endeavors of the Knights, and modelling the virtues of the Knights of Columbus. One thing about Bob, he didn't do anything halfway. He did his best, gave his best, and called out the best in his Brother Knights. Bob was a model Knight of our fraternal order.

For me, Bob was more than a model Knight. He was a model parishioner in his home parish and a model Catholic. I was honored and blessed to be his pastor and friend for many years. What Bob exemplified in the Knights, he consistently lived out in every aspect of his life. He gave his best to his marriage to Beverly, to being a father to Brent, to his co-workers, and to his friends. He made every visit enjoyable with his sense of humor, his attention, and his warm and generous hospitality. He treated others as if he were welcoming and serving the Lord into his home and into his life.

As St. Paul tells us, as members of the Body of Christ when we honor one part of the body we honor the rest of the body. In honoring Sir Knight Robert Krauseneck, I want to honor all of our Brother Knights who give so much of their time, talents, and treasure for the good of our noble order, for our Church, and the good of our world. Sir Knights, like our deceased brother Knight Bob, make our world, our Church, and the Knights of Columbus better because they model the loving service of Jesus Christ. May every generous servant of God who leaves this world come to hear the beautiful words, "Well done, good and faithful servant. Come now and inherit the Kingdom prepared for you since the foundation of the world."

Fr. Bill

Rev. William J. Rutkowski
Vicar General
Diocese of Saginaw
5800 Weiss St.
Saginaw, MI 48603

Office phone: (989) 797-6647



**District Deputy
Mitch Lenczewski
Saginaw Diocese District 703**

Hello Brother Knights,

I hope you enjoyed the beautiful summer we experienced. As we gear up for the upcoming fall months, please contribute just a little more than you did last year to your council activities. Each council should have a representative to each of their affiliate parishes and priest. This is known as the Knights of Columbus Round Table. This ensures that each parish is represented. If you're interested in becoming a liaison from your parish to your council; please consult your Grand Knight. It's possible, your parish may not have a knight on the Round Table of your council. Thanks to all the Knights and families whom attended the Living Rosary in Lansing. I also want to thank all the parishes in our district whom hosted the Sacred Heart Pilgrimage Icon. The Icon will be moving to another district in the Diocese. Please continue to monitor your council newsletters, websites and those of your parish including the Diocese for upcoming events. Fall is a beautiful and busy time of year. Please continue to perform the good works of the Knights of Columbus and thank you for all you do.

God Bless you and your families.

Mitch Lenczewski

District Deputy 703

Emblem Add Manager Needed

We are in great need of a Add Manager for our Emblem. You would need to keep track of expiration of adds in the Emblem, talk to friends and businesses and try to sell adds for the Emblem. We want to make the Emblem self sufficient to cover cost of mailing it out to long time members of the Knights or the Ladies Auxiliary who may be shut ins or just not able to get it online or by email. You could be a Knight of Columbus Member or Ladies Auxiliary Member.

Please contact Jerry Schmidt in person or call (989) 992-2167

Council Officers 2025-2026

Grand Knight – Thomas R Ruth

Chancellor – Bertram E Murphy

Advocate – Ronald I Brasseur

Outside Guard – Russell L. Herlache

Three Year Trustee – John J Wahl

Financial Secretary – Gerald L Schmidt

Recorder – Unassigned

Warden – James Czolgosz

One Year Trustee – Michael A Hughes

Chaplain – Fr. William J Rutkowski

Deputy Grand Knight – Paul Mixter

Treasurer – Dennis Smigiel

Inside Guard – Charles D Morse

Two Year Trustee – Mark A Macek

Lecturer – Unassigned

50/50 Drawing & Attendance Drawing

Membership Meeting September 11, 2025

50/50 for \$23.00 Won by Mark Macek

Attendance Drawing for \$1000.00 Lost by Gary Sobek & \$374.00 Lost by John Czymbor

Social Night Meeting in September (No September Meeting)

50/50 for \$TBD.00 Won by TBD

Attendance Drawing for \$TBD.00 Lost by TBD & \$TBD.00 Lost by TBD

50/50 and Attendance Drawings are held at every Membership Meeting and Social Night. 50/50 are for everybody in attendance and purchases tickets and Attendance Drawing is for all members. Members just need to be present to win. Prize grows until someone wins. Plan on attending the next Membership Meeting!

* **Attendance Drawing** will be capped @ \$1000.00. At that point two names will be drawn, first for \$1000.00 and the second for the balance remaining. That will continue until the \$1000.00 is claimed.

Next Drawing at Membership Meeting October 9, 2025 is for \$1000.00 / 2nd Drawing \$391.00

And drawing at the next Social Night Meeting TBD, Amount TBD on Membership Meeting 50/50 Sales



LOUNGE HOURS

Open Family Night and K of C events

Mondays from 5:00 p.m. to 7:00 p.m.

(Hamburger/Family Night) &

Wednesdays from 4:00 p.m. to Close

(Close is determined by Patrons)



Membership Director Needed

Main job is coordinating proposed new members to an exemplification to become full members. Full description below.

Membership Director

The membership director serves as the head of the Admission Committee and works to grow the council's membership through new and transfer members. He should actively identify potential recruits, plan recruitment programs, host informational meetings and encourage council members to seek candidates. In addition, the membership director should ensure that a council has access to frequent degree exemplifications (whether its own or local councils) and should work that each member reaches at least the third degree in a timely manner.

Please contact Tom Ruth (989) 297-1372 or email t.ruth@charter.net



Family (Burger) Night (Weekly on Mondays – No Holidays)



Family Night – Hamburgers, Hot Dogs, Coney Dogs.

All proceeds benefit the Ladies Auxiliary, Council 4232 & the 4th Degree, Assembly 2049 so they can continue all the good work they do. Come support them and have a great meal.



All burgers are fresh ground beef and the hot dogs are the best, koegel.



And you can't beat the price.



MENU

Hamburger Only - \$5.25
Cheese Burger Only - \$5.50
Sloppy Joe Only - \$4.50
Hot Dog Only - \$3.25
Coney Dog Only - \$3.75

Hamburger & Chips - \$5.75
Cheese Burger & Chips - \$6.00
Sloppy Joe & Chips - \$5.00
Hot Dog & Chips - \$3.75
Coney Dog & Chips - \$4.25
Fries Only - \$3.50

Hamburger & Fries - \$8.00
Cheese Burger & Fries - \$8.25
Sloppy Joe & Fries - \$7.25
Hot Dog & Fries - \$6.00
Coney Dog & Fries - \$6.50

Message from Brian Barlow our Insurance Field Agent

Brothers,

Did you know some life insurance policies include living benefits?

Do yours?

Certain policies offer benefits during your lifetime – these are known as “living benefits.” One such benefit is a whole life insurance policy’s cash value, which can grow tax deferred. You can access it during your lifetime either through a partial loan or a full surrender of the policy, or as collateral. You would have this at your disposal to help with a down payment, tuition, to supplement your income in retirement, or in case of emergency.

Secondly, living benefit riders, which you can add to a whole life policy, can help make funds available to you if you’re diagnosed with a chronic or terminal illness.

No one expects a devastating diagnosis, but if it happens, you’ll be able to put your whole life insurance policy to work immediately — while you and your family need it.

One of those riders is the new Chronic Illness Armor rider, which helps guard your family against the financial strain of a chronic health diagnosis. For a modest premium, this rider allows you to access your policy death benefit to cover mortgage payments, medical bills or any other expenses that come in the wake of a chronic illness. There are no restrictions on what you can use the accelerated benefits for!

The Terminal Illness Rider will also accelerate your death benefit and can help provide funds if you receive a terminal diagnosis that shortens your life expectancy. Like the Chronic Illness Armor rider, this benefit can be used to cover anything from a family trip to end-of-life expenses.

In short, life insurance with living benefit riders can help your family prepare not just for an unexpected death, but also serious illness through a means that allows you to use your benefits during your lifetime. It’s a daunting scenario to consider, but if it does happen, financial relief is possible.

Set up time to meet with me, and we’ll create a personalized insurance plan that matches your needs. Thank you!

Cash value growth is gradual and may take time to accumulate. Loans and withdrawals will reduce the policy’s cash value and death benefit, may result in a taxable event, and could cause the policy to lapse if not properly managed. Policy loans accrue interest. These riders are only available at the time of life insurance policy issue. The Chronic Illness Rider and Terminal Illness Rider provide life insurance benefits that give policyholders the option to accelerate some or all of the death benefit in the event that they meet the criteria for a qualifying event described in the certificate. Chronic illness must be recertified every 12 months by a medical professional to continue to receive benefits. The chronic illness armor rider and the terminal illness rider are not long-term care insurance and are not meant to replace long-term care coverage. The Terminal Illness Rider is automatically added to all permanent policies over \$50,000 at no additional cost. There is an additional premium for the Chronic Illness Rider. 20436 10/25

Vivat Jesus

Brian M. Barlow

Financial Advisor - 989-792-5632



Friday Night Bingo

Helps Benefit Local Charities



Every Friday Night

Doors Open at 4:00 p.m. Bingo Starts at 6:30 p.m.

For schedual of games with cash prize for each and Progressive Jackpot info
See our website kofc4232.org under the Bingo Tab

Tootsie Roll Drive

Helping People withIntellectual Disabilities

October 24th, 25th & 26th at Walmart on Brockway

October 25th & 26th at Sam's Club

Volenteers Needed

**Sign up during Hamburg Night in Bar
Or Call Jerry Schmidt at (989) 992-2167**



Two hour shifts or more is greatly appreciated

**Donations accepted to make this a successful year
Corporate Donations encouraged**



**Seminarian / High School Scholarship Fundraiser
Hosted by the Knights of Columbus Council 4232**

Featuring

**Elvis, Tom Jones, Bob Seger, Kenny Rogers & more
Performed by Sheriff Bill Federspiel**

Saturday November 8, 2025

Knights of Columbus Hall

4840 Shattuck Rd. Saginaw, MI

Doors open at 5:00 pm, Dinner 6:00 pm

Show starts at 7:30

**Tickets are \$50.00 each and can be purchased at Family Hamburg night every
Monday from 4:30pm to 7:00pm. **NO TICKETS SOLD AT THE DOOR.** Sales end Nov. 3rd
At the Knights of Columbus Hall 4840 Shattuck Rd. Saginaw**

They can also be purchased from

Tom Ruth, Grand Knight

989-297-1372

Jerry Schmidt, Financial Secretary,

989-992-2167

Chris Smigiel, Ladies Auxiliary President,

989-213-3453

**All Proceeds & Donations
will Be put in the
Seminarian & High School
Scholarship funds**

V C B C

VALLEY COLUMBIAN BUILDING CORPORATION

4840 Shattuck Road, Saginaw, MI 48603

(989) 792-1208

Brother Knights, a brief history on the formation of the VCBC. In 1958 the membership of Council 4232, consisting members of seven (7) parishes, deemed it beneficial to form the Corporation as a united effort for the following purpose: serve a vital role in the communities by providing much-needed gathering space, not only for the Knights of Columbus charitable and fraternal programs, but also for many parish activities. In short: which was to support the mission of the Council.

Today, we need to express our gratitude to the brother Knights and also the ladies auxiliary for the time and effort they put forward in making the mission a success. However, due to the aging of our members we are in need of assistance in many areas to continue maintain our goals. We are asking each brother Knight to consider giving some time and talent to keep this program working. The main areas of need are in maintenance and service. The Corporation cannot remain viable if we have to continue to pay for outside service to get things done.

Please, consider what you can do and contact any member of the VCBC Board to let them know. The Directors meet on the third (3rd) Thursday of each month and the meeting is open to 4232 members. Remember, all 4232 members are also VCBC members.

Viva Jesus

VCBC Board of Directors: Mike Ross, David Brzezinski, Jerome Grybowski, Bert Murphy, Russ Herlache, Steven Ramer, Jim Czolgosz, Bernard Wolny, Gerald Schmidt

October 2025



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
28	29	30	1	2	3	4
	Family/Burger Night 5:00 p.m. - 7:00 p.m.		Bar Open 4:00 p.m. to Close		BINGO - Doors Open 4:00 Starts 6:30	
5	6 Assembly 2049 Meeting 7:30 pm Family/Burger Night 5:00 p.m. - 7:00 p.m.	7	8 Pancake Dinner 4:00	9 Officers Meeting 5:30 Membership Meeting Rosary 7:00 p.m. Meeting 7:30 p.m.	10 BINGO - Doors Open 4:00 Starts 6:30	11
12	13 Family/Burger Night 5:00 p.m. - 7:00 p.m.	14	15 Bar Open 4:00 p.m. to Close	16	17 BINGO - Doors Open 4:00 Starts 6:30	18
19	20 Ladies Auxiliary Meeting 11:30 a.m. Family/Burger Night 5:00 p.m. - 7:00 p.m.	21	22 Bar Open 4:00 p.m. to Close	23 VCBC Meeting 7:00 p.m.	24 BINGO - Doors Open 4:00 Starts 6:30	25
26	27 Family/Burger Night 5:00 p.m. - 7:00 p.m.	28	29 Bar Open 4:00 p.m. to Close	30	31 BINGO - Doors Open 4:00 Starts 6:30	1
2	3 Family/Burger Night 5:00 p.m. - 7:00 p.m.	Notes				

PANCAKE DINNER FUNDRAISER

Special Olympics
Michigan
Area 22: Saginaw



Wednesday, October 8, 2025 4:00 – 7:00pm

Knights of Columbus #4232
4840 Shattuck Rd.
Saginaw, Michigan 48603

\$10.00 Per Person

Pancakes, Sausage, Eggs, and Beverage
Free for Kids under 3

Raffle Items

Bake Sale

T-shirts

TR Peanuts
w/appetizer coupon

Special Olympics MI Saginaw Area 22
Tax Exempt 38-1964643 501c3 non-profit



Special Olympics Michigan Area 22 currently has close to 1000 athletes all of various ages with intellectual disabilities who participate in various sporting activities. When the athlete competes on the playing field they discover their abilities, skills, and strengths. When the athlete competes they feel joy, confidence and a sense of accomplishment. For some athletes, Special Olympics is their only form of community activity. These athletes are an inspiration to Saginaw and Shiawassee Counties.

Under the direction of Joe Bronz : 989-498-0137

Special Olympics Michigan Area 22 does various fundraising activities to cover the cost for the athlete to participate. There is never a cost for an athlete to participate in Special Olympics.

Please consider attending or donating to this Pancake Dinner Fundraiser. Community support is very important. All fundraiser proceeds go for the Athletes' 2025-2026 participation expenses and fees.

For questions or donations:
contact Debi @ 989-295-3765

Please Support these Businesses

As they Support Our Council

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(989) 790-7334

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\$10 Month or \$100 Year

glory Be Creations
Jane Anderson
(989) 714-1530



Facebook: Glory.be Creations by Jane

Baking Sewing Crafts



Class Act
SALON & DAY SPA

Kayla DeHoon
NAIL TECHNICIAN/OWNER

811 E. MIDLAND ST.
BAY CITY, MICHIGAN 48706

MAIN: 989-891-4772
EMAIL: classactdayspa@gmail.com

colorSTREET



Jessica Meyer
Independent Stylist, Color Street
www.20NiftyNails.com
Facebook: 20 Nifty Nails by Jessica
Email: 20NiftyNails@gmail.com
(989)992-1970

Patrick T. Ruth, D.D.S.

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Saginaw, Michigan 48603-0795

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Fax (989) 790-3443

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sonntagruthdds@gmail.com



Class Act
SALON & DAY SPA

811 E. MIDLAND ST.
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YODO.org

