

Knights of Columbus

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



The Emblem Knights of Columbus Council 4232

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EMBLEM

Knights of Columbus, Council 4232

Saginaw, Michigan

Volume 68, Issue 10

October 2026

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 3:00 p.m.
Bingo Starts 6:30 p.m.
- **Next Social Night – September 24, 2026**
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 7:30 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 19th, 2026 - 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 – Dennie & Chris Smigiel

Memorial Mass for All Souls Day

Sponsored by the Knight of Columbus Council 4232 Ladies Auxiliary

Knights of Columbus Council 4232

4840 Shattuck Road, Saginaw, Michigan

Wednesday, November 4, 2026 at 10:00 a.m.

Knights of Columbus Council 4232 invites members, families, and friends to join us for a special Memorial Mass in observance of All Souls Day on Wednesday, November 4, 2026, at 10:00 a.m.

This special Mass will be a time to come together in prayer and remembrance of our deceased brother Knights, family members, friends, and loved ones who have gone before us.

The Mass will be held at the Knights of Columbus Council 4232 hall, 4840 Shattuck Road in Saginaw.

We are honored to have Father Bill Rutkowski as the presider for this special Memorial Mass.

All are welcome to attend as we remember those who have touched our lives and entrust their souls to God's loving mercy. We encourage all members of Council 4232 to join us, along with their families and friends, for this meaningful celebration of faith and remembrance.

Please join us as we pray together and keep the memory of our loved ones alive in our hearts.

“Eternal rest grant unto them, O Lord, and let perpetual light shine upon them.”



Social Night — Tailgate Party!

We are excited to announce our next Knights of Columbus Council 4232 Social Night, and this month we're having a Tailgate Party!

Date: October 22, 2026

Social Hour: 5:30 p.m. — Drinks and fellowship

Dinner: 6:30 p.m. — Menu to be announced at a later date

Presentation: Following dinner

Show Your Team Spirit!

It doesn't matter what team you root for — Michigan, Michigan State, Notre Dame, Ohio State, the Lions, or any other team! We want you to come dressed in your favorite team's colors and show your team spirit.

Our featured presentation will be a representative from the Saginaw County Sheriff's Department, who will talk about senior and elderly scams, including some of the different ways criminals attempt to steal money from our senior citizens and how we can recognize and protect ourselves from these scams.

This should be an informative and worthwhile presentation for all of us, so bring a friend, family member, or fellow Knight and join us for an evening of good food, fellowship, and important information.

Reservations

A sign-up sheet will be available in the hall at the bar.

You may also reserve your spot by contacting:

Tom Ruth: 989-297-1372

Mike Yaklin: 231-920-7696

We hope to see everyone there. Come hungry, wear your team's colors, and let's have some fun!



Welcome Our Newest Knights!

Following the 4:00 p.m. Mass at St. Thomas Aquinas Catholic Church on September 26, Knights of Columbus Council 4232 held an Exemplification Ceremony to welcome two new members into our council.

We are proud to welcome Jim Ziozios and Harry Renko as the newest Knights of Columbus members of Council 4232!

The Exemplification is a special occasion as we welcome new brothers into the Knights and remind ourselves of the principles that guide our organization: Charity, Unity, Fraternity, and Patriotism.

Please join us in congratulating Jim and Harry and welcoming them to Council 4232. We look forward to having them become active members of our council and working alongside them in serving our parishes, our community, and those in need.

Welcome to Council 4232, Jim and Harry! May God bless you and your families as you begin your journey as Knights.

We are still in need

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 7:30pm

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

Officers Meeting – Thursday, October 8, 2026, 5:30pm

Membership Meeting – Thursday September 10, 2026.

Rosary 7:00 pm, Meeting 7:30 pm

VCBC Meeting – Thursday, September 17, 2026 7:00 pm

Bingo Friday – Doors open 2:00 pm Bingo Start 6:30 pm

Social Night – Thursday September 24, 2026

Social Hour 5:30 pm Dinner 6:30 pm

MI (Tootsie Roll) Drive October 9th, 10th & 11th

Collecting in front of Walmart on Brockway

and Sam's Club

**Volunteers
Still Needed**

**Contact Jerry Schmidt
989 992-2167**



Can't Volunteer PLEASE Donate



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

Greetings Brother Knights,

We are in full swing and busy with activities throughout our District. Congratulations to Father Peter Gaspeny on his Retirement. Job well done and we wish him well. We welcome Father Andy LaFramboise (Council 18819) and Father Jose Cabrera (Council 8808) as chaplains to their respective councils and look forward to working with them. Congratulations to Frank Cieslak being selected as our Marshall pertaining to the 4th Degree Color Corp. Thanks to our Color Corp. for their participation in several events this past month.

October is the month we focus on Life. Please participate in activities with this theme in mind. Several councils coordinate Blood Drives throughout the Diocese. Give the gift of Life.

In conclusion:

Holy Father, as the leaves change and the air turns crisp, we thank You for the beauty of fall. May this season remind us of Your endless grace and the promise of renewal. Guide our hearts to embrace change, deepening our faith in Your unwavering love. Amen

Thanks for all you do.

Mitch Lenczewski
District Deputy 703



A Message from our Chaplain

My Brother Knights,

The Month of October is filled with feasts of Saints: Saint Therese (10/1, known as the “Little Flower”), St. Faustina Kowalska (10/5, had Divine Mercy apparitions), Our Lady of the Rosary (10/7), St. John Newman (10/9, first U.S. citizen male saint), St. Theresa of Avila (10/15, reformer of the Carmelite Order), St. Margaret Mary (10/16, Sacred Heart of Jesus apparitions), St. John Paul II (10/22), Ss. Simon and Jude (10/28, apostles). And there are many others. Maybe it’s the Church’s way to prepare us for the great Feast of All Saints on November 1.

Another feast of a famous saint falls upon October 4. It is the Feast of St. Francis of Assisi. This year the Church honors St. Francis in a special way because 2026 marks the 800 Anniversary of his death. In January, with a papal decree, Pope Leo XIV has proclaimed a Jubilee Year dedicated to Saint Francis in honor of his death, to be celebrated from January 10, 2026, to January 10, 2027. Through this year, the Pope invites Christians across the world to rediscover and live St. Francis’ message of peace, fraternity, and reconciliation with renewed commitment. This Jubilee Year comes with a very real spiritual reward: a plenary indulgence. To obtain the plenary indulgence during the Year of Saint Francis, certain specific conditions indicated by the Church must be fulfilled: sacramental confession, Eucharistic Communion, offering prayers according to the intentions of the Pope, interior detachment from sin, and the performance of certain works, (such as a pious pilgrimage to Franciscan churches, participation in Jubilee celebrations, prayer and meditation in the Franciscan spirit, as well as daily acts of charity and humility that express the spirituality of Saint Francis.)

It is good for us as Brother Knights to remember some of the facts of the life of St. Francis and seek to embody his virtues in our life. St. Francis of Assisi was known for his humility, vow of poverty, love of animals, and care for creation. He had a strong devotion to the Holy Eucharist. He received the stigmata (wounds of Christ in his body). It is through St. Francis that we have the Nativity scenes we place in our homes and Churches. It is through St. Francis that we have the Stations of the Cross. Both of these devotional items have blessed the Church with a deeper understanding and devotion to these events in the life of Jesus. It is through St. Francis that the Franciscan Rule was formed and many forms of the Franciscan Order have been created to live out the life of St. Francis, a life of simplicity, devotion to Christ, service to the poor, and holiness.

Let us take to heart Pope’s Leo’s call to reflect on the life of St. Francis, emulate the virtues of St. Francis, and pray to embrace his life of sanctity. We are given the lives of the Saints to be models who show us how to live as faithful disciples. That is exactly what our noble Order, the Knights of Columbus, is all about – to be humble, holy saints, living in the footsteps of Christ.

..... Fr. Bill Rutkowski, Chaplain, Council #4232

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

Family Night – Hamburgers, Hot Dogs, Coney Dogs, Sloppy Joe.

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

LADIES AUXILIARY

Dear Ladies,

With our first gathering of the Auxiliary year behind us, October gives us an opportunity to build on our renewed sense of fellowship. October is the Month of the Holy Rosary, and the Feast of Our Lady of the Rosary is celebrated on October 7. This is a meaningful time to deepen our prayerful focus while continuing the charitable work begun by Blessed Michael McGivney.

At our September meeting, Grand Knight Tom Roth and Deputy Grand Knight Michael Yacklin joined us as speakers. Tom highlighted upcoming events, which are listed in the Emblem. Michael shared an inspiring testimony about his faith journey and encouraged us with a simple message: do more. That encouragement carries naturally into our efforts to welcome and involve members.

We warmly welcome new and returning members. Membership is open to women over 18 who belong to a Catholic church in the Saginaw Diocese. Please consider inviting an eligible woman to an upcoming gathering so she can experience the Auxiliary firsthand.

If you have not yet paid your **\$12** Auxiliary dues, please mail your check—payable to Knights of Columbus Ladies Auxiliary #4232—to Barb Donahue, 3592 Frandor Place, Saginaw, MI 48603. You may also pay Barb in person at Burger Night.

Please mark your calendars for these upcoming Auxiliary gatherings:

Please join us for our next meeting on **Monday, October 19, 2026**. The rosary begins at 11:30 a.m., with lunch and the meeting to follow. We hope you are able to attend.

As November approaches, please remember the council and Auxiliary Memorial Mass on Wednesday, November 4, 2026, at the KC Hall. We hope you will join us in honoring members who have passed away.

Please also reserve Saturday, December 5, 2026, for the Ladies Auxiliary Christmas Party. Additional information will be shared closer to the event.

Thank you for the many ways you support the Auxiliary through prayer and service. Your participation strengthens our work, and I look forward to seeing you soon.

Warm regards,

Celeste Ivon

Publicity Chair



Message from Brian Barlow our Insurance Field Agent

Brothers,

Nearly half (47%) of adults say they would have trouble paying living expenses within six months of their primary wage earner's death. While no one wants to think about tragedy striking their family, planning ahead about how your family might manage financially can be an important part in caring for those you love.

Your decisions today have a direct impact on your family's financial future. By working with me to consider your life insurance and income replacement needs, you can prepare for the unexpected while also carrying forward a legacy that has been at the heart of the Knights of Columbus since our founding.

When Blessed Michael McGivney founded the Knights of Columbus in 1882, he was witnessing firsthand the precarious situation widows and orphans faced when a father died. He sought to create a way to relieve their burdens and care for those in need. Today, we are proud to continue that tradition of guarding what matters most to our members — their families and their faith.

Income replacement through life insurance can be one part of that protection. As your financial circumstances and family needs change over time, I'm here to help you consider whether your coverage continues to align with your goals and priorities.

That's why every year, we ask for an update on any big life changes — such as whether you've bought a home, had a baby or retired. This annual Financial Protection Survey gives my team important insight into your evolving financial needs so we can provide the personalized, faith-based service you deserve. It also helps us know how well we're fulfilling the Knights of Columbus mission in our roles as licensed professionals. Complete your survey online at <https://survey.kofc.org>

That mission is straightforward and hasn't changed for more than 140 years: to help Catholic men grow in faith, serve others and financially protect their families.

Thank you for your time and thoughtful response. I truly appreciate the opportunity to serve you and your family.

1LIMRA & Life Happens, 2025 Insurance Barometer Study

Vivat Jesus

Brian M. Barlow

Financial Advisor - 989-792-5632

Saginaw Area 22 Fall Fundraiser

Special Olympics
Michigan
Area 22: Saginaw



Monday, October 12, 2026 4:30 – 7:00pm

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

Hamburgers, Cheeseburgers, Sloppy Joes, Hot Dogs,
Coney Dogs, Fries, and Chips.
All are available for purchase.

Raffle Items



Bake Sale

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



**TR Peanuts
w/appetizer**

T- Shirts

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 Fundraiser. Community support is very important. All fundraiser proceeds go for the Athletes' 2026-2027 participation expenses and fees.

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

Council Officers 2026-2027

Grand Knight – Thomas R Ruth
Deputy Grand Knight – Michael Yacklin
Recorder – Michael Yacklin
Advocate – Ronald I Brasseur
Inside Guard – David Kontur
One Year Trustee – Mark A Macek
Three Year Trustee – Atticus Driver

Financial Secretary – Gerald L Schmidt
Chancellor – Bertram E Murphy
Treasurer – Dennis Smigiel
Warden – James Czolgosz
Outside Guard – Russell L. Herlache
Two Year Trustee – John Wahl
Chaplain – Fr. William J Rutkowski



Accepting NOMINATIONS for:

Knight of the Month
&
Family of the Month



We need membership input for a wider view of our members good deeds and hard work done for our council, church or community.

Do you know a Knight and or a Family who does or did something special for their church, community, charitable organization or someone in need. (Family does not need to be a Member of our Council) Please contact the Grand Knight with your nominations.

(989) 297-1372 or t.ruth@charter.net

50/50 Drawing & Attendance Drawing

Membership Meeting September 10, 2026

50/50 for \$22.00 Won by Jerry Schmidt

Attendance Drawing for \$677.00 Lost by Gerald Fortin

Social Night Meeting September 24, 2026

50/50 for \$46.00 Won by Jim Czolgosz

Attendance Drawing for \$693.00 Lost by James Chernow

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 8, 2026 is for \$727 .00

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



Open Family Night and K of C events (Fish Frys)

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)



Visit our website kofc4232.org

October 2026



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
27	28	29	30	1	2	3
	Family/Burger Night 5:00 p.m. - 7:00 p.m.				BINGO - Doors Open 4:00 Starts 6:30	
4	5	6	7	8	9	10
	Family/Burger Night 5:00 p.m. - 7:00 p.m. Assembly 2049 Meeting 7:30 pm		Bar Open 4:00 p.m. to Close	Officers Meeting 5:30 Membership Meeting Rosary 7:00 p.m. Meeting 7:30 p.m.	BINGO - Doors Open 4:00 Starts 6:30	Tootsie Roll Drive
11	12	13	14	15	16	17
Tootsie Roll Drive	Family/Burger Night 5:00 p.m. - 7:00 p.m.		Bar Open 4:00 p.m. to Close	VCBC Meeting 7:00 p.m.	BINGO - Doors Open 4:00 Starts 6:30	
18	19	20	21	22	23	24
	Ladies Auxiliary Meeting 11:30 a.m. Family/Burger Night 5:00 p.m. - 7:00 p.m.		Bar Open 4:00 p.m. to Close	Social Night Social Hour 5:30 Dinner 6:30	BINGO - Doors Open 4:00 Starts 6:30	
25	26	27	28	29	30	31
	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	Happy Halloween
1	2	Notes				
	Family/Burger Night 5:00 p.m. - 7:00 p.m.	Tootsie Roll Drive October 9th, 10th & 11th Volunteers needed accepting donations all month Please be Generous to help make this a successful year. Contact Jerry 989 992-2167 THANK YOU!!!				

Please Support these Businesses

As they Support Our Council

Glory Be Creations
Jane Anderson
(989) 714-1530

Facebook: Glory be Creations by Jane

Baking Sewing Crafts

WILSON
FORD LINCOLN

Adam Burkhard
Sales Consultant

989-737-6435 - call / text
adam@wilsonford.org
4201 Bay Rd
Saginaw, MI 48603

Patrick T. Ruth, D.D.S.

4400 Fashion Square Blvd
PO. Box 5795
Saginaw, Michigan 48603-0795

(989) 790-3357
Fax (989) 790-3443

www.patrickruthdds.com
sonntagruthdds@gmail.com