

# 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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The

## EMBLEM

Knights of Columbus, Council 4232

Saginaw, Michigan

Volume 64, Issue 11

November 2022

**Meetings: 7:30 p.m. Sharp --- 2<sup>nd</sup> Thursday of the Month**

### Council 4232 Directory

<b>Father Nouvel Council 4232</b> 4840 Shattuck Rd. Saginaw, MI 48603-2961 (989) 792-1208	<b>Grand Knight Tom Ruth</b> 9133 Kennedy Ct Saginaw, MI 48609-5707 (989) 297-1372 t.ruth@charter.net
<b>Valley Columbian Building Corporation</b> (989) 792-1208 or (989) 792-9014	<b>Knights of Columbus Insurance</b> (989) 792-5632
<b>Financial Secretary Gerald L. Schmidt</b> 3885 Boeing Dr. Saginaw, MI 48604-1805 (989) 992-2167 fs4232@mikofc.org	<b>Emblem Editor Gerald L. Schmidt</b> 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 on Holidays
- **Breakfast** – November 20<sup>th</sup> 2022 9:00 am to 12:00 pm
- **Social Night** – January 26<sup>th</sup>, 2023 5:30 p.m. Social Hour & 6:30 p.m. Dinner (**NO NOVEMBER or DECEMBER**)
- **Mondays – Euchre** 4:30 p.m. Play starts at 5:30 p.m.

### Monthly Meetings unless otherwise noted:

- **Assembly 2049** – 1<sup>st</sup> Monday at 7:30 p.m.
- Council Officers – 1<sup>st</sup> Thursday 7:00 p.m.
- Council Membership – 2<sup>nd</sup> Thursday - **Rosary 7:00p.m. Meeting at 7:30 p.m.**
- VCBC – 3<sup>rd</sup> Thursday - 7:00 p.m.
- Ladies Auxiliary Meeting November 21<sup>st</sup> 2022 - 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, Hotdogs, and Coney Dogs with those delicious fries or chips.

Take outs are also available.

All condiments are added by a sanitized kitchen person.

**Also, Every Monday!**

### **Euchre Night!**

Join us for a friendly evening of euchre. Show up at 4:30 p.m. and register then enjoy our Family Night Menu for dinner.

Play starts promptly at 5:30 p.m.

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

## GRAND KNIGHT MESSAGE

### Brother Knights:

The business meeting in December will be held on Wednesday, December 7<sup>th</sup> instead of Thursday December 8<sup>th</sup>.

Our Social Night was Thursday October 27<sup>th</sup>. The meal was outstanding as usual and the presentation given by Brian Barlow was very informative. If you have any questions, please contact Brian and he will assist you. The next Social Night will be January 26, 2023. Our speaker that night will be Brian doing the second of our required fraternal benefit nights. I am planning our Clergy night dinner the next month on February 23, 2023. More to come on that later.

**We will not have a social night in November due to the Thanksgiving Holiday. Also, there will not be a social night in December due to it be so close to the Christmas Holiday.**

The MI drive was held on the first weekend of October. Volunteers were at Sam's Club, Walmart and outside churches. Congratulations to all who helped. A total of \$4300.00 was raised. We still have some tootsie rolls left for purchase. If interested please see Jerry Schmidt. Ten dollars a box, 3 boxes for 20 dollars.

The Area 22 Special Olympics held a pancake dinner on October 26, 2022. Everything went well with many meals sold. At this time, I have not heard a total. Thanks to all who helped.

We held a membership drive at St. Thomas Aquinas Church on October 1<sup>st</sup> and 2<sup>nd</sup>. We had 5 people express interest in the Knights and we will be contacting them soon. Please stay tuned for information on our next membership drive and help us if requested.

Our next breakfast is Sunday November 20<sup>th</sup>, and will benefit Christ the Good Shepherd Parish. We are always looking for people to help. If you would like to help, be at the hall by 8am. If you know any students needing service hours, let them know their help is always welcome. We would be happy to help any student by signing the service hour cards.

**Faithfully in Christ**

**Respectfully**

**Thomas R Ruth, Grand Knight**

**9133 Kennedy Ct**

**Saginaw, MI 48609**

**(989) 297-1372**

**[t.rth@charter.net](mailto:t.rth@charter.net)**

### Upcoming Event:

**Assembly First Monday of each month at 7:45 pm**  
**Every Monday – Family Night 5:00pm to 7:00pm**  
**Officers Meeting – Thursday November 3, 2022, 7:00pm**  
**Business Meeting – Thursday, November 10 2022,**  
**Rosary, 7:00pm, meeting 7:30pm**  
**VCBC Meeting – Thursday November 17, 2022, 7:00pm**  
**Breakfast – Sunday November 20, 2022,**  
**9:00am to 12:00pm**  
**Social Night – No Social Night in November**

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## LADIES AUXILIARY

Hopefully you are all enjoying the beautifully vibrant colors Fall 2022 is showing this year!!!

This is a reminder for our Fall Bazaar and Big Fundraiser Bake Sale on November 19<sup>th</sup>. You will be getting a phone call reminding you to bake or donate money. Monetary donations may be brought to our next meeting, burger nights or bingo on Sundays and Tuesdays. Also, you may leave donations at the entrance to the bar or mail to the Ladies Auxiliary at the Club.

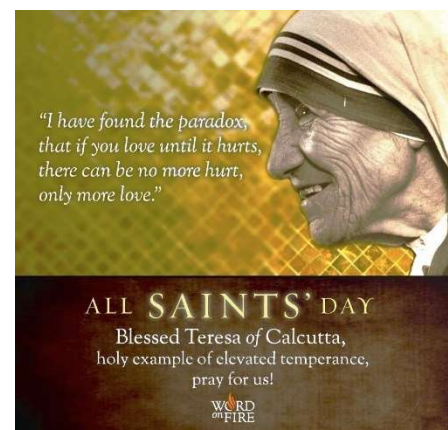
Our Christmas Party is December 3<sup>rd</sup> with a cost of \$20 for the meal catered by Mike Maxa. Father Jozwiak will begin with Mass at 4 PM, and then dinner and music will follow. This party is open to any member of Council 4232. Contact Theresa Albrecht or Chris Smigiel who are at every burger night.

We recently lost members Kate Allington, Lorraine Kobinski and Sandy Sujkowski. Please keep them and their families in your prayers.

Meg McLeod from TV5 will speak to us at our next meeting on November 21<sup>st</sup>, along with someone from Rescue Ministries.

Have a Blessed and Happy Thanksgiving!!!

Nancy Schrems, Publicity





### 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 Knights family who does or did something special for their church, community, charitable organization or someone in need. Please contact the Grand Knight with your nominations.

(989) 297-1372 or [t.ruth@charter.net](mailto:t.ruth@charter.net)

## **LOUNGE HOURS**

**Open Family Night and K of C events**

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

Wednesdays from 4:00 p.m. to Close

(Close is determined by Patrons)



**KNIGHTS  
OF COLUMBUS**

IN SERVICE TO ONE. IN SERVICE TO ALL.

FATHER NOUVEL COUNCIL No. 4232



## **Parish Benefit Breakfast**

Sunday, November 20<sup>th</sup>, 2022, 9:00am - 12:00 p.m.

To Benefit Christ the Good Shepherd

**SCRAMBLED EGGS – SAUSAGE - HASH BROWNS –  
PANCAKES - COFFEE - JUICE – MILK**

ADULTS \$9.00 – 6 to 12 Years Old \$5.00 - 5 Years & Under are FREE

Next Breakfast on December 18<sup>th</sup> to K of C Council 4232 Charities

**Please come for Breakfast and Support us and all our Churches at the same time!**

## **50/50 Drawing & Attendance Drawing**

**Membership Meeting October 13<sup>th</sup>, 2022**

**50/50 for \$30.00** Won by Jerry Grybowski & **Attendance Drawing for \$1000.00** Lost by Jeffrey Boensch  
**2<sup>nd</sup> Attendance Drawing for \$60.00** Lost by David Buko \*

**Social Night Meeting October 27<sup>th</sup>, 2022**

**50/50 for \$28.00** Won by Dale Mikolaiczik & **Attendance Drawing for \$1000.00** Lost by Thomas Lowe  
**2<sup>nd</sup> Attendance Drawing for \$82.00** Lost by Robert Shabluk \*

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** is and has been capped @ \$1000.00. Two names will be drawn, first for \$1000.00 and the second for the balance remaining. This will continue until the \$1000.00 is claimed.

**Next Drawing at Membership Meeting November 8<sup>th</sup>, 2022 is for \$1000.00 & \$103.00**

## **Council Officers 2022-2023**

**Grand Knight** – Thomas R Ruth

**Financial Secretary** – Gerald L Schmidt

**Deputy Grand Knight** – Darrell A Wimbley

**Chancellor** – Bertram E Murphy

**Recorder** – James J Tillman

**Treasurer** – James A Church

**Advocate** – Ronald I Brasseur

**Warden** – Thomas R McLean

**Inside Guard** – Frederick Clous

**Outside Guard** – James G Czolgosz

**One Year Trustee** – Michael A Ross

**Two Year Trustee** – Martin J Gagnon

**Three Year Trustee** – Russell L Herlache

**Chaplain** – Rev Richard E Jozwiak

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## **In Memory of our Council Members We Lost this Past Year**

### **November 1, 2021 – October 31, 2022**

**Benjamin C Accardi PGK  
Henry O Bush  
Gerald J Duhowski  
Murel J Kessler  
Leo Nauer  
Thomas M Schultz  
Donald J Swartzendruber  
Alexander R Trybulski**



**Gerald R Brutkiewicz  
Joseph F Clous  
Roger L Faupel  
Thomas F Maday  
Robert A Petricevic  
Robert J Stanek  
Gerald J Talbot  
James L Vacik**



**Joseph J Bula  
James R Curran  
David L Heath  
Jerome E Mousseau  
Edward B Rooker  
James H Sullivan Sr.  
James W Traynor**

Eternal rest grant unto them, O Lord, and let perpetual light shine upon them.  
May their souls and the souls of all the faithful departed, through the mercy of God,  
rest in peace. Amen.



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## **Ladies Auxiliary Remembering Our Lost Ones This Year**

### **November 1, 2021 – October 31, 2022**

**Beverly Ackerman  
Kathleen Allington  
Jean Bauman  
Diana Brutkiewicz  
Sharon Callahan  
Nancy Hozeska  
Ann Provenzano  
Sandy Sujkowski**



Eternal rest grant unto them, O Lord, and let perpetual light shine upon them.  
May their souls and the souls of all the faithful departed, through the mercy of God,  
rest in peace. Amen.

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**THANK YOU!!!**

**To Everyone Who Helped with the  
Tootsie Roll Drive Held Columbus Day Weekend  
October 7<sup>th</sup>, 8<sup>th</sup> & 9<sup>th</sup>**

A sincere thank you to all who made this year's MI Drive (Tootsie Roll Drive) a success! Volunteers standing in front of Sam's Club and Walmart on Brockway they collected \$4300.00. After deductions including the funds dedicated for distribution by the Michigan State Council, we are donating \$3030.50 to S.P.R.E.D. We cannot thank you enough! Also, a thank you goes out to everyone who donated this year!



**Fall Craft Show**

**Sat., November 19<sup>th</sup>**

**9:00 am – 3:00pm**

**K of C Hall, 4840 Shattuck Rd, Saginaw**



Sweet Treats  
Painted Furniture  
Scarves  
Purses  
Mittens/Slippers

Wreaths  
Gift Bags  
Jewelry  
Ornaments  
Lip Balms

Wood Crafts  
Quilted Items  
Hats  
Shawls  
Candles

Holiday Centerpieces  
Stockings  
Towels/Dust Cloths  
Floral Arrangements  
Color Street Nails



**Bake Sale**

**hosted by**

**K of C Ladies Auxiliary  
(all proceeds to local charities)**



**Womans Auxillary Christmas Party**

**December 3<sup>rd</sup> 2022**

Party Open to all  
Council 4232 Members and Guest  
\$20.00 per Person

**Starting at 4:00 pm with**

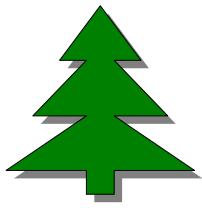
**Father Richard Jozwiak Celebrating Weekend Mass  
at the Council Hall**

**With Light Ordeurves after Mass then Dinner Catered by Mike Maxa  
Music to Follow.**

**Please join us for a wonderful and enjoyable Evening!**

Contact Theresa Albrecht or Chris Smigiel who are at every burger night  
Or call Theresa at (989) 751-2909 or Chris at (989) 213-3453





Knights of Columbus #4232 Presents

## Breakfast with Santa

Saturday, December 10, 2022

9:00am - 11:00am



Come and enjoy breakfast from 9:00 am to 10:00 am with the family while we wait for Santa to arrive at 10:00am. Santa will visit with each child and give the child (12 and under only) a gift selected just for them.

Reservations, including name, age, and gender of each child, is required by **December 2, 2022**.  
(Children must be in attendance and pre-registered to receive gift)

**This event is for #4232 Knights of Columbus Member's children and grandchildren only.**

**There is no charge to attend but donations are appreciated.**

**Make your reservation today as seating will be limited:**

**Jay Tillman**

**Jpancakeman21@gmail.com**

**or by calling 989-280-9693**

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### Message from Brian Barlow our Insurance Field Agent

Top 10 Facts to Know About Long-Term Care Planning November is National Long-Term Care Awareness Month, an event recognized by Congress and a number of States. To mark the occasion, here are 10 interesting facts shared by the American Association for Long-Term Care Insurance.

- # 1 - Americans are living longer, in large part due to advances in medical care and public health. Life expectancy in the US for those reaching 65 was 20 years on average in 2019.
- # 2 - By 2030, one in five residents in the US will be age 65 or older.
- # 3 – The number of people in need of long-term support services (LTSS) in the United States is already at 14 million and expected to grow to 27 million by 2050.
- # 4 – Average out-of-pocket costs are \$140,000 for those individuals who utilize paid long term support services (LTSS). Roughly 17 percent will spend over \$100,000 on LTSS. Almost 9 percent will spend over \$250,000 on LTSS.
- # 5 – By 2040, the total prevalence of Alzheimer's disease and related dementias in the US is expected to approximately double from 7.2 million to nearly 13 million, with 8.5 million women and 4.5 million men expected to develop dementia.
- # 6 – For those requiring high levels of LTSS, individuals and families pay 55 percent of long-term care costs out of pocket.
- # 7 – Currently, the majority of older single-person households are female. Women comprised 74 percent of solo households age 80 and over.
- # 8 – Some 7.5 million Americans have some form of long-term care insurance. Two-thirds of all new individual long-term care insurance claims pay for care needed by women.
- # 9 – The long-term care insurance industry paid out \$11 billion in benefits to some 310,000 individuals with insurance protection in 2019. The number will increase each year as the current number of policyholders grow older and, as a result, are more likely to begin their claim.
- # 10 – 69.5 percent of new claims start after the policyholder reached age 80. If you live a long life, you are very likely to need long term care. You'll be very glad you have a policy to pay benefits.

<https://www.aaltci.org/about/long-term-care-awareness-month-2020.php>

Brian Barlow

989-213-2032

(New Location 5580 State St, Suite 8, Saginaw MI 48603)

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



Family Night – Hamburgers, Hot Dogs, Coney Dogs  
All proceeds go to the 4<sup>th</sup> Degree  
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 - \$3.75

Hamburger & Fries - \$5.75

Cheese Burger & Chips - \$4.50

Hot Dog Only - \$2.50

Hot Dog & Fries - \$4.50

Coney Dog & Chips - \$3.50

Hamburger & Chips - \$4.25

Cheese Burger Only - \$4.00

Cheese Burger & Fries - \$6.00

Hot Dog & Chips – \$3.00

Coney Dog Only - \$3.00

Coney Dog & Fries - \$5.00

Fries Only - \$2.50



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## October Woman's Auxiliary Meeting

Our October guest speaker was Judy Adams from the I Support The 1% Veterans Food Pantry. Her son Kyle was also able to attend. The auxiliary & Knights of Columbus Council 4242 support this pantry.





# November 2022



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
30	31	1 <b>All Saints Day</b>	2 <b>All Souls Day</b>	3 <b>Officers Meeting</b> 7:00 p.m.	4	5
6	7 <b>Assembly 2049</b> Meeting 7:30 pm <b>Family/Burger Night</b> 5:00 p.m. - 7:00 p.m.	8	9	10 <b>Membership Meeting</b> Rosary 7:00 p.m. Meeting 7:30 p.m.	11 <b>Veteran's Day</b>	12
13	14 <b>Family/Burger Night</b> 5:00 p.m. - 7:00 p.m.	15	16	17 <b>VCBC Meeting</b> 7:00 p.m.	18	19 <b>Ladies Auxiliary</b> <b>Fall Craft Show &amp; Bake Sale</b> 9:00 am - 3:00 pm
20 <b>Breakfast</b> 9:00 a.m. - 12:00 p.m.	21 <b>Ladies Auxiliary</b> Meeting 11:30 a.m. <b>Family/Burger Night</b> 5:00 p.m. - 7:00 p.m.	22	23	24 <b>Thanksgiving</b>	25	26
27 <b>Advent Begins</b>	28 <b>Family/Burger Night</b> 5:00 p.m. - 7:00 p.m.	29	30	1 Officers Meeting 7:00 p.m.	2	3
4 2nd Sunday of Advent	5 <b>Family/Burger Night</b> 5:00 p.m. - 7:00 p.m.	Notes				

## Looking for input on what you would like to see or put in The Emblem

News from your church, upcoming or a past event, anything you are involved in or a personal story you would like to share with the Membership and the Ladies Auxiliary and their families.

### Please contact:

Thomas Ruth [t.ruth@charter.net](mailto:t.ruth@charter.net) (989) 297-1372  
Gerald Schmidt [fs4232@mikofc.org](mailto:fs4232@mikofc.org) (989) 992-2167

## Support 'The Emblem' and our Council with One Month or Monthly Add for a Year

Advertise your business or promote your organization.

For a donation of \$10.00, add will appear in the next month's Emblem  
and a donation of \$100.00, add will appear in the next 12 Emblem's.

### Please contact:

Thomas Ruth [t.ruth@charter.net](mailto:t.ruth@charter.net) (989) 297-1372  
Gerald Schmidt [fs4232@mikofc.org](mailto:fs4232@mikofc.org) (989) 992-2167



**Remember**  
**Council Membership/Business Meeting**  
**for December has been **CHANGED****  
**to Wednesday, December 7th**

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**Please Note**  
**No Social Night in the Months of**  
**November & December**  
**Plan on joining us in January 2023**

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**Please Support these Businesses**  
As they Support Our Council

**Patrick T. Ruth, D.D.S.**

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

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

[www.sonntag-dds.com](http://www.sonntag-dds.com)  
[admin@sonntag-dds.com](mailto:admin@sonntag-dds.com)

 **Class Act**  
SALON & DAY SPA

**Kayla DeHaven**  
NAIL TECHNICIAN/OWNER

811 E. MIDLAND ST.  
BAY CITY, MICHIGAN 48706

MAIN: 989-891-4772  
EMAIL: [classactdayspa@gmail.com](mailto:classactdayspa@gmail.com)

 **Class Act**  
SALON & DAY SPA

811 E. MIDLAND ST.  
BAY CITY, MICHIGAN 48706

SALON: 989-893-9200  
SPA: 989-891-4772  
[classactdayspa@gmail.com](mailto:classactdayspa@gmail.com)

 **mi health**  
laboratories

**Mobile Laboratory**  
**in Saginaw Township**

**We come to YOU!!**  
**Blood Draw & Covid Testing**

To schedule scan our QR code or contact us at

[mihealthlabs.com](http://mihealthlabs.com)  
P: (989) 341-5078



 Knights of Columbus Council #4232 Member

 **mi health**  
clinic

Saginaw Township  
[mihealthclinic.com](http://mihealthclinic.com)  
(989) 341-5078

**Accepting new patients!**

Family Practice    Endocrinology  
Rheumatology    Dermatology  
Covid-19 Testing & Vaccinations

Knights of Columbus Council #4232 Member