

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 65, Issue 11

November 2023

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.
- **Breakfast – November 19th, 2022** 9:00 am to 12:00 pm
- **Social Night – No Social Night in November or December**
- **Mondays – Euchre** 4:30 p.m. Play starts at 5:30 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 7:00p.m. Meeting at 7:30 p.m.**
- VCBC – **3rd Thursday - 7:00 p.m.**
- Ladies Auxiliary Meeting **November 20th, 2023 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:

Our Social Night this past week was our first of 2 fraternal benefit night with Brian Barlow. I have scheduled the second fraternal benefit nights for our Social Night in January 2024. We will be having Clergy Appreciation night at or Social Night in February. I will be sending out invitations by the end of November. Please use the sign-up sheet located in the bar to attend either of these Social Nights. Remember Social Nights are the 4th Thursday of the month. Hope to see you there. Due to the Thanksgiving and Christmas holidays, there will be no Social Night in November and December.

Membership is still a top priority. We need to get new members. I have talked to Father Steve at St. Thomas Aquinas and he has said we can have an exemplification at St. Thomas. I will be planning this on a future Sunday to be held right after the 11:00am mass. More details to come.

As I mentioned at our past meeting, Participation is falling for the events that we have. The last breakfast we served over a hundred people with 5 workers. Some of the workers were doing 3 jobs that morning. We have a breakfast each month on the third Sunday. If you are available and would like to help, please call myself or Jay Tillman.

We just recently had a raffle for a cooler of cheer and snacks. Tickets were sold at many of our events and we ended up raising over \$1000 for charity. This is always a fun way to make some money and we will plan another raffle soon. I want to thank Bert Murphy for leading this raffle. If anybody has an idea for another raffle, please give me a call.

Our tootsie was a huge success this year. Over \$5500 was raised during the weekend. Thanks to Jerry Schmidt for leading this project.

I know that October was fire safety month and we all should check our smoke detectors and change the batteries during that month. I apologize that I did not mention this in last month's emblem so I will mention it now. Please change the batteries in all your smoke detectors and test them but pushing and holding the test button. If they don't activate replace them. If you replace them, you might consider adding a combination smoke and carbon monoxide detector. This small and fairly inexpensive item is the first line of notification in the event of a fire or carbon monoxide emergency in your home. They do save lives. After over 30 years in the fire service, I have many friends that keep me up to date on new and upcoming services. I had a conversation with an Assistant Chief on the Saginaw Township Fire Department and he explained a new program that he has started. If you are unable to check and/or change the batteries in any of your detectors for any reason, call the Saginaw Township Fire Department and they will put you in contact with the proper person that will come to your house and check your fire prevention equipment. **Currently this is only available to residences in Saginaw Township. Soon he is hoping to extend this to other fire departments in Saginaw County.** When they come out, they will evaluate your equipment and if needed change the batteries for you or if necessary, install new detectors in your home at **NO COST TO YOU**. They will also install carbon monoxide detectors or combinations detectors in needed. If you are interested, please contact the Fire Prevention Department of the Saginaw Township Fire Department at. I will

advise everybody when more townships sign on top this program. I have also asked for the flyers that have been printed so I can distribute them to all of you.

**Faithfully in Christ
Respectfully**

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

Upcoming Events:

Assembly First Monday of each month at 7:45 pm
Every Monday – Family Night 5:00 pm to 7:00 pm
Officers Meeting – Thursday, November 9, 2023, 5:30 pm
Business Meeting – Thursday, November 9, 2023,
Rosary, 7:00 pm, meeting 7:30 pm
VCBC Meeting – Thursday November 16, 2023, 7:00pm
Breakfast – Sunday November 19, 2023, 9:00 am to 12:00 pm
Social Night – No Social Night in November or December



LADIES AUXILIARY

WE NEED YOUR HELP! On November 20, 2023 the Ladies Auxiliary will be having a Bake Sale for a fundraiser. Please help the Bake Sale become a huge success by baking or with a monetary donation. You can drop your bake goods off Monday during the Ladies Auxiliary meeting or bring it that night to Burger Night. Your monetary donation can be given to a board member at Burger Night or when you see Chris Smigiel. Thank you for your support.

During our attendance drawing Carole Roeder's name was drawn but wasn't present to win. The drawing will be \$60 for the November meeting so don't miss out.

Our next Auxiliary meeting will be November 20, 2023. We will be having a guest speaker from the Saginaw Diocese. She will be talking about the auxiliary donations given in the past in Fr. Craig Albrecht's name.

We will not be having a Love for Lukulu Bake Sale in November or December.

Don't forget to **RSVP** to Theresa Albrecht **ASAP** at (989)751-2909 cell to sign up and pay for the **Ladies Auxiliary Christmas Party**. The Christmas party is on December 2, 2023 with mass at 4:00pm and dinner to follow. Cost is \$30 per person. You can also sign up and pay Theresa at Burger Night.

We are giving a Veteran family, in need of help, a Christmas. Monetary donations and gifts for the family must be turned in by the November 20 Auxiliary meeting. Thank you to everyone who helped give Christmas to this family.

Have a Blessed and Happy Thanksgiving!

LuAnn Ramer, Publicity



LOUNGE HOURS

Open Family Night and K of C events

Mondays from 5:00 p.m. to 7:00 p.m.
(Hamburger Night) &
Fridays from 4:00 p.m. to Close
(Close is determined by Patrons)

In Memory of our Council Members We Lost this Past Year
November 1, 2022 – October 31, 2023

Thomas C Sujkowski
Richard F Spagnuolo
Ronald C Messing
Frank S Gulczynski II
Dean A Kinsella
James M Eickholt
Frank W Batkoski

Jacob J Rehmann
James P Fehrman PGK
Mark E Puszykowski
Craig A Oatten
Norward J Rivette
Wayne V Twarozynski
Daniel L Koblinski
Thomas M Haley

Robert W Burns
Gerald V Wiltse
Roger L Smigiel
Gerald F Kryszak
Harvey J Mellon
Theodore D Herzog
Darryl A Wimbley DD



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.



Ladies Auxiliary Remembering Our Lost Ones This Year
November 1, 2022 – October 31, 2023

Ruth Hartman
Gerri LeFevre
Dorothy Molesky
Theresa Radziewcz
Kathi Wolny



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.

Council Officers 2023-2024

Grand Knight – Thomas R Ruth
Chancellor – Bertram E Murphy
Advocate – Ronald I Brasseur
Outside Guard – James G Czolgosz
Three Year Trustee – Michael Hughes

Financial Secretary – Gerald L Schmidt
Recorder – James J Tillman
Warden – Thomas R McLean
One Year Trustee – Martin J Gagnon
Chaplain – Rev Richard E Jozwiak

Deputy Grand Knight – Paul Mixer
Treasurer – Dennis Smigiel
Inside Guard – Frederick Clous
Two Year Trustee – Michael A Ross
Lecturer – Russell L. Herlache

Thank You!!! to Everybody Who Helped with This Years MI Drive (Tootsie Roll Drive)

**We raised a total of \$5,552.00
This includes the sale of the extra Tootsie Rolls**

This thanks goes to:

If you just donated, bought any extra tootsie rolls, collected at your church or straitened and counted money.
But especially to the small group of people who stood out for hours in front of Walmart and Sam's Club collecting from the public. With some helping in multiple or all parts. **Thank You Again!!!**



**KNIGHTS
OF COLUMBUS**
IN SERVICE TO ONE. IN SERVICE TO ALL.
FATHER NOUVEL COUNCIL No. 4232



Parish Benefit Breakfast

Sunday, November 19th, 2023, 9:00am - 12:00 p.m.
To Benefit St. John Vianney

**SCRAMBLED EGGS – SAUSAGE - HASH BROWNS –
PANCAKES (Gluten Free Available) - COFFEE -
JUICE – MILK**

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

Next Breakfast on December 17th, 2023 to St. John Paul II

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

50/50 Drawing & Attendance Drawing

Membership Meeting October 12th, 2023

50/50 for \$26.00 Won by Jim Czolgosz & Attendance Drawing for \$600.00 Lost by John Schwanbeck

Social Night Meeting October 26th, 2023

50/50 for \$39.00 Won by Tom Ruth & Attendance Drawing for \$619.00 Lost by Ronald Moon

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 November 9th, 2023 is for \$648.00

And drawing at **next Social Night Meeting January 25th, 2024** Amount TBD on Membership Meeting 50/50 Sales



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 - \$4.50
Cheese Burger Only - \$4.75
Hot Dog Only - \$3.00
Coney Dog Only - \$3.50

Hamburger & Chips - \$5.00
Cheese Burger & Chips - \$5.25
Hot Dog & Chips - \$3.50
Coney Dog & Chips - \$4.00
Fries Only - \$3.00

Hamburger & Fries - \$7.00
Cheese Burger & Fries - \$7.25
Hot Dog & Fries - \$5.50
Coney Dog & Fries - \$6.00

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>

Vivat Jesus
Brian M. Barlow
989-213-2032



Ladies Auxiliary Christmas Party



December 2, 2023

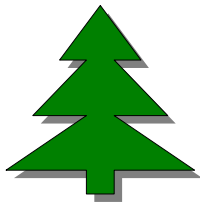
Starting with Mass at 4:00 pm & Dinner to Follow

Mike Maxa will be catering again

Cost is \$30 per person. Reservations must be in by November 22, 2023

Must be Paid in Advance

Please contact Theresa Albrecht at (989) 751-2909 - Cell
or you can pay at Burger Night where Theresa will be available



Knights of Columbus #4232 Presents

Breakfast with Santa

Saturday, December 9th, 2023

9:00am - Noon



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 **November 30th, 2023**.
(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

Ladies Auxiliary Bake Sale

November 20, 2023

During Burger Night

Come Get your Goodies

for your Thanksgiving Festivities



Willing to Bake and Donate would be Greatly Appreciated
or you can make a monetary donation

November 2023



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
29	30	31	1 	2 	3  Bar Open 4:00 p.m. to Close	4
5	6  Assembly 2049 Meeting 7:30 pm Family/Burger Night 5:00 p.m. - 7:00 p.m.	7	8	9  Officers Meeting 5:30 Membership Meeting Rosary 7:00 p.m. Meeting 7:30 p.m.	10  Bar Open 4:00 p.m. to Close	11 
12	13  Family/Burger Night 5:00 p.m. - 7:00 p.m.	14	15	16 VCBC Meeting 7:00 p.m.	17  Bar Open 4:00 p.m. to Close	18
19  Breakfast 9:00 a.m. - 12:00 p.m.	20  Ladies Auxiliary Meeting 11:30 a.m. Family/Burger Night 5:00 p.m. - 7:00 p.m.	21	22	23 	24  Bar Open 4:00 p.m. to Close	25
26	27  Family/Burger Night 5:00 p.m. - 7:00 p.m.	28	29	30	1 Bar Open 4:00 p.m. to Close	2
3 Advent Begins	4 Family/Burger Night 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 (989) 297-1372

Gerald Schmidt fs4232@mikofc.org (989) 992-2167

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

Advertise your business, promote your organization or Personal
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 (989) 297-1372

Gerald Schmidt fs4232@mikofc.org (989) 992-2167

Please Support these Businesses

As they Support Our Council

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SALON & DAY SPA

Kayla DeHaan
NAIL TECHNICIAN/OWNER

811 E. MIDLAND ST. MAIN: 989-891-4772
BAY CITY, MICHIGAN 48706 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.

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

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

www.sonntag-dds.com
admin@sonntag-dds.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

YODO.org