

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 09

September 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.
- **Horse Races – Saturday September 20, 2025 – 7:00 pm**

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 **September 15th, 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 – Mike Hughes
Family of the Month – Tony & Hope Villandre

Masses are being planned for mid-September at the Tridge in Midland and in the Spring 2026 on Ojibway Island in Saginaw celebrating the 350th anniversary of Fr. Nouvel arriving in Saginaw. The mass in Midland will be celebrated by Bishop Gruss at 10:30 am on September 14, 2025. More information will be forthcoming.

Everybody keep November 8, 2025, available for some fun. I talked with Sheriff Bill Federspiel, and he has agreed to come back for another fabulous show. He will be singing songs by Tom Jones, Kenny Rodgers, Elvis, and Bob Seger. I have had a few people offer to help me this time. We had a meeting and discussed a number of topics. We will be having dinner that night and have contacted a few caterers for information and pricing. We will also hold a number of raffles throughout the evening along with a silent auction like we did last December. We are also exploring getting some sponsors for the evening More on this later. We will be looking for some donations for our auction. If you are interested in donating an item to be auctioned off, please contact me. Ticket pricing has not been decided yet but will be done when the caterer estimates come back. The big thing to remember is we are limited to 250 seats. This leaves room for the dance floor and sound systems to be set up. Tickets will be limited to 250 total and will only be sold prior to the show. When I have the printed tickets, I will let everyone know. Buy them quick before they sell out.

Saturday September 20th the horses will be running at 4232. The stable is all set up in my office with a dozen healthy horses ready to help us have an exciting night. Doors open at 6pm. We will be selling hot dogs, and a cash bar will be available. Races start at 7pm. Please come and enjoy the fun. The more people we have attending the more fun we have.

I want to start having membership drives at the churches we support. I am asking if our brother knights host a membership drive at their respective church in the upcoming months. Mike Hughes and I will be hosting a membership drive at St. Thomas in October (date is forthcoming). Please talk with your priest and set a weekend for this to happen. All you will need is information about becoming a knight, which I can supply, and a smile on your face. Stand in the back of church and ask every gentleman as he enters at each mass if they are a knight. If they say yes, I am, thank them and let them know when our next meeting is then inviting them to attend. If say no, give them some information and invite them to join. The easiest way to Join is pull out your phone and sign them up on the spot going to www.kofc.org and select Join Us on the home page. Please help us with this project by contacting myself or Mike Hughes.

Each month there is a lot of thought put into the Knight of the Month and the Family of the Month awards. We need your help. None of us knows all the people that help at your church or with the council. If you have an idea who deserves

either one of these awards, please send me a note with a short paragraph as to why you think the person or family is deserving.

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 September 11, 2025, 5:30pm

Membership Meeting – Thursday September 11, 2025, Rosary 7:00pm, Meeting 7:30pm.

VCBC Meeting – Thursday September 18, 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

Horse Races – Saturday September 20, 2025 – 7:00 pm



LADIES AUXILIARY

Hello Ladies:

Happy September to you all. Fall's right around the corner & that means we will be together very soon on September 15. As usual we will start off with our Grand Knight Tom Ruth as the guest speaker. He usually has some interesting updates on latest news from the club. The executive board will be hosting the luncheon.

I informed everyone in last month's emblem that the fall bazaar had to be cancelled so the auxiliary bake sale will be held on Monday November 24th instead, this is the week of Thanksgiving. So keep this date on your calendar & I'll be talking more at future meetings.

If you haven't had the opportunity to pay your yearly dues yet, you can pay Barb at the September meeting or you may send her a check of \$12 to her home address at

Barbara Donahue
3592 Frandor Pl
Saginaw 48603

(989)860-9632 is her contact number if you haven't any questions.

I'm so looking forward to seeing everyone soon. Remember we are always seeking new members. Do you know of someone??? Spread the word about our auxiliary. We always enjoy our time together.
Respectfully,

Chris Smigiel
President of Ladies Auxiliary



My brother Knights,

Respect for Human Life at all stages is near and dear to the Knights and shown through their words, prayers and actions. Daily we are faced with the reality of attacks on human life, not only on the Unborn but also Children, the Elderly and everyone in-between. The recent Catholic School shootings in Minneapolis, the stabbings at the Walmart in Traverse City six weeks ago, and other acts of violence show a disrespect for all human life. The root of all disrespect for human life is demonic. The more God is pushed out of people's lives the more attacks on human life will occur. With God out, the devil moves in bringing death and destruction. Daily incidents against human life prove this fact. The more and more God is driven out, the more the devil moves in, incidents of destruction of human life will increase.

As Knights, we have to pray and work through our words and actions to defend human life and help people to see how the absence of God, more and more from society, and from people's lives the more violence against human life will increase and get closer and closer to home.

The USCCB is asking us to pray the following prayer through the intercession of St. Joseph, defender of life.

NATIONWIDE INVITATION TO PRAY to St. Joseph:

Dearest St. Joseph, at the word of an angel, you lovingly took Mary into your home. As God's humble servant, you guided the Holy Family on the road to Bethlehem, welcomed Jesus as your own son in the shelter of a manger, and fled far from your homeland for the safety of both, Mother and Child. We praise God that as their faithful protector, you never hesitated to sacrifice for those entrusted to you. May your example inspire us also to welcome, cherish, and safeguard God's most precious gift of life. Help us to faithfully commit ourselves to the service and defense of human life —especially where it is vulnerable or threatened. Obtain for us the grace to do the will of God in all things. Amen.

All Catholics are asked to offer this prayer daily, from now until October 1, the beginning of **Respect Life Month**. Free online and print versions of the prayer can be found at www.respectlife.org/prayer-to-st-joseph.

May God hear our prayers and restore in each of us true love for Him and in all people a greater respect for human life.

Fr. Bill

Rev. William J. Rutkowski

Vicar General

Diocese of Saginaw

5800 Weiss St.

Saginaw, MI 48603

Office phone: (989) 797-6647

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 Mixer
Treasurer – Dennis Smigiel
Inside Guard – Charles D Morse
Two Year Trustee – Mark A Macek
Lecturer – Unassigned

50/50 Drawing & Attendance Drawing

Membership Meeting August 8, 2025

50/50 for \$20.00 Won by John Wahl

Attendance Drawing for \$1000.00 Lost by Scott La Douce & \$359.00 Lost by Gregory Vozniak

Social Night Meeting in August (No August 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 September 12, 2025 is for \$1000 .00 / 2nd Drawing \$374.00

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,

Is there a gap between the insurance coverage you have and the insurance coverage you need?

Maybe you wonder about this every once in a while, before putting it out of mind. Or maybe you don't think about it all. But September is Life Insurance Awareness Month, so I think it's important to bring this question up now.

According to the most recent Insurance Study performed by the Life Insurance Marketing and Research Association ("LIMRA"), 40 percent of American adults say they need life insurance or need to obtain more life insurance coverage.

That's a lot of people wondering, "What if?" What if you need more? What if you're not prepared for the unexpected? Let's explore some situations in which you might need to fill an insurance gap:

Young adults. If you're getting group coverage through your employer, consider what will happen if your job situation changes. That coverage is not likely to follow you. The good news is, buying your own life insurance is generally more affordable the younger you are, so don't miss the opportunity to lock in coverage now.

Those with accrued debt. Life insurance can help ensure money is available to pay off any debts, such as student loans or a mortgage, without forcing your loved ones to sell assets or inherit a financial obligation.

Those who are married. Many married couples share financial responsibilities. If one spouse dies, the other could struggle to cover those expenses alone. Life insurance can help provide security for the unknown.

Those with children. Life insurance helps protect children in case of tragedy. It ensures they would be able to maintain their standard of living, stay in their home, help cover childcare or schooling and eventually go to a secondary education option, if desired.

Small business owners. You built your business — now protect it. Life insurance can help with estate planning, final expenses and ensuring your business would operate if the unexpected happens.

There are many reasons why you may need life insurance protection, and I'm here to help you find the coverage that matches your needs. Don't wait — ensuring you and your family are protected can be quicker and easier than you may imagine.

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**

Horse Races



Ladies and Gentlemen
and Horse Racing Fans

It's "CALL TO POST TIME"

Horse Races at KC4232 Downs

Bar will be Open and Snacks Available

Come and Join the fun!

1st Race Start at 7:00 pm



Bets are only \$3.00 per ticket
All races feature a 50/50 Payout*+



*Each race payout not to exceed \$100.00 per Michigan State Gambling Laws
All Race profits support Council 4232

"AND THEY'RE OFF AND RUNNING AT KC4232 DOWNS"

**OPEN TO THE PUBLIC – BRING YOUR
FRIENDS AND FAMILY FOR A GREAT TIME**

4840 Shattuck Rd, Saginaw

Saturday, September 20, 2025



September 2025



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
31	1 Labor Day	2	3 Bar Open 4:00 p.m. to Close	4	5 BINGO - Doors Open 4:00 Starts 6:30	6
7	8 Assembly 2049 Meeting 7:30 pm Family/Burger Night 5:00 p.m. - 7:00 p.m.	9	10 Bar Open 4:00 p.m. to Close	11 <u>Officers Meeting 5:30</u> Membership Meeting Rosary 7:00 p.m. Meeting 7:30 p.m.	12 BINGO - Doors Open 4:00 Starts 6:30	13
14	15 Ladies Auxiliary Meeting 11:30 a.m. Family/Burger Night 5:00 p.m. - 7:00 p.m.	16	17 Bar Open 4:00 p.m. to Close <i>* see below</i>	18 VCBC Meeting 7:00 p.m.	19 BINGO - Doors Open 4:00 Starts 6:30	20 Horse Races 7:00 pm
21	22 Family/Burger Night 5:00 p.m. - 7:00 p.m.	23	24 Bar Open 4:00 p.m. to Close	25 No Social Night	26 BINGO - Doors Open 4:00 Starts 6:30	27
28	29 Family/Burger Night 5:00 p.m. - 7:00 p.m.	30	1 Bar Open 4:00 p.m. to Close	2	3	4
5	6 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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Class Act
SALON & DAY SPA

Kayla DeHoon
NAIL TECHNICIAN/OWNER

811 E. MIDLAND ST.
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MAIN: 989-891-4772
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colorSTREET



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Independent Stylist, Color Street
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YODO.org