

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 02

February 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 4:00 p.m.
Bingo Starts 6:30 p.m.
- **Next Social Night – February 26, 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 7:45 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 **February 16th, 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 – Richard Lewis

Family of the Month –

It is with deep sorrow that we announce the passing of our past council chaplain, Father Richard Joswiak. Father Joswiak was a faithful servant of God and a beloved spiritual leader to our council and parish community. His dedication to the Church, his compassion for others, and his guidance touched the lives of many Brother Knights and parishioners alike. He will be greatly missed. We ask all Brother Knights to keep Father Joswiak, his family, and our parish community in your prayers during this time of mourning. May the Lord grant him eternal rest and comfort all who grieve his loss.

Thank you to Michelle, Nick, Richard, and Bear from Mission 22 for an incredibly inspiring and powerful talk. Your willingness to share your stories, your mission, and your dedication to supporting our veterans truly touched everyone in attendance. The work you do brings hope, healing, and purpose to so many, and we are grateful for the passion and commitment you showed in reminding us of the importance of standing by those who have served. Thank you for taking the time to be with us and for the meaningful impact you continue to make in our community and beyond. If you would like more information about Mission 22 or would like to make a donation to this wonderful organization please visit their web site,

www.mission22servicedogs.org

The Knights of Columbus Council 4232 will host a Social Night on February 26, 2026, in celebration of Clergy Appreciation Night. This special evening is an opportunity for us, as Brother Knights, to give thanks to God for the clergy who serve our council churches. We gather in gratitude for their faithful witness, spiritual leadership, and unwavering commitment to proclaiming the Gospel, celebrating the Sacraments, and shepherding our parish communities. Through fellowship and prayerful appreciation, we come together to honor those who guide us in our faith and remind them of our continued prayers and support. Our menu that night will be Chicken, Swiss Steak and Beef Tips over noodles with all the trimmings. Social hour starts at 5:30, dinner at 6:00. Please sign up on the sheet in the bar or give me a call and I will put your name on the list. A big thank you to Bert & Mitzi Murphy, Dennie & Chris Smigel, for all your hard work in making this event happen.

The VCBC is in need of a Vice President. If you are or know somebody who would like to take this position, please let Jerry Schmidt or myself know. We will need to bring this to a vote.

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, February 12, 2026, 5:30pm

Membership Meeting – Thursday, February 12, 2026, Rosary 7:00pm, Meeting 7:30pm.

VCBC Meeting – Thursday, February 19, 2026, 7:00pm

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

Social Night – Thursday, February 26, 2026, Social Hour 5:30pm, Dinner 6:30pm

A Message from our Chaplain

My Brother Knights,

The late Pope Francis declared the Third Sunday of Ordinary Time to be “*Word of God*” Sunday. It is an annual commemoration of the importance of God’s Holy Word to form our lives in holiness. Our God is not silent. His words create, as we see in the Book of Genesis. God speaks and creation comes into being. God speaks to Abraham, our Father in faith, and establishes a relationship with Abraham that comes down to us today. God speaks to Moses and sends him to free his people from slavery and gives them the Ten Commandments by which people can live their lives in harmony with Him and each other. God speaks through the prophets calling his people on the path of life and promising them a Messiah who would save us from sin and death.

But God’s greatest way of speaking to us is through His Son, Jesus. In fact, John’s Gospel tells us that Jesus is the Word of God made flesh (John 1:1). Jesus would preach and teach with authority and power. His words, like the Father’s, brought things into being: people were healed, demons driven out, sins forgiven, and the dead were raised to life. The people of Jesus’ time knew and were attracted to the power of his words. The disciples recognized the importance of the words of Jesus as they acclaimed, “*Lord, to whom shall we go? You have the words of eternal life*” (John 6:68). The only way that we can know Jesus is by knowing his words, pondering his words, and then embodying his words in our lives. It is as St. Jerome has said, “*Ignorance of the Scriptures is ignorance of Christ.*” It stands to reason that knowing the Scriptures is knowing Christ.

As Lent approaches, with Ash Wednesday being February 18, I want to lay a challenge before you, my brother Knights. Make this Lent different by making it a time to read, study, and reflect upon the Word of God. Commit yourself to getting to know the Scriptures better so that you can know and appreciate Jesus Christ better. But don’t begin your Scripture study with page one of the Old Testament. No, start by reading the Gospels and then move into the Letters of St. Paul, St. Peter, St. Jude, and St. John. One must know the New Testament in order to understand the Old Testament. Don’t read long sections but rather chapters or sections of chapters and then ponder and pray over what you have read. Invite the Holy Spirit to speak to you and help you to grow in your knowledge and relationship with Jesus, your Savior and Shepherd as you read his words.

If you make a commitment to daily read and ponder the Bible each day of Lent, you will undoubtedly come to know Christ better. His words will take root in your heart, soul, and life. You will become more like him, who you read about each day. And when Easter comes, your renewal of Baptismal promises will mean so much more because they will be set upon a renewed relationship with Christ. It will be the most powerful and effective Lent you ever experienced.

“Let the Word of Christ dwell in you richly. . .” (Colossians 3:16).

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

LADIES AUXILIARY

Dear Ladies,

We would like to extend our heartfelt thanks to the Council for the beautiful new Christmas tree. This thoughtful gesture will be a treasured part of our children’s Christmas party, and we look forward to enjoying it for many seasons to come.

As we look ahead to upcoming events, we are seeking volunteers to help ensure their continued success. Your participation and support are always deeply appreciated:

- **Burger Night** – Please contact **Jan Grybowski** if you are able to assist.
- **Fish Fries during Lent** – Please reach out to **Chris Smigiel** if you are able to volunteer.

Thank you to everyone who gives their time and talents in service to our organization.

If you are interested in the Ladies Auxiliary 2025–2026 roster, please contact **Barb Donahue**.

February Meeting

Our next meeting will take place on **February 16, 2026**. We are honored to welcome **Sr. Margo Tafoya** as our guest speaker. We hope you will join us for what promises to be a meaningful and engaging presentation.

Warm regards,

Celeste Ivon

Publicity Chair



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

Hello Brother Knights,

We are off and running as we begin a new year. Thanks to those who attended the Saginaw Diocese Meeting in Vassar and the Bi-District Meeting in St. Louis. We were well represented and I appreciate the commitment by our Knights. Thanks to Council 8808 for hosting our District Free Throw Contest and Congratulations to all participants. Good luck to our District Champions as they complete in the Regionals in Merrill. The State Deputy's Membership Tribute Banquet is Saturday, February 28 at Horizons Conference Center. Lent is right around the corner. Palm Sunday Weekend is the Spring Tootsie Roll Drive. If your council is participating, think about ordering your Tootsie Rolls. Continue to enjoy the Winter Season and thank you and your families for all you do.

God Bless you all.

Mitch Lenczewski
District Deputy 703



Message from Brian Barlow our Insurance Field Agent

Brothers,

Do you have goals in mind for this year?

It may be February, but the year is still fresh. Instead of new year's resolutions, I like to think in terms of setting concrete, actionable goals. I recommend that at least once a year, you make it a goal to take inventory of your financial health.

You can start by asking yourself if you've experienced any major life events in the last year that may call for an update to your insurance plan or to acquire a policy for the first time. If you've gotten married, welcomed or are expecting a baby, changed careers or purchased a home, these are good reasons to evaluate your life insurance coverage.

Don't forget that if your life insurance policy is dependent on your current employer, you could be underinsured and only protected while you are still working.

It's also important to consider whether you're on track to maintain the lifestyle you want in retirement. Do you know how much money you'll need to retire comfortably?

Finally, consider if you're missing an opportunity to grow your assets. With faith-based investment options through our affiliate, Knights of Columbus Asset Advisors, you can pursue your financial goals with products that adhere to Catholic investment guidelines.

It's not too late to set goals for 2026.

I'd love to sit down with you and conduct a complimentary needs analysis. If you have any questions, please come chat with me and we can schedule a time to meet.

Thank you!

Lastly – if you have access to a video screen during your council meeting, we encourage you to play this video to council members or share another way.

And before I go, I'd like to share with you the story of our late brother Knight Brad Wolf. Brad was a past grand knight in Texas who chose to protect his family with a Knights of Columbus insurance policy. That decision became a lifeline for his family — allowing his wife, Dena, and their daughter, Riley, to remain in their home, free from the fear of financial hardship.

Post Script: You can visit KofC.org and KoCAA.org for detailed information on what each of KofC and KoCAA can offer members directly

Thank you!

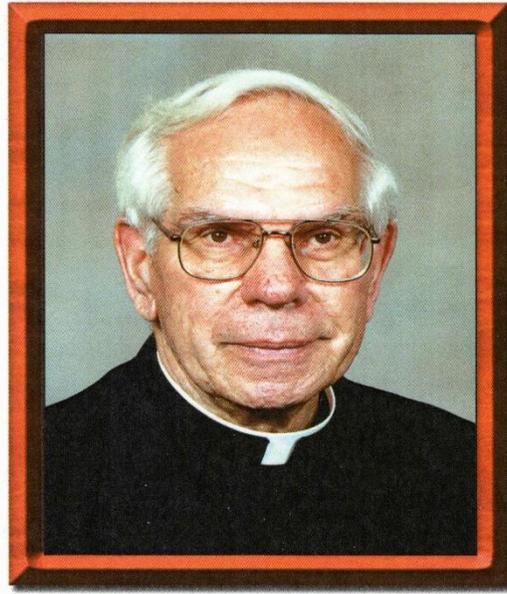
Vivat Jesus

Brian M. Barlow
Financial Advisor - 989-792-5632



In Loving Memory
Reverend Richard E. Jozwiak

December 9, 1931 – January 23, 2026



Snow
Funeral Home

Prayer for a deceased Priest

*Lord, you gave Fr. Richard, your servant and priest, the privilege of a holy ministry in this world. May he rejoice forever in the glory of Your kingdom. We ask this through our Lord Jesus Christ, your Son, who lives and reigns with you and the Holy Spirit, one God, forever and ever.
Amen.*

In remembrance of 66 years in the
Priesthood and with prayerful gratitude to those
who have shared it.

St. Hyacinth Parish-Bay City
1960-1965

St. Agnes Parish-Pinconning
1965-1970

St. Stanislaus Parish-Bay City
1970-1979

St. Michael Parish-Pinconning
1979-1985

Sacred Heart Parish-Mt. Pleasant
1985-1991

St. Josaphat Parish-Carrollton
1991-2001

Senior Priest
2001

St. Frances Cabrini-Vassar
2012-2018

St. John Vianney-Saginaw
2019-2025

"The Story of My Vocation" by Father Richard Jozwiak

I was born in northeast Saginaw on North 16th Street. St. Rita's was our parish and I attended elementary school there. I graduated from St. Joseph High School with the class of 1948. There was really never a time that I did not think of the Priesthood. In the 2nd grade I recall "playing priest" with my grandfather who helped me cut a hole in one of grandma's table cloths so that I could have a chasuble like the vestment priests wear at the altar.

For whatever reason, I waited several years after high school and entered the seminary at St. Mary's College, Orchard Lake, MI in March, 1952. During high school and for 2 years of college, I worked at Frueh's Greenhouse near the fairgrounds, where I developed a "green thumb" which I still enjoy today.

Seminary life at St. Mary's was interesting and exciting. I kept in touch with my pastor, Fr. Stephen Narloch, Fr. LaMarre, Fr. Vaughan, and Msgr. Horton all of whom I respected as having had much to do with my vocation along with the Grand Rapids Dominican Sisters, my teachers in elementary and high school.

About mid-term in the 2nd year of college I received a letter from Fr. James Hickey, our Vocation Director (later Cardinal Archbishop of Washington). In his note he informed me that I was being considered for studies in Rome which "floored" me! Someone once asked me about the Rome assignment. I suggested that Bishop Woznicki told Fr. Hickey to "get that kid out of the country since he's always in trouble here."

So in September of 1954 I sailed on the USS Constitution from New York to Naples, Italy and on to Rome. I completed college courses at the Gregorian University along with 4 years of Theology and was ordained a priest in the chapel of the North American College, December 20, 1959. I have treasured the Rome experience and have been blessed to make return visits a number of times.

I returned home on the USS Independence in July 1960 for my first Mass at St. Rita's and my first assignment as assistant to Msgr. Skowronski at St. Hyacinth Church in Bay City. At that time the parish had over 1000 families and a grade school with over 400 students. St. Agnes Pinconning was my first assignment as pastor and then came back to Bay City as pastor of St. Stanislaus Church succeeding Bishop Povish. In those days the 9:30 and 11:30 Sunday Masses were "standing room only"! I returned to Pinconning as pastor of St. Michael Church and then to Mt. Pleasant as pastor of Sacred Heart Parish. My

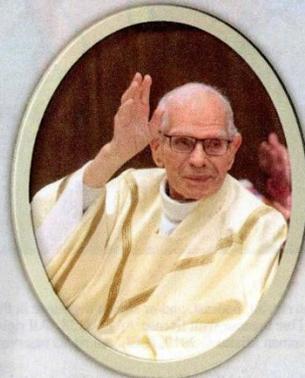
last pastoral assignment was St. Josaphat Church in Carrollton before achieving Senior Priest status in 2001 after nearly 41 years of active ministry.

Retirement gave me an opportunity to serve the diocese as a Senior Priest. For a number of years I drove "all over the diocese" on weekends as a Sacramental Minister. I had to resort to "map reading" for directions since I had never been assigned to the Thumb! I served St. Francis Cabrini Parish in Vassar for 6 years with Sister Ellen Rinke, IHM, St. Mary's Cathedral for 6 months, and currently I am very happy to be back on the job at St. John Vianney Parish following a summer of recuperation after a fall resulting in a broken femur.

Looking back over the past, I marvel at the faith-filled people in our parishes who love the Church and who generously share their Time and Talent so that the Kingdom of God can be established and prosper. And recalling my nearly 60 years of Priesthood, I am grateful God's call to serve Him. I look at the priesthood as the 'pearl of great price' with which I have been blessed.

I gratefully recall a passage written by Bishop Untener in which he said something like this, "I am grateful that the Lord has enabled me to accomplish a tiny fraction of the magnificent enterprise that is God's work. In closing, I would not trade a single day of my priesthood for anything in the world. I have no regrets, and with God's help I would do the same thing all over again. Please don't ever forget to pray for vocations to the priesthood and religious life.

Written: February 15, 2011





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

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 – Michael Yacklin
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 January 08, 2026

50/50 for \$29.00 Won by Bert Murphy
Attendance Drawing for \$1000.00 Lost by John Parker & \$447.00 Lost by Thomas Berg

Social Night Meeting January 22, 2026

50/50 for \$79.00 Won by Janice Cooper
Attendance Drawing for \$1000.00 Lost by Bruce Labreche & \$468.00 Lost by Marion Urban

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 February 12, 2026 is for \$1000.00 / 2nd Drawing \$526.00
And drawing at the next Social Night Meeting February 26, 2026 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)



Guest Speakers at our Social Night

Michelle, Nick, Richard, and Bear from Mission 22 Service Dogs were our guest speakers at our Social Night and were incredibly inspiring and gave a powerful talk sharing their stories, their mission, and dedication to supporting our veterans truly touching everyone in attendance.

Their Mission:

Providing Veterans with professionally trained PTSD service dogs, or companion dogs, that will help provide support, assistance, and guidance through the process of transitioning to civilian life, and dealing with issues that are service related.



MISSION 22 SERVICE DOGS
120 W. Center St.
Linwood, MI 48634
(989) 564-7005
Mission22servicedogs@gmail.com
Facebook: Mission 22 Service Dogs
Providing Veterans with
professionally trained service dogs.



Friday Night Bingo

Helps Benefit Local Charities

Sponsored by the



**KNIGHTS
OF COLUMBUS**
IN SERVICE TO ONE. IN SERVICE TO ALL.

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**



KNIGHTS OF COLUMBUS®

2026 FISH FRY'S



4840 Shattuck Rd

☞ TAKE OUT AVAILABLE ☞

4:30 p.m. to 7:00 p.m.

Fryday's

Fryday's



February 18, 2026
February 20, 2026
February 27, 2026
March 6, 2026
March 13, 2026
March 20, 2026
March 27, 2026
and Good Friday
April 3, 2026



Perch Dinner *	\$18.00
White Fish Dinner *	\$17.00
Shrimp Dinner *	\$17.00
Fish/Shrimp Dinner Combo *	\$17.00
(Choice of Perch or White Fish... with Shrimp)	
Fish Sandwich with Fries and Cole Slaw	\$9.00
Children (1/2 Orders of White Fish or Perch) *#	\$10.00
Extra Fish (White Fish or Perch)	\$4.00
Extra Order of Fries or Baked Potato	\$3.00

* Choice of Fries or Baked Potato with Dinners

No Half Orders on Combos

February 2026



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

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

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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
P.O. Box 5795
Saginaw, Michigan 48603-0795

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

www.patrickruthdds.com
sonntagruthdds@gmail.com

CA

Kayla DeHaan
NAIL TECHNICIAN/OWNER

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