

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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Knights of Columbus, Council 4232

Saginaw, Michigan

Volume 67, Issue 11

November 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.

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 **November 17th, 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 – Vic Baranick

Family of the Month – Bill Federspiel Family

Our concert on November 8th is going to be fun. Tickets are still being sold until November 3rd. If you need some I must know by that date for a final count to our caterer. Please contact me at 989-297-1372 and I will make sure I get your tickets to you. You can also contact Jerry Schmidt at 989-992-2167 or Chris Smigiel at 989-213-3453. Don't miss this wonderful event that supports our Seminarian and Nouvel High School scholarship funds. We will be having another silent auction and some 50/50 raffles.

At our December Membership meeting we will be presenting Amy Bartel from Mustard Seed and Diane Keenan from The East Side Soup Kitchen checks for their organizations. Each week at hamburger night and during the Lenten fish fry baskets are set out for you to donate to these wonderful causes. Thanks to all of you and the public that attend these dinners we raise money and then donate it to these two charities.

We are planning another Social Night in January 2026. We will have a speaker in that night that trains service dogs for our disabled veterans. They will be bringing some of their furry friends with them to show us what they are able to do for people. This will be a very rewarding evening and will give us all an insight into their capabilities. There will be a sign-up sheet in the bar on the first of December. We will have dinner that night. The menu will be posted later.

Our Tootsie Roll Drive was held on October 24th, 25th and 26th at SAMS Club and Walmart in Saginaw. We had several volunteers, and we handed out a bunch of Tootsie Rolls. We made lots of money. Thanks to all for your help.

Remember the Lenten Fish Fry's will be starting on Ash Wednesday, February 18, 2026, next year and continue every Friday ending on Good Friday April 3, 2026. As always, we will be looking for help. If you are interested, please contact Jay Tillman at 989-280-9693.

Plans are being made for the children's Christmas party on December 13th. Please see the "Breakfast with Santa" flyer for more information. Questions can be directed to Jay Tillman at 989-280-9693. We look forward to seeing you there.

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 November 13, 2025, 5:30pm

Membership Meeting – Thursday November 13, 2025, Rosary 7:00pm, Meeting 7:30pm.

VCBC Meeting – Thursday November 20, 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

LADIES AUXILIARY

Hello everyone!

We've got a flurry of fun and festive happenings coming up, so mark your calendars and get ready to join in!

Bird House & Lottery Ticket Raffle (See Picture on Later Page)

Our raffle is in full swing! Every Monday leading up to the big drawing on **Monday, November 24th (Family Night)**, we will be selling tickets for a chance to win:

- A handcrafted bird house valued at **\$80**
- A bundle of lottery tickets worth **\$165**

Don't miss your chance to win—grab your tickets each Monday!

Bake Sale Reminder

Ladies, we'll be hosting a **bake sale on Monday, November 24th**, the same day as the raffle drawing. Chris Smigiel will be at the Knights of Columbus Hall **at noon** to receive your delicious baked goods. Thank you in advance for your generosity and culinary talents!

Christmas Party Details

Our annual Christmas celebration is coming up on **Saturday, December 6th**. Tickets may be purchased on Mondays, during Family Night. Pricing is as follows:

- **\$30** for members (Knights and Ladies Auxiliary)
- **\$40** for guests

Let's make it a merry night with great food, great company, and holiday cheer!

Burger Night Raffle Surprise (See Picture on Later Page)

At our **Burger Night on Monday, October 27th**, we had a surprise raffle gift donated by our Grand Knight Tom and his wife Connie Ruth. The lucky winner was **Alex Federspiel**, who took home a Halloween-themed cake pan, complete with cake mix, frosting, and oven mitts. Alex was thrilled and shared that he plans to bake the cake with his sister. Fun fact: Alex is the son of **Sheriff Bill Federspiel** and even helped sell tickets that night—way to go, Alex!

October Guest Speaker (See Picture on Later Page)

We were honored to welcome **Samantha McKenzie from Hidden Harvest** as our guest speaker at the October meeting. Her insights and dedication to food rescue and community support were truly inspiring.

November Meeting

Please join us for our next meeting on **Monday, November 17, 2025**. Our speaker will be **Samantha Engel, President/Director, from the READ Association of Saginaw County**, whose mission is to help students improve their reading skills and discover the joy of reading. We look forward to seeing you there.

Warmly,
Celeste Ivon
Publicity

A Message from our Chaplain

My Dear Brother Knights,

November is a special month of the year to remember our deceased loved ones. As members of our Fraternal Order, it takes on a special charge to remember our deceased brother Knights. We know that our Catholic Faith not only teaches but also has a rich tradition of praying for the dead. We do so as a gesture of love and support for our brother Knights believing that our prayers and sacrifices made for our deceased brothers will intercede for them before God. We pray that their sins may be forgiven. We pray that their good works will shine brightly before God. We pray that if they are in purgatory that their purification will happen quickly and come to a place with God and all the Saints in the Kingdom of Heaven.

There are a variety of ways that we can remember, honor, and pray for our deceased brother Knights and our deceased loved ones. Consider attending a weekday Mass, beyond Sunday attendance to pray for the deceased. Have a Mass offered for the deceased through your parish. The Mass is our highest form of prayer and the greatest gesture of love. Visit their graves. Talk about them and share stories about them with others. Take the time, make the time to do so this November. As you know...this month goes fast.

November is also a time to remember important teachings of our faith that apply to our lives. We remember that we have a soul beyond our body. Our souls are immortal, the very breath of God in us. God blesses us with this time in the body to honor Him with our words and deeds, embrace the life of His Son, Jesus, as our own, follow His laws and teachings, and be His presence in the world. The teaching of Purgatory is a part of our faith. It is not a mini-hell. It is an opportunity to be purified of any stain of sin on our souls so that we may come into the presence of God who is pure holiness, pure light, pure goodness. Purgatory purifies us to be like our Father so that we may exist in His presence for all eternity.

November is also a time to think about the end of our life. We must plan to have the Order of Christian Burial celebrated at the end of our life. Every Knight should have a Funeral Mass. Every Knight should have their remains interred in a Cemetery, be it body in the grave or cremated remains. We do so not only as Knights, we do so to express our Catholic faith that we honor the body at the time of death with a Funeral and a final resting place. We do so, not for ourselves, but for our family, friends and brother Knights so that they can have closure with a farewell of prayer and honor for you.

These are points to ponder in November with effects that last all year long for all of our life. I close with our prayer for our deceased Knights and Loved Ones. *Eternal rest grant unto them O Lord...and let perpetual light shine upon them. Through the goodness and mercy of our God, may they rest in peace. Amen.*

Fr. Bill

Rev. William J. Rutkowski
Vicar General
Diocese of Saginaw
5800 Weiss St.
Saginaw, MI 48603

Office phone: (989) 797-6647



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

Hello Brother Knights,

The leaves are falling and the holidays are right around the corner. Numerous programs, fundraising events and religious activities are occurring and planned. I want to congratulate the district on an increase in membership. Your membership drives and individual efforts are paying off. Good job Gentlemen. Congratulations to our 4th Degree Assembly, Msgr. Thomas R. Horton for the many achievements and rewards they accumulated this past year. If you're not a member of the 4th degree; consider joining. During the month of November, we remember and honor our deceased loved ones. Please consider doing just a little bit extra this year in their memory. Perhaps attending a memorial service or a weekday mass. Maybe an extra rosary or prayer. We remember all our Brother Knights who passed this year and are now with our Lord. God bless them and their families. Lastly, we thank Bishop Gruss and all Priests, Deacons and Sisters for their service and all they do for us. We are lucky to have them here in our District and Diocese.

I hope you continue to enjoy the fall season. Please continue to monitor your council newsletters, websites and those of your parish including the Diocese for upcoming events. Continue to perform the good works of the Knights of Columbus and thank you for all you do. +

God Bless you and your families.

Mitch Lenczewski

District Deputy 703



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 October 9, 2025

50/50 for \$25.00 Won by Jerry Groll

Attendance Drawing for \$1000.00 Lost by Steve Ramer & \$391.00 Lost by James Ferguson

Social Night Meeting in October (No October 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 October 9, 2025 is for \$1000 .00 / 2nd Drawing \$409.00

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)



Ladies Auxiliary Pictures



Bird House & Lottery Ticket Raffle



Burger Night Raffle Surprise
Winner Alex Federspiel



October Guest Speaker
Samantha McKenzie
from Hidden Harvest



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,

This time of year, we give thanks for the many blessings in our lives. Like many of you, I became a Knight out of love for my family. I wanted to join other Catholic men in becoming a better man, husband and father. I wanted to be a better protector of my family.

One way to protect your family is to start thinking about your family's future and how an extended care event could have a large impact. Do you know somebody that has experienced an extended care event – if so, how did that impact their family's situation?

I want to take this opportunity to help you prepare for the possibility that you or your spouse may one day need extended care. **November is Long-Term Care Awareness Month.**

With that in mind, I would like to share a valuable resource available to you and your family and would encourage you to check this out.

WhatCareCosts gives you access to view the costs of Skilled Nursing Homes, Home Health Aides and Assisted Living Facilities in your area and across the country. This service is available free of charge to all our members regardless of whether or not you hold an insurance policy with Knights of Columbus. Visit www.whatcarecosts.com/KnightsofColumbus and enter sponsor code "KofC" to get started. We want to help families focus on their time with their loved ones – not the financial cost of caring for them.

Lastly, I'd like to remind you of your 2025 Annual Survey and the opportunity to update the Knights of Columbus on your personal financial goals and share any updates you have had over the last year. If you haven't already filled it out, I strongly encourage you to do so.

This year, all survey respondents will be entered into a drawing for a Knights of Columbus RTIC® cooler, with several chances to win!*

Please fill out the survey as soon as you can, either through the survey you received in the mail or online at <https://survey.kofc.org>.

Whether you have questions about the survey or want to talk about setting up an extended care plan, I'm here to help you. Thank you!

*No purchase necessary. Void where prohibited. Only current members of Knights of Columbus who respond to the survey are eligible. KofC employees and agents will be excluded from the drawing. The cooler giveaway starts August 18th and ends December 8th, 2025. Winners are selected by random drawing. Odds of winning are approximately one in five thousand. Winners will be notified on December 15th, 2025. This giveaway is not sponsored endorsed or administered by or associated with Facebook, Instagram, or LinkedIn. 20459 11/25

Vivat Jesus

Brian M. Barlow

Financial Advisor - 989-792-5632

In Memory of our Council Members We Lost this Past Year

November 1, 2024 – October 31, 2025

*Thomas R Mc Lean
Ricardo V Romero
John P Greketis
Harley D Burkhard
Michael P Burns
Joseph R Miklosovic
James D Summerfield*

*Donald C Beyer
Robert C Franz
Donald C Raft
Robert G Brasseur
Richard F Moody
George Dryer Jr
Dale L Brooks*

*Wilfried Rocholl
Joseph R York
John A Gielczyk
Roy W Murray
James E Federico
Robert J Wilkinson*



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, 2024 – October 31, 2025

*Marilyn Dowd
Susan Haley
Susan Lisee
Jacqueline Mocny
Eileen Raft
Barbara Strong*



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.



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 #4232

**Breakfast with Santa
Children's Christmas Party**

**Saturday, December 13, 2025
9 am - 11 am**

**Knights of Columbus Hall
Shattuck Rd.**

**Come enjoy breakfast with the family while we
wait for Santa to arrive (at 10:00). Santa will visit
with each child and give them a gift selected
just for them. Gifts for children 12 and under
only. Child must be present to receive their gift.**

**Reservations required. Please RSVP with name, age,
and gender of each child by December 5th to:**

**Jay Tillman
989-280-9693
jpancakeman21@gmail.com**



**This event is for #4232 Knights of Columbus Member's children and
grandchildren only. There's no charge to attend but donations are appreciated.**



**Seminarian / High School Scholarship Fundraiser
Hosted by the Knights of Columbus Council 4232**

Featuring

**Elvis, Tom Jones, Bob Seger, Kenny Rogers & more
Performed by Sheriff Bill Federspiel**

Saturday November 8, 2025

Knights of Columbus Hall

4840 Shattuck Rd. Saginaw, MI

Doors open at 5:00 pm, Dinner 6:00 pm

Show starts at 7:30

Tickets are \$50.00 each and can be purchased at Family Hamburg night every Monday from 4:30pm to 7:00pm. **NO TICKETS SOLD AT THE DOOR. Sales end Nov. 3rd At the Knights of Columbus Hall 4840 Shattuck Rd. Saginaw**

They can also be purchased from

Tom Ruth, Grand Knight

989-297-1372

Jerry Schmidt, Financial Secretary,

989-992-2167

Chris Smigiel, Ladies Auxiliary President,

989-213-3453

**All Proceeds & Donations
will Be put in the
Seminarian & High School
Scholarship funds**

November 2025



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
26	27	28	29	30	31	1
			Bar Open 4:00 p.m. to Close			ALL SAINTS' DAY
2	Assembly 2049 Meeting 7:30 pm Family/Burger Night 5:00 p.m. - 7:00 p.m.	4	Bar Open 4:00 p.m. to Close	6	7	Federspiel Concert Dinner 6:00 Concert 7:30
9	Family/Burger Night 5:00 p.m. - 7:00 p.m.	11 Veterans Day	Bar Open 4:00 p.m. to Close	13 Officers Meeting 5:30 Membership Meeting Rosary 7:00 p.m. Meeting 7:30 p.m.	14	15
16	Ladies Auxiliary Meeting 11:30 a.m. Family/Burger Night 5:00 p.m. - 7:00 p.m.	18	Bar Open 4:00 p.m. to Close	20 VCBC Meeting 7:00 p.m.	21	22
23	Family/Burger Night 5:00 p.m. - 7:00 p.m.	25	Bar Open 4:00 p.m. to Close	27 Thanksgiving Blessings	28	29
30 1st Week Advent	1 Family/Burger Night 5:00 p.m. - 7:00 p.m.	Notes				

Time Change LADIES AUXILIARY CHRISTMAS PARTY

ATTENTION: THERE HAS BEEN AN UPDATE TO THE LADIES AUXILIARY CHRISTMAS PARTY ON 12/6/25. MASS WILL NOW TAKE PLACE AT 5:30PM WITH DINNER TO FOLLOW AT APPROXIMATELY 6:30-6:45PM. FR. BILL RUTKOWSKI OUR COUNCIL CHAPLAIN WILL PRESIDE AT MASS. DOORS WILL OPEN AT 4:30PM. THERESA IS SELLING TICKETS AT BURGER NIGHT EVERY MONDAY UNTIL 12/1/25.

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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Business Card
Add
Or personal Message
HERE

\$10 Month or \$100 Year

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

 CLASS ACT SALON & DAY SPA

Kayla DeHaan
NAIL TECHNICIAN/OWNER

811 E. MIDLAND ST.
BAY CITY, MICHIGAN 48706

MAIN: 989-891-4772
EMAIL: classactdayspa@gmail.com