



Knights of Columbus St. Martha Council



Volume 2008-09, Issue 4

October 2008

GRAND KNIGHTS REPORT

DEAR BROTHER KNIGHTS,

AUGUST HAS SLIPPED AWAY INTO THE PAST, AND SEPTEMBER IS THERE TOO. IT LOOKS LIKE THE HOT WEATHER IS OVER AND WE'LL FEEL LIKE WE WANT TO GET OUT AND DO SOMETHING.

FIRST OF ALL, I WANT TO THANK EVERYONE WHO TURNED OUT FOR THE COMMUNION BREAKFAST ON 10 AUGUST, AND THE 14 AUGUST MEETING. THEN WE HELPED AT THE 16 AUGUST 4TH DEGREE INSTALLATION OF OFFICERS.

AS I MENTIONED, THE COOLER WEATHER DID SHOW UP IN SEPTEMBER AND WE HAD MORE ACTIVITY. FOR EXAMPLE, WE HAD OUR 3RD DEGREE INSTALLATION OF OFFICERS AT THE SEPTEMBER 6 SATURDAY EVENING MASS, COMPLETE WITH A NICE DINNER COOKED BY RICH MASTRONARDI AND MYSELF. IT LOOKED TO ME LIKE EVERYONE HAD A GOOD TIME. ON SEPTEMBER 11 WE HAD A VISIT FROM A REPRESENTATIVE FROM THE 40 DAYS OF LIFE, WHICH IS A COMMUNITY-BASED CAMPAIGN THAT FEATURES '40 DAYS OF PRAYER,' FASTING, EDUCATION, AND PEACEFUL VIGILS OUTSIDE OF LOCAL ABORTION CLINICS. THIS IS PART OF A NATION-WIDE CONCERTED CAMPAIGN SCHEDULED FOR SEPTEMBER 24 TO NOVEMBER 2, 2008. THIS PROGRAM HAS BEEN AGREED TO BY OUR DIOCESAN OFFICE OF FAMILY LIFE. FLIERS WITH FURTHER INFORMATION CAN BE FOUND IN THE LOBBY OF THE CHURCH. PLEASE REMEMBER THAT WE ARE A 'RIGHT TO LIFE' ORGANIZATION AND I WOULD APPRECIATE EACH OF YOU PICKING UP A FLIER AND CALLING THEM TO SEE WHAT YOU CAN DO TO HELP.

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Council Meetings
8p.m. Thursday
October 9, 2008
November 13, 2008
December 11, 2008

GRAND KNIGHTS REPORT (cont)

THERE WERE NO WINNERS OF THE BOTTLES OF WINE I PROMISED AT THE AUGUST MEETING BECAUSE I DID NOT BRING THEM. IT SEEMS NO ONE MISSED THEM BECAUSE NOBODY ASKED. I STILL PLAN TO HAVE THE CONTEST STARTING WITH OUR OCTOBER MEETING TO SEE IF WE CAN GET OUR MEETING NUMBERS UP ABOVE THE K OF C NATIONAL AVERAGE OF 10% OF THE DOCUMENTED MEMBERS.

THANKS TO THE EFFORTS OF TEN MEMBERS AND ONE VOLUNTEER FROM THE YOUTH GROUP, WE WERE ABLE TO OFFER A VERY NICE SUNDAY BRUNCH FOR THE CATECHETICAL TEACHERS AND THEIR FAMILIES. SEVERAL OF OUR MEMBERS WERE AWAY ON RETREAT FOR THE WEEKEND, BUT WE WERE STILL ABLE TO KEEP OUR PROMISE TO FR. MIKE DUE TO THE DEDICATION OF THOSE WHO STAYED BEHIND.

ON SEPTEMBER 15 I ATTENDED THE BIRTUS-PROTECTING GOD'S CHILDREN MEETING. IT IS A WORKSHOP ON PREVENTING AND RESPONDING TO CHILD SEXUAL ABUSE. I'M ABOUT HALF WAY THROUGH THE PROCESS AND STILL NEED TO BE FINGER PRINTED AND FINALLY APPROVED THROUGH AN INVESTIGATION OF MY PAST. I WANT TO DO THIS SO THAT WE CAN CONTINUE WITH OUR PROGRAMS FOR THE YOUTH OF THE CHURCH. BOTH TONY AND FRANK HAVE COMPLETED THE ENTIRE COURSE. IF ANYONE WOULD LIKE TO GO THROUGH THIS PROGRAM, PLEASE SEE THE YOUTH MINISTER AT ST. MARTHAS. SHE MAY BE ABLE TO FIND A PROGRAM AT ANOTHER PARISH FOR YOU TO ATTEND. YOU CAN GO THERE AND RECEIVE YOUR CERTIFICATION AND THEN RETURN TO ST. MARTHAS TO HELP WITH OUR PROGRAMS.

LOOKING AHEAD, WE HAVE A VERY BUSY OCTOBER AS WELL. OCTOBER 9 IS OUR NEXT COUNCIL MEETING. ON OCTOBER 11 WE WILL HAVE OUR ITALIAN NIGHT WITH DINNER BEING SERVED AT 6:00 PM. WE WILL NEED SEVERAL HELPERS EARLY IN THE DAY TO PREPARE THE MEAL—WE WILL THEN TAKE A BREAK AND COME BACK AT 5:00 PM TO PUT FOOD IN THE OVENS. UNFORTUNATELY, WE HAVE A COMMUNION BREAKFAST THE FOLLOWING MORNING ON OCTOBER 12. THIS IS WHAT WE CALL A DOUBLE-DUTY WEEKEND, AND FORTUNATELY, THEY DO NOT OCCUR VERY OFTEN. THIS OCCURED BECAUSE THERE ARE MANY ORGANIZATIONS AT ST. MARTHA'S WHO REQUIRE TIME ON THE CALENDAR.

ON OCTOBER 19 WE HAVE THE 'DEFENSE OF MARRIAGE' RALLY IN TRENTON AT 2:00 PM. I INTEND TO GO, AND I HOPE MANY OF YOU WILL ALSO ATTEND. WE END OCTOBER WITH OUR ANNUAL K OF C HALLOWEEN PARTY FOR THE CHILDREN.

GENTLEMEN, THANK YOU AGAIN FOR ALL YOUR HELP AND REMEMBER THAN AN ACTIVE COUNCIL IS A USEFUL COUNCIL.

Vivat Jesus

**Fraternaly yours,
William Wright,
Grand Knight**

Membership & Program Message

Brothers,

Council 7926 welcomed two new members to the first degree during the past month. Both await the second degree. We have 1 candidate awaiting the first degree. Presently, the council has 4 candidates awaiting the 3rd degree.

Council 7926 has, for the second continuous year, agreed to donate \$200.00 to the "Walk for Autism" to be held 9/28/08 at Jenkinson's Boardwalk, Pt Pleasant Beach. Deputy Grand Knight Rich Stanton, and his wife Janet, will participate in the walk representing Council 7926 and the Council's ongoing support of this most worthy cause. Janet, is a Special Education Teacher in the Old Bridge Township School District.

The Council's Annual "ItalianFest" will be held on Saturday, October 11, after the 5 p.m. Mass. The menu is a bit different than in years past, tickets are available in the Parish office, (Adults \$20, Teens \$15, Children \$10).

The Annual Children's Halloween Party will be Saturday, October 25, beginning at 11 a.m. Youth Chairman Ed Callahan is the co-ordinator of this event.

Respectfully submitted,
Rich Stanton, DGK

From the Webmaster – John A. Gazis, DD31

If you would like to receive this newsletter via e-mail, contact me via e-mail and I will put your name on the e-mail list, thus saving the Council some needed money.

The Council's website, www.kofc7926.org, is now password protected. Members who have contacted me and received their password will have full access to the site. The general public, and members who have not requested access, will be permitted to see some of the site, but won't be able to see certain areas restricted to the membership. I had this done because some members and Officers, did not want their phone numbers and kof e-mail address visible to the general public. Members with passwords will be able to see the phone numbers, but persons without a password will not.

Council Officers

<u>Office</u>	<u>Name</u>	<u>E-Mail</u>
Grand Knight	William Wright	grandknight@kofc7926.org
Dep. Grand Knight	Richard Stanton	deputygrandknight@kofc7926.org
Chancellor	Carl Apgar	chancellor@kofc7926.org
Warden	Brian Harper	warden@kofc7926.org
Financial Secretary	Robert Molzon	financialsecretary@kofc7926.org
Recorder	Theodore Kelly	recorder@kofc7926.org
Treasurer	Robert Kehoe	treasurer@kofc7926.org
Advocate	Robert Brogan	advocate@kofc7926.org
Inside Guard	Ronald Bond	
Outside Guard	James Dougherty	
3 Yr Trustee	Bryan Dickerson	3yrtrustee@kofc7926.org
2 Yr Trustee	Robert Morris	2yrtrustee@kofc7926.org
1 Yr Trustee	Richard Mastronardi	1yrtrustee@kofc7926.org
Field Agent	Michael Permuko	Michael.Permuko@KofC.org
District Deputy	John A. Gazis	dd31@njkofc.org

Insurance Corner

Brothers,

It is a very exciting time for the Knights of Columbus and our insurance program. As our councils continue to set records for fund-raising and volunteer hours, the insurance department has established products to protect our Brother Knights and their families. On October 1st, our new insurance rates, lower in most circumstances, have become effective. Up until November 15th, together we will have the availability to see what is better for your family's budget: the old plans or the new plans. After November 15th, I will only be able to insure you with the new rates.

Our Brother Knights who are smokers will receive a 20% discount on their insurance rates up to November 15th and any applications after that, the premium will be 20% higher. So there is a "Sale on insurance coverage for smokers"! (A little insurance agent humor.....) Effective October 1st, we have our Guaranteed Issue policy. This is a Whole Life insurance policy, with no medical questions. Your death benefit coverage is based on your age group. For those members and spouses between 18-54 years of age, you can receive \$7,500; and between 55-65 years old you can receive \$5,000. This policy is for those that are unable, due to medical conditions, to qualify for our other products. You may only have one Guaranteed Issued policy.

Our Term Insurance is still available as: Annual Renewal Term (premium increases each year), or our 5-, 10-, 20- year term, where the premium is fixed and the death benefit coverage lasts for the period of time that satisfies your needs. Term insurance with the Knights of Columbus renewable to the age of 70 and does not have any cash values or dividends. The insured may convert the term to a whole life policy without a new physical. Term insurance is normally used for a short-term period for a short-term need.

The Knights have an array of Permanent Plans, also know as Whole Life insurance. Whole Life insurance used to cover our members to the age of 100 when it would endow and a Field Agent would delivery the proceeds to the lucky Brother Knight or spouse who reached the century mark. The proceeds would then be used to throw a block party! Our new products endow at the age of 120. So coverage will still be intact for those that are eating healthy and physically fit. Our most popular product is the Discoverer which combines whole life with term insurance. This blend keeps the premium costs down and the policy eventually turns into a 100% whole life policy.

The "diamond in the rough" for the Knights of Columbus is our Long Term Care (LTC) policy. I am very suprised at the lack of interest among our members for this insurance. Our policy enables the insured to choose either to stay home with care or go into the nursing home. The younger the better as for the cost BUT if there is a substantial estate, it may be cost effective for our older members to consider LTC. The main question would be: Do you want your family to benefit from your estate or would you rather give it to a facility for your care? For those members that have living parents and in-laws, they would qualify for discounted services through Provider Pathway, if the Knight has LTC with the Knights. It is a valuable product to inquire about with our life expectancies increasing.

Last but not least is our tax-deferred fixed annuity that is currently earning 4.75% for deposits over \$10,000 and 4.50% for deposits less than \$10,000. This product can be used as an IRA or as a non-IRA. Funds that you currently have in a pension fund or CDs qualify to be transferred in to our fixed annuity. The interest earned on this product is only taxed when you start liquidating the annuity.

My responsibility to my fellow Brother Knights and their families is simply this: to meet with each and every member at least once per year to update their Family Service Record. This get-together will show us if the current insurance coverage is sufficient or are there shortfalls that need to be examined and covered. It is a painless visit by me and also an opportunity to get to meet your family and for you to get to know me better. I take this responsibility seriously since we cannot "turn back the clock". As my insurance agent friend experienced when delivering a death benefit check, I do not want the surviving spouse to ask me: "Mike, is this all there is?" Help me to help your family. God Bless!!!

Michael S. Permuko, Field Agent
732-996-0923 (Cell)
732-714-9568 (Home Office / Fax)
1210 Chicopee Avenue
Point Pleasant, NJ 08742

October 2008

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3	4
5	6 Assembly 2143 Meeting	7	8	9 A.C. Bus Trip ~ Trump Marina Council 7926 Meeting	10	11 ItalianFest 6 p.m.
12 7am-11am Family Breakfast ~ 7926	13 Columbus Day 8pm Ocean County Chapter Meeting	14	15	16	17	18
19	20	21	22	23 A.C. Bus Trip ~ Taj Mahal Council 7926 Social Meeting	24	25 Children's Halloween Party
26	27	28	29	30	31 Halloween	

November 2008

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3 Assembly 2143 Meeting	4	5	6 A.C. Bus Trip ~ Harrah's	7	8
9 7am-11am Family Breakfast ~ 7926	10 8pm Ocean County Chapter Meeting	11 Veterans Day 8pm First Degree @ Council 8415	12	13 Council 7926 Meeting	14	15
16	17	18	19	20 A.C. Bus Trip ~ Taj Mahal	21	22
23	24	25	26	27 Thanksgiving Day 1pm Thanksgiving Dinner	28	29
30						