



NEWSLETTER



Caldwell Knights of Columbus #6366

February 2012

Sun	Mon	Tue	Wed	Thu	Fri	Sat
29	30 7:00 Officer's Meeting with Degree Team Practice after	31	1	2 6:30 Meal 7:30 1st Degree 8:00 Meeting Sterling Dalley	3	4
5 Chicken BBQ	6	7	8	9	10	11 Paul Revilla Larry Gajewsky
12 2nd & 3rd Degree in LaGrange Starts with 8 am Mass.	13 4th Degree in Caldwell, Vows Renewal	14	15 Gene Wisniewski	16	17 Eric Redd	18 James Gray
19 Fr. Brion Zarsky	20 President's Day	21	22 Ash Wednesday	23	24 Fish Fry Adam Ofczarzak Larry Brinkman	25
26 Michael Rychlik Brandon Muzny Greg Galls	27 7:00 Officer's Meeting E D Perry	28 Larry Valigura	29	1 6:30 Law Enforcement Dinner 8:00 Meeting	2	3

KNIGHT OF THE MONTH - Michael Enrique

FAMILY OF THE MONTH - Louemma and Hubert Polansky

COUNCIL NEWS

- Saturday, January 28th is Catholic Pro-Life Day in Austin. Contact Josiah Barrow for car-pooling information.
- The degree team will hold a practice after the Officers meeting on January 30th . Contact the Grand Knight if you are interested in joining our First Degree team or becoming an alternate.
- The Brazos Valley Pro-Life Mass with Bishop Vasquez at St, Mary's in College Station will be 5:30 pm on Tuesday, January 31st.
- There will be a First Degree ceremony prior to the meeting on Thursday February 2nd. Contact Grand Knight Maurice Jurena about your candidates.
- There will be a chicken barbeque on Sunday, February 5th and Lenten fish fries will kick off Friday February 24th. All help is welcome.
- Grand Knight Jurena read thank you notes from Marie Spitzenberger - Clerical Endowment Fund enrollment, Catholic Charities of Central Texas - sponsorship at Good Samaritan Life Center benefit dinner and Our Lady of Guadalupe Committee - financial support for their annual celebration.
- We received Christmas cards from Relay for Life and Catholic Charities of Central Texas.
- Jesse Paul Martinez thanked us for our prayers and support for vocations. There are 45 studying in the seminary from the Austin Diocese.
- 2012 dues are due. You can bring them to Nathan Ausley at the meeting or mail them to him.
- We will celebrate the 40th anniversary of our Council, 6366 at the Founder's Banquet on April 14th at the VFW hall.
- The Fourth Degree Assembly is having their annual renewal of vows on February 13th in the Caldwell PAC. Contact any of the Fourth Degree Knights if you are interested in the Fourth Degree. Their turkey shoot will be March 11th.
- Our annual festival will be on Sunday March 4th. Contact Daniel Junek with any auction items. Barbeque Plates will be \$8.00 this year.
- Worthy Field Agent Doug Supak reported that we are projecting \$7.9 billion of insurance in force this year. Dividends will remain the same. New annuity contracts will be at 2.75%, but current contract will stay at the same rate.
- Thanks to Richard Neal and John Vollentine for bringing the drinks and Steve Kocurek and Ronnie Schielack for cooking. Vance and Jeff McManus, Mike Thompson and Floyd Fritcher will be cooking in February.

KNIGHTS OF COLUMBUS SCHOLARSHIP MEMORIALS

In memory of Joyce Hayhurst (Grandmother of Sandra Urbanosky), by: \$50 Jimmy and Janie Urbanosky
In memory of Charles Easter, by: \$50 Jimmy and Janie Urbanosky, \$25 Larry and Marilyn Zchech
In memory of Blanche Bray (Grandmother of Sandra Urbanosky), by: \$30 Jimmy and Janie Urbanosky

PRAYER LIST

*Please pray for Janie Urbanosky, Terri Jurena, James Kristoff, Henry Pivonka
and Herbert Pivonka*

KNIGHTS OF COLUMBUS INSURANCE

A GUARANTEED INVESTMENT...WORRY FREE RETIREMENT!!!

Today I was wondering why our annuity business is doing so well—up about 100% over most years! Not that I am unhappy or troubled by business being good. But, what I pondered was this: Why now and not all the time? What is it about market downturns that cause people to suddenly think that they need a position that includes a stable guaranteed product like the KofC Retirement Annuity? Doesn't the Market always turn down sooner or later? So why not establish a **guaranteed** alternative to balance those swings?

As I pondered, I enlisted the help of my friend and co-worker Tony Minopoli, our Chief Investment Officer, to consider the following scenario -- Two 55 year old men in the United States on Jan. 1, 1999 have \$50,000, and are looking for a place to invest it for 10 years. One decides to invest it in the S&P 500 Index and leave it there, paying taxes on dividends as they are paid and spending more than a little time worrying about what will happen to his investment. The other puts his money in a tax-deferred retirement annuity with the Knights of Columbus, with all the guarantees that come with it. He leaves it there for 10 years and spends absolutely no time worrying about it.

Ten years later, both men are now 65 years old and considering retirement. So they check on their \$50,000 investment. Our S&P Fellow Tony tells me, would have an account value of \$43,494.17 and he had to pay taxes on his dividends along the way even though he lost money. Our KofC Tax-Deferred Annuity Fellow would find a balance that has swelled to \$78,152.41 and the power of deferring taxes along the way has not been factored in.

I have nothing against money in the market, but, I do wonder why more of our members and their families don't take advantage of our guaranteed retirement annuity product. You get a great return, deferred taxes and retirement planning—and you get to sleep at night. Not a Bad Deal!

So regardless of where you think the market is headed right now, why not build yourself something guaranteed... Something you can count on? Establishing an Annuity is a simple, quick and easy process and is a Great place to invest some of your retirement money (401-k, IRA, 403-b, Roth IRA & Pension funds). Then relax and rest easy as we'll do the rest for you. Call on your Local Field Agents Doug & Jody Supak to assist in your savings and retirement planning. They can be reached at (979) 968-5332, at 130 S. College St. in La Grange or email them at supakins@cmaaccess.com

WE WISH YOU A VERY HAPPY & PROSPEROUS NEW YEARS!!!





KNIGHTS OF COLUMBUS INSURANCE

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