



# Knights of Columbus

Christ Our Redeemer Council 13527

*Celebrating a Decade of Service  
2004 - 2014*



## April 2016 Newsletter

### Council Officers

<b>Chaplain</b>	<b>Fr. Bob Johnson</b>
<b>Grand Knight</b>	<b>Tom Means</b>
<b>Deputy Grand Knight</b>	<b>Gregory Muntzner</b>
<b>Chancellor</b>	<b>Adam Dieterich</b>
<b>Financial Secretary</b>	<b>Leonard Smales</b>
<b>Warden</b>	<b>Ken Rodriguez</b>
<b>Recorder</b>	<b>Mark Adams</b>
<b>Treasurer</b>	<b>John Wohleber</b>
<b>Advocate</b>	<b>James Yurack</b>
<b>1-Year Trustee</b>	<b>Adam Dieterich</b>
<b>2-Year Trustee</b>	<b>Rodger Culkin</b>
<b>3-Year Trustee</b>	<b>Andrew Balding</b>
<b>Inside Guard</b>	<b>Art Jean</b>
<b>Outside Guard</b>	<b>Ralph McDonald</b>
<b>Lecturer</b>	<b>Joe Severino</b>

### Christ Our Redeemer Catholic Church

1028 White Point Road  
Niceville, Florida 32578



### Our History

Unless otherwise posted, the Council's General Assembly convenes on the first Thursday of each month and the Executive Committee meets on the fourth Thursday of each month. Both meetings are conducted in the Christ Our Redeemer Parish Hall at 7:00 PM.

Fourth Degree members of Council 13527 and Council 7667 comprise Assembly 3236. The Fourth Degree Assembly convenes on the third Thursday of each month, alternating meeting locations between Christ our Redeemer Parish (even months) and Holy Name of Jesus Parish (odd months).

In June 2004, the Knights of Columbus conferred the Charter establishing Council 13527 at Christ Our Redeemer Parish. On July 1, 2004, our first Grand Knight, Len Casey, convened the Council's inaugural meeting and fraternal year. The Council earned the Star Award that year and Double Star Awards each of the next five years. In 2007-2008, under the leadership of Past Grand Knight, Jack Starr, 13527 earned the Best Florida Council (Division II) distinction. In 2009, Sir Knight Dave Halupowski was honored as the State of Florida Knight of the Year.

## From the Grand Knight's Desk



Brothers,

As you know the Knights of Columbus is the world's largest Catholic fraternal service organization providing charitable services, Catholic education, and actively defending our faith. Our council has always stayed true to these basic principles through our daily participation in our parish and community. Yes, there are those who measure council effectiveness by membership and insurance quotas, I elect to let actions speak for themselves.

To measure how effective council 13527 is let's take a look at what we did during the Lenten Season. We began by cooking and serving over 60 parishioners pasta dinner for the COR Lenten Mission. The council made a pilgrimage to St. Mary's Church in FWB for Stations of the Cross. Our fine KoC officers and directors organized and conducted the 40 Days for Life campaign, 40 Cans for Lent collection, and Lenten Soup night. Participation at each of these events was overwhelming. Additionally, the annual Tootsie Roll Drive kicked off and, in less than a week, collected over \$3100 for the mentally disabled. Of course the Bingo teams did awesome and we even squeezed a 1st Degree practice in. In my estimation, we're doing just fine so keep up the great work and God Bless.

Take a minute to look at our April events below and see where you can jump in. Of note is the Spouses Appreciation Dinner and Habitat for Humanity. More details will be presented at the General Assembly meeting on the 7th of April.

As always, thank you for all you do.

**Tom Means**

## General Assembly Meeting Minutes – March 3<sup>rd</sup>, 2016



**Meeting Opened:** The Grand Knight opened the meeting at 7pm with a prayer and Pledge of Allegiance.

**Roll Call:** All Officers were present or excused. Officers excused included: Chancellor, Treasurer, Advocate, Warden, 1<sup>st</sup>, 2<sup>nd</sup>, and 3<sup>rd</sup> Year Trustees.

**Visiting Officers:** District Deputy, Mike Murphy.

- 1) **Minutes:** The Minutes of the February Meeting were approved.
- 2) **Application for Membership:** None.
- 3) **Conferring of Degree:** None.
- 4) **Grand Knight Report:**
  - a) Report on the Corporate Works of Mercy and focus for the reset of Lent.
  - b) Briefed activities accomplished in February and upcoming events in March.
  - c) Knight of the Month is Lenny Smales.
  - d) Family of the Month is awarded Joe and Dee Purka.
- 5) **Chaplain Report:** Deacon Bill talked about Reconciliation on 8 March.
- 6) **Treasurer Report:** Balance as of the last meeting was \$13,444.76. Deposits were \$4,097.50. Interest was \$.32. Checks written last month were three, totaling \$516.42. Four checks were outstanding totaling \$569.35. Balance as of March 3<sup>rd</sup> was \$17,595.51. The Scholarship account was at \$4,629. Balance of combined accounts is \$22,224.51. \$100 bill for Pavilion supplies was discussed and approved. Reimbursement to Lenny was discussed and approved for the spaghetti dinner.
- 7) **Financial Secretary Report:** .FS gave an update on the upcoming Tootsie Roll Drive and distributed the sign-up sheets.
- 8) **Chancellors Report:** No Report.
- 9) **Trustees Report:** No Report.
- 10) **Service Director Reports:**
  - a) **Church Director:** Briefed Lenten Soup Dinner next Friday and explained what to bring and what the duties were. Also discussed Holy Week activities and Divine Mercy Sunday on 3 Apr. 4th Degree in regalia and guards for adoration after ceremony.
  - b) **Council Activity Director:** Talked about the Spouse Appreciation Dinner on 17 Apr at Dockside and was taking sign-ups.
  - c) **Community Director:** No Report.
  - d) **Youth Activity Director:** KoC Scholarships were sent to the HS and are due back by Apr 15<sup>th</sup>.
  - e) **Culture of Life:** Discussed that we are mid-way through the 40 Days for Life campaign and the next vigil is 16 Mar in Pensacola.
  - f) **Membership Director:** Talked about 1<sup>st</sup> degree practice this weekend for the team.
  - g) **Family Director:** No Report.
  - h) **Publicity Director:** No report.
- 11) **Old Business:** None.
- 12) **New Business:**
  - a) The St. Vincent De Paul food pantry requested we add Mac and Cheese and peanut butter to our 40 Cans for Lent campaign.
  - b) There are new KoC automobile decals on sale for \$1.
  - c) On 17 Mar there will be a benefits dinner at HNJ hosted by our district insurance agent.
  - d) More information was given about the Tootsie Roll drive and open holes for volunteers.
  - e) \$500 donation was brought up and approved for a parishioner whose mother needed medical treatments in Africa.
  - f) Discussed and approved up to \$500 gift for our sponsored seminarian Tom Kessel. Lenny gifted his pay towards this fund.
  - g) The motion to send State our budgeted amount PLUS donations towards Helping Life and Vocations was approved.
  - h) Due to Holy Week, the next Executive Meeting will be on 31 Mar.

- i) Delegates for the state convention was voted and approved. This year's delegates are: Tom Means, Joe Purka, and the alternate is Adam Dieterich.
- 13) **4<sup>th</sup> Degree Report:** No Report.
- 14) **Insurance Agent Report:** No Report.
- 15) **Worthy District Deputy Update:** Updated council we have 5 new members and 0 insurance members this year which is short of goal. Supreme recommends 20-21 Mar as a time to conduct 1<sup>st</sup> Degree drive. 14 May there will be a 4<sup>th</sup> Degree with details to follow.
- 16) **Correspondence:** None.
- 17) **Brothers or Persons in Distress:** Vince Warsheski, Bob Hargreaves, Mark Adams, Ben Orr, Larry Falk, Wolfgang Gieberger, Guy Jordan, Rose Berg, Joe Severino, Father Tom, Jeanette Schaal, Father Kevin, Tom Gido, Priests and Deacons of COR.
- 18) **For The Good of the Order:** Delivered by Larry Blameuser.
- 19) **Meeting Closed:**

Respectfully Submitted  
 Tom Means  
 Grand Knight

### *Knight of the Month*

Steve Schaefer.

### *Family of the Month*

Ralph & Beth McDonald.

### *Council Calendar of Events*

DATE	EVENT	LOCATION, TIME
1 Apr	Bingo, Team 1, (HNJ)	HNJ, 1800
2 Apr	Pasta Dinner	HNJ, 1800
3 Apr	Divine Mercy Sunday	COR, 1130-1530
7 Apr	General Assembly Meeting	COR, 1800 Fellowship Hour, 1900 Meeting
8 Apr	Bingo, Team 2, (HNJ)	HNJ, 1800
15 Apr	Bingo Team 3, (COR)	HNJ, 1800
16 Apr	Habitat For Humanity	Time & Location TBD
17 Apr	Spouses Appreciation Dinner	Dockside, 1730
22 Jan	Bingo, Team 4, (HNJ)	HNJ, 1800
28 Apr	Executive Committee Meeting	COR, <b>1800</b>
29 Apr	Bingo, Team 1, (HNJ)	HNJ, 1800

## Insurance Corner

### **Protect Your Assets. Get Quality Care. Prepare For The Future.**

**What is it?** Long-term care insurance helps you pay for your extended medical needs in a nursing home facility or in the comfort of your own home.

**Who needs it?** Long-term care insurance should be an important part of every family's planning. While we'd like to think that we will never need long-term care, or that we could easily afford it the statistics suggest otherwise:

- 70 percent of people over age 65 will need some type of long-term care services during their lifetime.
- 3 years is the average duration of long-term care needed per individual.
- \$91,250 is the average annual cost of private nursing home care.
- \$80,300 is the average annual cost of at-home nursing care.

Traditional medical insurance programs and government medical insurance programs don't usually provide enough help. According to the Department of Health and Human Services, Medicare only pays for long-term care services for a maximum of 100 days, with a copay after the 20<sup>th</sup> day, and only if you meet certain criteria. Medicaid does pay for long-term care, but only if your income is below a certain level, and you meet state requirements.

**How does it work?** Knights of Columbus Long-Term Care insurance policies establish a pool of money, (also known as a maximum lifetime benefit), which is determined by a number of options that you choose from, (see below). That pool of money is then available for you to use to cover qualified long-term care expenses. When the pool of money is exhausted, your long-term care policy ends.

The Knights of Columbus also offers a spousal discount program, through which spouses who apply for long-term care insurance coverage together are eligible for up to a 30 percent discount.

#### **What options do I have?**

##### *Coverage Type:*

**Comprehensive Coverage** – Comprehensive long-term care insurance allows you to use the policy to help cover expenses at home or in a skilled nursing facility.

**Facility-Only Coverage** – Facility-only long-term care insurance helps cover expenses in a skilled nursing or assisted living facility.

##### *Benefit Period:*

**3-Year** – Establish a maximum lifetime benefit designed to help cover three years of long-term care expenses.

**5-Year** – Establish a maximum lifetime benefit designed to help cover five years of long-term care expenses.

**10-Year** – Establish a maximum lifetime benefit designed to help cover 10 years of long-term care expenses.

**Daily Benefit:** Working with your Knights of Columbus field agent, you establish the daily benefit amount that the policy provides, based on your budget and your projected need. Your daily benefit amount, combined with your benefit period, will determine your maximum lifetime benefit, all of which will affect your premium.

**Elimination Period:** Long-term care insurance policies come with an elimination period, which serves as your deductible or out-of-pocket amount. You can select a 30, 90, or 180-day one-time, lifetime elimination period, after which time your benefits will begin to be paid.

**Additional Features and Benefits:** A number of special features and benefits – often called riders – are available on Knights of Columbus long-term care insurance products. An example is the compound inflation rider, which will increase your maximum lifetime benefit annually.

Give me a call today to learn more about our long-term care insurance products and the safety and security that we can help provide. Call 850-678-0962 or email [timothy.pugh@kofc.org](mailto:timothy.pugh@kofc.org).



**Timothy Pugh, FIC, FICF**  
**Knights of Columbus Field Agent**  
**(850) 678-0962**

## Saint of the Month – April 2016

### St. Francis of Paola, (1416-1507)

Feast Day: April 2<sup>nd</sup>.

Patron Saint of: Sailors.

Francis of Paola was a man who deeply loved contemplative solitude and wished only to be the "least in the household of God." Yet, when the Church called him to active service in the world, he became a miracle-worker and influenced the course of nations.

After accompanying his parents on a pilgrimage to Rome and Assisi, he began to live as a contemplative hermit in a remote cave near Paola, on Italy's southern seacoast. Before he was 20, he received the first followers who had come to imitate his way of life. Seventeen years later, when his disciples had grown in number, Francis established a Rule for his austere community and sought Church approval. This was the founding of the Hermits of St. Francis of Assisi, who were approved by the Holy See in 1474.

In 1492, Francis changed the name of his community to "Minims" because he wanted them to be known as the least, (*minimi*), in the household of God. Humility was to be the hallmark of the Brothers as it had been in Francis's personal life. Besides the vows of poverty, chastity and obedience, Francis enjoined upon his followers the fourth obligation of a perpetual Lenten fast. He felt that heroic mortification was necessary as a means for spiritual growth.

It was Francis's desire to be a contemplative hermit, yet he believed that God was calling him to the apostolic life. He began to use the gifts he had received, such as the gifts of miracles and prophecy, to minister to the people of God. A defender of the poor and oppressed, Francis incurred the wrath of King Ferdinand of Naples for the admonitions he directed toward the king and his sons.

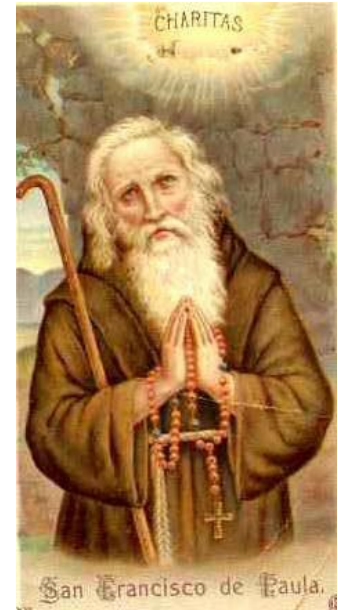
The King of France, Louis XI, was slowly dying after an apoplectic seizure. He sent a messenger to Italy to beg Francis to come and heal him, making many promises to assist him and his order. Francis refused, until the king appeal to the Pope. Following the request of Pope Sixtus IV, Francis traveled to Paris to help Louis XI of France prepare for his death. Louis fell on his knees and begged Francis to heal him. The Saint replied that the lives of kings are in the hands of God and have their appointed limits: Prayer should be addressed to God.

Many meetings followed. Though Francis was an unlearned man, those who heard him testified that his words were so full of wisdom that all present were convinced the Holy Spirit was speaking through him. By prayer and example he brought about a change of heart in the king, who died peacefully in his arms.

While ministering to the king, Francis was able to influence the course of national politics. He helped to restore peace between France and Brittany by advising a marriage between the ruling families, and between France and Spain by persuading Louis XI to return some disputed land.

Francis died while at the French court.

The life of Francis of Paola speaks plainly to an overactive world. He was a contemplative man called to



active ministry and must have felt keenly the tension between prayer and service. Yet in Francis's life it was a productive tension, for he clearly utilized the fruits of contemplation in his ministry, which came to involve the workings of nations. He responded so readily and so well to the call of the Church from a solid foundation in prayer and mortification. When he went out to the world, it was not he who worked but Christ working through him—"the least in the household of God".

<http://www.americancatholic.org/features/saints/saint.aspx?id=1341>

Additional information can be found at:

[http://www.catholic.org/saints/saint.php?saint\\_id=645](http://www.catholic.org/saints/saint.php?saint_id=645)

<http://www.ewtn.com/saintsHoly/saints/F/stfrancisofpaola.asp>

<http://www.newadvent.org/cathen/06231a.htm>

## April Birthday Celebrations!

Please extend best wishes for a very Happy Birthday and a year filled with many blessings to:

Jacob Vallimont	2 Apr
Guy Jordan	3 Apr
Hong Nguyen	5 Apr
Cosima Ricciardi	9 Apr
Mike England	13 Apr
Pete Blaise	15 Apr
Steven Clark	18 Apr
Joe Allard	22 Apr
Joseph Deloach	26 Apr
Tim McKelvey	26 Apr
Matthew Williams	29 Apr

We apologize if we did not recognize your birthday. Please update your information with a council officer so that we may give you the recognition that you deserve.

Send all inputs for the Newsletter to Steve Schaefer NLT 7 days after the General Assembly meeting. Please send to both [schaef@eqlin.af.mil](mailto:schaef@eqlin.af.mil) & [fly-safe@cox.net](mailto:fly-safe@cox.net).

## Congratulations!!!

To our Field Agent, Tim Pugh. Only in his 3<sup>rd</sup> full year as an agent he not only has qualified, (again), for the Supreme Knights Club, but he is now a fully-qualified member of the Million Dollar Round Table. Oh, and did I mention that, he finished 23<sup>rd</sup> out of 1300 agents worldwide, (placing him in the top 2%).



Not too shabby! Congrats Brother Tim!!!