



# Knights of Columbus

Christ Our Redeemer Council 13527

*Celebrating a Decade of Service  
2004 - 2014*



## August 2016 Newsletter

### Council Officers

<b>Chaplain</b>	<b>Fr. Bob Johnson</b>
<b>Grand Knight</b>	<b>Gregory Muntzner</b>
<b>Deputy Grand Knight</b>	<b>Tom Kessinger</b>
<b>Chancellor</b>	<b>Glen Prescott</b>
<b>Financial Secretary</b>	<b>Leonard Smales</b>
<b>Warden</b>	<b>Bob Gutierri</b>
<b>Recorder</b>	<b>Mark Olguin</b>
<b>Treasurer</b>	<b>John Wohleber</b>
<b>Advocate</b>	<b>Stuart Lewis</b>
<b>1-Year Trustee</b>	<b>Rodger Culkin</b>
<b>2-Year Trustee</b>	<b>Andrew Balding</b>
<b>3-Year Trustee</b>	<b>Tome Means</b>
<b>Inside Guard</b>	<b>Art Jean</b>
<b>Outside Guard</b>	<b>Ralph McDonald</b>
<b>Lecturer</b>	<b>Ken Rodriguez</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,

We have just started the beginning of the 2016-2017 Fraternal year with a new slate of officers. To those who have stayed on in their current positions, I say thank you. To those assuming new positions I say welcome.

I look forward to another productive and fulfilling year of service to Church, the Community, and the Order. We will continue the same programs we have excelled at in the past and develop some new ones as well. If you have ideas for new activities or ways to improve existing activities, please don't hesitate to speak up.

This year I would like to focus on three main areas: service programs excellence, membership, and reporting the good work that we do.

Service programs addresses our five focus areas – church, community, council, youth, and culture of life. These activities represent the bulk of our efforts throughout the year. I'd like to increase participation and results.

Membership addresses recruiting and retention. It's getting the word out on what we do, why it matters and why someone would want to join such an active and vibrant council. It is also attempting to increase active participation in council activities by existing members. Retention involves trying to reenergize those council members who have drifted away and bring them back to this dynamic organization. Membership and recruitment are everyone's job, but will be driven by the Deputy Grand Knight and Chancellor.

Reporting is just that – writing down all the events we participate in, monies raised and manpower contributed. We generally do this, but need to submit the required forms to State and Supreme. We do many good things, but were not given the recognition I feel we deserved at the State Convention. This area also includes applications for the Columbian Award and Annual Survey of Fraternal Activity. This will be part of the Chancellor's job.

In short, the 2016-2017 Fraternal year represents a new beginning - time to evaluate the past, prepare for the future and execute what I know will be another successful year for Council 13527.

Thanks in advance for your counsel, participation, and support.

**Greg Muntzner**

## General Assembly Meeting Minutes – July 7<sup>th</sup>, 2016

The Council's Installation Mass & Reception was held in lieu of a July meeting.



### *Knight of the Month*

Ron Rabiansky.

### *Family of the Month*

Tom & Maria Means.

### *Council Calendar of Events*

DATE	EVENT	LOCATION, TIME
4 Aug	General Assembly Meeting	COR, 1800 Fellowship Hour, 1900 Meeting
5 Aug	Bingo Team 3, (COR Team)	HNJ, 1800
6 Aug	Pasta Dinner	HNJ, 1800
12 Aug	Bingo, Team 4, (HNJ Team)	HNJ, 1800
16 Aug	1 <sup>st</sup> Degree Ceremony	HNJ, 1800
14 Aug	Corporate Communion	COR, 0730
18 Aug	4 <sup>th</sup> Degree Assembly 3236 Meeting	TBD
19 Aug	Bingo, Team 1, (HNJ Team)	HNJ, 1800
25 Aug	Executive Committee Meeting	COR, <b>1800</b>
26 Aug	Bingo, Team 2, (HNJ Team)	HNJ, 1800

# **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.

I'm your field agent, Tim Pugh. Contact me today to learn more about our long-term care insurance products and the safety and security that we can help provide. I can be reached at 850-678-0962 or [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 – August 2016

### St. Lawrence, (225-258)

Feast Day: August 10<sup>th</sup>.

Patron Saint of: The Poor, Rome, Cooks/Chefs, Comedians, Librarians, Students, Tanners.



The esteem in which the Church holds Lawrence is seen in the fact that today's celebration ranks as a feast. We know very little about his life. He is one of those whose martyrdom made a deep and lasting impression on the early Church. Celebration of his feast day spread rapidly.

He was a Roman deacon under Pope St. Sixtus II. Four days after this pope was put to death, Lawrence and four clerics suffered martyrdom, probably during the persecution of the Emperor Valerian.

Legendary details of his death were known to Damasus (Dec 11), Prudentius, Ambrose (December 7), and Augustine (August 28). The church built over his tomb became one of the seven principal churches in Rome and a favorite place for Roman pilgrimages.

A well-known legend has persisted from earliest times. As deacon in Rome, Lawrence was charged with the responsibility for the material goods of the Church, and the distribution of alms to the poor. When Lawrence knew he would be arrested like the pope, he sought out the poor, widows and orphans of Rome and gave them all the money he had on hand, selling even the sacred vessels to increase the sum. When the prefect of Rome heard of this, he imagined that the Christians must have considerable treasure. He sent for Lawrence and said, "You Christians say we are cruel to you, but that is not what I have in mind. I am told that your priests offer in gold, that the sacred blood is received in silver cups, that you have golden candlesticks at your evening services. Now, your doctrine says you must render to Caesar what is his. Bring these treasures—the emperor needs them to maintain his forces. God does not cause money to be counted: He brought none of it into the world with him—only words. Give me the money, therefore, and be rich in words."

Lawrence replied that the Church was indeed rich. "I will show you a valuable part. But give me time to set everything in order and make an inventory." After three days he gathered a great number of blind, lame, maimed, leprous, orphaned and widowed persons and put them in rows. When the prefect arrived, Lawrence simply said, "These are the treasure of the Church."

The prefect was so angry he told Lawrence that he would indeed have his wish to die—but it would be by inches. He had a great gridiron prepared, with coals beneath it, and had Lawrence's body placed on it. After the martyr had suffered the pain for a long time, the legend concludes, he made his famous cheerful remark, "It is well done. Turn me over!"

Once again we have a saint about whom almost nothing is known, yet one who has received extraordinary honor in the Church since the fourth century. Almost nothing—yet the greatest fact of his life is certain: He died for Christ. We who are hungry for details about the lives of the saints are again reminded that their holiness was, after all, a total response to Christ, expressed perfectly by a death like this.

<http://www.americancatholic.org/features/saints/saint.aspx?id=1103>

Additional information can be found at:

[http://www.catholic.org/saints/saint.php?saint\\_id=366](http://www.catholic.org/saints/saint.php?saint_id=366)

<http://www.ewtn.com/saintsHoly/saints/L/stlawrence.asp>

<http://www.catholic-saints.info/roman-catholic-saints-h-l/saint-laurence.htm>

## August Birthday Celebrations!

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

Doyle Williams	1 Aug
Gerry Freisthler	3 Aug
Stuart Lewis	4 Aug
Michael Sorsdahl	5 Aug
Stephen Wolfrom	5 Aug
Mark Olguin	6 Aug
Louis Carter	8 Aug
AJ Manuel	9 Aug
Bill Pezdirtz	10 Aug
Denis Coffey Jr.	12 Aug
James Houser	13 Aug
Dustin Minkler	14 Aug
Kenneth Rodriguez	16 Aug
James Lindsay	17 Aug
Steven Tuttle	17 Aug
Father Robert Johnson	21 Aug
Tim Pfeifer	21 Aug
Stephen Sadowski	23 Aug
Matthew Wisslead	24 Aug
Andrew Johnsen	27 Aug
Timothy Stapleton	27 Aug
Marc Fournier	30 Aug
Lawrence Blameuser	31 Aug

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@eglin.af.mil](mailto:schaef@eglin.af.mil) & [fly-safe@cox.net](mailto:fly-safe@cox.net).