



# Knights of Columbus

## Fr McEnery Council 2357

Charity

Unity

Fraternity

Patriotism

November 2010

Volume 8, Issue 4

### 2010/2011 Officers

**Leroy Bible**  
Grand Knight  
(320) 629-2617

**Tim Altier**  
Deputy Grand Knight

**James Hatz**  
Chancellor  
(320) 629-7376

**Dale Dickey**  
Warden

**Steve Thieman**  
Treasurer

**Dan Maish**  
Recorder

**Eldon Johnson**  
Advocate

**Dave Christen**  
Outside Guard

**Dale Kuzel**  
Inside Guard

**Jack Ouradnik**  
3-Yr Trustee  
(320) 629-2601

**Loren Skluzacek**  
Insurance Agent  
(320) 629-1277

**Eugene Altier**  
Church Director

**Cary Rootkie**  
Council Director

**James Ryan**  
Family Director

### Next Meeting

Monday, November 1st, 2010  
ICC Hall 7:00pm

### Officers Meeting

Monday, November 15th, 2010  
St Michaels room 7:00pm

### Santa Day

Saturday November 27th has been  
picked as Santa Day this year.

### Newsletter Title Submissions

The following titles have been  
submitted for consideration in our  
“name the newsletter” contest:

*The Knightly Courier*

*The Knightly Navigator*

*The PC Columbian Courier*

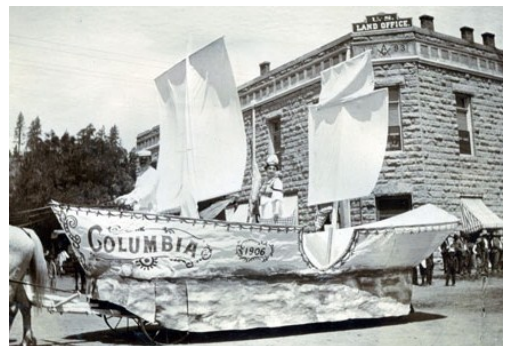
*Knight Times*

*Knight Vision*

A name will be chosen at our  
November 1st meeting.

### Parade Float

We are looking to put together a  
committee to plan and to create a  
float to be entered in the Pine City  
And Rush City Parades.



We Purchased a retired boat and  
trailer in which we will convert into  
our float but we need ideas and a  
plan . We would like to start  
working on this project as soon as  
possible. Pat Hennen was kind  
enough to let us use his heated shop  
to begin working on this project  
right after deer season. Please  
share your thoughts and join us in  
this creation. Contact Loren  
Skluzacek 320-629-1277. The more  
people working the more fun it is.

### Prayer for the Canonization of Father Michael J. McGivney

God, our Father, protector of the poor and defender of the widow and orphan you called your priest, Father Michael J. McGivney, to be an apostle of Christian family life and to lead the young to the generous service of their neighbor. Through the example of his life and virtue may we follow your Son, Jesus Christ, more closely, fulfilling his commandment of charity and building up his Body which is the Church. Let the inspiration of your servant prompt us to greater confidence in your love so that we may continue his work of caring for the needy and the outcast. We humbly ask that you glorify your servant Father Michael J. McGivney on earth according to the design of your holy will. Through his intercession, grant the favor I now present (here make our request). Through Jesus Christ our Lord. Amen . . . Our Father . . . Hail Mary . . . Glory be to the Father.

# Classifieds

## St. Michael's Medal

(taken from the October Knightly News)

Do you have a family member or friend serving in the military? Did you know that you can request a St. Michael Medal to be sent to them from our State Chaplain– Father Richard Colletti? There is no cost to you or the military service person. Nor does the military service person need to be a Knight of Columbus.

All you need to do is send the name of the person in the military, their rank, branch of service and address to State Chaplain, Father Richard Colletti. He will send the medal directly to the serviceman/woman along with a Holy Card and the prayers of the Knights of Columbus in Minnesota.

Of course prayers from our Minnesota Knights' families are very important to our military men and women. Continue to pray for them and their safety.

Please send requests to:

Father Richard Colletti  
State Chaplain  
360 Main Street  
Winona MN 55987

## Prayer for Those Coping With Depression

Dear Lord, you are our refuge in good and in bad times. In your infinite mercy, bring peace and comfort to those of us who face days sometimes filled with pain and depression. Help us to realize that through you there is joy and the promise of lasting peace. Help us through the rough times. Walk before and beside us so that we may walk in your footsteps and reach out to you in our journey on this earth. Help us to focus on our blessings rather than our misfortunes, dear Lord. Thank you for hearing and answering our prayers. Amen

Please continue to pray for Father David and others struggling with depression.

### Public Notices

#### Contact Information

Any Knight that has given up their land line for a mobile number please call Leroy, Jack or Roy so we can update our phone records.

Leroy Bible 629-2617

Jack Ouradnik 629-2601

Roy Nadeau 629-6027

#### NEWSLETTER

If you would like to receive the newsletter electronically please send me your name and email address – this will help save on mailing and printing costs. My email address is [jim.hatz@gmail.com](mailto:jim.hatz@gmail.com)

### Help Wanted

#### Wanted: Squire Counselor

Iver Peterson is wanting to retire as the Squires Counselor but can't until a replacement is found.

Responsibilities are holding one meeting a month and two activities a year with the Squires. The Squires range in age from ten to eighteen. If you have any questions call Iver. If you are interested in the position contact Leroy Bible.

## November 2010

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28	29	30				



Knights of Columbus  
**INSURANCE**  
*Making a difference for life.*

## Comparing Us to Other Catholic Programs

Most of our Catholic members by now have received a flyer either by mail or in your church bulletin from another Catholic Insurance company.

To be honest this company does a lot of good things for the church and the catholic schools, but how are their numbers compared to what The Knights of Columbus do? If you took all of the fraternal insurance companies and added up what they gave in support to all their projects it still would not add up to what the Knights of Columbus have given back to just the Catholic church.

You also need to know that Knights Of Columbus do not invest their money (more importantly your money) in companies that do not value the beliefs of the Catholic church. You can go to [kofc.org](http://kofc.org) and see where we have given and what we do.

The Knights of Columbus have been here since 1882 and today we are one of the two insurance companies that hold the highest ratings given by the top rating companies Standard & Poor's AAA , Best 's Insurance Reports A++ and Insurance Market Standards Association Certified.

The Knight of Columbus have not lost any money and in fact have given the highest return back to their policy holders in the industry, and still gave more money back to our Catholic faith than any other Catholic Insurance company.

When comparing our products to theirs you need to look at what the policies can do for you.

Here is a comparison The Knights of Columbus to theirs:

**Term Insurance** -- Just like ours pays death benefit no cash value.

**Their Money back term**---A 30 year old can get \$190,000 coverage for \$820 a year and after 20 years get \$16,400 back or apply it to a permanent plan no

refund if you do not carry the policy for the full term. The Knights of Columbus can put a plan together that would give this same 30 year old \$195,000 coverage and in 20 years have cash value of \$17,474 and after 20 years you still have a permanent plan in place. You can get money out of this plan if needed, and the best part this plan is \$810 a year and the premium will never increase. More coverage, more cash value, no running out of coverage, less premium and cash available. To me this is a no brainer.

**Universal life insurance:** they sell it but do they monitor it. Universal life can be a good product but if you do not babysit it the policy it can lapse and in the end you ended up with an expensive term plan. Just like any living creature universal life needs to be fed or it will die and the premiums can increase. If you own any universal life you owe it to yourself to give it a checkup.

**Our permanent plans** include Whole Life, 20 Pay Life ,Single Premium Whole Life, Discover Life, Dule Life, Universale Dule Life and Graded Benefit.

All of these plans the premiums never increase, earn cash value, and gain death benefit. These are all great tools to use for both retirement planning and estate planning. (The Graded Benefit the death benefit stays level but it does earn cash value)

The Knights of Columbus also carry many different Annuity products and fund their own Long-term Care products.( Yes we fund our own Long Term Care while other companies contract it out) Every one of our Brother Knights owes it to himself and their family to take a closer look at our insurance program. After all it is only our members who have the privilege of buying and owning it. You can give me a call anytime. I am more than happy to schedule an appointment and review all of our products with you.

Fraternally,  
**Loren Skluzacek**  
**FICF,LUTC**  
**Field Agent**  
**320-629-1277**

