



**July/August 2003**  
***Knights of Columbus***

**Bishop McNamara Council # 1622**

Website: <http://get.to/1622>

**Bishop McNamara Assembly # 384**

Website: <http://www.fred.net/satterf/kcasy384>

P.O. Box 1622 Frederick, MD 21702-0622

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# YOUR 2003/2004 FRATERNAL YEAR

## COUNCIL OFFICERS

Chaplain – Father Leo Tittler  
 Grand Knight - David Zakrzwski  
 Deputy Grand Knight - Mike Czarnecki  
 Chancellor - John Fox  
 Warden - David Mortenson  
 Recorder - Robert Ordonio  
 Financial Secretary - Jim Dowell  
 Treasurer – David Satterfield  
 Advocate - John Patrick Curley  
 Lecturer – Eric Phillips  
 Inside Guard - Matt Meadows and Reddi Cerezo  
 Outside Guard - Jim Concannon  
 Trustee 3 Years- Joel Tootill  
 Trustee 2 years - Michael Harrison  
 Trustee 1 year - Bill Kinsella Sr.

***CARRY A FORM 100 WITH YOU AT ALL  
 TIMES AND BE READY TO RECRUIT  
 YOUR  
 NEW BROTHER KNIGHT  
 AND  
 THE FUTURE OF THE ORDER!***

<i><b>K of C Calendar</b></i> <i>(See <a href="http://calendar.yahoo.com/yc/public/kc1622">http://calendar.yahoo.com/yc/public/kc1622</a> )</i>	
<i>July</i>	2      B.McNamara 4 <sup>th</sup> Deg. Assy Mtg, -Cancelled 4      Independence Day; Be Safe! 21     Installation of Officers, St. John the Evangelist, 6:30pm 22     SETON Chapter of GK's Mtg., 8:00 P.M. 26     SHARE
<i>August(*)</i>	4      Cncl Social Mtg, SJPH, 7:30pm ARC Presentation 6      B.McNamara 4 <sup>th</sup> Deg. Assy Mtg, 8:00 P.M.-SJPH 18     Cncl Business Mtg, SJPH 7:30pm 26     SETON Chapter of GK's Mtg., 8:00 P.M. 23     SHARE
<i>September(*)</i>	2      Cncl Social Mtg, SJPH Library, 7:30pm 2      Ladies Auxiliary Meeting, SJPH Cafeteria, 7:30 P.M. 3      B.McNamara 4 <sup>th</sup> Deg. Assy Mtg, 8:00 P.M.-SJPH 15     Cncl Business Mtg, SJPH 7:30pm 23     SETON Chapter of GK's Mtg., 8:00 P.M. 27     SHARE
<i>October(*)</i>	1      B.McNamara 4 <sup>th</sup> Deg. Assy Mtg, 8:00 P.M.-SJPH 6      Cncl Social Mtg, SJPH, 7:30pm 7      Ladies Auxiliary Meeting, SJPH Library, 7:00 P.M. 11     Columbus Day Ball 12     Columbus Day Parade, Inner Harbor, Balt. (BIG Turnout this year?!) 20     Cncl Business Mtg, SJPH 7:30pm 25     SHARE 26     Daylight Savings Time, Remember to get to Church on time! 28     SETON Chapter of GK's Mtg., 8:00 P.M.

*(\*) Looking ahead. Mark your calendars, August and September are the Annual Car Raffle months to benefit the State Scholarship Fund and October is Tootsie Roll Drive month to benefit the ARC of Frederick County*

*Note: 1. Council 1622-Every Saturday Evening - 2 men needed for Bingo  
 2. Ladies Auxiliary is on summer break and will reconvene September 2<sup>nd</sup> with their first meeting of the Fraternal Year beginning at 7:30 at SJPH.*

# BISHOP McNAMARA COUNCIL NEWS

Providing Service to the parishes of:

St. John the Evangelist Church

St. Katherine Anne Drexel Catholic Community

St. Joseph's on Carrollton Manor Church

Fort Detrick Catholic Community

Worthy Grand Knight  
David Zakrzwski (redacted)

Field Insurance Agent  
Chuck Teal (redacted)

Membership/Recruitment Chairman  
Bill Kinsella (redacted)

## Grand Knight's Report July-August 2003



Another fraternal year has ended and a new one has begun. I am very excited about starting my term as Grand Knight. I am humbled by your confidence in me to continue the great tradition of Bishop McNamara Council. This year our leadership team will work hard to insure that the goals set for the council are met. We cannot

do it alone. To accomplish this, I ask for your continued support of our programs and activities.

As I start me term as Grand Knight, I wish to thank all of the Past Grand Knights of 1622, especially my Brothers that have lead our council during my years with the Knights of Columbus. I would first like to thank PGK Bill Kinsella. Bill approached me during a recruiting drive and persuaded me to join. Little did I know that this would lead to my election as Grand Knight. Bill's work leading the membership committee has increased our council not only in numbers but also more importantly in our strength. I would also like to extend my sincere thanks to PGK Michael Harrison. Michael's dedication in exemplifying our degrees is a shining example for all Knights. The degrees play a very import part in teaching the principles of the Knights of Columbus to our members, and Michael is committed to making these special occasions. Finally I would like to recognize our immediate Past Grand Knight Joel Tootill. Joel has made great strides moving the council into the "electronic" age. Joel's attention to detail and ability to motivate "the troops" made it a pleasure to serve as his DGK. I have learned so much by Joel's example, but I will still require his constant support.

Congratulations to all the other officers elected and appointed. I am proud to be among a group of such men. Please consider joining us for the Installation of Officers on July 21, 2003 at St. John the Evangelist Church. The ceremony will be at 6:00PM. Fr. Leo will be presiding as District Deputy Gary R. Armbruster installs the newly elected officers. The installation will be followed by a dinner at Brewers Alley (see Installation of Officers for more details).

On June 8<sup>th</sup> we joined Fr. Leo in celebrating his 40<sup>th</sup> anniversary as a priest. Fr. Leo's kindness and gentleness is a model for all men. I would like to personally thank him for

being our spiritual leader and a great Knight. Let's continue to demonstrate our deep respect and great appreciation of Father Leo and of all our priests. We are truly blessed to have him as our chaplain.

Please join me in congratulating SK John Fox and all those who participated in another successful program. Twenty teams of golfers enjoyed a beautiful day and a friendly round of golf at the Second Annual Bishop McNamara Knights of Columbus Golf Outing. This year we increased the amount of money raised for Catholic Education in Frederick County. John assures me that next year will be even better.

As we begin our year, lets remember the first principle of our order, "Charity". We show our commitment to Charity through our programs. This year I would like to see increased membership participation. PGK Joel Tootill has stated many times "*do one thing well during each fraternal year and we as a Council and Community will flourish*". He was right! Many have answered the call. Please contact our new Program Director, DGK Michael Czarnecki, or me to let us know what special talents you can bring to the table.

We are getting the state car raffle program kicked off in July. The money raised is used for our Charity and Scholarship funds. It goes a long way in helping our youth afford a Catholic education as well as assisting other charitable organizations in their noble efforts. Please get involved in this program by helping staff our booth at the Great Frederick Fair, working after mass, or just selling the tickets that are sent to you. Last year we were one of the top sellers in the state. Let's keep it up. Please contact me at (redacted) to find out how you can help.

I am positive that this year will be successful. Remember to keep a form 100 handy at all times. Recall the reasons why you joined the Knights of Columbus. Help share this experience with others.

Fraternally,

GK David Zakrzwski

<b><u>Program</u></b>	<b><u>Chairman</u></b>	<b><u>Phone Number</u></b>
<b><i>Council Program Director</i></b>	Mike Czarnecki	(redacted)
<b><i>Church Activities</i></b>	SK Dave Satterfield	(redacted)
<b><i>Community Activities</i></b>	Eric Phillips	(redacted)
<b><i>Council Activities</i></b>	SK Dave Mortenson	(redacted)
<b><i>Family Activities</i></b>	TBD	
<b><i>Youth Activities</i></b>	TBD	

## CHAPLAIN/FAITHFUL FRIER REPORT



Another Fraternal year is completed and we begin our 2003/2004 Fraternal year under the leadership of David Zakrzwski and his team. I'd like to extend my congratulations and best wishes to Grand Knight David and all the incoming officers.

To our Past Grand Knight, Joel Tootill, our congratulations on a job well done to both he and his leadership team. You all

have lived up to the tenets of Columbians Motto of charity, unity, fraternity and patriotism.

The same holds true for the leadership of Bishop McNamara Assembly under SK William Kinsella, the new Faithful Navigator, SK Gregg Loss, Faithful Admiral and the entire incoming slate of officers.

Thank you all for your presence at my 40th Anniversary Mass and for helping with the reception. Also, for the Color Guard from Bishop McNamara Assembly.

Ever since Fr. John McGivney founded the Knights of Columbus, we have had good mentors - Supreme Knights, State Deputies, District Deputies and Grand Knights.

Mentors are older, wiser people who take some struggling person under their wing for a period of time. The true mentor plays a different role than the parent who rears a child in a family tradition. The true mentor plays a different role than the teacher who teaches a student a body of knowledge. The true mentor plays a different role than the guru who tells a devotee what must be done and believed. The true mentor helps a person find his or her own path in life. Once that path has been chosen, the mentor has finished his work. Mentors are not life-long guides. They come into our lives when we desperately need guidance and encouragement. But once they help us choose our own path they release us to the adventure we have chosen for ourselves.

Thank you for your dedication and leadership in the Knights of Columbus and for making Bishop McNamara Council No. 1622 and Bishop McNamara Assembly No. 384 the organizations that they are! God bless you and your families!

Fraternally yours, **Fr. Leo R. Tittler**, Chaplain/Faithful Friar

## **COUNCIL ACTIVITIES & NOTEWORTHY EVENTS**

**BISHOP MCNAMARA FRATERNAL YEAR 2003-2004 INSTALLATION & DINNER** - On July 21, 2003, Bishop McNamara Council will be holding our installation of officers for the 2003-2004 fraternal year. The installation will be held at St John's Church in Frederick (incoming officers to arrive at or before 5:25 PM). The installation ceremony will begin at 6:00 with dinner to follow at "Brewers Alley Restaurant".

Please RSVP NLT July 14<sup>th</sup> @ (redacted) to make your dinner reservations.

**Dinner Information:**

**Location:**

Brewer's Alley

Restaurant & Brewery

124 North Market Street

Frederick, Maryland 21701

**Time:**

Cocktails at 7:30PM (Cash Bar)

Dinner served at 8:00 PM

**Menu:**

Dinner Choices:

1. Grilled Atlantic Salmon with Jalapeno Honey Dijon Mustard Cream Sauce
2. Marinated Breast of Chicken with a Tangy Tarragon Beurre Blanc and Vine-Ripened tomato Caper relish.
3. Herb crusted Top Round of Beef with Tangy horseradish crème.

All Dinners include a house salad and sides of Herb Roasted Redskin Potatoes and Steamed Vegetables. Coffee (Regular and Decaf), Hot Tea, and Iced Tea are included in with the meal.

**Cost:**

Cost excluding drinks: \$24.00/person

I hope to see as many Brother Knights as possible at either the actual installation or the dinner to kick off what I believe will be another very successful and enjoyable year for us all.

Vivat Jesus, David Zakrzwski  
Grand Knight Elect

## SHARE CELEBRATES 7<sup>th</sup> ANNIVERSARY – On May 31<sup>st</sup>,

the “Self Help and Resource Exchange (SHARE)” of the Washington Capital Area celebrated its 7<sup>th</sup> anniversary of operation in Frederick. SHARE is a not-for-profit, private organization that builds and strengthens community

through volunteer service. SHARE offers savings on food and there are no income requirements. One SHARE unit costs \$15.50 in cash plus two hours of volunteer community service. This service can be any type of unpaid assistance given to neighbors, organizations, etc. It may also be done at the SHARE site.

Bishop McNamara Council No. 1622 sponsors a monthly "SHARE" food co-operative distribution site. The site, located at 300 E. Patrick Street (the old McHenry Auto Repair building), located southeast corner of the junction of E. Patrick Street and East Street in Frederick, is open from 9:00 am to 10:00 am, on the morning of 4th Saturday of each month. Volunteers start packaging food at 8:30 am. During the May 31st SHARE distribution, volunteers and SHARE participants were treated to donuts, cake, coffee, etc. in celebration of the event. Upcoming SHARE 2003 Dates: Jul 26, Aug 23, Sep 27 and Oct 25.

**PREAKNESS USHERING A BIG SUCCESS** - We had 21 participants for our annual ushering in support of this years Preakness on May 19th. The Preakness bus picked us up at Prospect Hall and the trip in was uneventful. Although the Lions Club got the Gold Section doors we've always worked in the past, we actually were placed in a better section with a clear view of the entire track, the Grand Stands at the top rear of green section. We told the organizers that we would prefer to remain there next year. Unfortunately, the ride home was the longest I can remember (7pm to 9pm). Bus parking has been moved into the Pimlico grounds. It took us 30 minutes to reach the exit gate and another 30 minutes to get through the near-Pimlico traffic jam. Since we ate lunch at 11:30, everyone was starving on the bus. I think a picnic dinner on the bus is a MUST for next year. Since we earn \$60 per person, we need to lay out a MEMORABLE spread for those fine folks who put in a very long day on their feet. As has been the tradition for many years, we passed the hat for a tip to the driver. Next year, the Council will budget for this so that we're not stiffing our volunteers. Many thanks to the Concannons and Fosses who made a significant addition to our numbers by joining us and by bringing friends. Having enough participants (20 minimum?) to get a bus from Frederick at 7:30am, vice leaving at 6:00am to drive by car to Baltimore, was a vast improvement. Last but not least, a big thanks goes to Brother Bill Kinsella for all the upfront planning work. Well-done Bill.



## SECOND ANNUAL GOLF OUTING – The Council



held its "Second Annual Knights of Columbus Golf Outing to benefit Catholic Education in Frederick County" on Monday, June 16,

2003 at the Hollow Creek Country Club in Middletown, MD. Over sixty-four (64) golfers turned out, the weather was excellent (for a change, NO RAIN), and all present seemed to have a great time. Although the final tally is not in at this newsletter printing, it's considerably more than last year. We want to thank those who played as well our numerous sponsors for their generosity. A BIG well done once again to John Fox and his team for pulling the event together and a particular thanks to the Hollow Creek staff for making this years outing go off without a hitch. ALL profits from the event will go to various Catholic Schools in Frederick County.



## KNIGHTS PAINT SJPH CAFETERIA & DINING ROOMS

**ROOMS** - As a token of our appreciation to St. Johns at Prospect Hall for the free and very cooperative use of their facilities for our Lenten Fish Fries, several members put in

considerable hours sanding, scrubbing and patching the ceilings and walls of the school's kitchen and main dining room. Actual painting officially began on Sunday June 22. The team was lead by Brothers Dave Satterfield, Mike Czarnecki, and Larry Lindner. Many thanks to those Brother Knights who turned out to assist in this effort.

**BINGO WORKERS NEEDED** - 2 men are needed each Saturday night to work the Bingo at Prospect Hall. This means you only work once every 3 months. This raises funds for our Fr. Michael J. McGivney Memorial Scholarship endowment for Catholic education, our building fund and general charities fund. Please contact Dave Satterfield at (redacted). See bingo worker's webpage at <http://www.fred.net/satterf/kc1622/bingo.htm>.

## UPCOMING DEGREE EXEMPLIFICATIONS

**Remember, always be prepared to recruit your new Brother Knight by carrying a Form 100 with you.**

Please see below for future Degree dates and upcoming Membership/Recruitment Drives for Council 1622 Contact Membership Director, Bill Kinsella, PGK, FN at (redacted)

for more information.

### Upcoming Degree Dates

August 4, 2003	7:30 PM	SJPH - Library	1st Degree
September 9, 2003	8:00 PM	SJPH - Gym	2nd Degree
October 6, 2003	7:30 PM	SJPH - Library	1st Degree
December 1, 2003	7:30 PM	SJPH - Library	1st Degree
January 13, 2004	8:00 PM	SJPH - Gym	2nd Degree
February 2, 2004	7:30 PM	SJPH - Library	1st Degree
April 5, 2004	7:30 PM	SJPH - Library	1st Degree
April 20, 2004	8:00 PM	SJPH - Gym	2nd Degree
June 7, 2004	7:30 PM	SJPH - Library	1st Degree

### Upcoming Membership/Recruitment Drives

	All	St. John's/
October 18, 2003	Masses	St. Katherine Drexel
	All	St. John's/
October 19, 2003	Masses	St. Katherine Drexel
	All	St. John's/
March 27, 2004	Masses	St. Katherine Drexel
	All	St. John's/
March 28, 2004	Masses	St. Katherine Drexel

**COUNCIL ACTIVITIES & CONTACTS:** Your Council Programs Director this year is DGK Mike Czarnecki and the following is a list of just a few of the activities we have for you to get involved in:

Church Activities Director – Dave Satterfield

RSVP – Financial Secretary

Round Table – St. John the Evangelist: Larry Lindner  
St. Joseph: Gene McCarthy  
St. Katherine Drexel: Tom Gargan

Pro Life – David and Janet Zakrzewski

Memorial Mass – Dave Satterfield

Vocations - Mike Czarnecki

Community Activities Director – Eric Phillips

Bingo – Dave Satterfield

Bingo at St. John's Fair – Bernie Litchfield Jr.

Scholarship Funds – Dick O'Connor

Mentally Handicapped/Tootsie Roll Drive –

Pat Curley /Tim Corbett

SHARE – Jim Dowell

Citizen of Year - Eric Phillips

Police Officer, Firefighter & EMT of the year – Pat Sullivan

Senior Citizens & Visitation Academy Support – Ladies

Auxiliary

Council Director – SK Dave Mortenson

Knight of Month and Year – GK and DGK

Car Raffle – Dave Mortenson

Columbus Day Parade – Joel Tootill

Flag Day Celebration – Bernie Litchfield Sr.

Fish Fry – Eric Phillips, Dave Satterfield & Rod Voisine

Father/Son Pancake Breakfast – TBD

Preakness – Bill Kinsella, Sr. & Tom Defibaugh

Christmas Party 2002 – Dave Satterfield

Newsletter – Allen Byrne

Blood Drive - Rich Fairley

Phone Tree – Dave Satterfield

1st degree – Bill Kinsella Team Leader

2nd Degree – Bill Kinsella Council 1622 coordinator

Webpage – Dave Satterfield & John Fox

Message Recording – Dave Satterfield

Golf Tournament - John Fox

Family Activities Director – TBD

Family Picnic – Bernie Litchfield Jr. & family

Family of the Month and Year – Dave Shumway

Spring Social – Rich Fairley / Joel Tootill

Youth Activities Director – TBD

Keep Christ in Christmas 2002– Julius Pellegrino

Foul Shooting – Jeff Balistrere

Soccer Shoot Out – Rich Fairley

Alter Server Recognition – Mike Czarnecki and Fr. Leo

Christmas Basketball Tournament – Rich Fairley and Jeff Balistrere

Columbian Squires - Wayne Young

**SUPPORTING OUR PRIESTS** - The Advertisement below was placed on in the Frederick Post on May 20, 2002 by Bishop McNamara Council - please show our priests we care:



“Every Vocation will face challenges. Now is such a moment for the priesthood. At a time when betrayal by a few has inflicted deep suffering with little solace, our compassion goes to victims and their families. And we stand with the vast majority of priests who serve with generosity, dignity, and honor.

To those who have remained faithful,

We say - **You still have our faith.**

Bishop McNamara Council #1622,  
Knights of Columbus”

## MEMBERSHIP

The Grand Knight and Financial Secretary are concerned that several members still have not paid their current dues. As a reminder to the membership, if a member ever experiences financial hardship or personal problems that



prohibit him from paying his dues, don't hesitate to contact the FS or GK for assistance in working through this period. The GK has the discretion to waive dues under certain extenuating circumstances. However, if a member feels he can just withdraw from the order by not paying his dues, that creates a problem. Most members are unaware of what goes on behind the scenes. For instance:

- Supreme Council has specified the procedures we as a Council must follow before a member can be suspended for non-payment of dues. The Council must continue to pay the State and Supreme Councils a per capita amount until such time as the member either pays his dues or is suspended. (This situation drains Council resources from other Charitable works.)
- The procedures for suspension include, in addition to sending out the courtesy reminder notice, a second notice followed by a "Knight Alert" letter followed by a Form 1845 (Notice of Intent to Suspend). Personal contact must be made by the GK, FS or a Trustee of the Council before the State or Supreme will allow a suspension.
- Upon receipt of the Form 1845, the District Deputy, State Deputy and the Supreme Knights Office will call the member.

As you can see, a lot is involved in leaving the Knights. When you were approached to join the Knights, something appealed to you that caused you to make the decision to fill out that Form 100 and take your first step to Knighthood, the 1<sup>st</sup> Degree. If something has caused you to have second thoughts, please contact either the GK or the member who brought you to the Order and express your concerns. We want you to stay with us as a Brother Knight. However, if you are resigned to leaving the Knights, consider giving yourself time to reconsider by applying for a "withdrawal card" which will allow you to join any Council at anytime in the future with no penalty or back dues.

## LADIES AUXILIARY FORMATION



Our donation to the Frederick Food Bank from funds raised by Our Now Famous Brownie Sundaes will be approximately \$80. Again, thanks to all who supported this effort. Even though Spring has come and is almost gone, we are still waiting for some drier weather to get back into the garden at the Visitation Academy to do some

sprucing up after our Autumn effort. At our final meeting in June some exciting ideas were put forth for next year. We are always open to new ideas and encourage the ladies to join us next year. Our next meeting will be at 7 p.m., Tuesday, Sept. 2 in the library of St. John at Prospect Hall. Keep in mind that regular membership is open to women who are relatives (wives, mothers, daughters, sisters, and mother-in-laws) of all

members in good standing of any Council in the Knights of Columbus. Gentlemen, please ask your wife if she would like to join us. Ladies who are interested in joining or helping in the auxiliary please contact Dianna Tootill, (redacted) or Janet Zakrzewski, (redacted).

## *Dianna Tootill/President*

### COLUMBIAN SQUIRES

NEWS FLASH!! "Bishop McNamara Council's Columbian Squires Circle has been approved for reinstatement." What is the Columbian Squires?? They are the youth arm of the Knights of Columbus. The Squires were founded by Brother Barnabas McDonald of the Christian Brothers in 1925 in the United States. The first Canadian Circle was established in 1926. The Columbian Squires develop young men as Catholic leaders and to provide learning and social programs. The squires are encouraged to participate in family, church and community service activities just like the Knights.

Presently there are over 4,500 circles with a membership of over 300,000 young Catholic men. The circles are operated by the young men under the direction of the Knights of Columbus. Although, our Circle will operate as the Bishop McNamara Council Squires Circle, it is open to any young men from Districts 3 or 25 if they choose. Counselors will be required by each Council that participates to work as counselors for the young men. Activities for the squires include monthly meetings, field trips, sports activities and educational opportunities in service work and community participation.

What's needed now are young men to become members. Please contact Squires Counselors Wayne Young (redacted) or Mark Waller (redacted) for further information. Although we weren't able to officially establish the Squires Circle during this past Fraternal Year, Brothers Mark and Wayne are ready to give it the old "full court press" during the 2003/2004 Fraternal Year.

## COUNCIL 1622 NEWS

### Welcome, Goodbye & Congratulations:

**Goodbye** to Brother Tom George who transferred to St. Ignatius of Loyola Council in Urbana. Best of luck Tom with your new Councils and don't hesitate to stop by and visit us on occasion.

**Welcome** to Brother John Martin and wife Joann who recently transferred into Council No. 1622. Great to have you both join our Council family.

**ORDERING NAME TAGS** - If any member wants a pocket nametag, your cost would be \$7.50 each. E-mail or call GK Joel Tootill at (redacted) with your desired name spelling. We typically place an order after each 1st degree. Also, KofC pins are available from the Financial Secretary Jim Dowell.

## **COUNCIL STORE**

The Council Store is up and running and our second shipment has been received. Anyone interested in ordering jackets, hats, golf shirts or other K of C items with K of C and/or Bishop McNamara Council No. 1622 logo on them should contact Br. Dave Mortenson at (redacted). As an FYI, the cost of items presently in stock is:

Jackets \$48.00  
Golf Shirts \$25.00  
Sweatshirts \$23.00

## **PRO-LIFE INFORMATION**

National Sanctity of Human Life Day, 2003  
By the President of the United States of America

### A Proclamation

Our nation was built on a promise of life and liberty for all citizens. Guided by a deep respect for human dignity, our Founding Fathers worked to secure these rights for future generations, and today we continue to seek to fulfill their promise in our laws and our society. On National Sanctity of Human Life Day, we reaffirm the value of human life and renew our dedication to ensuring that every American has access to life, liberty, and the pursuit of happiness.

As we seek to improve quality of life, overcome illness, and promote vital medical research, my Administration will continue to honor our country's founding ideals of equal dignity and equal rights for every American. Every child is a priority and a blessing, and believe that all should be welcomed in life and protected by law. My Administration has championed compassionate alternatives to abortion, such as helping women in crisis through maternity group homes, encouraging adoption, promoting abstinence education, and passing laws requiring parental notification and waiting periods for minors.

The Born-Alive Infants Protection Act, which I signed into law in August 2002, is an important contribution to our efforts to care for human life. This important legislation helps protect the most vulnerable members of our society by ensuring that every infant born alive, including one who survives abortion, is considered a person and receives protection under Federal law. It helps achieve the promises of the Declaration of Independence for all, including those without the voice and power to defend their own rights.

Through ethical policies and the compassion of Americans, we will continue to build a culture that respects life. Faith-based and community organizations and individual citizens play a critical role in strengthening our neighborhoods and bringing care and comfort to those in need. By helping fellow citizens, these groups recognize the dignity of every human being and the possibilities of every life; and their important efforts are helping to build a more just and generous Nation. By working together to protect the weak, the imperfect, and the unwanted, we affirm a culture of hope and help ensure a brighter future for all.

NOW, THEREFORE, I, GEORGE W. BUSH, President of the United States of America, by virtue of the authority vested in me by the Constitution and laws of the United States, do hereby proclaim Sunday, January 19, 2003, as National Sanctity of Human Life Day. As we reflect upon the sanctity of human life, I call upon all Americans to recognize this day with appropriate ceremonies in our homes and places of worship, to rededicate ourselves to compassionate service, and to reaffirm our commitment to respecting the life and dignity of every human being.

IN WITNESS WHEREOF, I have hereunto set my hand this fourteenth day of January, in the year of our Lord two thousand three, and of the Independence of the United States of America the two hundred and twenty-seventh.

GEORGE W. BUSH

## **COUNCIL & ASSEMBLY PRAYERS**



(redacted).

(redacted)

Please pray for SK Roger Linde's (PFN Bishop McNamara Assembly # 0384) wife Joan passed away May 8th, 2003 of Cancer. Please keep Joan, Roger, and their family in your prayers.

Please keep in your prayers, all those of our Council family who may be either sick or in distress. Also, please keep in your prayers those young men and women serving our Country not only in Iraq and Afghanistan but throughout the world, that they may come home safely to their families.

(redacted)

## **MD State 3<sup>rd</sup> DISTRICT**

From Your District Deputy:



Whew, where did this year go? My friends, we are in the final month of this Columbian year. Boy what a Year. A new Council, St Peter the Apostle, the District came in at over 380% in Membership, and close to 200% in Insurance, my Thanks to ALL the recruiters in District 3 and our Fraternal Benefits Advisors.

My heartfelt thanks to ALL the retiring Grand Knights, each and every one of you contributed greatly this year, not only to your Councils, but your community and your District. For this I thank you!! I also would be very remiss if I did not thank your families for their perseverance, for without their support, we could not do the work of our Order!!

What a Convention! For those of you that missed it; Friday night Mass with Cardinal McCarrick, Over 100 registered Knights and guests, the largest crowd in over 7 years. All three sessions went rapidly. And District 3 came home champions again, and personally, I think we had the best hospitality room going. Many Awards were earned by councils throughout the State; but whether your council was recognized at the convention with an award or not, every Council in District 3 offers outstanding and strong programs and you should not be disappointed. Some Outstanding Awards earned in District 3 are: Two of the five 1<sup>st</sup> Degree Speaking Parts in the State were earned in District 3. St. Ignatius of Loyola Council's own Grand Knight, John Przybocki for the Ceremonial Grand Knight and Tony Di Ieso for the Ceremonial Warden. And they also brought home 3<sup>rd</sup> Place overall in the State as a 1<sup>st</sup> Degree Team. St. Ignatius took 1<sup>st</sup> Place for Insurance in Division "C", and 3<sup>rd</sup> Place for Membership in Division "C". St. Michael's took 2<sup>nd</sup> Place in Division "B" for membership. Both of these divisions are extremely tough divisions to win awards in. In addition, St. Ignatius won 2<sup>nd</sup> Place for a Community Project in Division "C" and St. Michael's took 1<sup>st</sup> Place in the Lecturers Award for Division "B" and also won OVERALL Best Youth Community Service Project Award. Congratulations on you achievements.

On Saturday night, May 10<sup>th</sup> we held the very first District 3 Shrimp Feast and Silent Auction, the proceeds will benefit our Worthy State Treasurer Ed Haynes when he becomes our State Deputy. I am happy to report that DISTRICT 3 as a group was able to donate \$2719.68 to Ed's War Chest. I want to thank all that attended, for without you we would have nothing – THANK YOU ALL! My sincere thanks, to Vince & Lisa Naples, Grand Knight and 1<sup>st</sup> Lady of St. Michael's of Poplar Springs as well as Ashley, Caitlin, and Deborah, our Host Council. All Councils in District 3

contributed to the ticket sales and to the silent auction – Thank you gentlemen and ladies. A real special Thank You to the St. Michael's Council Set-up crew and Kitchen Staff, they include: Steve and Janis Mulligan; Steve and Gemma Miller; Harry Muyleart and Paula; Gary and Betty Burrier; Dave Frischkorn; Ken and Clair McCleaf; John and Jenny Lackay; Mike & Janette Rowe; Tom and Jan Theis; and Paul and Liz Fogelman; Vince and Lisa Naples, as well as Ashley, Caitlin, and Deborah. With Honorable Mentions, going to Steve & Brian Adamczyk, for their assistance and Ed & Lisa Haynes, for ALL you both did – Thank you very much!. Also to everyone who stayed and helped move tables and clean up.

To Everyone in District 3 - You are the ones that make District No. 3 – Number ONE in my book!! GREAT YEAR – THANK YOU EVERYONE!!

My brothers, this year the Supreme convention will be held in Washington, DC, this is very close for us in proximity, and the Maryland State Council is asking for help at the Convention this year. For those interested. The Convention dates are August 2<sup>nd</sup> through August 6<sup>th</sup>. It will be held at the Hilton Hotel in downtown DC. Help is needed in Transportation, both at the Airport at a desk and as a driver of the Religious that will be arriving. Help is also needed at the hotel, with registration and at the concierge area. If interested please contact Maryland State Treasure Ed Haynes at (redacted). This would be a Great opportunity to see a Supreme Convention up close and personal. Please consider this very worthwhile cause.

July is here and so is a new Columbian year. I congratulate all of the councils in District 3 on the completion of your elections, and the five (5) newly elected Grand Knights and your teams. I look forward to a fun and exciting year in Charity, Unity and Fraternity. By the time you read this newsletter, your newly elected Grand Knight will have just returned for Grand Knights College, held at Mount Saint Mary's this year again, and he is full of information and anxious to get started.

This is the time of year for preparation, planning and executing of your councils programs for this Columbian year. Please try to make a meeting early in the year and assist your Grand Knight in his programs, **because it is only, with your assistance** that the Knights of Columbus can continue to grow each year. Your councils executive committee has already planned many programs; however, they can always use a new suggestion or an offer to help.

I want to thank our re-elected State Deputy, Richard L. Sherbert, Jr. for his trust and faith in me. And allowing me the opportunity to again serve the State Council as well as the Councils of District 3.

And with that, I ask each and every Knight to continually re-new his pledge:

**“In Solidarity with our Bishops and Priests”.**

Please Pray the Rosary! And remember, **We are FIRST, CHARITY!**

Fraternally,  
**Gary R. Armbruster**  
(redacted)

### **Around the District and Around the State:**

#### **DEGREE Dates to Remember:**

Monday, June 2, 2003	1 <sup>st</sup> Degree hosted by Bishop McNamara Council – Frederick 7:30 P.M
Monday, July 7, 2003	1 <sup>st</sup> Degree hosted by St. Ignatius of Loyola Council – Ijamsville 7:30 P.M.
Tuesday, June 12, 2003	2 <sup>nd</sup> Degree hosted by St. Ignatius of Loyola Council – Ijamsville 8:00 P.M

For ALL Degree's please call or email the Grand Knight, hosting that Degree at least a few days ahead of time to and let him know you have candidates. For 3<sup>rd</sup> Degrees, call or email the District Deputy. Please Copy me on this correspondence. And, please have your candidates at the Degree 30 Minutes prior to the Degree time.

**Grand Knights College** – Mount Saint Mary's Weekend of June 27<sup>th</sup>, 28<sup>th</sup> & 29<sup>th</sup>

#### **Upcoming Council Installations:**

**Council 1622:** Monday, July 21, 2003

**Council 10525: Saturday, July 12, 2003 immediately following the 6:00 Mass.**

**Council 11715: Yet To Be Determined**

**Council 11815: Yet To Be Determined**

**Council 13290: Yet To Be Determined**

#### **Programs and dates to remember:**

**August 2<sup>nd</sup> – 6<sup>th</sup>, 2003 Supreme Convention** Hilton Hotel, Washington DC.  
**HELP IS NEEDED!**  
\*\*

**Aug. 25<sup>th</sup> – Sept. 5<sup>th</sup>, 2003 State Trip,** An Alaska Cruise/Tour 11 Night/12 Day Holland America Cruise and Land Tour. From \$3188 Per Person

**Sept. 29<sup>th</sup> – Oct 3<sup>rd</sup>, 2003 State Trip** Rocking Horse Resort - **DUDE RANCH** – only \$548.00 per person

For more information on the State Trips call me or call Richard C. Bumsted, Past State Deputy at (redacted). Or visit the State Web site at: (redacted)

**The State trips support the States Scholarship Programs.**



**Saint Elizabeth Ann Seton Chapter of Grand Knights,**

**Serving Western Maryland Councils**

President Bob Jack, PGK, FDD, PFN.

Webpage: <http://www.fred.net/satterf/kcsetonchapter>

Dear Brother Knights,

The Saint Elizabeth Ann SETON Chapter of Grand Knights has begun the 2003-2004 fraternal year. The newly elected officers are: President Bob Jack, Vice president William Kinsella, Secretary Joe Berdini, Treasurer Richard Tymoch, Marshall Nick Gabriel, and Activity Director Dino Scaletti. Congratulations to new Chapter Officers.

The first event for the year will be the installation on Sunday July 27<sup>th</sup> at the SETON Basilica in Emmitsburg. This will start at 3:00 PM and followed by a reception at the Cozy Restaurant in Thurmont. The cost is \$15 per person and reservations can be made by contacting Bill Kinsella @ (redacted). The August meeting will be held on the 26<sup>th</sup> at St. John's Prospect Hall and will be highlighted by the Chapter's annual First Degree.

All Chapter meetings except for July and December are held on the fourth Tuesday of the month and begin at 8:00 PM. The remaining meeting schedule is:

September 23<sup>rd</sup> Council 11975, Thurmont  
October 28<sup>th</sup> Council 13290, Libertytown  
Nov 25<sup>th</sup> Council 11703, Middletown  
Dec 13<sup>th</sup> Frederick Dinner Theatre (Saturday)

January 27<sup>th</sup> Council 11715, Brunswick  
 February 24<sup>th</sup> Council 1965, Emmitsburg  
 March 23<sup>rd</sup> Council 11631, Taneytown  
 April 27<sup>th</sup> Council 1442, Frostburg  
 May 25<sup>th</sup> Council 12255, Walkersville  
 June 22<sup>nd</sup> Council 11815, Urbana

**Vivat Jesus**

**Bob Jack/President**

## COUNCIL & ASSEMBLY BIRTHDATES:

Bishop McNamara Council and Assembly wish the following Brothers and Sir Knights celebrating a birthday during July through August a very happy birthday. For any of you that we might have missed, our apologies, we also wish you a happy birthday and ask that you contact GK Dave Zakrzwski at (redacted) so he can update your personal information.

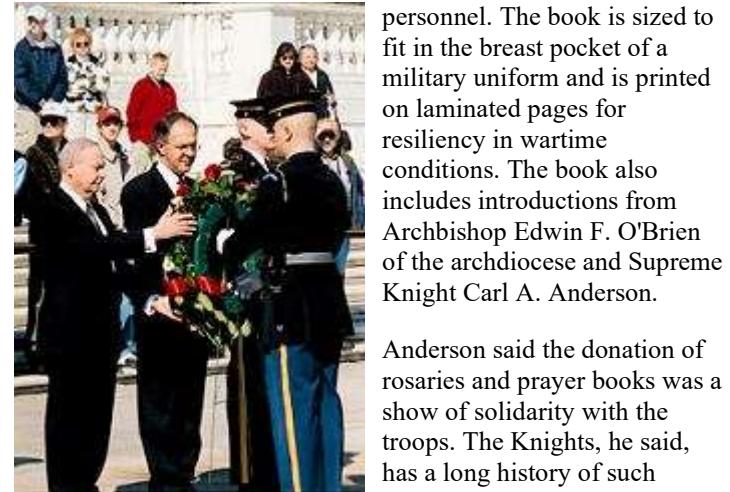
Mr. Daniel B. Schultz	7/2
SK James (Jim) E. Schrader ,FC	7/3
SK Conrad G. Celestial, Jr.	7/3
Mr. Lawrence J. Lindner, Jr.	7/3
SK Michael Pasquarette	7/4
SK Richard I. Putney ,PGK	7/4
Mr. Anthony J. Giangrande	7/7
SK Kyle T. Ingles	7/7
Mr. Alfred A. Marinelli, Jr.	7/8
SK Rev. Paul M. Saltysiak	7/9
Mr. Lawrence H. Dallas	7/10
SK Paul A. Fiumara	7/10
Mr. Robert J. Smith	7/10
SK Raymond F. Gafney	7/11
SK Richard E. Owens ,PGK	7/11
SK David C. Finn	7/15
SK Clifford O. Morris	7/16
SK Joseph L. Brashears ,PGK	7/20
Mr. Francis P. McCloskey	7/22
Mrs. Ernest E. Musser, Sr.	7/22
Mr. Robert J. Brown	7/22
Mr. Colin M. Kennedy	7/22
SK Michael J. Smith, Jr.	7/23
Mr. Kenneth R. Morrow	7/27
Mr. Lawrence O'Hara	7/28
Rev. Robert J. Jaskot	7/28
SK Ignatius "Nick" Gabriel	7/29
Mr. Robert P. Sheehan	7/30
Mr. Sean P. Gallagher	7/30
Mr. Brett C. Koester	8/1
Rev. Rafael A. Murillo	8/2
SK William J. Mohan	8/4
Mr. James B. Harris	8/4
SK Charles Sappington	8/5
SK Daniel L. Eppley	8/5
SK Rev. Marvin S. Archuleta	8/7
SK Clarence M. Buchheimer, Jr.	8/7

Mr. Bernard A. Litchfield, Jr.	8/7
SK Jamie R. Workman	8/7
SK Frank DeMauro	8/9
SK James D. Gibson	8/10
SK Bernard A. Litchfield, Sr. ,FM, PFN, PGK	8/12
Mrs. Joe W. Smith	8/12
Mr. Lewis A. Dominick III	8/13
SK Rev. Joseph G. Stankavage	8/14
SK Melvin H. Zimmerman ,PGK	8/15
Mr. Clyde A. Dinsmore	8/15
Mr. Christopher M. Siedor	8/19
SK William F. Joyner	8/20
Mr. Charles A. Roper	8/22
SK James L. Smothers	8/25
SK Michael D. Dalzell	8/26
SK W. Jerome Offutt ,PGK	8/27
SK Francis R. Edwards	8/27
SK Paul R. Zambito	8/27
SK Rev. Thomas J. Mullelly	8/27
SK Robert A. Seidel, Sr.	8/28
SK Aaron M. Tootill	8/28
SK Christopher Goodwin	8/28
SK Raymond R. Peterson	8/31

## THE SUPREME COUNCILS CORNER:

### Knights Send Rosaries, Prayer Books to Troops

**New Haven** — Working with the Archdiocese for the Military Services, USA, the Knights of Columbus has donated 10,000 rosaries to troops serving in Iraq. The Knights is also printing 100,000 copies of a book of Catholic prayers for military



personnel. The book is sized to fit in the breast pocket of a military uniform and is printed on laminated pages for resiliency in wartime conditions. The book also includes introductions from Archbishop Edwin F. O'Brien of the archdiocese and Supreme Knight Carl A. Anderson.

Anderson said the donation of rosaries and prayer books was a show of solidarity with the troops. The Knights, he said, has a long history of such support, stretching back to World War I when the organization operated rest and recreation centers for troops in Europe under the banner, "Everybody Welcome. Everything Free."

"The Knights of Columbus joins others the world over in praying for a peace," Anderson said. "We also pray for the swift and safe return of our troops who are laying down their lives for others in acts of charity and service."

The Knights has received reports of several dozen members called to active duty since early February. U.S. Marine Major Jay Aubin, who was killed in a helicopter crash in Kuwait on March 21, was a member of the Knights in Florida at the time of his death.

## **Knights of Columbus Leader Calls Abortion 'A Stain on Our Nation'**

**"30 years after Roe v. Wade, abortion is a choice 'no society should tolerate.'"**

New Haven — The following statement was issued by Knights of Columbus Supreme Knight Carl Anderson, regarding the 30th year of the Supreme Court's Roe v. Wade abortion decision:

"This year, on Jan. 22, we note with great sadness, but greater determination, the 30th year of legalized abortion on demand in the United States.

"For 30 years, abortion has been a stain on our nation; a deep wound in our nation's soul. Abortion is the negation of our nation's commitment to human rights and the equal dignity of every individual. It is a tragedy that sets women against their own children. This is a choice no woman should ever have to make. This is a choice no society should tolerate.

"Our society can, and must, do better to address the needs of women, rather than leaving them and their children to the violence of abortion. Young people, especially, understand this. Abortion holds less and less appeal for the generation raised under Roe v. Wade. More and more young people identify themselves as pro-life and they are renewing the ranks of the pro-life movement. The abortion rate is at its lowest since the decision was first handed down, due to the decline in abortion among younger women. Young people who grew up under Roe v. Wade have seen the damage wrought by abortion and they demand better."

"As we note this 30th year of abortion on demand, we are confident of the day when we will instead celebrate its end, when the law will no longer protect the violence of abortion, but will instead protect the lives and dignity of both women and their unborn children."

With more than 1.6 million members throughout North America and elsewhere, the Knights is the world's largest Catholic family fraternal service organization. In 2001 members reported raising and contributing to charity a record \$125 million and volunteering a record 58.9 million hours of service. Included in that figure is approximately \$3.8 million raised and distributed to pro-life groups.

## **Fr. Michael J. McGivney Guild**



Father McGivney's Charity Balanced the Human and the Divine *by Father Gabriel B. O'Donnell, OP, Guild Director*

To habitually anticipate the needs of others is a sign of true Christian charity. To spend one's life alleviating the sufferings of others and bringing joy to one's neighbor witnesses to the reality of Christ's love in one's mind and heart. This is the pattern of service and ministry we discover in Father McGivney as we plot the events of his daily life.

Father McGivney seems never to have failed in his interest and concern for others, even at the expense of his own health and well being. We can only rejoice in the example he provides: united to Christ in the Mass, prayer and sacrifice yet never removed from the realities of life which so preoccupied the members of his flock.

There was in Father McGivney a balance between the human and divine. His ability to mourn with those in sorrow and rejoice with those in need of joy and encouragement typified his priestly disposition. Every one of us, cleric or lay, married or single, need to achieve such a balance, an integration, in our own lives.

God hears our prayers for help and he listens to the powerful intercession of his friends, the saints. Let us learn to invoke the intercession of his holy, humble and very human parish priest for our conversion and growth in the spiritual life.

All Brother Knights are constantly reminded that Charity is the first principle of our order. And, as such we should be mindful of what Father McGivney means to us as our Founder and for all of the good work he accomplished for the Church and poor over a century ago.

The Knights of Columbus has established a Guild to advance the cause for canonization of their founder, Father Michael McGivney. The Guild gathers evidence on Father McGivney's life and character, collects information about favors people have received as the result of Father McGivney's intercession, promotes Father McGivney's cause for canonization, and offers spiritual benefits to its members.

As members of the guild you receive a prayer card, a relic, and a monthly newsletter on the process of advancing the cause for canonization of our founder. You can also post a petition for prayers through the intercession of Father McGivney or report a favor received through the intercession of Father McGivney.

Registration is free – you can pick up a registration form at any Council Meeting, clip the coupon from a recent issue of the Columbia magazine or register on line at

Father McGivney Guild Chairman  
**PGK Thomas R. Defibaugh PFN**

**FOURTH DEGREE ASSEMBLY NEWS**  
**BISHOP MCNAMARA ASSEMBLY No. 384**



Faithful Navigator – William Kinsella Sr.  
PGK  
**Website:**  
<http://www.fred.net/satterf/kcasy384>

**Faithful Navigator's Compass Points – I**

want to thank you for electing me your Faithful Navigator for the fraternal year 2003-2004. Congratulations to the incoming officers. They are: Faithful Friar SK Father Leo Tittler, Faithful Captain SK Dave Richards SK PGK FDD PCP, Faithful Pilot SK Dick Tymoch PGK, Faithful Scribe SK Joel Tootill PGK, Faithful Admiral SK Gregory Loss PGK DD PCP, Faithful Purser SK Patrick Sullivan Sr. PGK FDD, Faithful Comptroller SK Jim Schrader, Inner Sentinel SK Dave Zakrzewski GK, Outer Sentinel SK Matthew Meadows, Trustee 3 Year SK Wayne Landry PGK PFN, Trustee 2 year SK Dick O'Connor PGK PFN, Trustee 1 year SK Patrick Sullivan 1 year PGK PFN, and Color Corps Commander SK Bob Jack PGK PFN FDD. We will be working together to provide the Assembly an outstanding year.

Greg, thank you for the good job you did in leading the Assembly last fraternal year. I know you are looking forward to not having two major responsibilities in the coming year. **Enjoy all your free time.**

We are in the process of establishing dates for the installation of our assembly officers. I will let you know when the date, place and time are finalized. I hope many Sir Knights and their wives will attend.

To assist in the Assembly communication I have established an Assembly e-mail list. I have transmitted several e-mails recently and I am sure some of you have not received the message. If you have e-mail address and have not received the messages please contact me at (redacted).

As we start the new year you should plan on attending assembly meetings and activities. The first meeting this year will be held on Wednesday August 6<sup>th</sup> at St. John's Prospect Hall Library. All meetings are held on the first Wednesday of the month and start at 8:00 PM. See you then.

Fraternally, William Kinsella Sr. FN

**The Admiral's Diary - Gregory E. Loss, PFN, FA**

As I move from being your Faithful Navigator to becoming your Faithful Admiral, I am taking this opportunity to sincerely thank and congratulate my outgoing officers for the great job they did, especially our Faithful Captain who was always there for the Assembly. Thank you Bill, for such a great job. It was with great pleasure that I designated PFN and FM Bernie Litchfield the Assembly's Honoree of this Fraternal Year. Thanks to all for all the help you have been to me in getting on board for this past year!

As we begin a new Columbian year with new leadership, I would like to see us have a great year with some new activities. We need to find a good patriotic project and do a real job of it. Anyone who has an idea for such a project please let either your Faithful Navigator Bill Kinsella or myself know.

As I explained last year in a letter to each Sir Knight, we are a very old Assembly and as a result we have many Sir Knights who have earned the coveted Honorary Life Status in the organization. We are indeed honored to have so many, but like with all good things, there is a down side. Our income declines even though our expenses continue to grow. Through our first Christmas 50/50, we were able to close this year with a more solid financial base than in years past. Again, I thank each of you for your support. This year we are looking for additional fundraisers for the year and would like to hear from anyone who has suggestions and a willingness to chair the activity.

Of critical importance, I also owe a big thank you to my bride and best buddy Carol. For without her continued support, her lonely nights, and many social affairs, I could not have served effectively as your Faithful Navigator. Thanks Hon.

Sir Knights, Carol and I thank you for your past support and look forward to a more "relaxed" position as your Faithful Admiral. We invite you to continue your support of the Assembly.

Remember to pray the rosary for our President, our troops and their families, our leaders, our country and to end abortion. God bless.

"In solidarity with our Priests and Bishops", I am

Fraternally yours,  
Gregory E. Loss, PFN  
Faithful Admiral

## FLAG DAY CELEBRATIONS

### House Passes Constitutional Amendment to Protect the Flag

The American flag is one of the most sacred symbols of our government. The flag represents freedom, democracy, and all of the things that we hold most dear about our country. Last week, in the days leading up to Flag Day on June 14, the U.S. House of Representatives approved a constitutional amendment to protect the American flag from desecration.

Because I believe that flag burning and other acts of desecration are forms of expression that should not be protected by the First Amendment, I voted in favor of this constitutional amendment. The amendment, which was supported by more than two thirds of the House, was approved by a vote of 300-125.

The text of the proposed constitutional amendment is: "The Congress shall have the power to prohibit the physical desecration of the flag of the United States." For ratification, the constitutional amendment must be approved by a two-thirds majority in the House, by a two-thirds majority in the Senate, and by three-fourths of state legislatures.

This is not the first time Congress has taken steps to protect and preserve the U.S. flag. The flag constitutional amendment is a response to a 1990 Supreme Court decision, *U.S. v. Eichman*, in which the Court struck down a 1989 federal statute, the Flag Protection Act, as violating the free speech and expression clause of the First Amendment to the Constitution. Congress passed the Flag Protection Act after a 1989 Supreme Court decision, *Texas v. Johnson*, that struck down a Texas law that also prohibited the desecration of the American flag. Constitutional amendments to protect the flag have been debated by every Congress since these court decisions, but have never met all of the requirements for ratification.

Over the centuries, American men and women have valiantly fought to defend the stars and stripes. From the shores of Tripoli to the city streets of Baghdad, our brave military personnel have honored the freedoms for which our flag stands. It is only fitting to honor their service to the American people and to all citizens who fought to pledge allegiance and revere the flag by protecting this symbol of democracy from physical desecration. A constitutional amendment is the only real measure that can protect Old Glory.

### ON THE LIGHTER SIDE

A golfer is in a competitive match with a friend, who is ahead by a couple of strokes. "Boy, I'd give anything to sink this putt," the golfer mumbles to himself.

Just then, a stranger walks up beside him and whispers,

"Would you be willing to give up one-fourth of your sex life?"

Thinking that the man is crazy and his answer will be meaningless, the golfer also feels that maybe this is a good omen so he says, "Sure," and sinks the putt.

Two holes later, he mumbles to himself again, "Gee, I sure would like to get an eagle on this one." The same stranger is at his side again and whispers, "Would it be worth giving up another fourth of your sex life?"

Shrugging, the golfer replies, "Okay." And he makes an eagle.

On the final hole, the golfer needs another eagle to win. Without waiting for him to say anything, the stranger quickly moves to his side and says, "Would winning this match be worth giving up the rest of your sex life?"

"Definitely," the golfer replies, and he makes the eagle.

As the golfer is walking to the club house, the stranger walks alongside him and says, "I haven't really been fair with you because you don't know who I am. I'm the devil, and from this day forward you will have no sex life."

"Nice to meet you," the golfer replies, "I'm Father O'Malley"

### INSURANCE ADVISORS CORNER

#### JULY: What Happens to Them if You Can't Care For Yourself?

Raising a family is costly. For many of us, there's not much left over for long-term goals ... such as saving for our children's education or for retirement.

Ideally, caring for a sick parent wouldn't have to be part of that equation. Yet as with so many things in life, the reality is quite different. Today, many people start families in their 30s and 40s – while their parents live well into their 70s, 80s and 90s.

If one day you require nursing care, you might have to ask your children for help just when they're ready to send their own sons or daughters off to college. This is, in fact, a common dilemma among middle-aged people today. Experts have even coined term – "the sandwich generation" – to describe those who are squeezed between these conflicting financial obligations.

Knights of Columbus Care – a long-term care insurance plan – is the newest addition to the Knights’ portfolio of insurance plans. It is available to members and their spouses age 40 through 85, subject to underwriting requirements. You have a choice of nursing-home-only coverage, or comprehensive coverage – which also covers at-home and hospice care.

In addition, you choose your daily benefit amount, benefit duration and elimination period. This flexibility allows you to determine both your coverage and the premium you will pay. I can furnish details.

Nursing-home care can cost upwards of \$45,000 per year (*Source: HCIA Inc./Arthur Anderson LLP, The Guide to the Nursing Home Industry, c. 1998.*) That could easily force you to deplete assets or to rely on your family for help.

#### AUGUST: What You Should Know About Mortgage Insurance?

Did you purchase a new house recently? Congratulations! On a more sobering note, this is one of the biggest purchases you’ll ever make – and it probably came with a sizeable mortgage.

There’s no question that such a large obligation should be factored into your life insurance planning. The real question is which type of policy would best meet your needs.

“Mortgage insurance” is actually a form of decreasing term insurance. The face amount decreases as your principal balance decreases. If you die, the balance of your mortgage will be paid off.

You can also purchase individual term insurance with a decreasing benefit, and the K of C offers this type of policy. Your beneficiaries could choose *not to* pay off the mortgage balance, and instead use the death benefit for some other purpose (education, retirement savings, etc.)

Don’t rule out permanent life insurance for mortgage protection. The fact is, many people move frequently during their adult years, often to more expensive housing. Owing a mortgage becomes a permanent obligation that doesn’t diminish – and, in fact, may increase. A permanent policy would be a wise buy in such situations.

Buying a house is a hectic time. I can help make it a little bit less stressful by outlining your mortgage insurance options for you. Call me anytime.

As your field agent, it’s my job to help you to understand the options available to you, and to help you to make informed decisions in your coverage. Just give me a call.

*Norman “Chuck” Teal, FIC (redacted)*

#### ***Advertising Space Available***

Brothers, Advertisers are needed to defray the cost of publishing this newsletter.

RATES: Business Card (3.5" w x 2" h): \$15 per issue, \$40 for 3 issues. Qtr page (3.5" w x 5" h): \$30 per issue, \$80 for 3 issues. 1/2 page (7.5" w x 5" h): \$55 per issue, \$150 for 3 issues. Whole page (7.5" w x 20" h): \$100 per issue, \$275 for 3. Call Joel Tootill at (redacted). Deadline for May/June issue is Tuesday, April 15th.

#### **“HELP WANTED”**

Retired Ladies and Gentlemen of St. John the Evangelist Church. “The Arimatheans”, which is a small group of older retired members of St. John’s who act as Acolytes, Cross Bearers or anything else required in support of funerals liturgies held at St. John’s. If you have 3-4 hours a month to help with this special need at St. John’s please contact either Ann Kelleher at (redacted) or Patrick Alyard at (redacted) for further details.

Newsletter Editor for 2003/2004 Fraternal Year. Position filled. Br. Allen Byrne has accepted the task. Thanks to all applicants for your interest.

Financial Secretary In Training. The FS position is the only one in the Knights of Columbus that is a paid position. The FS receives a “small” salary for his efforts based on the number of members. The applicant for this position will be in training during the 2003/2004 Fraternal Year under SK James Dowell. An understanding of the MS Office suite of software (Word and Excel in particular) applications is desired. Please contact either Jim Dowell at (redacted) or Dave Zakrzewski/DGK at (redacted), if interested.

Council Membership Database Manager. This position has been filled. Thanks to all applicants for your interest.

St. John’s at Prospect Hall Spring Fair – The annual spring fair will be held on May 31 & June 1, 2003. For further details go to:

<http://www.sjrcs.org/fair/SpringFAirmainpage.htm>

## **YOUR KNIGHTS & LADIES IN ACTION**

**“Recruit a New Member Today!”**

