

Knights Knews



July 2018

Insurance Agent's Report

The Pitfalls of Replacing Coverage You

know the old saying, “the grass seems greener on the other side of the fence,” but we all know that it rarely is. The same holds true when it comes to replacing your existing Knights of Columbus life insurance with coverage offered by another company. Perceptions are deceiving. A move to the “greener” grass on the other side of the fence might seem like a good one, but it can leave you with less *green* in your wallet — in some cases, a lot less. That’s why it pays to remember another old adage, “Read the fine print.”

There are many reasons to keep your existing coverage in force, whether that coverage is with the Knights of Columbus or with another company. I’ll focus on the potential pitfalls of replacing coverage here — pitfalls that an agent trying to convince you that the grass actually is greener might neglect to mention.

First, all life insurance contracts contain a *contestability period*, which allows the insurer to contest claims made for a period — typically two years — after the contract is issued. Chances are this is no longer an issue with your current coverage.

Second, it’s unlikely that you can obtain the same amount of coverage, for the same premium, that you were able to obtain with your existing contract. The two factors that determine how much you’ll need to pay for life insurance coverage are age and health. Certainly, you’re older now than you were when you took out your current coverage. There’s no way around that. And you have to ask yourself, has your health changed during that time? Is your blood pressure the same? Your cholesterol? Have you gained weight? All these factors can affect the amount of coverage you’ll get for your premium dollar.

If someone encourages you to replace — or worse, drop — your existing coverage, please call me. I’ll



Grand Knight's Message

Thank you all for allowing me to serve Our Lady of Grace council as its Grand Knight once again. I hope to continue the good work of Mark over the past year. It should be an exciting year as the Supreme council has initiated a new Service program called “Faith in Action”. There are some really good changes and the new program should fit well with the Building the Domestic Church initiative started @ 2 years ago. The council officers and I met mid-June and have come with some good programs and activities. I hope that you will participate fully in the activities planned for the coming year As we begin this new council year we have a new District Deputy Doug Blair, a new District Warden Bob Burgess and a new Insurance Agent, Shane McCarter. I look forward to serving you and working with each of you as we proceed thru the coming year. May God Bless our activities and our council !!!!

The council has a new Insurance agent beginning July 1. Shane Baker, who not only attended the Luau, but volunteered to help serve food during the Luau. He will be present at our July business meeting.

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show you how your existing coverage is working for you and why replacement is rarely in your best interest.



2 – Don Carothers	14- Vincent Spagnola
4- Art Tostaine	18- Eugene Herbert
5- Larry Davis	18- David Flaherty
5- Matt Feringa	22- Frank O’Neil
7- Dennis Kelleher	22- Sigfredo Santiago
11- John Kenny	27- Adrian Siqueira
11- Richard Bourne	30- William McSween
13- Jeff Patterson	31- Ron Gento

Anniversary of Knighthood

7/24/94- John Mazziotti
7/27/99- Miguel Cartagena
7/01/99- David Hebert
7/27/99- Juan Merrero
7/28/05- Travis Herring
7/28/05- Jerome Sicinski
7/18/14- Michael Norton
7/21/15- Steven Drake

The Family Fully Alive



Print Share

THEME – WITNESSING TO THE FAITH

Because families play an indispensable role in the new evangelization, we want to share our faith with other families and those who are far away from God.

Meditation

From Pope Benedict XVI’s Address to the Pontifical Council for the Family

The new evangelization depends largely on the Domestic Church (cf. *ibid.* [Familiaris Consortio], n. 65). In our time, as in times past, the eclipse of God, the spread of ideologies contrary to the family and the degradation of sexual ethics are connected. and just as the eclipse of God and the crisis of the family are linked, so the new evangelization is inseparable from the Christian family. The family is indeed the way of the Church because it is the “human space” of our encounter with Christ. Spouses “not only receive the love of Christ and become a saved community, but they are also called upon to communicate Christ’s love to their brethren, thus becoming a saving community.” The family founded on the sacrament of Marriage is a particular realization of the Church, saved and saving, evangelized and evangelizing community. Just like the Church, it is called to welcome, radiate and show the world the love and presence of Christ. The reception and transmission of divine love are realized in the mutual commitment of the spouses, in generous and responsible procreation, in the care and education of children, work and social relationships, with attention to the needy, in participation in church activities, in commitment to civil society. The Christian family to the extent it succeeds in living love as communion and

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service as a reciprocal gift open to all, as a journey of permanent conversion supported by the grace of God, reflects the splendor of Christ in the world and the beauty of the divine Trinity.

1. How can we as a family better communicate Christ's presence to others in word and action, thereby becoming a "saving community" that shares the love of Christ?
2. Remembering that the "new evangelization" is not new in content but "new in ardor, methods and expression," what are some ways we as a family can evangelize, and what truths might we express?
3. Why is family such an effective voice for addressing important issues?

Scripture Reading - Psalm 148:1-6, 11-13

A song of praise to the Lord

Praise the LORD from the heavens;
praise him in the heights.
Praise him, all you his angels;
give praise, all you his hosts.
Praise him, sun and moon;
praise him, all shining stars.
Praise him, highest heavens,
you waters above the heavens.
Let them all praise the LORD's name;
for he commanded and they were created,
Assigned them their station forever,
set an order that will never change.
Kings of the earth and all peoples,
princes and all who govern on earth;
Young men and women too,
old and young alike.
Let them all praise the LORD's name,
for his name alone is exalted,
His majesty above earth and heaven.

Family Project

Invite a family member, friend or acquaintance to Mass, adoration or a faith-forming event with you. Also, write down ideas for small sacrifices

and offerings on individual pieces of paper. Place these in a small bowl. Every day, have each member of the family randomly select one piece of paper to offer the sacrifice listed for the intentions of a relative or friend. At the end of the month, each family member might send a note to the person for whom they made the offering, telling him or her about their prayers and sacrifices.



Chris & Bishop Noonan- Fr. Emmanuel & the Bishop at the 25th Anniversary of OLOG parish



God – Family - Country

Support these organizations who donated goods to our Luau:

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Ray and Norman at Florida Beer Co. who donated 4 cases of beer for our Luau.



Dancers for Luau



Lucky's Market (Dir. Mike Klenotich) donated 20 lbs of Rice for our Luau.

Council Web Site:

www.Knights13243

New Council email address: for Knights business only

Knights13243@gmail.com

Facebook page: Knights of Columbus 13243 State

web site: floridakofc.org Supreme web site: kofc.org Knights gear:

kofc.org/knightsgear

Our Lady of Grace web site:

ourladyofgracechurch.com



The Crucifix Crew