



In Service to One,
In Service to All

Knights of Columbus

Knightslife-7018

SAINT CLEMENT OF ROME
COUNCIL #7018
(CHARTERED 1977)
343 SOUTH MAIN
ROMEO, MI 48065



Pray the Rosary
for Peace

October/November 2011

COUNCIL OFFICERS

GRAND KNIGHT	Mitch Lenczewski	752-3381	WARDEN	Steve Betka	784-8612
DEPUTY GK	Jim Smiszek	752-2856	INSIDE GUARD	Mike Lynch	752-9744
CHANCELLOR	Jim Burns	752-1115	OUTSIDE GUARD	Andrew Russell	727-5324
ADVOCATE	Don Smith	703-7977	TRUSTEE (1YR)	Tony Broeren	336-0298
RECORDER	Jim Szewczyk	752-5210	TRUSTEE (2YR)	Mike Tremblay	336-1323
TREASURER	Larry Foltran	781-0711	TRUSTEE (3YR)	Paul Wierbicki	752-1530
FINANCIAL SECRETARY	Brian Conlon	781-2515			
Newsletter Editor	James Szewczyk	752-5210 or EM: jfs5@chrysler.com			

DISTRICT DEPUTY: Jeff Gapczynski

BENEFITS REPRESENTATIVE: James Parker 810-441-4988

COUNCIL #7018 MONTHLY MEETINGS @ 7:00/PM, ON THE 3rd Thursday of each month

Food & Refreshments are always served afterwards.

Come in and get to know your fellow brother Knights!

OFFICERS MEETINGS: All officers meetings are at 7:00 pm on the 2nd Thursday of each month!

Hello Brothers,

Wow, we have been busy. Thanks to all brother knights and their spouses or significant others for the many projects we have been involved with the past few months. Just to highlight a few, Peach Festival was again successful. The Pasta Dinner continues to be a favorite as attendance grows every year.

St. Clement had a Parish Picnic in which we supplied Beer and Wine plus bartenders. The Picnic was a huge success and thanks again to all whom gave their time to this event. Texas Hold em continues to be fruitful; we always need help with this event. We participate in many Right to Life activities and our appreciation goes out to our members whom organize and participate in these events. Our council was #1 in the state last year for Keep Christ in Christmas card sales. Congratulations gentlemen and a big pat on the back to Chairman Jim Smiszek for chairing this fund raiser.

We continue to have many activities planned as the holidays approach us. Chairman Jim Burns reports the Mass for our Deceased Members will be held Wednesday, November 2nd @ 7:00 p.m. at St. Clements. Coffee and Donuts will be served after mass. Spouses of our deceased members are invited. It's a beautiful mass; please plan on attending. Halloween Parking Detail will occur at the end of October. Future Texas Hold Em's are planned along with a Country Breakfast, November 6th. Please mark on your calendar,

December 10th which is our Annual Christmas Party/Ladies Appreciation Night held at the Capital Banquet Center. Our Ladies give a significant amount of time and support to our organization and this event is a small token of our appreciation to them.

I have listed just a small slice of the many activities we have planned for the upcoming months. Please refer to your newsletter and/or website at www.kofc7018.org for a list of upcoming activities. The website displays district activities for the fraternal year and also lists dates of upcoming Texas Hold Em's and Country Breakfasts along with many other activities.

With all the activities we are involved with; sometimes a knight may ponder burn out. However, with all the compliment's and appreciation we receive from individuals and groups we assist; it makes it all worthwhile especially when the thank you comes from a child.

Brothers, Vivat Jesus,

Mitch Lenczewski

Calendar of Events

- October 16 - 18 – Casino Bus Trip, call Don Campbell @ 586-752-3731 for details
- October 20, 7:00 – Council meeting at St. Clement
- October 21-24 – Bishop Schoenherr Assembly Texas Holdem at The River
- October 28 – 31 – Tillson Street Parking, Donations go to vocations.
- October 29 – District Corporate Communion at St. John Vlanney
- November 2, 7:00pm – Memorial Mass in Memory of Deceased K of C Members at St. Clement
- November 6 – Country Breakfast after all Masses
- November 10 – 13 – St. Clement Council Texas Holdem at The River
- November 12, 1:00 – Flag Disposal Ceremony at St. Clement
- November 17, 7:00 – Council meeting at St. Clement
- December 6 – 9 – Bishop Schoenherr Assembly Texas Holdem at The River
- December 7 - 10 – St. Clement Council Texas Holdem at The River
- December 10 – Council Xmas dinner
- December 15, 7:00 – Council meeting at St. Clement
- January 21 – District Free Throws
- January 22 – Country Breakfast after all Masses

Thank You Volunteers!!!

Thanks to all of the Brothers who helped out at the Peach Festival activities and the last Texas Holdem. The money raised helps to fund many of the charities we support. **We Still Need More Volunteers** to work at the upcoming events mentioned below. Contact any council officer to volunteer or come to the next meeting to sign up. We would love to see some new faces! Come out and get to know your fellow Brothers! See the Council website at www.kofc7018.org for details.

UPCOMING ACTIVITIES – Sign up for as many as you can!!!



TILLSON STREET PARKING LOT



For the past few years, St. Clement has opened up its parking lot for those who visit the area and look at the Halloween decorations on Tillson Street. All of the donations from this activity go to the vocations fund.



COUNTRY BREAKFASTS



There are four Country Breakfasts planned in next few months and we can always use help with cooking, serving, and cleaning up the gathering area when the breakfast is over.



TEXAS HOLDEM



Here is where we **really** need your help. It seems like it is always the same brothers who volunteer and some end up having to work several shifts. Please think about spending a few hours with us.



FLAG DISPOSAL CEREMONY AND FREE THROW CONTEST



We have a Flag Disposal Ceremony and Council and District Free Throw Contests and could use some volunteers for these events.

Come to the next Council meeting to find out more details and sign up times for these fun projects! Or call GK Mitch Lenczewski @ 752-3381, DGK Jim Smiszek @ 752-2856, or PGK Tony Nardoizzi @ 524-0904. See the Calendar of Events at the top of this newsletter for the upcoming dates of the events.

PLEASE PRAY FOR THE SPEEDY RECOVERY OF OUR COUNCIL BROTHERS AND FAMILY OF OUR BROTHERS WHO ARE GRIEVING, ILL OR RECOVERING FROM ILLNESS OR SURGERY, ESPECIALLY: Patrick Brennan, Jason and Jeff Gapczynski, Al Masko, Leslie Racz, Patrick Martino, Owen Burns, Annette Griffiee, Sandy Calcaterra, Chris Gamrat, Fr. Steve's brother-in-law, Brian Conlon's sister Sharon McPhee, Don Spanske, Irene Jordan, Greta Rumph, Diane Masko, Jean Smiszek, Dale Jenuwine's son, Dave Kaiser, Dan Russell, Larry Rinke, Dick Agusti, Mitch Jabczenski, Gordon McBride, Lauren DiNio – granddaughter of Dick Podolski, Howard Weiler, and Matt Mets.

News from our Knight of Columbus Benefits Representative – Jim Parker

October, 2011

This month's column is for the baby boomers. Do you know what that is sneaking up on you? Retirement! Ouch. I know. It's hard to believe isn't it? Seems like just yesterday... But it's coming - and coming fast. And that's actually the good news. Let me share with you some tidbits that may be of interest:

"The trend by companies to freeze or end their employee pension plans may have a big impact on baby boomers now on the cusp of retirement.

Boomers with pension plans have counted on monthly retirement checks at the end of their career, but increasing numbers of employers are ending their plans or halting future benefit accruals. Those at greatest risk include boomers in their late 40s and early 50s who are still at least a decade from retirement but too old to save enough to make up the difference in their pension benefits.

An August, 2005 survey by PricewaterhouseCoopers showed that nearly half of companies that expected to change their pension plans in the next year were considering freezing benefits for all employees. More than a third that offered pensions have already pared back these benefits over the last three years.

"This will definitely be a problem for baby boomers," says Karen Friedman at the Pension Rights Center. "You've been at a company under the plan and worked for years with that expectation, and then it's taken away."

November, 2011

In a previous column I wrote specifically to baby boomers regarding the "r" word: retirement. I presented some dire facts regarding the current state of employer-provided pension plans. That was the bad news. The good news - you can do something about it.

Think of retirement as a three legged stool. In order to maintain balance, you need all three legs...or there is a real possibility of a crash!

One leg consists of the benefits the government offers you. **Debate rages about the viability of future benefits, and my best advice is to stay tuned to** the discussion and make sure you are aware of what is planned for those benefits. Any change in future promises should be accounted for when we get to the third leg.

The second leg is your company's pension plan, either defined benefit (such as a traditional pension: you work so many years and the company provides you with so much monthly benefit) or defined contribution (such as the popular 401K plans). Again, some of these plans, particularly traditional, are under stress. Learn how yours works; read the plan description; stay on top of the news coming from the company. On the 401K side, become a good investor. Teach yourself the fundamentals of good diversification and know how much you have and when you will need it.

Finally - the third leg - the one that you can exercise the most control over. The saving you do yourself. Everyone – everyone – needs this third leg. It consists of the money you yourself set aside on a disciplined basis to help in retirement. You don't directly control government benefits and you don't directly manage your company's pension plan. But you do manage your own life.

Establish a retirement plan of your own. Here at the Knights of Columbus, you can open a retirement annuity for as little as \$300. Consistent and disciplined savings placed into that annuity over time can guarantee you an income that you cannot outlive at retirement. That's right – guarantee you an income you cannot outlive. That really will provide you with piece of mind.

As you ponder all the things that may not work out as you proceed toward retirement, think about the one thing you I'm at 1-810-441-4988 or james.parker@kofc.org. Call me – let's talk.

Brothers, besides our **New Council Website**, www.kofc7018.org, please check out our parish websites at www.stclementromeo.com and www.ssjohnandpaul.org

Also take a look at the other Knights of Columbus websites – www.kofc.org and www.mikofc.org

District Deputy's email: j.gapczynski@mikofc.org, Our Grand Knight's email: gk7018@mikofc.org

