



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

November/December 2012

COUNCIL OFFICERS

GRAND KNIGHT	Jim Smiszek	752-2856	WARDEN	John Cassidy	336-9107
DEPUTY GK	Steve Betka	784-8612	INSIDE GUARD	Marcel Van Daele	745-7056
CHANCELLOR	Mitch Lenczewski	752-3381	OUTSIDE GUARD	Andrew Russell	727-5324
ADVOCATE	Don Smith	703-7977	TRUSTEE (1YR)	Mike Tremblay	336-1323
RECORDER	Jim Szewczyk	752-5210	TRUSTEE (2YR)	Paul Wierbicki	752-1530
TREASURER	Les Ottenwalder	430-1503	TRUSTEE (3YR)	Jim Burns	752-1115
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!

Brother Knights,

Thank you for your help at the October and November Country Breakfasts and Texas Holdem. Have a very safe Christmas and Happy New Year! We need three more insurance members and four new members this year to achieve Star Council. Please consider participating in our benefit programs and getting some of your Catholic friends, neighbors and family members to join our Council.

Vivat Jesus,
GK Jim Smiszek

Calendar of Events

- December 8 – Council Christmas Party at Capital Banquet Center
- December 17 - District Meeting at St. Hubert
- December 19 – 1st Degree Mt. Clemens
- December 20 – Council Meeting at St. Clement
- January 12 – 1st Degree St. John Vianney
- January 13 – 27 Membership Blitz
- January 17 – Council Meeting at St. Clement
- January 19 – Council and District Free Throws at Austin Academy
- January 20-21 St. Paul of Tarsus Casino Trip
- January 24 - Respect for Life March in Washington DC.
- February 2 – Major Degree at St. Isidore



Congratulations October and November Families and Knights of the Month!

October Family of the Month: Marcel and Rosemary Van Daele, **Knight of the Month:** Earl Griffiee

November Family of the Month: Mike and Debbie Tremblay, **Knight of the Month:** Larry Foltran

Welcome New Brother Knights!
Mark DiPaola, Mike Hatrick, and Mike Rizza

Thank You Volunteers!!!

Because of your time and effort given at our many events, we received the Columbian Award last year. As the Grand Knight mentioned, we need a few more insurance and new members to achieve Star Council. If all of our District Deputy, Jeff Gapczynski, Council's make Star Council this year, he will shave off his mustache and wear a wig of our choice at the next Convention on Mackinac Island. I'm thinking of something like a disco rainbow afro!!! Let's do our part to make this happen!!

FYI – Jeff mentioned at the last Council meeting that over \$30,000 was raised in the Mackinac Island raffle for the needy. He also reminded us to check out the State website listed at the bottom of this newsletter.

What do you call people who are afraid of Santa Claus?: Claustrophobic.
What do snowmen eat for breakfast? Snowflakes.
Every year, Christmas becomes less like **His** birthday and more like a clearance sale.

UPCOMING ACTIVITIES – Come and get to know your fellow Brothers!!!

The upcoming year will be filled with many events and activities needing your help. There will be more Country Breakfasts and Texas Holdems, as well as the MI Drive and preparing the church for the upcoming Christmas and Easter Masses.

We could still use some help unloading the Forgotten Harvest Food Truck at the Agape Center on Tuesdays.

Come to the next Council meeting to find out more details and sign up times for these fun events!
Or call GK Jim Smiszek @ 752-2856, DGK Steve Betka @ 784-8612, or PGK Tony Nardozi @ 524-0904.
We would love to see some new faces! See the Council website at www.kofc7018.org for details.
See the Calendar of Events at the top of this newsletter for the upcoming dates of the events.



Thanks to all who showed up for the Memorial Mass honoring our past members on November 9th and the Flag Retirement Ceremony on November 10th. Father Doc performed very moving and respectful ceremonies and the VFW and Boy and Girl Scouts also participated at the flag disposal.

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: Minnie Bacon, Tom Gardziola, Jerry Neault, Dale Matz, John Houbeck's daughter, Sandy Barla, John Cassidy Sr., George Tremblay, Dale Jenuwine, Russ Morgan's wife, Walt Sierakowski's wife, Larry's Foltran's brother, Pat Podolski, Gary Jenuwine, Pat Raleigh's brother, Sol James, Walt Hoenle, Ace Cudillo, Dave and Dawn Hribar, Gary Thomas, Nancy Gaspari, Viola Johnson, Jill Gapczynski, Dick Kabel, Leslie Racz, Annette Griffiee, Chris Gamrat, Brian Conlon's sister Sharon McPhee, Don Spanske, Irene Jordan, Diane Masko, Dave Kaiser, Larry Rinke, Dick Agusti, Mitch Jabczynski, Gordon McBride, Lauren DiNio – granddaughter of Dick Podolski, Howard Weiler, and Matt Mets.

*Love consists in sharing what one has and what one is with those one loves.
Love ought to show itself in deeds more than in words.*

St. Ignatius Loyola

News from our Knight of Columbus Benefits Representative – Jim Parker

Have you insured your most valuable asset?

Is your income protected if you become too sick or hurt to work? Your ability to work and earn an income is your most valuable asset. Yet a disability could prevent you from earning that income. Just one year of a disability could eliminate your savings.

I would like to show you that Income Armor, an individual disability income insurance product from the Knights of Columbus, should be a key part of your overall financial plan and family's protection.

If you become too sick or hurt to work, Income Armor provides monthly benefits to help you meet living expenses and maintain your standard of living. Your monthly benefits help you pay your mortgage and other monthly bills, and help your savings and retirement assets remain intact.

In short, if you have a job and don't have a way to protect that paycheck, you should seriously consider Income Armor today. I look forward to meeting with you.

Different life stages, changing needs

You may have a long-range expense for which you are saving, such as college for your children. You may be concerned about a comfortable, worry-free retirement. You may want to protect your ability to earn a living. You may wonder if needing costly long-term care will deplete your hard-earned assets. You want to have something to leave for your wife, children or grandchildren.

At some point you may have had all of these needs on your mind. Over time, these thoughts make way for others as your needs evolve, your finances change and you get older. What is important to you at age 20, may not be at 30, or 45, or 65. What is the best way to be prepared for these changes before they happen?

One of the easiest ways to be financially ready for changes that come with different life stages is to meet annually with your professional Knights of Columbus agent, and address the needs that his analysis uncovers. This can help you be ready to face the financial challenges and issues on the road ahead.

During that annual visit, I'll take the time to review your needs, goals and budget. I'll update all beneficiaries on your policies and be sure your coverage meets your needs. I'll recommend a program of life insurance, long-term care, disability income insurance and guaranteed retirement products that will help you rest easy at night.

Whatever your needs, whatever your concerns, whatever your stage in life, I can help. Contact me today to learn more.

The VANTAGE Annuity Advantage

With the instability in the stock market in recent years, you might be concerned about funding a comfortable, worry-free retirement. The Knights of Columbus can help. We offer a traditional Flexible Premium Annuity and a VANTAGE Single Premium Deferred Annuity. One of these products may be part of the answer for you.

With a single deposit of \$25,000 or more, the VANTAGE allows you to lock-in a guaranteed interest rate for five years. In addition, there are several attractive renewal options once the five-year period has expired, including keeping the funds in another VANTAGE Annuity, placing them in a more traditional flexible premium annuity where the interest rate can be changed on a quarterly or more frequent basis or – in the 30-day period prior to the fifth and tenth policy anniversaries – withdrawing the funds without a surrender charge.

The VANTAGE Annuity, along with our Flexible Premium Annuity, both provide the guarantees that Knights of Columbus members have come to expect – guaranteed interest rates along with absolute safety of principal. In addition, we can easily accommodate rollovers and transfers free of charge (the other company may have a transfer charge, however).

I will be happy to meet with you at your convenience – in your home – to discuss with you in detail how the Knights of Columbus can help you to secure the comfortable, worry-free retirement you want and deserve.

Jim Parker

(810) 441-4988

james.parker@kofc.org

Brothers, besides our **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

Brothers, please send me your new or updated email address to receive this newsletter online.

Have a very Merry Christmas and a safe and Happy New Year!