



**KNIGHTS
OF COLUMBUS**
IN SERVICE TO ONE. IN SERVICE TO ALL.

St. John The Beloved Council 11796

Dear Brother Knights,

As we embark on a new Columbian year, I reflect on who we are and what we do as knights. What we are is easy. We're 173 catholic men in one of the largest and most active councils in the state. We are brothers who, with the active support of our wives, children and other family members, practice our faith and demonstrate our values by contributing to the good of our church and our community.

What we do takes a littler longer to explain. We practice our core values of charity, unity, fraternity and patriotism on a daily basis by living our Order's motto "In service to one. In service to all." Sounds nice, but what does it mean? Well, our activities are focused in five areas – Church, Community, Council, Family and Youth.

Church activities include support of our seminarians through the RSVP program; participating in our parish's lay ministries by being Eucharistic ministers, lectors and ushers; organizing and supporting Priesthood Sunday activities; and being there to do whatever our pastor and priests ask whenever it is needed. Community activities include our annual Blue Mass for our police, fire and emergency medical personnel; preparing meals at the Ronald McDonald House; building a food cart for the parish food closet; collecting food on Souper Bowl Sunday; and reminding all of the value of human life with our Garden of Crosses each October. Council activities include our annual memorial mass; our yearly Christmas party and award ceremony; and parking cars at every U of D home game. Family events include our pancake breakfast each month; the Fish Fry every two weeks during Lent; and our active involvement in the parish's annual carnival. For our youth, we created the DiCostanza Scholarship Fund for students in our parish school; serve as religious education instructors and scoutmasters; and assist our parish Youth Ministry. There is much, much more but space here is limited. You get the general idea though.

So, what else can we do? "Egad" you might say and wonder if that isn't enough. Well, Jesus set the bar high – He came back from the dead to finish what He started. I don't think we're expected to go that far but the work He asked us to do isn't finished either. So let us embark on this new year committed to serving our Order, our church, community, council, families and youth to the best of our abilities and trust in Him that we have done our best.

Fraternally Yours,

Kevin Duffy
Grand Knight

August 2009

Summer Meeting Schedule

Remember there is no business meeting in August. The social meeting will be held however on Wednesday the 19th.

A Knight Passes

John DiAngelo passed away on August 5th. John was 81, a fourth degree knight and charter member of our council. He was a navy veteran. John could often be found in the front rows of the church at the 11:00 AM mass on Sundays and provided color to our council meetings whenever his health permitted. The family suggested donations to our council in lieu of flowers. The donations already made and others that may be received will be deposited to the council's DiCostanza Memorial Scholarship Fund.

Knight of the Month

Thomas A. Pollutri has been awarded Knight of the Month honors for July. Tom became a knight in October 2007 and got his second degree two months later. It was our council's good fortune that Tom, a banker by profession, took an interest in our long dormant Michael DiCostanza Memorial Scholarship Fund and spearheaded the drive to implement the fund's original purpose. The council subsequently developed award criteria for the scholarships and a plan for funding the program in the future. As a result of Tom's leadership, along with Past Grand Knight Bill Harris' legwork and council members' commitment, the council awarded its first two scholarships during this past May's graduation ceremony. So we thank Tom for his guidance and congratulate him on his award.

Family of the Month Award

Vincent E. Fritton and his wife Anne Marie have been awarded Family of the Month honors for July. Vinnie became a knight in April 2008 and got his second degree in October 2008. Both he and Anne Marie have been active in council activities over the past year and a half. Vinnie has been a leader in the pro-life movement, arranging for bus transportation for council members and other knights and their families to the annual March for Life events in Washington, DC, and fostering a culture of life in our parish. Vinnie and Anne Marie have been a shining example of living one's beliefs by regularly attending mass and participating in council activities with their family of young physically challenged children. It is our loss that the Fritton's are transferring out of our council due to a job relocation and we are understandably envious of the council that will get to count these two as members. Congratulations Vinnie and Anne Marie. We thank you for your example and wish you all the best.

Anniversary Celebration

Our pastor and fellow knight Father Charlie has asked if the council can help out at this year's diocesan Annual Wedding Anniversary Celebration. Ever eager to assist a fellow knight, we of course said "Yes". So, on Sunday September 20th, those celebrating 25 and 50 or more years of marriage have been invited by Bishop Malooly to attend the 12:30 mass at St. John the Beloved. There will be a reception in our parish hall immediately after the mass. Council members will staff the kitchen, serve food and help out where needed. This is a popular annual event for couples throughout the diocese so we anticipate needing 8 to 12 volunteers between noon and 3:00 PM. Contact Kevin Duffy at americor.duffy@comcast.net or 366-1655 to sign up for this event.

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Traffic Cop Tryouts

Have you ever been sitting in your car and thought how much faster and easier traffic would move if you were directing traffic? Well here's your chance to show how good you are at it! Our council has contracted with the University to provide 11 volunteers to park cars at each of the 6 Blue Hens home games this year. The dates are September 4, 12 and 19; October 10 and 31; and November 7. The times shown in the Events Calendar below are the times volunteers need to be on site. "How does it work?" you ask. Well, you show up about 4 hours before game time; the university provides a volunteer's shirt; you give tailgaters a trash bag and direct them to a parking space. In return, you get to trim your waistline with a little exercise, treat your lungs to some fresh air and work on keeping that tan you spent all summer getting aaaaaand you get into the game for free. The money paid by the U of D to the council makes this one of our largest fundraisers of the year. You don't need to be at every game, just pick the ones you can help at. It's not just for knights so you can bring any friend or family member who's at least 18 years old to help out. Our volunteers have been known to bring their own grills and liquid refreshments so there's little chance you will go hungry. And, finally, it's a great time to chat with your fellow knights, catch up on what's going on in the council, debate who's going to win the Rose Bowl or the Super Bowl with anyone who thinks differently than you and just generally have a feel good time. To volunteer, contact Joe Mahoney at dmyhoney2@verizon.net or 998-1774.

Catch Flapjack Fever

Some things you should avoid catching. The plague and swine flu come to mind. Other things you should catch. A fly ball at the World Series and flapjack fever are two good ones. In the 11796 Manual of Medical Terminology, "Flapjack Fever" is defined as *the physiological imperative to assist at a St. John the Beloved Council Pancake Breakfast by helping with set up, cooking, serving or cleanup anytime between 6:30 AM and 11:00 AM on the second Sunday of each month*. The cure for this condition is quick (one to five hours per treatment), easy (there are many others to help you through treatment) and, free (i.e. much, much less than the cost of your last medical exam or prescription refill). And, unlike other conditions, this one is entirely predictable. Onset and cure will occur with our season opener on Sunday September 13th and repeat on the second Sunday of each month. To catch the fever and get the cure, contact Steve Oldiges at sjbkofc@hotmail.com or 234-8150. The doctor is in.

What Could Be Sadder...

Than seeing a petite, vivacious, energized, incurably happy sales dynamo sitting at a bake sale table with nothing left to sell? Provide a baked goody (or two) to Valerie Oldiges and you won't have to find out. She's the conjurer of smiles and satisfier of sweet tooth everywhere that runs the bake sale at every pancake breakfast. To spare Val the agony of the nothing left to sell syndrome all you need do is provide a cake, cookies, fudge, pie or other confectionary whatnot for her to sell. You can be creative if you'd like in what you provide and you won't have to worry about overloading her. She can sell anything and everything and usually does. Proceeds from the sale benefit the council. Contact Valerie Oldiges at sjbkofc@hotmail.com or 234-8150 to let her know what you can bring.

A Matter of Degrees

For those of you looking to get your second, third or fourth degree as a knight, there will be multiple opportunities for you to achieve your goal over the next several months. Check the Events Calendar below for dates, times and location.

Officers Installed

This year's slate of council officers was made official on July 23rd following an installation mass celebrated at St. Mary of the Assumption. Present at the ceremony were Grand Knight Kevin Duffy; Deputy Grand Knight Joe Koskol; Trustee Bill Harris; Inside Guard John Piechoski; their respective wives; and Warden Dave Eppelheimer and his daughter. We extend our thanks to District Deputy Gerry Safranski and Coffee Run Council and their ladies for hosting the mass and the reception.

Council Finances

We are happy to report that the *Semiannual Council Audit Report* for the six months ending June 30, 2009 has been completed and submitted on time. The council is in sound financial condition thanks in large part to our three Fish Fry's and ten Pancake Breakfasts and our parking efforts at six U of D home games.

An Extra Place at the Table

Our council has always supported the St. John the Beloved Food Closet - most recently by funding the cost of and building the customized food collection cart located in the church vestibule and by making a financial donation to the food closet. These are important and appreciated efforts. The need for nourishment isn't periodic though, it's always there. To address this reality, especially in these trying economic times, it has been recommended that everyone bring a non-perishable food item with them whenever they attend one of our business or social meetings. Those items will then be given to the food closet. The amount collected will be small but constant and the giving will remind us all that even though hunger is always present we can do something about it.

New Council By-Laws

Each council is supposed to operate under a set of governing by-laws. These are broad general rules that address things like council elections; who is eligible to vote; who the officers are; how meetings are conducted; which committees are established; and how council funds are to be managed. We had a set of by-laws when the council was formed in 1996 but no one has seen them in years. Thanks to the efforts of Past Grand Knight Bill Harris however we now have a generic set from Supreme Council. These need to be approved by the council before they can be put into effect though. So, the proposed by-laws will be distributed to everyone with the September newsletter. If you have comments or questions, send them to Kevin Duffy at americor.duffy@comcast.net or call him at 366-1655. The by-laws will then be voted on at the October 7th business meeting.

Relax and Rest Easy (by Thomas Smith, Jr, Executive VP, Agencies and Marketing)

Sometimes I sit at my desk and just wonder about things. Today I was wondering why our annuity business is doing so well – up about 70% over last year.

Not that I am unhappy or troubled by business being good. I am in sales, and when business is good, the sun seems to shine a little brighter, food tastes better, and I find myself singing along with the radio. It's nice.

But what I ponder is this: why now and not all the time? What is it about market downturns that cause people to suddenly think that they need a position that includes a stable GUARANTEED product like a K of C retirement annuity? Doesn't the market always turn down sooner or later? So why not establish a GUARANTEED alternative to balance those swings?

As I pondered, I enlisted the help of my friend and co-worker Tony Minopoli, who is our senior vice-president of investments. Here is the scenario I asked him to help me with.

Two 55 year old men in the United States on January 1, 1999. Both have \$50,000 and are looking for a place to put it for ten years. One decides to invest it in the S and P 500 and leave it there for ten years (ten years!), paying taxes on dividends as they are paid and spending more than a little time worrying about the effects of inflationary pressure on global currency that could impact the performance of the U.S. markets (I just made that up, but it sounds like something I may have heard once.)

The other guy (I'm resisting calling him the "smart guy") puts his \$50,000 in a tax-deferred retirement annuity with the Knights of Columbus, with all the guarantees that come with it. He leaves it here for ten years, and spends absolutely no time worrying about it. Never even crosses his mind.

Ten years later and it's December 31, 2008 (notice that to be fair I am using a date before the most recent market madness). Both men are now 65 years old and starting to consider retirement. They check on the \$50,000.

Our S and P fellow, Tony tells me, would have an account value of \$43,494.17, an annual compounded return of -1.38% per year. And he paid taxes along the way on those dividends.

Our K of C tax-deferred annuity fellow would find a balance that has swelled to \$78,152.41, for an annual compounded return of 4.57% - and the power of deferring taxes has not been factored in.

I have nothing against money in the market – some of mine is there. Or it used to be there. But I do wonder why more of our members and their families don't take advantage of our guaranteed retirement annuity product. You get a great return, defer taxes, prepare for retirement and get to sleep at night. Not a bad deal.

So, regardless of where you think the market is headed right now, why not prepare yourself for the inevitable downturn, and build yourself something guaranteed. Call your agent. Establishing an annuity is a simple, quick, easy process. Then relax and rest easy. We'll do the rest.

[You can contact our council field agent Jim Mullen at mullen343@aol.com or 302-373-0372]

August 2009

Event Calendar

August

2	7:00 PM	First Degree – St. Pius X Council	Scott & Lancaster Sts, Wilmington
16	TBA	State Picnic	TBA
18	7:30 PM	First Degree – Christopher Council	135 Princeton Ave., Claymont
19	7:30 PM	Council 11796 Social Meeting	Conference Room

September

2	7:00 PM	Council Rosary	Conference Room
2	7:30 PM	Council 11796 Business Meeting	Conference Room
2	7:00 PM	Second Degree – Seton Council	St. Eliz. Ann Seton, Bear
4	2:45 PM	U of D Parking (West Chester)	Lot 9
10	7:30 PM	State Council Meeting	Pius X, Scott and Lancaster Streets
11	7:00 PM	Second Degree, Pius X Council	Scott and Lancaster Streets
12	11:15 AM	U of D Parking (Richmond)	Lot 9 (Band Day)
13	7:15 AM	Pancake Breakfast	Parish Hall
16	7:30 PM	Council 11796 Social Meeting	Conference Room
19	7:45 AM	U of D Parking (Delaware State)	Lot 9
22	7:00 PM	Second Degree, Holy Angels	82 Possum Park Rd, Newark

October

4	7:00 PM	First Degree – Pius X Council	Scott and Lancaster Streets
7	7:00 PM	Council Rosary	Conference Room
7	7:30 PM	Council 11796 Business Meeting	Conference Room
10	1:45 PM	U of D Parking (U Mass)	Lot 9 (Parents Weekend)
11	7:15 AM	Pancake Breakfast	Parish Hall
16	7:00 PM	Second Degree, Pius X Council	Scott and Lancaster Streets
20	7:30 PM	First Degree – Christopher Council	135 Princeton Ave, Claymont
21	7:30 PM	Council 11796 Social Meeting	Conference Room
25	9:00 AM	Priesthood Sunday	
29	6:30 PM	Sandwich Prep for Emmanuel DR	Parish Hall
31	7:45 AM	U of D Parking (James Madison)	Lot 9 (Homecoming)

November

1	7:00 PM	First Degree – Pius X Council	Scott and Lancaster Streets
4	7:00 PM	Council Rosary	Conference Room
4	7:30 PM	Council 11796 Business Meeting	Conference Room
7	7:45 AM	U of D Parking (Hofstra)	Lot 9 (Hall of Fame Day)
8	7:15 AM	Pancake Breakfast	Parish Hall
18	6:30 PM	Council 11796 Memorial Mass	Conference Room
21	9:00 AM	Fourth Degree Exemplification	Sheraton Hotel, Dover

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