



KNIGHTS OF COLUMBUS

IN SERVICE TO ONE. IN SERVICE TO ALL.

Holy Rosary
Council #1055
Paducah, KY
February 2017

Regular Meeting
Assembly 312 Meeting

Feb 1 and Feb 15
Feb 8

6:30PM
6:30PM

Dates to remember: Feb 10, Sweetheart Dance. Feb. 22, Pizza Party Feb 24, first Fish Fry.

Yes, we're late this month: The biggest contributing factor to the lateness of this newsletter is contained in the next paragraph.

Closing of Alley: if you have been by the hall in the past few days, you may have noticed that the alley behind the hall is blocked, This matter is currently in litigation, so if anyone asks you anything about the situation, refer them to our attorney, Stephen E. "Sonny" Smith at McMurray & Livingston. **Do not** discuss with non-members. **ALL COMMUNICATION** concerning this matter shall be handled by our lawyer.

Membership Dues: Second Notices for dues have been sent out. If you have not yet paid your 2017 dues, now is the time to do so. Remember you can now pay online by credit or debit card. Just go to KC1055.org, scroll down to "PAY DUES", click on the button and follow the prompts.

Sweetheart Dance: We will be hosting over 100 people at the Sweetheart Dance February 10 at St John's KofC Hall on Highway 45. Help is needed, so plan on coming out and having a fun night with Frank Bosh (270 415 3520) and his crew.

Fish Frys: I know it seems like a year could not have gone by so fast, but it's that time again. Our first Fish Fry will be on February 24. We will be raising funds for St Vincent de Paul at this first event. As always, we need all the help we can get, so come on out and give us a hand and have a great time with your Brothers.

Rose and Rosary Presentation: If you were not at 11:00 Mass at SFDS, or were not involved, The 4th Degree Assembly 312 conducted a Rose and Rosary presentation to 5 new mothers on January 22. There were 10 Fourth Degree Knights participating, and the ceremony was well received by members of the congregation. This type of event presents a positive image of the KofC to members of the parish. Join in!

Fifth Sunday at SFDS: For the past year or so, we have been observing Fifth Sunday by wearing our gold and white sashes at all masses. This will change soon, and we will rotate 5th Sundays between the three masses. We will be ordering additional sashes to enable those of you who do not currently own one to obtain one before the next 5th Sunday. The next 5th Sunday will be on April 30. We will have more information available here before then.

Pizza Party & Safari to Kenya with Fr. Michael Charles on Wed. Feb. 22nd 6 PM at St. John KC Hall. RSVP to Paul_Roof@comcast.net or (270) 554-1695.



Protect Your Family With Knights of Columbus Insurance

A Portfolio of Protection

Over the course of the last 134 years, the products and protection offered by the Knights of Columbus have grown to meet changing needs. As we begin our 135th year of operation, we are proud to say we offer a complete portfolio of protection to our members — a portfolio that we think is our best yet, with high quality, customizable products designed to fit your family's needs and budget.

Permanent Life Insurance — Insure your life for life.

Permanent Life Insurance is our signature product. Why? It provides guaranteed protection for your loved ones. And while you're still alive, it builds cash value. It's a great solution for many basic needs, such as final expenses, income replacement and debt protection. It can also serve specialized purposes, such as estate planning and charitable giving.

Whatever the planned use, permanent life insurance is reliable. It will be there when you won't be, regardless of when that happens. Put simply: As long as you have paid your premiums, your beneficiaries will receive the guaranteed death benefit (if not more) that you established for them.

There is one exception, though. Should you be fortunate enough to live to the ripe old age of 120, your Knights of Columbus Permanent Life Insurance policy will pay you your death benefit. It wouldn't be the worst 120th birthday present you receive.

Term Life Insurance — Affordable protection for temporary needs.

Sometimes financial obligations are temporary, and that's where term insurance brings the most value. Like permanent insurance, term insurance provides a death benefit to beneficiaries, but only within the specific term period.

Maybe you have a 30-year mortgage. Maybe you have 10 years left until retirement. Maybe you have two children who are about to go through college. In time, the mortgage will be paid off, retirement will arrive at last and the kids will finish college. Once those days come, your insurance needs will change. Term insurance can provide extra protection at affordable rates that — if structured properly — will go away once the needs themselves go away. The Knights of Columbus offers two basic types of term insurance: level term (which is offered in 10-, 15- and 20-year periods) and annual renewable term.

Retirement Annuities — Retirement income you can count on. Guaranteed.

During our working lives, there are probably few financial matters we give more thought and attention to than our retirement. We want to make sure that once we finally stop working, we don't have to stop living the way we want to.

Retirement income can be a tricky thing to calculate, especially with a changing landscape of federal- and employer-provided benefits. But with a properly structured retirement annuity from the Knights of Columbus, you can have retirement income that you cannot outlive, guaranteed.

It's a peace of mind that most of us hope to achieve.

The Knights offers a variety of annuities to members and their families, including traditional IRAs, Roth IRAs and nonqualified annuities, which are available as both single premium and flexible premium annuities.

Long-Term Care Insurance — Protect your assets. Get quality care. Prepare for the future.

Because life expectancies have been steadily improving, living longer may very well mean needing more care. Statistics show that nearly 70 percent of individuals over the age of 65 will require at least some type of long-term care services during their lifetime.* Those services are becoming more and more expensive, with nursing home care costing upward of \$83,000 per year and at-home care more than \$60,000 per year.*

Yet most regular health insurance plans or government assistance programs do not provide sufficient coverage for long-term care needs. Long-term care insurance from the Knights of Columbus helps mitigate that risk by helping you cover your costs.

Knights of Columbus Long-Term Care policies fit your needs and come in two basic forms: comprehensive coverage, which covers you in a nursing home or at home, and facility-only coverage, which covers you in a nursing home only.

Disability Income Insurance — Receive an income even when you can't work.

Many people receive disability coverage from their employer, yet they don't know too much about the particulars. Is it short-term disability? Is it long-term disability? Is it both? Does it cover your entire salary? Or only part? How much?

Despite the confusion, disability income insurance provides critical protection to families, especially those who rely on their paychecks to pay the bills.

That's why the Knights of Columbus introduced disability income insurance in 2011. Now, Knights and their families have a trusted provider who can help protect their paychecks from the unexpected.

If you're among the more than 100 million workers without private disability income insurance**, or among the 38 million families who live paycheck to paycheck***, a tailored Knights of Columbus Disability Income Insurance plan may be just the right solution for you — even if it's a supplement to what you already have.

Insurance by Brother Knights, for Brother Knights

Remember that you have a dedicated professional Knights of Columbus agent who will help you consider your current situation, evaluate the options and put a plan in place to help protect you and your family according to your terms and budget.

Whenever you do business with the Knights of Columbus, you get the added benefit of knowing that your insurance company stands apart from any old insurance company — not only are we Catholic, but we are also recognized as one of the most highly rated life insurers in North America.****

So be sure to reach out to your agent today, and invite him to hold a Fraternal Benefits Night for your council so that you and your brother Knights can learn more about this exclusive portfolio of protection that is available to you and your families. Find your agent at kofc.org or by calling 1-800-345-5632.

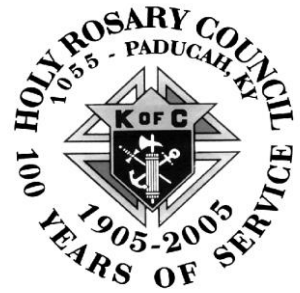
* U.S. Department of Health & Human Services National Clearinghouse for LTC Information, March 3, 2014.

** Data for March 2013 was obtained from an online beneficiary database maintained by the U.S. Social Security Administration's Office of the Chief Actuary, available at ssa.gov/oact/ProgData/lcp.html (last accessed April 2013).

*** CNN Money, *Middle Class & Living Paycheck to Paycheck*, April 25, 2014.

**** As of Jan. 1, 2017, rated A++ (Superior) for financial strength, by A.M. Best.

Paducah Knights of Columbus
 Holy Rosary Council 1055
 3028 Jefferson Street
 Paducah, KY 42001



ABORTION KILLS BABIES!!! CHOOSE LIFE!!!

Council #1055 Officers and Trustees

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Grand Knight	Danny Kelley	270 559 0876	Advocate	Edwin Albritton	270 556 6445
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Trustee	Larry Wenzel	270 703 0381	Treasurer	Jeff Warren	270 519 9990
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