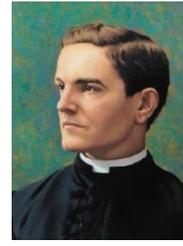




G · E · M

God + Everyone + Me



St. Charles Borromeo Council #3960

December 2018 - January 2019 Volume 7 Number 9

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Grand Knights Message

Stephen R. Roscher, Grand Knight

Younger people do not usually join clubs or organizations like the Knights anymore. Nowadays they are often busier and travel longer to get to work and some kids' activities take a lot more time than the little leagues or scouts used to take. But there are a lot of good benefits to joining the Knights and serving others through our activities and charity work. We have got to do something to get others involved. Think about ways we can get young men to think about joining our organization so we can rejuvenate our council. We also need to seek a new financial director. I will do it after finishing my term as Grand Knight.

Fraternally yours in Christ, Deacon Steve Roscher, Grand Knight♦♦♦

Chaplain's Message

Monsignor William A. Collins

The baptism of Our Lord by John the Baptist in the Jordan River, is an occurrence about 30 years after Our Lord's birth, which we have just been celebrating. The Church celebrates Our Lord's baptism now, as a kind of transition from thinking about Our Lord's birth and infancy toward the mission he was born on earth to accomplish. As I celebrate a transition to a new year of my life on the day after the feast of Our Lord's Baptism, we hear the Blessed Trinity give a solemn and spectacular introduction to Our Lord's public life. As John

the Baptist baptizes Our Lord, God the Father, from heaven calls out" "this is my beloved Son" and the Holy Spirit descends on Our Lord in the form of a dove, an event which St. John's gospel tells us was a sign John the Baptist was told to watch for, identifying the savior he was sent to introduce.

Our own baptism, if we were old enough to be aware of it, or the baptisms we have attended, whether of your own children or of others, remind you that God has adopted you as a Son of God and brother of Christ. Baptisms also remind you that you too share in Our Lord's mission to bring salvation to the world, to your own children and to many others.

Monsignor Collins♦♦♦

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District Deputy's Message

Charles Kohler, District Deputy, District 21

My Brothers all,

I bring you greetings from our Worthy State Deputy Dale Trott whose motto is "Serving Christ by serving others".

I hope you all had a Merry Christmas and a happy New Year. We have reached halfway in our fraternal year. This is a good time of year for reflection and to set goals. You should assess accomplishments and areas of improvement. I hope you take time to look at every aspect of your life and those things that are important to you. Look at your relationship to God and your family.

You should review your finances. As Knights we have a great benefit, an opportunity to talk to our Benefit Advisor. I was not an insurance member until recently when I talked to Jay, my advisor. It was a very good experience. He was not pushy but very helpful in asking questions. It gave my wife and me a chance to talk about our future plans and what we want to do in our retirement. We discussed things that had nothing to do with insurance. It was a good azimuth check to make sure that we were on the right path. We owe it to our families to look out for their futures. We need to put our faith in God but still be prudent when it comes to planning. As Knights we should look for opportunities to share one of our benefits, the opportunity to talk to our advisors and get new members.

We have Admissions Degrees on 8Jan at Westminster and St. Barts on 21Feb. Our next Formation Degree is on February 20th at Westminster. For all the degrees the show time is 7 p.m. with a start time of 7:30 p.m. Please let me know if you have any candidates.

Deputy Grand Knights should start planning their calendar for next year. I have booked our hospitality suite for the State Convention at the Prince Royal in Ocean City around the weekend of May 4th. The theme for this year is Saturday

Night Fever.

Please remember your promise from the first degree to carry your rosary and pray it often.

Vivat Jesus

Charlie Kohler

District Deputy, District 21. ♦♦♦

From the Lectern

Daryl Kaufmann PGK, Lecturer

January's topic was the health risk of radon, primarily in our homes.

A good source of information on radon and be found at the following US EPA website:

<https://www.epa.gov/radon>

What are the health effects from exposure to radon?

There are no immediate symptoms from exposures to radon. Based on an updated Assessment of Risk for Radon in Homes, radon in indoor air is estimated to cause about 21,000 lung cancer deaths each year in the United States. Smokers are at higher risk of developing Radon-induced lung cancer. Lung cancer is the only health effect which has been definitively linked with radon exposure. Lung cancer would usually occur years (5-25) after exposure. There is no evidence that other respiratory diseases, such as asthma, are caused by radon exposure and there is no evidence that children are at any greater risk of radon induced lung cancer than adults.

Where Can I Get a Radon Test Kit?

The National Radon Program Services at Kansas State University offers discounted test kits available to purchase online. You may complete the test kit order form electronically and print it out to mail or fax in. You may download a radon test kit coupon and mail it in.

Many radon test kits can be found online or in home improvement stores. Follow the directions on the packaging for the proper placement of the device and where to send the device after the test to find out your radon level.

Contact your state radon program for information on how to obtain a test kit from a radon measurement professional. Some states also offer free or discounted test kits to the public. ♦♦♦

Cook's Corner

Dennis Kast, PGK

The January meal included Roasted pork loin, Red Potato, Apple Sauce, Gravy and Cake. ♦♦♦

Church

Rosary Devotion

WHERE

Old Holy Family Chapel
Liberty Road at Holbrook Road

WHEN

Fourth Tuesday of every month

This monthly Rosary Devotion, is sponsored by the Knights of Columbus, but is open to all who wish to attend. We will recite all four sets of mysteries — Joyful, Luminous, Sorrowful, and Glorious. Come for all or part of the prayer time. We begin promptly at 7 p.m. and usually are done by 8:10 p.m. It is okay to come and leave as it fits your schedule for the evening. ♦♦♦

Council

2018 Apostleship of the Seas – Shoebox Program

The Council is pleased to announce that due to your efforts that at both parishes the Council was able to collect and drop off a total of 54 shoeboxes and cash donations totaling \$40.

Can you volunteer just a few hours a month for the Council?

Worthy Knights. The Council in order to continue to support our charitable efforts is in need of additional volunteers for just a few hours per month for the following. Please reach out to the Grand Knight and offer your support!

- **Bingo Volunteers.** *At any of the three facilities.*
- **Tootsie Roll Fundraiser Coordinator.**
- **Webmaster**
- **Membership/Retention Chairman.**
- **Pray the Rosary monthly at the Old Holy Family Chapel**

♦♦♦

Message from the Council Benefits Advisor

Michael Hurley, FIC (Mike) Council Benefits Advisor

Jan 2019

Happy New Year! All my brother Knights are in my prayers with the intention that we all have a holy, happy, healthy and prosperous 2019 I want to take this month's space to review the specific insurance/ financial products that are included in the, now much expanded, portfolio of offerings from Knights of Columbus Insurance.

They are:

Term Life Insurance- very affordable....large death benefit, small monthly payment....convertible (partially or totally) to whole life insurance.

Whole Life Insurance- provides a permanent death benefit....accrues tax advantaged cash value....earns dividends.....eventually self-funds.

Single Premium Whole Life Insurance- paid up permanent life insurance....leverages a taxable asset into a larger non-taxed asset.

Dual Life insurance- a "second to die" insurance policy to help couples a special needs child in the

family or a desire to mitigate taxes on money left after death.

Retirement Annuities- a place for guaranteed growth of retirement savings with no market risk...a rollover place for 401Ks from former employers.

Disability Income Insurance- affordably protects your greatest financial asset.....your income!

Long Term Care Insurance- affordably protects your family and your assets from the overwhelming cost of custodial in-home care or nursing home care.

February

Are you looking for an alternative to your CD? A single premium whole life insurance policy (SPWL) can be the perfect choice for people who want to maximize the amount of money they leave to their heirs, while still maintaining control of and access to their money. One premium payment pays the policy in full and guarantees lifetime benefits. It avoids probate and income tax if paid to the named beneficiary. But the premium payment gains interest, and unlike a CD, that interest does not get taxed each year. It accumulates and compounds tax deferred like an IRA. And it remains accessible to you.

A partial withdrawal does not surrender the policy, it simply reduces the death benefit accordingly. Your cash can also be withdrawn, either in part or fully without the penalty schedules that are associated with CDs and annuities. In fact, the growth rate is almost always better than a CD if you can be approved at a standard non tobacco rate. SPWL is considered to be a modified endowment contract, so withdrawals are considered to be taxable income until and unless you begin withdrawing your original premium payment amount.

Where do you find the money to acquire a SPWL? Well, usually from "non-tax qualified" money, in other words, not traditional IRA money or 401K money. More likely it would be from a CD that is maturing, or from a life insurance lump sum benefit that you receive as a

beneficiary. You could use a ROTH IRA to purchase a SPWL policy.

For example, if a healthy 65 year old knight took \$50,000 and purchased a KofC SPWL policy, he would likely put \$87,231 of paid up whole life insurance immediately in place. If he died (or should I say, when he died) his beneficiary would get that money with no income tax due. But his \$50k accumulates interest and dividends, and remains accessible.

At today's interest rates and dividend scale, in five years the cash value projects to be \$59,904....in ten years \$73,267. The increase in cash value also creates an increase in the life insurance amount.

The SPWL is a very useful, and increasingly popular financial tool to reduce one's taxable assets and increase tax advantaged assets. Knights of Columbus offers SPWL to members and spouses up to age 80 years and six months. The death benefit can be as small as \$5000. Remember, if you have good health, it is not only a blessing, it is also a financial asset that can be used to acquire a SPWL policy.

Please email me at Michael.hurley@kofc.org or call my cell 410-913-7835 to arrange a personal proposal.

Vivat Jesu,
Michael Hurley, FIC



January Birthdays

1st	JOSEPH IGNATUS, JR
2nd	THOMAS LINEHAN
3rd	KEVIN HAMILTON
9th	EDWARD LERP, JR
11th	GEORGE TURNBAUGH
12th	PAUL RUCH
14th	REV WILLIAM COLLINS
27th	PATRICK HAMILTON
29th	DAVID TOPEL
30th	JOSEPH FRANCO JR
30th	KENNETH MC INERNEY
30th	GERALD REED

February Birthdays

1st	THOMAS JORDON
3rd	JOSEPH MOONEY
5th	PETER DI LEONARDI
6th	RAYMOND BUTLER
6th	FITZSIMMONS JASON
10th	SAVERIO CAPRIOLO
14th	MATTHEW BEARD
22nd	OSCAR VELEZ

March Birthdays

8th	PATRICK A NAUGHTON
9th	NORMAN J TEAL
11th	THOMAS A EMERSON
13th	JOHN A PIAZZA
13th	JOSEPH F WIXTED
14th	JOHN P YALOV
16th	KEVIN J RITTIE
23rd	JOSEPH J KELLNER
26th	DONALD L LINDNER
26th	ROBERT MCGREGOR
31th	EUGENE N ATEH

April Birthdays

3rd	GARY A GRELLI
5th	RAYMOND S WATSON
9th	THOMAS A KELLER
11th	CULLIS F GLENN JR
12th	GREGORY W SLIVIAK
15th	VINCENT U ALASORO
15th	FRANCIS L SALTYSIAK
15th	JOHN STRAUCH
19th	THOMAS E FORRESTER
20th	KENNETH J MC DERMOTT
21th	PETER O ODEH
23th	TODD J SHEWELL
24th	THOMAS P FEULNER
25th	JOSEPH ECCLESTON JR
28th	JAMES MC NAMARA
29th	LOUIS M D'ARGENIO
30th	CARROLL M BROWN JR
30th	NICHOLAS N MWAI
30th	FRANK PRINCIPATO

Upcoming Events

January

- 8th 7pm Monthly Business Meeting
- 22nd 7pm Monthly Rosary - Old Holy Family Church
- 25th Anniversary of Council 3960
- 27th 12pm Memorial Mass - Holy Family

February - Priest Appreciation Month

- 12th 7pm Monthly Business Meeting
- 26th 7pm Monthly Rosary - Old Holy Family Church

March

- 12th 7pm Monthly Business Meeting
- 26th 7pm Monthly Rosary - Old Holy Family Church
- 25th Anniversary of Council 3960
- 27th 12pm Memorial Mass

April

- 6th Membership Drive – All Masses
- 7th Membership Drive – All Masses
- 9th 7pm Monthly Business Meeting
- 21st Easter
- 23rd 7pm Monthly Rosary - Old Holy Family Church
- 4/28 Easter Egg Hunt - Holy Family (after 10:30 Mass)
- 4/28 Easter Egg Hunt - St. Charles (after 11am Mass)

Consider joining the Father Michael J. McGivney Guild

The Father Michael J. McGivney Guild serves as a source for information about the life, works and spirituality of Father McGivney. The Guild distributes informational materials about him, receives reports of favors granted through his intercession and oversees the distribution of relics. Guild members receive regular updates on the progress of Father McGivney's cause for

canonization and are invited to participate in promoting devotion to this Servant of God. Members of the Knights of Columbus are not automatically Guild members and must elect to join the Guild. The Father Michael J. McGivney Guild Newsletter is published bimonthly except July- August, and is sent free to Guild members. <http://www.fathermcgivney.org/en/index.html> ♦♦♦

Prolife

The annual March For Life will be held on Friday, January 18, 2019 in Washington, D.C.

The event will be held in observance of the 46th anniversary of the U.S. Supreme Court’s infamous Roe v. Wade abortion decision. Knights from throughout the nation are encouraged to participate in the march along with their families, brother Knights and other parishioners.

Council participation in, or sponsorship of a qualifying March For Life or Walk for Life event fulfills two of the four Life activities requirements on the Columbian Award application (#SP-7). In order to qualify, councils must involve a minimum of 50 Knights/family members.

Events in support of the March for Life commences in the Washington Metropolitan area on Thursday, January 17th and concludes on Saturday, January 19th. In addition to the March

For Life, you are encouraged to attend the following events:

National Prayer Vigil for Life: Basilica of the National Shrine of the Immaculate Conception – Washington, DC. On January 17th, the evening before the March For Life, thousands will gather in prayer for the 5:30 p.m. Opening Mass in the Great Upper Church. The Mass will be followed by prayer throughout the night, concluding with a 7:30 a.m. Closing Mass on Friday, January 18.

Youth Rally and Mass for Life - Verizon Center and DC Armory: Once again the Archdiocese of Washington will host the Youth Rally and Mass **The GEM**

for Life on the morning of the National March. The event will be held at the Verizon Center and the DC Armory, both in Washington, DC.

For more information on these and other events surrounding the March For Life event in Washington, DC, visit the March For Life website at: <http://marchforlife.org/mfl-2019/related-events/>

Community

Bingo Schedules

GENESIS

Thursdays at 7:00 PM at Genesis Health Care, 9101 Liberty Road, Randallstown

The Genesis Bingo Night is one of our council’s longest running service programs. Your cooperation helps keep it going!

CHAPEL HILL BINGO

Third Tuesdays at 7:00 PM at Chapel Hill Nursing & Rehabilitation Center 4511 Robosson Rd, Randallstown

Jan., May, Sept.	Palencar
Feb., June, Oct.	Gast and Sheppard
March, July, Nov.	Morrison, Sartin
April, Aug., Dec.	Anderson and Rittie

OAKLAND MANOR BINGO

Third Tuesdays at 7:00 PM at Transitions Oakland Manor 2810 Kaywood Place Sykesville

January	Ignatius, <i>Need a volunteer</i>
February	Arther
March	Palencar
April	Gast
May	Morrison, Sartin
June	Kauffman
July	Topel
August	Topel
September	Arther
October	Rittie, Morrison
November	Anderson
December	Kauffman ♦♦♦

Family and Youth

Special and Gifted Children's Fund

Our appeal for 2018 continues!

Any new "leads" for donors? Please contact
PGK K. Dale Anderson at (410) 655-4641. ♦♦♦



KNIGHTS OF COLUMBUS

IN SERVICE TO ONE. IN SERVICE TO ALL.

St. Charles Borromeo Council #3960

The Knights of Columbus, through Unity and Fraternity, make all the difference.

Meetings 2nd Tuesday of the month at 7:00 PM

Holy Family Catholic Church, 9531 Liberty Road, Randallstown

The GEM is a publication of the Knights of Columbus St. Charles Borromeo Council #3960. The Knights of Columbus is a Catholic men's fraternal service organization whose mission is to witness to our principles of charity, unity and fraternity by performing spiritual and corporal works of mercy locally and throughout the world. Your contribution of material to the GEM is greatly encouraged. All material should be marked by Christian charity and respect for the truth, be topical, and presume the good will of all. No commercial or partisan material will be accepted. The Editor reserves the right to edit for grammar and spelling, length, and appropriateness of content. **Deadline for news and submissions is the second Tuesday of the month.** Please contact William Arther, temporary editor, at mwarther@verizon.net.

Grand Knight SK

Stephen R. Roscher
410-922-2050
sroscher@verizon.net

Chaplain

Msgr. William A. Collins
9533 Liberty Road
Randallstown, MD 21133
410-521-3883
wcollins@archbalt.org

Financial Secretary Alexander

A. Ondis PGK
4625 Wards Chapel Road Owings
Mills, MD 2117
410-655-5026
alondis@comcast.net

Deputy Grand Knight

William C. Arther III

410-596-6772

Chancellor

SK Michael C Okolo

Treasurer

SK Henry Morrison

443-671-6548 (New Number)

Recorder

Vincent J. Moscati

410-655-4714

Advocate

Cullis F. Glenn, Jr.

410-521-2712

Inside Guard

SK Richard C. Sartin

Inside Guard

Thomas Feulner

Inside Guard

David F Garcia

Warden

Joseph Mooney

Three-Year Trustee

SK Robert T. Sears

410-415-7069

Two-Year Trustee

SK Daryl L. Kauffman, PGK

410-655-0997

One-Year Trustee

SK Joseph C. Ignatius, Jr. PGK

Lecturer

SK Daryl L. Kaufmann, PGK

410-655-0997

District Deputy

Charles Kohler

Field Agent

Michael Hurley

410-913-783

**Council #3960 extends heartfelt thanks to those who have made donations to the
Special Gifted Children's Fund. *Please support our donors!***

<p>Maryland Party Rentals The Life of the Party Diane Eaton 9314 Liberty Road Randallstown, MD 21133 (410) 655-1191</p>	<p>Eline Funeral Home Established 1863 11824 Reisterstown Road Reisterstown, MD 21136-3306 (410) 833-1414</p>	<p>Keel's Auto Body Works, LLC 9339 Liberty Road Randallstown, MD 21133 Stephen Keel, Owner (410) 701-8785</p>
<p>Genesis Health Care 9109 Liberty Road Randallstown, MD 21133 (410-496-1969) (410) 655-0652</p>	<p>Auto Masters We keep your motor running 9301 Liberty Road Randallstown, MD 21133 (410) 655-2121</p>	<p>Transitions Healthcare Oakland Manor 2801 Kaywood Place Sykesville, MD 21784 (410) 795-4100</p>
<p>International Auto Repair 1801 Gwynn Oak Avenue Woodlawn, MD 21207 (410) 944-6850</p>	<p>Maryland Equipment Rental/Sales, Service, Parts, Accessories John Mill 9314 Liberty Road Randallstown, MD 21133 (410) 655-1500</p>	<p>Mid-Atlantic of Chapel Hill, LLC Fundamental Administrative Service 920 Ridgebrook R.D. Sparks Glencoe, MD. 21152 (410) 773-1000!</p>
<p>Haight Funeral Home & Chapel 6416 Sykesville Road (Rte 32) Sykesville, MD 21784 (1/2 mile south of Liberty Road) (410) 795-1400 (410) 781-4700 Brian Luther Haight, President Member Knights of Columbus</p>	<p>Burrier-Queen Funeral Home & Crematory, P.A. 1212 West Old Liberty Road Winfield, MD 21784 (410) 795-0300 (888) 267-0975 Todd Kellner Member, Knights of Columbus</p>	<p>Deer Park Building Supplies Hardware / Garden Supplies Gary Higgs, Manager 9314 Liberty Road Randallstown, MD 21133 (410) 922-5464</p>
	<p>Ivan H Garcia, MD Cataract, Glaucoma, Corneal Transplants, Refractive Surgery</p> <p>Security 7008 Security Boulevard, Suite 100 Baltimore, MD 21224 (410) 281-2656</p> <p>White Marsh 7939 Honeygo Boulevard, suite 108 Baltimore, MD 21236 (410) 931-4500</p>	

And as always, thanks to our anonymous donors!