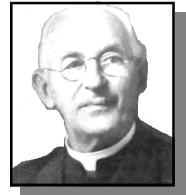




# Knight Life

The Official Publication of Father Rosensteel Council #2169



Vol. 81, No. 5, May 2015

Find us on Facebook at "Rosensteel Council"

Web site - www.Knights2169.com



## CHAPLAIN'S CORNER

Fr. José Cortes

### Behold Your Mother

The month of May is traditionally dedicated to Mary, our Blessed Mother. It is a month when we pay special attention to our Mother in Heaven.

Jesus gave us Mary as our mother in the most important moment of His life: when He was giving His life for us on the Cross. The gift of Mary to us was the last will of Christ: "When Jesus then saw His mother, and the disciple whom He loved standing nearby, He said to His mother, "Woman, behold, your son!" Then He said to the disciple, "Behold, your mother!" From that hour the disciple took her into his own household. (Jo 19:26-27)" In Saint John we are all represented. Jesus gives us His mother. In the same way that the Apostle did, we should take Mary into our household: that is, into our lives.

Our relationship with Mary is really important. She really helps us to walk the path of this life in closeness with God. She allows us to be faithful to the promises of our Baptism with her intercession and example.

I pray the Rosary every day. I would like to invite you to do the same, especially during the month of May. I usually pray the Rosary before Mass with the people who are already in the Church. It helps me to prepare for the daily celebration of the Eucharist. The prayer of the Rosary is a very important way of praying. We can contemplate the mysteries of Jesus' life and we also can pray for our loved ones, for people in need, for peace in the world, etc.

Let us pray that this month of May will be a time when we increase our love and devotion to Our Lady.

Fr. José



*O Mary, conceived without sin, pray for us who have recourse to thee!*

## Family of the Month

Al and Pat Wigmore along with their son John are prime examples of the amount of elbow grease required to keep the doors open at Rosensteel. No one works harder than our King of All Things Bingo and his way better half to ensure a nice evening for many folks who look forward each week to Wednesday night. Proceeds from each Bingo session are transferred into the Council's charity fund where they do a whole lot of good for a whole lot of people. As for our favorite in-house law enforcement officer, he consistently chips in whenever and wherever he's asked, from the kitchen, to cleaning to tending bar, to nodding his head when Geoff and Spike are chewing his ear off. Please give warm congratulations this month to all things Wigmore.



**Pray the Rosary with Rosensteel members every Friday 5:30 PM Meet in the Juvenal Room or out front in good weather**

## GRAND KNIGHT'S STATION

Frank Cavaliere, GK

"Men and Women for Others"



### Direct from Hollywood to Rosensteel: Count Your Blessings

I readily admit that the November 30, 2014 edition of *Parade* magazine caught my attention because it featured a cover photo of Cameron Diaz who appeared as part of a publicity photo for the remake of the movie *Annie*. But in addition to being exceedingly easy on the eyes, it turns out that the lovely Ms. Diaz had some words of wisdom for me – and maybe for you too.

Speaking about the ups and downs of being a Hollywood star, she said she's thankful for all the good that has come her way. "I am just so grateful for every single breath, to tell you the truth," Ms. Diaz was quoted as saying. "I feel nothing should be taken for granted, nothing. I just have gratitude for everything."

She goes on to state that her motto is "gratitude is the only attitude." Now Ms. Diaz doesn't mention God in her comments, but certainly her exuberant thankfulness can be transferred across the U.S. to our little Catholic-based corner of Silver Spring. Her comments serve as a gentle reminder of just how much goodness God has brought into our lives – and our Council's. From the faith and fellowship of the Knights and Maryknights to the blessings that that been bestowed upon all of us, God has played the central role in what we've all become.

And reminders are certainly welcome, especially if you're a little like me, who readily believes he's being punished from above when the batteries in the TV remote go bad (truly a tragedy in the Cavaliere household). One really needs

*(Continued on page 2)*

**KNIGHTS OF COLUMBUS**

**Knight Life**

Published Monthly

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Friday & Sat: 2PM-12AM

Clubhouse Managers:

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PGK Joseph Marks.....301-370-2012

**Council Meets First & Third Tuesdays 7:00 PM**

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Warden.....Bruce Cotting (brucecotting@gmail.com)

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Treasurer.....PGK John Fox (202.763.3066)

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Advocate.....Harry Dunkle (240-560-7707)

Lecturer.....Jim Mannion (565-2027)

Inside Guard.....Mark Borkoski (589-3743)

Outside Guard.....Terrence Brady (599-6279)

Outside Guard.....Joe Caron (219-6540)

Trustee (1 year).....PGK Thomas Kelly (240-472-2204)

Trustee (2 year).....PGK David Morgan (301-466-9665)

Trustee (3 year).....PGK Dan Ward (301.253.1798)

Fraternal Insurance.....Brian Graham (962-0045)

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**KNIGHT LIFE**

The Official Publication of Father Rosensteel Council #2169

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*Please, remember in your prayers....*



**Those who have died...**

Erwin H Schuler H.L.M.

Harry Carpenter

Mary Wigmore

(mother of Bob)

**Friends who are ill...**

Teddy Bilodeau (son of Jim)

Ashley MacGillivary  
(granddaughter of Rose)

Nancy Wilson  
(daughter of Jenny & Bob)

Michele T. Reed

Deacon Ron

Doris Griffin (mother of Tom)

Alicia Stover

Gloria Nichols

Barbara Tullis (mother of Kenny)

Cubby LaHood

Barbara Roe

**Members who are ill...**

Dick Donnelly

Lawrence Caserta

Paul Magee

Greg Stevenson

Terry Ethridge

John Stover

Joe Fabiano, HLM

Vincent Sebastiano

Bob Neary

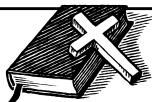
Paul Fecteau

Charles P. Roe

Gil Cole, HLM

Tom Smithhisler

Bob Callaway



In case of illness or death of a member, please contact Financial Secretary Rob Seubert at 301-681-8181

*(G.K. Continued from page 1)*

a reality check every so often and I'm glad I came across Ms. Diaz' comments to remind me of my many blessings.

So as April turns to May and spring is in full bloom around Rosensteel, let's be thankful for each other's company, equally thankful for all those around the Council who put in many hours of hard work making sure it's in working order and making sure we never forget where our ultimate "good luck" comes from.

Finally, please don't forget to take part in one of the Council's charitable endeavors, visit Rosensteel on a Friday evening to have a drink and meal with your friends and, perhaps most importantly, pray for those less fortunate among us and give back a little too. I'll see you back here in June for my last column. Tempest fugit indeed.

Godspeed,  
Frank C.

**CALL FOR LEADERS**

Have you found yourself jawing at the bar about what is wrong "your" council? Do you find yourself critiquing the efforts of others at "your" council? Are you unhappy with the decisions being made by council officers and trustees on behalf of "your" council? Would you like to see changes made at "your" council? I think you see where this is going.

It is "your" council, do something about it!

All officers must be voted in and we are especially in need of a **Warden** for next year. Other open positions are:

**Recorder, Building Association (2); Clubhouse Association (2)**

And nominations are still open for

**Grand Knight, Deputy Grand Knight and Chancellor.**

Step up and make a difference.

**If interested, contact the search committee: Dave Morgan, Paul Girolami, Bruce Cotting and Joe Damiano**



## ***Knight of the Month***

Please join everyone in the Rosensteel family in welcoming back Joe Rogers to active Rosensteel duty. After some health issues, Joe is once again attending Council meetings and our Friday evening gatherings in the Knights' Room. He is an Honorary Life Member of our Council, an inspiration for all of us and a great example of what a Catholic gentleman should be. Welcome back, Joe!



**Starts at 7pm. Dinner served early!**

The Bingo Teams deserve a huge thank you for their dedication to the Council.

Each week Al Wigmore III, Pat Warner, The Dailey's, Jimenez's, Paul Neff, Theresa Fitzgerald and countless others show up on Wednesday evenings to help with this very important fundraiser for the council.

These guys have been working hard to make this a profitable endeavor and they need more help.

To stay profitable each week we need an average of 60 people in attendance. The 3rd and 4th weeks have the lowest attendance.

Please consider playing BINGO on Wednesdays to support your Council!

**Pizza Night! "Even" Wednesdays May 6 & 20, 6:00pm to 8:00pm**  
"Eat In" or "Carry Out"

## **Mary's Widows**

Finally it's over. NO SNOW, so on April 6th 28 Widows & Father Perkins made their way to the Outback Restaurant for lunch. Everyone enjoyed the event, thanks to our Hostess, Betty Altmann. She did such a good job, we selected her as hostess for May. We will be going to the Match Box Restaurant in Rockville. You will be called soon to see if you are interested in going. We will handle this the same as April. Order from the menu & separate checks for everyone. Any widow whose husband was a Knight in good standing is eligible to join us. Call Lois Devlin, [301-681-7448](tel:301-681-7448) for more details.



## **Card Players Wanted!**

Do you like to play Bridge, Pinochle or Canasta? Then we welcome you to join a great group of card players on available Friday nights at 7:30 in the Maryknights Room of the Rosensteel Council. If you are interested in joining us please contact Mabel Capacchione at 301.460.5686

## **News from Your Lecturer**

The Social Meeting on May 19 will conclude with a guest speaker.

Please come and hear Walter Benesch, DTM deliver a short talk entitled: **"Rochambeau and the Battle of Yorktown"**

Walter is a Distinguished Toastmaster in the Toastmasters Club of Greenbelt, Maryland. I enjoy his speeches hope you will also.

## **ATTENTION ALL MEMBERS!**

### **Bartenders desperately needed!!**

If you or someone you know is interested please contact Kevin Carey at [kdcarey@loyola.edu](mailto:kdcarey@loyola.edu). Plenty of shifts are available, choose what's best for you!

**Must be a member in good standing.** Thanks to those who have stepped up to fill in when needed. Also- if you no longer want to bartend let me know so I can take your name off the list.

## **Rosensteel Squires/Roses Present:**



For the men and women staying in overnight emergency shelters, mornings often begin on an empty stomach. To meet this need, the Squires/Roses will be working with Catholic Charities to assemble healthy **"breakfast-to-go"** bags to be distributed to the 400 to 500 women and men who have a safe bed with them each night.

We plan to raise funds (each breakfast costs about \$1.80) as well as collect items needed to package, seal and deliver the meals. Donation boxes will be available at the council. Brown paper sacks, plastic spoons, V8 juice, applesauce pack, Nature Valley Trail Mix bar, NutriGrain bar, and a pack of crackers are the only items allowed.

All funds collected will be used to purchase the items required.

Monetary donations may be made payable to **Rosensteel Knights of Columbus** with a note in memo **"Cup of Joe"**, and should be directed to Rob Seubert or Terrence Moore. They may be left in an envelope behind the bar or sent to:

Terrence P. Moore, 1900 Etna Place  
Silver Spring, Md. 20902

Contact: Terrence Moore  
[tpmoore@pbs.org](mailto:tpmoore@pbs.org) or 571 436 5776

***Do you have a memory to share for-  
Rosensteel Reflections?  
Send it to [Margiecuff@gmail.com](mailto:Margiecuff@gmail.com)***

**Congratulations to Lois Devlin, the \$1,500 CIF raffle winner. Mary Lou Franke was a \$500 winner. GK Frank Cavaliere and CIF member Dave Morgan present the check!**



**ROSENSTEEL RETIREES CLUB  
OFFICERS 2014 - 2015**

**Chaplain** ....Rev. Joseph Perkins  
301-942-1020 x23  
**President** .....Nancy Marchone  
301-288-7808  
**Vice Pres.** .....Thomas Leonard  
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**Treasurer** .....John Fox PGK PFN  
202-763-3066  
**Secretary** .....Marge Fait  
301-598-7064

The month of May brings a season of new challenges and experiences into our lives. It begins with the Maryland Convention in Ocean City on Friday, the 1<sup>st</sup> day of the month. Did you bring your golf clubs? It is a weekend that includes meeting other Councils' delegates, socialization, hospital-ity rooms, walks on the beach and a special Saturday Mass at St. Luke's followed by a Grand Banquet for everyone at the Princess Royale Hotel.

Mother's Day is a national holiday celebrated on the second Sunday of the month. This year it will be on the 10<sup>th</sup>. In 1908 Mrs. Anna Jarvis held a memorial to honor her deceased mother in Grafton, W.V. She felt the enthusiasm among her friends for a larger acceptance of the idea. Soon several states followed her lead on this. It was established as a National Holiday in 1914 when President Woodrow Wilson signed the Proclamation: MOTHER'S DAY.

What is the importance of a symbolic gesture? Have

you seen the British two-fingered salute? This gesture dates from the 1340's when during a war the French King promised to cut two fingers off the hand of every captured Englishman. The gesture indicates that they are not defeated and they still have their two fingers. We Catholics frequently make The Sign of the Cross. And just before the Gospel is read, we form our thumb and forefinger in a cross touching our forehead, lips, and heart. Can you explain this gesture?

The Small Sign of the Cross is made just before the reading of the Gospel. The prayer is "May Christ's words be on my mind, on my lips, and in my heart". It is just a small gesture, but it signifies a much larger message.

Our monthly luncheon attendance has suffered during the winter as a result of inclement weather and personal illness. Now that Spring has arrived we can enjoy the benefits of an awakening new season. Hopefully, everyone has recovered from the occasional inconvenience of colds, coughs and sore throats. We hope to see everyone again for our luncheon on May 26<sup>th</sup>. It will be an opportunity to visit with old friends and enjoy both the good fellowship and good food.

VP Tom Leonard



**MARYKNIGHTS**

**OFFICERS 2014-2015**

**Chaplain** .....Rev. Gerard Trancone  
301-577-3527....[deafmindc@aol.com](mailto:deafmindc@aol.com)  
**President** .....Luanne Flanigan  
301-933-6167....[flanigan22@verizon.net](mailto:flanigan22@verizon.net)  
**Vice Pres.** .....Sue Wiant  
301-593-8689....[susanwiant@gmail.com](mailto:susanwiant@gmail.com)  
**Treasurer** .....Kathy Arvedlund  
301-681-7254....[kathyarvedlund@comcast.net](mailto:kathyarvedlund@comcast.net)  
**Secretary** .....Polly Seleski  
301-260-9757....[paseleski@gmail.com](mailto:paseleski@gmail.com)  
**Historian** .....Donna Stocker  
301-946-5564....[d.stocker@hotmail.com](mailto:d.stocker@hotmail.com)

Spring has sprung and the Maryknights are abloom with their plans for the next two months and looking ahead to September.

Our membership is currently at 115 members. We were happy to receive Karen Bassich into our sisterhood and hope she will enjoy participating in our various activities. Growth is vital if we are to contin-

ue with our great tradition of service.

We thank Marge Fait for successfully pulling together a slate of officers for the 2015-2016 year. They are: President– Luanne Flanigan; Vice Pres.– Sue Wiant; Treasurer– Carol Walper; Secretary– Theresa Fitzgerald; and Historian– Donna Stocker. Additional nominations may be taken from the floor prior to casting our votes at the May meeting.

In addition to voting for officers, members should come prepared to nominate a charity for our November Charity Ball. You will be allowed a 5 minute presentation and handouts with information about the charity would be most welcome.

Thanks to Margie Cuff and Jeanne Berman for the wonderful Anniversary Party held on April 25th. Beautiful people, cool jazz, great food and fab drinks all came together as we celebrated 55 years of Maryknights service to the council and our community. Thanks to Andre Berman and Terrence Moore for providing our delicious appetizers and the clubhouse for a job well done.

"Feeding the hungry" is being taken seriously this May 15. We have planned a chicken dinner for the 32 men staying at Carroll House in Forest Glen. We'll need a few baked goods for desserts. Check with Margie and Jeanne for details.

The Catholic Terps in College Park were not disappointed when the Maryknights provided a great meal for them on April 29th. We worked with our friend, and Morgan's dad, John Minnick, of Squisito's Restaurant in Burtonsville, to plan and serve a great Italian dinner! Not only did John make enough food to feed the students, he delivered it as well! Thanks, John, for continuing to be so generous with your time and resources! I would like to encourage everyone who reads this to patronize Squisito's. The food is great!

The update on Father Jerry shows him making good progress with his rehab at Carroll Manor. He is very appreciative of our cards and prayers. He was also very grateful for our recent donation to the deaf center. Father– please know that we miss you!

May 1-3 is the State Convention in Ocean City. Plan to attend if you can. Otherwise we'll see you May 11th at 7pm. Bring a friend.



## Squires/Roses May 2015

We are doing very well on the "Cup of Joe" charity event, nearing our goal for collections. Please take this opportunity to engage in this effort. We hope to provide the meals by the end of May.

Our April meeting is scheduled for Monday April 27<sup>th</sup>, 2015 7:00 to 8:00. We will hold our May meeting on Monday May 18<sup>th</sup>, 2015 at 7:00 to 8:00.

Please come prepared to discuss the upcoming Car Wash fundraiser and our own Night at the Ballpark.

In the coming months we will be reaching out to many parishes, schools and councils to recruit more members. We have several members that have reached the age of eighteen thus allowing them to become members and Maryknights. Please consider this opportunity and feel free to discuss this with myself or one of the many Maryknights.

The registration process is going well with the state, please keep the registration forms coming in. There is not an online version, therefore if you have not received or completed your's please drop me an email with a mailing address and I will send you the paper copy.

Be Worthy

### Save the Date!

Appreciation Night is scheduled for June 28th 2015

### CIF Update

The CIF Committee thanks all of those who have donated to the CIF Fund. Thanks to your generosity, we are very near our \$20,000 goal with \$17,564. We are pleased to report the recent March Madness Basketball Fundraiser was a great success and congratulate Lois Devlin and Mary Lou Franke on their good fortune. When donating by check, please make it payable to the Forest Glen Building Association, Inc. and note that it is for the CIF. You can give your donation to any member of the CIF Committee or Financial Secretary PGK Rob Seubert.



### Thank You- CIF Donors

**Platinum** (\$1,500)  
Knights of Columbus Insurance

**Gold** (\$1,000-1499)  
Mr. & Mrs. Walter MacDermid

**Silver** (\$500-999)  
Bob & Ann Brown  
Tom Rogers

Richard Haney  
John and Mary Lyon

**Bronze** (\$250 -499)  
Mr. Mike Audet, HLM  
Mr. Joe Damiano

Mr. & Mrs. Al Wigmore  
Mr. Tom Leonard

Mr. Tom Hawes  
Mr. & Mrs. Stephen Clarke

Mr. Guy B. Beltz  
Mr. Don Phillips

Mr. John McNamara

Mr. Jim Reis  
Mr. Joe Rogers  
Mr. Rob Seubert  
Mr. & Mrs. Patrick Warner  
Mr. John Wigmore  
Mr. John Simmons

### Honorable Mention (\$100—\$249)

Mr. and Mrs. Sonny Franke  
Mr. Dan Gargano, PGK, HLM  
Robert & Jenny Wilson  
Dr. John Collins, PGK, HLM  
Mr. Albert Pearce, HLM  
Mr. Charles Plunkett, HLM  
Mr. Carl Bergman HLM  
Mr. Rostkowski, PGK, HLM  
Mr. Thomas Simms, HLM  
Frances Fitzgerald  
Mary's Widows  
Mrs. Elizabeth Beltz

## Are We Good Knights?

### Charity

1. Generous actions or donations to aid the poor, ill, or helpless;
2. Leniency in judging others; forbearance:

### Fraternity

1. An organization of laymen for religious or charitable purposes; sodality.
2. Any group or class of persons having common purposes, interests, etc.:

### Unity

1. Absence of diversity; unvaried or uniform character.
2. Oneness of mind, feeling, etc., as among a number of persons; concord, harmony, or agreement.

### Rumor

1. A story or statement in general circulation without confirmation or certainty as to facts:
2. Gossip; hearsay:

While we should be focused on Charity, Fraternity and Unity, we often tend to let Rumor get in the way. Rumors erode and destroy the principles of our order. Not only must we avoid contributing to them, we must also stop them from spreading. Edmund Burke wrote "All that is necessary for the triumph of evil is that good men do nothing."

Lady Debbie and I are looking forward to seeing you at the beach for the 118<sup>th</sup> Knights of Columbus Maryland State Convention.

Vivat Jesus,  
Tom  
District Deputy



### No Breakfast on May 3rd.

Because of the State Convention, Breakfast has been cancelled.

### Chancellor's Chatter

Throughout my term as Chancellor I will publish a short "To Do List" every month. This is meant for every member of this council, I will add to it but I will never remove a task, as I believe that each and every one of us could benefit from this friendly reminder.

### May To Do List

- \* Recruit a new member
- \* Engage an existing member
- \* Volunteer to assist/organize an event or function
- \* Attend a council event
- \* Hold an event at the council
- \* Assist/organize a charitable event
- \* Thank a Maryknight
- \* Extend condolences and / or assistance to someone who has lost someone close to them
- \* Contribute to the Tootsie Roll Drive
- \* Attend and contribute to a Business Meeting
- \* Make amends with a fellow brother with whom you have had differences.
- \* Give as you would like to receive.
- \* Enjoy a beverage of choice and a meal at Rosensteel!
- \* Deny oneself in order to follow Christ.
- \* Do to others as you would have them do to you.

### New "To Do"

Commit to a Rosensteel service opportunity.



## REFLECTIONS OF: Convention Memories

By Margie Cuff

I had hoped to be inundated with stories of days gone by. Not so. Rather than leave the space blank, and since many of you will be heading 'down the ocean' soon, I am going to recount some of what I remember of State Conventions. I've only really been to 3 or 4 so what do I know anyway? Some of my recollections are sketchy so don't consider anything I say here as "gospel" truth.

The first time John and I attended one was when he was the Warden (I think). We stayed in the Howard Johnson's on the top floor ocean side. It rained like crazy that weekend and water poured in through our balcony door. The rug in half the room was a sodden mess and smelled! This is what prompted JC to search out a new hotel for the next year.

But everything else was so much fun. Some of the guys played golf, there was the annual gathering at Bull on the Beach (I never attended this since I usually came down Friday night after work), a cookout around the pool, watching classic cars cruise the strip up and down, hanging out in the hospitality rooms at HoJo's (to watch the Kentucky Derby and consume jello shots) as well as the Princess and attending mass in the HoJo's restaurant on Sunday morning. The Horner family always did such a great job with the hospitality room at the Howard Johnson's and later when we changed venues. There was always plenty of food and drink provided by the council. Many of you remember Frank Ladbush. His daughter and son-in-law owned the Salty Dog and would provide storage space for our perishable items. (I'm guessing a great many "happy hours" were spent there as well!) Later I believe we also purchased food from them so we didn't have to transport it. This enabled many of the younger families to have an affordable vacation weekend with the kids (I know the Calcutt's, O'Neill's, Carter's and Dassing's were just a few of these families).

The hospitality room at the Princess, at that time, was under the supervision of Ross Baccanari. He liked to brag that Rosensteel was known for their bar (top shelf liquor) and I always cringed that this was our claim to fame. In later years Joe Marks and Mike Miller saw to it that we also became known for our delicious cuisine!

I remember attending the Awards Ceremony on Saturday morning at the Princess which included the Grand Knights and their ladies processing into the large atrium there. When they began handing out awards I was amazed at how many councils actually existed in the state and was thrilled when Rosensteel won in some of their categories. (I was so proud of the awards JC took home during his year as GK and when I accepted an award that same year for the Maryknights (Luanne was president but unable to attend) I knew that this was something worth achieving! Check out the past awards hanging in the Knights Room.

Mass was celebrated on Saturday evening at St. Luke's and everyone paraded from the Princess Hotel across the street to the church. This was an amazing sight to see! The Fourth Degree Color Corps led the way in full regalia. You can't help feeling proud to be a Catholic. That evening plaques were displayed by all the councils in their hospitality suites at the Princess. This was our chance to brag (or not) and to visit everyone's suites to check out their awards. There was a lot of friendly competition going on not only with the plaques on display but with the themes chosen by councils for their hospitality rooms! Much liquor, great food and music flowed throughout the evening. A lot of networking was done, old friends were visited, campaigning was rampant (I think there are elections each year for state officers).

The Convention used to take place the same weekend as the Kentucky Derby and the Classic Car Show. Now it has been moved to the first weekend in May which I find difficult to attend since I have a number of nieces and nephews still making First Communions. I wonder how many of our younger Knight families are in this same predicament?

Attending the State convention puts a new light on what it means to be part of a Knights of Columbus Council. You see that it's not just us, or the PG Council or Rock Creek Council. It's not just about the building or softball (though these are important fraternal activities that build strong friendships). We are part of a worldwide Catholic, fraternal organization. We can go to almost any city in the world and be welcomed as a brother, sister and friend.

Is that awesome or what!?!

## How Much You Should Spend on What

Life is full of things to buy, and there are many thumbs with rules on them about those purchases.

●**Overall budgeting:** Devote 50% of your income to necessities (taxes, mortgage, food), 30% to discretionary purchases (entertainment, vacation), and 20% to future financial goals. People who live in higher-cost areas or pay more in taxes might have to bump up the allocation for necessities to 55% or 60%. This rule of thumb is also helpful for people with variable incomes; they immediately allocate money to savings and necessities, and only then does the "discretionary" account (and it's often an actual separate account) get funded.

●**Buying a home:** The price you pay shouldn't be more than 4 times your annual income. I've heard variations that apply that rule to just the size of the mortgage, not the price of the house. That might be necessary in high-cost parts of the country or if you have a bigger family.

●**Buying a car:** The most common rule of thumb is 20/4/10: Put 20% down, get loan that will be paid off in four years or less, and don't get a payment that exceeds 10% of your income. Another: If you plan to own a car for more than 10 years, buying new may be better than buying used.

## ●How Much You Need Before You Retire

You may have heard that you need 20 to 25 times your gross income before you can retire, and it's not bad advice. For most people, 20 is good enough when you consider that expenses drop in retirement (you're no longer contributing to your 401(k) or paying Social Security taxes). Even if you need the same amount of income after you retire, some of it will be provided by Social Security (all those taxes are finally paying off!), a pension, or other sources. And even if you don't consider those sources and your income needs don't drop in retirement, having 20 times your annual income means you'll need 5% of your portfolio each year. That's higher than that 4% safe withdrawal rate (another rule of thumb!) you hear about, but as we've written, 4% might be playing it too safe, especially if you have the flexibility to cut costs when times are tough.

## ●Work for Pay

"People consistently overestimate their ability to work in retirement," says Vandermillen. Among the things that can cause people to leave the workforce earlier than they expect are health crises, layoffs and ageism on the part of prospective employers.

Contact Brian Graham for information on Knights of Columbus Insurance plans.

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COMING EVENTS...

**June 2015**

8– Maryknight Installation Mass  
28– Appreciation Night

## MAY 2015

| Sun   | Mon  | Tue  | Wed  | Thu                              | Fri  | Sat                              |
|---|--|--|--|----------------------------------|--|----------------------------------|
|   |  |  |  |                                  | 1. Crew #4 Paul Neff<br>Fried Shrimp, Cole<br>slaw , fries<br>Bar 5-8 R.Horner, Pete<br>8-11 Hardman             | 2.<br>Bar: 5-8<br>8-11           |
| 3. NO breakfast<br>Bar: 5-8<br>8-11 Dollymore,<br>Mullaney, Bromley | 4. Mary's Widows<br>Bar: 5-8 D'Antuono<br>8-11 McNamara                | 5. Business Mtg<br>Bar: 2-5 Rogers<br>5-8<br>8-11: | 6. <b>Bingo</b><br><i>Pizza Nite</i><br>Bar: 5-8 Evans<br>8-11                 | 7.<br>Bar: 5-8<br>8-11 Mannion   | 8. Crew #6.<br>Girolami<br>Bar: 5-8 Conway, Carey<br>Wigmore<br>8-11   | 9.<br>Bar: 5-8<br>8-11 Cassagnol |
| 10. <b>HAPPY MOTHER'S DAY!</b><br>Bar: 5-8<br>8-11 McKinney         | 11. Maryknights<br>Mtg 7 PM<br>Bar 5-8 D'Antuono<br>8-11 DeVol, Carey, | 12.<br>Bar: 5-8<br>8-11 Slattery                   | 13. <b>Bingo</b><br>Bar: 5-8<br>8-11 McNamara                                  | 14.<br>Bar: 5-8<br>8-11 Slattery | 15. Crew #7 Langley<br>Chicken & shrimp<br>Kabobs with green rice<br>Bar: 5-8 Lyon, Lynch<br>8-11 Moore, Langley | 16.<br>Bar: 5-8<br>8-11 Dassing  |
| 17.<br>Bar: 5-8<br>8-11   | 18.<br>Bar: 5-8 D'Antuono<br>8-11                                      | 19. Social Mtg.<br>Bar: 5-8<br>8-11:               | 20. <b>Bingo</b><br><i>Pizza Nite</i><br>Bar: 5-8 Carey<br>8-11 Langley, Moore | 21.<br>Bar: 5-8<br>8-11 Mannion  | 22. Crew #8 Seubert<br>Stuffed peppers<br>Bar 5-8 Spike , E III<br>8-11 Maddox                                   | 23.<br>Bar: 5-8<br>8-11 Seubert  |
| 24.<br>Bar: 5-8<br>8-11 Grey  | 25. Memorial Day<br>Bar: 5-8 D'Antuono<br>8-11 McNamara                | 26. Retiree Luncheon<br>Bar: 5-8<br>8-11 Miller    | 27. <b>Bingo</b><br>Bar: 5-8<br>8-11   | 28.<br>Bar: 5-8<br>8-11 Mannion  | 29. Crew #9 Moore  | 30.                              |
| 31.<br>Bar: 5-8<br>8-11   |  |  |  |                                  |  |                                  |