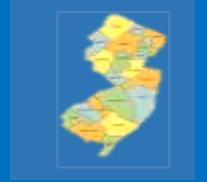


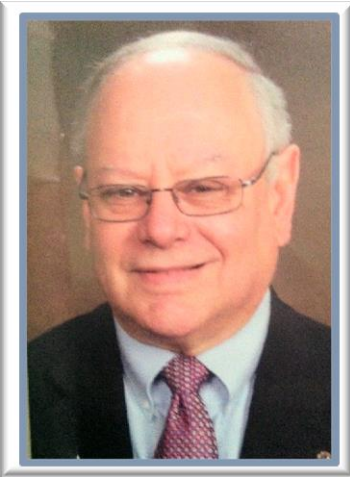


# NEWSLETTER NJ STATE COUNCIL



Official Publication of the New Jersey State Council Knights of Columbus

## State Deputy's Message



Andrew E. Lipenta  
State Deputy



Brothers,

As we begin the month of May, we enter the last two months of this Columbian Year, and we are in the beautiful Easter season which concludes on Pentecost Sunday.

I hope you are having wonderful Easter season! Coming away from Easter fresh and re-invigorated let us strive to make these last eight weeks the best you possibly can.

That being said, I am very happy to remind you of an exciting new incentive membership program for the final quarter of the Columbian Year.

There is a wonderful selection of gifts that can be purchased with the VIP points in the gift catalog. Let's end with a strong quarter, Brothers, and remember what Supreme Knight Carl Anderson has said "We have a moral obligation to ask every eligible Catholic man to join the Knights of Columbus".

In connection with our final membership drive, it is important for Grand Knights to schedule first degrees. It is important to schedule at least one first degree in each council or district.

It is always best to schedule the degree date and then invite those blitz drive candidates to join your councils. Always include your benefits consultant to assist you in your membership efforts.

(Continued on page 2)

### Inside This Issue:

- 1 ~ State Deputy's message
- 2 ~ State Deputy's message
- 3 ~ Program Corner
- 4 ~ General Agents Report
- 5~ Culture of Life Corner
- 6~ Scheduled Degrees
- 6~ Charter Anniversaries
- 7 ~Membership Corner
- 8~ Upcoming Events
- 8~ Mark Your Calendar



[View previous](#)

[Issues of](#)

[Our State](#)

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## State Deputy's Message *(continued)*

We are also about two and a half weeks from our State Convention. As a reminder, our convention weekend begins in Wildwood on Friday, May 15 at 9 am with opening mass, as usual, at St. Ann's Church, Parish of Notre Dame de la Mer, In Wildwood. His Excellency, Bishop Dennis Sullivan, Bishop of Camden will preside at opening mass.

Our meetings are Friday, May 15 from 12 Noon to 3pm at the Wildwood Convention Center and Saturday, May 16 from 9:30 am to 3:00 pm. Closing Mass will again be celebrated at St. Ann's Church on Saturday May 16 at 4:30 pm for by our closing convention banquet.

I am confident that this year's convention and banquet will be very special and look forward to seeing you!

Vivat Jesus,

Andrew E. Lipenta  
State Deputy

**Call to Convention!**  
**May 15 – 16**  
**Wildwood, N.J.**

# Program Corner

Greetings from the flatlands down Jersey!

May is a busy month. We start the month with Cinco de Mayo on the 5<sup>th</sup>, and the National Day of Prayer on the 7<sup>th</sup>. Then, we honor and pay tribute to our mothers on the 10<sup>th</sup>. We are called to our 119<sup>th</sup> convention as Knights of Columbus members in New Jersey the weekend of the 15<sup>th</sup> and 16<sup>th</sup>! We observe the *Solemnity of the Ascension of the Lord* on May 17<sup>th</sup>. We are witnesses to First Communions, Confirmations and school graduations. Ending the month, we remember those who have died in our nation's service on Memorial Day.

We are just about at the end of our Columbian Year journey. Be sure to celebrate your successes as Catholic gentlemen, living Father Michael J. McGivney's Dream by attending the New Jersey State Council's 119<sup>th</sup> Convention in Wildwood. Make plans to attend during the day, or stay over a night or two. Either way, join in the fraternal fellowship! Be there to congratulate your brothers in their faith and dedication to uphold the principles we all cherish while lending support and strength to our parishes, families and fellow knights. Hear your resolution and the resolutions others have shared, and know the path we have chosen together as brother knights. Come and network with your Catholic brothers. Be there to personally pick up your achievement awards that you have so humbly earned for being God's hands and making miracles happen. Your actions and dedication truly makes a difference and defines us as Knights of Columbus. I look forward to shaking your hand and personally saying "Thank you and congratulations for all that you do and the example that you are to all of us!"

Do not forget to be a part of the State Horseshoe Tournament. Chairmen John Fennekohl guarantees you will enjoy the tournament whether a novice or expert! It is being held right in Wildwood - yes a fraternal benefit of the convention just for you!

**IT'S FINALLY HERE! The Knights of Columbus: Join Us** app is at the **App Store** and its **FREE!** There is a section in the app about CHARITY, FAITH, SECURITY, and joining up a new member. How can you get it? Try

<https://play.google.com/store/apps/details?id=com.littleiapps.kofc>

or

<http://www.apppicker.com/apps/961509644/knights-of-columbus-join-us>

**Progress! Thank you WGK Ken Blankenbuehler.**

Thank you! A sincere thank you to all the State Directors, State Chairmen, District Deputies, Grand Knights, Faithful Navigators and members who made the time to become involved in charitable service programs. And thank you for following up by submitting your reports and nominations. Our great State of New Jersey is blessed to have Knights of your distinction and caliber as members. *Salve Frater!*

Let us, together, do our best to develop a calendar of programs with the tools supplied by our State Council and Supreme. Remember, have fun in doing and promoting God's work while bringing other like-minded Catholic men into our Order as we ***Proclaim and Defend our Faith!*** Vivat Jesus!

Yours in friendship and fraternity,  
Ray Sands FDD

# General Agents Corner

May is national Disability insurance month, when the industry tries to focus all of the public on the need for disability insurance. The first problem is no one ever thinks they will be disabled, ever. We all think that we are indestructible and that it's not me it's the other guy who will be "disabled". The problem is that that's the **WRONG** definition. If you are **SICK OR HURT AND CAN'T WORK**, you are disabled. And how will your family pay the bills. We all know someone at church or in the council or in the neighborhood, who got sick, (cancer, heart attack stroke), or got seriously hurt, (car accident, workplace accident, recreational accident) and had to take time off from work. There is ton of confusion about what Social Security Disability Insurance pays, what workman's compensation pays, what group disability pays.

So let's make this simple;

Workman's compensation, pays when you are hurt at work, doing your assigned duties and your company has paid the premiums for a workman's comp policy. You must be hurt at work, doing your job to get coverage, and since you do not personally pay the premiums, the money you receive is taxable as income. You have to be reasonably expected to be out of work for a while before you can get benefits.

Group disability coverage, A. the company pays the premium. It can cover up to 70% of your income, but if the company pays the premium all the money you and your family gets is taxable. B. You pay the premiums on the group coverage, usually covers about 60% of your pay, but the money you receive is not taxable. If you are eligible for this type of coverage, you should maximize it as it is the most economical way to protect your family. Waiting periods for when you get your money can vary with each policy and can be as short as 30 days after your injury or illness starts, or as long as 180 days, (6 months), in most cases your doctor must certify that you will be expected to be out of work for at least two years.

Social Security Disability coverage- The average social security case takes two years to be decided on and that is after a 6 month waiting period to be eligible to submit paperwork. Over 60% of legitimate claims are declined the first time they are applied for, though most are accepted on appeal. You can gauge the maximum you would be paid on this program by going to [SSA.gov](http://SSA.gov) and clicking on My social security and logging in. This will allow you to not only see what you would get if disabled, but also track your retirement benefits. **THE SOCIAL SECURITY ADMINISTRATION IS NO LONGER MAILING OUT STATEMENTS EVERY YEAR IN THE MONTH OF YOUR BIRTH.** You have to search to find out what you are entitled to. The sad part of this equation is that most of the accepted cases are "Partial" disabilities. So, simply put, you get a part of the total you could have gotten. This comes a big surprise to most people.

So if we believe that our ability to earn income is our greatest asset, (it's the engine that drives everything else we do.....buy a house, buy a car, pay for our kids' education, vacations, clothes, the food we eat each week), then **EVERY SOUND FINANCIAL PLAN** must include not only life insurance for the greatest tragedy that could happen, we are killed, but also for the possibility that we could no longer work. The biggest obstacle to our fully protecting our families is not the medical exam, or our health. It is not the financial reporting requirements, (a copy of a pay stub or W-2 or a tax return), or even the money to pay the premiums. The biggest obstacle is the status quo. We think we are OK, because up until this very moment we have been.

The past is the past, it is written in stone, but the future is unknown and if we love our families and want be prepared to care for them, (and ourselves, just because we're sick doesn't mean we aren't going to eat), then we must take our heads out of the sand and meet with our field insurance agents to see if the Order can help protect what matters.....keeping the house, feeding the family, keeping our kids in school.....you know living, even if we are too hurt or sick to go to work.

Take the time to meet with your agent this May, during national disability insurance month, to make sure your family's most valuable asset is protected. It's who we are and what we do, **PROTECTING CATHOLIC FAMILIES SINCE 1882.**

Respectfully submitted,

Charlie Miraglia  
General Agent, Northern New Jersey

# Culture of Life Corner

Although your council is probably planning its trip to Wildwood for our State Convention in two weeks, we still need to keep up our efforts towards preserving and maintaining a Culture of Life. This is especially true as this is May, or as I like to call it, Mother's Day Month! This is an important 31 days in which we work extra hard to ensure that all expectant mothers actually **become** mothers! So I hope you are planning in participating in these programs!

**Diaper Drop.** Your council should be spending this month having your members bring diapers, etc. to your regularly scheduled council meetings. This is an easy way to participate in the program and has the potential to yield great results!

Want another easy way? We will be holding a Diaper Drop at the convention again this year! Please be sure to remind your council's delegates and alternates (and everyone else coming down for the weekend) to pick up a couple boxes of diapers and wipes on their way to Wildwood! Bring them to the convention center and drop them off at our table. All the materials collected will be divided and donated to pregnancy care centers in all 5 dioceses.

**Roses for Life.** Your council should also be holding a Rose Sale at your parishes. For us to do all that we do for the Culture of Life, we must raise funds. It also helps to raise awareness as people wear these roses on their clothing. If you need to get a roll of roses, you can order them from State Chairman Jim Kukura using the form on page 10-21 of the Grand Knight's Manual.

**Special Olympics.** After we help women to choose life in May, let's celebrate the quality of life of our disabled citizens through the Special Olympics! The state games will be held June 12-14 at the College of New Jersey in Ewing Twp. On the morning of the 12th will be the Law Enforcement Torch Run across the entire state. The Torch will be brought into the Stadium at the College during the Opening Ceremonies, which begin at 7:30pm. Please encourage your assembly's color corps to participate. To do so, contact Second District Master Chet Kulak. In addition, volunteer help is always appreciated throughout all the events. If some of your members want to volunteer, they can register online at [www.sonj.org](http://www.sonj.org), or contact Tom Ponting at 609-695-5081.

**Disabilities Drive.** If your council held a kick-off event last month, please be sure to submit your report this month to State Chairman Gary Seals. If you are holding your kick-off this summer, be sure and let us know when it is scheduled. For more information about how to run a disabilities drive, see the information at this [LINK](#), and [FORM](#). Let's work even harder this year to meet our goal!

I look forward to seeing you in Wildwood, and selling you a White Ribbon Against Pornography car magnet! We really need to raise awareness, and they are only \$5!

Steven J. Richardson, FM  
Culture of Life Programs Director



**SCHEDULED DEGREES**

[LINK](#) individual councils below for

**DEGREE:**            [LINK](#) ,            **LOCATION & DATE:**

**CAMDEN:**

- Second [Council 1443](#) Wed. May 6
- Third [Council 6735](#) Fri. MAY 8
- First [Council 7463](#) Mon. May 11
- First [Council 3784](#) Mon. May 18
- Second [Council 7429](#) Thurs. May 21

**METUCHEN:**

- Second [Council 1672](#) Mon. May 4
- First [Council 2188](#) Tues. May 12

**NEWARK:**

- First [Council 6345](#) Tues. May 12
- First [Council 1178](#) Tues. May 26
- Second [Council 1178](#) Tues. May 28

**PATERSON:**

- First [Council 6320](#) **Wed.** May 6
- First [Council 6100](#) **Wed.** May 6
- First [Council 6343](#) **Thurs.** May 28

**TRENTON:**

- First [Council 355](#) **Thurs.** May 12
- Second [Council 8603](#) **Fri.** May 22

[All Website Schedules](#)

<u>COUNCIL</u>	<u>CHARTERED</u>	<u>YRS</u>
426 South Amboy South Amboy	5/21/1899	116
514 Lafayette Dover	5/15/1900	115
674 Gloucester City Gloucester City	5/25/1902	113
1688 Regina Rutherford	5/14/1913	102
15958 Our Lady of Fatima North Bergen	5/1/2014	1

Our State Deputy Andrew “Andy” Lipenta along with the entire NJ State Council and the Newsletter Staff would like to take this opportunity to wish **ALL** councils best wishes on their **Charter Anniversary**.

May your council continue to grow and do good deeds for many more years to come! Let’s continue to grow our ranks, expand our programs and, in doing so, “**Proclaim and Defend our Faith!**”



[NOTE: Due to the large number of anniversaries each month we have limited the publishing list to the names of councils celebrating their 25<sup>th</sup>, 50<sup>th</sup>, 75<sup>th</sup> and 100<sup>th</sup> Anniversary during the current month.]

# Membership Corner

Brothers,

With more than 60 days left in this Columbian year, there is still a lot of time to have a degree or two, and a lot of time to reach your membership and insurance goals. Please review the generous incentive points below that Supreme Council and the State Council, together, are making available for recruiters. Let's use these last two months to grow the Order and start the next Columbian year with a lot of new members.

As a reminder, in conjunction with Supreme Council's program of bonus VIP points for the final quarter of the Columbian year, the **NJ State Council will match all VIP points awarded by Supreme Council** for every new or reactivated member recruited in April, May and June. (NJ Award is capped at 20 new members per recruiter). The table below shows how many VIP points will be awarded for each member recruited and a small sample of the gifts that can be earned by redeeming the VIP points which **can be redeemed at \$3 for every 500 VIP points on [www.knightsgear.com](http://www.knightsgear.com)**.

No. of New Members	Supreme VIP points	NJ State Council VIP match points	Total NJ State Council + Supreme VIP Points	Dollar Equivalent	Partial list of gifts available from <a href="http://knightsgear.com">knightsgear.com</a>
1	1,000	1,000	2,000	\$12	"A Civilization of Love" book (\$10) Playing card set (\$14)
2	2,000	2,000	4,000	\$24	garment bag (\$14), Flashlight (\$15) Pinnacle golf balls (\$18)
3	3,000	3,000	6,000	\$36	long sleeve shirt (\$28)
4	4,000	4,000	8,000	\$48	Velocity Compu-Briefcase (\$45)
5	5,000	5,000	10,000	\$60	Charles river jacket (\$55) duffle bag, deacon stole (\$60)
<b>6</b>	<b>12,000</b>	<b>12,000</b>	<b>24,000</b>	<b>\$144</b>	<b>Flag set (\$125), Ashworth jacket (\$66), K of C Watch (\$90), 2 Eucharist Pyx (\$55 each)</b>
7	14,000	14,000	28,000	\$168	
8	16,000	16,000	32,000	\$192	Chasuble and stole (\$180)
9	18,000	18,000	36,000	\$216	
10	20,000	20,000	40,000	\$240	Coats for kids (\$200)
11	22,000	22,000	44,000	\$264	
12	24,000	24,000	48,000	\$288	Chalice, paten and ciborium (\$275)
13	26,000	26,000	52,000	\$312	
14	28,000	28,000	56,000	\$336	
15	30,000	30,000	60,000	\$360	
16	32,000	32,000	64,000	\$384	
17	34,000	34,000	68,000	\$408	Chalice and Scale Paten (\$400)
18	36,000	36,000	72,000	\$432	
19	38,000	38,000	76,000	\$456	Mass Travel Kit (\$450)
20	40,000	40,000	80,000	\$480	

I hope to see many of you and members of your family at this year's State Convention in Wildwood. I'm look forward to handing out a number of awards for membership to quite a few councils.

John Erwin, FDD, New Jersey State Membership Director

# Upcoming Events:

\* PLEASE NOTE - **ALL MONTHLY REPORTS ARE DUE AT THE STATE COUNCIL OFFICE ON THE 15<sup>TH</sup> OF EACH MONTH.**

Be sure to make a note of the activities that are scheduled for the next several months. Click the specific activity [\[hyperlink\]](#) to obtain more information, details and forms. Log-in required.

## 2015

- May 1 - Wireless Amber Alert - [FORM](#)
- May 15-16 - State Council Convention, Wildwood
- May 16 – Horseshoe Tournament - [FORM](#)
- May 20 - Newsletter Article Submission Deadline

- June 30 – Annual Report of Roundtable Coordinator - [FORM](#)
- June 30 – RSVP Program - [FORM](#)

## Quarterly Calendar



MAY 2015						
S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
30						
JUNE 2015						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				
JULY 2015						
S	M	T	W	T	F	S
	1	2	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

Please forward this Newsletter to all your council members.

WHEREVER YOU SEE PRINT [“LINK”] THE COLOR OF THIS BOX – OR – YOU CAN HYPERLINK DIRECTLY TO THE WEBSITE

CHECK for “Summary of Forms & Deadlines”

