



Volume XXXVIII No. 5 November 2017

“Broadmindedness, when it means indifference to right and wrong, eventually ends in a hatred of what is right.” Fulton J. Sheen

GRAND KNIGHT’S REPORT

My Worthy Council family,

November is a time for remembering and giving thanks.

Let me start with a little reminiscing and philosophy

November was our time, my father and me. I come from a large catholic family of six children consisting of me and my 5 sisters . 2 older, 2 younger and my twin sister Mary. My father worked as a Prison Guard at Sing Sing the New York State maximal security prison. During the 1960’s civil service jobs provided the best job benefits and job security but paid relatively low salaries. Thus my father always worked at least 2 additional part time jobs in order to keep his family housed and fed. Rarely did he have a Saturday off, Thankfully Sunday’s were still considered a day for rest and prayer and for my family Sundays were truly family days. But every fall he managed to put together 4 or 5 Saturdays for one activity, Hunting Season. Specifically, small game hunting for rabbit and pheasant. Our Hunting group consisted of my father, his brother ,my cousin and a couple of family friends, and our beagles . But at least 50% of the time it was just my father and me and our dog.

It was a different time, it was a time when fathers were not only allowed to but were encouraged to build a special relationship with their sons and teach them to become MEN. It was during our Saturdays together that my father taught me the most important aspects of being a man, to be truthful. To be true to yourself, to stand up for what you know is right, to be true to your religion, we were solid Roman Catholics,

to be true to your family, your main duty in life is to take care of those entrusted to you.

Be true to your neighbors and your country, never turn your back on those in need and always be prepared to pull your share of the load.

These were the lessons that my father passed on to me, these were the principles by which I watched him live every day of his life and hopefully I have passed them on to my sons.

Now lets get back to todays events

Our council has been rewarded with a very large honor. On Sunday Nov. 15th the Knights of Archbishop Fulton J. Sheen Council, in full regalia, will lead the opening procession for this Year’s Parish Memorial Mass. I would like to thank Fr. Neville for bestowing on us this honor that allows us to demonstrate our love and respect for our fellow parishioners and our parish. We will accomplish this duty with all of the respect and dignity deserved by the deceased love ones of our parish.

Please make every effort to attend this Memorial Mass to remember and honor our departed members of our council and parish.

And lastly giving thanks. November is the month of Thanksgiving.

Let us all remember to take time this month to thank GOD for all he has done for us. He gave us life, he gave us our beautiful earth, he gave us our wonderful country, and he gave us our loving families.

I thank God for leading me on a path that allowed be to serve as your Grand Knight.

May God bless you all and your families.
Hope you have a happy Thanksgiving,
Tony

SUPREME COUNCIL REPORT

www.KofC.org

Please check out the webpage for a variety of informative and enlightening articles and news about recent events for the KofC around the world.

STATE COUNCIL REPORT



Please check out the State webpage (www.kofc-md.org) for information on upcoming State events and programs.

DISTRICT DEPUTY'S REPORT

Bill Adams, District Deputy

No report.



Knights of Columbus
INSURANCE
YOUR SHIELD FOR LIFE

COUNCIL BENEFITS ADVISOR

Mike Hurley

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 some 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.

Fraternally,
Michael Hurley, FIC (Mike)
Council Benefits Advisor

COUNCIL NEWS

Men's Weekend Retreat at the Marianist Retreat Center at Cape May NJ.

As I am sure you know our Council Chaplin, Fr. Dave recently was appointed as head of the Cape May Retreat Center.

Let's pay him a visit and show our support for him in his new job.

Council 7612 is assembling a group to attend the Men's Weekend Retreat at the Marianist Retreat center at Cape May NJ. The event will be taking place Friday Nov 17th - Sunday Nov. 19th.

If you would like to take part, please contact me ASAP there are a limited number of spaces and we need to make reservations.

Tony Gioio GK 7612
410-552-5579

Our Newest Knight



Tim Abbott with his father Bruce Abbott and GK Tony Gioio

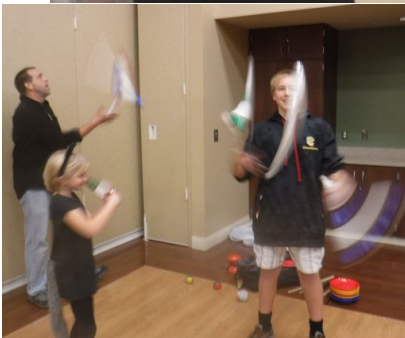
Halloween Party

Our Halloween party was a tremendous success. Special thanks to the Ray Hohl and George Snediker families who planned set up and pulled off a great event, Also our thanks the our Juggler Eric Klezer Jr. and our new council magician Dan Eckart. We wish to thank Buppert Farms for their donations of pumpkins which were used in our games and decorations.





Photos from the Tootsie Roll Fund Drive.



Purple Night at M&T stadium





GOOD OF THE ORDER

George Moriatis, Recorder

The good of the order drawing on October 11 was worth \$250 and George Moriatis won.

ACTIVITY REPORTS

CHURCH

Peter O'Sullivan

Tuesday Rosary

This tradition began following the 9/11 tragedy and has continued without interruption. In addition to the victims of 9/11, we remember our service and law enforcement men and women and other intentions as they arise. Everyone is invited to come to the Cassidy Center at 7:30 p.m. whenever you have an hour to spare on a Tuesday night.

Adoration

Our Council has committed to have members present from 7:00 - 8:00 a.m. every Sunday morning. All Knights, their families, and friends are invited and encouraged to participate in this beautiful activity.

COMMUNITY

George Snediker

No report.

MEMBERSHIP

We welcome our new members, those re-activated and transferred! Join in with what interests you have and provide us with your feedback and inputs. Looking at what we do from a different perspective helps to keep us grounded and is the life-blood of any Council.

We have a moral obligation to offer membership in the Knights of Columbus to every eligible Catholic man.

Please reach out to Catholic men you meet or know at church to see if they may be interested in joining our brotherhood. If you are

LECTURER'S REPORT

Richard Perron

No report.

TREASURER'S REPORT

Joe Kirschensteiner

No report.

not sure what to say or do, do not hesitate to contact me or any Past Grand Knight of our Council. Also, remember that there are materials at our Bulletin Board area that is behind the steps to the new Hall. You are welcome to hand out any of the information on the Knights to a prospective candidate. We will add more Form 100's to the drawer for recruitment use. Let me know if we need more materials to be stored there.

Degree Schedule: <http://www.kofc-md.org/docs1617/degrees/Degrees.pdf>

Greg Lofton, PGK, Membership Director

COUNCIL

No report.

PIT BEEF

David Love

No report.

CONCESSION STAND PROJECT

Tony Gioio

Only 4 RAVENS Games left
Don't miss out on all the fun



2017 CONCESSION STAND / RAVEN HOME GAMES

November

27th Mon. Raven 5th Home game / 8:25 pm
TEXANS

December

3rd Sun. Raven 6th Home game / 1:00 pm
PACKERS
23rd Sat. Raven 7th Home game / 4:30 pm
COLTS
31st Sun. Final Raven Home game/1:00 pm
BENGALS



FAMILY

Jarvis Abellana

Family of the Month

Our council selected Richard, Kristen, and Nathan Bird. Brother Rick is a Eucharistic Minister at our church, and Kristen is actively involved with many Religious organizations. Nathan is our future Knight (still a youth) and displayed the spirit of charity since his early years. He was our altar server, and now as an Usher during mass. Rick and Nathan are actively involved with the Eagle Scout projects, starting with our remodeling of the closet spaces. Kristen played a major role in organizing the Rosary Congress for the Archdiocese of Baltimore, in the spirit of the 100th Anniversary of the Blessed Mother's apparition at Fatima. She approached the Council to observe in rosary and adoration. We honor this family for the love and the service to our church.

Family Night Schedule

November 18th, 2017

Now showing CARS 3



Dinner begins at 6:15 p.m. and the movie will follow at 6:45 p.m. Cost is \$3 per person. Please bring a dessert to share, blankets and sleeping bags for the kids to watch the movie. Be sure to sign up in the Cassidy Center. We are also giving away a DVD of this movie.

We are looking for volunteers. This is a good opportunity for teens requiring community hours.

Food Drive 2017

ARAMINTA Freedom Initiative needs the following items until November 5th:

- Canned string beans or corn
- Instant mashed or scalloped potatoes
- Gravy in jars or cans
- Canned spiced pumpkin
- Non refrigerated pie crust
- Apple or cherry filling
- Fresh apples
- Stuffing mixes
- Walmart gift cards for food items

Food for Families in CC and Shepherd's Staff needs the following until December 18th:

- Canned soups or fruits
- Canned chicken or salmon
- Peanut butter
- Jam or jelly
- Salad dressings
- Mayonnaise
- Ketchup
- Mustard
- Box of snacks
- Toilet paper
- Paper towels
- Powdered detergent
- All- purpose cleaner
- Shampoo/conditioner
- Soap bar/liquid
- Adult diapers
- Tooth paste
- Tooth brush
- First aid products
- Also any amount of gift cards from food stores would also assist in getting fresh produce for the needy.

CULTURE OF LIFE

Al Grasley

No report.

C.U.F.P., INC. (HOME CORPORATION)

Harold Bernadzikowski, President

No report.

WARDEN'S REPORT

No report.

ASSEMBLY REPORT

Greg Lofton

No report.

OPERATION WELCOME HOME

The calendar of OWHMD events for August and September can be found at:

www.operationwelcomehomemd.org

Please consider attending one of these events—it is a wonderful feeling to show our returning troops how much support they have.

Baltimore Chapter OF GK's

Gregory McClain— President

<http://www.mdkofc.org/baltimore/default.htm>

Chapter meetings are held on the second Thursday of each month at 8:00 P.M. at the Council home of one of our affiliates.

SHEEN'S COLLEENS CORNER

Joanne Turgeon

No report.

CHANCELLOR'S REPORT

Tony Gioio

If you know of a member who is sick or is recently deceased, please email or call the Chancellor as soon as possible. (TonyGioio@comcast.net or chancellor@kofc7612.org)

Please pray for our recently deceased Brothers, family members', and friends:

- Thomas Patrick Martin— Deceased 11/12/2016—Father of Brother Chris Martin
- Brother David Theodore Coyle Sr.—Deceased 10/21/2016—Father of Brother Ted Coyle and grandfather of Brother Zach Coyle
- Jennifer San Fellipo—Deceased 10/10/2016—daughter of Brother Frank San Fellipo
- Brother Knight Dave Smith—Deceased 8/12/2016
- Raymond Kibler Miles, Jr.—Deceased 9/17/2016—Father of Brother Ray Miles

Please pray for our sick and injured:

- Sarah Mandella—wife of Brother Mike Mandella
- Carol Herrura—relative Brother Mike Hurley
- Sammie Needham—requested by Brother David Love, PGK
- Carmella Gioio—sister of Brother Tony Gioio
- Thomas Ryder—brother of Brother Chris Ryder, PGK
- Pam Murphy—wife of Grand Knight Mike Murphy
- Carolyn Nacewicz—wife of Brother Mark Nacewicz
- Wesley Hohl—son of Brother Ray Hohl
- S/K Greg Lofton, PGK
- Brother Neil Forthman
- Patty Vaccarino Fuller—wife of Brother Jay Fuller
- Fr. Paul Reich

Please pray for our special intentions:

- Seminarians: Robert Katafiasz and Lee Benson, both at St Mary's Seminary

UPCOMING PARISH EVENTS

SPONSORED BY THE KNIGHTS OF COLUMBUS



Family Movie Knight

\$3.00
PER PERSON

Spaghetti dinner and movie night on Saturday, Nov. 18th. Dinner begins at 6:15 p.m. / Movie at 6:45 p.m. Please bring a dessert to pass, blankets and sleeping bags for the kids to watch the movie. Be sure to sign up in the Cassidy Center.



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Christmas Party Dec. 16th @ 1:00



Christmas Card Sales
Starting November 16th following all Masses



ALL EVENTS ARE IN THE FFC UNLESS OTHERWISE INDICATED

Contact Information—for this year’s officers and directors.

Officer	Name	eMail	Phone
Chaplain Assoc. Chaplain	Fr. David McGuigan Deacon Mike Dvorak	mcguigand@saintjoseph.cc dvorkm@saintjoseph.cc	(0)443-920-9106
Grand Knight	Tony Gioio	tonygioio@comcast.net	(c) 410-790-0284 (c)443-798-5671
Deputy Grand Knight	Tony Gioio, Jr.	tonygioio87@gmail.com	(h) 410-552-5579 (c) 540-742-5586
Chancellor	Eric Klezer	eklezer@hotmail.com mailto:tonygioio87@gmail.com	(h) 410-549-3181 (c) 410-596-0998
Warden	Joe Kirschensteiner	joeykirsch@comcast.net	(h) 443-920-3943 (c) 410-218-8485
Financial Secretary	Bill Wachter	wwachter156@gmail.com	(h) 410-795-2288 (c) 443-506-4809
Treasurer	Chris Ryder		(h) (c)
Advocate	Jarvis Abellana	jarabe1981@yahoo.com	(h) 410-549-0664
Lecturer	Richard Perron	richardperron0901@gmail.com	(h) 410-795-7649 (c) 410-227-7749
Communiqué Newsletter	Chris Martin	ChrisandBeth@Mac.com	(c) 240-328-7634
Membership Director	<i>vacant</i>		(h) (c)
Program Director	Tony Gioio	tonygioio@comcast.net	(h) 410-552-5579 (c) 443-798-5671
Council Director	<i>Vacant</i>	<i>Vacant</i>	<i>Vacant</i>
Concessions	Tony Gioio	tonygioio@comcast.net	(h) 410-552-5579 (c) 443-798-5671
Pit-Beef	David Love	j davidlove7612@gmail.com	(c) 240-417-4288
Car Raffle Chairman	Jarvis Abellana	jarabe1981@yahoo.com	(h) 410-549-0664
Family Director	Jarvis Abellana	jarabe1981@yahoo.com	(h) 410-549-0664
Youth Director	Kevin Selby	kyselby@comcast.net	(c) 410-960-3895
Community Director	George Snediker	snedikertree@yahoo.com	(c) 443-375-2938
Church Director	Peter O'Sullivan	Infpro@comcast.net	(h) 410-795-4379
Culture of Life Director	Jerry Reid		
District Deputy	Bill Adams	William.Adams@DODiis.mil	(c) 410-259-3486
District Warden	Charles Kohler	charles.s.kohler.mil@mail.mil	(h) 410-374-9706 (c) 443-250-7242
Benefits Advisor	Mike Hurley	michael.hurley@KofC.org	(c) 410-913-7835
CUFP President	Harold Bernadzikowski	haroldterp93@comcast.net	(c) 410-530-0937
4th Degree Navigator	Rainer Dombrowsky	dombrowskyr@comcast.net	(h) 410-756-2521
Colleens Vice President	Joanne Turgeon	jlturgeon@hotmail.com	(h) 410-549-9341 (c) 443-340-8588

Archbishop Fulton J. Sheen
Knights of Columbus, Council No. 7612
P.O. Box 256
Eldersburg, MD 21784



Council Business Meeting

Second Wednesday of the Month, 7:30 pm in the lower hall at St. Joseph's campus.

Council Officers & Program Directors Mtg.

Monday before Business Meeting, 7:00 pm in Room 11 at St. Joseph's campus.
All Council Officers and Program Directors.

CUFP, Inc. (Home Corporation) Meeting

Third Monday of the Month, 7:30 pm in Room 11 at St. Joseph's campus.
Meetings are open to all members.

Sheen's Colleens Meeting

Third Wednesday of the Month, 7:00 pm, St. Joseph's Cassidy Center

Council Social Meeting

Fourth Wednesday of the Month, 6:30 pm at St. Joseph's campus
— or as otherwise published in this Communiqué

Communiqué Deadline for Articles

20th Day of each Month