

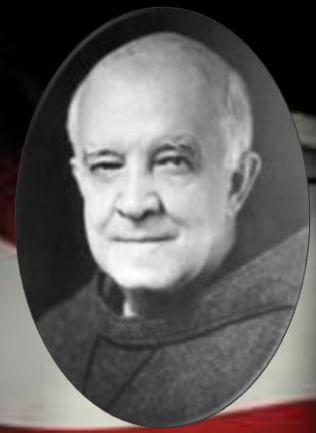


Fr. Michael J. McGivney
1852 - 1890



Fr. Paul J.F. Wattson Council 8919

Our Lady of the Atonement Parish
2940 Forest Glade Dr., Windsor, ON,
N8R 1L5



Fr. Paul J.F. Wattson
1863- 1940

Council 8919 -2019 / 2020 Executive

Co-Chaplains: Fr. Rob Rocheleau
Fr. Daniel Bombardier

Grand Knight: Dave Orosz

Deputy Grand Knight: Dave Algudady

Chancellor: Keith Campbell

Financial Secretary: Robert Cayea

Treasurer: Dan Dumouchelle

Advocate: Paul Ratko

Recorder: Phil Berthiaume

Warden: Mike Agius

Trustee (1 Yr): Vincent Buglisi

(2 Yr): Mike Charbonneau

(3 Yr): John Sabga

Guards (Inside): Eugene Trepanier

(Outside): Tom Becksmith

(Outside 2): Denis Robillard

Lecturer: Jerry Laforet

Knights of Columbus Websites:

Knights of Columbus Supreme:
www.kofc.org

Knights of Columbus State:
www.ontariokofc.ca

Knights of Columbus LWDA:
www.lwda.ca

Fr. Paul J.F. Wattson:
www.kofc8919.org

4th Degree K of C 5th Ontario District:
www.kofc5thontdistrict.com

Our Lady of the Atonement Parish:
www.atonement.dol.ca

Our Directors and Chairmen for the 2019/2020 Fraternal Year

Director	Faith in Action	Program Name	Chairman
Art Huggins	<i>Faith</i>	Spiritual Reflection	Art Huggins
		RSVP Program	TBD
		Choir	Bob Cayea
		Vocations	TBD
		Light-Up for Christmas	Mike Agius
		Coins on a Mission	Tom Becksmith
Eduardo Aguilar	<i>Community</i>	Helping Hands	(See Below)
		Coats for Kids	Leo Vesilli
		Bingo	Paul Ratko
		Charities	Jerry Laforet
		K of C Raffle	Dave Wilbur
		Hospice	Mike Agius
		Downtown Mission	Art Huggins
		Goodfellows	Keith Campbell
		Soccer Competition	Eduardo Aguilar
		Basketball Free Throw	Eduardo Aguilar
		Substance Abuse Poster Contest	Eduardo Aguilar
		Grade School VIP	TBD
		Bursaries	TBD
		Elections	Allen Topliffe
		Council Website	Dave Wilbur
		Council Newsletter	Dan Pergolesi
		Public Relations	Bob Cayea
		Awards Banquet	Keith Campbell
		Cooking Team	Leo Vesilli
Hal Bushey	<i>Family</i>	Consecration to the Holy Family	Dan Pergolesi
		Food for Families (St. Vincent de Paul)	Bob Haslam
		Family of the Year / Month	Dan Pergolesi
		Keep Christ In Christmas	Dave Algudady
		Mothers Day Carnations	Paul Ratko
		Parish Holiday Dinner	Keith Campbell
		Lenten Fish Fry	Keith Campbell
Tom Becksmith	<i>Life</i>	Special Olympics	Denis Robillard
		March for Life	Tom Becksmith
		Pregnancy Center Support	Tom Becksmith
		Roses for Life	Allen Topliffe

Fr. Paul J.F. Wattson : Council 8919

Meetings:

General : 1st Tuesday of each month

Executive : 4th Tuesday of each month

Program Director / Directors / Chairmen /
Steering Committee: (as scheduled)

A Message from Fr. Daniel.

Dear Brother Knights,

We are already well into the Season of Autumn with all the delightful things that come during this time of year. The Month of October, with the memorial of Our Lady of the Rosary, inspires us to rediscover the Rosary, so simple yet so profound.



Pope John Paul II stated that the Rosary is a way of contemplating the face of Christ, seeing Him – we may say – with the eyes of Mary. In its proper context the Rosary draws its strength from the core of the Gospel. The Holy Father encourages us to recite the Rosary often as individuals, families and Christian communities.

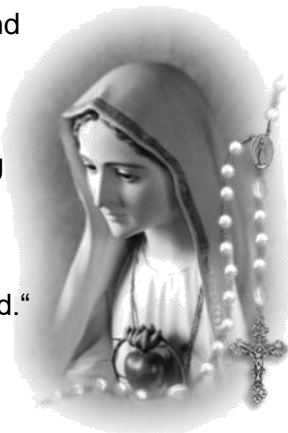
October brings with it the great Canadian feast, Thanksgiving Day. Many families will be gathering throughout that weekend for a Thanksgiving meal. I am profoundly aware, however, that Thanksgiving Day is much more than a turkey dinner. It is a day set aside to give thanks to God for all our blessings. I am thankful for my family, friends and this community. I am thankful for the Knights of Columbus, and, I am thankful to God for all that we have and for the gift of faith. Together, let us give thanks for God's gifts, including challenges that help us grow

"October gave a party;
the leaves by hundreds came -
the Chestnuts, Oaks, and
Maples, and leaves of
every name.

The Sunshine spread
a carpet, and everything
was grand.

Miss Weather led the
dancing,
Professor Wind the band."

- George Cooper,
October's Party



and friends and family who support us. Pray with me this simple prayer of thanks, "Gracious Lord, I thank you." What more can be said?

Rest assured, then, of my best wishes and prayers as we enter into this Autumn Season. Let us pray for each other.

In the Shepherd Lord,

Father Daniel

A Message from the Grand Knight

Worthy Brother Knights:

Here we go again! Welcome fall. I am actually writing this article on the first day of fall! Soon all the harvest will be picked from the fields and the approach of winter will be at our doorsteps. On the bright side, the Christmas season is coming. We still have to get through Hospice benefit and the Bishop's dinner.

I want to take an excerpt from an article I wrote a year ago. It was about my reflection after attending the Hospice benefit and the Bishop's Dinner. It went something like this:

"The following Sunday morning, I got up and made my coffee. I was the only one up at this time. So I began to reflect about of celebrating these two worthy causes I had attended. The first evening, I met fellow Knights from other councils, co-workers, family acquaintances, and the list can go on and on. We were there to support our Seminary. The second event, all of the fellow councils we have befriended and worked together with over the years are sharing a fun evening and supporting a worthy cause. We came together to celebrate a group of dedicated people helping others in need. I have to admit that I wanted to keep these tickets and go for myself. If you recall, my first year as Grand Knight, I gave all the tickets away to the council so whoever wanted a chance to go, could go. This time I went, but I got the lesson. As a Knight, a Catholic and a

compassionate human being, I thought and came to the conclusion: Was this not what Christ wanted us to do, to aside our petty differences, love one another and to help one another? Even with our council hosting last year's Hospice Gala, and as myself being the MC, this time I sat back and admired the work of love we do. It hit home!"

And, as I said last year, this is where all of you, worthy brothers, come in. Keep promoting our work of love! Get involved in our "Faith in Action" service programs. We need you to come to our meetings and view your opinions and share your ideas. We need you to assist our "Faith in Action" directors. We need chairmen for all the different programs we do. I would like to take this opportunity to acquaint you with your directors: Art Huggins as your Faith Director, Hal Bushey as your Family Director, Eduardo Algular as your Community Director and Tom Becksmith as your Life Director. I am asking my worthy brothers to please come out and help your directors with the programs located within each of the four pillars. They nor each of you cannot do it alone, but united, we can conquer anything we put our minds to. Please come to the meetings and give ideas for new programs. Please help in our existing ones. Go online and read up on Faith in Action. You can find it on the Supreme site. I encourage you to go online for the "Safe Environment Policy". By doing this, you can ensure safety to our young and elderly. Remember, it was you who did it before and you can do it again!

Again, I would like to take this time to give a friendly reminder that meetings are as follows; all General meetings are the first Tuesday of every month while the Executive meetings are held the fourth Tuesday of each month. Each meeting will start at 7:30 PM following mass. If you can't make it, then keep checking out our newsletter. Hopefully it will lure you to come to a meeting or two, or a dozen!

To all, let me know how we are doing. If you have any ideas and or comments, please feel free to contact me by either phoning and or texting me at 519 551-8061 (leave a message, if I don't pick up) or by e-mail at tbirdrules50@gmail.com. Hope to see you soon at Our meetings!

David Orosz
Grand Knight



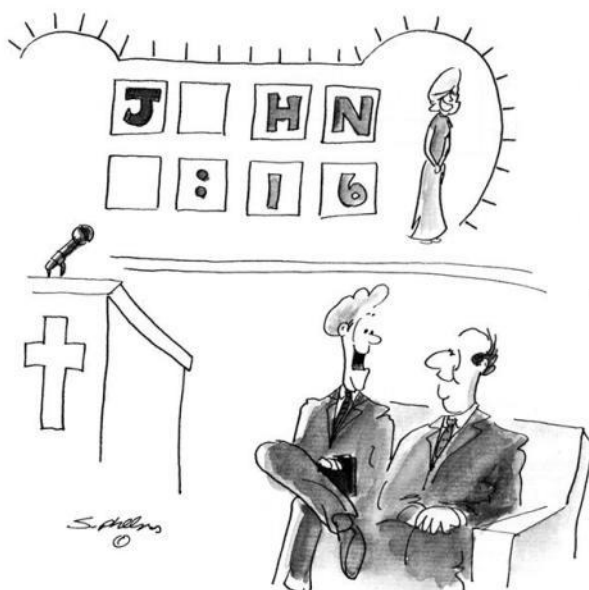
Chancellor Report:

Please keep in your prayers Dave Hodgeson in the passing of his sister; Tim Markham in the passing of his father; and Bob Cayea in the passing of his brother.

Please keep all who are sick or in distress in your thoughts and prayers.

If you are aware of a Brother Knight or family member who is in need of our prayers, please pass along their name(s) to me, so I may reach out to them.

Keith Campbell
Chancellor.



"It has increased our attendance 300 percent."

Financial Secretary Message:

Greetings Brothers,

The question is often asked, "What becomes of the dues that I pay to my council? For what do they use the money that we pay as members? Here is the answer to some of your questions.

A large portion of your dues goes to paying State and Supreme per capita tax. The amounts to about \$27 per year with the largest amount going to the State Board of Ontario to finance the operations of the program and expenses of running a jurisdiction of 55,000 members. The amount going to Supreme is much less and that amount does not cover the cost of the Columbia Magazine that you receive each month. The expenses of Supreme are paid from the investments that are made from the insurance side of the Order. That leaves our council with a maximum of \$23 to run our programs, purchase supplies and do council business.

Now we have some that pay less than the annual \$50 dues. The Honorary member(11) pays \$20 in dues (Total \$220), senior members(16) (65+) pay \$27 in dues, Honorary Life Member(51) do not pay any dues, and students(5) pay only \$20 and disabled members have their dues waived. If everyone paid their dues we would have \$3339 to cover the entire year. So you see that paying your dues is vital to the financial health of your council. When some members do not pay, it puts a financial hardship on the council. As of today, we still have 9 members who are delinquent with their dues.

We need these dues to operate our council. Please try to be prompt in paying them

Bob Cayea
Financial Secretary



<u>Charities</u>	<u>Amount</u>
Aids Committee of Windsor	\$0.00
Assisted Living for Southern Ontario (A.L.S.O.)	\$0.00
Autism Windsor	\$0.00
Big Brothers & Big Sisters	\$0.00
Breathe - The Lung Association	\$0.00
Catholic Missions in Canada	\$0.00
Children's Safety Village of Windsor	\$0.00
Connections - Early Years Family Centre	\$0.00
Crime Stoppers - Windsor	\$0.00
Downtown Mission of Windsor	\$900.00
Forest Glade Baseball Sponsorship	\$0.00
H. J. Lassaline Elementary School	\$0.00
Habitat for Humanity - Windsor	\$0.00
Hiatus House	\$0.00
Hospice of Windsor & Essex County	\$0.00
Iris Residential Inns & Services	\$0.00
L. A Desmarais Elementary School	\$0.00
Madonna House	\$0.00
Make-A-Wish Canada	\$0.00
Matthew House	\$0.00
Multiple Sclerosis Society of Canada	\$0.00
Muscular Dystrophy Canada	\$0.00
Our Lady of Guadalupe Home of Windsor	\$0.00
Our Lady of the Atonement Parish	\$0.00
Ronald McDonald House	\$0.00
Salvation Army of Windsor	\$0.00
Special Olympics Ontario	\$0.00
St. Joseph High School Breakfast Club	\$0.00
St. Peter's Seminary Foundation	\$0.00
St. Vincent de Paul (O. L. A. Conference)	\$0.00
W. E. Care for Kids	\$0.00
Windsor Goodfellows	\$0.00
Windsor Historical Society	\$0.00
Windsor Residence for Young Men	\$0.00
Windsor Essex Child/Youth Advocacy Centre	\$500.00
Coats for Kids	\$0.00
Total	\$1,400.00

District Deputy Report:

Brother Knights,

Try to visualize where your Council will be in 5 years. Will it be larger? More active? Or will the same people be doing the same thing and in the same position? Stagnation or growth?

Recruitment is a high priority within our Order and is essential if our Order is to survive. The unfortunate reality is that as the membership ages, mortality sets in, people move away or get involved in other activities. As members get older, they may not be able to do all the things they were able to and slow down. The council gets smaller and slows down. Attrition is inevitable. There is a need to bring new members in, younger members with fresh ideas and enthusiasm to maintain the vitality of the group.

We are asked to ask a fellow to join our ranks, but without something for him to do to keep him active and interested, he becomes bored and wanders away. No one joins just to attend a monthly meeting. An excellent way to recruit is to invite the potential member to an event and let him see and participate in the activity.

At the end of our degrees, the new knights are told to get involved, become active. Yes, they should be encouraged to do so, but the onus is on their council to make the opportunities available to them.

The Faith in Action Program is a series of activities designed to provide our members with hands on experience while providing service to the Church and our community. There are four categories and within each category are 8 suggested programs for a total of 32 different things to keep our members active.

The four categories are Faith, Community, Family and Life. Some familiar examples of the programs are the Soccer Challenge which we have just completed at the District level, Disaster Preparedness, Special

Olympics, Keep ChristOlympics, Keep Christ in Christmas, Family of the Month/Year, Coats for Kids, Basketball Free Throw, the Silver Rose Program and the RSVP Program. For more details, contact DW Dan Pergolesi or check out the website <http://kofc.org/en/get-involved/faith-in-action-programs/index.html>

or contact DW Dan Pergolesi or Lou Lafontaine.

Vivat Jesus.

Fraternally,

Dr. Charles Frank,
District Deputy – District 76



Degree Team

Degree dates for the 2019/2020 year are as follow:

Thursday Oct 17, 2019

Thursday Dec.5, 2019

Sunday Feb. 16, 2020

Thursday April,16 2020

Sunday June,7 2020

Please note:

Degrees that are on **Thursdays** will start at **7:00pm** sharp, with candidates for 6:00pm.

Doors to be locked at 6:45 pm.

Degrees that are on **Sundays** will start at **1:30 pm** sharp with candidates for 12:30 pm. Doors locked at 1:15 pm.

All upcoming degree's will be held at Most Precious Blood Parish - 1947 Meldrum Road Windsor, N8W 4E3.

There will be a Knighthood (3rd) degree on November 17, 2019 at St. Theresa parish hall 1991 Norman Rd. Please check LWDA website for times.

Paul Ratko
Degree Team Co-Captain:



From the Choir

The choir can only continue to serve our parish if we have a steady stream of new members. At one time we had 24 members in the choir. Currently, we have 16 members but we are getting older and in the near future, many will have to retire from the choir. We are constantly looking for new members. You don't have to read music or play an instrument but it would not hurt. You just need a desire to offer your voices in song at the 10 a.m. mass twice a month and go to 2 practices a month. I have heard some gentlemen in church singing and sounding great. Why not sing with us?



You don't have to be a Knight of Columbus. If you go to our parish we would be proud to have you sing with us. If you like our singing, please join us so that we can continue to serve our faith community.

Remember,

"He who sings, prays twice",

Bob Cayea
Choir Director



22nd Annual Knights of Columbus Banquet for Hospice

This year the Visitation Council 8783 in Comber will host the Annual Knights of Columbus Hospice Fundraiser on Saturday November 9th 2019. Everyone is welcome to attend,

Tickets may be purchased through the following:

Noel Mailloux, GK (519) 981-0124;
Len Lasseline (519) 999-4401;
Michael Agius (519)
735-8916.

Thank you all.

Friend of Hospice
Michael Agius

October 8, 2019



2019 Soccer Challenge

District Level Soccer Challenge Winners

<u>Boys</u>	<u>Name</u>	<u>Score</u>	
9 Yr Old:	Youysif Albakrawi	200	(8919)
10 Yr Old:	Greatness Olagunju	160	(8919)
11 Yr Old	James Sladic	175	(8919)
12 Yr Old:	Gianni Moore	220	(11774)
13 Yr Old:	None.		
14 Yr Old.	None.		

<u>Girls</u>	<u>Name</u>	<u>Score</u>	
9 Yr Old:	Isabella LaRotta	175	(8919)
10 Yr Old:	Rachel Osipov	200	(11774)
11 Yr Old	Molly Sasso	245	(8919)
12 Yr Old:	Myia Guyton	205	(8919)
13 Yr Old:	Aryana Soullier	140	(8919)
14Yr Old.	None.		

Regional Level Soccer Challenge Winners

<u>Boys</u>	<u>Name</u>	<u>Score</u>	
9 Yr Old:	Youysif Albakrawi	185	(8919)
10 Yr Old:	Nicholas Adjin	245	(8233)
11 Yr Old	James Sladic	210	(8919)
12 Yr Old:	Keaton Quick	150	(8233)
13 Yr Old:	Collin Galipeau	180	(8233)
14 Yr Old.	Blake Taylor	220	(8233).

<u>Girls</u>	<u>Name</u>	<u>Score</u>	
9 Yr Old:	Isabella LaRotta	155	(8919)
10 Yr Old:	Rachel Osipov	200	(11774)
11 Yr Old	None.		
12 Yr Old:	Madison Poole	200	(11774)
13 Yr Old:	Aryana Soullier	145	(8919)
14Yr Old.	None.		

This year students from our Council excelled at the District Competition. The competition was held on September 28th. Thank you to Brothers Greg McDonald, Denis Walsh and Denis Robillard who assisted at the District Level , both is setting up / tearing down the nets, and conducting the competition.

Some of our students went on to the Regional where they too did Extremely well.

Congratulations to all our Students this year.

Eduardo Aguillar
Community Director



Bingo's

Bingo deposit for the month of August was \$1,252.00. Changes for bingo reporting.

The city has made reporting a lot easier. Once I have completed the reports and signed I can now submit the reports online. I create a PDF file and download it to their website which is totally secure, submit it, gone. In order for this site to work it will only recognize my e-mail. No one else.



Brothers these bingos are the only source of income for our charities bingo account. If I cannot get anyone to work the bingos I will give them away and no money coming in.

Still looking for volunteer's to work bingos for both the knights and the Parish. Your wife, daughter, or son can work as long as they 18 years of age. If interested contact me at 519-971-7555 or e-mail me at

pjratko@gmail.com.



Vivat Jesus

Paul Ratko
Bingo Chairman

Faith In Action



FAITH

COMMUNITY

FAMILY

LIFE

By now each of you have heard of the new Faith in Action program, which replaces the Surge with Service program the Knights supported for many years.

Above are the 4 new categories, Faith, Community, Family and Life.

The programs our Council conducted and promoted in the past are all still viable programs under the new structure, although they have been reassigned under the new categories.

Under the new structure, each category now has a "Required" program to be conducted in order to meet the necessary requirements to be eligible for both the Columbian and Star Council Awards.

Under Faith, the required program is *Spiritual Reflection*, PGK Art Huggins will be looking to conduct this program early in the new year. We encourage all Brother Knights to attend this enlightening morning as we hold mass, followed by reflection of passages led by one of our spiritual leaders. Look for more information in the parish bulletin and reported at our General Meetings

The Required program under Community is *Helping Hands*. Our Council is well covered for in this category with our commitments to both the Downtown Mission and St. Vincent de Paul. If you are interested in assisting in either of these programs, please contact Brother Art Huggins or Bob Haslam.

Under Family, *Consecration to the Holy Family* is the required program. To learn more on how you and your family can participate, please contact Family Director Hal Bushy.

Finally, under Life the required program is *Novena for Life*. It is suggested the 9 Days for Life Novena in January. Please contact Br. Tom Becksmith, Life Director to find out how you can get involved or assist.

In addition to these required programs, both the State and Supreme websites list a number of Featured programs, of which with minimal participation will earn credit towards meeting all requirement under a specific category. I encourage each of you to log onto these sites and become familiar with the new programs and requirements.

I am available to anyone who wishes to speak to me directly to learn more of any of these programs or how to get involved.

Dan Pergolesi,
District Warden,
District 76

Franco and Rosanna Musical Journey at the Church Service – 1986 to Present

With many sweet and abiding memories, I am going on a very emotional and illuminating journey that seems to come from the bottomless well of my memory. It started a long time ago in January of 1986, when the pastor of our church Fr. Hank Marchese, asked me to play the organ for the 7:00pm Saturday mass. Having very little knowledge of music, I refused at first; however Fr. Marchese convinced me to try until he found a new organist. With the help of my wife Rosanna, along with friends Bill and Joyce LoDuca and Marilyn Faria, we formed the "Evening Choir" which carried on for many years. Rosanna had been singing in other Church Choirs and Marilyn had been playing Violin in the Dearborn Symphony Orchestra before helping with our choir. Spanning 33 years of activities, it is hard to mention and remember all that happened along the way, so I will limit my story to the most memorable details.

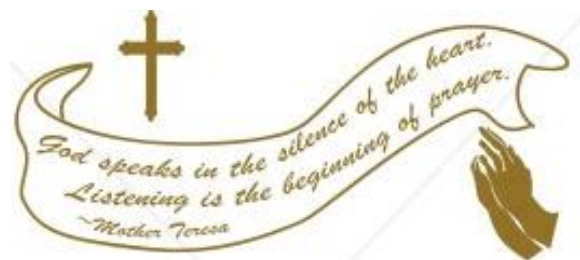
I recall going with the choir to sing carols and sing-alongs at the Huron Lodge, Central park Lodge, Harrowood Community Centre, Metropolitan and the Children's Hospitals and so many more... way too many to capture on paper. I do have very fond memories of the various Children Choirs over the years. Their singing was unforgettable; playing at the jam packed evening mass on Christmas Eve or even the Easter day mass with 50 children singing like little angels. We even performed together with Dorothy Denomme's Choir for the "Dedication Mass" for the New Parish Centre on April 9, 1995. I believe that the longest lasting choir was for the 9:00am Sunday mass with Rosanna, Katie, Deane and Maria Vettese. All of them could sing solo with their lovely voices. Katie and Maria were part of one of the earlier Children's Choirs. How could I not mention the many masses for school graduations, memorial services, Girl Guides and Boy Scouts

services, Girl Guides and Boy Scouts services; World day of prayers, the Essex-Kent Scottish Regiment's, "Yellow Ribbon" memorials, Firefighter memorials and many other forgotten in the passing of time. A very special memory for me is playing for masses in one of the Chapels of our Friars' Convent in Graymoor, New York, during the three Pilgrimages I helped organize.

In 2003, our Pastor Fr. Clare Coleman, asked me to play every Tuesday for the 2:00pm mass at Heron Terrace. I still continue to play even though recently the masses have been reduced to the first two Tuesdays of the month. For over 12 years I have also played with some members of the "Resurrection Choir" at Heron Terrace for the "Celebration of Life" celebrated by the Chaplain, Mrs. Carol Foley. After my retirement from weekend masses, I have played for the Resurrection choir directed by Dorothy Denomme for some time. Following her Retirement, I took over and continue to do so to this day. At one point we had 24 members, but due to deaths and retirements, we are now reduced to 19. Since I have lost my Wife as a singer and Choir Director due to Alzheimer's, I am truly grateful to Lubow Manley for singing and directing the choir. She is a member and choir director of the Catholic Ukrainian Church.

To All the many Choir members including the Children's Choirs that helped me through those wonderful and unforgettable years, I can hardly begin to render a fitting and proper word of Praise and Gratitude. I have been and always will be proud of your commitment and friendship.

- Franco Campagnoni



Report from the 4th Degree



Still looking for Brother knights to join the ranks of the 4th degree. If interested, please see one of the SKs from our council and they will be happy to assist you.

Paul Ratko
Captain / Commander
RT. Rev. Wilfrid J. Langlois
Assembly 1789



Heavenly Rest – Knights of Columbus Flag Poles

As many of you are aware, this past April the Knight of Columbus held a mass fundraising venture to erect a flagpole at the Fr. McGivney site at Heavenly Rest Cemetery.

The venture received tremendous support from a vast number of Councils and Assemblies, which raised \$3400.00.

We received tremendous support from



October 8, 2019

Heavenly Rest Cemetery, in that they covered the cost of installing the base, lighting, and installation. The monies raised by the Knights covered the cost of the flagpole itself and incidentals for the dedication. Following all the expenditures, we were left with a surplus of approx \$1530.00. The committee had always planned on erecting two additional flagpoles to flank the first on each side, supporting a Knights of Columbus and Papa; flag on each side of a Canadian Flag in the center. Upon approaching Heavenly Rest Cemetery Manager Patricia Simone, we were overwhelmed when she informed us she would order and install the planned poles immediately, and would cover any additional costs over the remaining funds we had.

This past September the two additional poles were installed (as seen in the photograph to the left).

Finally, Windsor Council had had a monument made in honour of the Unborn Child. After the closing of their K of C Hall, the monument was moved to a site for storage. Upon learning of this, Heavenly Rest graciously accepted this monument covering all costs and installing it on the grounds, at the site of the children's graves, near the McGivney relic. Please come and visit both of these monuments when you are able.

Vivat Jesus,

Dan E. Pergolesi :
Faithful Admiral
RT. Rev. Wilfrid J. Langlois
Assembly 1789.



Looking Ahead

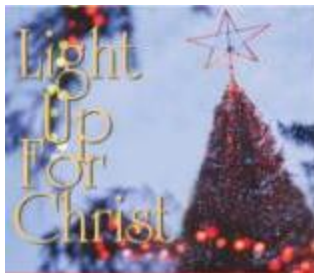


Program Directors Report:



This years annual Goodfellows paper drive will be held Nov. 28, 29 and 30. Brothers Keith Campbell and Brian Metcalfe will have a sign-up sheet, listing times and locations available in St. Francis Hall following mass the weekends of Nov 16/17 and 23/24. Our membership turn-out has been diminishing these past couple of years and we are in desperate need of volunteers. Please consider volunteering as a family – if they are interested, please invite your spouses and children to lend us a hand for a very worthy and important cause.

Light Up for Christmas:



A reminder that our Light Up for Christmas evening is scheduled for Tuesday December 3rd, following the 7:00 PM Mass and just prior to our

December General Meeting.

Please come out and enjoy the start of our Advent season as we bless and light our outdoor Nativity Scene and outdoor sign. Please invite your family, friends and coworkers as we prepare for the birth of our Lord.

Hot chocolate and cookies will be provided to all following the lighting in St. Francis Hall

Memorial Mass



The annual Memorial Mass for deceased members of the K of C, CWL, Ladies Auxiliary and Squires, will be held at Good Shepherd Parish on Thursday November 14th at 7:00 PM

Tis' the Season:



This year we will be holding our Parish Festive Turkey Dinner on Saturday December 7th.

This will be the first year we will be hosting this dinner as a Family of parishes.

The planning for this event is still in the process. Please keep your eyes on the parish bulletin for further information.

Substance and Alcohol Abuse Poster Contest:



Working with our two local Catholic Elementary Schools we will once again be holding our

Council Substance Abuse and Alcohol Awareness. This will take place at the beginning of December, with judging to occur towards the middle of the month. If you are interested in assisting with the judging please contact Community Director Eduardo Aguillar.

Keep Christ in Christmas Lawn Signs:



Deputy Grand Knight Dave Algodady will once again be providing Keep Christ in Christmas Lawn Signs to our Parish and Council. Please watch for the announcements in our Parish bulletin in early December

Life Matters...

Andrew J. Despins, Knights of Columbus Insurance

We can do little about the amount of time we have on this earth, it's how we *use that time* that counts. What we do to *create a legacy* of our lives. What we do to *make us special*.

Through the wonders of modern medicine, our lives are able to be extended whereas before there may not have been treatment for our ailments. But one thing is for certain, 100% guaranteed... *everyone* reading this wonderful newsletter.... *everyone* on this planet will die.

If you are a gambler, this is definitely one bet I would take.

We can talk about statistics...saying 25% of you will have a car accident at some point in time..... 40% of you will have to make a claim against your house insurance....even 75% of us over the age of 65 will need some type of Long Term Health Care, but 100% of us will allow our loved ones to reap the benefits of our life insurance. Notice it's called LIFE insurance, it's not Death insurance...we can't take it with us. We leave it to help the ones left behind grieving...living.

It's meant to pay off the mortgage so your wife doesn't have to worry about where she is going to live. It's meant to provide our children, or grandchildren, a university education. It's meant to cover those last minute expenses and burial costs that might otherwise devastate our bank account. It'll put food on the table, and peace of mind in the heart.

It allows you to donate a large contribution to your favourite charity, church or diocese and, in turn, a tax receipt is issued to your estate.

Life insurance does a lot of things. It creates a *legacy of your life*. It's what *makes you special*.

Isn't it time we talked?

Proper Estate Planning Can Minimize Taxes at Death


An estate plan can help you ensure that the people or organizations that are important to you receive the maximum benefit from the assets that you have spent your whole life accumulating. It brings together a number of elements, including a properly drafted will, tax planning, life insurance and a power of attorney.

Your estate plan should be part of your overall financial plan and is the foundation that provides a means to minimize taxes and build enough wealth during your lifetime to provide for you and your family.

An estate plan can minimize taxes incurred as a result of the transfer of assets by properly structuring those assets or their ownership while you're alive. Although there are no "death taxes" in Canada, your capital assets will be deemed to have been disposed of at your death for tax purposes. This can result in income taxes on capital gains and other tax liabilities.

Methods of minimizing taxes include gifting assets during your lifetime, gifting life insurance policies and annuities to charity, and using a charitable remainder trust to provide you with income from your assets while you are still alive and pass those assets to charity after your death.

Life insurance should be one of the cornerstones of your estate planning. Call me today to find out how the Knights of Columbus can help.



Andrew J. Despins, FIC, CPCA, PGK
Assistant General Agent

Office: 519.966.9977
Direct: 519.979.0899

andrew.despins@kofc.org
mykofcinsurance.com
[linkedin.com/in/AndrewDespinsKofC](https://www.linkedin.com/in/AndrewDespinsKofC)
[facebook.com/AndrewDespinsKofC](https://www.facebook.com/AndrewDespinsKofC)

Regional Office:
1316 Ouellette Ave. Windsor, ON NSX 1J8

Life - LTC - Disability - Mortgage Protection - RSPs - RIFs - TFSA's - Estate Preservation - Fraternal Benefits

"Creating Legacies...One Family at a Time"

