

Star of the Sea Council 4245
324 Bedford Street
Hollidaysburg, PA 16648

Nonprofit
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PAID
PERMIT #155
Altoona PA
16601

Council Officers

GRAND KNIGHT- SK Raymond J Gregorchik **DEPUTY GRAND KNIGHT** – Matthew J. Becker **CHAPLAIN**- Father Alan Thomas
CHANCELLOR –SK Jim L. Hodge **WARDEN** –SK John K. Longenecker **FINANCIAL SECRETARY** – SK Timothy J. Surkovich
TREASURER – SK Daniel Weaver **ADVOCATE** – SK Edward E. Zang, Esq. **GUARDS** – Daniel T. Moringiello, SK Paul Detwiller, Sr.
RECORDER – SK Edgar E. Dunning, III **TRUSTEES** - SK Richard M. Moyer, SK David T. Karl, SK William M Hiergeist
WEBMASTER – SK Timothy J. Surkovich, **NEWSLETTER EDITOR**—SK Timothy J. Surkovich



August/September 2021 Edition

STAR NEWS

Council meetings are held on the **FIRST THURSDAY** of the month
324 Bedford Street, Hollidaysburg, PA 16648
Phone: 814-695-4752 Email: kofc4245@gmail.com
[HTTP://www.kofc4245.org](http://www.kofc4245.org)

Knights of Columbus

STAR OF THE SEA COUNCIL, No. 4245
324 Bedford Street Hollidaysburg, Pennsylvania 16648



Ham & Cheese Sandwich Sale

Delivery Date: Friday, September 17, 2021

| Name | Phone # | # of Sandwiches | | Total | Paid |
|-------|---------|-----------------|----------|-------|------|
| | | | x \$2.50 | | |
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| Total | | | x \$2.50 | | |

Orders on this sheet will be delivered by _____
Member Name

Contact Brother Paul Detwiler with the total number of sandwiches ordered by 12pm on Monday September 13th Cell: 931-4401

Look for us again in November!

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August 2021 Grand Knights Message

Brother Knights,

I hope all of you are doing well. Now that things are starting to get back to somewhat normal I hope to see more of our members back for our monthly meetings.

All the BBQ'S are going really well and thanks to everyone for helping out. We planned on holding a BBQ on August 22 as our 1st Annual K of C memorial for the members we lost in the past year, along with all of our deceased Brothers, but due to scheduling conflicts this event will be postponed till next summer.

Our fourth gun raffle drawing will be held on August 29th. This gun is a T/C Compass 30/06 Blued with Synthetic Stock and a 3-9X40 True-Glo Scope. Limited tickets are available.

Don't forget about our family picnic on August 1st at Del Grosso's Park. Pavilion 8 starting at 11:00 AM. Lunch will be

served at 1:30 PM. The cost is \$5.00 per. person. Everything will be supplied. Please feel free to bring along a dessert to share with everyone. You can also bring your own adult beverage if you want. Please bring anyone else who might like to join us.

Fun fact:

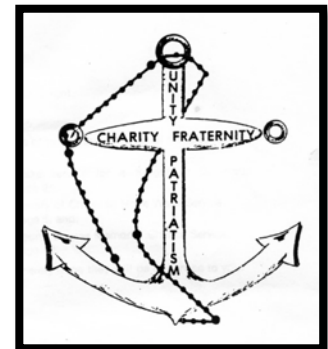
Gene Kranz is a Brother Knight. If you haven't heard of him, maybe you have heard his famous line, "Failure is not an option." Still don't know? Let's go back to April 14th, 1970 and the Apollo 13 spaceflight. "Houston we have a problem," stated by Jack Swigert. Kranz was the flight director for Apollo 13. In the movie, produced by Ron Howard and starring Ed Harris as Gene, they accurately portrayed his character, down to the vest he always wore to his flat-top haircut. He joined the Knights in 1959. In recent years Kranz has led an effort to restore mission control to its original state right down to the carpet and wallpaper. The renovation was completed in late 2019. Before he ends his day he sits in his chair, finds his rosary, crucifix, and prayer book, and remembers to thank God for how all the stars aligned for him.

Fraternally yours,

Ray



**Worthy Grand Knight
SK Raymond J Gregorchik**



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September 2021 Grand Knights Message

Brother Knights,

With Labor Day coming soon, I hope everyone had a blessed and wonderful summer. Schools will be starting soon, so let us keep all the students, teachers, bus drivers, and everyone else in the school system in our prayers. And don't forget to look out for the school buses!

We had a good turnout for the family picnic at Del Grosso's Park. It looked like everyone was having a good time. Thanks to all who participated.

Having done the new version of the exemplification of charity, unity, and fraternity at the July meeting for the first time, I feel it went very well. I would like to thank the degree team for a job well done. And I would like to congratulate all the candidates who are now 3rd degree Knights

Bishop Mark invited all Knights to the Annual mass and reception honoring the Knights. The mass will be held at St. Michaels in Loretto on October

17th at 2 PM. Reservations and money are due by October 9th. Please get back to Tim if you plan on going.

Fun fact:

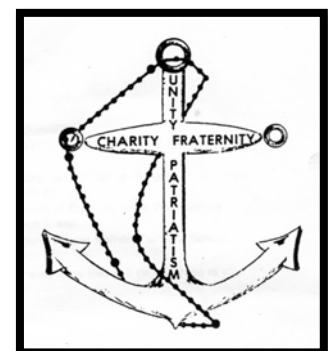
The Olympics are going on now. Did you know in the games scheduled for April 6-15, 1896 a brother Knight, James Brandon Connelly participated in the opening day triple jump (then known then as the Hop, Skip, and Jump). His style, taking 2 hops with his right foot, is no longer allowed in the event but was acceptable in 1896. With his style, he out jumped the competition and won his first silver medal (gold medals did not yet exist). He went on to take 2nd place in the high jump, and 3rd place in the long jump.

Fraternally yours,

Ray



Worthy Grand Knight
SK Raymond J Gregorchik



July 2021 Council Meeting Minutes

Reading of Minutes from the previous meeting:

The June 3, 2021 meeting minutes were distributed by email and posted on our website. Jerry Kovach presented a motion to accept the minutes as posted; Dan Casey presented the second; motion passed.

Grand Knight's Report: Information presented by Ray Gregorchik:



The winner of the shotgun raffle (Fr. Legarski) was Roger Hoover
Reminder – the Guards will be checking your membership cards, as you enter the hall.

Chaplains Report from Fr. Alan Thomas:



Past polling information, taken from Catholics who do attend weekly mass, show that only 39% of those polled believe that the Eucharist is the real body, blood, soul and divinity of Jesus Christ. Current polling shows that this number has now fallen to 29%. Long before politics became involved, the USCCB determined that they need to produce a document to further teach and reaffirm that the Eucharist is not SYMBOL but is in fact the REAL presence of Jesus Christ. Those that receive the Eucharist are to be in one faith (believe) and morals (act). The Eucharist the heart of our faith and we need a re-awakening of the Holy Eucharist. We are a sacramental church. The Knights of Columbus can help with the re-awakening.

Treasurer's Report – Information presented by Dan Weaver:



- Beginning Balance as of June 1, 2021: \$8,861.13
- Deposits: \$9,341
- Disbursements: \$5,031.99
- New Balance as of June 30, 2021: \$13,170.24
- Adjustments – Voided Check \$100; Bank Error \$.28
- Adjusted Balance as of June 30, 2021: \$13,270.52

Reading of Bills and Communications:

We received a thank you note from the Sister Servants of the Most Sacred Heart of Jesus, in support of the Endless Summer Golf Tournament.

We received a request for donation from the Society of St. Vincent DePaul to support the Youth Ministry Annual Golf outing. Jim Zimmerman presented a motion to donate \$100; Chris Ringkamp provided the second; motion passed.

Financial Secretary Report - Information presented by Tim Surkovich:

The per capita taxes have been paid and the Council is in good standing.

There will be a shareholders meeting tonight, following the Council meeting.



Membership Director – Information presented by Tim Surkovich:

3 members remain unpaid for their annual dues and the letter of intent to retain will be sent.

Currently, we have 197 Knights on our roster; down 11 from the previous year. The new fiscal year begins on July 1, 2021. Reading of an application for new membership for Gregory Figarelli (sp) from St. Mary parish; sponsored by Ray Gregorchik. Motion to accept was presented by Dan Casey; second by John Longenecker; motion passed.

Unity, Charity, Fraternity exemplification will be held in August for the new applicant (s); all current 1st and 2nd degree members will be invited as well.

Practice for the exemplification team will be held on July 26th at 6:30 at the Council Hall.

Program Director – Information presented by Tim Surkovich:

The gross proceeds from the Fr. Legarski shotgun raffle were \$1830.

Due to the potential confusion, related to raffling the same shotgun, for 2 different raffles (the first winner took cash, instead of the shotgun) there will be a summary published in the St. Mary/St. Michael bulletin to clarify.

Tim Surkovich presented a motion to donate \$400 (from the raffle proceeds), to the Fr. Legarski Education Endowment Fund; Dan Casey presented the second; motion passed.

The July Ham and Cheese sale will benefit the Council; orders are due on July 19th; sandwiches will be assembled on July 22nd.

The family picnic will be held on August 1st at DelGrosso's Park at a cost of \$5/person (all are welcome); please sign up by 7-26-21; Picnic will be held at Pavilion 8, starting at 11:00 AM and lunch will be served at 1:30PM (BBQ chicken, hamburger, potato salad, mac & cheese, ice cream and soft drinks) BYOB if desired. If we have enough members sign up, then the park entry fee is \$21.95/person.

Trustees Report by Rich Moyer:

Trustee meeting will be held on July 12th at 5:00 PM

Standing Committee Reports:

Fund Raising Committee: Chairman position is vacant – please volunteer - NA.

We are trying to build our Chicken BBQ business and have a 2 year calendar to aid with reservations. If someone approaches you, inquiring about the ability to hold a chicken BBQ, please contact Tim Surkovich to assess availability.

March 12, 2022 is tentative date for the next cash bash event.

Fund raising meetings are held on the Monday, immediately preceding the monthly Council meeting, at 6:30 PM – all are welcome and encourage to attend, we need new ideas.

We will hold a Chicken BBQ in October, to benefit our local parishes.

All money earned is used to our those less fortunate.

The Hand-in-Hand Chicken BBQ in June resulted in a profit of \$3,869.60. Gary Ellis presented a motion to round this up the \$4,000; Ed Zang presented the second; This donation to the Shriners Hospital is in honor of Lou Endress and Fred Imler.

Unfinished Business:

Dan Turcovsky reported that the Seminarian Endowment Fund presented checks in the amount of \$5,000 each, to our most recently ordained priests. Additionally, the Fund provided \$3,000 to each diocesan seminarian per year. In the future, the Fund plans to help with the payback of student loans, for our newly ordained priests.

July 2021 Council Meeting Minutes Continued

Unfinished Business: Cont.

Additionally, the Fund will help to support the discernment retreats. Please reserve October 17th to attend the Knights of Columbus mass at 2:00 PM with Bishop Mark at St. Michaels in Loretto; dinner to follow. 4th degree Color Corp is requested.

Report of the 4th Degree – information presented by Lee Zimmerman:



There are no meetings in July and August for the 4th Degree. Meetings will resume on September 27th at 7:00 PM ... we need 4th Degree members to attend these meetings.

Field Insurance Agent Report – presented by Mike McAndrew:



Thank you for your support. This is Mike's 6th year, serving our Council and 95% of the 4245 members, participate in some form of the KofC Insurance offering.

Chaplains Summation by Fr. Alan Thomas:



Thank you for the continued support of our seminarians. We are very fortunate to have one of our own KofC members as a seminarian (Brian Norris), please continue to pray for all of our seminarians.



August 2021 Council Meeting Minutes

Reading of Minutes from the previous meeting:

The July 1, 2021 meeting minutes were distributed by email and posted on our website. Dan Casey presented a motion to accept the minutes as posted; Rich Moyer presented the second; motion passed.

Grand Knight's Report: Information presented by Ray Gregorchik:



Congratulations to our new brother Knights (following the exemplification of

the Third Degree for 5 Knights with 3 new Brothers)

There are 3 remaining tickets to be sold for the gun raffle.

Treasurer's Report – Information presented by Dan Weaver:



- Beginning Balance as of July 1, 2021: \$13,270.52
- Deposits: \$999.35
- Disbursements: \$4,899.97
- New Balance as of July 31, 2021: \$9,369.62

Reading of Bills and Communications:

We received a thank you from St. Johns for cooking the chicken BBQ and they provided a \$250 donation as well.

We received a thank you from Society of St. Vincent de Paul Altoona Johnstown Diocese for the recent donation.

We received a thank you from Blair/Clearfield Association for the Blind and Visually Impaired for the recent donation.

We received a thank you from the Independent Catholic Foundation for the recent donation to the Father Tony Legarski Vocations Endowment Fund.

We received a request for donation from St. Leonard's Home to support the St. Josephs Table event. Rich Moyer presented a motion to donate \$100; Dan Casey provided the second; motion passed.

Membership Director – Information presented by Tim Surkovich:

As of August 2021, we have 197 Knights on our roster (200 after the August exemplification) and ALL members are current on their dues.

Our quota is 9 new members for the next fiscal year (6 remaining after the August exemplification).

76% of our members have completed the 3rd degree.

Program Director – Information presented by Tim Surkovich:

The family picnic was held at Delgrosso's with 50+ people attending; good time and we gained one new member from the picnic.

The next gun raffle drawing will be held on August 29th.

Ham and Cheese orders are due September 15th; Assembly on the 16th; benefits the Home Association.

The Hand-in-Hand Steak Dinner will be held on September 21st at a cost of \$10/pp; please sign up.

The chicken BBQ to benefit our local parishes will be held on October 3, 2021; tickets will be sent next week.

October 23, 2021 is ladies night; details are now in development.

The next Star News version will include both the August and September news (computer issues caused a cancellation of the August letter).

Trustees Report by Rich Moyer:

The audit passed without issue.

Standing Committee Reports: Fund Raising Committee: Chairman position is vacant – please volunteer - NA.

March 12, 2022 is tentative date for the next cash bash event, including the Big One (50-50 drawing)

Fund raising meetings are held on the Monday, immediately preceding the monthly Council meeting, at 6:30 PM – all are welcome and encouraged to attend, we need new ideas.

Tentative plans for a BBQ in April, to benefit St. Jude's

Tentative plans to hold our 1st Chicken BBQ in memorial of our departed brothers

Chicken BBQ will be held on August 21; volunteers will start at 11:00 AM.

Report of the 4th Degree – information presented by Lee Zimmerman:



Meetings will resume on September 27th at 7:00 PM ... we need 4th Degree members to attend these meetings.

Color Corp is requested for Mary's Day celebration at St. Catherine's in Duncansville on September 8th; be there at 5:00 PM.

Color Corp is requested for a 911 Memorial Mass at 10:00AM at the Cathedral; be there at 9:30 AM.

Color Corp is requested for the Columbus Day Celebration at 2:00 PM, at St. Michael the Archangel Basilica in Loretto on October 17th; be there at 1:30 PM. Dinner cost is \$15/PP; children under 12 is \$7.50/pp.

**August 2021 Council
Meeting Minutes Continued**

All Knights, family members and friends are welcome. Dinner money must be submitted by October 9th.

**District Deputy Report – presented by
Mel McConnell:**

Mel represents 5 Councils in our local area.

Congratulations to our new members
Congratulations to the exemplification team – nice job.

Blessed Father Michael McGivney was born on August 12, 1852 and died on August 14, 1890 at 38 years of age. His feast day will be set for August 13th. Please pray for his canonization.

**Chaplain's Summation by
Fr. Alan Thomas:**



Thank you to all Knights for your help and contributions and for all we do. The Bishop would like all of us to attend the Knights of Columbus at St. Michael's.



Please Pray For:

- Fr. Grimme
- Jim Zimmerman
- Deacon Gene Neral and the soul of his departed wife
- Ed Garlena
- Bob Hazenstab Sr.
- Rich Moyer – Mother in law and Brother in law



In memory of all our Brother Knights who passed away in our councils history.

Congratulations!

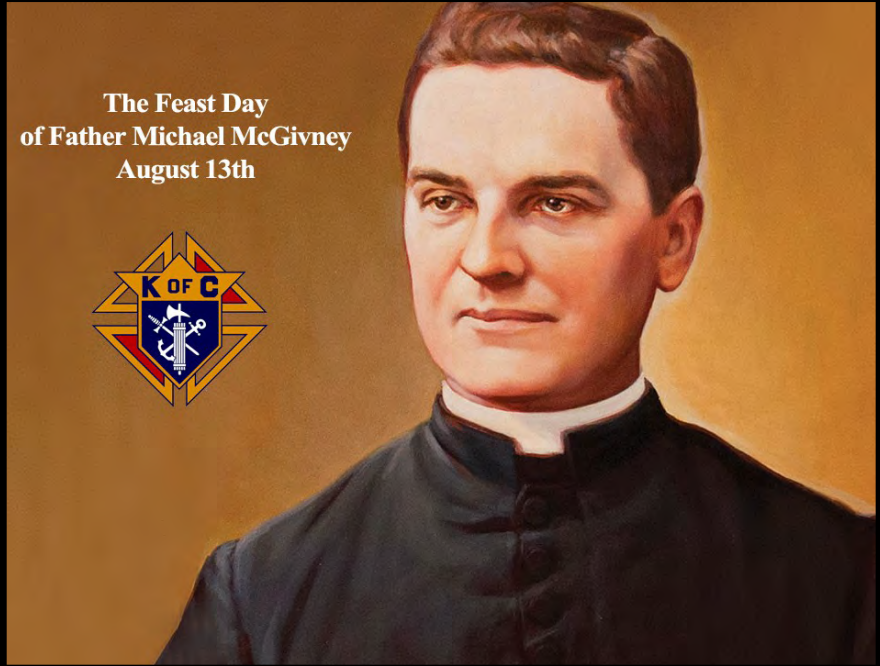
To our new members:



**Gregory Figurelli
Joseph Harteis
Stephen Riley**



**The Feast Day
of Father Michael McGivney
August 13th**



**PRAYER FOR THE CANONIZATION OF
BLESSED MICHAEL McGIVNEY**

God, Our Father, protector of the poor and defender of the widow and orphan, you called your priest, Blessed Michael McGivney, to be an apostle of Christian family life and to lead the young to the generous service of their neighbor. Through the example of his life and virtue may we follow your Son, Jesus Christ, more closely, fulfilling his commandment of charity and building up his Body which is the Church.



KNIGHTS OF COLUMBUS
COUNCIL 4245
HOLLIDAYSBURG, PA

Chicken BBQ



Tickets
\$10

**Help Us, Help You
Parish BBQ!**

Sunday October 3, 2021

11 am to 1 pm

Tickets only \$10

Drive Thru ONLY!

Meal includes: our famous BBQ chicken, baked beans, applesauce, and roll.



KNIGHTS
OF COLUMBUS
Council 4245
Happy Birthday

Happy Birthday *August Birthdays*

| | |
|-----------------------|------|
| John Brown Jr | 8/2 |
| Robert V Hazenstab II | 8/2 |
| Leonard Haduck | 8/3 |
| Stephen Riley | 8/5 |
| James Lytle | 8/7 |
| Robert Baker | 8/8 |
| Kenneth McGeehan | 8/8 |
| Robert George | 8/9 |
| Frank Roscia | 8/9 |
| Michael Syroid | 8/9 |
| William Hiergeist | 8/11 |
| Dr Paul Gallagher | 8/13 |
| Robert Spinazolla | 8/16 |
| Mark Frew | 8/27 |
| James Letcher | 8/27 |
| Joseph Moyer | 8/30 |
| Kyle Surkovich | 8/30 |
| Todd Surkovich | 8/30 |



KNIGHTS
OF COLUMBUS
Council 4245
Happy Birthday

Happy Birthday *September Birthdays*

| | |
|-------------------|------|
| Jerry Martini | 9/1 |
| Ralph Blodgett | 9/5 |
| Ed Garland | 9/7 |
| Lawrence Harker | 9/13 |
| Gerald Kovach | 9/13 |
| John Longenecker | 9/13 |
| Eugene Polmueller | 9/14 |
| Josh Kelly | 9/17 |
| John Frank | 9/21 |
| Jim Zimmerman | 9/23 |
| Bob Lonero | 9/24 |
| Tim Sullivan | 9/24 |
| Joe Hartes | 9/25 |
| Salvatore Ganino | 9/26 |
| Bill Lersch Jr | 9/27 |
| Stephen McGeehan | 9/30 |



2021 Hospitality Meal Volunteer List

September—Bob Hazenstab
October—Gary Nocek
November—Matt Becker
December—Brian Drum



- We continue to pray the rosary at 6:30pm, prior to each meeting. However, we have started a new tradition of offering up an intention for each decade. If you would like to provide the name of someone that you would like us to pray for, please notify us prior to the meeting. Intentions for the July rosary were as follows: Safe travels for all over the 4th of July weekend; all impacted by the Florida building collapse; all KofC brothers and their families who may be suffering illness; spiritual and temporal welfare of our parish- es; all deceased. Intentions for the August rosary were as follows: Jim Zimmerman; New Members; Ed Garlena; Deacon Gene Neral (wife passing); Rich Moyer (wife family)



Council Calendar

Council meetings are held on the **First Thursday** of the month at 7:00 pm. **Next Meeting: 9/2/21**
Hospitality Provided by:
Bob Hazenstab

8/29/21 Gun Raffle Drawing

8/30/21 Fundraising Committee Meeting 6:30 PM

9/2/21 Home Association Meeting 5:45 PM

9/2/21 Praying of the Rosary 6:30 PM

9/2/21 Council Meeting 7 PM
Hospitality Provided By:
Bob Hazenstab

9/11/21 Memorial Mass at the Cathedral 10 AM

9/13/21 Ham & Cheese Orders Due 12 PM

9/16/21 Make Ham & Cheese Sandwiches 4 PM

9/17/21 Deliver Ham & Cheese Sandwiches

9/21/21 Hand in Hand Steak Dinner 5 PM

9/23/21 4th Degree Meeting 7 PM

10/3/21 Parish Chicken BBQ 11 AM—1 PM

10/4/21 Fundraising Committee Meeting 6:30 PM

10/7/21 Home Association Meeting 5:45 PM

10/7/21 Praying of the Rosary 6:30 PM

10/7/21 Council Meeting 7 PM
Hospitality Provided By:
Gary Nocek

10/17/21 Annual Mass to honor Knights with the Bishop St Michaels Loretto 2 PM Reception following Mass.

10/23/21 Ladies Night. Details coming



Upcoming Events:

For the latest information visit our website:

[HTTP://www.kofc4245.org](http://www.kofc4245.org)

- **Gun Raffle Drawing, August 29th**
- **Memorial Mass at the Cathedral September 11th**

- **Hand in Hand Steak Dinner September 2st**
- **Parish Chicken BBQ October 3rd**
- **Annual Mass with the Bishop October 17th**
- **Ladies Night October 23rd**

Field Agent August Message

Hello All,

Busy month for sure. Things seem to be getting back to normal and we are enjoying the times we missed.

I am attaching my council message for July as well as additional information for a Knights of Columbus Golf Tournament to be held at Scotch Valley Country Club Saturday October 2nd. Please have your councils consider attending or sponsoring. If you do an electronic news letter it would be greatly appreciated if you would forward the info to all of your membership.

Council Meeting Message 2021 07

Summer is in full swing; vacations and backyard barbeques, outdoor sports and yardwork! I look forward to this time of year with flowers in bloom and thoughts of a much needed and anticipated summer vacation. I hope your summer is going well for you!

In last month's message I mentioned taking stock of all the things that need to be done around the house. And I further suggested that taking stock should extend to seeing where you and your family stand when it comes to financial protection. It's interesting to read about Blessed Michael McGivney's attitude in *Faith and Fraternity* by Christopher J. Kauffman: "Though he [Fr. McGivney] seems to have been well aware of the value of ceremonials as the binding force for fraternal unity, he spent his energy in promoting the insurance feature." You know the story well; how the untimely death of his father nearly derailed Fr. McGivney's plans to become a priest. As the curate of St. Mary's he encountered families in similar situations. So it's no wonder he was so practical when it came to making sure families were financially sound.

In my position I feel a deep kinship with Fr. McGivney in helping to protect Catholic families. I see myself as your partner in facing this planning process. You don't have to go it alone. With our new financial needs analysis tool, with cutting edge software, robust and in-depth, we can approach this together. Since my last message a number of members reached out to me. (Cont next page)

Field Agent September Message

Let me give you a fictionalized account about two of them. I recently met with a brother Knight and his wife who have a couple of young children. Together, we were able to see that based on what this couple wanted for their family, there was a need in two particular areas. One, the brother's group life insurance, while free as a benefit from his employer, was not enough coverage for what he wanted his life insurance to do.

He desired more to make sure, if he had an untimely passing, his wife and children could stay in the same home, could still attend Catholic grade school and could afford to make a college education a reality. Group coverage from work typically isn't portable. It scared this member that if he quit, retired, was let go, or if the company just decided to reduce benefits his family bore all that risk. The other area that he had not thought about was what I call the "death of his earning power." What if he became sick or hurt and could not work? His employer provided very minimal coverage for a few months, but after that there was nothing. We explored how the Knights could fill that void and make his family whole. All this from spending time with me. The best part for him...and for you, is that this service is absolutely free. Many others in the industry charge fees for this kind of analysis. It's a fraternal benefit that I am happy to provide.

The other couple was recently retired. Well past the stage of this former young couple. I completed a financial needs analysis for them. They were in very good shape financially; had all their proverbial ducks in a row in almost every area. The area that they were concerned with was an extended care event. How could they protect all that they had worked for and saved in the event of needing help with daily living activities? I was able to help them plan for that and shift the financial burden to the Knights. The other issue they looked at was setting aside a little of what they had saved to help their grandchildren. We were able to set up a plan to pass that money tax free to them.

Maybe you have similar concerns; meeting with me can allay them. I am your partner as we share our brotherhood in the Order. That kind of relationship is rarely found elsewhere in the financial services world. Let's get together and see where you stand.

Vivat Jesus!

Michael

Here it is August already...and the summer is more than halfway over. I hope that you are enjoying some rest and relaxation!

I can't seem to pick up anything to read, whether it's a newspaper, some type of news feed on my computer, or a periodical, without finding articles about retirement. With so many baby boomers getting to that age I guess I should expect it. Articles tell me how to boost my retirement, how to save for retirement, how to use certain plans to have a successful retirement. Some of these articles talk about maximizing the money that I've saved, some talk about maximizing my government benefits, some talk about how I can lower my taxes in retirement. Some articles talk about retirement without even retiring, they say keep on working or take on a new job in the gig economy. Frankly, that doesn't seem like much of a retirement to me.

When I retire I want to do some of those things I've put off over my working years: spend more time with family, travel, get immersed in my hobbies...those kinds of things. I've begun a bucket list to keep track of all the things I'd like to do when I retire.

Here are a few of my thoughts about retirement:

1. I want to retire "to" something, not "from" something. Many believe that the rocking chair on the front porch kills retirees. Retirement means having something different to engage in, not simply sitting around and doing nothing.

2. "Begin with the end in sight." One of the seven habits of successful people as espoused by Stephen Covey. What do you want your retirement to look like? What do you want to do, where do you want to go, how do you want to continue to contribute to your church, your council, and your community?

3. Have goals and have a plan. If you begin with the end in sight, now you have to make a plan on how you want to get there. *Write it down, make it happen*, the book by Henriette Klausner might be helpful. A goal without a plan to get there is just a dream.

I've talked to a number of members and their spouses lately and retirement always comes up as a topic of conversation when we review their current situation. It doesn't seem to matter their age. I've had members as young as 35 and as old as 70

over the past couple of months want to talk about retirement and making sure that they're set at some point in the future. Let's face it, the 35 year old has a lot more time to plan. Time is an ally for him. As changes occur in the economy, he has time to make course corrections. He has time to contribute more to meet the family's income goals, he'll probably earn more as he progresses in his career. For the older member, time is no friend. Less time to earn income, less time to cope with the vagaries of the economy, and topped out in earning power. The closer one gets to the planned retirement age, the more important that a strategy be in place.

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Let's get together and make sure you have a strategy to put you in the winner's circle.

Vivat Jesus!

Michael



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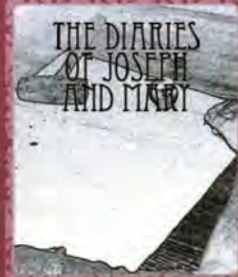
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