

Owatonna



Council 945

The Key

to greater Council unity.

OCTOBER
2013

COLUMBIAN CENTER

820 Elm Avenue South
P.O. Box 623
Owatonna, MN 55060
507.451.6103

KC LOUNGE

Open: Mon-Sat 3:30-12:30
Happy hour Mon-Fri 4 - 6
Free Hors d'oeuvres during
Friday happy hour.
Member discount for Hall rental.

BAR BINGO

Every Tuesday in the
Lounge at 7:00 p.m.

COUNCIL MEETINGS

Officers Meeting - KC Hall,
First Wednesday 7:30 p.m.
General Meeting - KC Hall,
Second Wednesday 7:30 p.m.
Fourth Degree Meeting - KC Hall,
Fourth Thursday 7:30 p.m.

KC WEBSITE

visit our website
www.kofccouncil945.org

MARK YOUR CALENDAR

September 29 - KC Family
Corporate Communion
St. Joseph Church - 9:30 a.m.
October 2 - Officers' and
Gambling Meeting
KC Hall - 7:30 p.m.
October 7 - Building Meeting
KC Hall - 7:00 p.m.
October 9 - General Meeting
KC Hall
Program - 7:30 p.m.
October 12 - America Needs Fatima
Rosary Rally
Central Park - 1:00 p.m.
October 12 - Fall Picnic & Bonfire
Dartts Park Pavillion
5:00 - 9:00 p.m.
October 13 - Benefit Breakfast
St. Mary's School
8:00 a.m. - 12:30 p.m.
for St. Mary's REP
October 13 - Respect Life
Rosary March
Sacred Heart Cemetery - 1:00 p.m.
October 24 - Fourth Degree
Meeting - KC Hall - 7:30 p.m.
October 31 - Halloween Party
St. Mary's School - 6:00 - 8:00 p.m.
November 2 - KC Memorial Mass
St. Joseph Church
Rosary - 7:30 a.m. Mass - 8:00 a.m.
November 2 & 3 - Membership Blitz
Sacred Heart & St. Joseph Church

COMING EVENTS

OFFICERS' MEETING

Wednesday, October 2
KC Hall
Meeting - 7:30 p.m.

KC FAMILY CORPORATE COMMUNION

Sunday, September 29 - 9:30 a.m.
at St. Joseph Church

BENEFIT BREAKFAST St. Mary's REP

Sunday, October 13, 8:00 a.m. - 12:30 p.m.
at St. Mary's School
\$6.00 Advance, \$6.50 at the door
Kids under six eat free
All are welcome!

"KC Omelet Breakfasts"

The Twins omelet - ham & cheese
The Viking omelet - ham & cheese,
with sauteed onions, red & green peppers
The Wild omelet - cheese,
with sauteed onions, red & green peppers
Each served with pancakes or French Toast,
milk and coffee

"KC Country Breakfast"

Pancakes or French toast; ham or sausage,
eggs - scrambled or fried-to-order, milk, & coffee

All with table service - delicious food served
hot from the grill to your table.

KIDS' HALLOWEEN PARTY

Thursday, Oct. 31, 6:00 - 8:00 p.m.
St. Mary's School

HUSKIES FOOTBALL

Free chili dogs at the KC Lounge after every home
football game.

GENERAL MEETING

Wednesday, October 9
Program - 7:30 p.m.
Speaker will be Kathleen Segna, new principal at
St. Mary's School.
Door prizes will be drawn at each meeting.

AMERICA NEEDS FATIMA ROSARY RALLY

Saturday, October 12 Central Park - 1:00 p.m.
October is Rosary Month.

RESPECT LIFE ROSARY MARCH

Sunday, October 13
Sacred Heart Cemetery - 1:00 p.m.

MONDAY NIGHT FOOTBALL CHALLENGE

Every Monday starting Sept. 9 thru Dec. 16,
weekly winners receive a large Heggies pizza,
a bucket of Coors Lite beer, and Coors Lite prizes.
Year-end winners receive: 1st - \$100,
2nd - \$50, & 3rd - \$25
Tacos - 2 for \$3.50 served 6:30 p.m. thru half-time.
Happy hour prices and free peanuts during game.
\$1.50 Coors Lite tap beer with purchase of glass.

KC MEMORIAL MASS

St. Joseph Church - Saturday, November 2
7:30 a.m. - Rosary 8:00 a.m. - Mass



FALL PICNIC & BONFIRE

Saturday, October 12 5:00 - 9:00 p.m.
Dartts Park pavillion area
Brat meal served at 6:00 p.m. bonfire to follow
Bounce house for the kids
Bring a lawn chair for enjoying the fire.

KNIGHTS OF COLUMBUS - BENEFIT BREAKFAST SCHEDULE 2013-2014

October 13	St. Mary's REP
November 10	St. Mary's Home & School Association
December 8	KC Holiday Breakfast Extravaganza
January 12	Steele County Special Olympics
January 26	St. Mary's Open house (free will donation)
February 9	KC Valentines Breakfast
February 23	St. Isidore School
March 9	St. Mary's Music Boosters
April 27	Respect For Life/St. Vincent DePaul Society
June 1	Smokin' In Steele

Aid & Assistance by Greg Nelson

Please remember in your prayers and thoughts all of our sick or injured members of the Knights of Columbus and their families. Let's also offer up prayers for all deceased members and their families.



The KCs' prayers and good wishes go out to:

Chaplain Father Michael Cronin is recovering from surgery.

Morgan Schwehm, two-year-old friend of Beth Giroir, Brother Knight Joseph Elbert's daughter, is suffering from Stage 4 cancer.

Let us be united in prayer for those facing ongoing challenges...

Jan Bates, Bruce Born, Jack Dillemath, Marilyn Dillemath, Lois Doyle, Mary Floersch, Rose Hoffman, Erlis Kelzenberg, Marlys Knight, Don Loeb, Bev Macht, Gil Mamer, Msgr. James McCauley, Mary Meixner, Bob McDermott, Suzanne Miedema, Father Ed Mountain, Dorothy Mulert, Darlene Mumm, Terry Nelson, Chris Nikolai, Karen Pirkl, Sylvia Prokopec, Kevin Raney, Sharon Rohwer, John Schmidt, Mary Jo Schroepfer, Howard Snyder, Jeanine Snyder, Carol Spindler, Gary Wandrey, Jerry Weber, Rowell Weber, Earl Wheeler, Irene Wierzbinski, Jim Wierzbinski, and Shirley Wierzbinski.

INMEMORY

Please remember in your prayers the following individuals and their families:

Brother Knight Donald Kubicek passed away on September 8. Donald Page of Winsted, Minnesota, father-in-law of Brother Knight Chuck Walerius, passed away on September 18.

If anyone knows of a Brother Knight who is sick or injured, please call Greg Nelson at (507) 676-1748.

Membership by LaVerne Klecker

We are having a membership blitz on November 2 and 3 at Sacred Heart and St. Joseph Parishes. We need the help of our membership to work on both of these dates. Please contact me if you are interested in working.

We are planning a First Degree Exemplification in November, date to be announced in the November *Key*. Keep in mind we are having a Major Degree Exemplification on Saturday, November 23 at the KC Hall in Owatonna. Anyone who knows of someone who would like to join, and is *just waiting to be asked*, let me know and I will help you get them signed up. All First Degree members, this is an opportunity to become a Third Degree member.

The members in the KCs who are involved in our projects have a lot of enthusiasm and enjoy the projects that they participate in. We need to continue to sign up new members to provide us with new ideas for projects that we could bring into our Council.

Any members who have not paid their dues for the past year, please get them paid, we need the money from our dues to make ends meet for our Council expenses.

If you have any questions, please call me at (507) 451-4102 or my cell phone (507) 456-6738.

Catholic Daughters Patriotic Rosary

Veteran's Day, Monday, November 11, 2013, the Catholic Daughters are sponsoring a Patriotic Rosary starting at 6:30 p.m. on Monday evening at St. Joseph Catholic Church. This is a new program we would like to try and hopefully will have good attendance. The program will take about a hour as the rosary is prayed and patriotic songs are sung. We also will pray for veterans in every state of the union. We hope you will add this to your busy calendar. We're looking forward to seeing you there.

Rita Goodnature - Regent (507) 444-4146 or
Linda Strand (507) 363-2596

Grand Knight's Message by Dustin Reese

This past month has brought some bittersweet news to us. Our recorder, Scot Berkley, has formally informed us that as of October's meeting he will be resigning his position as recorder. Although sad for our council to lose such a dedicated and capable person in that position, I am happy for him as he will be moving forward on a goal of his as he has been accepted to the Deacon's Program. I am also happy for the Church and all of its members as they will be gaining a very dedicated and capable Deacon. Please congratulate Scot when you see him and wish him well. If anyone is interested in filling the recorder position please contact me or one of the officer's committee.

Scot, thank you for your years of service to Council 945.

Benefits Corner by Kevin Gallagher

Recently I listened to an interview on a very popular website on the topic that most Americans are woefully underinsured when it comes to life insurance. The discussion focused particularly on those in their 20's & 30's but there is no question it applied to all ages. As is too often the case, the "expert" told the audience what they wanted to hear rather than what they needed to hear.

Unfortunately he left a great deal out of the discussion and gave only half of the story. This is what he got right...

He said the vast majority do not have anywhere near the amount of coverage they should have and that a "multiplier" of your annual income would at least give you an idea of what you should have. Over the years I have seen ranges of 5 to 7 to 10 times or more of a person's income depending on your age. It's naïve to think there is one right answer. But there probably is a correct range.

Unfortunately, in my experience, he got the second part only partially right. He mentioned group term and individual term as the two options— again telling his audience what they wanted to hear vs. what needed to be heard. I believe in term insurance and it makes perfect sense some of the time— just as renting makes sense some of the time. But often owning is the right choice. As you have heard from me before...when someone tells you there is only one option or just one product you should own...be careful, because that likely tells you more about what that person doesn't know than what he or she does know.

The best investment advice I ever received was to virtually ignore what I read in mainstream periodicals or heard in conversation around the coffee room, from relatives, best friends, etc. That also applies to advice on a lot of things including life insurance. Next time you listen to a so-called "expert" ask yourself, is this person licensed? How long has he/she been doing this? What are his/her credentials? Would you ask legal, accounting, medical or other advice from someone not experienced and licensed? Way too often we assume someone knows what he or she is talking about because they are on TV or have written a book or an article. Sadly, there is a lot of misinformation out there and it can be costly.

Do I have all the answers? Absolutely not...far from it. But in all these years, I've seen my share of what works and what doesn't work. What sounds good and what is actually good. What people want to hear vs. what they really need to hear.

Take care of those you love. If I can help please let me know.

Have a great month and thanks again for taking the time to read my article.

Sincerely & Fraternaly Yours,

Kevin Gallagher, LUTCF, FIC

213-9410

kevin.gallagher@kofc.org

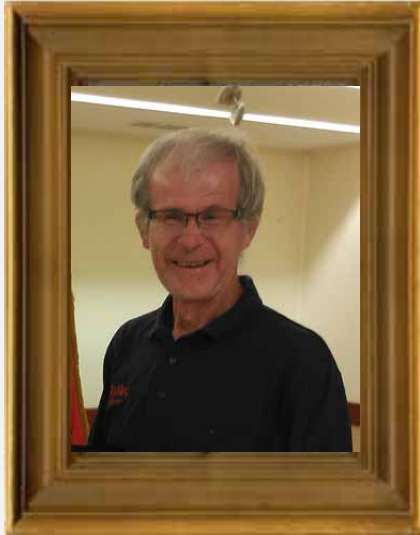
2013-14 COUNCIL OFFICERS

Chaplain: Rev. Michael Cronin
Grand Knight: Dustin Reese (507) 456-3523
Deputy Grand Knight: Dan Wolfe
Chancellor: Dave Lax
Advocate: Gary Sanford
Warden: Nicholas Matejcek
Inside Guard: Pete Schneider
Outside Guard: Harlan Kern
Financial Secretary: John Ahlberg
Treasurer: Tom Eichten
Recorder: Scot Berkley
Trustee (3 year): PGK Steve Dornquast
Trustee (2 year): PGK Randy Balauskay
Trustee (1 year): PGK Wade Schroeder

Directors and Chairmen

Program Director: Dan Wolfe (DGK)
Membership Director: LaVerne Klecker (PGK)
Adv/Publicity Director: Dan Ruitter
Aid & Assistance: Greg Nelson
KC Chorus Director: Stephen Nelson
Building Director: Tom Elbert
Director of Church Activities: Pete Schneider
Director of Community Activities: Open
Director of Council Activities: Open
Director of Youth Activities: Will Pieper
Dir. of Family Life Activities: Stephen Nelson
Gambling Manager: Josh Klecker
District Deputy: Joe Elbert (PGK)
KC Hall Manager: Mark Cunningham (PGK)
Benefits Advisor: Kevin Gallagher - 213-9410

Knight of the Month



Gerald Wacek

and one sister. In his free time, he enjoys helping others with yard work, and he also enjoys solving puzzles. He's worked at HyVee for the past 14 years, doing the overnight shift there to stock the shelves.

Congratulations to Gerald Wacek, the August Knight of the Month!

The August Knight of the Month is often seen at the KC Benefit Breakfasts, Smokin' in Steele, and the brat stand at the Steele County Free Fair. Gerald Wacek has been a member for about four years, and joined because he "thought it was a very good organization."

Gerald was sponsored by LaVerne Klecker, and he's been enjoying the benefits of service and friendship ever since. "I like all the activities, all the things you can do for the organization. I just like to help out whenever I can, as much as I can," he said.

Gerald is no stranger to service organizations, having been a member of the Jaycees and the Izaak Walton League in the past, so it's clear that giving back is a part of who he is.

Gerald is an Owatonna native, and a member of Sacred Heart Church. He has six brothers

Benefit Breakfast 2013-2014 Season Launched

The KC breakfast team members were back in great form for the start of the new breakfast season. The first breakfast was held for the SERRA Club on September 8 at St. Mary's School. Thanks to our dedicated breakfast patrons for the good attendance. SERRA Club members assisted with the dining room duties. A total of 300 meals were served.

The excellent Council 945 breakfast team was at their best preparing the delicious menu. Thanks to the KC Sunday breakfast team. Many of these Knights are regular workers at every breakfast: *Tom Burke, Brian Carlson, Tom Docksey, Steve Dornquast, Joe Elbert, Steve Fisher, Bill Foreman, Kevin Gallagher, Steve Graff, Ron Heim, Lee Jardine, Jim Kaplan, Mark Kearin, Harlan Kern, Terry Kuck, Ben Lempianen, Tony Nyugen, Al Nelson, Chris Nikolai, Jeff Otto, Dave Pfeifer, Ethan Pieper, Will Pieper, Dan Sawyer, Lavern Soukup, Jerome Spindler, Eric Wandersee, Dan Wolfe, and Dave Wunderlich.* The extra effort by our breakfast closers is always appreciated.

Thanks to the Saturday prep team: *Gerry Barry, Tom Bremer, Bob Grebe, John Henry, Tom Kingsley, LaVerne Klecker, John Kriesel, Al Nelson, Tim Rice, Lyle Snider, Ray Willmott, and Ron Wolf.* We have many workers, so if we missed anyone, please accept our apologies.

It is our feeling that we have the best benefit breakfast available in Owatonna. The reasonable cost, convenient table service, and extensive menu make it a true value, and to top it off, it's delicious.

St. Mary's REP benefit breakfast will be held on October 13. Mark your calendar today! Your participation is important and appreciated.

I-35 Cleanup A Success

The weather is always great when we do our I-35 Cleanup and that was the case once again as we headed out to do the cleanup on Thursday, September 12th. With a great crew we took care of business and then got together at the hall. My thanks to our driver Al Jirele along with Keven Boettcher, Joe Elbert, Gary Fisher, Steve Fisher, Bob Hardcopf, Kevin Herzog, LaVerne Klecker, Tom Kubes, Terry Kuck, George Lambaere, Steve Reller, Tom Standke, Curt Supalla, Ken Thurnau, and Ron Wolf. Also, a thank you to Owatonna Bus Company for use of the van, First Supply for use of their parking lot, and Mark and Roxy at the hall for their hospitality afterwards. Our spring I-35 Cleanup will be in early May. And, thanks to all the KCs for their support at the 2013 Steele County Free Fair.

Jim Gleason, Community Director



Brother Knight Dave Lax, Chancellor, on behalf of the Knights of Columbus presented Father John Sauer, Pastor at Sacred Heart Church with a \$2,500.00 check for the Capitol Campaign for major improvements to Sacred Heart Church.

KNIGHTS OF COLUMBUS

Council No. 945
P.O. Box 945
Owatonna, MN 55060

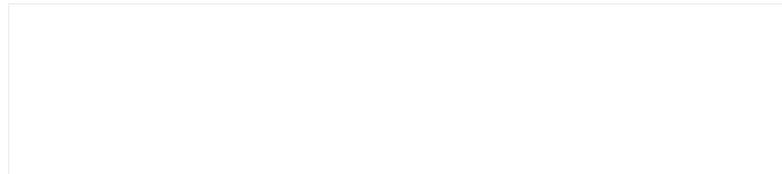
RETURN SERVICE REQUESTED



**Benefit Breakfast
for St. Mary's REP
Sunday, October 13 8:00 a.m. - 12:30 p.m.
St. Mary's School**

Nonprofit Organization
U.S. POSTAGE
PAID
Owatonna, MN
Permit No. 202

**KC Family Corporate Communion
Sunday, September 29 - 9:30 a.m.
St. Joseph Church**



OCTOBER 2013

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1 Bar Bingo - 7:00 pm	2 Officers' Meeting and Gambling Meeting - 7:30 pm	3	4	5
6	7 Bldg Mtg - 7:00 pm Monday Night Football Tacos Served 6:30-Halftime	8 Bar Bingo - 7:00 pm	9 General Meeting Program - 7:30 pm Speaker will be Kathleen Segna, new principal at St. Mary's School	10	11	12 America Needs Fatima Rosary Rally Central Park - 1:00 pm Fall Picnic & Bonfire Dartts Park 5:00 - 9:00 pm
13 Benefit Breakfast St. Mary's School 8:00 am-12:30 pm for St. Mary's REP Respect Life Rosary March Sacred Heart Cemetery-1:00 pm	14 Monday Night Football Tacos Served 6:30-Halftime	15 Bar Bingo - 7:00 pm	16	17	18	19
20	21 Monday Night Football Tacos Served 6:30-Halftime	22 Bar Bingo - 7:00 pm	23	24 Fourth Degree Meeting - 7:30 pm KC Hall	25	26
27	28 Monday Night Football Tacos Served 6:30-Halftime	29 Bar Bingo - 7:00 pm	30	31 Halloween Party St. Mary's School 6:00 - 8:00 pm		