



KNIGHTS OF COLUMBUS

IN SERVICE TO ONE. IN SERVICE TO ALL.

Holy Rosary
Council #1055
Paducah, KY

Regular Meeting
Regular Meeting
Assembly #312 Meeting

November 2 6:30 pm
November 16 6:30 pm
November 9 6:30 pm

Christmas trees: Christmas trees will arrive on November 19 at approximately 1 PM. The reason for the late hour is because we are scheduled to be the *second* delivery off the truck. Just like always, we will need lots of help unloading and storing trees in the containers, despite fact that we are ordering somewhat fewer trees. Come on out and give us a hand!

Sales will begin at NOON on Black Friday, the day after Thanksgiving. We will also need help with Christmas tree sales. Contact Skip Junkerman at 270 816 0447 to let him know when you can help out.

2017 Membership Dues: There's a new sheriff in town. We have a new Financial Secretary, and 2017 dues are now being accepted. Billings will be sent out later this month. It is important to remember that if you have an email address on file, your billing(s) will be sent by email, so please watch your email for the billing. If you do not have an email address on file, your billing will be through the USPS. If we are able to email, we save postage, and we have more funds available for charitable works. If we mail the billing by USPS, and then mail the Membership card by USPS, that's two 49 cent stamps, or 98 cents, and if we have to send a Second Notice, that's another 49 cents, and that adds up quickly with the number of members in our council. **We are also working on DUES PAYMENT ONLINE.** See www.KC1055.org

Fourth Degree News from Assembly 312: There was an exemplification of the Fourth Degree on October 8. New Sir Knights are **Dr. "Chip" Bohle, Matt La Barge. Fred Leatherman, Art Maher, and Jeff Stump.** Congratulations to all of them.

The Fourth Degree is also currently engaged in fundraising efforts for "Little Soldiers" at Ft Campbell. We had a good turnout at our October 25 event at El Tequila. Our next event will be at **El Tequila in Metropolis**, starting at **5 PM November 8th**. Come out and support this worthy cause.

Newsletter: As stated above, the cost of sending the newsletter out by Postal mail is somewhat prohibitive, so we send it out by email to the maximum extent possible. However, if you are not able to receive the newsletter electronically, let us know, and we will send yours by Postal mail. **Please update your contact information:** www.kofc.org/contact_update

Visit our Website at WWW.KC1055.ORG



COMMON MYTHS
ABOUT
LIFE INSURANCE



Myth 1: I am single and have no dependents, so I don't need any coverage.

Myth 2: You should buy life insurance equal to five times your salary.

Myth 3: My employer provides all the coverage I need.

Myth 4: Only breadwinners need life insurance coverage.

Myth 5: My spouse has a policy, so I don't need one.

Myth 6: I should always buy 'term' insurance and invest the difference.

Myth 7: I only need life insurance when my kids are young and my financial obligations are the greatest.

Myth 8: If I buy a term policy and still need protection when the term ends, I can always renew the policy.

Myth 9: I should not buy insurance policies on my children.

Myth 10: Permanent life insurance is too expensive.

Myth 11: I am better off investing my money than buying life insurance of any kind.

Myth 12: Since I am young and healthy, I should wait until I am older to get insurance.

Myth 13: With my health history, there is no way I can get life insurance.

Myth 14: My financial adviser will handle my insurance needs.

Myth 15: I don't have time to meet with an agent to discuss my coverage.

<http://kofc.org/en/insurance/what-you-dont-know-can-hurt-you.html>

CONTACT YOUR KNIGHTS OF COLUMBUS FIELD AGENT TO DE-BUNK THESE COMMON MISCONCEPTIONS ABOUT LIFE INSURANCE.

Andy Rachoy, Field Agent – Purchase Area,
Email: Andrew.Rachoy@KofC.org Phone: (270) 293-5217

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LIFE INSURANCE DISABILITY INSURANCE LONG-TERM CARE RETIREMENT PLANNING

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Changing Lives, For The Good
One Member At A Time



LTC Is an Important Piece of the Puzzle



November is Long Term Care (LTC) awareness month.

There are many financial consultants and retirement authorities who emphasize the need for a long-term care (LTC) product for estate preservation and family protection. While many commercial life insurance companies have gotten out of the long-term care business, the Knights of Columbus considers LTC a very important piece of the **family protection** puzzle. The Order has been actively offering our members this product for nearly 15 years **without premium increase** on current policyholders. Members who wisely purchased an LTC plan from the Knights in 2000 are **still paying the same premiums today**. Even better, our LTC coverage is backed by the full strength of the Order, which remains rooted in our strong Catholic values. Talk about stability when it counts.

AND, for our long-term care (LTC) policy holders in the United States, there is an added bonus.

It's called "**Provider Pathway**," a program offering access to a network of long-term care providers at discounted rates. The network includes **discounts** on products, such as **hearing aids, diabetic supplies, personal emergency response systems, and durable medical equipment**, as well as skilled nursing facilities, assisted living, and adult day care.

Eligibility for participation in this program is open to Knights of Columbus long-term care insurance policyholders, their spouses, dependent children, parents and parents-in-law. All providers are fully credentialed and meet state licensing requirements.

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November is Long Term Care (LTC) awareness month (cont'd)

If you haven't yet spoken with me about long-term care insurance, you owe it to yourself to do so. There are a few decisions to make in choosing a "plan" — a **comprehensive plan** that covers care whether you're at **home or facility**, or one that covers facility only; daily benefit amounts and benefit durations (how much and how long it will last); and the length of the elimination period (waiting period) before benefits kick-in.

Having a professionally trained agent — and a brother Knight you can trust — to help guide you through the process is yet another valuable benefit that comes with your membership. Take advantage of it; contact me today.

Remember, long-term care policies are underwritten based on your health, and **you most likely will never be any healthier than you are today.**

Take advantage of it; contact me today.

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