



**Knights of Columbus
All Saints Council 9709
St. Francis of Assisi Catholic Community**
<http://www.kofc9709.org>

October 2008

COUNCIL AWARDS FIRST CARDINAL GIBBONS HIGH SCHOOL SCHOLARSHIP

Kristen A. Murray, daughter of Brother Mike Murray and wife Linda, became the first recipient of Council 9709's \$1,000 Cardinal Gibbons High School Scholarship at the business meeting Tuesday, Oct. 7. The scholarship is merit-based, and Kristen was judged the most qualified of the nine applicants for 2008-2009 by the Council's Scholarship Committee.

Kristen, 16, is a graduate of The Franciscan School (TFS) and currently a junior at Cardinal Gibbons High School, where she plays on both the girls' volleyball and swimming teams.

TFS Principal Jennifer Bigelow was also on hand to accept a \$500 check for a needs-based scholarship for The Franciscan School, and Early Childhood Learning Center Coordinator (ECLC) Nancy Bourke was present to accept a \$500 check for the ECLC. All funds were approved as part of the Council's annual budget.



Council Scholarship Committee members Mike Darrow (L) and Jerry Cucurullo (R) present a \$1,000 scholarship to Kristen A. Murray (CR) and her parents, Brother Mike (LC) and Linda (C).

RBC CENTER CONTRACT STALLS ON WORDING

Because of additional requirements levied by the RBC Center on the Council's Knights of Columbus General Liability Insurance Policy, the Council's fund-raising at the Center is on hold until at least November.

If the additional requirements were satisfied via a rider to the KofC policy, the Council would have to pay \$625 for the additional coverage. The Council currently pays a dollar per Knight per year for the Kof C General Liability Insurance Policy.

Ms. Michelle Masella Corcoran of Insurance Professionals, Inc., suggested that the Kof C policy simply be reworded to include all the RBC Center stakeholders – VAB Catering, Inc.; Gale Force Sports & Entertainment LLC; Gale Force Holdings LP; the RBC Center; the Centennial Authority; the City of Raleigh; North Carolina and North Carolina State University – as additional insureds, rather than charging the Council money for it to do charitable work. Her generous recommendation was forwarded through State to Supreme for consideration, and the Council has since received the revised wording included in an insurance contract from the Knights of Columbus. The contract has been forwarded to the RBC Center, and the Council is currently awaiting a response.

The Council had been scheduled to work two RBC Center events in September and three in October. If the matter is resolved, the Council will be required under the current contract to schedule an additional five events during the season.

BROTHER DENNIS KELLEHER TO BE COUNCIL'S NEW FINANCIAL SECRETARY

Brother Dennis Kelleher has accepted appointment to become Council 9709's new Financial Secretary and will replace current Financial Secretary Jerry Cucurullo upon confirmation by Supreme.

Brother Jerry Cucurullo had served two three-year terms as Financial Secretary and had announced his desire to be relieved of his appointment at the July 1 business meeting.

The Council's Financial Secretary is appointed by the Supreme Knight upon recommendation of the Council. His main area of responsibility is maintaining all financial and membership records. He collects and receives monies from all sources, including annual dues from Council members, and submits all membership transactions to the Supreme Council.

FROM THE GRAND KNIGHT:

Greetings Brothers All,

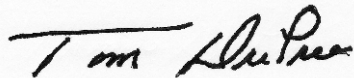
Vivat Jesus. This coming weekend, your Council will conclude this year's Operation LAMB campaign. Those individuals with intellectual disabilities NEED your Support. Please respond by signing up for one shift. The reward is worth your valuable time (bring your kids/grandkids). Practice the principle of CHARITY.

Our fall membership blitz is October 18-19. I ask each of you to share your experience as a Knight and ASK others to join our order by extending an personal invitation . . . you MUST ask! With the help of NEW members and their families, there is no telling what we could accomplish in the future.

On Wednesday, Oct. 15th at 8 p.m., a Second Degree will be held at St. Michael the Archangel, Cary, and on Saturday, Oct. 18th, a Third Degree will be held at St. Raphael the Archangel, Raleigh, from 11 a.m.- 2:30 p.m. I personally invite each of you to complete your journey to Knighthood by attending these degrees.

One of the MOST IMPORTANT decisions you will have to make is fast approaching (Nov. 4th). Please make sure you participate in this process. Be informed and VOTE.

Fraternally,


COUNCIL 9709 CALENDAR OF EVENTS**October 2008**

- 10-12 - Operation LAMB, Friday, 9 a.m.-9 p.m.; Saturday, 9 a.m.-9 p.m.; Sunday, 9 a.m.-9 p.m.
- 12 - Columbus Day
- 15 - Abbotswood Seniors Poker, 7:30 p.m., 7900 Creedmoor Rd.
- 15 - Second Degree Ceremony, 8 p.m., St. Michael's, Cary
- 18 - Third Degree Ceremony, 11 a.m. - 2:30 p.m., St. Raphael's, Raleigh
- 18-19 - Membership Blitz, all Masses
- 21 - Social Gathering, 6:30 p.m., Carino's, Brier Creek
- 25 - Fourth Degree Exemplification, Greensboro
- 27 - Information Night, 7 p.m., Anthony Hall Founders Room
- 28 - Officers Meeting, 7:30 p.m., Anthony Hall Conference Room

November 2008

- 4 - First Degree / Business Meeting, 7:30 p.m., Anthony Hall Founders Room
- 18 - Social Gathering, 6:30 p.m., TBD
- 19 - Abbotswood Seniors Poker, 7:30 p.m., 7900 Creedmoor Rd.
- 23-30 - KofC National Family Week
- 25 - Officers Meeting, 7:30 p.m., Anthony Hall Conference Room

December 2008

- 2 - Business Meeting, 7:30 p.m., Anthony Hall Founders Room
- 13 - Council Christmas Party, 5-9 p.m., Brier Creek Country Club
- 17 - Abbotswood Seniors Poker, 7:30 p.m., 7900 Creedmoor Rd
- 30 - Officers Meeting, 7:30 p.m., Anthony Hall Conference Room

FOR THE FIRST DEGREE KNIGHT . . . OPERATION LAMB

Operation LAMB is the single largest charitable activity conducted by the Knights of Columbus. Brother Knights in yellow aprons have been soliciting donations from passers by and doling out Tootsie Rolls all across the nation since 1974.

Since its inception in 1974, the Operation LAMB program in North Carolina has raised more than \$16.6 million for the intellectually handicapped in the state. Thanks to the generosity of the state's residents, North Carolinian Knights raised almost \$900,000 in 2007 alone.

Brother Knights of Council 9709 solicit donations outside of grocery stores in the northwest Raleigh area. Last year the Council surpassed its goal and the grand total from any year previously by collecting over \$26,000. Eighty-five percent of what a Council collects is distributed to local charities. The remaining 15 percent is sent to the State where it is distributed to organizations supporting the intellectually handicapped in areas of North Carolina where no local Knights of Columbus Council exists.

A nonprofit foundation (IRS 501(C)(3) Corporation, Federal Tax ID #56-2139696) has been set up for the purpose of collecting and distributing funds. As a result of the foundation's status, donations to LAMB are fully tax deductible.

Council 9709 added its collection for 2007 to the coffers of Father Price Council 2546, Our Lady of Lourdes Council 12025, St. Luke the Evangelist Council 12455 and St. Raphael Council 9880 for distribution to local organizations in Raleigh. Charitable organizations are invited to apply for funds from the local Knights of Columbus Councils and make presentations to a panel with members from each Council represented.

A total of \$47,800 was distributed to ARC of Wake County, the Frankie Lemmon School and Development Center, Hilltop Home, Community Partnership Inc., the Tammy Lynn Center for Developmental Disabilities, the Wake Autism Society, Wake Enterprises and Learning Together.

Operation LAMB derives its name from Matthew 25:48: "whatsoever you do to the [L]east [A]mong [M]y [B]rethren, that you also do to me."



**Knights of Columbus All Saints Council #9709
2008 Christmas Dinner**

**Palmer's Cove and Governor's Lounge
Brier Creek Country Club
Raleigh, NC**

**Saturday, December 13, 2008
5 p.m. - 9 p.m.**



Brier Creek
Country Club



View of the Governor's Lounge, which along with the adjacent Palmer's Cove, will be one of two adjoining rooms used for the Council's 2008 Christmas Party.

DINNER MENU

Brier Creek Country Club House Salad
with Ranch and Balsamic Vinegar Dressings

Brier Duet Plate of Sliced Strip
Beef Loin and Grilled Chicken Breast

Chef's Choice of Vegetables and Rice

Yellow and Chocolate Swirl Cake
with Cream Cheese Frosting

Iced Tea and Coffee

Wine Service with Dinner:
Brier Creek House Merlot and Chardonnay

Come join your Brother Knights, spouses and families at the exclusive Brier Creek Country Club for an early Christmas celebration. Enjoy the atmosphere of one of Raleigh's premiere Country Clubs as well as Council 9709's customary hospitality. Reservations and advance payment are required. Adult meals are \$35. There are children's plates (either chicken or sliced beef loin in smaller portions) available for family members ages 5-12 at a cost of \$18.

A Credit Card Charge bar will be available from 5 p.m. - 6 p.m. Dinner will be served at 6 p.m. Wrapped gifts for children sponsored by the St. Francis of Assisi Durham Children's Hospital Ministry will be collected at the door. Please specify the age and gender of the child for whom the gift is intended on the gift.

Checks for the dinner should be made out to "KofC Council 9709" and sent directly to: Dick Bridges; 9606 Clubvalley Way; Raleigh, NC 27617.

Deadline for reservations is November 25, 2008.

Name: _____ @ \$35 \$35.00

Spouse's Name: _____ @ \$35 \$35.00

Children Ages 13 and older: _____ @ \$35 each = \$ _____

Children Ages 5-12: Chicken _____ Beef _____ @ \$18 each = \$ _____

Total Payment Enclosed: \$ _____

Detach and mail this stub and payment to: Dick Bridges; 9606 Clubvalley Way; Raleigh, NC 27617

CHRISTMAS PARTY SET FOR BRIER CREEK COUNTRY CLUB DECEMBER 13

As previously announced at business meetings in late spring and early summer, this year's All Saints Council 9709's annual Christmas party will be held at Brier Creek Country Club from 5-9 p.m., Saturday, Dec. 13. Reservations are now being accepted and those wishing to attend must reserve their spots no later than Nov. 25.

To save on overall costs, invitations for the event will not be mailed out individually. Instead, this newsletter contains a special insert with a tear-off stub that can be mailed or given directly to Brother Dick Bridges. Adult plates are \$35. Children's plates ages 5-12 are \$18 each.

The meal will be served by the club's wait staff and will include a choice of Brier Creek House Merlot or Chardonnay wine during dinner as well as iced tea and coffee as desired. Dinner will be served at 6 p.m. A credit card charge bar will be available from 5-6 p.m.

As in past years, guests are asked to bring a wrapped toy labeled by sex and age for the St. Francis of Assisi Duke Children's Hospital Ministry. Toys will be collected at the club and presented to the Ministry for distribution at their Dec. 17 Christmas party at the hospital.

The Brier Creek facility has a capacity of 120 persons maximum, and reservations will be accepted on a first-come, first-served basis.



HOSPITAL & HEALTH CENTER

Wrapped gifts identified by sex and age will be collected at the Christmas party for the St. Francis Duke Children's Hospital Ministry.



Knights of Columbus
INSURANCE
Making a difference for life.

Reason #3 The Positive Reason: Forced Savings Plan and a Step Up in Life!

I am a firm believer in permanent life insurance. Most of us appreciate "lost money found" like that \$20 bill you find in a pants pocket. Life insurance on kids is the pants pocket: a step up for cash later on. The accumulated cash

value can allow for loans for college, a new house, new cars, and vacations. (Incidentally, you may want to own the kids' policies, because otherwise they can do whatever they want with the cash value buildup!) They also can use the cash value of the policy to be flexible with the premium when, say they get married and funds are limited.

In San Diego, the average price of a home was \$517,000 before the subprime meltdown in 2007. Let's say you purchase a \$50,000 universal life policy with eight guaranteed increase options of \$60,000 each. Your children then have the potential for up to \$530,000 of coverage, guaranteed for life – enough to cover a large chunk of the mortgage of their future home.

Keep in mind that loans and withdrawals will decrease your death benefit and the cash value available to pay insurance costs. Surrenders may generate an income tax liability and may be subject to a surrender charge. A significant taxable event can occur if a contract lapses with an outstanding loan. Loaned values may be credited at a lower rate than unloaned values.

"But," counter many people, "if I put the \$20 per month into a no-load mutual fund [Ever wonder why they always say "no-load" instead of "high-yield?" But, I digress.] I would have a million dollars by the time my child wanted to purchase a house at age 25." Yeah, and did you know pigs can fly? The fact of the matter is that if you invested \$20 a month and earned an 8 percent rate of return, it would take more than 25 years to make just over \$15,000 in a mutual fund. That's a far cry from the potential \$530,000 of insurability you'd have with the death benefit guaranteed increase options in the life insurance.

And I haven't even touched on the cash value of these types of policies. You could "guesstimate" the cash value to be about \$5,000 in 20 to 25 years. In that time, then, you could have made an extra \$9,000 in the mutual funds . . . maybe. To me it makes a lot more sense to give my kids a step up in life and protect their future. (Another point: what would happen to my grandchildren if my child, their parent, is uninsurable and dies?) For my children to have the extra \$9,000 in their mutual funds would be nice, but I think the \$530,000 of death benefit is a lot smarter in the long run.

Insure your kids – you won't regret it!

Questions? Council 9709's Field Agent Tim Kilpatrick is available at 847-3799(H), 880-3463(C) or via e-mail at Tim1002@earthlink.com.

MIGRANT MINISTRY MEAL FEEDS 200+

Council 9709 served some 200 migrant workers and their families a picnic meal Sunday, Sept. 7, in Louisburg at Our Lady of the Rosary Church. Some 10 Brother Knights and at least an equal number of family members were on hand to serve the meal. An additional 13 Knight and 10 Parishioner volunteers furnished salads, fresh fruit and desserts for the feast. The St. Francis Migrant Ministry provided hamburgers and hot dogs.

"I've heard from some of them that this is the best meal they'll get this week," said Brother Tom Carlson, who serves with the Migrant Ministry.

The Migrant Ministry provides transportation for seasonal workers to get to church every Sunday from June through September each year and provides one meal a month after the 1:30 p.m. Spanish Mass at Our Lady of the Rosary. Other St. Francis ministries donate clothing, bedding and packaged food for the migrant workers, which is distributed free. Nothing goes to waste.

"It's wonderful. They are so appreciative. We take things to the camps for those who cannot make it to Mass," said Mary Lou Illingworth, a volunteer at Our Lady of the Rosary.

According to Brother Kent Siefkes, who coordinated the Council's participation with the Migrant Ministry, the Council may well be asked to host one or more of these events in the coming year. "Our participation in this activity falls solidly under our principle of charity, and doing this is also a lot of fun for us and our families."



Knights transported linens and clothing to the picnic. What was left over was taken to the camps where the migrants live.



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