



Knights' News from Council 7450



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December 2009

Christmas Meal for Needy families

The council provided a very nice Christmas dinner with a lot of the fix-ins. Thanks to one of our members who donated 10 turkeys, those who contributed food items to this effort. Recipients received a box full of food for the holiday. We need to add Thanksgiving and Christmas to our SOP's and do this every year. A special Thanks to Ann Borsuk who help in a big way with this project.

Good of the Order

Please keep those on the prayer list and their families, our men and women serving in the military, and those in need in our own parish.

Operation Lamb

We are in need of a new LAMB director for next year. Sal Cawa, our present director has request a replacement. Thanks to our council contribution, we matched and may have gone a little over last year.

Wounded Warriors

We raised an additional \$423.00 soliciting donations from the parish.

Looking into the future

A district wide picnic will be held on Saturday June 5, 2010 at Dan Nickolas Park, please mark your calendar.

RSVP Program

Joe Andruzzi did get the name of a seminarian for this program.

Support our Troops

Another area that we could support our troops is by clipping coupons. The Sunday paper is generally loaded with coupons. The Women's Guild collects the coupons and mails them overseas to help our service family survive. The coupons should be cut out, not just the whole circular. A small painless way to help those that are protecting and serving our country.

Out of this world

On January 27, 2010, Mars will make its closest approach to earth. A mere 99 million miles apart, so fill up your gas tanks for a day trip.

Next Meeting

Planning Meeting January 5, 2010.
Regular Business Meeting January 12, 2010.

Next Breakfast:

January 17, 2010.

Next Blood Drive

Sunday March 7, 2010

Insurance News

Seven Resolutions for the New Year

1. Schedule a visit with your Knights of Columbus field agent. First things first: Life insurance protects your family if something should happen to you. Before you do anything else, be sure that your family is protected – come what may. As your field agent I will happily provide you with a no-obligation family needs analysis. Please give me a call!

2. Don't spend more than you earn. We expect the government to balance the budget, but what about our own finances? Living within your means is actually more important than earning a big income to gaining a sense of security and personal satisfaction.

3. Save more by avoiding unnecessary expenditures. Without self-discipline, you'll never be able to save for the future. If you can't figure out where your money goes, save the receipts for every purchase you make during a month.

4. Take advantage of all savings options available to you. Everybody likes ways to cut taxes - and you probably have one or more savings options that can cut your taxes for you.

(P.S. Ask your Knights of Columbus agent about tax-deferred annuities, IRAs and Roth IRAs in the U.S. and RRSPs in Canada.)

5. Adopt a long-term perspective. Beware of get-rich-quick schemes - few of them work. Instead, patience is the more productive approach - and it requires less of your daily energy. A long-term outlook is even more crucial if your financial goals (higher education for children, retirement) are well in the future.

6. Trim down your high interest debt as fast as possible. Would you have bought that \$1,000 big-screen TV if the price were \$1,180? That's what you'd pay if you added the 18 percent annual interest typically charged by a store credit card. Even if you're loath to tap your savings account, you'll come out ahead by using it to liquidate a high-interest debt that's been hanging around for months...if not years.

7. Be prepared for unexpected expenditures. When these occur, it certainly helps to have some money in reserve. Some examples of these expenses might include a tax bill, vehicle repairs or purchases, moving costs, unanticipated home repairs - maybe even a discretionary purchase, such as that big-screen television.

One piece of information that I would like to add concerns the insurance product brought up by Eddy McEachern at our last meeting. This is not a burial product, but one for someone who otherwise cannot get insurance. There are limits on the coverage either \$5,000.00 or \$7,500.00 depending on age, plus a number of other restrictions.

Special Thanks

Goes to Bonnie & Mike Martin, who donated 18 new bicycles to children in our parish this Christmas. We helped in a small way by transporting the bikes to the parish office. Everyone is urged to check out their web site <http://www.michaelsmoon.com> to learn how this family turned a tragedy into a positive purpose.

Other charity efforts

Our Supreme Knight Carl Anderson has asked all councils to help with several efforts to help those in need. These programs are the 'Food for Families', Coats for Kids, and collecting old eye glasses. The Lions Club have a program for used eye glasses that we could give them to. If anyone has a outlet for used or old cell phones please let me know. You will find these programs on our agenda for January. We, as a council need to be more visible and active in charity endeavors. Driving buses and writing checks is not what the K of C is all about. So I hope you will join me and support efforts in these and other areas.