



# The Knight Light

Fr. Thomas A. Judge Council 6893, District 9 Suffolk Chapter

*"We Are Family"*

PO Box 1151, East Northport, NY 11731

<http://www.frjudge.org>



My Brother Knights, friends and family,

I would like to thank the council for their confidence in electing myself and my fellow officers for the upcoming Columbian Year. I hope and promise we will work hard to reward your trust. To the “retiring” officers, the council and I thank you for your service and dedication. I look forward to your guidance, continued leadership and counsel. I want to especially thank our newest Past Grand Knight, Rich Fitzgerald, he had an unenvious job of navigating our council through this pandemic. His leadership kept this council informed and together through an unprecedented time – thank you Worthy!

Brothers, this year, after a 2 year hiatus and an invitation from Pastor Father Ed Sheridan, Father Thomas A. Judge again organized and ran a very successful St. Anthony Family Feast and Festival. A huge thank you to our Chairman, Fred Leonardo, and to all chairman, committee members and volunteers. As evidence of this success, I am hopeful that we as a council and the world continue to emerge from this pandemic.

To this point, I would like to turn our attention to an upcoming event, the 27<sup>th</sup> Annual Sam Russo Memorial Golf Classic, On Monday, September 12<sup>th</sup>, we are honoring Anastasios Tsakos, fallen NYC Police Officer, who died in the line of duty in May of 2021. He and his family are residents of East Northport. Please, if you can, support this worthy endeavor.

Brothers, enjoy the balance of the summer. I look forward to seeing you at meetings, events and around the neighborhood.

Our next Meeting is August 15th at St. Anthony of Padua Parish Church, 20 Cheshire Place, East Northport, in the lower Church. The repast will start at 7:15 prior to the start of the Meeting at 8 PM.

Vivat Jesus,  
John Becker  
Grand Knight

**Grand Knight**

John Becker - (631) 827-0699

**Deputy Grand Knight**

Robert Dabkowski (Ann) - (631) 486-8038

**Chancellor**

Christopher Dee (Marie) - (631) 368-6229

**Warden**

**John Mahom (Cynthia) - 631-988-2296**

**Financial Secretary**

John Piropatto (Jackie) - (631) 988-3682

(page 7 has additional contact information)

**Council Website**

**<http://www.frjudge.org>**

Webmaster: John Becker

(631) 827-0699 – [jbkofc123@gmail.com](mailto:jbkofc123@gmail.com)

**Knights of Columbus Insurance**

Insurance Agent: Tom Farrell

(631) 617-3127 - [Tom.Farrell@KofC.org](mailto:Tom.Farrell@KofC.org)

**Knight Light Information**

Knight Light Editor: Richard Fitzgerald

**Save the Date**

**Friday September 2nd**

Nocturnal Adoration

Church, 11:00pm

Join us for an hour of prayer before the Blessed Sacrament in the solitude of St. Anthony’s Parish.



**Tuesday September 6th**

Council Business Meeting

Lower Church, 8:00pm

Council Business Meeting is Tuesday this month due to the Labor day Holiday.

**Saturday September 10th**

Installation of Officers

Church, 5:00pm Mass

The Installation of Officers for the Knights and Columbiettes will follow the 5 PM Mass and start about 6:00pm. A repast will follow the ceremony.

**Saturday September 10th and 11th**

East Northport Festival—John Walsh Park  
Please contact our Warden John Mahon for sign up to help with C and B Sales and Recruitment

**Monday September 12th**

Sam Russo Memorial Golf

Classic

Crab Meadow Golf Course,

6:30am

This year our golf outing will honor the life of Officer



Anastasios Tsakos. We need golfers, sponsors and volunteers to make this a great success.

**Monday October 3rd**

Council Business Meeting

Lower Church, 8:00pm

Council Business Meeting

**Sunday October 9th**

Exemplification of the 4th Degree

Oceanside

Interested in making your 4th degree?

Contact the GK for information.

**Monday October 17th**

Council Social Meeting

St. Anthony’s Lower Church, 8:00pm

**Wednesday October 20th**

4th Degree Meeting

Lower Church, 8:00pm

All 4th degree members are welcome to attend this meeting. Repast at 7:00pm

**ZOOM App**

Below is information on how you can download the ZOOM app so you can participant in all our on-line events. You do not need to create an account.

Click on the following link to download the app now: <https://us04web.zoom.us/download>. To download the app to your computer, download the first app marked “Zoom Client for Meetings”. If you chose to download to your smart phone/device, download the app marked “Zoom Mobile Apps” and select either the Apple Store or Google Play store, depending on your

## Announcements and Committee Reports

### Nocturnal Adoration (Bob Slingo, PGK)

Adoration is a good way to take time to relax and pray before the Blessed Sacrament in the solitude of our Church. If you would like to participate, call Bob Slingo at 631-486-2875. Father Judge Council Nocturnal Adoration at Saint Anthony's Parish covers three bands.

<b>BAND SCHEDULE</b>		
NON-ROTATING BAND is always at 9:00 PM		
BAND	SEPT	OCT
FOUR	11:00PM	11:00PM
FIVE	11:00PM	11:00PM

### Membership

#### (Ed Perillo, Jerry Dano, Carlo Buscemi)

If you have a potential member, please contact Ed Perillo at 631-754-8606. You can also email Jerry Dano at [jeromedano@yahoo.com](mailto:jeromedano@yahoo.com). If you email Jerry, enter "K of C membership" on the subject line. For questions on K of C degrees call Carlo at 631-261-1253.

Online membership: [www.kofc.org/join](http://www.kofc.org/join)

### Promotional Items (George Morrish)

Knights of Columbus shirts, jackets, ties, etc. are available for gifts or for your own use. If you need an item, George has all Council inventory in his possession. You can call George at 631-368-7219. You can email George at [piperncpd@aol.com](mailto:piperncpd@aol.com).

### Columbiettes (Theresa Lofaro, President)

If you are a Catholic woman who is 18 years old or older and are interested in making a difference in your community and your church through your faith, join the Columbiettes. For more information please email Jackie Pirodato at [CaptJac921@yahoo.com](mailto:CaptJac921@yahoo.com) or call Jackie at (516) 318-5809.

### Fr. O'Leary Scholarship

#### (Frank Courten, Chairman)

The Father Lawrence O'Leary Scholarship was instituted at the May 2017 officers meeting.

Please consider making a donation this year to help fund and continue the *Father Lawrence O'Leary Scholarship*. Thanking you in advance for all your support. Checks should be made payable to "Father O'Leary Scholarship Fund".

### Knight Light and Website Ads

If you want to advertise in the Knight Light, contact Rich Fitzgerald, PGK at 631 416-8759 or email Rich at [Rfitzge370@aol.com](mailto:Rfitzge370@aol.com)

Ads in the Knight Light are \$100.00 for 11 issues for a business card ad. A double ad is \$200.00. The fee for all larger ads are roughly proportional to the size of the sponsorship and are negotiable.

Free ads are offered to significant sponsors (\$500.00 or more) of any Father Judge Council event. Events include the Annual Feast, the Sam Russo Golf Classic and the Squires Steak House dinner.

Free ads are provided to all charitable programs of local parishes provided all proceeds go to charity. Free ads are provided for any charitable purpose when presented by a Knight and approved at the Council Leadership Meeting.

## **PLEASE FOLLOW RECOMMENDED CDC GUIDELINES**

- Wash hands often and thoroughly
- Use hand sanitizer if washing is not possible
- Maintain 6 feet of separation from others
- Wear a mask at public gatherings
- If not feeling well stay at home

**For your safety  
and the safety of others**

# September 2022

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1	2 Nocturnal Adoration	3
4	5 <b>LABOR DAY</b> 	6 Council Business Meeting 8:00pm	7	8	9 Suffolk Chapter Meeting	10 East Northport Festival Installation of Officers 6 PM
11 East Northport Festival	12 27th ANNUAL SAM RUSSO Memorial Golf Classic	13	14	15	16	17
18	19 Council Social Meeting 8 PM	20 DD Meeting	21 OLFA Assembly Meeting	22 FALL ARRIVES	23	24
25	26	27	28	29	30	



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# October 2021

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1
2	3 Council Business Meeting 8:00pm	4	5	6	7 Suffolk Chapter Meeting Nocturnal Adoration	8
9 Exemplification of the 4th Degree	10 Columbus Day	11	12	13	14	15
16	17 Council Social Meeting 8 PM	18 DD Meeting	19 4th Degree Meeting Fr. Judge Council 8:00pm	20	21	22
23	24	25	26	27	28	29
30	31 Halloween					

## UPCOMING EVENTS

Tuesday, September 6th  
 Saturday, September 10th  
 Monday, September 12th  
 Monday, September 19th  
 Monday, October 3rd

Council Business Meeting  
 Installation of Officers  
 Sam Russo Golf Classic  
 Council Social Meeting  
 Council Business Meeting

Church Basement, 8:00pm  
 St. Anthony, 5:00pm Mass  
 Crab Meadow, 7:30am  
 Church Basement, 8:00pm  
 Church Basement, 8:00pm



Louden's Minuteman Press, East Northport  
 (631) 757-4447  
 Dave@mmpen.com

### JOHN W. PIROPATO LANDSCAPING

Phone: 631-988-3682  
 email: t5eagle2@hotmail.com

Spring and fall cleanups	Snow removal
Lawn Mowing	Reseeding and repairing lawns
Hedge trimming	Small engine repair
Plantings and removals	Aeration and dethatching
Mineral application	Retaining walls
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General minor repairs	Handy work Tree pruning
Debris removal, odd jobs	Cleaning and repairing gutters



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**Father Thomas A. Judge  
Council #6893 Knights of Columbus**

**2022-2023 Council Officers**

<b>Grand Knight</b>	<b>John Becker</b>
<b>Deputy Grand Knight</b>	<b>Robert Dabkowski</b>
<b>Chancellor</b>	<b>Christopher Dee</b>
<b>Warden</b>	<b>John Mahon</b>
<b>Recorder</b>	<b>Mario Ogno, Jr.</b>
<b>Treasurer</b>	<b>Joseph Susco</b>
<b>Advocate</b>	<b>John E Piropato PGK FDD</b>
<b>Inside Guard</b>	<b>Carlo Buscemi</b>
<b>Inside Guard</b>	<b>John Katusa</b>
<b>Outside Guard</b>	<b>Stan Rupnick</b>
<b>Outside Guard</b>	<b>Jeff Wright</b>
<b>Trustee (1 yr)</b>	<b>Mark R Guarriello PGK</b>
<b>Trustee (2 yr)</b>	<b>Robert Slingo, PGK, FDD, PCC</b>
<b>Trustee (3 yr)</b>	<b>Richard Fitzgerald, PGK</b>

**Delegates to NY State Convention**

<b>Grand Knight</b>	<b>John Becker</b>
<b>GK Alternate</b>	<b>John E Piropato, PGK FDD</b>
<b>PGK Delegate</b>	<b>Richard Fitzgerald, PGK</b>
<b>PGK Alternate</b>	<b>Robert Slingo, PGK FDD PCC</b>

**Delegates to Suffolk Chapter**

**John Becker, GK  
Robert Dabkowski  
Christopher Dee  
John Mahon  
John E Piropato PGK FDD  
Robert Slingo PGK FDD PCC**

**Delegates to Suffolk Conference**

**John Becker, GK  
John E Piropato PGK FDD  
Richard Fitzgerald, PGK  
Robert Slingo PGK FDD PCC**

**CONGRATULATIONS !**

# Council Budget 2022—2023

## ANTICIPATED INCOME

	Budget	
<b>100-Income</b>		
101 - Dues	\$ 15,000	
101A - Fr. O'Leary Scholarship Assesment	2,000	
102 - C & B Proceeds-Gross Proceeds	1,500	
103 - Knight Light Sponsors	-	
104 - 50-50 Raffles-Gross Proceeds ... (at Feast, Picnic & various other events)	4,000	
105 - Socials-Gross Proceeds ... (i.e Patriotic Night, Pasta night, unnamed, etc)	6,000	
106 - Casino Nights/ <b>GRAND CA\$H RAFFLE</b>	22,064	
107 - Bingo	-	n/a
108 - Bell Jar - Net Proceeds (Feast)	-	
109 - 300 Club	-	n/a
110 - Promotional Items	200	
111 - Feast & Festival - Net of Expenses	64,120	
112 - Golf Outing - Net of Expenses	20,000	
113 - Charity Ball Ticket Sales	-	
114 - RSVP Program	2,500	
115 - Miscellaneous	-	
116 - Memorial Day 50/50	1,500	
Interest Income	-	
Appreciation	-	
FUND RAISER-UNSCHEDULED-TO BE DETERMINED	-	
<b>TOTAL 100-Income</b>	138,884	
<b>TOTAL ANTICIPATED INCOME:</b>		<b>\$ 138,884</b>

## ANTICIPATED EXPENSES

<b>200-Knights of Columbus (Council / Conference / County / Officer Services)</b>		
201 - Catholic Advertising	900	
202 - Supreme Council Assessment	1,400	
203 - NYS Council Assessment	1,395	
204 - Suffolk Board of District Deputies	55	
205 - Suffolk Chapter Dues & Red Books	300	
206 - Suffolk Conference Dues	100	
207 - Financial Secretary Fee	1,500	
208 - Treasurer's Fee	250	
209 - Culture of Life Assessment	850	
210 - St. Anthony of Padua Lower Church rent / TRS Facility Usage Fees	9,000	
211 - 6893 Corp. Residual Expenses ... (until dissolution complete)	2,000	
211 - Building Fund (Funded \$500/month Starting July 1)	6,000	
<b>TOTAL 200-Knights of Columbus (Council / Conference / County / Officer Ser-</b>	<b>23,750</b>	
<b>300-Conventions</b>		
301 - NYS Delegates - (GK, PGK)	800	
302 - NYS DD Honorarium	100	
303 - NYS Suffolk Conference-NYS Convention / Suffolk Conference	-	
<b>TOTAL 300-Conventions</b>	<b>900</b>	

**400-Council Activities / Obligations**

401 - 3rd Degree per capita	-	
402 - 4th Degree Hospitality	-	
403 - Advertising (Journal Ads) Donation	500	
405 - Awards & Presentations	200	
406 - Blood Drive	100	
407 - Past Grand Knight Testimonial	2,500	
409 - C & B Expenses	1,300	
410 - Council Supplies	700	
411 - Grand Knight Expenses ... (Zoom for 12mos, stipend+food, supplies, etc)	250	
412 - Monthly Meeting Repast ... (estimated + some items combined w/food)	3,000	
414 - Post Office Box & Postage .. (Council & Feast PO Boxes)	1,200	
415 - Printing ... (Knight Light, posters (Golf, Feast))	1,000	
416 - Promotional Items (Donations, Memorial Mass & Other)	700	
417 - Sick & Vigil - Memorial Mass	800	
418 - Membership Activities	400	
419 - Miscellaneous ... (quickbooks, Huntington human services event)	1,000	
419A - Insurance (Umbrella)	2,100	
420 - Family Picnic ... (includes \$ 300 permit fee)	800	
421 - Thanksgiving Dinner	2,000	
<b>TOTAL 400-Council Activities / Obligations</b>		<b>18,550</b>

**500-Social Activities**

Pasta Night	3,750	
Christmas Party	3,750	
<b>TOTAL 500-Social Activities</b>		<b>7,500</b>

**600-Donations**

601 - 50-50 Raffle Donation	2,000	
602 - AHRC Socials	400	
603 - Birthright	400	
604 - Boy Scout Eagle Projects	200	
605 - Chapter Direct Donations ... (Pasta Night, i.e MS Foundation)	2,000	
606 - Holiday Donations ... (Priests' Christmas gifts, District Deputy, Missionary Sisters)	1,500	
608 - Memorial Day Honorarium ... (Essay Winner)	500	
610 - Seminarian (RSVP)	2,500	
<b>611 - St. Anthony of Padua</b>		
Pasta Night	2,000	
Grand Raffle - (Gross Revenue)	36,490	
Grand Raffle - Expenses (Prizes, printing, mailing)	14,426	
<b>Total Grand Raffle (see item # 106):</b>	<b>22,064</b>	
Feast & Festival - 1/2 of Feast Net Income (see line item #111 above)	32,060	
Tree of Life	10,000	
<b>Total - St. Anthony of Padua</b>	<b>66,124</b>	
612 - Golf Outing Honoree	5,000	
613 - Catholic Education - (Trinity Regional Golf Sponsor)	500	
614 - Youth Organizations	500	
615 - Miscellaneous	1,000	
616 - Little Knights	100	
617 - 4th Degree - Our Lady of Fatima	250	
618 - March on Washington / Albany - Prayer Rally	250	
619 - Fr. O'Leary Scholarship Fund (2 Awards)	1,500	
620 - Fr. O'Leary Scholarship Account ... (to fund it)	1,000	
<b>TOTAL 600-Donations</b>		<b>85,724</b>

Bank Charges		<b>200</b>
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<b>TOTAL ANTICIPATED EXPENSES</b>	<b>\$ 136,624</b>
<b>ANTICIPATED (DEFICIT) Surplus:</b>	<b>\$2,260</b>



# Fr. Thomas A. Judge Council 6893 Council Picnic July 24, 2022



Our annual picnic was held on Sunday, July 24th at Crab Meadow Beach. The weather cooperated with us and approximately 100 Brother Knights, Sister Columbiettes and their family members enjoyed traditional bar-b-que items.

A special thank you to Fred Leonardo, Don Maltby, PGK and John Cornetta that did the set-up and cooking for this event. We would also like to thank all those who participated in the 50-50 Share the Wealth raffle that helped fund the event.



**Pasta Dinner for Two Charities**  
**St. Anthony of Padua Parish**  
**And the National Multiple Sclerosis**  
**Society**  
**"Thank You!"**

Dear Brothers and Parishioners of St. Anthony of Padua,

A big thank you to all Columbiettes, Parishioners and Knights who supported us and helped at our Pasta Dinner for Charity! Thank you also to the East Northport Fire Department for providing ice, to Trinity Regional School for the use of the building and to the band "Just Cause" for donating their time and their wonderful music. Thank you to all those who donated baskets, bought raffles and helped in any way. It was a great success!

We raised \$2,244.61 for St. Anthony of Padua Parish and \$2,244.61 for The National Multiple Sclerosis Society. In addition there were direct donations of **\$260** for St. Anthony of Padua and **\$655** in direct donations for the National Multiple Sclerosis Society.

Thanks again to all the volunteers!

Sincerely,

Jackie Piropato for the Columbiettes

**OFFICERS INSTALLATION**  
**Saturday, September 10th**  
**St. Anthony of Padua Church, 5:00pm Mass**

The Installation of the 2022-2023 Council Officers will take place immediately following the Mass. Come out and support your officers as they receive their "CHARGE" for the office they will be installed into.

The Installation Ceremony includes a pledge of service and duty that the officers take as they prepare to guide our council for the next year and a "Jeweling Ritual" as each officer receives his unique jewel of his office.

Please note that our Business Meetings in September will be held on the first Tuesday of the month due to the Labor Day Holiday

# 27th Annual Sam Russo Memorial Golf Classic

Monday, September 12th  
Crab Meadow Golf Course



Honoring  
NYC Officer  
Anastasios Tsakos



## TOURNAMENT SCHEDULE / FORMAT

**6:30am:** Breakfast  
Putting Contest  
Driving Range

**7:30am:** Shotgun Start

- Beverage Cart on Course
- Awards Luncheon (immediately after golf)

All activities at Crab Meadow

**ENTRY FEE—\$155/Golfer**

**INCLUDES:**

**GOLF, DRIVING RANGE, BREAKFAST, AWARDS LUNCHEON & BEVERAGE CART**

## SPONSORSHIP OPPORTUNITIES

**FULL HOLE SPONSOR —\$500**

**TEE SPONSOR—\$100**

**For additional information contact one of our 2022 Golf Chairmen**

**Don Maltby (631) 902-9933**

**Diggerdon47@hotmail.com**

**Rich Boyle (631) 624-6377**

**rboyle450@gmail.com**

**Father Thomas A. Judge  
Council #6893 Knights of Columbus**

**RESOLUTION**

***Whereas*, Father Edward Sheridan, Pastor of St. Anthony of Padua has announced that a “Tree of Life” memorial will be erected in the parish, and;**

***Whereas*, The Tree of Life honors our faithful parishioners’ families & friends rooted in Faith. The Tree of Life is located on the St Joseph side alcove of the church. A place for peaceful prayer and to honor your loved ones, and;**

***Whereas*, Levels of Offering to the Tree of Life are as follows: Leaf - \$750, Acorn - \$1,500, Foundation stone - \$4,000, Dove - \$2,000, Mini-Tree - \$10,000 . Persons, special events and anniversaries may also be honored or memorialized, and;**

***Whereas*, St Anthony of Padua is inviting all parishioners, friends of the parish, organizations and businesses to participate in The Tree of Life, Therefore, be it**

***Resolved*, That the Knights of Columbus is a Fraternal Men’s Catholic Organization which supports local parishes and is in Solidarity with their Priests, Bishops and Cardinals;**

***Resolved*, That to support St. Anthony of Padua Parish, the Father Thomas A. Judge Council #6893 of the Knights of Columbus will participate in the St. Anthony of Padua Tree of Life Memorial;**

***Resolved*, That the level of participation will be a Mini – Tree and the funds for this \$10,000 donation have been secured and are readily available for its acquisition;**

***Resolved*, That the inscription on the Mini – Tree is limited to four (4) lines of text with twenty (20) characters in each line maximum and shall read as follows:**

**Fr. Judge Council  
Knights of Columbus  
In Loving Memory of  
our deceased Brothers**

## **Knights of Columbus Insurance**

### **Ways to Pay for Whole Life**

We live in a world of options and we are constantly bombarded by choices. Some of these make our lives more complicated, but many of these choices are created with our satisfaction in mind.

At the Knights of Columbus, every product we offer has been designed solely for the benefit of our members and their families. When I present an option to you, it's because a team of experts has discussed it at length to be certain it serves your best interest.

We have a few options on how you can provide and pay for the whole life coverage that your family needs. Many whole life policies call for premiums to be paid for your entire life or to age 100. But we also offer permanent life coverage with guaranteed cash values and the potential to earn dividends (which are not guaranteed) through policies that offer a limited period of premium payments.

First, we offer "10 Pay Life" and "20 Pay Life." Consider paying premiums for 10 or 20 years, and never having to pay for the coverage again. The plan is "paid up" and no more premiums are due. The plan stays in force, the death benefit remains intact and the guaranteed cash value continues to grow.

A plan with similar benefits is "Life Paid Up at 65." The difference over 10 or 20 Pay Life plans is that this permanent product requires you to pay premiums until age 65. Then, premiums stop (just in time for retirement), but the plan remains in force.

Finally, the ultimate in limited pay is our Single Premium Life product. Imagine buying life insurance — permanent life insurance — and only paying one single premium? It's possible. To learn more about these products, our long-term care insurance, disability income or retirement products, please contact our Council's Insurance agent.

## **Little Knights (Carey Ng)**

The Little Knights Auxiliary is open to boys and girls ages 5-12. They meet monthly on Saturday mornings. They are involved in our charitable donations at Thanksgiving and Christmas time as well as participating in the Memorial Day Parade. Meetings are supervised by trained adult leaders and are always centered around a fun activity. We always welcome new members.

The Little Knights meet on Saturday mornings. Contact Carey Ng for the next meeting date.

**Carey\_Ng@hotmail.com**

### **Ride to meeting (Don Maltby, PGK)**

If you need a ride to a Council meeting or any event for any reason, call Don at 631-368-6657. He will get a ride for you if possible. If you would like to help a Brother who needs a ride, call Don!

### **Membership Dues and Maintenance (John Piropato Jr., Financial Secretary)**

Brothers, our new Columbian year began on July 1. Dues assessment of \$50 for regular members and \$10 for honorary or student members for the 2022-2023 year have been mailed out.

Please mail your check, payable to Fr. Thomas A. Judge Council and mail to:

**JOHN W. PIROPATO, FS  
305 LYNN AVE.  
EAST NORTHPORT, NY 11731**

If the payment of your dues would cause undo hardships or they cannot be paid for any other reasons, please do not hesitate to contact the Grand Knight so that other arrangements may be made. Any discussions and requests are always held in the strictest confidence.

If you are not required to pay annual dues because of your membership status please consider making a contribution to your Council and send it to the Financial Secretary at the address above.



# Knights of Columbus Insurance



**Tom Farrell, FICF**  
**631 617-3127**

**tom.farrell@kofc.org**

Spring is here, we have a new season and after a blessed Easter, it's time to start planning again. With spring and the break in the weather, I've started to put together my honey-do list that will take me outside into the sunshine...at least I hope it's going to be sunny when I get outdoors to do all these chores. I don't know about you, but this time of year seems to energize me. After being cooped up all winter, and this year really being cooped up, I've been able to think of all the things I need to get done. Some of that includes physical repairs around the house, getting the lawn and flowerbeds ready to go, maybe even washing some windows.

Now when you get outside to get that work done, please, please be careful! I'm reminded of an acquaintance who was up on a ladder in the spring. The ladder slipped, he sustained two broken arms! Out of commission for quite a while. But there are many hazards that can put you out of commission...and that brings me to the important part of my message this month. Protecting your greatest asset!

Your greatest asset is your ability to work and earn an income! Take your annual income (probably fresh in your mind with tax filing day extended into May) and multiply it times your remaining years of working. A 35 year old making \$100,000 a year will earn \$3 million in the next 30 years...if he never gets another raise! So you have lots to protect. But what if you're sick or hurt and can't work. Maybe it's something simple like the gent above...a set of broken arms. But one of my members laid his motorcycle down on his leg...off from work for two years! That's a lot of house payments to miss. Luckily, his disability income policy came to the rescue. It can happen to any one of us.

A 2014 CDA Long-Term Disability Claims Review states: More than 1 in 4 of today's 20 year-olds will become disabled before they retire, 76% of us live paycheck to paycheck; less than 5% of all disabling accidents and illnesses are work related. That means 95% of those are not covered by Worker's Compensation. You're on your own 95% of the time. Turn to Social Security; but Social Security's report on SSDI says that only about 40% of applicants are awarded benefits. Couple that with 69% of the private sector workforce having no long-term disability income insurance and it's no wonder disabilities are the #1 cause of mortgage foreclosures.

So what to do? Let's get together and find out. Do you need disability income insurance? If so, how much? Maybe you have some at work...is it enough? Is it taxable? Is it the right kind? Let me suggest you put your mind and your family's mind at ease. Life is unpredictable, pandemic or not. Let's plan for the worst...but expect the best. We can't see what the future will bring, I'm here to help you plan for the unexpected. Let's make sure that if you or your spouse are sick or hurt and can't work, that your family can stay in the home you've provided, pay the utilities, buy groceries...make sure the basics are covered.

Meanwhile, stay safe and healthy.

Vivat Jesu!

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May  
June**

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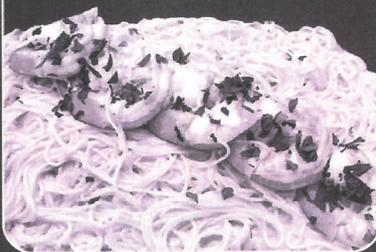
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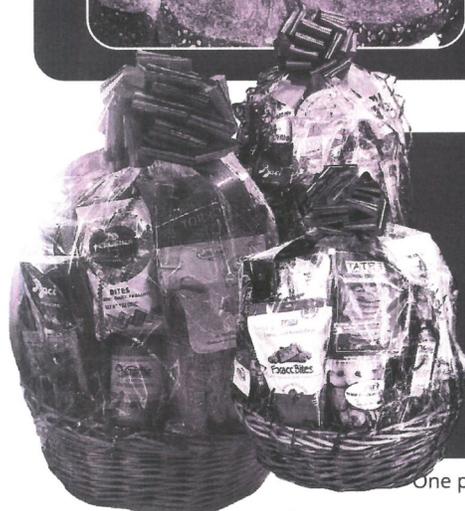
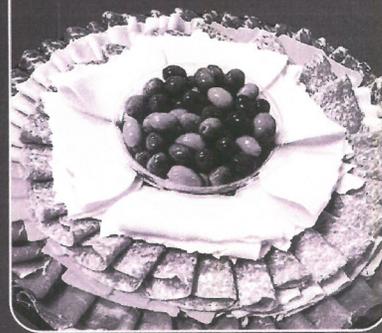
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