



# KNIGHTS OF COLUMBUS

## MILTON COUNCIL 7027



# KNIGHTLY NEWSLETTER



## MILTON KNIGHTS ATTAIN ORDER'S HIGHEST DEGREE

Nineteen members of the St. Rose Of Lima Catholic Church unit of the Knights Of Columbus recently were exemplified to the Patriotic (4th) Degree of their order. The honor of the 4th degree is one bestowed when the member of the Knights dedicates himself to further involvement helping those in need. The primary purpose of this degree is to foster the spirit of patriotism while encouraging active Catholic citizenship to the betterment of their community. Local men taking part in the degree included; John Benes, Jeff Darr, Joey Davis, Chris Gay, Sal Ferrer, James Jones, John McGirr, Arturo Ojeda, Ken Paterna, Tony Ressel, Roger Smith, Jeremy Snow, and William Weber. Three father/son teams; Billie and David Hinkle, Vic and Steve Rhodes, and Charlie Robinson III and Charlie Robinson Jr. were also among those attaining this degree, aptly demonstrating the family building aspect of the order.

<http://www.srpressegazette.com/news/degree-16211-knights-order.html> (link to article at Santa Rosa's Press Gazette)



# KNIGHTS OF COLUMBUS

## MILTON COUNCIL 7027



# GRAND KNIGHT REPORT



We have started a new Fraternal Year. Remember Charity, Unity and Fraternity as we move through the year. The Knights are a wonderful organization. We have done many great things through the years.

Remember KOC Council 7027 belongs to you and with your participation we will accomplish whatever we set out to do.

*“Remember Charity,  
Unity and Fraternity as  
we move through the year”*

July and August are slow months for people on vacation etc. The BBQ committee will meet on July 21,2012 at 9 A.M. You're all welcome.

That is all for this Month. May God Bless you and your Family.

Fraternally Yours,  
John Recke, Grand Knight

**INSIDE THIS ISSUE:**

Cover Page	1
Grand Knight Report	2
Deacon's Teaching	3
Field Agent Report	4
Financial Beacon	5-8
Blessing of the Fleet	9
Blessing of the Officers	10
Park Avenue Cleanup	10

**SPECIAL POINTS OF INTEREST:**

- Field Agent's Financial Beacons
- New website address for the Knightly Newsletter

Please note our new website address

**kofc7027.com**



## KNIGHTS OF COLUMBUS MILTON COUNCIL 7027



# DEACON'S TEACHING



### Why Does the Church Ordain Priests?

As part of the old covenant, God commanded Moses to ordain a specialized, professional priesthood to offer sacrifices for the people (Leviticus, chapter 9). Jesus, in following that model as part of “the new covenant in [his] blood” (Lk. 22:20), established a new ordained priesthood for the Church and gave its members the authority and power to offer the Holy Sacrifice of the Mass (Lk 22:14-20).

All Christians share in a common “holy priesthood” offering “spiritual sacrifices” (1 Pt 2:5) such as prayer, almsgiving (Heb 13:15-16), and faith in Jesus (Phil 2:17). But the special mission that Christ gave his apostles, their successors, and the priests they were to ordain - which includes, among other functions, presiding at the Eucharist and administering the sacrament of Reconciliation - was not to be shared by all of his followers. St. Paul tells us this in Romans 12:4, “For...all the parts [of Christ’s body] do not have the same function.”

The New Testament refers to three types of permanent ordained offices in the Church: bishop (in Greek *episkopos*), elder (*presbyteros*, from which we derive the English words “presbyter” and “priest”), and deacon (*diakonos*). The term *presbyteros*, is usually translated “elder,” appears often in Scripture (for example, Acts 15:2-6; 21:18; 1 Pt 5:1; 1 Tim 5:17). Nearly all Christians accepted this ordained ministry for the first sixteen centuries of the Church’s history, though certain heretical groups such as the Cathari rejected it.

Non-Catholic Christians sometimes cite 1 Peter 2:5, 9 and Revelation 1:6 to support their claim that if the Church is “**a chosen race, a royal priesthood, a holy nation,**” it cannot have a special ministerial priesthood as well. Nevertheless, in these texts 1 Peter is quoting - and Revelation is echoing - the words of God to the ancient Hebrews recorded in Exodus 19:6. If Jesus could refer to that entire nation as priests, even though they had an ordained, specialized, professional priesthood, then surely the same is true of the Church today.

No, a better explanation is that Peter refers to them as **a chosen race** because of their faith, to distinguish them from those who by refusing to accept the living stone have themselves been rejected. He calls them **a royal priesthood** because they are united to the body of Christ, the supreme king and true priest. As sovereign, Jesus grants them his kingdom, and as high priest He washes away their sins by the offering of his blood. Peter says they are **a royal priesthood**, and as such, they must always remember to hope for an everlasting kingdom and to offer to God the sacrifice of a blameless life.



# FIELD AGENT'S REPORT



## What You Should Know About Mortgage Insurance

Did you purchase a new house recently? Congratulations! On a more sobering note, this is one of the biggest purchases you'll ever make – and probably came with a sizable mortgage.

There's no question that such a large obligation should be factored into your life insurance planning. The real question is which type of policy would best meet your needs.

*“Mortgage insurance” is actually a form of decreasing-term insurance.* “

“Mortgage insurance” is actually a form of decreasing-term insurance. The face amount decreases as your principal balance decreases. If you die, the balance of your mortgage will be paid off.

You can also purchase individual term life insurance with a decreasing benefit, and the K of C offers this type of policy. Your beneficiaries could choose not to pay off the mortgage balance, and instead use the death benefit for some other purpose (education, retirement savings, etc.)

Don't rule out permanent life insurance for mortgage protection. The fact is, many people

move frequently during their adult years, often to more expensive housing. Owing a mortgage becomes a permanent obligation that doesn't diminish - and, in fact, may increase. A permanent policy would be a wise buy in such situation.

Buying a house is a hectic time. I can help make it a little bit less stressful by outlining your mortgage insurance options for you. Call me anytime.

May God Bless You All,

Jeff Fischer, FICF, LUTCF

Knights of Columbus, Field Agent

Office: 850-981-8207

Email: [Jeff.Fischer@KOFC.ORG](mailto:Jeff.Fischer@KOFC.ORG)

FIELD AGENT'S - SPRING FINANCIAL BEACON

*Please see the next four pages  
for the Field Agent's new  
Summer Financial Beacon*



FIELD AGENT'S - SUMMER FINANCIAL BEACON



Brought to you by Jeff Fischer

# KNIGHTS OF COLUMBUS Financial Beacon

Summer 2012

Set financial  
priorities  
through the  
**PYRAMID of  
WEALTH**

**PUA Riders:**  
An affordable way to  
boost life insurance  
cash value and  
death benefits

**DISABILITY  
INSURANCE:**  
Are you covered  
for rehabilitation  
and retraining?



FIELD AGENT'S - SUMMER FINANCIAL BEACON



A MESSAGE from your agent

**Dear Brother Knight:**

Selling insurance isn't the same as selling shoes or computers. Few consumers wake up in the morning and say, "I really should shop for life insurance," or "I've gotta go out today and find a secure retirement savings program."

Many of us only address these issues in response to something that happens among our family or circle of friends. But I believe it's my responsibility to help you establish a financial foundation for your family through regular financial reviews, at least every year or two. It's a free service you've earned as a member of our Order, and it's my job—my privilege—to deliver this service.

The Knights of Columbus doesn't blanket its market with advertising or resort to hard-sell tactics. Our agents reach out personally to council members to inform and educate. I enjoy this because—even though addressing life, health, and retirement issues may be the last thing you feel like doing—I know how good you're going to feel when you've done it.

Fraternally yours,

**Jeff Fischer**

**Disability insurance can also cover rehabilitation and retraining**

Whatever it takes. That's the attitude breadwinners usually have about getting back to work after an illness or injury prevents them from doing their job for a time. Whatever it takes to get back to work. Whatever it takes to earn a living, even if that means doing a different job—or doing the same job in a different way. Disability insurance can help make that happen.

Although disability insurance's main purpose is to provide monthly income when you can't work because of a covered medical condition, policies such as Income Armor from the Knights of Columbus can also pay some costs for retraining and rehabilitation.

With Income Armor's "Rehabilitation and Retraining Benefit," while you're receiving monthly benefits, we can work with you to create a written plan for receiving training to help you move on to another career, or learn how to modify your current job.

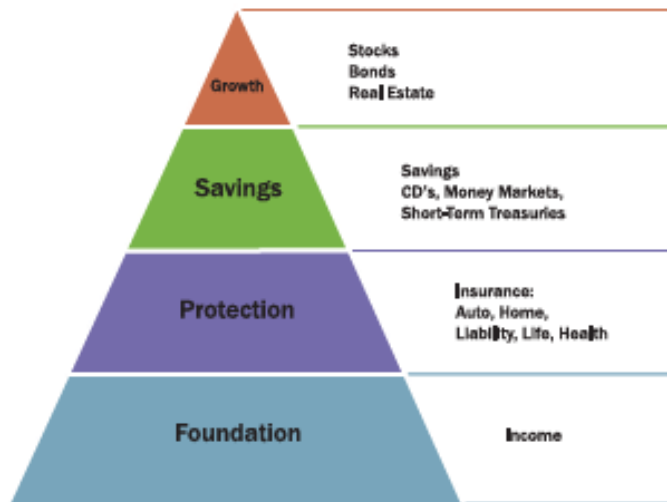
Perhaps you'll need to go back to school, or work with an occupational therapist. You may be eligible for help in purchasing equipment you need to adapt to a disability and get your work done. It's all voluntary, and the simple goal is your successful return to doing rewarding work.

Rehabbing from a disabling condition can be stressful and demanding—on individuals and on their families—but having a clear destination of a good job ahead is powerful motivation. If you're not sure whether you have rehabilitation and retraining benefits through work or through a private disability insurance policy, I'd be glad to help you sort that out and discuss your options. ♦

This information is based on the Knights of Columbus disability insurance policy, Income Armor. This is intended as general information and doesn't replace the policy's specific terms, coverages, limits, or exclusions.

**THE PYRAMID OF WEALTH**

How do you prioritize the dollars you commit to your financial future? Build from the foundation up. Establish the safety net that will preserve your income in the event of a breadwinner's death or disability. This protects your family in the short run, and the wealth you accumulate over the long run.





## FIELD AGENT'S - SUMMER FINANCIAL BEACON

## A little-known, affordable way to boost life insurance's cash value and death benefit

One of the key advantages permanent (or "whole") life insurance has over term life insurance is that a portion of your premium builds cash value. In addition, Knights of Columbus permanent life plans are eligible for dividends\* over time which can provide added death benefits and cash value. And many permanent life policies allow a little-known option—a "paid-up addition" (PUA) rider—that ramps up this cash value faster, while adding to the guaranteed death benefit at minimal cost.

Without a PUA rider, your premiums more gradually build the policy's cash value, which is the amount you can take from the policy as a loan for any purpose. With a PUA rider, in addition to your policy's regular premium, you contribute an extra lump sum in the beginning or smaller amounts over time that add a paid-up death benefit to the policy.

This cash value immediately begins earning interest and is eligible for any dividends paid by the insurer. (Keep in mind that dividends aren't guaranteed, but the dividend scale for Knights of

Columbus permanent life policies has been one of the industry's best over the years.)

With Knights of Columbus policies, you have two PUA rider options:

- ▶ **Pay all at once.** Purchase a single-deposit PUA when you first purchase a permanent life policy. This can be from other sources such as savings accounts or through a "1035 Exchange" by transferring the cash value from another life policy into a new life policy.
- ▶ **Pay over time.** When you buy a permanent life insurance policy with monthly, quarterly, or annual premium payments, you may choose a PUA that allows you to buy additional paid-up life insurance on that same schedule.

### Front-load your policy's cash value

Using a PUA to add cash value early in your policy's life gives you flexibility down the road.

For example, say you want the lifelong security of permanent life insurance without having to pay premiums after you retire. A PUA essentially front-loads your policy's cash



value, increasing its ability to earn interest and dividends during your peak earning years. When retirement nears, you may have built up enough to use your PUA's cash value to pay the base policy's premiums.

On the other hand, perhaps at retirement it will be more important to continue paying premiums to keep the maximum death benefit in place for your beneficiaries. Or maybe you'll be in a position to use most or all of the cash value as a supplement to your retirement income.

Work with a qualified tax professional, especially if you're transferring cash value from one policy to another, so the transaction doesn't trigger income taxes. Call me anytime to talk about life insurance and PUA options that make the most sense for your family. ♦

\* Dividends are not guaranteed.

## YOUR AGENT



### Jeff Fischer, FICF, LUTCF

6050 Laramie Way  
Milton, FL 32570

PHONE: (850) 981-8207

FAX: (850) 981-8207

EMAIL: jeff.fischer@kofc.org

### Family benefits & services

Knights of Columbus insurance consistently ranks at the top of the industry in financial stability and ethics. Please call to discuss these services:

- Financial needs analysis
- Life insurance
- Tax deferred fixed-rate annuities
- Long-term care insurance
- Retirement account rollovers
- Estate preservation
- Scholarships
- Family fraternal benefits
- Disability Insurance

Contact me today for information on long-term care insurance.



FIELD AGENT'S – SUMMER FINANCIAL BEACON



KNIGHTS OF COLUMBUS  
**Financial Beacon**  
Knights of Columbus Supreme Office

**Jeff Fischer, FICF, LUTCF**  
Jim Spinelli Agency  
4211 SW 4th Ave  
Ocala, FL 34474

**FROM HUMBLE BEGINNINGS  
TO FORTUNE 1000.**

In 1882, protecting Catholic families was at the forefront of Father Michael J. McGivney's thinking when he founded the Knights of Columbus. Today, his vision carries us to a place on the *Fortune* 1000 list.



While the times have changed, our mission to keep Catholic families safe never will.

Contact me today for more information on a life insurance Paid-up Addition Rider!

**The stay-at-home option for long-term care**

Long-term care (LTC) insurance is sometimes called "nursing home insurance," but don't be misled by that term. With the Order's LTC insurance, called Knights of Columbus Care, you can choose an option that pays for care at home.

In general, LTC insurance pays for "custodial" care, that is, assistance with the basics of daily living such as dressing, eating, using the bathroom, and getting around.

Custodial care can quickly drain your savings. Medicare doesn't pay for custodial care. It generally covers skilled care services for a brief period and only when performed by what LTC policies term "skilled providers" such as doctors, nurses, and specialists. Medicaid may pay if you're eligible only after your financial

resources are spent down to your state's limits.

A comprehensive LTC insurance policy gives you more options and flexibility, including home care. The feeling of independence and the comforts of home are priceless. Also, you and your family can have more control over your daily care.

In addition to a daily benefit for assistance from an in-home LTC provider, Knights of Columbus Care also provides benefits for:

- ✓ Respite care, which allows an in-home provider or facility to take over primary care from a family member or friend who needs a break for a few hours or days.
- ✓ Transportation to and from some appointments and activities.



- ✓ A home modification benefit that helps you install equipment or accommodations you need to receive proper care at home.

LTC insurance has many options and coverage levels to choose from. Let me help you sort through the choices and see whether this is a good strategy for preserving your family's assets and providing reliable care—on your own terms. +

This publication is written to provide accurate and authoritative information with respect to the subjects covered. However, the information contained in this publication is not intended as a substitute for direct financial and legal advice. For such assistance, please contact a qualified professional. Reproduction of any part without written permission is strictly prohibited. Published in conjunction with the Knights of Columbus by Silverline Digital; distributed in the United States and Canada. Copyright © 2012 Silverline Digital 550 Grand Canyon Drive, Madison, WI 53719 (800) 419-5265.





# BLESSING OF THE FLEET—2012



*Monsignor Stephen Bosso with the Knights of Columbus,  
Milton Council 7027—Blessings of the Fleet 2012—Plus the dog.*



Blessing of the United States Coast Guard



# BLESSING OF THE OFFICERS



# PARK AVENUE CLEAN-UP