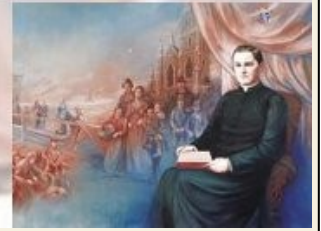




KNIGHTS OF COLUMBUS

MILTON COUNCIL 7027



KNIGHTLY NEWSLETTER



Please note our new website address
kofc7027.com



KNIGHTS OF COLUMBUS

MILTON COUNCIL 7027



GRAND KNIGHT REPORT



The business meeting this month is extremely important. The Council election's will take place for Fraternal year 2012-2013. Everyone should make a serious effort to attend this year's Council, let your voice be heard.

"The Council election's will take place for Fraternal year 2012-2013."

Nominations can be made from the floor. You can even nominate yourself.

The Council worked on many projects last year. We will be doing a lot more this year. We need more Knight's to take part in our Activities, it make's it easier on all. One place we will need more help is with the Civic Center. Last year we started with four teams. When the year ended we were down to two. This is a good fund raiser for our Council and having more teams means we will all work less. Please consider a team position for the Civic Center.

That's all for this Month.

Fraternally Yours,

John Recke, Grand Knight

SPECIAL POINTS OF INTEREST:

- Newsletter gets a new format.
- New website address for the Knightly Newsletter

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KNIGHTS OF COLUMBUS

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PRO LIFE



We are facing an attack on our very core of religious freedom in this country. A threat that is rooted in our belief that Life is precious from conception to the grave. The Pro-Life movement tries to educate and protect this view. Please pray for our country and our leaders to realize that our very conscience is on attack. Also make every effort to attend the opening Mass for "Fortnight for Freedom" on June 21

at 7pm at the Cathedral of the Sacred Heart.

"We are facing an attack on our very core of religious freedom in this country."

For the upcoming year we have two Pro-Life events that needs our support. One is the 25th anniversary of the Run for Life. We are asking the entire state to help support this event as we run throughout the state to raise funds for Pregnancy Resource centers throughout the state of Florida. The other event is the 40th anniversary of the "March for Life" in Washington DC. We need a bus load of people to travel to this event. We will need fund raisers to help defer the cost so many can attend. More info to come.

If you would like to attend please e-mail Dan Arndt at darndt3@yahoo.com as soon as possible so we can plan.

Dan Arndt,
Faithful Navigator





KNIGHTS OF COLUMBUS MILTON COUNCIL 7027



DEACON'S TEACHING



Why Does the Church Have Bishops?

St. Timothy in Ephesus and St. Titus in Crete each received instructions from the apostle Paul about the qualifications for a bishop (see 1 Timothy 3:1-7; Titus 1:7-9). This **“noble”** officer was to **“teach”** and to **“manage”** the affairs of the Church in each locale. The Greek word for bishop, ***episkopos***, literally means **“overseer.”** So how did this office of bishop come about?

Our Lord appointed the apostles to teach and govern the Church (see Matthew 28:16-20). Since the place of Judas Iscariot had been vacated by his suicide, a successor was appointed by the other apostles to fill his **“office”** (see Acts 1:20) -- literally, his **“episcopacy”** or **“bishopric”** which in Greek is ***episkopen***. The first apostles, then, were bishops, as were their appointed successors (see Is Apostolic Succession in the Bible? in a previous issue of this newsletter).

In referring to ordained Church leaders, biblical writers do not always distinguish clearly between bishops/overseers and presbyters/elders/priests. St. Luck, for example, refers to the leaders of the Church at Ephesus first as “presbyters” and then as “overseers” (see Acts 20:17,28). But those distinctions were clarified within a generation after the apostles, as evidenced by the writings of their immediate successors, such as St. Ignatius, bishop of Antioch.

Since the beginning, then, the Catholic Church has been governed by bishops, maintaining an **episcopal** form of government. Protestant denominations have experimented with a variety of alternative structures, such as **congregational** (governed by a vote of the entire congregation) and **Presbyterian** (governed by a system of courts composed of elders). But having received her episcopal structure from Christ, through his apostles, the Catholic church has preserved it for two thousand years as a divine mandate -- though with some historical variations in the method of appointment and the exercise of the office.

The bishops serve as shepherds of God's flock (see 1 Peter 5:1-4). In governing the Church, they are to imitate the pastoral care of Jesus himself for his people. He is the chief **“shepherd and guardian [episkopos] of ...souls”** (1 Peter 2:25).



FIELD AGENT'S REPORT



"For 37th consecutive year, A.M. Best reaffirms top A++ rating for Knights of Columbus."

For the 37th consecutive year, A.M. Best Company has given the Knights of Columbus its highest financial strength rating, A++ (Superior). A.M. Best is a worldwide rating and information agency, which conducts in-depth analyses and issues reports about the fiscal stability of insurance companies.

In its 2012 reaffirmation, A.M. Best cited the Knights of Columbus' "strong fraternal and insurance presence within the Catholic communities in the United States and Canada, its superior risk-adjusted capitalization as meas-

ured by Best's Capital Adequacy Ratio and the Order's consistently positive statutory operating results."

The report also stated that "the Order has a strong affinity with its large membership base through its charitable works and competitive portfolio of life insurance and annuity products."

Supreme Knight Carl Anderson said: "Earning A.M. Best's top rating again this year highlights the importance and wisdom of our sustainable business and investment models. Despite the recent economic downturn, the Knights of Columbus has grown stronger relative to our industry

as people seek the safety and quality that Knights of Columbus products offer and are known for." He added: "The fact that we have earned this top rating for each of the past 37 years is a testament to our commitment to our mission of protecting the well-being of Catholic families, and viewing our members as part of our family."

In just over a decade, under Supreme Knight Anderson's leadership, the Knights of Columbus insurance in force has doubled to more than \$85 billion, with more than \$18.5 billion in assets under management.

This is GREAT NEWS!

Fraternally,

Jeff Fischer, FICF, LUTCF

850-981-8207

FIELD AGENT'S - SPRING FINANCIAL BEACON

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



FIELD AGENT'S - SPRING FINANCIAL BEACON



Brought to you by Jeff Fischer

KNIGHTS OF COLUMBUS

Financial Beacon

Spring 2012

Avoid two common mistakes about term life insurance

Letter from your agent:
The fear factor

RISKY BUSINESS:

Not the only reason for disability insurance





FIELD AGENT'S - SPRING FINANCIAL BEACON

A MESSAGE
from your agent**Dear Brother Knight:**

Fear is a central theme in many marketing campaigns for life insurance, long-term care insurance, and disability insurance. This makes sense, of course—these products exist to protect us financially from some life events that can be devastating without preparation. And, for good or bad, consumers do respond to fear.

As your Knights of Columbus agent, I want you to understand the risks you face, but I don't want fear to drive your decisions about how to manage these risks.

Education yields good decisions. First, you educate me about your work and family situation, your plans for the future, and your approach to managing money. In turn, I educate you about your fraternal benefits, and insurance and retirement plans available to you and your family.

Call me soon for a fear-free, cost-free consultation.

Fraternally yours,

Jeff Fischer

How to prevent losing your life insurance at just the wrong time

When you buy term life insurance, your premium pays for the policy's "face value," or the dollar amount that will be paid if you die within the policy's term (typically 10, 15, or 20 years). If you live beyond that term, the policy either expires or becomes prohibitively expensive, leaving you and your family without any coverage.

If you want to buy another term policy at that point, you'll need to be in good enough health to qualify, and in most cases, you'll need to be age 65 or younger.

Two common retirement planning mistakes

In choosing a term length, ask yourself, "When do I want this coverage to go away?" If the answer is, "After the kids are on their own and I've retired," consider two serious, but all-too-typical, scenarios:

• Income gap for surviving spouse:

If you or your spouse live many years beyond retirement—as more and more of us are—your retirement investments may or may not provide adequate income for the surviving spouse's final years.

• Excess tax liability on your estate:

Proceeds from life insurance generally pass directly to beneficiaries, without going through the probate process. If you're successful and fortunate enough to leave behind a generous financial legacy, the last thing you want is for taxes and fees to siphon a significant amount of it before it reaches your heirs or designated charities.

Convert to life insurance you can't outlive

If your answer to, "When do I want this coverage to go away?" is "Never," term life insurance probably isn't the right product. While many companies offer term plans with limited or no guaranteed conversion privileges, most of our policies are guaranteed to be convertible into permanent ("whole") life insurance with no



Earn credit toward permanent life insurance premium by converting term policy

If you purchased Knights of Columbus term life insurance within the last three or four years, you may be eligible to have one year of premiums paid credited toward a permanent life insurance policy. Lock in your rate now for insurance that builds cash value and doesn't expire as long as you live.

medical review. Permanent insurance pays your beneficiaries when you die, no matter how long you live.

If possible, don't wait until retirement age to convert term to permanent insurance. The rate you pay for a permanent policy is based on your age on the date of conversion—so the earlier the better.

Another advantage: Permanent policies offered by the Knights of Columbus are eligible for dividends that further boost the cash value. Although dividends aren't guaranteed, historically they've generated significant value over long periods.

If you're not sure whether you have term or permanent insurance, or whether you're eligible to convert term coverage to permanent insurance, let me help you review your coverage and your goals for retirement. ♦



FIELD AGENT'S - SPRING FINANCIAL BEACON

Disability insurance isn't just for risky jobs

If you run your own business in an inherently dangerous occupation, such as farming, you're probably well aware of the risk of injury on the job. If your business involves spending most days sitting at a keyboard, you might believe your risk of losing significant income because of an injury is negligible. But when you're calculating whether you need disability insurance, don't weigh the likelihood of work-related accidents too heavily. The most important factor should be how much income your household will lose if you suddenly can't work.

After all, disability insurance is not the same as workers compensation coverage through an employer.

Survey shows most disability claims aren't work related

Workers compensation covers work-related injuries and illness that prevent

you from doing your job. Disability insurance pays for loss of work income even from a non-work-related illness or injury. And according to the 2011 survey by the Council for Disability Awareness (CDA), more than 95% of the long-term disability claims reported by the surveyed disability insurers (representing more than 30 million workers) were not work related.

According to the survey, the leading causes of existing long-term disability claims in 2010 were:

30.1% Muscle, back, and joint disorders (including arthritis and herniated or degenerative discs).

13.4% Spine and nervous system-related disorders (including multiple sclerosis and epilepsy).

12.7% Cardiovascular and circulatory diseases (including hypertension and heart disease).

8.4% Cancer and tumors.

7.8% Accidents, injuries, and poisonings.

7.7% Mental illness and behavior disorders.

(No other claim category exceeded 3% of the total.)

Regardless of how physically challenging or relatively safe your business is, make the decision regarding disability insurance based on facts, not on fear or overconfidence. To learn more about what disability insurance covers and how you can tailor a plan to suit your business budget and family situation, please give me a call. ♦



Up to age 80, you may still be eligible to buy permanent life insurance > Permanent life insurance may still be an option for you and your spouse, even in retirement. The Knights of Columbus now offers a number of permanent products up to age 80, including our Single-Premium Whole Life (SPWL) policy. With a single payment, you'll have a guaranteed death benefit for your beneficiaries. This could be critical if your retirement savings are not likely to provide for a surviving spouse's needs. Contact me for details.

YOUR AGENT



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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 longterm care insurance.



FIELD AGENT'S - SPRING FINANCIAL BEACON



KNIGHTS OF COLUMBUS
Financial Beacon

Jeff Fischer, FICF, LUTCF

6050 Laramie Way
Milton, FL 32570

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 *Income Armor* disability insurance!



Boost your life insurance's payout and cash value with a 'paid-up additions' rider

As you get older, the premium rate you'll pay for life insurance increases. But when you buy a Knights of Columbus permanent life insurance policy, you may qualify to add a "paid-up insurance" rider that will allow you to purchase additional insurance—immediately or gradually—to increase your policy's death benefit and cash values.

The term "paid-up" means you're adding a guaranteed additional amount to the death benefit your beneficiaries receive. And because this additional death benefit is paid-up, it begins to build

cash value of its own, and is eligible to earn dividends.

You may contribute a lump sum right away to take advantage of your paid-up insurance rider. You may also purchase more paid-up insurance incrementally. The key is, you won't need a medical exam or other underwriting to qualify.

Paid-up insurance riders are only one method of creating an affordable, flexible, and safe life insurance program that will meet your family's financial needs. Please contact me soon, and let's talk about your options. ➤

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WELCOME TO THE NEW FORMAT



Welcome to the new newsletter format. The month of July, 2012 kicks off this new format. As the newsletter editor, I picked a more rustic or vintage look for the Knightly Newsletter of Milton Council 7027. I have taken some time to learn a newsletter program that is fairly nice in providing templates for designs. Hopefully, with a bit more knowledge and tinkering, I will learn how to spruce up the newsletter better. Figuring out quicker ways to produce the newsletter, without taking away from any quality, is one of my goals. Another goal is to learn

“Welcome to the new newsletter format.”

the implementation of added features that can bring some flair to different seasons and holidays. For example, maybe a Christmas edition with that Holiday charm.

I want to personally thank each and every person who reads the newsletter. It is an honor.

Fraternally,

David J. Hinkle, Newsletter Editor

NEW WEBSITE ADDRESS

“... we have redesigned the online presence of our Milton Council 7027 website.”

In addition to the new format of our newsletter hardcopy, a re-design of the online presence of our Milton Council 7027 website is in the making. The website will be undergoing a few changes from month to month as the format, links, and content is adjusted to suit the council needs. The new website is only an addition to the regular monthly hard copied issues. The new website provides the council with a more modern edge in today's technology. Being that it is technological... things will change as the technology changes.

Please note our new website address

kofc7027.com