



Knights of Columbus
Immaculate Heart of Mary Council # 12845
1343 Centerville Lane, Gardnerville, NV
89410



September 2016

Michael Houdyshell
Grand Knight

Tim Bunting
Deputy Grand Knight

A letter from the Grand Knight

First of all I would like to express a big Thank-You to all the Knights that stepped up to take an officer position. It is important to keep the council going and a time commitment that is greatly appreciated.

In August we had an Officers installation, for all the new officers. The new District Deputy was there to conduct the installation along with the District Warden. After the installation we conducted a business meeting. The meeting was complete in 38 minutes and Allowed for some socializing after the meeting

At the next meeting we will be making some important decisions on designated bingo's, Hot Fudge Fridays, Tootsie roll drive, and other council business. We will be looking for volunteers to review the by Laws. There will be snacks after the meeting. There will also be a chance to win a nice prize for those that have read the newsletter. Also we will be again doing the 50/50 drawings, so a chance to pick up some cash for the night. If you have not been to a meeting lately, I am working very hard to keep the meeting at 1 hour or less. Please be sure to bring your membership cards and name tags.

I have put together a one-year look-ahead calendar; this should help us in preparing for upcoming events. Please review this document on the Knights website and if additions are required let me know and we can add them.

Thanks to all the knights for all your hours of volunteer time.

Your Grand Knight
Michael Houdyshell

(775) 790-5490
houdyshellm@gmail.com

PRAYER OF OUR COUNCIL 12845

Heavenly Father,

We humbly ask for guidance for our Knights of Columbus Council 12845.

Please help us to always to do your will in all our deliberations, and actions.

We ask for guidance from the Holy Spirit to drive out any fear that we may have in volunteering or carrying out our duties, replacing that fear with faith.

We look forward with faith that we will always do what is pleasing to you.

We thank you for allowing each of us Knights of Columbus to have the privilege serving you.

Amen

KNIGHTS PROVIDE RUMMAGE SALE SECURITY

Sixteen council brothers responded to the request for help with security during the Rummage Sale on August 5-6. A big thank-you was received from Katy Weber, Rummage Sale Coordinator. The following knights are recognized below for their time and talent.

Tom Britanik
Jared Coons
Emilio Gonzales
Dave Menicucci
Chuck Ripoli
Greg Silvestro

Iggie Calabrese
Dan Delorey
Don Jeffrey
Lloyd Nicoll
Tom Ryan

Ray Cardinal
Rafael Garcia
Bill Kaster
Nate Phillips
Ron Sanchez

COUNCIL 2016-2017 WEBSITE CALENDAR UPDATE

Our Grand Knight, Michael Houdyshell, has identified the events for the current fiscal year and these are posted on the website calendar for your review. Updates will be made, as more details are available. If you are interested in helping on any of these events, call or e-mail Michael. If no one calls then it is unlikely that the planned event will take place. The September event that needs help is the Tootsie Roll fundraiser for the mentally challenged. It takes place over the September 17-18 weekend. This is an easy one and you can set your time commitment.

The link to the website calendar is located in the upper toolbar of the homepage. As more information is provided you may notice the word "more" at the bottom of the calendar event box. A click on the event will display all of the available information.

2016-2017 OFFICER INSTALLATION
August 10, 2016



District 4 Deputy Rudi Acosta leads the officer installation



Father Teo blessing the officer medals



Jim Smith installed as Council Recorder

Only Having Insurance “Through Work” Doesn’t Work

Do you know anyone whose life or career has drastically changed during these years of economic downturn? It’s very likely that someone in your immediate or extended family or group of friends is facing financial uncertainty. Maybe there’s a possibility that you (or your spouse) could change employers, or even lose your job.

Too many people have often relied on group term life insurance as their only safety net. Often, this insurance is an employee benefit provided at low or no cost. The existence of this coverage might convince someone that personally-owned life insurance is not necessary.

But only having “through work” insurance can leave you and your family vulnerable. Most group life insurance policies are limited in amount, which may be tied to salary or some other benchmark. These numbers are often capped, and this cap may be dangerously low when compared to your family’s actual needs. In fact, a detailed needs analysis that evaluates your specific situation, will likely show that any employer-provided coverage falls short.

In addition, the amount of group insurance offered is almost always reduced, sometimes dramatically, when you retire. You could one day find yourself without coverage, and if your health has changed (which it will as you age), you might also find yourself unable to secure individual protection. At the very least, it will definitely be more expensive.

While group life insurance can help, it does not replace the need for individually owned life insurance. I’ll be happy to meet with you and provide a no-cost needs analysis, so you’ll know exactly where you stand.

John A. Ruffo

775-450-7470

JOHN.RUFFO@KOFC.ORG