Vol. 35 No. 7

UNION, N.J.

March, 1994

# **Retarded Citizen's Drive**

The annual Knights of Columbus Retarded Citizen's Drive will be held this year on April 22nd, 23rd and 24th. Union Council #4504 is proud to participate in this yearly drive where the proceeds are donated entirely to help our mentally handicapped brothers and sisters. The money collected last year was donated to:

The TMR Program @ Burnet Middle School, Camp Fatima, Special Olympics, McCauley School, Boy Scout Troop #555, and AAMH.

Each year we try to expand this program and this year is no exception. With a committee made up of 25 dedicated individuals, we have set forth plans and goals to make this our largest fund raiser to date.

#### BUT WE NEED YOUR HELP!!!!!

Brothers, the best laid plans can not work without you. This is your opportunity to practice one of the greatest principles of our order **CHARITY**.

The Drive this year will be conducted in 3 ways - March Madness Fundraiser (information in this months digest), corporated donations and the April collection. Brothers, this is the way you can help:

- A) Get a group of your friends/relatives and take a table of 10 for March Madness (April 2nd) we would like to see 300 people.
- B) Send in a donation to the council for \$5 dollars or more, marked Retarded Citizens Drive, if everybody did that we would raise \$10,000 dollars!!!!!!!!! for that part of the drive alone.
- C) If your company will contribute or has matching contributions either ask them or let us know who to call.
- D) The weekend of the drive can you or members of your family donate 2 4 hours to help collect in Union. We need 120 people per day.

In a few weeks you will be getting a call from one of your fellow members on the R.C.D. Committee. He will be asking if you have given some thought as to how you can help our mentally handicapped brothers and sisters. Again I ask you to think about this and be as generous as you can with your time and donation. I look forward to seeing you in April at the March Madness Fundraiser and the Drive.

If you have a question or comment please call me @ 688-0106
Pat Sheridan
Chairman

## First Friday

The April K of C First Friday Mass will not be scheduled as such since it is "Good Friday" of the lenten season.

The next K of C First Friday Mass will be celebrated on May 6th, 1994 along with the May Crowning followed by a dinner. All are welcome to attend by contacting Barney Capriglione at 1 (908) 964-3143.

John T. Huetz

Church Affairs

#### CONVENTION

It's time to forget the cold of winter, and ponder the warm ocean breezes of Wildwood!

You can do this by making your 1994 K of C State Convention Reservations **NOW**.

Dates: May 12 thru 15, 1994 Place: Wildwood, New Jersey

Reservations Call:

Bob Wozniak (201) 386-7734

### 1993 Humanitarian Hunger Harvest

This year the Food Drive was an overwhelming success. The collection this year was over 14,500 pounds of food which benefited many families in our area.

This drive was a success because of a few people, in particular were Ed Blazinski, Mike Eger, Mike Hrifko and Grand Knight Ray Fluet. A special thanks is extended to Dr. Caulfield, Superintendent of Schools, as well as the principals, teachers, and students of the Union School System whose generosity added greatly to a very productive 1993 Humanitarian Hunger Food Drive.

In addition we would like to thank the supermarkets, Shop Rite, and Foodtown, in Union for their generous contributions. Please support them as thanks for their efforts in helping us this year.

Finally our thanks go to the brothers who brought food donation over the summer to the pool, family picnic golf outing and council meetings.

Fraternally, Greg Blazinski - Chairman Pat Sheridan - Co-Chairman

### ST. PATRICK'S DANCE Last Chance

Food: Corned Beef and Cabbage served family style

Refreshments: Beer, Wine and Soda Entertainment: The Bantry Boy's Sheridan School of Irish Dancing Time: 7:00 PM -?

Price: \$16.95 per person
No tickets will be sold after 3/11/94

Reservations: ASAP only 2 tables left Help us help you, if you plan on attending, buy your tickets or reserve your table now.

> Call Pat Sheridan 688-0106 John Relton 388-8655

# Knight Digest

This bulletin is published monthly except August, by, and in the interest of Union Council 4504, Knights of Columbus. Entered as third class matter April 23, 1958 at Post Office, Union, N.J.

EDITOR.....Gary Hornig

#### **ADVERTISING**

Barney Capriglione, PGK......964-3143

#### **COUNCIL OFFICERS**

Chaplain Rev.	Leonard E. Dembow
	908-688-1232
Grand Knight	Ray Fluet
	908-381-9513
Deputy GK	Bob Wozniak
	Ernie Satorelli
	Ray Pruszkowski
Fin Sec	Frank Dickerson PGK
Tecorder	Andre Veilleux
reasurer	Rich Magerkurth
Inside Guard	Marty Natale
Outside Guard	Tony Manochio
Trustee	Bob Pfarr PGK
	Don Pfarr PGK
	Jim O'Connell PGK
	Bob Sugzda PGK
Membership Dir	Larry Killmer
Advente	Lairy Killillei
Advocate	Jim Conlon
Lecturer	Steve Carr
Col. Club Pres	Mike Herrighty
Swim Club Pres	George Clark

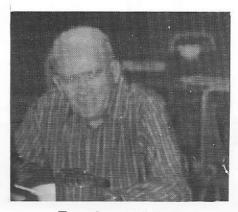
#### **MONTHLY MEETINGS**

1st Mon	Council Officers
	Regular Meetings
3rd Mon	Swim Club
1st Wed	. 4th Degree Officers
2nd Thurs 4th	Degree Color Corps
3rd Wed	4th Degree Regular
4th Wed	Council Committees
4th Thurs	Columbian Club

#### Calendar of Events

Mar. 4	First Friday
Mar. 5	50's & 60's Dance
Mar. 123:30 F	P.MTelevised Mass
Mar. 14	Council Meeting
Mar. 19	St. Patrick's Dance
Mar. 26	Easter Egg Hunt
Mar. 27	Palm Sunday
Mar. 28	Council Meeting
Apr. 1	Good Friday
Apr. 3	Easter
Apr. 30	Fun Night

#### KNIGHT of THE MONTH March, 1994



# Brother Knight Sir Knight Richard J. Magerkurth

Brother Sir Knight Richard J. Magerkurth, and his wife Julia have lived in Union for over 28 years. Rich and Julia have been married forty years and have three sons, Richard, Peter and Michael and two daughters, Joan and Diane, Richard and his family are communicants of Holy Spirit Church, where he is a member of the Holy Name Society and an Usher.

Rich became a member of Union Council 4504 in 1968. For over twenty six years he has supported our council through his regular attendance at council business meetings as well as participation in the various council social and charitable events such as Rose Sunday, the Retarded Citizens' Drive, Blood Bank Drive and Food Drives. In 1971, Rich was exemplified in the Fourth Degree of our order and accepted membership with the John F. Kennedy Fourth Degree Assembly.

Currently, Rich holds the elected office of, "Worthy Treasurer," at our council. Thanks to his efforts all our bills are paid on time.

Rich was employed by the New Jersey Turnpike Authority from which he retired after over thirty five years of loyal service.

When Rich is not playing with his seven grandchildren, he enjoys tinkering with electronics and working with his home audio system.

Union Council 4504 is proud to name Brother Sir Knight Richard J. Magerkurth as Knight of the Month for March 1994.

EASTER EGG HUNT
MARCH 26TH
(Rain Date March 27th)
At the Council Picnic Area
12:00 Noon

#### Grand Knight's Column

Ray Fluet



Well, so much for global warming. My year as grand knight will now be famous. It will go down in history as the year of the snow and snow and

snow....it has been brutal I hope everybody was able to get by.

I would like to spend a few sentences discussing council meetings and their importance. I am sure that some of our members think council meetings are boring and monotonous. At times this may be true, but a lot of very important business takes place. Their are resolutions that are voted on, topics that are discussed, reports that are read, as well as other items that take place that will have a major impact on the future of our council. It is essential that we have more members at our meetings to help make these decisions. We need to hear your views whether pro or con. Please. I ask you if you care about what goes on at our council come to our meetings. First you will show your support for the officers and chairman and second you will be able to add your input which is vitally needed.

Coming up early next month is March Madness, and event planned to raise funds for our Retarded Citizen's Drive. (Look for details in this Digest.) Pat Sheridan and his committee have worked very hard making plans to make this year's drive a record breaker. It can only work however with all of our support. This year's street collection portion of the drive will be the weekend of April 22nd, 23rd, and 24th. Please mark these days on your calendar now and make it a point to come out and help. There are many great organizations and people that benefit from our donations don't let them down.

In closing I would like to thank Barney Capriglione, Andy Popp, Tom Hornig, and everyone who attended and helped out for surviving the snow and making the Valentine's Day Dance for Camp Fatima a success.

Humanitarian Hunger Harvest
March 1st to March 29th
Help the Hungry by:

Bringing \$3.00 or 3lbs. of food. Food Bins are at the Council.

PLEASE HELP

# K of C Investments

Are you about to give away large portions of your retirement dollars without knowing it? Too many retirees fall into this trap. Retirement should be a time when you don't have to worry about losing income. You should be able to accomplish the things that you have always desired, whether it be; vacations, golfing, or just spending time with your grandchildren.

If you are 1 month to 10 years away from retiring call me and I will provide you with a solution to a dilemma that workers face when choosing your pension options.

TAKE ADVANTAGE OF BEING A KNIGHT CALL ME TODAY!!! Your Field Advisor: TOM SCHREINER, LUTCF, FIC (908) 725-6005

# **Scholarship Applications**

The council is now accepting applications for the Scholarship Program. The son or daughter of any member of the council can apply. The scholarship is a \$2,000 grant, five hundred dollars a year for four years. The student must be accepted in a Catholic High School. For applications or other information please contact Andy Popp, PGK at our monthly meeting or call 908-688-6951

#### WAKE UP

Thank you to all those brothers who lived up to their committment by paying their last respects to our brothers who were called by the Lord during 1993. Thank you, also, to those brothers who do the basic work of making the telephone calls to notify us of the details of a wake. Why don't you join this select group of your brothers?

Art Weber 688-7269 Anytime

## PERMANENT LIFE INSURANCE VS. AN IRA

By Knights of Columbus Field Agent - Rich Fuentes

Taxpayers who no longer qualify for deductible IRA contributions should consider using Permanent Life insurance as an alternative method of accumulating funds for their retirement. In addition to income tax deferral on cash value appreciation, permanent life insurance offers many advantages that are not available with IRA's.

- The insured can make withdrawals or loans against the policy equity without penalty. With an IRA, a 10% Federal Penalty Tax is levied against many king RA distribution made prior to age
- Using permanent life insurance, it is not necessary to begin a systematic liquidation of funds by age 70½. If additional income is not needed during retirement years, the insured may allow the values of a life insurance contract to continue to increase until such time as funds are needed, if ever.
- Withdrawals on a life insurance policy are taxed on a first-in, first-out basis (FIFO). Subject to certain limitations, the insured may remove money from

the policy income tax free up to his or her tax basis (the sum of net premium payments) in the policy.

- Life insurance may be pledged as collateral for a loan without triggering adverse income tax consequences.
- Owners of permanent life insurance may borrow against the cash value of the contract a favorable rates without income tax consequences.
- Life insurance death benefits may be passed to the beneficiary of the policy income tax free. Whereas the beneficiary of an IRA must pay income tax on the portion of the proceeds which represent the gain above the non-deductible IRA contributions.
- And of course, if the insured's death occurs prematurely, the life insurance contract immediately creates an estate which would otherwise take years to accumulate with an equal annual premium payment into an IRA. Often, when death occurs prematurely, survivors are more concerned with current income than retirement income.

### MARCH MADNESS

On April 2nd Union Council #4504 is pleased to offer the first annual "March Madness" - The Final Four. The evening begins with a basketball game between St. Michael's C.Y.O. and our own "Sharp Shooters" from Union Council #4504. The Sharp Shooters begin weekly practice next week to build up their stamina to see if they can hold their own with the C.Y.O. Boys. The game will be held at Burnet Middle School, with the doors opening at 5:00 and the game starting at 5:30 P.M.

That evening at the council the final four begin to battle it out at 6:00 P.M. The college games will be seen on 2 large screen T.V.'s, with appetizers served during the games and a buffet between the games. Beer, wine and soda will be included in the admission price with mixed drinks available at a nominal charge. The doors open at 5:30 P.M.

The donation for the C.Y.O. / K of C game is \$5 dollars. The donation for the "Final Four" at the council is \$14.95 which also includes admission to the C.Y.O. / K of C game. For tickets call Mike Eger at 964-0767 or Marty Natale at 851-0692. The proceeds for both events are for the Retarded Citizen Drive. Please help support this very worthwhile cause and have a great evening for yourself as well.

FUND RAISER!

FUND RAISER!

# Fun Night at the Council

Date: Saturday, April 30th Price: \$15.00 per person

The night will include games, dancing, foods, beer, wine and soda plus other exciting entertainment.

You better make your reservations now. This event is to good to be missed.

Call: Vinnie lannuzzi 687-9381

#### RICHARD FUENTES

SPACE AVAILABLE

Knights of Columbus FIELD AGENT 1031 RT. 22 W. SUITE 302

1031 RT. 22 W. SUITE 302 BRIDGEWATER, NJ 08807 PHONE: 908-253-0013



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