



# Knights Digest



Union Council 4504

VOL. 20 NO. 8

UNION, N.J.

MARCH 1979

**SUNDAY, MARCH 18th**

**3 to 5 p.m.**

**COUNCIL HOME**

**ALL DRINKS ABOVE BAR .50**

**CORNED BEEF SANDWICHES**

**WILL BE AVAILABLE.**

## Welcome New Members!

We wish to extend our congratulations and warmly welcome the newest members of Union Council (as of February 1st).

Michael Marzulla  
Sebastian Chimento  
Thomas Ward  
Thomas De Angelis  
Dr. Peter Louie  
James W. Johnson  
Thomas Lynch  
John Caskey  
Eugene Wawer  
Dean Marzocor  
Edward Benovengo  
Tim Ghuzzi  
Joseph Riccio  
Bud Gerrity  
Harry Wunder  
Peter Aleksandrowski

Wayne Williams,  
Membership Director

## John F. Kennedy Assembly

**4th DEGREE K OF C  
ANNUAL COMMUNION BREAKFAST**

**MASS:**

**HOLY SPIRIT — UNION 8:30 a.m.**

**BREAKFAST:**

**KINGSTON RESTAURANT —  
UNION 9:30 a.m.**

**SUNDAY, APRIL 1, 1979**

**TICKETS — \$4.00**

**BOB HILLOCK - 687-1326**

**DAVE SCHARDIEN - 687-0111**

## Lecture Program

**MARCH 26th — 8:15 p.m.**

**"THE WIZARDRY OF WORDS"**

**FRANK PESVEYC**

**Public Speaking Consultant**

**Refreshments**

**SPONSOR  
A NEW  
MEMBER!**

## Swim Club Splashes

At the annual meeting held on January 19, 1979 all of the proposed by law and rule changes were endorsed by the membership. A copy of the revised rules and a copy of the revised by-laws will be issued to each member of the Swim Club in the near future. The rules have already been printed and so will be issued shortly. The by-laws must be printed and so will follow at a later date.

The election of three directors for a three year term of office did not follow form. The nominating committee had proposed Peter Martin, Jack Bruno and Bob Basmaljian. The names of Julian Prusykowski and Roger Schur were placed in nomination from the floor. In a very close election Jack Bruno, Peter Martin and Julian Prusykowski won out. Art Reinhard was selected by Columbian Club President Rocco Corbo to replace Jack Bruno as Columbian Club representative for a one year term and Joe Porter was chosen by G.K. Roy Trupiano as the Council representative to replace Frank J. Dickerson. President Jack Kilian and the Board of Directors wish to publicly thank the outgoing Directors, Jim Ford, Gene LeCompte and Frank J. Dickerson for their untiring efforts on behalf of the Swim Club membership.

**ALL ARTICLES MUST  
BE TYPEWRITTEN AND  
SUBMITTED BY THE  
FIRST MEETING OF  
THE MONTH OR ELSE  
THEY WILL NOT BE USED**

It was announced at the meeting that Dennis Reinhard will once again be pool manager, having agreed to contract terms with the Board of Directors. Dennis did a fine job last year and we are looking forward to another fine season.

The Board is still searching for a gate attendant for the coming season. Anyone who is interested please contact President Kilian or any member of the Board as soon as possible.

Our dynamic pool and grounds chairman, Frank Consenza has set March 31, a Saturday, as the date for the first work party. Work starts at 8:00 a.m. and ends at 12:00 noon with refreshments. Please make an effort to attend these work parties. This is the most essential ingredient of keeping our dues stable and expenses under control. Please remember this pool belongs to 425 families not just a few. It is often said by those who do not understand that a "click" runs the pool. This is absolutely correct,

*(Continued on Page 2, Col. 3)*

## Grand Ball April 28

**COCKTAILS — 8:00-8:30**

**DINNER — 9:00-1:00**

**\$26 PER COUPLE**

**CONTACT:**

**VINNIE — 687-9381**

**or**

**DAN — 687-2988**

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## Golf Tournament

The Third Annual Mayflower Golf Open will be held on Sunday, May 20th at Cranbury Country Club, Cranbury, New Jersey. Tee off times will begin at 10:30 a.m. with openings for 48 golfers. The cost will be \$11 total, \$9 for greens fees and \$2 to cover the prizes. Prizes will be for low net, closest to the pin, and longest drive. A keg of Michelob will be stationed on the 10th tee for a refreshment. Food can be obtained in the club house before or after your round. Golf carts are available. Anyone interested please either call Walter Guthreau at 686-2418 or fill in the form below and send to:

**WALTER GUTHREAU**

**Knights of Columbus**

**Jeanette Avenue**

**Union, New Jersey 07083**

**The deadline is May 5th. Please  
send a check for the full amount per  
golfer along with the letter.**

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

Number of Golfers \_\_\_\_\_

**FOR ADVERTISING CONTACT  
STEVE PATRYKOWSKI — 687-8083**

## Grand Knights Column

Roy Trupiano



Lent is the season among all seasons when Christians focus their attention upon the life and ministry, the death, the resurrection of Jesus Christ. Let us consider some dominant aspects of his character and deeds.

**The Invitation of Christ:**

If any man would come after me, let him deny himself and take up his cross and follow me. For whoever would save his life for my sake will save it."

This is an invitation — to service and obedience and to abundant life. Long ago Christ invited a few fishermen, "follow me." Now he invites us.

**The Question of Christ:**

"Is it lawful on the sabbath to do good or to do harm, to save life or to kill?"

Once He had an opportunity to help a sick man. Some accused him of violating the sabbath. Instead of arguing, He asked, "Is it lawful on the sabbath to do good or to do harm?" He was met by silence. He healed the man.

**Christ the Pioneer:**

"Let us run with perseverance the race that is set before us, looking to Jesus the pioneer and perfecter of our faith."

Some think of Jesus as the symbol of a safe, stodgy, harmless life. Instead He is the pioneer of faith, the bold leader who asks us to be a pilgrim people.

**Christ the Servant:**

"For the Son of man also came not to be served but to serve, and to give his life as a ransom for many."

To be given great authority is a fine thing but to have the world consent to it is finer. God, the source of all authority gave us Jesus Christ who showed us the divine glory of forsaking pomp and flattery for the radiance of humble service.

**Christ the Revealer:**

"Why do you call me good? No one is good but God alone?"

When addressed as "Good Teacher," He answered, "Why do you call me good? No one is good but God alone." This is not false modesty but a simple testimony to God. Because Jesus is so dependent upon God, He is able to reveal God to us.

**Christ the Savior:**

"Which is easier to say to the paralytic, 'Your sins are forgiven' or to say 'Rise, take up your pallet and go home.'"

Spiritual and physical health are closely related, a healed spirit can lead to a healed body. That's why Christ can say "Your sins are forgiven" or "Rise and walk."

**Christ the Victor:**

"Hosanna! Blessed is he who comes in the name of the Lord."

Christus Victor! Christ has conquered sin and death, and we are privileged to share in his conquest.

**THE HORSES ARE AT THE GATE  
MARCH 24  
CALL DAN RAIMONIDO  
687-2988**

## February Knight of the Month



**MILTON RIJ**

In order to keep our Council an active one, we need the help of all Brothers. Some are more visible in the service they perform than others. In honoring the Knight of the Month for February, we honor a man who never hesitates to contribute toward the good of the Council.

Milton Rij has served in the kitchen at various affairs. He handled the cooking for our State Bowling Tournament, the Widows and Nuns Night, the Council Christmas and Awards Dinners, and the Communion Supper. He has also been active in our Bowling League for many years.

Milton, his wife Stephanie, their son — Brother Knight Michael, and daughter Karen reside in Union. They are communicants of Immaculate Conception Ukranian Catholic Church in Hillside. Milt also gives his time and service to his church, where he is a cantor and an active member of the Holy Name Society and can be found wearing the chef's hat for various church affairs.

Milton is a proprietor of Lutz's Pork Store in Union. Congratulations to a deserving Brother Knight.

## Men's Bowling League

### AFTER 23 WEEKS OF BOWLING

1. Bayer's Bears
2. Horney's Hunkies
3. High Hopes
4. Pathfinders
5. J & M
6. M & Four "O's"
7. Five-Elevens
8. Rabblers
9. Billy's Angels
10. Jersey Nights
11. Suburbans
12. Gee, T.J.'s

### THE TOP TEN

1. Jim Bayer ..... 196
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7. Art Piccirillo ..... 173
8. Frank Simone ..... 173
9. Joe Gluck ..... 172
10. Ed Ostapczuk ..... 171

Anyone currently not bowling in our League who might possibly be interested in bowling next season please contact one of the following for details:

- President ..... Joe McEnroe — 464-0141  
 Vice-President .... Al Mench — 686-1143  
 Secretary ..... Jim McEnroe — 686-5346  
 Treasurer ..... Tony Shans — 688-7982

## 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 GUTHREAU  
STAFF — JIM MORAN**

## Council Officers

Grand Knight .....	Roy Trupiano
Chaplain .....	Rev. Ed Swierzbinski
Deputy Grand Knight .....	Julius Kiss
Chancellor .....	James Johnson
Warden .....	Roger Schur
Advocate .....	James Conlon
Recorder .....	Tom Hornig
Treasurer .....	Henry Mey
Inside Guard .....	Joe Porter
Outside Guard .....	Al Mench
Trustees .....	Kenneth Pinney James Moran Andrew Popp
Program Director .....	Jack Guidera
Membership Director .....	Wayne Williams
Lecturer .....	Henri St. Laurent
Fin. Secretary .....	Frank Dickerson, Jr.
Church Activities .....	Art Weber
Community Activities .....	Charles Poppe
Council Activities .....	Hal Parrish
Youth Activities .....	Gary Hornig
Civic & Cultural .....	Carmine Venes
Athletics .....	Al Moretti
Public Relations .....	Bob Pfarr
Telephone .....	Art Weber
Wheel Chair .....	Bruce Bentz
Mailing .....	Tony Malinowski
Veterans .....	Mike LaMotta
Human Values .....	Roger Burns

## MONTHLY MEETINGS

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

## SWIM CLUB SPLASHES

(Continued from page 1)

this click being that small group of dedicated Knights who turn out consistently to do the necessary chores that keep us going. Join "the click," you'll find you are most welcome.

Dues are due by April 1, 1979. If we must send a member a reminder after April 1, there is a penalty charge of \$10.00 in addition to the normal \$80.00 dues. Checks are to be made out to Columbian Swim Club and sent to same at Box 1206, Union, N. J. 07083.

Should there be any change in your family status, an addition or deduction for whatever reason, please notify membership chairman Bill Taylor as soon as possible. Call Bill at 686-3120. We will be making up badges in mid-March so please cooperate.



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CONTRACT MANAGER**

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## Crusades for Life Address

At the mid-term Grand Knights meeting Dr. Mildred Jefferson who is the President of the National Right to Life Committee was the main speaker of the day. Her vocabulary, clear diction and magnificent speaking voice captured her audience. Dr. Jefferson spoke for 50 minutes without a note, and never paused or stopped the flow of her talk. She is truly an orator. At the end of her speech there was a thundering standing ovation. This article will cover just the highlights of her talk, and consist of the most important points she made. Dr. Jefferson pointed out what the feeling of most of the citizens in the United States was on abortion before the anti-abortion decision of the Supreme Court in 1973, and what influenced its decision. A survey taken in Michigan found 68% said no to abortion. In North Dakota a survey showed 76% opposed abortion. A general poll taken nationwide showed 80% of the majority were finding abortion not acceptable to them. Then what caused the Supreme Court to go against this majority? Dr. Jefferson said it started with Margaret Sanger promoting Birth Control in the 1920's. Then came the efforts of the late John D. Rockefeller and his family, which resulted in influencing the U. S. Government legislation to the tune of 90 million dollars a year supporting the Planned Parenthood activity throughout the country. The Rockefellers got support from other wealthy individuals to break down any laws against abortion. Thus the wealthy and the Planned Parenthood's 90 million dollars had a tremendous influence on the media press, representation, magazine, etc., promoting their views. This was felt by the Supreme Court of 1973. The Supreme Court approved abortion and thus acted in what Dr. Jefferson called "a treasonous" manner to destroy the unborn of our country." We the people can only speak through our legislators! Basic of our rights is the Right to Life. Our way people can control the political process is by defeating those seeking office unwilling to decide on our rights." The Right to Life Movement had its formative years in 1973 to 1975 period. Since then our focus has developed into providing a movement that has made the Right to Life the largest active movement in this country today. We have today gone "From the bottom of the Religious pages into the front pages due to achievements in the 1978 election results. Another area of progress has been made in overcoming the biased media which is shaped by an elusion

and delusion of liberalism in the area of abortion. The Right to Life record in the 1978 election showed an even better record than the Union Movement. But election proved new politics are here in the United States. We are bringing politics back to the people." Dr. Jefferson said "Consumer movements, price-reduction groups, fresh air and environmental programs, etc. if they fail in being successful nothing happens to any individual. When we fail **lives are lost**. Millions of lives are being lost annually and this must be stopped by our efforts and support against the well financed forces and media. This is why we cannot afford to lose. We have to be there electing new congressmen and senators in agreement with the Right to Life views." Through discipline and control the Right to Life Committee has made direct inroads within the circles of Congress. Dr. Mildred Jefferson spoke strongly on the Equal Rights Amendment in connection with the Human Life Amendment. She said "We must help to improve the understanding that E.R.A. and abortion **are not** to be put together. No judge can tell if E.R.A. passes what effect it will have in the 1973 Supreme Court decision, particularly if E.R.A. is approved first. Consequently, the Human Life Amendment must be passed first. The E.R.A. will remove male and female, mother and father, just the parents' title will remain. It is against the institution of marriage. We still hold to the fact that the family is the basis of our lives. Dr. Jefferson said when it comes to choice on abortion, "there is none when you have a fetus involved. When anyone chooses an abortion, the baby dies and the remains appear in a basin. The woman has a scar on her body and God knows her mental and physical despair and what remains in her heart and on her mind for years to come." At the conclusion of her talk she said, "Our Pro-Life now has a Media Coordinator in every city and town to combat the media bias on a local level by personal contact. We are now at war to those people who will destroy our moral principles. We have to ask that everyone stand up and be counted, never ask people who are Catholic to sit down. The Right to Life Movement encompasses all faiths, colors and ethnic groups working together on this common cause. "We" must bring a caring concern to those who are unable to provide for themselves. Our objective must be — Victory not for ourselves, but for God, America and all mankind." J.M.

## Summer Volleyball

Anyone interested in submitted a team into the Summer Volleyball League contact Art Reinhard — 686-6931. All players on the team must be at least 16 years old and related to a member of the Knights of Columbus. Team size is limited to a maximum of 10 players. In past years teams have been drawn up by the league. However, this year teams will be formed by the players themselves.

Any individuals who do not have a team but would like to play will be assigned to a team so that he may participate.

Teams must be registered by May 1st.

This league has been in operation for three years and has been extremely successful. It is a good means of exercise, relaxation and to meet other brothers.

Send the completed form to:

ART REINHARD  
Knights of Columbus  
Jeanette Avenue  
Union, N. J. 07083

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

Age \_\_\_\_\_

## Write For Life

The 1979 March for Life is history. On January 22, 17,000 or more New Jersey Pro-Life residents were part of approximately 100,000 marchers who peacefully expressed their opposition to the infamous abortion decisions of the U. S. Supreme Court, demanding adoption of a Human Life Amendment. If you weren't there you missed being part of a great outpouring of concern.

As we saw on the March for Life in Washington, it is essential to convince our legislators and government officials that they must try to stop the horror of legalized abortion. The best way to convince them is by letter writing. It is therefore suggested that all brother knights and their families join the WRITE FOR LIFE organized statewide letter writing group. There are no dues, duties or meetings. All that is asked is that you try to write one brief letter per month. Simple instructions are sent to each volunteer each month by the WRITE FOR LIFE committee. If you can spare ten minutes per month to try to save lives, mail the coupon below to WRITE FOR LIFE, 24 Summit Road, Murray Hill, N. J. 07974.

I promise to try to write one letter per month following the instructions sent to me.

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## Smoking is Hazardous to Your Health

Let's be realistic — How can you contaminate the air with articles referred to smoking?

Can you account for the many deaths of innocent children and others caused by careless flammable habits of smokers?

Have you heard of the seven (7) young innocent children burnt to death because their father fell asleep with a lit cigarette in his hand igniting the sofa he sat on. This being one of countless cases of death due to the so called cigarette-cigar and pipe habits. Whose at fault?

Have you ever burt your fingers, lips, face or others with the careless flip of a match — lighter or cigarette tossed awsay?

What about butane lighters, book matches that have caused so many fiery deaths? FIRE PREVENTION, what does it mean? Does it encourage your smoking? Have you ever entered a hospital and seen people smoke while visiting a heart or lung patient? What is your reaction to this — I'm curious; I'd like to know.

There are today a greater amount of children of grammer school age (seven years and up) who light up cigarettes for kicks than ever before. Have you ever looked at a seven year old child smoke? Do you ignore this situation? Does your child smoke? YOUR SMOKING ENCOURAGES THE YOUNG TO SMOKE. The best free advertisement a tobacco company has is your smoking and you don't get any royalties from it.

WILL POWER — That's all it takes to stop smoking; it doesn't require any filters or other means to Kick the Habit. I often wonder why tobacco companies instituted filters — why didn't they continue making cigarettes the old way without the filters? Sure would like to know if it aided in the prevention of Lung Cancers — Emphysema and other respiratory ailments.

I MUST SAY THAT ITS BEEN A PLEASURE TO ATTEND THE BUSINESS PART OF OUR BI-MONTHLY MEETINGS. Please join us in your attending these meetings — you will find it more comfortable — NO SMOKING DURING THIS 1½ HOURS. You will find the air clean and refreshing. SO COME ON — WON'T YOU JOIN US?

J.M. THINK ABOUT THIS.

Non-Smoking Chairman  
Edward Stonack

## Memories

Recollections from the meeting of January 26, 1959. A letter was received from Town Clerk requesting we send two representatives to the annual budget meeting on January 31. A letter from the Newark Archdiocese requesting two representatives to attend the meeting of Council of Catholic Men to be held at the Carteret Hotel in Elizabeth on January 28. A letter was received from Supreme Knight Luke E. Hart thanking us for our stand in requesting that Brother Artucovic of Yugoslavia be allowed to remain in America, and noting that such permission was granted to him and his family.

The following brothers transferred to Union Council: Fred F. Caesar from Council #1831 South Orange, Raymond L. Moy from Council #3731 Glenview, Illinois and John J. Sherry from #3988 Jersey City.

Treasurer Bill Donnelly announced we have \$2,479.92 in the General fund and \$1,269.32 in the death benefit fund. He then donned his other hat and reported as Council Activities Chairman by thanking all who attended the Charter night. He requested that reservations be made early for the annual ball to be held at the Elizabeth Armory on April 4. Reservations must be made for ten or more people, the deadline being March 21. All tickets must be paid in advance to validate a reservation. He stated raffle books are in the mail and introduced Raffle Chairman Vince Squazzo and Souvenir Journal Chairman Pete Rakowski who each made brief pleas on behalf of their respective committees. A request for a group to decorate the Armory on the morning of the dance was also made.

Catholic Activities Chairman Warren Hehl announced Sunday, February 8 as the date for the annual Spiritual Bouquet for the Bishops of the state. He also noted the day of recollection would be held in the upper church at St. Michaels on February 15 from 2 to 5 p.m. with refreshments being served in the school auditorium at the conclusion. Indicative of the thorough planning of Warren and his committee was the announcement that the 2nd Annual Father and Son Communion Breakfast would be held at the Elizabeth Carteret on March 15 following the 8 a.m. mass in St. Michaels lower church. Steve Raffo was named ticket chairman. The annual retreat was scheduled for April 24, 25, 26 at San Alfonso Retreat House at Long Branch under the guidance of Tom Vigliotta. Father Collins of San Alfonso is slated to be our guest speaker at the February 9 meeting.

## Sports Rap

The 1978-79 Recreation Volleyball Season was a rebuilding year for the Knights. A lack of cohesion, height and experience caused by the employment of five new players forced the emphasis of play towards finess and speed as opposed to the power of past seasons. The team fashioned a 12-18 record. However 14 of the losses were by four points or less.

The season started slowly, but as the players got to know each other the team became consistent. Players such as Drew Nadszen, Mike Wood and Gary Hornig refined their styles and became more dominating, causing other teams fits. The steadying influence and leadership of Art Reinhard also helped tremendously in developing team poise. The team has now developed a foundation for future years. The players are young and learning and the addition of two or three new players next year will send the team to the top of the league.

The members of this year's team are: Drew Nadszen, Mike Wood, Gary Hornig, Bob Basmadjian, Art Reinhard, Dennis Reinhard, Pete Martin, Tony Scuorzo, Dean Marzocca and Gary Guthreau.

## P.G.K. Armstrong Honored

On February 4th the John F. Kennedy General Assembly of the Fourth Degree Knights of Columbus held their annual ball at the Galloping Hill Caterers in Union. This year it was in honor of their former Faithful Navigator, and Past Grand Knight of Union Council, Bob Armstrong. He was commended on the years of fine work he has done as an active Catholic in our community. Through his activities in Union Council, the Fourth Degree, working with the town and his Holy Spirit Parish, Bob's endeavors are an example of Christian ideals being used as a guide to life. The present Faithful Navigator, Dave Schardien (also a Union Council member) was the master of ceremonies for the affair. Special guests included: Bishop Dominic Marconi, John Murphy Master of the Fourth Degree, Monsignor Francis Coyle Faithful Frier of the Assembly, Monsignor John Koenig Pastor of Holy Spirit Church, Father Edward Swierzbinski Chaplain of Union Council, Father Joseph Bejgowicz of Holy Spirit, Congressman Matthew Rinaldo and Bob's family. Many tributes to Sir Knight Armstrong were given by several speakers. High praise came from everyone for all aspects of the event. It was indeed a Grand Ball.

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## Why Wife Insurance?

Families usually think of life insurance in terms of protection for the wife and children in the event of the husband's death. But what would happen if the wife were to die first, leaving her husband to bring up the children by himself? Perhaps life insurance could play an important role in this situation, too. Let's see how.

Suppose that a young homemaker dies while her children are still young. Her husband will continue to go to work at the office or plant as before — no problem there. But who will take care of the children, keep house, and perform all of those other duties that she, as a good wife and mother, has been performing?

People are wonderful in times of tragedy and emergency, and we know that neighbors or relatives will doubtless pitch in and help take care of things during the weeks immediately following her death. But after that, what?

Here are the alternatives open to her husband:

**1. He could take care of the children by himself.** Obviously, this solution would be virtually unworkable. Caring for children and a home while pursuing a career is a heavy task even when both parents share it. Young children cannot be left at home alone. A father-breadwinner cannot stay at home and retain his employment.

**2. He could get a relative to live with him.** In the old days of large, close-knit families, there always seemed to be an able-bodied grandmother or maiden aunt who could take care of the children and keep house if the mother died. But it is impractical to count on such a solution today.

**3. He could send the children to live with relatives.** If this were possible, it would probably mean dividing up the children among relatives. It seems unlikely, though, that any conscientious father would freely consent to this arrangement. Following their mother's death, children need the comfort and security of remaining in their own home, and they need their father's love and attention.

**4. He could place the children in a foster home.** This would probably be the least desirable alternative of all. But it does happen. Some married women with young children do die, and for some widowers this solution — unfortunate as it is — is the only one possible.

**5. He could remarry immediately.** It may be that the husband would eventually want to get married again. However, he should not be pushed by economic necessity into remarrying hastily. Both the father and his children need time to adjust to the blow of the mother's death and to start rebuilding their lives.

**6. He could hire a governess-housekeeper.** Everything considered, this would seem to be the best solution until either the children are grown or the father remarries. In some cities there are agencies that recruit and train competent women to act as "substitute mothers" and homemakers. But it takes a lot of money to hire these people, and they are not always easy to find.

The death of a mother with young children costs her husband a great deal of money. This is not considering loss of income from the family budget if the wife and mother also worked outside the home.

### The Cost of a Mother's Death

In the typical situation, a widower with young children is likely to find himself confronted by the following expenses:

- **Final expenses** — Like living costs, dying costs have spiraled in recent years. Medical bills, funeral expenses and probate costs are likely to total at least \$4,000.

- **Cost of governess-housekeeper** — By far the largest single item of expense is the salary of a woman to keep house and take care of the children. A widower would be fortunate to find a good woman to do this for \$4,000 a year, plus board and room.

- **Readjustment expenses** — After his wife dies, a husband needs extra money for at least a year to cover the readjustment expenses of getting the family back to some semblance of a normal living pattern. This would probably take about \$3,200 for the typical family situation.

For purposes of illustration, let us now total the costs arising in the case of a typical widower with young children to care for. Because it's not out of the question that he might remarry within a couple of years, we will limit our estimate to the first two years following his wife's death. During that period alone, total costs might come to something like this:

Final expenses .....	\$4,000
Housekeeper for 2 years .....	8,000
Readjustment expenses .....	3,200
<b>Total expenses .....</b>	<b>\$15,200</b>

Bear in mind that this estimate covers only a two-year period. If the father were not to remarry after that, total costs would eventually be much greater. Furthermore, the above estimates do not take into consideration other miscellaneous expenses and such things as state death taxes, Federal estate taxes and increased Federal income taxes (should any or all apply in an individual situation). In other words, it is likely that \$15,200 would be a **minimum** estimate of the extra expenses a widower with young children would have.

### The Ideal Solution

Now we have examined the problem in black and white. We have seen that a wife and mother **does** have a high economic value to her family and that, if she dies, her husband may be hard pressed to come up with enough money to keep his children with him and meet all the other costs and expenses caused by her death. This is a major financial problem — one that is big enough and close enough to home to disturb any husband and wife with young children.

How is the problem best solved? Through life insurance — or, as it is often called, "wife insurance." Only life insurance on her life can guarantee to deliver a substantial number of dollars (the death benefit of the policy) to the proper party (the surviving husband) at precisely the time when those dollars are urgently needed (at the time of the wife's death). Furthermore, life insurance can accomplish all of this for a premium outlay that can be tailored specifically to the family budget.

A sensible procedure to follow in buying wife insurance is first to estimate the total costs incurred in case the wife and mother should die today. Then a reasonable approximation should be made of the amount available for premiums. Finally, with the help of your life underwriter, the kind of policy to buy can be determined by relating the amount of protection needed to the premium the family can afford to pay.


### Your Situation

Perhaps your family should be doing some serious thinking about the **economic value** of a wife and mother. Hopefully, we have raised some questions in this folder which you will want to talk over with each other — and with your life insurance agent. Coming up with reasonable answers **now** could prevent financial headaches and heartaches later.

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## New Members Wanted!

Union Council's drive for new members continues . . . and with much success. Ask a **friend, co-worker, relative or neighbor** to join our Council . . . you'll both be glad that you did.

Plenty of Application Forms are available and you may get them either at the Council Bar or by contacting me.

We greatly appreciate all Brothers' efforts in assisting us to reach our quota of new members.

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Address Correction Requested

Thinking about buying a home in the country? Think carefully, warns the Federal Agriculture Department. There can be drawbacks. You may wind up with a long and difficult commute, you probably will have to give up the convenience of nearby neighbors, shops and entertainment, and hard physical labor is often a part of rural living. All of these things are discussed in a 472-page book entitled "Living on a Few Acres." It talks about the satisfactions involved, too. You can order a copy from the Superintendent of Documents, U.S. Government Printing Office, Washington, D. C. 20402.

The government offers another booklet of interest to those who have sons or daughters graduating from college or high school this year. It's a booklet called "Merchandising Your Job Talents" and it can be obtained by sending a check or money order for \$1.20 to Consumer Information Center, Dept. 021F, Pueblo, Colo., 81009. It recommends that graduates-to-be take a hard look at their own abilities and prepare detailed resumes before sending out job application letters or lining up interviews.



The sixth annual MARCH FOR LIFE was held in Washington, D. C. on January 22. Council 4504 was responsible for sending forty-one concerned citizens to join the thousands of other Americans in demonstrating their opposition to abortion. The group, led by Human Values Chairman Roger Burns and Deputy Grand Knight Julius Kiss marched from the White House to the Capitol where they joined thousands of fellow Pro-Lifers in expressing their views to our elected representatives.

## Living May Be Hazardous to Your Health Part III

This past June 29th in Seattle, Washington there was a national meeting sponsored by the National Cancer Institute and the American Cancer Society. Some 1,400 physicians attended the conference. According to the participants, increasing research into the nutritional causes of cancer indicates that the **American way of eating and cooking may contribute to 40 percent of the nation's cancer deaths.** They found fault with the American diet which is high in fat, meat and calories. A preference for broiled, fried and charcoal broiled meats was also cited. Excessive consumption of alcoholic beverages was also mentioned as a major cause of cancer among Americans. A Dr. Ernst Wopnder said "Rather than directly causing cancer, substances in the diet act as modifying or promoting factors that set the stage for the later development of cancer". Note how no one wants to be on record as saying what is **the cause of cancer.** Only words like contribute, promoting or may result, are used. Dr. John Weisburger of the American Health Foundation said much more research was needed in the role that methods of cooking played in promoting cancer. Dr. Wynder said one or two drinks of alcohol per day was alright but seven or more daily were definitely linked to an increased risk of developing cancer in the upper respiratory and digestive tracts. So recent research tells us to greatly decrease the chances of getting cancer, we not only have to move out of the mid-Atlantic states area, but watch smoking and drinking, and stop "cooking and eating the American way". Judging by the evidence on hand we can worry each day about getting cancer, or we can live in reasonable moderation not worrying excessively about these factors, but enjoy life as it comes day by day.

Jim Moran P.G.K.

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