



Knights Digest



Union Council 4504

VOL. 38 No. 7

UNION, NJ

March, 1997

MORTGAGE INSURANCE

Everybody must have it!!! If you do not have it you should obtain it very soon. Here are some things that your mortgage insurance with the Knights of Columbus will accomplish:

1) If you should pass away before your mortgage is paid off, the K of C insurance policy will pay your beneficiary a tax-free sum equal to or greater than the balance of your mortgage.

2) If your spouse should pass away before your mortgage is paid off, the K of C insurance policy will pay you a tax-free lump sum equal to or greater than the balance of your mortgage.

3) The reason people don't buy mortgage insurance is because they think they will outlive the life of the mortgage. With the K of C New Mortgage Protection Program you will be able to take money out of your policy and prepay the last 5 to 10 years of your mortgage. Therefore instead of paying that old monthly mortgage bill you will be able to invest that monthly amount into your retirement savings. This will provide you and your family the peace of mind that you will have a wealthier future.

4) The K of C New Mortgage Protection Program also includes a provision to waive the premium if there is a long term disability, if you qualify.

For more information about the New Mortgage Protection Program Contact your K of C Field Agent: Tom Schreiner, LUTCF, FIC (908) 725-6005

THANK YOU TO....

Everyone who helped with the Super Bowl party, Kevin Collins and all who helped at the youth free throw; Walter Lodzinski and all who helped with the appreciation night; Tony Addotta, Barney Capriglione and all who help at the First Friday Masses; and the kitchen crew for cooking at meetings and degrees.

Bids for the Outside Snack Bar will be accepted. Contact C. Cunningham (908)241-7710. Bids start at \$3,500.00

INSURANCE CORNER

"You have a partner that you didn't choose, he takes 35% of everything you make, doesn't do a lick of work and hassles you at the end of each year. When you die he takes 50% of what you have left." Is this far from the truth? No, not at all. This is why all Brother Knights should have a tax sheltered retirement plan that can provide probate. See Rich Fuentes, F.I.C. or call @ 908-925-9131.

Union Knights of Columbus

Bus Trip

to

Showboat

Casino

Atlantic City

Sunday

March 16, 1997

Cost: \$20.00

Casino Refunds \$18.00 upon arrival

Bus leaves promptly at 10:30 AM Sandwiches and soda will be served

For Tickets contact:

Nick Iarossi

688-8941

RETARDED CITIZENS DRIVE

Our annual Retarded Citizens Drive will be the weekend of April 11-13. In 1996, you helped to raise over \$14,000 for those less fortunate in this State. This year we'd like to do even better, but we need your help. Please volunteer a few hours to collect the weekend of 4/11-13. If you can't come out and collect, please pledge a few dollars to the drive. Call Mike Aduato at 908-276-6357 and be a volunteer.

APPRECIATION NIGHT 1997

On Saturday Night, February 1, 1997, the Council, Columbian Club and the Swim Club held its annual Appreciation Night. This night is designed to try to repay its volunteer force for many hours of labor they put in keeping up the Council home, patio, pools and grounds.

The night is also designated to honor the Past Columbian Club President for his efforts in supervising the management of the business side of our club.

This years recipient of that honor was Past Columbian Club President Mike Ambrosio. At the function, a plaque to commemorate his very successful year was presented to him by this year's Columbian Club President, Mike Malloy.

4TH DEGREE

Brothers interested in becoming fourth degree who are third degree Knights as of Dec. 1996, please contact Tony Addotta at (908) 464-9126 for more information.

STATE CONVENTION

The annual state convention will take place in Wildwood, NJ during the weekend of May 15 - 18. We will be staying at the Oceanview Motel in Wildwood Crest. Reservations & deposits are now being accepted. Contact Larry Killmer at 908-686-4810 for more information.

Grand Knight's Column

RAY PRUSZKOWSKI

"How Great Thou Art"

One Sunday, my wife Kathleen and I were sitting in church singing one of the songs. I guess I had my mind on other things because I was singing half-heartedly



when I heard my wife giggle. I looked at her to find out what was so funny. The song we were singing was "How Great Thou Art". She said she was laughing because I was singing a song of great joy and praise with such little enthusiasm. She was, of course, right. A few weeks later, we were singing the same song and this time I gave it my full attention as well as lung power. As I did, I found myself singing the following lyrics, '...and when I think how He died on the cross for my sins, I can scarcely take it in'. Besides, it being a mouth-full of words, it was also a mind-full of thoughts. Sitting there, singing those lyrics and to this day, I can scarcely take in what our Lord has done for us. It was then, and is today, overwhelming for me to consider this supreme sacrifice on the cross.

This month, as we journey through Lent, I plan to "ponder anew" our Lord's sacrifice of love. I ask you, in your own way, to reflect on what He did for us by dying on the cross and what that means to your life. I pray that you and I will come to an even better understanding of how great God is. Vivat Jesus!

UNION COUNCIL 4504 IN MEMORIAN

We keep in our prayers those Brother Knights who have departed

Walter G. Grutzmacher 02/03/1997

COLUMBIAN AND SWIM CLUBS

Work parties will begin on Sat., March 22 at 8 AM. Come out and join your Brother Knights as we prepare for the opening of the pool and picnic season. Your participation in those work parties helps to keep the pool dues at a minimum and the picnic grounds in good order. Breakfast and lunch will be served.

FINANCIAL AID EDUCATION

Did you know that there are scholarships and student loans that the Supreme Council makes available to members, their wives, and their children attending or planning to attend college? For more specific information on each of the programs, call 203-772-2130, Ext. 224.

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

MONTHLY MEETINGS

1st Mon. Council Officers
 2nd & 4th Mon. 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

DIGEST ARTICLES ARE DUE TO THE EDITOR BY THE 2ND MONDAY OF EVERY MONTH.

COUNCIL OFFICERS

Chaplain.....Rev. Anthony Nardo
 201-376-3044
 District Deputy.....Bob Sugzda, PGK
 Grand Knight.....Ray Pruszkowski
 908-810-9760
 Deputy Grand Knight.....Larry Killmer
 Chancellor.....Rich Esposito
 Warden.....Kevin Collins
 Fin. Sec.....Frank Dickerson, PGK
 Recorder.....Theodore Czaplá
 Treasurer.....Bill D'Alia
 Inside Guard.....Anthony Addotta
 Outside Guard.....Joseph Rooney
 Trustee - 1 Yr...Raymond Fluet, PGK
 Trustee - 2 Yr...Robert Wozniak, PGK
 Trustee - 3 Yr...Ernie Santorelli, PGK
 Advocate.....James Conlon
 Program Dir.Julian.Pruszkowski,PGK
 Membership Dir.....Mike Adubato
 Columbian Club Pres..Michael Malloy
 Swim Club Pres.....George Clark

CALENDAR

March 1997
 7 Fri.....First Friday @ 7:30 PM
 8 Sat.....Pizza Night
 10 Mon.....Rosary Service at 7:30 PM
 15 Sat.....St. Patrick's Day Parade
 16 Sun.....Atlantic City Bus Trip
 22 Sat.....Work Party @ 8AM
 28 Fri. Good Friday (Council Closed)
 29 Sat.....Work Party @ 8AM
 29 Sat.....Youth Easter Egg Hunt
 30 Sun.....EASTER (Council Closed)

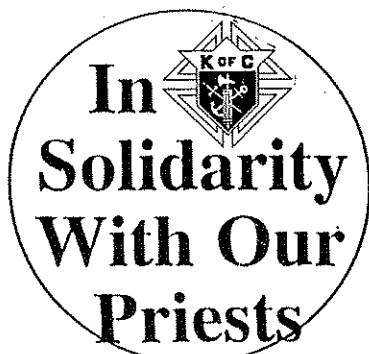
April 1997
 2 Wed.....2nd DEGREE
 4 Fri.....First Friday @ 7:30 PM
 5 Sat.....Work Party @ 8 AM
 10 - 13.....Retarded Citizens Drive
 12 Sat.....Work Party @ 8 AM
 18 Fri.....Roast of Honor @ 7:15 PM
 19 Sat.....Work Party @ 8 AM
 26 Sat.....Work Party @ 8 AM

<p><i>Hachala & Barth</i> FUNERAL DIRECTORS SINCE 1902 1100 PINE AVENUE UNION, N.J. 686-6666</p>	<p>K and K RECOGNITION AWARDS TROPHIES - ADVERTISING SPECIALTIES - NAMETAGS - PLAQUES - EXECUTIVE GIFTS - SIGNAGE - CERTIFICATES - CLOCKS - ENGRAVING RIBBONS - BRONZE CAST PLAQUES - LASER ENGRAVING - MEDALS CRYSTAL - PHOTO ETCHING SIGNAGE - LOGOS - LAMINATION 131 ETHEL ROAD - SUITE 3, PISCATAWAY, NJ 08854 (908) 777-1999 - FAX (908) 777-2290 * * * * * 10% OF ALL ORDERS SOLD TO ANY K of C Council WILL BE DONATED TO 'FIRST CHANCE FOR SPECIAL CHILDREN' * * * * *</p>	<p>UNITED REALTY of NJ Inc. Ironbound: 259 Ferry St., Newark, NJ 07105 Nkw. (201) 578-4600 - Union: 2116 Morris Ave., Union, NJ 07083 Union (908) 686-1345 Towing Lic. # 01978A Refinishing Estimates Frames PERFECT BODY, INC. 16 W. Shelton Terrace Hillside, NJ 07205 688-5132 Glenn Taintor</p>	
<p>Walter J. Podgurski (609)896-0200 VP / Inv. Off. FAX (609) 896-0714 Wheat First Butcher Singer Serving Investors Since 1934 Princeton Pike Corp. Ct - Bldg #1 969 Lenox Dr - Lawrenceville, NJ</p>	<p>964-4222 UNION FUNERAL HOME LYTWYN & LYTWYN 1600 Stuyvesant Ave. Union, NJ 07083</p>	<p>UNION TAXI INSIDE UNION 688-TAXI OUTSIDE UNION 800-399-TAXI RADIO DISPATCHED • 24 HOUR SERVICE</p>	<p>Edward M. Mayer, DDS, PA General Dentistry "Where Experience Counts" 2201 Vauxhall Rd., Union, NJ 688-9548</p>
<p>INCOME TAX AND ACCOUNTING SERVICES Kenneth M. Bittner, CPA 1957 Long Terr., Union (908) 810-1070</p>	<p>DELLOM, INC. Your #1 Link To All Of Your Networking Needs ERNEST J. DELLAMO SALES MANAGER (201)252-1768 Fax (201)252-1797 1572 Sussex Turnpike Randolph, NJ 07869</p>	<p>(908) 561-8849 PINNEY LANDSCAPING Lawn Maintenance & Shrubbery</p>	<p>PETER LOUIE, D.M.D. GENERAL DENTISTRY 1295 COOLIDGE AVE. & VAUXHALL RD. UNION, NJ 686-2080</p>
<p>Knights of Columbus Standard & Poor's just bestowed its highest rating on K of C: AAA (Superior). Also, for the 18th consecutive year, K of C continues to receive A.M. Best Company's highest rating: A+ (Superior). Call me today to learn just what this means to you: Tom Schreiner, LUTCF, FIC (908) 725-6005 Work (908) 654-6941 Home</p>	<p>Cioffi's ITALIAN RESTAURANT & PIZZERIA 929 Stuyvesant Avenue Union, New Jersey 07083 687-4759 964-3300 Carmen Cioffi</p>	<p>WEST BOUND AUTO BODY Expert Collision Repair Frame Straightening Used Car Sales Steve Kilian Rt. 22 Westbound 686-9405</p>	<p>Century 21 POGO REALTORS 923 Stuyvesant Ave. Union, NJ 07083 Jeff Pogorzelski (201) 851-2121</p>
<p>F.S. PLUMBING. Heating & Air Conditioning Plumbing & Heating Contr MIKE HERRIGHTY State License #6177 685 Salem Rd. 686-0121</p>	<p>MultiPLY YOUR SAVINGS CHEVROLET "Your Multi-Value Chevy Dealer" NEW - USFO - LEASES UNION-686-2800</p>	<p>G. R. Byron Plumbing & Heating Bathroom Remodeling Sewer and Drain Cleaning Plumbing & Heating Repairs Free Estimates - 908-688-9286</p>	<p>686-4700 Reed G. Hagelin, Mgr. McCRACKEN FUNERAL HOME 1500 MORRIS AVENUE UNION, NEW JERSEY</p>
<p>Glendale Pizza & Restaurant II. 14-51 Stuyvesant Avenue, Union 964-6266 / 964-6267 For Your Convenience Fax 964-8177 We Deliver</p>	<p>ODDS N-ENDS LAWCARE AND LANDSCAPE MAINTENANCE LAWN RENOVATIONS & INSTALLATIONS COMMERCIAL.....RESIDENTIAL ANDY SMITH (908) 469-7469</p>	<p>Byrnes & Guidera Counsellors at Law 688-2211 1495 Morris Ave Union, NJ</p>	<p>(201) 564-9050 SERVICE ON: ALL MAJOR APPLIANCES, INCLUDING REFRIGERATORS, FREEZERS, AIR CONDITIONERS SALES & INSTALLATIONS NORMAN'S APPLIANCE SERVICE & SALES</p>
<p>AUTOCRAFT COLLISION Specialists in Frame Straightening RUSS WOLFE, Prop. 2458 Morris Ave - 964-0145</p>	<p>RICHARD FUENTES Knights of Columbus FIELD AGENT 312 HILLSIDE ROAD LINDEN, NJ 07036 PHONE: 908-925-9131</p>	<p>SPECIALIZING IN LIFE INSURANCE RETIREMENT PLANNING IRA'S & ANNUITIES ESTATE PLANNING</p>	<p>OFFICE HOURS BY APPOINTMENT CARDIOLOGY / INT. MED. SABATO J. LOMBARDO, M.D., P.A. 1308 MORRIS AVENUE UNION, NJ 07083 (908)687-8686</p>

UNION COUNCIL 4504
 Knights of Columbus
 1034 JEANETTE AVE.
 UNION, N. J. 07083

Address Correction Requested

NON-PROFIT ORG.
 U. S. POSTAGE
PAID
 UNION, N. J.
 PERMIT No. 37



Knight Digest