

(775) 842-8722 or (916) 997-9999

Br. Todd Cabral, FIC
EMAIL: Todd.Cabral@kofc.org

License: NV - #542604 CA - #OF66958

"It is a strange anomaly that men should be careful to insure their houses, their ships, and their merchandise, and yet neglect to insure their lives; surely the most important of all to their families and more subject to loss." - Benjamin Franklin

January Article

HAPPY NEW YEAR Brother Knights - 2008!

Happy New Year to all my Brothers. As Catholics, our new year begins at Advent. We have our own special start then. As citizens we celebrate the annual festivities of a new calendar year. I want to wish you all the safest of new years and to remind all my Brothers that the safest way to start the New Year is to protect all we own. Our loved ones cling on to our support and love, and when we leave they lose them both. We can show them as a Catholic Gentleman, the responsibility we have by leaving them with Catholic Protection. And I might add the finest of Catholic protection. This will enable them to weather the storms of survival through your love and your intelligent management of your assets.

- Our annuities can be obtained in 2008 for tax obligations of 2007, but you must act quickly. This is a time sensitive decision.
- Our Long Term Care is budget friendly and you can modify the plan to create you own affordable premium.
- Of course, the finest of Life Insurance is available and this is the time to look at the safety of a plan from your Brotherhood.

Wishing you and yours a responsible start to the New Year. I am here for you my Brothers and you only.

Please call me for a quick review and some tax saving advice for 2008. Drive safely and may the Good Lord be with you this new season. Please call my office at 775-842-8722 or e-mail me at todd.cabral@kofc.org.

Fraternally, Your Brother and Field Agent,
Todd Cabral

March Article

Father McGivney's Most Important Fraternal Benefit

When Father McGivney founded the Knights, he wanted local councils to organize and conduct fraternal activities to benefit members, the parish and the community at large. He was especially concerned with widows and orphans, because he knew firsthand what it meant to lose the father and breadwinner in the family. His own father died when he was a young seminarian. For Father McGivney, the most important fraternal benefit his knights could provide was financial assistance to members' families affected by the untimely death of a breadwinner.

Father McGivney had a pastor's heart matched with the penchant for practical and effective action. Under his direction, the Knights of Columbus replaced the practice of passing the hat to help a deceased member's family with a new structure that offered Fraternal Benefits to its members. The pooling of premiums at the Supreme Council created the basis for a financially sound program, and helped relieve local councils of the burden of supporting its widows and their families. I urge each member to take advantage of this valuable program.

Make no mistake my Brothers we are the competition whether you need a \$10,000 or a \$10,000,000 policy we use a rate of 8.15% on our product; what does your company use? When you invest with the Knights of Columbus you're investing in making Your Church, Your Community, and Your World a much better place. May God bless you and keep you safe.

Fraternally yours,
Todd Cabral

Knights of Columbus Insurance Sets 3 New Records in 2007

(Insurance in Force tops \$66 Billion – Monthly, Yearly Sales are Best Ever)

(Supreme Website – 01/02/2008)

Knights of Columbus life insurance in force reached \$66.1 billion at the end of 2007, setting a new all-time record, Supreme Knight and Chief Executive Officer Carl A. Anderson announced Jan. 2. It was the seventh consecutive year of insurance sales growth for the Order.

"The year 2007 was a very strong year for us," Anderson said. "Not only did we set a new record for insurance in force, but it was a record year for life insurance sales, which totaled \$6.564 billion. And December 2007 was our best month ever, adding \$864.1 million of new life insurance coverage for our members and their families. Our insurance sales for December 2007 exceeded the amount sold during the entire year in 1978."

"I am very proud of our 1,300 field agents and 130 general agents, who worked so hard and so effectively to help Knights protect their families and build financial security," Anderson continued. "Our founder, Father Michael J. McGivney, believed strongly that we should provide every Catholic man with the means to protect his family from financial ruin by offering a sound, professionally-run life insurance program. The size and strength of our insurance program is a worthy testament to his far-sighted vision."

Annual Membership Dues and Bishop's Seminarian Raffle Tickets

At this time, we have 17 members who still have not submitted their 2008 membership dues, which were due at the beginning of January. "Second Notice" letters have been prepared and are enclosed with this newsletter, as applicable. For reference, regular membership dues are \$30.00 and Honorary member dues are \$10.00. Remember that your membership is important to the Council and to the Order, but we cannot afford to "carry" members because we incur annual charges from both the State and Supreme Councils on a per-capita basis. Paying these fees out of other member's dues or from other Council funds reduces the amount of charitable functions we can support. Last year we ended up suspending nine members, and we don't want to have to suspend anyone this year, so if you receive one of these notices, please submit your dues to the Financial Secretary immediately.

In addition, we are currently in the process of selling tickets for the annual Bishop's Seminarian Education Fund Raffle. A booklet of 20 tickets has been forwarded or passed to all council members and ticket stubs and proceeds have been slowly coming in. So far, our sales are at \$915, which means that, to date, less than 40% of the tickets that were mailed have been sold. This is a very important statewide fundraiser, so everyone's support is critical. Our Council can do much better than we have in the past, so if you haven't already submitted your stubs and proceeds, please get out there and either sell your tickets or purchase them yourself. Ticket stubs and money should be submitted as soon as possible, but no later than the last week of April. If you need additional tickets, please let us know, and we will get some more to you.

The next edition of the *Oasis Knightline* will be published in late June. If you have an idea for an article, please submit it to FS Jim Shurtliff at shurtfam@cccomm.net or at 4712 Benson Lane, Fallon, NV 89406 or send them to the Council's address at PO Box 2545, Fallon, NV 89407. Submittals should be received by June 15th for inclusion in the newsletter. Photos (regular or digital) are welcome, too. Articles, photos, and/or suggestions for the Council's web site are also welcome.