

Upcoming Events

<u>Date</u>	<u>Event</u>	<u>Where / When</u>
08/04/10	Meeting	Moiola Hall / 7:30 PM
08/07/10	<i>Living Rosary Prayer Service</i>	<i>St. Patrick's Church / 9:00 AM</i>
08/04/10	Installation of Officers / Dinner	Elks Lodge / 6:15 PM
08/18/10	Meeting	Moiola Hall / 7:30 PM
08/29/10	Corporate Communion	St. Patrick's Church / 8:00 AM Mass
09/01/10	Meeting	Moiola Hall / 7:30 PM
09/04/10	<i>Living Rosary Prayer Service</i>	<i>St. Patrick's Church / 9:00 AM</i>
09/06/10	Labor Day Parade Float	Churchill County Junior High / TBD
09/15/10	Meeting	Moiola Hall / 7:30 PM
10/02/10	<i>Living Rosary Prayer Service</i>	<i>St. Patrick's Church / 9:00 AM</i>
10/06/10	Meeting	Moiola Hall / 7:30 PM
10/16/10	Fall Festival Dinner (Pork Feed)	Moiola Hall / 6:30 PM



Making a Difference for Life – Insurance News



Knights of Columbus - Protecting Families for Generations
KC Fraternal Benefits....."Where you have Ownership"!!!

Br. Joe Melancon, FIC

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"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

If You Haven't Visited The Knights of Columbus Web Site In A While

If you haven't visited the Knights of Columbus Web site in a while, I encourage you to do so the next time you're online. There are many exciting features on www.kofc.org, but there are two that I wish to make you especially aware of.

The first is our member testimonial area, titled "Stages of Life." In this multi-media area, six "real-life" stories are told – stories of people at different stages of their lives. Chances are one of them will sound a lot like you. These people talk about how through meeting with their Knights of Columbus agent, they realized how life insurance could help them achieve their financial goals. I'll be happy to meet with you and your family as well. (Also be sure to read, if you have not already the May 2010 Columbia Magazine. It also tells Real Life Stories and gives information about our Life Insurance, Long Term Care Insurance and Retirement Annuities.) 6

The second is our Life Insurance Calculator. This handy, easy-to-use online tool was developed to allow you, in about 15-20 minutes, to estimate the amount of life insurance coverage you need. The information you'll be asked to provide will be basic (the type most folks would tend to have at their fingertips), and secure (it's intended to be used solely for the purposes of the online calculator – the Order won't capture it or share it with anyone, including me!).

I stress that the number you'll receive is an estimate, based on the basic information you provide. It's not intended to take the place of the free, professional needs analysis that I'll be happy to provide for you and your family.

If you have any questions or need to speak to me, please don't hesitate to call me. As your Field Agent, my goal is to provide you with the best possible service.

Fraternally, Your Brother and Field Agent,

Joseph Melancon
Insurance Field Agent Knights of Columbus
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Basic knowledge on insurance products

(Article extracted from Council 10442's June newsletter)

For this month's column, I thought a little "Life Insurance 101" might be beneficial. Whole life insurance is the most basic plan of permanent life insurance protection, and calls for premiums to be paid for your entire life, or to age 100. You may also consider another permanent life insurance product – one with guaranteed cash values – that offers a limited period of premium payments. The Knights of Columbus offers three permanent life insurance products for which premiums do not have to be paid for all of life.

"Twenty Pay Life" is exactly as the name suggests: a permanent plan with premiums payable for 20 years. After the premiums are paid for the 20 years, the plan is "paid up" and no more premiums are due. Unlike its term counterpart, however, the plan stays in force, the death benefit remains intact and the guaranteed cash value continues to grow.

Another such plan is our "Life Paid Up at 65." With this permanent product you pay premiums until you reach age 65. Then, premiums stop (just in time for retirement), but the plan remains very much in force.

Finally, the ultimate in limited pay is our Single Premium Life product. Imagine buying life insurance – permanent life insurance – and only paying one single premium? It's possible.

I have detailed information on all of these products. At your convenience, I'll meet with you and your wife to perform a free, custom-tailored needs analysis, to help determine which of our many life insurance products is right for you and your family.

Call me – let's talk.

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Provide every Catholic man the opportunity to create a Legacy and a Financial Lifeboat for his family and his passion.