

KNIGHTLY NEWS

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St. Robert Bellarmine Council # 12037 St. Charles, MO 63303

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Recent Activities

We are in the final stretch of 2002 and all in all we have had a very good year. These past two months have been very busy.

On September 26th, about a dozen of our Knights and ladies attended a Pro-Life benefit dinner sponsored by the Vitae Society in order to raise funds for the Pro-Life ads that they are running on TV. There were some excellent speakers and several local politicians in attendance.

In keeping with our call as Knights to support Life, several Knights, including Father Meyer and District Deputy, Lloyd Billing participated in the annual Life Chain in front of church on First Capital Drive. This occurred on October 6th. That same morning we participated in the St. Robert Bellarmine Stewardship Program.

On the weekend of October 12th-13th, we held our annual fall BBQ. We appreciate all of those that stuck through the wet weather to help with this fund-raiser.

Our 2002 Mental Retardation Drive has been fairly successful this year. Thanks to everyone that volunteered their time to collect donations and hand out Tootsie Rolls after Mass, at Schnucks or at Walmart this year. The proceeds will be split between Cardinal Glennon Children's Hospital and the Village of the Blue Rose.

Finally, we continue to look to increase our membership in addition to renewing our friendships with our existing members. So if you haven't been to a meeting in awhile, please join us for dinner and next meeting the 26th.

Upcoming Events

November 2002

5 th	Officers Meeting	Church Hall - 7pm (note the changed week!!!)
26 th	Council Meeting	Church Hall - Dinner at 7pm, meeting to follow
28 th	Thanksgiving Day	

December 2002

7 th	Council Christmas Party	Pio's Restaurant - 6:30pm cocktails, 7pm Dinner
10 th	Officers Meeting	Church Hall - 7pm
25 th	Christmas Day	

January 2003

12 th	Youth Free Throw Contest	Church Hall after all Masses - details to follow
14 th	Officers Meeting	Church Hall - 7pm
28 th	Council Meeting	Church Hall - Dinner at 7pm, meeting to follow

Note: Contact John Rutkoski to get events added to this calendar.



Ladies Auxiliary

I feel that we are off to a great year ahead of us. Thanks, ladies, for all your help and support. Our next meeting is November 26th. We really enjoyed our evening of pampering with Jean Wegner's demonstration using Mary Kay products. Thanks also to Patti Potter for volunteering for the demonstration.

For November's meeting, please bring a \$5 gift to exchange for a game. Since we will not have a December meeting, we hope to see you at the Christmas party on Dec. 7th. Also, Lavern will be donating a Christmas wreath and tree, which will be raffled at the Christmas Party. Chances are 25 cents each or 5 for a dollar. Money will go into our treasury.

To those Ladies who ordered denim shirts, the order has arrived. Please contact Katie Rutkoski at (636) 940-2530 to arrange a time to pick up your shirt if you will be unable to attend the November meeting.

Thank you ladies for helping with the M.R. drive and at our fall Bar-B-Q. Enjoy the beauty of this fall season.

Sharon

President, Ladies Auxiliary

2002 M.R. Drive

Our 2002 M.R. Drive is coming to a close and many times people will ask where the money is donated. For our council, half of the money goes to Cardinal Glennon Children's Hospital and the other half goes to The Village of the Blue Rose. Probably only a few of our Knights have visited the Village, so I have tried to provide a little background information on who they are and added their web link to our homepage if you would like find out more information. They have been very grateful for our continued support.

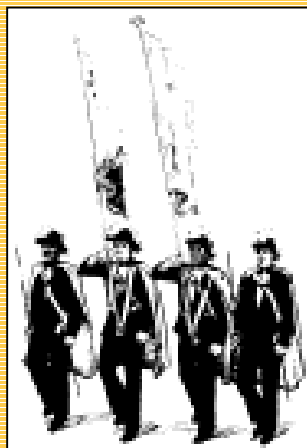
The Village of the Blue Rose is a non-profit organization run by volunteers.

"The Village's goal is to provide residential care and employment opportunities for adults with developmental disabilities in an environment that fosters spiritual, physical, and psychological wellness. The Village is run entirely by volunteers like myself to date.

The first shop at the Village was completed and opened for business on May 15, 1999.

They do not accept government funding of any kind. They are only able to undertake this project solely because of the generosity of individuals and organizations who support their vision.

With that in mind, this page is dedicated to the happenings at the Village."
~Meg Brinkley



The Village of the Blue Rose

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Council Activities

One of the topics that has come up in recent meetings is how to bring together more of our members in activities. Each month we have the dinner before our Council and Ladies meetings. This is an excellent way to meet both founding members and new members. Some of the suggestions we have had are to shorten our meetings and have games like cards or washers-toss or trivia to make the

evening more exciting. The Ladies have recently had "horse" races and guest speakers.

So if you have any suggestions on what you would find fun to do with your brother Knights or Ladies, please bring your ideas to this November's dinner and meeting. If there are Knights that you haven't seen in awhile, give them a call and invite them to join in the fun.

Insurance Agent Report

HOW DOES A WAIVER OF PREMIUM RIDER WORK? ARE THEY THE SAME FOR ALL INSURANCE COMPANIES?

If an insured becomes disabled as a result of disease or from a bodily injury and has the rider in force on his / her contract, The K Of C will waive payment of all premiums for the contract and any attached riders. Such disability must continue for at least 180 days and must prevent the insured from performing the material and substantial duties of any occupation for which he / she is suited or a student from attending school.

Recently a client with Cancer had to have radiation and chemotherapy treatments and is unable to work. After the 180 days his claim is processed and he is refunded the 180 days premium and stops making future premiums while disabled.

On his term policy the K Of C pays his premium the entire time he is disabled and if he is disabled when the time period of his

term policy is completed, the K Of C converts it to a whole life policy and continues the premiums while he is disabled. If he had a Whole Life policy, the K Of C pays the full premium and the cash build up is still his to do as he pleases.

How does this compare to Universal Life, Adjustable Life, Flexible Premium and other permanent insurance policies like it sold by commercial insurance companies? Those types of policies are offering term insurance combined with an investment feature to build up the cash values. In most cases if you are disabled, the waiver of premium will pay for the term insurance but the portion of your premium going toward the cash buildup is suspended.

Thus, only a portion of your monthly premium is actually being replaced by the commercial insurance company compared to the permanent insurance with the K Of C which is covering your death benefit AND your cash build up. Which would you prefer? Your future starts tomorrow. Contact me today.

Bob Klein F.I.C.
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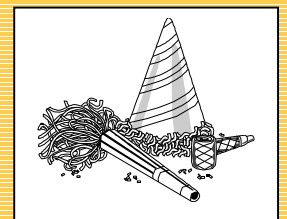
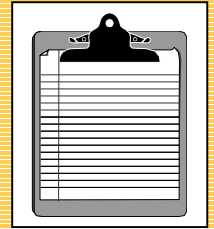
Council Christmas Party

With the Holiday Season upon us, it is time for our annual Christmas Party for the Knights and Ladies Auxiliary. We will meet again this year at Pio's Restaurant in St. Charles, on December 7th. Cocktails start at 6:30pm and dinner will follow around 7pm. If you are interested in attending the party, please contact John Bieda @ 636-723-8429 for details and provide the following information.

The menu will consist of your choice of Chicken Marsala or Roast Beef for the main Entrée.

Your information needs to be turned in to John by November 11th so that he can make the appropriate reservations.

Qty	Entrée	Member Price	Subtotal
	Chicken Marsala	\$7.50	\$
	Roast Beef	\$7.50	\$
			Total Due
			\$





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For the Good of the Order

Please continue to keep our fellow Knights and Ladies in your prayers. Especially our priests Father Meyer and Father Day, John Bieda, Earl Schleff, Bud Hemminghaus, Kathy Kleinsorge, and Al Cronin.

As always, please let me know if there is anyone else we can keep in our prayers.



Letter from the Editor

I have to apologize that this newsletter is coming out later in the month than I would normally like. It has been a very busy past couple months, both for the Knights and Ladies in our council and personally for several of us in our home and professional lives.

annual Christmas party. We are hoping to take the time off to be with our families and friends and rejuvenate ourselves both physically and spiritually.

Thanks for your continued support and I hope to see you at our next meeting.

The next couple of months are fairly slow in terms of council activities other than our

Fraternally,
John Rutkoski

We're on the Web!

See us at:

<http://www.geocities.com/kofc12037>

About Our Organization...

The St. Robert Bellarmine Knights of Columbus, Council #12037, in St. Charles, was chartered in 1997. Our Council is committed to all areas of the Church and social involvement. We continued to work for an increase in vocations, for greater assertion and protection of human rights, for increased opportunities for the disadvantaged, and for open and constructive communication between all people.

We offer social outlets, a variety of benefits, insurance protection, athletic and recreational programs, the opportunity for community service, family oriented activities, involvement in working with youth, and the feeling of belonging that comes with being a part of a fraternal organization.

Knights of Columbus & Ladies Auxiliary
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