

Supreme Chaplain's Message

OBERT'S RULES OF ORDER, the authoritative playbook on how to run a meeting, stipulates that meetings should include a segment called the "Good of the Order." This is time that is reserved for participants to offer comments or observations about the organization and its work. It is also time set aside for disciplinary matters involving fellow members.

That's what the phrase "the good of the order" means to those who are skilled parliamentarians. But when I hear this phrase, I also think about the Knights of Columbus. I think about the good of our Order, founded in 1882 by Venerable Father Michael J. McGivney. Not even he could have imagined how his beloved Order would grow and the world of good it would do for its members, their families, the Church, and communities all over the world.

STRONG OPINIONS

I think about who makes up the Knights of Columbus and all that it does in service of others, and I ask myself, "How can I promote the good of the Order?"

Left to my own resources, I can't adequately answer that question, for the good of the Order cannot be reduced merely to my opinions. The same is true of every Knight of Columbus. The Order we joined is not a debating society, nor is it an arena where we play out a contest of wills. Rather, it is an organization rooted in charity, which expresses itself in genuine unity of mind and heart and in a brotherhood of service. In fact, our ability to do great good for our members, our Church and our world depends on our willingness to preserve and strengthen this solidarity.



Archbishop William E. Lori Supreme Chaplain

Time and again, I have experienced the great dedication of many brother Knights. In their commitment to the Order, they are passionate about the principles upon which the Knights of Columbus was founded, about the brotherhood we share, and about the good works that we do. Such commitment and passion sometimes lead to strong opinions, and experience teaches that these opinions can differ. At times, we may disagree with a decision made by our local or state council, or with a decision that comes from Supreme. After we've expressed our opinion respectfully and cogently, we may be upset that our view did not prevail. When that happens, it's easy to throw our unity and charity under the proverbial bus. Sadly, some brother Knights may even decide to walk away.

If and when we reach such a crossroads, I firmly believe that we need to stop, look, and listen. We have to stop being angry, look at what the Order is really all about, and listen to the voice of the Lord.

SOLIDARITY IN CHRIST

The first step is quelling our anger. There is such a thing as just anger when we see injustice or corruption. However, that is not the same as harboring enmity, grudges, rivalries or even thoughts of vengeance

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Supreme Chaplain's Message (Continued)

against a person who gets under our skin. When we nurture our anger against leaders or other members of the Order, we chip away at the unity and fraternity that makes the Knights of Columbus distinctive and great.

Second is the need to look carefully at what is central in the life of the Order. The charity we share is not merely our good will but the charity of Christ. The unity we share is not merely a human consensus but rather the unity of the Holy Trinity. And the brother-hood we share is that of the Son of God who became one of us and united himself to us. If you think this sounds a bit inflated, please reconsider! Our Order was founded as a Catholic organization by a parish priest to draw us closer to Christ and to the Church. Our principles come from the Gospel and lead us deeper into the Gospel.

Our solidarity in Christ, for example, is more than agreement based on common interests. It is a moral virtue and a God-given power to band together to do enormous good. Our fraternity is, to be sure, a path to great friendships that extend to our families and a source of real support in living our faith, especially in times of trouble. But in our solidarity, we are not confined to our individual interests and opinions. Rather, we participate in something much greater than

ourselves and accomplish things we could never do alone. We share profoundly in one another's faith and humanity, and together we open ourselves to God's grace.

So, while it is natural to get upset when we don't get our way and our views are overridden, we must not stay angry and forget to look at the bigger picture.

Finally, we need to listen – first to the voice of the Lord and of the Church, then to our loved ones, and then to our brother Knights. From time to time, our strong opinions can make it difficult to pray so as to discern the will of God and to hear what the Church or others are telling us. Therefore, we need to keep things in perspective by developing our life of prayer – listening to the voice of the Lord and seeking his will in our lives. Then, when we speak, even if we disagree, our words will have the ring of wisdom and authenticity.

With this in mind, let us all devote ourselves anew to the good of the Order!

November Events

For more calendar items, visit www.kofc1960.org/patapsco-councilcalendar/

Wednesday, November 8

Council Business Meeting 8:00 pm (Rosary at 7:30 pm)

Thursday, November 9

Baltimore Chapter of Grand Knights Memorial Mass, 10003 Bird River Rd., Middle River 21220

Friday, November 10

Catonsville Couples Night Out Patapsco Council No. 1960 7:00 pm

Wednesday, November 22

Officer Meeting 7:00 pm Lecture Meeting 8:00 pm

Chaplain's Message

Deacon Dave Ludwikoski

rother Knights and Lovely

donnadavelud@verizon.net

Ladies,
November is definitely a
time to "give thanks and remember." Throughout the month, we
take time and pause to remember
those who have gone before us
and have joined that "great cloud
of witnesses" that have become
the communion of saints. We
thank the Lord for the time that
they were here with us, and ask
Him to welcome each and every
one of them into His glorious
kingdom.

We also take time to thank Our

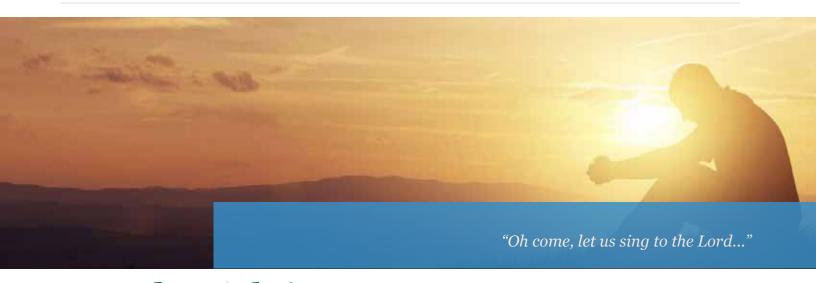
Lord for the many blessings He has given us, as well as for all of the hardships that have come our way. Yes, we need to thank Him for the times that challenged us, the difficulties and the bad times, for those are the times that made us stronger by forcing us to rely on His help to get through them. These too can be counted among the gifts that we are thankful for on Thanksgiving and every other day of the year when we say "Grace."

May He bless each of you with His peace.

Vivat Jesus!

Patapsco Knight Newsletter

Send submissions to Co-Editor Rick Ostopowicz at rickounc@gmail.com or call 410-207-0939



Grand Knight's Message

Grand Knight Bernie Wrisk

bwriskgk1960@gmail.com

hope my brothers are preparing themselves for the trials ahead in the cold, winter months. Prepare now so that we can be more helpful to others during times of need. Wow, that is even hard to imagine I typed that when I know I can be at times a King of procrastination. But we should always try and get back on that path even when we fall off now and then. We must also take heed that we never know what God has in store for the future. Sometimes natural catastrophes, car troubles, unemployment, sickness, or other peoples unimaginable actions will take us off our goal oriented paths. Yet through all these trials we should strive to keep our worship and obedience to our God. As it states in the opening of Psalm 95, "Oh come, let us sing to the Lord! Let us shout joyfully to the Rock of our salvation. Let us come before His presence with thanksgiving; Let us shout joyfully to Him with psalms. For the Lord is the great God, and the great King above all gods."

Wow! What kind of praise can be more forceful, and exuberant then singing, and shouting. Try starting your day off with those actions, and you may get kicked out of your home. But it sure would get the attention of others and be an outward sign of your joy about your love and faith in your God. It kind of sounds like the psalm that our new Associate Pastor, Fr Hamilton Okeke is trying to get people to act on during his Mondays of praise at St Mark. If you haven't experienced it go check it out.

Thanks again to all the brothers that have done one thing or many things to support our council in the past month. It is that unity that makes us strong and successful. Every little bit helps and will always be appreciated. Some; however deserve a saintly halo already while still on earth for all they continually do for our council. Those brothers would surely rather give up the halo to anyone that can offer some time

in their place. Please pray with me for more recruits and for God to so encourage our current members to take some action in any way to support our council's efforts.

I look forward to seeing you at our future events. If you want to do more for our council just ask me or any fellow Officer how you can help and we surely will quickly rattle off a handful of ideas for you to consider. May you all have a wonderful Thanksgiving.

Vivat Jesus!





Deputy Grand Knight's Message / Program Director's Report

Deputy Grand Knight John Journell 58DGK1960@gmail.com

entlemen,

With Halloween now in the rear view mirror, we are rapidly entering into the Holiday season. Veteran's Day and Thanksgiving are rapidly approaching and Christmas is now less than two

idly approaching and Christmas is now less than two months away! Veteran's Day is a day to remember all of our Veterans and I ask you all to remember them in your prayers and as you say your Rosaries. I particularly ask that you pray for those who have suffered the most in serving our country. There are way too many men and women who bear mental and physical scars from multiple tours in the most unfriendly of environ-

ments and they could certainly use our kind words and any assistance that we find we can offer, along with our prayers of thanks for their willingness to sacrifice so much to help maintain the freedom that we all too often take for granted. As Winston Churchill once said, "Never have so many owed so much to so few." He was referring to British Air Force's bravery in saving England during the Battle of Britton in World War

II, but it can easily apply to the great men and women who have served – and continue to serve - in Iraq,

Afghanistan, and elsewhere in the Middle East and around the world.

I also want to mention that as we get caught in the Holidays, all reports will need to be submitted NO LATER THAN the end of November. The deadline to have them reviewed, edited, and submitted into State is December 15th.

Enjoy your Thanksgiving and please be safe if you are doing any traveling.

Vivat Jesus!





Brothers and Friends:

In 2019 Patapsco Council #1960 will have its centennial celebration. In anticipation of that momentous event we are preparing a brief history of the Council. What can you do to contribute to that effort, search the attic, that bottom desk drawer or the back recesses of the cupboard that you have not ventured into in many years? In that search if you find something related to the Council, an old program, ticket stub, program report, photograph or a souvenir of an event please consider sending it along to the Council. We will be glad to accept anything, big or small, one item or more to help celebrate the centennial. You can contact us through the Council Office at 410-744-8754 or email me at 307beau@mail. com. Thanks for your help and there will be more news on the Centennial celebration to come.

PGK Ed Cogswell

Our Council's Centennial
Celebrations committee meets
each month. Please consider
joining this committee and be
a part of making this historic
accomplishment great in
our community. For more
information, please contact
Financial Secretary PGK Mike
Doetzer at 443-695-8508.

A Lifeline Amid The Opioid Shipwreck

Co-Editor Tim McCarthy

worthywarden7@gmail.com

ecause drug recovery is a process rather than an event we can teach it with film. Although more than 5000 films feature drug use and sale there are only six films that explain drug recovery. Unfortunately all are character dramas. These are not received favorably by an audience raised on video games and cartoons.

Today, 143 people a day die of overdose. Seminars, drug training, and additional funds certainly help. In today's crisis, however, we must reach large numbers of people rapidly. A Hollywood action film can provide hope and help for many.

An interested audience awaits.

Programs and Committees

CHARITY UNITY FRATERNITY PATRIOTISM

PRINCIPLES

Council

Our 6th annual Catonsville Couples Night Out/ Hurricane Relief Fundraiser will take place on Nov 10th. If you can come up and help that would be great. Or better yet purchase a ticket or two and make it a greater success that way. We will surely still offer tickets at the door. Either way contact the Chairman Matt Wrisk at 443-915-2070.

Thank you to all the brother Knights that came out to help recognize our youthful brother Henry Dulaney on his 21st birthday in October. You surely showed what a great fraternity we are in making that night very special to him.

Community

The Monday night men's prayer meetings have been suspended for the month of November. We accomplished watching, discussing and praying over the last of the video series at the last meeting in October. We encourage all to attend Fr Hamilton Okeke's Praise and Worship sessions on Monday nights in the St Mark Chapel at 7:30pm (except during the Rosary Monday which is the 2nd Monday of each month). From this gathering and mixing with other parishioners we may formulate the next prayer group idea or topic. If you have any interest and suggestions please reach out to Brother Stephen Schwing at 410-960-4132. Please consider joining this fraternal bonding and faith building opportunity.

Save the Date for the next annual Catonsville Couples Night Out on

Friday, Nov 10. There will be a live band, beer and wine, heavy hors d'oeuvres all included in the \$50 ticket per couple if purchase in advance in Oct. In addition there will be the cash liquor bar with the special "Hurricane" drink to raise extra funds for the hurricane victims and many prizes to be won at the 45 wheel. Please consider helping out as this has always been a fun night out and profitable for our council's charities. Contact the Chairman Matt Wrisk at 443-915-2070 to join the committee or reserve your tickets.

Culture of Life

The main ingredients in 40 Days For Life are prayer and fasting. Since 90 of the places we have prayed before are now gone, this seems to be an effective recipe.

Church

Our council will be offering the Keep Christ in Christmas card program again this season. Chairman Henry Dulaney will have the cards available starting in November. If interested in purchasing any please contact Henry at 410-504-9916. We also will be offering them outside of all masses at St Mark during the weekends of Nov 11-12 and 25-26. Please consider offering to help stand with Henry during any of those masses. This year we may also be including the sale of Advent Wreaths just to provide yet another service to our church.

Beaumont News

ur Knights Out Inn that provides wonderful meals to our council family and guests at great prices could use some additional helping hands. We have certified cooks that can help to teach you the ropes of how they work their labor of love on Fridays. Please consider volunteering one Friday a month or every other month or as often as you can. To do so just call our Beaumont office at 410-744-8754 and let them know. We need to have more members trained to continue to provide all that we do each Friday night.



Milestones

Financial Secretary Michael Doetzer

mdoetzer@aol.com

Honorary Life Member John Bernhardt died on October 16, 2017. Please keep his family in your prayers.





Knights of Columbus Patapsco Council

1010 Frederick Road, Catonsville, MD 21228

January 2, 2018 3:00 pm – 7:00 pm

For more information, contact the Council at 410-744-8754.

Join us to donate!

redcrossblood.org | 1-800-RED CROSS



Knights Out Inn Specials

Nov 3 Shrimp Creole

Nov 10 Ham w/Pineapple Raisen Sauce

> Nov 17 Imperial Crab

> > Nov 24 CLOSED

In addition to our specials, we serve a regular menu of crab cakes, chicken tenders, shrimp salad, fried shrimp, cheese steak subs, and rib eye steaks. All meals are served with delicious sides and salads.

Please come and join us for a great evening of fraternity and family fun.

Join Us!

Seeking a Chancellor



- 1) Advising the Council members of rosaries for the decased
- 2) Managing the RSVP program for vocations.
- 3) Acting as third in line for the Grand Knight

If you are willing to serve the Council in this role, please contact Grand Knight Bernie Wrisk at bwriskgk1960@gmail.com.





6th Annual Catonsville Couples Night Out

Date: Friday, November 10th 2017 from 7pm – 11pm Location: Patapsco Council Knights of Columbus Hall, 1010 Frederick Road, Catonsville

Proceeds to benefit Hurricane Relief Fund and council charities and activities.

Ticket price: \$50 per couple, or \$25 per individual in advance by Nov 1 and \$60 per couple or \$30 individual after Nov 1. Ticket includes band, draft beer, wine, soda, heavy hors d'oeuvres, door prizes. **Contact person:** Matt Wrisk at mwrisk67@gmail.com, 443-915-2070

Come and enjoy a casual social gathering with neighborhood

friends!

Music: By - Blatant Eighties





Cash bar available for bottled beer and liquor. Prize wheel, 50/50 drawings, silent auction, and more!



State Deputy's Report

State Deputy Stephen M. Cohen

cohensmc42@aol.com

y Brothers All,
November is the time when we honor those brothers and their ladies who have gone before us. Each Council, Chapter and the State holds some type of Memorial service to pay tribute to these fine men and women. We should remember their contributions to our councils and our order. Since July of this year, the Maryland State Council has lost almost ninety men to death.

If we are to continue to carry out the Mission given to us, by the Venerable Servant of God, Father Michael J. McGivney we must bring new men into our councils and the Order to replace them in doing our good works. Keep up the great work already started this year and always ask that eligible Catholic man to join us as we fulfill this legacy.

November is also the time when we give thanks for what we have. Truly, we have

a lot to be thankful for. What better way to give thanks then to reach out to others so that they may be thankful as well. Our Charitable Outreach programs give us that opportunity. Consider our Pennies from Heaven Campaign, our Box of Joy program, our Iraqi initiative to rebuild the town, our Coats for Kids and Food for families. These are just some of the many ways that we can reach out to the peripheries and help other less fortunate than us.

My sincerest thanks to all of those who participated in the Columbus Day Ball, Columbus Day Parade, the Car Raffle, and the Celebration at Union Station. We certainly honored our namesake in fine fashion. The parade saw the largest group of participants of Knights in a long time. Knights and their families came from all over the State to make a statement to the people of Baltimore that we support Christopher Columbus and what he

stands for. Thank You.

It is not too early to start preparing your annual Fraternal Survey. I encourage councils to use the individual survey form and get it out to your members. Have them fill it in and get it back to the council. Let's make sure that all of our good works are counted in terms of manhours and dollars.

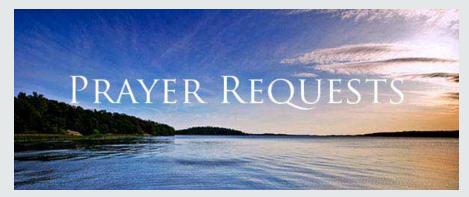
As we enter into the winter months, we cannot forget what we started in Solomans in June. The mantra that we set at the end of the seminar should continue to resonate throughout the rest of the year. It is not I – It is We, It is one goal and it is Our goal, and that Goal is to Make this Our Best year Ever.

On behalf of Vicki and myself, We want to wish you a Happy Thanksgiving.

Vivat Jesus – We are Advocates of the Lord.



Visit the State Council website: www.kofc-md.org



We believe in the power of prayer! Please join us in praying for the following people:

George Mack, Dave Leinhardt, Fr. Francis Butler, Bill Zimmerman

If you have any prayer intentions for someone in your family, please contact Chancellor Rick Ostopowicz via e-mail at rickounc@gmail.com to get the person's name included in our prayers. You may also fill out a prayer request form on our Council website.



Our Lady, Queen of the Knights, bless all the activities of our Order. Keep us true to our pledge, to extend the kingship of thy divine son on earth. Through Thine intercession, win for us the grace, ever to exemplify in our public and private lives, the virtues that should characterize those especially dedicated to the service of the heavenly court. Make us always aware that as your Knights, we are constantly observed, our faith judged, and our Order appreciated. Accept, O Mary, this renewed pledge of fealty and devotion, of Thy Servants, the Knights of Columbus.



Supreme Council News

BLESSED STANLEY
ROTHER AND FATHER
JAMES COYLE GAVE
THEIR LIVES IN
PRIESTLY SERVICE AND
SACRIFICE

by Supreme Knight
Carl A. Anderson



But he was also very troubled by what he had seen concerning the situation of the indigenous people there. "They treat these people like animals," he said with emotion.

get much needed rest.

His words struck me, since years earlier he had lived through a violent transition in his own country, from centuries of colonial rule to independence.

I remembered this conversation in September while attending the beatification ceremony of Father Stanley Rother in Oklahoma City.

Blessed Stanley Rother was a priest from Oklahoma serving as a missionary among the Tz'utujil people in the mountains of Guatemala. He was one of 10 priests murdered in Guatemala in 1981, and the seventh in less than three months. Warned that his name was on a "death list," he had returned to his parents' farm in Oklahoma, and he could have remained there in safety.

But Father Rother repeatedly said, "The shepherd cannot run at the first sign of danger." He returned to his parish in Santiago Atitlán, well aware of what he was facing. A short time later, three men murdered him in his rectory.

St. Francis de Sales once said, "All the science of the saints is included in these two things: To do, and to suffer. And whoever has done these two things best, has made himself most saintly." Blessed Stanley Rother did both with great courage.

Returning from the beatification of Father Rother, I also thought of another priest — a brother Knight of Columbus, murdered in his own rectory 60 years earlier.

At a time when the Ku Klux Klan was asserting itself as a national power and mobilizing a nationwide anti-immigrant campaign,

Father James Coyle emerged as a spokesman defending the Catholic laborers in the coal mines and factories of northern Alabama. As a result, he soon became a target of death threats.

But like Father Rother, Father Coyle refused to abandon his flock. On Aug. 11, 1921, after celebrating the wedding of the daughter of a Protestant minister and a Puerto Rican migrant worker, the woman's father, who was also a member of the Klan, approached Father Coyle at his rectory and shot him dead.

St. John Paul II often spoke of what he called the "nuptial mystery" at the heart of Christ's love for his Church, which we see reflected in a priest's love for his parishioners.

In his book Gift and Mystery, John Paul II asks, "What does it mean to be a priest?" He then writes, "According to St. Paul, it means above all to be a steward of the mysteries of God.... The steward is not the owner, but the one to whom the owner entrusts his goods.... The priest receives from Christ the treasures of salvation."

We see in the sacrifices of Father Rother and Father Coyle that they understood, as stewards and shepherds, that among the "treasures of



salvation" entrusted to their care were the people of God in their parishes. Both were prepared, at the cost of their very lives, to live in persona Christi — as priest and victim for their people.

This same devotion is reflected in the life of our founder, the Venerable Servant of God Father Michael McGivney, whose daily sacrifices for the families of his mostly immigrant parish led to the sickness that ended his life at age 38.

We are grateful to Pope Francis for bringing to the attention of the world the courageous life of holiness that marked the life and death of Blessed Stanley Rother. May this saintly priest pray for us and for all Catholics, that we, too, may be worthy stewards of those goods the Lord has entrusted to our care.

Vivat Jesus!

Visit the Supreme Council website at www.kofc.org



Fraternal Benefits News

THE SECURITY OF LONG-TERM CARE INSURANCE

hanks to marvelous innovations in medical technology and advances in living and working conditions, many of us will enjoy long, prosperous lives. With average life expectancies on the rise, there's a lot to be grateful for and look forward to. But living longer also comes with added responsibilities that we must take seriously.

Typically, when thinking about insurance products, we think about "what ifs." For life insurance, we think: What if we die? For auto insurance, we think: What if we get in an accident? For medical insurance, we think: What if we get sick? For disability insurance, we think: What if we get injured?

But for long-term care, the question is different. It's not just what if something happens to us — but what if something doesn't happen? What happens if we live?

"So what?" you say. "I won't need long-term care." But the statistics tell a different story. Seventy percent of individuals over the age of 65 will need some type of long-term care service during their lifetime. And, just as you would imagine, paying out-of-pocket for long-term care is neither brief nor cheap. The average duration of long-term care needed per individual is three years, at a national annual cost of \$86,700 for nursing home care and \$60,000 for at-home nursing care.

Traditional and government medical

insurance programs usually don't provide much help. According to the Department of Health and Human Services, Medicare only pays long-term care services for a maximum of 100 days, and that's only if you meet certain criteria. Medicaid does pay for long-term care, but only if your income is below a certain level and you meet state requirements. As for employer-sponsored or private health insurance plans, they typically cover a limited range of services similar to that provided by Medicare.¹

Subsequently, many of us are left drawing from our own resources or our family's resources to cover long-term care costs. It can be an expensive proposition just when cash resources need to be preserved for retirement.

That's why long-term care insurance should be considered part of an overall sound insurance protection strategy, and that's why the Knights of Columbus is proud to offer long-term care insurance to our members and their eligible family members.

Simply put, long-term care insurance is designed to help cover the cost of your long-term medical needs.

Available in 3-year, 5-year and 10-year benefit periods, our flexible plans come with a number of different options and ways for you to customize your long-term care coverage to help fit your unique needs and budget.

You choose a daily benefit amount that the policy provides and specify whether you want to be covered for care in an assisted-living facility or at home. You may also elect to purchase a Compound Inflation Rider, which will increase your maximum lifetime

benefit by 3 or 5 percent each year. And, should you choose to apply for long-term care insurance with your spouse, each of you will receive a 30 percent discount through our Spousal Discount program.

There are many other factors and considerations that go into the crafting of a Knights of Columbus long-term care policy. Your dedicated Knights of Columbus agent can help explain your options.

Contact him today to help ensure that your family and assets are protected from the unexpected and substantial cost of long-term care.

After all, you have always taken care of your family. You don't want to worry about what would happen to them if you could no longer take care of yourself.

Long-Term Care insurance contracts contain certain exclusions, limitations and other terms. Your contract and licensed Knights of Columbus field agent can provide you with complete details. The Knights of Columbus reserves the right to ask questions about your health and review your medical records. Benefits are subject to underwriting. Premiums may increase.

¹ U.S. Department of Health and Human Services Clearinghouse for LTC Information.

Contact your Knights of Columbus Fraternal Benefits Advisor Mark T. Bateman FIC Mark.bateman@kofc.org 410-340-8561



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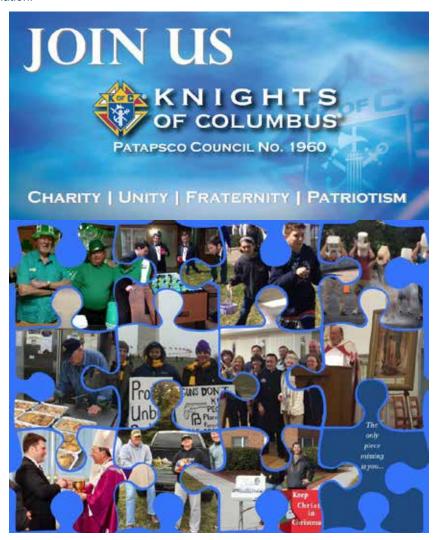
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Deacon Hugh Mills hugh.mills@va.gov

Your Opportunity to Lock in Future Scholarship Support

his Council takes pride in having awarded Catholic elementary and high school scholarships since 1985. During that year, a carnival was conducted on the Council/Beaumont grounds for a whole week. The proceeds from it were placed in separate accounts and invested until 1998 when the Patapsco Council No. 1960 Charities was formed. This Charities corporation run by members of our council is a separate entity from the council so that all contributions to it can be tax deductible. It was formed to raise funds for scholarships and the other charities of the Council. One of the funds maintained by this Charities corporation is an endowment account from which the earnings only are used to provide for the scholarships awarded. We have earned over 8% return on this special account, and it currently is used to completely fund our elementary school scholarships. This endowment account has grown from \$5,000 to over \$20,000. This fund receives all personal contributions of \$250 or more to help us always be there for scholarship support. We would like to ask you if you can help us grow this endowment account to ensure a greater amount of scholarship support to go on into perpetuity. If you can assist, please send your check or cash to the Council marked for this purpose. Contributions to this charity are tax deductible. Contact PGK Dennis Brose at 443-575-6445 for more information.



PATAPSCO KNIGHT NEWSLETTER

Knights of Columbus Patapsco Council No. 1960 1010 Frederick Road Catonsville, MD 21228 www.kofc1960.org

November 2017 (Issue 17.11)