

A close-up portrait of Pope Francis, an elderly man with white hair and a gentle smile, wearing his white papal cassock and a chain of the Order of the Holy Sepulchre. The background is a dark blue with faint white stars.

Knights of Columbus Patapsco Council No. 1960

# Patapsco Knight

Issue 15.10 • October 2015

**HONORING  
POPE FRANCIS**

POPE'S FIRST US VISIT

GIVES MANY MESSAGES TO US

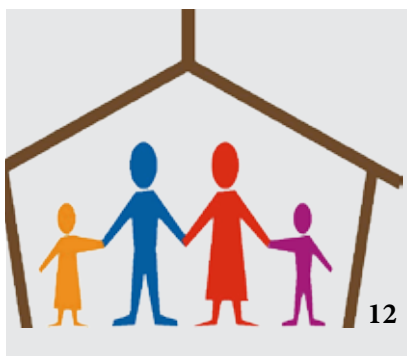
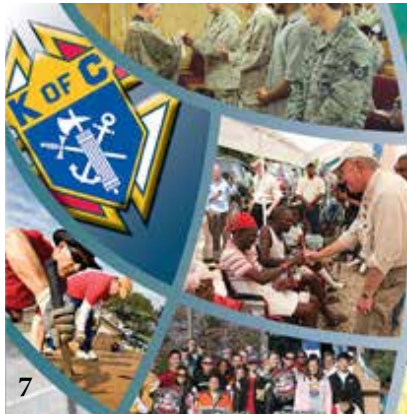
*Celebrating*  
**96**

YEARS OF SERVICE

**CELEBRATING  
OUR BROTHERS**

WELCOMING NEW MEMBERS

THE OFFICIAL BULLETIN OF PATAPSCO COUNCIL NO. 1960, CATONSVILLE, MD



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### PATAPSCO KNIGHT NEWSLETTER

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Tim McCarthy

Submissions welcome by the 20th of each month.

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A full list of the Council Officers, Program Directors,  
and Coordinators can be found at

[www.kofc1960.org/council-officers-and-program-contacts](http://www.kofc1960.org/council-officers-and-program-contacts)

# CALENDAR OF EVENTS

OCTOBER 2015

## Thursday, October 8

Beaumont Holding Company Meeting

Baltimore Chapter of Grand Knights  
Meeting - Resurrection Council  
#11341 (Business Meeting)

## Saturday, October 10

Document Shredding & Electronics  
Turn-in Day  
10:00 am until 12:00 pm

## Wednesday, October 14

Council Business Meeting

## Thursday, October 22

Fourth Degree Meeting - St. Elizabeth  
Ann Seton Assembly #1620 - St.  
Agnes Council Hall

## Wednesday, October 28

Officer Meeting | Lecture Meeting  
KOI

Events are also posted monthly  
to our Council website:

[www.kofc1960.org/patapsco-council-  
calendar/](http://www.kofc1960.org/patapsco-council-calendar/)

If you have an event that you would like to  
have listed, please send it to  
[rickounc@gmail.com](mailto:rickounc@gmail.com).



# SUPREME CHAPLAIN'S MESSAGE

Archbishop William Lori

(Homily delivered on September 20, 2015 as part of the Knights of Columbus Board Meeting)

Today's Scripture readings speak about the virtue of humility. And that's not a bad thing, considering that we are about to welcome a Pope whose way of living the virtue of humility has won over many people. Perhaps we can take our cue from his motto which, in English means something like this: I've been chosen by you, O Lord, but I am wholly dependent on your mercy. If my high school Latin teacher (who is very much alive) heard that translation, he'd revoke my diploma, so please don't tell him about this homily!

Nonetheless, Pope Francis' motto tells us that he is convinced God has called him but that such a call is not an occasion for pride but rather for humility, for increased dependence on God's mercy. So I think Pope Francis would want us to spend a few minutes thinking and praying about humility as it appears in today's Scripture and then to apply this to our lives, and here's what I'd propose: that we briefly look at three images in today's Scripture that present humility and/or the lack thereof and then that we invite St. James in our second reading to interpret those images, and finally, that we apply all this to the question of how we, as the family of the Knights of Columbus, live our first principle, viz., charity. With any luck, we'll at least work up a good appetite for breakfast.

## Three Images

So here goes, three images of humility or the lack thereof. Come to think of it there's only one image of humility in today's readings and that's the image of Christ himself who foretold his death on a Cross. The first reading from the Book of Wisdom and the rest of the Gospel passage that portrays the disciples as bickering about who is the greatest are in fact anti-humility images.

So in let's place Christ in the center. Last week, you will remember that Peter acknowledged in faith that Jesus was (and is) the Messiah. Immediately thereafter Jesus predicted that he would suffer, die, and rise so as to bring about the forgiveness of sin. In today's Gospel, Jesus again foretells that he will suffer and die to redeem us. Here is Jesus, the Eternal Son, the sinless Lamb of God who is meek and humble of heart, who did not deem equality with God something to cling to, and who was ready to fulfill not his own will but the will of the Father who sent him. Jesus does not deny who

he is or the uniquely momentous mission that is his. But he fulfills this mission without any trace of egoism. In his humility, He is the living image of the Father's utterly self-giving love.

Not as much can be said about the two images on either side of Jesus. On the left side are the folks we met in our first reading from the Book of Wisdom. They were the ones who couldn't stand the prophets who spoke for God. The prophets made them uncomfortable by exposing their wickedness. In their warped viewpoint, the prophets had a lot of effrontery, so much so that they had to be done away with. These folks are prototypical of those who would accuse and condemn Jesus – leaders who were whitened sepulchers. In their pride, they did not recognize the humility of Jesus, the Just One.

On the right side are the apostles ... the pre-Pentecost version, of course. Even in their pre-Pentecost stage, however, they were not Jesus' enemies but his friends. They are on the opposite side of those who sought to put Jesus to death. Nonetheless, at this point they were on a page different from Jesus. Jesus had just finished predicting for a second time that he would suffer and die – and here they were debating among themselves who was the greatest. This discussion, by the way, must have been pretty upsetting to Peter whom Jesus had appointed as the leader of the Apostles. Whatever the case, they were way off base and Jesus didn't hesitate to tell them so.

## The Interpreter

Thus the three images: humility surrounded on each side by hubris. Let's see how St. James interprets all this in today's second reading. In a word, James helps us see who Jesus is, the image in the center. Jesus is not wise in the way the world accounts wisdom. Rather, he is "wisdom from above", God's wisdom in the flesh, and in all he said and did he was 'pure, peaceable, gentle, compliant, and full of mercy and good fruits, without inconstancy or insincerity.' Those who participate in the life of Christ by taking part in the Word of God, by worshipping, and by growing in moral virtue likewise manifest in their words and deeds wisdom from above. Far from grasping for honors and riches, those who share in the life of Christ are pure, peaceful, merciful, and filled with the fruits of the Holy Spirit.

James has more to say about who are proud and grasping for honors and riches. They are not

merely nice people out to improve their lot. Rather they are people who are spiritually disordered. They are at war with themselves and with those who stand in the way of their goals. Instead of being meek and humble of heart, they are covetous, envious, and murderous. Their prayer is not heard. Thus James interprets the panels to the right and left of Christ.

## Application to the Knights of Columbus

Well, what does all this mean to us as the family of the Knights of Columbus? As I mentioned at the beginning of this homily, it has to do with how we practice the principle of charity and how we foster this principle in the jurisdictions we represent.

Our charity is legendary – both what we do as an Order and also what individual Knights contribute monetarily and in volunteer hours. Yet, for this charity to bear the good fruit of the Gospel, that is, for it to be a charity that evangelizes, it needs to be practiced with the humility of Christ. Human nature not yet fully redeemed will assert itself again and again. Nonetheless, we must foster among ourselves and our brother Knights a robust humility that does not deny God given talent and does not shirk responsibility in the Order but recognizes our dependence on God's mercy and the injunction to defer to one another out of love for Christ. How much more clarion would be the witness of our charity without those rivalries that crop up from time to time, rivalries that are based on pride not on humility.

So, the heart of the charity we are called to practice is humility, a humility like that of Christ who came not to be served but to serve, indeed, to give his life as a ransom for many. The heart of the charity that we are called to practice should resemble the charity that was revealed on the face of Christ: a charity that is pure, peaceable, gentle, full of mercy and good fruits, without any trace of inconstancy or insincerity.

## Conclusion

In the days ahead, Pope Francis will call us to open our hearts more widely to Christ. He will call us to imitate the One who is meek and mild, who clung not to his own prerogatives but who brought Redemption to the very fringes of human life and experience.

May we welcome the Pope by resolving with the grace of the Holy Spirit, to share through Word and Sacrament in the humility of Jesus! Vivat Jesus!





# GRAND KNIGHT'S REPORT



Grand Knight  
Scott Luco

Congratulations to new Second Degree Knights Joe Gardenghi, Dave Leinhard, David Luco, John O'Boyle, and Matt Wrisk. We exemplified the Second Degree on September 16 for them, and they are well on their way to full Knighthood in the Third Degree! For our many newer members who have not yet taken the Second Degree, our next Exemplification will be November 18 at the Council Home. Make plans to be there!

October brings cooler weather, household cleanups with the change in season, and tailgating! DGK Bernie Wrisk will lead a family trip to the Arcadia Demolition Derby on October 3, contact him for details. Shredding Day is next up in mid-month, so bring all those sensitive documents and electronics (NO CRTs!) for secure recycling on October 10 and plan to help with the event as we expect to beat our regular 100+ customers again this year! Thanks again to Brother Mike Blair for chairing this semi-annual Community Service event; contact him at the Beaumont Office for details. Finally, our second annual Soccer Shootout will be October 24 from 1:00 to 3:00 pm at Catonsville High School. This is for the youth in the Council and Community, so please plan to bring the kids out for this fun athletic skills competition. Spread the word to your soccer teams as well. Youth Director Stephen Schwing will post details early in the month.

We will have already held Wing Knight II by the time you read this, and I am praying for success in this fun recruiting event. Major thanks go out in advance to our Kitchen Corps for preparing the hot wings. We already have at least six potential members planning to attend, so I think Fr. Michael is looking out for us! October is also the Order-wide Recruiting Challenge, so my hope is that we can push to be one of the top recruiting Councils in the State. If you have a Catholic man who you would like to officially call "Brother," get a Form 100 in front of him and sign him up! Return the form to our Membership Committee, currently comprising PGK Warren Norris and Brother Paul Buckley. Or bring it to Knights Out Inn on a Friday evening (5:30 to 8:00 pm). Our next First Degree will be October 21, and voting will take place at our Business Meeting October 14, so you have a week or so to get it done. Make it personal; you may be helping your friend deepen his faith through our Fraternal Charity and UNITY!

Vivat Jesus!



# DEPUTY GRAND KNIGHT'S REPORT



## Deputy Grand Knight Bernie Wrisk

I hope you felt as much joy as I did when our country was visited by our Catholic leader, Pope Francis. It was quite inspiring and wonderful to hear so much positive media coverage focused on love and forgiveness almost on a 24/7 basis during his time in our country. I recommend you take a look on the Internet at the many captures of his visit with us to gain more insight from them. From this search, I found the following quote from our Pope from his speech at the Charitable Center of St. Patrick Parish in Washington DC: "Jesus keeps knocking on our doors, the doors of our lives. He doesn't do this by magic, with special effects, with flashing lights and fireworks. Jesus keeps knocking on our door in the faces of our brothers and sisters, in the faces of our neighbors, in the faces of those at our side." May this inspire you to come out and do more works of charity alongside your Brother Knights. In this past month, I think I enjoyed most of all praying alongside Brother Tim McCarthy in front of the abortion clinic. Vivat Jesus!



John Journell

# CHANCELLOR'S REPORT

I lead our Rosary Team, which meets to pray the Rosary wherever requested, such as funerals and memorial services. Saint Pope John Paul II said, "The Rosary of the Virgin Mary...is a prayer loved by countless Saints and encouraged by the Magisterium. Simple yet profound, it still remains, at the dawn of this third millennium, a prayer of great significance, destined to bring forth a harvest of Holiness."

The Rosary is a very powerful weapon that we all need to be saying in one voice. As the Blessed Pope Pius IX stated, "If I had an army to say the Rosary, I could conquer the world." Let's all pull out our Rosaries in daily prayer, let us honor and ask for help from our Blessed Mother, and please join our Rosary Team to honor our Blessed Mother and those who request our presence when they need the power of the Rosary the most in their lives.

Send an email to me and I will make sure you will receive notice of when and where we are needed. Finally, notify me if you know of anybody who would like to have our Rosary Team in attendance.





# PROGRAM DIRECTOR'S REPORT

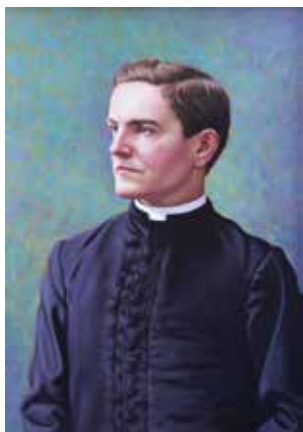
PGK Barry Casanova

**B**rothers and Patapsco Council family: Fall is upon us, although it still seems a bit warm. We have many activities planned that are mentioned elsewhere in the PK, but as to past events, I want to especially thank the GK and the brothers who put together a very strong set of reports submitted for the first "Surge" period. The Council continues to grow with new and younger members. It stays vibrant with many activities for members and guests, so we can be proud of the progress we have made.

The current big news seems to relate to the Pope's first visit to the United States, but no one can forget the world events in the Middle East, the European refugee crisis, the Planned Parenthood tapes, and the deluge of election year politics even though it is more than a year away. There are many fearful and controversial issues that abound. Let us pray that the world and our nation gets through this difficult period with its many areas of unrest in moral, financial, political, and military disorder.

September 27 was your last chance this year to get Patapsco Crabs and help out St. Joseph's Monastery Parish. Returns are not yet in, but we assume a financial and delicious success. Recruitment continues, and we have some new Brothers to welcome, so please make them at home when they attend meetings and events. Directors and event chairmen note: the NEXT due date for Second Period Surge Reports is November 23. Mark my words: it will be here sooner than you think, so get reports done as the activities happen. Join us for some good camaraderie at business meetings and bring the ladies on those 4th Wednesday meetings. We aim to have some interesting programs coming up.

Keep up the prayers for those threatened with religious violence worldwide and our men and women in uniform. Mary, Queen of Knights, pray for us.



## Prayer for the Canonization of Father Michael J. McGivney

God, our Father, protector of the poor and defender of the widow and orphan, you called your priest, Father Michael J. McGivney, to be an apostle of Christian family life and to lead the young to the generous service of their neighbor. Through the example of his life and virtue may we follow your Son, Jesus Christ, more closely, fulfilling his commandment of charity and building up his Body which is the Church. Let the inspiration of your servant prompt us to greater confidence in your love so that we may continue his work of caring for the needy and the outcast. We humbly ask that you glorify your servant Father Michael J. McGivney on earth according to the design of your holy will. Through his intercession, grant the favor I now present (here make your request). Through Christ our Lord. Amen. Our Father... Hail Mary... Glory be...



# PROGRAMS AND COMMITTEES



**KNIGHTS  
OF COLUMBUS**  
IN SERVICE TO ONE. IN SERVICE TO ALL.

## **Church (PGK Michael Doetzer)**

The annual Monastery - Patapsco Crab Feast was held on September 27. It was a sellout, as it has been in past years. I will have a complete report in the November newsletter.

St. Joseph Monastery Parish will host an Italian buffet dinner on Sunday, October 25, from 3:00 to 6:00 pm. This is a parish event, but we want to extend an invitation to all Brother Knights and their families to attend. The cost is \$10 per person, and family discounts are available.

I would like to thank all the brothers who have supported the church activity program this year and look forward to your continued participation.

## **Community (John Journell)**

The semi-annual Document Shredding & Electronics Turn-in Day will be held on Saturday, October 10, from 10:00 am until 12:00 pm at the council home parking lot. For information, please call 410-744-8754 between 9:00 am and 1:00 pm, Monday through Friday, or email your questions to [mblair@beaumontHall.com](mailto:mblair@beaumontHall.com).

## **Council (PGK Dennis Brose)**

The annual Council Memorial Mass will be held on Wednesday November 4 at 7:00 pm. Mass will be celebrated by our Council Chaplain, Father Gene Nickol, at St. Mark Chapel on Melvin Ave. All brothers are encouraged to attend. We will pray for all Brother Knights who have died, especially those who have passed this year. There will be a reception following Mass at the Council home with light fare and desserts.

## **Culture of Life (Tim McCarthy)**

With the help of PGK Dennis Brose, a new pregnancy center has been approved at 7621 Belair Road. Dennis spent 12 hours doing the necessary paper work to allow the Pregnancy Center to operate as a 501(c)3. His time was given pro bono. The normal fee for such an endeavor is \$1,000. Congratulations to Dennis and all associated with this new well spring of life. The leaders have met with both Archbishop Lori and Bishop Madden to formalize Diocesan approval, which is certain. The building is undergoing changes to accommodate its new mission. Cookie Harris, wife of Congressman Andy Harris, was the driving force behind this effort until her sudden death about a year ago. An abortion facility is close at hand. An alternative in East Baltimore has long been needed. Now our citizens will have the benefit of making a legitimate and moral choice.

## **Youth (Stephen Schwing)**

Our second annual Soccer Shootout will be October 24 from 1:00 to 3:00 pm at Catonsville High School. This is for the youth in the Council and Community, so please plan to bring the kids out for this fun athletic skills competition.

## **Family (DGK Bernie Wrisk)**

Save the date on your calendar for the 4th Catonsville Couples Night Out on Saturday, November 14. The Acoustic Limit will be the local band again this year for our entertainment. Anyone looking to get in on the preparation of this awesome and fun Council fundraiser should contact your DGK at [bwrisk@verizon.net](mailto:bwrisk@verizon.net) or 443-604-8372.

## **Charity (DGK Bernie Wrisk)**

Charity Run T-shirts are available for every officer and volunteer that helped in any way with our Charity Run back in June. We still have leftovers in most sizes. If you didn't get one, please contact DGK Bernie at [bwrisk@verizon.net](mailto:bwrisk@verizon.net). Otherwise, we will be selling shirts to anyone who wants one for only \$5 each.

## **Fourth Degree (Ernie Schaefer)**

The next meeting of the St. Elizabeth Ann Seton Assembly will take place on Thursday, October 22, at St. Agnes Council. Also, be sure to check out the Assembly's new website: [www.kofc1620.org](http://www.kofc1620.org).

## **Membership (PGK Warren Norris)**

There is a new Form 100. Do you have one with you at all times? If you need a supply, or if you want some of our membership business cards, please stop by the Council Hall office.

# JOIN US

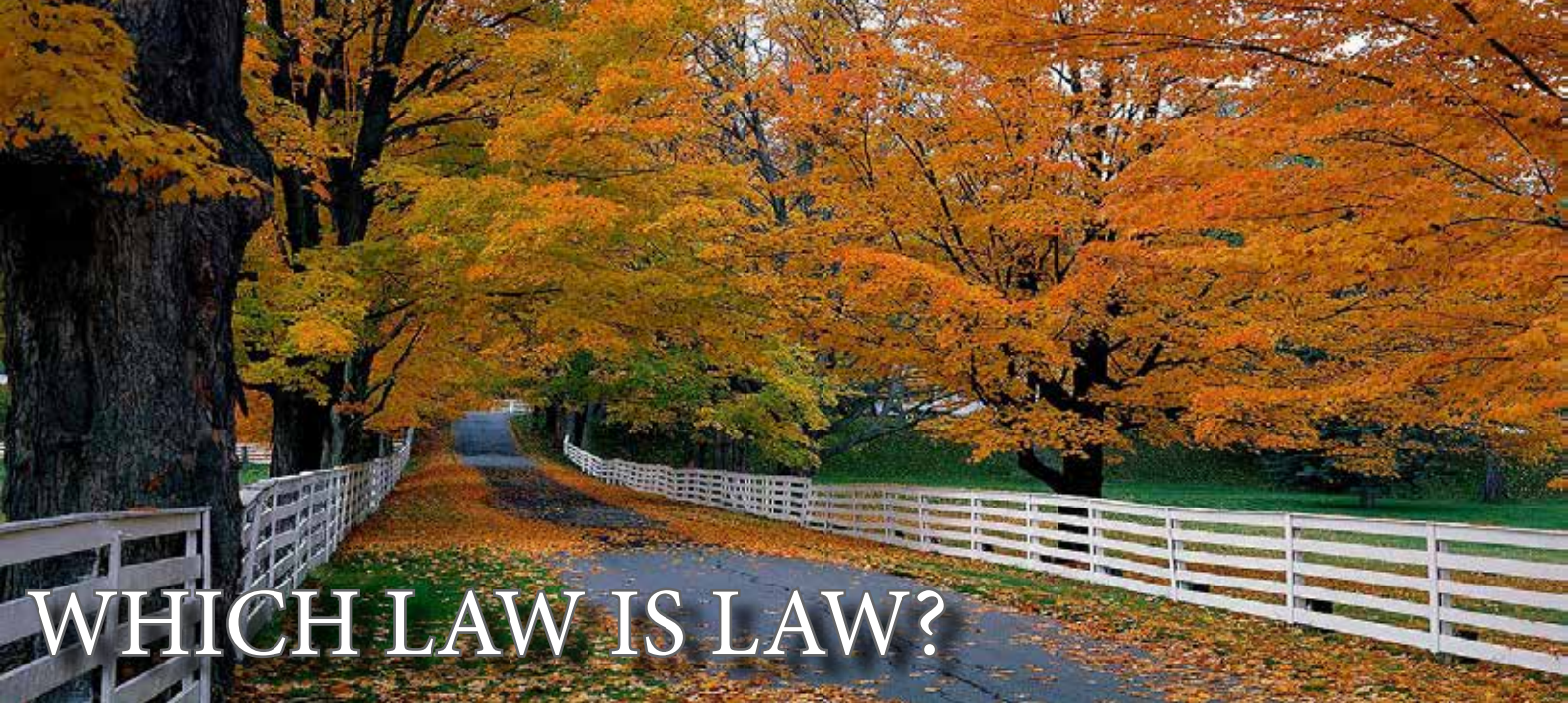


**KNIGHTS  
OF COLUMBUS**

**PATAPSCO COUNCIL No. 1960**

**CHARITY | UNITY | FRATERNITY | PATRIOTISM**





# WHICH LAW IS LAW?

Co-Editor Tim McCarthy

In "Letters from the Birmingham Jail," Dr. Martin Luther King Jr. said, "A law that violates the laws of God is no law." Seven centuries earlier, St. Thomas Aquinas said the same thing.

The Natural Law defines the laws of God for us. These laws exist both in science and in human relationships. Heat water to 150 degrees and it will never boil. The sexual act contains enormous pleasure because enormous responsibilities accompany the rearing of a child. To seek sexual pleasure while forbidding the possibility of a child abuses the very

nature of the act. It is a violation of Natural Law.

The Supreme Court's abortion decision and its same sex marriage claim both defy Natural Law. They also include the presumption that the Supreme Court has the authority to overrule the Natural Law. If they have any such power, may they move swiftly to address the tragedy of the California forest fires. They could terminate the crisis completely by simply declaring that the fires are illegal.



## **Knight's Prayer**

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.



A statue of the Virgin Mary, likely the Our Lady of Medjugorje, is the central focus. She has a serene expression, brown hair, and is wearing a white veil with a gold border and a light blue robe. Above her head is a crown made of a gold-colored vine with several five-pointed stars. The background is a soft-focus view of a church interior with white columns and a window.

# MEDJUGORJE MESSAGE

Medjugorje is a favored place chosen by God in which the Holy Virgin Mary has appeared daily for nearly 30 years

“...IN A SPECIAL WAY

I HAVE CHOSEN THIS PARISH,

ONE MORE DEAR TO ME

THAN THE OTHERS, IN WHICH

I HAVE GLADLY REMAINED

WHEN THE ALMIGHTY SENT ME...”

## Our Lady of Medjugorje's Monthly Message September 25, 2015

“Dear children! Also today I am praying to the Holy Spirit to fill your hearts with a strong faith. Prayer and faith will fill your heart with love and joy and you will be a sign for those who are far from God. Little children, encourage each other to prayer with the heart, so that prayer may fulfill your life; and each day, you, little children, will be, above all, witnesses of serving God in adoration and of your neighbor in need. I am with you and intercede for all of you. Thank you for having responded to my call.”





## KNIGHTS OUT INN

### OCTOBER SPECIALS

October 2

Fried Hard Crab

October 9

Meat Loaf

October 16

Italian Buffet

October 23

Crab Fluff

October 30

Ham w/Pineapple-Raisin Sauce

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.

## BEAUMONT NEWS



The Council Hall has had a number of upgrades to the interior and exterior. We need assistance to help pay for all of the repairs.

Be sure to refer people to the website [www.beaumonthall.com](http://www.beaumonthall.com) for all rental hall needs!

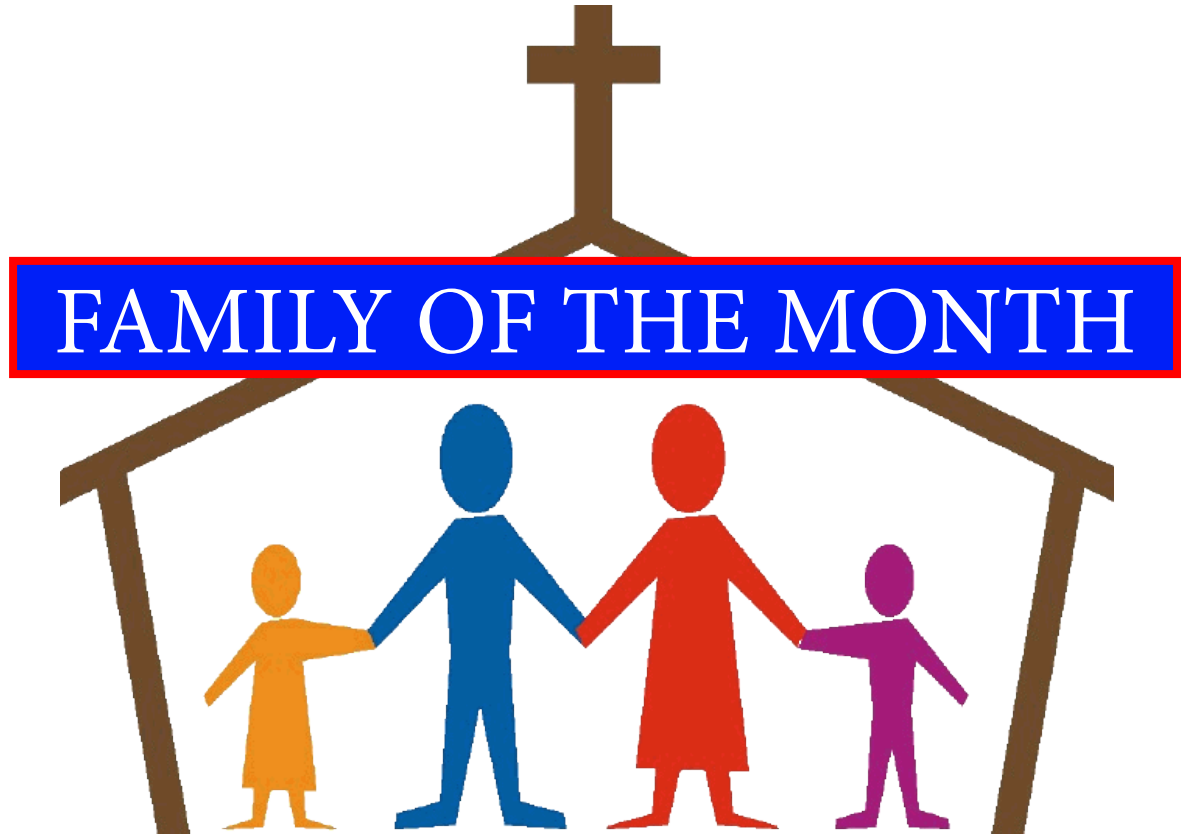
### Beaumont Banquet Facility

*A Room For All Of Your Needs*

1010 Frederick Road, Catonsville, MD 21228

(410) 744-8754

[rentals@beaumonthall.com](mailto:rentals@beaumonthall.com)



Our council recognizes Mike Karpers and his family as our Family of the Month. Mike and his wife, JoAnn, have raised their two children, Anne and Susan, in the Catholic faith as parishioners of St. Mark. They believe their faith and religion had a lot to do with their strong bond as a loving, compassionate family. Then again, for the number of hours brother Mike has spent at our Council home, you might think it was his second home. For

more years than many of us even know, Mike has been giving his time toward the benefit of this Council's brotherhood. We appreciate the leadership, generosity, and sacrifice the Karpers family has shown over all those years for Charity's sake.

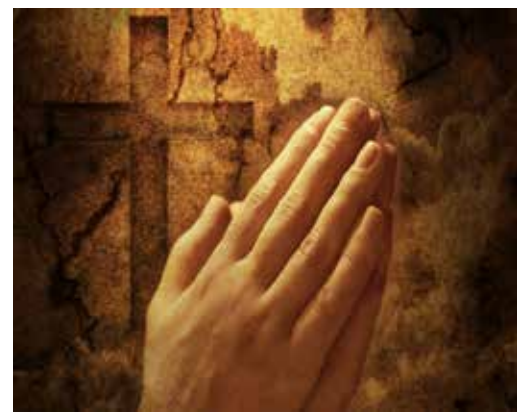
*Please suggest future Family of the Month candidates to Bernie Wrisk via e-mail at [bwrisk@verizon.net](mailto:bwrisk@verizon.net) or call (443) 604-8372.*

#### **Please remember the following people in your prayers.**

- |                      |                         |                         |
|----------------------|-------------------------|-------------------------|
| • Paul Boettinger    | • Tina Welzant          | • Charlie Meyers        |
| • PGK Bob Carhart    | • Ellis Emil Glueck Jr. | • Tom Walsh             |
| • PGK Reggie DiSante | • Norman Sanford        | • George Mack           |
| • PGK Ed Canter      | • Sal Fertitta          | • Mary West             |
| • John Lackey        | • Edith M. Sullivan     | • Angela Reardon Family |
| • Patricia Johnson   | • Ed Fuller             | • Lynn Brose            |

*If you have any prayer intentions for someone in your family, please contact Chancellor John Journell to get the person's name included in our prayers. You may also fill out a prayer request form on our Council website.*

*We believe in the power of prayer and would be happy to include your family members in our prayers. You can send your prayer requests to John via e-mail at [chancellor1960@gmail.com](mailto:chancellor1960@gmail.com).*





# SUPREME COUNCIL NEWS

## POPE FRANCIS CHAMPIONS HUMAN DIGNITY AT UNITED NATIONS

In one of the most anticipated speeches of Pope Francis during his apostolic visit to the United States, the Holy Father addressed the General Assembly of the United Nations Friday morning, Sept. 25. With more than 190 heads of state in attendance, he discussed a wide range of issues affecting governments throughout the world.



The pope said, “The common home of all men and women must continue to rise on the foundations of a right understanding of universal fraternity

and respect for the sacredness of every human life, of every man and every woman, the poor, the elderly, children, the infirm, the unborn, the unemployed, the abandoned, those considered disposable because they are only considered as part of a statistic.”

Following the pope’s U.N. address and his visit to the World Trade Center memorial site, Supreme Knight Carl Anderson provided commentary to Fox News about the Holy Father’s message.

“Popes don’t think in terms of left or right, or conservative or liberal,” Anderson explained. “They think about what the Gospel teaches, what justice demands, what human dignity requires.”

The Holy Father’s most essential point is that “every human life has dignity and deserves to develop in its fullness, economically, spiritually. Let’s see if they take action to respect what he said,” Anderson said.

The pope challenged government leaders to use “international mechanisms to protect religious minorities and stop the violence against minorities in the Middle East,” he said.

Anderson further noted that the U.N. is “one of the largest providers of abortion in the world,” expressing hope that the pope’s words about human dignity would have an impact on U.N. leaders.

Pope Francis’ speech marked the fifth time a pope addressed to the U.N. General Assembly since the international organization was founded in 1945. Pope Paul VI first spoke to the General Assembly in 1965. Pope John Paul II addressed the assembly twice, and Pope Benedict XVI spoke at the U.N. during his apostolic visit to the United States in 2008.

Supreme Knight Anderson had the opportunity to visit with Pope Francis at the residence of the Apostolic Nuncio and Permanent Observer of the Holy See to the United Nations before the Holy Father left for the U.N. headquarters.

Asked about the visit, the supreme knight said the pope told him, “Pray for me. Pray for each other.”

Pope Francis, the supreme knight added, “is in private the way he is in public: very humble.”

# STATE COUNCIL NEWS

## OCTOBER STATE COUNCIL REPORT

*Stephen M. Cohen, State Deputy, Maryland Knights of Columbus*

My Brothers All:

Seeing the Holy Father, Pope Francis, at the Papal Mass in Washington was truly the highlight of my month. Please continue to pray for him as he continues to shepherd our flock. October is when we honor our patron, Christopher Columbus. The State will not only be hosting the Annual Ball, but will participate in the Wreath laying in Little Italy, The Columbus Day Parade, and the DC Celebration. We hope to see everyone at these events. For more information please contact the chairmen listed in the State Directory.

Please continue to keep the Power of One in the forefront of all we do. One Member per Council per Month and One First Degree per District per Month. We need new and younger members to keep Father McGivney’s dream alive ASK someone TODAY to join our honored order.

As always, the STATE TEAM is here to assist, all you have to do is ask.

Vivat Jesus!



[www.kofc-md.org](http://www.kofc-md.org)

# BALTIMORE CHAPTER OF GRAND KNIGHTS

OCTOBER 2015 SCHEDULE

**The next meeting will take place on Thursday, October 8 at 7:00 pm at Resurrection Council #11341 (Business Meeting).**

**For more information, visit**  
<http://www.baltimorechaptergks.org/>

## FRATERNAL BENEFITS NEWS

### RETIRE WITH THE KNIGHTS OF COLUMBUS

There are few things in life that are harder to predict than how much money we'll need in retirement. When we reach retirement, most of us will be in a state of uncertainty. With careful planning and smart decision-making, however, you can remove much of the financial uncertainty from your retirement years and eliminate the headache-inducing guesswork.

A great vehicle to help you achieve that goal is the newly redesigned Knights of Columbus Single Premium Immediate Annuity (SPIA).

The SPIA is a powerful product that — properly structured — can give you a guaranteed, fixed stream of income for the rest of your life. And, like all Knights of Columbus products, it is customizable so that you can select the best options to fit your retirement needs.

A Knights of Columbus Single Premium Immediate Annuity puts your money to work and your mind at rest. Here's how it works:

As its name suggests, the SPIA is funded by a single premium. You pay once. That's it. Pulling from non-qualified or qualified funds (such as IRAs, ROTH IRAs, SEPs or TSAs), you fund your SPIA with a single payment, and it begins to work immediately. How, when and how much money you receive from your SPIA depends on the options you select.

#### Option One: Guaranteed Period Only

With this option, you choose how many years you want to get paid and how often.

For the number of years, you can choose any number from 5-30 years. As with all four options, you can choose to be paid monthly, quarterly, semi-annually or annually. The amount you'll be paid is fixed and will not change.

If you pass away before you have received all of your payments, your savings will not be lost. The remainder of your guaranteed payments will go to a joint owner (if you elected one) or to your named beneficiary. Once all of the guaranteed payments have been made, the contract will terminate.

#### Option Two: Life Annuity With a Guaranteed Period

With this option you choose how many years you want to get paid, and if you outlive those number of years, you continue to get paid the same amount for the rest of your life!

Like option one, if you pass away before you have exhausted your guaranteed payments, those payments will be made to a joint owner or a named beneficiary. If you pass away after the guaranteed period, the

contract will terminate and no additional payments will be made.

#### Option Three: Joint and Survivor

This option covers two people. As with the other SPIA options, it allows you (the primary owner) to receive guaranteed, fixed payments for the rest of your life, but it also gives you the ability to pass on your payments to a second person— such as your wife — after you've passed away, which will allow her (as the joint owner) to receive payments for the rest of her life as well.

For as long as you live, you will receive a fixed payment annually, semiannually, quarterly or monthly.

When you pass away, your wife will receive the payments for the rest of her life. The amount she receives at this point will be a percentage of the amount that you received while you were alive. The percentage can be 100 percent, 66.6 percent or 50 percent, as elected on the original contract. If, however, your wife passes away first, you will continue to receive payments in the amount originally received for the rest of your life.

Once both owners have passed away, the contract will terminate.

#### Option Four: Deferred Paid-Up Annuity (U.S. Only)

This option is for those who don't need to begin receiving money right away. With the deferred annuity, you elect to begin receiving payments after a certain number of years have passed or after you've reached a certain age. With this option, you cannot begin receiving payments for at least five years, and you must begin receiving payments by age 84.

Once payments begin, you will receive payments for the rest of your life. However, this is a paid-up annuity, so if you pass away sooner than expected and the amount of money you received is less than the amount of money you paid into the annuity, the difference will be given as a death benefit to your named beneficiary. This option guarantees that — at a minimum — you and your family will not lose money.

The Knights of Columbus Single Premium Immediate Annuity can give you the guarantees you need. And, as with all products from the Knights of Columbus, it's backed by our A++ (Superior) financial strength, as rated by A.M. Best.

So if you're looking for a solution to retirement worry, retiring with the Knights of Columbus may be just what the doctor ordered. For specific rules and complete details on these plans, speak to your Brother Knight field agent, Mark Bateman, at (410) 340-8561.



# Family Outing at the Demolition Derby!

Presented by:



**Saturday,  
October 3**



Try a trip to the country for some car racing, crashing entertainment, plus tailgating with friends, and fireworks for your next memorable Family Outing. It's the final Demolition Derby in Arcadia, MD for the year. Gates open at 1:00 pm, races start at 4:00 and end with fireworks after 9:00.

Contact DGK Bernie Wrisk at [bwrisk@verizon.net](mailto:bwrisk@verizon.net) if you want to carpool or join the Council's tailgate party at the race.



# SAVE THE DATE!



Hosted by:  **KNIGHTS  
OF COLUMBUS®**  
PATAPSCO COUNCIL NO. 1960

*Saturday,  
November 14th*

Location: Patapsco Council Knights of Columbus Hall,  
1010 Frederick Road, Catonsville

Come and enjoy a casual social gathering with neighborhood friends!  
*Proceeds will fund Knights of Columbus Patapsco Council charities and activities*

For more information, contact  
Bernie Wrisk at [bwrisk@verizon.net](mailto:bwrisk@verizon.net)



# St. Mark's Roamin' Catholics

c/o Carol Suarez

116 Hillside Rd., Catonsville, MD 21228

410-744-7092 | 410-818-3490 (cell)

[St.mark.roamin.catholics@live.com](mailto:St.mark.roamin.catholics@live.com)

## 2015 Trips

### **May 12 (Tuesday)**

#### **Odyssey Cruise Washington DC Experience**

DC like you've never seen before on the all-glass vessel the ODYSSEY. Enjoy a delicious lunch as you drift by the sights of the Washington Monument, Capital and much more.

Cost \$97.00 – \$25.00 deposit due with reservation.

### **June 17 (Wednesday)**

#### **MYSTERY TOUR**

If you like to be adventurous, come join us on this Mystery Tour.

Cost is \$85.00 (cost includes lunch) – \$25.00 deposit due with reservation.

### **August 15 (Saturday)**

#### **AMERICAN MUSIC THEATER, Lancaster, PA**

See the show INSPIRE and witness the magic of stunning costumes, elegant sets, and breathtaking scenery, while the remarkable singers, dancers, and orchestra delight your spirit live on stage. Cost is \$97.00—includes lunch at the Fulton Steamboat Restaurant. \$25.00 due with reservation.

### **September 9 (Wednesday)**

#### **CRAB FEAST, Aboard the Dorothy Megan, Suicide Bridge, Hurlock, MD**

Same as last year. Includes fried chicken, crab soup, coleslaw, corn on the cob, and more. All the crabs, beer, soda, coffee, or tea you can eat or drink. Cost is \$85 to \$90. \$25 due with reservation.

### **October 11-19 (Sunday to Thursday)**

#### **ADIRONDACK RAILROAD**

We bus to the Adirondacks. Then take a morning train ride through the Adirondacks. We also take a scenic cruise on the Fulton Chain of Lakes, plus much more. Additional information to follow. Let me know if you may be interested. I don't have a final price yet, but, should be about \$499.

### **November (Date to be determined)**

#### **HIGH TEA - Front Porch Tea Room**

Same place as last year, but we want to see it decorated for Christmas. No final cost as of yet. However, a \$25.00 deposit will hold your reservation.

### **December (No date yet)**

#### **Radio City Music Hall Christmas Show, New York City**

\$115.00 (\$60.00 Dep. with reservation)

EARLY RESERVATIONS ARE MOST APPRECIATED!!