Message from your Fraternal Counsellor……….Kevin Ready

Brother Knights and families,

It gives me great pleasure to pass along information through the co-operation of your Council executive. Hopefully you'll find this to be useful information.

Knights of Columbus Retirement Income for Life…..Guaranteed! – Let's face it; we're an aging society so hardly a week goes by that I don't deal with a Brother Knight who's retiring, or preparing to retire. It's an important time to make good decisions. I recently had a Brother Knight contact me to ask for information regarding the Knights of Columbus Annuity Program. He wants to transfer $50,000 from a commercial institution to the Knights and begin drawing on that money immediately for a period of ten years. I mentioned that this is "retirement income for life", and even though we calculate its disbursement over a ten year period guaranteed, should he live 20 years….or 30 years, he'll receive the same income for the remainder of his life, no matter how long he lives. His response was, "That's impossible!" Well, honestly, that's what I thought when I first heard of this program many years ago, but no Brother Knights, it's Retirement Income for Life….Guaranteed! This gentleman could draw two or three times more money in a supplementary pension than he ever invested. It's a wonderful feature of the Fraternal Order. Let me know if I can help you with this program.

Income Armor….Your Shield for Living Life! - As I mentioned in my last Newsletter, the Knights of Columbus will soon launch its newest Fraternal Benefit….Disability Income Insurance. This is particularly appealing for Brother Knights in business for themselves, in whatever capacity. If you are a business owner, and you are unable to work whether it's on a short term basis or for an extended period, where does the money come from to pay the bills, feed the family, etc? The good news is that there have been a number of test cases undertaken and it appears as though the cost for this program is very, very attractive. I'm looking forward to sharing more details very soon.

Exchanges and Conversions - As I've mentioned on many occasions, each of us should stop and take stock of our Insurance coverage from time to time. We make regularly scheduled visits to Doctors and Dentists, and so why wouldn't we re-visit our Insurance coverage to make sure that our loved ones are protected as well as possible. Times change….and needs change. What was a good fit five or ten years ago may not be the best fit now. It's worth making regular appointments with me to review your coverage. Who knows? You may be over insured, and if that's the case, we can make changes. Maybe a different type of coverage suits your situation better now. That's possible to through exchanges and conversion of coverage. So, it's good to have an insurance check-up every now and then….and I'd be glad to help.

In closing….. I'd like to extend my sincere congratulations to St. Brendan's Council for their dedicated effort in forming a Squires Circle at St. Brendan's. This initiative was strongly promoted by SK and Council Chaplin Father Paul Pomkoski, and Grand Knight Joe Labelle and supported by all of the Council members. I'd like to make special mention of Chris Di Lena, who started as a Squire and showed a lot of leadership since the Squires project started. Chris recently became a First Degree Knight at St. Brendan's. Hats off to you, Chris!!.......**Finally**, through the efforts of District Deputy Bob Shipley, there's been a lot of progress in forming a new Council at St. Jean Brebeuf Parish in Lasalle. The Pastor, Father Gerry Martineau is a Brother Knight and he understands the value of a Parish Based Council. If you know of anyone who would be interested in joining….please pass the message along. There's a recruitment blitz at all weekend masses this weekend.

Please call me if I can be of help for Insurance, Investments or any of the other Fraternal Benefits offered by the Knights of Columbus…..(450) 552-1022

Respectfully,

Kevin Ready

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