

Message from your Fraternal Counsellor.....Kevin Ready

Greetings Brother Knights and families,

Well, the Columbian Year is well underway, and through the support of your Executive Officers, they have distributed this information to you. I would encourage you to read it carefully and contact me if you'd like more information. Have a great Columbian Year!

Councils Executive Meeting – I'd like to personally thank those who attended our Council Executive Meeting this past Wednesday evening at the Holiday Inn on Cote de Liesse. As I said at the meeting, the cooperation among our District Deputies, our English speaking Councils and I, in my opinion, has never been better....and for that I'm extremely grateful, We see two major obstacles to making great strides in increasing the number of insured members:

- First, we believe that many long standing Associate Members....in other words, members that are not insured, hundreds of them in fact, are unaware of the opportunities they have through the Knights of Columbus Insurance Program. We're hoping that Councils and their Executives will work with us in making Associate members aware of this valuable resource.
- Secondly, regarding New Members, we are encouraging Councils to conduct an Orientation with Candidates prior to their First Degree Exemplification. At that time, in the earliest stages they can become familiar with what's available to them and their family.

I look forward to working with you on these two priorities. Again thanks for making the meeting a big success.

Have you had an Insurance check-up lately? – People routinely book regular check-ups with their Doctor, right? Well, it's just as important to have regular check-ups about your insurance coverage. Does the insurance coverage that you took some years ago still correspond with your need? I've had three cases in the last month where the coverage that they took some years ago is more than they presently need. So we were able to make some modifications and reduce the coverage to match up with their present need, and reduce the monthly premiums. I also had a case where a well insured member has had some recent additions to his family and he felt that his insurance coverage was inadequate. He

was right.... it was. So, he and his wife now have coverage that more closely corresponds with the families financial need should either of them pass away prematurely. Remember, regular monitoring of your life insurance portfolio is quick, free and painless. I'd be happy to help. I'm a phone call away!

Here's how you can maximize your Estate and leave a Legacy - I often meet members who are interested in leaving a "nest-egg" for their children or grandchildren. Typically, a Dual Life policy is one way of doing that. Another approach is a **Single Premium Whole Life policy**. It gives you the opportunity to make one lump sum payment that will pay for a life insurance policy in full. Cash values are guaranteed, and the rate of return on the dividends in the policy is, in the great majority of cases, higher than what you'd find at any commercial Bank. I'll give you a great example. I recently settled a Death Claim for a Brother Knight. He had a Flexible Premium Annuity with the Knights of Columbus. His wife, the beneficiary, chose to take some of the settlement, and internally transferred the remainder into a Single Premium Whole Life Policy. The "face amount" of the policy was 50% larger than the amount invested....immediately. Plus, the cash in the policy is available to her at any time. Even better, the cash and dividends have a higher yield than what she'd get at a bank. Smart move on her part!! I'd be happy to explain to anyone interest in finding out more about a Single Premium Whole Life policy through the Knights of Columbus. Just give me a call.

Term Insurance vs: Whole Life Insurance - As you know, the Knights of Columbus Insurance Program's "pillar of strength" is the Whole Life Insurance that the Order offers. I often speak to members who've been advised by commercial insurance sales representatives to stay away from Whole Life plans. The slogan often used in support of Term Insurance is "**pay less and save the rest**". You know what; I've rarely seen anyone who follows through on the "**save the rest**" part. I should point out that almost all of those same commercial life insurance sales representatives have never seen a Knights of Columbus Life Insurance contract....and when they do.....they cannot mount a legitimate argument against the Knights of Columbus Whole Life products. Remember, the company was set up by our Founder, Father Michael J. McGivney to provide security and protection for members and their families. Where do you find the kind of security and guarantees that the Knights offer when it comes to Life Insurance? Quite simply.....you don't! Don't get me wrong; Term Insurance has a very useful purpose as a form of protection against "What if....." Also, if a family's need for

protection increases significantly, the most affordable way of covering the need is through Term Insurance. But always remember, the Whole Life Insurance program that the Knights offer is highly regarded for a reason. There's nothing else like it in the insurance industry.

Pilgrimage to New Haven – November 5th, 6th and 7th, 2010 – Think about this...hundreds of thousands of members of the Knights of Columbus rarely if ever have the opportunity of visiting the Supreme Headquarters in New Haven, Connecticut. Due to our relatively close proximity, members in Montreal are able to. Recently, we've had two trips, in 2007 and 2008. They were quite successful. As I've mentioned in previous e-mails, we're going again!

Here's what the trip entails:

- Comfortable and relaxing Highway Coach transportation to and from New Haven.
- Two nights' accommodation at the Wallingford Courtyard Inn by Marriot
- Complimentary Full Breakfast on Saturday and Sunday mornings
- Saturday Evening Social at the Wallingford Inn
- Saturday Evening Dinner at the Wallingford Inn
- Tour of the Supreme Headquarters
- Tour of the Knights of Columbus Museum
- Tour and Mass at St. Mary's Roman Catholic Church....where it all began!

The cost is very inexpensive. For Double occupancy it's \$195/person. For single occupancy it's \$275/person. (Saturday Evening Dinner is not included in the price. It's optional at \$10/person.) Bring your children if you wish. Children are charged for their seat on the bus only....\$65/child. All that's required now is a \$50 non-refundable deposit...which is due September 30th, with the remaining balance due on October 15th.

For more information on anything I've mentioned in this e-mail, please don't hesitate to call me at **(450) 552-1022**. I'll be pleased to assist in any way that I can.

Respectfully,

Kevin Ready
Fraternal Counsellor