

Knights of Columbus

St. John's Council 1106
Post Office Box 132
Goshen, New York 10924
<http://stjohnskofc.cjb.net/>



Dr. John Carey
Grand Knight

Dr. Jack Dermigny
Financial Secretary

December 2008

Grand Knight's Letter

Dear Brothers,

I can only hope that those of you that attended our annual Christmas Party enjoyed it as much as Jane and I. The food and refreshments were superb and the company and conversation terrific. A hearty thanks to all of you that brought in a sample of your culinary handiwork or helped out in any way. A few photographs are included further in this newsletter.

An additional thanks to those who brought toys and or foodstuffs. They will be donated to local charities through our Squires Circle or the "Food Ending Hunger Club".

We are about mid- point in our Columbian year, and we should be proud of our accomplishments to date:

Membership and Insurance quotas well on track towards achieving "Star Council"

First ever (for us) participation in Goshen's "Great American Weekend".

Participation and support to the Archdiocesan "Catholic Conference".

Support of St. John Parish Annual Picnic.

Continuing support to Parish and community activities, this both on an individual and Council level.

Financial support to several charitable programs and activities.

Most certainly, we can do more. To this end if any member has an idea for a activity or program, come to a meeting or drop any officer a note or e-mail.

Speaking of e-mail, if there is any way you can receive this newsletter electronically please send a note with your e-mail address to our publisher Jack Cusack@jacknan@frontiernet.net. It will certainly help our postage expenses and save a tree or two.

On behalf of my wife and family let me express my sincere wish to you and your for a holy, happy and safe Christmas and a prosperous New Year.

I leave you with the thoughts immortalized in the poem reprinted at the end of this newsletter. Merry Christmas.

Also, keep in your prayers the sick of the Council and the parish, and also pray for the early and safe return of our men and women serving in the armed forces.

Sincerely,

John F. Carey, M.D.

Grand Knight

The Sabiqator

Council Officers

Columbian year 2008-09

Grand Knight:	Dr. John Carey
Deputy Grand Knight:	Lidio Quaranta
Chancellor:	Joseph Giglio
Warden:	Dr. Joseph Napolitano
Recorder:	Jim Iaquinto
Treasurer:	Al Stipak
Lecturer:	Vin DeLuca
Advocate:	Wally Gantter
Inside Guard:	Iggy Kukelka
Outside Guard:	Jim Applegate
3 Yr Trustee:	Jack Cusack PGK
2Yr Trustee	Ben Matalucci PGK
1Yr Trustee	Rick Sloat PGK
<u>Appointed Positions:</u>	
Chaplain	Rev. Thomas Dicks
Financial Secretary	Dr. Jack Dermigny PGK

Meeting dates

Columbian Year 2008-09

Jan. 5, 2009	Apr. 6
Feb. 2	May 4
Mar. 2	June 1

Meeting are held in the rectory meeting room and start at 7:30 p.m.

This and That

A few upcoming events:

Pizza Party for Altar servers, Church Hall Saturday December 20, 12:00 to 1:30.

Help needed, contact Dr. Joe Napalitano.

Youth Free Throw contest, Jan 4, 2009, McCaffrey Hall after 5:00 Mass help needed, contact Rex Donnelly
Right to Life Mass at St. Patrick's Cathedral, Sunday, January 18, 2009.

Financial Lecture, Sunday, Jan 18, 09 2:00 p.m. Church Hall

Right to Life March, Washington, DC, Thursday, January 22, 2009.

As the scheduled dates approaches and more information becomes available it will be disseminated. However, if you would like to help out or participate in any of the

Degrees

1st Degree

Friday, December 12

Msgr. O'Carol Council 444

St. Mary's Church. Newburgh

Candidate 7:30 PM Degree 8 PM

2d Degree

Friday, December 19

Msgr. O'Carol Council 444

St. Mary's Church. Newburgh

Candidate 7:30 PM Degree 8 PM

3d Degree

Sunday, January 25

Saugerties Council No. 4536

Council Hall, Burt and Barclay Sts - Saugerties

Candidates No later then 1:15 PM Degree 2 PM

Field Agent's Corner

How's your IQ?

No, not that kind of IQ. We're talking about a different kind: your Insurance Quotient. How's yours? If you're doing well financially or have significant investment savvy, you might think you have your financial bases covered. But, taking a closer look, have you properly analyzed your need for protection? Here are some simple answers to common questions, all designed to help you measure your Insurance Quotient.

Q. How much life insurance should I carry? A. The amount of life insurance you carry should be governed by several factors, including : (1) the amount your spouse earns relative to your salary; (2) the number, age, and projected needs of your children; and (3) your debt load and the amount it would take to remove that burden for your survivors. Replacing your salary, paying off debts, and satisfying the mortgage should be primary considerations when purchasing policies on the family breadwinner. Depending on your situation, you may need five to 10 years' replacement value of your current salary. In some cases, maybe more. That may seem like a lot, but do the math and you'll quickly realize the devastating impact on survivors who aren't protected by adequate coverage.

Q. What type of life insurance is better, a term policy or a permanent policy?

A. The answer depends on your situation. Term policies cost less, but are limited to benefits paid out if untimely death occurs within the policy's "term", be the 1,5, or 10 years. Term policies are good for young families, providing maximum coverage at minimum cost, but they accumulate no residual value and expire at the end of the term. Permanent plans carry higher initial premiums, but offer guaranteed payouts without expiration, as long as you do not let the policy lapse. The policy also has a cash value, enabling you to borrow against it for major purchases

Q. Are there any tax advantages to owning life insurance? A. Yes. and sometimes significant ones. Because the cash value of a permanent policy grows tax-deferred or tax-free, there are distinct advantages to owning permanent insurance. The specifics vary greatly, both by person and by local tax laws. The best way to discover what yours could be? Just give me, **Alan Michels, a call at 469-7877**, for a no-obligation discussion. You may be pleasantly surprised by what you discover.

Belleau Wood

by Joseph Gilbert

Oh, the snowflakes fell in silence over Belleau Wood that night.
For a Christmas truce had been declare By both sides of the fight.

As we lay there in our trenches The silence broke in two
By a German soldier singing A song that we all knew.

Though I did not know the language The song was "Silent Night"
Then I heard my buddy whisper, "All is calm and all is bright".
Then the fear and doubt surrounded me "Cause I'd die if I was wrong.
But I stood up in my trench.
And I began to sing along.

Then across the frozen battlefield Another's voice joined in
Until one by one each man became A singer of the hymn.

Then I thought that I was dreaming For right there in my sight
Stood the German soldier 'Neath the falling flakes of white
And he raised his hand and smiled at me As if he seemed to say
Here's hoping we both live To see us find a better way.

Then the devil's clock struck midnight And the skies lit up again
And the battlefield where heaven stood Was blown to hell again.

But for just one fleeting moment The answer seemed so clear
Heaven's not beyond the clouds It's just beyond the fear.

No, heaven's not beyond the clouds It's for us to find it here.

**Council 1106
Christmas Party - December 1, 2008**



Father Rodrigo samples the desserts



**Joined in prayer before the meal are (left to right):
Lee Quaranta, Donna Loomis, Joseph Giglio, Squire
Terrett, Past Grand Knight Rick Sloat, Margaret
Cristiano, John M. Carey, Nancy Cusack, Joan
Quaranta, Carol Gantter, and Rob Terrett**



**First Lady Jane Carey (front and center) takes
a break to socialize.**