



Knights of Columbus  
Council 9096  
Apple Valley, MN  
[www.kcapplevalley.org](http://www.kcapplevalley.org)

November 2012

## Upcoming Events

- **VOTE Nov 6<sup>th</sup> !!**
- Turkey Bingo @ Risen Savior, 11/10 6pm.  
Contact Bob Hansen 952-892-5231  
[rshansen@frontiernet.net](mailto:rshansen@frontiernet.net)
- **11/18/12 Sunday 930a-1230p Pancake Breakfast**  
Contact Jim Sowada 952-432-9378  
[jsowada@charter.net](mailto:jsowada@charter.net)
- **12/16/12 Sunday 930a-1230p Pancake Breakfast with Santa**  
Contact Jim Sowada 952-432-9378  
[jsowada@charter.net](mailto:jsowada@charter.net)

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## Knights of Columbus Council 9096: 2012-2013 Officers:

**Grand Knight** Bob Brotzel 952-997-2363  
**Deputy Grand Knight** Steve Dahl 612-987-9521  
**Chancellor** Tom Van Thome 952-236-8720  
**Financial Secretary** Andy Howard 952-891-4971  
**Treasurer** BJ Bertram 952-435-8461  
**Recording Secretary** Jim Sowada 952-432-9378  
**Warden** Bob Jesso 952-681-2675  
**Advocate** Joe Lexa 952-892-1381  
**Inside Guard** Chuck Pille 952-435-2409  
**Outside Guard** Mike Liebel 952-892-7825  
**Lecturer** Dave Commerford 952-432-9398  
**Trustee #1** Bob Hansen 952-892-5231  
**Trustee #2** Ted Roehl 952-469-6448  
**Trustee #3** Paul Holm 952-440-7618  
**District Deputy** Michael Schmid

## Grand Knight Report – by Bob Brotzel

Brother Knights!

Fall is here and November 6, 2012 Election Day is just around the corner. What takes place this election will impact us all for years to come, so please vote and help others that need your assistance to get to the polls. The Secretary of State's website has electronic forms available for voter registration or to get an absentee ballot:  
<http://www.sos.state.mn.us/index.aspx?page=4>  
To locate the proper polling site please visit:  
<http://pollfinder.sos.state.mn.us/>

Our monthly meetings are the second Tuesday of the month which makes our next meeting November 13, 2012. Our guest speaker this month is CPA Tax Accountant, parishioner, Joseph Majeski, who will highlight the new tax law changes to your personal income tax filing for 2012. This will be a 20 minute presentation starting at 7:15pm.

At our meeting in October our New District Deputy, Michael Schmid was present.

Have you recruited anyone? Please ask those around you at church or church events if they are a KC member. If they are not, please assist them with information about the Knights and send them Bob Hansen's way. His phone number is [952-892-5231](tel:952-892-5231).

Our Knights of Columbus Family Mass went very well and a great turn out of Apple Valley Knights and Families. The Fourth Degree Honor Guard Team participation was great to see.

I would like to thank all the Knights who gave money for the three charities we support, RCIA, Rose of Lima Sister Parish, and Respect for Life. The three checks for each charity have been distributed.

I would also like to thank Fellow Knight Kevin Bardwell and his wife, Cheryl for allowing their two sons Jack and Sam to take part in playing the piano during our celebration in the basement after mass.

I would also like to thank Ted Roehl and Bob Hansen for scheduling the Fourth Degree Honor Guard Team and a thank you to all the members of the Honor Guard Team who participated.

Grand Knight  
Bob Brotzel  
Council 9096

Notes from the October 9, 2012, meeting—

1. A sister parish representative gave us a presentation of our Sister Parish.
2. Mike Schmidt was introduced to our council as our new district deputy.
3. Council Chairman, B.J. Bertram, had a handout for the KC Family Mass. The Family Mass celebration will be at the 9:00 am Mass at Risen Savior on Sunday, October 28, 2012. All KC members in attendance should wear either their KC T-shirts or KC polo shirts. Coffee and donuts are served to all Risen Savior Mass attendees at a reception after the Mass. At the reception after the Family Mass, KC donation checks will be presented to the following organizations:
  - Sister Parish       \$225
  - Pro Life            \$275
  - RCIA                \$225
4. A Major Degree (1<sup>st</sup>, 2<sup>nd</sup>, and 3<sup>rd</sup>) will be held in Hasting on October 13.
5. The Fall Classic Bowling Tournament, which is held for special needs individuals, will be held on November 11 at the Lakeville Lanes.
6. Joe Mojeski, a local CPA, will give us presentation of the 2012 tax laws prior to our November meeting.
7. Yard signs, which support the Marriage Amendment, are available. The message is to vote 'YES' to the amendment at the November election.
8. November 10 is the date for our annual Turkey Bingo event.
9. Keep all individuals in need of healing in your prayers.

## FROM OUR KC INSURANCE FIELD AGENT – Dan Thompson

Dear Brother Knights and Families,

Thank you to all who I've had the opportunity to meet with during my first few months as your Insurance Advisor. As your Field Agent, I am required to visit with you briefly to complete a fraternal survey and to review and update your family service record. If you haven't yet heard from me...expect a phone call. If you need my assistance before that, please either call me at 651-434-2460 or email at [daniel.thompson@kofc.org](mailto:daniel.thompson@kofc.org)

My thought for this month: **Four parts of retirement: Phase three**

My previous two articles discussed important steps that lead to retirement. But what happens once you reach that goal? You've got free time to pursue your interests, visit friends and family and relax. It's a beautiful thing indeed.

You've now entered the de-accumulation phase. You will start to spend down the assets you have accumulated during your working years. Remember: a 60-year-old man has a 20% chance of making it to 95! A 60-year-old woman has a 30% chance. And there is a 40% chance that at least one member of a married 60-year-old couple will make it to 95. That's a long time to live off of accumulated cash while you don't work. Save, save, save, so you will be able to de-accumulate.

As a Knight, you have access to a product that is designed to make saving safe and easy. Our annuity is designed to provide guaranteed long-term security. Consistent and disciplined savings placed into this annuity over time can provide income at retirement that you cannot

outlive. With that guarantee comes the fact that no one has ever lost money put in a Knights of Columbus annuity (remember, absolute safety of principal) and consider the value you are getting.

Contributing money to an annuity can also have positive tax implications (always check with your tax professional on these matters). And our annuities offer a competitive interest rate, consistent with our primary goal of absolute safety of principal.

Take some time to meet with me and I will explain fully the benefits of selecting our annuity, along with the benefits of our top-rated life insurance, disability income and long term care insurance plans. As you consider options as you proceed toward retirement, think about one thing guaranteed to help you and open a Knights of Columbus annuity.

I can help you build a plan to reach your goals. Contact me today to learn more. Call me today to set up a time to meet. You'll only regret that you didn't call sooner. All the good that the Knights of Columbus has done, is doing and will do, is a direct result of the vision of our Society's Founder: "Knights of Columbus...an organization where brothers care for brothers."

Vivat Jesus!

Dan Thompson  
Field Agent  
Knights of Columbus

IF YOU HAVE AN EMAIL ADDRESS BUT YOU RECEIVED THIS NEWSLETTER BY USMAIL, PLEASE SEND AN EMAIL TO DAN HINDES: [DANH1225@GMAIL.COM](mailto:DANH1225@GMAIL.COM)

Not only will you get this newsletter faster, but you will also be able to receive special notices, e.g., the picnic, in a timelier manner.

Thanks, and rest assured your email address will only be used for KC business and not shared with anyone else.

And if you don't have an email address, that's ok.

Visit our new website at: [www.kcapplevalley.org](http://www.kcapplevalley.org)

Brother Knights are encouraged to remember to find out who are the pro-life candidates in the upcoming election and to consider voting for them. Supreme Council as well as the State Council strongly supports voting in favor of candidates who support the right to life of all human beings from conception to natural death. The Catholic Church has spoken on these issues and teaches that certain practices against life are intrinsic evils, including abortion, euthanasia, embryonic stem-cell research, human cloning, and homosexual "marriage".

David Commerford  
Pro-Life Chair

*VOTE NOV 6TH*

**VOTE "YES" FOR THE MINNESOTA MARRIAGE AMENDMENT**

The Minnesota Marriage Protection Amendment is needed to ensure the definition of marriage is preserved as between one man and one woman into our state's constitution. Marriage as the union of one man and one woman serves the interest of men, women, children and society as a whole and protects us against efforts by activist judges and politicians to redefine marriage with no say of the people. Remember, leaving the ballot question blank counts as a NO vote against marriage.

David Commerford  
Pro-Life Chair  
*VOTE NOV 6TH*

## **KNIGHTS OF COLUMBUS FAMILY MASS THANK YOU'S**

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Thank You to all the Knights and their family members who attended the October 28 Family Mass. In order to thank the Parish for their support in our activities, we invited the entire parish to enjoy free donuts, pastries, juice and coffee after our Family Mass and the basement was full with over 175 people attending. Our KC Grand Knight, Bob Brotzel, presented KC Checks to the RCIA Committee, to the Respect for Life Committee, and to the Sister Parish Committee. The funds for these checks came from the Knights who donated money to these three Risen Savior Activities when they paid their 2012 dues and the three committees really appreciated your donations. The organizer, B. J. Bertram, would like to Thank Patty Bertram and Bill & Marilyn Sticha for their help in making this an enjoyable and successful event. A Big Thank You to Ted Roehl for arranging and coordinating the attendance of the Knights of Columbus 4<sup>th</sup> Degree Color Guard at our Family Mass. A Special Thank You goes to Brother Kevin Bardwell's two sons, Jack and Sam, for playing the piano while the people enjoyed their donuts

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