



Knights of Columbus
Council 9096
Apple Valley, MN
www.kcapplevalley.org

September 2012

Upcoming Events

- KC Family Picnic Sept. 11th
@630pm Lac Lavon Park.
- 5K Fun Run/Walk Sept 12,
8am – Risen Savior –
contact Steve Dahl 952-
892-0383
jsdahl@comcast.net
- Pancake Breakfast @ Risen
Savior, 10/21 930am-
1230pm. Contact Jim
Sowada, 952-432-9378
jsowada@charter.net
- KC Family Mass, 10/28
@Risen Savior 900 am.
Contact BJ Bertram 952-
435-8461
bertram60@msn.com

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1. Grand Knight Report
2. Meeting notes from July
3. Message from our KC
Insurance Field Agent
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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-
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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 Vacant

Grand Knight Report – by Bob Brotzel

Brother Knights!

Fall will soon be upon us. Schools are back in session, most vacations are over and we as Knights will be hard at work until next summer. Our monthly meetings are the Second Tuesday of the month with this month's being Our Family KC Picnic on Tuesday, September 11, 2012 at Lac Lavon Park starting at 6:30 PM.

Our new website manager and newsletter editor, Dan Hindes is doing a great job for us. Thank you Dan!

Our membership is slightly down so if you know of a good candidate please send him to Bob Hanson or myself or bring him to the KC Family Picnic.

Our KC Supreme Council and the Minnesota State Council, along with many more throughout the country support the traditional Marriage between one man and one woman. The vote in our state for an amendment is coming up Tuesday, November 6th. Please talk about the Marriage Amendment with others and vote this upcoming election. Keep in mind there are a lot of reasons to vote YES for the marriage amendment besides religious.

There are two other initiatives you should be aware of: if you haven't talked, emailed or written your Representatives in Congress on matters involving our Religious Freedoms please do so. Also, support the Life of Conception Act which will be coming up soon. Let your Representatives know you are watching how they vote. If you do not know much about the Life of Conception Act, please Google it for more information.

I hope this finds you all in good health and spirits. Hope to see you all in a week at Our KC Family Picnic.

Grand Knight

Bob Brotzel
Council 9096

Notes from the August 14, 2012, meeting—

1. Bob Hansen, Membership Chairman, indicated that there will be a table in the commons area after the Masses on September 29 and 30, and on October 6, 7, 13, and 14 for our Fall recruiting campaign.
2. Council Chairman, B.J. Bertram, indicated that T-shirts, with our council logo, have arrived and all new members can pick them up.
3. The September 11 meeting will be in conjunction with a family picnic. The picnic is for KC's, their family members, and prospective members.
4. The KC's are planning on inviting a speaker from the Minnesota Catholic conference to come and present a view point of the Marriage Amendment which is on the ballot in November. The presentation is on Saturday, September 29 after the 5:00 pm Mass at Risen Savior Church.
5. Yard signs, which support the Marriage Amendment, are available. The message is to vote 'YES' to the amendment at the November election.
6. November 10 is the date for our annual Turkey Bingo event.
7. Keep all individuals in need of healing in your prayers.

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

My thought for this month:

Four parts of retirement: Phase One

In the next four articles, I would like to discuss a goal that's on many workers' radar: retirement. To some, retirement is the pot of gold at the end of the rainbow or the reward after a long career. It's a time to relax, take up a hobby and enjoy life. Whether retirement is

just around the next corner or if you have another 30 years to go, it's never too soon or too late to start planning or revise that plan.

Some experts suggest that there are four phases of retirement: protection, accumulation, income de-accumulation and care. In this article, I will tackle protection.

Protection is the base element of any well-founded financial plan; the base of the pyramid, for example. Without basic protection against premature death or the inability to earn income due to disability, the remainder of the pyramid collapses. If you own mutual funds and die without life insurance, those funds will be needed to pay final expenses (collapsing), perhaps at the most inopportune time (after a market correction). If you own mutual funds and lose your ability to earn income due to disability and are without paycheck protection, those funds will be needed in order to pay living expenses (collapsing), perhaps at the most inopportune time (is there ever an opportune time?).

So, basic protection is a must. The good thing is that this protection is offered by the Knights of Columbus. Our whole life products and disability income insurance are designed with this goal in mind. For example, our Life Paid Up at 65 plan is perfect for this purpose because premier payments end right when retirement is upon you. There are many other options that I can discuss with you that will fit your needs and your budget.

A newer addition to our product portfolio, disability income insurance protects your most valuable asset: your ability to work and earn money. Plans can be customized and are available to cover many professions, from farmers to lawyers.

Once you've established the proper protection, the next phase is accumulation of cash, which I will discuss in a future article.

Contact me 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 Founder: "Knights of Columbus...an organization where brothers care for brothers."

Vivat Jesus!

Dan Thompson
Field Agent
Knights of Columbus

SEPTEMBER 11 KNIGHTS OF COLUMBUS FAMILY PICNIC

On September 11 (Tuesday), the Risen Savior Knights of Columbus will have a Family Picnic at the Burnsville Lac Lavon Park located at the corner of Lac Lavon Drive and Crystal Lake Road East. Social Time will start at 6:30 PM and the meal will be served at 7:00 PM. This is an event for our KC Members and their entire family. Please bring along potential new KC members and their families. The Knights will be serving Brats, Hot Dogs, Chips, and Refreshments free of charge. Please bring along a dish to share. In the case of inclement weather, the picnic will be held in the Risen Savior Church Basement. If you plan to attend, please contact Dan Hinde at danh1225@gmail.com or at (952) 953-0002.

IF YOU HAVE AN EMAIL ADDRESS BUT YOU RECEIVED THIS NEWSLETTER BY USMAIL, PLEASE SEND AN EMAIL TO DAN HINDES:

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 more timely 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

*The Marriage
Amendment "Vote
No" signs are out in
force, lots more than
our "Vote Yes" yard
signs.
"Vote Yes" yard signs
are available from
Dave Commerford.
Call me at 952-432-
9398 to arrange
delivery.*

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Dr. Shaun Gifford
Chiropractor

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proadjuster@frontiernet.net



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