

# Columbus Crusader



Knights of Columbus  
**CHARITIES**  
*United in Charity.*



## From the desk of The Grand Knight

**John "Spike" Dineen**  
Grand Knight



October kicks off what appears to be a busy year. After the installation of our new officers, we will be having a cook-out on Sunday, October 16th. This is a free event for all Knights, their families and guests. Let's have a good turnout. Festivities start at 12pm. Remember..... that success in any organization is synonymous with

### **PARTICIPATION.**

Let us know if you'll be there by calling any officer. We will be hosting the Installation of Officers for the Fourth Degree Assembly on October 25th. We'll need kitchen help

for our Fourth Degree members and their families. Call Dave Simmons if you'd like to help. For those attending the installation, your tuxedo is required.

Dave Ericson will be conducting the annual 5K race starting at 6:00 am on October 29th. Call Dave to volunteer.

Don't get too much sleep Saturday night because our Pancake Breakfast is Sunday morning, October 30th

Happy Halloween and may God Bless the Knights of Columbus!

**Vivat Jesus!**

**Spike Dinneen, GK**

**HAPPY HALLOWEEN**

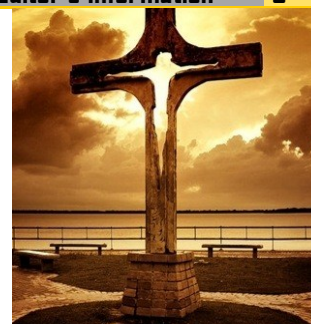


- ◆ CHARITY
- ◆ UNITY
- ◆ FRATERNITY
- ◆ PATRIOTISM

Roman Catholic  
Brothers in Christ,  
Chartered in 1990

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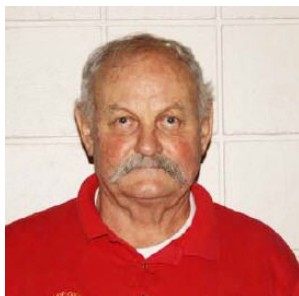


From the desk of . . . . .

## David Simmons ~ Deputy Grand Knight

**KNIGHT  
OF  
THE  
MONTH**

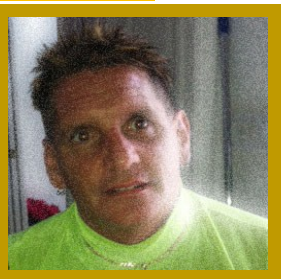
**John  
"Jacko"  
Scavelli**



I would like to thank all of you who helped with the first pancake breakfast after the kitchen renovations. All of the new equipment worked out well, especially the dish washer. I was able to cook 24 pancakes at a time on the new grill, but we still need to perfect cooking sausage in the convection oven.

I'm looking forward to seeing you all at the family picnic at The Estero Park on October 16th, from 12pm to 5pm. There will be free food and drink for all. Games including volleyball, badminton and for those of us who don't want to do a lot of jumping around, lasso golf.

God Bless you all!



## Publisher

**Albert**

**"Tony"**

**Almeida**

**Third Degree**

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"A man  
who dies  
without  
adequate  
life  
insurance  
should  
have to  
come  
back and  
see the  
mess he  
created"

**Will Rogers**



## Membership Director ~ Mark Yosway



Great News: Interest Rates Hold. Present practice is to set rates for 3 months (quarterly). Guaranteed interest rates for annuity contracts issued prior to 7-1-2003 is 3.5%. Interest rates for our Flexible Premium Annuity contracts with a minimum guaranteed interest rate of 3.50% will be 3.50%; for contracts with a minimum guaranteed inter-

est rate of 3.00%, the rate will be 3.00%. These rates are for payments received in New Haven October 1, 2011 through December 31, 2011 and are applicable through September 30, 2012. The interest rate for funds on deposit which have been receiving their interest rate for one year or more will be 3.50% for those contracts with a 3.50% guaranteed minimum interest rate. For those contracts with a guaranteed minimum interest rate of 3.00%, the rate will be 3.00%. Funds on deposit where the interest rate has been in effect for less than one year will continue to receive the same

**Mark Yosway ~ Continued on page 3**

Albert Almeida, Michael Adams, Bryant Anderson, James Angers, William Banfield, William Bannon, Patrick Becker, John Benoit, Jack Berg, Leo Berger, Richard Blackman, Robert Bonza, Roland Boyd, John Bradford, Barry Bratton, Glenn Bright, John Brown, Steve Burmeister, Michael Bursztyn, Deacon Francis Camacho, Dennis Cantwell, Scott Caycedo, Anthony Cilluffo, Norman Colby Sr., Michael Conley, Chandler Cook, John Costa, James Culley, Steven Cunningham, Peter D'Elia, John Dinneen, Dr. Joseph Drago, Peter Ennis, David Ericksom, Paul Farr, Brian Farrar, Frank Ferlito, Everett Foster, Louis Frattarelli Sr., Timothy Freeland, David Gavin, Merle Giallonardo, Arthur Habighorst, Sidney Hauenstein, James Hawkin, Branden Henderson, Dean Hinderman, William Hoogland, John Horan, Ralph Hutchins, Natale Ippolito, Sean James, James Kane, Daniel Kerinuk, William Kienle, Thomas Kinsella, Kenneth Kirgin, David Klare, Joseph Klempka, Julian Komeshak, Gary Kroeger, Gary Krueger, Brent LaBreche, Bruce D. LaBreche, Bruce J. LaBreche, Ralph Lacivita, William Lewis, John Liprie, Ronald LoFranco, Jeffrey Maas, Patrick Maley Jr., Richard Malone, Herman Mancini, Jerry Martin, John McGrellis, John McLain, Alvin McCarthy, Wyman, Miller, Alexander Miller, Matthew Mullen, Henry Pasterz, Gregory Pearl, Evelio Perez, Vince Perfetto, Vincent Petrocelli, Dr. Anthony Pietroniro, Raymond Pothier, Kevin Powers, Leon Quesnette Jr., Frank Ragonese, James, Reynolds, Edward Riley Jr., James Ripley, Joseph Roach, Edward Roggemann, Fritz Roka, Raymond Ross, John Ruel, John Ruegg, John Ryan, Glenn Sabatka, James Sauerwald, John Scavelli, Kent Schmitt, Sydney Schofield, Vincent Scola, Edward Sedillo, David Simmons, Michael Stanton, Edward Strander, Jerry Tant, Peter Thompson, Edward Trimner, Javier Ubarri, George VanNest, Edward Weil III, David Williams, Ronald Willing, Charles Yelle,



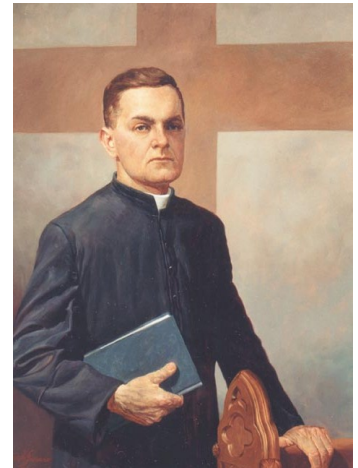
### Mark Yosway continued

interest announced at the beginning of the period.

Lastly, I am happy to announce that effective September 1, 2011 we Introduced the first phase of the Systematic Withdrawal Option (SWO), Interest Only Payout Option. A few of the highlights of IOPO are:

- Available on new and existing annuities
- Annuity account balance minimum is \$10,000
- Annuity owner must be at least age 59 ½
- Unique election forms for utilizing any Systematic Withdrawal Option
- Deposits can only be made by EFT (monthly, quarterly, semi-annual, or annual)

The Interest Only Payout Option (IOPO) will be especially attractive to those annuity owners that are in need of additional monies, but have a desire to preserve their capital. The Interest Only Payout Option is a part of our continuing effort to add value to our products to benefit our members and their families. Safety, security, added value, are all hallmarks of our history and our members can remain confident that there is no more highly rated insurer than the **Knights of Columbus.**



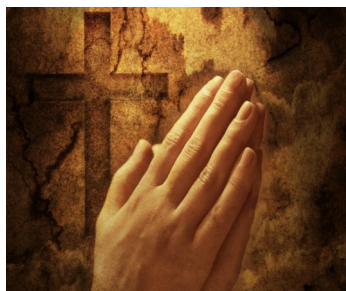
**"Behold the  
Lamb of  
God."  
(John 2:36b)**

**"To render financial aid  
to its members  
and the beneficiaries of  
members."**

**From the Knights  
of Columbus Charter**







## PRAYER CORNER

Please remember in your prayers our  
**Brother Knights and Others in need of our**



Steve Cunningham  
Dustin Delago  
Ralph Hutchins  
Bob & Janet Haug  
Tony & Patricia Cilluffo  
Gordon Jirak  
Don Joerger  
Frank & Erin Byron  
Tony Damasco  
Bob Bonza  
Don Joerger



Leon Quesnette  
Ed Mikovich  
Bill Banfield's Mother  
Richard Blackman  
Bill Morea  
Dave Erickson's Mother "Kathy"  
Deacon Frank Camacho  
Douglas Shorts  
Patty Haug  
Mr & Mrs Margovera

**Tempus  
Fugit  
Memento**



1st Thursday of each month  
7:30pm Business  
8:30pm Social at the Parish  
Center of Our Lady of Light  
Catholic Community

## ~In Case of Death~

At the death of a Brother Knight, notify the Grand Knight or the next in charge, who will then contact the family and offer sympathy and help from the Council. The Council member contacting the family should ask whether a wake will be held and if so, whether the family would like the Council to do a rosary service. If a Mass will be offered the family should be asked if they would like a resolution of condolence to be presented. Any ceremonial presentation requested should be done only with permission of the clergy. If the deceased Brother is a 4th Degree member, the Grand Knight will notify the Insurance Field Agent and the Faithful Navigator of the Assembly.

# Officers for 2011-2012 Fraternal Year

Grand Knight: John Dinneen ~ 267-3774  
Deputy Grand Knight: Dave Simmons ~ 221-7734  
Chancellor: Dave William ~ 432-9446  
Recorder: Tony Almeida ~ 464-0269  
Treasurer: Gary Krueger ~ 947-1845

Advocate: James Ripley ~ 405-7876  
Warden: Henry Pasterz ~ 728-7524  
Financial Sec.: Kevin Powers ~ 498-8718  
Inside Guard: Frank Byron ~ 432-9960  
Outside Guard: John Scavelli ~ 466-3466  
Trustee 3 Years: Leon Quesnette ~ 947-9780

Trustee 2 Years: Robert Haug ~ 437-1247  
Trustee 1 Year: Robert Bonza ~ 948-3381  
Field Agent: Mark Yosway ~ 322-7454  
District Deputy: Richard Cain ~ 940-3197  
Lecturer ~ Vacant Position

## October Birthdays

1st	Steve Burmeister
	David A. Erickson
	Eugene J. Kelly
3rd	Michael H. Stanton
4th	Chandler Cook
8th	David Simmons
10th	James P. Hawkins
11th	Michael E. Sabatka
15th	Norman C. Colby Sr.
16th	Everett J. Foster
17th	Louis E. Frattarelli Sr
20th	Donald J. King
	Brent J. LaBreche
23rd	Theodore F. Pizza
24th	Patrick M. Kennedy
25th	Raymond J. Pothier
27th	Roland W. Boyd
	Edward J. Roggermann
28th	Dr. Joseph R. Drago
30th	Alfred J. Delago



**Family  
of The  
Month  
for  
October  
2011**

\* \* \*

**John  
and  
Loretta  
Horn**



# Council News

## Knights on the Move

### Knights receiving 1st Degree

Anthony Vocaire 7.18  
Tony Almeida 6.21  
Justin Jordan 7.18  
Marco Solomon 9.20

### Knights receiving 2nd Degree

Tony Almeida 7.21  
Kevin Koskinas 7.21  
Anthony Vocaire 8.28

### Knights receiving 3rd Degree

Tony Almeida 10.1  
Anthony Volcaire 10.1



## TO EVERYTHING A SEASON.....

As another Fall Season begins, it reminds us that we are always entering yet another phase of our life's journey. We're being invited once again to pause and prayerfully reflect on what God may be calling us to "see with new eyes". With the Knight's three wonderful founding principles, CHARITY - UNITY - FRATERNITY in mind, please join us to reflect on those principles as a way of life which helps move us beyond belief into action.

Does the principle of CHARITY permeate our everyday lives when there is so much need among ALL of God's people? Regarding UNITY - In the midst of so much division, are we stretching our boundaries to include those that our culture often excludes because of differences?

How does our understanding of FRATERNITY move beyond our sometimes limited notions of just who are our "brothers and sisters"?

May you always be grateful for the opportunity to be able to touch so many lives through the good works of your Society. And, let us pray that we all meet Jesus anew and hear His call for living our Christian faith - even beyond those works! To help move even more deeply into life's questions, our parish is offering **An Advent Evening of Reflection: "A Deeper Kind of Faith"**, given by Marilyn Bowman and Ed Atkinson on **Thursday, December 6th**.

Everyone is welcome.....Who knows how the Holy Spirit might spark 'new life'!

Blessings and peace,

**Marilyn Bowman**



# Calendar of Events



10/1 Third Degree— St. Elizabeth Seaton, Naples  
 10/6 Installation of Officers-LOL, 7pm Estero  
 10/16 Combined Social & Council Picnic-Estero Park  
 10/18 First Degree Exemplification-7pm LOL  
 10/19 2nd Degrees— All Saints, N Fort Myers 7pm  
 10/22 Third Degree—St. Rafael 12pm, Lehigh Acres  
 10/25 4th Degree Installation-7:30 Our Lady of Light,  
 10/26 2nd Degree St Raphael, Lehigh Acres 7pm  
 10/27 Committee Planning-Storage Center, San Carlos  
 10/29 5-K Race—  
 10/30 Pancake Breakfast-Parish Community Center  
 11/3 KC Business Meeting  
 11/10 Second Degree Meeting-Tent  
 11/15 First Degree Exemplification  
 11/17 Committee Planning  
 11/19 Family Dinner and Show  
 11/27 Pancake Breakfast-Community Center  
 12/1 KC Business Meeting  
 12/8 Second Degree Meeting-Tent  
 12/10 Council Christmas Party  
 12/13 First Degree Exemplification  
 12/18 Pancake Breakfast  
 12/29 Committee Planning

~ 2011 ~

1/5 KC Business Meeting  
 1/14 4th Degree Dinner  
 1/15 Corp. Com. Living Memorial Mass  
 1/17 First Degree Exemplification  
 1/26 Committee Planning  
 1/29 Pancake Breakfast

4/8 Easter Sunday  
 4/12 KC Business Meeting  
 4/16 First Degree Exemplification  
 4/21 Clergy Dinner  
 4/22 Pancake Breakfast  
 4/26 Committee Planning  
 5/3 KC Business Meeting  
 5/13 Corp. Com. For Living Memorial  
 5/15 First Degree Exemplification  
 5/27 Pancake Breakfast  
 5/31 Committee Planning  
 6/7 Business Meeting/New Officers Vote  
 6/19 First Degree Exemplification  
 6/24 Pancake Breakfast  
 6/28 Committee Planning  
 6/30 Liberty Ball at Our Lady of Light





"Making a Difference for Life".



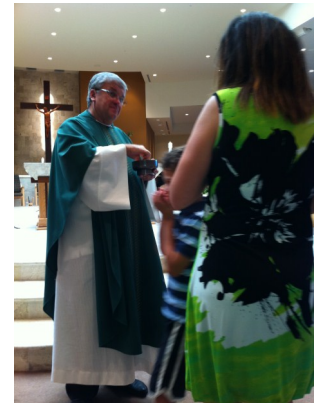
Knights Of Columbus  
Our Lady of Light Council  
10498  
District 55  
P.O. Box 1095  
Estero, Florida 33928

### Prayer before First Degree Exemplification

Jesus, you told us that when two or three are gathered in your name, you would be there in the middle of them. We know that you are among us now, and we ask you to give us the grace to perform our duties well and to make this solum and edifying event for our candidates. Give us the strength and the memory to bring these men closer to you and to your blessed Mother. We ask this in your name and offer this prayer for our success: Hail Mary, Full of grace. The Lord is with thee. Blessed art thou amongst woman, and blessed is the fruit of thy womb Jesus.. Holy Mary. Mother of God. Pray for us sinners, now and at the hour of our death. Amen! Queen of the Knights, Pray for us!



REMEMBER . . .  
RESPECT FOR LIFE  
AND DIGNITY!



There is no more higher rated insurance company in the country than the Knights of Columbus Insurance. With a financial portfolio that includes Term and Whole Life insurance, two types of Long Term Care insurance, Disability insurance, and IRAs and annuities the Knights of Columbus has been "Making a Difference for Life". Since 1882 when we were chartered to "serve and provide financial aid and assistance to members and their families" our primary mission has been to protect families from the financial devastation caused by the untimely and premature death of the "income earner" and any and all family members. Our products provide solutions for protection of life, from birth through retirement until death, for you and your survivors. As a fraternal participating insurance carrier, that does no advertising, we have doubled in size in 10 years, with \$16 billion in assets, and member ownership of over \$80 billion in life insurance. Put simply, Knights of Columbus Insurance is "For Brother Knights and their families, by Brother Knights."

