

Meeting Minutes

January 31, 2016

Knights of Columbus #12985

- The Pot Luck / Fraternal Benefits meeting was called to order at 6:15 pm
- Opening prayers were offered by WGK Kodi
- Officer roll call was taken

Roll call: O = Officer's Meeting, R = Regular Meeting

| | O | R | | O | R | | O | R |
|---------------------------|---|---|---------------------------|---|---|--|---|---|
| Chaplain: Fr. P. Omogo | | E | Financial Sec: B. Snowdin | | E | Inside Guard: L. Conard | | A |
| Grand Knight: K. Schulist | | P | Treasurer: G. Horn | | P | Outside Guard: R. Spoelhof | | P |
| Deputy GK: J. Duff | | P | Lecturer: K. Munson | | P | Trustee (3 rd Yr): C. Grattafiori | | A |
| Chancellor: C. Cumings | | A | Advocate: M. Schulist | | P | Trustee (2 nd Yr): S. Nagengast | | P |
| Recorder: G. Greiner | | P | Warden: J. Paszkowski | | P | Trustee (1 st Yr): A. Greiner | | P |

Annual Fraternal Benefits Meeting:

- The evening started at 5:30 with a “Make it your way” sub sandwich, complete with drinks and all the fixings. A big thank you goes out to Allen Greiner for putting together this nice fraternal benefits lunch.

Our guest speakers were:

- Joe Tackx, Our Knights of Columbus Insurance Agent
- Alan Abrams, Attorney at Law and parishioner.

Knights of Columbus Insurance Agent - Joe Tackx

Joe spoke of how the KC funds are conservative investments. And also how they only invest in funds that share our catholic values.

Consider your insurance needs, - “People don’t plan to fail, they fail to plan.”

- Estate Plan – You should have one
- When was the last time you updated your beneficiaries? Who are the backup beneficiaries?
- Where are your investments? Do your beneficiaries know where they are?
- You should have a detailed list of assets
- Choose an executor
- Consider long term care
- You should have a good lawyer to call on when needed.

Life Insurance

- Term – temporary, with no accumulating value

Permanent

- Cheapest in the long run, has cash value and is good insurance for both term and whole life.
- You can convert term to whole life without proof of insurability.
- Consider disability insurance. 3 out of 10 will people will need it.
- Long term care - nursing home care ranges to \$75k to \$80k / year.

Accidental Death - death insurance for you and your spouse that pays only if it is an accident.

Joe handed out many brochures and advised people to review their policies.

Please contact Joe if you insurance questions or needs. (See handout below.)
On behalf of our KC council - Thank you Joe.

Alan Abrams, Attorney at Law and parishioner.

Estate Plan

- This designates your last wishes
- Takes care of you if you become incapacitated
- Avoids probate
- Protects children – disperses trust assets over time, as they mature

A Will

- Is a ticket to probate
- Only operates upon your death.

Trust

- You should have one
- Avoids probate
- Is effective immediately upon need
- Very flexible and changeable

Power of Attorney – Financial

- Handles your financials if you are unable

Power of Attorney - Health

- Helps you with your end of life decisions

Contact Al if you have questions regarding Wills and Estate Plans.
On behalf of our KC council - Thank you Al.

Closing prayers were led by WGK Kodi

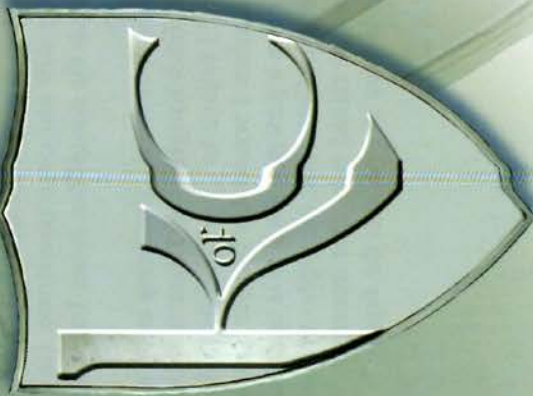
The meeting closed at ~7:10 pm.

The minutes were recorded by Gary Greiner

Our Success

"A tremendous amount of credit goes to our field force of more than 1,400 professionally trained general and field agents, whose expert knowledge, energy, and enthusiasm combine with a strong commitment to the Knights of Columbus."

Supreme Knight Carl A. Anderson



Our Mission

To provide brother Knights and their families with the highest level of service and the most secure, stable products to ensure their financial well-being.

To changing lives for good, one Catholic family at a time.

Knights of Columbus
INSURANCE
YOUR SHIELD FOR LIFE



Did You Know...

- Rated "A++, Superior" by A.M. Best, earning their highest rating for 35 consecutive years.
- There is no more highly rated life insurer in North America.
- Current assets surpass \$18 billion.
- We are the largest lay Catholic organization, with nearly 1.8 million members worldwide.
- According to the 2010 Fraternal Survey, more than \$155 million was given to charity by the Order. Also, individual Knights donated well over 69 million hours of volunteer time to helping our churches, our neighborhoods and our communities.
- In the past decade, Knights have given more than \$1.367 billion to charity, and provided in excess of 639 million hours of volunteer service.
- In 2011, we issued more than \$7.97 billion of life insurance coverage, and more than 100,000 life insurance, annuities, long-term care, and disability income insurance policies.

Not Just A
Field Agent...
A Brother
Knight

Knights of Columbus
INSURANCE
YOUR SHIELD FOR LIFE

Insurance for Brother Knights By Brother Knights

In 1882, Father Michael J. McGivney saw firsthand the devastation of a family caused by the death of the breadwinner. From his vision, the Knights of Columbus insurance program was created to provide financial security for its members and their families. Today, we have more than \$83 billion of insurance in force, and 1,400 full-time brother agents dedicated to carrying out his vision.

Why Meet with Your Agent?

As a brother Knight, your field agent has a special perspective on your situation. He meets with families just like yours every day. He wants to learn about your goals and dreams, so he can tailor a comprehensive insurance plan to protect you and your family.

Many members do not realize the services their agent can provide. Some of these include:

- Free insurance needs analysis;
- Advice on estate preservation and mortgage protection;
- Retirement planning;
- Tax-deferred savings options
- Discussion of disability income insurance and long-term care needs.

Your field agent is an expert in life insurance, annuities, long-term care and disability income insurance. Meet with him to plan for the future.

In a world of uncertainty, we offer guarantees of safety and security to Catholic families.

Your Agent is Here for You...

Joseph M. Tackx is a field agent with the Barlow Agency, serving brother Knights and their families in western Michigan. A Knight since 2007, Joe joined the Order to be part of an organization where he can express his faith and beliefs with other likeminded Catholics. In 2009, Joe took his membership in the Order a step further and became a field agent. In that role, Joe meets with and advises members about the products and services available to them, and how these can help protect the well-being of their families.

A graduate of Mona Shores High School in 1972, Joe spent four years in the Marine Corps, earning the rank of sergeant. Prior to becoming an agent, Joe spent 24 years selling Ford, Lincoln and Mercury cars.

Originally from Muskegon, Joe has a brother and a sister. He is a widower. Joe attends Sacred Heart Church in Muskegon Heights, where he serves as Eucharistic minister, usher and a past chairman of the Pastoral Council. Joe is a member of Holy Rosary Council 13579, and is a Fourth Degree Knight.



Members who meet with Joe find him knowledgeable and compassionate. He understands the complex issues families face today.

“I believe in what I’m doing as an agent for my brother Knights and their families,” said Joe. “I believe in my Catholic faith and what it teaches. I want my brother Knights to be part of an organization that is operated with the same Catholic principles that our families were raised on. Our insurance program is there to protect the family.”



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