



The Knightlighter



The Official Publication of the Knights of Columbus, Msgr. James R. Jones Council 3303
and Kenneth I. Parker Assembly 1820, New Bern, NC

October

October 1-3 Yard Sale
@ 8am to 12 pm

October 6 Council
Business Meeting @ 7 pm

October 7 Assembly Officers
Meeting @ 7 pm

October 14 Assembly
Meeting @ 7 pm

October 16 Shrimp Boil
@ 5 pm

October 24 Fraternal Benefits
Seminar @ 9 am

October 27 Council Officers
Meeting @ 7 pm

Volume: 2020 – 10
Editor: Guy Ferrante
kingandeverhard@outlook.com

Grand Knight's Comments



Brother Knights,

As the month of September comes to a close, we continue to deal with the uncertainty caused by the COVID -19 Virus. With modifications we are having some fraternal activities. By the time this edition is published we will have completed our annual golf outing at the Emerald Country Club. Thanks to Paul Masotta for organizing this fun time. Our

recent meetings have focused on planning the activities for the next few months. In this first quarter of the new Fraternal Year the Council Board of Officers and several Directors have made significant contributions.

The FIA Team: Randall Raiman has taken over the duties of DGK and Program Director. As the lead for the Faith in Action (FIA) activities Randal now supports each of the FIA Directors and prepares the monthly Knight of the Month article in the Knightlighter.

- The Faith Director, PGK Dick Dodson has maintained close coordination with the Parish Office and St. Paul School. He advocated our support of the annual church calendar.

- John Murphy, the Family Director, selects the Family of the Month and prepares the Family of the Month article for the Knightlighter. He also supports the event leaders such as

Gordy Barnes on planning family fall events. This is a big deal because we have not had a Family Director for the last few years, so I appreciate John taking on this duty. And as the Recorder he superbly prepares our meeting minutes.

- The Community Director, Dave Nelson, has studied the records maintained by Jim Kelly for the last several years and is ready to support many community organizations as soon as we have the funds to donate.
- Jerry Schill, the Life Director, is very active in Life-related activities and is currently involved in the lead of the 28th year of the Life Chain to occur on October 4th in New Bern.

The Money Team Doug Uhland, Treasurer, and James Knickerbocker, Financial Secretary, make sure our bills are paid. James has taken on additional duties as our lead IT guy to orchestrate our virtual meetings and he works the many challenges associated with Member Management and Billing Management. Bingo is idle now, but I can assure you that Doug Uhland and the Bingo Team are ready to go as soon as the state authorities give us the green light.

Membership: I want to acknowledge the tremendous effort of our new Membership Director, Dan Macsay. He has completely mastered the new procedures associated with the On-Line Exemplification. See details in his article later in this issue.

LAMB: Our LAMB Director, Tom Henry, has contacted over 50 local businesses to solicit donations and the checks are coming in. Tom is also organizing an effort by the ushers to do a collection after masses on October 10 and 11. Please be generous because we cannot do our normal collection and tootsie roll give away at Wal-Mart until the Spring at the earliest.

The Newsletter Team: Our Knightlighter Team of Guy Ferrante, Editor, Craig Baader, Database Manager and Bill Camp, Bulk Mail Guru, have not missed a beat in the new Fraternal Year. They distribute several hundred newsletters every month.

300 Club: Kevin Blust, 300 Club Director, is still looking for members for the second half of the 300 Club year. The cost is \$25.00. The 300 Club provides our council a substantial sum each year, second only to Bingo.

New Ticket Production Lead: I am particularly thankful to Craig Baader for taking on the role of ticket and marketing flyer producer to replace our beloved brother Leo Minervini who passed away in July. It would be great if a member could step up and takeover this responsibility. Craig is already wearing many hats.

Looking Ahead:

- **The Shrimp Boil:** PGK Phil Nassef and Craig Baader have done the planning to be ready for the Jim Whetzel Memorial Shrimp Boil to be held on October 16th. Drive-thru will be available from 4:30 pm to 5:30 pm. Eat-In will start with a social at 5 pm and dinner at 6 pm. The cost for Eat-In (all you can eat) is \$18.00 and the cost for Drive-Thru is \$15.00. Social distancing will be observed for Eat-In customers. Tickets will be on sale after masses October 3/4 and 10/11. Get your tickets from PGK Danny Gennantonio, PGK and PDD Pat Rocco or PGK Mike Lynch.
- **Fraternal Benefits Seminars:** We are holding a set of Fraternal Benefits Seminars at the Columbus Club Hall on Pine Tree Drive on Saturday, October 24th at 9 am, 11 am or 1 pm. Our NC State Field Agent, Norm Wilson will lead a discussion that lasts about an hour and focuses on the mission of Father McGivney, the founder of the Knights, to protect Catholic families. He will touch on the benefits available to members of our Order. These seminars are open to all parishioners and couples are encouraged to attend. Light refreshments will be served. Each seminar will be limited to ten people. If you would like to reserve a seat at one of these sessions please reply to steveharman1965@gmail.com or call (252) 259-3497.
- **Christmas Card Sales:** The Knights of Columbus Keep Christ in Christmas Card sales program has a new approach this year. Due to COVID-19 we do not plan to have cards on display for purchase. Instead you can peruse a brochure which was emailed to all members and is also available in the Atrium and make out your order. Fill in the last page of the brochure, include a check made payable to Knights of Columbus, and mail to Knights of Columbus, PO Box 13903, New Bern, NC 28561-3903. Deadline to order is October 25th. Cards will be available for pick up after masses in late November.

- **Mass To Recognize Our Widows and Deceased Brothers:** This year we are combining these two traditional activities. We are asking our widows, Knights and spouses to attend the 11 am Mass on November 1st. After mass we will have the traditional necrology ceremony to honor our brothers who have passed in the last year. We plan to have light refreshments after the ceremony.

One of Our Honorary Life Members Has Passed: Brother Gerald Mastrianni passed on August 28, 2020. He is survived by his wife Marie. His life was celebrated in a mass at Blessed Sacrament Catholic Church in Burlington, NC on September 19, 2020. May he Rest in Peace.

Vivat Jesus!

Steve Harman, Grand Knight

Family of the Month – September

Each Family of the Month brings to the table a most interesting story. Such is the case for the month of September as we honor Mikie and Rita Casem.

They both grew up in Washington, D.C. Educated and married there in 1965, they embarked on a career of serving the church and their country.

Mikie, taught by the Jesuits in both high school (Gonzaga) and Wheeling College in West Virginia, went on to a 35 year career with the Library of Congress where he employed his degree in English literature in developing numerous systems to support the library.

All the while, he and Rita remained active in their faith. Mikie, an Honorary Life Member of the Knights (48 years) joining in 1972, contributed to his local council before transferring to Council 3303. Rita, in turn, worked 10 years as the executive secretary for the Washington Archdiocese and five years as parish secretary for Saint Joseph's parish.

They relocated to New Bern in 2000 and continued their Catholic associations with the Knights and Saint Paul's parish. Rita reads at the 8:00 am Mass on Sundays, tutors with the Craven County school system and helps in the Women's Shelter. And both served as Lay Eucharistic ministers at the hospital.

Mikie, a former Grand Knight, engaged in numerous endeavors that brought our council the Star Council Award, and recognized the council as the Msgr. James R. Jones Council, instead of just 3303.

Mikie, gifted with the pen, has written several books and booklets with Catholic themes, which are available for interested parties. And he continues to enjoy offering his *ad hoc* reflections as a regular contributor to the Knightlighter.

Despite some serious medical setbacks, Mikie continues to make his presence known in the Knights and the parish. He and Rita have two children and three grandchildren. As a fervent and dedicated Catholic couple, they represent the kind of commitment and dedication that remain an inspiration for all of us to follow.

John Murphy, Family Director

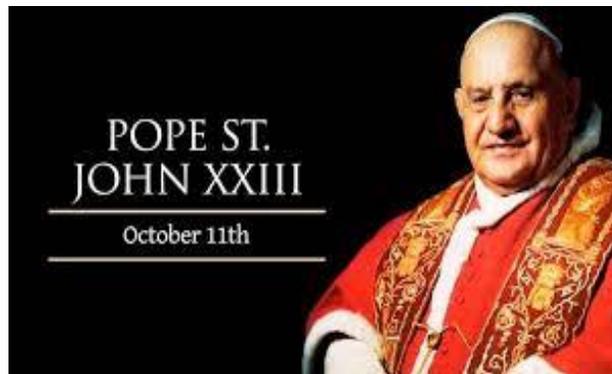
Membership Update – October

Since my last report we have been blessed with three new members and four transfers who have joined our council. Daniel Ryan, Martin Pagnozzi and Joseph Stuppiello are the new Knights along with Michael Flynn, Dean Reynolds, Jim Donelson and Javier Cruz who have transferred in.

Even though we are still in the midst of overcoming this pandemic crisis and the unrest that has plagued our cities the need to bring in new members remains, more now than ever. As Catholic men our mission is to help build that bridge back to faith. For those that want to advance their degree Online Exemplification is available and for new members I will be glad to help them through the process of becoming a Knight. I can be reached at 252-658-4014 or email address d.macsay@gmail.com.

Dan Macsay, Membership Director

Friday, October 11 is the Feast Day of Saint John XXIII



Saint John XXIII's Story

Most of us remember him as **Pope** John XXIII, but St. John XXXIII is one of the few saints that we can all recall in our own lives. Although few people had as great an impact on the 20th century as Pope John XXIII, he avoided the limelight as much as possible. Indeed, one writer has noted that his “ordinariness” seems one of his most remarkable qualities.

The firstborn son of a farming family in Sotto il Monte, near Bergamo in northern Italy, Angelo Giuseppe Roncalli was always proud of his down-to-earth roots. In Bergamo's diocesan seminary, he joined the Secular Franciscan Order.

After his ordination in 1904, Fr. Roncalli returned to Rome for canon law studies. He soon worked as his bishop's secretary, Church history teacher in the seminary, and as publisher of the diocesan paper.

His service as a stretcher-bearer for the Italian army during World War I gave him a firsthand knowledge of war. In 1921, Fr. Roncalli was made national director in Italy of the Society for the Propagation of the Faith. He also found time to teach patristics at a seminary in the Eternal City.

In 1925, he became a papal diplomat, first in Bulgaria, then in Turkey, and finally in France. During World War II, he became well acquainted with Orthodox Church leaders. With help from Germany's ambassador to Turkey, Archbishop Roncalli helped save as many as 24,000 Jews.

Named a cardinal and appointed patriarch of Venice in 1953, he was finally a residential bishop. A month short of entering his 78th year, Cardinal Roncalli was elected pope, taking the name John after his father and the two patrons of Rome's cathedral, St. John Lateran. Pope John took his work very seriously but not himself. His wit soon became proverbial, and he began meeting with political and religious leaders from around the world. In 1962, he was deeply involved in efforts to resolve the Cuban missile crisis.

His most famous encyclicals were *Mother and Teacher* (1961) and *Peace on Earth* (1963). Pope John XXIII enlarged the membership in the College of Cardinals and made it more international.

At his address at the opening of the Second Vatican Council, he criticized the “prophets of doom” who “in these modern times see nothing but prevarication and ruin.” Pope John XXIII set a tone for the Council when he said, “The Church has always opposed... errors. Nowadays, however, the Spouse of Christ prefers to make use of the medicine of mercy rather than that of severity.”

On his deathbed, Pope John said: “It is not that the gospel has changed; it is that we have begun to understand it better. Those who have lived as long as I have...were enabled to compare different cultures and traditions, and know that the moment has come to discern the signs of the times, to seize the opportunity and to look far ahead.”

“Good Pope John” died on June 3, 1963. Saint John Paul II beatified him in 2000, and Pope Francis canonized him in 2014.

Reflection

Throughout his life, Angelo Roncalli cooperated with God’s grace, believing that the job at hand was worthy of his best efforts. His sense of God’s providence made him the ideal person to promote a new dialogue with Protestant and Orthodox Christians, as well as with Jews and Muslims. In the sometimes noisy crypt of St. Peter’s Basilica, many people become silent on seeing the simple tomb of Pope John XXIII, grateful for the gift of his life and holiness. After his beatification, his tomb was moved into the basilica itself.

Deacon Jim Hackett

Knight of the Month – September

The Msgr. James R. Jones Council Knight of the Month for September is Brother Guy Ferrante. Guy affiliated with the Knights of Columbus and Council 3303 in September 2019 and is currently a 3rd Degree Knight. He additionally stepped up to fill the important role as Editor of the Council and Assembly Knightlighter and you will also see him lending a hand with Bingo and the Yard Sale. He and his wife of 39 years Debbie, who is from Louisville, KY originally had lived in the Washington, DC area for over 40 years and moved to New Bern in 2015. They are parishioners of St. Paul’s Parish.

Guy grew up in Totowa, New Jersey (home of Thomas’s English Muffins), however considers himself a New Yorker, because he could see World Trade Centers from his backyard. He attended Catholic High School – Don Bosco Tech in Paterson, NJ. A graduate of the University of Pennsylvania, where he received a bachelor’s degree on a ROTC Scholarship. He additionally attended Law School at American University, Washington College of Law, in DC. After a brief deferment to attend law school he served as a Captain in the Army Judge Advocate Corps for four years in criminal defense. He then ventured into private military law (King and Everhard, PC), practicing in almost every federal court in the Washington, DC area, including the US Supreme Court, retiring in 2010.

Debbie and their daughter Haley, a graduate of Radford University in Virginia, work with autistic children for the local Easter Seals in New Bern, where Haley is in charge.

Guy is additionally involved in many volunteer activities, such as the Bicentennial Committee – St. Paul’s Church, New Bern Historical Society (one of the actors in the Ghost Walk), Disabled American Veteran’s Auxiliary, Literacy Council Citizenship Tutor, and a dinner cook for the RCS. Having lived so long in Chesapeake Bay territory, Guy enjoys boating and fishing. His other passions include writing, dogs, and travel.

Thank you for your efforts with our Council, especially the exceptional work with the Knightlighter! We are proud to honor you as our Knight of the Month.

Randall Ramian, Deputy Grand Knight

Faithful Navigator Report



By the time you read this the fall season will be upon us and, hopefully, the oppressively hot humid weather will be a thing of the past for this year. It's my favorite time of year, except for the hurricanes, and I hope you and your families will have a happy and safe fall season as we head into the holidays. On September 13, St. Paul's held a going-away event for Sister Monique. She has been a true treasure for this parish over the past years and will be sorely missed. I just want to say that KofC Assembly 1820 acknowledges and truly appreciates all of her efforts in support of our parish and we wish her the very best in her retirement. Our next big yard sale is now scheduled for Oct 1-3. The entire crew of workers has been hard at work for the past few months sorting, culling, and pricing. Our building and storage areas are bursting at the seams and it's time to get rid of some of the inventory. We will be setting up the tents on Friday, September 25 and will be moving furniture and setting up displays the following week. Please don't be shy. Come out and lend a hand. We can use all the help we can get. Since the Covid19 pandemic has closed down the Council's bingo operation, this yard sale and what money we get from annual dues are our only

meaningful sources of income which we use to support the many local charities we subsidize. So, come on out and help – it's a lot of fun and you can get a good feeling that you did your part in making the Yard Sale a success. Other upcoming events include the Council's annual golf outing on September 26 and their shrimp boil on October 16. Please try to support these events also. We are exploring the possibility of having a shrimp boil of our own later in the fall. More to follow on that. That's all for now. In the meantime, stay safe, wear your mask and follow the published guidelines for mitigating the effects of this virus. Your health is of utmost importance.

Vivat Jesus!

Doug Uhland, Faithful Navigator

Sir Knight of the Month – October



The Sir Knight of the Month is Craig Baader. Craig is a proud veteran of the U.S Navy. Those many years in the Navy have surely given our chapter a true character. Craig serves as our Faithful Controller. He is a faithful member of the Truck Monkeys always lending a helping hand. Craig has served as Co-Chair for the yard sale for five years. You can always count on Craig for a sly comment or a funny remark. Craig has also served as President of the Columbus Club for five years, making him an essential Knight. He is always there to help in the kitchen for events. He usually spends his time riding to Arapahoe with me to get the shrimp for our Shrimp Boils. Craig is there as always on Monday nights helping in the Knights kitchen for Bingo. I always enjoy Monday nights when Craig is there. He helps set up for events whenever we have them and is involved for pretty much any task that he is asked to assist with. I can honestly say Craig is not only a great Knight but a great friend; having him as a Knight has definitely added to my experience as a Knight. I look forward to many more years of goofing around and hard work.

Vivat Jesus!

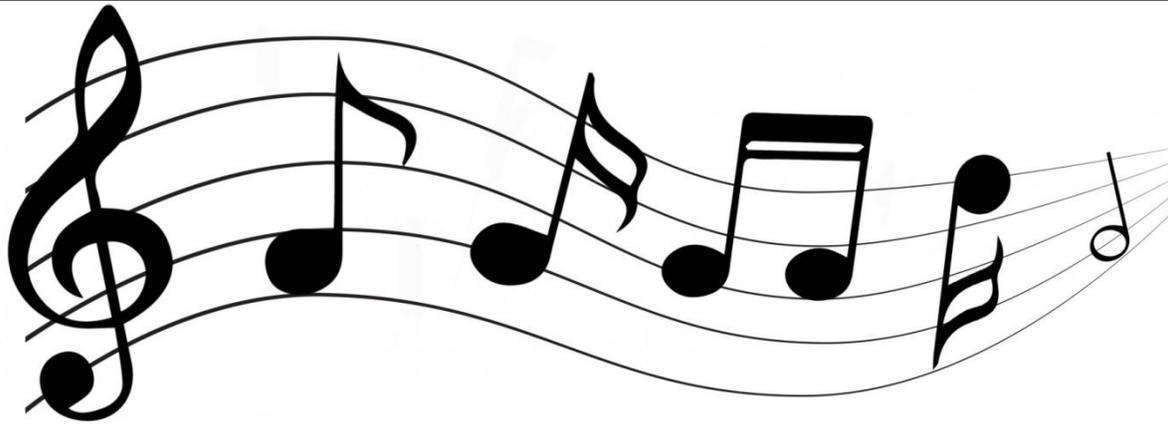
Philip Nassef Jr., Faithful Captain

SYMPHONY OF LIFE

The soliloquy below was written by the late Sister Mary Peter Doran, IHM. She composed this work shortly before passing away in 2008 at 90 years young. Sister was a mentor and close colleague of our beloved Sister Monique Dissen, IHM who officially retired this year on Sept. 13 from her many years of faithful service to our St. Paul Parish community.

Sister Monique shared the soliloquy with my wife Rita and I in 2010 when I was diagnosed with End-Stage Renal failure. I found Sister Doran's analogous viewing of her own life as Movements in a symphonic orchestra with God being the Great Maestro, very poignant and inspiring. While I enjoy listening to different types of music, by no means do I consider myself a music aficionado. Through my grandson who is a music major in college I have learned that music is a calling out of the human spirit – to all mankind and to the visible and invisible cosmos surrounding us.- the innermost feelings and emotions rooted within our heart and soul. During this learning process I have also come to appreciate the soothing comfort found in classical symphonic and woodwind pieces. My Brother Knights and friends, I am passing Sister Doran's soliloquy forward to you. It may bring a tear or two or a tug at your heart. Perhaps, in turn, you can keep it going. How even happier Sister Doran must be, seated next to the Great Maestro; and now realizing she had unwittingly penned a work for the ages with its message of keeping the faith despite the price of piercing heartaches and sufferings during our earthly pilgrimage.

Please enjoy Sister Doran's words:



Toward the end of each year, I am drawn to look back in deepest gratitude to God and to all who have helped me along the way. Right now I am considering my life in the form of a symphony with four movements. In this symphony I see myself not as a Stradivarius violin, but as a simple reed. I find myself enjoying the replay, but I cannot applaud; for when quite young I had the opportunity of attending a symphony, and I remember having been chided quite sternly: "Do not applaud between movements."

The First Movement replays my early childhood. As I recall the harmonies of loving parents attentive to the formation of "a lovely young lady" to quote Mother. I may not applaud; but I do thank God the Great Maestro.

In the Second Movement, I hear my life as a young adult with a bit of discord and a few unresolved chords mixed with beautiful harmonies. And although I may not applaud; I do silently – thank the Great Maestro.

The Third Movement begins with my entrance into religious life. There were crescendos and staccato legato episodes, all orchestrating into beautiful, joyful melodies.

Here I thoroughly enjoyed being a teacher until I heard the clash of cymbals. This occurred when I was asked to leave my cherished ministry and engage in spiritual direction. Very soon I was to enjoy this new melody.

But there was a second clash of cymbals in the Third Movement, at the peak of my ministry in spiritual renewal high blood pressure impaired my ability to read and to carry on my work as usual. In the silence that followed, I was crushed. What was I to do? With the help of the Great Maestro who was present in this, I was able to "let go" of the gift I had enjoyed, to embrace the feeling of emptiness, and to hand it all over to the Divine Director to be played as He thought best. I had no desire to applaud but thanked the Great Maestro in the silence of my heart.

Having experienced the beauty and love in our Marian Convent (and Our Lady of Peace Residence) I requested to live there to "be with" the sick and dying sisters where I might enjoy the "fullness of life." For I had already learned that when one sees at death the beauty of a soul finally united with God, one is better able to enjoy her own life within.

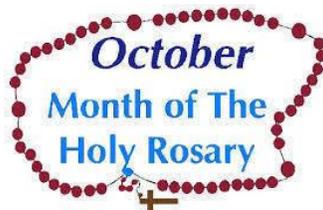
And here indeed at the Marian Convent can be heard the sweetest music this side of Heaven. However, all depends on one's attitude; for attitude is the clear resonance of the soul. It can resound

into beautiful clarity or otherwise depending on one's appreciation and willingness to perform in trust. I came here with an open mind and a positive attitude to offer my diminishment to the Giver of all good gifts. My desire was to live a full life despite my limitations by emanating that loving and gracious Giver in every aspect of Prayer Ministry.

In this ministry joy and love, concern and compassion are evidenced from the administration, through all staff members, to the more feeble among us. How beautiful it is to see those not quite able trying to assist others less able. For me, this beauty lies in being able – despite limitations – to share with others less able; and to “let go” gradually so that, when the time comes for “full orchestration,” when the organist is directed to pull out all the stops and I will be able to respond in trust to the Great Maestro, “You are the Maestro, I am the instrument; play me.”

Courtesy of:

Mikie Casem, Past Grand Knight



Current scholarship traces the development of the Rosary to the High Middle Ages period. The month of October each year is dedicated to the Most Holy Rosary. This is primarily due to the fact that the liturgical feast of Our Lady of the Rosary is celebrated annually on October 7. It was instituted to honor the Blessed Virgin Mary in gratitude for the protection that she gives the Church in answer to the praying of the Rosary by the faithful.

The feast was introduced by Pope St. Pius V (1504-1572) in the year 1571 to commemorate the miraculous victory of the Christian forces in the Battle of Lepanto on October 7, 1571. The pope attributed more to the "arms" of the Rosary than the power of cannons and the valor of the soldiers who fought there.

Legend tells us that the Rosary as a form of prayer was given to St. Dominic (1170-1221) by Mary, the Mother of Our Lord, who entrusted it to him as an aid in the conflicts with the Albigensians. The Dominican pope, St. Pius V, did much to further the spread of the Rosary and it thereafter became one of the most popular devotions in Christendom. It was the same Pope St. Pius V, who in 1569 officially approved the Rosary in its present form with the Papal Bull, *Consueverunt Romani Pontifices*. It had been completed by the addition of the second half of the "Hail Mary" and the "Glory be to the Father" at the conclusion of each mystery.

Middle Ages where it came into being in various medieval monasteries as a substitute for the Divine Office for the lay monks and devout lay persons who did not know how to read. Instead of the 150 psalms, they would pray 150 "Our Fathers" counting them on a ring of beads known as the crown or "corona." With the growth of popularity of Marian devotion in the twelfth century, the "Psalter of the Blessed Virgin Mary" developed now substituting 150 "Hail Marys" in place of the "Our Fathers."

The 150 "Hail Marys" were subsequently subdivided into fifteen decades by the young Dominican friar, Henry Kalkar (1328-1408), with each decade referring to an event in the life of Jesus and Mary. The Dominican, Alanus de Rupe (1428-1478) further divided the episodes in the history of salvation into the joyful, sorrowful, and glorious mysteries. He also attributed the origin of the Rosary, then known as the "Psalter of the Blessed Virgin" to St. Dominic and thus spurred the Dominican Order to make the Apostolate of the Rosary their special concern. The Dominicans have, since then, promulgated the Rosary with notable results.

The practice of dedicating the entire month of October to the Holy Rosary developed toward the end of the last century. Pope Leo XIII (papacy: 1878-1903) strongly promoted the increase of

devotion to the Blessed Mother by encouraging the constant use of the Rosary. Beginning on September 1, 1883, with Supremo Apostolatus Officio, he wrote a total of eleven encyclicals on the Rosary, ending with Diuturni Temporis in 1898. We are currently celebrating the centennial of these papal encyclicals.

Many other popes have contributed to help increase devotion to the Rosary by their writings. In the recent past, Pope Paul VI (papacy: 1963-1978) devoted the last section of his Apostolic Exhortation MARIALIS CULTUS to the Angelus and the Rosary (MC 40-55). In this document, he wrote that "the Rosary retains an unaltered value and intact freshness." (MC, 41)

The Rosary is primarily a scriptural prayer. This can be summarized by the traditional phrase used by Pope Pius XII (papacy: 1939-1958) that the Rosary is " a compendium of the entire Gospel" (AAS 38 [1946] p. 419). The Rosary draws its mysteries from the New Testament and is centered on the great events of the Incarnation and Redemption.

John Paul II called the Rosary his favorite prayer, in which we meditate with Mary upon the mysteries which she as a mother meditated on in her heart (Lk. 2:19) (Osservatore Romano, 44; 30 Oct. 1979).

In this month of October, let us consider this beautiful prayer of the Rosary as a means that we too can use in order to draw closer to Jesus and Mary by meditating on the great mysteries of our salvation.

*Our own **Deacon Jim** reports that this article appeared in the Fairfield County Catholic January 1996. Reprinted with permission of the author and publisher.*

Why life Insurance is the new stretch IRA

Taken from an article written by Tax Advisor and author Ed Slott dated February 6, 2020

Advisors should move quickly with new estate planning advice for clients now that the **Secure Act** has passed. This law, which eliminated the stretch IRA plan for most non-spouse beneficiaries and replaced it with a 10-year rule, is already effective for deaths that occurred in 2020.

While planners can still help clients maintain their goals, the vehicle used to transfer money after death will have to change from the IRA to – I propose- the better, more tax friendly life insurance. A few details about the **Secure Act**: Spouses are eligible designated beneficiaries along with **minor** children (but not grandchildren), disabled or chronically ill individuals and those not more than 10 years younger than the IRA owner.

Those most affected by the **Secure Act** are the ones with the largest IRA balances, usually because they are the ones who have set up more sophisticated estate plans to get the stretch IRA for their beneficiaries based on the pre-2020 rules that were in place for decades.

Most people named Trusts as their IRA beneficiaries. Now, most of these plans won't accomplish the desired result without a prohibitive tax cost. IRAs are no longer a good vehicle for an estate plan but permanent life insurance vehicles can be.

Pre-**Secure Act**, let's say your 19 year old grandson is the beneficiary. IRA funds were left to the grandson in a "see through" Trust. The RMDs would be paid to the Trust and from the Trust to the grandson. This would allow the payments to be spread over 64 years and keep his tax liability down due to the smaller payments over time. Under the **Secure Act**, the grandson would have 10 years to draw down all the funds. Any funds remaining at the 10-year mark are automatically paid out. As you can see this can cause a significant tax increase to the recipient."

How can you overcome this? By taking advantage of the current lower tax rates and utilize part of the IRA funds to purchase life insurance. These proceeds are tax free to the beneficiary ensuring they don't inherit a tax time bomb.

Are your beneficiaries going to be affected by the **Secure Act**? Let's take action now to reduce the future tax burden.

Fraternally

Norman Wilson, FICF Knights of Columbus Field Agent 910-803-8002 norman.wilson@kofc.org

K of C Council 3303

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Member #

Date of Request

Information to be changed

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Existing Information

Change to Information

Please return this form to:

A drop box will soon be available in the Chambers to return your request:

Post Office costs continue to rise and add considerable expense to the Council's budget.

Do you have an email address or have access to an email address?

Email Address to use: _____

Thank you for helping us to keep accurate and up to date records.

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The Tech Team

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THE KNIGHTLIGHTER

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Father Kenneth I. Parker Assembly

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