



The Outer Guard

Knights of Columbus #1143

7132 Marine Road
Edwardsville, IL 62025

618-656-4985

Meetings: Council -- 2nd Monday at 7:00 p.m.

Fourth Degree -- 1st Tuesday at 7:30 p.m.

Grand Knight Doug Hastings

Phone:

Email:

www.kofc1143.com

outerguard1143@gmail.com

www.facebook.com/edwardsvilleKofC

www.instagram.com/kofc1143

SEPTEMBER 2021

Grand Knight's Letter

Hello Brother Knights,

This month I would like to encourage all my brother knights to engage and become part of one of our council's most important missions: the support of Right to Life.

As you may know, brother knights from our council make a trip to the Hope Clinic (an abortion mill in Granite City, IL) on the second Saturday morning of every month arriving at 9:00am to pray the rosary. This ministry is a curb side public witness of our Catholic faith and other faiths praying and displaying support and love of unborn babies and their mothers who are in need.

I would like to offer this suggestion to all my fellow knights. We all have a close friend or two within our council. Reach out to one or two of your brother knights and arrange to take part in a rosary at least once a quarter. That is only one hour out of a three-month time frame. With 300 brothers in this council, we should easily have 20 knights

"curb side" every month for the one hour it takes to present our petitions to our Holy Mother for her intercession with her son, Our Lord and Savior. You could even turn this into a morning coffee or breakfast with buddies on the way to or from this hour of prayer for the most vulnerable of our community. This is not some "need" that is thousands of miles away in another part of this planet. This "need" is only a 20-minute drive from our front doors.

This "curb side" ministry happens during the spring and summer months. When things get colder, this ministry moves indoors to St. Mary's Church for the same hour of prayer.

I know that I am a sinner, as we all are. I hope that some hours of prayer at the Hope Clinic will reduce some of my time in Purgatory! Please consider investing a small amount of your time now, that will pay dividends when you leave this world. Grab your buddy, put on some swag that identifies you

as a Knight of Columbus and spend an hour in prayer and witness to our faith.

St. Therese of Lisieux stated, "You know well enough that Our

Lord does not look so much at the greatness of our actions,

nor even at their difficulty, but at the love with which we do them."

Surely one hour every three months is an easy demonstration of the love we all have for an unborn baby and a mother that needs us!

Please reach out to me or one of your officers if you require additional information, and please arrange for you and a brother knight to take a recurring spot on the curb!

God Bless you all! See you at the Hall!

Vivat Jesus!

Doug H., GK

ID Drive Weekend Volunteer Sign Ups

Brother Knights – the council’s annual ID Drive weekend is September 24th thru 26th. This year’s collection locations include: Dierbergs, Moto Mart on IL-159, Goshen Farmer’s Market, St. Boniface Parish and St. Mary’s Parish. We need your help at the collection sites! To sign up, please use the QR code below. Thank you for your support!



ID Drive Electronic Donations Available!

Can’t volunteer for an hour at one of the ID Drive fundraiser sites this year?

No problem! Please consider donating in supporting this important cause.

100% of the monies collected go directly to centers throughout the Metro East. Use the QR Code to donate today. Thank you for your support!



Fourth Degree News

Brother and Sir Knights!

There are two local Honor Guard Requests coming up—both on Sunday, October 10th. The first request is for the 5th annual Red Mass at St. Boniface Church at 10:15. The Red Mass is dedicated to judges, attorneys and local civil officials of Madison county. Bishop Paprocki will be in attendance. The second Honor Guard request is for the Council / Assembly’s Corporate communion mass before the annual Columbus Day Banquet. This will be at 4:15 p.m. mass at.

St. Boniface. I encourage all members to wear your Knights gear during these masses!

The 4th principle of our Order is Patriotism. What does it exactly mean to be Patriotic? There have been a lot of descriptions of Patriotism thrown around in the media over the last year and a half. To me, Patriotism means to stand proud in support of this great Nation that provides many liberties including freedom of speech and religion. Patriotism is to show gratitude for all those currently serving or who have served in the United States Arms Forces.

Patriotism is to set aside politics and to treat one another as Americans. Patriotism is to stand ready in defense of our Priests and Laity especially when our religious liberties come under attack. As the strong right arm of the Catholic Church, Sir Knights of the 4th Degree are “Religiously Devoted, Patriotically Proud!” I hope that you will all seriously consider joining the 4th degree!

Vivat Jesus!

Ryan Fitzpatrick, FN

Save the Dates

Brother Knights! The Fall Food drive will be on Saturday, October 9th from 8:00am to 12:00pm at St. Boniface Parking lot and at St. Mary’s Parking Lot. More details to follow soon via email on how you can volunteer with the food drive. All donations and monies collected will go to the Glen-Ed Pantry!

Please “Save the Date” for the return of Hops for Heroes on Saturday, November 20 from 1-5pm. This event features areas microbreweries showcasing their beers and raises funds for Honor Flight, an organization that sends U.S. veterans of war to Washington, D.C. to visit war memorials. Tickets will be available soon online by the end of September. This is one of our most popular fundraisers and has sold out in years past.

Hello to our new Financial Secretary

Congratulations to your new Financial Secretary – Jeff Davis.

After servicing as Financial Secretary for over 6 years I thought it was time to pass the torch. Jeff was appointed the Financial Secretary for Council 1143 effective September 3rd. Thank you, Jeff, for stepping up and filling this position.

It was an honor and a privilege to serve as your Financial Secretary and would like to thank everyone for their support and understanding over the last 6 +years.

Vivat Jesus

Dennis Hessel

Rosary for life

Please join other brother Knights and friends as we stand up for Life on Saturday, October 9 at Hope Clinic in Granite City @ 9 AM.

Your very presence there could save an innocent life.

And obviously, praying the Rosary for the protection of innocent life, in union with other Catholics on site, is more powerful than any of us can imagine.

September 2021 Family of The Month

For September, Knights of Columbus Council #1143 would like to salute Greg and Sheri Moutria as the Family of the Month! Greg and Sheri are relatively new members to St. Boniface parish but have been highly active with the parish community including the RCIA, bible study and pub theology on tap programs! Also, The Moutria family have helped their neighbor who is awaiting surgery with various maintenance tasks around their home including mowing their grass! They often do not ask, they simply just help wherever there is a need! Thank you, Moutria Family for being a phenomenal example of "Leaving No Neighbor Behind" and for all you do in the parish community!

Second Highway Cleanup in the Books!

On Thursday, July 8th, seven brother Knights put on their work gloves and reflective vests to help keep the council's section of IL-143 clean!

Special thank you to Floyd Frey, Doug Hastings, Brian Jones, Dave Jurgena, Joe Marti, and Dustin Riechmann for their hard work and time!



Knights and Families:

This month I want to provide you with an article that I ran across back in 2016.

I may have submitted this a few times before in Monthly News-letters over the past years.

This article by Ed Slott is proba-

bly more important today than at any time in our recent history.

I have only four Competitors:

Death, Disability, Illness and Old Age

My job is to see my Clients before any of my Competitors.

Vivat Jesus!

Michael M. Sullivan

Office: (618) 692-0538 Cell: (618) 363-9395

Michael.Sullivan@KofC.org

Knights of Columbus
1 Columbus Plaza
New Haven, CT 06510

5 Best Arguments for Life Insurance



Feb 05, 2016 | By [Ed Slott](#)

I do not sell life insurance. I am a tax advisor. And as a tax advisor, I can tell you that the single biggest benefit in the federal tax code is the income tax exemption for life insurance.

[Life insurance](#) should be a bedrock of any serious financial, retirement or estate plan, but it is not used nearly enough, even by those advisors who do sell life insurance. For planning purposes here, I refer only to permanent insurance, not term insurance.

Obviously, life insurance provides an income tax-free death benefit and people understand that. But besides the death benefit, here are your five best points for encouraging more people to have life insurance to enhance their long-term financial security.

1. IRAs are bad assets; life insurance is a good asset

Most people have their retirement savings in IRAs and 401(k)s. These are bad assets because they are tax-deferred. The tax will one day have to be paid, creating a growing debt on these retirement savings. The future tax will be paid when the money is needed most, in retirement, and at an unknown, but probably higher tax rate.

This makes these traditional retirement accounts an uncertain and diminishing asset over time. Replacing these accounts over time with permanent life insurance turns these tax-deferred funds into tax-free savings. Clients should begin a program of systematic IRA withdrawals to decrease their IRA balances and plow those funds into permanent life insurance.

This tax will have to be paid anyway beginning at age 70 ½ and probably at a higher rate on a higher balance. So it's best to deal with this now to have more retirement funds available long-term. The increasing and uncertain tax debt is paid off by paying the tax now at known tax rates, which are at historic lows right now, while income tax-free savings are growing in the permanent insurance policy.

2. Life Insurance is an investment, not an expense

People will say life insurance costs too much. Moving funds either from IRAs or from other accounts to permanent life insurance is not an expense; it's an investment in a better long-term asset. Yes, if the funds are withdrawn from an IRA, there will be a tax to pay, but that tax will have had to be paid at some point anyway, probably at higher tax rates in the future.

Once the funds are in a permanent life insurance policy, they are simply located in a different and far better long-term asset than an IRA or 401(k). The funds in that new location, the life insurance policy, remove not only the tax risk, but can also eliminate the stock market risk, depending on how the policy is set up.

That's a big deal in retirement, and something you generally cannot do in a traditional IRA. If you were changing investments, you would not think of that as an expense, so the same applies here.

3. Life insurance has lifetime benefits

People think of life insurance for the death benefit, but most people don't know about the powerful lifetime retirement and tax benefits. Funds in a permanent life insurance policy can double as a retirement savings account, but without the worry about what future tax rates will be.

If these funds are needed in retirement they are accessible, tax- and penalty-free. That is a big deal, because if the funds were in an IRA, distributions would not only be taxable (in a traditional IRA), but that increased income could trigger other so called "stealth taxes."

These are hidden tax increases in the form of phased-out deductions, tax credits, exemptions and other benefits as income increases. For example, an income increase from an IRA distribution could cause more Social Security benefits to be taxable or the trigger the 3.8 percent additional tax on net investment income from capital gains, interest and dividends.

Accessing funds from a life insurance policy are tax-free (up to cost-basis; and thereafter if taken as policy loans against the tax-free death benefit) so they don't increase income. And in fact, the withdrawals keep taxable income and taxes lower in retirement. These are valuable lifetime benefits, in addition to the death benefit.

4. More Control with Life Insurance

IRAs are subject to annual required minimum distributions (RMDs) after age 70 ½, whether the money is needed or not (Roth IRAs are exempt from lifetime RMDs). This causes forced distributions and additional taxes, though the client may not need or want to withdraw those funds.

These forced withdrawals take control away, while withdrawing from the value in a life insurance policy can be done at any time, or not. Clients are in control of their retirement savings in a life insurance policy.

5. Powerful wealth creation through leverage

Life insurance creates more long-term wealth than any other investment. And because this wealth is income tax-free, it is much more valuable than tax-deferred retirement savings that are at the mercy of future higher tax rates.

It's the leverage that creates the wealth. Life insurance is the only investment where one dollar can do the work of many and the result is guaranteed and tax-free. With an IRA for example, it would take many years to multiply that balance; and when it is withdrawn, it will be diminished by taxes.

Taking the same funds that were in an IRA and investing them (after-the tax was paid on the IRA distribution) in a permanent life insurance policy, would produce many multiples of that original IRA balance, and it would be tax-free, not only for use during life but especially if there were an early death.

These are only five conversations, but they need to be had so that people can better understand the power and security of an investment in permanent life insurance, for life and beyond.

September 2021

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2	3 Fish Fry Team #3 4:30-7:00pm	4
5 Fred Mills BBQ 11:30pm	6 Labor Day	7 4th Degree Meeting 7:30pm	8	9	10	11
12	13 Council Meeting 7:00pm	14	15	16	17 Fish Fry Team #4 4:30-7:00pm	18 Golf Tournament Oak Brook GC 8:00am
19	20 Fred Mills Meeting 7:00pm	21	22	23 Trivia Thursdays 7:00 pm at The Hall	24	25
26	27 Officer's Planning Meeting 7:00pm	28	29	30	ID Drive Weekend	
ID Drive Weekend						
Notes:						

October 2021

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1 Fish Fry Team #1 4:30-7:00pm	2
3 40 Days For Life Day 7:00am to 7:00pm Hope Clinic - Granite City Fred Mills BBQ 11:30am to 5:00pm	4	5 4th Degree Meeting 7:30pm	6	7 Trivia Thursdays 7:00 pm at The Hall	8	9 Fall Food Drive 8-12pm St. Boniface - St. Mary's - Rosary for Life 9:00am Hope Clinic - Granite City
10 Red Mass - St. Boniface 10:15am - Honor Guard Corporate Communion Mass 4:15pm at St. Boniface - Honor Guard Request Columbus Day Banquet 5:45pm at The Hall	11 Council Meeting 7:00pm	12	13	14	15 Fish Fry Team #2 4:30-7:00pm	16
17 LeClaire Park Fest 12:00pm to 5:00pm	18 Fred Mills Meeting 7:00pm	19	20	21 Trivia Thursdays 7:00 pm at The Hall	22	23
24	25 Officer's Planning Meeting 7:00pm	26	27	28	29	30 Highway Cleanup 9:00am at The Hall

Notes:

31