



KNIGHTS OF COLUMBUS®

THE EAGLES VIEW



June/July 2021

**ST. JOHN THE EVANGELIST COUNCIL 11421
BOCA RATON, FL.**

THESE MEN THEY CALL KNIGHTS

Worthy Brothers,

As we near the end of the year and the Pandemic, we can all look forward to spending the summer with family and vacations and in general begin getting on with the new normal.

We have begun in-person Council meetings again, thank goodness, and Father Dominic has indicated we can return to our normal activities in the Fall; coffee and donuts, Special Olympics, Habitat for Humanity, Boca Helping Hands, Soup Kitchen, Christmas dinners etc. And a new to our event calendar will be periodic “Knights & Wives” social nights at a local restaurant.

We look forward to working with our new slate of officers and Father Dominic as we schedule out the exciting events for next year, with renewed energy.

Have a great summer!

Vivat Jesus!

Ted Kelley
Grand Knight

IN SOLIDARITY WITH OUR PRIESTS

COUNCIL OFFICERS AND CONTACT NUMBERS 2020/2021

Grand Knight:	Ted Kelley	561-756-0808	KnightsStJohns11421@gmail.com
Financial Secretary:	Scott Spencer	954-695-7781	delian@aol.com
Deputy Grand Knight:	Tom Agostino	954-495-6315	tmagostino@gmail.com
Chancellor:	James Falzone	561-716-9777	jfal64@gmail.com
Recorder:	Daniel Gagnon	561-374-4127	dangagnon64@aol.com
Treasurer:	Jim Melvin	561-479-2681	flmelvin@bellsouth.net
Advocate:	Romero Andrade	561-932-6637	romerousa@hotmail.com
Warden:	Charles Coward	914-343-8796	ccoward4@verizon.net
Inside Guard	Rosario Bongiovanni	847-840-4157	rosariobongiovanni@gmail.com
Outside Guard:	Al Blake	786-499-9010	ablake@southporttruck.com
Trustee 3 Years:	Larry Bower	954-520-1713	bowerl@bellsouth.net
Trustee 2 Years:	Ron Sawchuk	561-699-7391	ronsawchuk@comcast.net
Trustee 1 Year:	Bruce Kendall	561-419-4771	kendallctfl@aol.com
Lecturer:	Alan Daniello	561-289-9192	edaniello@att.net
Program Director	Nick Morrone	954-830-5625	nickmorrone@gmail.com
Insurance Field Agent	Steve Schuler	561-310-8065	steve.schuler@kofc.org
Chaplin:	Rev. Dominic Tran	561-488-1373	dominictran@stjohnnevangelistbr.org

GOOD OF THE ORDER

Those who are sick or in distress and need our help and prayers:

Please keep these people and their families in your prayers:

- Bro. Joe Galea by Bro. Tom Traino
- Barbara Zappulla by GK Ted Kelley
- Rose Guiliano by Bro. Gene Guiliano
- Jean MulHall by Bro. Ron Sawchuk
- Bro. Dennis Grenier by Bro. Larry Bower
- Loraine Urbanek by Bro. Jim Urbanek

Carmen Verdoliva passed away on April 29th. Carmen was the wife of Brother Sal Verdoliva. We extend our sincere sympathies and prayers to the family and friends of Carmen. May God give Carmen eternal rest in Heaven.

Jaime Nunes passed away in April. Jaime was the father of Katia Nunes the wife of Brother Romero Andrade. We extend our deepest sympathies and prayers to the family and friends of Jaime. May God give Jaime external rest in Heaven.

Isabel Sinz passed away on May 5th. Isabel was the wife of Brother Peter Sinz and the mother of Alina Gagnon and son in law of Bro. Dan Gagnon. We extend our deepest sympathies and prayers to the family and friends of Isabel. May God give Isabel external rest in Heaven.

MEMBERSHIP from Brother Marty Knecht:

Who or what inspired you to become a Knight of Columbus?

Was it a brother Knight of Columbus that met you before or after Mass? Was it a family member who was already a Knight and invited you to help with a project at your parish or help with a community event? Perhaps it was after hearing a brother Knight speak at Mass during a recruitment drive. Or you may have responded to an ongoing Knights of Columbus article in the parish bulletin or web page.

No matter who or what inspired you, you took that first step and said yes, "I want to become a Knight of Columbus." After that, you did what was necessary and became a brother in the largest Catholic organization of men in the world.

You then started attending monthly meetings and became involved giving a little of your time and talents to the activities of your council.

Please remember that membership is the life blood of the council. At the beginning of 2020 we had 138 members. As of March of 2021, we numbered 123.

So, my brothers, we all need to do our part to grow our council. You can help our council grow by sharing your journey into the Knights with a Catholic gentleman that you see at Mass. You can share your faith with someone

whom you know is just waiting to be asked to share their gifts and talents, without reservation, for the needs of our parish and the needs to our neighboring communities.

Encourage prospective members to watch the video series "Into the Breach" produced by the Knights of Columbus. Here is the link: <https://www.kofc.org/en/campaigns/into-the-breach.html>

Contact me, Marty Knecht, at marty.knecht@gmail.com or at 561-212-9483 to answer any questions you or a prospective member may have.

Vivat Jesus, Marty

ACTIVITIES FOR THE MONTH OF JUNE & JULY

JUNE

Wednesday, June 9th @ 7:00pm
Officers Meeting

Monday, June 14th @ 9:00am
Membership Meeting

Saturday, June 19th
Boca Helping Hands

Saturday June 19th & Sunday June 20th
After All Weekend Masses
Father's Day Prayer Cards

JULY

Sunday, July 4th
4th of July

Wednesday, July 7th @ 7:00pm
Officer's Meeting

Monday, July 12th @ 7:30am
Membership Meeting

Parish Renovation Projects:

The last of the painting at the parking lot will be completed on Saturday June 12th.

If you can help, please contact Grand Knight Ted at 561.756.0808 or email knighsstjohns11421@gmail.com

Honorary Life Membership Ceremony:

Come to the June 14th council meeting and see PGK Joe Galea and Martin Kocal receive their Honorary Life membership cards. A special ceremony is designated for this presentation which will be a special time for the honorees and their families. PGK FDD Ron Sawchuk will be receiving his Honorary Life award in August.

Boca Helping Hands:

Boca Helping Hands food box rejuvenation on Saturday, June 19th at 1500 NW 1st Ct, Boca Raton, FL 33432. We will be repairing and repainting large 6'x 8' x 4' plywood food bins that BHH leaves at locations for organizations to fill with their donated food items. Younger members are encouraged to participate for a few hours. If you can help, please contact Grand Knight Ted at 561.756.0808 or email knighsstjohns11421@gmail.com.

Bill Harper, BHH Director of Food and Warehouse will be speaking about Boca Helping Hands at the June 14th council meeting.

Father's Day Prayer Cards:



The way we may be sure that we know him is to keep his commandments. Whoever says, "I know him," but does not keep his commandments is a liar, and the truth is not in him. But whoever keeps his word, the love of God is truly perfected in him. This is the way we may know that we are in union with him: whoever claims to abide in him ought to live (just) as he lived... Do not love the world or the things of the world. If anyone loves the world, the love of the Father is not in him. For all that is in the world, sensual lust, enticement for the eyes, and a pretentious life, is not from the Father but is from the world. Yet the world and its enticement are passing away. But whoever does the will of God remains forever. -1Jn 2:3-6, 15-17

After all weekend masses on June 19th & 20th, brother knights will be handing out St. John the Evangelist's prayer cards to the fathers attending mass. Volunteers are needed to help pass out the cards. If you can help, please contact Grand Knight Ted at 561.756.0808 or email knighsstjohns11421@gmail.com.

HAPPY BIRTHDAY BROTHERS

JUNE

1 – John Fitzgerald
4 – Leonardo Riera
5 – John Vittorini
9 – John Morris
13 – John Collins

14 – Joseph Galea
14 – James McCormick
15 – James Falzone
21 – Larry Angle
21 – Claude Thomas
29 – James Etue

JULY

7 – Ronald Lebright
7 – Joseph Manning
8 – Rev Michael O'Flaherty.
12 – Richard DeClemente
13 – Kevin Gorman

14 – Romero Andrade
15 – Kenneth Bolen
15 – Martin Knecht Jr.
18 – Herbert Short

COUNCIL HAPPENINGS

New Members:

Meet our newest members Fabian Sojos and Frank Kistner.



Standing next to GK Ted Kelley is Fabian Sojos and standing next to Membership Director SK Marty Knecht is Frank Kistner.

Fabian was born in Baltimore, MD and raised in Guayaquil, Ecuador where he attended catholic school for 13 years. After attending Loyola University in Baltimore, Maryland where he got a degree in Economics, he returned to Ecuador to work in banking and agriculture, married his wife Gisella in 2000 and together they welcomed identical twin sons Antonio and Fabian Jr. in 2001. In 2003 the family moved back to the United States where Fabian continued working in the Fresh Produce Industry in Boca Raton. In 2006, Fabian's employer

sent him to Lima, Peru where the family lived for three years before once again returning to Boca Raton in 2009. Fabian's sons graduated from Saint John Paul II Academy in Boca Raton in 2019 and currently attend college, Antonio is a sophomore at Florida State University and Fabian Jr. is a sophomore at Georgetown University.

Frank and his wife Cynthia reside in Palmetto Pines in Boca Raton and have been members of St. John the Evangelist for about 19 years. Frank and Cynthia have been married for 29 years. Their two children Craig and Briana attended the CCD program at St. John the Evangelist and graduated from West Boca High School. Craig is a Florida State University graduate and Briana is looking forward to attending school in the animal care field. Frank is a Eucharistic Minister, an usher and assists with the COVID fogging after mass. He is currently employed with HEICO Aerospace for the past 35 years and currently is in the role of Director of Quality. Frank enjoys time with his family, walks with his wife, his Lionel trains during the holidays, and tracking hurricanes and tropical storms in the summer.

Parish Renovation Projects:



Progress has been made with the painting work for the parking areas. To date the fire lanes, crosswalk areas, no parking areas and the hazardous curb areas have been painted.

There has been many brother knights and their family members helping with this work and it is finally coming down



to the end.



The driveway along the south side of the church is designated as **FIRE LANE NO PARKING**. This area is for safety reasons. If emergency vehicles are needed to access the church this area would be clear of parked cars for emergency vehicles to park. Please respect this area.



St. John's "Springtime Under the Stars" Dinner:

The St. John's Parish first in-person event since the pandemic shutdown, "Springtime Under the Stars", was held on Saturday, April 17th at St. John's Pavilion. The food was catered by Lucille's and music was provided by a DJ. Tables were set up outside under the Pavilion to maintain social distancing and no dancing was allowed but love ones could not resist.



The "300 Club" winners were announced that night and in addition some raffle baskets were raffled off which added to the fun and excitement to the evening.



The Knights were there in full force helping with the setup/cleanup and serving bartending duties. Brothers Dan Gagnon and David Ebert did an excellent job in handling the bartending duties.



Mother's Day:

In appreciation to all St. John's mothers, Council 11421 handed out potted marigolds, coleuses and nasturtiums to the mothers and grandmothers after the weekend masses on May 8th & 9th. Brother Jim Melvin was the team leader leading the efforts of his team members Deacon Bill Ferguson, GK Ted Kelley, Dan Wilwerding, Bro. Jack Blasius, and Cheryl Orlando with the growing of the plants from young seedlings.

Brother Jim said that it was touch and go at times with the team members, since the timeline from seed to flowers was on the critical path to Mother's Day. Bro. Jim was constantly checking with the team members with the right amount of sunlight and watering for the plants. He made some home visits to ensure the right quantity of care was given. But the volunteers took their duties seriously and together they produced 265 potted plants.

On Mother's Day, under the St. John's Pavilion, each grower had their own display of potted marigolds ready to hand out to the mothers.

There was many resounding comments made by grateful mothers, "isn't this nice" and it was certainly was.



A special thanks to Cheryl Orlando who helped Bro. Jim with setting up the displays and making the posters for each of the grower's table. Also special thanks to Romero Andrade and his wife Katia and Bro. Charles Coward for helping to cleanup afterwards and all the brother knights who help out manning the tables.



Brother Jim would like to thank his team members and is looking forward to conduct a similar event next year for Mother's Day.

Fr. Dominic's Ordination into the Priesthood:



On Sunday May 9th after the 11:00am Mass light refreshments were served to celebrate the 10th Anniversary of Fr. Domonic's Ordination into the Priesthood. Soon Fr Dominic will be completing his one-year mark here at St. John's.

Fr. Dominic has been a great supporter of our Council and likewise the Council has been a great supporter of him and the Parish. The council looks forward to supporting Fr. Dominic for many years to come.

Seminarian Daniel Donohue:

Seminarian Daniel Donohue spoke at our May's council meeting at the request of GK Ted Kelley. Deacon Daniel was just recently ordained as a deacon and is in his last year of Formation at St. Vincent De Paul Regional Seminary. On May 7, 2022 he will be ordained as a priest.

For the past three years, Deacon Daniel has been the council's designated seminarian for our \$500 RSVP Seminarian Program. He talked about how seminarians live on a \$200 monthly stipend and how many times the donations came through at the right time when much needed unexpected expenses came up.

Deacon Daniel gave a brief description of his past life and how he decided to become a priest. He was born in the Miami area and went to college in Steubenville, Ohio. After graduating from college, he was not ready to go into the priesthood but went into teaching theology at various catholic high schools for 12 years in different parts of United States. After his grandmother became ill, he moved back to Florida to take care of her. Throughout the years people would ask why he wasn't a priest. It wasn't until his grandmother pass away that he decided to enter into the Seminary.

Deacon Daniel closed by saying the Seminary relies on financial support from individuals, KofC councils, various fund-raising events throughout the year and legacy gift donations. If you are interested in knowing more about donating, Deacon Daniel left a packet of information with GK Ted Kelley.

Deacon Daniel's Thank You Message: "Thank you for inviting me. It was a pleasure to spend an evening with the Knights. I'm a third degree and my council is 11241 at Our Lady of Lourdes, but because I'm in the seminary, I rarely have the opportunity to be involved. It's very heartening to see that while I'm here, and even amid the pandemic, the Knights continue to follow the Lord and to do good works for the salvation of souls."



Knights of Columbus Scholarship:



Brother Ed Mottola chaired the scholarship committee and found very worthy candidates, making this year's selection difficult. Candidates must be parishioners of St. John's. Applicants are judged on their grade point average, class ranking and they must submit an essay on their extracurricular activities both within the community and church. The committee was able to agree on a winner. This year the scholarship award was funded through the Knights of Columbus Council 11421 Coffee and Donuts Program.

The Council is pleased to announce that Jonathan Sova, son of brother Tom and Susan Sova as the recipient of this year's 16th Annual \$500 Scholarship Award. Jonathan demonstrated a commitment to St. John's through volunteer work, excelled in academics and has had the highest testing scores possible in science and math and has volunteered extensively throughout the community.

Jonathan will be attending Florida Atlantic University and is planning to major in engineering or science. We wish Jonathan luck in his future endeavors.

Florida State Council 117th Annual Convention:

GK Ted Kelley represented the council in person at the 117th Annual Convention of the Florida State Council on May 28th – 29th at the Hyatt Regency Orlando. The Council received three awards this year. Here is a short summary of the awards and a more detail report of the Convention activities will follow later by GK Ted.



State Service Program – Community Award: Third Place amongst 470 Florida councils. The basis for the award was from our work towards the “Parish Insurance Deficiencies”, which involved selling Christmas wreaths and using the money to purchase new metal shelving, stabilizing the statues and benches at the prayer garden, pressure cleaning all the concrete sidewalks and curbing, painting designated fire lanes, no parking areas, stop bars and crosswalks and extruding curbs.



Publicity Activities: Third Place Division 2 (85-150 members). This award was for the posting of Knights In Action photos shown on the parish TVs before Mass, an article published in the Invocation, Membership Mass Weekend and recruitment efforts, Lifetime Achievement Awards and Council's Newsletters.



Mass Cards Total Collections: Second Place Division 2 (85-150 members) This was based on the dollar amount contributed to Memorial Mass contributions.

COUNCIL SUPPORTING THE NEEDS OF THE COMMUNITY

“Food For Families” – Boca Helping Hands Cereal4All Campaign:



The council's trustees Bruce Kendall, Ron Sawchuk and Larry Bower got together to collect cereal for Boca Helping Hands' “Cereal4All” campaign. Each day BHH sends out approximately 250 pantry bags and in each bag a box of cereal is added, if available.

139 boxes were collected weighing 192 pounds. The trustees would like to thank everyone who contributed and that another event is planned for the Fall and hopefully we'll do better.

The donation is credited towards the “Food For Families” Award of \$100 that is given by Supreme to a council that donates 1,000 pounds of food or more to a 501.c.3 organization.

During the pandemic year, the food that was donated by parishioners in the food bin was collected by Brother Charles Coward and taken to BHH. The food donated totaled just over 1,000 pounds. GK Ted Kelley submitted this formation to Supreme and he is pleased to announce that the Council received \$100 for the “Food For Families” program for this year.

Birthline/Lifeline – Diaper Drive:

The Supporting Life Ministry held a Diaper Drive after all weekend masses on May 8th and 9th, on Mother's Day. 150 diapers and 600 baby wipes were collected and donated to Birthline/Lifeline Pregnancy Care Center in Boynton Beach, an organization that is supported by Catholic Charities. Although the donations fell below expectations, the Ministry is hoping that later this year another diaper drive will be held and better advertised. A big thanks to Brother Jim Etue and the Supporting Life Ministry group for supporting this very charitable need in our community.

ISN'T IT GREAT TO BE A KNIGHT OF COLUMBUS

Brother Knights Recent College Graduates:

Two of our youngest members have recently graduated from college:



Brother Matthew Urbanek is the son of Brother Jim and Dixie Urbanek who have been parishioners since St. John the Evangelist was established in 1992. Matt was born in 1997 and grew up in the St. John's community serving as an alter server for many years and later served as an usher. Matt graduated from Saint John Paul II High School. Matt joined the council in May 2017 and has served with other brother knights on different charity events.

This past month Matt graduated from Florida State University with a Bachelor's degree in Exercise Physiology. Currently, Matt is currently working as a real estate agent with William Raveis Real Estate. We wish Matt luck in his future endeavors and look forward to seeing more of Matt at our charity events since he is closer to home.

Brother Alejandro Colas recently graduated from Florida Atlantic University with a Bachelor's of Science degree in Biology and a Minor in Psychology. He is planning to apply and attend medical school in the next couple of years. While attending FAU he went on a mission trip to Costa Rica and later to the Bahamas. Alejandro served as an altar server at St. John's from his junior year of high school till the beginning of the COVID-19 pandemic. Like Matt, Alejandro joined the council in May 2017.

Alejandro would like to thank St. John the Evangelist parish and the council for all their support throughout his academic journey. We wish Alejandro luck in his future endeavors and hope to see him at some of our charity events in the future.

Message from Lecturer Alan Daniello:

Brothers,

The Bible tells us,

"Through Him we have also obtained access by faith into this grace in which we stand, and we rejoice in hope of the glory of God. More than that, we rejoice in our sufferings, knowing that suffering produces endurance, and endurance produces character, and character produces hope, and hope does not put us to shame, because God's love has been poured into our hearts through the Holy Spirit who has been given to us." Romans 5: 2-5

Amen.

Brother Marty Knecht, Advocate for the Diocese of Palm Beach:

Annulments: Some questions and answers

What prevents someone from being married in the Catholic Church?

Answer: There are things called impediments that prevent one from marrying validly in the Church. There are impediments of divine law or natural law and those of Church law. Natural law impediments apply to all persons no matter what their religion they practice or do not practice. Church law impediments apply only to Catholics.

The natural law impediments are certain degrees of family relationships, impotence, and prior valid marriages.

The Church impediments are age, sacred orders, profession of a public vow of chastity, marriage to an unbaptized person, abduction, murder for the sake of marriage, in-law relationships, concubinage, and relationships from adoption. Some of these impediments may be dispensed by the Church.

What is meant by "marriage enjoys the favor of the law"?

Answer: In other words, all marriages are valid until proven otherwise. A few examples of valid marriages: A Catholic marries a Catholic, a Catholic marries a Lutheran, a Muslim marries a Jew, and a Buddhist marries an atheist. So, until sufficient evidence to the contrary is presented to a Church Tribunal, all marriages, regardless of a person's religious beliefs, are considered valid.

Look here for more annulment questions and answers in the coming months.

For a completely confidential discussion of annulments and the annulment process, contact Marty Knecht at 561-212-9483 or via email: marty.knecht@gmail.com.



Helping Life Program

Sponsored by St. John's Knights of Columbus

Ron Sawchuk – Helping Life Program Coordinator

To support All Life”, following the Catholic Church’s teaching from conception to natural death”

In 2016 the Council started the Helping Life Program to encompass the entire parish. You do not have to be a Knight - men, woman, and children can participate. The purpose of this program is to help people in our community who are in need. Currently, the Supporting Life group is taking a summer break and will not resume until later this Fall.

Programs, Contact Coordinator, Mission:

Supporting Life Ministry – Jim Etue—772-359-1190

Through programs we help the families in need, the new born, and the homeless.

Boca Helping Hands (BHH): Bi-weekly trips to BHH to make hygiene kits are currently postponed until the COVID-19 pandemic is over.

Birthline/Lifeline Pregnancy Care Centers:

Birthline/Lifeline is an organization supported by Catholic Charities that help women who need testing, ultrasounds, counselling, medical referrals and material assistance for their babies.

Diaper Drive is scheduled for Mother’s Day for May 9th. Check the church bulletin for details.

AVDA (Aid to Victims of Domestic Abuse, Inc.):

AVDA aids women and children who are victims of domestic abuse. Brother Bruce Kendall is our AVDA contact and offers any assistance the council can provide AVDA during this pandemic.

Another birthday party is planned for this Fall for the mothers and children at the Center.

Right to Life:

Protects and defends the most fundamental right of humankind from the beginning of life to natural death. On the first weekend of each month, a “**Rose for Life**” is brought up and placed in the sanctuary at each Mass as a reminder of our Christian commitment to respect the dignity of all human life. If you would be interested in placing the rose before Mass, please contact **Don DePasquale at 561.487.3366**

We are always looking for new members. If you are interested, please contact **Sharon Goldasich at 561-756-0580** or **Jim Etue at 772.359.1190**.

Prayer for Life

God of life and love, you created us in your image and sent Your Son to bring us life. Instill in us a respect for all life, from conception until natural death. Empower us to work for justice for the poor. Nourish us that we may bring food to the hungry. Inspire us to cherish the fragile life of the unborn. Strengthen us to bring comfort to the chronically ill. Teach us to treat the aging with dignity and respect. May we be especially sensitive to the life of the handicapped and incarcerated. Bring us one day into the glory of everlasting life. We ask this through Christ our Lord. Amen

HAVE YOU INSURED YOUR MOST VALUABLE ASSET?

Greetings Brothers,



We have a new season after a blessed Easter and a beautiful Eastertide. I don't know about you, but this time of year seems to energize me because it is a time of personal and spiritual renewal, even more so this year. We have been cooped up since we began the fight against COVID and more than that, living through all of the challenges it confronted us with, I hope a pray for regaining our freedom to live life the way we want to live life.

I know for some of us that will mean revisiting some of the tasks we held back from. It may mean getting back to the home maintenance, back to our workplace fully, back to our children's activities outside the home, back to visiting our doctor after fearing to go to a doctor's office.

Now when you get back to all of these, please, please be careful! If it is a long-delayed visit to the doctor, do that. I'm reminded of two acquaintances who were up on ladders. In both cases, the ladder slipped, and each gentleman sustained two broken arms! Another person I know did in fact avoid a more prolonged illness by visiting his doctor. There are many things that do and can put us "out of commission". This brings me to my message this month.

I may have said to you, "I don't believe in insurance, I believe in protecting financial assets". If you and your spouse are earning an income, your family's greatest asset is you and your spouse's ability to work and earn an income! Take your annual income (probably fresh in your mind with tax filing day extended into May) and multiply it times your remaining years of working. A 35-year-old making \$50,000 a year will earn \$1.5 million in the next 30 years.... if he or she never gets another raise! So, you have lots to protect. But what if you're sick or hurt and can't work. Maybe it's something simple like the gents above...a set of broken arms. But one of my members laid his motorcycle down on his leg...off from work for two years! That's a lot of house payments to miss. Luckily, his disability income policy came to the rescue. It can happen to any one of us. A walk through a parking lot to enjoy dinner with my wife at our favorite restaurant ended when a careless driver knocked me over and ran over my left leg. I was unable to walk for 9 months. I needed to walk for work, and I needed to work to pay bills.

And disability does not discriminate; man or woman; Black, white, Hispanic or Asian; young or old. A 2014 CDA Long-Term Disability Claims Review had a number of notes: More than 1 in 4 of today's 20-year-olds will become disabled before they retire, 76% of us live paycheck to paycheck; less than 5% of all disabling accidents and illnesses are work related. That means 95% of those are not covered by Worker's Compensation. You're on your own 95% of the time. Turn to Social Security; but Social Security's report on SSDI says that only about 40% of applicants are awarded benefits. Couple that with 69% of the private sector workforce having no long-term disability income insurance and it's no wonder disabilities are the #1 cause of mortgage foreclosures.

So, what to do? Let's get together and find out. Do you need disability income insurance? If so, how much? Maybe you have some at work...is it enough? Is it taxable? Is it the right kind? Let me suggest you put your mind and your family's mind at ease. Life is unpredictable, pandemic or not. Let's plan for the worst...but expect the best. We can't see what the future will bring, I'm here to help you plan for the unexpected. Let's make sure that if you or your spouse are sick or hurt and can't work, that your family can stay in the home you've provided, pay the utilities, buy groceries...make sure the basics are covered.

Meanwhile, stay safe and healthy.

Vivat Jesus!

Steve Schuler

561-310-8065

steve.schuler@kofc.org

Knights of Columbus 11421 Newsletter Editor – Larry Bower

Phone: 954.520.1713, email: bowerl@bellsouth.net

Every effort is made to ensure the content and information in this letter is accurate and informative.

Comments and corrections are welcome.

Our newsletter is also available ON-LINE at www.saintjohn-bocaraton.com/ministries/knights-of-columbus