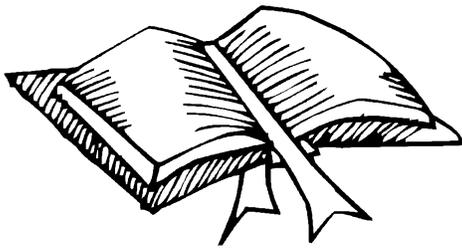


## From the Chaplain



February, a month of... **revolution!**

**February 1848:** Revolution in France ended the reign of King Louis-Philippe.

**February 1917:** The February Revolution in 1917 in Russia was the first stage of the Russian Revolution that caused the abdication of Czar Nicholas II, the collapse of Imperial Russia and the end of the Romanov dynasty. The February Revolution actually took place in March 1917 of the modern **Gregorian** calendar but at that time, Russia was using the **Julian** calendar so the events occurred in February, which explains the revolution's name.

**February 1, 1775:** in Cambridge, Massachusetts, a provincial congress is held during which John Hancock and Joseph Warren begin defensive preparations for a state of war against England.

**February 9, 1775:** the English Parliament declares Massachusetts to be in a state of **rebellion**. Shortly thereafter in Virginia, Patrick Henry delivers a speech against British rule, stating, "Give me liberty or give me death!"

**February 1778:** France signs a treaty of **alliance** with the United States and the **American Revolution** becomes a world war.

**Revolutions** have changed the world. Some for better... and some... for worse.

February was also the **end of the beginning** of another... revolution.

A revolution that our Lord, Jesus Christ, began 30 years after his birth, and led to... his death on the cross. It is a revolution of love and compassion, mercy and forgiveness. It pitted the **Love...** of God against the **Law...** of man.

This February, the Lenten journey, **our** journey of revolution, begins. We find ourselves walking the path that Jesus followed, the path of revolution which led to **his** death and to **our** salvation. As with all revolutions, there are obstacles and there are risks. We can face the obstacles with the love and compassion, mercy and forgiveness that Jesus taught. We can face the risks with the help and support



of each other and the help of God. With our Chaplain Fr. Mike, and all the priests and religious as our guides, we can "Turn up the Flame" to fuel our revolution. Make it "Higher! Hotter! Brighter!" Make it a revolution where **all** people will be treated with love and compassion, mercy and forgiveness. Where they will find... **peace!** For if we don't, the revolution may well be lost and we face the ultimate risk... of **not** being with God!

As Knights of Columbus, let us **lead** the revolution. Let us "Turn up of the Flame" of our faith, of our leadership. Make it "Higher! Hotter! Brighter!" By helping out with council activities and those of the Church community, we can show the world: we are **Knights of Columbus**, we are **followers** of Jesus Christ and we will **win...** the revolution!

Deacon Chuck

### IN MEMORIAM

Bob Bauer passed away on Saturday, December 20th. Please keep his family and friends in your prayers



### Prayer List

Please pray for all those on our prayer list:

Leo Kimmel (son of former brother knight Richard Kimmel); Brian Hoffman; Ruth Lovsted; Jim Lovsted; Merle Mevissen; Terry Phillips; Ray Pipenhagen; Tom O'Connell; Patrick O'Gorman; John Patchen; Al Schrupp; Blake Wahlberg; Beth Zelenak (daughter-in-law of Bob); Earl Dehn; Ralph Smithers; Richard Schanhaar; Michael Lehn; Patty Matlon.

If you wish to add a name to the list, please contact Shield Editor Mike Petschl at 763-421-7926 or mbpetschl@msn.com..

## Grand Knight's Message



Greetings Brother Knights,

Don't ever let it be said that I didn't try to help all of you forgetful husbands, fathers and brothers out there. Valentine's Day is coming up on Saturday, February 14. Trust me, no need to spend a lot of money, but a thoughtful gesture or hand written note will do wonders for life at home.

By the time you are reading this, we will have had our first major event of 2009, our Mid-Winter Breakfast. I offer my thanks to the chairs, volunteers and all those who supported this event by attending and partaking in the delicious meal and fellowship.

Upcoming events during this month include a major degree ceremony at our KC Hall on February 15. If you are interested in attaining the 2<sup>nd</sup> or 3<sup>rd</sup> degree levels of our Brotherhood, contact Al Kempf. He and the entire council would welcome your increased involvement.

The Knight of the Month program has been reinstated as of the first of the year and I am proud to announce that our first recipients of this award are the co-chairs of the Turkey Bingo that turned in such stellar results this past November. Please join me in thanking Denny Phenow and Vern Rausch for their efforts and also many thanks to Denny for all his years of leadership in this endeavor. Vernon is taking over as chair of this event. I ask everyone to please continue to offer your support in the future so that this community event will be able to continue its successful legacy.

Upcoming events to keep on your calendar include our Awards Banquet and Lenten Fish Fries at both St. Stephen's and the KC hall.

Remember to send in your dues if you have not done so as of this time and I look forward to seeing you all at an upcoming meeting.

Jim Masteller  
Grand Knight

## HISTORY 2018

Here's another little snippet of history from 'The Catholic Pages of American History'. This person has become quite relevant to our area over the last few years and I'm sure you will figure out the identity quickly.

After the Civil War the Catholic Church sent missionaries west to establish schools and promote our Catholic faith among the Native Americans. To begin with the schools were funded by the U.S. Government, but when others saw how popular the Catholic schools were with the people, a public outcry arose about the Government providing those funds. So, in 1895 the Government rescinded the finances, creating a financial quandary for the Church hierarchy. How could they keep those schools functioning?

Okay, have you ever heard the statement 'God will provide'? Well, this is a fine example! Just when they thought all was lost and had no idea where to turn, a mild-mannered, humble nun paid a visit to the Archbishops assembled in Washington. This was Reverend Mother Katherine Drexel who proclaimed: "Fathers in Christ, if the Government will not support those schools, I, by the help of God, will support them until such a day when the Church can make provision to support them".

And support them she did! She made up the financial shortfall every year, as much as \$230,000 one year and \$140,000 another. Those are huge sums for that time period. Even with all her efforts, some schools had to be closed and some students lost, but because of her unselfish and dedicated service, the missionaries were able to continue promoting the Catholic faith and provide a solid Catholic education to a large portion of the Native American population. That's just one example of why she is now St. Katherine Drexel!

And once again I leave you, 'cuz my time is up. See ya' next month!

Mike Petschl  
historian

## AWARDS BANQUET 2009

We will be hosting our annual Awards Banquet on May 2, 2009, at the Council hall. Time will be the same as last year, starting with a Social at 5:30, serving dinner around 6:30 and concluding around 9:00. Once we put all the other details together we will be sending out a more formal invitation to the event. Go ahead and mark your calendars now, as May will be here before you know it!

Trustee  
Pat Larson

## PLEASE PAY ATTENTION

### Shield Deadline for March Issue

Due to the short month of February and the 20th falling on a Friday, the deadline for the March issue is being moved up to February 17th, to give the printer adequate time. Either that or it may be old news by the time you get it! **Please mark your calendars!**

### Youth Busing

The Knights busing program was called upon to drive the senior bus to transfer a bus load of youth from the Church of St. Stephen to Brooklyn Park. "Feed My Starving Children" is the name of the organization. Fifty youth gathered together to hand package six meal, sealed baggies for distribution to third world countries. All packages were specifically for starving children. In the one hour of packaging, the youth put together 7,776 meals ready for shipping.

Knights wishing more information on this worthy organization can go online to [www.fmssc.org](http://www.fmssc.org) or call 763-504-2919. You can also contact the Church of St. Stephen Youth Minister, Becky Phillips, at 763-712-7480.

Ray Renner, driver

## WANTED

### SENIOR BUS DRIVERS

The Knights are looking for three candidates to be so honored as to drive for our Seniors in 2009. Saturday 5:00 PM Mass needs one driver and Sunday 9:30 AM Mass needs two drivers.

The reward for driving is personally so great that most of our drivers have been driving for the past TEN years. The first quarter of the 2009 drivers' roster has been sent out. Please call 763-286-8806 and leave a message if I am not available. THANKS!!!! 28th year Driver/Director  
Raymond T. Renner

## Congratulations

### Senior Bus Drivers

The Knights are proud to acknowledge brother Knights **Irwin Russell** and **Richard Martin** for their years of driving our Seniors to Mass. Our program has been in existence since the fall of 1980. Richard and Irwin have been instrumental in this accomplishment. Both have asked to be off the schedule in 2009. If you see these Knights, congratulate them on such a great job representing our council each time they took our Seniors to Mass.

28th year Driver/Director  
Raymond T. Renner

## MAJOR DEGREE

### FEBRUARY 2009

The Anoka Council #2018 will host a Major Degree at our KC Hall (2421 4th Ave N) on February 15th, 2009. The ceremonies include 1st, 2nd, and 3rd degree for full Knighthood for those who participate. Over 60 surrounding councils have been invited to bring candidates as well. Prospects that have already filled out an application Form #100 will need to be at the KC Hall no later than 9:45am.

If you know of someone who should be a Knight, please contact Al Kempf at (763) 421-0116. Dues for the year are still only \$20.00. There is a one time initiation fee of \$15.00. If you have any question regarding this degree, please contact Roger E. Renner, F.S. AT (763) 427-6100.

Roger E. Renner, F.S.  
[rerenner@ehrenner.com](mailto:rerenner@ehrenner.com)

## POT OF GOLD

The Pot was restarted at \$30 after a successful drawing last month. The winner for this month would have been Willard Dehn, but he was not in attendance and that allowed Dan O'Connell to win the \$15 second drawing.

## Council 2018 Officers Short List 2008-2009

### Grand Knight

Jim Masteller.....763-427-8078

### Chaplain

Fr. Michael Van Sloun.....763-421-2471

### Financial Secretary

Roger Renner.....763-753-3576  
work.....763-427-6100

### Treasurer

Jim Lovsted.....763-424-5782

### Warden

Brian Hoffman.....763-427-2232

### Advocate

Phil Harter.....763-208-1483

### Inside Guard

Carl Ellingson.....763-421-3188

### Outside Guard

Steve Haeska.....763-767-3929

### 3 Year Trustee

Rick Landowski.....763-323-8004

### 2 Year Trustee

Pat Riehl.....763-767-6062

### 1 Year Trustee

Pat Larson.....763-754-6768

### Membership Director

Al Kempf.....763-421-0116

### Hall Manager

Ray & Kelly Danzl.....612-532-2499

### District Deputy

Jim Schwalbe.....763-757-3330

### Insurance Agent

Don Kramer.....763-566-0401  
e-mail.....[donald.kramer@kofc.org](mailto:donald.kramer@kofc.org)  
website.....[www.donkramer.com](http://www.donkramer.com)



# The SHIELD



Planning Meeting every 1st Tuesday

Council Meeting every 2nd Tuesday

PUBLISHED MONTHLY BY THE KNIGHTS OF COLUMBUS COUNCIL 2018

No. 2 February 2009

www.anokakc2018.com

## CALENDAR OF EVENTS

- Feb. 3 Planning Meeting; 7:30PM  
KC Hall
- Feb. 10 Business Meeting; 7:30PM  
KC Hall
- Feb. 14 Valentine's Day
- Feb. 15 Major Degree; 10AM  
KC Hall
- Feb. 16 Presidents Day
- Feb. 17 Deadline for March Shield
- Feb. 25 Ash Wednesday

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## Good News – Lower Premiums and New Products

The Knights of Columbus recently announced an update in our life insurance products that will add additional value to our already highly acclaimed insurance program.

Here is a summary of a few of the changes you can now take advantage of:

- ❖ Lower premiums on both our new term and our new whole life insurance policies.
- ❖ Addition of lower premium underwriting classes for whole life policies (premier and ultra premier).
- ❖ Maturity age extended to 120 years old on new whole life insurance due to longer life expectancies.
- ❖ Higher age at which a new annuity policy can be purchased (increased to age 85 ½).
- ❖ New member annuity plan for as little as \$100 deposit (the current interest rate is up to 4.5%).

Then there are some things that have not changed but are important to all of us:

- ❖ We still have the highest possible financial strength ratings from Standard & Poor's and A.M. Best.

- ❖ We can take care of your retirement account rollovers, IRA's, Roth IRA's and SEP's.
- ❖ With premier and ultra-premier underwriting classes, our term life insurance is very attractively priced.
- ❖ The interest rate factor for calculating dividends on our new permanent life insurance policies is 7.35%! (One of the highest in the insurance industry).

So what does all this mean for you? Great rate term Insurance that is particularly useful for those who want insurance for a specific amount of time or need insurance but don't have the money to buy permanent (whole life) insurance. Term insurance is much less expensive than whole life insurance, so you can buy more insurance for the same amount of money.

Term insurance does not accumulate cash value and is not available after age 70. The premium typically is not the same each year for life. It costs more when you're older than when you are younger. Although term insurance premiums usually increase each year, it is also available for a set number of years (e.g., 10, 15, or 20 years) with no change of premium.

On the other hand, the annual premium of a whole life policy is locked in for life at the

same premium. Limited pay policies allow you the option – and freedom – of compressing premiums to as little as 20 years or until age 65. After they are paid off, they stay in effect and continue to grow. All our whole life policies accumulate cash values and you don't have to pay tax on it as it builds.

You can take advantage of this internal cash value build-up by taking out low-cost loans from the policy or use it to pay your premium. Unlike borrowing against a 401(k) or bank financing, whole life policy loans aren't subject to penalties, credit checks or proving you can pay it back. Any amount that isn't repaid will just be deducted from the death benefit or cash surrender value. If you cancel your policy before you die, you will get back any guaranteed cash value and dividends (not guaranteed) from your policy. This return can far exceed what you paid in as premiums.

Why not take advantage of lowered premiums and new products? Need more information? Call me to find out how you can take advantage of these opportunities! Remember, there is no obligation to buy anything.

God Bless you and your family,  
Don Kramer, FIC, CSA, Field Agent  
763-566-0401