

SAINT TIMOTHY

Council News – December-2018 Vol. 54, No. 3



Knights of Columbus
Saint Timothy Council No. 12834
Division 5, District 114
Laguna Niguel, CA
<http://kofc12834.org>

Mission Statement: "To Serve, Support, and Spread..."
To **Serve** each other, our parish community and the world in which we live
To **Support** our priests, religious and those who serve our Holy Father, the Pope
To **Spread** Jesus' message of love and service

Message from the Grand Knight, Jim McGinley



Worthy Brother Knights,

We have now entered the season of Advent. The beginning of the Church's liturgical calendar. This is a time of waiting and preparing. All too often, we miss the significance of this opportunity because of all the running around we do at this time of year. Christmas parties, tree lighting ceremonies, parades and boat parades and let's not forget the gift buying frenzy. It would be a shame if we got so caught up in this frenetic activity that we didn't take some time out for reflection and contemplation. As we wait for the coming of our Lord and Savior, Jesus Christ, let us prepare our hearts by intentionally taking time this season to practice the virtues of patience, gratitude and humility. This is a season of hope! I hope and pray that each of you, my Brother Knights, and your families have an Advent that is rich and meaningful and that together we can celebrate the birth of our Lord come Christmas Day. Thank you for all the support you have given to our Council in the first half of our Columbian year. Merry Christmas to you and yours!

Your Worthy Grand Knight

Jim

Message from Chaplain, Msgr. John Urell



Dear Brothers,

The Season of Advent is upon us.....and here is one of my favorite Advent prayers:

O come Emmanuel,
Come into our world and bring Your peace.
Come into our lives and grant us Your favor.
Come into our homes with Your love.
Stay with us, Lord Jesus,
Throughout these days of Advent.
Be with us wherever we go,
Be with us in whatever we do.

Please visit websites below for pictures:

<http://goo.gl/X8cm8B>

<http://kofc12834.org>

Prepare us for Your birth.
May Your birth enlarge our hearts.
May we prepare a place for You there.
Jesus, make room within our hearts for others.
May Your birth awaken us to the Good News.
Jesus, make us worthy of You, O Lord,
Emmanuel, God-with-us.
Come.

A blessed Advent Season to you and your families;
let us pray for one another each day.

Your brother in Christ,

Rev. Msgr. John Urell
Chaplain

Message from Chancellor, John Walter



Dear Brother Knights:

I hope all is well with you and your families. Thank you to all of you who helped with the Veterans Day Luncheon on November 9 and who worked at the H4H build site on Saturday November 10th (last build day at the Tustin site). Remember that the Bishop will be dedicating the Tustin Home on Saturday December 10 and the Veteran family will be moving into their new home before Christmas. Planning is moving ahead for the next H4H Project which will be for 12 homes in Fullerton for low income First Responders over the next 3 years. We are planning a Wine and Cheese party for a fund raiser for the 1st year (3 home builds) on February 23, 2019. Contact Ram Reveles at RAMREVELES@COX.NET or call 949/228-1642 for help signing up on the Tustin Home Dedication on December 8th.



The next 1st Degree Ceremony is scheduled at St Timothy Parish on Thursday January 10, 2019. The next 2nd Degree is scheduled for Monday February 18, 2019 at Our Lady of Fatima Parish. Then next 3rd Degree date to be determined.

Mark your calendars for the following activities

- December 7th Christmas Social
- December 8th Dedication of the Tustin Home by Bishop Vann
- December 8th Laguna Niguel Holiday Parade & Poinsettia Sale
- December 9th Poinsettias Sale
- December 15 & 16 Poinsettias Sale
- December 29th Recycle Drive
- Corporate Communion
- Jan 3rd 2019 Council meeting
- Jan 10th 1st Degree at St Timothy Parish
- January 12th PGK Dinner
- January 26th Recycle Drive

Remember Prayer is Powerful, Pray Often.

God Bless you and you're Family
JW

Message from KofC Field Agent, Paolo Pacana

Confidence Comes from Guaranteed Lifetime Income
Tom Hegna
Aug 15, 2018

Only 17% of workers (and 32% of current retirees) are very confident they will have enough money to live comfortably throughout their retirement according to the Employee Benefit Research Institute. What's worse is that only 38% of retirees are very confident they will have enough money to take care of basic expenses during retirement. If your retirement plan doesn't cover basic expenses with guaranteed lifetime income, you're basically rolling the dice. Here's a look at the EBRI's "2018 Retirement Confidence Survey" showing how current workers plan to do this, what current retirees are doing, and why working with an advisor will boost confidence in any retirement.

Only one in eight workers are very confident that they know how much income they will need each month in retirement or how to even withdraw that income. Social Security is some of the best money, money can't buy; it provides guaranteed income for life and it is even indexed for inflation every year! Nearly half of workers have thought about how the age at which they claim Social Security can impact their benefit amount. However, confidence in the Social Security system dropped from 51% in 2017 to 45%. This could explain the huge disparity between workers' and retirees' plans to count on Social Security as a major source of income. But if they don't plan on maximizing this benefit, what is their plan?

It's not that future retirees won't claim Social Security benefits, it's just that their confidence in that government program has declined. After all, only 23% of retirees feel the U.S. government will adjust this program in a way that secures future retirements. The median age at which workers plan to claim Social Security is 65, but 40% of retirees claimed theirs at age 62 in 2017. In fact, according to the Social Security Administrations Annual Statistical Supplement of 2017, "71% of the 41.2 million retired workers received reduced

benefits because of entitlement prior to full retirement age." What's the result of this decreasing confidence in Social Security? Future retirees are expecting to work longer! 68% of workers expect working for pay to provide income in retirement, but only 26% of retirees actually do. It's good that workers want to work, and that's probably why they're counting on workplace direct contribution (DC) plans (like a 401(k) or 403(b)) to be a major or minor source of income in retirement. Will this plan provide future retirees with a happy retirement?

Remember that workers aren't confident their current plan will provide enough money, and their predecessors are worried about covering basic living expenses in retirement. Well 34% of retirees moved money out of their workplace retirement plan because they received professional financial advice to do so. 80% of workers with a DC plan are somewhat or very interested in moving that money, now or upon retirement, to an option that would guarantee monthly income for life during retirement. Plus, 93% of workers with a DC plan who work with an advisor are satisfied. Step one of the four simple steps to an optimal retirement I wrote in *Paychecks and Playchecks: Retirement Solutions for Life* is cover your basic expenses with guaranteed lifetime income! Advisors and clients need to work together, discuss the strategies in that book, and create an optimal retirement plan for the future.

To Schedule a Financial Check Up Contact:

Paolo Pacana, MDRT
949-456-3688 or paolo.pacana@kofc.org

Habitat Build - Tustin November 11th, 2018



Call-out for Parking Angels for the Christmas Eve masses. All we ask for is select a mass and arrive 30 min. prior to mass and help us out with parking. Please contact Jim Ellis 949-610-9868 or Ernie Ramirez 949-633-5099.



Birthdays

<i>Last Name</i>	<i>First</i>	<i>Birthday</i>
CHATTERTON	Dr. Jon E.	12/2
WITCZAK	John	12/4
RODIGHERO, Sr	Donald J.	12/5
JOHNSON	Stephen	12/6
AUTH	Jonathan P	12/7
SKERTIC	Micole N.	12/9
ISHMAEL	Lance D.	12/9
VAN RUITEN	Chris J.	12/12
BURKETT	Gregory	12/15
NEPOMUCENO	Noel	12/16
WASZAK	Steve M.	12/17
WYMAN	Richard A.	12/17
DRZYMKOWSKI	Frank	12/19
McGRATH	Frank D.	12/25
GOWEN	Ed	12/26
KINSEY	William	12/31
TOKASH	Kenneth M.	12/31

Anniversaries

<i>Last Name</i>	<i>First</i>	<i>Anniversary</i>	<i>Wife</i>
INDRA, PGK	Herman	12/4	Santi
VALLIS	Vern R.	12/5	Silvia
PUNZALAN	Hermie	12/14	Jessie
DAVID	Michael G	12/20	Joy
McGRATH	Frank D.	12/22	Clista
HERMAWAN	Heru	12/25	Nongky
KRAMER	William	12/26	Elizabeth
POLITO	August G.	12/26	Carol
JOSEPH	Job	12/28	Annie

Prayer for the Canonization of the Venerable Fr. Michael J. McGivney

God, our Father, protector of the poor and defender of the widow and orphan, you called your priest, Father Michael J. McGivney, to be an apostle of Christian family life and to lead the young to the generous service of their neighbor. Through the example of his life and virtue may we follow your Son, Jesus Christ, more closely, fulfilling his commandment of charity and building up his Body which is the Church. Let the inspiration of your servant prompt us to greater confidence in your love so that we may continue his work of caring for the needy and the outcast. We humbly ask that you glorify your servant Father Michael J. McGivney on earth according to the design of your holy will. Through his intercession, grant the favor I now present (here make your request). Through Christ our Lord. Amen.



*Our Father,
Hail Mary,
Glory be to the Father*



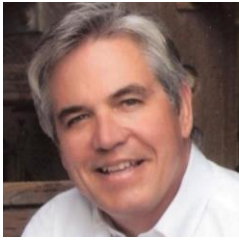
Please continue to support our recycling program



knights of columbus

St. Timothy Council No. 12834

Columbian Year 2018/2019 - Elected Council Officers



Grand Knight
Jim McGinley

Dep. Grand Knight
Sam Gutto



Chancellor
John Wolter

Asst.
Chancellor
Alexius
Emejom



Recorder
Joe Pino



Advocate
Tom Sales



Warden
Jeff Rossi



Treasurer
Al Lubrano

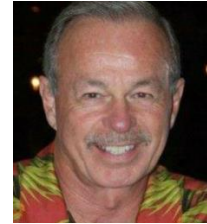
Inside Guard
Jim Ellis



Outside Guard
Ernie Ramirez



3-Year Trustee
Doug Peel
PGK 2017/2018



2-Year Trustee
Ken Doll
PGK 2014/2015



1-Year Trustee
Rick Wallace
PGK 2015/2016

2018-2019 Council Appointees



Chaplain
Msgr. John Urell



District Deputy
Duane Beisner



Financial Secretary
Ruggero Broccardo



Pro-Life Advocate
John Spraker



Lecturer
Ken Hobbs

Field Agent
Paolo Pacana



Council News Editor
Craig Carboniere



**KNIGHTS
OF COLUMBUS**
IN SERVICE TO ONE. IN SERVICE TO ALL.

New St. Timothy Council Shirts and Jackets

Sage/White Colored Ping Golf Shirt \$35


Brown Micro-Fiber Suede Jacket \$70

Black Magnetic Name Badge \$10




Saint Timothy Council Sponsors

Remember to support those businesses that support the Knights.



Knights of Columbus
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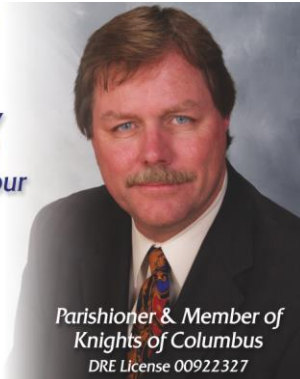
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- Refer someone who uses my service to buy or sell and I will donate \$1000 in your name to our Knights of Columbus council!

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Duane Beisner**

email: dabeisner@yahoo.com
Cell: 949-510-4750



Parishioner & Member of
Knights of Columbus
DRE License 00922327

Upcoming Events

Saturday, December 15

Poinsettia and Christmas Card Sales

Sunday, December 16

Poinsettia and Christmas Card Sales

Thursday, December 27

7:00pm

Chapter Meeting

Saturday, December 29

7:00am

Recycle drive/Pancake breakfast

Sunday, December 30

12:00pm

Corporate Communion

Please pray for brethren who are in need of our spiritual support. Please click below



<https://docs.google.com/spreadsheet/ccc?key=0AprHOgWSbYNCdG5POUE0a2RoN3VvdVJTW DhTdl9nQXc>

Knights of Columbus
Saint Timothy Council 12834
29102 Crown Valley Parkway
Laguna Niguel, CA 92677



“In God We Trust”

Council Meeting

Thursday, Jan 3rd 7:00pm -9:00pm

St. Timothy's, Upper Room