



# 4130 NEWS



January 2011  
Knights of Columbus Council 4130  
10806 Granger Road, Garfield Hts., OH 44125

Financial Secretary  
John Hlavaty 216-587-1624

Grand Knight  
Ben Welich 216-410-2150

Council Office  
216-662-2277

Insurance Agent  
Joe Madigan 440-941-7075

## Council 4130 Activities planned for the coming weeks are:

- Jan 1 *HAPPY NEW YEAR*
- Jan 5 *OFFICER'S MEETING 7:30PM*
- Jan 12 *BUSINESS MEETING 7:30 PM*
- Jan 14 *CHAPTER MEETING 7:30 PM*
- Jan 13 *FREE THROW CHAMPIONSHIP*  
*3 - 5 PM ST. MONICA'S GYM*
- Jan 19 *4130 TRUSTEE MTG 7:30 PM*
- Jan 21 *FOURTH DEGREE MTG. 8PM*
- Jan 25 *FIRST & SECOND DEGREE*  
*CANDIDATE CALL 6:30PM*  
*DEGREE STARTS 7PM - CLUB 4130*
- Jan 26 *4130 ANNUAL DINNER & MEETING*  
*DINNER 6PM - MAIN HALL*  
*MEETING 7PM - CLUB 4130*
- Jan 28 *CLERGY NITE - 6PM*  
*RIDGE MANOR BANQUET ROOM*
- Jan 29 *INDOOR GARAGE SALE 9AM-3PM*  
*ST. THERESE CHURCH HALL*
- Jan 30 *THIRD DEGREE - MAIN HALL*  
*CANDIDATE CALL 1:30PM*

## Larry Janka Named Chapter's Night of the Month of December



Larry Janka, a member of Garfield Heights Knights of Columbus Council 4130, Garfield Heights, Ohio was honored by being named Knight of the Month for the entire multi county region for his work in obtaining used cell phones that are turned in for calling cards for our troops overseas. They get one hour of free phone calling per card and he has collected almost 1,000 cell phones.

## 4130 Trustee Elections

At the Annual Meeting , 3 trustees will be elected for the next three years. The current trustees that are running are Dennis Chrusic, PGK John Carrig & PKG LeRoy Goliembiewski.

If your are interested in running for a trustee position send your resume to the council offices.

Remember, if you come to the meeting and sign the book, you will be entitled to a death benefit. This benefit will only be available if you sign the book at the annual meeting. Dinner starts @ 6pm and will be catered by Sammy's. Meeting to be held in Club 4130.

**Jeff Snodgrass - President 4130 Club**



## Chaplain's Corner



"Happy New Year" is our greeting to others following so quickly after our wishes for a Merry Christmas. With a new year we again face the unknown. It will be a year of surprises, some pleasant and some trying. A new year brings hope and a fresh start. We always wish to leave behind the un-pleasantries of the past. We can't run from ourselves and at times a good future requires a make-over. Faith allows us to face the future. It gives us a purpose and sense of direction. It is important to continue to develop your faith. In developing your faith you develop your relationship with God. Over time we come to see His love and care for us. This leads to trust in the God who does not disappoint. One product of faith and trust comes the elusive peace we desire. Being in the good graces of God removes chaos and disorder from our lives. We do wish a "Happy New Year" to all which comes on our continuing journey of faith.

*Fr. Norman Gajdzinski*



Our annual Super Bowl Party will be on February 6, 2011 in the big hall. See the game on the big screen - lots of food - beverages - setups.

\$100 includes one square, TV Raffle, and food. Main board worth \$1000 per square. \$35 no square, food, & refreshments. Contact:

Jeff Snodgrass 216-870-7242

Tom Biel 216-663-1645

Ben Welich 216-663-0570

**See flyer for more details**

## DEGREES IN 2011



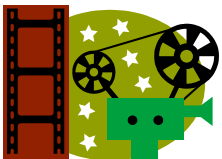
On Tuesday January 25, 2011 the Council will hold a First and Second Degree. Candidate Call will be at 6:30pm with the Degree beginning at 7pm, all Brother Knights are encouraged to attend.



Also, the Council will have a Third Degree on Sunday January 30, 2011. Candidate Call will be at 1:30pm with the Degree beginning at 2:00 pm



See PGK George Metz for additional information



## MONDAY NITE AT THE MOVIES ON THE BIG SCREEN

**Movies are back - Starting @ 8PM**

**JAN 10 IRON MAN II**

**JAN 17 UCI'S CHOICE**

**JAN 24 GROWN UPS**

**JAN 31 INCEPTION**

**Special Time 7:30PM**



## SCHOLARSHIP INFO & QUALIFICATIONS

This just a reminder for those Brother Knights planning to apply for a high school or college scholarship this year. A Brother Knight:

- 1. MUST ATTEND AT LEAST 4 BUSINESS MEETINGS BY MAY 1.**
- 2. MUST SELL AT LEAST 10 CASH BONANZA TICKETS.**
- 3. CURRENT DUES PAID BY MARCH 31.**

If you can't attend these meetings, YOU MUST CONTACT the Grand Knight to make other arrangements.

Also, Brother Knights are graded for participating on Council Activities. See the newsletter for upcoming events.



## COUNCIL FREE THROW CHAMPIONSHIP

On Sunday January 16, 2011 the Council will hold Basketball Free Throw Championship. It will be held at St. Monica's Gym from 3 - 5 PM. For further information please contact:

**GK Ben Welich 216-410-2150**

**Tom Gaduis 216-316-0303**



## COLLECTING CELL PHONES & CHARGERS

Cell phones for soldiers over 1,000 have been turned in for recycling. This gives our troops 1,000 free hours to call home from over seas. We obtained the help of Marymount Hosp., American Legion post 304 and Angelo's Diner. For pick up call Larry Janka at 587-2025



All old used cell phones in any condition will be appreciated. Thanks from our troops over seas for the free phone time.



## Wanted: Catholic Religious Items!

Missals, prayer books, scapulars, medals, holy cards, statues, crucifixes, and rosaries. If you are considering "cleaning out" please do not throw these Catholic items away!!!

Help send them to Catholic Missions in the Third World countries that they may be used once again and spread the Holy Faith. Please turn them in to PGK John Carrig at the Council and he will get them forwarded. Thank You

John C. Carrig PGK



## COUNCIL KNIGHT OF THE MONTH



December's Knight of the Month was Jeff Holler.

He was selected for taking care of the shrine & the storage shed.

**!!!! Congratulations to Jeff !!!!**

## Upcoming Events

February - St. Therese Men's Retreat

February - Holy Name Breakfast

March - Past Grand Knight Testimonial

March - Champagne Brunch

April - Night at the Races

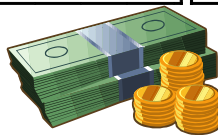
May - Measure-Up

Wednesday Dinners Back in February

**See future newsletters  
for details**



## ATTENDANCE PRIZE MISSED



December's attendance prize was \$110. Unfortunately brother Paul Politowicz was not in attendance. Sorry Paul.

**January's prize will be \$120**

# GIANT INDOOR



Please come and join us for bargains, food and fun in the St. Therese Church Hall on Saturday, January 29, 2011 from 9am-3pm. Event proceeds to benefit St. Therese Boy Scout Troop 361.

Open for garage sale items, crafters and collectors. For table information or items to donate, call Jeff Holler at 216-524-1923.

Admission to garage sale is \$1.00 and children under 12 are free.



## CLERGY NIGHT JANUARY 28

Friday January 28 at Ridge Manor Banquet Center, 4630 Ridge Road, Brooklyn, Ohio.

Doors open 6PM, dinner at 7PM. Any brother knight wishing to attend please contact PGK LeRoy Golembiewski.

Please invite your priest or pastor. This is their appreciation night.



## BOWLING LEAGUE STARTS JAN 16

The council starts the week of January 16. The teams and schedule is in the clubroom.



See the bulletin board for rules and further details.

## SICK & VIGIL

Our Military Personnel, John Hlavaty's wife, PGK Art Handford, Al Trsinar, Tom Gadas' father-in-law, Larry Janka, and any other brother knights or there families that are sick or in distress.

# JANUARY 2011

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
30 <b>THIRD DEGREE</b> 1:30PM 	31 					1
2	3 	4	5 <b>OFFICERS MEETING</b> 7:30PM	6	7	8
9	10 	11	12 <b>REGULAR BUSINESS MEETING</b> 7:30PM	13	14 <b>CHAPTER MEETING</b> 7:30PM	15
16 	17 	18	19 <b>4130 TRUSTEE MEETING</b> 7:30PM	20	21 <b>FOURTH DEGREE</b> 8 PM	22
23	24 	25  <b>1st &amp; 2nd DEGREE</b> 6:30PM	26 <b>4130 ANNUAL MEETING &amp; DINNER</b> 6PM	27	28 	29 

## TERM VS. PERMANENT: WHAT'S THE DIFFERENCE?

Despite the vast variations and terminology involved in life insurance, keep in mind that most life insurance policies are one of two basic types: term or permanent. First, some brief descriptions:

**Term:** A policy that pays a set sum, called the “face value,” if the insured person dies within a set time period or “term.” The premiums on a “level term” plan can be designed to remain the same throughout the term period. An “annual renewable term” plan is designed for the premium to increase annually until the end of the term period.

**Permanent:** Often called “whole life” because it’s intended to stay in effect for your whole life, with the premium remaining the same. Some whole life plans are limited pay whole life plans. This means that the policy is guaranteed to be paid up at a certain age or after a certain period of time. Over time, part of your premium goes into the policy’s cash value and is guaranteed to grow to match the face value at maturity. “Participating” plans are eligible for dividends. Although dividends are not guaranteed, historically they have added significant value to whole life plans. The cash value of a policy can be loaned.

**Which is better, term or permanent?** It depends. Both types increase in cost as you age and as health risks develop. If you have only term life and you outlive the term, you may no longer be insurable, and your rates will have increased. The consequences can be harsh.

For example, at age 30, the head of a family buys a 20-year term policy and nothing more. At age 50, his term policy expires but a medical condition now makes him uninsurable. A person that age could easily still have a mortgage, and children in college—or children getting married or having babies themselves—so the need for coverage is still significant.

Think of term vs. permanent as renting vs. owning a home. For the same property, you’ll pay considerably less rent than you will in mortgage and maintenance costs. But mortgage payments build equity you can tap into if you need it.

Term can provide protection when you can’t afford more. But it’s prudent to add permanent—or convert term to permanent as soon as you can—to lock in your premium rate before age and health issues put it out of reach, and to build cash value faster.

The decision to purchase life insurance should be based on choosing the plan(s) that best suit your family’s individual goals and objectives. You love your family— and you want to protect their future, no matter what. I can help you develop a plan to do just that.

My name is Joe Madigan, and my number is (440) 941-7075 and my e-mail is [joseph.madigan@kofc.org](mailto:joseph.madigan@kofc.org). Call me – let’s talk.