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Knights of Columbus
Immaculate Heart of Mary Council # 12845
1343 Centerville Lane, Gardnerville, NV 89410

November 2011



Mike Mullins
Grand Knight

Grand Knight's Message

John Mannelly
Deputy Grand Knight

BROTHER KNIGHTS, Wives, and Families,

Thanksgiving is fast approaching. It is a good time to reflect on all that we have been blessed with. Take some time in prayer to Thank the Lord for all of your blessings.

It is a wonderful time for family and friends to gather and share in the thanksgiving meal. Visiting and remembering our past lives together and praying for a happy and healthy future.

We can't bring back the past, but all the memories of the past will never be forgotten.

A Prayer for Thanksgiving Morning

Lord make me an instrument of Thy Grace
Where there is hatred, let me show Love
Where there is injury, Pardon
Where there is doubt, Faith
Where there is despair, Hope
Where there is darkness, Light
Where there is sadness, Joy
O Lord grant that I may not so much seek to be consoled as to console, to be understood as to understand, to be Loved as to Love, for it is in Giving That We Receive. It is in Pardoning that we are Pardoned.

I hope each and every one of you have a wonderful Thanksgiving. I want to thank all of you for your support and the giving of your time to make this council so exceptional

GOD BLESS YOU ALL
In Christ's Name we Serve

Grand Knight
Mike Mullins
In Giving We Receive

P.S. Don't forget Bingo on the 2nd and 4th Friday of each month. **WE CAN ALWAYS USE HELP.** The time you give allows this Council to give to Youth, Community, and Church



KNIGHTS OF COLUMBUS INSURANCE
"YOUR SHIELD FOR LIFE"



November - LTC Awareness Month

Common LTC misconceptions

As many of us Baby Boomers have reached, or are approaching our retirement years, long-term care (LTC) insurance products have gotten more public attention, but they're still not well understood, especially when it comes to how to pay for care.

For example, many Americans believe that Medicare pays for long-term assistance with the basic activities of daily living — but it doesn't. It applies only to those who have been in the hospital 72 hours and are diagnosed as requiring "skilled care." Medicaid covers care only if and when the person has gone through a "spend down" and has no other means to pay for it. Not a good situation to be in.

Another common issue is that many people think they can wait to buy LTC. Unfortunately, this could be a financial devastating choice. What happens if you suddenly become ill or uninsurable before you have made this purchase? Again, not a good situation.

Also, waiting to buy will actually increase the cost of the premiums you pay. Consider this example. If you buy a Knights of Columbus Comprehensive Long-Term Care policy for yourself with a \$200 daily benefit, lifetime benefit duration and 30-

day elimination period at age 40, your annual premium will be \$739.20. The total premium paid by age 85 will be \$33,264. If you decide to wait to buy the same policy until you are 60 years old, your annual premium will be \$2,374 and the total premium paid by age 85 will be \$59,350. That's a difference of more than \$26,000. (This example is for comparison purposes only.) If this seems like a lot of premium, consider that just one year of nursing home care is currently averaging \$75,000.

Personal service is crucial in choosing LTC policy options, and for adjusting them as necessary. Group LTC may indeed be a viable option for you, but as your Knights of Columbus agent, I can help you compare the details so you can make an informed decision.

To contact me with regards to LTC or any of your insurance needs, please call my office at (775) 427-5281 or e-mail me at joseph.melancon@kofc.org

Fraternally, Your Brother and Field Agent,

Joseph Melancon, FIC
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