



**KNIGHT NEWS – ST. CHARLES COUNCIL 2409
LULING, LA**

INSURANCE UPDATE

The Pitfalls of Replacing Coverage

You know the old saying, “the grass seems greener on the other side of the fence,” but we all know that it rarely is. The same holds true when it comes to replacing your existing Knights of Columbus life insurance with coverage offered by another company. Perceptions are deceiving. A move to the “greener” grass on the other side of the fence might seem like a good one, but it can leave you with less *green* in your wallet — in some cases, a lot less. That’s why it pays to remember another old adage, “Read the fine print.”

There are many reasons to keep your existing coverage in force, whether that coverage is with the Knights of Columbus or with another company. I’ll focus on the potential pitfalls of replacing coverage here — pitfalls that an agent trying to convince you that the grass actually is greener might neglect to mention.

First, all life insurance contracts contain a *contestability period*, which allows the insurer to contest claims made for a period — typically two years — after the contract is issued. Chances are this is no longer an issue with your current coverage.

Second, it’s unlikely that you can obtain the same amount of coverage, for the same premium, that you were able to obtain with your existing contract. The two factors that determine how much you’ll need to pay for life insurance coverage are age and health. Certainly, you’re older now than you were when you took out your current coverage. There’s no way around that. And you have to ask yourself, has your health changed during that time? Is your blood pressure the same? Your cholesterol? Have you gained weight? All these factors can affect the amount of coverage you’ll get for your premium dollar.

If someone encourages you to replace — or worse, drop — your existing coverage, please call me. I’ll show you how your existing coverage is working for you and why replacement is rarely in your best interest.

Jeff Vitrano
Office: 504-495-3985
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Rosary Recital

Council 2409 prays the rosary every Monday evening at the St. Charles Nursing Home in Luling. We are always looking for help. If you are available and interested, please contact Brother Hurschel Burleigh at 985-785-2958 for details.

St. Mark Adoration Chapel

Volunteers are always needed and welcomed to help at the St. Mark Adoration Chapel in Ama. Please contact the chapel committee for more information.

Debbie Caire
985-785-2032

Ernestine Kappel
504-431-9580

Membership

Membership in the Knights of Columbus is open to all Catholic gentleman 18 years and older. If you know of any gentlemen who are looking for a fraternal organization dedicated to working with the church, youth and the community, the Knights of Columbus just might be the organization for them. For information please contact Grand Knight Bob Harrison 985-764-1770

August Knight of the Month

Congratulations to Bob Voros and Harry Zeller Jr. for being selected August and September Knight of the Month.



Grand Knight Bob Harrison presents the August Knight of the Month Certificated to Brother Bob Voros

September Knight of the Month



Grand Knight Bob Harrison presents the September Knight of the Month Certificated to Brother Harry Zeller Jr.

August Family of the Month

Congratulations to the families of Brian Champagne and Charles Wilson for being selected our August and September Families of the Month.



Grand Knight Bob Harrison presents the August Family of the Month Certificated to Brother Brian Champagne.

September Family of the Month



Grand Knight Bob Harrison presents the September Family of the Month Certificated to Brother Charles Wilson.

40 Days For Life

From **September 24 through November 2**, Baton Rouge, New Orleans and Shreveport-Bossier will be uniting with cities around the world for a simultaneous pro-life campaign – 40 Days for Life. 40 Days for Life is a pro-life campaign that since 2007 has generated measurable life-saving results in 539 communities. Since the first campaign, 8,973 children have been saved from abortion, 54 abortion centers have closed, and more than 625,000 people have joined together in local pro-life efforts.

40 Days for Life is an interdenominational, pro-life effort made up of three key components:

- **Prayer and Fasting:** inviting people of faith throughout your city and region to join together for 40 days of fervent prayer and fasting for an end to abortion;
- **Peaceful Vigil:** standing for life through a 40-day peaceful witness outside an abortion facility in your community from 7:00 a.m. to 7:00 p.m. daily;
- **Community Outreach:** taking a positive, upbeat pro-life message through media efforts, church presentations, and public visibility.

Many unborn babies were saved during the vigils held last fall and thousands of people travelled from throughout Louisiana to participate in this peaceful and prayerful campaign. During Baton Rouge's third campaign last fall alone, 19 babies were confirmed saved!

Please get involved in this life-saving and life-transforming campaign. For more information about the 40 Days for Life vigils that will be held in our area please contact:

New Orleans

Vigil site: Causeway Medical Clinic
3040 Ridgelake Drive
Metairie, Louisiana 70002

Mary Nadeau can be reached at (504) 835-6520
or mnadeau@prolifelouisiana.org
Website:
www.40DaysForLifeNOLA.com

You will find information about upcoming events, the vigil calendar and sign-up as well as resources to help your church, ministry, school or group become involved in this life-saving effort on the web sites listed above. For additional information about the history and success of 40 Days for Life, please go to the national 40 Days for Life website: <http://40daysforlife.com>

We ask you to prayerfully consider taking part in this peaceful campaign. People who sign up for a vigil hour and pray for the first time at an abortion facility may truly experience an awakening in their hearts to the reality of abortion, and be encouraged to become active in the pro-life movement.

Please spread this message of hope to those who want to see an end to abortion in Louisiana and all over the world so that together we can be a **voice for the voiceless.**



September 24 to November 2

This fall, **Baton Rouge**, is uniting with cities around the world in **40 Days for Life**, the largest simultaneous interdenominational pro-life effort in history. A focused campaign of **prayer, vigil and outreach**, **40 Days for Life** seeks to **bring an end to the tragedy of abortion**. Since 2007, it has:

- mobilized over **625,000** people worldwide in **539 cities**
- saved more than **8,973 babies** from abortion
- led post-abortive women and men to healing

During Baton Rouge's third campaign last year, **19 babies** were confirmed **saved** and **over 1,300 people** gathered to pray for an end to abortion. Come join this prayerful campaign!

How you can become involved:

- ➔ **Commit to Praying and Fasting for 40 Days:** people city-wide are joining together for 40 days of prayer and fasting for an end to abortion
- ➔ **Sign-Up for the Peaceful Vigil:** stand for life during a **40-day** peaceful witness outside the **Delta abortion facility**, located at 756 Colonial Drive, BR from **7:00 A.M. until 7:00 P.M. daily**
- ➔ **Help Promote this Campaign:** invite your family, friends, church and neighbors to participate in this life-saving event



Be a voice for the voiceless! To sign-up for the vigil, get prayer cards, resources, directions and much more, call **(225) 242-0164** or visit:

www.40DaysForLifeBR.com and we're on **Facebook!**

Participants from 40 Days for Life Baton Rouge last fall.



Sponsored by the Office of Marriage and Family Life, Diocese of Baton Rouge and Baton Rouge Right to Life

Officers meeting, Wednesday
November 5, 2014 St. Anthony
CA Building.

General business meeting,
Wednesday October 15, 2014
St. Anthony CA Building. Meal at
6:15 PM, meeting at 7 PM.

