



THE KNIGHTLY NEWS

KNIGHTS of COLUMBUS

East Hanover Council 6504



Editors: Peter Grasman/Anthony Giuliano/Ron Angelo

November 2008

Brothers, as we start the month of November, we are reminded that traditionally November is the month that we pray for our beloved deceased family members and friends. I invite all of our brothers to join myself and the wives of our deceased brothers and come to mass on Monday November 10th at 6:30 PM, for our annual Deceased Brothers Mass. Father Owen will celebrate mass and then following mass, we will be serving dinner to the wives of our deceased brothers. Let's fill up the church and show our support.

Talking about support, we will be having a 50's Dance on Saturday November 22nd, at 7:30 PM, in Fahey Hall. Featuring music by *Desire*, the same band as we had last year. The cost is \$ 25.00 per person and includes a hot buffet, Beer, Wine & Soda. For tickets please call Tony Giuliano, Chris Virginio or myself. Let's make this a success.

Our membership blitz last month was a huge success. We have fifteen (15) new prospective members and we will be having a First Degree on Monday November 24th, at 8:00 PM, in Fahey Hall.

On Monday December 7th, Santa will be arriving at Town Hall. If you have not already signed up to help, please give Des Brennan a call. Please be there at 6:00 PM. As usual, we will help Santa give away toys and be

distributing hot chocolate and cookies downstairs in Town Hall.

Our annual Christmas Party is scheduled for Wednesday December 10th. The cost is \$ 5 per person. The party begins at 6 PM, in Lacbrecque Hall.

In the past few months we have seen great economic instability and unprecedented uncertainty in the stock market and with our financial institutions. I want to share with you some excerpts from the first inaugural address of Franklin Delano Roosevelt on March 3, 1933. Now remember, this was after stock market fall in 1929 and during the depression.

"This great nation will endure, as it has endured, will revive and will prosper."

"So, first of all, let me assert my firm belief that the only thing we have to fear is fear itself—nameless, unreasoning, unjustified terror which paralyzes needed efforts to convert retreat into advance."

"In such a spirit on my part and on yours we face common difficulties. They concern, thank God, only material things. Values have shrunk to fantastic levels; taxes have risen; our ability to pay has fallen; government of all kinds is faced by serious curtailment of income."

If we didn't know better, we would have thought that someone was describing the last few weeks of our current economic crisis. We see that history has a way of repeating itself.

As we continue to follow our catholic faith, we know that by keeping God in our daily lives, we will come out of these tough times alright. We still have the greatest gift of all, our faith in God. Please continue to pray for those who are less fortunate than we are, for those who are sick and most of all for all of our deceased brothers and family members.

Here is this month's quote:

"Man does not live by words alone, despite the fact that sometimes he has to eat them."

---Adlai E. Stevenson

Fraternally yours in Christ,

Ron

FROM THE PULPIT:

COMMITMENT:

Therefore, I urge you, brothers, in view of God's mercy, to offer your bodies as living sacrifices, holy and pleasing to God-this is your spiritual worship.

ROMANS 12:1

When the Spanish explorer Hernando

Cortez landed at Vera Cruz, Mexico, in 1519, he was intent on conquest. To ensure the devotion of his men, Cortez set fire to his fleet of eleven ships. With no means to retreat Cortez's army had only one direction to move: into the Mexican interior. Cortez understood the price of commitment and he paid for it.

The apostle Paul also understood the price of dedication. After assuring us of our victory in Christ, he calls on us to burn our ships, bridges, or anything else that ties us to our destructive former lives. Furthermore, he challenges to commit ourselves completely to God: "Therefore, I urge you brothers in view of God's mercy to offer your bodies as living sacrifices, holy and pleasing to God. This is your reasonable act of worship." (Romans 12:1, my translation.)

Is Paul asking a lot? Yes! But he is not asking too much. He begins his exhortation with the word "therefore" because he wants to point us back to everything he has written in the previous eleven chapters. In those chapters he explained that God offers us forgiveness, acceptance, freedom from the dragon, a wonderful future, and the power needed for a victorious life. In light of all that, God wants our total devotion.

Earlier I mentioned that Paul found victory over his dragon through his relationship with Christ. To experience his victory, he had to be willing to devote himself completely to God.

It's important to realize that God will forgive and except us whether or not we give our entire selves to Him. He extends His mercy without strings to all

who believe (Ephesians 2:8,9). But our refusal to devote ourselves to God short-circuits His power in our lives. As long as we cling to our addictive behavior, we alienate ourselves from the One who has the power to help us.

Bill Perkins, Fatal Attractions

Our Field Agent Speaks:

Enhanced VA Mortgage Options Now Available for Veterans Of Potential Benefit to Those in Financial Distress

WASHINGTON -- Veterans with conventional home loans now have new options for refinancing to a Department of Veterans Affairs (VA) guaranteed home loan. These new options are available as a result of the Veterans' Benefits Improvement Act of 2008, which the President signed into law on October 10, 2008.

"These changes will allow VA to assist a substantial number of veterans with subprime mortgages refinance into a safer, more affordable, VA guaranteed loan," said Secretary of Veterans Affairs Dr. James

B. Peake. "Veterans in financial distress due to high rate subprime mortgages are potentially the greatest beneficiaries."

VA has never guaranteed subprime loans. However, as a result of the new law VA can now help many more veterans who currently have subprime loans.

A wise man once told me that time surely flies in the life insurance business. Without a doubt, time flies in the "membership business" as well. Even though our fraternal year is not yet half over, June 30 will be here before we know it. Since we all have our sights set on the Star Council Award, now is the time to work towards that goal. The purpose of my column in this issue is to remind you of the wonderful opportunity we have to help our council grow, and to offer a couple of suggestions on how we can best do that.

The month of October brought the Order wide membership "blitz" recruitment campaign. Now is the time to follow through with all the interested prospective members we spoke with during October. Let's make them members during November.

I can help, not only in explaining to prospects our outstanding insurance products, but also on the many other benefits of joining the Order. Even better, I can help you feel more

comfortable in making the membership “sale” yourselves.

In an earlier column, I asked you to “give me a seat at the table” when laying out the council agenda for the fraternal year. I reiterate that plea here. I’ll help in any way that he can.

The new law makes changes to VA's home loan refinancing program. Veterans who wish to refinance their subprime or conventional mortgage may now do so for up to 100 percent of the value of the property. These types of loans were previously limited to 90 percent of the value.

Additionally, Congress raised VA's maximum loan amount for these types of refinancing loans. Previously, these refinancing loans were capped at \$144,000. With the new legislation, such loans may be made up to \$729,750 depending on where the property is located.

Increasing the loan-to-value ratio and raising the maximum loan amount will allow more qualified veterans to refinance through VA, allowing for savings on interest costs or even potentially avoiding foreclosure.

Originally set to expire at the end of this month, VA's authority to guaranty Adjustable Rate Mortgages (ARMs) and Hybrid ARMs was also extended under this new law through September 30, 2012. Unlike conventional ARMs and hybrid ARMs, VA limits interest rate increases on these loans from year to year, as well as over the life of the loans.

Since 1944, when home loan guaranties were offered with the original GI Bill, VA has guaranteed more than 18 million home loans worth over \$911 billion. This year, about 180,000 veterans, active duty servicemembers, and survivors received loans valued at about \$36 billion.

For more information, or to obtain help from a VA Loan Specialist, veterans may call VA at 1-877-827-3702 or visit www.homeloans.va.gov.

I'm at 973-539-0109 or john.stabile@kofc.org. Call me – let's talk

Birthdays:

Happy Birthday! To all Brother Knights.

Stephen R.	Catanzaro	11	2
Robert	Cochiarelli	11	3
Michael	Difazio	11	4
Michael	Molle	11	8

T.			
Anthony	Ciasullo	11	9
Neale	Baxter	11	15
Thomas Jr.	Michaels	11	16
Albert	Batwinas	11	17
Richard	Tamburro	11	17
Henry	Marazia	11	18
Salvatore	Davide	11	22
Richard J.	Gelson	11	23
Rick A.	Musso	11	23
Thomas	Schimminger Jr.	11	23
Richard	Baird	11	23
Andrew	Knapik	11	27
John	Painter	11	27

IN NEED OF PRAYER:

Good of the Order:

Prayer does work so please pray for the following that are in need. Prayer does work!

Father Owens, Father – Lives in Ireland, Past Grand Knight Larry Colasurdo mother Marie, Dolores Angelo Mother of Ron Angelo, Debbie Edson Daughter of Des and Ann Brennan has two babies Kayliegh a girl, and Miles a boy both babies in need of prayer. 3 Special Intentions, Anthony Stabile Brother of John Stabile our insurance person, Genny Malgeri, Diana Rickert, Kevin and Joan Gardiner, Jack Citarelli, and Marie Citarelli's daughter Andria Ottaiano, Vivian Baxter Mother of Neal Baxter, Al Lasso, Doris Friedholm, John Librizzi, Angie and Charlie Del Fava, PGK. Joe Larena, Tony Giuliano's Sister Mickey Gingski, and Gary Howanic Husband to Judy Gingeleski, Delores Di Antonio wife of Vito Di

Antonio, Henry Smolen, Father of Charlie Napoli, of C&L Towing, Al Rosania, Karen Brown, Carmen Malgieri, Irene Holmes, Sheila Gallo and for baby Cara Guerine, Mike Ganinni, Ernie Esposito, Philip Esposito, Balnjina Fernandez, Chris Knapik and Rose Knapik wife of Andy Knapik, Nick Rello, Pat Manna, R. Barton PGK, Anthony Fiscetti, Linda Miele, Friend of Peter Esposito and Jean George Mannor, Micheal Tria, Terry Pizzano Dorothy Sikora John Hoffman, John Spain, Angela Cavado, John Dunderman, Al Rosina, Special intentions. Barbera Gassner, Joann Musso, Josephine Musso, Clara Sodowski, Cora a friend of Barry Halloran

Pray for our troops that are in harms and are protecting our way of life in These United States. Pray that God will grant them safe return to their families. Pray for everyone's, "Special Intentions" - **and we mean everyone. God must be Infinite the proof is that he does listen to each and everyone's intentions and then with his unique senses of each individuals need handles all problems in ways we could only hope to understand.**

Many Thanks to our advertisers for the ads placed in our Bulletin. You may not know us when we patronize your establishments and that is because our membership has grown and our faces have changed. This is what happens after 35 years of continued Successful service to our Community. We also want to let you know that we value your Advertisements.

