



# Knights of Columbus

Council 1684 • Santa Barbara, California

NOVEMBER - DECEMBER 2014

## Special Dates and Activities

Nov 6 11:00 PM

**Hour of Adoration**  
of the Blessed  
Sacrament, Chapel  
of the Poor Clares.

Nov 9 3:00 PM

**Prayer Vigil to  
End Abortion**, in  
front of the Planned  
Parenthood office,  
518 Garden Street

Nov 28 5:30 PM

**Prepare Meal at  
Transition House**

Dec 4 11:00 PM

**Hour of Adoration**  
of the Blessed  
Sacrament, Chapel of  
the Poor Clares.

Dec 14 3:00 PM

**Prayer Vigil to End  
Abortion**, In Front of  
the Planned Parenthood  
office, 518 Garden St.

Dec 26 5:30 PM

**Prepare Meal at  
Transition House**

- November 12 6:00 PM **Memorial Mass**  
Knights of Columbus and Catholic Daughters of America  
remember departed members that have died during the past year.  
Following the Mass is a dinner. Ceremony begins at 6:00 PM.  
David and Louise Borgatello will be hosting the evening meal.  
Donation of \$5 per person  
**Location:** Serra Hall, 2210 Garden Street
- December 3 6:30 PM **Officers Meeting**  
7:30 PM **General Council Meeting**  
**Location:** Serra Hall, 2210 Garden Street
- December 10 **Annual Christmas Dinner**  
6:30 PM **Cocktails**  
7:00 PM **Dinner** - Entertainment by Treble Clef Singers  
**Location:** Serra Hall, 2210 Garden Street

## *Financial Secretary Notes*

**B**oth September and October were busy months for our Council. On September 10, we hosted a First Degree Exemplification for two new Knights, Luis Pelayo from Council 1684, and Daniel Feeny from Council 5300. At our September Dinner, Fr. Charles Talley provided a slide presentation of his trip to the Holy Lands with members from St. Barbara Parish Old Mission. On October 8, we hosted a Second Degree Exemplification for three of our Council's brothers: Javier Briones of Holy Cross Parish, Ricardo Herrera of Our Lady of Sorrows Parish and Deacon Chris Sandner Deanery Two. On Sunday October 12, our Council did a membership drive at St. Barbara Parish, and on Saturday, October 18 we did the cooking for Villa Majella's Annual Fund Raiser at Serra Hall. October ended with the Annual Knights Nite Out providing \$1,000 contributions to several church-affiliated and community-based organizations. Story and photos are on pages 11-12.

On November 12, we again will have our Memorial Mass for deceased members of our council and members of Catholic Daughters of America. Mass begins at 6:00 PM. Our dinner after the Mass is being hosted by Brother David Borgatello and his wife Louise. Thanks to David and Louise for their generosity. On December 3, our Council will be holding its last Council Meeting for 2014 and on December 10 is our Annual Christmas Dinner with entertainment provided by the Treble Clef Singers. Be sure you add these dates to your calendar.

Also, remember the date for the Clergy & Religious Appreciation Dinner scheduled for Wednesday, January 21, 2015 at 6:00 PM. More information to come.

*Ray Charpentier*

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**K of C Council 1684**  
Grand Knight  
Steve Romofsky

Send correspondence to:  
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93109  
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Steve

### GRAND KNIGHTS REPORT

Worthy Brother Knights, Fall is in full swing with a beautiful display of colors orange, red, and brown.

The changing of the leaves and the shortening of the days mark the passage of time. Tempus fugit. This is a great time of the year to count our blessings, an abundant harvest for sure. We are well into our 102<sup>nd</sup> year as a Council.

We started this year in style. September gave us chance to gather for dinner and share stories from the summer. It also gave us a chance to view Fr. Charles's slide show from his trip to the Holy Land. Thank you Fr. Charles, you have inspired us to follow your journey.

Our Council continued the Columbian year with the 21st annual "A Knight's Nite Out". It was a fabulous evening. The Principles of the Order were on display for all to see, especially Charity and Patriotism. Charity was an obvious element for the evening because this in the single largest fund raising event we hold. Proceeds from this event are awarded to eight local non-profits that are performing good works on the South Coast. Patriotism was also inter-

twined in the evening, starting with political conversations during the Social Hour, followed by the pledge of allegiance at the beginning of dinner, and ending with "God Bless America" led by Brother Mark. Thank you to all those who helped make this such a successful and enjoyable affair, especially David, Olga, Ray, Nick, and Jim.

We are continuing to advance Brothers in our order. We held a Second Degree in early October and will be taking two Knights for their Third Degree on October 26 in Lompoc. Remember your degree ceremonies. Reflect on their teachings. Encourage our Brothers to advance. Second Degree ceremonies are performed periodically. The next Third Degree ceremony will be in the Spring. I am encouraging all our Second Degree Brothers to consider advancing to the Third Degree. Please consider this a personal invitation. We will be calling you. This is also the time of year to recruit new members. Please ask a fellow Catholic man to join our order. Need a Form 100? We can provide it.

November brings the end of our Liturgical Year. It is also a time to remember the Brother Knights that have passed away this past year. Please join us for the annual Memorial Mass on Wednesday, November 12. We will acknowledge their pass-

ing and share a meal in their honor.

Fall also brings the first Tuesday in November, Election Day. Political offices and ballot measures will be decided on Tuesday, November 4<sup>th</sup>. Please vote. Voting is a privilege and we must exercise it with due care. Please read all ballot materials and discuss the issues and candidates qualifications with family and friends. The Knights of Columbus are involved in a non-partisan "Get Out the Vote" drives to encourage participation in the political process. Give someone a ride to vote. Work in a polling place. Participate in get out the vote programs. Make sure all eligible family members and friends vote. A low voter turnout is expected but that is no excuse to fail to execute our civil duty.

December is next in our sights, which brings another Business Meeting and our Christmas Social. We look forward to being entertained by the Santa Barbara Treble Clef Chorus at our social

Attend one of these events. Stop by and say hello. We are looking forward to seeing you.

Vivat Jesus,

**Steve Romofsky**

Grand Knight

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## Deacon's Corner:

### *AT PILGRIMS FIRST THANKSGIVING - GAVE THANKS TO GOD*

Regardless of what many modern so-called scholars say how history took place at the first Thanksgiving and the time leading up to that day; it is no secret that the Pilgrims and early settlers of what is now in the State of Massachusetts, were in fact giving thanks to God for their ability to arrive and eventually thrive in a foreign land.

They realized their communal lifestyle was not effective, and divided up the area equally among families, who worked their land and traded with each other, and they found a way to cohabitate with the indigenous people, although maybe not always peacefully.

Each family shared their faith with their children and their children's children.

As people from other countries and different faiths, whether Christian or not, arrived, we have learned to coexist in harmony, knowing that there is one God, one Creator, who made us in his image to

love and serve one another.

As Advent and the Christmas season approaches, and we prepare to celebrate the coming of Christ into our World, let us all keep in mind that we, as the Pilgrims, are called to give thanks to God for all that we have.

Some politicians may say "you didn't build that, the government did", but they are sadly mistaken, for only with God is anything possible; and we, the people of faith should never forget to give thanks to God for our successes, and grow with our failures.

As we anticipate the coming of Christ at Christmas, my hope is we prepare ourselves throughout the Advent Season to receive Jesus with open minds and hearts, and always be thankful for him being our lives.

*Deacon Randy*

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**GENERAL MEETING OF  
COUNCIL 1684  
WEDNESDAY,  
SEPTEMBER 10, 2014**

Seventeen members were present when Grand Knight Steve Romofsky called the Council meeting to order at 8:20 pm for September. Upon closing the meeting doors, Warden James Bauer verified membership cards, and the Grand Knight led the opening prayer and Pledge of Allegiance.

The minutes of the August meeting were accepted as read.

The Worthy Grand Knight reported on the following items:

- Tickets for the Knights Nite Out are on sale for \$125. This amount includes one chance in the reverse raffle and two dinners (Country Meat Market). All Knights are needed to sell tickets to make this annual event as important as the work our sponsored charities do for our community. Be sure to buy a ticket and attend.
- The September social will feature catering by Serina Soto and a presentation by Father Charles Talley, our Chaplain, on his recent trip to the Holy Land.
- The Latin Mass project appears to be moving forward.
- The Calling Committee is asked to remember to remind members on their lists of the September Social.

- The Worthy Grand Knight attended Our Chapter Meeting and reported that:
  - ◆ Our dues go towards supporting St. John's Seminary.
  - ◆ Our Council will also participate in the Knights wheel chair program where the Chapter's goal is \$2,500 and the Knights' ultra sound program.

There was no Treasurer's Report.

The Financial Secretary reported two bills paid.

Under Membership, a First Degree Exemplification was held prior to the business meeting. Council 1684 welcomed new Knight Luis Pelayo, and Council 5300 welcomed new Knight Daniel Feeny. A Second Degree Exemplification will be held at the October 8 meeting.

There was no new Communication.

Under New Business, Brothers Mark Weitstock, John Green, Steve Romofsky, Richard Rink, Ray Charpentier, Bruce Garcia, and Al Anglin were awarded a Knights shirt in recognition of their long and faithful service to the Council.

Under the District Deputy's Report, District Deputy Ray Centeno, Jr., sent his greetings to the Council.

There was no Field Agent's Report.

Under Good of the Order,

- On a sad note, Brother Eugene (Ski)

Eugene Wesolowski died on September 3 at the age of 91. His funeral will be on Saturday, September 13 at 10:00 a.m. at San Roque Church. Four of our brother Knights will serve as pall bearers.

- The annual Fourth Degree Blue Mass will be held at St. Rafael's on Monday, October 15 at 6:00 p.m. Tickets are \$15 per person. This is a special occasion where our uniformed public employees are honored. Contact Rich Scholl for tickets. St. Therese Academy will have an open house on Wednesday, October 1. It is located behind the Goleta Community Center. All Knights are invited to attend.

Prayers for the Sick or Distressed:

- For the family of Brother Ski Wesolowski..
- For Brother John Balster who was recently in the hospital.
- For the safe return of our traveling Knights.

Following a closing prayer by Worthy Grand Knight Steve Romofsky, the Council meeting for September adjourned at 8:41 p.m.

The next Council business meeting is scheduled for October 8, 2014.

Respectfully submitted,

***Al Anglin***

Recorder

**W**e welcome a new advertiser, **The Historic Mausoleum at Old Mission Santa Barbara.** The Old Mission at Santa Barbara now offers a place where people of faith and good will can purchase niche spaces for the interment of cremated remains within the grand walls of the Old Mission's cemetery. To learn more about the mausoleum or to make pre-need or immediate-need arrangements, please contact Jason Womack, Director of Cemetery Operations, (805) 569-5483 or by email at [thm@sboldmission.org](mailto:thm@sboldmission.org).

NOTE: On November 2, 2014, the Historic Mausoleum will have an *All Souls Day Open House* after each mass. Meet outside the mausoleum in the cemetery for reception and light refreshments.

**THE HISTORIC MAUSOLEUM  
AT OLD MISSION SANTA BARBARA**

Jason Womack  
Director of Cemetery Operations

(805) 569-5483 / [thm@sboldmission.org](mailto:thm@sboldmission.org)  
2201 Laguna Street, Santa Barbara, CA 93105 / [www.thmsb.org](http://www.thmsb.org)

## *Pro-Life Report*



**Mike Engler**

# **A Stunning Pro-life Prayer Story Plus Exciting Pro-life News from our Archbishop**

*“Whatever you shall ask the Father in My Name,  
He shall give it to you.” Jn. 16:23*

In Santa Maria a man has been praying quietly, by himself, across the street from “Planned Parenthood” for three years. He’s there every day for an hour, and he prays the Rosary and the Chaplet of Divine Mercy.

Recently he’d been wondering whether he was wasting his time. Then one day a lady walked up to him, pushing a stroller with a baby in it. “I came here four times to abort this baby,” she said. “But every time, you were here.”

*Thanks be to God and to His Mother!*

It’s easy, isn’t it, to doubt whether our prayers are doing much good in the struggle against the killing of unborn babies, embryonic humans, newborn babies with health problems, and helpless elderly people. *But that’s just what the devil wants us to think.* Our Lord warned us, *“he is a liar, and the father of lies.” (Jn. 8:44)*

One big truth that the father of lies wants to hide is that opposition to the killing of the innocents is huge, and growing. For example, the Walk for Life West Coast in San Francisco draws tens of thousands, with more coming every year.

And on Saturday, January 17, 2015—five days before the anniversary of the Supreme Court’s infamous *Roe v. Wade* abortion decision - our Archdiocese, neighboring dioceses and the Knights of Columbus will sponsor OneLife LA, the first-ever pro-life march in the City of the Angels. Archbishop Gomez invites us and our families to show our support for our Church’s teachings about the sanctity of life by taking part in large numbers.

The march will start at 10:00 a.m. at the city’s birthplace, La Placita, near Union Station. Participants will walk over the Hollywood Freeway, then past the Cathedral, near the government centers, and on to Grand Park (about one mile in all). A family picnic will follow, with speakers, music and entertainment. Booths representing many groups will give everyone opportunities to sign up to serve Life. (Food trucks will be on hand.)

“The right to life is the foundation of every other right and liberty,” our Archbishop reminds us, “and the true foundation of justice and peace in our society.” Please mark the date, January 17, and plan to be there with your family and your Brother Knights. And please pray for the success of OneLife LA. May it send a message, loud and clear, that Southern Californians want every innocent life shielded from the Culture of Death.

***Mike Engler***  
***Pro-Life Chairman***

**GENERAL MEETING OF  
COUNCIL 1684  
WEDNESDAY, OCTOBER 8, 2014**

Sixteen members were present when Grand Knight Steve Romofsky called the October Council meeting to order at 8:15 pm. Upon closing the meeting doors, Warden James Bauer verified membership cards. Attendance was taken with four officers being excused.

The minutes of the September meeting were accepted as read.

The Grand Knight reported on the following items of communications:

- A note from Brother Steve Riffero thanking the Council for the \$300 contribution to the Blue Jacket Team Club.
- A personal note from Ski Wesolowski's daughter Carol thanking the brother Knights for serving as pallbearers and the brothers that attended her father's funeral.
- Announcement of the opening of the Pier and Margo Gherini Center for Multimedia Arts and Technology at Bishop Diego High School, October 23.
- Announced a new advertiser for the Council bulletin: The Historic Mausoleum at the Old Mission Santa Barbara, Director of Cemetery Operations – Jason Womack.

The Worthy Grand Knight reported on the following items:

- September dinner was a success with 36 people attending, the meal being catered by Serina Soto. Fr. Charles provided a slide presentation on his trip to the Holy Land with 30 plus members of St. Barbara Parish.
- The Supreme requires two membership drives per year. Our second for this year will be held on Sunday, October 12, before and after the 9:00 am mass, St. Barbara Parish, Old Mission. Rosaries will be distributed before and after the mass.
- There has been a great deal of interest for holding a Latin Mass each month. At present, we need to find a location for holding one or two Latin masses each month as well as clergy that can conduct a Latin mass.
- Memorial Mass for 2014 will be held on Wednesday, November 12 starting at 6:00 pm. This mass honors our brother Knights that died during this

past year. David and Louise Borgatello will provide the luncheon.

- Knights Nite Out will be reported upon by David Borgatello under New Business.
- Villa Majella will be holding their annual fund raiser at Serra Hall on Saturday, October 18. While this event is sponsored by the Knights of Columbus, our obligation is in providing the meal.
- The Council's Annual Budget has established a fund item for helping local parishes with special requests. This budget item will be used to pay costs for the rosaries being distributed at St. Barbara Parish.
- The Council is considering establishing a Squires program in Santa Barbara. The Columbian Squires, the official youth organization of the Knights of Columbus, is a leadership development program for young Catholic men, 10-18 years old.

There was no Treasurer's Report.

The Financial Secretary reported on four bills paid. Brother Ray also reported on income and expenses for the September Dinner: Income from meals paid \$290.00, 50-50 raffle \$46.00, bar \$79.00 totaling \$415.00; expenses \$380.56, leaving a net income of \$34.44.

Under Membership, a Second Degree Exemplification was held prior to the Council business meeting. Brothers earning their Second Degrees are Javier Briones of Holy Cross, Ricardo Herrera of Our Lady of Sorrows and Deacon Chris Sandner.

There was no old business.

Under New Business David Borgatello made several comments on the Knights Nite Out:

- Tickets have been printed and disbursed to Council members for selling.
- Suggested that new members could buy one ticket splitting the cost between two or three brothers.
- David wants to have an accounting on the tickets sold and the people attending. He wants to receive this information by Monday, October 20.
- Ask that new members help with setting up tables, working on the bar and taking down the tables after the event.

- Students from Bishop Diego High School have volunteered to wait on tables.
- David commented on the positive comments he has received over several years. This includes the positive impact our Council has made on people attending the dinner; in particular the funds collected through the sale of tickets going directly to charities.
- Local charitable groups receiving \$1,000 grants are Catholic Charities of Santa Barbara, Poor Clare's, Friendship Center, Transition House, Los Padres Boy Scouts, St. Vincent's, Society of St. Vincent De Paul Old Mission Santa Barbara Conference, and Visiting Nurse & Hospice Care.
- Grand Knight recognized and thanked David and his good work as member of the Knights.

There was no District Deputy's Report.

There was no Field Agent's Report.

Under Good of the Order,

- Brother Mark Wietstock described his trip to the Hawaii, in particular, the island of Molokai; describing Kalaupapa, the place where sufferers of Hansen's Disease (leprosy) were forced into quarantine by the Hawaiian government, Father Damien de Veuster, a Belgian priest and Mother Marianne Cope of the Sisters of St. Francis, both for their treatment and care of patients given during the 19th century.
- Brother John Green suggested that at each Council meeting there be provided a short tutorial of about five minutes for the purpose of enriching member's knowledge.

Prayers for the Sick or Distressed:

- For Brother Ski Wesolowski recently deceased and his family.
- Garvan Kuskey
- Ray Centeno Jr., District Deputy

Following a closing prayer by Worthy Grand Knight Steve Romofsky, the Council meeting for October adjourned at 8:45 pm.

The next Council business meeting is scheduled for December 3, 2014.

Respectfully submitted,

***Richard Rink***

Acting Recorder

## Insurance Note from Our Field Agent Michael Rachford P.G.K.

### *OUR GUARANTEES SET US APART*

**K**nights of Columbus life insurance offers something precious few other financial products can – guarantee. As long as you pay your premiums, the policy proceeds will be there for your beneficiaries should something happen to you. We call that peace of mind, and that's what we offer with our every product in our portfolio.

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On top of those product guarantees, I guarantee that I will offer professional, high-quality service that you would expect from our organization.

Our Order is among the highest rated life insurers in North America. AM Best has rated the Knights of Columbus "A++, Superior" for 37 consecutive years. This shows our track record for excellence and security.

I would suggest that a principal reason that we were able to achieve those accolades is because we remain steadfastly committed to the vision of Father Michael J. McGivney by providing life insurance by brother Knights for brother Knights.

That commitment is an essential core value of the Knights of Columbus, and our core values permeate all levels of our organization. These principles for marketing are summed up by our Golden Rule: "In all my professional relationships, I pledge myself to the following rule of conduct: I shall, in light of all conditions surrounding those I serve, render that service which, under the same circumstances, I would apply to myself."



Let's talk soon to discuss how our products can bring that peace of mind to you and your family.

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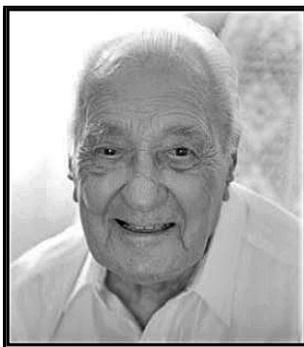
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### For November and December Happy Birthday to Brother Knights

#### November Birthdays      December Birthdays

1 Jose Martinez	1 Ricardo Lemos
1 Jose Perez	5 David Fairbrother
6 Anthony DalBello	8 Joseph Connolly
7 Reuben Rey	9 Albert Trejo
13 Robert Luis	11 John Balster
13 Gene Manriquez	15 David Munzo
19 Oswald Moreno	16 Steven Von Dollen
20 Antonio Medina	18 Louis Diaz
21 Joel Morelos	21 Steve Riffero
27 Christopher Sandner	24 John Corcoran
27 Dwight Peterson	25 Frank Newton
27 David Whitefoot	
29 Charles McChesney	

## IN REMEMBRANCE OF EUGENE WESOLOWSKI, PAST GRAND KNIGHT



Beloved husband, father, son, brother, neighbor, co-worker, lifelong patron of Harry's and quiet devoted Catholic passed peacefully in his home in Santa Barbara on September 3. Born in Chicago IL on April 15, 1923 to Thomas and Helen, Ski was first introduced to Santa Barbara by Uncle Sam in 1941. During his entire WWII enlistment he was fortunate to be stationed at the Marine base that is now home to the airport and UCSB.

Ski's wife Florence fell in love with Santa Barbara during WWII and in 1948, she convinced him to take a "vacation" back to Santa Barbara. Leaving Chicago with a car, two suitcases and a dog they never looked back. Working various odd jobs Ski and Florence did whatever they could to make their dream of building a home and raising a family a reality. Tom, Carol and Rob were blessed to grow up in Santa Barbara enjoying many road trip vacations, Sunday dinners, BBQ's and pool time with the neighborhood kids.

Ski worked for GTE for 37 years well known among his peers and the town for his positive, humorous and kind personality. He was a member of San Roque parish for over 50 years, the Knights of Columbus for over 62 years serving as Grand Knight in 1959, and served on many local organizations with his time, energy, humor, and love of life.

Ski was married to the love of his life Florence for a fortunate 63 years. They shared many wonderful memories and traveled aboard (Europe - especially Poland, Taiwan, and Mexico). They also kept sacred their Friday night date nights, enjoying many of Santa Barbara's local restaurants followed by dancing.

Ski's adult kids recall waiting over an hour at church or Harry's while he connected with friends and acquaintances. He was larger than life and the kind of man some of us watched growing up with "Father Knows Best" or "Leave It to Beaver".

Ski considered himself a very lucky man and acknowledged this fact almost daily. Ski is preceded in death by his loving wife Florence and his sister Lillian.

Ski, Pops, Daddy-O, American Dad will be deeply missed and always loved by his family Tom (Kathy), Carol (Carone), and Rob (Michele).

The family thanks the doctors and nurses from DASH (Doctors Assisting Seniors at Home) and his wonderful caregivers Alannah, Alyssa and Noelle.

Donations in remembrance of Ski can be made to Transition House. A rosary was held on Friday September 12 at McDermott Crockett funeral home with a mass conducted at San Roque followed by entombment at Calvary Cemetery on Saturday September 13.

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## RECENT POLICY CHANGES FOR THE COUNCIL'S INVESTMENTS

The Council has been working on a new policy for the management of the investment funds. Several resolutions beginning a year and a half ago, and three just voted on at the August 13th meeting, are now in effect. The financial problems starting in 2007 led to the Federal Reserve lowering the interest rate to nearly zero. And since the Knights had been relying on the interest income from our investments to maintain our annual level of scholarships and other charitable giving, this was becoming a problem as the funds were yielding less each year. The officers wanting to find some way to improve the income from the investments discussed with brothers, John Green and Nick Curran, what might be considered.

After presentations of investment literature and assurance from Nick that the Archdiocese of Los Angeles, having the same problem as ours, went to investing an even higher allocation of their assets in equities, that is common stocks.

In 2011 a resolution was then submitted by John Green that 30% of our funds could be invested in conservative equity funds. John and Nick chose to place 70% of that with Powershares U.S. 1000, a fund of large American corporations, and to place the remaining 30% with Powershares Developed Markets-ex U.S., a fund of large corporations mostly in Japan, France, Germany, England and Canada. With this change the Knights for the first time were invested in conservative equities.

Before explaining where we are now with our investment management policy, and in some detail how the recent resolutions have changed our policy, let's take a brief look at our policy for the many years before having any of our funds in equities. Under the leadership of our late Brother, Dr. James Hoppers, PGK, the funds were invested in a ladder of U.S. Treasury bonds. The ladder was started by dividing the funds into six parts. The first one sixth was invested in a one year bond, and the second sixth in a two year bond, etc. up to the final sixth in a six year bond. Thereafter, each year one sixth of the ladder matured and the proceeds were invested in another six year bond and the interest earned was income for the Knights. This strategy served us well until interest rates fell so low.

Then in the year 2011 the first move was made to change 30% of the Knights' funds from bonds to equities. With the stock market rising the value of the equities rose to 40% of the value of the funds. In early 2014, by resolution, the ratio of our equities to bonds was allowed to rise to 50%. At the close of 2013 the total value of our funds was 11.1% higher than at the close the prior year, and that was after withdrawing \$48,274 from the funds for the Council. This was the result of an historic year for the stock market, and it was apparent that a disciplined method was needed to determine the amount that could prudently be

withdrawn each year in the future.

John Green presented a resolution to establish an investment committee made up of the Grand Knight, Treasurer, Financial Secretary, brokerage agent for the council and one knight with a good working knowledge of investing. Early in 2014 the resolution passed. From an earlier resolution John Green, the brokerage agent, was approved to manage the Council business at Morgan Stanley. Nick Curran has been very helpful as the knight with the good working knowledge of investing. At our first meeting in February at the home of Ray Charpentier, the five committee members met to address two main concerns. The first was preserving our capital in the coming years. And the second concern was how to determine what could be withdrawn each year, satisfying the first concern of preserving long term capital.

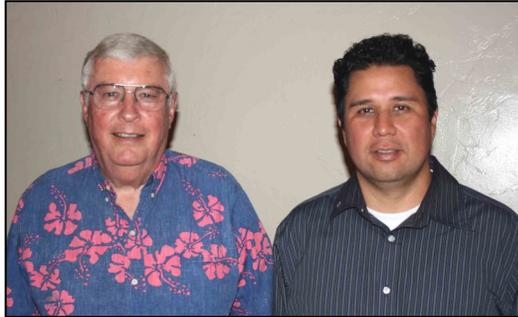
A formula was devised and presented by John Green based on his engineering background. It was valid but mathematically complex and perhaps not suitable for future officers to evaluate. Nick Curran followed up to seek the expertise of a friend who had experience managing the investment funds of charitable organizations. Nick and John studied and implemented the wealth of information Nick gained for a pending investment and annual withdrawal income policy for the Council. From this, at an informal meeting in July with the Grand Knight, Steve Romofsky, the Investment Committee approved three resolutions for the Council to vote. The first was to move the investments from the aforementioned 50% in equities to 60%. A fund with 60% equities and 40% bonds should have an average total return of 9% based on 80 years of market history. The second resolution was for the adoption of a formula for calculating how much income could be withdrawn from the funds each year while still safely preserving the capital along with a hedge for inflation and a bit of annual growth. The formula takes as the allowable withdrawal income 5% of the average value of the funds based on the last three years of December 31<sup>st</sup> closing values.

Let it be noted that the 4% difference between the growth of the funds and the allowable withdrawal is for hedging inflation and remaining on the side of at least some growth for the funds. The thinking for this formula is all based on the long term history of the market, and on the principle that in future years the Knights' scholarships and charitable giving will keep up with inflation. The third resolution establishes that the first withdrawal based on the new formula will be in 2015 for the Council's income for Columbian year 2015-16.

As some of you brothers may have some question about this, brothers, John Green and Nick Curran, will be happy to answer them.

# Photo Section

## FIRST DEGREE



**O**n September 10, two new members joined the Knights by taking their First Degree. On the right is Luis Pelayo from Council 1684 and on the left is Daniel Feeny from Council 5300.  
Photo by Ed Barrier, Council 5300.

## SECOND DEGREE



On October 8, these three Knights of Council 1684 took their Second Degree at Serra Hall. From left is Javier Briones of Holy Cross Parish, Ricardo Herrera from Our Lady of Sorrows Parish and Deacon Christopher Sandner of Deanery Two.



## Villa Majella Dinner October 18

(left) Serra Hall served as the center for Villa Majella's annual fund drive.  
Photo Steve Romofsky

(Bruce Garcia and John Green performed their duties as master chefs. Photo Steve Romofsky

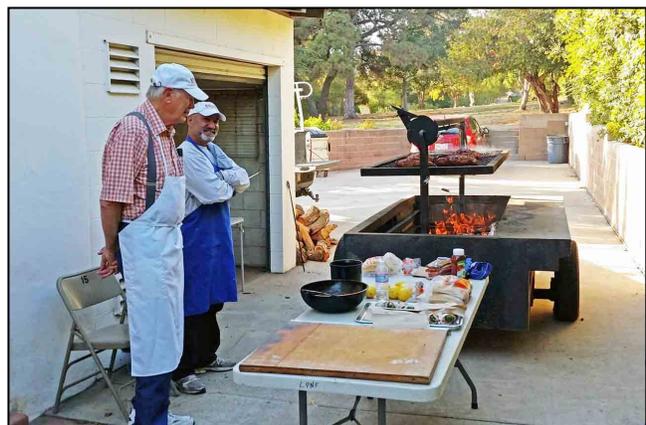


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# Photo Section

## KNIGHTS NITE OUT - OCTOBER 22

**K**nights Nite Out proved to be a winner for many that attended this years event. For a start, every 25<sup>th</sup> ticket number that was drawn won a cash prize. Half way through the reverse raffle each of eight local nonprofit charities received a \$1,000 check. Then there were the final four tickets from the raffle bowel, each deciding to accept \$1,000 per person. It ended with 50/50 raffle paying out \$1,000. With the great prime rib that was served, wine at each table and numerous friends to converse with, it was a fun evening for all.



**Eight non-profit charities and church-affiliated groups receiving \$1,000 checks from K of C Council 1684 are Transition House, St Vincent's on Calle Road, Catholic Charities, Friendship Center, Poor Clare Sisters, Visiting Nurse and Hospice Center, Los Padres Boy Scouts and the Society of St. Vincent de Paul Old Mission Santa Barbara.**



**Receiving a check for Transition House is Kathleen Bauschke, Executive Director. Standing behind Kathleen is Deacon Nick Curran.**



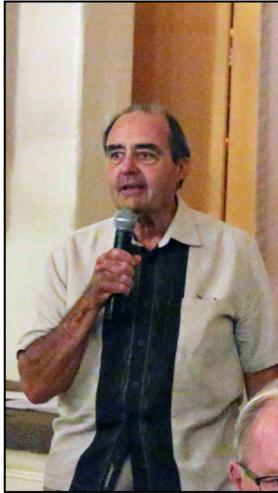
**Receiving a check for St. Vincent's is Michael Padden-Rubin, Vice President of Development and Marketing.**



**Receiving a check for Catholic Charities is Brian Clark, Client Services Regional Coordinator.**



**Receiving a check for Friendship Center is Heidi Holly, Executive Director.**



**Receiving a check for Poor Clare Sisters is Peter Da Ros, who regularly worships at the adoration of the Blessed Sacrament services.**



**Receiving a check for Visiting Nurse and Hospice Care is Elizabeth Adams, Development Associate.**



**Receiving a check for Los Padres Boy Scouts is Peter McClintock, District Executive.**



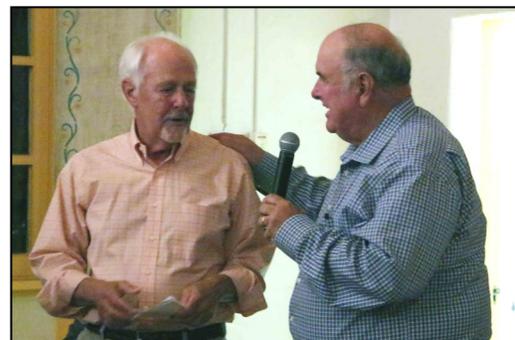
**Receiving a check for the Society of St. Vincent de Paul Old Mission Santa Barbara Conference is PGK Cherif Khoury, Conference President.**



**From the left are the three winners of the \$4,000 jackpot: John Zandona (John had two winning tickets), Ed Heron and David Chavez. On the right is the MC for the evening James Stovesand.**



**The lady on the right is having her ticket verified as the winner of the 50/50 raffle. At the Knights Nite Out, there are always winners.**



**David Borgatello thanks MC James Stovesand for the great job he has done at the Knights Nite Out.**

**Emilio B. Moure**  
**California Knights of Columbus**  
**Museum Association**

*A California Public Benefit Corporation*

Dear Brother Knights:

The Emilio B. Moure, California Knights of Columbus Museum Association is in the development stages of a new and exciting exhibit that is scheduled to open in November 2015. The mission of this exhibit is to bring awareness to and educate the general public of the contributions and sacrifices made by California Knights in the service to our country, as well as to honor those California Knights who have served their country. This exhibit will include a "Dog Tag" display, a continuous "Roll Call" of those that have served, and photographs of those Knights and their family members that have served in the armed forces.

We need your help. Please use this form to provide us with the requested information. The information requested will be used for the "Dog Tag" exhibit, as well as for the continuous "Roll Call" display.

There is much work to be done on this project and little time in which to do it. Please complete and return the "Information Request" form as soon as possible.

Thank you for taking the time to help us, the Knights of Columbus, recognize those that are so much deserving of it.

God Bless,

*James R. Scroggin*  
Museum President

*Avelino "Abe" Doliente*  
State Deputy, Museum C.E.O.

-----  
Last Name: \_\_\_\_\_

First Name: \_\_\_\_\_ Middle Initial: \_\_\_\_\_

Military Branch: \_\_\_\_\_ Rank: \_\_\_\_\_

Years Of Service: \_\_\_\_\_ to \_\_\_\_\_ (Example 1964 to 1968)

Please Return to: Emilio B. Moure California  
Knights of Columbus Museum  
15808 Arrow Blvd Suite A  
Fontana, CA 92335

Yes, I would like to help the Museum with this Exhibit. I have enclosed my tax deductible donation of \$\_\_\_\_\_.

I am not able to help at this time. Please include the listed name in the exhibit.



**Knights of Columbus, Council 1684  
c/o Ray Charpentier  
2412 Calle Soria  
Santa Barbara, CA 93109**

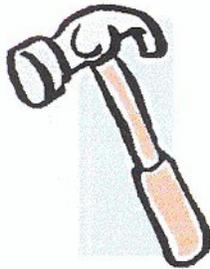
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