

# Knights of Columbus

Fontana Council #3041

16432 Merrill Ave.

Fontana, CA 92335

**Address Correction Requested**



# Knight Lines



Fontana Council #3041

November 2009  
Issue 17

Men of Prayer Since 1947

Vol. XI

*Charity \* Unity \* Fraternity \* Patriotism*

## Grand Knight's Message

**Mike Almeraz, Grand Knight**

### Calling all Knights of Columbus Brothers from Council 3041.

(Where are all the Brothers?)

We started our MR Drive on October the 16, 17 and 18<sup>th</sup>. We serviced 3 Stater Bros. and St George and St Nickolas church and we did it with 9 brothers and the help of our Youth from Blessed John Fontana and a few family and friends and we still did not have enough help and some hours could not be covered. We had one brother that worked for hours by his self until his daughter showed up to help. (Where are all the Brothers) Here is the final schedule for the MR Drive: St Catherine's October 31<sup>st</sup> and November 1<sup>st</sup> contact Jesus Martinez 909-261-9742, St Joseph November 15<sup>th</sup> contact Ralph Segarra 909-821-3712, Blessed John Fontana and Rialto contact Mike Almeraz 909-573-5685. I want to specially thank Sonja for bringing out the Youth from Blessed John Fontana and also to Jolaine Cruz, Meredith Hills, Vickie Calderon, Brooke Hart, Crispin's nephew and Fernando Ibarra his son and daughter without your help we could not have accomplished what we did.

I want to remind you of our 1<sup>st</sup> principle (CHARITY) we need to remember our 1<sup>st</sup> degree and remember why we became a Knight. I ask that you each contribute your time, your talent and your monies to support our/your Knights of Columbus council 3041 and remember that it is your council and only you can make it better.

If you are in need of help or know of a brother in distress please have him contact me. This information will be private.

Michael Almeraz

Grand Knight Council 3041

**Holy Family – Pray for us**

# Insurance Agent's Report

Dear Brother Knights & Families,

Do you have an IRA or ROTH IRA? If you haven't had a full review of your IRA and other retirement programs in awhile, please consider sitting down with me to go over them. Let's make sure they are doing what you intended for them to do... *These programs are supposed to provide more money for you in retirement.*

The fact is, most Americans do not put away enough money for retirement and the IRA was designed specifically to assist you with that. Below are some considerations for those of you who have IRA and/or ROTH plans and for those of you who do not.

\*2010 Conversion Event (Traditional IRA to ROTH IRA):

"While 2010 is the actual year that you will be able to convert, the income to be claimed can be deferred until 2011 and 2012. Expecting a vast majority to take advantage of this, the IRS has set up special provision on how the tax will be paid. The IRS has granted you the option to claim 50% of the conversion amount as income in 2011 and the remaining 50% in 2012. Keep in mind that this is **only in 2010**. After 2010, the taxes will all be paid in full the following year going forward.

If you elect to pay the tax over the two-year period, keep in mind that the tax rate is determined for that year only. Example, in 2011, you will pay the tax based on your tax bracket for that year. If your income were to somehow sky rocket in 2012, then you will be paying more in taxes that year for the conversion." –Jeff Rose (Certified Financial Planner) [www.goodfinancialcents.com](http://www.goodfinancialcents.com)

Can I contribute to a ROTH IRA? This might be a question you may have asked recently. Of course, to get an appropriate and accurate answer to your question, please ask your tax advisor. However, if you are able to contribute to a ROTH or traditional IRA for 2009 did you know that you can contribute to that IRA up until 4/15/2010. That's right!! If you meet the income limits for contributions and you do not already have a ROTH, the program just needs to be set up by then and the Knights of Columbus can help.

Why a ROTH? ROTH IRA programs have many benefits and are helpful for two main reasons: 1. You can contribute to a ROTH IRA using post-tax dollars (in accordance with income limits: See IRS Publication 590). 2. When you take your money out in retirement, your money comes out tax-free!! That is very appealing to most people. Remember, when you take a distribution from a traditional IRA, withholdings, taxes, must be paid.

**\*2009 Combined Traditional & ROTH IRA Contribution Limits:**

If you are under 50 years of age at the end of 2009: The maximum contribution that can be made is the smaller of \$5,000 or the amount of your taxable compensation for 2009. This limit can be split between traditional and ROTH programs. Deductibility and maximum contributions may be reduced depending on your modified adjusted gross income. (Married couples: Each of you can contribute the maximum based on the limits.)

If you are 50 years of age or older before 2010: The maximum contribution that can be made is the smaller of \$6,000 or the amount of your taxable compensation for 2009. This limit can be split between traditional and ROTH programs. Deductibility and maximum contributions may be reduced depending on your modified adjusted gross income. (Married couples: Each of you can contribute the maximum based on the limits.) [www.irs.gov/retirement](http://www.irs.gov/retirement)

Please consider the benefits of a Knights of Columbus traditional IRA or ROTH IRA.

Current CD rates: 0.50%-2.0%

Knights of Columbus: 3.0% (guaranteed minimum rate/best kept secret: *we pay more than the guaranteed minimum rate...*)

When we meet, we can take a look at your retirement nest egg, determine your net worth, and review your social security and VA benefits (if applicable). God bless you and I look forward to following up with you soon.

Fraternally,

Joel Clelland, Your Field Agent  
KNIGHTS OF COLUMBUS  
[joel.clelland@kofc.org](mailto:joel.clelland@kofc.org)  
(909) 938-6999

### **Council 3041 Birthdays for November**

David Paniagua	11-01
Evdocio Hernandez	11-02
Patricio Baca	11-04
Ernesto Genuino	11-06
Rev Kurt R. Burnette	11-07
Rodrigo Junio	11-13
Antonio Rodriguez	11-16
Eric Van Harreveld	11-18
Arcadio Sosa	11-21
Robert Boul	11-25
David Hatfield	11-27
Israel Huerta	11-27

**Happy Birthday wishes from all your  
Brothers at Council 3041**

### **Council 3041 Knight and Family for the Month of November 2009**

**Knight of the Month:**

Gus Inyquez

**Family of the Month:**

The Gil Arellano Family

**Congratulations!!!**

## **Hall Manager Wanted!**

We are seeking a Hall Manager for Knights of Columbus Council #3041 in Fontana.

The position requires the following:

- Must be bi-lingual (English/Spanish Speaking)
- Retired person preferred
- Must be available to show Hall (some days/some nights)
- Must be available to open and close for Hall Rentals on Weekends.
- Must be able to keep Hall Facilities clean and in good order
- Computer skills a plus, but not essential
- Some compensation included

All applicants will be interviewed.

All applicants should contact:

Crispin Perez - 909-356-1610

Mark Tamayo - 909-578-9014

# November 2009

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1.  MR Drive St Catherine 's – help needed  Also MR Drive on October 31 <sup>st</sup> .	2.  6pm. Our Hall. 1 <sup>st</sup> degree ceremony. Come out and support your Brothers.	3.	4.  6pm. Our Hall. Bingo – help always appreciated	5.  7pm. Our Hall. FONCO – all welcome	6.	7.
8.  Corporate Communion at St Catherine's 9:00am Mass Brothers and your families and friends welcome.	9.	10.  Nov 10 <sup>th</sup> Memorial Mass at 7:00 in our Hall for your deceased brothers. Please come out in support.	11.  6pm. Our Hall. Bingo – help always appreciated	12.  7pm. Our Hall. Officers meeting – all welcome	13.	14.
15.  MR Drive at St Joseph, Blessed John XXIII Fontana and Rialto. Help needed.  3 <sup>rd</sup> degree in Palm Springs	16.	17.	18.  6pm. Our Hall. Bingo – help always appreciated	19.  6:30pm - General Meeting and dinner. Ask a brother who has not come, bring him to dinner.	20.	21.  1 <sup>st</sup> degree – Riverside
22.	23.	24.	25.  6pm. Our Hall. Bingo – help always appreciated	26.	27.	28.
29.	30.					

## **Collection of articles for Mary's Mercy Center (Center for Women and Children)**

We are collecting grooming articles for Mary's Mercy Center, here are some examples.

Soap, Shampoo, lotion, mouthwash, toothbrush, toothpaste, these are things you can find at Hotels, if you don't go to Hotels they sell them for a buck at most stores. Please help support Mary's Mercy Center and your council.

## 2009-2010 Council Officers

## 2009-2010 Council Directors

Spiritual Advisor	Mike Juback	909-829-2761	Spiritual Advisor	Mike Juback	909-829-2761
Grand Knight	Mike Almeraz	909-573-5685	Program Director	Mike Almeraz	909-646-9773
Deputy Grand Knight	Matthew Martin	909-823-1018	Church Director	Dave Mercado	TBA
Chancellor	Ralph Segarra	909-821-3712	Vocations Chairman	Dave Mercado	TBA
Warden	Dan Escalera	909-355-0597	Community Director	Chuck Dinise	909-823-9677
Financial Secretary	Tom Baumgartner	760-249-4851	Pro-Life Chairman	TBA	TBA
Treasurer	Ed Moreno	909-997-6416	Council Director	Mike Almeraz	909-646-9773
Recorder	David Paniagua	909-938-8397	Council Director	Ralph Segarra	909-821-3712
Trustee 3 Year	Chuck Dinise	909-823-9677	Family Director	TBA	TBA
Trustee 2 Year	Humberto Mireles	909-355-7930	Youth Director	Ralph Segarra	909-821-3712
Trustee 1 Year	Crispin Perez	909-356-1610	Membership Director	Crispin Perez	909-356-1610
Advocate	Bob Boul	760-947-6206	Recruitment Chairman	Tom Baumgartner	760-249-4851
Lecturer	Deacon Abel Zamora	909-899-7020	Retention Chairman	TBA	TBA
Inside Guard	Robert Mead	909-874-7220	Insurance Promotion	Joel Clelland	909-938-6999
Outside Guard	Jack Kennedy	951-235-9486	Lecturer	Deacon Abel Zamora	909-899-7020
District Deputy	Martin Martinez	951-662-3944	Lecturer	TBA	TBA
Supreme Field Agent	Joel Clelland	909-938-6999			

## Please Patronize Our Advertisers

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<p><b>All Kind of Landscaping</b>  Ramiro Ruiz  <b>909-561-6653 English 909-586-4840 Spanish</b></p>	<p><b>Worldwide Bingo Supplier</b>  <i>Bingo &amp; Novelty Supplies</i>  7115-F Arlington Ave. – Riverside, CA 92503  <b>1-800-601-1132</b></p>
<p><b>Knights of Columbus Bingo</b>  <i>Every Wednesday at 6:00 p.m.</i>  Knights of Columbus Council Hall - 16432 Merrill Ave., Fontana  For more information call: <b>909-829-7500</b></p>	<p><b>Knights of Columbus Hall Rentals</b>  <i>Affordable Rates – seats up to 200</i>  16432 Merrill Ave., Fontana  For more information call: <b>909-829-7500</b></p>



# It's P.R. Time

When: Sunday, November 8, 2009

Where: Knights of Columbus Hall

16432 Merrill Ave.

Fontana, (Across from the DMV)

Time: 4:00pm – 7:00pm

Phone: (909) 821-3712

Come and join Catholic teens to share your faith at our first annual "P.R. (Pizza & Rosary) Time" sponsored by the Knights of Columbus. There will be music, lots of pizza, soft drinks, liturgical dancers, a guest speaker, pray the rosary and receive a gift.

