

DISTRICT DEPUTIES REPORT

Fellow Knights:

Thank You for a job well done on the October Blitz Month. I hope we can attain our goal of new members, and Insurance members. You know we are never going to get our new members excited about insurance if the officers are not excited about it. How many of the officers both present and past have I.C. Insurance? I would like to know so we can get you on the right path.

The Regional meeting was a success. Your Grand Knight Was the only Grand Knight there, out of all my Grand Knights. Thank You Chad for making it. At least you showed you cared to make it.

The Holidays are fast approaching and I want to have my District meeting at Council 4516. I hope we get a good showing from all my councils. I will let all know what the date is real soon.

Hope all is well in You Families and also a big Thank You to Roger Kueter who did all the Sunday Masses so I could attend the Regional meeting. Once again Thank You Roger.

VaVlta Jesus
D#14 Dale Wille

LONG-TERM CARE PROTECTION DECISION

(From The Orlando Sentinel)

Dear Senior Forum: I am shopping for long term care protection- the kind that will pay for a nursing home or care for my wife and me in our own home. But I can't decide whether to buy it now when it is cheaper and pay for it for a longer time or wait until it is closer to the time I might need it and pay the much higher premiums. What should I do? - **Signed L. G.**

Dear L.G.: Consumers gamble three ways with long term care protection. They gamble that waiting will save on premiums. They gamble that waiting will not make them ineligible or make the protection much more expensive. And they gamble that they will never need long-term care protection. A standard policy paying life-time benefits of \$100,000-\$120,000 might cost about \$50.00-\$60.00 per month each at age 55, the same policy would cost \$100.00-\$150.00 each at age 65 and possibly \$350.00 each at age 75. These are rough averages offered here as a general price guide.

People with little or no assets, can plan on assistance from Medicaid. The rich will pay for this care out of their dividends and interests. However, people with mid-sized net worth should stock up on long-term care protection.

THE KNIGHTS OF COLUMBUS HAS GREAT LONG TERM CARE PROTECTION.

Knights of Columbus Insurance
Martin Wernimont Agency <> 319-268-1492
Visit The Order's Web Site At: <http://www.kofc.org>