

Ragan Report



Available Online

www.frragan.com/members.html

1783 Moore Rd (Box 224) Avon, OH 44011-0224 (440) 934-4253 Vol. 60, No 6
OFFICIAL PUBLICATION OF FATHER RAGAN COUNCIL NO. 3269 JUNE 2010

Return
Service
Requested

Non-Profit
U.S. Postage
PAID
Elyria, Ohio
Permit No. 374

«Tit1» «First Name» «HMI» «Last Name» «Tit2»
«Address»
«City», «State» «Zip»
«Carrier Route» «Count»

A Disasterous Decade for the Average Equity Investor

A comparison spreadsheet of investing in a K of C annuity (any type) as compared to the various commonly used stock equity indexes

Each column follows an initial investment of \$100,000 made at the start of this decade - 1/1/2000

NASDAQ Index - a basket of technology and small business stocks often used for indexes called "emerging equity or small cap equity" funds.

DJIA Index - a group of 30 very large cap stocks that have familiar names to almost every investor - often used as a "big cap growth" fund.

S&P 500 Index - a group of 500 common name mid and large cap stocks and the most commonly used index for equity investments as it represents 80% of the market

KC beats S&P 500	KC Annuity Flexible Annuity \$100,000	Stock Market		Stock Market		Stock Market		
		NASDAQ \$100,000		DJIA \$100,000		S&P 500 \$100,000		
Date Range	Net %	Net Value	Net %	Net Value	Net %	Net Value	Net %	Net Value
1. 1/1/2000 - 12/31/2000	6.60%	\$106,600.00	-36.84%	\$63,160.00	-6.16%	\$93,840.00	-10.14%	\$89,860.00
2. 1/1/2001 - 12/31/2001	5.65%	\$112,622.90	-32.65%	\$42,538.26	-7.11%	\$87,167.98	-13.04%	\$78,142.26
3. 1/1/2002 - 12/31/2002	5.45%	\$118,760.44	-37.58%	\$26,552.38	-16.76%	\$72,558.63	-23.37%	\$59,880.41
4. 1/1/2003 - 12/31/2003	4.65%	\$124,283.21	49.12%	\$39,594.91	25.32%	\$90,930.48	26.38%	\$75,676.86
5. 1/1/2004 - 12/31/2004	4.25%	\$129,565.24	10.44%	\$43,728.62	3.15%	\$93,794.79	8.99%	\$82,480.21
6. 1/1/2005 - 12/31/2005	3.93%	\$134,657.15	1.49%	\$44,380.18	-0.61%	\$93,222.64	3.00%	\$84,954.62
7. 1/1/2006 - 12/31/2006	4.05%	\$140,110.76	6.79%	\$47,393.59	16.29%	\$108,408.61	13.62%	\$96,525.44
8. 1/1/2007 - 12/31/2007	4.21%	\$146,009.42	18.67%	\$56,241.97	6.43%	\$115,379.28	3.53%	\$99,932.79
9. 1/1/2008 - 12/31/2008	4.16%	\$152,083.41	-40.54%	\$33,441.48	-33.84%	\$76,334.93	-38.49%	\$61,468.66
10. 1/1/2009 - 12/31/2009	3.85%	\$157,938.88	43.89%	\$48,118.95	18.82%	\$90,701.16	23.45%	\$75,883.06
11. 1/1/2010 - 5/25/2010	3.75%	\$160,402.85	-2.56%	\$46,887.10	-3.69%	\$87,354.29	-3.68%	\$73,090.56
Current Values		\$160,402.85		\$46,887.10		\$87,354.29		\$73,090.56
Avg. Annual gain or loss		5.49%		-4.83%		-1.15%		-2.45%
10 year cummulative +/-		60.40%		-53.11%		-12.65%		-26.91%

- Fact 1: KC Annuities offer you deferred or no interest, no fees, no admin charges, no probate and a whole host of other fine features.
- Fact 2: Past performance is no guarantee of future performance but the slow, boring and steady usually wins the race in the long run. See above.
- Fact 3: Annuities can be structured to accept money from 401K's, bank CD's, any investment regular IRA or Roth IRA, SEP's, or just regular money.
- Fact 4: Are you expecting a quick economic boom and recovery, or a long difficult recovery similar to the 1930's or 1970's / 1980's?
- Fact 5: If you are nearing or in retirement, your opportunities to earn back what you have already lost are becoming quite limited indeed.
- Fact 6: Hindsight is 20/20, but would you rather be sitting with a 60%, or losses of 53%, 13% or 27% respectively after over 10 painful years???
- Fact 7: If you wanted to catch back up to where the annuity will be in 10 more years, you'd need to earn an annualized gain of over 14%!!!
- Fact 8: If you know where we can both get that 14.4% annualized guaranteed gain in this economic and tax environment, please share it with me too!
- Fact 9: KC annuities currently are paying from 3% to 3.75% on new deposits - about three times the average rates offered at your local bank or thrift.
- Fact 10: Current CD rates in the region are just over 1% for one year and just over 2% for a five year lock in. Why would you accept rates this low??**

Contact our Local K of C Insurance Agent Tom DeChant today at 440-567-0035-e-mail thomas.dechant@kofc.org

Nominating Committee announces their slate of Officers for the 2010-2011

Grand Knight,	John Hricovec
Deputy Grand Knight	Fred Metz
Chancellor,	Bob Booth
Recorder,	Rob Garrett
Treasurer,	Joe Abram
Advocate,	Paul Green
Warden,	Joe Laforet
Inside Guard,	Mike Collins
Outside Guard	Paul Nelson
Special Guard	Ted Kocab
Trustee 3 year	Mike Moore

Installation of Officers

All members, wives, family and friends and neighbors are invited to join us for the installation of our newly elected officers on Thursday June 17th at 8:00 PM.

Wives or other family members are invited to participate in the investiture by placing the jewel of office on the newly elected.

As always PGK Jim Bruder promises to provide food fit for a king following the ceremony.

The future of the council is once again in the hands of its members. At the regular council meeting at 8:00 PM on Thursday, June 3rd, elections will take place that will choose the men that will lead us thru the 2010-2011 fraternal year.

If you are happy with the course the council is taking, are totally happy with the programs offered, and have absolutely no issues whatever come on down to the meeting and volunteer to help the new officers as they plan for next year.

If you are NOT happy with the direction the council is going; if you worry about possible changes in council policy, if you wish that new or modified programs be made available; if you are unsure that the slate of officers as presented reflects the best talents for the specific jobs; Come down to the meeting and voice your opinion.

NOMINATIONS FOR ALL OFFICES ARE ALWAYS PERMITTED FROM THE FLOOR. Candidates must be 3rd degree members, and must be present to accept or decline a nomination, but any office is open to any qualified member.

While not required but as a courtesy to those responsible for the logistics of an election, I would ask that you contact Grand Knight Mike Moore 933-9957 or Nominating Committee chairman Ted Schmitz 937-6402 if you plan to make a nomination from the floor.

Grand Knights Message.....

I can't believe that this is my last message to you as Grand Knight. It's been almost a year since you elected me as your fearless leader and it's amazing that no one has grabbed me by the throat or strung me up to a big oak tree. I'm pretty sure the thought crossed your mind once or twice and I'm glad that you were able to restrain your impulses.

As a group we accomplished a lot of remarkable things during the past 12 months. As I said in my notes from last month's awards banquet, a lot of people made it happen. (available on line at fragan.com on the Members Page in the May Ragan Report).

There were some areas that did not live up to my expectations, and most certainly yours. The inclusion of all members in council meetings and activities still needs to improve. A great group of "regulars" attend meetings, events, and fund raisers at least semi-regularly as work and family schedules permit. I appreciate these individuals and all that they do.

I believe that we need to do a better job of reaching out to members that faithfully pay their dues but never come and visit. Maybe a phone call and an offer to pick them up for a meeting or council event would inspire an increase in attendance.

We have sowed the seeds of increased interaction with the young men and women of our area through the efforts of guys like Joe Laforet and his work with the boy scouts and Mike Collins who ran an outstanding Free Throw Competition and Essay Contest. Getting the Knights of Columbus name in front of families by involving their youngsters will yield big results down the road.

I had planned to work with our degree team (s) to recruit and train some younger members to serve as alternates and eventually take over this important task. This still needs to be done.

I had hoped to continue the recent successes of our three immediate Past Grand Knights in the outstanding job they did in recruiting new members. I missed the mark. At every State, Diocesan, or District meeting the number one priority is new members. Without new members any organization will die. New members are the most important task we face.

The new officers will need all the help you can give them. There are many tasks that will need to be done. The more men that step forward the easier it will be for everyone. Very often one or two guys end up doing ten or twelve chores. Let's get ten or twelve guys to, each, do a single chore. There is no job that is so difficult that YOU cannot learn how to do it.

Vivat Jesus,

GK Mike Moore

933-9957 / bald.mike@oh.rr.com



Flag Disposal Ceremony

In connection with the Sir Knights of Lt. Francis McManus Assembly 811 and the Local Boy Scouts, Fr. Ragan Council is hosting a Flag Disposal Ceremony on Monday June 14th (Flag Day) at 7:30 PM in our pavilion.

This is a very impressive program that provides a reverent, ceremonial disposal of United State Flags that are no longer serviceable.

If you have need to dispose of any worn flags bring them to the hall any time before the ceremony.

The event is open to the public.

Special Note to 4th Degree Members

The June meeting of Lt. McManus Assembly has been moved to MONDAY JUNE 14th at Fr Ragan Avon, Ohio following the flag disposal ceremony. Election of Assembly Officers will take place at this time. Don't go to Elyria Council on Tuesday. No one will be there.