



Utah State Update



STATE DEPUTY'S MESSAGE

Hello brothers, as this newsletter is coming out the same day as our convention, I want to say thank you again to all those that attended, participated and supported our annual meeting. I know it has been interesting having all of the state meetings this year held virtually, but this has allowed us to keep everyone safe while still accomplishing the things we need to do.

One of my comments during my state deputy address was about how we (this includes the councils) have adapted this year and picked up some tools that we can continue to use when we go back to "normal," whatever that normal may look like. Having the ability to stream your meetings or events virtually may allow for more participation. Adding the ability to electronically collect payments, whether that be for dues or to collect donations, can assist our councils in being more financially stable or to give even more to charity. These can be great tools; if anything the challenges we have faced during the last year can make us stronger.

In a recent Gallup poll titled *U.S. Church Membership Falls Below Majority for First Time*, it stated in 2020 only 47% of the U.S. adult population belonged to a church, synagogue or mosque, and that was down 20 points just from the turn of the century. The decline is due to a couple of factors, mainly tied to an increase in lack of religious affiliation. A large reason for this, I think, is we are losing our sense of religious community and those communities need to be inviting. We, as Catholics, need to give people a reason to belong and serve our parish communities, and the Knights are in a position to provide this inviting community. We can work with our pastors and parishes to create events, to be inviting, and to give a reason for people to join, explore, and retain their faith.

As we come to the end of this fraternal year, I ask that you keep your members engaged, men are looking to be involved and to help. Supreme has just rolled out a new program called the COVID Recovery Program, and I strongly encourage every council to participate. There are no additional forms or reporting that needs to be done, but what it does is give you a road map or suggestions on how to help your parishes. Please embrace this program; meet with your pastors and find out how your council can assist them in bringing people back to church.

The COVID Recovery Program can easily be adapted to each council, as each council is unique. The basic framework has three steps for councils: 1. Meet with your Pastor. 2. Meet with your DD or State representative. 3. Engage council members in recover activities (act on your recovery plan). There are some great guides or suggested agendas for steps 1 and 2 in the CRP guide book or on Supreme's website here: www.KofC.org/CRP (click on "Council Leaders" on the menu).

We, as a state, have not gone dormant during this pandemic, and even some of our programs or our councils have thrived. Share that message with your councils. Success breeds success, and despite all that we have faced we have been successful. But, imagine how much more successful we can be.

Thank you for all you do and Vivat Jesus!

Nick Nielson

State Deputy

StateDeputy@UtahKnights.org



Holy Father's Prayer Intention

The World of Finance

Let us pray that those in charge of finance will work with governments to regulate the financial sphere and protect citizens from its dangers.

Offered in Solidarity
with Pope Francis



THE MONTH OF MAY IS DEDICATED TO THE BLESSED VIRGIN MARY.

The month of May is dedicated to [The Blessed Virgin Mary](#). The first 23 days fall within the liturgical season of [Easter](#), which is represented by the liturgical color white — the color of light, a symbol of joy, purity and innocence (absolute or restored). The remainder of the month (beginning the Monday after Pentecost) is in [Ordinary Time](#) which is represented by the liturgical color green. This symbol of hope is the color of the sprouting seed and arouses in the faithful the hope of reaping the eternal harvest of heaven, especially the hope of a glorious resurrection.

FAMILY OF THE MONTH DRAWING— UTAH WINNERS

Family of the Month submissions are due by the 15th for the previous month and are reported on [Form 10784](#) (online by any Knight). Each month all the submissions from Utah are entered into a (random) drawing for a Holy Family Icon. The odds are good, even if all 37 councils submit!

July 2020: 5502, 11479 & 13297. Winner was Robert S. Gomez Family of Council 5502.

August 2020: 12181. Winner was the Guy Allen Family (the only submission).

September 2020: 5502, 9849, 12818, & 13297. ([Full report.](#)) Winner was Rich Atkins Family of Council 9849.

October 2020: 5502, 9849, 11479, 12181, & 13297. ([Full report.](#)) Winner was James Chris Cage Family of Council 13297.

November 2020: 11479 & 13297. ([Full report.](#)) Winner was Palmer Masumbe-Netongo Family of Council 11479.

December 2020: 5502, 12181, 13297. ([Full report.](#)) Winner was the Deacon Scott Dodge Family of Council 5502.

January 2021: 5214, 11479, 12181, 13297. ([Full report.](#)) Winner was the Rafael Castillo Family from Council 5214.

February 2021: 11479 & 13297. ([Full report.](#)) Winner was the Deacon Jeff J. Allen Family of Council 13297.

March 2021: 5502 & 132697, ([Full report.](#)) Winner was the Joseph Bouley Family of Council 5502.

Don't forget to submit your Council's April Family of the Month by May 15th!

FRATERNAL PROGRAMS REPORT FORM (10784)

Is everyone familiar with the Form 10784 mentioned above? It's the **Faith in Action Fraternal Programs Report Form** and it is submitted online. Any council member can report on a program using the form. To get the link, fill in your membership number and your last name (both of which are on your membership card), and then check your email (the one supreme has on file in member management) for the link to the form. The link is good for 48-hours; if you need more time, just submit your membership number and name again for a new link.

The member submitting the program report will **automatically** receive a PDF copy of their submissions, as will the council's Grand Knight and Financial Secretary. It's recommended that a copy be forwarded to your District Deputy, just so he has all the details also.

Need more information on the form and its peculiarities? State Trainer Jerry Angus highlighted that in the training session on Monday March 22nd. The resources, including a link to the GoToMeeting recording on YouTube, are all on the state website training page www.UtahKnights.org/Training

SUPREME FORMS & WHERE TO FIND THEM

Looking for council forms? The easiest way to find them is to visit www.KofC.org/Forms and scroll through the list of council and check the menu for other groups forms: district forms, state forms, assembly forms for the fourth degree, as well as the Faith in Action Program Forms. The form pages have links to the PDF version and/or the online submission link for each form. When available, the online submissions are recommended, and that reminder is on the website.

Don't see a particular program form? The 10784 has replaced many individual program reporting forms, and there is a [Program Form Reference Guide 11172](#) available to show exactly which forms are retired, and which are still needed (e.g., 2863 the RSVP refund application is still necessary).

Looking for a way to access the forms without having to remember a special website address? That's simple also. Just visit www.KofC.org and click the For Members button (top right corner). It's on a red background, so it's easy to find — unless your screen is too narrow, then it's just regular text on the hamburger menu. Then you should see the FORMS option to the right of the video, or if your screen isn't wide enough, below the video.

FOR MEMBERS

FOR MEMBERS

FORMS

Once you're in the forms section, use the menu on the right as needed for the different groups of forms.

The Faith in Action Program Forms section starts with the Reference Guide and a link to the [training video \(6:39\)](#) about the [Form 10784](#).

The form 10784 has additional details (fields) required for the following programs:

- * Family of the Month
- * Coats for Kids
- * Global Wheelchair Mission
- * Habitat for Humanity
- * March for Life
- * Silver Rose
- * Special Olympics

Tips:

- Review the form as you plan the program so you know what needs to be reported.
- May is a great time for the Grand Knight to submit the SP-7 ([Columbian Award Application](#)) form! Use the PDF version of the form while reviewing your council's programs, then use the online option to actually submit the form to Supreme. **Our goal is to have them all submitted by June 1st.**

FORMS

COUNCIL FORMS

COUNCIL DEVELOPMENT
FORMS

DISTRICT FORMS

STATE FORMS

ASSEMBLY FORMS

FAITH IN ACTION
PROGRAM FORMS

Columbian Award Application

MEMBERSHIP DIRECTOR'S REPORT

Hello Brothers,

I would like to take this opportunity to announce our Q3 Incentive Winners!

- Top Grand Knight
Q3: Joe Nesi (Council 5502, Bountiful)
Q4: This could be you
- Quarterly Best Performing Council
Q3: 5502 St. Olaf's (Bountiful)
Q4: TBD
- Top Recruiter Per Quarter
Q1: N/A (minimum not met)
Q2: N/A (minimum not met)
Q3: Gene Trombetti (Field Agent)
Q4: TBD
- District Deputies
Q1: Andy Beck DD#1
Q2: Frank Lesar DD#11
Q3: Paul Tinker DD#2
Q4: TBD



Please remember these titles refer to membership incentives. All requirements and a full description for each incentive can be found at <https://utahknights.org/recruiting/>

We have several goals out there still up for grabs. I would like to remind you of them and encourage your council to achieve one or more of these incentives. Don't forget the individual and quarterly incentives as well.

Money in the Bank is a \$250 per capita credit to council with largest year end online membership intake into the council. **St. Olaf's Council 5502** is **currently** in the lead.

Most Knights in the Year is \$200 to the Recruiter, with Brother **Gene Trombetti** **currently** in the lead.

Where does Utah stand?

New Member Growth Goal: 170 Actual New Member Growth: 93 (55% of the reduced goal)
Councils with new Members 22 Total councils in Utah: 37. (See council recruiting details on page 6.)

The State Officers want to help your council run a Church Drive. If you are interested in our help please contact me. We have a team available to do any type of drive. It can be condensed for pandemic restrictions or we can do the full deal. Please get permission from your priest and we can get something going for you.

Someone interested in joining? Share this www.kofc.org/en/who-we-are/about-membership/index.html

Vivat Jesus!

Ryan Graveley

Utah State Treasurer & State Membership Director

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StateTreasurer@UtahKnights.org

COUNCIL OFFICER ELECTION SEASON IS HERE!

All council officers, except the Financial Secretary, Lecturer and Chaplain, shall be elected annually, by ballot, at a regular business meeting held between the first day of May to and including the fifteenth day of June each year, and with the exception of the Trustees who shall serve for terms not to exceed three years. Said officers shall hold their offices for the term of one year from the first day of July following, and until their successors are elected and qualified.

www.UtahKnights.org



Any Day	www.kofc.org/ceremonials
MM/DD	Event/Activity
4/26	Utah Training on Conducting Council Elections (in person, remote or hybrid)
5/1	2021 Utah State Convention (Virtual). Information .
5/8	HG Training (10 AM—Noon)
5/9	Mother's Day
5/14	Family of the Month Due! Use Form 10784 !
5/14	HG: (3) transitional deacons ordinations at Cathedral
5/16	The Ascension of the Lord
5/23	Pentecost
5/24	Utah Training on COVID Recovery Program and Fraternal Year Closeout
5/29	Virtual Fourth Degree Exemplification— hosted by Arizona District Master.
5/31	Memorial Day HG: Mass at Mount Calvary
6/1	Submit Council's Columbian Award Application (SP-7) {Requested done by 6/15}
6/2	State Chaplain's Birthday
6/6	Solemnity of Corpus Christi
6/11	Most Sacred Heart of Jesus
6/12	Virtual Fourth Degree Exemplification—hosted by Utah District Master Dick Hall
6/13	Marian Rosary - "Our Lady Help of Persecuted Christians" Icon (Council 15418)
6/14	Flag Day
6/14—7/5	Silver Rose (in Utah) www.KofC.org/SilverRose
6/14	Family of the Month Due! Use Form 10784 !
6/20	Father's Day
6/25	State Organizational Meeting (District Deputy)
6/26	State Organizational Meeting for 2021-2022.



District Master

Richard (Dick) F. Hall
UtahDistMaster@gmail.com
H: 801.277.5323 C: 801.891.9792

Father Dominguez Assy. #1144

Serving Councils: 5214, 7961,
8350, 10304

Father Escalante Assy. #1146

Serving Councils: 1136, 8606,
9561

FOURTH DEGREE NEWS AND VIEWS



May is here and state convention will be over as you read this monthly report. As I am coming onto my second year as District Master, I like to use this month to reassess our current list of quarterly programs. I will be meeting with the District Marshals in early May and review these programs. Subsequently I will touch base with the Faithful Navigators.

- **Stuffed Animals** are being provided by several other organizations and the first responders are flooded with these furry critters. This year we gave over 1,000 stuffed animals to Toys for Tots.
- **Sock for Heroes.** We were able to supply a large number of the gripper socks this year, through a supplier that charged about \$1.48 a pair with free shipping. Thousands were given to the VA around the state. What did we hear from the VA? Thank you very much but can you also supply underwear? Question! What do you want? Answer everything in all sizes. So, you will be hearing of the BVD! Program (Brother Veterans Drawers!). Don't laugh too hard, suggest a new name. A naming contest?
- The current **State Endowment Scholarship** program continues. The winner selection (for both the prize drawing and the scholarship itself) is announced at the state convention. The new 4th Degree scholarship Resolution is out for vote of approval to the 10 Utah Assemblies. Not all assemblies have submitted their vote so the District Master will be following up on this in May.
- Veterans Assistance is provided by the **APSC** (American Patriot Service Corp). This organization, not unlike the DAV, VFW etc. provides aid to veterans and surviving spouses help with filing claims and getting available and needed benefits. I would like to keep this program alive continue support of this organization. I am a disabled veteran and worked for 40 years to get my full benefits.

On October 1, 2021 the Utah District Carbon Assembly 1570 will be awarded their 50th Anniversary Certificate. Upcoming Congratulations to the Carbon Assembly and FN SK Eugene P Veal.



"Sir Knight is more than a title...it's an honor."



Monsignor Cushnahan Assy. #1429

Serving Councils: 777, 5347,
6010, 9849, 12959, 14399

Carbon Assy. # 1570

Serving Councils: 2611, 5663,
6147, 7401

Bishop Scanlan Assy. #2393

Serving Council: 10733

Reverend Thomas J. Meersman Assy. #2577

Serving Councils: 6966, 11479,
12181, 13297, 13646, 14239

Padre Pio Assy. #2636

Serving Councils: 1129, 14764,
15418

Saint John Paul the II Assy. #3501

Serving Councils: 11246

Rev. Msgr. Robert C. Pollock Assy. # 3586

Serving Councils: 602, 5502,
12264, 15741, 16006

Msgr. John J. Sullivan Assy. # 3758

Serving Councils: 6739, 9731,
11812, 17140

Carbon Assembly 1570
In grateful recognition of 50 years
of service to our Order's principle
of Patriotism on behalf of
our Holy Mother Church,
our country and our fellow man.

Civic Award submissions are due June 30th. The Civic Award can be obtained by all assemblies each year. It's only a page with four sentences or short paragraphs. The submission is simply asking for four (4) patriotic programs you assembly has conducted over the past year. All assemblies have done work that qualifies for this award. Some ideas Sock for Heroes, Fisher House donations, Honor Guards, Flag ceremonies, Veteran Funerals, Flag Day, Veterans Day, Memorial Day events, 4th of July events, American Patriot Service Corps support, contributions to the US Military Diocese -- Other fund raisers. Again, you do the work just send the form to Supreme and the MFD. [Civic Award Submission Form \(PDF\)](#)

An ORDINATION OF THREE SEMINARIANS as transitional deacons is scheduled for Friday May 14th at The Cathedral of the Madeleine at 5:00 pm. (331 East South Temple, Salt Lake City, Utah 84111) If you would like to participate, please contact SK Stacey Yeager, Utah Marshal West at UtahMarshallWest@gmail.com or call 385-245-5103. The Cathedral is allocating space based on latest COVID restriction and Stacey has that information.

We should plan for a MEMORIAL DAY MASS Honor Guard with Bishop Oscar. An official announcement has not yet been made but please keep this open on you calendar. The traditional event start time is 9 AM.

An HONOR GUARD TRAINING EVENT is scheduled for May 8, 2021 from 10 am to noon at St Vincent's Church. St Vincent's address is 1375 Spring Lane, Salt Lake City, Utah 84117. This is an informal event. Please bring your beret, sword and service baldric. If you do not have these items, we will have some loaners available. If you do not have the new regalia, please come and learn about honor guards within a church and the procedures used for masses, funerals and viewings. Purchase the uniform at www.KofCuniform.com

The next Utah Fourth Degree Exemplification will be Saturday June 12th at 11AM. This exemplification will be virtual. Candidates must register at least a week in advance (signed paperwork, fee paid).

Vivat Jesus!

God Bless America and Viva Christo Rey!!

Richard (Dick) F. Hall

Utah District Master, John H. Reddin Province

www.UtahKnights.org/fourth-degree/ (for more information and the "Form 4" application)

VIRTUAL STATE CONVENTION — MAY 1, 2021

Election Results? Award winners? After the virtual convention, visit www.UtahKnights.org/state-convention/ for all the results and winners. Utah has two delegates to the Supreme Convention (the State Deputy and the Immediate Past State Deputy); alternate delegates to the 2021 Supreme Convention are selected at the state convention and those results will be included along with the elected state officers and any prizes or awards announced. Advance nominations for supreme convention alternates and state officers were encouraged and were also allowed to happen during the virtual convention using the [2021 Special Rules of Order](#): *Nominations presented from the floor will be restricted to the straightforward format of "My name is Joe Delegate, from Council 2345, and I nominate Jim Knight for the position of State Warden."* The state officer nominations made in advance were for the incumbent officers: State Deputy: Nick Nielson; State Secretary: Bill Kelly; State Treasurer: Ryan Graveley; State Advocate: Frank Carmona; State Warden: Alex Tarazon.

SUPREME CHAPLAIN'S MONTHLY CHALLENGE — MAY 2021

"As the Father loves me, so I also love you. Remain in my love. If you keep my commandments, you will remain in my love, just as I have kept my Father's commandments and remain in his love. ... This is my commandment: Love one another as I love you. No one has greater love than this, to lay down one's life for one's friends." (Gospel for May 9, Jn 15:9-10, 12-13)

Christ tells us we will remain in his love if we keep his commandments. Saying you love someone can be easy, but it is really our deeds that reveal our love — or lack of it. Christ showed us how to love by his example and by sacrificing his very life for us. To love as Christ commands us to love demands action. The Letter of James says, "Be doers of the word and not hearers only, deluding yourselves" (1:22). May each of us commit to keeping the commandments and offering our very selves in service and sacrifice for others.

Challenge by Supreme Chaplain Archbishop William E. Lori:

This month, I challenge you to meditate on the meaning of the Ten Commandments in your life by picking one on 10 different days and praying about it for at least 10 minutes. Second, during this month devoted to our Blessed Mother, I challenge you to assist your council in implementing the Faith in Action Rosary program — showing your love of Christ by showing your love of Mary.

Questions for Reflection:

Are you willing to proclaim to others that you love Christ? Does your life show this love by your obedience to Christ and the teachings of the Church, or are there areas of your life where you seem not to heed the Gospel? Are there times when you find it hard to love as Christ commands, and if so, how can you seek to grow in love?

The above is taken directly from the supreme council website at www.kofc.org/en/who-we-are/our-faith/may-2021.html

**YOU ARE BORN
A MAN.
YOU BECOME
A KNIGHT.**



Join today. Visit KofC.org/JoinUs

COUNCIL MEMBERSHIP GOAL PERCENT as of 4/30/2021

Council	Grand Knight	Location	% QUOTA
9849	Michael Sweetland	St James/Ogden	275%
15418	Paul B Buckley	St Ambrose	250%
5502	Joe Nesi	Bountiful	233%
12181	R Scott Lewis	Draper	111%
14239	Ernest "Chris" Barrera	Riverton	100%
5214	George Jockisch	Kearns	67%
10733	Louis Mandrigues	St George	57%
602	Rene Contreras	Cathedral	50%
777	Jerry Bedel	St Joseph/Ogden	50%
7401	Warren Feldt	Vernal	50%
8350	Jose Munoz	West Valley City	50%
12959	Cory Meacham	Logan	50%
14764	Richard Green	St Catherine UofU	50%
16127	Richard Houghton	Hill AFB	50%
7961	David McDonald	St Joseph the Worker	33%
9731	Anthony Moore	Magna	33%
6966	Chad D Alessandro	Blessed Sacrament	20%
1129	Robert Dieringer	Park City	0%
1136	Alex Tarazon	Provo/Orem	0%
2611	John Flores	Helper	0%
5347	George D Fuller	Brigham City	0%
6010	Dennis Martinez	Layton	0%
6147	Tim Peczuh	Price	0%
6739	Thomas M Goonan	Tooele	0%
8606	Rogelio Castaneda Jr	American Fork	0%
9561	Michael E Hacking	Payson	0%
10304	Reyes Montoya	Taylorsville	0%
11246	David Webb	Cedar City	0%
11479	Danny Schoenfeld	St Thomas More	0%
11812	Unassigned	Wendover	0%
12264	Larry Martinez	St Patrick	0%
13297	Edward Deffner	St Vincent de Paul	0%
13646	Charlie Millard	Midvale	0%
14399	Mike Dannenmueller	South Ogden	0%
15741	Unassigned	Our Lady of Guadalupe	0%
16006	Unassigned	Sacred Heart	0%
17140	Alex Aerts	Copperton	0%

Looking for updated recruiting status information?
www.UtahKnights.org/recruiting/

See all the upcoming activities and events going on in the state online!
 Current events listing at www.UtahKnights.org/category/current/
 or visit www.UtahKnights.org/events/ for the complete list.

DISTRICT DEPUTIES PERCENT OF MEMBERSHIP GOAL as of 4/30/2021

District	Name	YTD %
1	Andy Beck	186%
11	Frank Lesar	138%
2	Paul Tinker	100%
3	Larry Page	100%
8	Mark Meredith	57%
6	Mike Middlemiss	50%
5	Larry Zubel	25%
7	Tim Soran Jr.	17%
10	Mark Dylla	17%
9	Brian Duncan	8%
4	John Chavez	0%



May is dedicated to [The Blessed Virgin Mary](#).

Need a rosary guide? Try one of these:

~ [Rosary Prayer Card](#)

~ [Rosary Guide](#)

~ [A Scriptural Rosary for the Family](#)

~ [Step by Step Guide \(single page\)](#)

Donate to Carmelite Sisters



Support the Carmelite Sisters!

Without Masses, their altar bread business doesn't have many orders during this time of pandemic.

Remember, the main financial support of the monastery is the Annual Fair, which is normally held on the third Sunday in September, was **canceled for 2020** due to the pandemic. KUTV2 report.

For their assorted home-made Candy and Jam

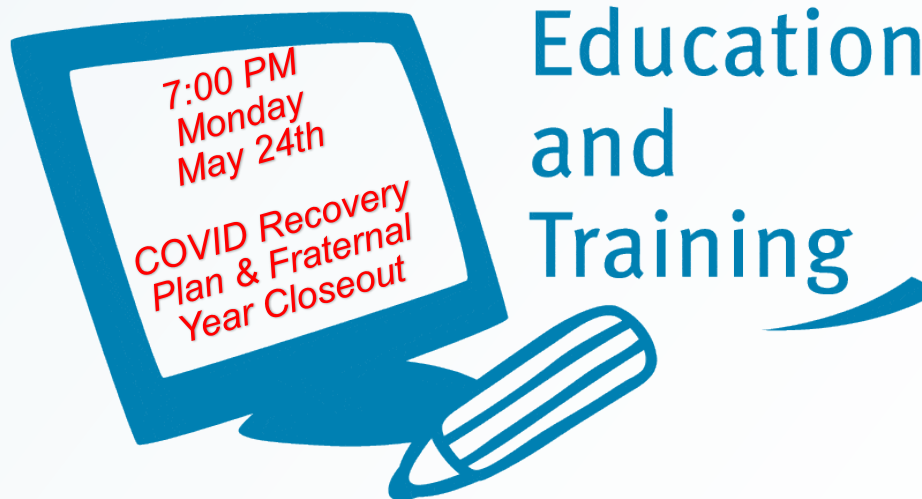
<https://www.carmelslc.org/home-made-candy-and-jam-by-the-carmelite-nuns/>

Donate through PayPal on their website homepage

<https://www.carmelslc.org/>

Donate through the Knights of Columbus Utah State Council

<https://www.cognitofirms.com/UTKofC/SupportTheCarmeliteSisters>



State Training on Monday, May 24 at 7:00 PM: COVID Recovery Program (CRP) & Fraternal Year Closeout

The registration link is <https://forms.gle/u3KL9TVCSuBhCBYL9> for the May 24th training on the COVID Recovery Program (CRP) and Fraternal Year Closeout. CRP is a new program from Supreme (no new forms or paperwork), details online at www.KofC.org/CRP **What else would you like to learn about? No topic too big or too small!** Visit www.UtahKnights.org/training for the full list of topics already covered with links to the resources and recordings of the previous sessions.

The next **Supreme Webinar** **has not been announced**. Register online at www.kofc.org/webinar for previously recorded webinars (e.g., [CRP](#)). **All Knights** are encouraged to register for the new KnightCast series at www.kofc.org/KnightCast; previous episode videos are available online.



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12181, 12264, 13297, 14399,
14764, 15418, 15741, 16006,
16127.

KNIGHTS OF COLUMBUS INSURANCE

Brothers,

Spring is here, we have a new season and after a blessed Easter and a beautiful Eastertide, it's time to start planning again. With the break in the weather, it's time to get outdoors to do all of my spring chores. I don't know about you, but this time of year seems to energize me. After being cooped up all winter, and this year really being cooped up, I've been able to think of all the things I need to get done. Some of that includes physical repairs around the house, getting the lawn and flowerbeds ready to go, maybe even washing some windows.

Now when you get outside to get that work done, please, please be careful! I'm reminded of two acquaintances who were up on ladders in the spring. In both cases, the ladder slipped, and each gentleman sustained two broken arms! Out of commission for quite a while. But there are many hazards that can put you out of commission...and that brings me to the important part of my message this month. Protecting your greatest asset!

Your greatest asset is your ability to work and earn an income! Take your annual income (probably fresh in your mind with tax filing day extended into May) and multiply it times your remaining years of working. A 35-year-old making \$50,000 a year will earn \$1.5 million in the next 30 years – if he never gets another raise! So, you have lots to protect. But what if you're sick or hurt and can't work. Maybe it's something simple like the gents above...a set of broken arms. But one of my members laid his motorcycle down on his leg...off from work for two years! That's a lot of house payments to miss. Luckily, his disability income policy came to the rescue. It can happen to any one of us.

And disability does not discriminate; man or woman; Black, white, Hispanic or Asian; young or old. A 2014 CDA Long-Term Disability Claims Review had a number of notes: More than 1 in 4 of today's 20-year-olds will become disabled before they retire, 76% of us live paycheck to paycheck; less than 5% of all disabling accidents and illnesses are work related. That means 95% of those are not covered by Worker's Compensation. You're on your own 95% of the time. Turn to Social Security; but Social Security's report on SSDI says that only about 40% of applicants are awarded benefits. Couple that with 69% of the private sector workforce having no long-term disability income insurance and it's no wonder disabilities are the #1 cause of mortgage foreclosures.

So, what to do? Let's get together and find out. Do you need disability income insurance? If so, how much? Maybe you have some at work...is it enough? Is it taxable? Is it the right kind? Let me suggest you put your mind and your family's mind at ease. Life is unpredictable, pandemic or not. Let's plan for the worst...but expect the best. We can't see what the future will bring, I'm here to help you plan for the unexpected. Let's make sure that if you or your spouse are sick or hurt and can't work, that your family can stay in the home you've provided, pay the utilities, buy groceries...make sure the basics are covered.

Meanwhile, stay safe and healthy.

Vivat Jesus!

The Raso Agency

Raso Riddle of the month: *What were the names of the Greek goddesses associated with fertility and springtime that predated western culture's "Mother's Day"?* (name at least one)



Pictured are Utah Field Agents Matthew McCarthy (left) and Gene Trombetti (right) proudly show off the new wall decoration in their downtown Salt Lake City office. Have you visited them yet? Need the address? It's on the left in **red**.



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