JENNIFER BUSH-LAWSON 5K & FAMILY FUN DAY HUGE SUCCESS

The fourth Jennifer Bush-Lawson Foundation 5K & Family Fun Day was another rousing success with over 600 runners!

The EDW Knights of Columbus once again hosted this neighborhood effort to carry out Jenn Lawson’s vision to serve economically vulnerable mothers and newborns by increasing access to maternal and infant care.

In Arlington County, 2 percent of pregnant mothers don’t receive early prenatal care, often because they’re economically vulnerable and uninsured. In DC, that number is nearly double.

Funds raised from past events have supported a telemedicine pilot program for low-income women with high-risk pregnancies which has reduced NICU admissions by 38 percent as well as reduced primary C-sections by 13 percent.

Thank you to Peter Silano, Nick and Rene, Kenny, the Red Coats and everyone who volunteered to assist the JB-LF in providing care for at-risk women of Arlington.

SUPPORT
Special Olympics

POLAR PLUNGE

Please help fund Virginia’s Special Olympics by donating to EDW’s Polar Plunge team:

This is EDW’s 4th year of frigidly diving in so that the best among us can have the support they deserve.
Help us surpass our $10,000 council goal!

UPCOMING EVENTS

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>December 1</td>
<td>Fish Club Christmas Party</td>
<td>CH 6:00 pm</td>
</tr>
<tr>
<td>December 1</td>
<td>CJB Color Corp Training,</td>
<td>MH 9:00am</td>
</tr>
<tr>
<td>December 6</td>
<td>EDW/CCA Meeting</td>
<td>LL 7:30 pm</td>
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<tr>
<td>December 6</td>
<td>LUK Christmas Party</td>
<td>CH 7:30 pm</td>
</tr>
<tr>
<td>December 13</td>
<td>O&amp;C Meeting</td>
<td>CH 7:30 pm</td>
</tr>
<tr>
<td>December 15</td>
<td>Blood Drive</td>
<td>LL 8:30 am</td>
</tr>
<tr>
<td>December 16</td>
<td>Santa Breakfast</td>
<td>MH 9:00 am</td>
</tr>
<tr>
<td>December 17</td>
<td>CJBBA Meeting</td>
<td>LL 7:00 pm</td>
</tr>
<tr>
<td>December 18</td>
<td>CCA Board Meeting</td>
<td>CH 7:00 pm</td>
</tr>
<tr>
<td>December 20</td>
<td>EDW Christmas Party</td>
<td>MH 7:30 pm</td>
</tr>
<tr>
<td>December 31</td>
<td>New Year’s Eve Party</td>
<td>MH 6:30 pm</td>
</tr>
<tr>
<td>January 3</td>
<td>CC Annual Meeting</td>
<td>7:30 pm after Council Meeting</td>
</tr>
</tbody>
</table>

* Every Sunday we pray the Rosary at 12:30 within Mary’s Circle. If it's raining we move inside the mansion.
GRAND KNIGHT’S MESSAGE

With Thanksgiving behind us, the Christmas season is now in full swing. I am sure you noticed the decorations out before Halloween. It is hard to wait for things in an increasingly impatient society. However, that is the theme of this month.

The month of December is filled with expectation and celebration. Preparation is the key word for the first 24 days of December. Everyone is getting ready for Christmas — shopping and decorating, baking and cleaning. Too often, however, we are so busy with the material preparations that we lose sight of the real reason for our activity.

In the same way that a family eagerly prepares for a baby, so in Advent should we prepare for the coming of the Christ Child. We should keep Advent as a season of waiting and longing, of conversion and of hope and keep our thoughts on the incredible love and humility of our God in taking on the human form of the Virgin Mary. Let us not forget to prepare a peaceful place in our hearts wherein our Savior may come to dwell.

The best person we can turn to for help during Advent is Mary, Christ’s and our Mother. She awaited the day of His birth with more eagerness than any other human being. Her preparation was complete in every respect. Let’s crown our preparation and borrow something of Mary’s prayerfulness, her purity and whole-hearted submission to God’s will. The feast of the Immaculate Conception is on December 8th.

Please check inside the Knight Life and enjoy this wonderful season at EDW. Come and decorate the historic Council Home or enjoy the Annual Christmas Party. As you celebrate the Christmas season, please do so responsibly. If venturing outside Arlington, safe travels.

May the miracle of Christmas and joy of the Christ Child stay in your heart now and always. From my family to yours, have a Merry Christmas and Blessed New Year! Mary Queen of Knights – Pray for us!

Vivat Jesus!
John J. Rovinski, Jr.
Grand Knight

---

KNIGHTS OF THE MONTH

The EDW December Knights of the Month are Bryant Porter and John White.

Bryant did an outstanding job planning and running the Children’s Halloween Party. It was so successful, he had to run out and get more pumpkins for the kids. Bryant is one of the guys leading EDW’s Youth Activities and is always looking for help.

John White continues to facilitate the Jennifer Bush Lawson 5K and Family Fun Day. John started EDW’s relationship with JBL. He saw a need, reached out to help, and continues to make sure we support this worthy cause.

Guys like Bryant and John connect EDW to the greater community and make sure we are fulfilling our mission. Keep up the great work.

---

SICK AND IN OUR PRAYERS

Please remember the following members and their families in your daily prayers. If you have time, give them a call or drop them a note.

Norm Marcocci Paul Murphy Fred Carmichael Jack Halpin
Bishop Paul Loverde Leo Maimome, PGK PGK Art Gamotis

---

@KofC_EDW
WWW.KOFCEDW2473.ORG
Ladies U-Knighted News

Jo Balsamo Wood

I want to thank everyone that helped to make THE HALLOWEEN party a success by decorating, setting up, cooking food, bartending, dressing up, and cleaning up. Special thanks to Peter Silano, Nick Beirne, and the Columbus Club for organizing the movement of decorations and wall hangings and donating food and prizes, and to Steve Booth, Bob Dannemiller, Mike Bauer and John Pfundstein for helping to undecorate and clean up after the party. As I always say, many hands make light work. Once again, we proved that LUK, the EDW K of C, and the Columbus Club make a great team.

Thanks to everyone that donated a turkey or helped with the Annual Thanksgiving event. Special thanks to Marijo and Thom Galvin, who pour their heart and soul into organizing this wonderful event.

Save the Date! LUK is having its annual Christmas party meeting on Thursday, December 6. All LUK members (past and present), friends of LUK, and potential new members are welcome to attend. Everyone who wants to participate in the Christmas gift exchange is asked to bring a wrapped gift worth $25. This is a great meeting for potential members to attend.

Halloween Party Costume Winners

(Best Male - PGK Kenny Goss (Sister Mary Elephant); Most Original - LUK President Jo Wood (Bubble Bath); Best Couple – LUK Secretary Alison Broadbent (Ruth Bader Ginsburg) and her husband, Ken Broadbent (Brett Kavanaugh); Best Female – Granny (Cowgirl); and Best Overall Costume – LUK Treasurer, Kathi Daylor (Jellyfish).
Knights of Columbus Breakfast with Santa December 16, 2018

9:00AM - 12:00Noon
Omelets Cooked to Order
Belgian Waffle Station
Scrambled Eggs
Sausage Links
Bacon
Corned Beef Hash
Ham
Scrapple
Sausage Gravy
Chipped Beef
Home Style Biscuits
Seasoned Home Fries
Cheesy Potato Casserole
French toast Sticks
Regular or Cheesy Grits
Fried Apples
Fresh Fruit Salad
Assorted Breakfast Breads & Pastries
Fruit Cobbler
Assorted Juices
Coffee, Tea or Milk

This is an all you can eat Buffet
$10.00 - Adults
$5.00 - Children 10 and under
Free - Children 3 and under
Tax and tip included in price

Financial Secretary Message
By Bill Wester

--2019 DUES—
The annual dues notices will be mailed around December 1. Please keep an eye out for your notice in your mailbox and remember to pay promptly since we are assessed for all members…regardless whether dues are paid/not. For 2019, REGULAR member dues will be $145; HONORARY member dues will be $100; and HONORARY LIFE member dues will be $70 (Columbus Club dues only).

--On-Line Payment—
We accept credit card payments (Visa, MasterCard, American Express, Discover) for dues on our website. Please understand that credit card transactions cost money to process and that we need to add a small fee ($3.00) to dues payments to help offset the cost. You can find the link to our secure “storefront” on the website home page to make your dues payment, certain contributions and even purchase your New Year’s Eve tickets. Website address: www.kofcdw2473.org

Payments made through the website save time and will allow me to send out 2019 Membership Cards quickly. Payments received by December 27th should have their card in time for the Columbus Club Annual Meeting on January 3rd.

--KOVAR and Combined Federal Campaign—
It is that time of the year again. All Federal employees are reminded that it is very EASY to support the Virginia KOVAR charity through regular payroll deductions made possible through the Combined Federal Campaign (CFC). Please remember that EDW can receive credit for your contributions when you provide a copy of your pledge sheet to me. Thank you for your generous support.

Merry Christmas!! Remember, Christ is the reason for the season!! May God bless each and every one of you and your families.

Bill Wester, Financial Secretary

Blood Drive
BLOOD DRIVE SCHEDULED AT EDW ON SATURDAY, DECEMBER 15th
Leonard Sese

As most of you know, our last blood drive at EDW was in mid-August. We hope to be able to schedule 3-4 blood drives at EDW each year - because of the never-ending need for blood, and to satisfy those of you who want to continue donating regularly.

We have to use emails such as this, phone calls, and December KnightLife to get the word out to all blood donors. WE NEED YOUR HELP - to make the December 15 blood drive as successful as possible.

All of you are regular blood donors. You don’t need to be told of the constant need for whole blood to help save lives. You all know this.

PLEASE mark Saturday, December 15th on your calendars (and in your very smart phones); plan to set aside time between 8:30 am and 1 PM to get to EDW and donate. The INOVA blood donor services folks and your EDW blood drive committee will be in the lower lounge.

Ways to sign up for the Dec. 15th blood drive, and for your preferred time:
1. Call INOVA - at 1-866-256-6372
2. Respond to this email (to me); I’ll assure you of your preferred time.
OR
3. Call me anytime on my cell: 703-489-2856; same assurance.
Hope to see you ALL on Sat. December 15th.

Supper Club
Mass & Dinner
Due to the busy Christmas season the next Supper Club will be A Chinese Banquet on January 25, 2019
**Columbus Club of Arlington, Inc.**

Proposed Budget Fiscal Year 2019

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<thead>
<tr>
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<tr>
<td><strong>Loan Repayment (Interest Only)</strong></td>
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<td>354,029</td>
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<td><strong>Bank Charges</strong></td>
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<td>685</td>
<td>712</td>
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<td><strong>Credit Cards Processing Fees</strong></td>
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<td>19,894</td>
<td>24,026</td>
<td>44,408</td>
<td>46,156</td>
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<td><strong>Data Subscriptions</strong></td>
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<td><strong>Employee Benefits</strong></td>
<td>43,791</td>
<td>55,569</td>
<td>25,616</td>
<td>21,755</td>
<td>27,760</td>
<td>33,051</td>
<td>26,000</td>
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<td><strong>Employee Benefit - 401K Match</strong></td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
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<td><strong>Equipment Rental</strong></td>
<td>8,268</td>
<td>15,607</td>
<td>14,177</td>
<td>16,729</td>
<td>9,364</td>
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<td><strong>Flowers and Decorations</strong></td>
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<td>1,656</td>
<td>3,422</td>
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<td>3,657</td>
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<td><strong>Miscellaneous</strong></td>
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<td>258,484</td>
<td>294,170</td>
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<td><strong>Office &amp; Postage Expense</strong></td>
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<td>6,378</td>
<td>10,659</td>
<td>8,939</td>
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<td><strong>Printing</strong></td>
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<td>1,212</td>
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<td>506</td>
<td>-</td>
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<td><strong>Waters Expense</strong></td>
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<td><strong>Supply Cost</strong></td>
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<td>26,029</td>
<td>23,514</td>
<td>25,980</td>
<td>26,463</td>
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<td>26,500</td>
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<td><strong>Landscaping &amp; Lawn Maintenance</strong></td>
<td>23,169</td>
<td>29,655</td>
<td>31,943</td>
<td>24,758</td>
<td>40,866</td>
<td>40,064</td>
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<td><strong>Bad Debt</strong></td>
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<td><strong>Supplies Food Service</strong></td>
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<td>37,646</td>
<td>45,745</td>
<td>45,609</td>
<td>46,064</td>
<td>46,332</td>
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<td><strong>Business Camp</strong></td>
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<td>0</td>
<td>0</td>
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<td>0</td>
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<td><strong>Total</strong></td>
<td><strong>$151,291</strong></td>
<td><strong>$239,189</strong></td>
<td><strong>$235,109</strong></td>
<td><strong>$244,207</strong></td>
<td><strong>$273,621</strong></td>
<td><strong>$292,873</strong></td>
<td><strong>$277,278</strong></td>
<td><strong>$309,029</strong></td>
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</tbody>
</table>

* Starting in 2016 the processing fee is now expensed in the credit card expense listed on page 2.

* Prior to 2017 the interest income figure was a nominal amount and included in the miscellaneous Sales

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Columbus Club of Arlington, Inc.

Proposed Budget Fiscal Year 2019

Other Explained

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<tr>
<td><strong>Real Estate Taxes</strong></td>
<td>80,426</td>
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<td>87,448</td>
<td>90,642</td>
<td>89,479</td>
<td>103,257</td>
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<td><strong>Payroll Taxes</strong></td>
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<td><strong>Insurance Expense</strong></td>
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<td>62,557</td>
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<td>62,322</td>
<td>70,094</td>
<td>63,000</td>
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<td><strong>Other Taxes and Licenses</strong></td>
<td>10,780</td>
<td>15,125</td>
<td>17,030</td>
<td>13,856</td>
<td>15,593</td>
<td>13,928</td>
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<td><strong>Total</strong></td>
<td><strong>$203,772</strong></td>
<td><strong>$198,643</strong></td>
<td><strong>$212,970</strong></td>
<td><strong>$217,490</strong></td>
<td><strong>$224,730</strong></td>
<td><strong>$240,342</strong></td>
<td><strong>$228,300</strong></td>
<td><strong>$244,300</strong></td>
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</table>

* Starting in 2016 the processing fee is now expensed in the credit card expense listed on page 2.
NARRATIVE FOR THE PROPOSED 2019 BUDGET FOR THE COLUMBUS CLUB OF ARLINGTON

Tom Maguire (Treasurer)

Enclosed in this December Knight Life is the Columbus Club, Inc. proposed 2019 Budget for the review of Council members pursuant to the By-Laws, Article V Section 7. This budget will be presented at the annual meeting of the Corporation, which will be held January 3, 2019 for membership approval. The following table presents a 6-year portrait of corporate income and expenses compared with our 2018 and 2019 budget to give you as members, our financial history.

The budget was prepared for the October 23, 2018 board meeting. At this time the latest financial information available was the year to date (YTD) September profit and loss statements. To compare the 2018 profit and loss with prior years on a similar basis, a trailing 12-month (T-12) profit and loss statement was generated. The T-12 profit and loss statement includes the profit and loss for October 1, 2017 through September 30, 2018.

The September 2018 T-12 statement shows total income of $2,169,444, which is $65,917 (3.13%) over the 2017 total income of $2,103,527. The majority of this increase in revenue is the result of increased food sales, beverage sales, and facilities rental; which offset a decline in the pool revenue. The decline in pool revenue was the result of limiting the number of non-EDW pool members. There was also an increase in camp revenue, which is the result of an increase in weekly charges and a similar number of campers to previous years.

The total cost of sales increased $2,765 from 2017 to the September 2018 T-12 profit and loss statement. The total Gross Profit increased $63,152 from $1,784,282 in 2017 to $1,874,434 for the September 2018 T-12 statement.

The September 2018 T-12 profit and loss statement lists total expenses of $1,633,020 or $22,260 more than the 2017 expenses of $1,610,760.

The Proposed 2019 Budget conservatively projects total income of $2,138,300. Overall income projections are based on T-12 income or conservative increases over the T-12 income. One difference between the 2018 and 2019 budget is the 2019 budget includes a line item for interest income. Previously this figure was included in miscellaneous sales and it was a nominal amount. This change was made due to the club currently opening two certificates of deposit each for $150,000 with surplus cash.

The 2018 budgeted total cost of sales is $325,000 or $2,990 (0.9%) higher than the September 2018 trailing 12-month total cost of sales.

The 2019 budget includes total expenses of $1,756,029, as compared to the September 2018 T-12 expenses of $1,633,020. The 2019 budget and the two corresponding tables detail the line by line the projected expenses for 2019. The first table lists some of the expenses that we incur on a daily basis that are aggregated under “Other”. The second table “Real Estate, Payroll Taxes and Insurance” details the real estate taxes, pay taxes, insurance expense, and other taxes and licenses expense that are not itemized in the primary budget table. Please note the 2019 budget includes a new expense line for a 401K match. The club started providing an employee match to the 401k plan in 2018.

The 2019 budget projects Net Income of $57,271. The line of credit with Chain Bridge Bank, which was paid in full in the fall of 2016 had a monthly payment of approximately $4,200 ($50,400 annually). As mentioned in the minutes to previous board meetings, the board voted to establish a separate savings account to save for future capital repairs/improvements. The board is setting aside $4,200/month or $50,400 annually into this separate savings account. The 2019 budgeted net income after setting aside these funds for future capital improvements is $6,871.

EDW’S 59th NEW YEAR’S EVE GALA Coming Soon

Early December - before getting into the Christmas shopping frenzy, etc. - is the ideal time to give some thought to getting together with good friends for a festive holiday-themed evening of good food, drink and music provided by a really good 5-piece band.

EDW’s gala evening will start at 6:30pm with a one-hour “social” period for getting your table-group togerther, enjoying the 1-hour “open bar”, and hors d’oeuvres. Note: complimentary liquor is included during this one-hour only; thereafter - it’s BYOL. However, complimentary beer, wine and soft drinks are available throughout the evening. Dinner service will start at 7:30 pm, and will include a choice of:

- Prime Rib
- Pork Tenderloin
- Broiled Salmon

Diamond Alley’s 5-piece band, w/vocalist will take to EDW’s stage at 9 pm and play until at least 12:30 am (2019). This band does welcome requests. The evening will include a drawing for door-prizes during the band’s first break, a bottle of champagne on each table at 11:30pm for your New Year’s toast, party hats, balloons and noisemakers of course, and a continental breakfast at midnight.

Tickets should now be available in our Columbus Club office. Ticket cost is $120, per couple and $60, single. For further information, reservations, and entry selections - call Columbus club office at 703-536-9656, ext. 311. Tickets can be paid for by providing C/C info. by phone; pick up tickets at CC, or on NYE. Questions can be directed to Bob Muschamp, cell # 703-489-2856.

Life Insurance As a Gift?

The initial reaction for many people when you mention life insurance as a gift is a quick step back and a questioning stare. “How morbid,” they think. While it may seem that way when you first mention it, life insurance is really a thoughtful gift that can be a financial life preserver in tough times.

The problem with life insurance is the general perception. Many think of death instead of the great benefits it provides, and the security that it offers – even while you’re alive. Life insurance should be thought of as a precautionary protective measure for a family unit. The purchase of this product can mean saving your home, sending your children to college, and preserving your spouse’s quality of life in the event of your death.

One of the times you may want to purchase life insurance for someone is when a family has a new baby. It’s a great, low-cost way to set money aside for the future (i.e. college tuition, housing, business start-up, etc.). Of greater importance, it ensures these children will have insurance as adults, in case an illness later in life makes him or her uninsurable.

Newlyweds are also ideal recipients for life insurance. As they join their lives and financial responsibilities, young couples need to make sure that their early investments are fully protected. If something were to happen to one of them, the other may be faced with serious financial hardship. A life insurance policy is an ideal way to ensure their future and protect their assets.

As nontraditional as it may be, life insurance is a wise and caring gift to purchase for many people.

Robert J. Canter, Jr. FIFC, LUTCF, CSA, LACP
Edward Imperati, CFP®
John M. Wilhelm, CPA

OFFICIAL NOTICE: ANNUAL MEETING COLUMBUS CLUB OF ARLINGTON, INC.

Pursuant to the by-laws of the Corporation, Article II, Section 4, this serves as notice to the membership of the annual meeting of the Corporation, which will be held on January 3, 2019 immediately following the 7:30p.m. meeting of the Council.

Please make sure to attend and arrive early if you have not yet received your 2019 KoFC membership card.

An election will be held to fill five vacancies on the Corporation Board of Directors caused by expiration of that many two-year terms.

The Nominating Committee reports that the following members have consented to be candidates for election:

Thomas Maguire
Earnest DelBuono
Bill Wester
Bob Dammemiller
Bryon Porter* = current term will expire in January

IF YOU are interested in serving on the Board of Directors, please contact Mike Bauer: 703-407-1227, or beyrugby@gmail.com, Nominating Committee Chair.

Nominations from the floor will be in order during the general meeting of the membership on December 6, 2018, as well as the Corporation annual meeting on January 3, 2019.

Neal Lawson and John Rovinski
Support Our Sponsors

CLOVER PLUMBING
COMMERCIAL RESIDENTIAL
(703) 352-2700
2753 Cameron Rd.
Falls Church, VA 22042
Daniel J. McGuire
President

GuttermanServices.com
Chris Hager
45888 Woodland Road
Sterling, Virginia 20166
P. 703.430.4420  F. 703.430.0485
C: 571.225.3828
Chris@GuttermanServices.com
Gutters • Roofing • Siding
Windows • Doors

JOHN CHARLES STAMM
RESIDENTIAL MORTGAGE BANKER
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Direct: (703) 795-7527
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### DECEMBER 2018

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<th>MONDAY</th>
<th>TUESDAY</th>
<th>WEDNESDAY</th>
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### Events

- **Rosary MC**: 12:30 pm
- **Burger Night**: CH 6:30 pm
- **Taco Night**: CH 6:30 pm
- **EDW/CCA Meeting**: LL 7:30 pm
- **LUK Christmas Party**: CH 7:30 pm
- **Seafood Special**: CH 6:30 pm
- **Tea Club Christmas Party**: CH 6:00 pm
- **Fish Club Christmas Party**: CH 6:00 pm
- **CJB Color Corp Training**: MH 9am
- **Council Home Closed**: at 4 pm
- **Christmas**: Council Home closed
- **Spaghetti Night**: CH 6:30 pm
- **Taco Night**: CH 6:30 pm
- **Steak Night**: CH 6:30 pm
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- **Spaghetti Night**: CH 6:30 pm
- **Taco Night**: CH 6:30 pm
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**RECRUIT A MEMBER** Contact Greg Strizek
**VISIT EDW AT OUR WEBSITE**: kofcedw2473.org
Contact Grand Knight at gk2473@vakofc.org
KnightLife Editor at gk2473@vakofc.org
Club Manager E-Mail gm@columbusclubevents.com