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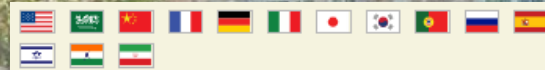
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GENERAL AGENT: CHARLES MIRAGLIA , FICF, CSA



Since becoming a field insurance agent in 2002, Charlie Miraglia has always been committed to providing excellent service to his assigned members. His wealth of knowledge and experience allows him to offer valuable, sound and prudent advice to his members and their families to insure that their financial futures are secure.

While a Field Agent Charlie was consistently among the top agents in the Order, and finished in the top 15 agents in the country his last three years as a field agent. Charlie has received numerous awards from various trade organizations and recently finished his term as President of the New Jersey Fraternal Insurance Counselors Association. In 2014 he was named Knight of the Year for the Paterson Diocese by Catholic Charities, DPD and honored at their annual golf outing.

As an agent he carries the professional designations of Fraternal Insurance Counselor Fellow (FICF) and Certified Senior Advisor (CSA). He was the Agent of the Year for the Maniscalco agency three times and he is currently working on completing the prestigious Life Underwriter Training Counsel Fellowship (LUTCF).

As General Agent, Charlie supervises 12 Field Agents who cover Passaic, Morris, Sussex, and half of Warren County, half of Essex County and Northwest Bergen County. Charlie and his family reside in Washington Township and are active parishioners of St. John the Baptist Parish. He is a graduate of Seton Hall University and a lifelong resident of Bergen County. Charlie is a long time member of the Westwood First Degree team, most recently serving as the Grand Knight, and has exemplified the lesson of Charity to over 3000 members. He also serves as a member of the First New Jersey District Fourth Degree Team.

Regardless of your financial position in life meeting with Charlie or one of the Agents of the Miraglia Agency will give you the peace of mind of knowing where you stand. Our strength in analyzing your needs and offering clear and simple solutions will help keep moving your family ahead.



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Worth General Agent,
Charlie Miraglia of Knights of Columbus
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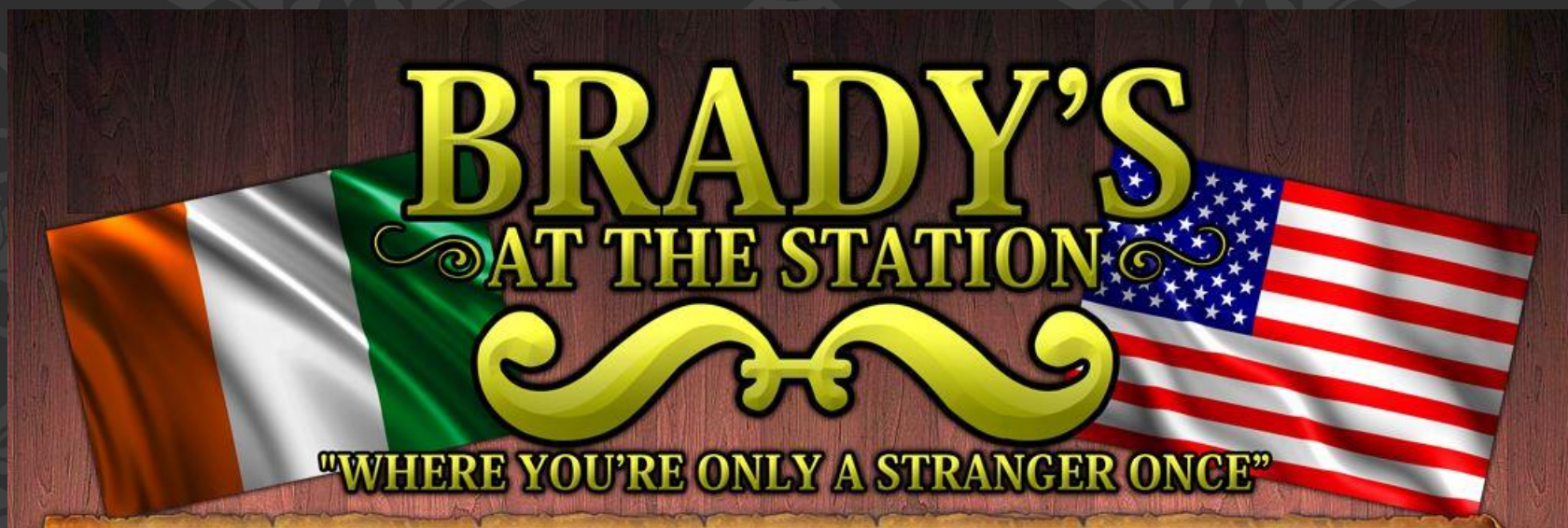
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Christopher E. Martin

Partner

cmartin@harwoodlloyd.com
(201) 359-3556

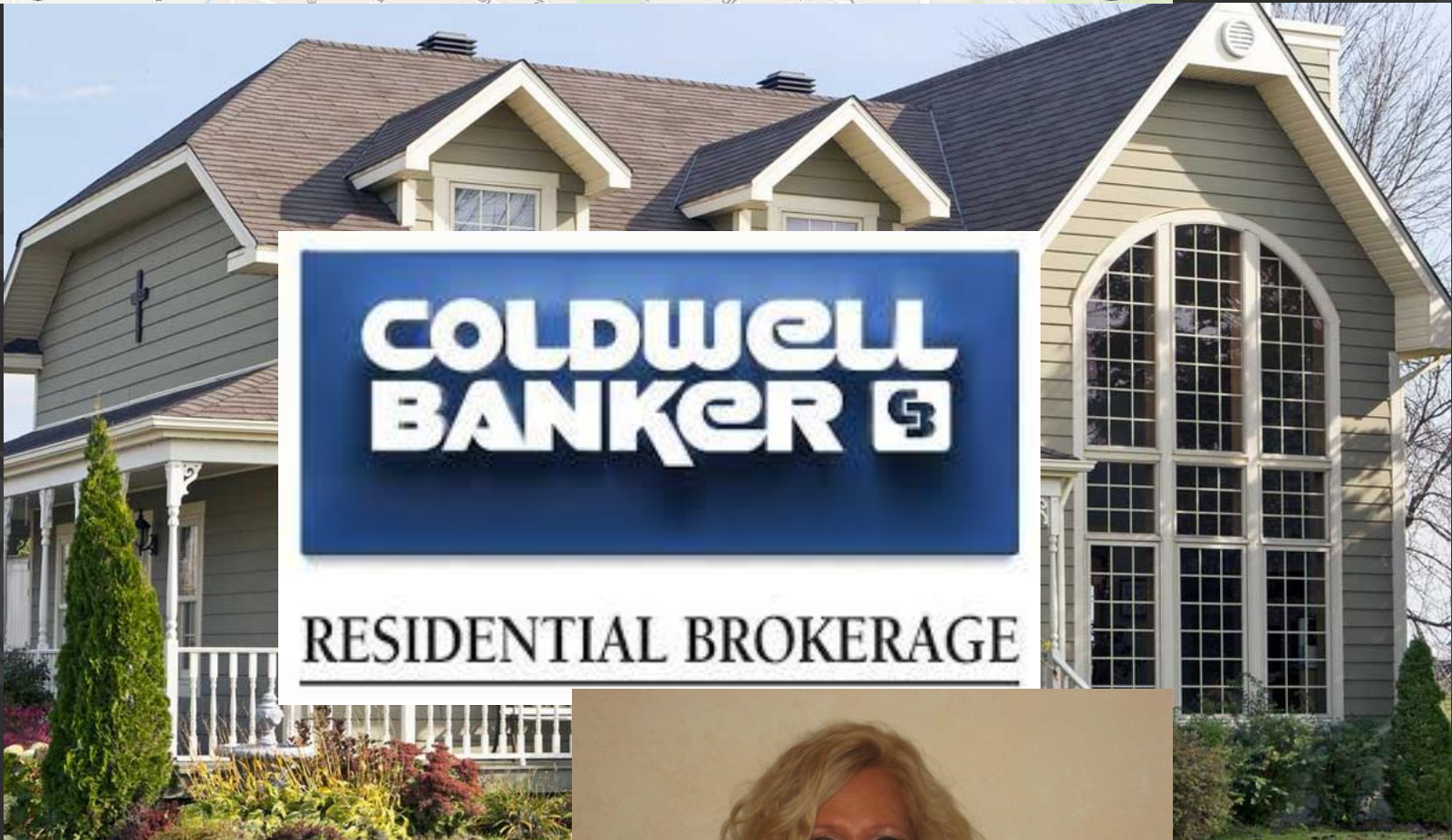


Chris Martin, Attorney
130 Main Street
Hackensack, NJ 07601
cmartin@harwoodlloyd.com
(201) 359-3556



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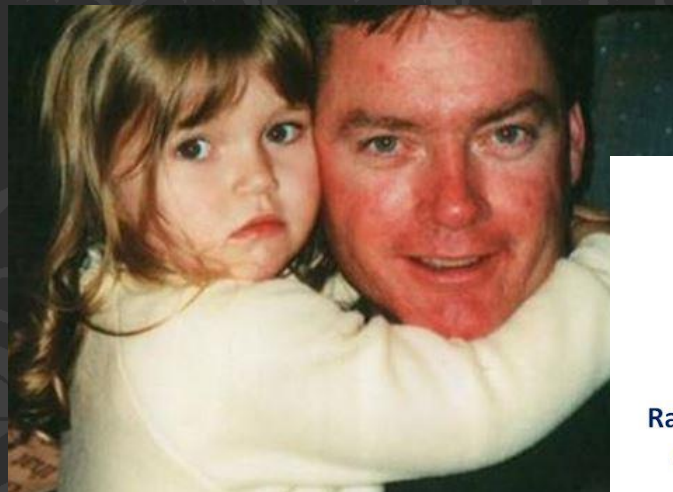
As the John Bellew Memorial Fund remembers John ten years after his passing, we would like to thank everyone for the continued support and generosity. It is because of this kindness that the drive to keep John's memory alive has been so successful.

Originally created to be a Scholarship Fund for the children of members of the FDNY, the John Bellew Memorial Fund has extended its purpose to also provide financial assistance to the families of members of the FDNY and NYPD who have suffered non-line of duty deaths.

In memory and in honor of
John Bellew (FDNY)

<http://www.johnbellew.com/>

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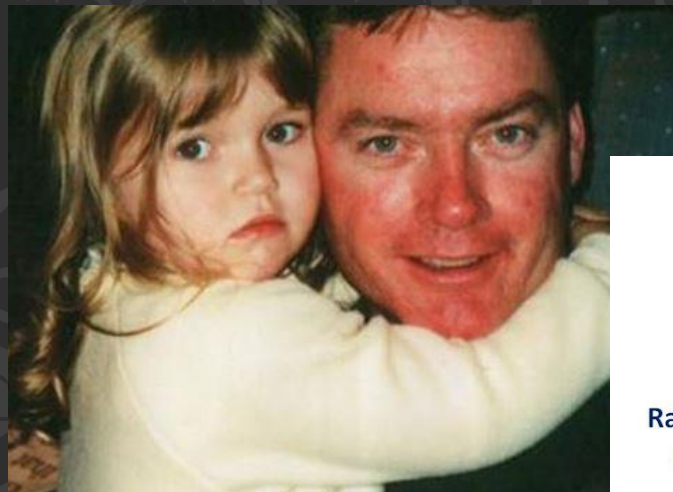
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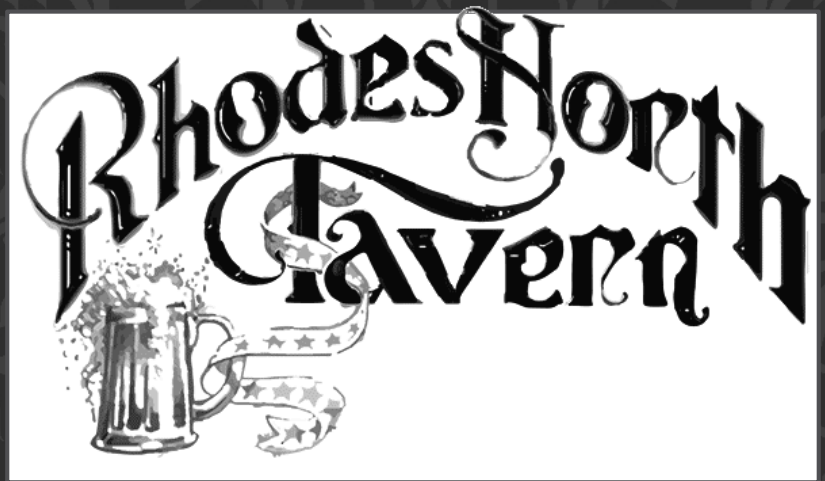


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(201) 327-0110



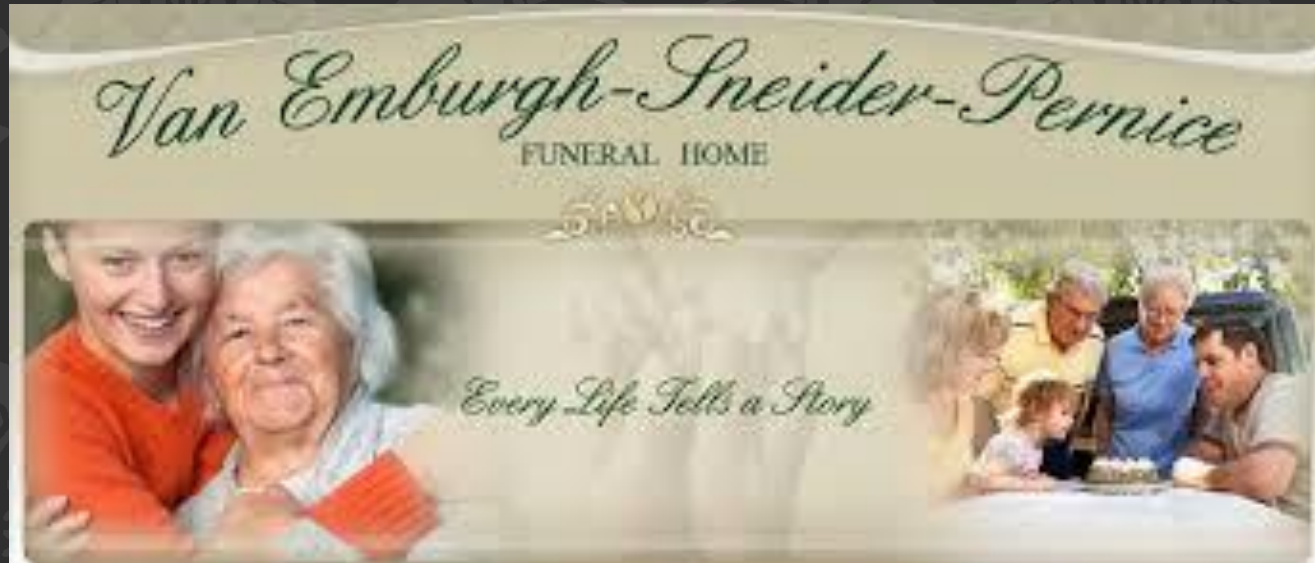
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Ramsey, NJ 07446
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549 Goffle Road
Wyckoff, N.J.
gofflepoultry.com



Ramsey Knights of Columbus
Charity Golf Tournament

A Special Thanks for the
Friends and Family who attended
and donated to this great event!



Ramsey Knights of Columbus
Charity Golf Tournament

Thank You