Knights Reach Out to Japan

A woman and children walk past rubble in Minamisanriku, Miyagi prefecture, in northeastern Japan, March 16. Officials expected the death toll from the March 11 earthquake-tsunami disaster to rise above 10,000. More than 400,000 people were left homeless.

In response to the destruction from the earthquake and resulting tsunami that struck Japan on March 11, the Supreme Council is working with the Knights of Columbus U.S. military councils in that country to determine key projects on which the Order can offer financial assistance. There are four active councils in Japan: Yokosuka Council 12488 on the U.S. Navy base in Yokosuka; Twenty-Six Martyrs Council 12970 at Naval Air Facility Atsugi; Father Charles Erm in Bantle Council 13945 in Okinawa; and St. Francis Xavier Council 14821 at the U.S. Army base in Zama. Those councils count more than 390 Knights as members. After identifying key needs,

Saying Thank You to Pope John Paul II

For an entire generation, John Paul II was an inspirational leader and the only pope they had known. Now the Knights of Columbus, through Headline Bistro, is giving members of the JPII Generation the opportunity to say thanks. Those wishing to participate can visit headlinebistro.com and use the link there to access the form to submit their message of why they’re thankful for Pope John Paul II and his pontificate (in 500 words or less, please). All entries will be printed and hand-delivered to Pope John Paul II’s tomb in Rome during the week of his beatification.

Chaplains Gather in Order’s Birthplace

The Knights of Columbus and its leadership are committed to making the Order and its members participants in the great renewal of the Catholic Church, Supreme Knight Carl A. Anderson told the 66 chaplains who gathered in New Haven for the first-ever State Chaplains Meeting, March 1-4. The chaplains, including five bishops from the United States, Canada and Puerto Rico, came from 58 jurisdictions.

“We (as Knights) must embrace the renewal being carried out in the Catholic Church, and extend and promote that renewal,” the supreme knight said. The Order, he continued, needs to be more than a gathering space and a way for
GATHERING, from Page One

Catholic men to get together. The Knights of Columbus also needs to be a conduit through which its members can become better husbands, fathers, workers, citizens and patriots, grounded in principles of the Order — charity, unity and fraternity. The Knights of Columbus needs to be not just a monthly meeting, the supreme knight added, but a way of life that forms its members to be better Catholics.

Supreme Knight Anderson also spoke on the need for a strong relationship between the clergy and laity, and how such a relationship will in turn strengthen the parishes in which the Order is present. “We will keep our Church strong through parish-based councils. These councils and their members will keep the parishes active and healthy, the laity united with pastors and priests.”

Supreme Chaplain Bishop William E. Lori of Bridgeport, Conn., reflected on a similar theme, saying, “Father McGivney understood that we live the one faith in mutual support, and every state of life (be it clergy or laity) has a vital role to play. The better we live our lives through our priesthood, the stronger our members and families will be ... the better the laity lives its faith, the stronger the clergy will be.”

Hosting the meeting’s proceedings was Father John Grace, O.S.A, director of Chaplain Programs & Development, who knows just how helpful and fruitful this type of meeting can be.

“When I arrived here in New Haven almost two years ago, I was able to attend the orientation meeting conducted for the state deputies,” Father Grace noted. “The thought did occur to me: ‘Why is something similar not being done for the state chaplains?’” Working with the supreme knight and supreme chaplain, Father Grace began planning the State Chaplains Meeting. On Thursday morning, the chaplains were given a roadmap to success when Father Grace presented a new pamphlet called “10 Keys to Success as a Chaplain.” He said that if chaplains followed the 10 points, there would be a growth in spiritual development within the Order, and many more men would be attracted to join.

Other speakers during the event included Fred Abraham, Executive Vice President (Fraternal), who emphasized the dramatic effect that a chaplain’s presence and input can have on a council. “Your role as spiritual advisor is crucial,” he said.

George Hanna, Senior Vice President (Fraternal Services) offered thoughts on relating the Order’s first principle — charity — to the programs conducted by councils, and how successful councils are involved in a variety of charitable programs in the parish and the community.

Mike Durbin, Senior Vice President (Membership Growth), told the chaplains that the Order is looking to the guidance and pastoral care of its chaplains to “change the culture” from an organization that is primarily known for its social activities to one that is committed to evangelical charity.

Thomas Smith Jr., Executive Vice President (Agencies and Marketing), described the Order’s top-rated insurance program to the chaplains and the many benefits it brings to members and their families.

The state chaplains headed back to their jurisdictions with new ideas and fresh enthusiasm. “Highly organized and very informative,” Father Alfred Camp, state chaplain of Mississippi, said about the gathering. “The interaction among the priests has been great. I think we are all getting a better sense of who we are as chaplains of the Knights of Columbus, and how to work better with our local chaplains and councils.”
HAITI, FROM PAGE ONE
said Supreme Knight Carl A. Anderson. “Providing the limbs, therapy and support to these children is truly a life-changing gift, and one that we are very pleased to be able to give in partnership with Medishare and with the help of Challenged Athletes Foundation and Össur.”

The lab was donated by Össur, a prosthetic and orthotics technology company, and houses equipment purchased through the Knights of Columbus funding of the “Healing Haiti’s Children” program. Challenged Athletes Foundation has also become involved in the rehabilitation element of the program, working with the children to ensure that their rehabilitation brings them the opportunity of the highest level of physical performance possible.

During the ribbon cutting ceremony, Össur’s founder, Össur Kristinsson, himself an amputee, presented over 600 modular prosthetic systems to Project Medishare.

The new lab will be the nexus of education and production of prosthetics and orthotics in Haiti. It will house materials and equipment, and serve as a classroom for training the Haitians who will be hired as prosthetic techs. So far, two Haitians have already been hired and are being trained to fabricate, adjust, and fit sockets and liners, as well as prosthetic knees and feet.

The lab promises to be a sustainable, needed, and advanced care system for all amputees of Haiti, the likes of which has not been available until now.

The lab is a continuation of the “Healing Haiti’s Children” program that began in the summer of 2010. To date, more than 100 children have been fitted with prosthetics through the program.

JAPAN, FROM PAGE ONE
the Knights of Columbus will distribute all funds collected in a way designed to maximize the effectiveness of those funds for humanitarian purposes.

Contributions for the Japan or Haiti efforts can be made by visiting kofc.org. Donations (in the United States) are tax deductible to the extent allowed by law to Knights of Columbus Charities, Inc., a 501(c)(3) charitable organization. In Canada, donations are tax creditable to the extent allowed by law to Knights of Columbus Canada Charities, Inc., a registered charity with the CRA. Please write “Hope for Haiti’s Children” or “Japan Earthquake Relief Fund” on the memo line of the check. Checks should be sent and made payable to: Knights of Columbus Charities, One Columbus Plaza, PO Box 1966, New Haven, CT 06509-1966. For Canada, please mail checks made out to: Knights of Columbus Canada Charities, Gift Processing Center, PO Box 7252 Station A, Toronto, ON M5W 1X9.
Catholics throughout the Orange County area in Southern California had the opportunity to learn more about the Knights’ long history with Mexico and to venerate the relics of the Order’s six saints who were martyred there during the bloody persecution of the Church during the 1920s and 30s.

The tour of the relics highlights the commitment of those Catholics and Knights who endured persecution during the turbulent civil war period in Mexico. The Order was established in Mexico in 1905.

As an organization founded to assist Catholic immigrants who were often marginalized against in 19th-century America, the Knights developed a sense of solidarity with their persecuted fellow Catholics in Mexico.

Knights did a great deal to bring the situation to light in the United States, to defend the rights of the Church and of laymen in Mexico, and to provide humanitarian assistance to those who were displaced — especially bishops, priests and seminarians.

The work wasn’t easy. Opposing the Knights and supporting President Plutarco Calles — who was pursuing the persecution of the Church — were many groups in the United States, including the racist and anti-Catholic Ku Klux Klan, which in the late 1920s wielded enormous clout. Helped in part by the tireless work of the Knights, the United States brought pressure on the Mexican government to end the persecution and reach an accommodation with the Church.

The relics are contained within a silver, cross-shaped reliquary (shown above) that was presented to Supreme Knight Carl A. Anderson during his installation as supreme knight in 2000 at the Basilica of Our Lady of Guadalupe in Mexico City. It was at this installation that the supreme knight solemnly dedicated his administration and the entire Order to the maternal intercession of Our Lady of Guadalupe.

World Day of Prayer for Vocations: Sunday, May 15

You and your fellow council members can join Catholics from every nation in observing World Day of Prayer for Vocations on Sunday, May 15, in a variety of ways. For ideas on how to celebrate this event visit kofc.org/vocations. This May 15, show the strength of your council or assembly in support of those contemplating a life of priestly or religious service.

This event is an ideal time to show one of the Order’s five vocation films on one DVD (#50046). These films are perfect for screening in Catholic schools, religious education classes, parish gatherings and anywhere there is interest in following a life of service to the Church.

• The Vocation to the Priesthood: Designed for men contemplating a call to the priesthood in a culture that does not encourage lifelong commitment or celibacy, this film studies the lives and thoughts of priests past and present to inspire young men today.

• Vocation to the Religious Life for Women: Includes the inspirational stories of women who have answered God’s call and learn what it means to serve the Lord as a religious sister.

• Vocation to the Religious Life for Men: Tells the stories of men who are called to follow Christ as religious brothers by offering their lives in service.

• The Vocation to Marriage: Aimed at young couples, this film can be shown as part of a marriage preparation program or to those already married for inspiration and renewal.

• The Vocation of the Laity: Shows how charity, the first principle of the Knights of Columbus, serves as the basis for the lay vocation.
Tell Us Your Stories
Has your council conducted an outstanding project? If so, we’d like to hear about it. Please send information on your project (including the when, where, what, who, why and how of the activity) and photos to knightline@kofc.org. If you have any questions about sending in photos, please feel free to contact us at 203-752-4264. In addition, if you think your council has an event or program that is an outstanding example of one of the six “Surge … with Service” categories — Church, Family, Pro-Life, Youth, Community or Council — let us know. We would like to produce a listing of upcoming events that we can pursue for possible promotion with local media and/or for use as a feature article in one of our publications. Please send a brief description of your upcoming event (one or two sentences describing it, the date, the location and contact information) to knightline@kofc.org or call 203-752-4264. We look forward to hearing from you.

Is Your Council Star Quality?
Do you think your efforts and those of your fellow council members are award-worthy? Is your council having a great year in membership, insurance promotion and service programming? If the answer to these questions is yes, then now is the time to make sure your council has met all the requirements for the Star Council Award by qualifying for the Father McGivney, Founder’s and Columbian awards. The eligibility requirements for these awards are: conducting and reporting at least four major programs in each of the Service Program categories (using the Columbian Award Application found in the Council Report Forms Booklet (#1436) or on the Order’s website by June 30), achieving new associate member quota, and achieving new insurance member quota. For more detailed information on achieving these awards refer to the Surge … with Service program manual (#962) or the Grand Knight’s Handbook (#915). To ensure timely processing, all Form 100s must be received, processed and recorded at the Supreme Council before 4:30 p.m. EST by June 30 to be counted toward 2010-11 fraternal year quotas. All insurance policies must be issued and released on June 30 in order to count for the 2010-11 fraternal year quotas.

The Knights of Columbus Book Club Discusses: Jesus of Nazareth: Holy Week: From the Entrance Into Jerusalem to the Resurrection
In April, the Knights of Columbus Book Club is proud to feature Jesus of Nazareth: Holy Week: From the Entrance Into Jerusalem to the Resurrection (Ignatius, 2011), by Pope Benedict XVI. This new volume, the second of the pope’s planned trilogy on the life of Christ, coincides with the commencement of the Lenten season and focuses on Christ’s passion, death and resurrection. In this new work, the pope engages critical issues such as how Christ viewed his own death, who was responsible for his crucifixion, and the truth of the resurrection. Please join us in late April for a discussion of Jesus of Nazareth at kofc.org/bookclub

Speed into a Fantastic Year-End Membership Finish!
As an incentive for jurisdictions to push toward a strong year-end membership finish, the “Membership Racing Series” competition has been pushed to the starting line. Under this competition each of the final five months of the 2010-11 Fraternal Year is treated as a separate race and the Order is divided into six divisions consisting of 12 jurisdictions each. Each jurisdiction can have a chance of winning cash for its membership programs by achieving 10 percent of their membership intake goal. The jurisdiction that attains a minimum of 10 percent of its membership quota and the highest intake percentage for its division will receive an extra bonus. A running score will be kept throughout the race and the jurisdiction with the highest percent of intake quota (a minimum of 50 percent of its intake quota) will earn a bonus worth three times its monthly award. Along with the monetary rewards, top performing jurisdictions also get bragging rights. So rev up your recruitment engines and race to the top membership recruitment finish line.

100 Percent Reporting
The annual Survey of Fraternal Activity is how the Knights of Columbus best tells the story of its work for those in need, both financially and in time given. Councils, assemblies and circles can and should still submit their 2010 Annual Survey of Fraternal Activity (#1728) to the Supreme Council office. A push is on to get 100 percent of councils in each jurisdiction to submit a Fraternal Survey by March 31, to ensure our contribution numbers and volunteer hours can be the highest ever. These jurisdictions currently have 100 percent of their councils submitting surveys: British Columbia, Manitoba, Michigan, Nebraska, North Carolina, Nova Scotia, South Carolina and Utah.

Fourth Degree Awards
Remember that assemblies that have conducted four or more patriotic programs during the fraternal year are eligible for the Supreme Council Civic Award. The Civic Award application is found on the Order’s website at kofc.org and in the Assembly Report Forms Booklet (#325). Submit the form to the Knights of Columbus Supreme Council Department of Fraternal Services before June 30.

RSVP Form Due
The Refund Support Vocations Program Refund/Plaque Application (#2863), found on the Order’s Website and in the Council Report Forms Booklet (#1436), must be completed and submitted to the Supreme Council office between now and June 30. The canceled check for the donation must be attached to the application. Applications without copies of the canceled check(s) or proof of a check being cashed by a recipient will not be honored. Councils must submit the application to qualify for the refund and/or the plaque award.

Supreme Knight’s Statement on the Passing of Fr. Kurt Pritzl
Supreme Knight Carl A. Anderson, a member of The Catholic University of America Board of Directors, issued the following statement on hearing of the death of Father Kurt Pritzl, Dean of the CUA Department of Philosophy: “With the death of Father Kurt Pritzl, the world of Catholic higher education has lost one of its most formidable scholars, a man who exemplified teaching excellence, and who was loved by his students and his fellow academics alike. His mastery of Aristotle and Aquinas was extraordinary. Over the past three decades, he set an example for all who pursue the life of the mind guided by the truth of the Gospel. He lived his life to the fullest even as he was losing his heroic struggle with cancer, and was an inspiration to all who knew him. He was a Catholic scholar worthy of emulation by all who aspire to teach and inspire the Catholics of tomorrow.”
Honor Our Founder and Join the Guild

Pope Benedict XVI, on March 15, 2008, approved a decree recognizing the heroic virtue of Father Michael J. McGivney, founder of the Knights of Columbus. The pope’s declaration significantly advances the process toward sainthood and gives the parish priest the distinction of “Venerable Servant of God.” If canonized, Father McGivney would be the first American-born priest to be so honored.

One of the best ways to honor our founder during the months ahead is to join the Father Michael J. McGivney Guild. The guild serves as a source for information about the life, works, and spirituality of Father McGivney. The guild distributes informational materials about him, receives reports of favors granted through his intercession and oversees the distribution of relics. Guild members receive regular updates on the progress of Father McGivney’s cause for canonization and are invited to participate in promoting devotion to this Venerable Servant of God. Members of the Knights of Columbus are not automatically guild members and must choose to join the guild. The Father Michael J. McGivney Guild Newsletter is published bimonthly except July-August, and is sent free to guild members. To join the guild go to fathermcgivney.org or write to the address below.

Requests for information about Father McGivney, materials regarding his cause for canonization and accounts of any favors received through his intercession can be directed to The Father McGivney Guild, 1 Columbus Plaza, New Haven, CT 06510-3326.

In memory of his wife, Cecelia, who passed away in 1998, and in honor of the good works of the Order, Leonard ‘Len’ Cruess donated a 4-foot gilded statue of Father McGivney to Goleta Valley Council 5300 in California. The statue has been maintained by the council in its office over the years. On special occasions it is put on display for Knights activities. Cruess is 106 years old and has been a member since 1924 when he joined Council 24 in Waterbury, Conn., the birthplace of Father McGivney. “The best thing about being a member of the Knights is what councils and the members are doing positively all over the world.”

TELL FUTURE KNIGHTS WHAT YOU DO

Who are the Knights of Columbus? Are those the guys we see running the parish blood drive? Didn’t they collect food for the community soup kitchen? Who are those guys?

Our Lady of Lourdes Council 4500 in Springfield, Pa., found an easy way to let members of the parish know all about the Knights and to make a pitch for them to join — they inserted a letter in their parish bulletin.

“The response was very positive,” said Grand Knight Rick Megaro. “The letter contains a good overall picture of what the K of C are all about. More importantly, the letter focuses on what we do locally within our home council and describes in dollars and cents how our own parishioners supported our charitable causes and what we did together for our parish and community. I believe, if you show people in black and white what they do to help make their community a better place to live, it has a greater impact.”

The letter, addressed to the men of the parish, covered the worldwide aspects of the Order as an organization with over 1.8 million members that donated more than $151 million and 69 million volunteer hours last year to charitable and Church causes.

It also looked at what the council did locally, giving a little of its history, its current composition of membership (number of Knights, age range, etc.), some of the areas it was able to make donations to (thanks to the support of the parishioners), and descriptions of the types of activities members tackle. Next came a pitch for potential members to join:

Does any of this interest you? Have you been looking for a way to be of service to others? Are you interested in meeting other men and families with similar interests in our parish? Are you an inactive member of another council and would like to be involved again and closer to home? Can we help you to live your faith and get closer to our Lord? The time any of this takes is the time you have. It doesn’t involve any more time than what you have to give. We meet once per month but meetings are not mandatory. For more information, ask any Knight or give me a call. You will be surprised on what you find out and how much we are all alike. Thanks for reading this and please let any Knight know if you have any questions. We would love to have you!

The letter ended with the grand knight’s signature and contact information.

If you think this would work in your parish, contact your pastor for permission then start drafting your own letter.

On the day of distribution, have council members at the entrances/exits of the church to answer questions, provide more information, collect prospects’ names and contact info, or to help them complete a Form #100.
Knights in Shining Armor

Getting new members active in the many facets of the Knights of Columbus is the concept behind the “Shining Armor Award.” Recruiting new members to a council is commendable but even more commendable is when those recruited members take an active role as early as possible.

The “Shining Armor Award” is given to those men who exemplify the true characteristics of a Knight. To qualify for the “Shining Armor Award” first year Knights must:

- Be involved in at least three council service programs.
- Attend at least three business meetings.
- Receive their Second and Third degrees.
- Meet with their council’s insurance representative.
- Recruit at least one new member.

Keep in mind that the main focus of the program is to get new members actively involved within their council from the very beginning. Councils can order materials for this program through the Supreme Council Supply Department by using a Requisition Form (#1). Materials available for councils to order are:

- Qualification Cards (#4292) — Help new members keep track of their progress toward attaining the “Shining Armor Award” as their grand knight verifies each completed requirement.
- Certificate of Recognition (#4293) — A special way to commemorate the hard work of these new Knights.
- “Shining Armor” Lapel Pins (#1700) — These will not only be an honor for those who earn them to wear, but they will also serve as a promotion for the program to other new Knights. These pins are available for $3 each.

2010 Soccer Challenge International Winners

Congratulations to the international winners of the 2010 Knights of Columbus Soccer Challenge for outstanding athletic ability and sportsmanship. Knights of Columbus Soccer Challenge is open to boys and girls ages 10 to 14. The competition highlights one of the most basic of soccer skills — the penalty kick. For more information on the competition please visit the “youth activities” area of kofc.org/service. Here are the winners:

<table>
<thead>
<tr>
<th>AGE</th>
<th>NAME</th>
<th>COUNCIL &amp; LOCATION</th>
<th>SCORE</th>
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<tr>
<td>10</td>
<td>Kaylee Schmoll</td>
<td>#12021 Richardson, Texas</td>
<td>250</td>
</tr>
<tr>
<td>10</td>
<td>Trevor Wycoff</td>
<td>#6727 Dothan, Ala.</td>
<td>310</td>
</tr>
<tr>
<td>11</td>
<td>Eira Traficant</td>
<td>#8282 Las Vegas, Nev.</td>
<td>235</td>
</tr>
<tr>
<td>11</td>
<td>Joey Arnold</td>
<td>#6727 Dothan, Ala.</td>
<td>415</td>
</tr>
<tr>
<td>12</td>
<td>Abby Berkuenes</td>
<td>#2102 Wallaceburg, Ont.</td>
<td>300</td>
</tr>
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<td>12</td>
<td>Eric Krismer</td>
<td>#9703 Sidney, B.C.</td>
<td>335</td>
</tr>
<tr>
<td>13</td>
<td>Ashleigh Lara</td>
<td>#6269 Arlington, Texas</td>
<td>330</td>
</tr>
<tr>
<td>13</td>
<td>Christian Payant</td>
<td>#1799 Marshfield, Wis.</td>
<td>305</td>
</tr>
<tr>
<td>14</td>
<td>Makenzie Burgess</td>
<td>#4024 Charleston, Ill.</td>
<td>240</td>
</tr>
<tr>
<td>14</td>
<td>Dustin Weber</td>
<td>#14471 Louisville, Ky.</td>
<td>295</td>
</tr>
</tbody>
</table>

ELECT OFFICERS FOR THE 2011-2012 FRATERNAL YEAR

Now is the time to consider who will lead your council for the 2011-2012 fraternal year. Most councils traditionally hold elections at a regular business meeting between May 15 and June 15.

Sections 126 and 128 of the laws of the Knights of Columbus require members each year to elect a grand knight, deputy grand knight, chancellor, recorder, treasurer, advocate, warden, inside and outside guards, and trustees. Except for trustees, who may serve terms of up to three years, the new officers will serve from July 1, 2011, to the time their successors are elected and installed into office.

The grand knight, deputy grand knight and trustees — subject to the rules of the diocesan bishop — select a priest to serve as the council’s chaplain. The grand knight annually appoints the council’s lecturer. The council’s financial secretary holds office at the supreme knight’s will for a three-year term. A member may not be installed as an officer unless his dues are paid to the previous quarter. Failure to keep his dues paid also makes him ineligible to continue in office.

After elections, it is the financial secretary’s duty to file a Report of Officers for the Term (#185), to the Supreme Council office, with copies to the state deputy, district deputy and council files. The report form, due between May 1 and July 1, is found at kofc.org/forms, through the Member Management section of the website, and in the Council Report Forms Booklet (#1436). It should be completed and mailed immediately after council elections to ensure that the new officers begin receiving publications and other mailings from the Supreme Council office that will assist them in doing their jobs.

One of the new grand knight’s first duties should be to appoint the chairmen and directors for the areas of membership, service programs, pro-life, insurance promotion, and other activities. It’s also up to the grand knight to report his appointments to the Supreme Council Department of Fraternal Services using the Service Program Personnel Report (#365). This report is located on the Order’s website and in the Council Report Forms Booklet. Completed copies of the report should also go to the state deputy, the district deputy and council files.

For the duties of council officers, refer to flyer #4241.

Image Makes a Difference

A good public image can help generate community and parish goodwill and attract membership. It helps other Catholics view the Knights of Columbus as an organization that shares their values and concerns. What makes a good public image? Substance. The solid service Knights and their families perform daily for the community, children in need, people with disabilities, and people who are homeless or hungry shapes the Order’s image.

Successful publicity campaigns are the result of conveying correct information to the right people. The council activities committee is charged with developing positive public relations. Keep Knights and parishioners informed of the council’s activities through parish or council bulletins. Know the community media representatives and present them with information and pictures in a manner they can handle efficiently. Approach regional or state media outlets about council activities. To help Knights in their public relations efforts, visit kofc.org/publicity. If you prefer a printed copy of the information order Getting Your Message Across – Public Relations & Publicity Guide (#2235) from the Supply Department for $1 per copy.
As I am sure most of you know, the Order has what some would call a limited product line. We sell life insurance, retirement annuities, and long term care insurance. It is not because we can’t or couldn’t sell a variety of other products and services; rather it is because we believe in being very good — not just good but very good — at what we do, and no one who tries to be all things to all people can be very good at everything. You’ve heard the phrase “jack of all trades, master of none”? Not us. We’re the masters of what we do.

So it isn’t very often that we get to share the excitement of a brand new product with you, but this is one of those times. Effective April 1, in the United States and Canada, the Order will offer our client base a disability insurance product, known as Income Armor. Fundamentally, this product offers monthly payments to the insured to replace income lost when the insured is unable to work due to accident or illness. It is a critical form of insurance that protects your paycheck. After reviewing the product for some time, we decided it fits our sweet spot and is clearly in keeping with our mission: insuring our members and their families against financial risk.

Risk of death, yes … risk of inadequate retirement income, yes … risk of catastrophic costs associated with long term care, yes … and now, insurance against the loss of income that a disability would bring.

The first question you may ask yourself is “what are the odds of me becoming disabled and ever needing paycheck protection?” Here’s your answer: nearly one in four men can expect to suffer a disability that keeps them out of work for 90 days or longer at some point during their working years. For women, the odds are worse: one in three. And are you ready for this? One in every seven workers can expect to be disabled for five or more years before retirement. Troubling statistics.

Basically, if you do not currently own paycheck protection in the form of disability insurance, and you have a job, you need it. Trust me.

So the question becomes where do you get it? We saw a need for our members to have a source where they can go to get the protection they need from a strong, stable, consistently steady financial institution. Where, once the purchase is made and premiums are paid, there is no need to worry about whether or not the company can back up their promises. Like everything we offer, you buy it, you pay your premiums, and you leave the rest to us. That’s a pretty good deal in this day and age.

I encourage you to talk to your agent about protecting your paycheck with Income Armor.