



KNIGHTLINE

KNIGHTS OF COLUMBUS *In Service to One. In Service to All.*

NEWS FOR KNIGHTS OF COLUMBUS LEADERS ♦ 1 COLUMBUS PLAZA, NEW HAVEN, CT 06510-3326, USA

Praying for Boston and Texas

Funds set up to assist victims of the tragedies



After the terrifying explosion that killed at least 14 people, injured nearly 200 and damaged homes throughout the community, Knights from Baylor University, the University of Dallas and the University of North Texas joined members of Council 2305 to volunteer at the donation center set up to assist blast victims. Knights helped move, sort and organize boxes of supplies that have been coming in from throughout the country.

In the wake of the terror attack in Boston and the explosion in West, Texas, the 1.8 million members of the Knights of Columbus worldwide were asked to pray for those hurt, killed or affected by the tragedies.

Supreme Knight Carl Anderson issued the following statement: "The thoughts and prayers of the Knights of Columbus are with all of those killed or injured in the terror attack on the marathon in Boston and in the fertilizer plant explosion in West, Texas. May God provide eternal rest to



Following a Mass on Sunday, April 21, Council 2305 held a luncheon for the community of West, Texas. Dozens of members of the council spent the day cooking, serving, and hosting the luncheon. The council members vowed to help rebuild West and make it even stronger than before. "It's what we do," said Grand Knight Ryan Adams. "It helps us remember what being a Knight is all about."

the deceased and comfort to all those affected, and may all of us be inspired by the witness and courage of the emergency personnel and bystanders who rushed to the aid of those who were injured at the risk of their own lives."

Following the terrible blast at a fertilizer plant in the town of West, Texas, the Knights of Columbus began accepting donations to help those

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Last Chance to Submit Fraternal Surveys

If your council hasn't done so already, there's still time to submit your council's service numbers from 2012. The Annual Survey of Fraternal Activity (# 1728) was due at the Supreme Council office on January 31, but we are continuing to accept forms. If your council hasn't yet submitted this important form, please do so immediately. Remember that submission of the fraternal survey is a requirement for the Star Council Award. Our goal is 100 percent reporting, and with your help we can achieve that goal. Access the form at kofc.org/forms or in the *Council Report Forms Booklet*, and then send it in to Fraternal Services.

Grand Knight Checklist – May

Oversee council's follow-up to the March membership drive with a First Degree. Look at criteria for Star Council Award and make sure council is on track to earning it. Start giving thought to who your council leaders will be for the coming fraternal year. Begin preparing data for these reports, due over the next several months:

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| • Columbian Award Application (#SP-7) | 6/30 |
| • Annual Report — Knights of Columbus Round Table (#2630) | 6/30 |
| • RSVP Refund/Plaque Application (#2863) | 6/30 |
| • Civic Award Application (#2321) | 6/30 |
| • Report of Officers Chosen (#185) | 7/1 |
| • Service Program Personnel Report (#365) | 8/1 |
| • Semiannual Council Audit Report (#1295) | 8/15 |

Columbia is Available Online



You can access Columbia magazine each month free of charge on your computer or compatible tablet device. There is no subscription service, but interested users are invited to visit kofc.org/columbia at the beginning of the month to view the digital version online. Archived issues are also available.

New Council Development Pilot Program

The Board of Directors voted at its April 5-7, 2013, meeting in Washington, D.C., to initiate a pilot program for New Council Development in the **United States and Canada**, effective for the period April 6, 2013, through June 30, 2015. Under the pilot program, the minimum number of members required to start a new council is reduced from 30 members to 20 members. The members of the new council may be a mix of new members and transfers, as currently permitted by Section 231 of the Laws of the Order. This initiative is being piloted to provide greater opportunities to extend a Knights of Columbus presence to parishes that do not have a council and to offer membership in the Order to a greater number of eligible Catholic men. The results of the pilot New Council Development initiative will enable the Board of Directors to determine whether to recommend that the Supreme Council amend Section 99 of the Laws of the Order so that the 20-member requirement for new councils would become permanent. If you have any questions, please do not hesitate to contact the Supreme Secretary's Office or the Department of Fraternal Services.

Knights 'Walk for Life' Throughout the Philippines

"Defend" was the message brought by Knights and other Culture of Life advocates who participated in simultaneous "Walk for Life" events in Luzon, Visayas and Mindanao during March.

In Luzon, thousands of members of the Order gathered for the jurisdiction's Walk for Life on March 16 under the theme of "A vote for life."



In Mindanao, walks were also held simultaneously in nine cities with more than 500 participating Knights and their families from 52 councils on March 23. Participants in the walks prayed the rosary, and the event ended with the reading of a message from the supreme knight.

Finally, in Visayas, Knights also held consecutive rallies on March 23 in the three regions of the jurisdiction to show support for the Culture of Life

The activities were held in support of the Culture of Life, as well as in opposition to legislation that promotes abortion and the use of contraceptives such as condoms and birth control pills.

Check Us Out Online

If you like what you see in this issue of Knightline, then check out the online version and an archive of past issues

at kofc.org/newsletters. Also, use this link to access online versions of *Chaplain's Report* and other publications.

Refund Support Vocations Program (RSVP)

Through the Knights of Columbus Refund Support Vocations Program (RSVP), councils, assemblies and Squires circles "adopt" one or more seminarians or postulants and provide them with financial assistance and moral support.

RSVP money is used by seminarians and those in religious formation for tuition and books, car insurance and maintenance, travel during vacations, emergency expenditures and other living expenses. Knights provide more than financial support, though. Members write letters to students, sponsor dinners for them, invite them to join the Order and, most importantly, pray for vocations.

Last year, financial help from 2,628 councils, assemblies and circles to future priests, sisters and brothers exceeded \$3 million. Since 1981, the Order has provided more than \$52.9 million in aid through RSVP, helping more than 85,900 men and women follow their vocations.

Qualifying councils and assemblies receive a \$100 refund for every \$500 donated, up to a limit of \$2,000 donated per individual, while the refund for Squires is \$20 for every \$100 donated. In the Philippines and Mexico, councils and assemblies receive the equivalent in local currency of \$50 for every \$250 donated.

Will Your Council be Counted Among the Stars?



As we enter the final two months of the 2012-13 fraternal year, now is the time to make sure your council has met all the requirements to achieve the coveted Star Council Award. Schedule a meeting of all council officers and programming personnel — and don't forget your district deputy and field agent — over the next couple of weeks to assess progress to date and develop plans to complete any unfulfilled requirements. Remember, to be a Star Council, you must:

- Qualify for the Father McGivney Award by meeting or exceeding your membership quota.
- Qualify for the Founder's Award by meeting or exceeding your

insurance member quota.

- Qualify for the Columbian Award by completing and submitting by June 30 the Columbian Award application, reporting four major programs in each of the six Service Program categories (or one program if it's one of the Featured Programs).
- Host or participate in at least four First Degree Exemplifications.
- Submit all required forms, including the Annual Survey of Fraternal Activity and the Service Program Personnel report.
- Be in good standing with the Supreme Council.

Don't wait until June and risk having an unexpected event curtail your efforts. Meet the requirements today.

MEMBERSHIP IN THE KNIGHTS OF COLUMBUS is open to men 18 years of age or older who are practical (that is, practicing) Catholics in union with the Holy See. This means that an applicant or member accepts the teaching authority of the Catholic Church on matters of faith and morals, aspires to live in accord with the precepts of the Catholic Church, and is in good standing in the Catholic Church.

Elect Officers for the 2013-2014 Fraternal Year

Now is the time to consider who will lead your council for the 2013-2014 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, 2013, 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 additional copies filed 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 it can also be found 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, culture of 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.

Meals for Moms

As part of your council's outreach to the community, consider launching a program to provide meals for mothers in need in your area. Hosting such events throughout the year will not only help meet the physical needs of these women and their children, but also act as testimony that there are people concerned with their welfare who are there to support them.

These meals can be served at the council hall or in conjunction with another local group such as a crisis pregnancy center, a shelter for women or a similar type of organization. The program should be opened up to women at these facilities, the mothers in the community who are in need or lonely with no place to go.

The council program should be announced in advance and advertised at participating organizations, in local news sources (both print and web-based) and in parish bulletins. Set a schedule for these meals (perhaps kicking off on Mother's Day or around that time); sign up volunteers to cover each weekly, bi-weekly or monthly meal; and plan a simple menu (such as pasta, etc.).

As an added touch, when possible, try to have volunteers serve the mothers (and their children) rather than having them move through cafeteria-style lines. It will be just one more way to show that the Knights are there to help.

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In addition, Council 2305 in West, Texas, is working with local groups and the authorities to assist with disaster relief. The council is particularly well positioned to help since it counts more than 500 members in a town of fewer than 3,000 people.

Donations to assist in relief efforts can be made to Knights of Columbus Charities, Inc., online at kofc.org/texas.

One hundred percent of all donations collected by Knights of Columbus Charities will be sent to those affected by the disaster.

In addition to online donations, donations can also be made by mail. Checks should be made out to Knights of Columbus Charities, Inc. "Texas Fund" should be listed in the memo line, and the checks should be mailed to:

Knights of Columbus Charities, Inc.
Texas Fund
1 Columbus Plaza
New Haven, CT 06510

Donations are tax deductible to the extent allowed by law. Knights of Columbus Charities, Inc., is recognized by the Internal Revenue Service as a charitable organization under section 501(c)3 of the Internal Revenue Code.

In addition, the Knights of Columbus Massachusetts State Council has also set up a fund to assist the victims of the Boston Marathon bombing. For more information visit Massachusettsstatekofc.org.

Active Councils are Successful Councils

It's a very simple formula: the more active your council is with charitable initiatives in the parish and community, the more people will see and appreciate the good works the Order performs and the easier it will be to recruit qualified Catholic men into your council. It's a circular process that benefits the new member, council, parish and community.

Has Your Council Conducted an Outstanding Project Like These?

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, call 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, Culture of 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, location and contact information) to knightline@kofc.org or call 203-752-4264.

Here are some of the activities being held around the Order by councils like yours:

To help Catholics learn more about their faith, Saratoga Council 246 of Saratoga Springs, N.Y., provided copies of the *Catechism of the Catholic Church* to the families of the six parishes they serve. The copies were free and available to anyone interested, but an envelope was included to collect donations for the individual parishes.

In December 2012, Wardsville-Osage (Mo.) Council 8399 adopted a program of prayer called "Seeking Christ for our Nation." The council is encouraging its parish and others in the area to hold a monthly Mass based on this theme. In January 2013, over 250 people attended the first Mass, and special prayer cards were distributed to those in attendance.

In a joint effort with the Birthline pregnancy center for Jefferson County, Ind., Father Riehl Council 934 of Madison is promoting "Spiritual Adoption." Knight Donn Lorton manufactures wooden cradle bases onto which models of 11-to-12-week-old fetuses, swaddled in blankets, are placed. Individuals and school classes "adopt" and name a baby in danger of the threat of abortion.

St. Frances Xavier Cabrini Council 13209 in Spring Hill, Fla., held their 3rd Annual "Soup-a-thon" earlier in the year. Twenty-four Knights and parish members, as well as 67 local restaurants, donated the soup that served the 1,100 attendees. In conjunction with the Soup-a-thon, the Council also conducted a Chinese Auction. The estimated profit of over \$8,500 will be used to install various technologies to six CCD classrooms.

Thousands of volunteer hours have been devoted, and are still being contributed, to the creation and development of a sanctuary for personal reflection, prayer and solitude in the village of Leavenworth, Wash. There, the members of Leavenworth/Cashmere (Wash.) Council 13597 have united parish and community by bringing the vision of the local pastor to life — a vision that is now known as The Meadows of Our Lady of the Snows. The Meadows is an elaborate and engaging place of spiritual enrichment, an instrument of evangelization. Anchored at its perimeter by the Stations of the Cross, the Meadows includes a Marian contemplative area, an Our Lady of Guadalupe devotional, a Grotto with

resurrection cross and tomb, and a special area for outdoor worship services and celebrations. The combined efforts of Knights and their fellow contributors has ignited a spark that's encouraged involvement at all levels from all parishioners, as well as from tourists passing through and neighbors.



San Lorenzo Ruiz Cathedral Council 11032 in Taglatawan, Mindanao, assisted with relief efforts through the Operation Center for Tulong Typhoon "Pablo" Victims, collecting and distributing clothing, food and bedding to those in need. Alongside Bayugan Council 6359, the Knights also held a feeding and flag-giving program at a local elementary school.



Holy Rosary Council 6777 of Milton, Ontario, has taken on a number of initiatives to jumpstart their Year of Faith. Over 500 books on Catholicism were purchased and distributed to local parishioners, and various texts which encourage prayer and provide information about the New Evangelization have been made available at their church chapel. In addition, prior to every monthly meeting, members are welcome to gather to pray the rosary.

Msrgr. Nolan B. McKeivitt Council 689 of Marquette, Mich., recently

presented a check to the Care Clinic of Marquette. The amount of \$1,835 was raised through the Knights of Columbus' annual spaghetti dinner, held at St. Peter Cathedral.

The Knights of Holy Cross Assembly in Germantown, Tenn., kept busy during this Lenten season. From Palm Sunday through Easter they served as an Honor Guard during Mass. They've also continued ongoing charity by hosting dinners, an essay contest and a Wives Appreciation & Awards dinner, in addition to volunteering hours to the local VA Hospital and American Flag Display Committee.



St. Bernard of Clairvaux Council 11959 and Pope John Paul II Assembly, both in Tulsa, Okla., held a major fundraiser for the K of C Ultrasound Initiative. The fundraiser involved a dinner extravaganza, which involved live entertainment, dinner, a raffle for a 2013 Lincoln MKZ and additional cash prizes.

This year, Knights of St. Joseph the Worker Assembly in Albuquerque, N.M., participated in a Blue Mass that gave thanks to and honored the men and women of the local police and fire departments as well as the military, Corrections Department, Homeland Security, FBI and EMS. The Knights of Columbus provided the Color Corps at the Mass and afterward helped to usher and serve food to attendees.

The Gift of Shelter Habitat for Humanity



Ten members of St. Benedict's College Council 4708 in Atchison, Kan., joined other volunteers for a Habitat for Humanity project in St. Joseph, Mo. The Knights helped shingle the roof and put up exterior plywood walls.

Habitat for Humanity seeks to eliminate poverty and homelessness one family at a time. The organization assists in providing quality-built, affordable homes to needy families by cooperatively involving the future homeowner with community volunteers and suppliers who build or renovate the home. Habitat for Humanity building projects are excellent opportunities to show prospective members what the Knights of Columbus is all about.

The steps involved in participating in Habitat for Humanity include:

- Contacting the local Habitat for Humanity affiliate in your community. Visit www.habitat.org or e-mail volunteer@habitat.org for information on your local affiliate. They will be able to brief you on the volunteer opportunities available to council members, prospects and families.
- Involving the entire parish community in the project. This will increase exposure for the council and the project to parishioners and potential members.
- Developing a calendar of Habitat for Humanity build dates and advise council members and parishioners well in advance so that they can participate.
- Making this a family project. Wives and children can help build and enjoy the camaraderie that comes with completed building projects.
- Holding a "Thank You" or "Open House" event for all that participated in the build. Make a presentation on other programs and activities in which the council is involved. Then, ask attending prospects to join ... perhaps even have the council First Degree team ready to initiate new members that evening.



2012-13 Soccer Challenge Winners



Congratulations to the international winners of the 2012-13 Knights of Columbus Soccer Challenge for outstanding athletic ability and sportsmanship. The 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.

CONTESTANT	COUNCIL	CITY-STATE	AGE
Joseph Hipkind	11139	Chesterfield, Mo.	10
Rachel Walker	14544	Las Vegas, Nev.	10
Noah Aubuchon	12676	Normandy, Mo.	11
Jacqueline Pada	365	Whitinsville, Mass.	11
Nicholas Foeckler	5332	Manassas, Va.	12
Carolyn Lillis	1785	Corvallis, Ore.	12
Asher Hendon	10169	Lakeland, Fla.	13
Alex Arp	4057	Carlisle, Pa.	13
Kaveon Dux	13419	Detroit, Mich.	14
Rachel Sporleder	876	Marshall, Mo.	14

Charity and Membership Initiative Held in Honor of Pope Francis



(CNS photo/Paul Haring)

In taking his name from St. Francis of Assisi, “the man of poverty,” and identifying himself so closely with the poor by his public acts and statements, the Holy Father has shown himself to be dedicated to charity. Since the Order’s guiding principle is charity, there is no better way to express the Knights of Columbus’ solidarity with Pope Francis than to build each council in its charitable outreach by serving those in need.

To meet this goal, a Membership and Program Special Incentive in Honor of Pope Francis will be held for the remainder of the 2012-13 fraternal year. During the next three months (April-June), each time a council takes part in a First Degree exemplification that brings at least one member into that council, it is entered into a competition for one of two all-expense-paid trips to Italy — including tours of Rome and Assisi — in early October 2013 for the grand knight and membership director and their wives. In addition, each time a council conducts a hands-on service program to help those in need, it has the opportunity to enter into the second part of the incentive for one of two all-expense-paid October trips to Italy for the grand knight and program director and their wives. To enter an activity, a council should use the form included in the recent mailing to all grand knights of record. These forms can also be downloaded from kofc.org/popefrancis. There is no limit on the number of times a council can enter this incentive. Winners for the two membership spots and the two program spots will be selected after July 1, 2013.

The goal of this program is for each council to raise community awareness about a specific community need and then to sponsor a hands-on activity of assistance, in the spirit of St. Francis of Assisi and the new pope. More members mean a greater potential for charitable outreach. For more information, visit kofc.org/popefrancis.

Every council is urged to take on the challenge in these next three months to promote and implement the Membership and Program Special Incentive in Honor of Pope Francis and truly make a difference for the good of the parish and community.

This Spring, Focus on Recruiting Young Fathers

New ideas, the energy of youth, a fresh way of looking at old challenges. These are all attributes that young men, especially young fathers, can bring to your council. As the world continues to change, the Order is changing with it, and your council needs young members to keep it strong, growing and current. With Fathers Day fast approaching, focus your efforts on recruiting young dads.

Show these young fathers and other men that the Order has plenty to offer them. Invite them to your service programs, or even better, get them involved in planning projects. Show them that you’re interested in their views and are eager to listen and act. Here are some ideas on how to bring in young fathers:

- Identify young fathers — sons and grandsons of members, fathers of Squires and parish school students, members of fathers’ clubs and dads of sports team members. Also, look at the fathers of past winners from your Free Throw competition, essay contest, substance abuse awareness poster competition or Soccer Challenge as potential members who have had a good experience with the Order.
- Conduct an invitation program aimed directly at young fathers; highlight programs, activities and events that will interest them, such as athletics and community service projects, along with the Order’s many benefits.
- Conduct First Degrees throughout the year aimed at initiating young fathers into the council, and encourage them to join with other dads they know.
- Encourage young fathers to spend some time visiting fathersforgood.org.

For more information on membership and recruiting, visit kofc.org/recruit.



Order Mourns the Passing of Former Deputy Supreme Knight



Members of the Order were saddened by the news of the passing of former Deputy Supreme Knight Ellis Flinn, who passed away on April 6 in Charlottesville, Va. He was 78.

Flinn served as deputy supreme knight for the Order from 1984 until 1997, when he retired. As deputy supreme knight, Flinn served as chief operating officer for the Knights of Columbus.

“Ellis Flinn was a man devoted to his family, his community and his faith. He will be sorely missed and our thoughts and prayers are with his family,” said Supreme Knight Carl Anderson.

Born in 1934, Flinn was a native of Woodward, Iowa. He graduated with a bachelor of science degree in actuarial sciences from Drake University in Des Moines, and was an Army veteran.

He was active in Father Justin Cunningham Council 11324 at the University of Virginia.

He is survived by his wife, JoAnne; his son, Kelton Flinn; his daughter, Keri Flinn Smallie; their spouses, and several grand children.

Fortnight for Freedom (June 21 to July 4, 2013)

In light of the many continuing challenges to religious liberty, the U.S. bishops have announced that there will be another Fortnight for Freedom this year. It will take place from June 21 — the vigil of the Feasts of St. John Fisher and St. Thomas More — to July 4, Independence Day. Supreme Chaplain Archbishop William Lori will celebrate the Fortnight’s opening Mass at the Basilica of the National Shrine of the Assumption of the Blessed Virgin Mary in Baltimore on June 21, and Cardinal Donald Wuerl will celebrate the closing Mass on July 4 at the Basilica of the National Shrine of the Immaculate Conception in Washington, D.C.

All individual Knights and councils are urged to work with their chaplains and pastors to support and celebrate the Fortnight. Last year, many events had ecumenical or interfaith components, such as prayer services, conferences and public rallies. Knights and their families can also set aside a little time each day to pray for religious liberty. Through prayer, study and public action during the Fortnight for Freedom, participants will be able to promote the importance of preserving the fundamental right of religious freedom, for now and the future, for Catholics and non-Catholics alike.

Take a Year-End Inventory



Taking a year-end inventory is a way of finding out where your council is headed by seeing where it has been.

It’s a good idea for council officers and program directors to meet at the end of the fraternal year in order to take stock of last year’s endeavors. This can be an invaluable help to incoming officers and chairmen in the new year.

This meeting should be a time to look back over the council’s membership recruitment and retention efforts as well as its program activities to size up their strengths and weaknesses. What programs can be expanded or improved? How can glitches be avoided next year?

This review is a time for honest assessment, not finger pointing over projects that may not have worked out. When reviewing programs, ask these questions:

- How well did the council follow the membership recruitment and service programming plans designed at the start of the year?
- Were these plans realistic?
- Were the plans overly ambitious or did they fail to tap into the council’s full potential?
- Were goals achieved?
- Were families involved to a sufficient degree? If not, how can family involvement be expanded?
- Were the entire parish and community involved in these efforts?
- Were materials available from the Supreme Council office fully utilized?
- How can the lessons of this year be used to develop better plans for the upcoming fraternal year?

The program and membership directors should share their evaluations with their grand knight and incoming directors to ensure the lessons they learned through experience are passed along.

The council’s slate is clean on July 1, the start of the new fraternal year. Prior to that, officers and key personnel should begin planning recruitment, retention and service programming efforts using this year-end review as a starting point. This will lead to more opportunities for success during the coming fraternal year.



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Thomas P. Smith Jr.
Chief Insurance Officer



As the Order recently celebrated Founder's Day and reflected on our commitment to our faith, our families and our community, I called to mind Father McGivney and the struggle he faced in 1882. How could one determined man in St. Mary's Church possibly keep up with the needs of the families around him, who were under constant stress after losing their breadwinner?

Remember, conditions back then were quite different than they are today. Hard working Catholic men faced long hours in dangerous, unsanitary jobs. Deaths and injuries were common. Catholics were excluded from unions, and faced other discrimination. There were no advocate groups speaking on their behalf, no social welfare programs providing assistance in the case of an emergency.

Today, there are laws and organizations, like the Occupational Safety and Health

Administration (OSHA) in the U.S. or the Centre for Occupational Health and Safety in Canada, that protect workers from the situations that were prevalent in 1882. And there are programs designed to provide temporary assistance to a family in need, if a tragedy occurs.

While most jobs are safer now, accidents, injuries, and illnesses that can impact your ability to work still happen. Most, in fact, do not happen on the jobsite or place of employment. Did you know that a recent study revealed that more than 95 percent of the long-term disability claims on file were not work related?

The "loss" of the breadwinner does not have to mean that person's death; it can also mean the loss of the breadwinner's income. Consider that loss for a moment. How would your family fare if a source of income suddenly stopped? Could a dual-income family manage on one income stream? What about young families with a working father and a mother who cares for the

children? What if his income halted due to an accident or illness?

I've heard some people say they have coverage at work, but too many aren't sure what this coverage entails, how much income it would provide or for how long. Having this protection counts for something, certainly, but it isn't "yours"; it's provided by the company for which you work at their discretion. It could be eliminated tomorrow.

That's where a personally-owned disability income insurance product, like Income Armor, comes into play. It can offer valuable income replacement in the event of an injury or illness. While Father McGivney likely never imagined such a product, I'm sure he would wholeheartedly endorse the protection it can provide to a family. If you have a job, you cannot afford to not know about this coverage.