

Knightline

KNIGHTS OF COLUMBUS IN SERVICE TO ONE. IN SERVICE TO ALL.

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Charter Presentation Marks Renewal

A reactivated Knights of Columbus council, whose foundation dates to 1896, received a charter and new name in a ceremony at the historic New York City church where the council will serve.

Supreme Knight Carl Anderson presented the charter to newly renamed Archbishop John J. Hughes Council 163 at the end of Mass in the Basilica of St. Patrick's Old Cathedral in lower Manhattan. Completed in 1815 as the third Catholic church in New York, the cathedral was designated a basilica in 2010 by Pope Benedict XVI.

Receiving the charter from the supreme knight was Grand Knight Ernest Mingione. Also taking part in the day's events were Supreme Chaplain Archbishop William E. Lori, Supreme Director Arthur Harris of New York, State Deputy Carmine Musumeci, State Reactivation Chairman Charles Daeschler, District Deputy James Hamilton, other state council officials and members of Council 163.

The pastor of the basilica, Msgr. Donald Sakano, said the council's new name reflects a renewed identity and mission for Knights at the old cathedral, which is located in a bustling neighborhood on the outskirts of Little Italy and Chinatown.



Supreme Knight Carl Anderson and Grand Knight Ernest Mingione hold the charter for Council 163 inside the historic Basilica of St. Patrick's Old Cathedral in New York.

see *Renewal*, Page 4

Earning Star Council in 60 Days



As we enter the final two months of the 2014-15 fraternal year, make sure your council has met the requirements of the Star Council Award for excellence in the areas of membership, insurance promotion and service programs. Schedule a

meeting of all council officers and programming personnel — including your district deputy and field agent — over the next couple of weeks to assess progress to date and to develop plans to complete any unfulfilled requirements.

Remember, to be a Star Council you must:

- ✓ Qualify for the Columbian Award by conducting at least four major programs in each of the Service Program categories, or by conducting a single featured program in each Service Program category.
- ✓ 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.
- ✓ Submit all required forms, including the annual *Survey of Fraternal Activity* (#1728) and the *Service Program Personnel Report* (#365). see *Star*, Page 5

Last Chance to Submit Fraternal Survey

If your council hasn't done so already, there's still time to submit your service numbers from 2014. The annual *Survey of Fraternal Activity* (#1728) was due at Supreme Council headquarters on Jan. 31, so please return this important form immediately. Remember: Submission of the fraternal survey is a requirement for the Star Council Award. Access the form at kofc.org/forms or in the *Council Report Forms Booklet* (#1436), and then send it to the Fraternal Services Department.

Grand Knight Checklist – May & June

- If you have not already done so, submit the *Application for Refund Support Vacations Program* (#2863) and the *Survey of Fraternal Activity* (#1728) as soon as possible.
- Make sure your council is on the path to earning the Star Council Award.
- Arrange for the transition of your council officers/chairmen on July 1.
- Visit kofc.org for information on planning your council's participation in Knights of Columbus Family Week (Aug. 9-16).
- Remember these upcoming deadlines:
 - ✦ June 30 — *Columbian Award Application* (#SP-7), *Civic Award Application* (#2321), *Annual Report - Knights of Columbus Round Table* (#2630) and *Food for Families Reimbursement Program Refund & Plaque Application* (#10057).
 - ✦ July 1 — *Report of Officers Chosen for the Term* (#185).
 - ✦ Aug. 1 — *Service Program Personnel Report* (#365).
 - ✦ Aug. 15 — *Semiannual Council Audit Report* (#1295).



Livelihood Project Continues in Philippines

As part of its Livelihood Project, the Knights of Columbus has once again provided a delivery of 100 motorized boats to Filipino fishermen who lost their livelihood due to typhoon Haiyan, which devastated a central portion of the Visayas region in November 2013.

The 100 boats were handed over to needy fishermen and their families on March 14 in the city of Borongan. The boats, bearing the Knights of Columbus emblem, were lined up on the beach, where they were blessed by Bishop Crispin Varquez of the Diocese of Borongan. Overseeing the transfer of the boats were Alonso Tan, supreme director for the Philippines, Visayas Deputy Rodrigo Sorongon and Luzon Deputy Arsenio Yap. Public officials and local media also attended the ceremony.

Msgr. Pedro Quitariorio, director of communications for the Catholic Bishops' Conference of the Philippines, said that the boat donation was "a perfect example of a charity that evangelizes and of neighbor helping neighbor. It showed exactly what the Knights of Columbus are all about and gave the Order a big boost in this area which has suffered so much from storms. Everyone now knows that the Knights keep their promises, and when they help, it is not just for today but for the long haul."

One boat recipient said that the boat deliveries occurred just a few weeks after local Knights first spoke of the project.

"Some of the big national and international relief agencies had come through the area, promising all kinds of help, but very little was done for the average villager," Msgr. Quitariorio explained. "But the Knights delivered what they promised, and there are now a total of more than 200 fishermen and their families who are back to the sea, supporting themselves."

Under the Livelihood Project, builders who had lost their profession as a result of typhoon Haiyan were hired to construct boats for fishermen in Tacloban and adjoining areas. The project was financed by an emergency relief fund established by the Supreme Council. In total, more than \$800,000 was contributed by Knights and other donors, including an immediate dispersal of \$250,000 by the Supreme Council.



Photos by Roy Largardel/CBCP News

Electing Officers for the 2015-16 Fraternal Year

Now is the time to consider who will lead your council for the 2015-16 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 to elect annually 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, 2015, to the time their successors are elected and installed into office.

The grand knight, deputy grand knight and trustees select — subject to the rules of the diocesan bishop — 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, the financial secretary must submit a *Report of Officers Chosen for the Term* (#185) to the Supreme Council, with additional copies filed with the state deputy, district deputy and council. The report form, due between May 1 and July 1, is found at kofc.org/forms and also in the *Council Report Forms Booklet* (#1436). It should be completed and submitted immediately after council elections to ensure that new officers begin receiving publications and other mailings from the Supreme Council headquarters that will assist them in doing their jobs.

One of the new grand knight's first duties should be to appoint chairmen and directors for the areas of membership, service programs, culture of life, insurance promotion and other activities. The grand knight must report these appointments to the 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* (#1436). Completed copies of the report should also go to the state deputy, the district deputy and your council's files.

New council officers should get together with previous program directors at the start of the fraternal year to evaluate last year's endeavors.

This review is a time for honest assessment regarding the actual programs, rather than finding fault in those who may have managed particular projects. New officers should consider the council's membership recruitment and retention efforts, as well as its program activities, asking which can be expanded or improved upon, or how glitches might be avoided in the future.

Additional questions to ask include:

1. How well did your council follow the membership recruitment and service programming plans designed at the start of the year?
2. Were the plans overly ambitious, or did they fail to tap into the council's full potential?
3. Were goals achieved?
4. Were families involved to a sufficient degree? If not, how can family involvement be expanded?
5. Was the entire parish and community involved in these efforts?
6. Were materials available from the Supreme Council headquarters fully utilized?
7. How can the lessons of this year be used to develop better plans for the 2015-16 fraternal year?

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



Attention All Recruiters!

Multiply your VIP points when you recruit a new member from now until June 30, 2015. Here's how it works:

Knights that recruit 1 to 5 new members will receive 1,000 VIP points per new member. For each additional member recruited, the proposer will receive an additional 2,000 VIP points.

District deputies will receive 10,000 VIP points for every new, reactivated or reinstated council in their district.

These points can be redeemed for select merchandise available at knightsgear.com, with 1,000 VIP points being equivalent to \$6. To order Knights Gear products through your council's account, please visit kofc.org. After signing into Officers Online, click on the Knights Gear logo. A *Requisition Form (#1)* is not needed when ordering through this website.

Items mentioned in this newsletter may also be ordered by faxing (800-266-6340) or mailing a *Requisition Form (#1)* to the Knights of Columbus Supply Department at P.O. Box 1670, New Haven, CT 06507. To avoid duplicate orders, please do not mail in a hard copy of your order if you have already faxed it in or submitted it online.

Remember, to be successful in your recruitment efforts and earn these incentives, you must make a good first impression.

Consider these conversation openers when calling potential prospects:

1. I understand not being interested in something you haven't had the opportunity to hear about, so to help you get a better idea of the value of membership in the Knights of Columbus, do you think you'll be free to talk for a short time later this week?
2. I know how busy you are, so I wanted to ask what time would be best for us to discuss the details of membership in the Knights. The time you commit is up to you.
3. Since belonging to the Knights of Columbus might be of great value to you, I certainly don't mind answering any questions you may have. I think you're the type of person who would find the benefits of membership in the K of C interesting and worthwhile.
4. I'd really like to meet you (and your wife/family) in person to explain more fully the value of membership in the Knights of Columbus. It'll only take about 20 minutes.

Don't forget to offer suggestion for days or evenings to meet with the prospect. Ask whether a certain time would be convenient, and don't forget to always present alternate days and times up-front.

By following this approach, recruiters can easily initiate conversations that will further introduce the prospect to the K of C, welcome the involvement of the prospective member's family and address questions regarding the *Membership Invitation (#2599)*.

Refund for Hunger Outreach Programs



In order to encourage increased outreach to food banks, food pantries and soup kitchens, the Supreme Council will again refund \$100 for every \$500 or 1,000 pounds of food donated, up to a maximum refund of \$500 per council per fraternal year. Indicated contributions of food and/or money should be cumulative for the fraternal year.



Support for AIDS Orphans in Africa

Through a partnership with the religious community of the Apostles of Jesus, the Knights of Columbus is continuing the mission of Venerable Michael J. McGivney — who founded the Order to help widows and orphans — by assisting with outreach programs for children in Africa.



The collaboration has led to a new boarding school for children in Uganda, recently completed under the guidance of Father Paul O. Gaggawala, director of mission promotion for the Apostles of Jesus. Father Gaggawala, a member of the Knights of Columbus and former Pennsylvania state chaplain, traveled to Uganda in 2012 for the groundbreaking on the new primary school.

“We bring these children together to give them a sense of hope and to show they are loved and cared for,” said Father Gaggawala, explaining how the school run by the Apostles of Jesus helps the orphans live a normal and healthy life.

The Apostles of Jesus, the first order of missionary priests and brothers founded in Africa, was established in 1968 to evangelize the world through the integration of faith and service in our communities, thus contributing to a civilization of love. The missionaries particularly aim to help children who have either lost their parents or been physically affected in some way by AIDS.

Their programs are just some of the many existing services for orphaned children in Africa, where an estimated 25 million children have been orphaned because of the disease. More than 7 in 10 — a total of 1.3 million — of the estimated 1.8 million AIDS-related deaths worldwide occurred in sub-Saharan Africa, according to United Nations estimates in 2009.





Working With Special Olympics

This summer, the Knights of Columbus is privileged to once again support the Special Olympics World Summer Games in Los Angeles. In serving the athletes, Knights are reminded of the strength of those facing adversity, and the true sense of God's love.

For years the Knights of Columbus has been a key partner in such programs that help people with intellectual disabilities. As your council joins Knights nationwide in assisting with similar events and fundraising projects, remember that using the correct terminology can strongly affect not only the success of your drive, but more importantly, the way people with disabilities are portrayed.

Currently there is no phrase or terminology that is universally accepted as the proper or definitive way to refer to people who have intellectual and physical disabilities.

While the Supreme Council headquarters, following the lead of Special Olympics International, uses the term "people with intellectual disabilities," it is important to be aware that other agencies, in different regions, have different acceptable terminology. Canadian Special Olympics uses "people with an intellectual disability." Human Resources Development Canada prefers "person with an intellectual disability."

We suggest that you promote your program under the name "Drive for People With Intellectual Disabilities," but local councils should contact the group benefiting from the fundraising event to ascertain the term used in the local area.

Regardless of which phrase you use, remember that people with disabilities — whether mental, physical or emotional — are still people. Never identify them with disrespectful labels, and always speak or write of these individuals with the respect every human being deserves.

Follow these guidelines and you will avoid many possible issues:

- Never refer to people with intellectual disabilities as if they are children. Adults with intellectual disabilities should be spoken to and about as adults.
- Do not use negative terms like "a victim of," "afflicted with," "suffering from," "retarded," "unfortunate," etc. when describing an individual with intellectual and/or physical disabilities.



- Put the emphasis on the person, rather than the disability. Someone "uses a wheelchair," they are not "crippled" or "wheelchair-bound."
- Be careful not to imply disease when speaking or writing about someone with intellectual disabilities. He or she is not "sick" and you cannot "catch" the condition.

For more information on choosing appropriate terminology when referring to programs for people with intellectual disabilities, visit kofc.org and consult the *Getting Your Message Across - Knights of Columbus Public Relations and Publicity Guide* (#2235). To involve your council in Special Olympics events, consider these volunteer opportunities:

- Work with local fundraisers to help collect needed donations to support Special Olympics athletes and programs.
- Share athletic expertise and passion for sports by getting involved as coaches or officials.
- Ensure athletes remain healthy and safe by asking those in your council or local community with specialized training as healthcare professionals to volunteer their skills with Special Olympics.

For further information on how your council might become involved with Special Olympics events, visit specialolympics.org and click the "Get Involved" tab. For details on the World Summer Games in Los Angeles, please visit www.la2015.org.

Renewal, from Page 1

Supreme Knight Anderson delivered a check for \$100,000 to Msgr. Sakano for construction of a memorial to Archbishop Hughes and the establishment of the planned Archbishop John Hughes Center for Faith Formation and Community Service.

Archbishop Hughes, the fourth bishop and first archbishop of New York, was a vocal defender of the Catholic faith and an ardent protector of his poor immigrant flock against attacks from 19th-century anti-Catholic movements. Before his death in 1864, he began construction of the new St. Patrick's Cathedral on Fifth Avenue, where his remains are entombed in the crypt beneath the high altar with other New York archbishops.

In remarks at the charter presentation, Supreme Knight Anderson invoked the spirit of Archbishop Hughes, urging Catholics to face the challenges of today with strength and confidence.

He recalled that when Pope Benedict visited St. Patrick's Cathedral during his 2008 apostolic voyage to the United States, he spoke of the fervent missionary spirit that built the Church in America. The pope mentioned specifically "the remarkable accomplishment of that exemplary

American priest, the Venerable Michael McGivney, whose vision and zeal led to the establishment of the Knights of Columbus." Father McGivney had a simple answer to the challenges of his day, the supreme knight noted: "Live the principles of charity, unity and fraternity in ways people can see overcome self-centeredness, greed and cynicism."

These same principles guide Knights today as they serve their churches and communities, the supreme knight added.

"Pope Francis calls us to do this today with even greater determination — to be, in his words, 'neighbors who care for each other.' This is truly the Knights of Columbus way of life," he said. "As we prepare to welcome our pope to the United States later this year, let us strive for a record of accomplishment of which we can all be proud."

Knightline Online

If you like what you see in this issue of Knightline, visit our website at kofc.org/newsletters to view additional issues of Knightline and other major publications.



Fraternal Training Webinar for Council Officers

Please save the date and pass the word for our fraternal training webinar, which will be conducted for all officers on June 20, 2015, 2 p.m. (EST). The webinar will focus on how council officers set the tone for viable council activities, and will include tips to help councils finish the fraternal year and promptly start the next three months. All elected and appointed council officers are invited to participate in this live webinar from the comfort of their home or office computer. A question and answer session will follow the presentation.

Build your fraternal leadership skills to:

- Plan ahead, keep on track and measure success
- Establish programs and activities that involve high percentages of members

To participate, please register at kofc.org/webinar. Contact the Department of Fraternal Services at (203) 752-4270 or fraternalservices@kofc.org for further details.

- Use true fraternity for successful and effective leadership of your council officers
- Set your council apart from other charitable service organizations

Star, from Page 1

Step 1: Columbian Award

Conduct and report at least four major programs in each of the Service Program categories (Church, Community, Council, Family, Culture of Life and Youth). Or, conduct and report one of the featured programs in a particular category, thereby fulfilling all requirements for that category.

Remember, featured programs include the Refund Support Vocation Program (RSVP), Habitat for Humanity, Global Wheelchair Mission, Special Olympics, Food for Families, the Ultrasound Initiative, March for Life events and Coats for Kids.

After conducting your programs, you must complete and submit the *Columbian Award Application* (#SP7), found in the *Council Report Forms Booklet* (#1436) or at kofc.org/forms. While the deadline for this form is June 30, we advise that it be submitted immediately following the completion of your council programs to guarantee timely and accurate records.

- ✓ Review your council's activities and determine whether any of the categories' requirements remain unfulfilled.
- ✓ If your council has yet to complete the requirements, visit kofc.org/service for detailed instructions on conducting food drives, RSVP programs, veterans programs, initiatives for people with intellectual disabilities, programs for youth, and other activities.
- ✓ Consider scheduling a baby item drive on or around Mother's Day.
- ✓ Collect toiletries and other sundries for hospitalized veterans on or near the national holidays of Memorial Day, Victoria Day and Flag Day.

Step 2: Father McGivney Award

Achieve at least 100 percent of goal in membership. Double Star Councils, which reach 200 percent of their membership quota, or Triple Star Councils, which achieve 300 percent of their quota, also qualify for the Father McGivney Award.

- ✓ Achieve 100 percent quota for membership by gaining a 7 percent increase in membership as of July 1, or a minimum of four net members.
- ✓ Be sure to ask any young men in your Squires program who are turning 18 to join your council as Knights.
- ✓ Offer the gift of membership to high school graduates, particularly those graduating from local Catholic high schools.

- ✓ Speak to co-workers, neighbors, parishioners, old classmates and friends about the fraternal and spiritual benefits of membership.
- ✓ Recruit additional prospects in case your council experiences an unexpected drop in membership, looking to the family members of existing Knights as potential candidates. Don't forget to ask your spiritual "fathers"—bishops, priests, deacons and religious brothers—to join.
- ✓ After getting a list of new prospects, schedule one First Degree exemplification each month between now and the fraternal year's end. If you don't have a degree team, utilize the First Degree DVD, available via Officers Online. Be sure to order candidate items and certificates well before the degree and present them to new Knights at the exemplification.



Step 3: Founders' Award

Achieve your insurance membership quota as of July 1. **Note: All membership and insurance transactions must be received, processed, recorded and released at the Supreme Council headquarters by June 30.**

- ✓ Review how close your council is to meeting its insurance quota. The quota for councils is a 2.5 percent net increase, which equates to a minimum of three new insurance members.
- ✓ Confirm with your insurance agent that you have enough recruits to cover unexpected drops in insurance membership.
- ✓ Work with your agent to schedule a fraternal benefits night with the council, and invite him to all of your council's events, especially every First Degree exemplification. Give him the opportunity to meet with new Knights immediately after their initiation, or invite him to greet them as they arrive.

Promote the insurance benefit to all members of your council. Be especially mindful of members who have reached milestones in their lives: getting married, having a child, graduation from college, buying a house, nearing retirement. These life events bring about new financial responsibilities and opportunities for members to consider.

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.



Councils in Action

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 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 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. Please send a brief description (one or two sentences) of your event, with the date, location and contact information, to knightline@kofc.org. Or, call 203-752-4264.

Father Van Rooy Council 2740 in Essexville, Mich., was awarded the city’s 2015 Quintin E. Cramer Citizen of the Year Award, an honor that annually recognizes an individual or group that has worked selflessly to make the community a better place. The Knights were nominated for the award due to their many service projects, including regular blood drives, breakfast benefits, annual scholarships, funding local athletics and the purchase of a new bus for the local All Saints Central High.

St. Bede the Venerable Council 15478 in Holland, Penn., joined members of the parish’s Respect Life Group in organizing a baby bottle fundraising drive for the Legacy of Life Foundation, an organization that provides pro-life counseling to women facing unplanned pregnancies. Parishioners and council members filled the bottles with coins, dollars and checks, which totaled more than \$12,000.

St. Joan of Arc Council 8695 in St. Clair Shores, Mich., joined members of the parish in assisting Holy Cross Children’s Services. Council members and their wives donated much needed items, including more than 75 sweatshirts and 500 gift cards, and also presented handmade blankets to infants and young children.

Members of Council 2543 in Eagle Pass, Texas, celebrated the renaming of their council in honor of Father James C. Erving, a deceased Knight and member of the Missionary Oblate of Mary Immaculate. The renaming ceremony began with Mass at Our Lady of Refuge Church, followed by a reception at the Knights of Columbus Hall, where relatives of Father Erving joined the Knights and their families. At the reception, a banner bearing the council’s new name was presented, replacing the banner which had been in use for more than 90 years.

Holy Trinity Council 12353 in Edmonton, Alberta, held a qualifying round for the 2015 Knights of Columbus Basketball Free Throw Championship at Louis St. Laurent Catholic High School. Joining the Knights for the event, which brought together more than 30 boys and girls from the local community, were Jaret Peel, the high school’s director of athletics; Miles Spencer, a specialist from United Cycle Basketball; Louis St. Laurent High School alumni; and members of the local community.

Regina (Saskatchewan) Council 1247 presented a donation of \$6,000 to Santa Maria Senior Citizen Care Home to fund the refurbishing of three resident rooms at the facility. The council, which has supported the senior citizens’ home since it was built in 1956, raised a portion of the donation through volunteer work at Columbus Park.

More than 80 Knights from Yavapai Council 1032 in Prescott, Ariz., hosted a fundraiser and silent auction to benefit 2-year-old Isaiah Tappan, who is undergoing treatment while waiting for a heart transplant. The event raised more than \$1,500 to help pay for Isaiah’s care.

To benefit the Virginia Knights of Columbus Charities, Kempsville Council 10515 in Virginia Beach, Va., sponsored a Knights of Columbus Night at Harbor Park stadium of the Norfolk Tides, the local minor league baseball team.

Don’t Let Your Council Go Into a Summertime Slump

Take advantage of the short-sleeve days of summer to conduct programs that promote fraternity among your members and serve the Church and community.

Many councils hold annual summertime activities such as family outings or picnics; pickup baseball, football or soccer games; golf tournaments; and other events that give families an opportunity to enjoy the outdoors and have fun together.

Other councils use the warm weather to help with landscaping and maintenance at their churches or parish schools, often saving their parishes a substantial sum of money while having a good time. Some help clean up public parks or volunteer to plant gardens at hospitals or long-term medical facilities. Some councils have started a K of C garden to raise money for charities through the sale of produce.



A Knights of Columbus Fourth Degree honor guard leads a rosary procession around the grounds of Our Lady of Good Help Shrine in Champion, Wis. (CNS photo/Sam Lucero, The Compass)

Besides being a great way to encourage the spirit of fraternalism, outings also offer councils the opportunity to provide hospitality and spiritual growth. Councils often organize K of C family retreats or an outdoor rosary at a nearby Marian shrine for people who might not otherwise have opportunities for a day out, such as those with intellectual and physical disabilities or families in need.

These activities are perfect for councils to sponsor during the summer months. Young people, including Squires, are out of school during this time, so be sure to involve them in your council’s summer activities. These

young men and women can be a great source of extra volunteers for council service projects. Don’t let your council become dormant — stay active by getting everyone involved.



Protect Your Family With Knights of Columbus Insurance

Protecting Your Paycheck

For most of us, the idea of not working is an exciting one. We relish weekends and vacations.

We look forward to holidays and special occasions.

We plan for retirement and count down the number of days until we arrive at that freedom that we have planned for so deliberately.

But what if the end of work comes not with freedom, but with surprise? What if the end of work comes with an illness or an accident that prevents us from doing our job? Will we be prepared? Can we be?

With the help of the Knights of Columbus, members and their families can.

We welcome retirement because we have planned for it. We know when it is coming, we know what it will take to get there, and we know what we will need when it arrives. But how can we plan for something unexpected? How can we know what we will need when we do not know what will happen?

Disability insurance is often dismissed by working men and women because they think it will never happen to them. Their jobs are fairly safe. Their lives are fairly healthy. Disability — they say — is simply something they will never experience.

The statistics tell a different story.

According to the United States government, a staggering 1 in 4 of today's 20-year-olds will become disabled before reaching the age of 67.¹ The nature of the job is irrelevant. According to the Social Security Administration, 95 percent of all disabling illnesses and accidents happen outside of the workplace.²

Consider a typical male, age 35, a non-smoker, who works at an office job with some outdoor responsibilities and leads a very healthy lifestyle. He has a 21 percent chance of being injured or becoming ill and unable to work for three months or longer prior to retirement.³

And what happens once that occurs? What happens if your last

paycheck is your last paycheck?

If your illness or injury is among the 95 percent that happen outside of work, workers' compensation will be of no assistance to you. If you plan to rely on the government, you may find that you are among the 64 percent of Americans — including severely disabled Americans — who do not receive any assistance from the government or governmental programs, including Medicare, Social Security and supplemental Security Insurance.⁴

But the situation does not need to be that desperate. Your membership in the Knights of Columbus gives you and your eligible family members exclusive access to disability income insurance that can help safeguard your paycheck.

With Knights of Columbus Disability Income Insurance, you can help make sure that you continue to earn an income, even when you cannot work.

Our disability income insurance is designed to be flexible so that, working with your Brother Knight field agent, you can customize it to fit your needs. You choose the monthly benefit amount that's right for you, the elimination period that makes the most sense, and the maximum benefit period for your policy.

And, by purchasing a disability income insurance policy from the Knights of Columbus, you have the added security of knowing that you are doing business with an unapologetically Catholic company that makes sure its investments do not violate Church teaching, and which has been repeatedly recognized as a "World's Most Ethical" company.

You owe it to yourself and to your family to make sure that your financial future is secure, regardless of what happens. Don't be caught off guard by surprises. Be on guard and be prepared.

Talk to your Knights of Columbus Field Agent today to learn how easy and affordable disability income insurance can be.

Find him at KofC.org/findagent.

¹ "Social Security Fact Sheet," United States Social Security Administration, accessed April 16, 2015, www.ssa.gov/news/press/factsheets/basicfact-alt.pdf.

² "2013 Long Term Disability Claims Review," Council for Disability Awareness, accessed April 16, 2015, www.disabilitycanhappen.org/research/CDA_LTD_Claims_Survey_2013.pdf.

³ "What's Your PDQ?" Council for Disability Awareness, accessed April 16, 2015, www.whatsmypdq.org.

⁴ "Americans with Disabilities: 2010," United States Census Bureau, accessed April 16, 2015, www.census.gov/people/disability/publications/sipp2010.html.

Fortnight for Freedom

This year, the U.S. Conference of Catholic Bishops is again asking the nation's Catholics and non-Catholics alike to participate in the fourth annual Fortnight for Freedom from June 21 to July 4. This will be a period of prayer, fasting and advocacy to respond to the many threats to religious liberty the United States now faces.

As religious freedom is not just an American concern, we encourage councils throughout the world to organize activities to take place during the Fortnight for Freedom: Freedom to Bear Witness. Councils may consider coordinating an evening candlelight vigil at a government building or diocesan cathedral, a religious-themed concert, an art show, a procession, a panel discussion or a march for religious freedom.

The Knights of Columbus Supply Department has two religious freedom signs available for use during such events: *Respect Religious*

Freedom (#10041) and *Defend the First Amendment* (#10042). These signs can be ordered by contacting the Supply Department at 203-752-4403.

Your council could also sponsor a special showing in your parish of the film *For Greater Glory*, about the struggle for religious freedom in Mexico. As the

fortnight takes place when the liturgical calendar celebrates several great martyrs, including St. Thomas More and St. John Fisher, another option is *A Man for All Seasons*, the Oscar-winning film about St. Thomas More's commitment to the faith despite persecution.

For other suggested activities and resources, visit fortnight4freedom.org.



Knightline

KNIGHTS OF COLUMBUS IN SERVICE TO ONE. IN SERVICE TO ALL.

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