For the 2011 year, members of the Knights of Columbus contributed over $158 million and more than 70 million hours of volunteer time to benevolent causes and charities. These numbers are calculated based on the 78 percent of councils, assemblies, and Squires circles completing the Annual Survey of Fraternal Activity Report (#1728). The Knights of Columbus are known worldwide for bountiful and consistent acts of charity and kindness from members and their families. Help grow the legacy of the Order by completing and submitting the survey to the Supreme Council. The Annual Survey of Fraternal Activity form can be found in the Council Report Forms Booklet and on the Supreme Council website at kofc.org/forms. The first form on the page is the form #1728. There are also links to the Assembly and Squires forms. Bring in the New Year by getting the Annual Fraternal Survey completed and submitted to the Supreme Council by the January 31, 2013, due date.

Please Take the Time to Tell Us About Your Hard Work and Generosity!

From December 9, the feast of St. Juan Diego, to December 12, the feast of Our Lady of Guadalupe, the Knights of Columbus co-sponsored the “Ecclesia in America” conference at the Vatican. The conference, which addressed the history and future of the Church in America, was co-sponsored with the Pontifical Commission for Latin America and with assistance from the Institute for Guadalupan Studies in Mexico City.

Pope Benedict XVI addressed the conference at a private audience on the 9th — the feast of St. Juan Diego. Fifteen years after Pope John Paul II held the Synod for America to discuss the future of the Church in North, Central and South America, the conference brought together a diverse group from throughout the United States, Canada, Latin America, the Vatican, Europe and beyond to discuss the history, present situation and future work of the Church on the American continent — defined as from Alaska in the North to Argentina in the South.

Members of the hierarchy from Latin America, the United States and Canada led working groups throughout the event that discussed various aspects of the Church in America, including such topics as: the New Evangelization, the Church’s role in education, the Church’s role in charity and its preferential option for the poor, and the role of the Virgin Mary in leading Christians in America to Christ.

Supreme Knight Carl Anderson addressed the conference on Dec. 10. He spoke about the importance of the laity’s role in the New Evangelization and spoke of Our Lady of Guadalupe’s example and Juan Diego’s cooperation with her and his bishop as excellent models of evangelization today.

Also addressing the conference was Cardinal Marc Ouellet, president of the Pontifical Commission for Latin America, who introduced the conference and celebrated the opening Mass. Msgr. Eduardo Chávez spoke on Our Lady of Guadalupe. Professor Guzman Carriquiry, secretary of the Pontifical Commission for Latin America, discussed the needs of Catholics facing the continent in terms of the New Evangelization and focused on the need for authentic Catholic education and cooperation among the countries of the hemisphere.

According to Professor Carriquiry, “We must remember that more than 50 percent of the world’s Catholics live in the Americas — a percentage that will grow in the coming decades.

Pope Addresses ‘Ecclesia in America’ Conference Attendees

Pope Benedict XVI addressed the attendes of the “Ecclesia in America” conference at St. Peter’s Basilica Sunday evening following the Mass that officially opened the conference. Several of the conference organizers and dignitaries, including Supreme Knight Carl Anderson, had an opportunity to personally greet the Holy Father. Pope Benedict told those in attendance: “Dear friends, the love of Christ impels us to devote ourselves without reserve to proclaiming his Name throughout America, bringing it freely and enthusiastically to the hearts of all its inhabitants. There is no more rewarding or beneficial work than this. There is no greater service that we can provide to our brothers and sisters. They are thirsting for God.”
From the Guadalupe Celebration in Los Angeles to the Posada events sponsored throughout the Order, 2012 was filled with examples of the Knights of Columbus living up to the belief that being a follower of Christ means living a life of faith, charity and brotherly love, helping those in need and practicing a “charity that evangelizes.” Check out the highlights with a timeline that starts below.

**A Look at 2012**

### JANUARY

Work began on a primary school in Uganda as part of the Knights of Columbus outreach to provide care and shelter for some of the millions of children in Africa who are orphaned because of AIDS.

As the United States marked the 39th anniversary of the Supreme Court’s Roe v. Wade decision, a new survey was released showing that the vast majority of Americans support significant abortion restrictions.

Members of the Knights of Columbus from the District of Columbia and throughout the country were among the thousands who braved rainy, cold weather to participate in the 39th March for Life in Washington, D.C., on Jan. 23. At the beginning of the event, Supreme Advocate John Marrella offered remarks and led marchers in the Pledge of Allegiance during a rally on the National Mall.

### FEBRUARY

With many families with young children continuing to struggle in these challenging economic times, there has never been a better time for Knights of Columbus councils to help by providing warm winter coats to children in communities through the Order’s Coats for Kids program. For the 2011/12 winter season to date, 698 Knights of Columbus councils purchased and distributed 26,508 coats. In addition, the Supreme Council purchased 5,500 coats that were sent to several state councils for distribution, for a total of 32,008 coats given out. This is a significant increase over the 2010/11 number of 17,626 coats distributed.

### February, from Page 1

A new television commercial produced by the Order premiered on Presidents Day weekend to remind Americans how God and religion were foundational to this country’s best-remembered presidents.

Knights helped communities clean up following outbreaks of deadly tornadoes in late February and early March.

Patrick Kelly was appointed executive director for the Blessed John Paul II Shrine in Washington, D.C.

The fact that this conference is taking place at the center of Catholicism, with all our American churches present in communion with the Holy Father, is especially significant for us.”

Supreme Knight Anderson noted: “It is a tremendous blessing for the Church in America that the Vatican and the pope have taken such a strong interest in the faith in our hemisphere. America is truly the Christian continent. Each country in our hemisphere has a shared history of having had the good news of Jesus Christ take root there. In America, especially compared to many other parts of the world, the faith is vibrant — the legacy of the apparition of Our Lady of Guadalupe and of the hard work of many missionaries, including St. Juan Diego.”

The conference also included reports from several members of the commission, presentations by Cardinal Sean O’Malley from the Vatican and the Pope, and the Holy Father, is especially significant for us.”

Conference, from Page 1

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He added, “This conference will explore particularly how Our Lady of Guadalupe’s example, and that of St. Juan Diego, can be guides for us in engaging in a new evangelization of our continent, and in bringing the good news of Jesus Christ to those who may have forgotten or lost interest in it.”

Other highlights of the conference included reports from several members of the commission, presentations by Cardinal Sean O’Malley from the Vatican and the pope, and the Holy Father, is especially significant for us.”

The conference concluded on the 12th with a closing Mass and a general audience with Pope Benedict XVI, during which he sent his first-ever “tweet”.

**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.
Honor Our Founder on March 29

The Knights of Columbus began in the basement of St. Mary’s Church in New Haven, in 1882, when Father Michael J. McGivney called together a small group of pioneering Catholic laymen and founded a society designed to provide financial assistance for widows and orphans of members. March 29 marks the 131st anniversary of the Order receiving its charter from the state of Connecticut. The anniversary of the realization of Father McGivney’s dream is a cause for celebration. Please note, because Good Friday falls on March 29 this year, your council may want to look into holding its Founder’s Day activities the weekend prior or after Easter. Here are just a few Founder’s Day events your council may want to look into holding its Founder’s Day activities celebration. Please note, because Good Friday falls on March 29 this year, your council may want to look into holding its Founder’s Day activities the weekend prior or after Easter. 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day activities.

• Hold a Founder’s Day reception for your parish and community.
• Conduct a membership drive in your parish (see page 5).
• Show The Life and Legacy of Father McGivney to members, families and guests. This production documents the life of our Order’s founder. Also show the Experience of a Lifetime production, which illustrates the dynamic organization the Order has grown into since its founding.
• Prepare a council history display featuring old photos and written records. For displays, the Supreme Council Supply Department offers an 8.5-by-11-inch reproduction of original portraits of the Order’s incorporators (#4346). This item can be ordered from the Supreme Council Supply Department.
• Publish and distribute a council history to all council members.
• Ask your local and state/provincial governments to issue a proclamation declaring March 29 as Knights of Columbus Founder’s Day.
• Send press releases on your celebration to the local media and invite them to cover the event.
• Recognize your council’s founders — your charter members — by presenting them with Charter Member Certificates (#1456, English; #1456F, French; #1456S, Spanish). These vertical certificates are 8.5 by 11 inches and can be purchased from the Supreme Council Supply Department for 25 cents each.
• Founder’s Day activities are the perfect forum for asking eligible Catholic men to join the Knights of Columbus. Tie in your anniversary celebrations with membership activities. (Go to kofc.org/membership for recruitment ideas.)

For more ideas on celebrating Founder’s Day see the “For Officers” section of our website at kofc.org.

Award Adjustments for Fraternal Year 2011-12

Below are the award adjustments/corrections for the 2011-12 fraternal year. The list is in alphabetical order, followed by council number and the award won (S-Star Council, C-Columbian, M-McGivney, F-Founders’, DS-Double Star).

### MARCH

A special reliquary commissioned by the Knights of Columbus — containing relics of 25 saints and 13 blessed who were martyred during the persecution of the Catholic Church in Mexico in the 1920s — was present at a Mass celebrated by Pope Benedict XVI in Mexico on Sunday, March 25.

“We value life” was the rallying cry for Knights and other pro-life advocates who participated in simultaneous “Walk for Life” events in Luzon, Visayas and Mindanao on March 24.

Thomas Smith Jr. was named Chief Insurance Officer for the Order, with the charge of overseeing all aspects of the fraternal organization’s insurance operations.

A delegation of Knights from Quebec and Ontario observed Founder’s Day on March 29 with a visit to the Canadian Parliament where they met with the Honorable Andrew Scheer, speaker of the House of Commons, who is a member of the Order.

The Supreme Council marked the 130th anniversary of the founding of the Knights of Columbus at a Mass on March 29 at St. Mary’s Church in New Haven, where the Order began.

### APRIL

Supreme Knight Carl Anderson delivered remarks at the 8th Annual National Catholic Prayer Breakfast in Washington, D.C., on April 19.

The film For Greater Glory premiered in Mexico on April 20 and in the United States on June 1. This major motion picture tells the story of the persecution of the Catholic Church in Mexico.

The relics of six Knights of Columbus priests, martyred during the Mexican government’s persecution of the Church in the 1920s and 1930s, began a tour of the United States in Houston on April 27.

Supreme Knight Anderson and Bishop F. Richard Spencer, auxiliary bishop of the Archdiocese for the Military Services, USA, visited South Korea April 23-25 and took part in a historic Fourth Degree exemplification in which nearly 40 members of Council 14223 were initiated as charter members of Bishop Joseph W. Estabrook Assembly.

Supreme Knight Anderson attended the Philippines’ 9th National Convention, where he told attendees that the people of the Philippines give the world new hope through their young people and commitment to pro-life and family values.
Hold a First Degree in Honor of Your Chaplain

Since its founding by a priest, the Venerable Michael McGivney, the Knights of Columbus has maintained a strong and close relationship with priests. To acknowledge and reinforce this special bond, all councils are urged to hold a First Degree exemplification in February in honor of their chaplains.

Holding an exemplification in honor of your chaplain is a wonderful way to show the gratitude that the Knights of Columbus has for the men who dedicate their lives to guiding us in our faith. In addition, promptly advancing new members through the exemplification of degrees is absolutely essential to successfully building and maintaining membership. Here are some suggestions when organizing your degree.

- Sponsor a First Degree team, if possible. If not, participate on a district degree team.
- Schedule the degree as early as possible and publicize the degree at council meetings, in council bulletins, advertisements and mailings.
- Make sure you put your council recruitment efforts into high gear for the weeks leading up to the degree to maximize the number of candidates.
- Inform your chaplain that the degree is being held in his honor and invite him to attend.
- Contact candidates a day or two in advance to confirm attendance. Advise recommended attire.
- Arrange for the proposer or a member of the recruitment committee to pick up and escort a candidate to the First Degree.
- Distribute Candidate Kits (#531) — rosary, Knights of Columbus lapel pin, and These Men They Call Knights booklet.
- Advise new members of the next Second and Third degree exemplification date(s).
- Recognize new members and their proposers at the conclusion of the degree.
- Order and present New Member Certificates (#268) or current campaign degree certificates to degree recipients.
- Order and present your chaplain with the First Degree Honoree scroll (#271).
- Print the names of new members in the next scheduled council bulletin.
- Invite neighboring councils to your degree exemplification if they haven’t scheduled their own.

Ultrasound Initiative Heads Into Fourth Year

Every day, thousands of women are making decisions to have an abortion under great pressure, often with little knowledge about the precious new human life within them. Modern ultrasound technology now provides clear, well-defined color images of the child in the womb.

The opportunity to see these images and to understand in detail the development of a child, even in the early weeks of pregnancy, often has a dramatic effect on a woman’s decision.

In the Knights of Columbus Ultrasound Initiative, the Supreme Council provides a matching grant for every state or local council that raises half the cost to purchase ultrasound equipment for medically certified pro-life pregnancy centers. Since it was launched Jan. 22, 2009 — the 36th anniversary of Roe v. Wade — more than 300 machines have been placed in centers throughout the United States and Canada.

The ultrasound machines that the initiative provides serve as an effective way for pregnant women, especially those in crisis, to witness the humanity of their unborn children.

“IT is without doubt, the most effective pro-life program we have ever undertaken,” Supreme Knight Carl A. Anderson said last August in his address at the 130th Supreme Convention in Anaheim, Calif. “It saves lives each and every day.”

For more information on the ultrasound program, see the January issue of Columbia (available at kofc.org/columbia), visit kofc.org/ultrasound, or call 203-752-4403.
It makes sense to look for new members in the place you’re most likely to find them — your parish. One efficient and proven way to do this is to hold a recruitment drive at your parish. Here are five steps to success for your event.

1. The Preparation Phase
   - Pick a target weekend and get permission from the pastor.
   - Advertise the drive in the parish bulletin.
   - Get your pastor/chaplain on board.
   - Order all of your recruiting materials from the Supreme Council Supply Department (allow 4-5 weeks for shipping and receiving).
   - Organize your members for the drive weekend.
   - Contact your council’s field agent to get his assistance.
   - Schedule a First Degree exemplification.

2. The Execution Phase
   - Arrange for a membership recruitment announcement to be made during Mass.
   - Have members positioned at the doors of the Church, outside the Church and in the parking lot to obtain prospects’ names and telephone numbers.
   - Have Knights on hand after Mass to answer any questions and obtain additional information from prospects.

3. The Follow-Up Phase
   - Within 48 HOURS, council members must contact every prospect identified in the execution phase.
   - Inform prospects of the date, time and location of the informational seminar and invite families to attend as well.

4. The Orientation Phase
   - Have plenty of recruitment brochures on hand to distribute.
   - Have the pastor offer words about the Order and its mission in the parish.
   - Inform the recruits of the benefits of membership, council activities, etc.
   - Assist in completing Membership Documents (#100).
   - Inform candidates of the date, time and location of the First Degree exemplification.

5. The First Degree
   - Schedule a First Degree exemplification no more than two weeks after the information seminar.
   - Call candidates to remind them of the date, time and location, and offer to provide transportation.
   - Present new members the “New Member certificate (#268), available from the Supreme Council Supply Department.
   - Explain the Shining Armor Award Program to new members and distribute the Qualification Card (#4292).

Go Where Your Prospects Are: Hold a Recruitment Drive

40th Annual March for Life — Jan. 25

The 40th anniversary of the U.S. Supreme Court’s infamous Roe v. Wade abortion decision will be observed on January 22, 2013. Because of the presidential inauguration, this year’s March for Life in Washington, D.C., will be held on Friday, January 25, 2013. In San Francisco, a similar event, — Walk for Life-West Coast — will be held on Saturday, January 26.

Every Knight and his family are encouraged to participate in these events. If Washington, D.C. or San Francisco are too far away, Knights can join in state or local marches and walks for life, or other public demonstrations in support of building a culture of life. Philippine Knights will have marches for life throughout their country in March and Canadian Knights can participate in the National March for Life in Ottawa on May 9.

For March for Life information call 202-543-3377 or visit marchforlife.org. Visit walkforlifewc.com for Walk for Life-West Coast information.

The Supreme Council will count a qualifying March or Walk for Life event as fulfilling all four of the Culture of Life Activities requirements for the Columbian Award. In order to qualify, councils must involve a minimum of 100 Knights/family members/parishioners/students in a local, regional or national march for life event and then submit a Featured Programs report form with the March for Life section completed.

AUGUST

The Guadalupe Celebration, the largest religious event in that city in a generation, was sponsored by the Knights of Columbus, the Archdiocese of Los Angeles under Archbishop Jose Gomez, and the Institute for Guadalupan Studies in Mexico City, on Aug. 5 at the Los Angeles Memorial Coliseum.

SEPTEMBER

The new chapel to Our Lady of Guadalupe at the Cathedral of Our Lady of Angels in Los Angeles was dedicated on Sept. 2. The chapel’s construction was made possible by a grant from the Knights of Columbus.

Bearing Catholic witness in a secular world was a prevailing theme during many of the speeches and breakout sessions of the 2012 College Conference in New Haven, Sept. 28-30.
Christmas in New Haven

Knights of Columbus Museum Christmas Tree Festival

Four hundred and eighty Connecticut students (kindergarten through fifth grade) from 24 schools took part in the Knights of Columbus Museum’s annual Christmas Tree Festival. Each school was assigned a tree to decorate. With help from museum staff and volunteers from the Knights of Columbus international headquarters, students decorated the trees with ornaments they created in class. Winning schools received gift certificates for educational products. Each school also received a certificate recognizing its tree’s uniqueness.

Sharing the Light of Christ

Staff of the Supreme Council headquarters in New Haven joined Knights of Columbus units throughout the world in illuminating a Christmas tree as part of the Order’s tree and Nativity scene lighting initiative on Dec. 4. Father John Grace, O.S.A., director of chaplain programs and development, blessed the tree, and Deputy Supreme Knight Dennis Savoie offered remarks on the season to attendees. The event also included Christmas carols sung by performers in Victorian-era garb.

Nativity Scene Placed on Historic New Haven Green

The Knights of Columbus Supreme Council placed a crèche on New Haven’s Green. The figures in the scene are resin versions of a wooden crèche made by Mexican sculptor Agustin Parra that was presented to the Vatican from the Mexican state of Jalisco in 2007.

Crèche Exhibit at Knights Museum

The Knights of Columbus Museum’s eighth annual crèche exhibition, Joyeux Noël: Christmas in Canada, includes more than 75 Nativity scenes, dioramas, statues and paintings from Canadian artists. The crèches were on display from Nov. 15, 2012, through Feb. 3, 2013. This exhibition recognizes Canada’s strong Christian devotion and popular celebration of Christmas by featuring crèches, sculptures and other forms of art. The crèche, or Nativity scene, has been enjoyed by French Canadians for centuries. Interest in the crèche has grown among other Canadian Christians as well. All the artwork included in the exhibit is of Canadian origin. Lenders include the world-famous St. Joseph’s Oratory Museum in Montreal and the Rivière-Éternité collection from the Province of Quebec, as well as Canadian sculptors Timothy Schmalz and Antonio Caruso, two of Canada’s finest living artists. Other Canadian crèches and art are on loan from the International Crèche Museum in Dayton, Ohio, and the Des Ruisseaux Collection in New Hampshire.

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 to an 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.

OCTOBER

Order’s news website, CatholicPulse.com, launched on Oct. 1.

The Knights of Columbus shipped aid and funds to those in need in the aftermath of Hurricane Sandy, with more than $500,000 in funds donated.

One hundred military personnel, Department of Defense employees and contractors, and retirees based in Europe had the Fourth Degree conferred on them and became the charter members of Father H. Timothy Vakoc Assembly during an exemplification held at Ramstein Air Base in Germany.

NOVEMBER

During the annual midyear meeting of state deputys and state chaplains, Past Supreme Knight Virgil Dechant received the Order’s highest honor – the Gaudium et Spes Award.

The Order’s Year of Faith initiatives were highlighted at the annual midyear meeting. In his address, Supreme Knight Anderson reiterated the importance of evangelizing through charitable works.

George Hanna, Senior Vice President of Fraternal Services and Past State Deputy of the District of Columbia State Council, was elected Supreme Warden by the Board of Directors

In the spirit of Thanksgiving councils participated in charitable endeavors, including the Order’s Coats for Kids and Food for Families initiatives.

DECEMBER

On Dec. 4, councils throughout the Order lit Christmas trees and displayed crèches to celebrate the start of the Christmas season.

Knights and their families participated in Posada celebrations sponsored by local councils in preparation for Christmas.

The Knights of Columbus and Pontifical Commission for Latin America co-sponsored a conference on “Ecclesia in America” (The Church in America), with assistance from the Institute for Guadalupan Studies in Mexico City held at the Vatican from Dec. 9-12.
Polish Independence Day

For the first time, a Fourth Degree color corps participated in the Mass celebrated at the Field Cathedral of the Polish Army in Warsaw, marking Poland’s Independence Day on November 11. The Mass was celebrated by Cardinal Kazimierz Nycz of Warsaw. The color corps led the procession at the beginning of the Mass. State Deputy Krzysztof Orzechowski, who also serves as the Fourth Degree Master for the jurisdiction, was one of the readers during the Mass. Sixteen Fourth Degree Knights participated in the Mass. The President of Poland, Bronislaw Komorowski, and other representatives from government agencies also attended the Mass.

Special Olympics Report

The Knights of Columbus has always had a close relationship with Special Olympics. To further track local councils’ involvement, make sure that your council completes the Partnership Profile Report with Special Olympics (#4584) and submits it to the Supreme Council Office by Jan. 31, 2013, with copies to the state deputy, district deputy and the council’s files. This form is available at kofc.org/forms.

Semiannual Audit

Have you planned your council’s Semiannual Council Audit yet for the period ending Dec. 31, 2012? Make sure the treasurer and financial secretary are on hand with their records and that the trustees schedule the audit as soon as possible.

Free Throw Championship Continues

The recommended time frame for a council-level free throw competition is January. February brings in the district-level contests (only necessary if more than one council within a district competes) and the regionals, with the state-level competition in March. Check with your district deputy to get the date for the district competition. For District contests, award medallions were handed out at your state’s mid-year meeting. Regional and state competition dates and times are set by the state council; call your state deputy or state program director to find out where and when to send your winners to the next level of competition. The highest scoring players at the state level are named International Champions and receive an ornate life-size bronze basketball mounted on a wooden base. To get involved with this program, fill out the program kit order form (#FT-KIT) at kofc.org/forms or call 203-752-4270.

40 Cans for Lent

The idea of 40 Cans for Lent is a simple one; each Knight, family member, parishioner, etc., donates one can food for each of the 40 days of Lent. The 40 Cans for Lent program works well when all council members commit to donating 40 cans of food (one can per day) during Lent (Feb. 13 to March 27, 2013) and it is most certainly in keeping with the spirit of Lenten sacrifice. The program can work even better if it is promoted among all parishioners. And remember, 40 Cans for Lent counts as a Food for Families program, and can help your council fulfill all four Family Activity requirements for the Columbian Award. The Supreme Council offers financial rebates to councils that donate food or money to food banks, food pantries or soup kitchens. Retroactive to July 1, 2012, the Supreme Council will refund $100 for every $500, or for every 500 pounds of food, that a council contributes to a parish food pantry, community food bank, or soup kitchen, 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; there is no need to send in a refund request every time a contribution is made, nor does every contribution have to be for at least $500 or 500 pounds of food. Running “40 cans for Lent” will benefit not only your council, but it will also help those in need. Remind everyone in your community that year-round donations of food are critical in the fight against hunger.

Local Food Access for Families in Need

In a time when many families cannot afford fresh, healthy food, the practice of gleaning is an exciting approach to food security. Council 4527 in Madison, Wis., for the past two years has collected 25,000 pounds of fresh vegetables from the surplus of local farmers’ markets for the Madison St. Vincent de Paul Food Pantry. This produce is transported to the pantry and distributed within days of being harvested. Relationships between the Knights and the growers have developed — the growers appreciate the Knights donating their time, and Knights are thankful of the generosity of the growers. Knight Paul Bariola, who coordinates the project, noted the generosity of Madison area vegetable growers. “Growers at the end of the day give not only from their surplus but from what perhaps could be sold,” he said. Chris Kane, manager of the St. Vincent de Paul food pantry, thanked the council for its donation of time and effort in bringing fresh vegetables. “This effort has helped many families in the area, and they appreciate the access to locally grown food.

Has Your Council Conducted an Outstanding Project Like This?

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.
Every now and then, I devote one of these columns to the process of replacing existing life insurance with a new policy. There are lots of agents, and some companies, that make the replacement of existing life insurance their mission, and sometimes they can find their way into your home. Let’s talk a bit about the process.

Agents get paid when they make a sale. Good agents — like our Knights of Columbus agents — are trained to only make a sale where there is a real need, accompanied by a budget that clearly indicates it’s affordable. We don’t send our agents out into the marketplace looking for policies that you have already bought and are paying for with the intention of replacing those policies.

Others don’t necessarily feel the same way. Once in your home, they will begin to dismantle the policies you own with carefully crafted catchphrases designed to cause you to believe you have made a mistake. For example, if you own permanent life insurance — such as whole life — they will begin to talk about the value of buying term insurance instead and investing the difference, which, according to their mathematics, will afford you greater wealth down the road. While you may argue against this logic for a bit, they have rehearsed and rehearsed this presentation so many times, that it’s impossible to gain any traction.

My advice? Well, my first advice would be not to let them in! But assuming they have gotten an appointment with you through the sister-in-law of your next door neighbor’s cousin, be prepared. If you don’t want to be rude, you can listen. When they are through, simply tell them that you don’t make any changes to your insurance portfolio without checking first with the agent who sold them to you. This will cause the replacement artist some angst, because that’s a debate they won’t win. Be prepared for one more aggressive try to get you to cash out — and give all the money to him or her.

Here are some fundamental facts. First, the policy that you own and have paid into has values that the new policy will not have. Second, you may have already surpassed the contestability period of the policy, meaning that the company can’t and won’t contest any claims. Third, you’re older now than when you bought your current policy — and in the insurance business, older means more expensive. There’s no way around that.

Want the straight scoop? Talk with your Knights of Columbus agent. If it’s our business that they are trying to replace, invite our agent to join you for the appointment you have with the replacing agent so he can provide some balance, and some truth, to the process.