

# Knightline

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

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News for Knights of Columbus Leaders • 1 Columbus Plaza, New Haven, CT 06510-3326, USA

## Pope Francis Meets Supreme Knight

Pope Francis received Supreme Knight Carl Anderson in a private audience at the Vatican on Dec. 12, the feast of Our Lady of Guadalupe. It was the third such audience granted by Pope Francis to the Supreme Knight.

During the course of the meeting, the Supreme Knight spoke with the Holy Father about the Order's many activities.

On behalf of the 1.8 million members of the Knights of Columbus, the Supreme Knight presented the Holy Father with a contribution of \$1.6 million from the Vicarius Christi Fund, for the pope's personal charities. They also discussed the Knights of Columbus Christian Refugee Relief Fund, of which the Supreme Knight contributed \$400,000 to supplement the relief efforts of the Holy See in the Middle East.

The Supreme Knight was also present at a special Mass celebrated by Pope Francis in St. Peter's Basilica to mark the feast of Our Lady of Guadalupe. At the conclusion of the papal Mass, Msgr. Eduardo Chavez — postulator for the cause of St. Juan Diego, co-author of a book on Our Lady of Guadalupe, canon of the Basilica of Our Lady of Guadalupe and a fellow Knight — presented the Holy Father with a silver rose. Over the past few months, Knight of Columbus carried this silver rose by hand from Canada, through the United States, to Mexico City.



Courtesy of L'Osservatore Romano.

*Pope Francis meets with Supreme Knight Carl Anderson in a private audience during which the Holy Father receives the annual Vicarius Christi Fund contribution.*

The rose's journey is a symbol of unity in the continent of America. For more than 50 years, the Order has sponsored the Our Lady of Guadalupe Silver Rose Program to honor the Blessed Virgin under her title of Our Lady of Guadalupe, Patroness of America.

In 2001, Supreme Knight Anderson dedicated the Order to Our Lady of Guadalupe. Since that time, the Order has organized and supported numerous spiritual initiatives and academic conferences to promote devotion to the Virgin of Guadalupe.



*Pope Francis places the Silver Rose before an image of Our Lady of Guadalupe at the conclusion of a Mass in her honor.*

## Grand Knight Checklist – January

- Remember the following dates:
  - ♦ Jan. 1 — Council Per Capita, Catholic Advertising and Culture of Life fund assessments levied by the Supreme Council.
  - ♦ Jan. 30 —
    - *Partnership Profile Report with Special Olympics* (#4583)
    - *Free Throw Championship Participation Form* (FT-1)
    - *Substance Abuse Awareness Poster Contest Participation Form* (#4001) all due.
  - ♦ Jan. 31 — *Survey of Fraternal Activity* (#1728) due.
- Make sure your council is on the path to earning the Star Council Award.

# Supreme Knight Presents New Military Council Charter at Pensacola Naval Air Station

Shortly after the close of World War I, Franklin D. Roosevelt, then-acting secretary of the Navy, sent a message from his department stating, “The Knights of Columbus should be just as active and continue as it did in the war. If its work should stop, it would be a national calamity.” This November, Supreme Knight Carl Anderson shared this message with the members of newly chartered John Cardinal O’Connor Council 16080 at the naval air station in Pensacola, Fla.

For the presentation, the supreme knight was joined by his wife, Dorian; Assistant for Military Affairs and Veterans Affairs Colonel Chuck Gallina; and Supreme Master Dennis Stoddard and his wife, Linda. The charter was presented following a Mass celebrated by Father Peter McLaughlin.

Supreme Knight Anderson further quoted President Roosevelt, saying: “The Department [of the Navy] desires to express the gratitude of the officers and men of the United States Navy for all the many good things the Knights of Columbus have done for them during the World War. The efficiency of your organization has been well matched by the constant desire of the individual worker to serve the



*Supreme Knight Anderson greets a member of the new council.*

men to the best of his ... ability. This helpfulness and efficiency has proven a powerful aid to the ... fighting spirit of the Navy. The Department is desirous that your excellent work be continued and that the Naval Service, whether the country be in peace or at war, have the benefit of your splendid co-operation. There is a very constant need for your services.”

And that, Supreme Knight Anderson added, is a mission Knights have lived up to since that time.

He went on to discuss his visit to Father Aloysius H. Schmitt Council 13220 in Camp Lejeune several years previous. While there, he had spoken of the title of his newly published book, *A Civilization of Love*, and how it applied to the work of the military councils. “For if we understand that the great commandment of love of neighbor is foundational to the Christian life, and if we are to understand this vocation to love at its highest point, as it is exemplified by the



*Supreme Knight Anderson with members of Council 16080 and the Florida State Council.*

one who is willing to lay down his life for another, then who better to understand the sacrifices necessary to build a civilization of love than those who serve?” he asked. “And who better to appreciate in what ways the principles of the Knights of Columbus — charity, unity, fraternity and patriotism — can become the cornerstones in building such a civilization?”

The council was named for John Cardinal O’Connor, who in 1964, served as a Navy chaplain with the 3rd Marine Division in Vietnam. Of him, General Lewis Walt said, “It is my opinion that no single individual in this command contributed more to the morale of the individual Marine here in Vietnam than did Father O’Connor, who spent the majority of his time in the field with the men.”

Supreme Knight Anderson added: “Cardinal O’Connor was a priest who was not afraid to go into harm’s way to minister to those he was called to serve. Although he experienced some of the darkest moments of human behavior, it only strengthened his determination to advance respect for human dignity and the sanctity of human life.”

“Take the example of this great brother Knight as your model and your council will not fail to uphold both the finest traditions of the U.S. Navy and the Knights of Columbus,” he told the members of the new military council.

In addition to the charter presentation and Mass celebrated at Our Lady of Loreto Chapel on the base, the supreme knight and the other guests also toured and attended Mass at the Basilica of St. Michael the Archangel, visited the National Naval Aviation Museum and met with Bishop Gregory Parkes.



*Following the charter presentation, council members examine copies of books printed by the Knights of Columbus, including the supreme knight’s bestselling book *A Civilization of Love*.*

## Supreme Council Enhances Child Safety Program

Now, as always, the Knights of Columbus continues to promote and defend Christian family life in all its initiatives and programs, including those which serve children and youth. Recognizing that children are a precious gift, the Knights of Columbus has considered their safety and well-being the greatest priority of its youth programs and activities.

This January, the Knights of Columbus will begin the Safe Environment Program, its newest initiative in its ongoing commitment to ensure the safety of young people participating in K of C activities. In partnership with Praesidium, an organization that has worked for more than 20 years to provide knowledge and tools that safeguard against sexual

predators, the Order is continuing its implementation of high standards of protective excellence.

“Continuing our long tradition of protecting children and families, the Knights of Columbus is proud to partner with Praesidium to ensure the safety of the families we serve,” said Supreme Knight Carl Anderson.

Through this partnership, the Order will provide youth leaders with access to the most up-to-date resources to keep children safe, including Praesidium’s Armatus® online training, background screenings and an exclusive hotline to report child safety concerns. All materials will be available in English, Spanish and French to make the content accessible to all members who will be asked to fulfill organizational requirements.

# Christmas in New Haven

- *Knights of Columbus Museum Christmas Festival*

The museum's 14th annual Christmas Tree Festival, featuring 24 trees decorated with handmade ornaments and trimmings by Connecticut schoolchildren, opened with a celebration Dec. 6, 2014. With help from museum staff and volunteers from the Knights of Columbus Supreme Council headquarters, students decorated the trees with ornaments they created in class. The museum also held a Christmastime Family Day on Dec. 28.



- *Spreading the Light of Christ*

On Dec. 2, staff of the Supreme Council headquarters in New Haven illuminated a Christmas tree, joining Knights throughout the world in spreading the light of Christ. Father Joseph Marcello blessed the tree, and Supreme Knight Carl Anderson offered remarks on the season to attendees. The event also included Christmas carols sung by performers in Victorian-era garb.



- *Crèche Exhibit at Knights Museum*

The Knights of Columbus Museum's 10th annual Christmas crèche exhibition, "Buon Natale: Crèches of Italy," features two dozen Italian-inspired Nativity scenes. The crèches are on display from Dec. 1, 2014, until Feb. 1, 2015. This exhibition highlights the Neapolitan crèche, which placed the Holy Family not in the stable setting of Bethlehem but in the heart of 16th-century Naples. These elegant and elaborate scenes feature the Child Jesus among ladies and gentlemen of nobility, merchants, musicians and various commoners — in other words, among the active daily life of the community.

Crèches, which have been a popular part of Western Christianity for more than 800 years, were first introduced in Italy by St. Francis of Assisi. They serve as a way for everyday people to reflect on Jesus' modest birth. Through the centuries, crèches have developed into large and ornate displays in communities as well as humble presentations for homes.

## Join in the Defense of Life at the Annual March for Life

Join hundreds of thousands in the defense of life in Washington, D.C., on Thursday, Jan. 22, to call for the overturn of the infamous *Roe v. Wade* decision that legalized abortion throughout all nine months of a pregnancy in the United States.

This year's theme of the annual March for Life, "Every Life Is a Gift," reminds us that every life deserves to be defended and protected. If your council hasn't yet done so, help show its commitment to the culture of life by organizing a bus for Knights and others wishing to participate in the March for Life in Washington, D.C. March together as a council, bring council banners and wear apparel with the K of C emblem. If time allows, make an appointment with members of Congress to respectfully present the pro-life position on pending legislation regarding the culture of life and its effects on our religious freedom.

The March for Life Education and Defense Fund will also be sponsoring an exhibit featuring culture of life vendors, a youth rally, and the Law of Life Summit Conference and Law Symposium on Wednesday, Jan. 21, 2015. Call 202-543-3377 or visit [marchforlife.org](http://marchforlife.org) for more information.

College Knights should also plan to attend the 16th annual Cardinal O'Connor Conference on Life, co-sponsored by Georgetown University Council 6375, on Saturday, Jan. 24. Visit [cardinaloconnorconference.com](http://cardinaloconnorconference.com) for more information.

Knights who cannot attend the events in Washington, D.C., are encouraged to sponsor others from their community who may wish to participate in the march but require financial assistance. Knights are also encouraged to organize or volunteer with pro-life marches, walks, conferences or rallies nearer to home, such as the 11th annual Walk for Life West Coast, which will be held in San Francisco on Saturday, Jan. 24. Go to [walkforlifewc.com](http://walkforlifewc.com) for more information.

Philippine Knights will have marches for life throughout their country during the month of March. For details, visit [kofc.org.ph](http://kofc.org.ph). In Canada, Knights can participate in the National March for Life in Ottawa on Thursday, May 14, or in provincial marches on or around that date. For details, visit [campaignlifecoalition.com](http://campaignlifecoalition.com).

To order *Knights of Columbus Defend Life* signs (#9341), call 203-752-4403 or send an email to [william.obrien@kofc.org](mailto:william.obrien@kofc.org). Please include your name, address, telephone number and the exact number of signs you wish to order. For a complete listing of support materials, see the *Supply Catalog* (#1264) or visit [kofc.org/un/en/prolife/programs/support\\_materials.html](http://kofc.org/un/en/prolife/programs/support_materials.html).

The Supreme Council will count a qualifying March or Walk for Life event as fulfilling all four Culture of Life Activities requirements of the Columbian Award. In order to qualify, councils must involve a minimum of 100 Knights, family members, parishioners or students in a local, regional or national March for Life event, as well as complete the Culture of Life section of the *Columbian Award Application* (#SP-7).



## JANUARY

- On Jan. 25, Knights join hundreds of thousands in the defense of the unborn at the annual March for Life in Washington, D.C.



- Players and coaches from the Broncos join the Knights of Columbus for a Coats for Kids event on Jan. 28, held with the support of the Jack and Linda Del Rio Foundation and Catholic Athletes for Christ.

## FEBRUARY

- Knights of Columbus set insurance records for the 13th consecutive year with nearly \$8.2 billion in new life insurance sold.

## MARCH

- Knights in Luzon, Visayas and Mindanao participate in walk for life events.
- Founder's Day (March 29) observances are held throughout the Order.
- The Knights of Columbus is recognized by the Ethisphere Institute, an independent center of research promoting best practices in corporate ethics and governance, as a 2014 World's Most Ethical Company.®



## APRIL

- The Knights celebrates the canonizations of Pope John Paul II and Pope John XXIII in Rome, provides financial support to Vatican Television's broadcast and hosts numerous pilgrims at K of C facilities. Major U.S. celebrations in honor of the canonizations are also held in Washington, D.C.; New Haven, Conn.; and Los Angeles.



- The Order's Saint John Paul II National Shrine receives designation from the U.S. Conference of Catholic Bishops as a national shrine.

## MAY

- The K of C joins the U.S. Military Archdiocese in sponsoring a three-day spiritual journey to the Marian shrine in Lourdes, France, as part of the annual Warriors to Lourdes Pilgrimage for Wounded or Disabled Military Personnel.
- Supreme Knight Carl Anderson and his wife, Dorian, join over 250 delegates, chaplains, wives and guests at the fourth Poland State Convention.



- Knights join more than 20,000 persons at the 17th annual National March for Life held in Ottawa on May 8.
- Massachusetts Supreme Judicial Court unanimously upholds the phrase "under God" in the Pledge of Allegiance case by the Judicial Court of Massachusetts.

## JUNE

- Supreme Knight Carl Anderson announces that the Knights of Columbus set records for charitable donations and service hours in 2013, contributing more than \$170 million and more than 70.5 million hours.
- For the 39th consecutive year, the Knights of Columbus Insurance program earns the highest financial strength rating of A++ (Superior) from A.M. Best rating agency.



## Go Where Your Prospects Are — Hold a Parish Recruitment Drive

Look for new members in the place you're most likely to find them — your parish. For a successful recruitment drive at your parish, consider these steps:

### 1. THE PREPARATION PHASE

- Choose a weekend to hold the drive at your parish after obtaining your pastor's permission.
- Advertise the drive in the parish bulletin.
- Organize your members for the drive weekend. Include your chaplain and your council's field agent as membership recruitment assistants.
- Order recruiting materials from the Supreme Council Supply Department, allowing 4-5 weeks for shipping and receiving.

### 2. THE ACTION PHASE

- Arrange for a membership recruitment announcement to be made during Mass.

- Have brother Knights on hand after Mass to answer any questions. Have them speak to prospective members, distribute recruitment brochures and obtain interested prospects' names and telephone numbers.

### 3. THE FOLLOW-UP PHASE

- Have council members contact every prospect within 48 hours following the recruitment drive.
- Inform prospects of the date, time and location of the informational seminar, and invite families to attend as well.

### 4. THE ORIENTATION PHASE

- Ask the pastor to offer words about the Order and its mission in the parish.
- Inform the recruits of the benefits of membership, council activities, etc.
- Assist recruits in completing a *Membership Document* (#100).

- Inform candidates of the date, time and location of the First Degree.
- ### 5. THE FIRST DEGREE
- Schedule a First Degree exemplification no more than two weeks after the information seminar.
  - Remind candidates of the date, time and location of the First Degree, and offer to provide transportation if needed.
  - Explain to new members the Shining Armor Award Program and distribute the *Qualification Card* (#4292).

For more information on conducting a church recruitment drive and other follow-up recruitment programs, please order *A Guide to Recruiting Success: Conducting a Membership Drive* (#10098) or visit [kofc.org/drive](http://kofc.org/drive).

## JULY

- Supreme Knight Carl Anderson announces that the Knights of Columbus will cover the costs of athletes from the United States and Canada as they participate in the 2015 Special Olympics World Games in Los Angeles.
- Membership in the Fourth Degree reaches 340,960 members, and 60 new assemblies have been instituted.



## AUGUST

- Cardinal, archbishops, bishops and clergy join approximately 2,000 members of the Order for the Knights of Columbus' 132nd Supreme Convention in Orlando.
- The new Young Adult Insurance Program provides annual renewable term insurance at competitive rates to Knights and their spouses ages 18-29.



- The Knights of Columbus establishes St. Andrew Kim Taegon Council 16000, the first council in South Korea.

## SEPTEMBER

- The Knights of Columbus Christian Refugee Relief initiative stands at more than \$2 million in public donations and Order-raised funds, which are distributed to support humanitarian assistance to refugees fleeing persecution in Iraq and the surrounding areas.

## OCTOBER

- Nearly 200 college Knights from 87 different campuses across North America participate in the annual College Conference in New Haven.



- The Knights launch the "Building the Domestic Church: The Family Fully Alive" initiative.
- Hundreds of guests attend celebrations and tour the new permanent exhibit at the Saint John Paul II National Shrine in Washington, D.C., for the first celebration of St. John Paul II's feast day as a saint.
- Oct. 21, the Knights of Columbus Supreme Council and the Sisters of Life celebrate the 10th anniversary of Villa Maria Guadalupe in Stamford, Conn.
- Supreme Knight Carl Anderson and his wife, Dorian, receive the St. John Paul II Award for the New Evangelization from the Catholic Information Center.



## NOVEMBER



- The Knights of Columbus donates an ultrasound machine to a Baltimore pregnancy center, making it the 500th such gift by the Order.
- Black Friday Coats for Kids distributions expand nationwide, with distribution sites in Connecticut, Minnesota, North Dakota, Arizona, Ohio and Washington, D.C.

## DECEMBER

- In this issue, check out information on the nationwide Coats for Kids distributions, Christmas events from New Haven, and the new military council.



# Sharing the Gift of Warmth — Nationwide Coat Distributions

As many headed out to shop on the day after Thanksgiving, hundreds of children received a free and much-needed gift as the Knights of Columbus distributed new winter coats to children in need at seven sites throughout the country on Black Friday, Nov. 28.

The nationwide initiative builds on a program that's been held in Connecticut since Thanksgiving weekend 2012. This year, in addition to those held in Connecticut, Black Friday coat distributions were also organized in Minnesota, North Dakota, Arizona, Ohio and Washington, D.C. In total, more than 3,000 children received new coats during the Coats for Kids distributions.



Dallas Cowboys linebacker Sean Lee was among the volunteers at the Coats for Kids distribution held Dec. 6 at St. Augustine's Church in Dallas.

"For three years running, Knights in Connecticut have embraced the Black Friday Coats for Kids distribution as a statewide tradition that helps

children in a very real way. Simultaneously, it serves as a reminder that Christmas is not simply a commercial holiday, but is about giving and celebrating God's love for us and our love for our neighbor," said Supreme Knight Carl Anderson.

In addition to these Black Friday distributions, local Knights joined representatives of the Dallas Cowboys in providing coats to some 300 Dallas-area children in need.

The event was held on Saturday, Dec. 6, at St. Augustine's Church and led by linebacker Sean Lee. Joining him were Cowboys Director of College and Pro Scouting Tom Ciskowski, Offensive Coordinator Scott Linehan and Director of Security Larry Wansley. Also participating were retired Texas Ranger first baseman Dave Hostetler, Catholic Athletes for Christ President Ray McKenna, local Columbian Squires and members of nearby St. Thomas Council 4370.

"On the first Christmas, Christ was born in a cold stable because there was no room in the inn," said Supreme Knight Anderson. "Today, our members are making sure that children can keep warm at Christmas and throughout the winter season."



## Active Councils Are Successful Councils

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

Members from the New York Jurisdiction came to the aid of St. Mary’s Catholic Grade School in Ticonderoga, N.Y., after it suffered severe fire damage. With the state council providing an initial \$2,500 to meet the school’s immediate needs, councils and assemblies within the jurisdiction have pledged to donate an additional \$2,500 to assist with ongoing repairs.

Hot Springs Council 6419 and Daniel Patrick Sullivan Council 10208, both of Hot Springs, Ark., hosted their annual golf tournament to raise funds for St. John’s Catholic School Scholarship Fund. Through the generous support of volunteers, parishioners and loyal sponsors, the event netted \$9,500.

Members of Father John Boddie Assembly of Topping, Va., organized a golf tournament at Piankatank River Golf Club, followed by a banquet and awards ceremony. The event’s proceeds were donated to the Virginia Wounded Warrior Program, which coordinates behavioral health, rehabilitative and other supportive services for Virginia veterans and their families.



For the last 10 years, members of Saline (Mich.) Council 6674 have volunteered to park cars for the attendees of the University of Michigan football games. Part of these proceeds went toward the purchase of an ultrasound machine for Arbor Vitae, a pregnancy resource center located in Ann Arbor, Mich. The council recently volunteered to park vehicles for other sporting events, such as the university’s pro soccer games as well as the “The Big Chill” NHL Winter Classic at Michigan Stadium.

Once a month for the past 40 years, members of West Allis (Wisconsin) Council 3095 have visited with the residents of Veterans Administration Hospital in Milwaukee. During the visits, the Knights organize bingo games and serve lunch to the veterans.



Harry Renton (left), a member of Good Samaritan Council 6175 in Sterling, Va., joins his grandson Andy Harley (right) at the Holy Cross Council 8509 Fourth Degree Exemplification in Kernersville, N.C. The Knights of Columbus is a family affair for Harry — his son-in-law Steve DeBenedittis is a fellow council member, while another son-in law, Guy Harley (center), has been a Knight since 2002.

Members of Blessed Mother Council 13338 in Delray, Fla., collected more than 4,000 pounds of food during a recent food drive. The collected food was distributed to food pantries sponsored by Christians Reaching Out to Society Ministries throughout Palm Beach County.

Gooding (Idaho) Council 5444 spread the Christmas message through a four-week advertising campaign in Gooding and Wendell. The Knights funded the cost of two billboards, one of which replaced a pro-abortion advertisement for Planned Parenthood, with the message “Keep Christ in Christmas.”

More than 50 Knights from Stella Maris Council 3772 in San Clemente, Calif., assisted with the Tri-Tip Sandwich Sale held during the annual Fiesta Street Festival. The sale, which serves as the council’s lead fundraiser, raised more than \$10,000 for local charities and church projects.

Fairborn (Ohio) Council 3724 recently held its annual hog roast dinner. The dinner benefitted the Family Youth Initiatives, a non-profit organization providing free education and support services to young women in the local community. The Knight’s fundraiser provided more than \$4,000 to help the organization continue to spread the pro-life message.

Msr. John Joseph Jessing Council 1664 in Pomeroy, Ohio, joined parishioners of Sacred Heart Church in assisting a local branch of People’s Bank in its annual children’s coats collection. The coats were then distributed to local elementary schools.

St. Matthew Council 14360 in Norwalk, Conn., joined Fox Run School in organizing a collection of items for Homes of the Brave, a facility which helps provide housing, employment and vocational services to homeless veterans and civilians. For the past two years, the council has helped sponsor a Thanksgiving dinner for residents of the facility.



# Protect Your Family With Knights of Columbus Insurance

## A Portfolio of Protection

Over the course of the last 132 years, the products and protection offered by the Knights of Columbus to members and their families have grown to meet changing needs.

As we begin our 133rd year of operation, we are proud to say that we offer a complete portfolio of protection to our members — a portfolio that we think is our best yet, with high quality, customizable products designed to fit your family's needs and budget.

### **Permanent Life Insurance — Insure Your Life for Life**

Permanent Life Insurance is our signature product. Why? It provides **guaranteed** protection for your loved ones. And while you're still alive, it builds cash value. It's a great solution for many basic needs, such as final expenses, income replacement and debt protection. It can also serve specialized purposes such as estate planning and charitable giving.

Whatever way you plan to use it, permanent life insurance is reliable. It will be there when you won't be, regardless of when that happens. Put simply: As long as you pay your premiums, when you die, *whenever that may be*, your beneficiaries will receive the guaranteed death benefit (if not more) that you established for them.

There is one exception, though. Should you be fortunate enough to live to the ripe old age of 120, your Knights of Columbus permanent life insurance policy will pay you your death benefit. It wouldn't be the worst 120th birthday present you receive.

### **Term Life Insurance — Affordable Protection for Temporary Needs**

Sometimes, financial obligations are temporary, and that's where term insurance brings the most value. Like permanent insurance, term insurance provides a death benefit to beneficiaries, but only within the specific term period.

Maybe we have a 30-year mortgage. Maybe we have 10 years left until retirement. Maybe we have two children who are about to go through college. In time, the mortgage will be paid off, retirement will arrive at last and the kids will finish college. Once those days come, your insurance needs will change. Term insurance can provide extra protection at affordable rates that — if structured properly — will go away once the needs themselves go away.

The Knights of Columbus offers two basic types of term insurance: level term (which is offered in 10, 15 and 20 year periods) and annual renewable term.

### **Retirement Annuities — Retirement income you can count on. Guaranteed.**

During our working lives, there are probably few financial matters we give more thought and attention to than our retirement. We want to make sure that once we finally stop working, we don't have to stop living the way we want to.

Retirement income can be a tricky thing to calculate, especially with a changing landscape of federal and employee-provided benefits. But with a properly structured retirement annuity from the Knights of Columbus, you can have retirement income that you *cannot* outlive, guaranteed.

It's peace of mind that most of us hope to achieve.

The Knights offers a variety of annuities to members and their families, including traditional IRAs, Roth IRAs and non-qualified, which are available as both single premium and flexible premium annuities. To our brothers in Canada, we offer RRSPs and TFSAs.

### **Long-Term Care Insurance — Protect your assets. Get quality care. Prepare for the future.**

While life expectancies have been improving steadily, living longer may very well mean needing more care. Statistics show that nearly 70 percent of individuals over the age of 65 will require at least some type of long-term care services during their lifetime.\* Those services are becoming more and more expensive, with nursing home care costing upward of \$83,000 per year and at-home care more than \$60,000 per year.\*

Yet most regular health insurance plans or government assistance programs do not provide sufficient coverage for long-term care needs. Long-term care insurance from the Knights of Columbus helps mitigate that risk by helping you cover your costs.

Knights of Columbus Long-Term Care policies are customizable to fit your needs and come in two basic forms: comprehensive coverage, which covers you in a nursing home or at home, and facility-only coverage, which covers you in a nursing home only.

### **Disability Income Insurance — Receive an income even when you can't work.**

Many people receive disability coverage from their employer, yet they don't know too much about the particulars. Is it short-term disability? Is it long-term disability? Is it both? Does it cover your entire salary? Or only part? How much?

Despite the confusion, disability income insurance provides critical protection to families, especially those who rely on their paychecks to pay the bills.

That's why the Knights of Columbus introduced Disability Income Insurance in 2010. Now, Knights and their families have a trusted provider who can help protect their paychecks from the unexpected.

If you're among the more than 100 million workers without private disability income insurance\*\*, or among the 38 million families who live paycheck to paycheck\*\*\*, a tailored Knights of Columbus Disability Income Insurance plan may be just the right solution for you — even if it's a supplement to what you already have.

### **Insurance by Brother Knights for Brother Knights**

Remember that you have a dedicated, professional Knights of Columbus agent whose job is to help you consider your current situation, evaluate the options, and put a plan in place to help protect you and your family according to your terms and budget.

Whenever you do business with the Knights of Columbus, you get the added benefit of knowing that you're not doing business with any old insurance company, you're doing business with your insurance company — a *Catholic* insurance company that is one of the most highly-rated life insurers in North America.\*\*\*\*

Reach out to your agent today and take advantage of this exclusive portfolio of protection.

Find your agent at [kofc.org](http://kofc.org) or by calling 1-800-345-5632.

\* U.S. Department of Health & Human Services National Clearinghouse for LTC Information, 3/3/2014

\*\* Data for March 2013 was obtained from online beneficiary database maintained by the U.S. Social Security Administration's Office of the Chief Actuary, available at [www.ssa.gov/oact/ProgData/licp.html](http://www.ssa.gov/oact/ProgData/licp.html) (last accessed April 2013)

\*\*\* CNN Money, "Middle Class & Living Paycheck to Paycheck," April 25, 2014.

\*\*\*\* As of 7/1/2014, rated A++, Superior for financial strength by AM Best.

# Knightline

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

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