FREE K OF C MEMBERSHIP FOR SEMINARIANS

The Knights of Columbus is pleased to announce that free membership will now be available to seminarians. By using a promo code to join online, seminarians can begin their membership as Knights.

Invite seminarians in your diocese to join by visiting kofc.org/joinus and entering the code SEM18.

Here’s How to Become a Star Council This Christmas

The star is a prominent Christmas symbol, recalling the Biblical story of a star guiding the Shepherds and the Wise Men to the Christ Child.

The star is a prominent guide for Knights of Columbus as well — through the Star Council Award. This award highlights a council’s excellence in leading Catholic men, in upholding the faith and in finding opportunities to serve.

Earning the award is your opportunity to demonstrate your council’s success, and your success as a leader. See page 2 to learn more.

More About Star Council

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IN SERVICE TO ONE. IN SERVICE TO ALL.
NEWS FOR KNIGHTS OF COLUMBUS LEADERS
1 COLUMBUS PLAZA, NEW HAVEN, CT 06510-3326, USA • DECEMBER 2018 • VOLUME 35 • NUMBER 11 • WWW.KOFC.ORG

The Nativity, Redemptor Hominis Church; Saint John Paul II National Shrine, Washington, D.C.; by Father Marko Ivan Rupnik and the artists of Centro Aletti; Photo by Peter Škrllep/Tamino Petelinsek © Knights of Columbus
The Star Council Award: Your Way to Success in Five Easy Steps

The Star Council Award recognizes the efforts that councils put forth in continuing Father Michael McGivney’s mission. Get started today with the steps below.

Seeing your councils’ year end goals can be intimidating — here is your toolbox to achieve your Star Council goals:

1. **EARN THE COLUMBIAN AWARD FOR QUALITY FAITH-FILLED FAMILY PROGRAMS.**
   To earn the award, a council must earn a total of 16 program credits* and complete these four programs: Spiritual Reflection Program, Consecration to the Holy Family, Helping Hands and Novena for Life. You must also submit the Columbia Award Application (#SP-7) and the Service Program Personnel Report (#365).

2. **EARN THE FATHER MCGIVNEY AWARD FOR MEMBERSHIP GROWTH.**
   Your council must meet or exceed its membership growth quota to be eligible. Your council’s membership quota is listed on Officers Online, under the Membership tab.

3. **EARN THE FOUNDERS’ AWARD FOR INSURANCE GROWTH.**
   To be eligible, your council must meet or exceed a 2.5 percent net increase in its insurance membership. Find your council’s membership quota is listed on Officers Online, under the Membership tab.

4. **BE COMPLIANT WITH TRAINING AND BACKGROUND CHECKS.**
   Start by completing the Service Program Personnel Report (#365). This form allows Knights’ safe environment partner to contact council members who need training and background checks. Once contacted, recipients must complete the training and background check authorization within 30 days.

5. **REMAIN CURRENT WITH ASSESSMENTS FROM THE SUPREME COUNCIL.**
   Your assessments can be found on the Member Management/Member Billing section of Officers Online. Check out the Knights of Columbus Leadership Resources (#5093) for details.

* A council earns credits for every program it conducts. Featured programs earn councils two credits, while all other Supreme-Council recommended programs earn councils a single credit.

**WHERE IS MY APPLICATION?**
To earn the Columbian Award, you must submit an application — you can find it at kofc.org/forms. The Father McGivney and Founder’s awards don’t require applications as eligibility is automatically determined.

**DID YOU KNOW?**
There are opportunities for your council to earn additional stars on the Star Council award. Visit kofc.org/star for details.

**Three Tips for Attending March for Life**

*On Jan. 18, Knights will gather for national marches in Washington, D.C., and Los Angeles to defend the right to life. See below for tips for making your trip a success.*

Charter a bus (or buses) with enough space for everyone who wishes to attend. Or, help pro-life groups coordinate their own trips.

Get signs with K of C logos. Email fraternalmission@kofc.org to order Choose Life signs (#9341, available in English, French or Spanish). Or, print out an 11 x 17 or an 8.5 x 11 poster available at kofc.org/march.

Share the reasons why you are prolife on social media. Be sure to use the hashtags #KofC and #UniqueFromDayOne.

Knights have helped place ultrasound machines in centers around the world. Take a look at where you helped by checking out the interactive map at kofc.org/ultrasoundmap.
Using the Star Council Award as a Guidepost

An Advent and Christmas message from Mark McMullen, senior vice president of fraternal mission.
Mark is a former Georgia state deputy, serving from 2015-2017.

“Where is the newborn king of the Jews? We saw his star at its rising and have come to do him homage.” (Mt 2:2)

These are the words of the Magi — they were excited when they saw the star and followed it to find a king (Mt 2:10). As we look forward to the second half of the fraternal year, we too should be getting excited, as we turn our thoughts and actions to following a star.

This Advent and Christmas season, take stock in the successes that your council has had during the first half of the fraternal year putting Faith into Action. You should also review what must be done over the next six months to achieve the Star Council Award. It is the culmination of a year of membership and insurance growth, and successful Faith in Action programs. In short, earning the Star Council Award represents excellence. Like the wise men who followed a star more than 2,000 years ago, we also set the Star Council Award as our guidepost and seek its achievement.

When a council sets its sight on attaining the Star Council Award, they are making a commitment to accomplish the vision of our founder Father Michael McGivney when he founded the Order: It’s a vision of providing every Catholic man and his family financial security, of forming a network of men grounded firmly in their faith and of enthusiastically serving their parish and community.

When you were elected or appointed to your position, you likely imagined the possibilities and opportunities that awaited, much like the Wise Men. Leaders have a desire to make things happen and can see success in their mind’s eye. To make that success a reality, you must enlist the help of others by gaining their support, sharing their hopes, their aspirations and values.

Star Council Deadlines

- **Annual Survey of Fraternal Activity (#1728)** — Forms must reach the Supreme Council office by Jan. 31.
- **Columbian Award Application (#SP-7)** — Applications must reach the Supreme Council office by June 30.
- All program-related forms must be submitted by the deadlines for that particular form. Please review each programs’ form requirements when planning your council activities.
- All membership and insurance transactions must be received, processed, recorded and released at the Supreme Council office by June 30.

This is critical to the success of the fraternal year and the long-term success of your council.

The success of your council depends greatly on the Faith In Action programs implemented during this fraternal year. The assets of Faith In Action will help establish your council as an influential and important force within the parish and community.

Familiarize yourself with the various Faith In Action programs and meet with your pastor or chaplain about conducting them. And remember, foundational to the Faith In Action program model is our Building the Domestic Church initiative. When councils involve themselves more with Faith In Action, they are living out the call of Pope St. John Paul II to build the domestic church.

When other men and families see brother Knights fully engaging in their faith and defending life with their families and communities, they will ask “How can I be a part of this?” When men see that their desire for faith and family can be met, why would they not volunteer with us — and why would they not become active members?

Today, your council can be a Star Council leading men in service to their community, their faith and their families. Like the Magi, I encourage you to do whatever it takes to reach that Star.
Chris Losack is a member of Father H. Charles Mulholland Council 7186 in Apex, N.C. The coastal area of the state was hit by Hurricane Florence, which left hundreds of thousands of people isolated by flooding and without power. In response to the devastation, the Knights distributed more than $235,880 in aid to North Carolina.

Losack recently shared his story about the disaster response with Andrew Fowler, a content producer of the Knights of Columbus.

I’ve been a Knight now for almost 15 years. I originally tried the Knights because my wife thought it would be a great opportunity to meet good Catholic people. We had recently moved from Louisiana and did not really know anyone in this area. I was amazed at the men that I got to know and quickly became involved especially enjoying the degree work.

There is no doubt that my involvement in the Knights of Columbus has made me a better Catholic man. Having opportunities to do spiritual reflection and improve my relationship with God has been a tremendous asset in my opinion. I have always believed that we as Knights of Columbus should be the shining example of what it is to be a Catholic man for our faith and our family and our community.

Preparing for Hurricane Florence

The Supreme Council was proactive in reaching out to North Carolina before the impending storm. They graciously staged supplies in areas that would be minimally affected but in locations that could easily get to the most heavily affected areas. We had daily conference calls to coordinate not only with North Carolina but the surrounding states as well. Personally, I was very blessed to avoid the brunt of the storm, but my family and I stocked up on needed supplies, verified we had a generator in case electricity went out, and then, of course, took care of any loose items outside.

I have been blessed to make a number of drops to the following locations: New Bern, Havelock, Wallace, Jacksonville, sometimes twice. The stories that I have heard over my travels are an incredible testament to the resiliency of human beings, to the kindness that we show to our fellow man, and sometimes so heart wrenching we find them difficult to understand.

For example, I have talked to numerous people who have lost everything. There was one father and son who walked for three miles in waist high water to be able to get to a shelter. ... I could go on and on.

Difficulties in Bringing Supplies

By far the biggest difficulty in bringing in supplies was the roads that were impassable. ... You never knew whether a transportation route would be open or not until you got there. The second biggest challenge was around communications with our fellow brothers. Lack of power, lack of internet, lack of cell phones, all made it very difficult to get ahold of people. Additionally, we have a large number of retirement communities in the areas that were hardest hit so many people left to go to their second home or spend time with their families.

Lessons Learned

I think the biggest lesson learned from this experience is that you need to have a documented response plan including an organizational chart of who is handling what activity and various methods of contact for each of those people. And then if those people are not able to perform their duties due to the disaster, you must have someone to step in and handle the coordination.

The second lesson learned is having a close coordination with the local diocese — in our case specifically the Catholic Charities office. ... The tremendous manpower resources that the Knights of Columbus have locally with parish contacts to serve not only our fellow brothers but also our Catholic community is a tremendous advantage.

The K of C Agents to The Rescue

I would like to commend the field agents of the Knights of Columbus Mahoney Agency for their outstanding support during this time. They not only offered manpower support, but also led food collection drives and they’re working to help people fill out FEMA applications.
How does your own experience shape your interaction with new members?

My motivation and drive to recruit new members into the Order comes from my own experience. I really didn’t have a clue on what the Knights of Columbus mission was about. My impression was the KCs just sold raffle tickets and burritos. “That just isn’t my thing” was my excuse.

It all changed when our pastor wanted to start a council in the parish. I couldn’t say no to Father Richard. Since becoming a Knight of Columbus, I have become a better husband, father and Catholic, while growing in my faith. I want that same thing for every man and his family that I talk to.

How do you support men who are new to the Knights?

When bringing in a new member, I encourage them to become active in the council and parish. I attend as many of the formation and knighthood degrees as possible to support them along the way. We also talk about the importance of recruiting new members. Successful recruiting grows the council, supports the parish and strengthens our families.

What’s your first step to inviting a man to join the Knights?

My approach to recruiting involves building a relationship with the prospect by asking lots of questions. Some of the questions I ask include “Are you a parishioner here? Are you a Knight of Columbus? What do you know about the Knights of Columbus? Has anyone ever asked you to join?” After listening to their answers, I share my experience in the Knights of Columbus and what programs our council is currently involved with that might be a good fit for them. I will ask him and his family to prayerfully consider joining the council and invite them to the next council activity. At the very least I have started building a friendship and have a prospective member to add to my list. Using this approach, my goal is to bring in at least one new member to the council per month.

Does your wife support your involvement with the Knights?

Martha has always been supportive of my involvement in the Knights of Columbus. She is also a great recruiter because of her ministry work in the parish. Martha often hears of families looking for programs, projects or just something to do as a family within the parish or community, and she passes along information to me. She knows all about the Form 100.

Any advice for Knights looking to grow their own council?

My advice is always promote your council programs within the parish (flyers, bulletins, newsletters, etc.). Meet with your pastor often (he can be your best recruiter). Be friendly to folks, talk to them, ask questions and listen to what they have to say. Build relationships and invite all men, young and old, to take a look at what programs your council is doing. Explain how the Knights of Columbus is making a difference in your life (tell your story). Invite them to join your council so they will have their own story to tell.

Have tips about recruitment success? Share them with knightline@kofc.org.
Keep recruiting and your name might make it to the top of the monthly incentive leaderboard.
Visit kofc.org/incentive to track your progress.
Win Tickets to NHL or NBA Game by Jan. 31

The top three recruiters* from between Dec. 1, 2018 - Jan. 31, 2019, will win their choice of either NHL or NBA tickets to the closest team to their home state with overnight accommodations the night of the game.

What are you waiting for? Ask a man to join today.

Only Six Months Left to Win

Successfully bring a new member into the Order by June 30, 2019, and you may be eligible to win an exciting prize.*

- The top grand knight and district deputy in each jurisdiction (based on their membership quota) will be entered into a raffle for five trips to New Haven for him and his spouse. The top district deputy and grand knight orderwide will both be awarded a trip to the Supreme Convention in Minneapolis, Minn.
- The top 10 recruiters and their spouses will receive a complimentary trip to the Supreme Convention and will sit at the Supreme Knight’s Reserved Tables during the States Dinner. The top recruiter will receive the Top Recruiter Plaque during the Awards Session.

*Incentives only available in insurance territories.
Keep recruiting and your name might make it to the top of the monthly incentive leaderboard. Visit kofc.org/incentive to track your progress.

Grand Knight’s Checklist

Upcoming Deadlines

- Jan. 1 — Council Per Capita Tax, Catholic Advertising Fund and Culture of Life Fund assessments levied by the Supreme Council.
- Jan. 31 — Annual Survey of Fraternal Activity (#1728), Partnership With Special Olympics Profile (#4584), Free Throw Championship Participation Form (FT-1) and Substance Abuse Awareness Poster Contest Participation Form (#4001) due.

Planning

- Remain compliant with updated Safe Environment requirements (see kofc.org/safe).
- Work with regional growth directors and officers to implement Faith in Action.

Things to Do

- Make a six month plan to earning the Star Council Award.
- Regularly meet with your pastor and your council’s field agent.
- Invite men of all ages to join, using the Form 100 or kofc.org/joinus.

CARRY THE MESSAGE OF FAITH WITH HASTE AND URGENCY

A CHALLENGE AND MESSAGE FROM SUPREME CHAPLAIN ARCHBISHOP LORI

Mary set out and traveled to the hill country in haste to a town of Judah, where she entered the house of Zechariah and greeted Elizabeth. Elizabeth, filled with the Holy Spirit, cried out in a loud voice and said, “Blessed are you among women, and blessed is the fruit of your womb.”

— Gospel for Dec. 23, Lk. 1:39; 41-42

“In great haste.” My brother Knights, these three words teach us volumes. Mary set out “in great haste” — and the rest is history. Mary is the first evangelist. With the incredible news of the annunciation, she wastes no time fulfilling the command to visit her cousin Elizabeth. My brothers, we know that so many things can weigh us down and prevent us from delivering the good news to others with that speed and urgency. The Lord knows our every sorrow, weakness, fear or excuse. And yet he invites us to look to our mother, the Blessed Virgin Mary, and call upon her intercession. May we be known as her reliable sons who likewise carry the news “in great haste,” leaving behind everything that impedes us.

This Month’s Challenge

This month, I challenge you to pray at least a decade of the rosary daily. Secondly, we are often in situations in which faith topics come up and we choose to say nothing. This month I challenge you to engage in those conversations and share what you love about the Catholic faith.
Knights of Columbus Insurance

The Most Overlooked Aspect of Retirement Planning

A Knight since 1983, General Agent Robert Marlowe has been selling insurance in the greater Baltimore area for nearly four decades. His insights show why we need to add retirement planning into our New Year’s Resolutions.

Working with Brother Knights and their wives over the past 35 years has led me to observe that it’s a natural inclination to overlook what is perhaps one of the most important aspects of retirement planning — having the sufficient amount of life insurance coverage.

Consider the elements of retirement planning that most people fully consider:

- What their income streams will be in retirement; their pension and social security amounts?
- What will their monthly expenses be?
- What their 401k or investments will yield to supplement expenses?
- Will they have sufficient health insurance coverage?

All of these areas are vital, certainly. They are the basic architecture of a good retirement plan. However, we must consider some effects death will have on our spouse. Here are some crucial facts to consider:

- The surviving spouse will receive the greater of the two social security amounts — which is about a 30 percent loss of income.
- The surviving spouse will typically receive only 50 percent of their spouse’s pension (if they have one).
- Most group life insurance either reduces greatly or entirely upon retirement.
- There is a strong probability that one of the two spouses will live into their 90s and an early death could leave a surviving spouse 20-30 years to live with these reduced incomes.
- Term insurance will eventually become cost prohibitive or terminate in coverage as the spouse ages.
- Health care costs and taxes will go up — the longer the surviving spouse is alive, these costs can impinge on budgets.

So what is the answer? A simple analysis by your Knights of Columbus field agent will help you address retirement financial planning: a permanent life insurance policy that will never go up in cost and has a built-in guaranteed cash value. I like to call this the last “love letter” you will write to your spouse.

By purchasing a life insurance policy from Knights of Columbus, you make a choice to make a difference — not only for your family, but for the many charitable and humanitarian causes our organization supports.

For more information and to find a local field agent in your area, visit kofc.org/faa.

Editor’s Note: Some production metrics of our life insurance business reported in this publication will now reflect the conversion of the amounts related to our Canadian operations (which in recent years has accounted for about 10-15 percent of our insurance business) in U.S. dollars. This will provide consistency between these metrics and the information in the financial reports we provide to our U.S.-based insurance regulators. Those financial reports have consistently included the results of our Canadian operations after converting them to U.S. dollars.

Disaster Relief, from Page 4

Tremendous, National Response

I have nothing but the highest praise for how the Knights of Columbus have stepped up to help each other in North Carolina. When requests went out for manpower or collections or donations, the response has been tremendous. Additionally we have had volunteers come from Georgia, Maryland, Virginia and West Virginia as well as monetary donations from as far away as Japan. We are just really getting started with this recovery effort and it will be going on for a long time.

Long Term Efforts

There is going to be an ongoing need for food and cleaning supplies and manpower to help those affected by this storm. We’ve had a number of churches that have received damage that will need to be repaired. This initial effort will be going on for many weeks ahead in the recovery will most likely take years.

Visit kofc.org/disaster for a detailed look at the K of C Disaster Response program — and be ready in case a disaster strikes your area.

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.
This Christmas,
give your family
Peace of mind.