

# Kentucky State Council Newsletter

January 2019



The opening days of January may be cold and nature bleak, but the domestic church still glows warm with the peace and joy of Christmas. We dedicate the New Year to Mary on the January 1st Solemnity honoring her as Mother of God; and on January 7, the Solemnity of Epiphany, we rejoice with her, as her Son is adored by the three Wise Men.

Herald John, who ushered in the Advent season, is present once again to close Christmastide on the feast of the Baptism of Our Lord (The First Luminous Mystery), and to open the Season of Ordinary Time. He points to Jesus, the Lamb of God who unites time and eternity in the Eucharistic Sacrifice, and even January's diminishing darkness seems to echo St. John's prayer: "He must increase and I must decrease."



**Thou shalt call His Name  
Jesus, for He shall save His  
people from their sins.**

In this liturgical season the Church eagerly follows Our Lord as he gathers his apostles and announces his mission. At Cana's wedding feast (The Second Luminous Mystery) he performs his first public miracle at the request of his Mother, and his disciples saw his glory and believed in him.

We, his present-day disciples pray for a like faith as we contemplate the eternal wedding feast of the Lamb and the unique role of the Blessed Mother in the plan of salvation. May we wholeheartedly obey her words of counsel: "Do whatever he tells you."

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## Mass of Recognition and Renewal

In response to the request by our Supreme Knight and Supreme Chaplain to openly recognize the Church abuse tragedies and help the Church move forward with renewal, Mt. Mercy Council 14604 in Pewee Valley held a special mass on the evening of January 4<sup>th</sup>. The mass, sponsored and organized by the council, was intended to bring this message to the entire parish. Our pastor, Reverend John Stoltz and all 4 of our active deacons vested. Our Worthy State Deputy Cameron Peck and our sponsored seminarian, Michael Shultz, were our honored guests.

The readings and homily drove the message of recognition of the failures in the past and that through His Divine Intercession, our Church will renew. Immediately after the mass, our parish 24-hour adoration for the protection of children and family continued.

Submitted by Patrick Murta GK



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## **Council 5453 Knight of the Year**

Grand Knight Bill Isler presents Brother Mike Sumner with the council's Knight of the Year award for 2018-2019. Brother Mike joined the council in February 2018 and has been involved in almost all council activities this year. Congratulations!



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This month I want to share with you the updated history of a Council that was chartered two years after the Kentucky State Council was chartered in 1903. I think you will find their history an interesting read.

## **History of Council 1055, Paducah**

What has become Kentucky's fifth oldest council was Chartered on October 29, 1905, as the Paducah Council. Only two years after the Kentucky State Council was formed, it had a charter membership of fifty-seven men faithfully paying their dues of \$7.50 per year. Their first meeting was held on November 3, 1905, at the old Elks Hall, rented for \$2.00 per meeting. There they designated their first Grand Knight, J. T. Donovan to be their first Delegate to the State Convention. Later, in 1917, Donovan would serve as its first State Deputy. May of 1909 brought the organization of the Fourth-Degree assembly known as the Paducah Assembly, again headed by Donovan.

As part of the campaign to support America's First World War, the Council donated \$2,395.60 to the War Camp Fund. One year later, Council 1055 hosted its first State Convention. Also, during this time, we hosted a Minstrel Show, and dues were increased to \$9.00 per year. The roaring 1920's saw several changes in the Council. Chaplains were Father Cotton, followed by Father Link, then Father Saffin. We were now renting the Goodman Building for \$100.00 per month, and the building committee decided it was time to purchase our own hall. On September 7, 1924, the Bloom House at Sixth and Jefferson opened at a cost of \$18,000.00.

The 1930's started with Council 1055 again hosting the State Convention in 1931, and Joe Gockel was elected State Deputy. The era also brought about lively discussions concerning the acceptance of colored applicants, and the Supreme Knight's approval of the sale of 3.2% beer in Councils. The ongoing Great Depression forced the lowering of annual dues from \$18.00 to \$12.00. Hunting expeditions organized by members supplied the entrees for many "Possum and Sweet Potato" dinners during the Depression.

In 1940 weekly Bingo was begun, and on December 20, 1944, the council received its beer license. In 1946, the State Convention was once again held in Paducah.

By April 12, 1950, the mortgage on the hall was paid off and the mortgage ceremonially burned. Chaplain Father Hagman was champion of the ever popular "Liar's Contest," and Father Hagman also baptized four men on Eddyville State Prison's Death Row.

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## **History of Council 1055, Paducah (cont.)**

As the 1950's rolled to a close, more expansion came to Council 1955. In July 1959, construction began on a new hall on property that had been purchased at 31st and Jefferson Street. Cost of the building was \$20,000.00 plus an additional \$6,000.00 for brick. On December 2, 1959, the first meeting was held in the building that still serves the council today. In 1960, the last of the original Charter Members, Ed Paxton, passed away. By 1964, the new building was paid for in full. In 1965, the Council won the State Award for Membership increase, and played numerous key roles in the construction of the new St Mary's High School. Unfortunately, in 1969, severe fire struck the hall, but, after extensive repairs, business resumed.

In 1970, the Paducah Fourth Degree Assembly was redesignated the Father John Fallon Assembly, and in 1973, they received the Century Award. In 1974, the Council once again hosted a State Convention. Additional property adjoining the Hall at 3026 Jefferson had been purchased previously, and in 1974, the note was paid off on that property. About that time, Euchre Tournaments established themselves as an integral part of Council fund raising and recreational history.

In 1984, the Council was officially redesignated as Holy Rosary Council 1055. Its 250 members were diligently involved in the Pro-Life movement, and the Council was a consistent runner up for the State's Tootsie Roll Drive.

On September 2, 1992, the By-Laws of the new (Home) Corporation were accepted and approved, and the Home Corporation known as Columbus Family Center officially became effective January 1, 1993. Also, in 1992, a new Council, St John's Council 10962 was formed with former members of Council 1055. Fire again struck in March 1995. Following the fire, the clubroom was remodeled, and an outdoor patio and garage building for storage were constructed on the former 3026 Jefferson property. In 1999, SK and PGK August "Gus" Kirn ended his continuous 34 years of service as the Council's Financial Secretary.

In 2004, former member, SK Gerald Roof became State Deputy, serving from 2004-2006. The State Convention was again held in Paducah in 2005. Also, in 2005, The Council celebrated its 100th anniversary.

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## **History of Council 1055, Paducah (cont.)**

In 2010, New BBQ pits were constructed in the space between the hall and the storage building. Also, the deep fryers used for Fish Fries were moved outside, and additional deep fryers were purchased. These two improvements greatly increased fund-raising capabilities for both Fish Fries and BBQ sales. In 2013, Council 11591 was formed with members from 1055. Also, in 2013, with the combined efforts of Councils 1055, 10962 and 11591, and the Supreme Council, the first Ultrasound unit was donated to Hope Unlimited Family Clinic in Paducah.

A year later, a second Ultrasound was obtained with the same participants, and placed in the Hope Unlimited satellite clinic in Metropolis, IL. The “old” ultrasound unit from Hope Unlimited was obtained and donated to a new Pregnancy care center in Morganfield, Kentucky in partnership with Council 15181 in Princeton-Dawson Springs. Also, a member of Council 1055 discovered the availability of two additional “obsolete” Ultrasound units in Cape Girardeau, Missouri, and these units were donated to the State Deputy for placement at other locations in the State.

Attached: List of Past Grand Knights

Updated by Robert Whitlock, FS

November 2018

Submitted by Bill Hancock, PSD

Historian

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## History of Council 1055, Paducah (cont.)

### Past Grand Knights, Holy Rosary Council 1055

J.T. Donovan, 1905-07; F.H. Flanagan, 1907-10; Ed D. Hannan, 1910-11; A.E.Grouse, 1911-12; J.B. Quinlan, 1912-13; William Lydon, 1913-14; Joe Gockel 1914-15; A.R.Grouse, 1915-16; J. H. Lehnhard, 1916-17; Carl Well, 1917-18; A.R.Meyers, 1918-19; Charles Gockel 1919-20; T. M. Ryan, 1920-21; Vernon Budde, 1921-22; John T. Dorian, 1922-23; J. Roy Willett, 1923-24; J. J. Aughn 1924-25; A. A. Herdy, 1925-26; J. C. O'Laughlin, 1926-27; Martin J. Yopp, 1927-28; Eugene Cocke, 1928-29; J. L. Galvin, 1929-31; Ed D. Hannan, 1931-33; Allan Bondurant, 1933-35; George Mullen, 1935-36; M. T. Riley, 1937-38; Joe McMahon, 1938-40; Joe Hazel 1940-43, F. L. Hayden, 1943-44; D. J. Nunan, Jr, 1944-45; Joe Ennis, 1946-47; Albert Wurth, 1947-48; Albert Engler, 1948-49; Arthur Younker, 1949-50; C. L. Blandford, 1950-51; Terrell Toon, 1951-52; Martin Ritter, 1952-53; Arthur Younker, 1953-54; E. L. Hayden, 1954-56; Hampton Burck 1956-57; John Yopp, 1957-59; Dennis Nunan, Jr, 1959-61; James Mayer, 1961-62; Frank Shoulta, 1962-63; Tom Galvin 1963-64; George Hayden , Jr, 1965-66; Gus Kirn, 1966-67; Tom Bartholomew, 1967-68; Joyce Word, 1968-69; Bill Shoulta 1969-70; Bernie Carroll, 1970-71; George Hayden, Jr, 1972-73; William H Lansing. 1973-74; George Mc Minn, Sr, 1974-75; George Hayden, Jr, 1975-76; John Sullivan 1976-78; Jim Utter, 1978-79; Larry Wenzel, 1979; Mike Waytenick, 1979-81; George McMinn, Jr, 1981-82; Bill Ballard, 1982-83; Bernie Hayden, 1983-85; Phillip Hayden 1985-87; Jimmie Langston, 1987-89; Jim Utter 1989; Bill Ballard, 1989-92; Pete Mitchell 1989-93; 1993, George Mc Minn, Jr; 1993, Keith Kincaid; 1993-94, Steve Skipworth, 1994-95; Bill Moore, 1995-96; Keith Kinkaid, 1996-98; Steve Berry, 1998-2002; Don Page, 2002-03; Ron Newton, 2003-05; Don Page, 2005-08; Joe Weitlauf, 2008-11; Carl Mc Connell, 2011-13, Bob Whitlock, 2013-15, Danny Kelley, 2015-16, Jeffery Warren, 2016-17, Steve Batusic, 2017- Present.

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## Membership

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**Half of this fraternal year is history. During the next six months we must make history. On a linear scale the Jurisdiction should have achieved 50 percent of its intake, net and net/net quotas by the end of December. How did we do? Intake 37.68%, Net 45.00% and Net/Net 71.20%. Intake is the only real concern at this point - 50% of 560 is 280. We are about 70 members short of COH quota for the first half of the year. The chart below shows where we were at the end of December and what quotas need filling by June 30.**

End of Month Circle of Honor Goal Report		
Thursday, December 31, 2018		
<b>Intake Gain</b>		
<b>Standing</b>	<b>Goal/Intake</b>	<b>Need</b>
<b>26/75</b>	<b>560/211*</b>	<b>349</b>
<b>Net Gain</b>		
<b>Standing</b>	<b>Goal/Intake</b>	<b>Need</b>
<b>18/75</b>	<b>340/153</b>	<b>187</b>
<b>Net/Net Gain</b>		
<b>Standing</b>	<b>Goal/Intake</b>	<b>Need</b>
<b>9/75</b>	<b>125/89</b>	<b>36</b>

Standing - XX of 75 jurisdictions.

\* Includes eMembers

Goal/intake - XXX/XXX Supreme Quota/Performance

Need - Number of members needed to achieve Supreme Quota

Need 68 new associate members to qualify for an additional Supreme Convention Delegate.



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**16 Councils were credited with a total of 36 new members during the month of December. Council 1483 and 13053 had an impressive recruiting month.**

EOM December 2018 Growth				
Council	District	Location	Quota	Growth
1367	3	Uniontown	10	2
1455	10	Elizabethtown	22	1
1483	16	Frankfort	12	5
1955	20	Paris	4	1
2459	20	Winchester	9	2
3908	22	Erlanger	11	1
5453	21	Hebron	19	2
6317	18	Danville	10	2
6743	10	Grayson County	10	2
6897	1	Murray	7	6
7831	7	Sebree	4	2
13053	15	Louisville	8	6
16206	23	Morehead	4	1
16232	9	Scottsville	4	1
16424	21	Walton	4	1
16956	17	Middlesboro	4	1
16				36

**Wishing all a belated holy, happy, healthy, and prosperous  
NEW YEAR,**

**Bill Hancock, PSD  
Membership Director**

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## *Pro - Life Memorial Mass*

*Join us as we witness to the sanctity of life from  
Conception to Natural Death*



*Sunday, January 20, 2019  
St. Martin of Tours Church  
639 South Shelby Street  
3:00 P.M.*

*Celebrant: Archbishop Joseph E. Kurtz, Archbishop of Louisville*

*Sponsored by the Knights of Columbus \* Ancient Order of Hibernians*

\*\*\*\*\*

*More than 150 parishes, schools and organizations come together annually to  
witness to the sanctity of human life.*

*Will your parish, school or organization be represented?*

Please Print

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Parish, School, Organization Name

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Name of Representative for Rose Ceremony

Mail to: Celesta Arnold 4604 Primula Place, Louisville, KY 40272

Email: [celesta.arnold58@gmail.com](mailto:celesta.arnold58@gmail.com)

Phone: 502 439-6276

# State Deputy

## Cameron Peck



Brothers,

Happy New Year! We have reached the end of 2018 and we begin 2019. I would like to thank each and every one of you for the great selfless work you do for the Knights of Columbus. In 2018, you all exemplified the first principal of our order, Charity in everything you did. From taking eucharist to the sick to delivering meals to families on Christmas and everything in between. I am proud to call you my brothers.

A quick review of the first half of the fraternal year reveals that we are strong and getting stronger. A few highlights are:

- December was our best recruiting month yet (both online and overall)
- We have already achieved our Roundtable Goal
- We are ahead of the game in Net & Net/Net
- We are not too far behind in Intake (we are still within striking distance)
- 68% of our councils have recruited a new member so far this year. This shows good statewide growth.
- Our councils are doing great programs throughout the state

Overall, we are strong, vibrant, and doing great! Let's keep up the great work. I wish you all great health and much happiness for 2019.

**Vivat Jesus,**

**Cameron Peck**

**State Deputy**

# State Secretary

## Steve Zanone



My Brother Knights,

Happy New Year! I hope that all of you had a wonderful Christmas celebration. Now it is time for us to get back to business. In the upcoming weeks, your council will be receiving the New Member Billing for the period July 1, 2018 through December 31, 2018. (Many of you have not paid the last one so you will be receiving that as well.) In addition, the State per capita bills will be coming, and your council's delegate registration form for the convention. As always, please keep in mind that unless your council has paid all bills, your delegates will not be seated for the convention and your council will receive no reimbursement.

January is a busy month for Culture of Life activities. I know there will be councils going to Frankfort to participate in the March for Life. In addition, there is the Pro-Life Mass in Louisville. My council will be erecting the Cemetery of the Innocents at St Peter Church in Lexington. These are activities that are seen by the entire Catholic community, thus making them an opportunity to recruit new families into the order. Since we are now at the mid point of the fraternal year, it is time for us to boost our recruiting efforts. It seems that every year we start slow and finish strong. I am confident that there will be an opportunity for several councils to achieve Star Council. Keep up the good work!

**Vivat Jesus,**

**Steve Zanone, State Secretary**

# State Treasurer

## Tom Johnson



Happy New Year Brother Knights!

May you and your families have a happy and prosperous New Year! While 2018 is now in the books make sure to take a moment and reflect on the events that have taken place over the past year.

And while we may not know what 2019 will bring we do know that there will be both expected and unexpected events that will impact our daily lives. Some will be good and some will not be so good. Let us prepare ourselves for both by giving thanks to God for all that He has done for us and to ask for God's mercy and blessing when we stumble and fall.

If you haven't spent an hour alone with God in a while I suggest that you make time to visit with Him during Adoration at your local church. I use to think that praying to God off and on during my normal day was enough until I started attending Adoration. That hour alone is much different. Let your mind wonder. Talk to God. Tell Him what's on your mind. He's listening. You may not think so at first but after a while you'll begin to see His work at hand.

And don't forget to pray the Rosary. If your council is not praying the Rosary before your monthly council meeting suggest to your brother Knights that they do so. As Knights, we pledged our allegiance to Mary and promised to pray the Rosary as often as we could.

Please Note:

For the most part December was a quite month as far as managing the State's financial records. If you attended the Mid-Year Meeting in December you should have received your reimbursement check by now. Checks were mailed out on December 11, 2018. There are a number of those checks that have not been cashed or deposited per the December ending bank statement. If you have not cashed or deposited your check please do so immediately. If you believe you should have received a check and did not receive one please contact me immediately.

# State Treasurer

**Tom Johnson** (cont.)



Your councils should be gearing up for all of the upcoming activities over the next several months.

January 11 Pro-life event in Frankfort.

January 20 Pro-life mass in Louisville

January 1-31 Local Council Free Throw events

February 2 4<sup>th</sup> Degree Exemplification in Louisville

February 1 -28 District and Regional Free Throw events

March 6 Ash Wednesday

March 8 1<sup>st</sup> Fish Fry for many councils

March 15<sup>th</sup> last day to submit a resolution for consideration at the State Convention in May

These are just a few that quickly come to mind. I'm sure there are many more. Wishing you a great year!

**Vivat Jesus,**

**Tom Johnson**

**KY State Treasurer**

# State Advocate

## Luke A. Williams



Brothers,

Hope you had a great Advent Season, A Very Merry Christmas, and the start of a Blessed New Year!

The state convention is still months away but it is time to start thinking about resolutions your council may want to submit for consideration at the state convention. This includes resolutions nominating a

brother knight to be elected state office. All the resolutions must be received by the state advocate

no later than March 15th.

Please stay vigilant with being Safe Environment Compliant. Compliance must be up to date by May 1st for a Council to be eligible for Star Council recognition.

Don't forget to have your council fill out the "Partnership With Special Olympics (#4584)" form even if your council did not participate in any events.

Free Throw Challenge participants have been practicing so please support your council for this youth event.

Remember to invite men of all ages to attend your council's events and always ask them to join.

Thank you for your support and prayers for all.

**Vivat Jesus,**

**Luke A. Williams**

**State Advocate**

# State Warden

## Dick Burns



Brothers,

I hope everyone had a Blessed Christmas and a great start on 2019. Doubt it's as good as mine, though – I've started my retirement! My first project (outside of a honey-do list longer than my arm) is my first book – a non-fiction titled "How to Take the Perfect Nap". I've already started on the research. My dog and I have established a research lab in my recliner. So far all I've discovered is that, much to her chagrin, my 10 pound toy poodle has better bladder control than her prostrate survivor "daddy". She hates having to get off her pillow on my lap so I can go take care of business.

Another benefit of retirement is getting to spend more time working on KofC projects.

### **Basketball Slam! Sweepstakes**

This is the only fundraiser for our State Disaster relief Program. We donate about \$8K a year from the proceeds to councils of other Jurisdictions who send it to help their knights who have been victims of natural disasters like hurricanes in Puerto Rico, Florida, and the East Coast. Please consider buying a ticket (or buy two and get one free!) at your next council meeting. Have some fun, maybe get some winnings, count your blessings and help support the State Disaster Fund by participating in the Basketball Slam Sweepstakes!

### **Recruit! and Retain!**

I've got more time now to help my council with recruiting and in my position as council Retention Chairman. Don't forget to take advantage of the State Council's promotion supporting the Silver Armor award. Every new (<1 year) member who meets the requirements:

*Be involved in at least three council service programs*

*Attend at least three council business meetings*

*Receive their Second and Third degrees*

*Meet with their council's insurance representative*

*Recruit at least one new member*

and their Grand Knight will be entered in a drawings for a personalized Louisville Slugger bat. Anybody who does all of that should grow into a solid active member and potential future officer! Councils might consider additional rewards, like a year's dues off (which is offset by the new member he recruited!).

And hopefully I'll get the chance around to meet more of you at your Business Meetings.

*If each Knight asks 4 men a year to join the Order, and only one of them says yes, you'll still double the size of your council. If you don't ask, you don't grow.*

**Vivat Jesus!**

**Dick Burns,**

**State Warden**

***For we are His handiwork, created in Christ Jesus for the good works that God has prepared in advance, that we should live in them. Eph 2:10***



# General Program Director

## Bill Schmidt PSD



Brother Knights –

Happy New Year! With Christmas behind us, it's time to double down your efforts to get ready for State Awards and Supreme Awards such as Star Council! At the Mid-Year Meeting I demonstrated that you can already meet the requirements for the Columbian and State Deputy Awards like one council already has. I challenged every council to send me their reports by the end of the year, but sadly, I received none. I am sure that there are councils that can rise up to this challenge. If you are one of those councils, send me your reports by the end of January. You will be sitting pretty for the State Convention and the end of the year.

One of the things you will need to do to meet the new requirements for the Columbian Award is to hold the Novena for Life. You can find more information at the following link to the Supreme website:

<https://www.kofc.org/un/en/forms/programs/10622%205-18%20Novena%20for%20Life%20SS.pdf>

Don't forget that the next Unified State Program is the Novena for Life to be held from January 14<sup>th</sup> thru the 22<sup>nd</sup>. If you have not set it up yet, you will need to act very quickly! Remember that being a part of the Unified State Programs earns you points towards to the State Deputy Award as well. The last point I would like to make regarding the Novena for Life is that the Supreme Council has made this a required program in order to earn the Columbian Award, which is required to earn Star Council. Let me know if you need any help in setting up your program.

Lastly, I wanted to remind you all that the State Award deadlines are fast approaching.

State Deputy/Program Director Award: March 31<sup>st</sup>

Dentinger Lifetime Service Award: April 1<sup>st</sup>

Knight of the Year: April 1<sup>st</sup>

Chaplain of the Year (one for each diocese): April 1<sup>st</sup>

Family of the Year: April 20<sup>th</sup>

Single Service Program Awards (Faith, Community, Family, and Life): April 20<sup>th</sup>

Consult the Program Guide if you need any help with these award submissions.

As always, remember to use every program as an opportunity to invite a fellow Catholic gentleman to join the Knights of Columbus. Invite a friend to join us and be part of the programs your council has to offer.

**Fraternally,**

**Bill Schmidt, PSD, DM**

**General Program Director**

[BillSchmidtPSD@comcast.net](mailto:BillSchmidtPSD@comcast.net)

**270-259-2607**

# District Master

## Bill Schmidt PSD



Sir Knights –

Happy New Year! Plans are coming together rapidly for the Fourth Degree Exemplification in Louisville at St. Patrick Catholic Church, home of Fr. Roy Dentinger Council #390 on Saturday, February 2<sup>nd</sup>. Keep in mind that this will be a “Super Exemplification”. This will be a collective effort of all Louisville Assemblies to make this a very special Exemplification. Assemblies should be finalizing recruiting new Sir Knights. For help in recruiting, there is a wealth of information at the Supreme website that can be very helpful. Download the flyer at this link <https://www.kofc.org/en/resources/membership/4155.pdf> for a step by step guide to Fourth Degree recruiting.

Remember that there will be a ***Chalice Ceremony*** at the Exemplification. All Grand Knights are asked to contact their respective parishes to determine the number of Knights of Columbus Chalices they have. We would like to borrow these chalices to be blessed at the Chalice Ceremony. Please contact me as soon as possible to advise how many chalices your Council can sponsor for the Ceremony. We hope the Ceremony will be a strong reminder as to our support for our faith community and also that the chalices be used as they were intended.

Last month I asked for Sir Knights to let me know what programs you are doing in your Assembly that you are particularly proud of. Unfortunately the response was not very good. I am asking again for your submission. As programs are not promoted in the Fourth Degree quite as strongly as at the Council level, I would like to put together a list of effective programs being run in Kentucky. From this list I will develop a Program Guide so that every Assembly can develop their portfolio. In the spirit of unity, I ask you to help out your Brother Sir Knights and grow the Fourth Degree by emailing me a paragraph for each program that your Assembly conducts that you consider to be very effective. You will likely discover a program or two that you can add to your portfolio!

In order to grow the Fourth Degree, we must first grow in the First, Second, and Third Degrees. Recruit new members into your council and advance them through the higher degrees so that they can become Sir Knights in the Fourth Degree. Our councils, parishes, and communities need us Sir Knights more than ever. Let’s build up our Army of Knights to fight for what is right and just.

Fraternally,  
Bill Schmidt, PSD  
Kentucky District Master  
[BillSchmidtPSD@comcast.net](mailto:BillSchmidtPSD@comcast.net)  
270-259-2607

# General Agent

## Darrell Swope



### FINANCIAL FITNESS FOR THE NEW YEAR

When a new year begins, we like to look at our lives and assess where we are. Many make resolutions to challenge themselves, improving on health and habits or setting new bars to which they may aspire. These are great practices. After all, no matter how good we're doing, we can always do better. Critical self-reflection and setting goals can help. This is true not only for our physical and spiritual health, but also our financial health.

As we begin 2019, here are a few suggestions to help you look at your financial situation and find opportunities for improvement.

#### ***Start With a Comprehensive Review***

Take stock of your entire situation. Look at your assets and liabilities, as well as the plans and protection that you already have in place. Try to anticipate the future. Are you hoping to have more children? Do you want to help pay for your children's education? Are you nearing retirement?

This is a valuable and revealing process, and it is one that you don't have to do alone. As a Knight of Columbus, you can work with a dedicated, well-trained professional brother Knight field agent who can help you identify what you need to adequately protect your family.

Through your field agent, you can receive a comprehensive, complimentary financial needs analysis. This analysis, titled "Profiles & Forecaster," is a proven industry tool that helps you determine your needs. It's a fraternal benefit that costs you nothing but can tell you a lot. The Profiles & Forecaster analysis will help you identify surpluses, shortages, insurance and income replacement needs, final expenses and more. It's a great way to start.

#### ***Focus on the Future***

Ask yourself a series of questions: What happens when you die? Will your family be adequately protected? Do you have life insurance? Is it privately owned or tied to your employment? Is it temporary or permanent? As a member, you have exclusive access to our extensive portfolio of permanent and temporary life insurance products that can be customized to fit your needs.

What happens if you get injured? If you're disabled and can't work, how long can your family survive without your income? Do you have disability income insurance? How much of your income does it cover? Is it privately owned or tied to your employment? The Knights of Columbus has recently introduced a disability income insurance product that can help provide critical protection for your paycheck.

# General Agent

## Darrell Swope (cont.)



What happens if you get sick? If you need extended care in a nursing facility or at home, will you have money set aside for those needs? Have you looked to see what care like that may cost? Members of the Knights of Columbus have the ability to purchase long-term care insurance that can provide the cash needed to pay for long-term care services while shielding the savings they've set aside for retirement and other purposes.

What happens when you retire? Do you have enough money tucked away? How do you know if it's enough? How will your retirement age and social security affect your financial situation? By working with your brother Knight field agent, you can establish a Knights of Columbus retirement annuity that takes out the guesswork by guaranteeing your principal. It also guarantees growth and — when properly structured — an income stream for life, no matter how long you live.

### ***Prioritize Protection***

Make protecting the most important things a priority. Think of all the things you insure in your life: your car, home, important electronic devices and major appliances. But how much more precious and valuable is your life? Shouldn't this be protected and prioritized as well?

Proper protection is much more affordable than you may think. Contact your field agent for your free needs analysis, and he can walk you through all your options and create a plan that is right for you and your family.

# Kentucky State Council Newsletter

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## Scheduled Events

Check the State Council Calendar at [www.kykofc.com](http://www.kykofc.com) for more details.

### **Mon Jan 14, 2019**

**All day Novena for Life Jan. 14-22**

Mon Jan 14, 2019 - Mon Jan 21, 2019

### **Sat Jan 19, 2019**

**10am - 2pm 1st, 2nd, and 3rd degree 9 am Central**

**Where:** 1200 High St, Brandenburg, KY 40108, USA

**3pm - 4:30pm Pro Life Mass Louisville 3PM Eastern**

**Where:** St. Martin of Tours Church 639 South Shelby Street Louisville, KY

### **Wed Jan 23, 2019**

**7:45pm - 8:30pm 1st Degree Ceremony**

**Where:** 62 Needmore St, Walton, KY 41094, USA

### **Sat Jan 26, 2019**

**10am - 1:30pm 1st, 2nd, and 3rd Degree Time: 10am Eastern**

**Where:** 312 E Main St, Vine Grove, KY 40175, USA

### **Sat Feb 2, 2019**

**9:30am - 5:30pm Catholic Men's Conference of Western Kentucky**

**Where:** 101 Daviess St, Owensboro, KY 42303, USA

**12pm - 8:30pm 4th Degree Exemplification Noon Eastern**

**Where:** 1000 N Beckley Station Rd, Louisville, KY 40245, USA