

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

A Better World, One Council at a Time

Supreme Knight Reports on Record Charity and Growth

This year's 133rd Supreme Convention celebrated new record achievements in charity, membership and insurance.

Taking the podium before 95 archbishops and bishops, 11 cardinals and approximately 2,000 members of the Knights and their families from throughout the globe, the supreme knight began his annual report by announcing the international convention's theme: "Endowed By Their Creator With Life and Liberty."

"It (the theme) is appropriate since we are meeting in the city of Philadelphia, a city steeped in Catholic history," he said. "My brother Knights, this is the 15th time that I will fulfill my responsibility as supreme knight to report to you on the accomplishments of your Order during the past year. Today, I report to you that the Knights of Columbus has never been stronger and more relevant."

Supreme Knight Carl Anderson noted that the fraternal year ended with \$173 million in donations and over 71.5 million hours of volunteer service.

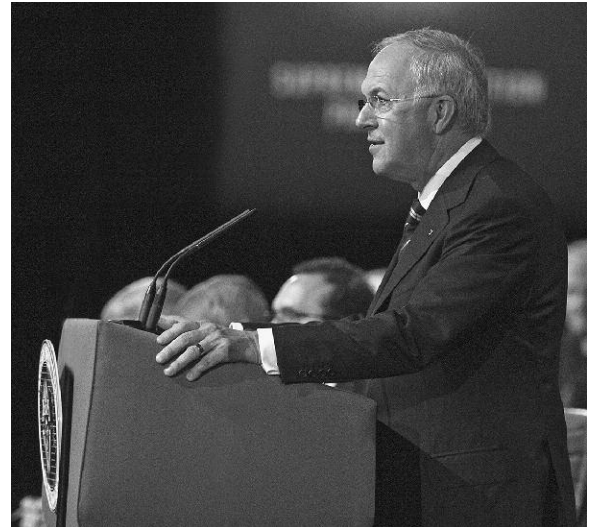
"Our parishes and neighborhoods are better places today because of the efforts of our nearly 1.9 million members," Supreme Knight Anderson said in referring to the year's record-breaking levels of donations and volunteer service. "We are building a better world, one council at a time."

He also announced that the Order has seen impressive membership growth, especially in its newer territories: Ukraine, Lithuania, Poland and South Korea. This marks the 43rd consecutive year of membership growth, bringing the total number of Knights to 1,883,598. Supreme Knight Anderson explained that this growth, and the growth of the Order throughout the world, could only continue through the personal efforts of each individual Knight. "All of us need to make an extra effort to extend the benefits of membership to more Catholic men, so today I ask every brother Knight to recruit at least three new members this year."

Supreme Knight Anderson also highlighted the Knights of Columbus Christian Refugee Relief Fund, which has already sent more than \$3 million to assist Christians in Syria and Iraq.

"Our dollars provide housing and medical care," he said. "But we can do more. Today, I announce that the Knights of Columbus will redouble our efforts to bring aid to those victims. We will begin a new education campaign to expose the crimes against humanity that are being committed. It is time for a season of truth about what is happening to Christians."

The supreme knight then asked the convention attendees to join him in raising crosses, each made from olive wood from Bethlehem, as a show of solidarity for the persecuted Christians.



In his Annual Report delivered at the 133rd Supreme Convention in Philadelphia, Aug. 4, Supreme Knight Carl Anderson noted the Order's record-breaking growth in charitable donations and volunteer efforts.

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Grand Knight Checklist – September & October

- Complete the *Columbian Squires Officers and Counselors Report* (#468) and *Notice of Appointment of Round Table Coordinator* (#2629), both due on Sept. 1
- Confirm your council's July assessments have been paid
Failure to pay the assessments prior to Oct. 10 will result in suspension of the council. A suspended council may not be seated at their state convention, nor are its members eligible to be delegates to the Supreme Convention. Please note: The incentive credit for Star Councils will be listed on the Sept. 1 statement. Please wait for this statement to determine the amount due or credited.
- Plan how your council will participate in the International World Day of Prayer for Peace (Sept. 11), the World Meeting of Families (Sept. 22-27) and Charitable Service Week (Oct. 3-11)
- Review how your council will participate in the annual Coats for Kids and Food for Families initiatives
- Begin collecting data for the *Annual Survey of Fraternal Activity* (#1728)
- Make sure your council is on the path to earning the Star Council Award



Appeals for Persecuted Christians Highlight States Dinner

The States Dinner, held during the Supreme Convention on Aug. 4, took on a somber tone during the keynote addresses of two archbishops from the Middle East who spoke about the persecution of Christians in their countries.

Chaldean Catholic Archbishop Bashar Matti Warda of Erbil, Iraq, began his address by saying, "I speak to you from the land of ancient Mesopotamia, where we have worshiped as Christians since the Apostles Thomas and Thaddeus first brought us the teachings of Christ nearly 2,000 years ago."

Archbishop Warda and Melkite Catholic Archbishop Jean-Clément Jeanbart of Aleppo, Syria, both described in tragic detail how Christians in their lands are being killed, tortured, abused, enslaved and driven from the homes that have been in their families for centuries.

"We have seen people killed, slaughtered, women violated, priests and bishops kidnapped, houses destroyed, churches and governments invaded," said Archbishop Jeanbart. "I don't want to make a list, it will take me too much time. But we persist with the help of God and with the help of those who help us, like the Knights of Columbus."

In introducing the two speakers, Supreme Knight Carl Anderson cited studies showing that Christians are being targeted in 102 countries around the globe and that 80 percent of the religious discrimination and persecution is directed toward Christians. Some 125,000 Christians have been driven from Mosul and the surrounding Nineveh region, while an estimated 700,000 Christians from Syria have been displaced. Some 5,000 families have settled as refugees within the Archdiocese of Erbil since the persecution began in earnest in the summer of 2014.

To date, the Knights of Columbus has offered approximately \$3 million through the Order's Christian Refugee Relief Fund to provide food, medicine, education and housing for these individuals and families, but the Order's efforts will not end here. The supreme knight has pledged continued prayers and even more concerted action in the year to come.

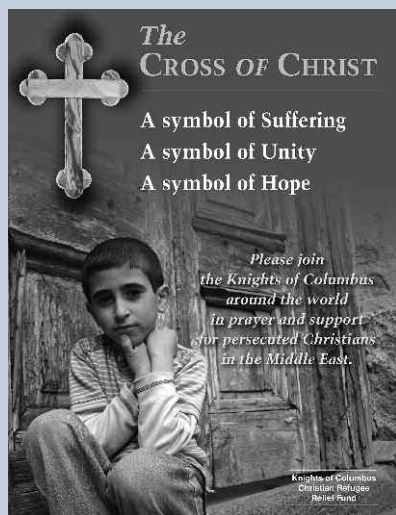
"Today, I announce that we will begin a new campaign to expose the crimes against humanity that are being committed," said Anderson. "It is time for a season of truth about what is happening to Christians and other minorities."

The supreme knight also cited Pope Francis' message to the Knights of Columbus. The message signed by Vatican secretary of state, Cardinal Pietro Parolin, expressed the pope's "gratitude" to the Knights "for the practical solidarity shown to suffering individuals and families through the recently established Christian Refugee Relief Fund." It also noted that the Holy Father was "profoundly grateful for the efforts of the Knights to raise public attention to this grave humanitarian tragedy."

Those wishing to assist with these relief efforts can donate by visiting christiansatrisk.org or by sending checks or money orders payable to Knights of Columbus Charities at P.O. Box 1966, New Haven, CT 06509-1966. On the memo line, please indicate that the check is for Christian Refugee Relief.



Supreme Knight Carl Anderson speaks with Archbishop Jean-Clément Jeanbart and Archbishop Bashar Matti Warda following the press conference on the Knights of Columbus Christian Relief Fund.



The Cross of Christ

During the Annual Report of the Supreme Knight delivered at the 133rd Supreme Convention in Philadelphia, participants joined Supreme Knight Carl Anderson in showing their solidarity with the persecuted Christians of the Middle East.

Join your brother Knights in supporting these men, women and children by ordering 5-inch olive wood crosses (\$5 each, minimum order of 10), crafted by Christians in the Holy Land. The crosses may be sold in your community, with the net proceeds of the sale given to the Christian Refugee Relief Fund. Be advised that this donation is not tax-deductible. Those wishing to give a tax-deductible contribution to the Christian Refugee Relief Fund should visit kofc.org.

Councils that sell 50 or more crosses fulfill two service criteria under the Church Activities section of the Columbia Award.

For specific details on ordering the crosses, please contact the Supply Department at 203-752-4214 or supply@kofc.org. All additional materials and items mentioned in this newsletter can be ordered through Knights Gear, accessible through Officers Online.

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.

Michigan Family Honored With International Award

Aug. 5, at the 133rd Supreme Convention, Ron and Peggy Weingartz and their five children received the International Family of the Year Award. Supreme Knight Carl Anderson and his wife, Dorian, conferred the honor during the annual Awards Session, which recognizes the Order's leaders in membership growth, fraternal programs, charitable initiatives and insurance excellence.

"For my council to nominate us for this award is just overwhelming," Ron said. "We have a great council that works together and really lives out its commitment to charity, unity and fraternity."

In their strong family values, devotion to the Catholic faith, commitment to pro-life causes and constant service to the needy, Ron and Peggy follow the example of Ron's father, himself a Knight, who established the Weingartz Family Foundation, which contributes to a number of church and community causes. Such dedication and commitment charity is found in the entire Weingartz family, with Ron's father-in-law, two brothers and son also members of the Order.

A member of St. Mary Magdalen Council 12295 in Brighton, Mich., Ron has held nearly every elected and appointed position, including that of grand knight. Peggy is involved in many council activities and their parish's religious education efforts.

Together, they helped coordinate a partnership between the Knight of Columbus Ultrasound Initiative and a local organization that assists pregnancy centers through the state of Michigan. In addition, Ron and Peggy joined their children in organizing a parish "Kids Against Hunger" campaign, which raises funds to purchase food and organizes volunteers to repackage it into meals for distribution to hungry families.



Ron Weingartz of St. Mary Magdalen Council 12295 in Brighton, Mich., holds the International Family of the Year Award at the 133rd Supreme Convention in Philadelphia. Pictured (left to right) are Michigan State Deputy Robert W. Fox and his wife, Sandra; Supreme Chaplain Archbishop William Lori; Supreme Knight Carl Anderson and his wife, Dorian; and members of the Weingartz family.

Two New Board Members Elected

Honorable Graydon A. Nicholas, former lieutenant governor of New Brunswick, Canada, and Ronald F. Schwarz, the immediate past state deputy of Oklahoma, were elected to the Order's Board of Directors at the 133rd Supreme Convention in Philadelphia.

Ronald Schwarz served as Oklahoma state deputy for the past two years, twice earning Circle of Honor status for membership and insurance growth in his jurisdiction. A Knight since 1977, he belongs to St. Monica Council 11237 in Edmond and Father Joseph Tierney Assembly 2004, for which he has served as faithful navigator.

A certified public accountant, Schwarz works as a divisional controller for a major climate control company, overseeing the financial operations of eight manufacturing plants. He and his wife, Jeanette, live in Edmond and are the parents of two daughters.

Graydon Nicholas is also a strong leader, on both local and national levels. Born into a Maliseet family at Tobique First Nation Reserve, Nicholas achieved two historic precedents as the first Aboriginal judicial appointee for New Brunswick and the first Aboriginal person to become lieutenant governor of the province.

Nicholas holds advanced degrees in both law and social work, serving as a lawyer, judge and government official in Canada. He and his wife, Elizabeth, are the parents of two sons. They live in Fredericton, New Brunswick, where Nicholas is a member of Bishop Dollard Council 1942 and Rev. Dr. G. Everett Grant Assembly 620.

Nicholas has a strong devotion to Our Lady of Guadalupe, whose intercession he credits for his appointment as lieutenant governor. He has worked closely with the Supreme Council and represented both his nation and the Order as a participant in the Guadalupe Congress and Festival in Phoenix in 2009, and in the Guadalupe Celebration in Los Angeles and the *Ecclesia in America* conference at the Vatican in 2012.

Nicholas and Schwarz will serve a three-year term beginning Sept. 1, 2015. Re-elected to another three-year term were Supreme Directors Thomas P. Smith of Connecticut, Javier S. Martinez of Texas, Paul J. Lambert of South Dakota, Kenneth Stockwell of Wyoming, Scott Flood of Connecticut, and Patrick E. Kelly of the District of Columbia.



Ronald F. Schwarz



Honorable Graydon A. Nicholas

Change Lives Through the Gift of Mobility

On a recent trip to the Philippines, Knights from California came across many people dependent on family and friends as a result of accidents and injuries. No longer able to walk, these men and women were stuck in their homes, denied the chance to care for themselves and their families.

Children, too, are often denied much because of limited mobility. A young girl unable to walk had been forced to quit school after 6th grade, when it became too difficult for her family members to carry her to and from school each day. Nearly 20 years later, she is now able to complete her education with the help of the Global Wheelchair Mission and the Knights of Columbus. Like it has for so many men and women, the gift of mobility has changed her life.



Your council can likewise make a difference in the lives of men, women and children around the world by contributing to the Global Wheelchair Mission. For every donation of \$150 received by the Global Wheelchair Mission, a brand new wheelchair can be purchased. The wheelchairs are then shipped directly to the destination countries at no cost to the recipients.

To make a donation or find out more about the global mission, write to the American Wheelchair Mission at 2600 E. Seltice Way #A172, Post Falls, ID 83854 or visit amwheelchair.org. Information about the Canadian Wheelchair Foundation may be found at cdnwheelchair.ca or by writing to P.O. Box 75038, RPO White Rock, Surrey, BC V4A 0B1.

Coats for Kids

As the calendar turns to September and the kids are back in school, now is the perfect time to place Coats for Kids orders. By placing your order now, you'll be guaranteed to have coats on hand for distributions on Black Friday or other fall and winter days planned by your council.

For more information on shipping and costs, visit kofc.org/coats.

Habitat for Humanity

Habitat for Humanity is a nonprofit organization that seeks to eliminate poverty housing and homelessness one family at a time. By working on a Habitat for Humanity building project, your council can make a difference in the lives of many needy families, showing many prospective members the initiatives and dedication of the Knights of Columbus.

Councils that provide at least 200 hours of volunteer service and contribute a minimum of \$1,000 to Habitat for Humanity fulfill all four Community Activity requirements for the Columbian Award. The activity must be reported on the *Habitat for Humanity Report Form* (#10092) and the *Annual Survey of Fraternal Activity* (#1728).

For more information on getting involved with Habitat for Humanity, visit habitat.org.



Members of St. Joan of Arc Council 12054 in Ridgely, Md., install supports for the roof of a house built through a local Habitat for Humanity project.

Charitable Service Week Oct. 3-11

The Supreme Council invites all councils to conduct outreach programs for their parishes and communities during Charitable Service Week, Oct. 3-11.

Depending on the needs in your community, your council may wish to conduct a Food for Families program by hosting a food drive or preparing and serving a meal at a soup kitchen. If cold weather comes early to your area, the first weeks of October might be the perfect time to provide warm winter coats to children in need. Where the weather is still warm, councils might instead take part in a Habitat for Humanity building project, helping provide a family with a new home before the Thanksgiving and Christmas holidays.

While you're conducting your outreach, don't forget that every program represents a membership recruitment opportunity. Invite prospective members to join you in your work as a way to show a man that there is a place for him in the Knights of Columbus. Also invite members who haven't been around for a while. Men join the Order to be active — show them that their efforts will be both meaningful and appreciated.

Councils conduct wonderful programs every day. The intent of the Orderwide Charitable Service Week is to expand upon and concentrate those good works. After the week is complete, send an email and photos to knightline@kofc.org to tell us about the programs your council conducted.

Recruit a Member Today!

Each Knight who recruits at least one new member during the first three months of the fraternal year (July 1-Sept. 30, 2015) will be awarded with a medallion commemorating Pope Francis' visit to the United States. Also, all recruiters will be awarded 2,000 VIP points for each new member they recruit during this period.

Be advised: Recruiting former or inactive insurance members counts toward incentive awards.

Conduct a Church Drive on Columbus Day Weekend

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 Church Recruitment Drive. The weekend of Columbus Day (Oct. 12), which honors the namesake of our Order, is the perfect time to hold your drive.

For a successful event, follow these stages:

• Preparation

Speak to your pastor about holding a Church Recruitment Drive during Columbus Day weekend. Once permission is given, contact your council's field agent to get his assistance. Be sure to advertise the drive in the parish bulletin. Organize your members into teams, making sure that enough council members are enlisted to cover each time slot following all weekend Masses. Order all of your recruiting materials, including the First Degree DVD, in advance through knightsgear.com.

• Implementation

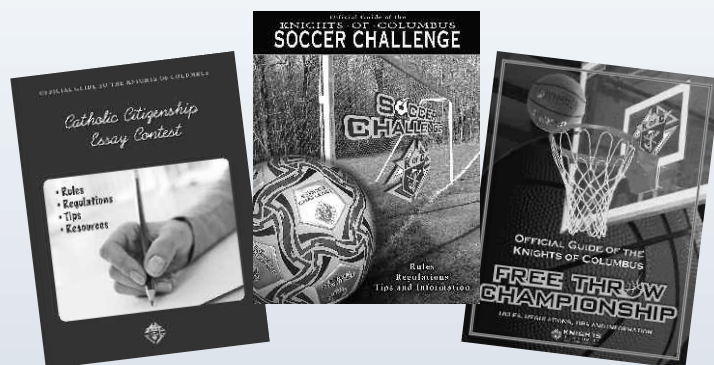
Arrange for a membership recruitment announcement to be made before or after Mass. To assist your council in putting together this message, the *Suggested Remarks for Membership Recruitment* flyer (#10067) is available. This item includes an announcement that should be customized to reflect your council's activities, as well as some suggestions on follow-up activities. Members should wear Knights of Columbus branded-apparel and stand ready to talk to prospects about joining. Have *Membership Documents* (#100) on hand, and assist interested men in completing them. If a prospect is not yet willing to file a membership document, encourage him to fill out a *Prospect Card* (#921A).

• Exemplification

Schedule an Admission (First Degree) Ceremonial no more than two weeks after your informational session. Contact the candidates to remind them of the date. Ensure they have transportation to the location. Order degree certificates from the Supreme Council Supply Department as a fitting way to recognize your new brother Knights.

Contests and Championships

Since the early days of its founding, the Knights of Columbus has worked to provide for the welfare of young people. Today, this work continues through a variety of activities, including sports events and championships, youth groups, educational programs and scholarships.



The Order encourages all councils and assemblies to sponsor the Knights of Columbus Essay Contest in their communities. The essay contest is a creative way to encourage young people — whether educated in public, private or parochial schools, or at home — to become citizens firmly grounded in the faith. Contest participants are asked to write a 500-700 word essay on the importance of Religious Freedom. Participating councils should visit kofc.org for information on the contest timetable and the best method to determine essay winners.

The Knights of Columbus Soccer Challenge is open to all boys and girls in your community ages 9-14. The contest will take place on the council, district, regional, state and international levels. Knights interested in organizing the event on the council level should order the *Soccer Challenge Kit* (#SC-KIT) from the Supply Department. The kit includes the *Official Guide to the Knights of Columbus Soccer Challenge* (#4576), which further explains the program requirements.

The Knights of Columbus Free Throw Championship kit contains posters, entry forms, certificates and the step-by-step guide on conducting a championship. The competition is divided into groups by age and gender. Order kits for these activities by using the appropriate forms in the *Council Report Forms Booklet* (#1436) or at kofc.org/forms.

Additional information on these programs can be found at kofc.org/service.

Membership Growth Through Christian Witness

In his remarks to the attendees of the Membership 365 seminar held at the 2015 Supreme Convention, Supreme Knight Carl Anderson pointed to the example set by the surviving family members of the nine people killed at Emanuel AME Church earlier this summer. In the aftermath of the tragedy, the families publically forgave the alleged killer of their loved ones.

"Through their forgiveness they gave a magnificent witness of what it means to be a Christian," Supreme Knight Anderson said.

The seminar focused on making Knights of Columbus councils and membership attractive to prospects. Supreme Director Paul Lambert led a discussion on making a lasting impression through the Admission (First Degree) Ceremonial, utilizing the First Degree DVD when needed, and focusing on Star Council status. Supreme Director Tom Harger followed

with a discussion on the need to nurture newly developed councils by encouraging them to grow and earn Star Council status.

Javier Martinez, supreme director from Texas, made remarks on the potential that ethnic groups offer to membership growth. During the discussion, one attendee suggested that the Knights of Columbus might aid a parish pastor in reaching out to ethnic communities in his parish.

"Don't play the membership game without a potentially valuable player — your Knights of Columbus insurance agent," Supreme Director and Chief Insurance Officer Tom Smith told the meeting attendees. He emphasized the need for cooperation between the fraternal and agency sides of the Order for the mutual success of both.

The seminar ended with the debut of the Order's new membership recruitment video.

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. If you have any questions about sending in photos, call 203-752-4264.

In addition, if you think your council has an event or program that is an outstanding example of one of the six “Surge ... with Service” categories — Church, Family, Culture of Life, Youth, Community or Council — let us know. Please send a brief description (one or two sentences) of your event, with the date, location and contact information, to knightline@kofc.org. Or, call 203-752-4264.

Members of Our Lady of the Rosary Council 3345 in San Antonio, Texas, joined with parishioners to collect school supplies for Loma Park Elementary School. This is the second year the council has come to the assistance of the school.

Knights of Central Thumb Council 8892 in Cass City, Mich., organized its first 5K Run and Walk event. Assisted by various sponsors, including Father Carl Cahill Council 8582 in Unionville and Holy Trinity Assembly of Hennepin, the council raised \$1,500 to benefit St. Agatha Food Pantry in Gagetown.

St. Francis of Assisi Council 4524 in East Rutherford, N.J., sponsored a dance canteen for the Arc of Bergen and Passaic County. The \$3,000 used to fund the event was raised through the council's annual drive for people with intellectual and physical disabilities.

Cardinal Glennon Council 4613 in Kansas City, Mo., donated a wheelchair to Glennon Place Nursing Center. Council members also held a fish fry event for members of the local community.

Our Lady of the Mountains Council 14348 in Jasper, Ga., sponsored the building of a memorial to the unborn. The memorial, built to remind parishioners of the value of all human life, sits in the parish's Mary Garden.

St. Aloysius Council 6451 in Hickory, N.C., and Father William T. McShea Council 9579 in Morganton assisted at a free charity concert at the J. Iverson Riddle Center. The center, which services persons with intellectual and developmental disabilities, asked the Knights to help escort their residents to the facility's gymnasium, where the concert was held. The center is also a major benefactor of the North Carolina state council's LAMB (Least Among My Brothers) program, and is frequently visited by Knights for volunteer services, visitations and activities.

Every third Sunday following the parish's weekend Masses, members of St. Joseph Council 3169 in Alice, Texas, sell breakfast tacos to raise funds for the parish's altar servers. The funds allow the servers, a group of nearly 20 young men, to come together for fellowship and various community activities.

Bay Shore Council 2858 in North Middletown, N.J., came to the aid of Vincent T. Lombardi Council 6552 in Middletown when the heating system froze in the latter's meeting place. Members of the Bay Shore Council offered the Lombardi Council the opportunity to meet at their own location until the heating system was repaired.

Papal Altar Designed by College Knight



Matthew Hoffman, an architecture student and a member of Council 9542 at The Catholic University of America, is pictured with fellow teammate Ariadne Cerritelli at the unveiling of their winning papal altar design for Pope Francis' visit to the United States, Sept. 26-27. Also pictured are John Garvey, president of The Catholic University of America, Msgr. Walter Rossi, rector of the Basilica of the National Shrine of the Immaculate Conception, and Cardinal Donald W. Wuerl of Washington.

Growth, from Page 1

Supreme Knight Anderson announced that the Knights will be partnering with the group “charity: water” to build 20 new clean water wells in Africa. “As one African priest told us when he heard of our initiative, ‘Water is life, and I thank the Knights of Columbus for reaching out with this precious gift of life,’” the supreme knight said.

Finally, in discussing the Order's insurance program, Supreme Knight Anderson said that insurance in force is at \$99 billion, an amount that has more than doubled in the last 12 years, and also that the Order's insurance program has earned A.M. Best's rating, A++ (Superior), for the 40th consecutive year.



Attending the Opening Session was U.S. Army Capt. Luis Avila, a wounded warrior for whom the Order is funding a smart home through the Gary Sinise Foundation. During his report, the supreme knight offered special thanks to Capt. Avila for his service.



Protect Your Family With Knights of Columbus Insurance

Retire with the Knights of Columbus

There are few things in life that are harder to predict than how much money we'll need in retirement. When we reach retirement, most of us will be in a state of uncertainty. With careful planning and smart decision-making, however, you can remove much of the financial uncertainty from your retirement years and eliminate the headache-inducing guesswork.

A great vehicle to help you achieve that goal is the newly redesigned Knights of Columbus Single Premium Immediate Annuity (SPIA).

The SPIA is a powerful product that — properly structured — can give you a guaranteed, fixed stream of income for the rest of your life. And, like all Knights of Columbus products, it is customizable so that you can select the best options to fit your retirement needs.

A Knights of Columbus Single Premium Immediate Annuity puts your money to work and your mind at rest. Here's how it works:

As its name suggests, the SPIA is funded by a single premium. You pay once. That's it. Pulling from non-qualified or qualified funds (such as IRAs, ROTH IRAs, SEPs or TSAs), you fund your SPIA with a single payment, and it begins to work immediately. How, when and how much money you receive from your SPIA depends on the options you select.

Option One: Guaranteed Period Only

With this option, you choose how many years you want to get paid and how often.

For the number of years, you can choose any number from 5-30 years. As with all four options, you can choose to be paid monthly, quarterly, semi-annually or annually. The amount you'll be paid is fixed and will not change.

If you pass away before you have received all of your payments, your savings will not be lost. The remainder of your guaranteed payments will go to a joint owner (if you elected one) or to your named beneficiary. Once all of the guaranteed payments have been made, the contract will terminate.

Option Two: Life Annuity With a Guaranteed Period

With this option you choose how many years you want to get paid, and if you outlive those number of years, you continue to get paid the same amount for the rest of your life!

Like option one, if you pass away before you have exhausted your guaranteed payments, those payments will be made to a joint owner or a named beneficiary. If you pass away after the guaranteed period, the contract will terminate and no additional payments will be made.

Option Three: Joint and Survivor

This option covers two people. As with the other SPIA options, it allows you (the primary owner) to receive guaranteed, fixed payments for the rest of your life, but it also gives you the ability to pass on your payments to a second person— such as your wife — after you've passed away, which will allow her (as the joint owner) to receive payments for the rest of her life as well.

For as long as you live, you will receive a fixed payment annually, semiannually, quarterly or monthly.

When you pass away, your wife will receive the payments for the rest of her life. The amount she receives at this point will be a percentage of the amount that you received while you were alive. The percentage can be 100 percent, 66.6 percent or 50 percent, as elected on the original contract. If, however, your wife passes away first, you will continue to receive payments in the amount originally received for the rest of your life.

Once both owners have passed away, the contract will terminate.

Option Four: Deferred Paid-Up Annuity (U.S. Only)

This option is for those who don't need to begin receiving money right away. With the deferred annuity, you elect to begin receiving payments after a certain number of years have passed or after you've reached a certain age. With this option, you cannot begin receiving payments for at least five years, and you must begin receiving payments by age 84.

Once payments begin, you will receive payments for the rest of your life. However, this is a paid-up annuity, so if you pass away sooner than expected and the amount of money you received is less than the amount of money you paid into the annuity, the difference will be given as a death benefit to your named beneficiary. This option guarantees that — at a minimum — you and your family will not lose money.

The Knights of Columbus Single Premium Immediate Annuity can give you the guarantees you need. And, as with all products from the Knights of Columbus, it's backed by our A++ (Superior) financial strength, as rated by A.M. Best.

So if you're looking for a solution to retirement worry, retiring with the Knights of Columbus may be just what the doctor ordered. For specific rules and complete details on these plans, speak to your brother Knight field agent, who will be more than happy to fill you in.

Find your local field agent by visiting kofc.org, or by calling 1-800-345-5632.

Hundreds Gather for Anniversary of Father McGivney

A statue of Venerable Father Michael McGivney is carried in procession following a Mass commemorating the 125th anniversary of his death, Aug. 14. Members of the Knights of Columbus, including Supreme Knight Carl Anderson and his wife, Dorian, were among those who attended the event at St. Mary's Church, in New Haven, Conn. It was there, in the basement of the church, that Father McGivney laid a solid foundation of faith and fraternalism that to this day continues to inspire Knights throughout the world.



Knightline

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