

Knighthline

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

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A People of Life

Knights among thousands of participants at March for Life

Jan. 22, braving the winter chill of Washington, D.C., thousands gathered to witness to the sanctity of every human life during the 43rd annual March for Life. The growing number of participants over time in this annual event reflects the overwhelming percentage of Americans who increasingly support the legal protection of the unborn.

As detailed in a new Marist Poll commissioned by the Knights of Columbus, 55 percent of Americans say that abortion ultimately does a woman more harm than good. A similar proportion of women (56 percent to 31 percent) agree.

Those who identify as pro-life are not the only Americans who overwhelmingly support restrictions on abortion: Pro-choice Americans also support such proposals, with the majority saying they favor several types of restrictions.

More than 6 in 10 Americans support laws that would ban abortion after 20 weeks of pregnancy, except to save the life of the mother. The percentage was the same for pro-choice supporters (62 percent). Six in 10 Americans (60 percent), including 61 percent of women, say abortion is “morally wrong.” One-third of pro-choice Americans agree.

Fifty-one percent of Americans — including 50 percent of women — believe health care providers and organizations should have the right to opt out of providing abortion services if they have moral objections. Notably, one-third of those who identify as pro-choice would protect the right to opt out.

“The law can protect mother and child alike,” said Supreme Knight Carl Anderson. “It is time for a new national conversation on abortion, one that begins with this consensus in favor of restrictions — a consensus that American women and men have already reached.”

see *Life*, Page 4



People carry signs and banners as they brave winter temperatures during the national March for Life, Washington, D.C., Jan. 22. This year's event marked the 43rd anniversary of Roe v. Wade, the Supreme Court decision legalizing abortion in the United States.

Presidential Candidates Say Christians Face Genocide in Middle East

Christians in the Middle East are suffering genocide at the hands of ISIS, say presidential candidates of both parties. Hillary Clinton, Ted Cruz, Marco Rubio, Jeb Bush, Mike Huckabee and Martin O'Malley have all used the term “genocide” to describe the situation.

According to a K of C-Marist poll conducted this month, 55 percent to 36 percent of Americans agree with the candidates that this targeting of Christians and other religious minorities meets the U.N. definition of genocide.

“The American people, together with presidential candidates and elected officials of both political parties, agree that Christians and other religious minorities are facing genocide in the Middle East,” said Supreme Knight Carl Anderson. “With such a bipartisan consensus, inaction on a declaration of genocide by Congress and the State Department is unconscionable. An entire year has gone by with their silence. The time for action is now — while those being persecuted can still be saved.”

see *Genocide*, Page 6



Nabil Minas and his family, Christian refugees from Syria, hug a volunteer who welcomes them to Molyvos, Lesvos. When Minas first arrived on the Greek island, he kissed the ground, crossed himself and wept in joy.



Strengthening Parishes: The Knights' Service of Ministry

Through the Building the Domestic Church initiative, the Order is recommitted to strengthening the Catholic identity of our families and revitalizing parish life.

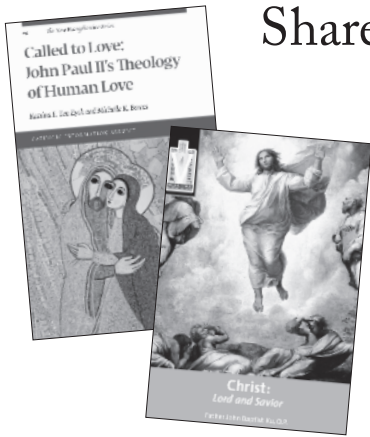
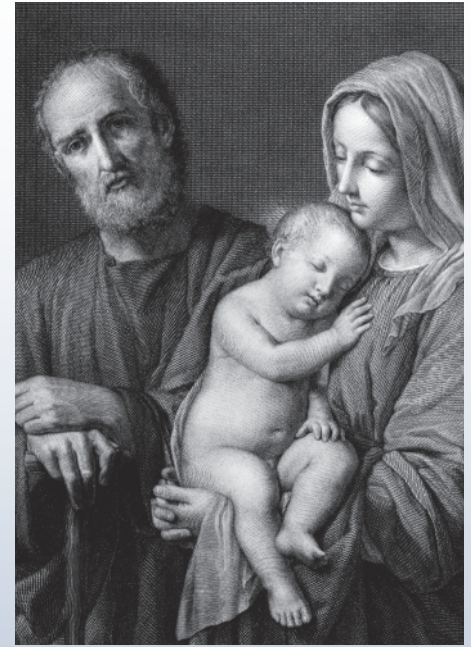
The initiative's first program, Building the Domestic Church: The Family Fully Alive, was designed to draw families closer to each other through meditation and family projects. The newest aspect of the initiative, Building the Domestic Church While Strengthening Our Parish, will further promote Catholic family life by encouraging councils to more fully integrate with the sacramental and social life of their parish. In this way, councils will continue the service of ministry to the Church that Father McGivney saw as central to the Order.

With the hope of thus strengthening our members' families, revitalizing our parishes and growing our Order, Supreme Knight Carl Anderson is now asking state deputies and state chaplains to offer a prayer to the Holy Family at every state convention held this fraternal year. The prayer will be made available to all families, with the hope that each and every family will join together on the first Sunday after Christmas to offer this prayer of consecration.

The supreme knight also asks that Knights attend Mass together with their fellow council members and families on June 19, which marks the celebration of Father's Day in the United States. During this Mass, chaplains should invite Knights and their wives — along with all the married couples of the parish — to renew their marriage vows.

Further information on the consecration to the Holy Family and the Father's Day affirmation of wedding vows may be found in the February issue of *Columbia*. Should you have additional questions, please direct them to the Corporate Communications Department by emailing knightline@kofc.org or calling 203-752-4264.

The *Building the Domestic Church: The Family Fully Alive* booklet (#10162) can be obtained by visiting knightsgear.com. You can also submit a *Form 1* to the Supply Department. For additional ordering information, email supply@kofc.org or call 203-752-4214. The booklet is free, and only shipping charges apply. An online copy of this booklet and additional resources are available at kofc.org/familyfullyalive.



Share the Faith Through the Catholic Information Service

Since its founding, the Knights of Columbus has been involved in evangelization. In 1948, the Knights started Catholic Information Service (CIS) to educate non-Catholics about the beliefs and practices of the Catholic Church. Over time, this outreach has expanded to include publications for parishes, schools, retreat houses, military installations, correctional facilities, legislatures, the medical community and any individual who requests them.

For more than 60 years, CIS has printed millions of booklets in multiple media formats. Books and digital sources provide information on the topics of prayer, the sacraments, St. John Paul II's theology of the body, marriage and consecrated life — issues that are vitally important for each Knight in your council as he works to strengthen his family as a domestic church.

We encourage all Knights to share these materials with anyone seeking information about the Catholic faith, particularly those in your council and parish. Talk to your pastor about ordering booklets to keep in your parish's library or to distribute to parishioners. Visit kofc.org/CIS for more information.

This Lent, Sacrifice for Those Who Suffer

In his message for Lent 2015, Pope Francis reminded us, "Lent is a favorable time for showing concern for others by small yet concrete signs of our belonging to the one human family."

Offer much needed financial and prayerful support to the persecuted men and women in the Middle East, particularly by setting aside at least a dollar a day during Lent.

Then, donate these funds to the Christian Refugee Relief Fund, which directly supports humanitarian assistance and allows the Knights of Columbus to raise awareness for persecuted Christians and other religious minorities.

To donate, visit christiansatrisk.org. Or, send checks or money orders payable to Knights of Columbus Charities at P.O. Box 1966, New Haven, CT 06509-1966. The memo portion should indicate that the check is for the Christian Refugee Relief Fund.

Councils may also support the Christian Refugee Fund by ordering 5-inch olive wood crosses (\$5 each, minimum order of 10), crafted by Christians in the Holy Land. These crosses may be sold in your community for a suggested donation of \$10, with the net proceeds of the sale given to the Christian Refugee Relief Fund. For information on ordering these crosses, please contact the Supply Department at 203-752-4214 or supply@kofc.org.

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.



A Model for Our Times

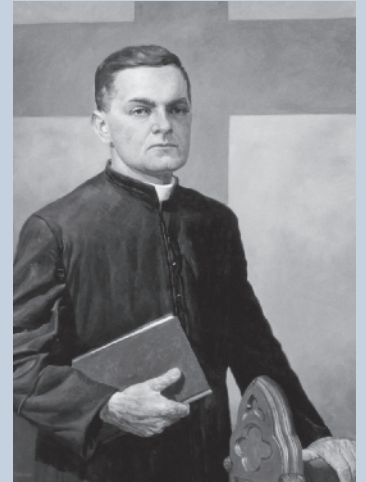
A parish priest, apostle to the young, protector of Catholic family life and founder of the Knights of Columbus, Venerable Servant of God Father Michael J. McGivney demonstrated his holiness through acts that exemplified his concern for the temporal and spiritual needs of his community. Father McGivney's spirituality was grounded in corporal works of mercy, and 125 years after his death, he is still a model for our times, particularly during this Jubilee Year.

To honor the legacy of Father McGivney, every council is encouraged to organize celebrations on or around Tuesday, March 29. Be sure to plan events not only for Knights and their families, but also for the parish community, to reflect Father McGivney's focus on developing the sacramental life of the parish.

Here are a few ways your council can celebrate the founding of our Order:

- Hold a Founder's Day reception. There, give out information on the Order to your parish and community.
- Tie in your anniversary celebrations with membership activities — ask all eligible Catholic men attending your Founder's Day events to join the Knights of Columbus.
- Conduct an open house or hold an Admission Degree exemplification in honor of Father McGivney.

For more ideas on celebrating Founder's Day, visit the "Council" section of kofc.org/service.



Orderwide Service and Membership

Church Drive (March 5-6 or March 12-13) — During one or both of these weekends, councils should ask their pastor's permission to make pulpit announcements during or after Mass, inviting men to learn more about the Knights of Columbus. In conjunction with the drive, councils should work with their pastor to compose an invitation letter to be sent to the men in the parish. You might also utilize the video *An Invitation*, available at kofc.org/recruit1, to help peak a potential member's interest. The video is available to stream or download. For more information on conducting a successful church drive, please consult the *Membership Recruitment and Retention Manual* (#10237). Be sure to order ample recruitment materials from knightsgear.com.

Admission Degree Week (March 14-20) — During this week, welcome the prospective members who expressed interest during the Orderwide Church Drive. Councils that do not have an Admission Degree Team available should take advantage of utilizing the First Degree Video Production, available through Officers Online. Be sure to order *Candidates Kits* (#531) from knightsgear.com.

Charitable Outreach Week (March 28 -April 3) — To honor our founder, all Knights are encouraged to proactively become involved with practical charitable service projects. Councils should first make a list of the various needs in their parish and community and then plan their projects accordingly. Many of these needs will be best met through hands-on involvement; consider volunteering as a group to personally help those in need. Offer personal support and assistance, in imitation of Father McGivney's generous service.



Substance Abuse Awareness Poster Contest

Now is the time to begin local judging for the K of C Substance Abuse Awareness Poster Contest. Students should have entries submitted by the end of January. Local level judging should take place in February, and district/regional judging in March. State winners must be chosen in early April and submitted to the Supreme Council office by April 30. International winners are announced prior to the close of the school year. For more information on the Substance Abuse Awareness Poster Contest, visit kofc.org/service.

Grand Knight Checklist – February & March

- Confirm that the following materials were submitted. If they have not been completed, please do so immediately.
 - ◆ Council Per Capita, Catholic Advertising and Culture of Life Fund assessments
 - ◆ *Partnership Profile Report with Special Olympics* (#4584), *Free Throw Championship Participation Form* (#FT-1), *Substance Abuse Awareness Poster Contest Participation Form* (#4001) and *Survey of Fraternal Activity* (#1728)
- Schedule council activities for Founder's Day (March 29) and the Orderwide Outreach Week (March 28-April 3).
- Make sure your council is on the path to earning the Star Council Award.

Submit Fraternal Survey Form Now!

Councils should have submitted the annual *Survey of Fraternal Activity* (#1728) as soon as possible after Jan. 31. The form is available at kofc.org/forms or in the *Council Reports Forms Booklet* (#1436).

K of C Insurance Marks 15th Consecutive Year of Sales Growth

The Knights of Columbus recorded its 15th consecutive year of insurance sales growth in 2015, issuing more than \$8.4 billion of individual life insurance.

On Nov. 3, the Knights of Columbus also surpassed \$100 billion of life insurance in force, cementing its position as one of the largest life insurers in North America.

"I firmly believe that our moral compass has helped guide us through a turbulent decade and an uncertain economy," said Supreme Knight Carl Anderson. "While other companies were making ethically questionable and unnecessarily risky decisions, we were not. ... We stayed true to our principles and knew that if we did the right thing for the right reasons, we would get the results that we wanted — and with our 15th consecutive year of sales growth, we have."



Last year also marked the second consecutive year that the Knights of Columbus was named a "World's Most Ethical Company" by the Ethisphere Institute. The Knights was one of only three companies to receive that designation in the life insurance category. In August, the Knights of Columbus also earned the highest possible rating for financial strength, A++ (Superior), by ratings agency A.M. Best for the 40th consecutive year.

Utilizing its professional field force of more than 1,500 agents across North America, the Knights of Columbus — which has one of the lowest lapse rates in the industry — offers a product line especially designed to meet the needs of Catholic families. The line provides life insurance, annuities, disability income and long-term care policies.

Life, from Page 1

At this year's march, many Knights carried council banners and flags, but these were just one indication of the Order's presence. Scattered among the crowd were also thousands of K of C "Defend Life" signs, which the D.C. State Council has distributed to marchers for several years.

Prior to the march, during a rally held on the grounds of the Washington Monument, several speakers addressed the crowd, including presidential candidate Carly Fiorina, journalist Sue Ellen Browder, National Football League veteran Matt Birk, Focus on the Family President Jim Daly and various other representatives.

Following the rally, thousands of participants, the majority of whom were young people, marched up Constitution Avenue and past the U.S. Capitol to the Supreme Court in peaceful protest of *Roe v. Wade* and as a witness to the sanctity of every human life. The march was led by Jeanne Monahan-Mancini, president of the March for Life Education and Defense Fund.

The Knights of Columbus has long been a supporter of the March for Life Education and Defense Fund, which has organized the annual March for Life in Washington, D.C., every January since 1974. The Order has also worked to support life through its Ultrasound Initiative, through which, over the past five years, councils have placed more than 600 ultrasound machines into pregnancy resource centers throughout all 50 states.

For more details about the survey results and methodology, visit kofc.org/polls. For more information on the March for Life Education and Defense Fund, please visit marchforlife.org.

40 Cans for Lent

Help fight hunger by planning a 40 Cans for Lent drive.

Ask every council member and parishioner to contribute one can of food for each of the days of Lent. The food can then be donated to the parish food pantry or to a community food bank or soup kitchen. As an incentive to conduct this and other Food for Families programs, the Supreme Council is offering a rebate of \$100 for every \$500 or 1,000 pounds of food that a council contributes to a food pantry, food bank or soup kitchen. Simply complete the *Food for Families Reimbursement Program Report Form* (#10057).

Mark Your Calendars Today

Save the date for our upcoming fraternal training webinars. All elected and appointed council officers are invited to participate in these hour-long webinars from the comfort of their home or office.

The live discussions — lead by a panel of knowledgeable brother Knights — will provide suggestions on parish involvement, charitable project suggestions and membership recruitment. Other topics include engaging current members, working with your council chaplain and conducting effective drives and meetings.

The webinars will be held on Feb. 20, March 19 and June 4 at 2 p.m. Some of the topics that will be discussed include:

- Building the Domestic Church While Strengthening Our Parish
- Conducting Productive Charitable Outreach Projects
- Finishing the Fraternal Year Strong
- Promoting Programs for a Fast Start
- Building Council Momentum With Frequent Ceremonials
- Practicing Corporal Works of Mercy to Build Council Unity

For those unable to participate in the live discussions, webinar content will be recorded. The archives are available at kofc.org/webinar. For further details, please contact the Department of Fraternal Services at 203-752-4270 or fraternalservices@kofc.org.



**Check Us Out
Online**



If you like what you see in this issue of *Knightsline*, then check out the online version and an archive of past issues at kofc.org/newsletters.

There, you can also access the digital versions of *Chaplain's Report* and other publications.

To stay updated with current events and initiatives, follow us on Facebook/[knightsofcolumbus](https://www.facebook.com/knightsofcolumbus), Twitter [@KofC](https://twitter.com/KofC), and [@kofc_official](https://twitter.com/kofc_official).



Actively Sharing Christ's Mercy

During this Jubilee Year of Mercy, Pope Francis is working to highlight the importance of God's loving message of compassion and pardon. The yearlong celebration confirms the Church's role in sharing God's mercy, from which no person touched by grace can be excluded. As seen in the below reports of their activities, councils throughout the Order concretely participate in extending this message of mercy.

If you'd like to share reports on similar events taking place in your council, please email knightline@kofc.org. You can also share your council's Year of Mercy activities with us on social media, using the hashtag #KnightsKnowMercy.

In addition, we encourage all councils to share information on any outreach programs celebrated in honor of Father Michael McGivney during the week of March 28-April 3. Information on and photographs from your Outreach Week activities may also be sent to knightline@kofc.org.

Members of Sayre (Pa.) Council 1807 assisted in repairs at Epiphany Church after flooding in the parish hall. The Knights not only cleaned the hall but also replaced the flooring and carpeting.

Cardinal Newman Council 5324 in Matawan, N.J., donated a plaque to St. Clement Church in honor of Father John Scully, who retired in 2015 after serving as pastor for 18 years. The plaque notes that the parish's religious education facility was renamed for Father Scully.

St. Matthew Council 14360 in Norwalk, Conn., hosted its annual family communion breakfast, which featured a talk about respect and family by Sister Marie-Lucie Monast, a member of the Sisters of St. Thomas of Villanova. About 180 people attended the event, which raised donations for the council's charitable fund. The council also raised \$500 through its annual chili cook-off and helped complete the restoration of the historic chapel of the Notre Dame Convalescent Home.

Pope John XXIII Council 7104 in Congers, N.Y., sponsored its annual clambake. This year, all the funds raised through the event — which included food, music and fellowship — were donated to a brother Knight who has cancer.

Holy Family Council 7356 in Ferndale, Wash., dedicated a new rosary garden at St. Joseph Church. Conceived by council member Richard Brendley with help from his son, Michael, the rosary garden serves as a place of quiet reflection on the church grounds. Though Richard passed away before the project was complete, fellow council members solicited materials and donations, and volunteered many hours to construct the garden.

Members of Our Lady of Fatima Council 9597 in Lakewood, Colo., have pledged to help lead their parish in praying 1 million rosaries prior to the 2017 centennial anniversary of the Marian apparitions in Fatima, Portugal. The Knights have led the prayer before Masses and during various events at the parish, including the visit of a pilgrim statue from Fatima.

Knights from several Indiana councils — including Bishop Chartrand Council 1172 in Tell City, Holy Trinity Council 13504 in Santa Claus, Rockport Council 11165 and St. Meinrad Council 5599 — helped supply meals for the third annual Indiana State Police Youth Summer Camp. The Knights prepared meals for more than 50 campers and staff members.

St. Theresa the Little Flower Council 16005 in Ottawa held a charity concert that raised \$2,100 for the Knights of Columbus Christian Refugee Relief Fund. About 130 parishioners and visitors attended the event.

Members of St. John's Council 8190 in Luling, Texas, built a wheelchair ramp and donated a new wheelchair to Sotero Ramirez, father of the council's grand knight, Michael Ramirez.

Members of Blessed Lorenzo Ruiz Circle 3591 in Dipolog City, Mindanao, joined in a beach cleanup sponsored by local city administration.

Father François Maynard Council 15995 in Thunder Bay, Ontario, repaired a pro-life memorial which had been erected by Knights of Columbus members in a local cemetery in 1985. The Knights undertook repairs to the metal cross and area around it by cleaning, patching and sealing the concrete; painting; and planting new flowers. The newly restored monument bears witness to the Knights' faith and commitment to life.

Calvary Council 8144 in South Portland, Maine, sponsored weekly Lenten dinners at St. Maximilian Kolbe Church. During the events, the Knights promoted recycling and care for the earth, arranging that the food waste from the dinners be commercially processed into rich organic fertilizer. The Knights then used the fertilizer when landscaping the parish property. In addition, the council held their annual Surf and Turf Lunch. Attended by more than 160 people, the lunch raised \$400 for Wreaths Across America, an organization that arranges memorial wreaths for deceased veterans.

St. John of the Cross Council 13166 in New Caney, Texas, held a Wild Game Dinner, Raffle and Scholarship Awards Banquet. During the event, the council raffled off more than \$1,700 in gift cards and awarded five \$500 scholarships. The Catholic Daughters of America assisted the Knights in selling the raffle tickets and provided desserts for the Wild Game Dinner.

In honor of their council's 123rd anniversary, members of Cargill Council 64 in Putnam, Conn., held an anniversary Mass and Admission Degree Exemption. They also assisted with a clambake for St. Mary's and Most Holy Trinity parishes. They concluded the celebration with their sixth annual golf tournament, held at the Connecticut National Golf Course in East Putnam.

For the third consecutive year, St. James Council 3509 in Molalla, Ore., provided a food trailer for the local Relay for Life event. The Knights volunteer to ensure that food and drinks are provided for the teams that are walking to raise money for cancer. In addition, the council donated \$500 to support Relay for Life.

Knights from St. John the Baptist Council 11106 in Silver Spring, Md., joined Boy Scout Troop 1441 to package 350 breakfast meals for local homeless shelters as a part of the local Catholic Charities' Walk With Francis pledge program. The council pledged to assist the needy in honor of Pope Francis' recent visit to the United States.

Monticello-Bement (Ill.) Council 15584 built four outdoor gardening stations for nursing home residents. The planters are wheelchair accessible, allowing residents to enjoy planting flowers outdoors during the warm-weather months.

Genocide, from Page 1

The survey came shortly after a broad coalition of religious leaders, researchers and scholars sent a letter to Secretary of State John Kerry, urging that Christians be included in any determination of genocide made by the State Department. The suggestion to include Christians in the determination was based on the overwhelming evidence of their being targeted in Iraq and Syria.

In addition, the U.S. Commission on International Religious Freedom (USCIRF) recently released a statement urging the State Department to declare what is happening to religious minorities in the region as genocide.

Pope Francis has called the situation genocide as well. During his trip to Bolivia, he stated, "Today we are dismayed to see how in the Middle East and elsewhere in the world many of our brothers and sisters are persecuted, tortured and killed for their faith in Jesus. ... A form of genocide is taking place, and it must end."

Bishop Oscar Cantú of Las Cruces, New Mexico, chair of the United States Conference of Catholic Bishops' Committee on International Justice and Peace, has also urged Congress to pass the "Genocide" resolution, H.Con.Res.75, in a letter dated Sep. 16, 2015.

More information can be found by searching the hashtag #ChristiansAtRisk online and visiting christiansatrisk.org. Those wishing to support the persecuted minorities by participating in our Solidarity Cross Program should contact the Supply Department at 203-752-4214 or supply@kofc.org.



CNS photo/Muhammad Hamed, Reuters

Syrian refugee families cross into Jordanian territory as they flee the violence and persecution in their country.

Mercy, from Page 5

St. James Council 2883 in Danielson, Conn., donated \$600 to St. James School. The donation was the first of many to the parochial school's \$180,000 fundraising campaign. The funds will be used for a new gymnasium floor, roof and interior lights, as well as the creation of a display area to showcase students' achievements. In addition, the council participated in an ecumenical pro-life prayer service in front of a local Planned Parenthood, offering prayers and peacefully showing their support for the culture of life.

St. Aloysius Council 13142 in Yoder, Ind., held a cookout event to welcome Bishop Kevin C. Rhoades of Fort Wayne-South Bend and more than 40 local priests. The event was held on the feast day of St. John Vianney, the patron of parish priests.

Saint Alphonsus-Seelos Council 15495 in Grand Rapids, Mich., held a fundraiser to help a brother Knight with cancer. The donation to the Knight's family totaled more than \$5,014, with council members directly donating \$1,620. Council members also helped organize a special Mass for people with disabilities, at which braille and large-print materials were made available. A sign language interpreter was also present. In addition, the council assisted the St. Alphonsus Youth Mission Team with a car wash fundraiser, helping the team raise funds for their mission trip to Tennessee.

Knights from several California assemblies and councils, including Mater Dolorosa Council 14818 of South San Francisco, joined Special Olympics Lions, Classic Bowling Center and the Daly City Lions Club in hosting the 22nd annual Fun Day for children and adults with developmental disabilities. The event included free bowling, arcade games, lunch and entertainment. The Knights helped award medals, assisted with the games and helped serve lunch to 500 participants.

St. Joseph's Council 3402 in Keyport, N.J., conducted its Annual Peter Cassidy Diaper Drive. Named after a deceased Knight who had been very active in the pro-life cause, the drive collected 2,989 diapers and 5,968 wipes for Birthright of Monmouth County. Members of the council also joined Knights from St. Benedict Council 11349 in Holmdel and Freehold Council 1672 for the National Planned Parenthood Protest held in Shrewsbury, where more than 100 people were present for the peaceful protest.

The Good Shepherd Council 10816 in Stephenville, Texas, presented their Helio Couto Memorial Scholarship to several graduating high school students. The scholarship, which is granted to children or grandchildren of council members, provides \$500 in financial assistance.

St. John Neumann Council 5971 in Plantation, Fla., hosted a dinner at All Saints Parish Family Center. The Knights sold tickets, solicited gift items for raffle prizes and served food throughout the evening. The event, which was attended by 175 parishioners, raised \$4,700 for the parish's St. Vincent de Paul Ministry.

Mantua (Ohio) Council 3766 held a memorial Mass at St. Joseph Church. Members of the council were joined by Knights from St. Ambrose Council 11801 in Garrettsville, Msgr. Lavelle Council 4571 in Streetsboro and Our Lady of Perpetual Health of Aurora Council 14186. During the Mass, widows and daughters of deceased Knights were presented with certificates of condolence, pins and a special prayer.

Father Rechsteiner Assembly in Williamsport, Pa., organized 30 Fourth Degree Knights from area assemblies to march in the annual Little League World Series Grand Slam Parade. Knights borrowed a truck and trailer from a local business and even had a cardboard cutout of Pope Francis wearing a baseball glove.

Sacred Heart Council 15682 in Bethlehem, Pa., held a baby bottle campaign to raise funds for Mary's Shelter. More than \$6,800 was raised for the shelter, which provides residential and non-residential service to pregnant women and women with newborns who lack suitable housing or a supportive environment.

San Antonio de Padua Council 14558 in Panama City coordinated a blessing of pets at St. Anthony Church. The event was led by Father Juan Sandoval, the council's chaplain.

Together with the local Lions Club, members of St. Augustine of Hippo Council 14729 in Edwardsburg, Mich., annually hosts a Winter Wonderland celebration. During the event, the Knights provide needy kids from the community with bicycles. The bicycles are collected through private and business donations, as well as various council fund raisers.



Protect Your Family With Knights of Columbus Insurance

A Portfolio of Protection

Over the course of the last 133 years, the products and protection offered by the Knights of Columbus have grown to meet changing needs.

As we begin our 134th year of operation, we are proud to say 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 the planned use, 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 have paid your premiums, upon your death, 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 you have a 30-year mortgage. Maybe you have 10 years left until retirement. Maybe you 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 a 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 nonqualified annuities, 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.

Because life expectancies have been steadily improving, 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 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 2011. 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 who will 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 your insurance company stands apart from any old insurance company — not only are we Catholic, but we are also recognized as one of the most highly-rated life insurers in North America.****

So be sure to reach out to your agent today, and invite him to hold a Fraternal Benefits Night for your council, so that you and your brother Knights can learn more about this exclusive portfolio of protection that is available to you and your families. Find your agent at kofc.org or by calling 1-800-345-5632.

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

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

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

**** As of 12/31/2015, rated A++ (Superior) for financial strength, by A.M. Best.

Knightline

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‘WORKING FOR
THE KNIGHTS OF COLUMBUS
ALLOWED ME TO CONTINUE
MY VOCATION OF SERVICE.’



WHEN MY FATHER passed away in 2004, I lost not only my friend but also my guide. I had just graduated from college and was newly married. I wasn't sure what I wanted to do. Shortly after, I met my general agent, George Spinelli, and things just clicked. I knew I was meant to be a field agent. My time in the Marine Corps had taught me to take care of those around me, and working for the Knights of Columbus allowed me to continue my vocation of service.

My father's memory stays with me and impacts my work. Whenever I meet with a widow of a brother Knight, I see my mother. And whenever I meet with someone who has lost a parent, I see myself and am better equipped to help because I have experienced that same loss.

That is what our job boils down to: taking care of those who have lost loved ones.

I often tell people that I went from one fraternity in the Marine Corps to another in the Knights of Columbus. Though very different, they both teach us to take care of your fellow man, and it's an incredible honor for me to be a part of both.

Darin Reed

Knights of Columbus Field Agent • Ellis, Kan.



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