

# Knightline

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

NOVEMBER 2016 • Volume 33 • Number 11 • [www.kofc.org](http://www.kofc.org)

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

## College Knights: Witnessing to the Light of the Gospel

More than 200 Knights from 77 councils gathered Sept. 30 to Oct. 2. in New Haven, Conn., to continue the fraternity, discourse and networking that have been a part of the annual College Council Conference for more than 50 years.

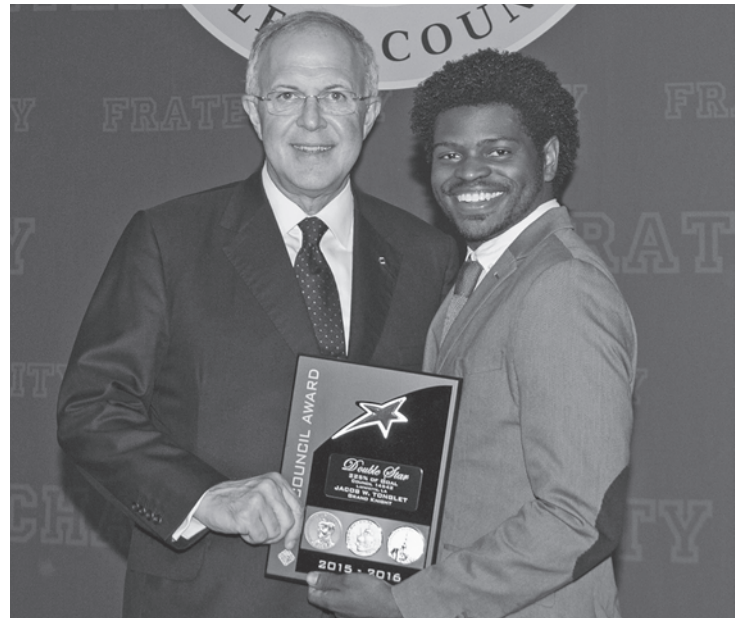
The conference opened with the Annual Awards Banquet, which recognizes councils for their outstanding achievements throughout the 2015-16 fraternal year, particularly in the areas of membership growth, insurance growth and service programming. Among the councils receiving awards was Council 1477 at the University of Notre Dame, which was presented with this year's Outstanding College Council Award.

Supreme Knight Carl Anderson spoke during the event, sharing the words of John 3:19: "Light has come into the world, but people loved darkness instead of light because their deeds were evil."

"Are we going to be a country of the light? Are we going to be in a country where more and more people choose the darkness over the light?" he asked.

Anderson explained that college councils help create a county of light, for college Knights are authentic disciples of Christ who witness to the Gospel.

see *College Knights*, Page 2



*On behalf of Council 14542 at the University of Louisiana at Lafayette, Cory Stewart receives the Double Star Award from Supreme Knight Carl Anderson.*

## Pittsburgh Athletes Team Up for Coats for Kids Event

One hundred and seventy girls and boys from St. Benedict the Moor School, located in Pittsburgh's historic Hill District, received a brand-new coat during a recent Knights of Columbus Coats for Kids event, co-sponsored by Catholic Athletes of Christ.

Helping the students choose their coats were various athletes from the Pittsburgh Pirates, as well as former major leaguer Tom Walker and Pittsburgh Pirates Manager Clint Hurdle.

Addressing the young people, Hurdle explained that he represents Pittsburgh each time he wears the Pirates jersey. Pittsburgh is his home; it is where he must serve others and witness to his personal relationship with Jesus Christ, even through the simple act of giving a child a coat.

"Any time you can pour into your own community, any time you can help out, is significant," Hurdle said.

He shared how great it is to help the schoolchildren keep warm through the cold winter months, adding, "The Knights of Columbus is one of the most fantastic service programs and providers in the United States of America."

Pennsylvania State Deputy Charles Vagnarelli was also on hand to help.

"Children interacting with the athletes is great, because they look up to them," said State Deputy Vagnarelli.

"I just want to thank the Knights of Columbus for their gift," said one smiling student as he proudly displayed his brand-new coat.

The coat distribution was one of several ongoing Knights of Columbus Coats for Kids events. Participating councils are now planning for their winter distributions, particularly the Black Friday distributions held the day after Thanksgiving. For information on organizing a similar Coats for Kids distribution, visit [kofc.org/coats](http://kofc.org/coats).



# Grand Knight Checklist – November & December

✓ Remember these upcoming dates:

- Dec. 1 — Distribute the *Annual Survey of Fraternal Activity Personal Survey* (#1728A) to members in order to help prepare the annual council survey.
- Jan. 1 — Council Per Capita Tax, Catholic Advertising Fund and Culture of Life Fund assessments levied by the Supreme Council.
- Jan. 31 — *Annual Survey of Fraternal Activity* (#1728), *Partnership with Special Olympics Profile* (#4584), *Free Throw Championship Participation Form* (FT-1) and *Substance Abuse Awareness Poster Contest Participation Form* (#4001) due.

- ✓ Review how your council will participate in the annual Coats for Kids and Food for Families initiatives.
- ✓ Make sure your council is on the path to earning the Star Council Award.



*A Knights of Columbus honor guard stands in front of the Christopher Columbus Memorial Fountain in Washington, D.C., during ceremonies on Columbus Day 2016. The project to build the Columbus memorial was sponsored by the Knights of Columbus in 1906, when the Order was less than 25 years old. Although the Order had only 143,000 members at the time, the Knights successfully lobbied Congress to build the monument. It was unveiled six years later, in 1912.*

*College Knights, from Page 1*

“I’m so appreciative to you that at this time in your life you’re standing up and making a stand ... that you’ve decided that the future of our country has to be a future of a culture of life, a future that respects religious liberty, a future in which the role of the Catholic Church and the contribution of the Catholic Church to society is respected and accepted. And you’re doing it in very difficult community, right? Because on most college campuses, you’re swimming against the stream.”

That is where the Knights of Columbus’ principles of charity, unity and fraternity come in, Anderson noted. “We’re adding value to the community. We’re adding value to families in the country. That’s how we make our initial statement. ... That’s the ‘charity that evangelizes’ that John Paul II talked about, and the charity that he called us to as Knights of Columbus and that Father McGivney understood. [That charity] is the way you begin to evangelize a community and evangelize a society and preserve the fundamental goodness and greatness of our country. That is what the Knights of Columbus is called to.”



*Marine Major General Michael Regner addresses the college Knights during the annual Award Banquet.*

Keynote speaker General Mike Regner also spoke about this calling, drawing from his almost 40 years of military service to share with Knights the importance of faith, friends and family. General Regner held diverse leadership positions for U.S. and multinational forces in Iraq, Afghanistan, Korea, NATO European Command and special operations units. Most recently, he also served as the staff director of Headquarters Marine Corps in Washington, D.C.

“You’ve got to ask yourself — when you are done with college, where will you give back? For some of you, it may be the military. For others, the community,” he said in his address. “When you leave college, you will have to learn to balance your faith, your employment and the other aspects of your life.”

He urged the Knights to show their faith by setting an example of honesty, loyalty and integrity. “Keep your faith. Keep your friends. And remember: When you leave home, keep your family close, because they are your strength,” General Regner said.

During the weekend, the college Knights had the opportunity to attend a Mass at St. Mary’s Church and a variety of sessions on leadership development, council management, membership growth, spirituality, programming and the Knights of Columbus insurance legacy.

In addition, the college Knights had the unique opportunity to hear a presentation from Dominican Father Benedict Croell, director of vocations at the Dominican Order’s St. Joseph Province.

As the weekend concluded, Christiaan van Nispen from The George Washington University Council 13242, who served as the chairman of this year’s conference’s advisory board, reminded the Knights to be strong in their faith.

“Pope Francis warned us that we will lose our religious freedoms if young people, such as ourselves, remain silent on the sidelines,” he shared. “Therefore, we must ensure that our Knights councils continue to be an active presence on our campuses and in society at large.”



*Members of Council 1477 of the University of Notre Dame smile as an engraving containing their council’s name is added to the Outstanding College Council Award.*



# BUILDING THE DOMESTIC CHURCH

## While Strengthening Our Parish



"The family as domestic church is central to the work of the new evangelization and to the future sustainability of our parishes." ~ Supreme Knight Carl Anderson

### Featured Program

#### JOURNEY TO THE INN

*A simple way to keep Christ in Christmas*



The Domestic Church initiative calls on all councils to build up the relationship between families and parishes and to strengthen parish youth ministry. This Advent, bring families closer to the Holy Family through *Journey to the Inn: An Advent Celebration* (#9898 — available for \$1 per booklet). In the tradition of the Franciscan missionary celebrations that introduced the faith in America, this celebration shares the story of Jesus' birth with your parish community and welcomes family participation.

If your parish does not already have this Advent tradition, councils should talk to their pastor about making this a parish program. Council leaders can coordinate with parish youth ministry leaders, using the booklet as a guide for your celebration. If your parish already sponsors a similar event, consider sponsoring a meal or charitable event for the children of the parish.

*Journey to the Inn: An Advent Celebration* (#9898) provides all the information needed to conduct a Christmas celebration and can be ordered through the Supply Department. Additional resources and action steps are available at [kofc.org/domesticchurch](http://kofc.org/domesticchurch).

### Family Prayer Corner

#### PRAYER TO ST. JOHN PAUL II

*With the ecclesiastical approval of  
Cardinal Donald Wuerl of Washington*

O Blessed Trinity, we thank you  
for having graced the Church with St. John Paul II  
and for allowing the tenderness of your fatherly care,  
the glory of the cross of Christ and  
the splendor of the Spirit of Love to shine through him.

Trusting fully in your infinite mercy  
and in the maternal intercession of Mary,  
he has given us a living image of Jesus the Good Shepherd.

He has shown us that holiness is the necessary measure  
of ordinary Christian life and is the way  
of achieving eternal communion with you.

Grant us, by his intercession, and according to your will, the graces we  
implore, through Christ our Lord. Amen.

### Council Reflection

#### THE FAMILY AND THE PARISH

*From St. John Paul II's Familiaris Consortio*

Among the fundamental tasks of the Christian family is its ecclesial task: the family is placed at the service of the building up of the Kingdom of God in history by participating in the life and mission of the Church.

In order to understand better the foundations, the contents and the characteristics of this participation, we must examine the many profound bonds linking the Church and the Christian family. ... By proclaiming the word of God, the Church reveals to the Christian family its true identity, what it is and should be according to the Lord's plan; by celebrating the sacraments, the Church enriches and strengthens the Christian family with the grace of Christ for its sanctification to the glory of the Father; by the continuous proclamation of the new commandment of love, the Church encourages and guides the Christian family to the service of love, so that it may imitate and relive the same self-giving and sacrificial love that the Lord Jesus has for the entire human race.

In turn, the Christian family is grafted into the mystery of the Church to such a degree as to become a sharer, in its own way, in the saving mission proper to the Church: by virtue of the sacrament, Christian married couples and parents "in their state and way of life have their own special gift among the People of God." For this reason they not only receive the love of Christ and become a saved community, but they are also called upon to communicate Christ's love to their brethren, thus becoming a saving community.

### Monthly Planning Items

- ✓ Talk to your pastor about ways your parish can "Keep Christ in Christmas" through *Journey to the Inn: An Advent Celebration* (#9898), parish crèche blessings, Christmas tree lightings and other family activities.
- ✓ Plan an advent evening of reflection, asking your chaplain to lead a Holy Hour and reflection. The reflection could be followed by a simple meal served by your council members in the parish hall.
- ✓ Order *Consecration to the Holy Family* prayer cards (#10371) for your parish and share them with your pastor, asking whether the entire parish could make the consecration during the Christmas season.



## K of C Documentary – Perfect Way to Mark End of Jubilee

With the closing of the Jubilee Year of Mercy on Nov. 20, now is the perfect time to watch the Knights of Columbus' new documentary film, *The Face of Mercy*. The film is airing on ABC affiliates across the U.S. until Dec. 16 and is also available on DVD.

The documentary shares the story of Divine Mercy, weaving the devotion's history with several personal testimonies of mercy in our modern world. Meet a woman who found freedom in forgiveness after seeing her family wiped out by genocide, a former-NFL linebacker who walked away from football to share Christ's mercy with the homeless, a baseball player who traded MLB ambitions for the monastery, a priest with a drug-dealing past and a young widow who chose mercy for her husband's killer.

The DVD is available to purchase from Knights Gear. For information on broadcast times, please visit [faceofmercyfilm.com](http://faceofmercyfilm.com).



*The story of Immaculée Ilibagiza, survivor of the 1994 Rwandan genocide, is among the highlighted in the documentary. Most of her family was brutally murdered during the genocide, yet through prayer and the grace of God, Immaculée found it possible to forgive their murderers.*

## A “Knight” Before Christmas

*This coming Christmas, share the gift of K of C membership with the Catholic men of your parish and community*

As we get closer to Christmas and New Year's, don't forget that your holiday celebrations are the perfect time to invite qualified men to join the Order.

To get prospects and their families interested in the Order, be sure to display Knights of Columbus promotional materials, *Columbia, Membership Documents* (#100), recruitment fliers and other items of interest at every holiday event. You should also make it a point to schedule these events at a time convenient to the majority of your members — it won't be a very effective witness to nonmembers or inactive members if your council members don't turn up!

Finally, invite all prospects to attend a future council volunteer effort — such as working in a soup kitchen, collecting toys for needy children or volunteering at a Coats for Kids or Habitat for Humanity event. This will show prospects firsthand what the Knights of Columbus does for the Church and the community.

For more information on membership recruitment, go to [kofc.org/membership](http://kofc.org/membership).

## Spread the Light of Christ

Knights and their families are invited to help spread the light of Christ by joining the Order's annual tree-lighting celebration. Councils are asked to light a Nativity scene and/or Christmas tree on Dec. 6 at 8 p.m. local time. This celebration is a wonderful way to celebrate with brother Knights, family and friends. A poster (#2757) is available from the Supreme Council Supply Department to help promote your council's event. For details, visit [kofc.org](http://kofc.org).

## Keep Christ in Christmas

Remind your community that Christmas is a holy day celebrating the birth of Christ. Spread this message by sponsoring a “Keep Christ in Christmas” poster or essay contest or by arranging a Nativity scene on the property of local churches or businesses. Members might individually send Christmas cards with a religious theme. To help you further share the “Keep Christ in Christmas” message, support materials are available from the Supreme Council Supply Department. For more information, please visit [kofc.org/christmas](http://kofc.org/christmas).

## Soccer Challenge, Free Throw and Essay Contests

Now is the time for the state-level events of the Knights of Columbus Soccer Challenge, in which the winners of the district-level games get to compete. For the dates and locations of regional and state competitions, contact your state program director.

It's also time to begin planning your Knights of Columbus Free Throw event. Order the *Free Throw Kit* (#FT-KIT), arrange for gym space and select Knights to serve as judges/scorekeepers before you schedule your council contest in January. To make this year's program memorable for all participants, consider involving local NBA, WNBA or college basketball teams in the higher level events.

November also marks the council-level judging of the Knights of Columbus Catholic Citizenship Essay Contest, which helps young people explore their faith and learn the importance of religious freedom. This month, you council should pick up the finished essays and have council judges grade the essays in the areas of content, grammar and style.

For further information on these youth programs, contact Ed Wezenski (203-752-4703 or [edward.wezenski@kofc.org](mailto:edward.wezenski@kofc.org)) or visit [kofc.org](http://kofc.org).

# Your Pro-life Support Needed Now More Than Ever

This year marks the 44th anniversary of the U.S. Supreme Court's infamous decision to legalize abortion in the United States. Join thousands of peaceful demonstrators in calling for this decision to be overturned at the annual March for Life in Washington, D.C., Jan. 27.

This year, the March for Life follows shortly after the presidential inauguration, and it is crucial that the pro-life voice be heard during this new administration. Organize buses for everyone in your parish who wishes to participate in the March for Life, and be sure to make an appointment with your representatives to respectfully defend the right to life of every human person.

Those who cannot attend the D.C. march are encouraged to assist with similar marches, walks, conferences or rallies in their area. For example, the West Coast will offer its annual Walk for Life on Saturday, Jan. 21, in San Francisco. In Canada, a march for life will be held Wednesday, May 11, in Ottawa.

No matter which event your council participates in, be sure to display council banners, wear apparel with the K of C emblem and march together as a council. For details on ordering Knights of Columbus *Defend Life* signs (#9341), please visit [knightsgear.com](http://knightsgear.com).

For more information on the annual March for Life, visit [marchforlife.org](http://marchforlife.org). For information on the Walk for Life West Coast, visit [walkforlifewc.com](http://walkforlifewc.com). Details on the National March in Canada can be found at [campaignlifecoalition.com](http://campaignlifecoalition.com).



## Social Media 101: Civility in Politics Online

Although politics often divides people, the Knights of Columbus — through our nonpartisan national Get Out The Vote program — maintains that faithful citizenship can be practiced toward a goal of unity.

During this election month, it is important that every Knight be a pillar of civility, especially on social media, which sometimes seems like a no-holds-barred arena. Be gracious and charitable when using social media to discuss political issues. Rather than attacking a candidate or political party, share resources to guide others in their faithful citizenship. Refrain from engaging with people who leave inflammatory or impolite comments on your council's Facebook Page.

Certainly, every brother Knight is called to faithful citizenship — to live out our Catholic faith in our public lives as well as our private lives. Voting is one important way to carry out this duty. However, building a spirit of civility and charity is yet another duty — one that should always inform your council's presence on social media.

## You've Got Mail!

*Knightline* and *Columbia* magazine are now being distributed at the beginning of each month via email. If you haven't been receiving the electronic versions of these publications and other important communications from the Supreme Council, we need your email address. Please visit [kofc.org](http://kofc.org) and click on the "Update Contact Information" button, found in a blue box in the furthest right-hand column. You can supply an email address (and any other necessary updates) using that form. Stay in touch by sending us your email address today.

## Knights of Columbus Wins Award From St. Vincent de Paul Society

At the Awards Banquet of the St. Vincent de Paul Annual Conference, held in Columbus, Ohio, Sept. 3, the Knights of Columbus was presented with the 2016 Sam Carocci Humanitarian Disaster Relief Award.

The award recognized the Knights for its commitment to the national House in a Box™ program. Started by the St. Vincent de Paul Society in 2005, the program gives boxes of new household items to families affected by natural disasters, helping them to make a fresh start.

The Order has been assisting with the program through its Disaster Relief Fund since 2013, when the Knights opened a warehouse in Oklahoma from which to administer the House in a Box program to victims of the devastating tornadoes in Moore and Shawnee. Prior to this, Knights joined forces with the St. Vincent de Paul Society in the aftermath of the fertilizer plant explosion in the town of West, Texas, donating \$70,000 to purchase mattresses for the House in the Box program in that community.

## We're Here to Help Promote Your Council

If your council has upcoming programs that are likely to attract the attention of local media, let us know. We offer the following to assist you in your efforts:

- Background information on the program
- Banners and/or signs promoting the Order
- Talking points for Knights who might be called upon to give verbal or written statements
- Photographers or video crews to capture footage of the event for the Knights of Columbus website or other promotional uses

Please email [knightline@kofc.org](mailto:knightline@kofc.org) or [fraternalmission@kofc.org](mailto:fraternalmission@kofc.org). Be sure to include the details of your council program in the email.



# Announcing Star Assembly Award Winners of 2015-16

Congratulations to the 54 assemblies who were recognized as winners of the new Star Assembly Award for the 2015-2016 fraternal year. These assemblies led the way by excelling in membership recruitment, sponsoring patriotic programs in their communities, reporting to the Supreme Council office and keeping their members and others informed of assembly activities.

Star Assembly award plaques are being engraved for each winning assembly and will be forwarded to the vice supreme master for presentation at appropriate ceremonies. The winning assemblies are listed below.

- Leadville Assembly 92 – Leadville, Colo.
- Bishop O'Reilly Assembly 101 – Waterbury, Conn.
- Idaho Falls Assembly 187 – Idaho Falls, Idaho
- Dr. Thomas A. Dooley Assembly 209 – DuPage County, Ill.
- Monsignor J. Langlois Assembly 321 – New Iberia, La.
- Judge Adrian J. Caillouet Assembly 336 – Houma, La.
- Captain Miles MacDonell Assembly 370 – Winnipeg, Manitoba
- St. Louis Assembly 565 – St. Louis, Mo.
- Rt. Rev. Msgr. Robert P. Burns Assembly 606 – Norfolk, Neb.
- J.P. Wagner Assembly 791 – Bismarck, N.D.
- Cardinal Dougherty Assembly 913 – Philadelphia, Pa.
- Santa Maria Assembly 915 – Lancaster, Pa.
- John F. Kennedy Assembly 1164 – Newport News, Va.
- Holy Cross Assembly 1315 – Lynchburg, Va.
- Pope John XXIII Assembly 1536 – Livonia, Mich.
- Bishop J. Louis Flaherty Assembly 1678 – Manassas, Va.
- Hot Springs Centennial Assembly 1892 – Hot Springs, Ark.
- Father Walter F. Malloy Assembly 1894 – Fairfax, Va.
- Father Joseph Mosley Assembly 1929 – Easton, Md.
- Nuestra Señora Virgen del Pilar Assembly 1993 – Zamboanga City, Mindanao
- Father Joseph O. Tierney Assembly 2004 – Edmond, Okla.
- Msgr. Paul K. Charcut Assembly 2042 – Pilot Point, Texas
- Archbishop Antoine Blanc Assembly 2047 – New Roads, La.
- Monsignor Paul Richard Assembly 2053 – Marrero, La.
- Msgr. S.J. Dekeuer Assembly 2078 – Natchitoches, La.
- Msgr. James T. Weber Assembly 2152 – Tucson, Ariz.
- Pope Paul VI Assembly 2291 – Lewisville, Texas
- Bishop Bernard J. Sheil Assembly 2330 – Palatine, Ill.
- St. John Paul II Assembly 2461 – Lawrence, Kan.
- Our Lady of the Harbor Assembly 2501 – Gig Harbor, Wash.
- Father George Wagner Assembly 2508 – Midwest City, Okla.
- Holy Trinity Assembly 2520 – Stafford, Va.
- James Cardinal Hickey Assembly 2534 – Washington, D.C.
- Father Michael J. McGivney Assembly 2595 – Poplar Springs, Md.
- Father Charles J. Watters Assembly 2688 – Dunwoody, Ga.
- Fr. Michael J. McGivney Assembly 2776 – Las Vegas, Nev.
- St. Mary of the Lake Assembly 2804 – Algonac, Mich.
- Father Joseph O'Callahan S.J. Assembly 2820 – Las Vegas, Nev.
- Rev. Harry W. Tompson S.J. Assembly 2922 – Mandeville, La.
- Divine Mercy Assembly 2936 – Nashville, Tenn.
- Father Severino Varona O.M.I. Assembly 2973 – Roma, Texas
- Father Michael J. McGivney Assembly 3004 – Frisco, Texas
- Ave Maria Assembly 3008 – St. Johns, Fla.
- Father John T. Dewan Assembly 3047 – Fort Washington, Md.
- St. Maximilian Kolbe Assembly 3085 – Conyers, Ga.
- Venerable Father Michael J. McGivney Assembly 3141 – Leawood, Kan.
- Pope John Paul II Assembly 3176 – Burlington, Ontario
- St. Thomas More Assembly 3283 – Spokane, Wash.
- Pope John Paul II Assembly 3293 – High Bridge, N.J.
- Mary Mother of God Assembly 3306 – Harrison, Ark.
- Rev. Stanley Rother Assembly 3336 – Clonmel-Schulte, Kan.
- Bishop Joseph W. Estabrook Assembly 3348 – Seoul, South Korea
- Deacon William Callaghan Assembly 3358 – Port Perry, Ontario
- Guardian Angel Assembly 3375 – Las Vegas, Nev.
- Dr. C.F. Barrett Assembly 3413 – Davenport, Iowa
- Our Lady of Guadalupe Assembly 3419 – Tuscaloosa, Ala.
- Father Vincent Capodanno Assembly 3457 – Jacksonville Beach, Fla.
- Immaculate Conception Assembly 3473 – Chicago, Ill.
- Father Fred Meyers Assembly 3430 – Edinburg, Texas
- Father Vincent R. Capodanno Assembly 3476 – Grapevine, Texas
- St. Pedro Calungsod Assembly 3566 – Las Vegas, Nev.

## New Incentives for Recruiters

Last year, the majority of active councils recruited new members during the first half of the fraternal year. These councils had an early start on their membership quotas and gained the momentum that comes with adding new members.

This year, to recognize such councils, all active councils\* that recruit at least one new member between Oct. 1 and Dec. 31 will receive an 8½-by-11-inch reproduction of St. Teresa of Calcutta's canonization portrait. In addition, district deputies will also receive the same reproduction if all active councils in their district recruit at least one new member by Dec. 31, 2016.

*\*Active councils are defined as councils that were not suspended as of July 1, 2016.*



## Reach for the Stars

Ensure that your council earns the Star Council Award — the highest recognition a Knights of Columbus council can obtain — by remembering to submit the *Service Program Personnel Report* (#365), the *Annual Survey of Fraternal Activity* (#1728) and the *Columbian Award Application* (#SP-7).



# Protect Your Family With Knights of Columbus Insurance

## What Happens if You Live?

### *The security of long-term care insurance*

Thanks to marvelous innovations in medical technology and advances in living and working conditions, many of us will enjoy long, prosperous lives. With average life expectancies on the rise, there's a lot to be grateful for and look forward to. But living longer also comes with added responsibilities that we must take seriously.

Typically, when thinking about insurance products, we think about "what ifs." For life insurance, we think: What if we die? For auto insurance, we think: What if we get in an accident? For medical insurance, we think: What if we get sick? For disability insurance, we think: What if we get injured?

But for long-term care, the question is different. It's not just what happens if something happens to us, but what if something *doesn't* happen? What happens if we live?

"So what?" you say. "I won't need long-term care." But the statistics tell a different story. Seventy percent of individuals over the age of 65 will need some type of long-term care service during their lifetime. And, just as you would imagine, paying out-of-pocket for long-term care is neither brief nor cheap. The average duration of long-term care needed per individual is three years, at an annual cost of \$83,000 for private nursing home care and \$60,000 for at-home nursing care.

Traditional and government medical insurance programs don't usually provide enough help, either. According to the Department of Health and Human Services, Medicare only pays long-term care services for a maximum of 100 days, and that's only if you meet certain criteria. Medicaid does pay for long-term care, but only if your income is below a certain level and you meet state requirements. As for employer-sponsored or private health insurance plans, they typically cover a limited range of services, similar to that provided by Medicare.<sup>1</sup>

Subsequently, many of us are left drawing from our own resources or our family's resources to cover long-term care costs. It can be an expensive proposition just when cash resources need to be preserved for retirement.

That's why long-term care insurance should be considered part of an overall sound insurance protection strategy, and that's why the Knights of Columbus is proud to offer long-term care insurance to our members and their eligible family members.

Simply put, long-term care insurance is designed to help cover the cost of your long-term medical needs.

Available in 3-year, 5-year, and 10-year benefit periods, our flexible plans come with a number of different options and ways for you to customize your long-term care coverage to help fit your unique needs and budget.

You choose a daily benefit amount that the policy provides and specify whether you want to be covered for care in an assisted-living facility or at home.

You may also elect to purchase a Compound Inflation Rider, which will increase your maximum lifetime benefit by 3 or 5 percent each year.

And, should you choose to apply for long-term care insurance with your spouse, each of you will receive a 30 percent discount through our Spousal Discount program.

There are many other factors and considerations that go into the crafting of a Knights of Columbus long-term care policy. Your dedicated Knights of Columbus agent can help explain your options.

Contact him today to help ensure that your family and your assets are protected from the unexpected and substantial cost of long-term care.

After all, you have always taken care of your family. You don't want to worry about what would happen to them if you could no longer take care of yourself.

*Long-Term Care insurance contracts contain certain exclusions, limitations, and other terms. Your contract and licensed Knights of Columbus field agent can provide you with complete details. The Knights of Columbus reserves the right to ask questions about your health and review your medical records. Benefits are subject to underwriting. Premiums may increase.*



## Don't Miss the Next Webinar: "Connecting Mission to Council"

Whether you're an officer or a member, you are invited to join the Department of Fraternal Mission for a special live video webinar on "Connecting Mission to Council: The Importance of the *Annual Survey of Fraternal Activity* (#1728)."

The training will take place on Wednesday, Dec. 14, at 2 p.m. EST.

For details on how to register, visit [koc.org/webinar](http://koc.org/webinar). Registered members will receive a link to the webinar. On the day of the webinar, simply open the confirmation email, click on the webcast link and enjoy the webinar from the comfort of your home. Members who are not available to participate should still register; they will be able to watch the video at their convenience any time after the initial viewing date.

If you have questions regarding this event, please email [gary.nolan@kofc.org](mailto:gary.nolan@kofc.org) or call 203-752-4270. If calling, choose option 3.

## Don't Miss Deadline for Fraternal Survey

Councils, assemblies and circles should complete the 2016 *Annual Survey of Fraternal Activity* (#1728) and submit it to Supreme Council headquarters no later than Jan. 31. This form is available at [kofc.org/forms](http://kofc.org/forms) or in the *Council Reports Forms Booklet* (#1436).

<sup>1</sup> U.S. Department of Health & Human Services Clearinghouse for LTC Information, March 3, 2014.

# Knightline

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