



JOSE ORTEGA
SUPREME COUNCIL
FIELD
AGENT
NIGHTS OF COLUMBUS



ALL *in a* DAY'S WORK

*Knights of Columbus agents
respond to a call to help others
secure their financial future
and plan for the unexpected*

by Gerald Korson

Edward O'Keefe remembers the funeral as if it were yesterday.

The deceased, a brother Knight, was a relatively young man, married with children, and his death evoked intense grief throughout the parish. O'Keefe, the Knights of Columbus field agent who had secured him a life insurance policy, was close to him and his family.

"The moment that had the greatest impact on me was when I visited with his widow after his funeral," said O'Keefe, a member of St. Ursula Council 5058 in Parkville, Md., and an agent with the Robert Marlowe Agency. "She said to me, 'If my husband had not joined the Knights of Columbus, he would have had no death benefit.' She thanked me for my persistence in meeting with them on a regular basis. That reinforced how important our work is to members and their families."

Today, whenever a potential client is reluctant to discuss his financial needs, O'Keefe recalls the widow's gratitude. And he

Jose Ortega, a member of San Jose y la Virgen Maria Council 14948 in Lynn, Mass., and an agent with the Joseph DiCalogero Agency, wants his brother Knights to know and take advantage of the benefits of life insurance.



remembers he has a chance to make a difference in the lives of families when they are in most need of support.

It is this perspective that drives the Order's field agents. Numbering more than 1,300, they are dedicated men charged with ensuring that brother Knights and their families have a financial strategy that will provide for their retirement, their emergency needs and their surviving beneficiaries.

UP TO THE CHALLENGE

Catholics who associate the Knights with pancake breakfasts, Tootsie Rolls and Fourth Degree honor guards may not be aware of the Order's fraternal benefits, said Doug Kelly, an agent with the Kevin Pfeifer Agency and member of St. Robert Bellarmine Council 10108 in Omaha, Neb.

"People don't know there is this whole other segment that helps them protect their families," Kelly explained. "As agents, if we don't convey that with passion, then we're letting Father McGivney down."

Kelly said the most fulfilling aspect of his work is in helping families solidify their financial future and protect their assets. His biggest frustration is not yet being able to meet and help all 940 families in his region.

"There are not enough hours in the day to do everything I want and need to do to help my members," he said.

This frustration is fed by soul-rending anecdotes involving

Knights who put off buying insurance — with devastating results.

"One of the biggest challenges for me has been working with families that want to wait or think about purchasing insurance," said Jose Ortega, a member of San Jose y la Virgen Maria Council 14948 in Lynn, Mass., and an agent with the Joseph DiCalogero Agency. "I don't want to force people to purchase insurance before they are ready, but I know how these benefits can help. It is heartbreaking when I return to see them and something terrible has happened."

Ortega recalled one couple that decided to postpone a decision on life insurance until after their vacation in Puerto Rico. Tragically, the wife died on that trip. Another couple he had advised was still weighing financial options when the wife was struck by a car and left disabled.

"I could no longer offer them the same financial security discussed during our first visit," Ortega said. "This is very difficult for me to watch in my community."

BECOMING EDUCATED

New field agents usually receive training from a general agent, a manager of one of the Order's 137 regional agencies. They must complete a comprehensive program, understand the ethics of the profession, and pursue continuing education and certifications to retain up-to-date knowledge of financial products and opportunities. Previous experience in insurance, accounting or sales is not a

ORTEGA: Bryce Vickmark — BOUVIER: Brad Chisolm — O'KEEFE: Daniel Bedell



prerequisite for success. Ortega was a mechanical engineer and restaurateur. Kelly, a longtime administrator, earned his master's degree in human development.

Across the border in Edmonton, Alberta, former schoolteacher Neil Bouvier of St-Thomas d'Aquin Council 9046 said he utilizes his classroom skills regularly in his capacity as a field agent with the Marc Bouchard Agency.

"Basically, the job I do now involves education," said Bouvier. "The men I speak with probably don't wake up that morning saying, 'Today's the day I have to buy life insurance.' It's a matter of priorities. I have to show him that life insurance is not about benefiting himself, but the people he cares about most — his wife and children."

The challenge, he said, is to impress upon couples the need to plan for contingencies long before a crisis occurs.

"No one who boarded the Titanic was too concerned about the life rafts," said Bouvier. "When the ship started going down, all of a sudden the rafts became very important."

Life rafts have been in high demand since the economic downturn in 2008. While many financial firms fared poorly — and their investors still worse — the Knights' financial products became even more popular.

"People are safety-oriented now, and that's actually helped in a lot of ways," said O'Keefe. "I think the Knights overall have had

Clockwise from upper left: Neil Bouvier, a former schoolteacher, now teaches members how life insurance protects families financially. • Bouvier is pictured here with his wife and baby. • Edward O'Keefe enjoys an afternoon in the park with his wife and daughter. • O'Keefe is an agent with the Robert Marlowe Agency and a member of St. Ursula Council 5058 in Parkville, Md. • Jose Ortega sits reading with his wife and daughter.

some of their best years ever because people are moving toward products that are guaranteed, products they can count on in the future."

Steve Owens, a K of C field agent with the Ben Baca Agency, said such guarantees are important to agents because they take seriously the promises they make to their brother Knights.

"I go out and keep the promises made by other agents years ago, and I make promises every day that I know will be kept in the future," he said. "I don't have to wonder what will happen to the families if the market goes down."

THE CALL AND COMMITMENT

Most agents get their start the same way they become Knights: Somebody asks them.

"My council field agent invited me to consider a career with the Knights of Columbus," said Owens, a member of Father Robert

Ross Council 6095 in Stanton, Calif. "I soon learned that this invitation was more like a calling. I could see that a career with the Knights would allow me to spend my working hours helping others in a job that is tied to my Catholic faith. What could be better?"

This sense of vocation is common among Knights of Columbus agents, and it is confirmed through personal experiences.

Owens recalled sitting down with a Knight and his wife for a routine annual review of their financial security and informing them of the substantial cash value that their whole-life policy had accrued. Several weeks later, they found themselves in sudden financial straits and remembered what he had told them.

"I believe God sent you to us two months ago when you came to do the review," the couple told Owens when they contacted him. "We had no idea that we had access to that cash value. This financial problem was going to happen anyway, but we'll be able to manage it because you were here."

The responsibilities of a field agent sometimes extend well be-

yond the sale of insurance. Among other things, agents sometimes assist with funeral arrangements if their clients pass away, complete claim forms, and secure the survivors' Social Security and veterans benefits. "We have a whole checklist that we go through with them," Kelly said. "They rely on us to be their local experts."

Although a widow can purchase or modify financial products for only a year after her husband's death, Kelly said he and other K of C field agents will continue to check on her well-being indefinitely.

"All these other insurance guys say, 'Why would you keep visiting somebody if you can't sell them anything?' That completely misses the point," Kelly explained. "I visit them because I promised their husbands I would always take care of them and their kids. That's how deep the commitment runs in us."

Another aspect that agents appreciate is that the Order does not hold stock in any firms whose products or aims conflict with Catholic moral or ethical values.

THE HALL OF FAME

The Knights of Columbus honors agents who have achieved excellence in working for the good of the Order



FROM ITS BEGINNING, the Order's insurance program has had many heroes, starting with Father Michael J. McGivney and those who joined him at St. Mary's Church in New Haven, Conn., in 1882. Since 1993, the Knights of Columbus Insurance Hall of Fame has honored the program's modern champions for their extraordinary service, loyalty and dedication to the insurance and fraternal programs of the Order.

1993 – John F. O'Brien (Texas & Director of Agencies, New Haven), Eugene F. O'Brien (Minnesota) and Herbert A. Kappel (North Dakota)

The first Hall of Fame induction ceremony was held in St. Louis Jan. 10, 1993, and John O'Brien, Gene O'Brien and Herb Kappel were honored as the initial inductees. Among them, they served the insurance program for more than 81 years. Each ran successful agencies that were models for the Order.

1994 – Mario E. LeBeau (Quebec)

Mario LeBeau served for 17 years as a field

agent and then as a general agent. In the early days of the Knights' insurance program in Canada, LeBeau traveled all of Quebec promoting the program.

1998 – Francis N. Viscardi (Maryland)

Frank Viscardi had an unparalleled 19-year career as a field agent in which he averaged 422 applications per year and \$6 million in annual volume. Viscardi founded a volunteer employment bureau and, after his retirement, helped train new agents.

2002 – Daniel D. Sieve (Missouri)

Daniel Sieve recruited more than 500 men before his untimely death in 2001 at the age of 44. Over the course of his 13 years as a field agent and general agent, Sieve placed almost 2,000 life applications for more than \$72 million in coverage on his clients. The Daniel D. Sieve Pacesetter Award was renamed in his memory and is awarded to field agents who issue 100 life policies or more on assigned members during a calendar year.

2003 – Charles P. Theis (Minnesota/Missouri)

From his beginnings as a field agent in Minnesota to his years as a general agent in Missouri, Charles Theis lived by a simple creed: Work hard, do the right thing, cherish your agents and treat your clients right. Over his 30-year career, Theis helped grow his agency's service area from 9,000 members to well over 15,000.

2006 – James A. McCue Jr. (Missouri)

During his 49-year career, McCue finished at 100 percent of his annual goal or better 35 times. Understanding the critical relationship between the Order's insurance and fraternal aspects helped McCue and his agents to institute more than 50 new councils and recruit nearly 2,000 new members.

2010 – David A. Neeser (Minnesota)

The ninth inductee, Dave Neeser, retired in 2009 after a 41-year career in the Order's field force. As a general agent, Neeser finished at 100 percent of annual goal or better during 22 of his 25 years.

“If you’re looking for an ethical fund, it would be awfully tough to find a fund that matches your Catholic beliefs better than the Knights of Columbus,” said Bouvier.

A REWARDING PROFESSION

What O’Keefe enjoys most about his job is the opportunity to work with Catholic families who share his faith and values. He has a special affinity with families that have members with physical or intellectual disabilities.

“These families are on the frontline of the pro-life movement, and I have a deep understanding of their emotional and financial stresses,” said O’Keefe, who has a daughter with both Down syndrome and autism.

Ortega, meanwhile, has a special place in his heart for Spanish- and Portuguese-speaking members, and his multilingual abilities have helped him reach this often underserved community.

“A big part of my job has been educating families about the

Order and the benefits that come with membership,” said Ortega, who has made many connections through Spanish liturgies and the Cursillo and Charismatic movements. His work has more than doubled membership in his area and has led to the formation of two new councils.

The very nature of a field agent’s work brings him into contact with some of the most intimate and emotional moments in a family’s life. Kelly recalled a friend who deferred his life insurance purchase for years before finally settling on a policy in the fall of 2007. Seven months later, the man was diagnosed with leukemia.

“I visited him numerous times in the hospital, and there was nothing else the doctors could do for him,” Kelly said. “In his last days, I sat on his bed, holding his hand, and he asked me, ‘What else do I need to do?’ And I said, ‘You’ve done everything you needed to do to protect your wife and family.’” ♦

GERALD KORSON writes from Fort Wayne, Ind.

WHAT IT TAKES TO BE AN AGENT

Might a career with the Knights of Columbus field force be right for you?

JOBS, jobs, jobs. In these times of high unemployment and higher stress, it seems almost everyone is worried about finding a job or keeping the one they have — not to mention attaining a level of employment that will meet the needs of one’s family.

Knights of Columbus Insurance, meanwhile, currently has about 300 openings that we are seeking to fill immediately. These openings exist in almost every jurisdiction where the Order sells its products, and we may be hiring in your area.

To be certain, selling life insurance, retirement products and long-term care to our members and their families is not a walk in the park — and not a job for everyone. But for the right man, it can be a life-changing experience.

Think about being compensated in return for your efforts and successes, as opposed to earning an hourly, weekly or annual wage. Think about setting your own schedule and performing

a service that helps people. Think about visiting a brother Knight’s widow and bringing her a benefit check that will, for all intents and purposes, save her life. Think about a career where every meeting starts with a prayer, where the work you do is in the name of a Catholic priest who is being considered for sainthood, and where your clients share with you a deep love for the Order and the Church.

Interested? Consider having a no-obligation discussion about a career with the Knights of Columbus.

Each Knights of Columbus agent must pass the careful scrutiny of our selection process, and would never be put in a position where he cannot succeed.

Training takes place in New Haven, Conn., as well as at the local level and through our online university. We like to say that we have the best-trained field force in the insurance industry. And the market to which you are assigned is exclusively yours to build and cultivate.

For more information, visit the “Career Opportunities” section of the Order’s Web site, www.kofc.org/careers, where you can watch testimonials from a number of current agents. You can also express interest or find out more by calling Vice President of Manpower Development Steve Fedewa at (203) 752-4136, or e-mail him at steven.fedewa@kofc.org. — Thomas P. Smith Jr.



New field agents listen as Richard A. Robinson, vice president (training and compliance), facilitates a class during Field Agent School at the Supreme Council headquarters in New Haven, Conn.