

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

K of C Sets Insurance Record for 16th Consecutive Year

\$8.54 billion in new insurance sold

The Knights of Columbus recorded its 16th consecutive year of growth in insurance sales in 2016, with \$8.54 billion in new life insurance sold — an increase of more than \$125 million over the previous year. The K of C now has more than \$105 billion of life insurance in force, marking a \$50 billion increase in the last decade due to the record sales.

“More and more Catholic families are turning to the Knights of Columbus for their insurance needs,” said Supreme Knight Carl Anderson. “By leveraging our fraternal network of professional field agents and remaining faithful to our Catholic roots, we offer something unique to members and their families: top-quality financial protection provided by professionals who are brother Knights and who share our values — and act on them.”

This new sales record caps a year of milestones for the Knights of Columbus, the largest Catholic fraternal order in the world. In March, the organization was named a World’s Most Ethical Company® by the Ethisphere Institute for the third consecutive year. The Knights was one of only two companies named in the life insurance category.

In September, the Knights was again listed on the Fortune 1000 list and, for the 41st consecutive year, earned the highest possible rating for financial strength, A++ (Superior), from A.M. Best.

For more information on Knights of Columbus Insurance, visit kofc.org/insurance.



College Knights carry signs and banners during the national March for Life in Washington, D.C., Jan. 27, just days after the presidential inauguration. The presence of the Knights of Columbus could be seen at every turn, with hundreds of K of C signs proclaiming “Defend Life” and “Choose Life” scattered throughout the crowd.

Thank you for being a part of this year’s event. Your prayerful and financial support of pro-life groups and your peaceful presence at the national or local marches testifies to the fact that Knights will never stop working to gain legal protection for all human life, from conception until natural death.

Fraternal Survey: Submit Now

Councils, assemblies and circles should have completed and submitted the 2016 *Annual Survey of Fraternal Activity* (#1728) to the Supreme Council office by Jan. 31. If you have not already done so, please send in your survey immediately. This form is available at the newly redesigned kofc.org/forms.

Help Your Parishes Grow in the Faith

We encourage all councils to order Catholic Information Service’s new Domestic Church series, a special collection of popular CIS booklets that focus on family formation and spiritual life. The complete set is available to councils in the U.S. and Canada for the special price of \$150 (which includes shipping and handling) and comes with a kiosk for the booklets’ display. Councils who order and promote the series will receive credit for a “domestic church” activity toward the Columbian Award. For information, call 203-752-4267 or email cis@kofc.org. To order, visit knightsgear.com.



Day of the Unborn Child Approaching Fast

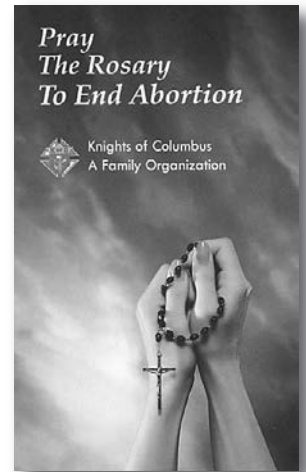
The international Knights of Columbus Day of Prayer for the Unborn Child takes place on March 25. All councils should begin organizing a pro-life Mass or prayer service for that day, inviting all members of the community, including public officials and health care workers. Reach out in particular to any local parents — including single mothers — who are facing a crisis pregnancy, welcoming them to this special day of prayer.

To plan a service, each council should:

- Ask your chaplain or pastor how he would like to celebrate the day, whether it be marked with a special Mass or recitation of the rosary.
- Announce the program the weekend prior to the event through bulletin inserts and pulpit announcements.
- Submit a notice to the local diocesan newspaper and any secular media.

Visit kofc.org/prolife for a brochure that includes hymns, suggested intercessions for the cause of life and rosary meditations. In addition, the Supreme Council offers the four-page *Winning Words of Life* flyer (#2275); *Prayer for the Unborn* cards (#4665); *A People of Life — And for Life* brochure (#4795) and poster (#4804); *Pray the Rosary to End Abortion* poster (#2073) and prayer card (#2072); and the *Gospel of Life* poster (#4238) and prayer card (#4237).

For more information on the Knights of Columbus Day of the Unborn Child, visit kofc.org/prolife.



Joining Forces, Councils Sponsor Championship

Good Shepherd Council 6358 in Schertz, Texas, joined forces with Selma (Texas) Council 6856 to host a Knights of Columbus Free Throw Competition at the Schertz YMCA on Jan. 14. Boys and girls, ages 9-14, participated in the local event, with the highest scoring girl and boy in each age division receiving a first place medal and a San Antonio Spurs fan pack.

The top 12 athletes will go on to compete in February's district competition, where they will get the chance to qualify for the state championship in March.

Interested in sponsoring a similar competition? All you need is the *Free Throw Championship Kit* (#FT-KIT), a couple of basketballs, a hoop and a group of interested kids. You can also view a short video of Bishop John Barres — a former collegiate basketball player at Princeton University and current bishop of Allentown, Pa. — discussing the virtues of the Free Throw Championship and the Soccer Challenge at kofc.org/freethrow.



Photo by Spirit Juice Studios

A young athlete studies his shot at a Knights of Columbus Free Throw Competition hosted by Selma Council 6856 and Good Shepherd Council 6358 in Schertz, Texas, Jan. 14.

This Month's Checklist

- ✓ Confirm that the following materials were submitted to the Supreme Council:
 - *Partnership Profile Report With Special Olympics* (#4584)
 - *Free Throw Championship Participation Form* (#FT-1)
 - *Substance Abuse Awareness Poster Contest Participation Form* (#4001)
 - *Annual Survey of Fraternal Activity* (#1728)
- ✓ Schedule council activities for Founder's Day and the Orderwide Outreach Week.
- ✓ Complete your council's *Application for Refund Support Vocations Program* (#2863), due April 1.
- ✓ Prepare the Council Per Capita Tax, Catholic Advertising Fund and Culture of Life Fund assessments.
 - *Remember, failure to pay the assessments prior to April 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.*
- ✓ Stay on the path to earning the Star Council Award.



“Led by the Spirit for Mission”

Sunday, May 7, is the World Day of Prayer for Vocations. According to Pope Francis, this 54th annual day of prayer will allow us to reflect on the missionary spirit of Christian vocations. Ask your parish to nurture this missionary spirit by promoting the Refund Support Vocations Program (RSVP). To access vocations-related materials, visit kofc.org/vocations.

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

SIMPLE SUPPER AND STATIONS

Councils should partner with their parishes to sponsor a “Simple Supper & Stations” on every Friday during Lent. If your parish already prays the Stations of the Cross, ask your pastor’s permission to serve a simple supper of meatless soup and bread to parishioners and attendees before or after the stations. This provides a communal opportunity for participation in the traditional Lenten observances of fasting and abstaining from meat.

If your parish doesn’t already pray the Stations together, ask your pastor if he would consider adding both the suppers and Stations to the parish calendar.

The prayers, mediation and hymns of the Stations of the Cross can be found in *The Way of the Cross: Traditional and Modern Meditations* (#363), available online at kofc.org/cis. Copies can be ordered at knightsgear.com.

Councils should list “Simple Supper & Stations” as a Church program and new domestic church activity on their Columbian Award Application (SP-7).

Questions about The Way of the Cross (#363) should be directed to Catholic Information Service at cis@kofc.org or 203-752-4267.

Family Prayer Corner

THE ANGELUS

This prayer is traditionally recited three times a day (morning, noon and evening) as a practice of commemorating the incarnation of Christ.

Its beauty and simplicity make it a popular devotion among families.

- V. The angel of the Lord declared unto Mary.
R. And she conceived of the Holy Spirit. (Hail Mary)
- V. Behold the handmaid of the Lord.
R. Be it done unto me according to thy word. (Hail Mary)
- V. And the Word was made flesh.
R. And dwelt among us. (Hail Mary)
- V. Pray for us, O Holy Mother of God.
R. That we may be made worthy of the promises of Christ.
- V. Let us pray.
R. Pour forth, we beseech thee, O Lord, thy grace into our hearts, that we to whom the incarnation of Christ, thy son, was made known by the message of an angel, may, by his passion and cross, be brought to the glory of his resurrection. Through the same Christ, our Lord. Amen.

Council Reflection

THE SACRAMENT OF MARRIAGE

The sacrament of marriage is a wondrous divine mystery. As Archbishop Fulton J. Sheen liked to remind couples, it takes “three” to get married: husband, wife and God. By virtue of the sacrament of baptism, Christians no longer belong to themselves, but to Jesus Christ. As a result, when a baptized man marries a baptized woman, Christ himself is the one who gives the spouses to each other on their wedding day.

It is Christ who also receives their vows as the Church witnesses their exchange of love. ... This is why it is important to celebrate the sacrament of marriage in a church where the Blessed Sacrament is present and also why the Church recommends that Christian marriages take place within a Mass. Christ, who is truly present in the Blessed Sacrament, is made present in the love of the spouses. He becomes the source and unshakable guarantor of their unity as a couple. He transforms their love: “Spouses love each other with a love that is greater than themselves, in fact, with the very love that brought them into existence in the first place!”

By virtue of the great sacrament of holy matrimony, human love participates in Christ’s own sacrificial love wherein he gave up his body for sinners on the cross. To receive the graces of this sacrament fully, married couples must enter into the total self-gift of Christ on a daily basis, holding nothing back in their love of each other through prayer and sacrifice for the good of the beloved.

This is the “Breaking Open the Theme” reflection for this month in the newest edition of The Family Fully Alive (#10162), a program which all councils should be promoting at their parishes. Visit kofc.org/familyfullyalive for more details.

Monthly Planning Items

- ✓ Order enough copies of the newest edition of *Family Fully Alive* (#10162) for each of the families at your parish. Hand out copies to each family after Mass, inviting them to take it with them and begin the family prayer program at home.
- ✓ Visit kofc.org/cis for information about the Catholic Information Service’s new Building the Domestic Church series and kiosk. Speak with your pastor about using the kiosk to display the series in your church hall or vestibule.



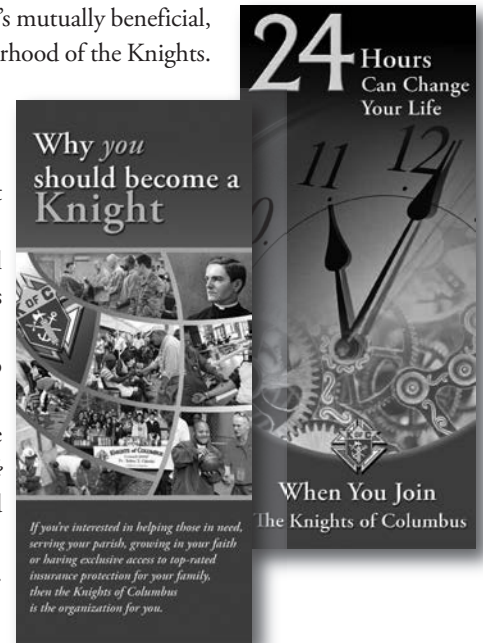
Council Challenge: Hold a Parish Membership Drive

All councils are challenged to host a membership drive at their local parishes in March

Recruiting new young members is essential to the continued growth and well-being of the Order. It's mutually beneficial, for membership also gives young men the opportunity to take part in the uniquely spiritual brotherhood of the Knights. Below are three steps to success for your event.

Step 1: Prepare

- Get permission from your pastor to hold the drive at your parish and to include an insert about it in the parish bulletin. Order the *Suggested Pulpit Announcement* (#10067).
- Confirm that your council members are available to staff the drive, making sure that several Knights are available at any given time to speak to prospects. Confirm that all attending members have a good knowledge of the Order and a K of C shirt to wear during the drive.
- Invite your council's field agent to the drive, and ask his input on what insurance materials to have available for prospects.
- Order recruiting materials and Knights Gear items (allow 4-5 weeks for shipping). Make sure to order *Membership Documents* (#100), *Prospect Cards* (#921A), *24 Hours Can Change Your Life* flyers (#10099), *Why You Should Become a Knight* flyers (#10100), *Candidate Kits* (#531) and *New Member Certificates* (#268).
- Schedule an open house and a First Degree exemplification 2-4 weeks after your recruitment drive.



Step 2: Implement

- Announce the drive just before or directly after every Mass, using the *Suggested Pulpit Announcement* (#10067).
- Position members — wearing K of C shirts — at the entrances of the church or parish hall so they'll be ready to talk to prospective members. They should also be ready to help prospects complete a *Prospect Card* (#921A) or *Membership Document* (#100).

Step 3: Follow Up

- Within 48 hours, contact all prospects who completed a *Prospect Card* (#921A) or *Membership Document* (#100). Inform them of the date, time and location of your open house, inviting their families to attend as well.
- Hold a First Degree exemplification 2-4 weeks after the recruitment drive, contacting candidates a day or two in advance to confirm attendance and recommend proper attire. Make sure to distribute *Candidate Kits* (#531) and *New Member Certificates* (#268).



If You Missed the Deadline, There's Still Time

The *Partnership Profile Report With Special Olympics* (#4584) was due Jan. 31. If you missed this deadline, don't worry; Special Olympic forms will continue to be accepted throughout the month of February. Please make sure that your council reports all activities — including volunteer hours and dollars contributed — for calendar year 2016.

Check Out the New Forms Page

Take a look at the redesigned kofc.org/forms. From there, you can access digital copies of various council forms, many of which can be filled out online. Visit the page today and see how it can best serve your council's needs.



What Makes a Star Council?

Did your council make its quota? Did it conduct programs that included a large percentage of its membership? Does your council discuss programs with its chaplain? Does your council involve its field agent?

If you've said yes to all of the above, your council could be well on its way to becoming a Star Council! Star Councils involve their members, build enthusiasm and bolster membership efforts through their programs and activities. Star Councils set the pace for the Order in growth and programming.

Remember that the only way the Supreme Council officially learns about your programs and activities is through your council reports. If your reports show that your council did not succeed with the proper programming and growth goals, you cannot qualify to be a Star. The only way to improve such reports is to develop better programs that engage the members of the council and your parish, uniting them in a common charitable or spiritual cause.

For further details on achieving Star Council, please refer to kofc.org/star.

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.



An Orderwide Challenge: How Will You Engage in Service and Membership This Spring?

This spring, the supreme council challenges all grand knights to lead their councils in conducting these Orderwide programs.

Church Drive — Make pulpit announcements after all Masses, explain the work of your council, and invite interested men to speak with you and your brother Knights. For more information on conducting a successful church membership drive, please consult the Fraternal Training Portal.

First Degree Week — Officially welcome your new members into the Order. Councils that do not have a certified First Degree Team should take advantage of the First Degree Video Production, available through Officers Online.

Outreach Week — Conduct charitable service projects in honor of Father McGivney.

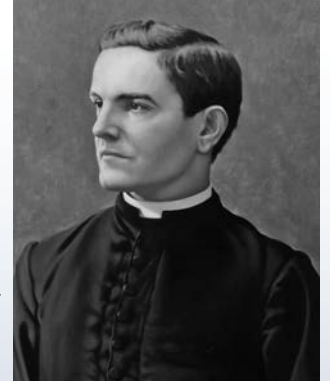
Founder's Day — Organize celebrations honoring the legacy of Father McGivney and the founding of the Order.



Celebrate Founder's Day on Wednesday, March 29

The Knights of Columbus began in the basement of St. Mary's Church in New Haven in 1882, when Father Michael J. McGivney united a small group of pioneering Catholic laymen. Together, they founded a society designed to strengthen men in their Catholic faith and to provide financial assistance for widows and orphans. Now, more than 125 years later, we celebrate Father McGivney's vision for the entire Church, in which he saw all men actively participating in the sacramental life of each and every parish.

Here are a few events your council can sponsor on or around Wednesday, March 29, to celebrate the founding of our Order:



- Hold a reception for your parish and community, showing the film *The Life and Legacy of Father McGivney* and providing information on the Father Michael J. McGivney Guild. For details about the guild, visit fathermcgivneyguild.org.
- Recognize your council's founders — your charter members — by presenting them with *Charter Member Certificates* (#1456).
- Prepare a council history display featuring old photos and written records.
- Tie in your anniversary celebrations with an open house or membership drive. Founder's Day activities are the perfect forum for asking eligible Catholic men to join the Knights of Columbus.

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



Top Three Best Practices to Ensure Council Success

There are no small deeds! Don't let projects or prospective ideas overwhelm you. These three practices can help even the smallest council make a difference and open the way for even more effective work in the future.



First, consider the needs of your parish and community. Ask yourself: What impact do my council's activities currently have on our community? How can my council improve and actively make a greater difference?

Second, look at the big picture. Ask yourself: Are my council's goals and priorities in line with the Order's? Do they address the concerns of the entire Church?

Third, look at your members' interests. Survey council members on the types of charitable and spiritual activities they are interested in, and then, work to align council activities with the results.



Targeted Training for Leaders Wednesday, March 29

Fraternal leaders will soon be receiving notifications about training course assignments. These professional management courses provide targeted learning to members around the world. The self-paced assignments will be accessible through Officers Online, meaning they can be accessed anywhere and at anytime, perfect for those with hectic schedules.

Training courses will be assigned by role. Some of the training is mandatory for certain officers but voluntary for others.

These new courses provide educational and skills training, promote conceptual thinking and problem solving, and motivate fraternal leaders through dynamic and interesting content.

Also accessible through Officers Online is the Fraternal Training Portal. The portal provides videos, webinars, web and print resources, Power-Point self-training programs and a video library featuring a variety of subjects important to the Order's mission, council operation and leadership training.

To access the Fraternal Training Portal and the training courses, officers must have a valid email address on record. Please provide this to your financial secretary.

Yes, You Can!

Can you make a difference in your community? Yes, you can — through a 40 Cans for Lent program. The goal of this drive is for council members to each contribute one can of food for each of the 40 days of Lent. Then, just before Easter — or periodically throughout Lent — the food can be delivered to a parish food pantry or community food bank.

Promote the initiative at council meetings and via your council's Facebook Page. You should also promote the event at your parish and local parochial schools, to get parishioners and the community involved as well.

Don't think your council is interested in sponsoring such a project? Remember that the Supreme Council will refund \$100 for every 1,000 pounds of food that a council contributes to a parish food pantry, community food bank or soup kitchen — up to a maximum of \$500 per council per fraternal year. If that's not enough to get your council members to participate, remember that this activity also could help your council fulfill all four of the Family Activity requirements for the Columbian Award, helping you on your way to becoming a Star Council!

For questions on this and similar Food for Families Activities, visit kofc.org/community. For more information, contact Natalina Mazzucco at 752-4270-4402.



Social Media 101: Responding to the Naysayers

Social media is a great tool for your council. Not only can it help you cultivate an extended community online, but it can also help you engage in conversations about our Catholic faith and service to others. Of course, while your council's Facebook Page will attract followers who are genuinely interested in the work of the Knights of Columbus, sometimes you may receive a negative comment.

How should we address such comments?

First, take the high ground. Above all else, always remain charitable in your response. No matter how negative or even factually incorrect a comment is, never engage the commenter in an argument. Instead, remain polite, concise and friendly.

Second, respond privately. You don't need to respond to all negative comments. If a comment is irrelevant and you can see no way to politely respond, you can simply "hide" the comment from your Facebook Page. If the comment warrants a longer response that may lead to a discussion, sometimes it is best to send the commenter a private message, especially if the conversation is about a sensitive topic.

Finally, keep posting successful content! Don't let negative comments discourage you from continuing to post content that is relevant and positive and shares the good work of the Order! The best defense against negative comments is content that promotes the Order's principles, especially that of charity!

An Authentic Catholic Experience

Surge With Service has been a part of Knights of Columbus programming for more than 40 years. When it began in the 1970s, it gave councils a framework through which they could make a tangible difference in their communities.

Now, as we strive to offer members and their families an authentic Catholic experience of living our shared Catholic faith, the Fraternal Mission Department will be introducing a new program model in the 2017-18 fraternal year. Stay tuned to future issues of *Knightline* for more information.

Substance Abuse Awareness Poster Contest



If your council has not yet done so, now is the time to begin local judging for the Knights of Columbus Substance Abuse Awareness Poster Contest. Remember: Following the local judging, winners can progress through the district, regional, state and international levels. Councils should talk to their state program or youth director for more information.

Misplaced an Old Issue?

We've all done it: misplaced an issue that we wanted to hold onto for its good planning tips or key aspects of K of C insurance. Don't worry — it only takes a moment to access the *Knightline* archive at kofc.org/newsletters. There, you can also access digital versions of *Chaplain's Report* and other publications helpful to council planning. Also, to regularly stay updated with current events and initiatives, be sure to follow us on Facebook, Twitter and Instagram.



Protect Your Family With Knights of Columbus Insurance

A Portfolio of Protection

Over the course of the last 134 years, the products and protection offered by the Knights of Columbus have grown to meet changing needs.

As we begin our 135th 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, 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 employer-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 Jan. 1, 2017, rated A++ (Superior) for financial strength, by A.M. Best.

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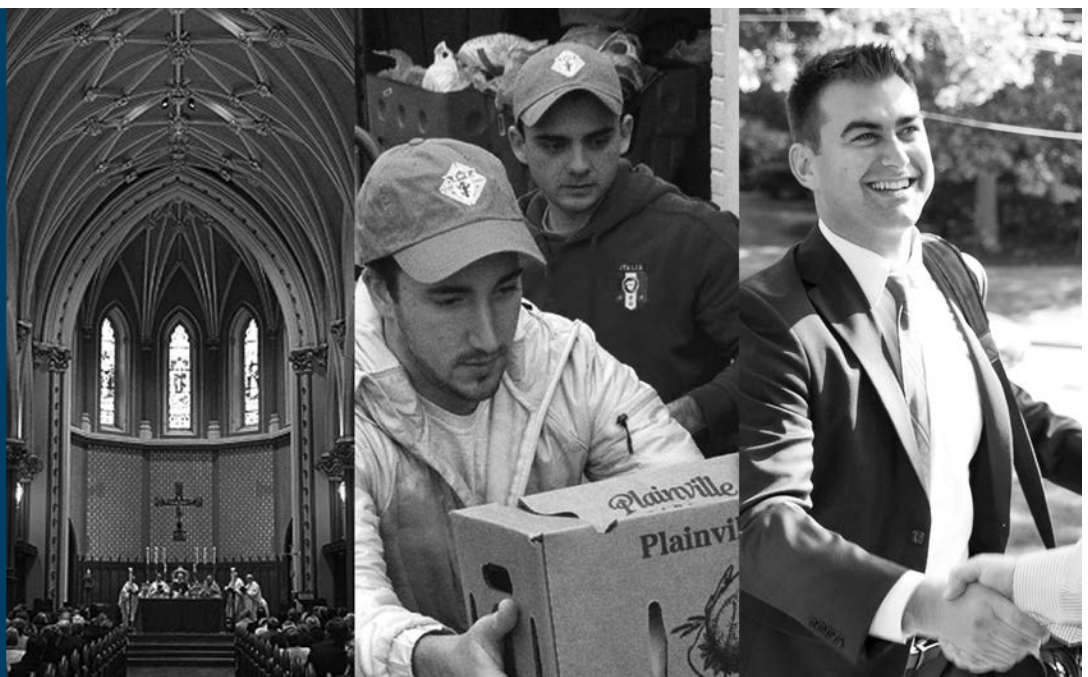
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