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

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Knights of Columbus Is Here to Protect Your Family

e come from many places, backgrounds and stages in our lives, but we all have one faith. And we have one mission: To live as Catholic men on a journey, dedicated to bringing aid to the sick, disabled and needy and to our families. Our insurance agents do exactly that. Whether by helping families find financial protection or by volunteering to help their community, our agents walk in the steps of Father McGivney.

This issue takes you behind the everyday work of Knights of Columbus agents to show how our agents are more than just insurance salesmen. They change lives.

Here are their stories.

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New Book Illustrates 125 Years of K of C History

The Knights of Columbus: An Illustrated History, by Andrew and Maureen Walther, is the first publication to take full advantage of the troves of photographs in the Order's archives. The book's detailed research and more than 500 images bring to life both renowned and little-known K of C stories, illustrating how Knights of Columbus history intersects with that of the Church and the world.

Order the full-color, hardcover, 296-page book for \$24.99 (including shipping) — almost 30% off the cover price — at www.knightsgear.com/history or at 855-432-7562.

Missouri Agent Stands in McGivney's Footprints

By Ryan Lister

General agent shares how he honored a brother Knight's final wish.

I tell all my clients that if they ever need anything, I'm here for them. Early in my career, I had to fulfill that promise to a brother Knight.

Jim McDermott wanted to cancel his Knights of Columbus insurance. So, I sat down with Jim and his wife, Roslyn or "Buzzy." After we went through all their needs and financial options, Jim decided to keep his coverage.

One day, about a year and a half or so later after that conversation, Jim reached out to me and said, "Ryan, you always said if I needed you, you'd be here. Well, I need you now. I need you fast."

I was able to go out and see Jim and Buzzy that Tuesday night. When I walked in, I saw Jim — he had been diagnosed with terminal cancer.

We talked for a few moments and it became clear that Jim's time was short and that we had a lot of work to do in a short period of time. While I was there, we did a great deal of paperwork. We updated everything: We changed ownerships, updated beneficiaries, dotted the i's, crossed the t's, got the wills completed and made sure that Buzzy had a plan so that when Jim was gone, she would know what to do.



I was at the McDermotts' house for about four hours that night.

Some types of advisors charge for their time, for advice and for help. But for me, it was an honor to be with the McDermotts that evening because I knew I was making a difference for a brother Knight and his family.

At the end of the evening, Jim was resting in his recliner because he couldn't get around. And he turned to Buzzy and me. Grabbing both of our hands, he said, "Buzzy, when I'm gone, I want you to do whatever it is Ryan tells you to do, because he promised me he'd take care of you."

I walked to my car with tears in my eyes that night. As a 25year-old man, that was a pretty deep thing for me to take in. This man's final wish for me was to make sure that his spouse was financially taken care of.

We agents talk about it all the time, that when a brother Knight passes away, we'll be there for them. But to truly be there, to be the hands and feet, if you will, of Father McGivney serving the mission of protecting our brothers — it just hit me.

I was supposed to meet with Jim again the following Tuesday. But I didn't. Instead, I was at his wake.

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It was my first Irish wake. It was at his brother-in-law's house, and I didn't know anybody. But when I walked in that front door, Buzzy met me and she grabbed me by the hand. She introduced me to everyone, to the 40 or 50 people there, saying "This is Ryan. He's our financial guy, and he's going to take care of me. I'll be just fine."

She wanted to let every single person in her family know that she was going to be taken care of and that none of them had to worry about her. It was great getting to see the peace that the Knights of Columbus brought to that family.

When it came time to file the death claim, I sat with Buzzy through all of it. We spent about 80 hours the first few months after Jim passed, getting everything taken care of. Initially it didn't look like she would receive the majority of her assets, which were substantial, for up to 90 days.

But it was very clear to me, though, she needed the help now to pay the expenses that had been incurred, and to help take care of her family.

So when I completed the Knights of Columbus claim, I paid to overnight it to the home office, and we were able to put money in Buzzy's hands within three days.

I know that meant the world to Buzzy. And it meant a great deal to me, knowing that I got to honor Jim's wishes and take care of her.

What was really special was that as my relationship with Buzzy grew, the more I was able to help and the more the Knights had an impact on her life. I even drove Buzzy to the Social Security office when it was time for her to file.

I know that it meant a lot to Buzzy that, even though Jim was gone, somebody was always there. Someone was looking out for her; somebody who had her best interest at heart. That was me, that was the Knights of Columbus.

Helping the McDermotts will always be one of my most cherished memories.

That was about six years ago. Buzzy is one of my most active clients. Earlier this year, she was looking to sell her house and called me to ask who I thought the best real estate agent was.

I asked her if it was okay if I shared her story. She said she'd be honored and proud, because it was the Knights of Columbus that she put trust in.

The Knights of Columbus offered support when everybody else just sent bills and condolences. Everybody says they're going to be there for you, but we really were. We really are.

I got to live in the footsteps of Father Michael J. McGivney. That's why this job is so great.

Ryan Lister is a general agent in Missouri. He can be reached at ryan.lister@kofc.org.

"Insurance by brother Knights for brother Knights" isn't just a motto.

It's a reality for Catholics across the United States and Canada.

What started with Father McGivney's vision for a distinctly Catholic mutual aid society is now one of the largest and most respected insurance companies in North America.

No matter how big our insurance business gets, it remains centered on one simple truth: The care of the widow and orphan is a Christian duty. As Knights, we do not shrink from that duty.

- We provided \$262 million in dividends to members.
- We issued \$8.56 billion of new life insurance in 2018.
- We had \$25.4 billion of assets on Dec. 31, 2018.
- Total insurance in force was \$109 billion on Dec. 31, 2018.
- The Knights is ranked on the FORTUNE 1000 list of America's largest companies.

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K of C Annuities Can Help Secure Your Retirement

By Owen Desaubin

Owen Desaubin, a general agent in Northern Québec, shares an important part of K of C insurance: retirement saving products in Canada.

hen we want to invest, most of us rely on the brochures our bankers put before us. We see calming and assuring scenarios in the brochures. Before long, we're convinced that our future is paved with gold. The pie charts and graphics tell us we cannot lose. We sign over our portfolio to some unknown manager to look after things in our best interests while our funds are placed in their hands, their money markets and their mutual funds.

However, most of us, when we first invest, don't realize all of our options for protecting our funds.

The Knights of Columbus offers annuities that do exactly that.

Our agents in Northern Québec work in a tough market with strong competition. What makes the Knights of Columbus unique is that we offer competitive products, backed by an



organization that upholds Catholic values and supports Catholic causes.

What types of annuities can I get with the K of C?

The Knights of Columbus offers a variety of annuity plans for you and your family. Our annuity plans can be customized so that you can select the best options to fit your retirement needs.

In Canada, we offer Registered Retirement Savings Plans (RRSPs) and Tax-Free Savings Accounts (TFSAs). A special hybrid life insurance and retirement annuity

product, Registered Retirement Savings Plan Single Premium Whole Life Insurance Policy, is also available in Canada.

A K of C annuity is steady and secure. It is a product that we can believe in.

For more on K of C annuities, visit www.kofc.org/annuities. Have questions about Knights of Columbus coverage in Northern Québec? Email owen.desaubin@kofc.org.



Owen and his wife, Nisette. (Image courtesy Owen Desaubin)

What's an annuity plan?

An annuity is a retirement savings product. You make contributions, and, after a specified amount of time, the annuity pays you a regular income stream.

Retirement annuities help you ensure that you have enough money to live on in retirement. Retirement annuities provide security and peace of mind that people of all ages and financial circumstances can benefit from.

K of C Agent Gives Back to Knight and Community

By Dustin Dean

Knight Dustin Dean had zero insurance experience. But General Agent Mickey Dougherty guided him. Dean reflects on his gratitude.

It was a morning like any other. I woke at 5 a.m. for work. My job put food on my family's table and a roof over our head, but it felt fruitless, even futile. I was burnt out.

But that day, I made one little change to my routine: I sent my resume to the Knights of Columbus.

I had heard about the Knights of Columbus through family and through friends at St. Joseph's Catholic Church in French Settlement, La. At the time, I knew little about the Knights and even less of their insurance. Still, the need to make a career change grew stronger. I made the decision to forward my resume.

General Agent Mickey Dougherty offered me a career opportunity as a field agent at a time when he really did not have to take a chance on me. Since I had zero insurance experience, I had a whole lot to prove. I wanted to show my gratitude.

A couple years later, in August 2016, I found the opportunity. That year, many cities flooded in Louisiana and the West Texas region, including Mickey's hometown. Roads to Mickey's house were flooded with chest deep waters. I rescued his family by boat, and then welcomed them to stay with my family.

But, soon after, my home took on water as well. Both our families had to evacuate. We were all taken in by one of our brother Knights, Agent Shane Duplantis. For two weeks, Shane's family welcomed both our families.

In the following weeks, I would begin rebuilding our home. But I was never alone. Every time I turned around, another one



of my brother Knights was there to help me keep it together.

These brief examples of Knights' charitable works only scratch the surface.

When I began my career as a field agent, I knew that Knights of Columbus insurance products provided much needed financial support. But it wasn't until I delivered a check to a brother Knight's widow, only months after insuring her husband, that I understood the impact of what we do. His act of love, a check for several hundred thousand dollars, allowed her to stay in her home and continue to live life with some sense of normalcy.

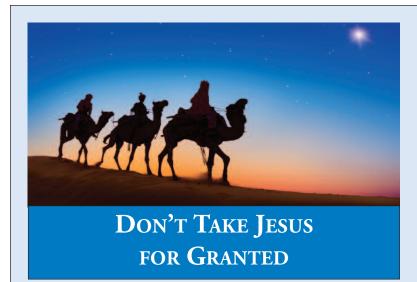
Our agents provide protection for our Catholic families, and they do this all within the scope of Catholic values and remaining true to charitable principles.

As a general agent, I am proud to lead my agency in giving back to our community. We have taken on landscaping and building maintenance projects for one of our local churches and a local Catholic food bank. Soon our agency will volunteer at a soup kitchen. We are also involved in an annual Priest's Appreciation Banquet within our diocese that one of our agents, Derek Faust, founded to raise funds for our priests' much needed retirement.

I am grateful for every opportunity, great or small, to give back. More than anything, I am grateful that God put in my path the Knight of Columbus, the greatest group of Catholic men.

Dustin Dean is a general agent in Lafayette, La. Live in the area and have questions on insurance? Visit deanagencyknights.com or email dustin.dean@kofc.org.





A CHALLENGE AND MESSAGE FROM SUPREME CHAPLAIN ARCHBISHOP WILLIAM LORI

Whenever I meet a refugee, immigrant or traveler, I am reminded of things I take for granted. Those who come great distances to find something often draw our attention to the blessings we enjoy. Most of us are fortunate to have Jesus nearby, truly present in the tabernacle of our local church, but we take his close presence for granted all too easily. The Wise Men embarked on a difficult journey to encounter Jesus, but a 5-minute drive can seem too far for us. May our daily familiarity with Jesus never result in indifference. May we instead, like the Wise Men, enter the Lord's house to do him homage.

This Month's Challenge

This month, I challenge you to take to heart the example of the Wise Men and go out of your way occasionally to visit the Blessed Sacrament in a local church. Second, I challenge you to participate in the Faith in Action March for Life or Novena for Life programs or to personally support a local pro-life initiative.

Questions for Reflection:

What daily opportunities do you have to encounter Christ? Because gratitude counters our tendency to take things for granted, how can you demonstrate daily gratitude in your life? Why is it important to visit Christ in the Blessed Sacrament, and have you benefited from this experience?

Grand Knight's Checklist

Deadlines

- Compile your donations and volunteer hours for the *Survey of Fraternal Activity* (#1728) due on Jan. 31. Online submission is available at Officers Online.
- The Free Throw Participation and Special Olympics Partnership reports are due Jan. 31. Include the information for both on the *Fraternal Programs Report Form* (#10784).

Planning

- Remind council trustees that the *Semiannual Council Audit* (#1295) is due Feb. 15.
- Register for the webinar *Developing your Half-Time Strategy to Win*, presented by the Fraternal Mission staff on Jan. 14 at 8:30 p.m. EST. Learn time-tested strategies to change the culture of your council, achieve short term wins and help your council grow. Register Now.
- Take the Council Health Assessment and then meet with your district deputy to discuss the results and formulate strategies for improvement where necessary.

Things to Consider

- Work with your pastor and field agent to host a Faith in Action and fraternal benefits open house for men of the parish, highlighting all the benefits of membership.
- Encourage new and younger men to take a more active role in council activities by asking them to chair a new Faith in Action program for your council.

Share your questions, feedback and advice. Email us at knightline@kofc.org.

K of C Asset Advisors Launches Only Catholic Long/Short Mutual Fund in the World

Knights of Columbus Asset Advisors, LLC (KoCAA), recently launched The Catholic Investor Long/Short Equity Fund. It is the only Catholic long/short mutual fund in the world, adhering to investing principles outlined by the United States Conference of Catholic Bishops.

This one-of-a-kind product may be ideal for investors who appreciate ethical investing and who are seeking to lower investment risks. Learn more at www.kofcassetadvisors.org.

KoCAA is a New Haven-based asset management and investment firm, with more than \$25 billion under management.

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The Family With More Than 100 Years of K of C Service

By Rose Wagner

Doug Supak is a member of the K of C Insurance Hall of Fame. His son, Tom, spoke to Knightline about his dad and his family's legacy of service.

For the right man, there's no better opportunity and no better vocation to serve. And sometimes, it becomes a family affair, as it was for Doug Supak.

The Knights of Columbus were part of everyday life for Doug and his family. His son Tom says they "grew up as a Knights of Columbus family."

Active in Sacred Heart Catholic

Church in La Grange, Texas, Doug was serving his parish and the Texas Knights of Columbus in many positions, including as the grand knight of Chromcik Council 2574.

According to Tom, Doug involved his family, especially his sons, at countless events.

"We would help him sweep the floors, set up chairs, cook stew and chili for council meetings. We would help out at Turkey Shoots and BBQ drive-thrus as well. We had a great time with the brother Knights and loved being around them," Tom said.

It was during the time he served as a district deputy that Doug was approached by General Agent Terry O'Brien. O'Brien wanted to know if Doug was interested in becoming a Knights of Columbus field agent.

Doug Supak started as a field agent on Jan. 1, 1977. That year, his older son, Tom, was graduating high school and heading off to play college baseball at Pan American University. Jody, Doug's second son, was in eighth grade.

Like all agents, Doug met regularly with Knights of Columbus families to make sure they knew their options in financially protecting their families.

One life insurance policy he sold was to a local rancher. Only two months later, the rancher passed away, leaving behind a large family. They were nearly forced to sell the ranch — but what saved the ranch was their Knights of Columbus insurance.

Thanks to Doug, that brother Knight's legacy and his family's future were secure. Thanks to Doug, a new generation of men were inspired to join the Knights, starting with his sons Tom and Jody.

Like his dad, Tom joined the agency at the invitation of O'Brien. It began a 15-year journey of Doug and Tom working together as



Tom Supak

Doug Supak

field agents serving Knights and their families in Central Texas. During the time, Doug and Tom helped grow the Knights of Columbus. They started seven new councils in Central Texas, welcoming 250 new members.

"We feel we are carrying out what Father McGivney started," Tom said.

Jody Supak

In 1997, Tom was promoted to lead a newly created agency in Central Texas. That was when Tom encouraged Jody — who had gone off to the University of Houston to play baseball around the time Tom had started working with their dad — to join them in working for the Knights of Columbus.

As Tom worked to get the new agency off to a good start, he relied on his dad and brother, and fellow agents, to help deliver millions of dollars in benefits to Knights and their families. Their work as a family paid off — the Supak Agency has been consistently honored as one of top agencies throughout the Knight of Columbus.

"We had a good group of men taking care of our families. We helped many families plan for their future. We became even more dedicated to the Order's Insurance Program and Father McGivney's dream," Tom said.

It's been 23 years since Jody joined the trio of Supak agents. He continues to be a top producer for the Order, while Tom is in his 38th year as an agent.

Doug has retired with 42 years of dedicated service. He was inducted into the Knights of Columbus Hall of Fame in 2018 as a field agent.

"Working for the Order has been a great career for all of us," Tom said. "Helping our members save money for retirement and delivering benefit checks to brother Knights' families is rewarding work."

Together, the Supak family has over 100 years of service to the Knights of Columbus.

As Tom says, "We have been blessed to work for such a great organization and are proud to represent the Order's outstanding insurance programs."

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The Supak Agency serves Knights in Central Texas. Live in the area and have questions about insurance? Or have questions about a career with the Knights of Columbus? Call 979-968-9800 or email thomas.supak@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 toast to your family, your faith & your financial security this new year.



LIFE INSURANCE • DISABILITY INCOME INSURANCE • LONG-TERM CARE INSURANCE • RETIREMENT ANNUITIES



Find your agent at kofc.org/faa

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