



NEWSLETTER



04



**ULTRASOUND
MACHINE**



PULLED PORK

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KY State Council Newsletter

Chief Editor
Cameron Peck

Distribution

To be added to the e-mail distribution list go to www.kykofc.com and fill in the "Newsletter Sign Up" information box.

If you wish to have your email address removed from the distribution list, there is an unsubscribe link at the bottom of the email that goes out each month.

Contributions

Please help contribute to the newsletter each month. Please email a write up and photographs to kykofcnewsletter@gmail.com

Free Throw Contest

Bishop Mulloy K of C recently held a Free Throw contest for girls and boys ages 9 through 14. Shown here collecting registration forms are (l-r) Gene Blanchet, District Deputy Paul Motz, Grand Knight Bob Hassman.)



Breakfast at the Henry Hosea House

Bishop Mulloy K of C buys, cooks, and serves breakfast at the Henry Hosea House each quarter. Shown here are the cooks (l-r) Larry Smith, Pat Tuemler, District Deputy Paul Motz, and Grand Knight Bob Hassman.



Council Funds Second Ultrasound in One Year!

GK John Doubrava presents checks to fund the very first ultrasound machine for Carenet in Florence, KY. Lyndi Soden, Director of Carenet, accepts the check on behalf of Council #5453. Brother Eric Ritchie (L) chaired the project.



March for Life

Parishioners and youth from the Diocese of Covington gathered to celebrate a Pro Life Mass at St. Dominic Parish in Washington, DC on Friday, January 27, 2017 as part of the observances at the annual March for Life. Karen Gutzeit, wife of Brother Jerry Gutzeit, organized the IHM Youth Group. Photos were taken by Katie Wells, daughter of Brother Rick Wells.



Star Council

District Deputy and IPGK Dick Burns (right) presents the STAR Council Plaque for 2015-2016 to GK Michael Saylor (left) of St Margaret Mary Council #15979.



Kentucky State Flag

Kentucky State Representative Phil Moffett (R), District 32 Presented St Margaret Mary Council #15979 with a Kentucky Flag flown over the State Capital in Frankfort, KY.

The KofC Council #15979 Brothers in attendance were very much encouraged with the recent progress of legislation Representative Moffett reported reinforcing a Culture of Life here in Kentucky with the recent progress in Kentucky State Government under KY Senate Bill #5 Pain Capable Child Protection Act, the House Bill #2 Ultrasound Bill, and the progress of ongoing draft EdChoice Legislation.



Pulled Pork

On the day before Super Bowl Sunday, council 14372 in Lexington held their annual pulled pork fundraiser. The council members pre-sell pulled pork after all the Masses for the two weeks leading up to the Super Bowl. This year they smoked and pulled 550 lbs (after cooking) of pork and distributed it all after each Mass that weekend. It is all hands on deck for the pull and many hands make light work. They pulled 550 lbs in 2-1/2 hours. This is the council's big fundraiser for the year.



Stewards of Appalachia

The Stewards of Appalachia is a group of like-minded individuals made up of mostly Knight of Columbus, family members and friends. Since 2007 they have volunteered countless hours to assist less fortunate individuals in the Appalachian region of eastern Kentucky. In addition to labor aimed at home improvement and construction, they have directed donations from various companies and individuals to purchase construction materials, various foodstuffs, and furnishings to assist those in need.

In addition they were able to financially assist three mission centers helping twenty three families with building materials between November 2015 and September 2016. This money helped to make projects possible during a time of year when volunteers and donations are not available. Several truckloads of food, new clothes, personal care items and other misc. new items were collected from local business and church collection boxes. Several other people donated furniture and other misc. items, while others helped obtain donations from their Councils or place of employment.

In 2016 the Stewards of Appalachia had the pleasure of working with St. Vincent's Mission in David, Kentucky during their annual October trip. The mission selected the projects based on income and immediate need. Each family was required to complete an application and qualify prior to being considered. Several of the ladies dedicated their time to working in the food pantry, organizing the warehouse and preparing meals while others spent time working on one of the projects. The need for groups like theirs is growing rapidly in this area due mainly to the loss of coal mine and coal mine related jobs.



Stewards of Appalachia cont.



The Councils included in this project are as follows:

K of C Sponsors

K of C Charities of Kentucky

Council 2974, Hardin, Ky.

Council 2499, Hardinsburg, Ky.

Council 12354, Mt. Washington, Ky.

Council 4270, Springfield, Ky.

Council 133043, LaGrange, Ky.

Council 14234, Taylorsville, Ky.

Council 1377, Maysville, Ky.

Council 7831, Sebree, Ky.

Council 12965, Clarksville, Tn.

COUNCIL 1264, Lebanon, Ky.

Council 1004, Morganfield, Ky.

Council 14604, Pewee Valley, Ky.

Council 12923, Campbellsville, Ky.

Participating Councils

Council 4270, Springfield, Ky.

Council 14234, Taylorsville, Ky.

Council 12354, Mount Washington, Ky.

Council 15525, Jeffersontown, Ky.

Council 13304, LaGrange



4th Degree Exemplification

On Saturday, February 4th, a 4th degree exemplification was held in Louisville. 35 Brother Knights joined the 4th degree and the class honoree was Ken Rosenbaum.



Monthly Update

State Deputy Gabe Cabral



My Brother Knights!

I am an incurable tool junkie. I love tools, all sorts of tools. It doesn't matter if they are automotive, woodworking, masonry, gardening or electrical - I love them all and it's because I like the feeling of getting something done. I like seeing the results of putting something together, or witnessing something that needed a little attention; start to work again after sitting around without a purpose. Isn't that what we all do when we recruit new members? We take good catholic men and give them the opportunity to be great catholic men, grow closer to the Church, become better fathers and husbands.

So if bringing men into the Order is like building or repairing something, you may be wondering where are my tools?- That's always my first question and I usually find they have "walked away" to different parts of the house or one of my sons has "borrowed" them. Well, as it pertains to membership recruiting, here is a link to your toolbox, <http://www.kofc.org/en/members/membership> and you won't have to worry about trying to remember where you left them.

The tools you find on this link are general tools, they work pretty well as "all purpose" tools that can get the job done, but sometimes a job requires "Special Tools"- Where do you find those? **WE HAVE YOU COVERED!** Thanks to the efforts of our Membership Chairman, Rick Arnold, and the gracious Bishops and Archbishop of Kentucky, we have 4 glowing endorsements of the Knights of Columbus for you to use as a special tool for the job of recruiting. The Bishops support the Knights and our good works, because we support them in their mission of bringing Catholics closer to God and the Church. It is my hope and expectation that you will use these letters, specifically from your bishop, to work with the pastors of all the churches you serve to encourage all eligible Catholic men to at least explore the Knights of Columbus. When you run these church drives, be ready with some Brother Knights who exemplify what we are all about. Get the **FREE** Knights of Columbus app on your Android or iPhone to show them all the great work we do-It's a very handy tool.

Finally, no great tool has any value without an operator. If you haven't already figured it out, it's you and the people around you! Sadly, many men don't join for the simple reason that they were never asked. In fact, I **was almost one of them**. My wife Claudine was the one who asked me about joining. Of course, her name didn't make it on the Form 100 as my proposer, none the less, she is the reason I joined, and continues to support my involvement every day. So as you survey the field of prospective Knights, think of these men and their families and how they could be positively affected by getting involved on the Order's good works in the Community, Church and Family events that spring up this time of the year.

Gabe Cabral
KY State Deputy

State Chaplain

Fr. Patrick Dolan

Brother Knights:

Our November 2016 article here talked about how Knights share in the teaching authority of the church, and the January one described how you share in the sanctifying charism. How faithful Knights share in the governing aspect of the church is just a bit more complicated. That complication comes from the unusual relationship between “church” and “state” in our local and in our universal communities—and what “governing” actually means. Much like shepherding, which allows sheep the greatest possible amount of freedom to graze all while protecting the sheep from dangers they do not see, governing in the church is a far cry from the kind of absolute dictator that media have attempted to depict in a somewhat humorous way—such as a beloved nun as “the penguin” in the Blues Brother’s movie. Governing really means using one’s skills to enhance the others in one’s care. Yet all of this is done in a cooperative way due to the 5 human organizations to which we all belong: family, state, marketplace, academy and religion.

We all start out in families, where parents “govern” their children by sacrificing for them until they “stand on

their own” and become responsible for their own nuclear families. The state is an extension of family, or a family of families that governs by helpful laws (we all drive on the right side of the road, stop for red lights, share common resources in ways that restrict selfishness, etc., and help defend one another). We all belong to a state of some kind, sometimes various layers of state government, and share in the responsibility for that state in proportion to our abilities: obey and even help formulate laws, pay taxes and national service (draft, rationing) and cheer on our heroes. Every once in a while religious leaders have inherited responsibilities for one or another state, but such is rare in history (prince bishops in the middle ages, papal states, etc.) and done only because the state defaulted in its responsibilities.

Marketplace and academy are similar. Trading one’s goods and services for other needs has happened since the beginning of any society—governed by ordinary economic forces: the relative value of items at different times. Moreover, the development of skills in the academy



Dolan cont.

uplifts the state and all the families within it. Inventions like the electric light, printing, aviation, etc. have enhanced all parts of our human community. Though some clergy have indeed been very helpful in academic communities, it was because of their other skills (from monks teaching folks to rotate crops to Jesuit universities with their medical schools) rather than their particularly religious bent. And it is extremely rare to find any clergy governing the economic community of the marketplace in any way whatsoever. All these areas, family and state, academy and marketplace, have clergy as contributing members but rarely in any kind of leadership position unless their own individual expertise warrants such help in “governing/caring for” the other members better.

Religion, which is the yearning for connection with something beyond ourselves, is where clergy, who claim to have some connection with that “higher power” or God, shepherd others closer to that God. This is true in all kinds of pagan religions, and even more so in Christianity. Though economic experts might advise clergy about the temporal aspects of their connecting the community to God (how much it costs to build a temple or a church/shrine), and

the academicians might offer engineering or artistic advice, the clergy are the ones who connect with the higher power and thus are the focus or how all skills come together to build a cathedral, for example. [Clergy would have no governing advice about how to build a sports stadium.] Each character class “leads” in the government of its own society: family, state, academy or marketplace. Together these five human organizations make up human society.

Into this atmosphere came Christ our Lord, who founded his church on weak and impetuous humans. They are part of families; they participate with others in state events (pay taxes, drive on roads, etc.), go to school, and also trade in the marketplace, etc. Other humans participate in the church activities in greater or lesser degrees, parallel to how well or poorly clergy participate in these other four parts of society.

Moreover, the church is made up of various subgroups, each of whom are “governed” somewhat independently. Each Benedictine abbey, for example, elects its own abbot, but would never even think of trying to help elect a Dominican or Franciscan or Jesuit superior for any of those groups. Within consecrated religious life there may be

Dolan cont.

excellent financiers or tradesmen or educators, but the focus of religion is always to “govern/assist” folks in getting close to God.

As knights you participate in the government of the whole society (family, state, academy, marketplace and church) to a greater or lesser degree in any one of those five areas. You help govern the whole human community—lending your expertise in a variety of ways to that conglomerate of human societies, the whole human community. On a parish level you might be on a finance council or be a sports team captain; you might be great at a particular skill and be able to transmit that knowledge to several new generations; but you govern/assist/care for the human community in ways parallel to how the clergy connect that human

community with the divine. In some locations you would even help choose bishops, but not in the US (which is a story for another article involving lay trusteeism). May you continue to govern well the whole of society, together with your clergy who “lead” in the focusing of that society closer and closer to God—as effectively in our contemporary world as people like St. Louis, St. Edward, and St. Wenceslaus did in their day and age. And may you one day take your place with them in the fullness of the kingdom of heaven.

Vivat Jesus!

**Fr. Patrick Dolan
KY State Chaplain**



State Secretary Cameron Peck

Hopefully many of you attended the online webinar a couple of Weeks ago. It was entitled

“How we are seen is how we are known” and it focused on making sure that when you are doing the great stuff that we do, you make sure people can see you doing it, especially prospective knights. Don’t hide your light under a bushel basket, set it on a lamp stand where it can light the entire house. When men are looking for a group to join, they often want to help other people. And if they see us doing the things they want to be doing, they will be a lot more likely to join us. As for the webinar, if you didn’t get a chance to watch it live, I suggest that you go back and watch the recorded version, it is worth an hour of your time.

But, the title of that webinar got me thinking. **“How we are seen is how we are known”** And that coin has two sides. On the one side, as the webinar showed us, if we let everyone see all the great stuff that we do, it can only enhance our reputation and encourage men to join

our ranks. But, on the other side, what if people see members of the Knights of Columbus doing things that they don’t approve of? I’m not just talking about the obvious stuff, the illegal, immoral stuff like robbing banks or kicking the neighbor’s dog. I’m talking about the things we do after the Spaghetti Dinners, after the Fish Fries, after our Council meetings, after the work is done. Are we helping or hurting our reputation?

We all know, there are people out there that have a negative opinion of the Knights of Columbus. Did they form that negative opinion because they saw us collecting coats for kids? Or when they saw us helping with Special Olympics? Or being lectors, Eucharistic ministers, and ushers at Mass? No, they formed that negative opinion when they saw knights doing bad things sometime in the past. **“How we are seen is how we are known”**. We can’t do much to change their minds because many of those people are not looking for the good in us, they assume there is none. We need to keep doing great, selfless work and hopefully they will see who we truly are, eventually. But, looking

Peck cont.

forward, we need to be mindful of our actions and ask ourselves “If I were looking to join the Knights of Columbus, would I like what I see going on right now?” Most of the time the answer is going to be “yes”, but if the answer is “no”, make an effort to make some changes.

I applaud you for all the great work that you, and your councils do. Your tireless efforts and dedication to help others through your acts of charity helps so many people every day. Thank you very much. And remember, “**How we are seen is how we are known**”.

Vivat Jesus!
Cameron Peck
State Secretary

State Advocate

Tom Johnson

Council Resolutions:

It's that time of year again to be thinking about writing and submitting **Resolutions** for consideration at the State Convention. **Resolutions** should be voted on and approved at the council level and submitted to the State Advocate by **March 15th, 2017**.

Safe Environment Training:

The GOOD NEWS is that we've made some progress in our efforts to get every council compliant with Supreme's mandate that all councils be trained in the Safe Environment Training program. The BAD NEWS is that there are currently 28 councils that have not completed the required training. In some cases it may be that an individual did not get his "background" check completed, in most cases either the GK or Youth Director or both have not completed their training. All training should have been completed by the end of December, 2016.

Those councils that have not completed their training have either been called or have received at least one email notice requesting feedback as to when they will complete their training. If you are having problems logging in or are unsure about your status please contact me at: johnson8288@bellsouth.net

Delinquent Council Reports:

As of 2-7-2017 we have a large number of councils showing delinquent reports with Supreme. Individual correspondences will be going out to those councils with past due reports.

F-185 Officers Chosen for the Term - 13 Councils * report was due by the end of July

F-365 Service Program Personnel Report - 31 Councils * report was due by the end of July

F-1295 Semi Annual Audit for Period ending 6/30/2016

- **COUNCILS DELINQUENT LAST 2 PERIODS:** 20 * **These councils are in danger of losing their bonding and face possible suspension.**
- **COUNCILS DELINQUENT ONLY LAST PERIOD:** 5
- **TOTAL NUMBER OF DELINQUENT COUNCILS:** 25

F-1728 Survey of Fraternal Activity - 43 Councils * report was due January 31st, 2017

Grand Knights, Financial Secretaries, Trustees...It is your responsibility to insure that your council reports are completed and turned in on time. District Deputies...you have access to the councils within your district. Please help to make sure that all of your councils are compliant.

Vivat Jesus,

**Tom Johnson
State Advocate**

Monthly Update

State Warden Luke Williams



Brothers,

We are in the home stretch for our State Basketball Slam Sweepstakes Disaster Fund Drive.

Please continue to

sell as many Basketball Slam Sweepstakes tickets as possible before the March 4th deadline. I've had a few calls about issues with getting the Buy 2 get one free process. Here are a few things I hope will help.....1. The majority of issues have been if someone tries to access the website through the "search line" on their internet provider such as Google, Bing, Yahoo, etc. Please use the "address bar" on your internet access and type in www.basketballsweeps.com instead of typing in the search box of your provider. The address bar is usually located at the top left hand corner of your screen, if using a computer. The ticket holder will need to "View Your Account" and set up account name with password (write down password to remember) if you do not have one already. 2. You can easily access via the State Council website www.kykofo.com, click on the "Slam – get results online" picture. 3. If you

want to speak with a person, call the GreenBee Marketing Service line, (not a toll free line) at 724-734-4233 and they can talk you through any of the processes you wish to check on for this drive. 4. GreenBee Service can also be reached by sending an email to info@greenbeefundraising.com.

I am asking all Councils to please have their ticket packets mailed or delivered back to me by March 4th, so that everything can be completed before the contest officially starts. I need the following sent back to me for processing; A. Unsold Tickets, B. Completed ticket stubs from sold tickets, and C. A Check made payable to "Kentucky State Council" (NO CASH) for sol tickets.

Thank you in advance for your support of the 2017 Knights of Columbus Basketball Slam Sweepstakes and for all you do for your Church, Community, and Council.

Vivat Jesus,
Luke A. Williams
State Warden
270-403-2378
EKUL21WILLIAMS@GMAIL.COM

State Membership Director

Rick Arnold PSD

Dear Brothers all,

By now, all Grand Knights and District Deputies have received emails with the Bishop's Call to Service instructions along with very nice letters from the Bishops in Kentucky asking every man in your parishes to prayerfully consider membership in our beloved order. These letters are a wonderful endorsement and symbol of support from our bishops. Please take advantage of this opportunity. If you need me to resend the letter just let me know RickArnoldPSD@gmail.com .

The program is very simple but, I think will be very effective in recruiting new members.

Here's what to do:
Contact the Pastor(s) of the parishes in your area to explain the program and ask him for permission to proceed.

Select two consecutive weekends in February or March to run the program.

Add copies of the letter to the church bulletins explaining that your council will have members at the following weeks Masses to talk to any man (and his family) about the benefits of being a member of the Knights of Columbus.

Assign members of your council to be available at those Masses to recruit new members.

Inform your District Deputy and your Insurance agent of the dates and locations of your membership drives.

Have a date(s) available of the next First degree for the perspective new members. Make sure you have lots of Form 100s available, you're going to need them.

Inform your insurance agent of your plans, they want to help!
Good luck and Vivat Jesus!

Peace be with you!

Rick Arnold PSD

State Program Director

Bill Schmidt PSD

Brother Knights –

I cannot believe how fast the year is going. It is already the middle of February. There is only about 6 more weeks until the deadline for the State Deputy Award has passed (sort of like that darned groundhog's prediction).

In February and March, councils should conduct programs such as Basketball Slam Sweepstakes, Wedding Vow Renewal, Council Free Throw Challenge, 40 Cans for Lent, RCIA involvement, Founder's Day Celebration, and Day of Prayer for the Unborn Child. Councils should be planning for programs to be conducted in April and May. Programs such as and Fifth Sunday Rosary (Apr. 30th), Adopt a Highway, Special Olympics, and attending the State Convention should be planned now.

As I mentioned in the beginning, the deadline for the Program Director and State Deputy Awards is rapidly approaching. ***The deadline for your submissions is March 31st!*** You can't earn the award unless you report your activities. Email me a report as soon as possible. Be sure to include any pictures or other details that you find interesting or noteworthy.

I would like to congratulate the following councils on having already earned Program Director status: 390 Louisville, 1004 Morganfield, 6743 Grayson County, 13053 Louisville, and 16125 Knottsville. I am sure there are others that likely have earned the

award, but I am probably lacking the information to award it, especially in the activity areas. If you believe you have earned this award, please contact me right away. I want every council to earn at the least the Program Director Award.



The Columbian Award (SP-7) can be submitted to Supreme as soon as April 1st. As a reminder, ***the newest requirement to earn the Columbian Award is to report at least four activities from the Building the Domestic Church program.*** There are many opportunities to conduct one of these programs at your parishes in the next month. One way to easily achieve this is to purchase the Building the Domestic Church kiosk from Supreme and putting it in one of your parish churches. More information can be found at <http://www.kofc.org/un/en/domestic-church/parish-programs/cis.html>. Take advantage of these opportunities to ensure that you have earned the Columbian Award. If you are on track to earn the Star Council Award, it is extremely important that you schedule these programs now to ensure that you earn the Columbian Award. If you have any questions, please let me know.

Speaking of Star Council, congratulations to the following councils for already meeting

Schmidt cont.

their membership and insurance quotas towards Star Council: 5071 Corbin, 15211 Union, and 16232 Scottsville! Keep up the great work. The Star is within your grasp.

Congratulations as well to the following councils that have met their membership quota but still need to meet their insurance quota: 390 Louisville, 6743 Grayson County, 10725 Owensboro, 11453 Aurora, 13053 Louisville, 15841 Louisville, 15914 Ft. Campbell, and 16125 Knottsville. Please contact your Field Agent right away to put a strategy into motion on how to meet your Insurance requirement. There is still time to meet your quota, but it is ticking away very fast. There are many other councils that are on track to meet their membership quota as well. Keep going! The Star is within your reach as well.

Lastly, congratulations to council 15613 Lexington for already meeting their insurance quota. With some effort, you can meet your

membership goal to qualify for Star. Be sure to get all of your other required reports submitted right away.

This month's "Program Spotlight" features another Building the Domestic Church program, "5th Sunday Rosary". This program involves Knights, their families and other parishioners to pray the rosary as a corporate body every time a 5th Sunday occurs during a month.

As always, remember to use every program as an opportunity to invite a fellow Catholic gentleman to join the Knights of Columbus. Invite a friend to join us and be part of the programs your council has to offer.

Fraternally,
Bill Schmidt, PSD
General Program Director
BillSchmidtPSD@comcast.net
270-259-2607

Kentucky State Council Featured Program

5th Sunday Rosary Program

To help bring parishioners together in a spiritual activity and promote devotion to Mary, the Knights of Columbus Supreme council is pleased to announce a new church activity, the 5th Sunday Rosary Program. Knights, their families and other parishioners are encouraged to pray the rosary as a corporate body every time a 5th Sunday occurs during a month.

The 5th Sunday Rosary services will be conducted on Jul 31, Oct. 30, Jan 29, and April 30, during the 2016-2017 fraternal year.

Finger rosaries that can be used during the program, are available from the Supreme Council and can be ordered by using the 5th Sunday Rosary Kit (SR-KIT). Participants may also use their own rosaries, and Knights are encouraged to use the rosaries that they received during their First Degree. Conducting this Church Activity every time a 5th Sunday occurs during a month as part of the 2016-2017 fraternal year will allow your council to list each one in the Church Activities section on the Columbian Award Application (#SP-7). In addition, it provides a visible “faith formation” program that will engage current members and their families, and offer parish families who are not yet part of the council an opportunity to experience the faith and fellowship that comes with being a member of the Knights of Columbus.

More information can be found at:

<http://www.kofc.org/en/members/programs/church-activities/5th-sunday-rosary.html#/>





District Master

Gary Dykuis

Worthy Faithful Navigators and Ladies,

February Events; February 3, 1943 - An extraordinary act of heroism occurred in the icy waters off Greenland after the U.S. Army transport ship *Dorchester* was hit by a German torpedo and began to sink rapidly. When it became apparent there were not enough life jackets, four U.S. Army Chaplains on board removed theirs, handed them to frightened young soldiers, and chose to go down with the ship while praying.

Birthdays include Legendary baseball player George Herman "Babe" Ruth (1895-1948) was born in Baltimore, Maryland. Ruth held or shared 60 Major League records, including pitching 29 consecutive scoreless innings and hitting 714 home runs.

Saint Thomas More (1478-1535) was born in London, England. He was a lawyer, scholar, and held the title Lord Chancellor of England. As a devout Catholic, he refused to acknowledge

the divorce of King Henry VIII from Queen Catherine, thereby refusing to acknowledge the King's religious supremacy. He was charged with treason, found guilty and beheaded in 1535, with his head then displayed from Tower Bridge. Four hundred years later, in 1935, he was canonized by Pope Pius XI.

New Sir Knights: Please welcome our new 36 Sir Knights, from the Louisville Assemblies February 4th. A special thanks to the Guest Speaker, Deacon Dennis Nash, Director of Deacon for the Archdiocese of Louisville.

Please help the Kentucky District with new Sir Knights. You can do this by assisting your council holding; First Degree - Admission Degrees, Second Degree - Formation Degrees, and Third Degree - Knighthood Degrees. There are a large number First Degree members of our order that need to be advanced to 2nd and 3rd Degrees. These are members that would make Great Council Officers and Sir Knights.

Next Exemplification: April 22, 2017, All Saints Assembly, Alexandria, KY. The planning is under way.

Vivat Jesus,
SK Gary Dykuis,
Kentucky District Master

Monthly Update

General Agent

Darrell Swope

A Portfolio of Protection

2/1/2017

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



Swope cont.

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

Swope cont.

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/icp.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.*



OFFICE of the ARCHBISHOP

Archdiocese of Louisville

212 EAST COLLEGE STREET • P.O. BOX 1073 • LOUISVILLE, KENTUCKY 40201-1073
(502) 585-3291 • FAX (502) 585-2466

January 2017

Dear Brothers in Christ,

May God bless you! As we begin a new year, it is a great time to consider taking another step to strengthen your relationship with Jesus Christ. Pope Francis has called each of us to “reach out” to others. I would like to invite you to take such a step by becoming involved with the Knights of Columbus.

The order of Catholic men called the Knights of Columbus was founded in 1882 by a parish priest who had the vision to create an organization that would provide men with the opportunity to live their faith through charitable works, caring for their families, and supporting their faith in the public square. Today there are more than 1.9 million members in 16 countries. In the past decade alone, the Knights of Columbus has donated more than \$1.5 billion to charitable causes and has performed more than 700 million hours of volunteer service.

Following in the footsteps of my late brother George who became a 1st degree Knight in 1981 and then a fourth degree Knight in 1986, I have been a member of the Knights for more than a decade. As a member of this fraternal order, I have been impressed by all that is done nationally and in the state of Kentucky. In our Commonwealth, however, membership in the Knights represents a relatively small percentage of the total population of Catholic men in our dioceses. Think what could be accomplished if more joined.

I encourage and invite all of you to prayerfully consider membership in this fine organization. Membership is open to all practicing Catholic men, ages 18 and older.

The Knights of Columbus will be providing information in your parish about how to join. Please consider applying or requesting more information so that you can join in Pope Francis’s call to deepen your relationship with Jesus Christ and reach out to others.

You and your family are in my prayers.

Sincerely yours in our Lord,

Most Reverend Joseph E. Kurtz, D.D.
Archbishop of Louisville



DIOCESE OF OWENSBORO

McRaith Catholic Center

OFFICE OF THE BISHOP

January 2017

Dear Brothers in Christ,

All who have been created by God's image and likeness and born again in the waters of Baptism are called to a life of service. We live out our lives of service, in our vocations and careers, in the manner by which we interact with family, friends, coworkers and even strangers.

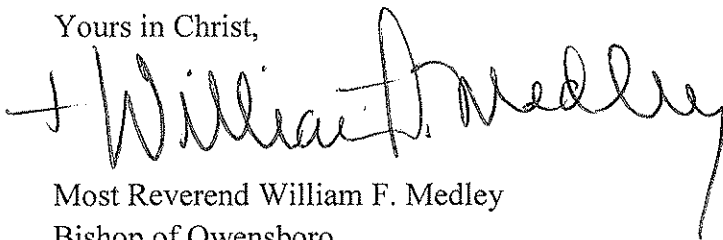
There are many organizations that provide avenues for this privileged call. I want to commend to Catholic men the Knights of Columbus, an order of men established in 1882 by a parish priest who had the vision of an organization that would help men to live their faith through charitable works, caring for their families, and defending the Faith.

Today the Knights of Columbus are 1.9 million members strong in 14 countries. Last year, this organization of practical men donated more than \$175,079,192 and 74 million hours to charity. In Kentucky alone there are 11,900 members who contributed \$1,709,957 and 532,131 hours in their good works.

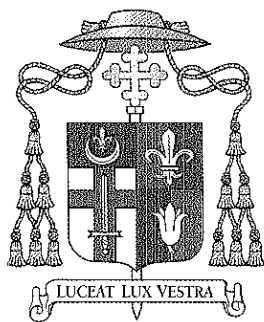
Join me in imagining how these good works can be magnified many times over by an increase in membership. I encourage every Catholic man to learn more about the Knights of Columbus and see if this is an opportunity to channel your own faith and good works.

Many thanks to those men who bring faith and leadership to this noble venture. May God bless your works abundantly.

Yours in Christ,



Most Reverend William F. Medley
Bishop of Owensboro



DIOCESE OF COVINGTON

Office of the Bishop

1125 Madison Avenue, Covington KY 41011-3115

Phone: (859) 392-1512 • Fax: (859) 392-1508

9 January 2017

My dear friends:

The local councils of the Knights of Columbus are in the midst of a membership drive and I would encourage every Catholic man to consider joining this most worthwhile organization. The Knights of Columbus have been the source of untold benefits to the universal and local Church in so many ways since their inception by Father Michael McGivney in New Haven, Connecticut in 1882. Through its many charitable programs, it has helped countless individuals, parishes, dioceses, seminarians and others in a multitude of ways. We are extremely blessed to have such a strong presence of the Knight in the Diocese of Covington.

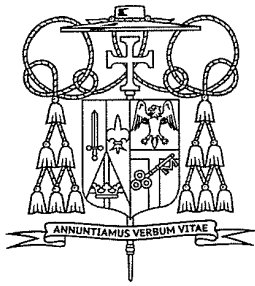
Please join me in praying of the success of the membership drive as well as praying in thanksgiving for the many good works wrought by the Knights of Columbus.

May God bless you and all those you love.

Yours devotedly in the Lord,

A handwritten signature in black ink, appearing to read "Roger J. Voys".

Most Reverend Roger J. Voys, D.D.
Bishop of Covington



CATHOLIC DIOCESE OF LEXINGTON

THE CATHOLIC CENTER
OFFICE OF THE BISHOP

January 2017

Dear Catholic Men of the Diocese of Lexington,

Greetings from your shepherd as we begin another new year. With each beginning, there is hope and a genuine desire to improve ourselves, our relationships and hopefully to contribute to a better world. As you are making resolutions for the new year, I hope that you will also include your faith as part of your good intentions. There are many ways available to us in our Catholic tradition to enhance our relationship with God and express that in service to our brothers and sisters. Do you know the hardest thing about keeping a resolution? Trying to do it alone. The best success with good intentions requires community support.

I would like you to consider joining the Knights of Columbus, a fraternal organization of men who strive to deepen their faith and serve the Church in a variety of ways. In our Diocese of Lexington we are blessed with excellent councils of the Knights of Columbus in many parishes and very strong leadership.

Joining the Knights of Columbus will connect you with other men who are serious about living their faith, but know how to do that and serve each other with the joy that Pope Francis describes as so essential to a fruitful life of faith. Put your faith into action, form strong bonds of friendship and support, and help build up the Kingdom of God. Great goals for a new year!

Peace and all good,

Most Reverend John Stowe, OFM Conv.
Bishop of Lexington

Upcoming Events

February

| | |
|-----------------------|----|
| 1st, 2nd & 3rd Degree | 26 |
| 1st Degree | 28 |

March

| | |
|---------------|----|
| Ash Wednesday | 1 |
| 1st Degree | 28 |

April

| | |
|------------|----|
| 1st Degree | 3 |
| Easter | 16 |
| 1st Degree | 25 |

KENTUCKY STATE COUNCIL

NEWSLETTER

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