

KENTUCKY STATE COUNCIL NEWSLETTER

October 2017



RESOLUTION

COMMEMORATION OF THE CENTENNIAL ANNIVERSARY OF THE APPARITION OF OUR LADY OF THE ROSARY FATIMA, PORTUGAL

Whereas during the time the First World War raged in Europe, three shepherd children, Jacinta and Francisco Marto and Lucia Santos first witnessed an apparition of Our Lady on May 13, 1917 in Fatima, Portugal; and

Whereas Our Lady asked the children to return to the same location on the thirteenth of each month for the next six months and asked them to pray the rosary every day to obtain peace for the world and the end of the war; and

Whereas on June 13, 1917 Our Lady directed the children to pray after each of the mysteries the following - "O my Jesus, forgive us our sins, save us from the fire of hell. Take all souls to heaven, especially those who are most in need." Now known as the Fatima Prayer which has become an integral part of the Rosary; and

KENTUCKY STATE COUNCIL NEWSLETTER

October 2017



RESOLUTION

Whereas over 70,000 people gathered for Our Lady's final apparition on October 13, 1917 where witnesses recounted that for approximately 10 minutes, the sun whirled rapidly, flinging brilliant colors that reflected on the faces of the crowds. The fiery ball continued to gyrate three times, then seemed to tremble and shudder, and plunge in a mighty zigzag before returning to its place in the sky; and

Whereas at this final apparition to the three shepherd children, she announced herself to them as the Lady of the Rosary; and

Whereas on the anniversary date of the first appearance of Our Lady of the Rosary on May 13, 1981, an assassination attempt was made on the life of Pope Saint John Paul II as Our Lady had foretold; and

Whereas it was Pope Saint John Paul II who assessed "It was the mother's hand that guided the bullet's path, and permitted that the dying Pope be stopped on the threshold of death."; and

Whereas Pope Saint John Paul II, in gratitude for our blessed mother's intervention, gave one of the deadly bullets to the bishop in charge of the shrine at Fatima, Portugal, where to this day, that bullet remains in the crown of the statue of the Blessed Virgin Mary housed at that shrine; and

Whereas in 1989 Pope Saint John Paul II at the Basilica of Our Lady of the Rosary in Fatima, Portugal declared Jacinta and Francisco Marto venerable and on May 13, 2000 they were declared Blessed in a decree from the Congregation for the Causes of Saints; and

Whereas every new Knights of Columbus member is given a rosary at the Initiation Degree and are asked to carry it with them always and pray the rosary often, to promote a deep devotion to the Blessed Virgin Mary, the Mother of Jesus; and

KENTUCKY STATE COUNCIL NEWSLETTER

October 2017



RESOLUTION

Whereas the Order is rich in history and practice of special reverence for Our Lady, through education, rosary distributions and prayer programs to promote Marian devotion worldwide;

Now, Therefore, Be It Resolved, that we, the members of the Knights of Columbus express our ultimate appreciation for the gift of the Blessed Virgin Mary and her continued guidance and counsel to humanity over the past many centuries around the world; and

Further Resolved, that we join in spirit and celebration, the millions of pilgrims traveling to Fatima, Portugal in 2017 to celebrate the 100th anniversary of her appearance with earnest desire to turn to Mary as their own Mother, so that she may lead us all closer to her Son; and

Be It Further Resolved that this resolution be read and adopted by the Kentucky State Council in session in Lexington, Kentucky, on May 20-21, 2017 and, with State Council approval, the resolution shall be submitted to the Supreme Council for consideration at the Convention in St. Louis, Missouri during August 1, 2, 3, 2017.

This resolution was read and approved by Council 1315 on January 10, 2017.

KENTUCKY STATE COUNCIL NEWSLETTER



October 2017

Knights from Mary Queen of the Holy Rosary Council 14372 in Lexington and St. Gabriel Council 15699 in Louisville joined with the Youth group from St. Gabriel to pick and wash pumpkins for various charity events. Over 950 were harvested and cleaned for a St. Gabriel Youth fundraiser, Mary Queen Fall Festival, Council 14372 pumpkin give away and Mary Queen School. The benefits of group cooperation can't be measure just by giving away a load of pumpkins. Knights working together with the youth provide a positive influence in their lives.

Submitted by,
Andrew Moore
Grand Knight
Council 14372



KENTUCKY STATE COUNCIL NEWSLETTER

October 2017



District Deputy, Bruce Whitehouse, presents the Double Star Council Award to **Knottsville KofC (#16125)** Grand Knight, Mike Mudd. Council #16125 is 3 years old and has 65 members. This is the second year in a row they have received the Star Council Award.



KENTUCKY STATE COUNCIL NEWSLETTER

October 2017



Rachel's Fun for Everyone Playground

Rachel's Fun for Everyone Playground had its ribbon cutting ceremony on August 26th, 2017. This playground was the brainchild of a 9 year old girl that wanted to help disabled children have fun on the playground too. This was a very ambitious project that would require a lot of funding. In fact, they raised \$498,000 during the past for years to make this happen. The Vine Grove Council and the Kentucky State Council were proud to donate money to help this great cause. The Vine Grove Council alone donated over \$10,000 to this project.

Governor Matt Bevin and several members of the Knights of Columbus were at the ribbon-cutting ceremony for this great park.



KENTUCKY STATE COUNCIL NEWSLETTER

October 2017



Rachel's Fun for Everyone Playground



KENTUCKY STATE COUNCIL NEWSLETTER

October 2017



Rachel's Fun for Everyone Playground

Below is an excerpt from the Rachel's Fun for Everyone Playground website.

In early February of 2013, nine-year-old "Rachel" approached her mom (Julie) saying "I have an idea" The third-grade student then explained her idea, and showed her the research she had already done. Julie became excited about the idea and asked Rachel to show it to her dad, when he came home from work.

Rachel's father, who also happens to be a member of the Vine Grove Volunteer Fire Department, liked the idea so much, that he took his daughter to meet City Councilwoman Donna Spangenberg. Rachel explained her idea to the Councilwoman, adding that she would be willing to have fund-raisers, such as car washes and chili suppers to help raise the money. Rachel's dad added that the Vine Grove Jr. Firefighters have offered to supply the labor. Councilwoman Spangenberg liked the idea so much, she invited Rachel to attend the next regular meeting and present her idea to the entire City Council.

Rachel accepted the invitation and with the support of her parents, appeared before City Council on Monday, February 4, 2013. Rachel wrote a letter and courageously read it to the Council members, explaining her idea. Put very simply, Rachel wants to build playground equipment that physically challenged children can access. By building the equipment, Rachel believes that all children can play together, without the fear of being teased because they can't access the playground.

Upon hearing from Rachel, the Mayor and City Council unanimously agreed to work with her to help her achieve her goal.

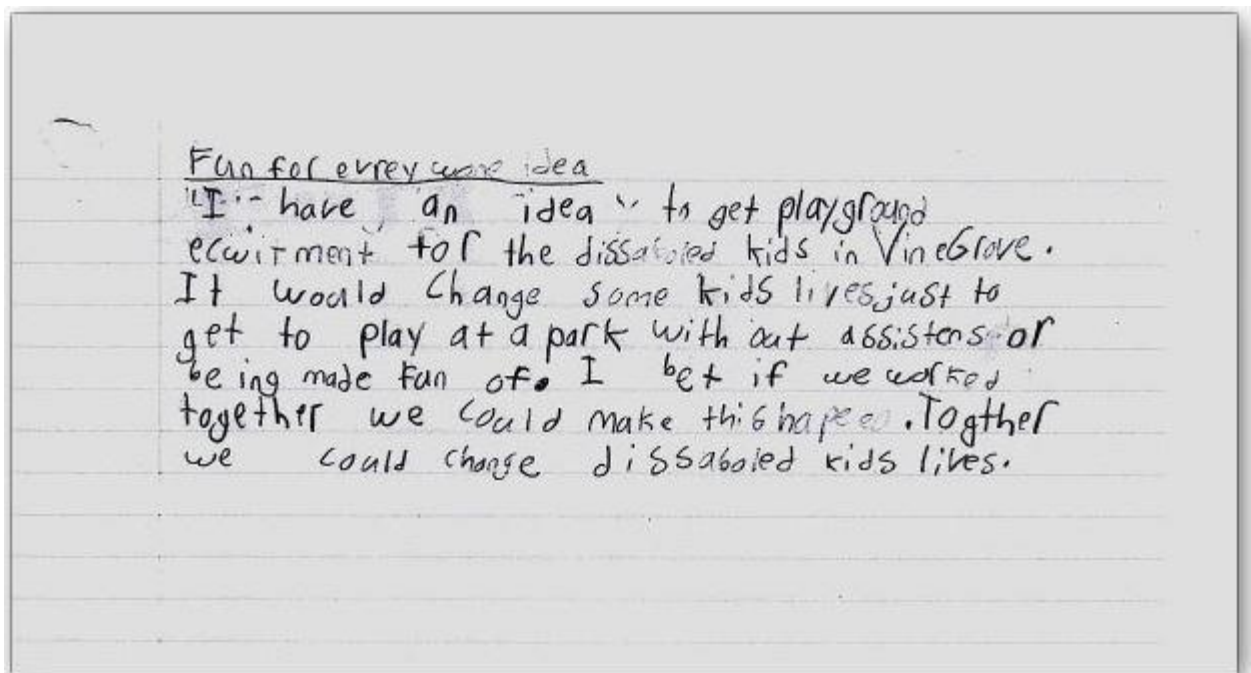
KENTUCKY STATE COUNCIL NEWSLETTER

October 2017



Rachel's Fun for Everyone Playground

The following day, Rachel and her dad visited City Hall and presented officials with a binder, which contained all of her research. The research included websites that sell specialized playground equipment, pictures of the equipment and pricing information. The binder also contained grant information and guidelines set forth by the American with Disabilities Act. Rachel's research shows her commitment to the project.



KENTUCKY STATE COUNCIL NEWSLETTER

October 2017



1903 - 2017

In the basement of Saint Mary's Church in New Haven, CT, during October 1881, a young Priest, Michael J. McGivney, explained to a small group of men his purpose for calling them together. It was manifold: (1) to help Catholic men remain steadfast in their faith through mutual encouragement; (2) to promote closer ties of fraternity among them; and (3) to set up an elementary system of insurance so that the widows and children of members in the group who might die would not find themselves in dire financial straits. From these humble beginnings, the Knights of Columbus became a reality on March 29, 1882.

The founders and first officers of the fledgling organization chose the name "Knights of Columbus" because they felt as a Catholic group, it should relate to Christopher Columbus, the Catholic discoverer of America. This would emphasize that it was Catholics who discovered, explored and colonized the North American continent. At the same time "Knights" would signify that the membership embodied knightly ideals of spirituality and service to church, country and fellow man.

Sixteen years, 1898, after the formation of the Knights of Columbus in Connecticut, Louisville Council 390 became the toe hold of the Knights in Kentucky. The National Office, later changed to the Supreme Council, appointed Charles J. O'Connor Territorial Deputy. With the formation of Covington Council 702 and Bluegrass Council 762 in 1903 the Supreme Knight directed the formation of a state council in Kentucky. O'Connor chaired the meeting of delegates from the three councils on September 23, 1903 which was the beginning of the Kentucky State Council; setting the course of charity, unity, and fraternity in Kentucky. O'Connor was elected the first State Deputy and Reverend Charles P. Raffo was appointed State Chaplain. Since that time 54 additional State Deputies have guided the course of the Knights in Kentucky and 42 additional Priests accepted appointments to become State Chaplains and provide for our spiritual needs.

KENTUCKY STATE COUNCIL NEWSLETTER

October 2017



So how are we doing in our 114 years of existence? The Jurisdiction has grown to 108 Councils with some mergers and some inactive ones. On average not quite one gain a year. How about members? By the time you read this I'm sure we will have again reached the 12,000 member mark. Actual member growth on average is only about 105 per year. Can we do better? Absolutely! October is church drive month in honor of Columbus. Look around your parish and ask a male 18 and older to join your Council and experience Father McGivney's vision for Catholic men and their families.

Number of Members by Status as of 10/1/2017

| Insurance | Associate | Inactive | Honorary | Honorary Life | Disabled |
|------------------|------------------|-----------------|-----------------|--------------------------|-----------------|
| 3202 | 8795 | 347 | 426 | 1879 | 82 |

Submitted by:

Billy R. Hancock, PSD, FDM

State Historian

State Deputy

Gabe Cabral



October 2017 Newsletter--From the KY State Deputy:

I have always considered October as a transition month. The lawn grows slower, and gives me a break from mowing. The weather turns from hot & steamy to comfortably cool & crisp. The fall colors in the trees of Kentucky show the most visible transition. I've always enjoyed the weekends when a Knights of Columbus event gets me on the road where I can enjoy God's "Nature Fireworks" display on every mountain and hillside. These trips ordinarily would be very fulfilling by themselves, but reward of the color display at the start and the end of the day is like having a dessert before and after a great meal.

As I review this month of October, I can't help but flashback to one October afternoon 19 years ago. I remember those same vivid colors in the trees in North Carolina on my way to my 1st degree-where it all started. I wonder what my life would have been like if no one had ever asked me to join the Knights of Columbus, but I spend more time thinking about the many men around us who have never been asked to join. **Remember, that is the #1 reason given by men when asked why they didn't join sooner.** OK, so this is sort of about membership-but just a little. It's more about rewards, opportunities, and potentially great Knights who are looking for a way to serve the Church and be a role model for their family. This is something we should all be trying to share with everyone!

The last time I asked someone to consider joining, and they found one or more reasons why they couldn't join, it didn't end for me or him. I'll ask again because I know what it could mean to this guy's life. There are untold rewards in watching someone develop to be all he can be and it's just waiting for you both. October is one of the traditional Church Drive months for our Order, so, get out there and share this experience with someone soon! Every day, week or month is a good time to recruit a member! Remember that the 50% discount for new members initiated by December 31.

It's been said that "God will not be outdone in generosity" and as an involved Knight, I've had many blessings returned to me that I could never assign a dollar value to- including several million beautifully colored yellow, orange, and fiery red leaves touched by God.

Vivat Jesus!

Gabe Cabral

Kentucky State Deputy

State Chaplain

Fr. Patrick Dolan



Report of the KY State Chaplain

Beloved Brother Knights:

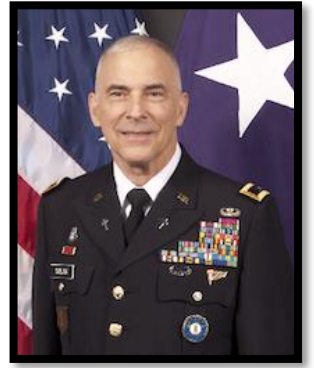
The Past Supreme Knight, Virgil Dechant, made a request to Louisville Serra Club member John Tichenor in Chicago in 1995 in the presence of Cardinal Bernardine and about 30 Bishops that Kentucky take the traveling chalice program of the Serra Club and adapted it to the Knights. As elaborated at the regional meetings, a council gets a chalice through the assembly to which they belong, sends it out for a month to a knight and a buddy (can be another knight or a prospective one) along with the brochure from the State Deputy (also passed out at the regional meetings) to help their families pray for vocations each day.

Unlike the Serra club program where a family prays for vocations each evening for only a week, usually letting the smallest child hold the chalice while the family prays, the Knights of Columbus Traveling Chalice program, or KCTC, has a family pray one week for deacons and religious (using one side of the brochure as a prayer starter with pictures) and prays a second week for priests. Next, they pass that chalice to the other family, either a brother knight or someone who might be enticed into thinking about the knights, who pray those next 2 weeks in a parallel manner—using that chalice and brochure. Finally, at the council meeting the chalice is passed to the next pair of “prayer buddies” who take the chalice and brochures for that month.

The unique part of the KCTC is that the council can get 100 pts credit in either Domestic Church or Vocations areas (wherever they need it most) toward state awards. We are also making great use of a chalice honoring one of our deceased 4th degree knights, and fulfilling the direct request of the former Supreme Knight. Moreover, not only does the council get credit for this, they interact with their assembly in the process, and they have another tool to interest someone in becoming a Knight. Furthermore, in the Msgr. McGee Assembly, the knight who takes the chalice home gets to check the “vocations column” in the sign-in book the month his family has that chalice. [More about the sign-in book in a future column.]

State Chaplain

Fr. Patrick Dolan (cont.)



Report of the KY State Chaplain

Please take this KCTC opportunity to heart, for it was the desire of our Supreme Knight 22 years ago—and a charge to one of our Kentucky Knights to make this happen. It is sad that we have taken so long to implement it—but great that Kentucky is leading the way with this prototype program, which we hope the entire order will one day make their own. May God bless you in this month of the 100th anniversary of the Miracle of the Sun at Fatima, and may He make His Son shine His grace on you and your family as you provide the church with vocations.

Vivat Jesus!

Fr. Patrick Dolan

State Chaplain

State Secretary

Cameron Peck



Brothers,

Last week I had the honor of standing watch at the visitation of one of our brothers, Manny Mingo. For those of you that don't know, the Fourth Degree Honor Guard stands watch at the visitation and/or the funeral of a fallen Brother Fourth Degree Sir Knight at the request of the family.

Manny was called home to be with the Lord on Saturday, September 30th after a hard fought battle with Alzheimer's. Manny was a longstanding member of Assembly 310 when I joined the fourth degree. He attended every meeting for about the first three years of my being in the fourth degree. Then he started having memory issues and didn't come around as much. Soon after that, he was added to the Good of the Order section of our meetings and it was announced that he had Alzheimer's.

While standing watch at the visitation, I reflected on how Manny had affected me in the Knights of Columbus. In addition to being in my assembly, Manny was also on the first degree team that did the exemplification that I went through when I joined the Knights of Columbus. I still remember the team members clearly. Doug Bradley, Steve Zanone, Manny Mingo, Todd Buede and Jerry Appleman. Doug and Steve are still active on that team today. I'm not going to go into the specifics about the degree for obvious reasons, but I will say that there are two sections of the degree ceremony that Manny did that got me thinking. I have been to somewhere between 45 and 50 first degrees and every time the team gets to those two parts, I hear the words in Manny's voice and I don't expect that to change anytime soon. I never got a chance to tell Manny how his words have stuck with me, but I am sure he knows now.

The purpose of my story is to show you that when you do your everyday tasks, it could have a profound effect on someone and you may never know it. So, go make a difference in someone's life by continuing to do the great works that we do as Knights of Columbus. It might mean more to someone than you could ever know.

Vivat Jesus,

Cameron Peck

State Secretary

State Treasurer

Steve Zanone

Brother Knights,

Once again, thank you to everyone who took the time to attend one of the regional meetings. I know that many times we have other things we would rather do on a weekend. The fact that you put enough priority on the meeting to attend is a testament to your dedication to the Order, and I for one appreciate every one of you.

This month is the traditional time for our Tootsie Roll drive. The good works we do through KAPID cannot happen without our annual drive. In recent years, we hear more and more about how we should move away from Tootsie Rolls and move to a different candy to increase participation. Maybe this is true, and maybe it is not true. Are you aware that Tootsie Rolls are one of the very few candies that may be sent to our troops in the Middle East without fear of melting? My cousin Mike said he had a buddy in his unit who shared several boxes of KofC Tootsie Rolls while they were deployed in Afghanistan. He said they reminded him of home, and when our grandfather would always donate enough to get a whole package of Tootsie Rolls for us. So maybe this is a point we should stress when conducting our drives. If you know a deployed serviceman, maybe he and his buddies would feel the same about them. A donation to KAPID through Worthy PSD Jim Fink is also a wonderful idea. Thank you in advance for your support.

I have one bit of housekeeping as State Treasurer to bring to your attention this month. There are several uncashed checks from the last March Madness program, as well as several uncashed checks for convention reimbursements. Please look in your desks, tell your Financial Secretaries and Grand Knights to check theirs too. We need to clean these up. The March Madness funds are monies that I am sure your councils could use. I will be contacting the councils and individuals personally in the next few weeks about their uncashed checks.

Happy Columbus Day,

VJ, Steve Zanone State Treasurer

State Advocate

Tom Johnson



Regional Meeting Recap:

The Regional Meetings have come and gone. If you missed it you missed it. For those of you that took time to attend the meetings I thank you. I know you will benefit from the information you received.

The Regional meetings were designed to make it easier for the Grand Knights, Financial Secretaries and Program Directors of the 4 diocese to attend a State Meeting and get updated on what is going on within the State and the Order as a whole. Your State Officers commit 2 full weekends in September traveling to each of the 3 diocese and the Archdiocese of Louisville to work with the District Deputies and the council leaders of the KY Jurisdiction.

At both the Covington and Lexington meetings there were more State Officers and presenters than there were council leaders. In both cases only two or three councils were represented and that includes the host council. Surely we can do better.

The showing at both the Owensboro and Louisville meetings were much better. In both cases there were more council leaders than State Officers and presenters. Even with that we could still do better.

Council Reports Update:

By now all councils should have submitted the following forms. Form 185 – Officers Chosen for the Term, Form 365 – Service Program Personnel Report and Form 1295 – Semi-Annual Audit report for the period January 1, 2017 thru June 30, 2017.

Unfortunately there are still councils that have not yet sent in these reports or if they have, Supreme has not properly recorded them. I have personally contacted every council's GK or FS by phone or by email and notified them of the delinquency.

Form 185 – 3 councils not reported

Form 365 – 19 councils not reported

Form 1295 – 39 councils not reported by 8/15/17 & 14 councils not reported last two periods.

In order for a council to be eligible for any award, the council forms must be submitted to Supreme. I highly recommend that all Grand Knights log into the Supreme website at www.KofC.org and verify that your council reports have been properly recorded. If you believe that you have submitted your reports and they are not showing on Supremes' report as having been submitted please contact me or your District Deputy for help in resolving the matter.

State Advocate

Tom Johnson (cont.)



Regional Meeting Recap:

Supreme is also reporting that 48 councils have not recruited a single candidate as of 9/13/2017.

Upcoming Mid-Year Meeting:

The December mid-year meeting will be held in Campbellsville this year on Dec 2nd & 3rd. What a great venue. Campbellsville is a lovely town and Fr. Patrick Creed Council 12923 is a great council with some great cooks. Let's not forget that it is also the State Warden's home council. There is no doubt that our Worthy State Warden and our brother knights from Council 12923 will be great hosts.

Come and join your brother knights at this year's Mid-Year meeting.

Take Care and God Bless,

Tom Johnson

State Advocate

State Warden

Luke A. Williams



Thank You to all who attended the Regional Meetings last month. It was great to see you all.

KY Charities NFL Sweepstake Tickets Update:

Hope you have participated in this year's NFL Sweepstakes fundraiser. All completed sold ticket stubs along with any unsold tickets should be mailed back to me by **October 14th, 2017**. Also, please, **NO CASH**. Checks are to be made out to "KY Charities, Inc.". Remember that the "Buy Two get One" offer must be requested online before October 26th. The Sweepstakes begin the weekend of October 29th. Several councils have already turned in their sold & unsold tickets along with a check. Thank you for your support of the KY Charities Fund with this NFL Sweepstakes.

2017 State Pins:

I still have about (200) 2017 State pins featuring the Centennial Commemoration of the Apparitions of our Blessed Mother at Fatima.

Cost is 2 for \$5 or \$3 each. If you buy 100 at a time I can give you them at cost. If you would like some, give me a call, text or email and let me know how many you would like me to send.

Upcoming Mid-Year Meeting:

I am looking forward to seeing lots of you at the Mid Year meeting in my home town of Campbellsville the 1st weekend of December. Our council is looking forward to the opportunity to host this important State Council event. Details are to be sent out by our State Deputy soon.

Peace to All,

Luke A. Williams

State Warden

General Program Director

Bill Schmidt IPSD



Brother Knights –

Happy Fall! Before you know it, the snow will be flying and discussions will focus on celebrating Christmas. I'm sure we can all agree that we have a lot to do in the coming months. Your council calendar should reflect this busy schedule.

In October and November, councils should be conducting programs such as Voter Registration, hosting the Soccer Challenge at the council level, Tootsie Roll Drive, Fifth Sunday Rosary (October 29th), Columbus Day celebration, Memorial Mass, Food for Families, and Coats for Kids. Councils should be planning now for programs in December and January. Programs such as Keep Christ in Christmas, Journey to the Inn, Consecration to the Holy Family, Fifth Sunday Rosary (December 31st), March for Life, and Essay Contests should be planned now.

I must stress again that I am challenging every council to make this their best year ever and to show it by submitting the Columbian Award application (SP-7) regardless of ability to achieve Star Council. The Columbian Award is a prestigious award as it shows that your council is active and growing.

Remember too that every program your council performs should be used as an opportunity to invite a fellow Catholic gentleman to join the Knights of Columbus. The benefits of recruiting just one new member are significant not only to your council, but to the new member as well. Invite one of these gentlemen to join us and be part of the programs your council has to offer.

As always, if you need any assistance or have any questions, I am available for you. I would love to hear from you.

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

Membership Director

Rick Arnold

Brothers all,

Some areas of Kentucky seem to be in a little slump regarding recruiting new members! Over-all we are still doing well but we need to make sure that every council has a plan in place to help them reach their goals.

Now is the time to be scheduling 1st Degrees and then recruiting towards those degrees.

Kentucky ranks 9th in new member intake as of today. We are at 25.91% of our goal with 149 new members recruited this Fraternal Year.

Don't forget about the "Top Ten Challenge" in place for the months of September and October. If Kentucky is in the top ten of jurisdictions on November 1st, a council from each diocese will be chosen at random to receive a \$100 gift card of their choosing. Only councils who have recruited a new member in September or October will be eligible. Don't miss out on this chance to win \$100 for your council's charities.

We have received several reports regarding degrees that have been held throughout the state but we have only reported 12 new members in October. I ask that every council take a few minutes to scan and email all completed Form 100s to Supreme, even if you have sent them via the USPS.

Thanks again for all you do.

Vivat Jesus and Peace be with you!

Rick Arnold PSD

Membership Chairman

District Master

Gary Dykuis



Worthy Faithful Navigators and Ladies,

October Events; After a 33-day voyage, Christopher Columbus made his first landfall in the New World in the Bahamas. He named the first land sighted as El Salvador, claiming it in the name of the Spanish Crown. Columbus was seeking a western sea route from Europe to Asia and believed he had found an island of the Indies. He thus called the first island natives he met, 'Indians.'

October 11, 1962, The Second Vatican Council was opened in St. Peter's Basilica in Rome by Pope John XXII. Sessions were held in four successive autumns from 1962-65. Vatican II resulted in sweeping changes to the Catholic Church including the use of English and local native languages in the Mass instead of Latin, and openness and cooperation with other religions and denominations.

October 13, 1792, the cornerstone of the White House was laid by George Washington. The building, located at 1600 Pennsylvania Avenue, is three stories tall with over 100 rooms, and was designed by James Hoban. In November of 1800, President John Adams and his family moved in. The building was first known as the "Presidential Palace," but acquired the name "White House" about 10 years after its completion. It was burned by British troops in 1814, then reconstructed, refurbished and reoccupied in 1817.

The United States Navy claims 13 October 1775 as the date of its official establishment, when the Second Continental Congress passed a resolution creating the Continental Navy. With the end of the American Revolutionary War, the Continental Navy was disbanded.

Next Exemplification: October 14, 2017, Bluegrass Assembly, Lexington, KY. This will be the Lexington Diocese Exemplification. Please get your registrations in. The planning is done and the information is on the Kentucky Website. The new Year starts July 1, and I hope to have an Exemplification in each of the Diocese of Kentucky. The February Exemplification will be held in Radcliff on February 24. If your Assembly would like to sponsor an Exemplification, please let me know.

Please report the new Assembly Officers on the Knights of Columbus Website. It only takes a few minutes to do this.

District Master

Gary Dykuis (cont.)



Yes, the Supreme Knight, Carl A. Anderson and the Board of Directors, have made some changes. There is a New Fourth Degree Uniform. Tuxedos are optional for Exemplifications, Navy Blue or Black Suits can be worn for the Exemplification. A pin stripe gray suite is acceptable.

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. But as Sir Knights, we should be having Admission – First Degrees at our council meetings. Yes, the Council can use the DVD, as works great.

Please note my new e-mail address; garydykhuis@att.net

Vivat Jesus,
SK Gary Dykhuis,
Kentucky District Master

General Agent

Darrell Swope



What Happens if You Live

The Security of Long Term Care Insurance:

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

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

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

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

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

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

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

General Agent

Darrell Swope (cont.)



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

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

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

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

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

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

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

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

KENTUCKY STATE COUNCIL NEWSLETTER

October 2017



Scheduled Events

October

1st Degree on the 31st

November

1st, 2nd, 3rd Degree on the 4th

Golf Scramble on the 5th

1st Degree on the 13th

1st Degree on the 15th

State Deputy Mid-Year Meeting 17th – 19th

1st Degree on the 28th