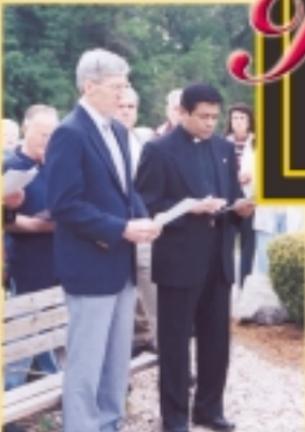




THESE MEN
THEY CALL
Knights



Welcome to the Knights of Columbus, the world's largest lay Catholic family service organization. As their forebears did more than a century ago, today's Knights and their families stand shoulder to shoulder in support of one another. Through their charity and the examples of their lives, they stand in service to all as witnesses to the Good News of the Gospel.

Although the Order is a "can-do" organization, its scope and the role it plays on the world stage often surprise people. They are amazed to learn that in the year 2000 Knights the world over combined to give more than 57 million hours of volunteer service and more than \$116 million to a wide range of Church, community and charitable activities and programs. This was a record in both categories dating from the time statistics were first kept in 1977.

Most recently, through its \$1.3 million Heroes Fund, the Knights of Columbus granted \$3,000 to the families of each of the fire fighters, law enforcement officers and emergency service personnel who lost their lives in the terrorist attack on the World Trade Center in New York. The aid was given immediately – the first check was hand-delivered just days after the tragedy – and regardless of faith or membership in the Order.

In the wake of the tragedy too the Order established an annual "Blue Mass" in honor of law enforcement, fire and emergency service personnel – those "Everyday Heroes" who risk their lives in service to our communities.

Examples of what the Knights do – day in and day out – abound. For example, the Order funds the satellite uplinks necessary to broadcast papal messages and ceremonies, especially at Christmas and Easter, throughout the world. The Knights paid the cost of the restoration of façade of St. Peter's Basilica. The Order also financed the restoration of the Maderno

Atrium which leads to the Holy Door that is opened by the pope at the beginning of a Holy Year – the most recent being Jubilee 2000 held to usher in the third Christian millennium.

The Holy Father also receives each year a contribution from the Order for his personal charities. The contribution comes from the interest earned on the \$20 million Vicarius Christi (Vicar of Christ) fund. Each year the interest earned from this fund is presented to the pope. Since it was established in 1982 nearly \$30 million has been provided to His Holiness.

The World Youth Days celebrated by the Holy Father every two years since 1987 have benefited from major funding and participation by the Order. At the World Youth Day in Toronto in 2002 the Reconciliation site in Duc in Altum Park was sponsored by a \$1 million gift from the Knights of Columbus.

Though the Order does not restrict itself or its councils to any particular charity or cause, a favorite K of C activity over the years has been service to people with mental retardation. Special Olympics at the local, state and international levels has been a major recipient of funding, service and support from the Knights.

Our Order's outreach to a variety of religious and other causes is chronicled in our monthly magazine, *Columbia* that goes to each of our members. Our deeds do not go unnoticed by the Holy Father. Pope Paul VI said. "Tell your sons, your nephews, your grandsons; tell the people that the pope loves the Knights of Columbus." He added: "The glory of the Knights of Columbus is not based on humanitarian works alone. Even more admirable have been your insistence upon the supremacy of God and your fidelity to the Vicar of Christ. In truth you can call yourselves 'brothers' because you call God your Father and have declared yourselves ready to do his will and serve his cause. . . the Knights of Columbus an immense force for good."

Pope John Paul II once said: "Many times in the past, and again today, you have given expression to your solidarity with the mission of the pope. I see in your support further proof – if further proof were ever necessary – of your awareness that the

Knights of Columbus highly value their vocation to be part of the evangelization effort of the Church.”

The Vision of Father McGivney

Led by the quiet, unassuming curate of St. Mary’s Parish in New Haven, Conn., a small group of men established the Knights of Columbus in the church basement early in the spring of 1882. The priest, Father Michael J. McGivney, saw clearly that both Catholics and the Church faced serious problems in the last half of the nineteenth century such as anti-Catholicism and ethnic prejudice; under-employment; lack of social standing and early loss of the breadwinner.

To resolve those problems Father McGivney conceived the idea of an organization of Catholic men who would band together:

- To aid one another in times of sickness or death, by means of a simple insurance plan, so that their wives and children would not face abject poverty.
- To strengthen themselves and each other in the Faith.
- To strengthen families and family life.
- To be a strong pillar of support for their priests and bishops.
- To be of service to Church and community by coming to the aid of those most in need in society.

They called themselves Knights of Columbus – Knights to emphasize chivalry’s ideals of charity and support for Church and state, and Columbus as a reminder that Catholics had been the backbone and bulwark of America’s growth and greatness from the very beginning.

The State of Connecticut officially chartered the Order on March 29, 1882. It’s founder, Father McGivney, and those first Knights dreamed of the day when there would be a council in every parish in Connecticut. Little could they know that their small group would grow into a global organization of more than

1.6 million members in nearly 12,000 local councils in 13 countries: the United States, Canada, the Philippines, Mexico, Panama, Guatemala, Puerto Rico, Dominican Republic, Bahamas, Cuba, Virgin Islands, Guam and Saipan.

In the years since 1882 the Knights of Columbus has become one of the largest and strongest life insurance companies in North America with more than \$43 billion of insurance in force. More than \$4 billion in new insurance is sold annually and last year the Order paid \$124 million in death benefits to the families of deceased members and \$275 million in dividends to insurance members.

The Principles of the Order

Charity is the first principle of the Order. Knights are followers of Christ and men of faith. As St. James reminds us, "faith without works is dead." Therefore, as Knights we are committed to charity, easing the plight of those less fortunate.

Unity is the second principle of the Knights of Columbus. In unity there is strength. Existing in an environment that was openly hostile to Catholics, the founders of the Order relied on the strength of unity to remain steadfast in the Faith while claiming their rightful place in society. Today the Order uses that strength to speak out for religiously-grounded moral values in a culture that has forsaken them.

Fraternity is the third principle of Order. In 19th century America, life insurance was beyond the financial reach of many poor Catholics, and social services did not exist. Through the Knights of Columbus men were able to band together as brothers to help one another in times of distress, sickness and death.

Patriotism is the principle of the Fourth Degree. One of the reasons the Order was founded was to emphasize that Catholics are proud citizens of their countries. Today Fourth Degree Knights in full regalia, the visible arm of the Order, serve to

witness to the values of devotion to God and country, the bedrock of patriotism.

What the Order Stands for Today

By their deeds shall you know them. The Knights of Columbus is very much a grassroots organization. The international body does not dictate the charitable programs and activities of local councils. Rather, local councils develop the programs they believe will best serve the needs of their communities.

Those needs are met under the umbrella of the “Surge. . . With Service” program. It has five core areas: Church, community, council, family and youth. Within this framework, state and local councils decide how best to direct their efforts.

Funds raised by the state and local councils remain with them for distribution in the ways the members feel best.

This philosophy makes possible local efforts such as donating state-of-the-art computers to a Texas seminary; pledging \$100,000 to a New Brunswick church to improve access for disabled people; raising \$50,000 to equip police cars with cardiac defibrillators; or sponsoring a free medical clinic in the Philippines.

Vocations support is also a major Knights of Columbus effort at all levels of the Order. State and local councils directly support seminaries and vocations promotion efforts. Additionally many councils participate in the RSVP (Refund Vocations Support Program) by “adopting” a seminarian or postulant and providing him with moral and financial support. For each \$500 in direct aid given to the candidate for the priesthood or religious life, the Supreme Council refunds \$100 to the council. Through this program alone more than \$2 million is given to seminarians and postulants each year.

Through the Father Michael J. McGivney Vocations Scholarship Fund and the Bishop Thomas V. Daily Vocations Scholarship Fund, with an aggregate corpus of \$6.5 million,

nearly 400 scholarships have been given to seminarians in theology studies. Of these, almost 200 have been ordained since these programs began.

Strengthening family life is another major aim of the Order. Knights conduct a wide variety of activities and efforts to enhance and strengthen family life in accordance with the social teaching of the Church. This includes everything from the “Family of the Month” program that recognizes outstanding families on the local council level to funding the North American Campus of the Pontifical John Paul II Institute for Studies on Marriage and Family at The Catholic University of America in Washington, D.C. The institute is a part of the Lateran University in Rome and it offers graduate level degrees to those who will be involved with family ministry in the Church.

The Order is also known as one of the world’s strongest proponents of the sanctity of human life from conception until natural death. Even before the *Roe v. Wade* decision which legalized abortion on demand in the United States, the Knights of Columbus has been in the vanguard of the pro-life movement. In addition to its own pro-life initiatives, the Order offers both assistance and financial support on an on-going basis to the pro-life programs of the bishops’ conferences in the countries where the Knights of Columbus exists.

In the latest of many efforts to restore a sense of the sanctity of human life in the world, Supreme Knight Carl A. Anderson has established March 25, the Feast of the Annunciation, as the Knights of Columbus Day of the Unborn. On this day state and local councils across the globe are encouraged to organize special Masses and services. They pray that the Culture of Death that now darkens our world will become a Culture of Life celebrating the dignity and value of every human being from the moment of conception until natural death.

Who May be a Member?

Membership in the Knights of Columbus is open to any practical Catholic man in union with the Holy See who is not less

than 18 years of age on his last birthday. A practical Catholic is one who lives up to the Commandments of God and the Precepts of the Church.

There are two types of Knights of Columbus membership. Associate members belong to the Order and enjoy many of its benefits, but do not hold Knights of Columbus life insurance certificates. This distinguishes them from insurance members.

Unlike many fraternal organizations, the Knights of Columbus does not require the purchase of insurance for membership. It is voluntary. However, a man must be a member before he is eligible to purchase insurance for himself or his family.

Application for membership is made through the council in the community nearest the applicant's place of residence. Applicants temporarily away from home, such as those in the military, may apply either through their hometown council, the council on the military base to which they are assigned or another council in a community near them. Acceptance of the application depends on an admissions process and a vote of the members of the council to which the application is made.

Following a favorable vote the applicant becomes a member by initiation in what is called the First Degree. Subsequently he advances through the Second and Third degrees.

There are modest initiation fees and annual dues set by the local council in accordance with regulations established by the Supreme Council. Priests and religious brothers who have applied for membership and attended the ceremonials become honorary life members and are exempt from the payment of dues.

Structure of the Order

Supreme Council — The Supreme Council meets annually. It consists of the supreme officers, supreme directors, the state deputies of the various jurisdictions, the most recent immediate past state deputies, territorial deputies, past supreme knights and elected delegates from each jurisdiction. There are two

categories of elected delegates, associate and insurance, with the number of delegates in each category determined by the number of associate and insurance members in each jurisdiction.

In addition to receiving the reports of the supreme officers, the delegates also set policy for the Order by means of resolutions. They also elect members to the board of directors. Directors are elected for three-year terms and, annually, they appoint from their own ranks the supreme officers who run the Order on a day-to-day basis. (Note: The supreme chaplain and the supreme warden are elected by the board.) The supreme officers are:

- Supreme Knight (chief executive)
- Supreme Chaplain (a voting member of the board)
- Deputy Supreme Knight
- Supreme Secretary
- Supreme Treasurer
- Supreme Advocate
- Supreme Warden

The day-to-day business of the Order is conducted from the Supreme Council office in New Haven. All the officers, except the supreme chaplain and the supreme warden, work here on a full-time basis. The office has approximately 700 employees.

State Council – The State Council meets annually. It consists of the state officers, the most immediate past state deputy, the grand knight and a past grand knight of each local council. The State Council receives the annual reports of the state officers and sets state council policy by means of a resolutions process. The State Council annually elects the State Council officers who are, by title:

- State Deputy (chief executive)
- State Chaplain (appointed)
- State Secretary

- State Treasurer
- State Advocate
- State Warden

In addition to these officers, each jurisdiction has a number of directors and committee chairmen who are responsible for various State Council programs and for specific areas such as membership growth.

District deputies are appointed and assigned to be the only representative of the supreme knight and the state deputy to a designated group of local, usually five in number.

Local Council – The basic unit of the Knights of Columbus is the local council. At monthly meetings council members hear the proposals of various committees, decide which activities, programs and charitable causes the council will pursue and how the council will allocate its funds. They also vote on applications for membership and hear the reports of key council officers and directors. To be a council officer, a Knight must be a Third Degree member of the Order. Council officers are:

- Grand Knight
- Chaplain (the chaplain is appointed and must be a priest)
- Deputy Grand Knight
- Chancellor
- Financial Secretary (appointed)
- Recorder
- Treasurer
- Advocate
- Lecturer (appointed)
- Warden
- Inside/Outside Guards
- Trustees (three in number)

The Patriotic Degree

Until 1900 the principles of the Order were charity, unity and fraternity. On Feb. 22 of that year patriotism was added with the first exemplification of the Fourth Degree. Sometimes called the Patriotic Degree, it is open to Third Degree Knights in good standing who have been members of the Order for at least one year.

The primary purpose of the Patriotic Degree is to foster the spirit of patriotism by promoting responsible citizenship, loyalty to country and the love of God.

The basic unit of the Fourth Degree is called an assembly. It serves one or more local councils. Fourth Degree members are referred to as Sir Knights, and they may choose to join the assembly's color corps, which serves as an honor guard at civic and religious functions. Color corps members are readily identifiable by their regalia (uniforms) consisting of tuxedo, plumed chapeau, cape, sword and white gloves.

Columbian Squires

The Order's official youth organization is known as the Columbian Squires. Membership is open to boys between the ages of 10 and 18. The basic Squires unit is called a circle. Squires circles must be sponsored by a local council or assembly. A highly organized and structured international organization, Columbian Squires aims to develop leadership qualities as well as a strong sense of civic and religious responsibility in Catholic young men.

Benefits of Membership

Writing to pastors throughout Connecticut to encourage them to start councils in their parishes, Father McGivney explained in part:

“Secondly our object is to unite men of our faith throughout the Diocese of Hartford that we may thereby gain strength to aid each other in time of sickness; to provide for decent burial; and

to render pecuniary assistance to the families of deceased members.”

That is why a primary feature of the Knights of Columbus was the insurance program. Membership in the Order was open to men between the ages of 18 and 50 who paid dues on a sliding scale from \$3.25 to \$11.25 per year depending on age. In addition, upon the death of a member, each member contributed \$1.00.

Thus, the Knights of Columbus was able to provide an ill member the sum of \$5.00 per week during his sickness. Upon a member's death his family was to receive a death benefit of \$1,000 (once the Order reached the 1,000-member mark). With the rapid expansion of the Knights of Columbus this rudimentary insurance plan proved inadequate and the system used today was adopted.

Over the years the Order's insurance program has joined the elite ranks of the most highly rated insurance companies in North America. The Order perennially receives the highest possible designations from two top rating agencies, AAA (Extremely Strong) from Standard and Poor's, and A++ (Superior) from A.M. Best. The Order is also a member of IMSA (Insurance Marketplace Standards Association) which is reserved only for those insurers that conduct their business by the highest ethical standards. The Knights of Columbus is the only fraternal organization and one of very few insurance and financial institutions to hold all three honors. The Agency Department's motto, "Insurance for Brother Knights by Brother Knights," has provided the impetus for those high ratings.

Today the Order's 140 general agents and the more than 1,100 field agents provide K of C members and their families with more than \$4 billion in new insurance coverage each year. The total insurance in force exceeds \$43 billion. Last year, nearly \$124 million in death benefits were paid and insurance members received \$275 million in dividends on the policies they held.

The insurance program provides a member with the means to protect his assets upon his death for the sake of his family. Recently a new insurance product, Long Term Care, was developed to protect those assets by covering the cost of care in a nursing home, assisted living facility or even at home.

The Knights of Columbus insurance program offers many benefits unavailable through other insurers. A member may also purchase coverage for his spouse or his children.

New Member Plan

The Order's New Member Plan is offered on the back of the membership application (Form 100). It provides the new Knight and his spouse each the opportunity to purchase from \$8,156 to \$1,095 of whole life insurance, depending on age, for a premium of \$50 per year. The face amount of the policy, set by the age of the member or his wife at the time of application, never varies.

Member/Spouse Fraternal Benefit

Upon the death of any member or his spouse within 90 days of an injury resulting from an accident (with some restrictions), the Order pays a death benefit to the heirs of the deceased.

There is no charge for this coverage, but it does require that the Knight be a member in good standing, current in his dues, of a council in good standing.

The coverage is provided on a 24-hour per day basis anywhere in the world and whether on or off the job. A member's spouse retains her coverage after a member's death.

Family Fraternal Benefit

This Family Fraternal Benefit offers five distinct benefits for eligible members and their families. These benefits are unmatched in the insurance industry:

1. A \$5,000 life insurance plan, at standard rates, for a member's uninsurable or rated newborn child provided application is made before the child is 61 days old.

2. A \$5,000 life insurance plan, at a rated premium, for a member's uninsurable child between the ages of 61 days and 18 years old.
3. Up to \$5,000 life insurance at standard rates for a child with mental retardation who is otherwise in good health, between the ages 3 and 18 years,
4. A \$1,500 death benefit to the family when a child dies less than 61 days after birth.
5. A \$750 death benefit to the family when a child is stillborn at least 20 weeks after conception. (The Order affirms that life begins at conception, but the law requires a certified death certificate for the stillborn child, hence the 20-week rule.)

To be eligible for these benefits, the member must be in good standing with his council, and at least one parent must be insured under an individual Knights of Columbus certificate.

Orphan Fraternal Benefit

The Knights of Columbus has always been concerned about the welfare of the child who loses both parents. With the Orphan Fraternal Benefit the Order again demonstrates this concern for the children of eligible families by offering:

1. An Orphan Fraternal Benefit of \$80 per month to help support each eligible orphan until he or she reaches the age of 19, graduates from high school, enters military service, marries, discontinues Knights of Columbus insurance, or no longer attends school (except if he or she has a disabling illness). If the orphan attends college or vocational/technical school full time, the benefit may continue to age 23.
2. The child may be eligible for up to \$1,750 each year in educational grants. Grants are based upon financial need and will not exceed a maximum of \$7,000 over a four-year period.

To be eligible for these benefits, the orphan's father must have been in good standing at the time of death, at least one parent must have been covered under a Knights of Columbus certificate and the child must be covered under a Knights of Columbus certificate.

Scholarships and Student Loans

The Supreme Council offers scholarships, based on need, and student loans to members and their families. The Matthews-Swift program offers a full scholarship to a Catholic college to the child of a member in good standing who is killed or permanently and totally disabled as a member of the armed forces or as the result of a criminal act in the line of duty as a full-time police officer or fire fighter. Additionally, many state and local councils also offer scholarships.

Columbia

The Knights of Columbus magazine, the largest circulation Catholic family magazine in the world, is provided monthly, free of charge, to members in good standing in English, French and Spanish.

Rosary

Upon initiation into the Order each member is presented with a Knights of Columbus rosary blessed by the supreme chaplain. Additionally, the Order encourages Marian devotion through its biennial Pilgrim Virgin program.

Daily Mass Remembrance

Deceased members, the deceased spouses of members and Columbian Squires are remembered daily in Mass at St. Mary's Church in New Haven, birthplace of the Knights of Columbus.

Widow benefits

In addition to the benefits offered to spouses of members such as the New Member Plan and the accidental death

coverage outlined above, the widow of a Knight is eligible to buy more insurance, with certain restrictions, up to one year after the death of the member. Also the widow may choose to receive *Columbia* at no charge for as long as she lives and special efforts are made to keep her actively involved in the life of the council.

Travel Card

The Knights of Columbus membership card makes a Knight welcome at any activity sponsored by a K of C council in any part of the world in which the Order is established.

Council activities

Local councils offer a variety of council family, youth and athletic activities for members and their families.

Soon after joining the Order, a new member will be contacted by a Knights of Columbus field agent who will explain all the Order's benefits, including insurance, student loans, scholarships and many others, available to members and their families.

Appendix A

The bedrock upon which Columbianism is built consists of the truths of the Catholic religion. These include:

The Ten Commandments

1. I am the Lord, your God. You shall not have strange gods before me.
2. You shall not take the name of the Lord, your God, in vain.
3. Remember to keep holy the Sabbath day.
4. Honor your father and mother.
5. You shall not kill.
6. You shall not commit adultery.
7. You shall not steal.

8. You shall not bear false witness against your neighbor.
9. You shall not covet your neighbor's wife.
10. You shall not covet your neighbor's goods.

The Commandments of God may be stated more simply in terms of "the Greatest Commandment:

"You shall love the Lord, your God, with your whole heart, your whole soul, your whole mind and you shall love your neighbor as yourself."

Sacraments

It is difficult to live up to the Commandments of God. To help us do so, Jesus has given us the Church and the sacraments, signs instituted by Christ to give grace. The seven sacraments are:

1. Baptism
2. Reconciliation
3. Holy Eucharist
4. Confirmation
5. Matrimony
6. Holy Orders
7. The Anointing of the Sick

Of the seven sacraments, Reconciliation, Holy Eucharist, Matrimony and the Anointing of the Sick may be received more than once.

Grace

There are two kinds of grace. Sanctifying grace makes us holy and pleasing to God. Actual grace helps us to do good and avoid evil.

Precepts of the Church

The precepts of the Church are:

- To attend Mass on Sundays and Holy Days of Obligation
- To fast and abstain from meat on appointed days.
- To confess one's sins at least once a year
- To receive Holy Eucharist during the Easter time
- To contribute to the support of the Church
- To observe the laws of the Church concerning marriage
- To join in the missionary spirit and apostolate of the Church.

Baptism

The ordinary minister of the sacrament of Baptism is a bishop, priest or deacon. In case of emergency, anyone can validly baptize. Water is poured on the forehead of the person to be baptized. While the water is being poured, the words "I baptize you in the name of the Father, the Son and the Holy Spirit" are spoken.

Pentecost

Pentecost is known as the "birthday of the Church." On that day the Holy Spirit descended on the Apostles, giving them the graces they needed to go forth and teach the Gospel to all nations. This is one meaning of the word "catholic:" the Church is found in every land, therefore it is "universal" or worldwide.

Capital Sins

The seven capital sins are:

1. Pride
2. Covetousness
3. Lust
4. Anger
5. Gluttony
6. Envy
7. Sloth

Gifts of the Holy Spirit

The gifts of the Holy Spirit are:

- Wisdom
- Understanding
- Counsel
- Fortitude
- Knowledge
- Piety
- Fear of the Lord

Appendix B – Basic Prayers

The Rosary

The rosary is a form of mental and vocal prayer centered on the mysteries of events in the lives of Jesus and Mary.

The Joyful Mysteries are:

- Annunciation
- Visitation
- Birth of Jesus
- Presentation of Jesus in the Temple
- Finding of Jesus in the Temple

The Sorrowful Mysteries are:

- The Agony in the Garden
- Scourging at the Pillar
- Crowning with Thorns
- Carrying of the Cross
- Crucifixion

The Glorious Mysteries are:

- Resurrection
- Ascension
- Descent of the Holy Spirit on the Apostles
- Assumption of Mary
- Crowning of Mary as Queen of the Angels and Saints

The Apostles' Creed

I believe in God, the Father Almighty, Creator of Heaven and Earth. And in Jesus Christ, his only Son, our Lord, who was conceived by the Holy Spirit, born of the Virgin Mary, suffered under Pontius Pilate, was crucified, died and was buried. He descended into hell; the third day he arose again from the dead; he ascended into heaven, sits at the right hand of God, the Father almighty; whence he shall come to judge the living and the dead.

I believe in the Holy Spirit, the Holy Catholic Church, the communion of saints, the forgiveness of sins, the resurrection of the body, and life everlasting. Amen.

Our Father

Our Father who art in heaven, hallowed be Thy name. Thy kingdom come, Thy will be done, on earth as it is in heaven. Give us this day our daily bread and forgive us our trespasses as we forgive those who trespass against us, and lead us not into temptation, but deliver us from evil. Amen

Hail Mary

Hail Mary, full of grace, the Lord is with thee; blessed art thou among women and blessed is the fruit of thy womb, Jesus. Holy Mary, Mother of God, pray for us sinners, now and at the hour of our death. Amen

Glory Be

Glory be to the Father, the Son and the Holy Spirit. As it was in the beginning, is now and ever shall be, world without end. Amen

Fatima Prayer

O my Jesus, forgive us our sins, save us from the fires of hell. Lead all souls to heaven, especially those most in need of Thy mercy. Amen.

Hail Holy Queen

Hail Holy Queen, Mother of mercy, our life, our sweetness, and our hope! To you do we cry, poor banished children of Eve; to you do we send up our sighs, mourning and weeping in this valley of tears. Turn then, most gracious advocate, your eyes of mercy toward us; and after this, our exile, show unto us the blessed fruit of your womb, Jesus. O clement, O loving, O sweet Virgin Mary. Pray for us, O Holy Mother of God.

R: That we may be made worthy of the promises of Christ.

Let us pray. O God, whose only begotten Son, by his Life, Death and Resurrection, has purchased for us the rewards of eternal life, grant, we beseech you, that we who meditate on these mysteries of the most holy Rosary of the blessed Virgin Mary, may both imitate what they contain and obtain what they promise, through the same Christ our Lord. Amen.

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