



# SHINING ARMOR GAZETTE

*Serve the Priest, Serve the Parish, and Build a Better Culture*

Volume 2, Issue 10

*Grand Knight Swinton W. Hudson, III*

April 2011



## UPCOMING EVENTS:

**April**

**17 Palm Sunday**

**24 Easter Sunday**

**29 Big Band and  
Spaghetti Din-  
ner**

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## GRAND KNIGHT'S BRIEF

Our March Recruitment Blitz was moderately successful, and our efforts have thus far been productive. But we need to redouble our efforts! We still need 6 more members to reach our goal. I challenge each of you to seek out just one qualified Catholic gentleman to recommend for membership in our Order between now and June 16th. Don't forget about the recruitment incentive program described in last month's newsletter. Our next First Degree will be on May 19th at 7PM!

A HUGE thank you to Carrie Penny and our Ladies for hosting the March First Degree reception. The St. Patty's Day theme was a lot of fun, and the food was outstanding. I'm looking forward to next month's Degree and reception!

Once again, this Council outdid itself in the kitchen during the month of March. The Shrove Tuesday Pancake Supper was a tremendous success, serving over 350 persons. This signature event also saw the best participation of the fraternal year with at least 12 Knights present helping in various capacities. Thanks to each of you who

contributed to this fun activity to benefit our Parish community.

I'd also like to thank everyone that participated in some way with the Lenten Soup Supper. We had at least 9 different soups, and more than enough bread and tea. I especially want to thank Fred Parsons for all of the hard work that he put into this activity, without whom it would not have been as great a success.

With the exception of the spaghetti dinner in a few weeks and the next Operation HOPE drive weekend in May, we've mostly completed our programs and activities for the Fraternal year. This is a good time to begin planning for next year, and our Program Director and I will be calling on many of you to step up and help lead in certain areas. This isn't a one or two man show, it requires a team effort. Remember, CHARITY is the basic principle of our Order.

Vivat Jesus!

*Swinton W. Hudson, III*  
**Grand Knight**

## News Flash

At this month's business meeting, the Grand Knight appointed Brothers Sam Kopak, Jim Corbett, and John Long to the Nominating Committee and charged them with screening all candidates for elected positions to be voted on at the June 2nd business meeting. The Nominating Committee will recommend a slate of candidates to the membership at our regular business meeting on May 5th, 2011. Per our bylaws, additional nominations will be taken from the floor at time of election. If you would like to hold an office in our Council or would like to recommend someone, please contact a member of the Nominating Committee before May 5th. All candidates must be a 3rd Degree member in good standing to be considered.

Badges have been distributed to much of the active membership, however there are still several who have yet to receive them. The Grand Knight will have badges in his possession after Sunday Mass, and at Council functions. These badges are a great tool to help you break the ice and get you talking to others about the Knights. Make an effort to wear your badge when at the Church, especially after Mass! You may wear your badge anywhere, especially when ushering or taking collection, but not when at the altar (Lectors and EM's). When wearing your badge, do remember that you are representing our Council, Order, and Church!

## Membership

Welcome to our newest members, Brian Binette and Josh Riggins, who took their First Degree on March 17th. Brian has also completed his 2nd and 3rd!

We still need to bring in 6 more new members by June 16th to qualify for Star Council! There are hundreds of qualified Catholic gentlemen in our Parish, *just ask him*.

## Columbiettes

The ladies will now be meeting on the 2nd Friday of each month. They are also still recruiting members for the Columbiettes Auxiliary, so let your Catholic wives, sisters, mothers, daughters, and friends know about this fantastic sister organization to the Knights of Columbus. Contact Carrie Penny, interim President, for more information at 803-477-2242 or [carrie\\_penny@hotmail.com](mailto:carrie_penny@hotmail.com).

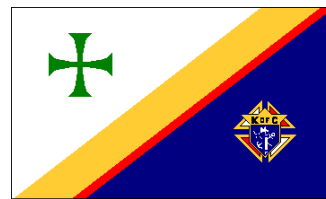


## Ceremonials

First Degrees are **now** conducted on the 3rd Thursday of the month before our Social Meetings. Immediately following the Degree, the Council will host a reception in coordination with our Columbiettes Auxiliary to welcome our new members and their families into the Order.

Seek out qualified prospects to fill these dates:

- May 19th
- June 16th



We still need team alternates, especially at the key roles of Deputy GK and Financial Secretary. Rule changes by Supreme now allow for First Degree Team members to read their parts as needed. If you would like to serve the Council in this important role by exemplifying the First Degree, contact GK Skip Hudson at [swhudson3@yahoo.com](mailto:swhudson3@yahoo.com).

## Programming Note

St. Joseph Knights of Columbus and Senior Life Ministry are hosting a Big Band and Spaghetti Dinner Night in the Parish Hall/Gym on Friday, April 29th. Brother Knight and Chef Bill Jones (730-4935) will be cooking, but he needs several Knights to assist with plating the food, which will be served by St. Joseph School 6th graders. No clean-up required! Arrive around 5:30PM, and stay to enjoy some food and great music of

the Big Band era. You need not be a senior to attend. See the attached flyer!

There are still two days remaining in our Operation HOPE campaign. If you can help on either May 6th or 7th, please let Sam Kopak or Jack Davis know. See the article on page 7 of this newsletter for more information.

Lastly, we need men to take on roles of sub-Program Directors and activity chairmen in the next

fraternal year. Year after year, it's the same couple of guys doing all of the heavy lifting. There are enough members of this Council that no member should have to wear more than one hat! Whether it's youth programs, family activities, pro-life, or helping run things behind the scenes, your Council needs you to be active. Find an area that is of interest to you, and just get involved. Contact Dan Wagner (553-2700) for more information!

## Calendar of Upcoming Events

### APRIL

- 3** MONTHLY ROSARY AT SHRINE OF THE UNBORN
- 7** REGULAR BUSINESS MEETING, 7:30 PM; DINNER, 6:30 PM PARISH HOUSE
- 8-9** OPERATION HOPE DRIVE, WAL-MART, 9AM-6 PM
- 17** PALM SUNDAY
- 21** HOLY THURSDAY
- 22** GOOD FRIDAY
- 23** HOLY SATURDAY
- 24** EASTER SUNDAY
- 29** BIG BAND MUSIC AND SPAGHETTI DINNER
- 29-30** KOFC SC STATE COUNCIL 90TH CONVENTION, MYRTLE BEACH SHERATON HOTEL

### MAY

- 1** DEVINE MERCY SUNDAY  
MONTHLY ROSARY AT SHRINE OF THE UNBORN  
KOFC SC STATE COUNCIL 90TH CONVENTION, MYRTLE BEACH SHERATON HOTEL
- 5** REGULAR BUSINESS MEETING, 7:30 PM; DINNER,

### 6:30 PM PARISH HOUSE

- 6-7** OPERATION HOPE DRIVE, WAL-MART, 9AM-6 PM
- 8** MOTHERS DAY / MAY PROCESSION, 12:15PM MASS
- 19** FIRST DEGREE AND RECEPTION, 7PM
- 30** MEMORIAL DAY

### JUNE

- 2** REGULAR BUSINESS MEETING, 7:30 PM; DINNER, 6:30 PM, LOCATION TBA
- 5** FEAST OF THE ASCENSION  
MONTHLY ROSARY AT SHRINE OF THE UNBORN
- 12** PENTECOST SUNDAY
- 14** FLAG DAY
- 16** FIRST DEGREE AND RECEPTION, 7PM
- 19** TRINITY SUNDAY / FATHERS DAY
- 26** CORPUS CHRISTI

### JULY

- 4** INDEPENDENCE DAY
- 7** REGULAR BUSINESS MEETING, 7:30 PM; DINNER

# Saint of the Month by Deacon Charles P. Poole, Jr.

## St. Vincent Ferrer — April 5



**Life: 1350-1419**

### Dominican Friar

**S**t. Vincent Ferrer was born in Valencia about 1350, the son of an Englishman who had settled in Spain. As a boy he was religiously very devout, and he excelled at school. He joined the Order of Preachers (Dominicans) in 1367, was ordained seven years later, and then studied theology and Hebrew at

Toledo. In 1379, he became prior of the Dominican house in Valencia, the only administrative office that he ever held. He was well known as a theologian, writer and preacher, as well as for moving many sinners to repentance.

Vincent was born during the period when six successive popes resided in Avignon, France (1305-1378). Then came the 39 year-long Great Western Schism (1378-1417) during which time four successive popes pontificated in Rome, and four successive anti-popes resided in Avignon. Half of Christianity supported each side, with Denmark, France, Naples, Norway, Portugal, Scotland, Spain, and in particular St. Vincent, on the side of the so-called popes in Avignon.

Vincent was a friend of the Spanish Cardinal Peter de Luna who became the most prominent cardinal serving the pope (or anti-pope) then residing in Avi-

gnon. When this anti-pope died Cardinal de Luna was elected to succeed him, and he took the name Benedict XIII.

He appointed Vincent as his advisor and confessor, and for several years Vincent became his main advocate. Then Vincent tried unsuccessfully to get Benedict to negotiate with the other Pope Urban VI in Rome to settle the dispute. After this failure St. Vincent had a vision of Our Lord, with saints Dominic and Francis at his sides, commanding him to go and evangelize the world. Accordingly he withdrew from Avignon for the remainder of the Great Western Schism, and roamed around France, Italy, Spain and Switzerland as a preacher and missionary. Large crowds flocked to hear his sermons which stressed repentance and fear of hell, and some of his hearers undertook excessive forms of penance. He is credited with a large number of miracles.

In 1410 when John XXIII was elected there were three simultaneous popes. Five years later the Church tried very hard to get all three to abdicate so they could start afresh with a newly elected pope. Two of them resigned, and Vincent tried to induce his friend Benedict XIII to resign also, but Benedict refused. An Ecumenical Council held at Constance then deposed Benedict and elected Martin V as the unanimously accepted pope, to bring the Schism came to a close two years before Vincent died. During his lifetime St. Vincent wrote books on the Mass, the spiritual life, philosophy, and the Great Western Schism.

# Fathers For Good An initiative for men by the Knights of Columbus

## When I First Heard I Was a Dad

*The March 25th feast of the Annunciation, when the angel told Mary she would be the mother of Jesus, should remind us of the miracle of conception. Do you remember when your wife said that you were a dad?*

**By Brian Caulfield**

This is one of those “clueless guy” stories about a wonderful and sacred moment in my marriage. I am a bit embarrassed to tell it but take solace in the fact that I’m not alone. My story is far from unique, if guys will be honest.

That is why I am asking all you fathers out there to share your own story (in the comment box below) about how your wife told you she was first pregnant, and how you reacted to the news.

Here’s my story.

We were married in June 1998 and still without a child in February 2000, despite our great desire to have a baby. It was very frustrating, yet we remained prayerful and hopeful, trusting in the Blessed Mother’s intercession and the guidance of St. Joseph.

In late February that year, my wife told me she was having a “routine” check up with her gynecologist. She had undergone a couple of surgeries shortly after we were married to remove benign tumors, so I asked her if there was anything wrong, and she told me not to worry.

Later that day, the receptionist at my office buzzed to say that my wife was there to see me. Oh-no, I thought, *this* has got to be bad news. I took a deep breath, walked bravely to the reception area and tried to smile as I hugged my wife.

“Can we talk in private?” she asked.



*Double oh-no*, I thought. I took her to the conference room, held her hand as I settled her in a chair, closed the door and girded myself for the worst. She told me to sit down, but I knelt down so I could look into her eyes.

She pulled a baby blue rattle out of her bag and began shaking it. Still expecting bad news, I thought, “What can a rattle mean? Am I missing something?”

Finally, she told me, “You’re a daddy!” The words still didn’t quite register in my brain but I suddenly sensed from her smile that this was good news. She repeated, “You’re a daddy!” and I lurched forward to hug her, finally realizing that she was pregnant! “And you’re a mommy!” I added. I started laughing and hugging her till tears flowed from my eyes.

After more than a year of waiting, the gracious moment had finally arrived. We still laugh today at how clueless I was, and we still have that baby rattle – along with two wonderful boys, ages 10 and 6.

**Brian Caulfield is editor of Fathers for Good.**



## 4th Degree

### BISHOP ENGLAND ASSEMBLY 1072



The Assembly will be sponsoring a K of C tent at the Celebrate Freedom Festival at Finlay Park on April 16th from 9AM to 6PM. We are the only non-military organization that will be represented!

4th Degree Knights are asked to come in Regalia or Full Regalia, if possible, and all other Knights (1st, 2nd and 3rd Degree) are welcome and encouraged to participate in showing your patriotism and to share our Catholic Faith with the masses.

Bishop England Assembly 1072 will meet on April 27th at 7:30pm for the month of April ONLY. Regular meeting dates are on the 3rd Wednesday of each month in the old house next to Good Shepherd Catholic Church.

## April Birthdays

5th Ryan Herald  
6th Fred Parsons  
10th Dan Settana  
13th Conrad Linder  
15th Greg Lamberty  
19th Bob Nerbun  
24th Bill Cunningham  
28th Mark Chapman



*We wish all of our Brother Knights a happy and blessed birthday!*

## Brother to Brother

Please remember especially these Brother Knights in their time of illness.

Brother Neil Mahoney's (806-8246) wife, Ruby, died on April 2nd. Please pray for their family.

Brother Damian Masse (776-2715) continues to suffer from tendonitis and is sore and still having difficulty getting around.

Brother Johnny Nix (783-0419) continues to recover from multiple surgeries, and is back on his feet.

Brother Gerard Gener (447-3687) has moved to Agape rehabilitation and nursing facility.

Brother Laddie Gatling (261-6883) continues his battle with MS.

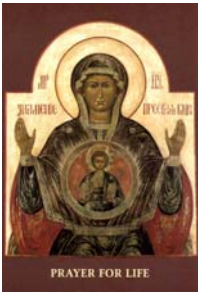
Brother Byron Weston (256-4983 Room 115) remains in the nursing home.

Let us join in prayer and ask God for His healing for those who are ill and to share His strength with them and their families.

O God, your Son accepted our sufferings to teach us the virtue of patience in human illness. Hear the prayers we offer for our sick brothers and sisters. May all who suffer pain, illness or disease realize that they are chosen to be saints, and know that they are joined to Christ in his suffering for the salvation of the world, who lives and reigns with you and the Holy Spirit, one God, forever and ever. Amen

*Remember, Charity begins at home! If you know of a Brother Knight that is sick or in distress, contact PGK Jim Corbett at JCoressq@aol.com.*

## Upcoming Pro-Life Activities



The monthly Rosary at the Shrine of the Unborn is held at 9:30 AM on the 1st Sunday of each month.

There is a Rosary Vigil every Saturday morning at 10AM outside the Planned Parenthood parking lot (2712 Middleburg Dr).

Contact Brother John Staab ( for more information on how you can get involved.

## Operation HOPE

Thanks to everyone that helped out with the Operation HOPE drive at the Wal-Mart on Garners Ferry Road on April 8th and 9th. Because of your support and sacrifice, we were able to raise \$2,485.72 in two days! This is approximately 47% of our estimated goal of \$5,250.

The second half of our drive will take place on May 6th and 7th from 9AM to 6PM. This is the last major Council activity for the fraternal year, so if you have not yet volunteered during this fraternal year (since July 1, 2010), please consider giving at least 3 hours of your time on one of these days to benefit persons with intellectual disabilities. All of the money collected stays here in South Carolina, and 85% of the money we collect will go to benefit persons here in the Columbia area.

Our Council is assessed \$50 per member by the State Council that we are obligated to raise for Operation HOPE. If you can't spare the time on either May 6th or 7th, and did not participate on either April 8th or 9th, please consider making a tax deductible financial contribution. Checks of any amount can be made payable to *St. Joseph K of C* and sent to JACK DAVIS at 311 BLACK WALNUT LN, BLYTHEWOOD SC 29016-6100.

It is crucial that we meet our goal so that we don't have to do any additional fundraising next fraternal year!

## Congratulations!

Our Knight of the Month for March is Brother Fred Parsons! Fred was instrumental in the success of our Membership Blitz, Shrove Tuesday Pancake Supper and the Lenten Soup Supper. Without his leadership, these activities would not have been as successful. Great job Fred!

Our Knights Family of the Month for March is that of Dan Wagner. The Wagner family was a major contributor to the success of the Shrove Tuesday Pancake Supper. Thanks for all of your hard work!

# Knights In Action

We will be including photographs of “Knights In Action” taken at various activities sponsored by our Knights of Columbus Council. However, to do this, we need photos! Please submit your photos to [news-letter@kofc12554.org](mailto:news-letter@kofc12554.org) and see your credited handiwork in print as in example below. Help make your Council newsletter, which is viewed by Knights throughout South Carolina, even better with photos of Knights In Action. Deadline for submittals is the Friday following the Monthly Business Meeting.

*Note: Not all photos submitted may be selected for publication.*



*Photo courtesy of Skip Hudson*

## State Council Free Throw Championship

St. Joseph Council 12554 hosted the annual Free Throw Championship again this year. Brother Knights Mickey Mauldin (left, face obscured), Robby Wiggs (center), and Lester Johnson (right), all 4th Degree members of Assembly 1072, presented the Colors for the Pledge of Allegiance during the opening ceremony.

## See Your Photo Here!

The *Shining Armor Gazette* is a monthly publication of the Knights of Columbus St. Joseph Council 12554. Distribution is via email generally on the Monday immediately following the 1st Thursday of the month.

The Council currently meets in the Parish House at St. Joseph Catholic Church in Columbia on the 1st and 3rd Thursdays of every month, unless otherwise published. Regular Business Meetings, closed but to the membership, are held at 7:30pm on the 1st Thursday, preceded by dinner at 6:30pm. Social Meetings, open to all, are held at 7pm on the 3rd Thursday, and consist of a program that varies from month to month.

We are now on the Web! Check out our Council web site at [www.kofc12554.org](http://www.kofc12554.org), and our Facebook page too.





***ALL ARE INVITED***  
*COME ENJOY AN EVENING OF*  
**BIG BAND MUSIC**  
*AND A SPAGHETTI DINNER*

St. Joseph Senior Life Ministry  
& St. Joseph Knights of Columbus  
present

Charles Gatch and  
The Swing Set Dance Band

Friday, April 29  
6:00 - 10:00 PM

St. Joseph Parish Hall/Gym  
*Serving for Dinner Begins at 6:00 PM*



*Cost: \$10*  
*Proceeds to Benefit the St. Vincent de Paul Society*

Please return form with payment of \$10 per person by April 25.  
Make checks payable to "St. Joseph Senior Life"  
For more information, please contact Sr. Julianne Guy at 540-1901.

Name: \_\_\_\_\_

Phone: \_\_\_\_\_

No. Attending: \_\_\_\_\_

St. Joseph Senior Life • 3512 Devine St. • Columbia, SC 29205



Brought to you by Robert Boni

KNIGHTS OF COLUMBUS

# Financial Beacon

Spring 2011

**Update your beneficiaries**  
*not just your will*

**Letter  
from your  
agent:**

Protect  
your most  
important  
asset

**Q & A: Disability  
insurance basics**







## A MESSAGE from your agent

### **Dear Brother Knight:**

Think about your most valuable assets: your home, your vehicles, insurance policies, savings, etc. The one asset that makes them all possible is your ability to earn a living—that's truly the most valuable asset most of us will ever have. And like any other asset, you need to consider how you will protect it.

If you have disability insurance through work, take a few minutes to review how much income it will actually replace, for how long, and under which circumstances. If you're self-employed or your employer doesn't provide disability insurance, learn what—if anything—you could expect from government programs for disabled workers.

Articles in this issue of *Financial Beacon* will answer some basic questions about disability insurance and the new Knights of Columbus product, Income Armor. But you'll need more information to make a good decision. Unfortunately, preserving a stable income is an issue that weighs on many of us these days. Let me help you do more than just worry about it for a change.

Faternally yours,

**Robert Boni**

## Q & A: Disability insurance basics

Maybe you've been lucky enough not to have needed an employer's disability benefits. If so, you may have little idea how much income you'd receive if a non-work-related illness or injury prevented you from working.

If you don't have disability insurance through work that applies to a non-work-related illness or injury, you're probably unsure how much income, if any, a government program would provide if you can't work for an extended period.

The worst time to learn whether you are prepared to replace lost income is when you become disabled. Take some time to review these things now.

To get you started, here are brief answers to some key questions you should ask about disability benefits for non-work-related incidents:

### **① How long does the coverage last?**

The "maximum benefit period" for any one period of disability can be for a fixed number of years, or up to a certain age. For example, the Knights of Columbus Income Armor policy's maximum benefit period options are two years, five years, or to age 67. Depending on your family's financial situation, an employer- or government-sponsored plan with a brief maximum benefit period may need to be augmented with a private policy.

### **② What are the main differences between total and partial disability coverages?**

Total disability generally means that your illness or injury prevents you from performing any of the material or substantial duties your job requires. Partial disability, for which a typical policy pays half of the maximum monthly benefit, can mean one of two things:

- ✓ You can perform only some of the duties necessary for your job.
- ✓ You can perform all of the duties necessary for your job, but not for more than half of the time the position normally requires.

### **③ Are benefits tied to whether I can perform the specific job I was doing before becoming disabled?**

Some policies pay full benefits for a set period if you can no longer do the job you had when you became disabled. After that period—two years, for example—the policy will provide benefits only if you can't perform *any job* for which you are reasonably qualified.

### **④ What is an elimination period?**

The total number of days a total disability must exist before benefits begin to accrue. Typical elimination periods are 30, 90, or 180 days. Some policies, such as K of C's Income Armor, waive the elimination period for specific types of serious disabilities, such as losing the use of both eyes or ears.

### **⑤ Is my coverage guaranteed renewable?**

For a private disability insurance policy, it's important to know whether the insurer can cancel the coverage for any reason other than non-payment of premiums. Income Armor is guaranteed renewable.

Looking at the details of disability insurance will surely raise many more questions. For example, policies vary widely in what they exclude from coverage. You may have several options to extend coverage or adjust benefit levels.

A great place to start is by calculating how much income you'd need to replace to maintain your family's lifestyle. I'd be glad to help with that, and answer any questions you have about Income Armor from the Knights of Columbus. ♦



## LEADING CAUSES OF LONG-TERM DISABILITY

If you had to guess the most common cause of a long-term disability, would you guess a car crash or some type of cancer? Most of us probably would. But statistics from a Council for Disability Awareness 2010 survey show that neither of these is even in the top three causes of existing long-term disability claims.

**% of long-term disability claims - 2009**

Claim diagnosis category	New	Existing
Musculoskeletal / connective tissue	26.2%	28.5%
Nervous system-related	6.7%	13.7%
Cardiovascular / circulatory	8.9%	13.1%
Cancer and neoplasms	15.3%	8.4%
Injuries and poisoning	8.8%	7.2%
Mental disorders	7.8%	7.2%
Respiratory system	2.2%	3.0%
Symptoms, signs, and ill-defined	3.5%	2.7%
Infections and parasitic diseases	1.2%	2.4%
Digestive system	2.6%	2.2%
Endocrine, nutritional and metabolic diseases, and immunity disorders	1.3%	2.1%
Genitourinary system	2.1%	2.0%
Complications of pregnancy, child-birth and the puerperium	7.5%	1.4%
Others	5.9%	6.1%

Source: 2010 Council for Disability Awareness Long-Term Disability Claims Review



## Update your beneficiaries—not just your will

One of the most important, and most overlooked, details in managing a family's finances is updating the beneficiaries named in life insurance policies, retirement accounts, and other financial instruments.

Even if you've recently established or updated a will, complications and tax consequences caused by out-of-date beneficiary designations may still arise.

Changes in your marriage status, the death of a beneficiary, children added to your family through birth, marriage, or adoption, and many other life changes can cause serious difficulties if you die without updating certain beneficiaries.

Let me help you review any Knights of Columbus products for which you've named beneficiaries. And you should always get qualified legal and tax advice when beneficiaries are involved. ♦

## YOUR GENERAL AGENT



### Robert J. Boni, Jr., FICF



121 Dover Ct.  
Goose Creek, SC 29445



**PHONE:** (843) 824-5632

**FAX:** (843) 569-2560



**EMAIL:** robert.boni@kofc.org

### Family benefits & services

Knights of Columbus insurance consistently ranks at the top of the industry in financial stability and ethics. Please call to discuss these services:

- Financial needs analysis
- Life insurance
- Tax deferred fixed-rate annuities
- Long-term care insurance
- Retirement planning
- Estate preservation
- Scholarships
- Family fraternal benefits

Contact me today for information about IRA transfers and roll-overs.



**MORE KNIGHTS AND THEIR FAMILIES  
ARE SECURING THEIR FINANCIAL  
FUTURES THROUGH THE ORDER.**

## **Record-breaking growth and strength continue** *Join the expanding ranks of insured Knights*

The number of Knights who moved from Associate to Insured status in 2010 (by purchasing life insurance, annuities, or long-term care insurance through KofC) was the highest in five years. In fact, in the last five years, more than 105,000 members have taken full advantage of their fraternal benefits.

Perhaps more Knights and their families are securing their financial futures through the Order because its strength and stability stand out in a difficult economy.

Consider these 2010 year-end results for the KofC's insurance operation:

- **More than \$764 billion in dividends and death benefits paid to members and their families**
- **A record \$78.9 billion of total**

**insurance in force, compared with \$40.4 billion in 2000**

- **\$7.77 billion in life insurance issued for the year, also a record**
- **20,000 new annuities written for Knights and their families**
- **Annuity deposits set a record of more than \$600 million**

We're not patting ourselves on the back for these results. We know that many more Knights and their families need our time-tested, reliable, and proven solutions to prepare themselves financially—for good times and bad.

If you could use some help determining how to protect your income, your retirement, and your goals for the future, please get in touch with me. ♦





# CELEBRATE FREEDOM FESTIVAL

Columbia, South Carolina



*Featuring*

2nd National Vietnam Era Veterans Homecoming

Honoring the Montagnard People

*"The Forgotten Army"*

*Friday, April 15th, Medallion Center*

Army Special Forces Association Regional Convention

Heroes of Freedom Dinner & Silent Auction

*Saturday, April 16th, Finlay Park*

Montagnard People Living History Educational Exhibits

Green Beret Camp, Military Vehicles and Scout Dogs

Helicopters, including Hueys and Cobras

*Free Concert by*

**Martha Reeves** & the Vandellas



For more information visit, [www.CelebrateFreedomFoundation.org](http://www.CelebrateFreedomFoundation.org)

