**** Why does the Knights of Columbus care about life insurance?**

Before you think about how you and your family would use life insurance, how your council members can benefit from our insurance program, or what products and options you would need, there’s a more basic question that needs to be answered: Why do the Knights of Columbus care about life insurance? The answer is simple: **To provide financial protection for Catholic families** which has been Father McGivney’s vision and our mission since the beginning.

**Two Problems, One Solution:** The drive to offer financial protection for Catholic families comes from our venerable founder, Father Michael J. McGivney. In the summer of 1873, as a young seminarian in Canada, he was forced to leave theological studies and return home to aid his family after the sudden death of his father. Money for tuition was no longer available and neither his family nor he was able to survive without each other’s financial support. Father McGivney was only able to continue his studies after receiving a scholarship from the Diocese of Hartford.

Less than a decade later, as an associate pastor at St. Mary’s Church in New Haven, Conn., Father McGivney was faced with a similar situation. One of his parishioners was forced to quit the seminary after his father died unexpectedly. He returned home to New Haven to support his mother and 12 siblings.

In those days, the court had the right to assign children to public institutions if it had reason to believe that their families could not properly care for and support them. Unless they were represented by a financially secure guardian in court, the teenage boys would have been removed from their family. Father McGivney appeared in court as guardian for the boys on the same day of the first meeting for the Knights of Columbus. The court accepted Father McGivney as guardian, yet he was exasperated by the recurring nightmare of financial hardship. He was angry and frustrated at the sense of doom that settled over nearly every Catholic family that lost its wage earner. He was more determined than ever that what had happened to this family need not happen to anyone else.

**The Mission Began – And it Continues Today:** In that spirit, Father McGivney set off with zeal to found the Knights of Columbus. Father McGivney wanted the organization to unite the Catholic men and thereby gain strength to aid each other in time of sickness, to provide for decent burial, and to render financial assistance to the families of the deceased members.

He knew what life was like without that assistance. The initial system of Life Insurance or mutual aid designed by Father McGivney was simple, just a pass-the-hat system where each member helped support his brother Knights. As the organization grew, so did the insurance program. The pass-the-hat system was transformed into one of the largest and most highly rated life insurance programs in North America. The Knights of Columbus has passed many milestones and received many accolades along the way, but all the accolades are secondary.

**What matters most is that we continue to fulfill Father McGivney’s vision of offering and providing financial protection for Catholic families.** 2019 is not 1882. Times are different. Laws are different. Economies are different. **Needs are the same!** But even for those families who may have slightly more than next-to-nothing, insurance protection can be the difference between getting by and getting evicted.

In its role as the premier Catholic life insurer, the Knights of Columbus continues to provide a valuable and noble service. It’s not the $100+ billion Life Insurance in force, or the 22 billion in assets. It’s the $875 million distributed to members and the 2 million contracts in force. **It’s not the amount that counts rather it’s the impact of those dollars**. **It’s the homes saved, the college tuitions provided, the Catholic funerals paid for and the families protected** that create the legacy of protection that would make Father McGivney proud. Call me to discuss how to ensure that your family is protected by the hallmarks of the Knights of Columbus Insurance program.

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