



PATAPSCO KNIGHT



Supreme Chaplain's Message

INSIDE THIS ISSUE

Shakespeare places on the lips of the star-crossed lover Juliet a question: "What's in a name?" She goes on to say, "That which we call a rose by any other name would smell as sweet."

We may ask ourselves this same question – "What's in a name?" – about a powerful group that now goes by the name "Compassion & Choices." Judging only by the name, it sounds like a good-hearted organization. After all, who would oppose compassion or helping people know and understand their options?

In reality, Compassion & Choices is not a new organization but an old one that formerly went by the name Hemlock Society. Hemlock was the poisonous drink that ended the life of the philosopher Socrates. The old name tells us much more about the nature of the organization, which is dedicated to legalizing doctor-assisted suicide. The compassion it offers is suicide. The choice it offers is death.

Wearing its new, Orwellian moniker, Compassion & Choices has mounted a formidable campaign to legalize doctor-assisted suicide throughout the United States and beyond. The group turns up in community health fairs and public libraries. Well-funded and politically savvy, it has recently succeeded in California, Colorado and Washington, D.C. In 2017, the organization is targeting Maryland, New Jersey, New York, Connecticut, Rhode Island, Maine, Minnesota and Hawaii.

Let us make no mistake: Compassion & Choices is out to legalize doctor-assisted suicide throughout the United States. We can also be sure that these proponents of what Pope Francis calls the "throwaway culture" will share their playbook, so as to spread their deceptive message throughout the world.

As we prepare once again to march for the cause of life, let us also focus on how we should respond to this unfolding threat to the life and dignity of the frail elderly, the terminally and chronically ill, the handicapped, and those who suffer from depression. Just as we seek to protect the lives of unborn children and to reach out to their mothers with genuine compassion, so too we must reach out as never before to the vulnerable, protecting their lives and dignity against the onslaught of doctor-assisted suicide.



Archbishop William E. Lori
Supreme Chaplain

tion until natural death. This teaching corresponds to a deep-seated instinct in every person



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Supreme Chaplain's Message (Continued)

to preserve his or her own life. Indeed, "we are the stewards, not the owners, of the life God has entrusted to us" (Catechism of the Catholic Church, 2280).

To be sure, many people, if asked, would support physician-assisted suicide because they value the ability to control one's destiny – and because they think it is the only way to end suffering. But many others rightly believe that life is God's precious gift to be respected and that we are called to live each day with dignity. Helping those who are handicapped, sick or dying to take their own lives is morally unacceptable. Instead, we are encouraged to alleviate their sufferings and to walk with them in love until the moment of natural death.

So, let us be bold, courageous and loving in pointing out how uncompassionate doctor-assisted suicide really is.

True compassion – literally, suffering with – seeks to ease suffering while accompanying those who suffer. We seek to kill the pain, not the patient. True compassion

also requires us to speak plainly, not using camouflaged terms such as "aid-in-dying" but rather pointing out that Compassion & Choices advocates for "doctor-prescribed" or "doctor-assisted" suicide. When people realize that the real issue here is suicide, their minds and hearts are often changed.

Second, legalized doctor-assisted suicide sends a message to the suffering. It tells them that their lives are a burden to society and that the world would be better if they were dead. Is there a message more likely to make the suffering feel isolated, hopeless and disconnected? Their pain is surely compounded when family members and friends send this signal.

Third, assisted suicide can also traumatize loving families. The very thought that a sick, elderly or disabled member could take his or her own life without their even knowing about it horrifies many families, and there is no requirement that they be notified before the lethal dose is prescribed.

Fourth, studies show that in places where doctor-assisted suicide is legalized,

commitment to palliative care declines. Government programs and insurers save money when the life of the suffering patient is simply ended. In other words, suicide is a cheap answer to pain. We should demand that health care programs provide truly compassionate care that eases the pain of the sick and dying.

Fifth, the promise of freedom of choice is an illusion. Doctors can prescribe lethal doses of drugs without knowing whether the patient is clinically depressed. Also, once the lethal drugs leave the pharmacy they are within easy reach of those who would abuse the elderly and the disabled, since no oversight or witnesses are required.

Finally, studies show that once suicide is legalized as good for some, the overall number of suicides dramatically increases.

The Order is blessed to number among our members many medical professionals and those who work with and advocate for the disabled and elderly. I encourage you, as well as all Knights, to oppose doctor-assisted suicide legislation in your jurisdictions. That's true compassion. That's the right choice.

Chaplain's Message

Deacon Dave Ludwikoski
donnadavelud@verizon.net

Brother Knights and Lovely Ladies:

Now that Christmas is over and "the presents are scattered and broken I fear," we once again are faced with the start of another year. For those of you still contemplating making some New Year's resolutions, here's a suggestion.

Make two, and only two, resolutions this year. The first is the following:

1. How can I do a better job of loving God, serving Him, and making Him the focal point of my life?

The second is just like it:

2. How can I do a better job of loving my neighbor, and to put THEIR needs ALWAYS ahead of my own?

That's it!

If Our Lord and Savior, Our Redeemer, could lower Himself to become human like us, to be born in a second-hand manger in a second-hand stall and choose outcast shepherds to be the first people to hear the news of His arrival, isn't this the very LEAST that we can try to do for Him, each and every day, one day at a time?

It's that simple, and, knowing that, NOW we can settle down for that "long winter's nap.....!"

May God bless each of you and your families with His peace over the next year!

Vivat Jesus!!

January Events

For more calendar items, visit www.kofc1960.org/patapsco-council-calendar/

Thursday, January 5

Beaumont Holding Company Meeting

Wednesday, January 11

Council Business Meeting 8:00 pm

(Rosary at 7:30 pm)

Thursday, January 12

Baltimore Chapter of Grand Knights Chapter Meeting

7 pm, Cardinal Sheehan of Baltimore Council #205; 6509

Harford Rd, Baltimore, MD 21214

Wednesday, January 25

Officer Meeting 7:00 pm

Lecture Meeting 8:00 pm

Patapsco Knight Newsletter

Send submissions to Co-Editor Rick Ostowicz at rickounc@gmail.com or call 410-207-0939



“God has greater wisdom and plans for us.”

Grand Knight’s Message

Grand Knight Bernie Wrisk

bwriskgk1960@gmail.com

Happy New Year to my Brother Knights and family members! I do sincerely wish all of you look forward to another year of blessings and grace by our God of Peace and Love and choose to share that joy with all that you know. Our lives may not always be easy, but we must always keep the faith and trust in our hearts that God has greater wisdom and plans for us. Among those plans surely is an incredible team of God fearing and serving Brother Knights, well over 1.9 million strong, around this little globe we call earth, that do help to make it a little easier for many. May God continue to bless you as you continue to follow his guidance to serve on his team of Peace and Love.

I thank you Brother Knights for all that you have done to support our cause and services this past calendar year. You have made our fraternity stronger and more meaningful with every little thing you have done in regards to our efforts. We

have a strong and thriving council that continues to grow and thrive within God’s guidance and plan.

Please keep in mind and prayer one great, committed, Brother Knight, David Quigly, who is planning to depart from our council this month after 32 years of service and commitment. During those many years David served our council and Beaumont Hall as an active member, providing maintenance, bartending, beverage manager, kitchen help, ordering supplies, and cleaning. Our Brotherhood supported him as much as he supported it. He also enjoyed going on the bus trips with Brother Knights. From one of those he picked up the nickname “Doc Dave” somehow connected to a race horse. He is relocating to live with his family in Maine. Please join me in wishing him well and thanking him for all of his years of dedication to our council’s efforts. May David always keep close to his heart the love and bond of

this council’s brotherhood. “For so is the will of God, that with well doing ye may put to silence the ignorance of foolish men: As free, and not using your liberty for a cloke of maliciousness, but as the servants of God. Honour all men. Love the brotherhood. Fear God, Honour the king.”(1 Peter 2:15- 2:17)

I very much enjoyed the council Christmas Family gathering in December with so many guests. I look forward to our council activities of January, especially the Free Throw competition for the youth.

There is no better way to start off a new calendar year then recruiting a new member into the Knights of Columbus. We do need more if want to achieve the Star recognition in the Order. Please consider inviting someone in the month of January. Although it seems we need to move our Admissions degree back to the month of February, that just allows you more time to plan with a new candidate the date to make this first big step towards our fraternity.

Vivat Jesus!





Deputy Grand Knight's Message

Deputy Grand Knight John Journell
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Brothers, I want to wish every Brother a wonderful New Year! 2017 promises to be a challenging year for our Council, our State, and for our Country.

May God continue to bless us as we march forward into this unknown year with the collective wisdom and energy that Brothers united in Christ can harness to make our small corner of the world a better place. As we stand on

the shoulders of those who came before us, may God show us the way to reach out to those who will follow, to look to Him to lift our sagging spirits, give us the strength and energy to continue in Him when we are so often tired, and share His wisdom to guide our efforts when our own human frailties reveal that we are anything but wise in ourselves.

If we follow God's lead in facing the challenges ahead, I'm confident that we will march into 2018 an even stronger council than we are going into 2017.

Chancellor's Report

Chancellor Rick Ostopowicz
 rickounc@gmail.com

Brothers all, The Feast of Epiphany is preceded in importance by only three other feasts during the liturgical year. (As a good exercise, see if you can name the three feasts in order of their liturgical importance.) The connection between Epiphany and Christmas is not only in the fact that it is twelve days after the celebration of Christ's Nativity, but also in its modern emphasis on the visitation of the Magi to the Christ Child. Historically, however, the connection is stronger still. Laurence Paul Hemming, when describing the history and theological significance of Epiphany in his book *Worship as Revelation*, reminds us that the feast of Christ's birth was originally celebrated on January 6 rather than the current date of December 25.

The Feast of Epiphany calls us to contemplate our own creation and its orientation to our new creation in Christ Jesus. While we may at first be drawn to thoughts of the three gifts of gold, frankincense, and myrrh, the true gift of Epiphany is Christ's gift of himself for our salvation. Therefore, the three gifts offered by the Magi should

only be representations of our own gift of self to the Lord. The universal call to holiness means that the mystery of Christ must become the center of our own existence. As with all things liturgical, the event of Epiphany effects what it signifies. While signifying our own divinization, the liturgy also brings about that divinization.

Truly, through our Eucharistic participation in his incarnation-death-resurrection, we do "come to share in the divinity of Christ who humbled himself to share in our humanity." However, like all sacramental effects, we must dispose ourselves towards the reception of the grace offered. Our attitude towards our Creator must first and foremost be that of openness to the gift, an attitude that recognizes the transcendent reality beyond us, that sees with the eyes of faith that we are actors in the great drama being played out in the cosmos. Let us pray for this disposition so that Jesus Christ might become an Epiphany in our own lives.





Program Director’s Report

Program Director PGK Barry Casanova

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Brothers and Patapsco Council family: I guess we have survived a good portion of the holidays by now and I hope everyone had a great Christmas. It is a special time of year and we now have an opportunity to make some New Year’s resolutions—maybe like attending a Business Meeting? Later this month we will get a new President so we came assume that there will be some changes many in many national areas and maybe some international implications. Hopefully they will be positive. I am not sure how you are enjoying cold weather, but we intend to head south for a break; the more “senior” I get, less I appreciate ice cycles. The Council starts the year with a Red Cross Blood Drive on January 3rd—and NO, there is no truth to the rumor that donors will be getting Screwdrivers or Mimosas instead of orange juice rewards. Nevertheless, it is a way to help our community. Last month’s Heart of Maryland Chorus Christmas party was terrific with a new program mixing traditional songs with some new material, nice refreshments, and the largest

crowd that we have had in several years—great job! After another crunch, the Second Period Surge for Service Reports were electronically submitted. For those Chairman who will be submitting for the Third [and last] set, there is an early due date—my deadline MUST be February 20th. That gives me only four days to edit, do submission sheets, and get all six reports to the GK and DD.

Look for upcoming Council events—there always is something to do. Best to everyone for the New Year. Keep up the prayers for those threatened with religious violence worldwide and our men and women in uniform, including those wearing blue. Mary, Queen of the Knights, pray for us.



Learning to Carry Our Crosses

Co-Editor Tim McCarthy

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Many years ago, in a small Catholic Church on the coast of Maine I heard a short sermon which I still remember today:

A young man, troubled by many things, sat down in exhaustion and fell asleep. In sleep Jesus appeared to him and asked if He could help. “My cross,” said the young man, “is just too much for me.” Jesus opened the

door to a large museum-style room and said, “Come in. Let’s see if we can help you find something better.” The young man picked up one cross, not realizing it was made of solid steel. “This is much too heavy,” he said. Jesus invited him to look elsewhere and suggested a cross. “This is nothing said the young man. I can handle more than this.”

The young man hoisted two other crosses and then a third. “This,” he said to Jesus. “This is the cross I can carry. This is perfect.” “Good,” said Jesus, “Please take it. Just remember that is the cross you had when you first came in.”

Programs and Committees

Church

The Keep Christ in Christmas program was a success thanks to the efforts of the first time Chairman Henry Dulaney. Come to our January business meeting to find out the results.

Community

Thanks to Robert Carter for Chairing the Blood Drive on January 3rd. This is a wonderful contribution to our community that surely is appreciated by many as there ALWAYS is a need for blood. Come to our January business meeting to hear about the results.

Council

There are many restaurants looking to pay our non profit charitable fraternity for dining out with them. We need some brothers to step up and plan the dates and advertise them to our community to help us with these easy fundraiser opportunities. Please contact your Grand Knight if you can help us run one of these.

Culture of Life

Directly across the street from the Hillcrest abortion facility on Johnnycake

Road Pregnancy Center West has rented one room in the neighborhood church where both intercessors and the mothers can come for a cup of coffee and a glimpse of hope.

Youth

The annual Basketball Free Throw competition will take place at St. Mark for the first time this year. Please note the date has changed to January 14th. Mark it on your calendars and plan to attend and or talk it up with any kids ages 9-14. Any questions contact Paul Buckley 703-859-5194 and Scott Fridley 410-428-4946.



Charity

Our Scholarship support funds need some extra help due to some lower than expected turn outs at some recent fundraisers this year. Please consider purchasing an additional Scholarship raffle ticket this year or help to sell them to others. For other means of supporting this fund via donations please contact Dennis Brose at 443-498-3898.

Shrove Tuesday Pancake Supper
Tuesday February 28
Dinner Served 5:00-7:00 pm
At 7:00 pm, St. Joseph Monastery youth will
present a special program "The Stations of the
Cross " Tableau.
All are welcome to attend.
Call Michael Doetzer for more information at
410-242-613

Milestones

Financial Secretary Michael Doetzer
mdoetzer@aol.com



Note: To provide information for this column, please contact Michael Doetzer at 410-242-6130

Todd A. Chairs transferred to Patapsco Council from Council 5058 11/15/2016

Alexander Franz transferred to Patapsco Council from Council 5058 11/15/2016

Charles Franz Reactivation of membership to Patapsco Council 11/15/2016

Morrell C Delcher, Honorary Life Member, 11/21/2016



District Deputy's Report

District Deputy PGK Scott Luco

lucogk1960@gmail.com

Wish each of you a Happy and Joyful New Year. I trust that Advent was productive in spiritual growth and that a Merry, Blessed and Joyous Christmas was enjoyed by all!

On the recruiting front, Patapsco Council's Admissions Degree will be postponed to February 15 at 7:30, so you have another month to get a Form 100 in front of your Catholic friend and sign him up! January is a good time to recruit, as many good Catholic Gentlemen have made New Years' Resolutions to be more active in the Church and Community. Give them that opportunity! I hope to see all of our Councils represented with new members in January and look forward to greeting them in February. Incidentally, the February Degree will be a "Double Header", with the

Formation Degree immediately following the Admissions Degree Exemplification.

The annual March For Life has moved to January 27 this year in deference to the Presidential Inauguration. The Maryland State Council will meet at 14th St. and Madison Dr. NW (on the Mall) between 11:00 and 11:30 am. Look for the Big Blue Maryland Knights of Columbus Banner.

Finally, our District 17 Ultrasound Initiative is nearing completion. The down payment has been made, and the District 17 donations are coming in. We will present them at the Midterm meeting and receive the remaining payment to complete the project. Thanks to everyone who has contributed to this important Culture of Life Project.

Vivat Jesus!

Beaumont News



Our Knights Out Inn that provides wonderful meals to our council family and guests at great prices could use some additional helping hands. We have certified cooks that can help to teach you the ropes of how they work there labor of love on Fridays. Please

consider volunteering one Friday a month or every other month or as often as you can. To do so just call our Beaumont office at 410-744-8754 and let them know. We need to have more members trained to continue to provide all that we do each Friday night.

Knights Out Inn Specials

*Jan 6
Chicken Pot Pie*

*Jan 13
Shrimp Creole*

*Jan 20
Imperial Crab*

*Jan 27
Ham with Pineapple Sauce*

*Feb 3
Pork Chops*

In addition to our specials, we serve a regular menu of crab cakes, chicken tenders, shrimp salad, fried shrimp, cheese steak subs, and rib eye steaks. All meals are served with delicious sides and salads.

Please come and join us for a great evening of fraternity and family fun.

Join Us!



Reflections

Lawrence P. Grayson

WINNING IS NOT THE SAME AS VICTORY

On September 18, 1862, after the previous day's fierce fighting, Gen. Robert E. Lee withdrew his battered army from Antietam and retreated to Virginia. The superior Union forces under the command of Gen. George B. McClellan had an opportunity to re-engage and destroy the Confederate army and possibly end the war. McClellan, however, did not pursue and Lee was able to reconstitute his forces and fight for another two and a half years.

On November 8, 2016, pro-life voters helped defeat an anti-life, anti-religious freedom candidate for president. The triumphant President-elect has named a Cabinet that may be the most favorable toward life, traditional marriage and religious liberty in the history of this nation, and has promised to nominate Supreme Court justices who are pro-life and believe in constitutional originalism rather than judicial activism. The designated-nominee for: Secretary for Health and Human Services has a one-hundred percent congressional voting record on pro-life issues; Secretary of Education has received strong endorsements from national pro-life groups; Attorney General is a protector of religious liberty; and Secretary of Defense is a champion of the persecuted Christians in the Middle East.

But leaders need supporters, just as generals need troops and politicians need constituents. If a culture of life is to once again guide the policies of this nation, continued pro-life action is needed. Passivity, timidity and false compromise after this electoral success will assure that much of the current policy remains unchanged. President Barack Obama has pursued a strong irreligious agenda from virtually the first to the last day of his eight-year administration. Three days after his inauguration in January 2009, he rescinded the Mexico City Policy, originally enacted in 1984. The regulation prohibited private organizations that received U.S. foreign aid from performing or promoting abortions abroad. His secularist policies continued unabated – increasing federal funding for abortion; imposing mandates that force religious organizations and family-owned businesses to pay for abortion-inducing drugs, contraception, and sterilization in their healthcare plans; promoting LGBT privileges; creating gender self-identity rights; declaring that Catholic colleges, hospitals and social service agencies that hire and serve non-Catholics do not qualify for a religious exemption from certain government regulations; cancelling grants to Catholic programs that provide relief

to the victims of human trafficking because the Church opposes abortion; and not defending against legal challenges to the Defense of Marriage Act which defined marriage as the union of one man and one woman.

This godless pursuit continued through December 15, 2016, when the Department of Health and Human Services adopted a rule to prevent states from prohibiting federal funds appropriated for family planning under Title X of the Public Health Service Act from going to Planned Parenthood and other abortion providers. The rule takes effect January 18, two days before President Obama's term ends.

Planned Parenthood, which performed 30.6 percent of all abortions in the United States in 2015, has enjoyed a favored relationship with this Administration. In the past eight years, its federal funding increased from \$363 million in 2008 to \$554 million in 2015.

President-elect Trump and the Republican Congressional leadership have stated that a bill to defund Planned Parenthood and dismantle Obamacare will be one of the first items on the agenda after the inauguration. The funds currently going to less than 665 Planned Parenthood facilities will be awarded to some 13,540 Federally Qualified Health Centers, which do not provide abortions, and thus will increase public access to health care services such as pap smears and breast exams.

The effort to defund Planned Parenthood is not only a financial imperative, but a moral one as well. In December 2016, the U.S. Senate Judiciary Committee referred several Planned Parenthood affiliates to the FBI and the U.S. Department of Justice for possible prosecution for illegally selling body parts from aborted infants.

With the change in the presidency, a radical opposition will employ every political maneuver and public relations ploy to preserve -- and even expand -- the anti-Christian, anti-life, anti-family executive orders, laws, regulations, and policies of the outgoing Administration.

LGBT activists are working to legally protect "sexual orientation and gender identity." These measures, referred to as SOGI, would empower the government to use the force of law to punish individuals and organizations that act on their religious convictions. Under these decrees, persons could incur fines, jail time and personal ruin, and organizations be threatened with the loss of grants, contracts, licensing and tax-exemption. Already, the Education Department has interpreted Title IX to require schools and colleges under non-discrimination statutes to allow students access to bathrooms and locker rooms based on their claimed gender rather than their birth sex.

The first 100 days of a new presidency are most important for getting things done. Executive branch actions are not laws and thus a new president can abolish previous ones by a stroke of a pen. It is expected that after he is inaugurated, President Trump and his HHS Secretary Tom Price, working in collaboration with majorities in both Houses of Congress, will not only repeal the Obama actions but enact new legal protections for the most vulnerable members of society.

In addition, the new President, his Cabinet, and Congress should act quickly to:

- Eliminate regulations in the military and federal agencies that criminalize Christian beliefs on sexuality, marriage and religious expression
- Overturn the Obamacare mandate that requires faith-based organizations to provide employee healthcare insurance that supports sterilization, contraception and abortifacients
- Repeal regulations that force schools and businesses dealing with the public from allowing people to use bathrooms and changing rooms based on one's preferred gender
- Nominate and confirm a pro-life justice to the Supreme Court

Electing a pro-life president was a success. But it is a dangerous assumption to consider this as the desired victory. We who are pro-life, pro-family and desire religious freedom must continue to pray and must support our political representatives in upholding their campaign promises. We must turn the success of the recent hard-fought election campaign into a complete victory and re-establish a culture of life in this nation.



State Deputy's Report

State Deputy Stephen M. Cohen

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I hope everyone had a great Christmas and New Year's Holiday. Now we begin the second half of the Fraternal Year. January 7, our Mid Term Meeting, will be full of information to keep us charted on the right course and to achieve our goals. Let me say Thank You to everyone for making the first half of the year a success and I know I can count on each of you to continue to step up and make Maryland the best.

Please keep up the good work that we are doing in Membership. Each day we continue to increase our intake numbers. Retention has also been good so far. Let's keep it up. You will hear considerably more about membership at the Mid Term Meeting. Congratulations to our newest council in Maryland – San Juan Neumann de Baltimore Council at Sacred Heart of Jesus Parish in Highlandtown.

The council was instituted on December 1 8th. Thanks to all who showed up to support this new council. We will be welcoming another new council in January in the Silver Spring area. Much thanks to Ron Hassan and Charles Hayes and their District Wardens, along with the New Council Development Team for getting these councils up and running.

As you know, the Baltimore City Council voted on changing the name of Columbus Day, and we along with Italian American groups and the National Christopher Columbus Association were instrumental in defeating their Bill. It is believed that this will be attempted again in the very near future. Please stand by to help in any way that you can.

Don't forget the March for Life is quickly approaching. Let's show everyone that Maryland is Pro Life and be in DC on

January 27 for the March. Look for details here in the newsletter. Also in December, Our 1 9th Ultrasound machine was donated at Mary's Center in Glen Burnie. Number 20 will be donated very shortly.

Continue to recruit, continue to hold Admission Degrees and continue to make your council interesting for our members. Strive for STAR Council. Ensure all forms and reports are turned in on time. If you have questions, please contact any member of the State Team for assistance. We Are Advocates of the Lord – In everything that we do.

Vivat Jesus!



Visit the State Council website: www.kofc-md.org



We believe in the power of prayer! Please join us in praying for the following people:

Mike Blair, Pat Young, Fr. Frank Butler, the family of recently deceased Joe Neville

If you have any prayer intentions for someone in your family, please contact Chancellor Rick Ostopowicz via e-mail at rickounc@gmail.com to get the person's name included in our prayers. You may also fill out a prayer request form on our Council website.

Our Lady, Queen of the Knights, bless all the activities of our Order. Keep us true to our pledge, to extend the kingship of thy divine son on earth. Through Thine intercession, win for us the grace, ever to exemplify in our public and private lives, the virtues that should characterize those especially dedicated to the service of the heavenly court. Make us always aware that as your Knights, we are constantly observed, our faith judged, and our Order appreciated. Accept, O Mary, this renewed pledge of fealty and devotion, of Thy Servants, the Knights of Columbus.



Supreme Council News

THE SUPREME COURT'S INFAMOUS 1973 ABORTION DECISION REMAINS AN UNSETTLING — AND UNSETTLED — ISSUE

By Supreme Knight Carl A. Anderson

As a special assistant to President Ronald Reagan in 1986, I was privileged to work on the nomination of Antonin Scalia to be a member of the U.S. Supreme Court. At the time, I could not imagine that 30 years later we would be considering a new nominee to fill the vacancy resulting from his untimely death.

President Reagan had pledged to appoint judges who respect “the sanctity of innocent human life.” Americans knew his language was to be understood in light of his repeated criticism of the Supreme Court’s 1973 abortion decision in *Roe v. Wade*. With the nomination of Justice Scalia, he kept his promise, and Scalia was unanimously confirmed by the Senate.

Whenever there is a Supreme Court vacancy, we are told by supporters of *Roe v. Wade* that the decision is “settled law.” But such supporters face this difficulty: *Roe v. Wade* will never be settled law, because *Roe v. Wade* is founded on the lie that we

do not know that the victim of every abortion — an unborn child — is a human being.

There is another difficulty as well: Since *Roe v. Wade*, millions of women have concluded that instead of being helpful, abortion is deeply hurtful.

In America, judicial decisions that are contrary to the dignity of the human person simply cannot be sustained over time. This is the lesson we learned long ago from those tragic court decisions which held that African-Americans were not entitled to the equal protection of our laws.

Roe v. Wade will never be settled constitutional law as long as Americans say, “It is not settled.”

This was precisely the approach President Abraham Lincoln took regarding the Supreme Court’s 1857 decision in the *Dred Scott* case and laws on slavery. It was the right approach then, and it remains the right approach today.

Virtually unrestricted abortion continues to be morally unsettling for a majority of Americans. More than four decades after the Supreme Court handed down its decision, abortion

remains one of our most controversial issues.

At the time, Justice Byron White called the court’s decision in *Roe v. Wade* an exercise of “raw judicial power.” His dissenting opinion remains one of the strongest critiques of the case. Appointed by President John F. Kennedy, Justice White continued to be a strong critic of *Roe v. Wade* during the 20 years he remained on the Supreme Court.

He later wrote, “The Judiciary, including this Court, is the most vulnerable and comes nearest to illegitimacy when it deals with judge-made constitutional law having little or no cognizable roots in the language or even the design of the Constitution.”

“Raw judicial power” has not convinced Americans that *Roe v. Wade* is right.

In recent years, our Knights of Columbus-Marist polling has consistently shown that more than 8 in 10 Americans would limit abortion — at most — to the first three months of pregnancy. Almost 6 in 10 would limit it — at most — to cases of rape or incest or to save the life of the mother, and that includes the majority of Americans who describe themselves as “pro-choice.”

Almost two-thirds of Americans say that our abortion rate is too high. And 6 in 10 Americans continue to believe that abortion is morally wrong.

During my address to last year’s Supreme Convention, I stated that we will never build a culture of life if we continue to elect public officials who defend a legal regime of unrestricted abortion. The same must be said of those who are appointed as our judges.

As we look ahead to how the new president will keep his promise to be pro-life, we remember the words of the current occupant of that office who at the beginning of his administration famously said, “Elections have consequences.”

When it comes to defending the lives of millions of unborn children, we sincerely hope so.

Vivat Jesus!

Visit the Supreme Council website at
www.kofc.org



Fraternal Benefits News

2 good reasons to move IRA funds to permanent life insurance

Clients want guarantees, growth, control, safety, protection, access, liquidity and low taxes. Here's how to do all of that.

A large IRA sounds good, but it may be too much of a good thing. The larger an IRA balance grows, the greater the retirement debt that will be owed in taxes.

The IRA problem

If at all possible, debt should be eliminated before retirement. The retirees who are debt-free are proud of that fact. To most people, being debt free means having no more home mortgage, having no credit card debt and not owing any money to anyone.

But if they have a large IRA or other tax-deferred retirement account, they actually have a looming debt to the IRS. As that IRA grows so does that debt, just like an unpaid credit card, compounding as the account value increases.

While the tax debt is deferred, the deferral is limited due to required minimum distributions (RMDs) that force the taxes out with withdrawals beginning after age 70 ½. The problem with this retirement debt: Unlike the interest rate on a home mortgage, the tax rate on future IRA withdrawals is unknown.

That creates uncertainty, especially when it is likely that tax rates will increase. And they will be based on a larger balance the longer the IRA is left to grow tax-deferred.

Unlike other non-IRA type investments, funds in IRAs and 401(k)s at death remain taxable. There is no step-up in basis, as there would be for a highly appreciated stock held outside of an IRA, eliminating the income tax at death. IRA and 401(k) beneficiaries are subject to tax on post-death RMDs.

In addition, if the estate including the IRA is large enough, the IRA can be subject to estate taxes as well. In that case, there is a corresponding tax deduction (the deduction for income in respect of a decedent), but only for federal estate taxes, not state estate taxes.

IRA funds are often invested in the stock market, so they are also subject to that market risk.

Traditionally, the stock market increases over time, but if the market declines when retirement funds are needed, less of the remaining funds are available for future growth. This is the classic sequence of returns risk that depletes needed retirement funds.

On the contribution side, annual IRA contributions are limited to small amounts (\$5,500 per

year or \$6,500 for those ages 50 and over). Plus contributions for traditional IRAs are no longer permitted once the client reaches age 70 ½.

For all of these issues, large IRAs are in fact a poor retirement vehicle. There are too many risks and uncertainties. That is not a good foundation for a long-term retirement plan.

When asked, most clients approaching or in retirement want more certainty. They also want guarantees, growth, control, safety, protection, access, liquidity and low or no taxes. But most of all, they want to sleep at night.

They want peace of mind. Large IRAs will not provide that, but these IRA funds can be leveraged to gain all of that by transitioning those funds to a permanent life insurance policy. When IRAs grow too much, they need to be trimmed. Yes, that means paying taxes upfront, but there are two benefits to this.

1. Take advantage of low tax rates. One is that tax rates right now are as low as they may ever be, but you would of course check this with each case. In addition, not only may tax rates increase, but left alone, the IRA balance could increase as well, resulting in a potential future higher tax rate on a higher IRA balance. That's a double tax problem, at the worst possible time, when funds are needed in retirement.

2. Achieve better long-term planning. The second reason why paying the taxes up front makes sense is the long-term benefit. These taxes will be forced out anyway through RMDs, either before or after death. Paying taxes now on a lower balance at a potentially lower tax rate frees up the money to do better long-term planning with permanent life insurance. In other words, long-term, the family will end up with more wealth than they would have had with the large IRA. And more of that will be tax-free. IRAs should be leveraged, not left alone to grow a tax bill.

The first thing to do is to find out the client's short term needs. That would be for at least 10 years. If all or part of the IRA funds are not needed here, then those funds should be withdrawn and the funds remaining after taxes can be better invested for retirement in a permanent life insurance policy.

The sweet spot for this transition from IRAs to life insurance is in a client's 60's. Before age 59 ½ there is a 10 percent early distribution penalty and after 70 ½ RMDs begin, limiting some control. The long-term master plan is for the family to end up building wealth in a permanent life insurance policy, rather than building a tax debt in an IRA. The plan has to be long-term because the funds in the life insurance policy need time to grow. That should be at least a 10-year plan. The growth will be tax-free within the policy. The best part for clients: The fund is available to double as a lifetime retirement account if needed, except

that there are no RMDs and no income taxes.

There is also no stock market risk due to guarantees that can be set up in the policy. There is liquidity and access for lifetime needs. Most clients are not aware of this benefit.

Then, of course, there is the death benefit, which presents an income tax-free windfall for beneficiaries. Life insurance is also a better asset to leave to a trust for beneficiaries if there are control, protection or management issues with beneficiaries. There are no mandatory RMDs from inherited life insurance.

What are the downsides to this plan?

Many say that this is a very unconventional planning technique. It shouldn't be when you see the ultimate family benefit. So what are the potential drawbacks to life insurance vs. IRAs?

The downside is that taxes are paid up front, but much of this money will be going to the tax man anyway over time. There is no tax deduction for contributing to a life insurance policy, but as you can see from the above IRA tax problems, a deduction for an IRA contribution becomes a growing tax debt waiting to be paid.

Also, with life insurance, clients won't benefit from the upside of the stock market, but they also won't lose money, plus they can use other funds for market exposure if they wish. If those investments do produce gains, the appreciation can escape income tax at death with the step-up in basis.

Perhaps the biggest downside is that life insurance is a long-term planning solution that requires payments in the short term for larger benefits long-term. Clients have to focus on the long-term solution under both scenarios: having funds in IRAs or life insurance. At retirement and after death, life insurance wins big and the benefit widens substantially over time, without having to hope the stock market will carry the day.

All this adds up to retirement security and peace of mind, something that large IRAs cannot provide with certainty. Large IRAs need to be transitioned to tax-free territory using the tax benefits of life insurance. Permanent life insurance is a much better long-term retirement asset.

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New Deputy Supreme Knight Appointed

Patrick E. Kelly, a Past State Deputy of the District of Columbia, was appointed Deputy Supreme Knight by the Knights of Columbus Board of Directors on December 13. A Knight for 33 years, Kelly became the Order's Vice President for Public Policy in 2006 and since 2011 has also served as Executive Director of the Saint John Paul II National Shrine in Washington, D.C. He was elected to the Order's Board of Directors in 2013. Earlier this year, he retired with the rank of Captain from the U.S. Navy Judge Advocate General's (JAG) Corps Reserve, where he specialized in international and operational law and served as the Commanding Officer of the international law unit at the United States Naval War College. Previously, Kelly had a long career of public service that included advisory roles to Congress and the Department of Justice. Kelly also served as Senior Advisor to the Ambassador-at-Large for International Religious Freedom at the State Department. His responsibilities included serving as the Department's principal interlocutor with the Holy See and other nations on religious freedom issues.

He succeeds Logan T. Ludwig, who is retiring at age 70 after serving as Deputy Supreme Knight since 2013. Ludwig served previously for two years as Supreme Treasurer and has been a member of the Board of Directors since 2007.

Kelly has served as the first Executive Director of the Saint John Paul II National Shrine, which is adjacent to The Catholic University of America. He has overseen the renewal of that facility, previously known as the Pope John Paul II Cultural Center, which was purchased by the Supreme Council in 2011. During his tenure, the Shrine has developed a world-class permanent exhibit, called "A Gift of Love: The Life of Saint John Paul II," and created two new worship spaces that feature the mosaic artwork of Jesuit Father Marko Rupnik — the Redemptor Hominis Church and the Luminous Mysteries



Chapel, which enshrines a first-class blood relic of St. John Paul II. As Deputy Supreme Knight, Kelly will continue to oversee the Shrine's operations.

He holds a law degree from Marquette University Law School and a master's in theology from the Pontifical John Paul II Institute for Studies on Marriage and Family at The Catholic University of America. He and his wife, Vanessa, have three young daughters.

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