# Holy Father's Prayer Intention

#### The Protection of the Oceans

That politicians, scientists and economists work together to protect the world's seas and oceans.

## Offered in Solidarity with Pope Francis



### State Deputy's Message

This year's 137th Knights of Columbus Supreme Convention was held in Minneapolis, MN from 6-8 August. Our delegates were Andy Airriess - Immediate Past State Deputy, Nick Nielson - State Secretary, and yours truly. Fr Erik Richtsteig - State Chaplain and four Knights from St Francis of Xavier were also in attendance; VJ Simonelli, George Jockisch, Steve Gerisch and Craig Cook. Giselle Airriess and Kathy Keller also participated. There were many highlights during convention including the Tuesday morning Opening Mass celebrated by  $\sim 75$  Cardinals, Archbishops and Bishops, followed by  $\sim 100$  Priests and  $\sim 10$  Deacons.

During the various meetings and events of the week, the following statistics and reports were provided:

- 2018 saw outstanding results of KofC giving with \$185.7 million in donations and 76.7 million volunteer hours. In the community, KofC provided \$14.8M for Physical and Intellectual Disabilities, \$9.6M for Food Drives, \$4.9M to Special Olympics, \$5M for Disaster Relief, \$3M to Coats for Kids, and \$1.6M for the Global Wheelchair Mission.
- STEM School Hero, Kendrick Castillo, was named Honorary Knight of Columbus. Kendrick, the 18-year-old hero, who
  charged a shooter at his suburban Denver high school in May to save the lives of his classmates, was posthumously
  named a Knight of Columbus. Kendrick's parents were also presented the Caritas Medal, the second-highest honor of
  the Knights of Columbus.
- Support and Thanks from the Vatican: Supporting Priests; Helping Persecuted Christians. Supreme Knight Anderson
  received a letter from Cardinal Pietro Parolin, the Vatican secretary of state, in anticipation of the Supreme Convention
  that stated that the "Order's historic concern for the vulnerable and its unfailing support for the life and ministry of
  priests are more than ever needed to foster the sources of spiritual renewal that will lead, by God's grace, to healing of
  wounds and to the strengthening of the priesthood in holiness and apostolic zeal."
- The letter also commended the Knights for its work on behalf of persecuted Christians in the Middle East, noting the
  appreciation of Pope Francis: "His heart is filled with gratitude for the generosity with which the Knights of Columbus
  have responded to his repeated appeals for prayers and charitable assistance to these, our brothers and sisters in the
  faith."
- A Focus on Native American Catholics. This effort was kicked off with a groundbreaking for a new shrine to honor St. Kateri Tekak with a Mass on Sunday, Aug. 11. The Knights are contributing to this effort that is being sponsored by the Diocese of Gallup, N.M., and the Southwest Indian Foundation.
- Supporting Migrants Along Southern Border. Supreme Knight Anderson also announced at least \$250,000 of support for migrants along the southern U.S. border. This is an escalation of ongoing work by local Knights councils in Texas, New Mexico and Arizona who are bringing supplies and other types of support to migrants at the border.
- Call for Unity Among Catholics. During the States Dinner, Supreme Knight Anderson called for a change to the tenor of
  discourse in the public arena, particularly among Catholics, by "embracing a greater civility."

September Highlight. Just to let you all know, the newest ultrasound machine has been delivered to the Pregnancy Care Center in Brigham City. GK George Fuller's wife, Terry, has already completed a week of training and everything is in place to commence operations. This was a stellar effort by our Knights. The initial goal of raising sufficient donations to match Supremes other half of the cost was 1 July. The donations and date were exceeded in early June, and all the paperwork was completed in late June. The blessing ceremony is being scheduled to take place between 17-19 September. Way to go Utah Knights!

Vivat Jesus!

Sneg Kellin
Utah State Deputy



#### Inside this issue

Fourth Degree News and Views2
State Secretary's Corner3
From Supreme—Bahamas Aid3
Letter from M. McMullen4
For the Good of the Order4
Upcoming Events5
From Supreme—Children5
Membership Quotas & Status6
State Programs Update6
Insurance Assurance7

#### Special points of interest



#### District Master Francisco "Frank" Carmona utahdistmaster@gmail.com 801.493.9779

#### "TO WHAT DEGREE"

#### Fourth Degree News and Views

#### The Beginning of a New Era

As we say Thank You to the Classic Regalia for its 56 years of service we now enter a NEW ERA. It is understood that we will have members opposing the change and in time this too shall pass. We must continue to move forward and respectfully educate our membership that the new uniform is the only uniform to be worn in the Honor Guards. Please be respectful to the changes and remember that what you wear does not make you a Knight, it is what we do as a Fraternity that makes us Knights.

Several membership recruitment tools and incentive awards programs are offered to help Fourth Degree members recruit new Sir Knights. Several assemblies are developing financial assistance programs to assist their color corps members purchase a uniform. The District Master and District Marshals will be discussing this with their Faithful Navigators and Faithful Comptrollers.

Please make note that any member showing up at an event without the proper uniform shall be denied participation. Any Color Corp Commander, Faithful Navigator, or District Marshal that cannot respect the by-laws of the new uniform shall be asked to step down from his leadership position. Furthermore the Classic Regalia cannot be requested by a Priest, Bishop, or Family at any time. You may participate in an Unofficial Call Out with your tuxedo, social baldric, and white gloves, but not carry the sword or liberty. Please contact your local District Marshal for more detailed information. We do not want to disrespect any brother, so please do not show up wearing the Classic Regalia at any event.



### "Sir Knight is more than a title...it's an honor."

Father Dominguez Assy. #1144 Serving Councils: 5214, 7961, 8350,

10304

**Father Escalante Assy. #1146** Serving Councils: 1136, 8606, 9561

Monsignor Cushnahan Assy. #1429

Serving Councils: 777, 5347, 6010, 9849, 12959, 14399

Carbon Assy. # 1570

Serving Councils: 2611, 5663, 6147, 7401

Bishop Scanlan Assy. #2393

Serving Council: 10733

## Reverend Thomas J. Meersman Assy.

Serving Councils: 6966, 11479, 12181, 13297, 13646, 14239

Padre Pio Assy. #2636

Serving Councils: 1129, 14764, 15418

St. John Paul the II Assy. #3501

Serving Councils: 11246

## Rev. Msgr. Robert C. Pollock Assy. # 3586

Serving Councils: 602, 5502, 12264, 15741, 16006

Msgr John J. Sullivan Assy. # 3758

Serving Councils: 6739, 9731, 11812, 17140

Our 2019-2020 fraternal year begins July 1, 2019. Now is the time to reinforce the many patriotic programs found within the Fourth Degree Program Manual #1953 3-14. It can be ordered on kofc.org or downloaded @ https://www.kofc.org/en/resources/service/council/1953\_Program\_Manual\_3-14.pdf and should be in the hands of every Vice Supreme Master, District Master, and Faithful Navigators. Each should be promoting the programs that work best for their community. Order your New Uniform today https://www.kofcuniform.com/CustomPage/OrderNow

#### **The Patriot Degree Exemplifications**

In 2019-2020 The Utah District will be hosting three (3) Exemplifications one in the Southern Utah, SLC area, and in the Northern Utah. The first one coming up is this fall on Sunday October 13th, 2019 in Cedar City. Please contact District Marshal Bill Lund for more info 435-590-1338. Those other Exemplifications are pending date and location.



#### **Kids in Crises Stuffed Animal Drive**

We cannot thank you enough for what my brothers do. I love that being a Knight and this is one great reason why. We have collected over 3000 stuffed animals for our first responders, and we will be distributing them soon. Thank you for your participation and generosity.

#### Quotes:

"Change is the law of life. And those who look only to the past or present are certain to miss the future."

- John F. Kennedy

Yours in Christ,

Francisco "Frank" Carmona

Master of the Fourth Degree

## State Secretary's Corner

#### Death Knell

Used up until the 19th century, a death knell is the ringing of a church bell immediately after a death to announce it. Historically it was the second of three bells rung around death, the first being the passing bell to warn of impending death, and the last was the lych bell or corpse bell, which survives today as the funeral toll.

I saw this the other day and laughed and adapted it because I thought it applied to us and our councils. My adapted title is "How To Kill A Council."

- 1. Don't go to a Council meeting.
- 2. If you do, go late.
- 3. If it's bad weather, don't think of going.
- 4. Whenever you do attend a meeting find fault with the officers.
- 5. Never accept an office. It is much easier to sit back and criticize.
- 6. If you are appointed on a committee, don't go to the meeting; if you are not appointed, get peeved about it.
- 7. When your opinion is asked in a meeting, reply that you have nothing to say, but after the meeting tell everyone just how things should be done.
- 8. Do nothing more than is absolutely necessary; but when others do the lions share, tell everyone that the Council is run by a clique.
- 9. Don't hurry about paying your dues. Wait till you receive two or three notices.
- 10. Don't bother about getting new members. Let those who do the other work do that too.

(If enough members do any of the above things it will spell the death knell of the Council)

I share this with you as a joke, but too often our members or we ourselves do these same things. Don't let the death knell or even the passing bell sound. Let's do all that we can to ensure we are living up to Fr McGivney's dream.

I'm working very hard to get all the data collected for the state directory and to get the Per Capita invoices out, which will be coming soon. Thank you to the councils that submitted Chosen Officer reports (Form 185) to me and thank you to the councils that completed their Program Personnel report (Form 365) by the deadline of August 1st. This is a crucial form for your council to be in good standing and compliant with Safe Environment.

Here are the 15 councils that still need to submit this:

602, 777, 1136, 2611, 5347, 6739, 7401, 8350, 8606, 11812, 12264, 12959, 13646, 15741, 16006

Check and see your council status at any time by visiting the state website (www.utahknights.org) and under the recruiting menu look at the council/district tracker.

As always, if I can be of assistance in anyway please let me or any of our State Officers know and we will do all that we can to help you.

Vivat Jesus!

Nick Nielson State Secretary From Supreme: KNIGHTS OF COLUMBUS DONATE \$250,000 IN AID TO BAHAMAS

K OF C MEMBERS ALREADY HELPING TO COORDINATE RELIEF

NEW HAVEN, CONN. -The Knights of Columbus announced it will donate at least \$250,000 in assistance to the Bahamas in the wake of Hurricane Dorian.

K of C members have already begun to help the islands' more than 70,000 residents who are coping with the massive destruction caused by the natural disaster.

Members of the Knights of Columbus are also preparing to help in Georgia and the Carolinas, which are expected to be affected by Dorian.

In the Bahamas, Knights are helping to coordinate relief efforts — along with the Archdiocese of Nassau, Catholic Charities, Crossroads Alliance, Aerobridge and Angel Flight — to fly and ship supplies into the various islands of the Bahamas.

"The funds we announce today compliment the work that our members are carrying out on the ground," said K of C Supreme Knight Carl Anderson. "When disaster strikes, we strike back with service."

The category 5 hurricane made landfall on Sept. 1, with maximum winds of 185 mph, becoming the strongest storm in modern record for the northwestern Bahamas. Within 24 hours, the Knights raised more than \$100,000 through its Disaster Relief Fund, with the funding going to purchase immediate needs such as canned foods, water, hygiene kits and baby supplies.

The Knights are also sending blankets, air mattresses, portable gas stoves, solar generators and other basic necessities

Archbishop Patrick Pinder of Nassau thanked the Knights for their "concern and support."

"We would be in miserable state and lacking hope without this kind of assistance," Archbishop Pinder wrote in a letter to the Knights' Florida state organization. "This is an excellent example of charity and solidarity. I am profoundly grateful."

To contribute to the Knights' disaster relief efforts, go to kofc.org/disaster or call 800-694-5713.

Since January 2017, Knights have raised nearly \$7 million and volunteered hundreds of hours to help victims of natural disasters in North America, including massive hurricanes in the U.S. and Puerto Rico, wild fires in California and flooding.

#### For the Good of the Order

Patrick Dougherty (#7961), Asking for prayers for SK Patrick Dougherty, PGK Council 7961 and member emeritus of the state Patriotic Degree Exemplification Team, who will be heading to the hospital tomorrow for an "industrial strength" chemo treatment. Cancer is an ugly, terrible, painful thing, but Patrick has not let it diminish his usual self-deprecating good humor. Please also remember his wife, Linda, who is being so good to him in this time of need. I am blessed to have been Patrick's proposer when he entered our honored order. He is the kind of Knight we hope every candidate turn out to be.

How much does he love the Knights? He has already plans to have an emblem of the order on his headstone. Let's pray those plans take a while to come to fruition.

Please keep both Patrick and Linda in your thoughts and Prayers.

A couple of weeks ago I put out a prayer request for the wife of a brother and it is time for an update. She is now passed surgery and is going as well as can be expected; no sign of cancer, but checkup imaging every few weeks. Still a long road however and full recovery and a return to work will take weeks. Thank you for your prayers, the family know they have helped.

We have another brother Knight who is going in for "last ditch" chemo Thursday. His cancer has spread to multiple organs and bone. A Rosary would be very much appreciated by the family.

#### For Men and Women in Uniform

We pray for the protection of our family members and friends serving in the Armed Forces and as first responders.

Please include these members and their families in the Good of the Order portion of your monthly council meetings.

If you are aware of a Brother Knight that should be included in this list, please forward his information to the editor: trever.hinckley@outlook.com



#### Worthy State Deputy KELLER:

Last month at the Supreme Convention, Supreme Knight Carl A. Anderson announced a new initiative designed to strengthen our support and solidarity with our Christian brethren in Iraq.

Through the <u>Adopt-a-Parish initiative</u>, councils commit to raising \$2,500 a year for two years for a sister parish in Iraq. During that period, they will have the opportunity to communicate with the pastor of that parish, learn more about the Christian community in Iraq, and receive specialized support from the Supreme Council's Fraternal Mission and Charities Departments.

Interest and support for this initiative have been strong, and we will soon have every Chaldean Catholic Church in Iraq partnered with a Knights of Columbus Council in the United States. We noticed that your jurisdiction is not yet represented by a council in this initiative – and we wanted to provide you with the opportunity to participate before all the parishes are matched up.

Please let us know of a council in your jurisdiction that would be well suited to participate in the Adopt-a-Parish initiative. With your support, we hope to have every U.S. jurisdiction represented in this effort to support the Catholic Church in Iraq.

Any questions can be sent to Evan Holguin by email (<a href="mailto:evan.holguin@kofc.org">evan.holguin@kofc.org</a>) or phone number (203-752-4164), or to <a href="mailto:info@kofccharities.org">info@kofccharities.org</a>.

Vivat Jesus!

Fraternally,

Mark McMullen Senior VP, Membership & Fraternal Mission

Knights of Columbus | KofC.org











## **Upcoming Events**

Worthy Sirs,

In case you missed it, there are several new announcements on https://www.UtahKnights.org/events most of them are also on the homepage, but that was getting crowded once people were sharing information. Please keep it coming!

#### **Diocesan Pastoral Congress 2019**

Event Link: https://utahknights.org/2019/08/diocesan-pastoral-congress-2019/

- \* Register online this week, (by the 7th), link on page above; or register at the door.
- \* Help with visibility! Wear your Knights of Columbus shirt, name badge, and/or other Knights Gear (even a tie would be fine)
- \* Stop by and say hello to a state officer or two in the exhibit space (gym); bring a friend and be entered into the prize drawing.
- \* Pastoral Congress 2019 Program (with the schedule, speaker biographies) https://www.dioslc.org/documents/religious-education/1054-2019-pastoral-congress-program

Don't go home and cook dinner after! Come have some Fish Tacos and support Coats for Kids (Council 12181), serving from 5:30pm-8:30pm [Mass in the church is at 5:00pm.]

Event Link: https://utahknights.org/2019/08/coats-for-kids-fish-taco-dinner-council-12181/

#### **Delta Church Drive Training**

Link: https://utahknights.org/2019/09/delta-church-drive-training/

Training is still offered three times a week, every week by Ken White, Regional Training Director. It is all online through your computer for the audio & video.

#### Webcasts (Quarterly) by Supreme

Link: https://utahknights.org/2019/09/2019-2020-supreme-training-webcasts-quarterly/

Note: Not on the homepage (too long with all the details).

BONUS! You can register for all of them now (and get helpful reminders via email just before each one). They're all scheduled for Tuesdays; easy to play the recording if you miss it live. Information for the on-demand officer training modules is also included.

#### Clergy Appreciation Dinner with Bishop Oscar (Assembly 2636)

Link: https://utahknights.org/2019/09/clergy-appreciation-dinner-assembly-2636/

Flyer on above page. RSVP by Sat. 9/28; the dinner is on Wed., October 2nd at Saint Ambrose Parish in SLC. Great food from SugarHouse BBQ ... and some pretty good company too!

#### Life Chain 2019

Link: https://utahknights.org/2019/08/life-chain-2019/

Come pray to end abortion for an hour (1-2pm) on October 6th at 10600 South State Street. Various signs available to hold.

#### **Rosary Cost to Coast 2019**

Link: https://utahknights.org/2019/08/us-rosary-coast-to-coast-2019/

Note: Not on the homepage yet (waiting for a few more Utah locations) Pray the glorious Mysteries at 2pm Mountain Time. Search their map by zip code to see what's nearby or add another location (there were several last year, so far this year's list is shorter). Add your parish/council, or join an existing group.

So, what else are Knights of Columbus doing in Utah?

- \* State Soccer Challenge on October 20th at Saint Vincent de Paul. Chairman this year is Michael Derrick (801-550-9592 or mderr548@gmail.com).
- \* Coats for Kids fundraising, ordering and distributions. Yes, it's still hot out, but it won't be for too long! Contact State Program Director (and State Warden) Ryan Graveley at StateWarden@UtahKnights.org Vivat Jesus!

Regards,

-- Karl VanMaren

2019-2020 Executive Secretary, Utah

## From Supreme: Help Protect our Children

NEW HAVEN — As part of its Protecting Our Children program, the Knights of Columbus has released a video that features the compelling experience of two parents who came to grips with the realization that their son had been molested by a trusted family friend.

The 30-minute feature video, "Protecting Our Children: A Family's Response," includes the first-hand recounting by a Knights of Columbus family of every parent's worst nightmare—the sexual abuse of their child. The video also includes commentary and practical tips for parents from Dr. Monica Applewhite, a leading expert in the field of sexual abuse.

"This video is a critical resource for families seeking to keep their children safe," said Knights of Columbus Supreme Knight Carl Anderson. "Hearing the experience of a mother, father and their son is eye opening and will help parents and guardians take the necessary steps to protect their children."

The video, which is meant to complement the initiatives of other segments of the Church, will be distributed to members of the Knights of Columbus throughout the United States and Canada as part of its child protection program.

Additionally, the Knights of Columbus will create a family resource guide in conjunction with Dr. Applewhite that will accompany the video. The Knights and Dr. Applewhite are also exploring the possibility of producing age-appropriate videos for middle school and high school students to arm them with the information needed to prevent and disrupt sexual abuse. The Knights will offer the video to dioceses, Catholic schools and their employees and volunteers for free on its web site.

"The problem of the sexual abuse of minors needs to be addressed on a number of levels, but we want to focus our attention on protecting families, which is a founding principle of the Knights of Columbus," Anderson said. "The family in this video showed great courage by sharing their experience to help others."

The video is grounded in the Knights' Building the Domestic Church program, which encourages the development of faith-filled families.

COUNCIL	GRAND KNIGHT	% QUOTA	COUNCIL	GRAND KNIGHT	% QUOTA
5347	George D Fuller	75%	8350	Jose Munoz	0%
14764	Richard Green	50%	8606	Rogelio Castaneda Jr	0%
7961	Michael Anglin	40%	9561	Michael E Hacking	0%
6739	Thomas M Goonan	25%	9731	Anthony Moore	0%
602	Gabe Ulibarri	22%	9849	Michael Sweetland	0%
10304	Gary "Pete" Sorensen	20%	10733	Tom Kelly	0%
17140	Alex Aerts	20%	11246	David Webb	0%
5502	Joe Nesi	17%	11479	Larry Page	0%
14399	Wilber Meier	17%	11812		0%
16127	Richard Houghton	17%	12181	Steven Thatcher	0%
5214	George Jockisch	9%	12264	Larry Martinez	0%
777	Jerry Bedel	0%	12959	Cory Meacham	0%
1129	Robert Dieringer	0%	13297	Gary A Cabana	0%
1136	Alex Tarazon	0%	13646	Charlie Millard	0%
2611	John Flores	0%	14239	Ernest "Chris" Barrera	0%
6010	Dennis Martinez	0%	15418	Dick Hall	0%
6147	Tim Peczuh	0%	15741	Jose Palestino	0%
6966	Mike Carmody	0%	16006		0%
7401	Richard Babin	0%			

## District Deputies % of Membership Goal as of 09/16/2019

DISTRICT	NAME	% QUOTA	DISTRICT	NAME	% QUOTA
6	Jerry Angus	20%	5	Cole Stapley	0%
1	Dan Castelli	16%	7	Art Grant	0%
9	Brian Duncan	15%	8	Mark Meredith	0%
2	Ray Salazar	14%	10	Peter Abercrombie	0%
3	Unassigned	0%	11	Frank Lesar	0%
4	Richard Vigor	0%			

## State Programs Update

Brother Knights our Fall Programs are just around the corner.

- \* Now is the time to order your Church Drive Kits. Orders can be placed through Supplies Online.
- \* You may also want to discuss at your Council meeting how many coats you would like to order this year for Utah's children. The due date for orders to the State will be announced soon.
- \* Please start working on your Council and District Soccer Challenges. The State Challenge is planned for October 20, 2019.
- \* If you don't already have them, order your Catholic Essay Contest Kits and your Christmas Poster Contest Kits. I have some available on a first come first serve basis. After that I can help you order them. Please call, text, or email me if you are interested in kits that I have or or would like my help ordering them.

Ryan Graveley 801-835-0450 utkofcstatewarden@gmail.com

I would like to congratulate the participating Councils and winners of the Family of the Month awards for the months of June and July.

June 2019 July 2019

Participants: 1136, 7961, 10304, 12181 Participants: 12181, 11479
Family of the Month Winner Family of the Month Winner
State Advocate - Bill Kelly Council 12181 Kody Anderson Council 11479

State Program Updates see all the upcoming activities and events going on in the state. http://utahknights.org/.

Ryan Graveley

State Warden and Program Director

#### General Agent



Kenneth Huard, FICF General Agent 1925 Dominion Way #103 Colorado Springs, CO 80918

www.kofchuardagency.com

#### Your Agents



**Tom Pinelle** Phone: 801.472.1074 tom.pinelle@kofc.org

Councils: 1136, 2611, 5502, 6147, 6739, 7961, 8606, 9561, 9731, 10304, 11479, 11812, 14239, 17140



Carlos Lira 801.637.4900 carlos.lira@kofc.org

Councils: 777, 5347, 6010, 6966, 8350, 9849, 12959, 12181, 13646, 14399, 14764



**Gene Trombetti, FIC** 435.862.5545 gene.trombetti@kofc.org

Councils: 602, 1129, 5214, 10733, 11246, 13297, 16006, 7401, 12264, 15418, 15741, 16127

## Insurance Assurance—KNIGHTS OF COLUMBUS LAUNCHES TWO WHOLE LIFE INSURANCE PRODUCTS

CORE MARKET EXPECTED TO BE THOSE WHO SEEK AFFORDABLE, PERMANENT PROTECTION THAT BUILDS CASH VALUE AND LEAVES A FINANCIAL LEGACY.

NEW HAVEN, Conn. – Knights of Columbus ("K of C"), a Fortune 1000 insurer with more than \$25 billion in assets, announced today that it has launched two more permanent life insurance products in The Knights Advantage Series in the U.S. and Canada: Limited Pay Whole Life and Single Premium Whole Life.

Both the Limited Pay Whole Life and the Single Premium Whole Life plans offer a guaranteed death benefit as well as cash values with the opportunity for additional growth if future dividends are earned. Dividends are not guaranteed, but are distributed to policyholders, as there are no stockholders.

Ron Franzluebbers, senior vice president and chief actuary, said: "These new whole life products will be competitive additions to our life insurance product portfolio, providing access to all the benefits of whole life insurance, including guaranteed cash valuesi and death benefits, at an affordable cost. Offering a strong portfolio of products allows our agents to best meet the needs of our clients, who can feel confident knowing that their life insurance protection is in the hands of an insurer with a long-term history of providing financial assistance."

#### **Limited Pay Whole Life**

Limited Pay Whole Life policy allows the client flexibility to choose how many years to pay premiums, guaranteed and fixed at issue, subject to a five year minimum requirement. This unique product provides a lifetime level guaranteed death benefit with cash value that builds over time. There is also potential for additional death benefit and cash value growth if any dividends earned are used to purchase paid-up additional insurance.

"The beauty of Limited Pay Whole Life, which will be our flagship whole life product," added Franzluebbers "is the flexibility the client has at the time of sale to choose the premium payment period. A client can choose to pay for as few as five years, all the way to age 100, or any age in between. The initial payment flexibility is completely in the hands of the client and is a differentiator in the industry. After the payment period is complete, the policy is guaranteed to be paid-up with no further payments required. The product allows the client to customize the paid-up age of the policy to coordinate with their personal financial planning timeline."

#### Single Premium Whole Life

The Single Premium Whole Life policy provides permanent life insurance protection that is guaranteed to be paidup for life with just one premium payment. This product builds cash value and provides an income tax free death benefit that is guaranteed for life. It is eligible to earn dividends at the end of the first policy year.

"Single Premium Whole Life has a unique one-payment concept; the client makes one payment, which guarantees a death benefit, allowing the client to create an estate or legacy that can provide for survivors or to be donated to charity," Franzluebbers stated. "It also has strong cash value growth potential over time."



State Deputy: Greg Keller

statedeputy@utahknights.org trever.hinckley@outlook.com

Editor: Trever Hinckley