

COMPLETE STORY  
OF THE

MARYLAND  
STATE COUNCIL  
KNIGHTS  
OF  
COLUMBUS  
CHARITY FUND, INC.

**INCORPORATED JULY 6, 1984**

**JULY 6, 1984 thru JUNE 30, 2009**

\$928,087 has been awarded by the FUND  
in behalf of needy individuals

**IN THE NAME OF THE KNIGHTS OF COLUMBUS OF MARYLAND**

Every "DOLLAR" that is donated is TAX  
DEDUCTIBLE and is available for distribution  
to the needy among us.

**MARYLAND STATE COUNCIL  
KNIGHTS OF COLUMBUS  
CHARITY FUND, INC.**

**THIS PACKAGE PROVIDES YOU WITH THE “*COMPLETE STORY*” ON THE MARYLAND KNIGHTS OF COLUMBUS CHARITY FUND, INC., TO ALLOW YOU TO OBTAIN DONATIONS AND TO PROCESS APPLICATIONS FOR ASSISTANCE FOR INDIVIDUALS IN TEMPORARY URGENT NEED.**

**This package includes:**

**Page 3. Purpose of Charity Fund, and information on the methods for making donations .**

**Page 4. An outline of Grand Knights’ and District Deputies’ responsibilities and procedures for handling an application.**

**Page 5. Financial Counseling Programs available in the State of Maryland.**

**Page 6. Information & examples for use when promoting the Charity Fund at meetings or in Council Newsletters when distributing the Pre-Addressed Envelopes.**

**Page 7. Envelope Donations by Council for Fraternal Year 2008-09. Other sources of income are also listed.**

**Page 8. GK & DD responsibility in promoting the Fund and “Points to Ponder”.**

ANY questions or additional information, please call:

**Patrick E. Corcoran  
Director  
(See State Directory for phone  
number and e-mail address)**

**Patrick J. Cantwell  
Co-director  
(See State Directory for phone  
number and e-mail address)**

FOR APPLICATION FORMS AND OTHER RELATED INFO, GO TO STATE WEBSITE:

[www.kofc-md.org](http://www.kofc-md.org)

- Click, Committees
- Click, State Council Charity Fund
- Click, Application Form (3 pages)
- Click for other info as posted  
Complete Story, Golf Tournament, etc.

## MARYLAND KNIGHTS OF COLUMBUS CHARITY FUND, INC.

The purpose of our CHARITY FUND is **“TO PROVIDE FINANCIAL ASSISTANCE TO INDIVIDUALS IN TEMPORARY URGENT NEED”** in the name of the KNIGHTS OF COLUMBUS OF MARYLAND. The Fund is intended to be a **“Bridge”** to financial recovery and does not take on long-term cases. It is not designed to take the place of the Council charity fund, but to supplement it.

Your contributions have allowed the CHARITY FUND Board of Directors to award over \$928,087 for needy causes since July 6, 1984.

Brothers, this CHARITY FUND has worked because of your generosity over those years. We have paid for medical, hospital, taxes, utilities, mortgages, rents, insurances, car payments, equipment for the handicapped, and have furnished respectable burials for Brother Knights.

All donations received are available for distribution to those in urgent financial need. Minor administrative expenses are borne by earnings on investments. REMEMBER, our FUND grows only by donations that are **TAX DEDUCTIBLE** from Individuals, Councils, Districts, Memorial Funds, etc. The FUND must have a sufficient financial base to allow us to continue helping those in distress.

Every Brother Knight in the State of Maryland should receive a pre-addressed donation envelope and letter attached to his Council Newsletter or by mail requesting their individual contributions.

The Maryland State Council Charity Fund, Inc. is a CFC approved organization enabling you to make contributions through the following CHARITY CAMPAIGNS.

- COMBINED FEDERAL CAMPAIGN OF THE NATIONAL CAPITAL AREA, (ID Code 78166)
- CHESAPEAKE BAY AREA COMBINED FEDERAL CAMPAIGN (ID Code (78166)
- MARYLAND CHARITY CAMPAIGN FOR STATE EMPLOYEES & RETIREES. (ID Code 5834)
- UNITED WAY (throughout the State).

The four or five digit code must be used for designation of contributions.

**NOTE: *If you or a member of your family contribute thru any of the above Campaigns whether listed with number or not, make sure you have the FUND'S name and below address on your pledge voucher in the “DONOR OPTION” section:***

**MARYLAND KNIGHTS OF COLUMBUS CHARITY FUND, INC.  
10815 Stang Road; Owings Mills, MD 21117**

(If possible, indicate release of name and address and note council number. We will know who contributed, not how much. The Privacy Act covers this.)

**WE ARE CALLED TO SERVE  
CAN WE COUNT ON YOU?**

If you have ANY question please call us. We will be only too happy to help.

**Patrick E. Corcoran, Director**

**Patrick J. Cantwell, Co-director**

**MARYLAND STATE COUNCIL CHARITY FUND, INC.**  
**GRAND KNIGHT & DISTRICT DEPUTY RESPONSIBILITIES**

**GRAND KNIGHT'S ROLE:**

1. Appoint a Chairman, suggest Council Chancellor, who will help sell this Program to the Council Membership and attend the MEMBERSHIP / PROGRAM SEMINARS.
2. Publicize the Fund at Council Meetings and in Council Newsletter.
3. Be aware in your Council or Council Community for individuals in urgent need of assistance.
4. Encourage contributions thru the Envelope System, the United Way Campaigns or the Memorial Funds. Contributions from Ladies Auxiliaries and Councils or Special Council Fund Raisers will be accepted and are greatly appreciated.
5. Make certain information about the United Way Type Campaigns is published in Council Newsletter as soon as possible. These Campaigns are usually held in the Fall of the Year.
6. Make sure Donations Envelopes received at Grand Knights or Program/Membership Seminars and the information promoting the Fund are distributed to the Membership.
7. Be responsible for the investigation of any request for assistance originating within the Council's jurisdiction to determine if it is readable and justified. Make sure applicant has attached a copy of his/her most recent Income Tax Return.
8. In the event the Council cannot satisfy the total request, complete and sign the Application Form, complete your part of the Application Cover Sheet and submit it to the District Deputy. Have applicant be specific as to his/her most urgent needs. *IMPORTANT, Keep a copy of the Application.*
9. The Grand Knight will be informed by mail of the ultimate decision of the Charity Fund Board.

**DISTRICT DEPUTY'S ROLE:**

1. Instruct and urge Grand Knights to perform above duties.
2. Include the Charity Fund in your reminders when you visit your Councils or at District Meetings.
3. If possible, hold a District fundraiser to benefit the Charity Fund.
4. In the event the Council submits an application, make sure you can read the application, sign the Application Form, complete your part of the Application Cover Sheet and submit originals to the Charity Fund Director and copies to the Co-Director. Make sure applicant is specific as to his/her most urgent needs. *IMPORTANT, Keep a copy of Application!*
5. When considering an application, Grand Knights and District Deputies should consider themselves part of the Charity Fund. If you can act on the application, it is ready for your signatures.

## **MARYLAND STATE COUNCIL CHARITY FUND**

### **FINANCIAL COUNSELING PROGRAMS**

The Board of Directors of the Charity Fund has encountered requests for financial assistance that are far beyond what the FUND is equipped to satisfy.

In the future, if an Application comes before the Charity Fund Board indicating that the applicant is in serious trouble, we shall do what we can to satisfy a specific need. Then we plan to ask the Grand Knight, to provide the applicant with information on financial counseling, which is available to the applicant at no cost.

Even a cautious, careful consumer may find himself flooded with bills and drowning in debt. An unforeseen emergency, a costly unanticipated medical expense, lay-off and similar situations can send one into a financial tailspin.

The following financial counseling information is available:

**ClearPoint Credit Counseling Solutions**  
1-877-422-9040; [www.ClearPointFinancialSolutions.org](http://www.ClearPointFinancialSolutions.org)

ClearPoint Financial Solutions, a non-profit organization, is committed to helping individuals and families establish sound financial security and well-being through confidential and personalized service. The counselors are all certified. The applicant can pick the type of session that would work best for them – In person, Over the phone, or through the Internet. There are several locations throughout the State where personal counseling is available. The phone number and URL listed above can provide all the information needed to establish the service.

#### **Financial Education Program of the University of Maryland Cooperative Extension Service**

The University of Maryland's Cooperative Extension Office offers FREE educational resources in Personal Money Management, which enables one to manage his money to get ahead today and ensure a secure future. Financial Security is the ability to meet future needs while keeping pace with day-to-day obligations. The emphasis of extension programs is on changing behaviors. Two of the programs available are Debt Management and Financial Management.

For information on learning more about managing finances or setting a date, time and location for any of the programs, contact Regina Forte, Financial Management Extension Educator, at the Baltimore County Office  
(410) 666-0445 [rfortr@umd.edu](mailto:rfortr@umd.edu)

**The National Endowment for Financial Education® (NEFE®)** is an independent, nonprofit foundation committed to educating Americans on a broad range of financial topics and empowering them to make positive and sound decisions to reach their financial goals.

NEFE reaches out to all Americans who want to learn how to improve their financial well-being by providing them with information and resources, such as this Web site, to reach their goals.

For more information on NEFE, its history, its funding and other ways it works to support financial literacy, visit the Web site at [www.nefe.org](http://www.nefe.org).

**If the Fund makes the recommendation that financial counseling be sought, this or similar information will be provided. The information will also be available at the various Seminars and can be requested from the Fund Directors at any time.**

**Information and Examples Which Can be Used When Promoting the Charity Fund at Meetings or in Council Newsletter.**

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The Purpose of the Maryland Knights of Columbus Charity Fund is "TO PROVIDE FINANCIAL ASSISTANCE TO INDIVIDUALS IN TEMPORARY URGENT NEED". All Donations to the CHARITY FUND are Tax Deductible! Donations may be made using the Pre-Addressed Donation Envelopes or Designated Donations thru the United Way Campaigns in Maryland and the Washington Capital Area.

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**"A SHORT HISTORY" of the CHARITY FUND**

**INCORPORATED JULY 6, 1984**

**"\$928,067 has been donated in behalf of individuals in urgent need in the name of the Knights of Columbus of Maryland."**

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**Where do your donations dollars go?**

-44 yr old brother knight, family business failed, lost home. Wife's employment limited due to health issues. He had to seek new career opportunities. Got behind with monthly obligations. Charity Fund paid up nine overdue obligations enabling family to relocate and begin their financial recovery.

-47 yr old widow with two sons. Untimely death of husband, a brother knight, caused monthly expenses to exceed income. Your Charity Fund gave assistance with urgent financial problems, paying utility bills and auto insurance, enabling her to begin to manage the family finances.

-46 yr old single woman. Faced with eviction notice, warnings of cancelled auto ins. and auto repossession. Fund paid back rent, auto ins. and past due auto loan, enabling her to regain some financial stability.

-Active KC member, officer in his Council. Work hours reduced causing difficulty in meeting daily living expenses. Charity Fund paid 3 mos. rent to avoid eviction and past-due utility bills enabling him to begin to regain financial stability.

-Active brother knight, officer in his Council. Wife, two daughters. Lost work due to death of family member. Wife lost her job. Had other unforeseen expenses. Fund made three mortgage payments and past due utility bills to assist them in regaining financial stability.

-33 yr old male quit work to be with dying wife. His savings and leave were exhausted. After wife passed away, needed help to bridge gap until expected regular work was to begin. Charity Fund paid rent and balances on utility bills.

**NOTE:**

Many applicants have sent notes thanking you, the Knights of Columbus for the financial assistance. The general comment is that they did not know what would have happened without your help.

These are just a few examples of CHARITY granted in the 2007 Calendar Year in the name of the Knights of Columbus of Maryland.

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**Brothers, of all the charitable works undertaken by the Maryland State Council, the Charity Fund is the only one that has the potential to touch and benefit the lives of all of us.**

## Income/Donations from all Sources Fraternal Year 2008-09

Council	Gifts	Amount	Council	Gifts	Amount	Council	Gifts	Amount	Council	Gifts	Amount
205	4	\$ 50.00	3960	0	\$ -	9462	0	\$ -	11715	13	\$575.00
370	8	\$ 165.00	3964	0	\$ -	9638	0	\$ -	11769	0	\$ -
586	1	\$ 20.00	4011	7	\$ 380.00	9729	1	\$ 50.00	11787	0	\$ -
685	0	\$ -	4076	0	\$ -	9774	4	\$ 140.00	11815	2	\$385.00
1058	0	\$ -	4449	30	\$ 548.00	9808	1	\$ 250.00	11820	0	\$ -
1365	0	\$ -	4606	0	\$ -	9815	1	\$ 110.00	11898	0	\$ -
1384	0	\$ -	4714	6	\$ 115.00	9968	4	\$ 155.00	11975	0	\$ -
1393	8	\$ 185.00	5058	9	\$ 128.00	10046	0	\$ -	12001	0	\$ -
1442	0	\$ -	5206	0	\$ -	10100	0	\$ -	12048	0	\$ -
1470	0	\$ -	5208	0	\$ -	10137	0	\$ -	12054	0	\$ -
1622	19	\$ 700.00	5263	0	\$ -	10525	2	\$ 205.00	12127	0	\$ -
1733	0	\$ -	5317	4	\$ 564.00	10648	0	\$ -	12128	0	\$ -
1771	9	\$ 670.00	5370	0	\$ -	10881	0	\$ -	12180	3	\$ 60.00
1860	1	\$ 20.00	5381	2	\$ 60.00	10885	2	\$ 125.00	12254	2	\$430.00
1960	1	\$ 25.00	5450	1	\$ 25.00	10957	0	\$ -	12255	6	\$ 80.00
1965	0	\$ -	5466	2	\$ 100.00	10966	8	\$ 135.00	12524	1	\$ 25.00
1976	0	\$ -	5482	0	\$ -	11024	3	\$ 225.00	12612	0	\$ -
2002	2	\$ 115.00	5547	0	\$ -	11105	0	\$ -	12796	1	\$100.00
2065	4	\$ 60.00	5564	0	\$ -	11106	4	\$ 110.00	13008	0	\$ -
2169	10	\$ 327.00	5567	8	\$ 295.00	11171	0	\$ -	13069	0	\$ -
2203	23	\$ 1,336.00	6021	0	\$ -	11214	1	\$ 100.00	13073	3	\$ 75.00
2274	1	\$ 50.00	6188	3	\$ 95.00	11248	0	\$ -	13091	1	\$ 50.00
2279	0	\$ -	6793	14	\$ 480.00	11259	5	\$ 75.00	13290	7	\$205.00
2293	7	\$ 275.00	6901	1	\$ 25.00	11304	0	\$ -	13294	3	\$120.00
2323	16	\$ 1,130.00	7025	7	\$ 395.00	11341	0	\$ -	13295	0	\$ -
2427	0	\$ -	7559	5	\$ 225.00	11372	1	\$ 120.00	13463	0	\$ -
2452	1	\$ 20.00	7612	1	\$ 20.00	11422	0	\$ -	13573	1	\$ 5.00
2521	0	\$ -	7870	16	\$ 388.00	11484	0	\$ -	13859	0	\$ -
2577	0	\$ -	7914	7	\$ 335.00	11511	2	\$ 110.00	13982	0	\$ -
2605	3	\$ 150.00	7941	14	\$ 655.00	11552	0	\$ -	14011	1	\$100.00
2797	1	\$ 100.00	8159	7	\$ 245.00	11615	5	\$ 105.00	14099	0	\$ -
2809	12	\$ 335.00	8251	0	\$ -	11616	4	\$ 65.00	14102	1	\$ 10.00
2901	1	\$ 40.00	8736	18	\$ 755.00	11617	0	\$ -	14189	1	\$ 5.00
2942	29	\$ 186.00	9053	41	\$ 420.51	11618	0	\$ -	14297	3	\$ 51.00
3413	0	\$ -	9127	4	\$ 95.00	11619	0	\$ -	14535	2	\$ 45.00
3489	9	\$ 197.30	9258	0	\$ -	11631	1	\$ 500.00	14572	0	\$ -
3849	1	\$ 100.00	9302	2	\$ 400.00	11703	5	\$ 137.00	14612	0	\$ -
									Unknown	6	\$152.00
<b>Envelopes</b>			491	<b>Other</b>		<b>Investment Income</b>					
Amount		\$	18,194.81								
Councils			81	McNamara CGK	\$	15.90	Christopher Fund	\$	8,789.81		
				Ladies Act. Comm	\$	132.00					
				District 21 Golf	\$	4,000.00					
<b>United Way</b>		\$	8,624.55	Refund	\$	169.01					
				Ladies Aux 9302	\$	250.00					
				D&G Assoc	\$	100.00					
				District 19	\$	576.00					
				Conv raffle	\$	650.00					
				Conv golf	\$	425.00					
				Ass'y 377	\$	105.00					
				McNamara Chapter	\$	80.00					
				Council 9638	\$	50.00					
				Council 11898	\$	82.00					
				District 10	\$	500.00					
				GK Sem	\$	433.00					
<b>Total</b>		\$	<b>43,177.08</b>								

## GRAND KNIGHTS & DISTRICT DEPUTIES RESPONSIBILITIES

### PROMOTE THE CHARITY FUND:

**Promote Assistance** Awareness in Your Council/District and Community for Individuals in Urgent Need of Assistance.

**Promote Donations** Individuals, Priests, Widows, Memorial Funds, United Way Campaigns, Councils, Councils/District Fund Raisers.

### POINTS TO REMEMBER:

- Application must come thru a Knights of Columbus Council in the State of Maryland. Need not be a member of the Knights of Columbus or a Catholic.
- Name a Chairman to help you promote the FUND at Council Meetings and attend Program Seminar.
- Consider yourself a member of the Board. It is your money.
- The FUND grows only by donations from Individuals, Members, Councils, Districts, Memorial Funds, etc.
- All donations are TAX DEDUCTIBLE, IRS 501(c)(3).
- The Pre-Addressed Donations Envelopes will be distributed to all councils.  
Use your Charity Fund Chairman or Newsletter to help distribute them to your membership.
- All donations to the Charity Fun are available for distribution. No Paid Fund Raising Expenses!  
The small administrative costs are borne by prudent investments.
- Penny-a-day. Over \$94,900 if every Knight (over 26,000) in the State gave a penny a day. (\$3.65 a year)
- Support the Annual State Charity Fund Golf Tournament, held in September to benefit the Charity Fund.
- An example of what can be done by a Council or District.  
Memorial Gifts are accepted and encouraged. Memorial Gifts (donations) to the Charity Fund in lieu of flowers for a deceased Brother Knight or Member of his Family can be an everlasting remembrance.
- Include United Way information in your Council Newsletter as soon as possible - July, August or September.  
These Campaigns are usually held in the Fall of the year. Almost 25% of our donation income in 2008/09 came from these Campaigns.
- Be aware of your responsibility when you fill out Application Cover Sheet and sign off on application.  
Make it clear why you would recommend an action. Have you made yourself familiar with the situation, that is, are the reasons for filing and financial situation/statement clear to you?
- The Grand Knight or District Deputy must be the contact person between the Applicant and Charity Fund. *To be unbiased and objective it is best we have a minimum of contact with Applicant.*
- Keep this handout in a readily accessible location. Familiarize yourself with it.
- If you need someone to talk about the Charity Fund at your meetings, give the Fund Directors a call.
- Your need for financial assistance from the FUND is very remote, but if the need arises, its nice to know it is there.

***WE ARE CALLED TO SERVE  
CAN WE COUNT ON YOU?***