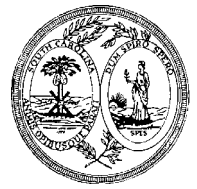




# The Palmetto State Bulletin



The Newsletter of the South Carolina State Council

Volume 18 Issue 1

July 2006

## It's Still Time to Update the Mailing List

This issue of the Palmetto State Bulletin is being sent to last year's and this year's lists. New officers, directors and chairmen have taken over.

This requires an update to the mailing list. This is the last issue that will be sent to the 2005-2006 leaders. Please pass the bulletin to the new leaders listed below and send me their name, office, council, and email address.

Steve Dunlap  
State Bulletin Editor  
sdunlap@comcast.net

## Missing Email Addresses

I currently do not have email addresses for the following officers:

- GK 5026
- GK & FS 10668
- GK 9672
- GK & FS 11645
- GK & FS 6891
- FS 6756
- GK & FS 10066
- GK & FS 12366
- FS 8980
- GK & FS 11471
- FS 12995

Please forward to sdunlap@comcast.net

## Standard & Poor's Renews

### Knights of Columbus AAA

### Rating

#### Order's Insurance Program Gets Highest Rating for 14th Consecutive Year.

For the 14th consecutive year, Standard & Poor's has given the Knights of Columbus its highest rating: AAA (Extremely Strong). With a 140-year history, Standard & Poor's is the financial industry's foremost independent rating bureau, providing investment, credit and risk analyses of institutions around the world.

The Knights of Columbus also recently received an A++ (Superior) rating for the 31st consecutive year from the A.M. Best Company, which exclusively evaluates insurance organizations. The Knights are one of only four insurance providers in North America to receive the highest ratings from both Standard & Poor's and A.M. Best, as well as certifica-

## SCHEDULE OF STATE WIDE EVENTS

July 2006

21-23 Grand Knights Workshop - Columbia

SCHEDULE PENDING

tion from the Insurance Marketplace Standards Association for ethical business practices.

In its 2006 report, Standard & Poor's singles out the Knights of Columbus's "strong capital," and its "very strong" competitive position and liquidity. It also cites the Knights' "historically strong profitability," which it attributes to the insurer's record of "high persistency rates, favorable mortality experience, and strong investment returns."

The Standard & Poor's report goes on to note that the Knights of Columbus is "successfully achieving its primary objective of providing members and their families with high-quality, low-cost insurance products. The [Order] focuses on membership growth and the distribution of fraternal benefits by engaging its members in charitable, educational, religious, and social endeavors in the community."

Supreme Knight Carl A. Anderson expressed satisfaction with the Standard & Poor's rating, saying the report "clearly indicates that the Knights of Columbus is fulfilling its 125-year mission of providing for the needs of its members and their families, and that it continues to rank among life insurance industry leaders in sound and ethical practices."

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## From The State Deputy

My Brother Knights,

Welcome to a new fraternal year!! To all the Officers of the Councils, we wish you all the very best of luck with the programs that your Council will conduct this year. It should be a lot of fun. If you happen to run into any problems, the State Officers, your District Deputy and Committee Directors are only a phone call away. That is one of the functions of our offices, to help out.

As we start this new Fraternal Year, we have to set our sights on our "targets"(quotas) and beyond!

Membership, as it has been in the past, is still our main thrust; Retention, goes hand-in-hand with membership—These two programs along with our fraternal benefits program should keep our Councils in "Good Standing".

VIVAT JESUS!!

Fraternally, Bob Ficco, SD

See you all @ the Workshop—July 22<sup>nd</sup>, 2006.



## From The State Chaplain

Summertime has different meanings to different people. The weather is uncomfortable. Many organizations will not meet until the fall. The children are out of school. And, most of all - it is time to rest and to consider a vacation.

Vacation - that usually means cutting back on work and other things we do. But, it is important to remember that Catholics have a wonderful gift of Redemption from Jesus Christ and along with it comes the absolute obligation to be grateful by Mass attendance every Sunday. We have vacations from this world's work and it's routine. We do not; indeed, we cannot have vacation from the Church. What else do I need to say about that!

Now, think of this. There are lots of projects done in various Knights of Columbus councils. These depend on each of us. So, here again, we can't just run away from that without pre-arrangements to cover our share of the work.

Every year the first week of August is the Supreme Convention of the Knights. This year it is in Orlando, Florida (imagine the heat!). I expect to attend as I have for sixteen years as your state chaplain. It is something I look forward to and it is a magnificent experience of Columbianism. There will be over 2,000 people - well over 2,000 people there. The activities, business sessions, and various programs are always uplifting. Pray for those of us who will be there. And, give some thought to attending one in the future. You will not regret it - I promise.

Fraternally in Christ,

Rev. James Parker

State Chaplain



## From the Membership Director

*Jack Cavagnaro, PGK State Membership and Retention Director*

We had an outside chance of making quota for the year on June 1<sup>st</sup>, but sadly we spun our wheels this last month, adding 37, but losing 33, as a number of councils, which had room or couldn't make it, cleared their "deadwood". In total, against a quota of 324, we brought in an acceptable 463. Unfortunately, we lost 185, still far too many, and wound up with a net gain of 278, 46 short of goal, about 86%. As you can see, it would not have taken much to have made it this year. We can still do better in recruiting, but we still have a lot to learn about keeping what we have. Each council, especially the larger and fastest growing, need to put into action pro-active retention programs including more personal communication, so that we know where all our "inactive" brothers are, both physically and mentally with respect to their membership. Please continue to heed the words of our Retention Chairman, DD Mike Mika, and commit to reducing losses in '06-'07.

22 of our councils achieved at least 100% net this year and 17 of those also attained 100% or more insurance quota, thus meeting all membership requirements for STAR council. Congratulations to the 17! But 17 out of 58 is not quite 30%. Most of these councils simply made a decision and saw it through, measuring progress against goal, monthly, and stepping it up when necessary. I have maintained that we should have 70% or more make STAR. How many of the 41 of you remaining will make the commitment and break through in '06-'07? The decisions you are making right now, this month, will tell whether

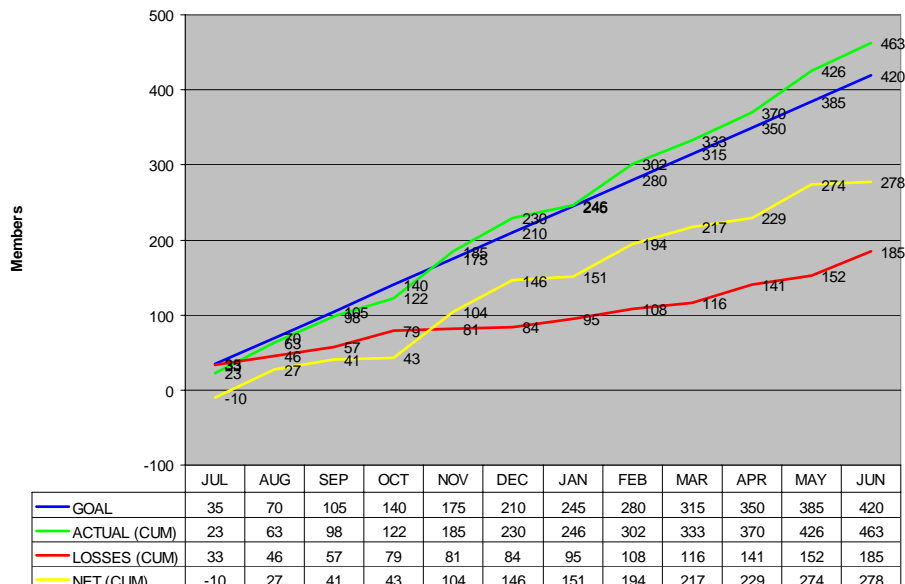
that's going to happen.

Our 22 achieving councils netted 260 of our additions this year, an average of 12 new brothers per council. Top 10 leaders in order were: #2207 Sumter-337.5%(they brought in 7 new brothers in June for a total of 27 for the year), #7531-Conway-266.6%(last year's leader, also finishing strong with 3 additions in June), #12263-Bluffton-242.8%, #6900-Charleston and #13713-Blythewood-220%, #9575-Spartanburg-212.5%(a perennial leader), #11910-Summerville-200%( a frequent leader), #10819-Simpsonville-150%( another regular), #7129-Greenwood-140%, and #6847-E. Columbia-137.5%(another consistent achiever). Two other councils are especially worthy of mention because they never gave up, and qualified for STAR by each bringing in 4 new brothers in June. They are #5026-Beaufort and #8502-Walterboro. On the insurance side, 18 councils made quota, led by #5026 Beaufort-266.5%, #7531-Conway-233.3%, and #6847-E. Columbia-200%. Use your Insurance Agents in recruiting too!

Worthy fellow leaders, let us not wait for October or November to get started. Go away from your District kick-off meetings this month, with a new sense of purpose and a total commitment to do it again this year if you made it in '05-'06 and to break through with pride if you missed it. Appoint a go-getter as Membership Chairman and go for it!

I look forward to speaking with you at the new Grand Knights' Orientation on the 23rd. Bring your Membership Chairman. Know that I can be reached at [CAV62489@aol.com](mailto:CAV62489@aol.com) . I welcome your input and calls for assistance throughout the year. Vivat Jesus! Jack Cavagnaro, PGK, PFN, State Membership Chairman

Membership



## From the State Ceremonials Chairman

Ronald G. Povero, PSD

Worthy Grand Knights and Members of the State Council it is a pleasure and an honor for me to take over as your State Ceremonial Chairman. I dedicate myself to your service and to continue on the great tradition of the former Ceremonial Chairman in having all degree teams active and performing to our high standard.

The attached chart shows the division that each Council falls into for the upcoming year. The membership standings are as of June 1<sup>st</sup> and include all members in your council. The second sheet shows the number of degrees required by your council to meet your division goal. Please review this sheet and plan to make your goal prior to the end of the fraternal year. If you plan your degrees now you can get the members to meet both membership and degree goals this year.

The first two 3<sup>rd</sup> degrees are scheduled as follows; September 10, 2006 at E. Columbia Council 6847 and November 5, 2006 at Summerville Council 6629. The District Deputies will be forwarding information on these degrees in the upcoming days.

## Division Breakdown

DIVISION I 1-75 MEMBERS		DIVISION II 76-150 MEMBER		DIVISION III 151+ MEMBERS	
6891-	70	1668	145	704	399
6900	67	3067	94	724	188
7289	73	5194	145	2207	185
8123	45	6076	149	3684	260
8502	57	6250	125	5026	165
8790	49	6892	103	5086	184
9161	42	7062	107	6629	238
9672	59	7129	101	6726	152
9745	45	7531	143	6756	157
10066	48	8182	136	6847	190
10867	42	8295	92	6884	199
11471	75	8900	137	7122	157
11645	30	9576	80	8980	288
12274	45	10334	102	9184	172
12995	43	11325	94	9475	250
13713	44	11910	126	9575	183
		12268	77	10668-	291
		12366	110	10819	268
		12472	94	11028	213
		12554	81	11991	183
		13112	78	12263	181

NOTE: COUNCILS INDICATED WITH ASTERIISK IN THE FIRST DEGREE STANDINGS CHART THEIR TEAM HAS BEEN RECERTIFIED.

## First Degree Standings

Ronald G. Povero, PSD, State Ceremonials Chairman

DISTRICT COUNCIL	CITY	GOAL	ACTUAL	% of GOAL
Michael J. Mika	** DD #1	22	0	0.00%
**5026	BEAUFORT	6	0	0.00%
**7289	HILTON HEAD	4	0	0.00%
**10668	HILTON HEAD	6	0	0.00%
**12263	BLUFTON	6	0	0.00%
Johnny E. Nix	** DD #2	25	1	4.00%
**2207	SUMTER	6	0	0.00%
**6847	E. COLUMBIA	6	0	0.00%
**9672	CAMDEN	4	0	0.00%
**12554	COLUMBIA	5	1	20.00%
**13713	BLYTHEWOOD	4	0	0.00%
Don Ullmann	DD #3	17	0	0.00%
**5086	MYR. BEACH	6	0	0.00%
**7531	CONWAY	5	0	0.00%
7122	N.M. BEACH	6	0	0.00%
None Assigned	DD #4	19	0	0.00%
3684	AIKEN	6	0	0.00%
7062	N. AUGUSTA	5	0	0.00%
9161	BARWNELL	4	0	0.00%
11645	EDGEFIELD	4	0	0.00%
Stephen F. Kramp	DD #5	20	0	0.00%
**6629	SUMMERVILLE	6	0	0.00%
**8502	WALTERBORO	4	0	0.00%
8900	N. CHARLESTON	5	0	0.00%
**11910	SUMMERVILLE	5	0	0.00%
Steve Maxie	DD #6	21	0	0.00%
6684	SENECA	6	0	0.00%
**7129	GREENWOOD	5	0	0.00%
8295	ANDERSON	5	0	0.00%
9576	PICKENS	5	0	0.00%
James H. Sansonetti, Jr.	DD #7	20	0	0.00%
724	COLUMBIA	6	0	0.00%
6891	ORANGEBURG	4	0	0.00%
6892	IRMO	5	0	0.00%
11325	LEXINGTON	5	0	0.00%
John C. Robertson	DD #8	25	0	0.00%
1668	GREENVILLE	5	0	0.00%
**8182	MAULDIN	5	0	0.00%
9745	GREENVILLE	4	0	0.00%
**10819	SIMPSONVILLE	6	0	0.00%
**13112	GREENVILLE	5	0	0.00%
Ron Byrd	DD #9	27	0	0.00%
704	CHARLESTON	6	0	0.00%
**6250	JAMES ISLAND	5	0	0.00%
**9475	MT. PLEASANT	6	0	0.00%
**10334	CHARLESTON	5	0	0.00%
**12472	CHARLESTON	5	0	0.00%
Richard Pfizenmayer	DD #10	20	0	0.00%
6756	ROCK HILL	6	0	0.00%
10066	LANCASTER	4	0	0.00%
12268	YORK	5	0	0.00%
12366	FORT MILL	5	0	0.00%
James E. McMahon	DD #11	17	0	0.00%
3067	GEORGETOWN	5	0	0.00%
**8980	GARDEN CITY	6	0	0.00%
**11028	PAWLEYS ISL	6	0	0.00%
Francois J. Barcomb, Sr.	DD #12	17	0	0.00%
5194	FLORENCE	5	0	0.00%
8123	HARTSVILLE	4	0	0.00%
8790	MARION DILLON	4	0	0.00%
10867	CHERAW	4	0	0.00%
Bob Gallagher	DD #13	20	0	0.00%
**6726	HANAHAN/GC	6	0	0.00%
6900	CITADEL	4	0	0.00%
11471	MONCK'S COR.	4	0	0.00%
**11991	GOOSE CREEK	6	0	0.00%
Ron Stanley	** DD #14	25	0	0.00%
**6076	SPARTANBURG	5	0	0.00%
**9184	TAYLORS	6	0	0.00%
**9575	SPARTANBURG	6	0	0.00%
**12274	GREER	4	0	0.00%
**12995	GAFFNEY	4	0	0.00%
TOTAL		278	1	0.36%

### 3rd Degree Schedule

DATE	LOCATION	3rd Degree Team	SATURDAY/SUNDAY
9/10/06	E. Columbia 6847	Coastal	Sunday
11/5/06	Summerville 6629	Midlands	Sunday
1/7/07	Hilton Head 10668	Coastal	Sunday
2/10/07	Pawleys Island 11028	Midlands	Saturday
3/10/07	Irmo 6892	Coastal	Saturday
4/15/07	Spartanburg 9575 or 6076	Midlands	Sunday
5/20/07	Charleston 10334	Midlands	Sunday
6/3/07	Sumter 2207	Coastal	Sunday

2nd Degrees will be scheduled by District Deputies  
3rd Degrees scheduled on Saturday will start at 11 am  
3rd Degrees held on Sundays will start at 12:30 pm  
Coat & Tie will be worn at all Degrees. No Exceptions.



### Patriot's Corner

*Submitted by Richard E. Koehler, PSD District Master*

At the last Supreme Assembly meeting, the following change to the drill manual was announced:

Effective immediately there will be no movement by the Honor Guard at Masses during the Consecration of the Holy Eucharist. They will remain in the seats or pews. Bishops have informed the Knights of Columbus it is a distraction to the Priest and congregation. Please get the word out to all assemblies. The new printing of the Color Corps Drill Manual will show the change.

### Articles for the Palmetto State Bulletin

Articles for publication in the Palmetto State Bulletin should be submitted to the editor at [sdunlap@comcast.net](mailto:sdunlap@comcast.net) by the 10th of the month of desired publication.

The preferred format is Microsoft Word for text and jpeg for pictures. Articles should be single column. Don't waste your time with fancy formats. I have to fit them into my publication software which is Adobe PageMaker.



### Health Services Byline

*Submitted by Louis Umile Pulicicchio, MD, MHSA*

“Medical Health Insurance, Part III Problems, Myths, and Suggested Solutions”

Originally, we looked at the current issues involving medical health insurance and last month we examined the players, the employers and the physicians in this three sided box. This month we will try to pinpoint problems, myths, and suggest solutions.

One of the major problems is that health care consumers do not understand medicine nor do they know the costs involved per medical issue. Ultimately, monies must be set aside to pay for health care for the system to work, by someone. If your employer has an insurance plan, it is a good start. The concept of a Health Care Savings Account is actually a very good one especially if it is tax free. If you have such coverage, **KEEP IT!**

Another functional problem is that medicine evolves slowly and updating is a slow process and as such is costly and inefficient. Computerization of medical records, prescriptions, legal reforms of historical documentation requirements could go a long way to help with costs.

We create costly problems with health care by not encouraging known and well established preventive medicine items. A healthy life style not only improves our very lives but it can significantly decrease associated care costs.

Suggested legal reforms include for example capping lawsuits and capping jury awards, lowering health care tax deduction thresholds, use physician state wide boards to determine medical legal liability compensation issues (malpractice reform), increase the formation of medical associations for the purpose of group purchasing to drive down medication costs etc., support physician use of generic drugs, and allow medical state boards to act against medical fraud cases.

The right Health Insurance for you would not be too expensive in the long run if issues like the above list would be put in action. You with your medical care insurance should be able to be protected from catastrophic medical expenses and still be able to have access to your primary care physician, specialists and care facility.

There is also a long list of other benefits that might be considered i.e. periodic exams, dental care, eye care, hearing aids, OB/GYN care etc.

**REMEMBER:** You are the real bottom line and for the most part you can afford or should be able to afford good care. Be intelligent and involved with your health care questions.

LUPO



## Spartanburg Council's Seminarian Writes on the Influence of the Laity

Submitted by Bill May, GK Council 6076

The following article was written by seminarian Richard DeClue, Jr., and he has given permission to submit the article for publication. Deacon Rick is one of the three seminarians our council is helping through the Knights of Columbus Re-fund Support Vocation Program.

### The Influence of the Lay Faithful in My Vocation

In reflecting upon my life, I can see the laity influencing my vocation every step of the way. I would like to share how the laity has impacted my vocation in its various ways.

First, no clergyman is ordained from birth. Before they were ordained, priests and deacons were members of the lay faithful, who by virtue of their baptism already participated in the priestly, prophetic, and kingly

roles of Christ within the world, even if they now participate as priests, prophets, and kings in a new and essentially different way. It takes many years after ordination to be clergy as long as one was a layman.

It is often the case that the way we were as laymen has a tremendous impact on the way we are as clergy. How we think, live, and pray now have their foundations in the way we thought, lived, and prayed as lay men, even if there are drastic changes that have taken place since ordination.

In my own case, the experience of lay ministry was integral to my discernment process. The more my friends and I shared our faith through prayer and deep discussion, and the more I was involved in lay ministry, the greater my draw towards the priesthood became. Still further, it was other lay people who knew my vocation before I did. Friends, family, and at least one stranger all suggested the priesthood to me before I saw it for myself. I used to get frustrated when others would suggest it to me. After some years, I came to find out that they were right. My grandfather, after I told him I was going to seminary, responded by saying, "I saw it coming 12 years ago!" It is clear to me that God used lay people to reveal His call to me, and I am forever grateful to them for their encouragement.

The lay faithful were also a part of my discernment process in another profound way. This manner of influence, which originates in God's own love, can best be summarized in the words of Psalm 16: "He has put into my heart a marvelous love for the faithful ones who dwell in his land." Fundamentally, it



was the love of God's people that motivated me to discern a vocation to the priesthood. I was filled with the desire for their salvation, and I wanted to be an instrument of Christ in helping to bring God's grace to them so that they might become holy.

This manner of influence remains a key element in my ministry as a deacon. During a very fruitful conversation with a fellow seminarian, I came to the realization that it is often my desire for the salvation of others that reminds me of—and fuels my movement towards—my own holiness of life. In other words, I care more about the state of my own soul the more I recognize the impact it has on the people to whom I minister.

My new task of proclaiming the Gospel and preaching the Word of God calls me to spend more time delving into the wealth of wisdom supplied in Sacred Scripture. I find that as I preach, I am also one of those listening and learning. Again, it is my desire to have something valuable to say to the people of God that motivates me to learn and to grow in my understanding of Holy Scripture.

My experience of prayer has also changed. Before ordination to the diaconate, we promise to pray "with and for the people of God." This manifests itself in very personal ways. In my daily ministry, I come in contact with parishioners' various needs, struggles, and joys. These encounters shape my experience of prayer. An example could be the words from the *Salve Regina* that cry out "...to you do we cry, poor banished children of Eve." If one sees a parishioner breaking down in tears over a struggle of faith or the loss of a loved one, the next time one recites the *Salve*, this image may come to mind. Of course, my family played crucial role in my vocation. It was through family prayer that developed the habit of private prayer. My parents instilled in me a love for the truth of our Catholic faith, and it was within this environment that the seeds of my vocation grew.

Finally, the tremendous support and encouragement of the laity reinvigorates my ministry and strengthens my sense of the call. Several times during my current summer assignment, the delightful people of God have shared their appreciation for what I do. They have encouraged me to continue on my path towards the priesthood with such words as "we need you" and "you will be a great priest." Such sentiments fuel the flames of my desire for the priesthood and remind me of the very purpose for which I have been called: to be with the people of God along our mutual journey towards sanctity, so that we may forever give glory to God as members of the Communion of Saints in Heaven!

## From the Pro Life Chair Couple

*Steve & Christi Morrison*

“America you are beautiful . . . and blessed . . . . The ultimate test of your greatness is the way you treat every human being, but especially the weakest and most defenseless. If you want equal justice for all and true freedom and lasting peace, then America, defend life.”

Pope John Paul II

**Before I formed you in the womb I knew you, and before you were born I consecrated you.**<sup>73</sup>

*Jeremiah 1:5*

**God, the Lord of life, has entrusted to men the noble mission of safeguarding life, and men must carry it out in a manner worthy of themselves. Life must be protected with the utmost care from the moment of conception...”**

*Gaudium et spes 51 § 3.*

Our Church calls us all to protect life with the utmost care at all stages—and Christi and I are honored to take on the role of State Pro-Life Chair Couple and do our small part to safeguard life.

We’d like to let you know a little about ourselves. We’ve been married for twenty years and have three children, ages 15, 12, and 5. We live in Mauldin and are parishioners at St. Elizabeth Ann Seton Church in Simpsonville, where we’ve been involved in pro-life activities for over ten years. Among our other stewardship activities, our children are altar servers and in choir, Christi is our parish’s Respect Life Coordinator, and I am Pro-Life Chairman of George L. Gagnon Council 8182.

Our goals for the next two years are simple: continue the great work Jim and Bobbie St. Clair have done—provide more opportunities for Knights throughout South Carolina to participate in pro-life activities, spread the word about why we as Catholics are pro-life, and help councils throughout the state in their pro-life efforts.

MINOR DETAILS OF HOW THESE GOALS MAY BE MET; EX: REGULAR EMAIL UPDATES, MONTHLY NEWSLETTER ARTICLES, OPPORTUNITIES TO PARTICIPATE IN PROLIFE ACTIVITIES, ETC

We’re looking forward to carrying out in a worthy manner the task that’s been entrusted to us—and we invite all Knights in South Carolina to join us on this noble mission of safeguarding life.

## From the Family Activities

### Director

Congratulations to Thomas and Lynn Ferrell, Council 10819, Simpsonville for being selected as Family of the Month for May by Supreme. In addition to the letter of congratulations they received a beautiful statue. Supreme received seven submissions in time for the drawing for the month of May. One submission was received too late to be considered. As a reminder, FAMILY WEEK, for the Knights of Columbus is August 12-20, 2006. Grand Knights, plan your events for this week and give me a report. Some suggestions are: weekend family retreat; outdoor rosary; family picnic; sponsor a family mass; hold a marriage renewal ceremony; sponsor visits to convalescent homes for families; hold a memorial mass for deceased members of the council family (A fitting memorial since Aug 14 is the anniversary of Father McGivney’s death). Have a great Fraternal Year.

Jim Alford

Family Activity director



## EMPLOYMENT OPPORTUNITIES

with the

## Knights of Columbus

THE KNIGHTS OF COLUMBUS AGENCY DEPARTMENT IS CURRENTLY ACCEPTING APPLICATIONS IN YOUR AREA. IF A CAREER SERVING YOUR BROTHER KNIGHTS AND THEIR FAMILIES APPEALS TO YOU THIS COULD BE THE CHANCE OF A LIFE TIME.

\*EXCELLENT PAY

\*GENEROUS BENEFITS

FOR MORE INFORMATION CALL:  
ROBERT BONI AT: 843-824-5632

# Agency Directory



## YOUR SOUTH CAROLINA KNIGHTS OF COLUMBUS FIELD AGENTS

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3067, 5086, 7122, 7531, 8980, 11028

## Knights of Columbus

- \* A++, AAA, I.M.S.A
- \* LIFE INSURANCE
- \* LONG TERM CARE
- \* ANNUITIES
- \* 58 BILLION IN FORCE

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