

# The McGinney Letters

*The surviving writings of the Knights' founder show a pastor determined to meet the spiritual and temporal needs of his people*

by Kevin Coyne





Just 13 letters and a few quotes recorded by the local newspapers — that is what remains of all the words written and spoken by Father Michael J. McGivney across his 38 years. Much of what we know about him comes from the testimonies of people who knew him, but what do his own words tell us?

Some of his letters are of a kind that priests write routinely, such as a recommendation to his bishop on behalf of a young man discerning a religious vocation. But more than half of the letters chart the earliest days of the Knights of Columbus — the spiritual vision behind it, as well as its practical workings and the initial challenges it faced.

### SHEPHERD OF SOULS

Father McGivney's earliest surviving letter shows that he could bear a heavy load. "I have been alone all summer with the whole work of a parish on my shoulders," he wrote in October 1878 to Father Alphonse Magnien, a favorite professor at St. Mary's Seminary in Baltimore, where he had graduated the previous year. Father McGivney was referring to his first assignment — at St. Mary's Church, a New Haven parish struggling with a \$165,000 debt (approximately \$3.8 million today, adjusted for inflation) and an ill pastor. "I have not had time for even one day's vacation since I left," he added.

The young curate was not the kind of priest who believed his ministry ended with the Mass. He walked fast but spoke slowly, with perfect diction and the authority of faith, in a voice so clear and pleasant that an old blind man, not even Catholic himself, came to Mass each Sunday just to hear it. Father McGivney was — as William Geary, a founding member of the Knights, would later write — "a great favorite of the people, and was particularly intimate with the energetic pushing go-ahead young men."

His ministry didn't end with his parish either. He made regular pastoral rounds to the local jail, where his spiritual counsel was especially prized by James "Chip" Smith, a young man sentenced to death for killing a police chief. Five days before the execution date, Father McGivney celebrated a High Mass for Smith at the jail Aug. 28, 1882, after which he said, with his voice breaking: "I am requested by Mr. Smith to ask pardon for all faults he may have had and all offenses he may have committed, and at his request I ask for the prayers of all of you, that when next Friday comes he may die a holy death."

As reported that day in the *New Haven Daily Palladium*, he then asked for prayers for everyone who would be present at the execution, himself included. "To me this duty comes with almost a crushing weight. If I could consistently with my duty be far away from here next Friday, I should escape

perhaps the most trying ordeal of my life, but this sad duty is placed my way by providence and must be fulfilled."

### ESTABLISHING THE ORDER

Father McGivney's vision extended far beyond New Haven, too. "By permission of our Rt. Rev. Bishop, and in accordance with an Act of the Legislature of the State of Connecticut, we have formed an organization under the name of the Knights of Columbus," he wrote in April 1882 to a long list of parish priests in Connecticut. He saw the fledgling Order as addressing a pressing need of the Catholic Church in America, and concluded with an earnest request: "that you will exert your influence in the formation of a Council in your parish."

Father McGivney was disappointed at the initial response. "Our beginning is extremely slow," he wrote two months later to Michael Edmonds, secretary of another fraternal society, the Massachusetts Catholic Order of Foresters. "The Order I was endeavoring to establish fell back almost lifeless but not dead."

After continuing to promote the Knights' founding ideals of charity and unity, the young priest was encouraged when he heard from some men in Meriden, Conn., the following year. They had read about the Knights in *The Pilot*, Boston's Catholic newspaper, and wanted to know how they could start a council of their own. Father McGivney replied quickly.

"I am glad to hear that the Meriden Catholic young men are not behind their age in looking for their own benefit," he wrote to P.J. Ford on April 17, 1883. "You will see that when we are

well established in the diocese, we can bid defiance to the secret societies and bring our fellow Catholics to enjoy without any danger to their faith all the benefits which those societies offer as inducements to enter them."

In an Aug. 25, 1883, letter to the editor of *The Connecticut Catholic*, he wrote, "We are advancing slowly, but surely."

Eleven councils would be established by November 1884, when Father McGivney was named pastor of St. Thomas Church in Thomaston.

"I have been with you for seven long years, visiting your sick and guiding the steps of your children in the paths in which they should go," he said in his farewell homily on Nov. 10. "Wherever I go, the memory of the people of St. Mary's and their great kindness to me will always be uppermost in my heart."

Parishioners wept openly in the pews. "Never, it seemed, was a congregation so affected by the parting address of a clergyman as the great audience which filled St. Mary's yesterday," the *New Haven Evening Register* reported. "There was never a more energetic or hardworking young priest stationed in New Haven than he."

"ALTHOUGH BUT A FEW YEARS ORGANIZED, THE ORDER HAS EFFECTED INCALCULABLE GOOD IN MANY HOUSEHOLDS."

## ‘INCALCULABLE GOOD’

At his new parish, Father McGivney established the 18th K of C council in April 1885, at a time when councils were forming at a rate of two per month.

In May, he crafted one of the most eloquent of his extant letters, which was a sharp defense of the Order against doubters. When a priest writing anonymously to *The Connecticut Catholic* questioned whether the Knights of Columbus was itself just the kind of “secret society” the Church proscribed, Father McGivney sent a tart reply.

Not only was the Order categorically not a secret society, he wrote, but: “The constitution and by-laws of the Knights of Columbus contain nothing collusive to the rules of the Church. Although but a few years organized, the Order has effected incalculable good in many households.”

Just a few weeks before Father McGivney wrote that letter, the Knights had paid out their first death benefit; and just a few weeks after he wrote it, he rode in a carriage at the head of a line of 1,500 Knights who paraded through downtown New Haven. He no longer served as the supreme secretary but remained the Order’s supreme chaplain, and its spiritual heart. The last piece of writing we have from his hand is a postcard sent to William Geary in February 1886, announcing an upcoming visit back to New Haven.

“[W]ill try to find you all information I can regarding K of C,” he wrote.

When Father McGivney died Aug. 14, 1890, at age 38, his survivors included 6,000 members of the Order that started in the basement of St. Mary’s Church Oct. 2, 1881.

“[W]hen we look back at the gathering of the sixteen members on that fateful Sunday afternoon,” Geary, who was among those 16, later wrote, “we can fully realize in their action the hand of Divine Providence.”

Father McGivney’s name, Geary concluded, “is written upon the heart of every true Knight of Columbus, and his name will be revered for generations to come.” ♦

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## ‘UNITY AND CHARITY’ IS OUR MOTTO

### Father McGivney on the Knights of Columbus

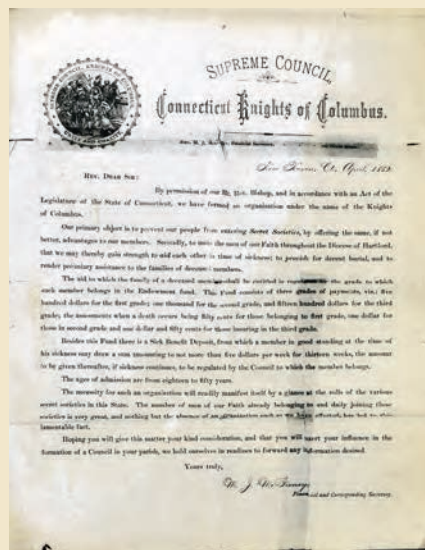
*In the 13 surviving documents written by Venerable Michael McGivney, there are numerous references to the Knights of Columbus and its founding mission. Here are four excerpts of Father McGivney’s writing about the Order.*

“Our primary object is to prevent people from entering *Secret Societies*, by offering the same, if not better, advantages to our members. Secondly, to unite the men of our Faith throughout the diocese of Hartford, that we may thereby gain strength *to aid* each other in time of sickness; to *provide* for decent burial, and to render pecuniary assistance to the families of deceased members.” — *To Connecticut parish priests, April 1882*

“You ask what is the membership. We only number about a hundred yet. The reason of this small number for the time established is that I have met with great opposition from the Foresters — a very strong organization in this state, especially among our young men — and again because anything new is always a hard thing to maintain.” — *To Martin I.J. Griffin of Philadelphia, Feb. 12, 1883*

“We have set the wheel in motion, and with willing cooperation in a work that tends so much to our own welfare, we venture to say that soon, very soon, the Order of the Knights of Columbus will hold a prominent place among the best Catholic cooperative corporations in the Union. ... ‘Unity and Charity’ is our motto. Unity in order to gain strength to be charitable to each other in benevolence whilst we live and in bestowing financial aid to those whom we have to mourn our loss.” — *Letter to The Connecticut Catholic, Aug. 25, 1883*

“The Order of the Knights of Columbus is the same now as when first instituted. viz.: It is an Order composed of Catholics and instituted for the welfare of Catholic families. ... Not only in sickness, but when death takes the support of the family away, the Knights of Columbus comes to the relief of the widow and the orphan in a very substantial manner.” — *Letter in response to “Clericus” in The Connecticut Catholic, May 30, 1885*



*Father McGivney’s letter to Connecticut priests, typed on Supreme Council letterhead with the words “Unity and Charity” visible on the seal, was written shortly after the Order was officially incorporated in 1882. .*





KNIGHTS OF COLUMBUS

AUGUST 2017

# COLUMBIA







# The Personality of Father McGivney

*A contemporary remembers the founder of the Knights of Columbus  
as a humble and warm-hearted priest*

*by Father Joseph G. Daley*

EDITOR'S NOTE: In commemoration of Father Michael J. McGivney's birth (Aug. 12, 1852) and his death (Aug. 14, 1890), below is an abridged text of an article that appeared in the June 1900 edition of *The Columbiad*, the Order's official publication before *Columbia*.

In the annals of the priesthood of New England no name deserves brighter honor than that of Father Michael Joseph McGivney. His short life of 38 years, closing in the summer of 1890, was yet rich in every priestly virtue — the love for souls of the true *alter Christus*, the childlike piety of the Curé d'Ars, the zeal of Vincent de Paul for works of mercy, the unfatigued optimism of the associates of Ozanam — these traits, so precious in the sight of man and heaven, were clearly mirrored in the soul of that good, simple, honest priest of Connecticut.

His special vocation was to develop Catholic manhood, to bind into one conspicuous solidarity all the elements that make for strength of character and so, indeed, to bring out that solidity of character — in other words, that Catholicity — prominently in its strength before the world. Thanks to his labors, the Society of the Knights of Columbus was organized in 1882. Its purpose was to create among Catholic laymen a confraternity which, while not being a religious society in the strict sense of the word, exacted from its members certain religious qualifications, that is to say, the open profession of the Catholic faith and filial education to the Church in all matters of doctrine, discipline and morals.

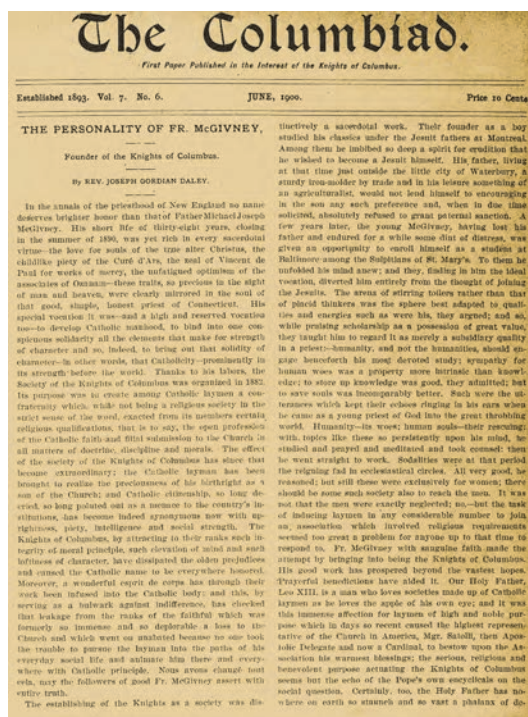
The effect of the Society of the Knights of Columbus has since that become extraordinary; the Catholic layman has been brought to realize the preciousness of his birthright as a son of the Church; and Catholic citizenship, so long decried, so long pointed out as a menace to the country's institutions, has become indeed synonymous now with uprightness, piety, intelligence and social strength. The Knights of Columbus, by attracting to their ranks such

integrity of moral principle, such elevation of mind and such loftiness of character, have dissipated the olden prejudices and caused the Catholic name to be everywhere honored. ...

The establishing of the Knights as a society was distinctively a priestly work. Their founder as a boy studied his classics under the Jesuit fathers at Montreal. Among them he imbibed so deep a spirit for erudition that he wished to become a Jesuit himself. His father, living at that time just outside the little city of Waterbury, a sturdy iron-molder by trade and in his leisure something of an agriculturalist, would not lend himself to encouraging in the son any such preference and when in due time solicited, absolutely refused to grant paternal sanction.

A few years later, the young McGivney, having lost his father and endured for a while some faint of distress, was given an opportunity to enroll himself as a student at Baltimore among the Sulpicians of St. Mary's. To them he unfolded his mind anew; and they, finding in him the ideal vocation, diverted him entirely from the thought of joining the Jesuits. The arena of stirring toilers rather than that of placid thinkers was the sphere best adapted to qualities and energies such as were his, they argued; and so, while praising scholarship as a possession of great value, they taught him to regard it as merely a subsidiary quality in a priest; — humanity, should engage henceforth his most devoted study; sympathy for human woes was a property more intrinsic than knowledge; to store up knowledge was good, they admitted; but to save souls was incomparably better. .... Humanity — its woes; human souls — their rescuing; with topics like these so persistently upon his mind, he studied and prayed and meditated and took counsel; then he went straight to work. ...

I remember meeting with Father McGivney in New Haven in 1883, the year after the first incorporation of the Knights. He was then in the prime of his vigor, entrusted by a good but delicate pastor, Father Lawlor, with the management of St. Mary's, a parish lying close under the towers of Yale College and at that time the most aristocratic parish in Connecticut. Father McGivney himself was anything but aristocratic; he was a man of extreme grace of manner in any society, but without any airs, without any "lugs," if you will pardon the expression. I saw him but once and yet I remember his pale, beautiful face as if I saw it only yesterday; it was "a priest's face," and that explains everything. It was a face of wonderful



Opposite page: A photograph of Father Michael J. McGivney seated in a rectory setting circa 1880 is attributed the New Haven photography studio of John J. Tierney, a parishioner at St. Mary's Church and a member of San Salvador Council 1. • The first page of the article titled "The Personality of Fr. McGivney" is seen above as it appeared in the June 1900 edition of *The Columbiad*.

repose; there was nothing harsh in that countenance, although there was everything that was strong; there was nothing sordid, nothing mercenary, nothing of the politician, nothing of the axe-grinder. Guile and ambition were as far from him as from heaven. To meet him was at once to trust him; children actually loved him; and the very old people of the neighborhood, whom he hunted up and who got part of his time even on busiest days, called him a positive saint and meant it.

At the city jail the wardens still hand down anecdotes of what Father McGivney said and did during visits which he paid the prisoners. Elsewhere, too, incidents abound to his credit. A blind, aged man who used to live by charity, but who was not a Catholic went every Sunday to Mass at St. Mary's to hear "that voice." Non-Catholics found in Father McGivney a soul of immense sympathy, which invited them strongly toward investigating the religious truths his lips proclaimed.

Among the conversions due to God's grace in Father McGivney are two which to this day everyone still talk of at New Haven. One of these converts was David Buell, famous in his Yale days as a musician and author of the opera *Penikeese* — but now unknown to the world, though a member of the Society of Jesus. The other notable convert was Miss Harwood, daughter of Rev. Dr. Harwood, the rector of the most distinguished Episcopalian congregation in the whole state, and a man of large scholarship and wealth. Miss Harwood's conversion attracted notice by reason of her distinction in the ranks of society, the refinement of her home and circle, and the great brilliancy of mind which she possessed, together with her superiority of education and extreme personal grace. The death of Miss Harwood which came all too early was yet attended with every consolation our holy faith could bestow.

Father McGivney's influence over men was something extraordinary. Young men particularly were attracted to him and hung upon his words with an eagerness which he himself often wondered at; hundreds petitioned for the light of his counseling and sent others too, to share his advice. ...

It is a source of edification to note how these young men of the earliest councils have rounded out their mature careers. Cornelius T. Driscoll is the present mayor of the city of New Haven; Stephen Maher, M.D., having taken his degree at Edinburgh, has now a large repute in medical circles; John J. Phelan, living comfortably at Bridgeport, has seen himself elected Secretary of State in the Nutmeg Commonwealth, serving under Gov. Luzon Morris. John T. McPartland, who at one time seemed destined for the Church, has grown rich in business; and Edward Downes, a member of perhaps the oldest, richest, and most respected Catholic family of New Haven, who seemed once destined for politics, has come at length to reveal a vocation for the Church.

Two members of the old guard have clung exclusively to K of C affairs. These are Wm. M. Geary and Daniel Colwell. Mr. Geary, although well on in his 47th year, looks still young and handsome, still possessing energies which give ample scope to a great ambition for business and splendid tact for management. Mr. Colwell is a busy man and in business hours cannot brook disturbance. But yet once in a while he does make an exception when a stranger from afar comes in to bother him at his desk in the offices of the Board of Directors of the Knights of Columbus. ... From time to time, he dropped back into personal recollections, naming often, and yet always with a noticeable tenderness, that kind young priest of 20 years ago whose image was in both our minds and whose large portrait stood upon the desk in front of us — Father McGivney, the warm-hearted priest of Christ's Church of Charity....

Rev. Richard Foley of Brooklyn, N.Y., who was a close seminary chum of Father McGivney, told me recently that the three points of character most noted in Father McGivney were his sense of orderliness, his depth of piety, and his fund of good humor. His taste for order was indeed remarkable. During his stay at Baltimore, the Sulpicians would not be content with anyone else for the post of sacristan. His good humor too was often apparent; for everywhere that he is spoken of, his happy words, his genial utterances, weighing more than nuggets of gold, are still remembered, and still treasured up. His piety too has been referred to. That piety crystallized itself in his immense charity.

In the McGivney family, there were three sons, both of the brothers being much younger than himself: and if Father McGivney could be said to have ever had one single worldly ambition, it was to hope that his brothers might enjoy a good education. The dearest wish of his heart has since that time been realized; for all three sons of the family have alike become priests, both of the others still surviving him. The elder of these is the Rev. Patrick J. McGivney of Middletown, Conn., at the present time state chaplain of Connecticut; the other is Rev. John McGivney of Bridgeport, a young man of less than 30 years, well spoken of for his earnest yet graceful preaching.

Father McGivney the institutor of the Knights died as pastor of the parish of Thomaston, Conn., in August 1890. He died without leaving any pecuniary debts; but he died also without owning a dollar: and the reason of it was that in his heart of charity he had given his last dollar away.♦

FATHER MCGIVNEY  
WAS A MAN OF EXTREME  
GRACE OF MANNER  
IN ANY SOCIETY, BUT  
WITHOUT ANY AIRS.

FATHER JOSEPH G. DALEY (1866-1935) served as a priest of the Diocese of Springfield, Mass., and was the author of several books of fiction.





# A Priest for the Family

*August is a special time to remember the life and legacy of the Order's founder and to pray for his intercession*

by Brian Caulfield

**F**ather Michael J. McGivney, the founder of the Knights of Columbus, was born Aug. 12, 1852, and died Aug. 14, 1890, two days after his 38th birthday. The week in which these dates fall each year is Knights of Columbus Family Week, a time when councils are encouraged to schedule family events. But you can call upon Father McGivney's intercession whenever family issues arise and invoke him by his titles: Apostle to the Young and Protector of Christian Family Life.

Father McGivney, whose cause for canonization remains open at the Vatican, was declared venerable in 2008. Knights and their families are urged to pray daily for his intercession in matters large and small, and to report any favors received. The Father Michael J. McGivney Guild investigates reports of possible miracles — extraordinary physical healings experienced after invoking Father McGivney's aid. Inquiry into a reported miracle is a long and painstaking process, but we pray that one of these events will be accepted by the Vatican and open the way to his beatification. A second miracle would then be needed for canonization.

In the meantime, all Knights should be encouraged by the great number of answered prayers reported by those who ask for Father McGivney's intercession. These favors indicate that the Order's founder is still at work in the lives of his Knights and their families, and among the Catholic faithful. In fact, they suggest that Father McGivney, from his place in eternity, is concerned about many of the same problems that he dealt with as a priest on earth. Most reported favors fall in four areas:

**Employment and finances.** Just as his parishioners looked to Father McGivney for guidance at a time when the words "No Irish need apply" were often included in job postings, so today many pray to him when they are laid off or seeking a better job. For example, a grateful woman recently reported, "My husband persevered in prayer for Father McGivney to intercede for him to find a new job, and his prayers were answered."

**Substance abuse.** In Father McGivney's day, alcohol abuse afflicted the immigrant population, and he founded a parish "total abstinence" society. Many now ask for help with drug or alcohol abuse, including a relieved mother who called the guild to say that her adult son had entered a rehabilitation program after she prayed to Father McGivney.

**Family reconciliation.** Divisions sometimes occurred within immigrant families struggling to make ends meet, and they are not uncommon today with the increase of divorce. A mother recently wrote that her two grown sons were on bad terms, but after she prayed for a week, their "relationship was good again. I know in my heart Father McGivney answered my prayer!"

**Return to the faith.** Father McGivney founded the Order to keep men from joining anti-Catholic secret societies that promised financial benefits. Today, many Catholics call upon him to help their fallen-away children. "I prayed to Father McGivney daily for 14 days that a family member would return to our Catholic faith," one person reported. "After 30 years away, they have returned and now sit beside me every Sunday at Mass."

A mother wrote happily, "I prayed a novena regularly for six months to Venerable Father McGivney, imploring his help for my son and daughter-in-law to return to the Church. This month, they enrolled in their parish and are attending Mass. My prayers were answered!"

As we celebrate the Order's founder and Knights of Columbus Family Week, let us continue to pray for Father McGivney's canonization and invoke his intercession as we face life's many challenges. Venerable Michael McGivney, pray for us!♦

BRIAN CAULFIELD is vice postulator of the cause for canonization of Venerable Father Michael J. McGivney and editor of Fathers for Good, an initiative of the Knights of Columbus.



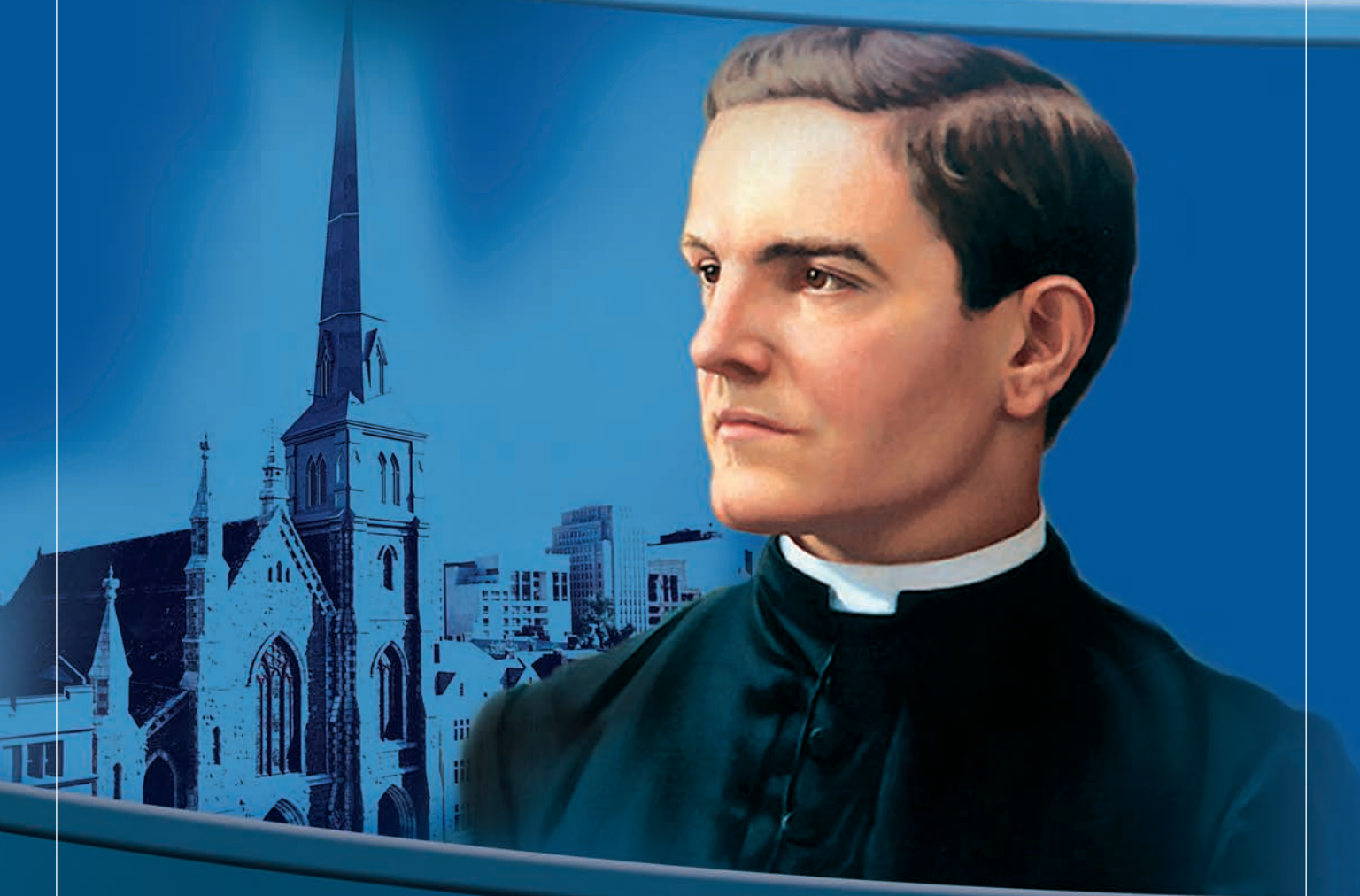




KNIGHTS OF COLUMBUS

FEBRUARY 2016

# COLUMBIA



# THE ORIGINS *of* K OF C INSURANCE

*Insuring Catholic families was at the heart of  
Venerable Michael McGivney's founding vision*

by Kevin Coyne







Near the end of his first year at a Jesuit seminary in Montreal, as final exams were approaching in June 1873, Michael J. McGivney received sad and unexpected news from his family in Connecticut: His father had died at the age of 48. Michael was the eldest child, and he left for home without taking his exams, uncertain about whether his father's death would mean the end of his own dream of becoming a priest.

His father, Patrick, was a molder in a brass factory in Waterbury, an Irish immigrant who still had a wife and six other children living at home on Railroad Hill Street, and who left them what most workingmen of his station in that era left their families when they died too soon — very little. In his absence, the McGivney family would have to survive on faith, charity and the labor of the older children. The kind of insurance that might have eased this burden was mostly the province of families of more means than theirs.

Michael's year at the seminary had cost his family \$300. Where would they find \$300 more for another year? Would he have to go back to his old job making spoons at a Waterbury factory?

He was lucky. The bishop of Hartford heard of his plight and decided that a promising young man with such a deep vocation should be in a seminary, not a tableware factory. By September, Michael J. McGivney was studying for the priesthood again, at a seminary in Maryland, the providential beneficiary of the bishop's generosity.

#### CATHOLIC BENEFITS

After he was ordained, Father McGivney was assigned as a curate to St. Mary's parish in New Haven in 1878. It soon became clear that he was not the kind of priest who believed that his ministry ended with the Mass. He walked fast but spoke slowly, with perfect diction and the authority of faith, in a voice so clear and pleasant that an old blind man, not even Catholic himself, came to Mass each Sunday just to hear it.

In his first three years at St. Mary's, Father McGivney earned the respect of the "energetic, pushing, go-ahead young men" of the city. Soon he was energetically pushing the big idea he had for a new kind of organization that would offer Catholic men some things they couldn't get elsewhere.

Fraternal lodges and secret societies abounded in America after the Civil War, and their rituals replaced religion for many men. Father McGivney disapproved of these groups, especially those that appealed to the immigrant Catholics in his parish, but he recognized within them a genuine yearning for solidarity in the face of a world whose harshness he had felt in his own life when he lost his father.

His family, like so many others, could have used the benevolent aid some of these groups offered their members in times

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*A 2003 painting by Italian artist Antonella Cappuccio depicts Venerable Michael J. McGivney, founder of the Knights of Columbus. In the background are 19th-century immigrants accompanied by K of C insurance agents outside St. Mary's Church in New Haven, Conn.*

of sickness or death. Not everyone could count on a bishop's largesse, but maybe a new group, allied with the Church, could help Catholic men count on each other.

On an October Sunday in 1881, Father McGivney asked the other Catholic priests in New Haven to make the same announcement from their pulpits at Mass that he did at his — inviting the city's young Catholic men to a special meeting at 4 p.m. in the basement of St. Mary's to discuss the new group he hoped to organize.

Among the 80 men who attended that meeting were the former principals of a benevolent society called the Red Knights, which took its name from the red blankets most of them carried in their knapsacks as members of the Irish-Catholic militia unit they had established upon their return from the Civil War. "The advancement and mutual improvement of the young men of our race" was their stated goal, and they tried "to extend a helping hand to needy Brothers, and to assist them in the time of sickness and death." The clerk of the Probate Court in New Haven was a member, and he saw firsthand how "few of our people left any estates to be probated, however small." The death benefit the Red Knights offered was itself small, though, and the group had disbanded a year before they went to Father McGivney's meeting.

Father McGivney believed that the Red Knights had the right idea, yet the group he envisioned would embrace the Church, not stand apart from it, and offer a more substantial death benefit. A chairman and secretary were elected and a committee of 10, dominated by former Red Knights, was appointed to

establish a constitution and bylaws for a group that soon took the name of Knights of Columbus. The Connecticut Assembly recognized the new group with an official charter in March 1882, and the first members were initiated at St. Mary's a few days later. Attendance at meetings was spotty at first, with membership hovering near 30 through the spring. They planned to pay a \$5 weekly benefit to members kept from work by illness and a \$1,000 benefit to the families of members who died, but first they needed to enroll 1,000 men.

#### 'SLOWLY, BUT SURELY'

Father McGivney sent a letter to all the parishes in the diocese, introducing them to his idea. "By permission of our Rt. Rev. Bishop, and in accordance with an Act of the Legislature of the State of Connecticut, we have formed an organization under the name of the Knights of Columbus," he wrote. "Our primary object is to prevent people from entering *Secret Societies*, by offering the same, if not better, advantages to our members. Secondly, to unite the men of our Faith throughout the diocese of Hartford, that we may thereby gain strength *to aid* each other in time of sickness; *to provide* for decent burial, and to render pecuniary assistance to the families of deceased members." He asked pastors to "exert your influence in the formation of a council in your parish."

Leaving the fraternal rituals to others, Father McGivney focused on the insurance component of the Order's mission. "We are advancing slowly, but surely," he wrote in the summer of 1883. "'Unity and Charity' is our motto. Unity in order to

## MILESTONES OF KNIGHTS OF COLUMBUS INSURANCE

**1882** Father Michael J. McGivney's name is the first one listed in the insurance ledger, and he becomes the first insured member of the Order. The original insurance program was based on an assessment system. When a member died, the others were sent an assessment to pay based on three grades of payment.

**1892** The Order establishes a Reserve Fund to guarantee financial solvency during epidemics.

**1898** A K of C committee on insurance rates is established, which results in the Knights' first use of an actuary, David Parks Fackler.

**1902** Sweeping reforms are made to the insurance program, including the implementation of a step-rate plan.

**1940** An agency system is begun and five new insurance plans are adopted.

**1944** The Order establishes the Juvenile Insurance Program for the sons of members.

**1945** The first cash dividend is paid to policyholders.

**1958** To further assist members and their families, the Order introduces spousal insurance products and coverage for members' daughters.

**1960** The Order reaches \$1 billion of insurance in force, and assets surpass \$170 million.

**1970** The Order opens a new 23-story home office building in New Haven, Conn.

**1975** A.M. Best bestows its highest approval rating on the Knights for the first time.

**1977** Flexible retirement annuities are introduced to members.

**1980** Total life insurance premiums surpass \$1 billion.

**1982** The New Member Plan is introduced to encourage greater member participation in the Order's insurance program.

**1985** Insurance in force reaches \$10 billion as assets pass \$1.7 billion.

**1987** Certificates in force exceed one million.

**1989** The Order distributes more than \$100 million in life dividends.





*Knights of Columbus employees are pictured filing insurance applications in New Haven, Conn., in 1953.*

**1992** Insurance in force passes the \$20 billion mark. The Order receives its first AAA rating from Standard & Poor's.

**1994** Family Fraternal Benefit, Orphan Fraternal Benefit and Member/Spouse Fraternal Benefit programs are approved at the 112th Supreme Convention.

**1996** After issuing more than \$4 billion of insurance in a single year, the Order reaches \$30 billion of total insurance in force.

**1998** The Order distributes more than \$200 million in life dividends.

**1999** The Insurance Marketplace Standards Association (IMSA) certifies the Order's insurance program for its ethical business practices.

**2000** The Order offers "Knights of Columbus Care," a long-term care insurance

plan for members and their spouses. Insurance in force exceeds \$40 billion and assets top \$8.5 billion.

**2002** Out of more than 1,200 insurance providers in North America, the Order becomes one of only six to receive the highest ratings from Standard & Poor's and A.M. Best, as well as IMSA certification.

**2003** Life sales exceed \$5 billion as assets pass \$10 billion. Life dividends paid exceed \$300 million.

**2005** A limited life insurance program begins for members in Mexico.

**2006** The Order reaches \$10 billion in benefits paid to member families since its founding: \$2.3 billion in death claims and \$8 billion in living benefits.

**2007** \$1 billion net life insurance face amount is issued in 63 days, a new record.

**2008** Newly priced and enhanced life insurance product portfolio, known as the "800 Series," is introduced.

**2010** Insurance in force passes \$75 billion.

**2011** Order introduces new "Income Armor" disability income insurance for members and their eligible family members.

**2014** The Ethisphere Institute names the Knights of Columbus as one of the World's Most Ethical Companies®. It is one of only two life insurers to receive the honor. Total policies surpass the 2 million mark.

**2015** The Knights of Columbus earns its 40th consecutive highest possible rating (A++, Superior) for financial strength from A.M. Best and passes \$100 billion of life insurance in force.



*Supreme Knight John W. McDevitt (left) is joined by (front, from left) Connecticut State Insurance Commissioner William Cotter, Bishop John Hackette of Hartford and New Haven Mayor Richard Lee during the groundbreaking ceremonies for the Knights of Columbus headquarters in New Haven May 2, 1967.*

gain strength to be charitable to each other in benevolence whilst we live and in bestowing financial aid to those whom we leave to mourn our loss.”

By 1885, new councils were forming at the rate of two a month. On March 1, 1885, a 30-year-old clerk from Hartford, Dennis J. O’Brien, the recording secretary of Green Cross Council 11, died of pneumonia — the Order’s first death. His family received \$963, and 500 Knights marched behind his hearse wearing mourning badges. On April 6, Dennis Devine, 35, of Genoa Council 9 in Meriden, Conn., died of tuberculosis, and two others died the following month — Michael Curran (age 40, San Salvador Council 1, inflammation of the brain) and James Creed (age 36, Washington Council 4, carbuncle infection). Their families — like the families of the nine other Knights who died throughout the rest of the year of typhoid fever, cerebral meningitis, smallpox, erysipelas,

Brights disease and other afflictions that claimed men as young as their 20s and no older than their 40s — received the full \$1,000 insurance benefit, keeping the promise upon which Father McGivney had built the Order.

Father McGivney died young, too — of pneumonia, two days after his 38th birthday in 1890. His survivors included 6,000 Knights, members of the Order that had started with those few earnest young men on a winter night in the basement of St. Mary’s. He was one of 66 Knights to die that year, and his beneficiaries were thus entitled to the \$1,000 death benefit that he believed was so essential to families diminished by early death. His benefit went to Annie and Maggie McGivney, his sisters.

By the time the Order celebrated its 75th anniversary in 1957, it counted 1 million members, with \$690 million of insurance in force. (By 1960, it reached \$1 billion of insurance.) “What are you trying to do, make an insurance organization out of the Knights of Columbus?” Supreme Knight Luke Hart wrote in his report to the Supreme Council that year, posing a rhetorical question. “Of course,” he continued. “Father McGivney made an insurance organization out of it. That was its primal purpose and it has never been otherwise.”♦

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## THE GROWTH OF KNIGHTS OF COLUMBUS INSURANCE IN CANADA

ON NOV. 25, 1897, Council 284 was chartered in Montréal, Québec, inaugurating the Order’s expansion into Canada. Canada quickly became a vibrant center of fraternal activity and charitable giving, with nearly 2,000 councils and more than 200,000 members.

In addition to their strong fraternal commitment, Canadian Knights are also strong supporters of the Knights of Columbus Insurance program.

The province of Ontario is the third largest insurance jurisdiction in the Order, with more than \$5 billion of life insurance in force. The provinces of Alberta and Saskatchewan are the first and third Knights of Columbus jurisdictions (respectively) in insurance in force per



*Marc Bouchard, a K of C general agent since 1993, leads a team of field agents serving members in Alberta and Northwest Territories.*

capita, with \$166,476 per member in Alberta and \$127,137 in Saskatchewan.\*

The Knights of Columbus Insurance program in Canada is led by a field force of more than 100 professional Knight agents. Three of the Order’s top 10 general agencies reside in Canada, including the Bouchard Agency in Alberta, which, in 2015, was the first Knights of Columbus insurance agency in history to issue over \$300,000,000 of life insurance in force to help protect Catholic families.

*\*Insurance in force per capita is calculated by dividing the total amount of insurance in force in a jurisdiction by the total number of members in that jurisdiction.♦*





# Father McGivney's Vision

*The Knights' founder recognized that evangelization and charitable witness begin in the parish and depend on the laity*

by Supreme Knight Carl A. Anderson



MICHAEL JOSEPH MCGIVNEY was born to Irish immigrants in 1852 in Waterbury, Conn. He was the eldest of 13 children, six of whom died in childhood. His father, Patrick, worked in one of the city's brass mills, and at age 13, Michael left school to work in one of those mills like his father.

After five years of study in Canada, Michael returned home to help his mother care for the family when his father died in 1873. Before long, he returned to his seminary studies, this time in Baltimore, and was ordained four years later.

In 1882, within five years of his ordination, Father McGivney founded the Knights of Columbus. Eight years later, he died at age 38 while serving as pastor of St. Thomas Church in Thomaston, Conn., and Immaculate Conception Church in Terryville.

We most likely think of Father McGivney as Pope Benedict XVI did in his 2008 homily in New York's St. Patrick's Cathedral — as that “exemplary American priest” whose legacy is so much a part of the “impressive growth” of the Catholic Church in America during the 19th century. But we also do well to recall that many of the struggles Father McGivney faced were similar to those we face today.

The Catholic Church in Father McGivney's time faced a serious priest shortage as a result of illness and premature death. During the 12 years of Father McGivney's priestly ministry, 70 of the 83 priests of the Diocese of Hartford died, including both of the young pastors under whom he served.

Although for different reasons, many parishes today have to consolidate due to the priest shortage in the United States and elsewhere.

As a young pastor, Father McGivney had to oversee two parishes. He celebrated three Masses on Sunday mornings between those two parishes. He was, like most priests today, tremendously overworked. Nine months into his assignment at St. Mary's Church in New Haven, he wrote, “I have been alone all

## A charitable heart was at the center of Father McGivney's ministry as a parish priest and was the basis for his founding the Knights.

Summer with the whole work of a parish on my shoulders. I have not had time for even one day's vacation since I left [seminary].” And he would not have a vacation for the next four years.

Like many parishes today, financial debt was a major burden. When Father McGivney arrived as a newly ordained priest at St. Mary's, the parish faced a debt equivalent to about \$3.5 million. *The New York Times* derided St. Mary's as not only an “eye-sore,” but also as a “complete failure as a business enterprise.” Much of Father McGivney's efforts would be spent confronting this debt, and he would even “re-gift” to the parish the personal donations given to him at Christmas.

And like today, immigrants were a strong presence in the United States. At

St. Mary's, those immigrants were mostly Irish. However, Father McGivney had entered seminary in Quebec in part because it would help him better serve the many French-Canadian Catholics living in Connecticut at the time.

In fact, Father McGivney responded in a very personal way to the problems confronting his immigrant parish community, including homelessness, substance abuse, violence and family break-ups. This is demonstrated, for instance, by his prison ministry to Chip Smith and his probate court appearance on behalf of Alfred Downes.

In his first encyclical, *Deus Caritas Est*, Pope Benedict wrote about the need to cultivate a “heart that sees” where love is needed. Such a charitable heart was at the center of Father McGivney's ministry as a parish priest and was the basis for his founding the Knights of Columbus.

In a 1992 address, Pope John Paul II said, “Parishes must be centers of charity, open to the spiritual and material needs of the wider community. The time has come to commit the Church's energies to a new evangelization beginning in the parish, a mission whose fruitfulness depends in no small measure upon the laity.”

More than a century earlier, Father McGivney appeared to have already understood this great truth. Then, as now, his vision is our mission.

*Vivat Jesus!*



# In Service to One, in Service to All

*Father McGivney and the call to help those in need*

by Dominican Father Peter John Cameron

IN 1880, THE NEW HAVEN EVENING REGISTER ran a story that read, “In New Haven today, there are not a few children of Irish birth who need help, moral as well as physical help. Hundreds of Irish youth of both sexes are growing up in our midst, in abject poverty, in filth, wretchedness, and crime for want of help and sympathy.” One wonders if this article was read by the young curate of St. Mary’s Church, Father Michael J. McGivney, who founded the Knights of Columbus in the basement of that church just two years later.

Father McGivney possessed a keen sensitivity to the world around him; he recognized what was needed and how to respond. And the need for such “help and sympathy” was dire. New Haven, an industrial capital, harbored 216 factories where nearly 5,000 men and 3,000 women labored and faced brutal and dangerous conditions. Crippling accidents and work-related deaths occurred on a daily basis.

Father McGivney’s faith told him that such conditions demanded concrete, compassionate action. “Man’s vocation to eternal life,” the Catechism of the Catholic Church teaches, “does not suppress, but actu-

ally reinforces, his duty to put into action in this world the energies and means received from the Creator to serve justice and peace” (2820). Father McGivney modeled this vocation to the world.

In October 1882, Father McGivney read a well-publicized report by a Yale professor that stated: “In New Haven you will find many widows with from three to nine children each, who are struggling along in the hopeless endeavor to properly support themselves and their families.” That is, they were “hopeless” until they met Father McGivney, who said he founded the Knights to “aid each other in time of sickness; to provide for decent burial, and to render pecu-

niary assistance to the families of deceased members.”

Some individuals were more personally affected by Father McGivney’s actions. Alfred Downes, for example, was a teenager whose father left several children and no money after his death. According to the law of the time, when a family had no source of income, the probate court assumed the right to assign the family’s children to public institutions. That would have been Downes’ fate on Feb. 6, 1882, unless someone volunteered to serve as the 19-year-old’s guardian. Father McGivney did just that.

To Father McGivney’s mind, there was no reason why the full force of faith could not compel the everyday life of the American Catholic layperson. As a spiritual father, he gener-

ated in others the conviction that Catholic citizenship should become the standard of civic solidarity, social service and societal strength.

All of this is summed up in the words of a testimony given at the first memorial service for Father McGivney in 1890: “He was a man of the people. He was zealous of the people’s welfare, and all the kindness of his priestly soul asserted itself more strongly in



*FOUNDING VISION: Father Michael J. McGivney and the Knights of Columbus, by Antonella Cappuccio (Knights of Columbus Museum)*

his unceasing efforts for the betterment of their condition.”

In this Year for Priests, we thank the Lord that we have come to know Father McGivney and we pray that all God’s holy priests will be blessed to share in the increasingly crucial charism of this Venerable Servant of God. ♦

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