

— FOREWORD —

FAITHFUL COMPTROLLER HANDBOOK

This handbook considers in detail the function of the faithful comptroller's office. Careful study of the specific duties and responsibilities assigned, however, will show that his area of concern goes far beyond the merely clerical.

As one of the first officers of the assembly a new sir Knight meets, the faithful comptroller is in a strategic position to give the member a favorable, lasting impression of the assembly and of the Order.

So it is evident that not just anyone can be a faithful comptroller. His task is a demanding one for he is often "on the firing line," tempering justice in the collection of dues and obligations with charity, when necessary, to help a member in financial distress keep his membership until the crisis has passed.

Prospects for the success of an assembly in so many vital areas depend on the character, dedication, loyalty and efficiency of its faithful comptroller. Men chosen for this position, therefore, must be willing to give of themselves for the good of their brothers.

Throughout the Order's history, thousands of such men have fulfilled this office with distinction. Those who presently are serving or who will serve in the future must take this legacy as their own. The guidelines in this handbook, when assimilated and practiced, will make the faithful comptroller's job much easier and more satisfying.

GENERAL INFORMATION

SECTION A

SELECTION OF THE FAITHFUL COMPTROLLER	A2
BONDING	A2
ADHERENCE TO SUPREME COUNCIL RULES	A2
DUTIES	A2
MAINTAIN RECORDS	A2
COLLECT AND RECEIVE MONIES	A2
Membership Billing Procedures	A2
KEEP ACCOUNTS	A3
PAY MONIES TO PURSER	A3
DRAW ORDERS ON PURSER	A3
MAKE RECORDS AVAILABLE	A3
NOTIFY MASTER OF CANDIDATES FOR DEGREES	A3
NOTIFY SUPREME SECRETARY OF MEMBERSHIP TRANSACTIONS	A3
NOTIFY SUPREME SECRETARY OF ELECTIONS	A3
MAINTAIN CUSTODY OF SEAL	A3
OTHER DUTIES	A3
EXEMPLIFICATION FEE	A3
ASSEMBLY DUES	A3
ACCOUNTING SYSTEMS	A4
SUPPLY REQUISITIONS	A4
PAYMENT OF SUPREME COUNCIL OBLIGATIONS	A4
ASSEMBLY STATEMENT	A4
FINANCIAL TRANSACTION DESCRIPTIONS	A4
MEMBERSHIP TRANSACTION DESCRIPTIONS	A5
MEMBERSHIP ROSTERS	A5
LAWS AND RULES	A5
MEMBERSHIP NUMBERS	A6
WRITING TO DEPARTMENTS	A6
<i>FSPC WORK AROUND FOR ASSEMBLIES</i>	A7
SAMPLE FORMS AND ILLUSTRATIONS	A8-15

ASSEMBLY ACCOUNTING

SECTION B

ACCOUNT KEEPING	B2
USING THE PEG-BOARD SYSTEM	B2
LEDGER CARD PREPARATION	B2
BILLING THE MEMBER	B2
PROCESSING PAYMENTS FROM MEMBERS	B3
PROCESSING MONIES FROM OTHER SOURCES	B4
TURNING MONIES OVER TO THE PURSER	B4
<i>USING FSPC</i>	B4
<i>PRIOR TO BILLING</i>	B4
<i>BILLING</i>	B5
<i>PRINTING BILLS</i>	B5
<i>OUTSTANDING CHARGES REPORT</i>	B5
<i>CASH RECEIPTS</i>	B5
<i>RECEIPTS</i>	B5
<i>PAYMENTS RECEIVED FROM OTHER SOURCES</i>	B5
<i>TURNING MONIES OVER TO THE PURSER</i>	B5
SAMPLE FORMS AND ILLUSTRATIONS	B6-14

ANNUAL ASSEMBLY AUDIT REPORT

SECTION C

AUDIT REPORT	C2
RECORDS AND ITEMS NEEDED TO PREPARE THE AUDIT	C2
FROM THE FAITHFUL COMPTROLLER	C2
FROM THE PURSER	C2
FROM THE SCRIBE	C2
COMPLETING THE AUDIT REPORT	C2
SCHEDULE A – MEMBERSHIP	C2
SCHEDULE B – CASH TRANSACTIONS/FAITHFUL COMPTROLLER	C3
SCHEDULE B – CASH TRANSACTIONS/FAITHFUL PURSER	C3
AUDIT PROCEDURES FOR SCHEDULE B	C3
SCHEDULE C – ASSETS AND LIABILITIES	C3
ASSETS	C3
LIABILITIES	C4
INVESTMENTS	C4
HOME CORPORATIONS	C4
AUDIT REPORT ILLUSTRATION	C5

MEMBERSHIP RECORDS AND FORMS

SECTION D

MEMBERSHIP ELIGIBILITY	D2
ADMISSION COMMITTEE AND MEMBERSHIP ADMISSION PROCEDURES	D2
MEMBERSHIP DOCUMENT – FORM 4	D3
NEW MEMBER.....	D3
RESTORATION OF MEMBERSHIP	D3
TRANSFER	D4
HONORARY LIFE MEMBERSHIP	D4
DATA CHANGE.....	D4
DEATH	D5
WITHDRAWAL	D5
SUSPENSION – NONPAYMENT.....	D5
SUSPENSION OR WITHDRAWAL FROM COUNCIL MEMBERSHIP	D5
MISCONDUCT, NONFEASANCE, TRIALS AND APPEALS OF ASSEMBLY	
MEMBERS AND OFFICERS	D5
SUSPENSION – FAILURE TO REMAIN A PRACTICAL CATHOLIC.....	D5
SUSPENSION – FELONY CONVICTION.....	D5
SUSPENSION – MISCONDUCT	D6
DISTRIBUTION OF FORM 4	D6
DISABILITY – RELIEF FROM PAYMENT	D6
MEMBERSHIP CARDS	D6
REPORT OF OFFICER ELECTIONS	D7
SAMPLE FORMS AND ILLUSTRATIONS	D7-16

INSURANCE

SECTION E

GENERAL INFORMATION	E2
INSURANCE INFORMATION	E2
BEGINNINGS	E2
CURRENT STATUS.....	E2
STRUCTURE	E3
PRODUCT	E3
SALES AND SERVICE	E3
HOW CAN YOU HELP?	E3

RECOGNITION

SECTION F

GENERAL INFORMATION

SELECTION OF THE FAITHFUL COMPTROLLER

The Fourth Degree Laws provide that the faithful comptroller shall be elected, along with the other officers of the assembly, at the first regular business meeting held in June of each year.

BONDING

Upon receipt of the Report of Officers (#186) at the Supreme Council office, the faithful comptroller and the faithful purser are automatically bonded in the amount of \$5000.00. Additional bonding is available at a cost of \$7.00 per thousand. Requests for additional bonding must be made in writing and addressed to the office of the Deputy Supreme Knight. Failure to submit the Annual Assembly Audit Report (#1315) for two consecutive periods results in forfeiture of the faithful comptroller and faithful purser's bonding.

ADHERENCE TO SUPREME COUNCIL RULES

Adherence to Supreme Council requirements in accounting for monies and the recording of membership additions and changes are very important aspects of the faithful comptroller's duties.

The Supreme Council office has developed simple, effective accounting systems for assembly use, ones that provide "checks and balances" in accounting for assembly funds. The burden of accounting, while the primary responsibility of the faithful comptroller, also involves the master, faithful navigator, trustees and faithful purser. The master, faithful navigator and trustees are obligated to make certain that all assembly records are maintained properly, that monies are accounted for and that all members are recorded properly on Supreme and assembly rolls. The faithful comptroller who "cuts corners" in his record keeping makes it more difficult for those officers to make routine examination of assembly books and conduct audits.

Likewise, the reporting of membership additions and changes to the Supreme Council office on other than the proper, designated forms often results in incomplete information being recorded and delays in processing in New Haven.

DUTIES

MAINTAIN RECORDS

Maintain a record of all applications received, those elected and initiated. Keep a roll of the members, their ages, occupations, addresses and dates of initiation into the Fourth Degree.

COLLECT AND RECEIVE MONIES

Collect and receive all monies due the assembly and all funds obtained from any source.

Membership Billing Procedures:

The faithful comptroller will mail the Membership Bill—First Notice (#423) **15 days prior to the billing period**. *If using FSPC, the faithful comptroller will assess dues (Procedures/Process Member Dues) and print First Notice bills. A completed bill appears on page A-8, FSPC First Notice on page A-13.*

If payment is not received in **30 days**, the faithful comptroller will mail the Membership Bill—Second Notice (#424), page A-8. *FSPC users will update the billing status (Procedures/Update Billing Status) from First Notice to Second Notice and print the Second Notice bill, page A-14.*

If payment is still not received within **30 days from the date the second notice was sent...**

- The faithful comptroller will provide the names, addresses, telephone numbers and amounts of delinquency for each member in arrears to the retention committee. The committee is comprised of the faithful navigator, chairman ex officio; the trustees; faithful comptroller; faithful purser; and proposer, if available. *Faithful comptrollers utilizing FSPC will produce the Retention Committee Report (Output/Reports, Labels, Letters/Fraternal Reports) and distribute copies to the members of the committee. The report is pictured on page A-15.*
- The faithful navigator will assign a member of the retention committee to telephone the delinquent member to remind him of his obligation. The committee member will provide a written report of his findings to the faithful navigator. If the member is experiencing financial difficulty, the faithful navigator will direct two committee members to visit the member and make arrangements to accommodate him with either a payment plan or other financial arrangement acceptable to the assembly. Again, a full report is to be provided to the faithful navigator on the results of the visit. *In FSPC the date the retention committee contacted the delinquent member can be entered on the ledger screen in the Retention Committee contact field (Edit/Members/Ledger).*

If at the **end of the second month** the member still has not paid his dues, the Membership Bill—Final Notice (#425), shown on page A-8, is to be prepared

and signed by the faithful comptroller and faithful navigator. *Those using FSPC should also use the Final Notice (#425), or print a Second Notice and change Second to “Final” manually. See page A-7.*

If a delinquent member does not meet his obligation or arrange a satisfactory payment schedule within 30 days following the Final Notice, the assembly may file a Form 4 Fourth Degree Membership Document indicating suspension. *After the Form 4 has been filed at the Supreme Council office, FSPC users must change the member type code to SUSPENDED—NON PAYMENT (Edit/Members) and delete any outstanding charges that appear on the ledger screen (Edit/Members/Ledger). A record of the arrearage can be stored in the ledger notes field for future reference.*

KEEP ACCOUNTS

Be the accountant of his assembly, keeping said accounts so that they will show the complete and accurate financial standing of the assembly and its members at all times by utilizing such books and records as are required by the Laws and Rules and furnished by the Supreme Council at the expense of the assembly. *If using FSPC, the faithful comptroller shall keep such records as maintained by FSPC on any magnetic storage media including disk drives, diskettes, CD-Rom, tape backups or other media. This media is furnished by the assembly at its expense.*

PAY MONIES TO PURSER

Pay over to the purser all monies received at meetings or between meetings for fines, dues, contributions, initiation fees or from other sources—*such monies to be accompanied by two copies of the Funds Transfer Report (Output/Reports, Labels, Letters/Treasurer) if using FSPC.* The purser shall forthwith give a written receipt to the comptroller, specifying the funds to which the same shall be credited. That receipt is to be given to the faithful navigator by the faithful comptroller before the next succeeding meeting. *If an assembly utilizes FSPC software, the faithful purser will acknowledge receipt by signing one copy of the Funds Transfer Report and returning it to the faithful comptroller for his records.*

DRAW ORDERS ON PURSER

Draw all orders on the faithful purser when so ordered by the assembly, board of trustees or the faithful navigator for payment of all claims or demands against the assembly, such orders being signed by him and countersigned by the faithful navigator using the Warrant Voucher (#157-4). See page A-9. *FSPC users... the Orders on Treasurer Report (Output/Reports, Labels, Letters/Treasurer) must be produced in duplicate and signed by both the faithful comptroller and faithful nav-*

igator. Upon receipt, the purser will sign one copy and return it to the faithful comptroller for his records.

MAKE RECORDS AVAILABLE

The accounts kept by the faithful comptroller and the faithful purser shall be made available for inspection at any time on reasonable request by the faithful navigator, board of trustees, master, vice supreme master or Supreme Master.

NOTIFY MASTER OF CANDIDATES FOR DEGREES

Notify the master of the names of all candidates from his assembly awaiting initiation, and give written notice to the financial secretary of the council to which such member belongs that the member has been accepted into the Fourth Degree.

NOTIFY SUPREME SECRETARY OF MEMBERSHIP TRANSACTIONS

Promptly notify the Supreme Secretary, master and financial secretary of the affected council of members initiated, suspended, expelled, deceased, restored, transferred into another assembly, etc., on the Form 4 Membership Document. Data changes can be reported on the Form 4 or by other acceptable means, *including submission of an FSPC-generated Data Change Report (Output/Reports, Labels, Letters/Supreme).*

NOTIFY SUPREME SECRETARY OF ELECTIONS

Notify the Supreme Secretary of the names of all assembly officers selected using Report of Officers (#186) *or FSPC-generated equivalent.*

MAINTAIN CUSTODY OF SEAL

Be the custodian of the seal of the assembly and affix same to all proper papers.

OTHER DUTIES

Perform all other acts required by the Laws of the Fourth Degree, the Order and the rules of the Board of Directors.

EXEMPLIFICATION FEE

Article IX, Section 26 of the Laws and Rules provides that the exemplification fee shall be set annually by the Board of Directors at its April meeting for the ensuing year. The fee shall include a social baldric, Fourth Degree pin and one ticket to the banquet. No initiation fee, however, shall be required from an ordained priest or religious brother who has taken his final/perpetual vows.

ASSEMBLY DUES

Assemblies shall determine the amount of dues, and it shall be the same for all members (Article VII, Section 21b). The amount shall not be less than \$3.00 per year. In the absence of any bylaw to the contrary,

assembly dues shall be levied from the first of January for the calendar year. Dues shall be levied against a candidate for the Fourth Degree as of the date of exemption.

No assessment by an assembly shall be valid until approved by the Supreme Master, both as to purpose and amount.

Priests and religious brothers are awarded the honorary life distinction upon taking the First Degree of the Order. This status shall apply to these members upon initiation into the Fourth Degree.

ACCOUNTING SYSTEMS

The Supreme Council office offers a manual as well as a mechanized accounting system designed for use by local assemblies.

The **Peg-board System of Accounting** includes Billing Summary Sheets (#428), Record of Cash Receipts (#427), Ledger Cards (#429), billing notices, and Receipts (#426). This is a single-entry system designed to reduce the time a faithful comptroller must devote toward assembly accounting. Step-by-step instructions for its use are detailed in Section B under “Account Keeping...Using the Peg-board System.”

*The **Financial Secretary Personal Computer System—FSPC**—is a mechanized accounting system designed to assist the council financial secretary with his clerical and administrative duties. The system features computerized member record keeping, dues billing, membership card preparation, report generation, letter/label printing and bookkeeping. It can also be used successfully by the 4th Degree faithful comptroller to automate many of the same tasks at the assembly level. It is necessary to tolerate terminology that references council instead of assembly. Also, billing and membership card preparation can present less than perfect scenarios (see p. A-7). But the software speeds those repetitive, labor-intensive tasks substantially. For information on the required software and supporting items, see page B-4. Details on accounting procedures using FSPC may be found in Section B under “Account Keeping...Using FSPC.”*

SUPPLY REQUISITIONS

Supply orders are to be placed on a requisition form (#1) provided for that purpose. The requisition is a five-part form, with one copy for the assembly. The other four copies are to be forwarded to the Supply Department at the Supreme Council office. Please refer to page A-9.

To avoid delays in order processing, faithful comptrollers are requested to complete all required information. Please do not use shaded areas in red—for Supreme office use only.

Chargeable items should be ordered only by the faithful navigator or faithful comptroller. If an assembly requests imprinted forms, a separate requisition

should be completed, with imprint sample attached, and forwarded at least one month in advance. Promotional items must also be ordered on a separate requisition and forwarded—together with the proper payment—to the Supply Department.

The SUPPLY CATALOG (#1264) contains individual items used by local councils, Fourth Degree assemblies and Columbian Squire circles. Copies of the catalog are available from the Supreme Council Supply Department.

PAYMENT OF SUPREME COUNCIL OBLIGATIONS

A Supreme Council obligation does not require assembly approval, as outlined in Section 140.4 of the CHARTER CONSTITUTION AND LAWS. Receipt of the monthly Assembly Statement serves as the official notice that the amount showed as owing is due and payable. The faithful comptroller should proceed by drawing an order on purser using the Warrant Voucher (#157-4).

ASSEMBLY STATEMENT

The Assembly Statement, forwarded to each faithful comptroller of record monthly, reflects changes in membership as a result of Form 4’s having been received and processed at the Supreme Council office and also reports information on the assembly’s financial obligation to the Supreme Council. The statement includes timely messages in an area designated for that purpose. An address maintenance area details address change information received from any source during the previous month. Refer to the illustrations on pages A-11 and A-12.

Important points of information regarding the Assembly Statement...

- The Assembly Statement should be retained by the faithful comptroller as part of his permanent files. It should be reviewed by the faithful navigator and read at the next assembly meeting.
- The faithful comptroller institutes payment of the amount due in the “Account Balance” column by issuing an order on purser (#157-4) countersigned by the faithful navigator. Attach the payment stub portion of the Assembly Statement to the voucher.
- If there are any items on the Assembly Statement about which you wish further information or that appear to be incorrect, you should direct an inquiry to the Supreme Secretary.

**FINANCIAL TRANSACTION DESCRIPTIONS
(COLUMNS 3 & 4)**

Balance Forward	—Balances brought forward from the previous Assembly Statement
New Balance	—Balances of the assembly as of the date shown

Cash Payment	—Payment received from assembly
Supply Charge	—Supplies billed to assembly
Bonding Fee	—Charge for additional bonding ordered by the assembly
Adjustment — Office	—A reconciliation adjustment originated by the Supreme office
Adjustment—Ck. Charge Back	—Charge back of a check not honored for payment
Adjustment—Misc. Member	—Misc. charge/credit resulting from membership activity
Dues Adjustment	—Form 144 Transfer Account Adjustment
Restoration Adjustment	—Charge/credit for restoration

MEMBERSHIP TRANSACTION DESCRIPTIONS
(COLUMN 4)

Adjustment	—Membership adjustment in assembly
Death	—Member death reported by council or assembly
Disability Exempt	—Disability exemption status in council, applicable to assembly
Honorary Life	—4th Degree honorary life membership
New Member	—4th Degree initiation
Restoration	—4th Degree member restoration
Suspension	—Assembly suspension/nonpayment
Suspension/Board	—Suspension/Board action required for return, reported by council or assembly
Transfer	—Assembly transfer
Withdrawal	—Assembly withdrawal

() Description in parenthesis indicates membership decreased previously by Third Degree exit transaction.

A requirement for eligibility in the Fourth Degree is membership in good standing in the Third Degree.

These **council** transactions affect assembly membership as indicated:

Adjustment, 3rd	—Membership adjustment in council
Re-entry, 3rd	—Re-entry into council
Suspension, 3rd	—Council suspension/non-payment
Withdrawal, 3rd	—Council withdrawal

MEMBERSHIP ROSTERS

Assembly rosters are sent to all faithful comptrollers of record twice yearly, in January and July. One listing is provided to each assembly, and this listing is to be retained by the faithful comptroller. If additional copies are needed, photocopies may be made with assembly approval. A Fourth Degree Membership Roster is pictured on page A-10.

If there are discrepancies between assembly records and the records of the Supreme Council office, the changes required can be reported on the Form 4 Membership Document. Forward documents to the Department of Membership Records. Be sure to indicate the membership number and assembly number.

An asterisk (*) preceding an address on the Assembly Roster indicates that mail sent to that address has been returned to the Supreme Council office by the Postal Service. It does not necessarily indicate a bad address. However, if the address is wrong, the corrected or new address can be reported on a Form 4 as detailed above. If the address is correct, please notify the Membership Records Department so that the restriction code (*) can be removed. Those members with restriction codes in their records do not receive COLUMBIA magazine or other fraternal mailings originating from New Haven.

LAWS AND RULES

The faithful comptroller should have on hand at all times a current copy of the LAWS AND RULES GOVERNING THE FOURTH DEGREE (#1350). He should also have extra copies available for other interested officers or members of the assembly and has the responsibility to distribute copies of the latest issue to all Fourth Degree initiates.

The assembly will benefit from periodic reviews of the laws for assemblies, officers and members. These reviews may be made at meetings of officers under the direction of the faithful navigator. While not required, such reviews are good practice to ensure that all are acquainted with the requirements of their own duties and of other functions in the assembly.

MEMBERSHIP NUMBERS

Every member in the Order is assigned a permanent membership number. When submitting forms or letters to the Supreme Council office, the faithful comptroller should use that number, if available.

WRITING TO DEPARTMENTS

All persons having occasion to write to the Supreme Council office are asked to review the following list of departments with a brief description of their operations. This will eliminate delays in routing mail and will facilitate replies to letters. Mail should be addressed to the proper department at: **1 Columbus Plaza, New Haven, CT 06510-3326.**

AGENCY: Administrative support arm for agency field force, distributes field and general agent mailings.

CATHOLIC INFORMATION SERVICE: Distributes pamphlets on understanding the Catholic faith, administers free 10-lesson correspondence course.

CEREMONIALS: Exemplification observance of degrees to ensure proper rituals.

CERTIFICATE SERVICE: Certificate conservation, loan and surrender, certificate changes and correspondence matters.

CLAIMS: Processes insurance disability and death claims.

COLUMBIA MAGAZINE: Publishes international magazine which is sent to all members, printed in three languages.

COUNCIL ACCOUNTS: Processes council, assembly and circle payments.

FINANCIAL SECRETARY APPOINTMENTS: Processes the applications and appointments of financial secretaries.

FRATERNAL SERVICES: Responsible for the coordination of fraternal-related services for councils, assemblies and Columbian Squire circles. These operations include membership recruitment campaigns and awards programs, Service Program promotions, college councils, monthly publications (PROGRAM SUPPLEMENT, SQUIRES NEWSLETTER) and the development and distribution of audio-visual productions.

GENERAL OFFICE: Processes expense accounts for state and district deputies, administers scholarship programs, provides French and Spanish translations.

MEMBERSHIP RECORDS: Processes council, assembly and circle transactions, including disability exemption. Distributes rosters. Maintains membership database. Processes address changes.

NEW BUSINESS: Processes new life insurance and annuity applications, issues life and annuity contracts.

NEW COUNCIL DEVELOPMENT: Promotes the development of new councils, requisitions canvassers kits and council outfits.

PAYMENT RECEIPTS: Processes insurance and loan billings and payments, reinstates policies, handles correspondence, dividend matters and policy audits.

PRINTING PLANT: Responsible for the Order's printing and mailing needs.

SUPPLY: Handles supply requisitions for fraternal and insurance programs.

UNDERWRITING: Selects and classifies applications for insurance.

FSPC WORK AROUND FOR ASSEMBLIES

FSPC software was developed specifically for use by local Knights of Columbus councils. However, many faithful comptrollers have found it useful at the assembly level as well. While it is necessary to tolerate council terminology, the member ledger, assembly set-up, billing and membership card printing functions are essentially the same for the assembly as they are for a council.

There are two areas, however, that present situations that the software cannot handle. They are as follows:

- *FSPC cannot print a “Final Notice” for use during the billing process. The software can handle the printing of both “First Notice” and “Second Notice.” However, for the Third or Final Notice it prints a “Notice of Intent to Suspend” which is not used at the Fourth Degree level. There is no system solution for this problem. Fortunately, the need to mail a Final Notice to assembly members is usually rare. But if the occasion should arise, we recommend simply sending the Final Notice (#425) used with the manual billing process. An alternative would be to print the “Second Notice” again, lining through “Second” and writing “Final.”*

- *The format of the sheet fed Fourth Degree membership card (#2723) replicates the council membership card layout. Thus, by utilizing Item #2723, the faithful comptroller can print the membership cards for each sir Knight in his assembly. However, the software is designed to print either “1st,” “2nd” or “3rd” in the degree field. Thus, “3rd” degree will overprint the preprinted red “4th” which appears on the card. **Each member ledger must be updated to reflect dues paid to calendar year end—December 31—prior to printing.***

The aforementioned two issues as well as council terminology must be tolerated until a dedicated software package is available for use by Fourth Degree assemblies. However, most faithful comptrollers will find that the software expedites greatly the duties associated with their office.

15.00			1-1-05		15.00			30.00		30.00
DUES	SPEC.	MISC.	DATE	DUES	KIND	AMOUNT	MISC.	DUES	SPEC.	MISC.
ARREARS				SPECIAL				THE ABOVE ARE THE TOTAL AMOUNTS DUE		
[] CREDIT BALANCE			CHARGES FOR CURRENT QUARTER			THIS TOTAL PAYS TO			12-31-05	

"Contributions, gifts, membership dues, etc. paid to Knights of Columbus for unrestricted purposes are not deductible as charitable contributions."

TOTAL YEARLY CHARGES	THIS AMOUNT WILL PAY YOUR CHARGES FOR THE BALANCE OF THE YEAR
15.00	30.00

LAWRENCE W MICHAELS
136 FRANKSON ST
NEW HAVEN CT 06507

KNIGHTS OF COLUMBUS MEMBERSHIP BILL

PLEASE RETURN THIS BILL WITH YOUR REMITTANCE - PAY ARREARS PROMPTLY TO AVOID SUSPENSION
FORM 423 PRINTED IN U.S.A.

15.00			12/1/05		15.00			30.00		30.00
DUES	SPEC.	MISC.	DATE	DUES	KIND	AMOUNT	MISC.	DUES	SPEC.	MISC.
ARREARS				SPECIAL				THE ABOVE ARE THE TOTAL AMOUNTS DUE		
[] CREDIT BALANCE			CHARGES FOR CURRENT QUARTER			THIS TOTAL PAYS TO			12/31/05	

KNIGHTS OF COLUMBUS

"Contributions, gifts, membership dues, etc. paid to Knights of Columbus for unrestricted purposes are not deductible as charitable contributions."

SEND PAYMENT TO:

F. S. NAME Andrew S. Nelson
STREET 230 Willow Rd
CITY Hamden STATE CT 06514

THIS AMOUNT WILL PAY YOUR CHARGES FOR THE BALANCE OF THE YEAR	30.00
---------------------------------------------------------------	-------



LAWRENCE W MICHAELS
136 FRANKSON ST
NEW HAVEN CT 06507

SECOND
NOTICE

Ipsa Facto Forfeiture, Members—Sec. 168 (3). Any member of this Order shall ipso facto, forfeit his membership in the Order, who shall fail to pay his dues to his council within three months after the same are levied and payable.
PLEASE RETURN THIS BILL WITH YOUR REMITTANCE—PAY ARREARS PROMPTLY TO AVOID SUSPENSION
PRINTED IN U.S.A. FORM 424

15.00			12/1/05		15.00			30.00		30.00
DUES	SPEC.	MISC.	DATE	DUES	KIND	AMOUNT	MISC.	DUES	SPEC.	MISC.
ARREARS				SPECIAL				THE ABOVE ARE THE TOTAL AMOUNTS DUE		
[] CREDIT BALANCE			CHARGES FOR CURRENT QUARTER			THIS TOTAL PAYS TO			12/31/05	

KNIGHTS OF COLUMBUS

"Contributions, gifts, membership dues, etc. paid to Knights of Columbus for unrestricted purposes are not deductible as charitable contributions."

SEND PAYMENT TO:

F. S. NAME Andrew S. Nelson
STREET 230 Willow Rd
CITY Hamden STATE CT 06514

THIS AMOUNT WILL PAY YOUR CHARGES FOR THE BALANCE OF THE YEAR	30.00
---------------------------------------------------------------	-------



LAWRENCE W MICHAELS
136 FRANKSON ST
NEW HAVEN CT 06507

SECOND
NOTICE

Ipsa Facto Forfeiture, Members—Sec. 168 (3). Any member of this Order shall ipso facto, forfeit his membership in the Order, who shall fail to pay his dues to his council within three months after the same are levied and payable.
PLEASE RETURN THIS BILL WITH YOUR REMITTANCE—PAY ARREARS PROMPTLY TO AVOID SUSPENSION
PRINTED IN U.S.A. FORM 424

PRINT CLEARLY — USED FOR MAILING LABEL

REFER TO CONTROL NO.

NO. 123556

FAX # (203) 998-1174

PLEASE PRINT		DATE	
CHARGE TO			
Father Holding Assembly #2001			
PRINT ABOVE NAME & NO. OF COUNCIL ASSEMBLY AGENCY OR CIRCLE		STATE CODE	
New Haven	CT	06508	
CITY	STATE/PROVINCE	ZIP/POSTAL CODE	
James C. Calvey		FN	
AUTHORIZED SIGNATURE		TITLE	

PRINT INSTRUCTIONS (ATTACH SAMPLE IF AVAILABLE) MUST BE ON A SEPARATE FORM 1

QUANTITY		QUANTITY BACK ORDERED	FORM NUMBER	DESCRIPTION	UNIT PRICE	AMOUNT
ORDERED	SHIPPED					
2			346-4 E	Sample Assembly By-Laws		
25			1467 E	Membership Certificate		
100			4 E	Membership Document		
1 pkg.			2723 E	4th Degree Sheet-fed Membership Cards		

Check No.	Amount
-----------	--------

Signature _____

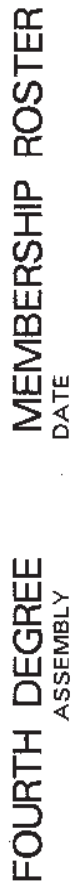
Picked By	Packed By	Date Shipped	

TOTAL AMOUNT

1 ORDER BILLING MEMORANDUM - BILLING COPY

Form 157-4

WARRANT VOUCHER	Knights of Columbus	No.	23
	FATHER Holding Assembly, No. 2001	Date	1-10-05
To Sir Knight	Robert Olsen	Faithful Purser	
Pay to the order of	ABC Publishing Company		
the sum of	Forty Five &	Dollars,	\$ 45.00
In payment for	Banquet Programs		



**KNIGHTS OF COLUMBUS
SUPREME OFFICE**

FOURTH DEGREE
ASSEMBLY

MEMBERSHIP ROSTER
DATE _____[illegible]

10060348

MAIL RETURNED BY POSTAL SERVICE
(MEMBER NOT RECEIVING COLUMBIA, ETC)

KNIGHTS OF COLUMBUS

FOURTH DEGREE ASSEMBLY STATEMENT
AND PAYMENT COUPON

DATE	ST	ASSEMBLY	LOCATION

IF YOU HAVE ANY QUESTIONS REGARDING
YOUR ASSEMBLY STATEMENT PLEASE CALL:

FOR MEMBERSHIP: (203) 752-4210

FOR BILLING: (203) 752-4289

[illegible]

SAVE REV 110702

PLEASE RETAIN TOP PORTION FOR ASSEMBLY RECORDS

PLEASE RETURN THIS PORTION WITH PAYMENT

PAYMENT COUPON

PAYMENT DUE UPON RECEIPT

PLEASE MAKE ALL CHECKS PAYABLE TO:
KNIGHTS OF COLUMBUS FOURTH DEGREE FUND

ST	ASSEMBLY	LOCATION	REMIT DATE:	
			TOTAL AMOUNT DUE:	\$

MAIL THIS COUPON WITH YOUR REMITTANCE TO:

KNIGHTS OF COLUMBUS-ASSEMBLY ACCOUNTS
PO BOX 1480
NEW HAVEN CT 06506-1480

INSTRUCTIONS TO FAITHFUL COMPTROLLER

1. This Assembly Statement should be retained by the Faithful Comptroller as part of his permanent files. It should be shown to the Faithful Navigator when received and read at the next meeting.
2. The Faithful Comptroller institutes payment by issuing an Order on Purser (Form 157-4) which must be countersigned by the Faithful Navigator.
3. Supply charges are payable forty (40) days after receipt of invoice.
4. If there are any items on your Assembly Statement about which you wish further information or which appear to be incorrect, you should send an inquiry to the Supreme Secretary.

FINANCIAL TRANSACTION DESCRIPTIONS (COLUMNS 3 & 4)

Balance Forward	- Balances brought forward from the previous Assembly Statement.
New Balance	- Balances of the assembly as of the date shown.
Cash Payment	- Payment received from assembly.
Supply Charge	- Supplies billed to assembly.
Bonding Fee	- Charge for additional bonding ordered by the assembly.
Adjustment - Office	- A reconciliation adjustment originated by the Supreme Office.
Adjustment - Ck. Charge Back	- Charge back of a check not honored for payment.
Adjustment - Misc. Member	- Misc. charge/credit resulting from membership activity.
Withdrawal Card Member	- Charge for withdrawal card.
Dues Adjustment	- Form 144 Transfer Account Adjustment.
Restoration Adjustment	- Charge/credit for restoration.

TRANSACTION DESCRIPTIONS (COLUMN 4)

Adjustment	- Membership adjustment in assembly
Death	- Member death reported by council or assembly
Disability Exempt	- Disability exemption status in council, applicable to assembly
Dues Adjustment	- Transfer account adjustment
Honorary Life	- 4th Degree Honorary Life membership
New Member	- 4th Degree initiation
Restoration	- 4th Degree member restoration
Suspension	- Assembly suspension/ nonpayment
Suspension/Board	- Suspension/Board action required for return, reported by council or assembly
Transfer	- Assembly transfer
Withdrawal	- Assembly withdrawal

() Description in parenthesis indicates membership decreased previously by Third Degree exit transaction.

A requirement for eligibility in the Fourth Degree is membership in good standing in the Third Degree. These council transactions affect assembly membership as indicated.

Adjustment, 3rd	- Membership adjustment in council
Re-entry, 3rd	- Re-entry into council
Suspension, 3rd	- Council suspension/ nonpayment
Withdrawal, 3rd	- Council withdrawal

SABE REV09/27/01



Knights of Columbus

HOLY FAMILY COUNCIL 18000
ONE COLUMBUS PLAZA
NEW HAVEN, CT 06510-3326

AMOUNT ENCLOSED _____
SEND PAYMENT TO:

SAMUEL A. NUCERA
14 ANDERSON AVE
MILFORD CT 06506

JAMES HARLOW
14 WINDSOR ST
BRIDGEPORT, CT
06765-1492

Member Number: 6569766

Please return with remittance

Detach and retain for your records

KNIGHTS OF COLUMBUS MEMBERSHIP BILL

THE COUNCIL YEARLY CHARGES ARE:
\$20.00

Detail of Charges:

01/01/97 DUES	First Quarter Dues	5.00
10/01/96 DUES	Fourth Quarter Dues	5.00
	Total Current	10.00
	Total Due	10.00
	Pays to Year End	25.00
		=====

PAY ARREARS PROMPTLY TO AVOID SUSPENSION.

2726

Contributions, gifts, membership dues, etc. paid to Knights of Columbus for unrestricted purposes are not deductible as charitable contributions.



Knights of Columbus

HOLY FAMILY COUNCIL 18000
ONE COLUMBUS PLAZA
NEW HAVEN, CT 06510-3326

AMOUNT ENCLOSED _____
SEND PAYMENT TO:

SAMUEL A. NUCERA
14 ANDERSON AVE
MILFORD CT 06506

JAMES HARLOW
14 WINDSOR ST
BRIDGEPORT, CT
06765-1492

Member Number: 6569766

Please return with remittance

Detach and retain for your records

KNIGHTS OF COLUMBUS MEMBERSHIP BILL

THE COUNCIL YEARLY CHARGES ARE:
\$20.00

*** SECOND NOTICE ***

Detail of Charges:

01/01/97 DUES	First Quarter Dues	5.00
10/01/96 DUES	Fourth Quarter Dues	5.00

	Total Current	10.00
	Total Due	10.00
	Pays to Year End	25.00
		=====

PAY ARREARS PROMPTLY TO AVOID SUSPENSION.

2726

Contributions, gifts, membership dues, etc. paid to Knights of Columbus for unrestricted purposes are not deductible as charitable contributions.

HOLY FAMILY COUNCIL
Retention Committee Report
(Members in Arrears Only)

Member	Telephone	Total Due	Contact Date	Notes
JOHN EDWARDS	H: (203) 776-6543	10.00	___/___/___	
45 HAMMER LN	A: (203) 456-5435			
CLINTON, CT 06172	Proposer: ROBERT ANGOLA			
	Phone: (203) 666-5544			
GEORGE A. HANCOCK	H: (203) 555-5324	5.00	___/___/___	
22 ALBERTA AVE	A: (203) 654-5678			
ORANGE, CT 06404	Proposer: JAMES WILLARD			
	Phone: (203) 231-4321			
ROBERT T. LAMB	H: (203) 999-5544	5.00	___/___/___	
38 LESTER ST	A: (203) 458-7656			
WEST HAVEN, CT 06577	Proposer: JAMES P HARLOW			
	Phone: (203) 933-7766			
THOMAS J. MINOTTI	H: (203) 923-4567	25.00	___/___/___	
111 NORTH AVE	A: (203) 656-7679			
WESTPORT, CT 06597	Proposer: SAMUEL T SMITH			
	Phone: (203) 444-5543			
SAMUEL A. NUCERA	H: (203) 874-5555	10.00	___/___/___	
14 ANDERSON AVE	A: (203) 765-6765			
MILFORD, CT 06506	Proposer: THOMAS E NUCERA			
	Phone: (203) 454-1675			
JOHN E. OLSEN	H: (203) 335-4231	5.00	___/___/___	
56 MILFORD RD	A: (203) 567-8798			
MILFORD, CT 06496	Proposer: JAMES C SCOTT			
	Phone: (203) 345-5678			
GEORGE W. SCOTT	H: (203) 445-3434	25.00	___/___/___	
14 THIRD AVE	A:			
WESTBROOK, CT 07971	Proposer: WILLIAM BOSSMAN			
	Phone: (203) 456-6654			

ASSEMBLY ACCOUNTING

ACCOUNT KEEPING...

The duties of the faithful comptroller as set forth in the LAWS AND RULES GOVERNING THE FOURTH DEGREE stipulate, among other things, that the faithful comptroller shall collect and receive all monies accruing to the assembly from members and other sources, that he keep an account of the indebtedness and amounts received from each assembly member and that he pay over to the faithful purser of his assembly all monies received by him from all sources. To assist him in complying with these duties, the Supreme Council office makes available both a manual and a computer-based system of record and account keeping.

... USING THE PEG-BOARD SYSTEM

This manual system allows for quarterly, semi-annual or annual billing to accommodate councils. However, in the absence of any bylaw to the contrary, **assembly dues are to be levied annually on a calendar year basis.**

The forms and equipment comprising the Peg-board System are as follows:

- Peg-board (#432—two required)
- Billing Summary Sheets (#428)
- Record of Cash Receipts (#427)
- Membership bills (#423, #424 and #425)
- Ledger Cards (#429)
- Container for Ledger Cards (#433, 350-card capacity; #434, 1000-card capacity). Both containers are pictured on page B-6.

The Peg-board System requires two different sizes of carbon sheets — 9 11/16" x 6 3/16" (#430) and 9 11/16" x 8 7/16" (#431). Each peg-board is used to align multiple forms, one on top of the other, so that a single entry made on the top form is replicated by carbon on the form(s) below. All of the aforementioned required forms and equipment are available from the Supreme Council Supply Department. Imprinting of assembly name and number is available on bills, receipts and envelopes at an additional charge.

LEDGER CARD PREPARATION

The first step in setting up the Peg-board System is preparation of a Ledger Card (#429) for each member of the assembly. The Ledger Card is pictured on page B-7. The information required to complete the top of the card is self-explanatory, with the possible exception of insurance certificate numbers. These numbers may not be available to the faithful comptroller and are unnecessary.

To facilitate updating the Ledger Card to reflect a new address or telephone number, gum labels are available from the Supply Department which can be affixed directly to the card. Request Item #429-A.

After the Ledger Cards have been prepared, the faithful comptroller should enter beginning balance information on the top line of the accounting area of the card. If the member owes a balance, the amount is entered under "Arrears" in the appropriate column. If he has a credit balance, the amount is entered under "Balances" below the appropriate sub-heading(s). To indicate a credit balance, place the figure in (parenthesis). If the member is not in arrears or has no credit balance, lines can be drawn through the spaces to indicate that there is no past due or credit balance.

BILLING THE MEMBER

With beginning balance information in place, the Ledger Cards are ready for the billing entries. The Peg-board System enables the faithful comptroller to prepare the Membership Bill and make entries on the Ledger Card and Billing Summary Sheet all in one step. The use of a ball point pen is recommended as it achieves clearer carbon copies on the Ledger Card and Summary Sheet.

Initiate the billing process as follows:

- Affix name and address information on the Membership Bill — First Notice (#423) within the window envelope locator markings. The bill is designed to be used with window envelope #16008, available from the Supply Department.
- Enter the names of assembly members in alphabetical order in the far right column of the Billing Summary Sheet (#428) and place the sheet on the peg-board.
- Position a sheet of the narrower carbon paper (9 11/16" x 6 3/16") on top of the Summary Sheet.
- Place a Membership Bill on top of the carbon by aligning the top line on the bill with the **second to last line** at the bottom of the Billing Summary Sheet. Check to be certain that the carbon area on the back side of the bill is aligned exactly opposite the name of the last member on the Billing Summary Sheet (one line above "Totals"). Continue placing bills on the peg-board, working up from the bottom. The light blue locators in the bottom left corner of each bill will form a solid, unbroken line if the bills are placed properly on the board. Refer to page B-8 for illustrated guidance.
- Place the Ledger Card for the first member to be billed (top most member listed on the Summary Sheet) under the Membership Bill so that the first

available accounting line on the Ledger Card is directly beneath the carbon strip on the back of the bill. It is imperative that **each entry on the Ledger Card, whether it reflects charges or payments, be made on the line below the last previous entry.** Refer to pages B-9 and B-10. The left side of the Ledger Card should be next to the pegs on the board.

- If the Ledger Card reflects a past due balance, that figure is entered in the “Arrears” section on the bill. A credit balance is also entered in this section with the amount enclosed in (parenthesis). Otherwise, no entry is required.
- In the “Date” field enter the month and year for which the bill is being prepared.
- In the “Charges for Current Quarter” area enter **annual dues** and other applicable charges in the appropriate spaces. Miscellaneous charges, such as initiation fees or member purchases made through the assembly account, should be identified and listed under “Misc.”
- Calculate net amounts due in each field and enter the figure(s) in “The Above are the Total Amounts Due.”
- Total all fields and enter that sum as well as the end of year date in the “This Total Pays to” boxes.
- The section of the bill for total yearly charges is redundant for assembly billing and need not be completed.
- Remove the Ledger Card from beneath the bill, tear the bill off along the perforated line and insert it in the window envelope for mailing.
- The Ledger Card of the member whose bill is next on the Summary Sheet should now be placed under the bill for that member, and the aforementioned billing procedures repeated. Continue in this manner until all the bills on the peg-board are completed.
- Should a bill that has been completed reflect a **credit balance or no balance due, the bill need not be sent and should be destroyed.** However, even if the faithful comptroller knows in advance that this will be the case, **the bill must still be completed** because the entries that are made on it are reproduced by carbon on the Ledger Card and Billing Summary Sheet, and entries on these two forms are absolutely necessary.
- Total the sheet, then number and date as necessary. Remove the Billing Summary Sheet and retain it for audit purposes.

- If after 30 days you have not received payment from the member, prepare a Membership Bill – Second Notice (#424) for mailing. **Do not post this entry** on the Ledger Card or the Billing Summary Sheet.
- If payment is still not received within 30 days from the date the second notice was sent, the Final Notice (#425) is to be prepared as explained on pages A-2 and A-3. Again, **do not post** on the Ledger Card nor the Billing Summary Sheet.

PROCESSING PAYMENTS FROM MEMBERS

It is customary for payments to be received by mail, at assembly meetings, and even during chance encounters... on the street, at church, etc. (For the later, it is recommended that the faithful comptroller carry a memo pad to note such payments.) Therefore, the faithful comptroller should be prepared to process payments both at home and at the meeting hall. To permit processing at an assembly meeting, a peg-board previously set up with Receipts and Ledger Cards needs to be in his possession.

Each payment received must be recorded on the Record of Cash Receipts sheet as well as on the Ledger Card and an Official Receipt (#426) prepared. Process payments as follows:

- Place the Record of Cash Receipts on the peg-board.
- Place a sheet of the wider carbon paper (9 11/16" x 8 7/16") over the Record of Cash Receipts. The top of the carbon paper should line up immediately under the headings at the top of the Record of Cash Receipts sheet.
- Place the Official Receipt forms on top of the carbon paper, starting at the bottom and aligning the writing line on the top of the Receipt with the line just above “Totals” on the Record of Cash Receipts. See page B-12 for illustrated guidance.
- Place the Ledger Card under the first Receipt at the top of the peg-board with the writing line on the Receipt placed directly over the first blank line on the Ledger Card. The left-hand side of the Ledger Card should be next to the pegs on the board. On the Receipt, enter the member’s name, total paid, and how the payment is being applied in the “Payment” area.
- Then return to “Balances” and enter any outstanding balances due after payment. These balances are determined by subtracting the current payment from the previous balance. An example is pictured on page B-13.
- Remove the Official Receipt from the peg-board and hand it to the member or send it to him, as

appropriate. Return his Ledger Card to the container.

- The payment received from the next member should be entered on the Official Receipt that is now at the top of the peg-board. Repeat the procedure as outlined above.

PROCESSING MONIES FROM OTHER SOURCES

The Fourth Degree Laws state that the faithful comptroller shall collect and receive all monies accruing to the assembly from members **and other sources**. These monies must be recorded on the Record of Cash Receipts and the source identified. Examples are monies derived from ticket sales for assembly functions, interest and dividends, gifts or bequests, rental revenues, etc. Process such payments in the following manner:

- On the Official Receipt enter the name of the person from whom the money was received and the source of the revenue, the total amount received and the date.
- In the "Payment" area, again enter the total amount received in the "Misc." box.
- Remove the Official Receipt and provide it to the payee.

TURNING MONIES OVER TO THE PURSER

The Laws require that the faithful comptroller pay over to the faithful purser at the close of each meeting all monies received at the meeting and from members or other sources between meetings. The Record of Cash Receipts sheet reflects the amount to be turned over to the purser. The faithful comptroller should total the columns on the form and enter the figures at the bottom of the sheet. The total of all items under "Payment" must agree with the amount under "Total Paid." If there are multiple Record of Cash Receipts sheets, each must be totaled separately. Do not carry over totals from one sheet to another.

The faithful comptroller should prepare a summary of the monies being paid to the purser. Please refer to page B-14 to review a recommended format for summarizing receipts. This summary should appear on the last sheet, if multiple sheets of the Record of Cash Receipts report have been used.

In larger assemblies it is advisable to use a separate set of Record of Cash Receipts for each month. These sheets should be numbered successively. In smaller assemblies, a single sheet may suffice or a multiple set of sheets could reflect financial activity for several months.

After the monies have been received by the purser, he must issue a receipt to the faithful comptroller. See page B-7 for a sample Receipt (#281) prepared to acknowledge monies received.

...USING FSPC

*FSPC is a comprehensive, computer-based system designed to assist the council financial secretary with his clerical and administrative duties. **It can also be used successfully by the 4th Degree faithful comptroller** to automate many of the same tasks at the assembly level. It is necessary to tolerate terminology that references council instead of assembly. Also, billing and membership card preparation can present less than perfect scenarios (see p. A-7). But the software speeds those repetitive, labor-intensive tasks substantially. The FSPC system consists of the following:*

- *FSPC — Financial Secretary Personal Computer — system software for Windows*
- *Assembly roster download (available for initial installation only)*
- *FSPC documentation and related materials (For complete documentation, visit www.kofc.org)*
- *Billing Statements (sheet or pin fed)*
- *Letterhead (sheet fed)*
- *Membership Cards (sheet fed)*
- *#10 personalized window envelopes*
- *#9 personalized return remittance envelopes*

Software documentation and forms are available from the Supreme Council office. However, the Knights of Columbus does not supply nor support the computer hardware required to run the system. Hardware requirements are:

- *100% IBM compatible computer—Pentium processor 100 mhz or higher recommended*
- *Windows 95 or Windows 98 Operating System*
- *3.5" - DS/DD 1.44 MB disk drive*
- *CD-ROM drive*
- *16 MB or more of RAM*
- *Minimum of 20 MB of available hard disk space*
- *Microsoft or compatible mouse*
- *SVGA color monitor*
- *Printer (Windows capable laser, inkjet or dot-matrix—inkjet or laser recommended)*
- *Modem, internet connection & e-mail recommended*

PRIOR TO BILLING

The faithful comptroller should review each individual member's record for accuracy and completeness. All member information should be up to date, particularly address, membership class and dues amount. Any outstanding charges and credits should be properly reflected on the ledger screen. Be certain

that a sufficient supply of Billing Statement forms is on hand and that the printer is in working condition with a fresh cartridge.

BILLING

To **assess dues** go to Procedures, select Process Member Dues and click OK. Based on the member's class code, the appropriate dues charge will be added to the member's ledger record.

Special or miscellaneous charges may be added to any group of members by selecting Member Group Assessment under Procedures. Enter the amount of the charge, the effective date, a description and the member group to be assessed. These charges will be added to the ledger record of each member within the group selected.

To **assess dues, special or miscellaneous charges on an individual basis**, select the applicable member ledger and add the charges by selecting transaction Add on the bottom of the ledger screen. Enter the type of charge, amount, effective date and a brief description. These charges will be added to that specific member's ledger record only.

PRINTING BILLS

Once all charges have been added and any credits reflected, the faithful comptroller may print the bills by selecting Notices in Reports, Labels, Letters under Output.

OUTSTANDING CHARGES REPORT

A list of outstanding charges by member can be obtained by running the Outstanding Balance Report under the Output/Reports, Labels, Letters/Treasurer menu.

CASH RECEIPTS

Member payments may be recorded in one of two ways:

- **Batch Receipts** — If several payments are received at once, they can be entered in a batch. Select Enter Member Receipts under Procedures. Create a new batch and enter the payments next to each member's name. Select Post Payments to

have the payments reflected individually on the appropriate member ledger records.

- **Individual Receipts** — If a single payment is received, select transaction Add at the bottom of the member ledger screen. Select Payment and enter the amount and effective date of the payment. Highlight the payment entry on the member ledger screen and select Manual or Auto under Apply Payment in the bottom right of the screen. If you select Manual, select the outstanding charge line to which you wish the payment to be applied.

RECEIPTS

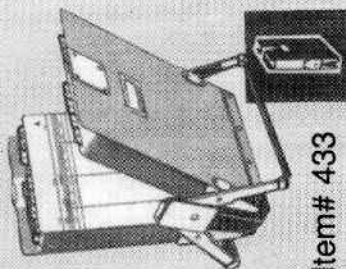
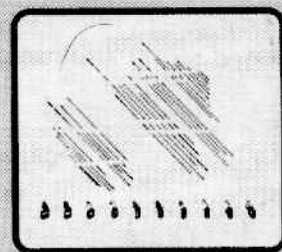
FSPC does not provide for the production of receipts. For members paying by check, their cancelled check will serve as a receipt. A cash payment can be receipted by issuing a Member Receipt (#158). Presenting a completed Membership Card indicating the paid-through date also serves as a receipt.


PAYMENTS RECEIVED FROM OTHER SOURCES

The faithful comptroller can record receipt of monies from other sources by selecting Council Transactions under Edit. Select Add and transaction type Receipt. Enter all the pertinent information regarding the receipt in the spaces provided.

TURNING MONIES OVER TO THE PURSER

The Funds Transfer Report documents all monies received since the previous Funds Transfer Report was presented. All member receipts (dues, special and miscellaneous payments) and monies received through assembly transactions from other sources will be assigned an identifying batch number, and a report will be produced in duplicate. Two copies of the report should be signed by the faithful comptroller and presented to the purser along with the monies collected. The purser should sign one copy and return it to the faithful comptroller acknowledging receipt of the transfer. A Funds Transfer Trial Balance Report is available, as well as a detailed report for Member Receipts.

[illegible][illegible][illegible]

[illegible]

Knights of Columbus

No. 17

Council No. 18000

Dues	\$ <u>85.00</u>	Date	<u>7/1</u> 19 <u>97</u>
Spec.	\$	Rec'd of	<u>James P. Harlow</u> Fin. Sec.
Misc.	\$ <u>400.50</u>	<u>Four Hundred Eighty Five</u> ⁵⁰ / ₁₀₀ Dollars	
	\$	<u>David E. Dixon</u> Treasurer	
Total	\$ <u>485.50</u>		

— B-7 —

[illegible]

Robert Angola
Thomas Askano
Harold J. Boneo
William Bossman
Thomas W. Brown
James L. Dillon
David E. Dixon
John Edwards
Samuel Fazio
Robert Gilson
George A. Hancock
James P. Harlow
George W. Harris
Thomas J. Henry
Edward J. Ingals
Frank L. Ingals
Robert T. Lamb
Thomas J. Linoso
James E. Mathews
Thomas J. Minotti
Samuel A. Nucera
Thomas E. Nucera
John E. Olsen
Harold F. Patterson
Thomas Patterson
Harold H. Saccarro
Rev. Thomas E. Sanders
Harold W. Sandowski
George W. Scott
James C. Scott
Biagio A. Tinari

1. 2010年12月31日
 2. 2010年12月31日
 3. 2010年12月31日
 4. 2010年12月31日
 5. 2010年12月31日

0-707452

545-3-52

BILLING SUMMARY SHEET

ARREARS			CHARGES			BALANCES		
DUES	SPEC.	MISC.	DUES	SPECIAL	MISC.	DUES	SPEC.	MISC.
		1-197	5.00			5.00		
5.00		1-197	5.00			10.00		

CARBON PAPER

Robert Angola

Thomas Askano

LEDGER CARD

NAME George W. Harris
STREET 46 Harrison Ave
CITY Milford STATE CT Zip 06793
TELEPHONE NUMBER H. (203) 456-6565 S. (203) 723-5946

MEMBERSHIP NUMBER 9767765

☐ ASSOCIATE

☐ INSURANCE CERTIFICATE NO.

PROPOSER Robert Angola

DATE OF BIRTH 8/4/57 SOCIAL SECURITY NUMBER 321-54-4354

10/21/76 11/22/76 11/22/76

Form 429

ARREARS			CHARGES			BALANCES			PAYMENTS		
DUES	SPEC.	MISC.	DUES	SPECIAL	MISC.	DUES	SPEC.	MISC.	DUES	SPEC.	MISC.
		1-196	5.00			5.00					
		1-197	5.00			5.00			1-196	20.00	
									5.00		
									3-3-97		

☐ CHECK IF A NEW ADDRESS HAS BEEN ENTERED ON BACK OF THIS FORM

James P. Harlow, FS 18000
14 Windsor St
Bridgeport CT 06765-1492

TOTAL DUES 20.00 TOTAL SPECIAL 20.00

GEORGE W HARRIS
46 HARRISON AVE
MILFORD CT 06793

KNIGHTS OF COLUMBUS MEMBERSHIP BILL

PLEASE RETURN THIS BILL WITH YOUR MEMBERSHIP - PAY ARREARS PROMPTLY TO AVOID SUSPENSION

FORM 421 PRINTED IN U.S.A.

PLEASE RETURN THIS BILL WITH YOUR MEMBERSHIP - PAY ARREARS PROMPTLY TO AVOID SUSPENSION

FORM 421 PRINTED IN U.S.A.

PLEASE RETURN THIS BILL WITH YOUR MEMBERSHIP - PAY ARREARS PROMPTLY TO AVOID SUSPENSION

FORM 421 PRINTED IN U.S.A.

PLEASE RETURN THIS BILL WITH YOUR MEMBERSHIP - PAY ARREARS PROMPTLY TO AVOID SUSPENSION

FORM 421 PRINTED IN U.S.A.

PLEASE RETURN THIS BILL WITH YOUR MEMBERSHIP - PAY ARREARS PROMPTLY TO AVOID SUSPENSION

FORM 421 PRINTED IN U.S.A.

PLEASE RETURN THIS BILL WITH YOUR MEMBERSHIP - PAY ARREARS PROMPTLY TO AVOID SUSPENSION

FORM 421 PRINTED IN U.S.A.

PLEASE RETURN THIS BILL WITH YOUR MEMBERSHIP - PAY ARREARS PROMPTLY TO AVOID SUSPENSION

FORM 421 PRINTED IN U.S.A.

PLEASE RETURN THIS BILL WITH YOUR MEMBERSHIP - PAY ARREARS PROMPTLY TO AVOID SUSPENSION

FORM 421 PRINTED IN U.S.A.

PLEASE RETURN THIS BILL WITH YOUR MEMBERSHIP - PAY ARREARS PROMPTLY TO AVOID SUSPENSION

FORM 421 PRINTED IN U.S.A.

PLEASE RETURN THIS BILL WITH YOUR MEMBERSHIP - PAY ARREARS PROMPTLY TO AVOID SUSPENSION

FORM 421 PRINTED IN U.S.A.

PLEASE RETURN THIS BILL WITH YOUR MEMBERSHIP - PAY ARREARS PROMPTLY TO AVOID SUSPENSION

FORM 421 PRINTED IN U.S.A.

PLEASE RETURN THIS BILL WITH YOUR MEMBERSHIP - PAY ARREARS PROMPTLY TO AVOID SUSPENSION

FORM 421 PRINTED IN U.S.A.

PLEASE RETURN THIS BILL WITH YOUR MEMBERSHIP - PAY ARREARS PROMPTLY TO AVOID SUSPENSION

FORM 421 PRINTED IN U.S.A.

PLEASE RETURN THIS BILL WITH YOUR MEMBERSHIP - PAY ARREARS PROMPTLY TO AVOID SUSPENSION

FORM 421 PRINTED IN U.S.A.

PLEASE RETURN THIS BILL WITH YOUR MEMBERSHIP - PAY ARREARS PROMPTLY TO AVOID SUSPENSION

FORM 421 PRINTED IN U.S.A.

PLEASE RETURN THIS BILL WITH YOUR MEMBERSHIP - PAY ARREARS PROMPTLY TO AVOID SUSPENSION

FORM 421 PRINTED IN U.S.A.

PLEASE RETURN THIS BILL WITH YOUR MEMBERSHIP - PAY ARREARS PROMPTLY TO AVOID SUSPENSION

FORM 421 PRINTED IN U.S.A.

PLEASE RETURN THIS BILL WITH YOUR MEMBERSHIP - PAY ARREARS PROMPTLY TO AVOID SUSPENSION

FORM 421 PRINTED IN U.S.A.

PLEASE RETURN THIS BILL WITH YOUR MEMBERSHIP - PAY ARREARS PROMPTLY TO AVOID SUSPENSION

FORM 421 PRINTED IN U.S.A.

PLEASE RETURN THIS BILL WITH YOUR MEMBERSHIP - PAY ARREARS PROMPTLY TO AVOID SUSPENSION

FORM 421 PRINTED IN U.S.A.

PLEASE RETURN THIS BILL WITH YOUR MEMBERSHIP - PAY ARREARS PROMPTLY TO AVOID SUSPENSION

FORM 421 PRINTED IN U.S.A.

PLEASE RETURN THIS BILL WITH YOUR MEMBERSHIP - PAY ARREARS PROMPTLY TO AVOID SUSPENSION

FORM 421 PRINTED IN U.S.A.

PLEASE RETURN THIS BILL WITH YOUR MEMBERSHIP - PAY ARREARS PROMPTLY TO AVOID SUSPENSION

FORM 421 PRINTED IN U.S.A.

Harold W. Sandowski

George W. Scott

James C. Scott

Biagio A. Tinari

TOTALS

SHEET NO

BILLING SUMMARY SHEET

APPEARANCE			CHARGES			BALANCES			MEMBER
DUES	SPEC	MISC	DUES	SPECIAL	MISC	DUES	SPEC	MISC	
		1-1-97	5.00			5.00			Robert Angola
5.00		1-1-97	5.00	CARBON PAPER		10.00			Thomas Askano
		1-1-97	5.00		10.00	5.00		10.00	Harold J. Boneo
		1-1-97	5.00			5.00			William Bossman
5.00		1-1-97	5.00			10.00			Thomas W. Brown

LEDGER CARD

NAME John E Olsen
 STREET 256 Whalley Rd
 CITY Milford STATE CT ZIP 06496
 TELEPHONE NUMBER H (203) 335-4231 B (203) 567-8798

MEMBERSHIP NUMBER 7876543
☒ ASSOCIATE
☐ INSURANCE - CERTIFICATE NO. 1

PROPOSAL James C Scott
 DATE OF BIRTH 5/3/41 SOCIAL SECURITY NUMBER 032-34-3234

DEGREE DATES
 1st 9/9/66 2nd 9/10/69 3rd 9/10/69 4th
 5th 9/9/66 6th 9/10/69 7th 9/10/69 8th

APPEARANCE			CHARGES			BALANCES			PAYMENTS		
DUES	SPEC	MISC	DUES	SPECIAL	MISC	DUES	SPEC	MISC	DUES	SPEC	MISC
		7-1-95	5.00		12.75	5.00		12.75			
5.00		12-75	5.00			10.00		12.75			
		1-1-96	5.00			6.00			10.00		
		4-1-96	5.00								
(5.00)		7-1-96	5.00			5.00					
		10-1-96	5.00			5.00			5.00		

5.00 1-1-97 5.00 10.00
 DUES SPEC MISC DUES SPECIAL MISC DUES SPEC MISC
 5-8-1-97

☒ CHECK IF A NEW ADDRESS HAS BEEN ENTERED ON BACK OF THIS FORM
 James P. Harlow, FS 18000
 14 Windsor St
 Bridgeport CT 06765-1492

TOTAL DUES 20.00
 TOTAL SPECIAL 25.00

JOHN E OLSEN
 256 WHALLEY RD
 MILFORD CT 06496

Biagio A. Tinari

TOTALS

SHEET NO.

BILLING SUMMARY SHEET

APPEARANCE			CHARGES			BALANCE			MEMBER
DUES	SPEC	MISC	DUES	SPECIAL	SPEC	DUES	SPEC	MISC	
			1-1-97	5.00		5.00			Robert Angola
5.00			1-1-97	5.00		10.00			Thomas Askano
			1-1-97	5.00	10.00	5.00		10.00	Harold J. Boneo
			1-1-97	5.00		5.00			William Bossman
5.00			1-1-97	5.00		10.00			Thomas W. Brown
			1-1-97	5.00		5.00			James L. Dillon
			1-1-97	5.00		5.00			David E. Dixon
5.00			1-1-97	5.00		10.00			John Edwards
			1-1-97	5.00		5.00			Samuel Fazio
			1-1-97	5.00		5.00			Robert Gilson
			1-1-97	5.00		5.00			George A. Hancock
			1-1-97	5.00		5.00			James P. Harlow
			1-1-97	5.00		5.00			George W. Harris
			1-1-97	10.00		10.00			Thomas J. Henry
			1-1-97	5.00		5.00			Edward J. Ingals
			1-1-97	5.00		5.00			Frank L. Ingals
			1-1-97	5.00		5.00			Robert T. Lamb
			1-1-97	10.00		10.00			Thomas J. Linoso
			1-1-97	5.00		5.00			James E. Mathews
20.00			1-1-97	5.00		25.00			Thomas J. Minotti
5.00			1-1-97	5.00		10.00			Samuel A. Nucera
			1-1-97	5.00		5.00			Thomas E. Nucera
			1-1-97	5.00		5.00			John E. Olsen
			1-1-97	5.00		5.00			Harold F. Patterson
			1-1-97	5.00		5.00			Thomas Patterson
			1-1-97	10.00		10.00			Harold H. Saccarro
									Rev. Thomas E. Sanders
									Harold W. Sandowski
10.00	10.00	1-1-97	5.00			15.00		10.00	George W. Scott
		1-1-97	5.00			5.00			James C. Scott
		1-1-97	5.00		15.25	5.00		15.25	Biagio A. Tinari
50.00	10.00	XXXX	100.00		25.25	210.00		35.25	TOTALS

UNION NATIONAL FINANCIAL - FIRST NATIONAL BANK

DATE

SHEET NO.

RECORD OF CASH RECEIPTS

RECEIVED FROM	TOTAL PAID	BALANCE			PAYMENT		
		DUES	INITIAL	DATE	DUES	INITIAL	DATE
Cecil B. Urbano	5.00			2-29-97	5.00		
Gerald R. Vitello	5.00			2-29-97	5.00		

LEDGER CARD

NAME Dominic B. Velardi
 STREET 1413 Milhaven St
 CITY Orange STATE CT ZIP 07642
 TELEPHONE NUMBER (203) 759-3661 (203) 842-0243
 PREFIXER Robert Angola
 DATE OF BIRTH 8/4/62 SOCIAL SECURITY NUMBER 903-24-8759

MEMBERSHIP NUMBER 7748420
☒ ASSOCIATE
☐ INSURANCE CERTIFICATE NO.

DEGREE DATES

1st	2nd	3rd	4th
4/12/96	5/17/96	5/17/96	

Form 420

ARREARS			DATE	CHARGES			INITIAL	BALANCE			PAYMENTS		
DUES	SPEC.	MISC.		DUES	KIND	AMOUNT		DUES	SPEC.	MISC.	DATE	DUES	SPEC.
			4-12-96	5.00			Init. 10.00	5.00		10.00			
			7-1-96	5.00				5.00			4-12-96	5.00	10.00
			10-1-96	5.00				5.00			7-9-96	5.00	
5.00			1-1-97	5.00				10.00					

Dominic B. Velardi

5.00

5.00

2-29-97

5.00

RECEIVED FROM

TOTAL PAID

THE HUNDRED BALANCE DUE AFTER THIS PAYMENT

P. B. & S. N. C.

YOUR DUES ARE PAID TO 10-31-96

OFFICIAL RECEIPT
 KNIGHTS OF COLUMBUS

FORM 420

PRINTED IN U.S.A.

FORM 420

PRINTED IN U.S.A.

FORM 420

PRINTED IN U.S.A.

FORM 420

PRINTED IN U.S.A.

FORM 420

PRINTED IN U.S.A.

FORM 420

PRINTED IN U.S.A.

FORM 420

PRINTED IN U.S.A.

FORM 420

PRINTED IN U.S.A.

FORM 420

PRINTED IN U.S.A.

FORM 420

PRINTED IN U.S.A.

FORM 420

PRINTED IN U.S.A.

FORM 420

PRINTED IN U.S.A.

FORM 420

PRINTED IN U.S.A.

FORM 420

PRINTED IN U.S.A.

FORM 420

PRINTED IN U.S.A.

RECORD OF CASH RECEIPTS

RECEIVED FROM	TOTAL PAID	BALANCE			DATE	PAYMENT		
		DUES	SPES	WASH		DUES	SPES	WASH
JAMES HARLOW (CHRISTMAS DANCE)	25.00				1-14			25.00
GEORGE W. HARRIS	5.00				1-21	5.00		
THOMAS ASKAND	5.00				1-21	5.00		
JAMES L. DILLON	5.00				1-21	5.00		
WILLIAM J. SCOTT	5.00				1-21	5.00		
EDWARD J. INGALLS	5.00				1-21	5.00		
SAMUEL FAZIO	5.00				1-21	5.00		
JOHN EDWARDS	5.00				1-28	5.00		
JAMES P. HARLOW	20.00 (15.00)				1-28	20.00		
THOMAS WILSON	5.00				1-28	5.00		
WILLIAM YUNKUS	5.00				1-28	5.00		
JAMES C. SCOTT	20.00 (15.00)				1-28	20.00		
EDWARD INGALLS (RAFFLE)	143.50				1-28			143.50
HAROLD F. PATTERSON	5.00 5.00				1-28	5.00		
TOTALS	490.50					90.00		400.50

SUMMARY OF CASH RECEIPTS

DUES	90.00
MISC.	400.50

TOTALS

XXXX XXXX XXXX XXX

ANNUAL ASSEMBLY AUDIT REPORT

AUDIT REPORT

The Fourth Degree Laws require that the trustees audit the accounts of the faithful comptroller and faithful purser annually as of June 30 and report their findings to the assembly, the Supreme Secretary, Supreme Master, vice supreme master and master on forms approved by the Board of Directors and furnished by the Supreme Assembly. Under no circumstances should either the faithful comptroller or purser prepare the audits, but each should be readily available to the trustees to answer questions regarding the records. The trustees are charged with this duty, and in accepting office they are accepting the responsibilities the office entails.

Trustees who sign an audit prepared by the faithful comptroller or purser are acting in an irresponsible manner. The report made to the assembly, Supreme Secretary, Supreme Master, vice supreme master and master indicates that the trustees have examined the records of the faithful comptroller and purser. If they have not done so, the trustees cannot know that the figures provided thereon are correct.

If the trustees and faithful navigator cannot personally make the audit, they should arrange to have one made by a qualified member at the expense of the assembly. A responsible faithful comptroller will require that his records and accounts be examined periodically according to the Laws for the protection of all concerned, including himself.

The faithful navigator and trustees must arrange for the audit to be accomplished without depriving the faithful comptroller of his records for more than one week. The business records of any assembly can be examined properly within a week to assure accuracy and completeness.

The bonding company, which takes an active concern in audits, can refuse to honor the bond on either the faithful comptroller or purser for the following reasons:

- Failure of the trustees to conduct the audit, or signing an audit prepared by the faithful comptroller or purser.
- Failure to have on file at the Supreme Council office two consecutive audit reports for the periods immediately past.

RECORDS AND ITEMS NEEDED TO PREPARE THE AUDIT

FROM THE FAITHFUL COMPTROLLER...

- Cash Receipts Records
- Warrant Voucher stubs

- Receipts, purser to faithful comptroller
- Latest Assembly Roster
- Assembly Statements for the audit period
- Cash and checks on hand, if any
- Bills or invoices requiring payment
- Copy of last Assembly Audit
- Member Ledgers
- *FSPC Files/Reports*

FROM THE PURSER...

- Purser's Cash Book
- Check book, bank statements, cancelled checks and Warrant Vouchers for the audit period
- All bank books, regardless of purpose of account
- All documents reflecting cash or liquid assets such as stocks, bonds, notes, etc.

FROM THE SCRIBE...

- Minute Book

COMPLETING THE AUDIT REPORT

All three sections of the Audit Report (#1315) must be completed, and the audit must be signed by the faithful navigator and at least two trustees. If an entry is not applicable, the word "none" should be inserted on the line. Failure to complete any section or affix required signatures will necessitate return of the report. The Audit Report form is pictured on page C-5.

SCHEDULE A – MEMBERSHIP

A major objective of the annual assembly audit is to reconcile local assembly membership records with those maintained by the Supreme Council Department of Membership Records. The sources for information necessary to complete Schedule A of the Audit Report are: (1) records the faithful comptroller maintains on ledger cards or *FSPC ledgers*, depending on the accounting system used by the assembly; (2) semi-annual Assembly Rosters provided by the Supreme Council office and (3) monthly Assembly Statements sent from New Haven. The latter is especially necessary for transfers out of the assembly and transactions submitted by councils affecting Fourth Degree membership status. All discrepancies between local assembly and Supreme Council records are to be reconciled, with any necessary membership transactions being submitted to the Department of Membership Records, or... assembly records being corrected to ensure agreement.

Only those members for which the applicable membership transactions have been reported are to be listed on the audit. If an addition or a deduction is being acted upon but as yet has not been submitted with sufficient time for processing, it is **not** to be indicated on the audit report. Each time a transaction is submitted to the Supreme Council office, it is the faithful comptroller's responsibility to verify that it has been received and processed. This is accomplished by reviewing the monthly Assembly Statements for the audit period — August through July. Again, **only those members for which transactions have been verified as received and processed in New Haven are to be listed on the audit as additions or deductions.**

The figures for "Total Deductions" in the Deductions section are to be placed on the line "Minus Total Deductions" in the Additions section and must be subtracted from the figures for "Total for Period" to obtain the correct figures for "Number Members at End of Period."

SCHEDULE B – CASH TRANSACTIONS FAITHFUL COMPTROLLER

"Cash on Hand Beginning of Period" will be the figure from the previous Audit Report showing "Cash on Hand at End of Period." Figures for "Cash Received – Dues, Initiations" and "Cash Received from Other Sources" is obtained from Records of Cash Receipts. "Total Cash Received" is the total of the three entries.

The amount for "Paid to Faithful Purser" will be the total of figures shown on receipts from purser to faithful comptroller for monies received by the purser from the comptroller during the 12-month prior period. "Cash on Hand at End of Period" is calculated by subtracting the "Paid to Purser" figure from the "Total Cash Received." In most instances the amount will be a zero balance as most faithful comptrollers pay all monies to the purser before the end of the audit period.

SCHEDULE B – CASH TRANSACTIONS FAITHFUL PURSER

"Cash on Hand Beginning of Period" is the figure shown on the previous audit from line "Net Balance on Hand."

The item "Received from Faithful Comptroller" will be the accounting period total of the items in the purser's Cash Book showing monies received from the faithful comptroller. This should agree with the amount shown in the comptroller's report on line "Paid to Faithful Purser."

Under "Disbursements," list all amounts shown as disbursements in the purser's Cash Book under the

appropriate headings. The "Expense of Delegates" line under this section is not used.

AUDIT PROCEDURES FOR SCHEDULE B

The procedure detailed below is recommended for use by auditors in determining that dues payments were receipted, entered on the appropriate Member Ledgers, turned over to the purser, receipted by the purser and deposited in the assembly's bank account. Conversely, it is effective in verifying that credits were not posted to Member Ledgers unless there is a record of payment having been received. In order to make these determinations, a representative number of accounts should be "spot checked." Proceed as follows:

- Verify several receipts on each Record of Cash Receipts sheet to determine if credit was given on the appropriate Member Ledger for the amount shown.
- Verify several Member Ledgers to determine, in reverse order, if credit given there was received and recorded on the Record of Cash Receipts.
- Verify the totals on each Record of Cash Receipts sheet to determine that monies were turned over to the purser and his receipt was issued.
- Verify each purser's receipt to determine that the amounts shown were credited on bank statements as deposits.

To determine if the purser's check register is in balance with the balance shown on the end-of-period bank statement, the following procedure is suggested:

- Determine that an authorized voucher exists for each check issued and that the check was issued to the correct payee in the correct amount.
- Compare the cancelled checks to the cash disbursement register and indicate and initial audit results on the check register.

SCHEDULE C – ASSETS AND LIABILITIES

This section provides insight as to the financial stability of the assembly. Where necessary, this financial data can be reviewed by the trustees, master and the Supreme Council office.

ASSETS

"Undeposited Funds" are monies in the possession of either the faithful comptroller or purser, or both.

Assets labeled "Bank — General Acct." and "Bank — Special Acct." will be the reconciliation of the purser's checkbook(s) showing the net cash balance(s). Outstanding checks should be deducted from the bank statement.

“Due from Members” data is obtained from the faithful comptroller’s Member Ledger records. One indicator of the financial condition of an assembly is the number of members in arrears and the amounts owed. Be certain to include these figures on the report.

The purser will furnish the amounts for “Savings and Investment Accounts” from his Cash Book which should show deposits into savings accounts and/or the purchase of investments. If the assembly owns stocks or bonds, the trustees should make a count of the investments and determine that all earnings on investments are properly credited to the accounts.

“Total Current Assets” is the total of the five previous lines.

LIABILITIES

Figures for the Liabilities section relative to assembly obligations to the district master, as well as miscellaneous will be supplied by the comptroller from his records and from unpaid bills in his possession.

Advance payment of dues by members should be included in “Advance Payments by Members.” It is a liability because it represents dues payment not yet chargeable to the members.

When a member is suspended, the amount he owes will appear on the Audit Report for the period in which he was suspended. If using a manual accounting system, his Member Ledger should be removed from the assembly file on or before the end of the period in which he was suspended. *FSPC users must delete any outstanding balance from the ledger screen.* This procedure will ensure that a billing notice is not produced during the next billing period and eliminates the carry-over from one period to another of uncollectible dues

or other charges on members who have been suspended.

The figure for “Total Current Liabilities” is also entered in the Assets column in the space designated “Less: Current Liabilities” and is subtracted from “Total Current Assets” to obtain “Net Current Assets.”

If liabilities exceed assets, the “Total Current Assets” should be subtracted from “Current Liabilities” and the resulting figure shown in (parenthesis).

INVESTMENTS

Trustees are to itemize investment assets on the appropriate lines provided for that purpose under “Investments.”

Figures showing the value of “Real Estate” and “Furniture” should be obtained from the secretary of the assembly’s home operating committee, if any.

It is recommended that an annual budget be prepared in November or December of each year following guidelines established by the assembly. After adoption of the budget, it is good practice to transfer funds from the assembly’s general account to a savings account, as appropriate.

HOME CORPORATIONS

Assembly officers and members should be well acquainted with all phases of operations where home corporations are concerned. Regular and complete reports should be made by the corporation trustees to the assembly. There should also be a periodic review as to the manner in which various activities are conducted under the auspices of the board of the home corporation (where applicable).



KNIGHTS OF COLUMBUS
ANNUAL ASSEMBLY AUDIT REPORT
FOR PERIOD ENDED JUNE 30, 2005

Due By:
AUGUST 1

ASSEMBLY _____ NO. _____ CITY _____ STATE _____

SCHEDULE A — MEMBERSHIP

ADDITIONS	TOTAL	DEDUCTIONS	TOTAL
Total Members Start of Period		Suspensions	
Initiations		Deaths	
Transfers from other Assemblies		Final Withdrawals	
Restorations		Transfers to Other Assemblies	
Total for Period		Total Deductions	
Minus Total Deductions			
Number Members End of Period			

SCHEDULE B — CASH TRANSACTIONS

FAITHFUL COMPTROLLER		FAITHFUL PURSER	
Cash on Hand Beginning of Period	\$ _____	Cash on Hand Begin. Period	\$ _____
Cash Received—Dues, Initiations	\$ _____	Received from Faithful Comptroller	\$ _____
Cash Received from other Sources:		Interest Earned on Investments	\$ _____
(Explain Kind and Amount)		Total Receipts	\$ _____
\$ _____		Disbursements	\$ _____
\$ _____			\$ _____
\$ _____	\$ _____	Expense of Delegates	\$ _____
Total Cash Received	\$ _____	General Assembly Expenses	\$ _____
Paid to Faithful Purser	\$ _____	Transfers to Sav. & Invest. Accts.	\$ _____
Cash on Hand at End of Period	\$ _____	Miscellaneous	\$ _____
		Total Disbursements	\$ _____
		Net Balance on Hand	\$ _____

SCHEDULE C — ASSETS AND LIABILITIES

ASSETS		LIABILITIES	
Cash:		Due Supreme Council:	
On Hand (undeposited)	\$ _____		\$ _____
Bank — General — Acct.	\$ _____	Supplies	\$ _____
— Special Acct.	\$ _____		\$ _____
— Savings & Investment Acct.	\$ _____	Other	\$ _____
Due From _____ Members	\$ _____	Due Dist. Master:	
Total Current Assets	\$ _____	Initiation Fees	\$ _____
Less: Current Liabilities	\$ _____	Other	
Net Current Assets	\$ _____	Misc. Liabilities:	
Investments:			\$ _____
*Real Estate	\$ _____		\$ _____
*Furniture	\$ _____		\$ _____
*Stocks & Bonds	\$ _____	Total Current Liabilities	\$ _____
Total Investment	\$ _____		
Less: Investment			
Liabilities			
Net Investment Assets	\$ _____		
Total Assets	\$ _____		

How often are regular meetings held?

MAIL ORIGINAL TO: Supreme Master

MAIL COPIES TO: Vice Supreme Master, Master, Assembly File

**MEMBERSHIP
RECORDS
AND
FORMS**

MEMBERSHIP ELIGIBILITY

Article IX, Section 25 of the LAWS AND RULES GOVERNING THE FOURTH DEGREE establishes the following requirements for membership in the Fourth Degree:

- Over 18 years of age.
- A citizen of the country in which he resides or with permission from the master of the district where he claims citizenship, with the understanding that if permission is granted, the pledge of allegiance will be to the country of citizenship.
- A Third Degree member in good standing in his council and who was initiated into the First Degree at least 12 months prior to his exemplification in the Fourth Degree, or
- A former member whose membership was terminated for failure to pay dues or by withdrawal, if he has been readmitted to good standing in his council and if he was a Third Degree member for a period of more than six months prior to his loss of good standing in his council.
- A practical Catholic in union with the Holy See.

ADMISSION COMMITTEE AND MEMBERSHIP ADMISSION PROCEDURES

The Board of Directors in interpreting Sections 28 and 29 of the LAWS AND RULES GOVERNING THE FOURTH DEGREE has prescribed the following procedures relative to admission committee appointments, committee duties and responsibilities, and the proper procedures for presenting a membership application to the assembly for approval:

- The faithful navigator shall immediately upon beginning his term of office appoint an admission committee composed of seven members, including the faithful admiral who shall serve as chairman. Within five days after an application for membership is presented to him, the faithful navigator shall refer the application to the admission committee, and the chairman of said committee shall immediately notify the applicant to appear before it for examination as to his qualifications for membership.
- The admission committee has the power of rejection only if five members file a written report with the faithful navigator, certifying that the applicant is not a practical Catholic or a good citizen. There are no requirements relative to profession, education, national background, skin color, nationality, cultural level or financial status. If it is determined that the applicant is not a practical Catholic or a good citizen, his application shall be deemed rejected and the facts shall be noted

thereon by the faithful navigator, who shall advise the proposer. As to whether an applicant is a practical Catholic is for the Church to decide. Therefore, it is expected that before a written report is filed, the committee will have discussed the situation with the faithful friar of the assembly or the applicant's pastor and will be bound by the decision of either.

- The recommendations of the admission committee shall be evidenced by certification by the chairman of the committee on Form #183, pictured on page D-8. In the event of failure or neglect of the admission committee to make a report within 10 days after an application has been referred to it, the faithful navigator shall proceed forthwith to present the application to the assembly for action. Unless the application is rejected for a reason stated in these procedures and/or in Section 28 of the Laws, it shall be read by the faithful navigator at the first regular or special meeting following the time allowed for the report of the admission committee.
- Immediately after the reading of the application, the assembly shall proceed to ballot on the admission of such applicant. The faithful navigator and faithful captain shall in turn privately inspect the ballot box, both before and after the ballot, and the former shall announce the result. If the number of negative ballots cast does not exceed one-half of the members present, the applicant shall be declared elected, otherwise rejected. The exact number of negative ballots shall not be stated. **The Laws require a negative vote of at least one-half present for rejection, not a negative vote of one-half of those voting.**
- All ballots for membership shall be secret, but the faithful navigator may order a second ballot at the same meeting upon the same application when in his judgment it may be warranted by circumstances, provided such second ballot is ordered before the first ballot is declared and before any further business is transacted, but no further balloting shall be permitted.
- If more than one candidate is to be balloted for at a meeting, the faithful navigator may announce that the first ballot shall be a general ballot and that if not more than one-half of those present shall cast negative ballots upon such general ballot, no other ballots shall be taken. If such announcement is made, and not more than one-half negative ballots are cast upon said general ballot, all candidates so balloted for shall be declared elected. If more than one-half negative ballots are cast upon said general ballot, then an individual ballot shall be taken on each candidate.

- Applications for membership from priests and religious need not be referred to the admission committee for determination of practical Catholicity. The opportunity to discuss Knights of Columbus programs with the committee should not, however, be denied to a priest or religious brother. But if he does appear before the admission committee, his practical Catholicity shall not be referenced nor judged as part of the interview process.

MEMBERSHIP DOCUMENT—FORM 4

The Form 4 Fourth Degree Membership Document is used to report most membership transactions to the Supreme Council office relating to new, present and former Fourth Degree members. (The withdrawal procedure requires a resignation letter, as detailed on page D-5.) As faithful comptroller, you must be familiar with all of the membership transactions and how to report them. The chart on page D-7 details which sections on the Form 4 are to be completed to effect the various transactions reported on that form.

On occasion correspondence is submitted along with the Form 4 to further qualify a situation relative to the transaction being reported. Such correspondence is always welcome. However, do not attempt to report a transaction via correspondence without the benefit of an accompanying Form 4, as the historical value of the original source document is lost. It is also for this reason that faxed Form 4's are often unacceptable since the quality is usually unsuited for archival purposes.

Section 1 of the form must be completed regardless of the type of transaction being reported. Entries under the heading "Rank or Title" should be limited to religious (Bro., Rev., Very Rev., Most Rev.) or professional (Dr.). Complete birth dates—month, day and year—as well as the applicant's First Degree date and council number are also to be supplied in Section 1. Section 2 is to be completed for new member applicants. Completion of Section 3 is necessary only in the cases of transfer, honorary life or restoration. Section 4 provides for the signatures of the applicant and proposer. In Section 5 the faithful navigator and faithful comptroller's signatures are to be entered, as appropriate, for the transaction being reported (see illustrations, pages D-9 to D-12).

Section 6 allows for input of the applicant's Knights of Columbus membership number. This number can be obtained from his Third Degree Membership Card or from the council financial secretary. Also, the type of transaction to be effected is to be indicated clearly in this section. Regardless of the type of transaction, the faithful comptroller must provide in Section 6 the assembly number and location—city and state/province—under the heading designated "New or

Present Assembly." If the transaction involves two assemblies, such as transfer or restoration, the faithful comptroller should indicate the number and location of the former assembly as well.

Section 7 provides for the council financial secretary to verify that the Fourth Degree applicant is a member in good standing of the Third Degree. Utilization of Section 8 is restricted to the master in the case of new member transactions only.

When completing the Form 4, care should be taken to assure **legibility of all information provided, including officers' signatures.** If in doubt as to whether to provide certain data, include it on the form. It is better to supply more information than required, as opposed to omitting data necessary for processing. Such omissions could result in additional correspondence and, of course, delays in processing.

For assemblies using FSPC software, information provided on the Form 4 should also be input onto the database to establish or update the applicant/member record. The minimum input required to establish a record is: name, membership class code and member type code.

NEW MEMBER

The initiation of new members into the Fourth Degree is to be reported promptly to the Supreme Council office on the Fourth Degree Membership Document Form 4 (refer to page D-9). Make certain that the applicant has signed Section 4 on the application. Also, the financial secretary of the applicant's council must attest to his good standing in the Third Degree by completing and signing Section 8 of the form. After favorable action by the admission committee and the assembly (see Admission Committee and Membership Admission Procedures section of this handbook — page D-2), the faithful navigator and faithful comptroller affix their signatures in Section 5. The faithful comptroller then refers the application to the master of the district who shall complete Section 9 after the applicant has received the exemplification of the Fourth Degree. He immediately forwards the Supreme Secretary Copy to the Supreme Council office, along with the initiation fee and the Fourth Degree Exemplification Report. The master retains the second copy of the Form 4 for his records.

RESTORATION OF MEMBERSHIP

A prior member of the Fourth Degree may restore his membership in the assembly of his choice. If he left his former assembly by withdrawal before October 1, 2003, attach his withdrawal card to the Form 4 and collect from him advance dues. If he was suspended for nonpayment or left by withdrawal on or after October 1, 2003, he must pay a \$5.00 restoration fee in lieu of all

assembly arrearages. The faithful comptroller forwards the Form 4 (Page D-9) to the Supreme Council office and processes the \$5.00 into an assembly account. If two assemblies are involved, the receiving assembly will be charged \$5.00 and the former assembly credited a like amount. These charges/credits appear on the assemblies' next monthly statements. No monetary adjustment is made when the member re-enters his former assembly.

TRANSFER

A member in possession of a current Knights of Columbus Fourth Degree Membership Card may transfer to the assembly of his choice by making application on a Form 4 (page D-10). The receiving assembly accepts the application for transfer under the elective procedures. Please note that a **transfer is initiated only by the receiving assembly**. Members cannot be transferred out of an assembly. It is suggested that the faithful comptroller of the receiving assembly estimate any arrearages the applicant may owe his former assembly and collect that amount (if any) in addition to the required advance dues.

Third Degree membership is to be verified by the financial secretary in Section 8 on the Form 4. After the required signatures of the faithful navigator and faithful comptroller have been affixed in Section 5 attesting to favorable assembly action, the comptroller forwards the document to the Supreme Council office, Department of Membership Records. Upon receipt of the transfer application, the Form 4 will be processed, transferring the member into his new assembly. The former assembly will then be notified of the transfer on the next monthly Assembly Statement and on the Transfer Account Adjustment (#144). The form is pictured on page D-13.

After receipt of the Transfer Account Adjustment, the faithful comptroller of the former assembly enters **annual dues, dues paid to . . . (mo/yr) and the credit or past due balance** on all three copies. For your convenience in computing balances, a dues adjustment chart is illustrated on page D-14. Please note that balances are to be computed as of the last day of the month of transfer. Following completion, the appropriate copy is to be retained for assembly files and the remaining two copies returned to the Department of Membership Records. *If using FSPC, change the member type code on the general screen to TRANSFER OUT and adjust the financial balance on the member's ledger to zero.*

Upon receipt of the completed Form 144, the Supreme Council office will charge or credit the former assembly and enter an offsetting charge or credit to the receiving assembly. The New Assembly copy of the Form 144 is then mailed to the faithful

comptroller of the receiving assembly. He will adjust the account of the transferee and record the Fourth Degree date and other membership information on the ledger card.

In cases where **larger numbers of members are being transferred from one assembly to another (new assembly institutions, for example)** it is suggested that any monetary adjustment be made directly between the assemblies involved. This eliminates the possibility of a large credit remaining on an Assembly Statement for an extended period. When a direct adjustment is made between assemblies, the Transfer Account Adjustments (#144) should be discarded by the former assembly upon receipt, which will terminate the process.

HONORARY LIFE MEMBERSHIP

Members who have attained the actual age of 70 years and who have been members of the Fourth Degree for 25 consecutive years, and those who have been members of the Fourth Degree 50 years regardless of age, shall be designated as honorary life members and on due request in writing (submission of a Form 4 by the faithful comptroller – see page D-11) shall be exempt from further payment of dues. All priests and religious brothers who have taken their final or perpetual vows are automatically designated as honorary life members of the Fourth Degree upon receiving the rite of initiation. A special honorary life membership card (page D-11) is provided to all qualified Fourth Degree honorary life members. *When a member is awarded this status, FSPC users should change the membership class to HONORARY LIFE.*

A Fourth Degree honorary life member cannot be suspended from the assembly. He can, however, request a withdrawal or be suspended for other than non-payment. In such case, you must request that he relinquish his plastic honorary life card.

When completing a Form 4 for this transaction, please include the Fourth Degree date in Section 3. The signature of the faithful comptroller is sufficient in Section 5.

DATA CHANGE

Changes in pertinent membership information can be reported by filing a Form 4 with the Department of Membership Records. Be sure to complete Section 1, include the membership number in Section 6, and enter the data to be changed in the appropriate section on the document. For emphasis, changes can be circled. An example of an address change is depicted on page D-10.

The faithful comptroller is free to report information changes in a variety of formats as long as the changes are legible and accurate. For example, in cer-

tain cases returning a corrected copy of his semi-annual Assembly Roster or other source document might expedite the reporting process. *Data changes are most readily submitted by generating a Data Change Report using FSPC software — D-16.* The report can include maintenance to name, address, Fourth Degree date, date of birth and/or tax ID number.

DEATH

To report the death of an assembly member, the faithful comptroller completes Section 1 of the Form 4, provides the membership number and actual date of death (month, day and year) in Section 6, and affixes his signature in Section 5. Please refer to page D-12 for a sample document completed to report a death transaction. *FSPC users need to change the member type code to DECEASED and delete outstanding charges, if applicable.*

WITHDRAWAL

The **withdrawal transaction cannot be reported using the Form 4 Membership Document.** Rather, a **personal signed communication** from the member requesting withdrawal (resignation) is required to be sent to the assembly/council and forwarded on to the Supreme Council office. In good standing financially is not a consideration. A member can resign whether he is current in dues or in arrears. The only stipulation is that he must be eligible for re-entry as of the date he files his letter of withdrawal. Withdrawal is not an option for a convicted felon, non-practical Catholic, or one who has been suspended or expelled under Section 162 of the Order's Laws. Those members who apply for and are granted a withdrawal do not maintain continuous membership. If the withdrawal is requested only in the Fourth Degree, the Fourth Degree record will reflect a break in service. Withdrawals from the council result in a break in service in both council and assembly.

FSPC software users must change the member type code on the general screen to WITHDRAWAL, and the ledger screen must show a zero balance.

SUSPENSION – NONPAYMENT

Section 34 of the LAWS AND RULES GOVERNING THE FOURTH DEGREE states that a member three months or more in arrears relative to dues payment is subject to suspension by the assembly. To effect a suspension for nonpayment, a Form 4 must be completed (refer to page D-12) listing the reason for suspension as “nonpayment.” The signatures of both the faithful navigator and faithful comptroller are required.

FSPC users must change the member type code on the general screen to SUSPENDED—NON PAYMENT and delete any outstanding balance from the ledger

screen. A record of the arrearage can be stored in the ledger notes field for future reference.

SUSPENSION OR WITHDRAWAL FROM COUNCIL MEMBERSHIP

One of the requirements for eligibility in the Fourth Degree is membership in good standing in the Third Degree. Therefore, the suspension or withdrawal of a member from his council shall automatically terminate his membership in the Fourth Degree 12 months following termination from council records. Of course, submission of a Form 4 for suspension or a letter of resignation from the Fourth Degree will result in a member's immediate removal from assembly rolls.

MISCONDUCT, NONFEASANCE, TRIALS AND APPEALS OF ASSEMBLY MEMBERS AND OFFICERS

Article X, Section 37 of the LAWS AND RULES GOVERNING THE FOURTH DEGREE states the following:

Any member of the Fourth Degree guilty of conduct unbecoming a Knight of Columbus or of any applicable offense set forth in Chapter XVIII of the CHARTER CONSTITUTION LAWS of the Order or of these laws, shall be expelled or suspended from the Fourth Degree under the procedure outlined in Chapter XIX of said Laws of the Order. Appeal may be taken to the Board of Directors by the aggrieved member within 30 days after judgement, and the decision of the Board shall be final.

SUSPENSION – FAILURE TO REMAIN A PRACTICAL CATHOLIC

Before a suspension for failure to remain a practical Catholic can be processed, tangible evidence to support the suspension is required. A statement must be on file in the Supreme Council office from the assembly chaplain or the member's parish priest to the effect that the man in question is no longer a practical Catholic. Also acceptable is the original copy of a statement signed by the member, admitting to the infraction giving rise to the attempted suspension. One of these statements, along with a Form 4, must be submitted before suspension processing can begin.

SUSPENSION – FELONY CONVICTION

Section 168, Paragraph 6 of the Order's Laws (Third Degree) allows for forfeiture of membership for a felony conviction. To substantiate conviction, you must submit: a newspaper account of the conviction, written confirmation from the prosecutor, or a certified copy of the court documentation. Proof of conviction must include a description of the crime as a felony. Any **one** of the aforementioned proofs of conviction, certification that the individual convicted is known by you to be the member to have his member-

ship forfeited and, of course, a completed Form 4 are sufficient for suspension under Section 168, Paragraph 6 of the CHARTER CONSTITUTION LAWS.

SUSPENSION – MISCONDUCT

Detailed instructions on filing complaints against a member, his rights to plead and trial are found in Chapter XIX of the Order's Laws (Third Degree). Only the Board of Directors, the Supreme Knight, the state deputy (vice supreme master), or a district deputy (master) subject to the approval of the state deputy may summarily suspend a member for violating the Order's Laws. Refer to Sections 165, 166 and 167 of the CHARTER CONSTITUTION LAWS for details.

Charges against a member must be filed in writing with the grand knight (faithful navigator) — Section 171. The grand knight (faithful navigator) must give the accused a copy of the charges within five days — Section 172. The accused has 10 days to notify the grand knight (faithful navigator) whether he pleads guilty or not guilty — Section 173.

If a not-guilty plea is presented to the grand knight (faithful navigator), the district deputy (master) must examine the charges to determine if they present a prima facie case — Section 174. If the district deputy (master) finds a prima facie case, he appoints a trial committee — Section 175. The trial committee then proceeds to trial pursuant to the provisions of Sections 176, 177 and 178 of the CHARTER CONSTITUTION LAWS. A Form 4 Fourth Degree Membership Document and all paperwork resulting from compliance with Chapter XIX of the CHARTER CONSTITUTION LAWS must be forwarded to the Membership Records Department before suspension processing can be initiated.

FSPC users must change member type to SUSPENDED—BOARD ACTION whenever a member is suspended for nonpractical Catholicity, felony conviction or misconduct. Any outstanding charges must also be deleted from the ledger screen.

DISTRIBUTION OF FORM 4

New member transactions . . . Completed Form 4's are to be distributed as follows: The faithful comptroller sends the Supreme Secretary Copy and the Master Copy to the master of the district. (The master subsequently signs and forwards the original copy to the Supreme Council office and retains the second copy for his records.) The third copy of the form is to be sent to the financial secretary of the council in which the applicant holds membership. The fourth copy should be retained for assembly records.

All other transactions . . . The top copy is sent to the Supreme Council office, the second copy to the master of the district, third copy to the financial secre-

tary of the council, and the fourth copy is retained for assembly records.

DISABILITY – RELIEF FROM PAYMENT

Those brother Knights who are unable to engage in any occupation or employment for remuneration or profit for a period of no less than six consecutive months may apply for waiver of dues under Section 118(e) of the CHARTER CONSTITUTION LAWS (Third Degree). Section 48 of the LAWS AND RULES GOVERNING THE FOURTH DEGREE states that all matters not expressly covered by the Fourth Degree Laws shall be governed by procedures in the Third Degree. Therefore, any sir Knight who is in a disability exemption status in his council is also exempt from all Fourth Degree assembly dues and assessments.

Third Degree disability waivers expire on December 31 of each year and must be renewed by the council during the 90 days prior to expiration. The faithful comptroller can consult with the applicable council financial secretary relative to each assembly member in a disability status or he can refer to the January Assembly Roster. *For each assembly member on disability, FSPC users should select class code DISABLED.*

MEMBERSHIP CARDS

Faithful comptrollers are required to issue Fourth Degree Membership Cards to those who have qualified by paying assembly dues and other charges in advance for one year. A completed membership card (illustration – page D-7) requires entries as follows:

- Name of Sir Knight
- Membership number
- Assembly number
- City and state/province
- Dues paid to date: **must be December 31**
- Signatures of faithful navigator and faithful comptroller

The completed card should be affixed with the assembly seal and given or sent to the member within a few days of dues payment.

For assemblies using FSPC, Membership Cards are available in packages of 200 for sheet fed printers (#2723). See p. A-7 for additional information regarding the printing procedure.

The faithful comptroller should take special precautions to safeguard blank membership cards so that none are readily available to an unscrupulous person who could issue them to those unqualified, thus permitting illegal entry of an ineligible person into assembly meetings or degrees.


REPORT OF OFFICER ELECTIONS

Article VIII, Section 24(j) of the LAWS AND RULES GOVERNING THE FOURTH DEGREE states that the “election of officers in assemblies shall take place annually at the first regular business meeting of the assembly held in June of each year.” Those duly elected officers are to be reported to the Supreme Council office on the Report of Officers (#186). Deadline for submission of the form is August 1.

The Form 186 is pictured on page D-15. A copy of the actual form is contained in the Assembly Report

Forms Booklet (#325). Report Forms Booklets are sent annually to all faithful navigators and faithful comptrollers of record for use during the fraternal year. The original copy of the completed Form 186 is to be sent to the Supreme Secretary. Photocopies of the document are to be made and sent to the state deputy, vice supreme master, and master. Be certain to retain a copy for assembly records.

The form can also be submitted electronically by visiting our web site at www.kofc.org or the Form 186 can be down loaded, completed and submitted manually.

KNIGHTS OF COLUMBUS	
THIS IS TO CERTIFY THAT	
SIR KNIGHT	
MEMBER NO.	IS A 4th DEGREE MEMBER OF
ASSEMBLY NO.	
	CITY STATE
DUES PAID TO	2005
	F.N.
	F.C.
	MEMBER SIGNATURE

Fourth Degree Membership Card—Use Item #1351 for manual applications; Item #2723 for FSPC.

FOURTH DEGREE MEMBERSHIP DOCUMENT QUICK REFERENCE CHECKLIST

TYPE OF TRANSACTION	Complete Sections							
	1	2	3	4	5	6	7	8
New Member	X	X	X	X	X	X	X	X
Restoration of Membership	X		X	X	X	X	X	
Transfer	X		X	X	X	X	X	
Honorary Life Membership	X		X		X	X		
Data Change	X				X	X		
Suspension — Nonpayment	X				X	X		
Death	X				X	X		

ADMISSION COMMITTEE

To: Faithful Navigator _____ Assembly, Fourth Degree.

The Admission Committee interviewed _____ (Name) _____ (Date)

Our interview and investigation discloses that said applicant meets all of the requirements and it is now in order for the application to be presented to the Assembly _____ (yes or no)

Further, we recommend the following Assembly action:

_____ Favorable
_____ Unfavorable

In the event the Admission Committee determines the applicant does not meet the provisions of Section 25, Paragraph 1, of the Laws and Rules Governing the Fourth Degree which states:

1. Applications for membership in the Fourth Degree may be made to any Assembly provided the applicant is:
 - (a) Over eighteen years of age.
 - (b) A citizen of the country in which he resides, or with permission of the Master of the District over the area where he claims citizenship, with the understanding that if permission is granted the pledge of allegiance will be to the country of citizenship.
 - (c) A Third Degree member in good standing in his council and who was initiated in the First Degree at least twelve months prior to his initiation in the Fourth Degree, or
 - (d) A former member whose membership was terminated for failure to pay dues or by a withdrawal card if he has been readmitted to good standing in his council and if he was a Third Degree member for a period of more than six months prior to his loss of good standing in his council.
 - (e) A practical Catholic in union with the Holy See.

In that event five members of the Committee must sign below — otherwise the signature of the Chairman is sufficient.

Submitted by: _____
(Chairman)



FOURTH DEGREE MEMBERSHIP DOCUMENT
KNIGHTS OF COLUMBUS
A SOCIETY OF CATHOLIC MEN

PRINTED
IN
U.S.A.

4 1003

LAST NAME		FIRST NAME		MIDDLE INITIAL		TITLE	
Stephens		Ralph		A.			
STREET		CITY		ST. / PROV.		POSTAL CODE / COUNTRY	
14 Pineview Ln		New Haven		CT		06507	
HOME PHONE		DATE OF BIRTH		MARITAL STATUS		1ST DEGREE DATE	
(203) 269-4178		5/31/67		M		7/16/04	
COUNCIL NO.						6128	
CITIZEN OF WHAT COUNTRY?		BY BIRTH OR NATURALIZATION?		IF NATURALIZATION HAVE FINAL PAPERS BEEN RECEIVED?		YES NO	
United States		Birth					
IF YOU WERE PREVIOUSLY INITIATED IN THE FOURTH DEGREE, GIVE:		INITIATION		TERMINATION		ASSEMBLY NUMBER	
DATE OF						CITY	
REASON FOR TERMINATION						ST/PROV.	
PARISH		NEW OR PRESENT		NUMBER		CITY	
St. Bridget				2001		New Haven	
I HEREBY DECLARE THAT THE ABOVE IS TRUE AND CORRECT AND THAT I AM A PRACTICAL CATHOLIC IN COMMUNION WITH THE HOLY SEE.		FORMER				CT	
SIGNATURE OF APPLICANT		DATE		I CERTIFY THAT THE APPLICANT IS A THIRD DEGREE MEMBER IN GOOD STANDING IN		COUNCIL NO.	
Ralph A. Stephens		3/23/04		6128		New Haven, CT	
SIGNATURE OF PROPOSER		ASSEMBLY		DATE		SIGNATURE OF FINANCIAL SECRETARY	
George Petrosi		2001		3/28/04		Eugene K Testa	
FAITHFUL NAVIGATOR		James C. Casey		4/10/04		RECEIVED FEES OF \$ 65.00	
FAITHFUL COMPTROLLER		Andrew F. Nelson		4/10/04		DATE 4/14/04	
						APPLICANT INITIATED AT	
						Stamford, CT	
						DATE 5/3/04	
						Signature of Master (required for new members only)	
						William F. McDonald	

Supreme Secretary Copy



FOURTH DEGREE MEMBERSHIP DOCUMENT
KNIGHTS OF COLUMBUS
A SOCIETY OF CATHOLIC MEN

PRINTED
IN
U.S.A.

4 1003

LAST NAME		FIRST NAME		MIDDLE INITIAL		TITLE	
Randolph		Kerry		R.			
STREET		CITY		ST. / PROV.		POSTAL CODE / COUNTRY	
17 Church St		New Haven		CT		06507	
HOME PHONE		DATE OF BIRTH		MARITAL STATUS		1ST DEGREE DATE	
(203) 288-4190		11/6/61		M		10/8/84	
COUNCIL NO.						6128	
CITIZEN OF WHAT COUNTRY?		BY BIRTH OR NATURALIZATION?		IF NATURALIZATION HAVE FINAL PAPERS BEEN RECEIVED?		YES NO	
IF YOU WERE PREVIOUSLY INITIATED IN THE FOURTH DEGREE, GIVE:		INITIATION		TERMINATION		ASSEMBLY NUMBER	
DATE OF						CITY	
REASON FOR TERMINATION						ST/PROV.	
Non-payment of Dues						OH	
PARISH		NEW OR PRESENT		NUMBER		CITY	
Holy Trinity				2001		New Haven	
I HEREBY DECLARE THAT THE ABOVE IS TRUE AND CORRECT AND THAT I AM A PRACTICAL CATHOLIC IN COMMUNION WITH THE HOLY SEE.		FORMER				CT	
SIGNATURE OF APPLICANT		DATE		I CERTIFY THAT THE APPLICANT IS A THIRD DEGREE MEMBER IN GOOD STANDING IN		COUNCIL NO.	
Kerry R. Randolph		2/26/04		6128		New Haven, CT	
SIGNATURE OF PROPOSER		ASSEMBLY		DATE		SIGNATURE OF FINANCIAL SECRETARY	
		5787		3/1/04		Eugene K Testa	
FAITHFUL NAVIGATOR		James C. Casey		3/8/04		RECEIVED FEES OF \$	
FAITHFUL COMPTROLLER		Andrew F. Nelson		3/8/04		DATE	
						APPLICANT INITIATED AT	
						DATE	
						Signature of Master (required for new members only)	

Supreme Secretary Copy



FOURTH DEGREE MEMBERSHIP DOCUMENT
KNIGHTS OF COLUMBUS
A SOCIETY OF CATHOLIC MEN

PRINTED
U.S.A.

4 10/03

1	LAST NAME Romano	FIRST NAME Dominic	MIDDLE INITIAL C.	TITLE
	STREET 142 Woodward St	CITY New Haven	ST / PROV CT	POSTAL CODE / COUNTRY 06507
	HOME PHONE (203) 281-5801	DATE OF BIRTH 6/14/43	MARITAL STATUS M	1ST DEGREE DATE 9/6/64
				COUNCIL NO. 6128
2	CITIZEN OF WHAT COUNTRY?		BY BIRTH OR NATURALIZATION?	IF NATURALIZATION HAVE FINAL PAPERS BEEN RECEIVED?
3	IF YOU WERE PREVIOUSLY INITIATED IN THE FOURTH DEGREE, GIVE: INITIATION DATE OF 5/17/66		TERMINATION DATE 6/14/43	ASSEMBLY NUMBER 6043
			CITY Hilltop	ST/PROV. MN
4	REASON FOR TERMINATION			
	PARISH St. Joseph			
	I HEREBY DECLARE THAT THE ABOVE IS TRUE AND CORRECT AND THAT I AM A PRACTICAL CATHOLIC IN COMMUNION WITH THE HOLY SEE. <i>Dominic C. Romano</i> 6/10/04 (SIGNATURE OF APPLICANT) (DATE)			
5	FAITHFUL NAVIGATOR <i>James C. Casey</i> 3/8/04 (SIGNATURE) (DATE)			
	FAITHFUL COMPTROLLER <i>Andrew S. Nelson</i> 3/8/04 (SIGNATURE) (DATE)			

MEMBERSHIP NUMBER 5487019
<input type="checkbox"/> NEW MEMBER
<input type="checkbox"/> RESTORATION
<input checked="" type="checkbox"/> TRANSFER
<input type="checkbox"/> HONORARY LIFE MEMBERSHIP
<input type="checkbox"/> DATA CHANGE
<input type="checkbox"/> SUSPENSION _____ reason _____
<input type="checkbox"/> DEATH _____ mo day yr _____
6
7
8

Supreme Secretary Copy



FOURTH DEGREE MEMBERSHIP DOCUMENT
KNIGHTS OF COLUMBUS
A SOCIETY OF CATHOLIC MEN

PRINTED
U.S.A.

4 10/03

1	LAST NAME Michaels	FIRST NAME Lawrence	MIDDLE INITIAL W.	TITLE
	STREET 136 Frankson St	CITY New Haven	ST / PROV CT	POSTAL CODE / COUNTRY 06507
	HOME PHONE	DATE OF BIRTH	MARITAL STATUS	1ST DEGREE DATE
				COUNCIL NO.
2	CITIZEN OF WHAT COUNTRY?		BY BIRTH OR NATURALIZATION?	IF NATURALIZATION HAVE FINAL PAPERS BEEN RECEIVED?
3	IF YOU WERE PREVIOUSLY INITIATED IN THE FOURTH DEGREE, GIVE: INITIATION DATE OF		TERMINATION DATE	ASSEMBLY NUMBER
			CITY	ST/PROV.
4	REASON FOR TERMINATION			
	PARISH			
	I HEREBY DECLARE THAT THE ABOVE IS TRUE AND CORRECT AND THAT I AM A PRACTICAL CATHOLIC IN COMMUNION WITH THE HOLY SEE. _____ (SIGNATURE OF APPLICANT) (DATE)			
5	FAITHFUL NAVIGATOR <i>Andrew S. Nelson</i> 5/12/04 (SIGNATURE) (DATE)			
	FAITHFUL COMPTROLLER			

MEMBERSHIP NUMBER 5547937
<input type="checkbox"/> NEW MEMBER
<input type="checkbox"/> RESTORATION
<input type="checkbox"/> TRANSFER
<input type="checkbox"/> HONORARY LIFE MEMBERSHIP
<input checked="" type="checkbox"/> DATA CHANGE
<input type="checkbox"/> SUSPENSION _____ reason _____
<input type="checkbox"/> DEATH _____ mo day yr _____
6
7
8

Supreme Secretary Copy



4. 10X3

Supreme Secretary Copy





FOURTH DEGREE MEMBERSHIP DOCUMENT
KNIGHTS OF COLUMBUS
A SOCIETY OF CATHOLIC MEN

PRINTED
IN
U.S.A.

4-10/03

LAST NAME		FIRST NAME		MIDDLE INITIAL	TITLE	
Milo		Louis		E.		
STREET		CITY		ST / PROV.	POSTAL CODE / COUNTRY	
649 Plainville Rd		New Haven		CT	06507	
HOME PHONE		DATE OF BIRTH	MARITAL STATUS	THE DEGREE DATE	COUNCIL NO.	
		6/12/59			6128	
CITIZEN OF WHAT COUNTRY?		BY BIRTH OR NATURALIZATION?		IF NATURALIZATION HAVE FINAL PAPERS BEEN RECEIVED?	YES	NO
IF YOU WERE PREVIOUSLY INITIATED IN THE FOURTH DEGREE, GIVE:		INITIATION		TERMINATION	ASSEMBLY NUMBER CITY ST/PROV.	
DATE OF						
REASON FOR TERMINATION						
PARISH		NEW OR PRESENT		NUMBER	CITY ST/PROV.	
				2001	New Haven CT	
I HEREBY DECLARE THAT THE ABOVE IS TRUE AND CORRECT AND THAT I AM A PRACTICAL CATHOLIC IN COMMUNION WITH THE HOLY SEE.		FORMER				
SIGNATURE OF APPLICANT		DATE		I CERTIFY THAT THE APPLICANT IS A THIRD DEGREE MEMBER IN GOOD STANDING		
				IN COUNCIL NO. LOCATION		
SIGNATURE OF PROPOSER		ASSEMBLY		DATE SIGNATURE OF FINANCIAL SECRETARY		
FAITHFUL NAVIGATOR		James C. Casay		4/1/04		RECEIVED FEES OF \$ DATE
FAITHFUL COMPTROLLER		Andrew P. Nelson		4/1/04		APPLICANT INITIATED AT DATE
						Signature of Master (required for new members only)

Supreme Secretary Copy



FOURTH DEGREE MEMBERSHIP DOCUMENT
KNIGHTS OF COLUMBUS
A SOCIETY OF CATHOLIC MEN

PRINTED
IN
U.S.A.

4-10/03

LAST NAME		FIRST NAME		MIDDLE INITIAL	TITLE	
Andrews		Steven		Q.		
STREET		CITY		ST / PROV.	POSTAL CODE / COUNTRY	
196 Edwards Ave		New Haven		CT	06507	
HOME PHONE		DATE OF BIRTH	MARITAL STATUS	THE DEGREE DATE	COUNCIL NO.	
		3/21/31			6128	
CITIZEN OF WHAT COUNTRY?		BY BIRTH OR NATURALIZATION?		IF NATURALIZATION HAVE FINAL PAPERS BEEN RECEIVED?	YES	NO
IF YOU WERE PREVIOUSLY INITIATED IN THE FOURTH DEGREE, GIVE:		INITIATION		TERMINATION	ASSEMBLY NUMBER CITY ST/PROV.	
DATE OF						
REASON FOR TERMINATION						
PARISH		NEW OR PRESENT		NUMBER	CITY ST/PROV.	
				2001	New Haven CT	
I HEREBY DECLARE THAT THE ABOVE IS TRUE AND CORRECT AND THAT I AM A PRACTICAL CATHOLIC IN COMMUNION WITH THE HOLY SEE.		FORMER				
SIGNATURE OF APPLICANT		DATE		I CERTIFY THAT THE APPLICANT IS A THIRD DEGREE MEMBER IN GOOD STANDING		
				IN COUNCIL NO. LOCATION		
SIGNATURE OF PROPOSER		ASSEMBLY		DATE SIGNATURE OF FINANCIAL SECRETARY		
FAITHFUL NAVIGATOR		Andrew P. Nelson		7/15/04		RECEIVED FEES OF \$ DATE
FAITHFUL COMPTROLLER						APPLICANT INITIATED AT DATE
						Signature of Master (required for new members only)

Supreme Secretary Copy

KNIGHTS OF COLUMBUS
1 Columbus Plaza, New Haven CT 06510-3326

TRANSFER ACCOUNT ADJUSTMENT

DATE

The transfer for this member has been processed. Please complete the highlighted areas of all three copies and return the top two copies to the Department of Membership Records. Retain the third copy for your files. The appropriate dues adjustment will appear on your Assembly Statement.

NAME OF TRANSFEREE		MEMBERSHIP NUMBER	
FROM FORMER ASSEMBLY NUMBER		TO NEW ASSEMBLY NUMBER	
CITY, STATE / PROVINCE		CITY, STATE / PROVINCE	
		ANNUAL DUES	
		4TH DEGREE DATE	
		DUES PAID TO	
		(MO / YR)	
ACCOUNT ADJUSTMENT CALCULATED AS OF THE LAST DAY OF THE MONTH OF TRANSFER		CREDIT	BALANCE
		PAST DUE	



F144(rev0400)

SUPREME OFFICE COPY

FAITHFUL COMPTROLLER

DATE

KNIGHTS OF COLUMBUS
1 Columbus Plaza, New Haven CT 06510-3326

TRANSFER ACCOUNT ADJUSTMENT

DATE

The transfer for this member has been processed. Please complete the highlighted areas of all three copies and return the top two copies to the Department of Membership Records. Retain the third copy for your files. The appropriate dues adjustment will appear on your Assembly Statement.

NAME OF TRANSFEREE		MEMBERSHIP NUMBER	
FROM FORMER ASSEMBLY NUMBER		TO NEW ASSEMBLY NUMBER	
CITY, STATE / PROVINCE		CITY, STATE / PROVINCE	
		ANNUAL DUES	
		4TH DEGREE DATE	
		DUES PAID TO	
		(MO / YR)	
ACCOUNT ADJUSTMENT CALCULATED AS OF THE LAST DAY OF THE MONTH OF TRANSFER		CREDIT	BALANCE
		PAST DUE	



F144(rev0400)

NEW ASSEMBLY COPY

FAITHFUL COMPTROLLER

DATE

KNIGHTS OF COLUMBUS
1 Columbus Plaza, New Haven CT 06510-3326

TRANSFER ACCOUNT ADJUSTMENT

DATE

The transfer for this member has been processed. Please complete the highlighted areas of all three copies and return the top two copies to the Department of Membership Records. Retain the third copy for your files. The appropriate dues adjustment will appear on your Assembly Statement.

NAME OF TRANSFEREE		MEMBERSHIP NUMBER	
FROM FORMER ASSEMBLY NUMBER		TO NEW ASSEMBLY NUMBER	
CITY, STATE / PROVINCE		CITY, STATE / PROVINCE	
		ANNUAL DUES	
		4TH DEGREE DATE	
		DUES PAID TO	
		(MO / YR)	
ACCOUNT ADJUSTMENT CALCULATED AS OF THE LAST DAY OF THE MONTH OF TRANSFER		CREDIT	BALANCE
		PAST DUE	



Dues Adjustment Chart

TABLE OF MONTHLY DUES ADJUSTMENT

YEARLY DUES	MONTHLY DUES	Jan.	Feb.	March	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
		1	2	3	4	5	6	7	8	9	10	11	12
\$10.00	\$.83	.83	1.67	2.50	3.33	4.17	5.00	5.83	6.67	7.50	8.33	9.17	10.00
11.00	.92	.92	1.83	2.75	3.67	4.58	5.50	6.42	7.33	8.25	9.17	10.08	11.00
12.00	1.00	1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00	10.00	11.00	12.00
13.00	1.08	1.08	2.17	3.25	4.33	5.42	6.50	7.58	8.67	9.75	10.83	11.92	13.00
14.00	1.17	1.17	2.33	3.50	4.67	5.83	7.00	8.17	9.33	10.50	11.67	12.83	14.00
15.00	1.25	1.25	2.50	3.75	5.00	6.25	7.50	8.75	10.00	11.25	12.50	13.75	15.00
16.00	1.33	1.33	2.67	4.00	5.33	6.67	8.00	9.33	10.67	12.00	13.33	14.67	16.00
17.00	1.42	1.42	2.83	4.25	5.67	7.08	8.50	9.92	11.33	12.75	14.17	15.58	17.00
18.00	1.50	1.50	3.00	4.50	6.00	7.50	9.00	10.50	12.00	13.50	15.00	16.50	18.00
19.00	1.58	1.58	3.17	4.75	6.33	7.92	9.50	11.08	12.67	14.25	15.83	17.42	19.00
20.00	1.67	1.67	3.33	5.00	6.67	8.33	10.00	11.67	13.33	15.00	16.67	18.33	20.00
21.00	1.75	1.75	3.50	5.25	7.00	8.75	10.50	12.25	14.00	15.75	17.50	19.25	21.00
22.00	1.83	1.83	3.67	5.50	7.33	9.17	11.00	12.83	14.67	16.50	18.33	20.17	22.00
23.00	1.92	1.92	3.83	5.75	7.67	9.58	11.50	13.42	15.33	17.25	19.17	21.08	23.00
24.00	2.00	2.00	4.00	6.00	8.00	10.00	12.00	14.00	16.00	18.00	20.00	22.00	24.00
25.00	2.08	2.08	4.17	6.25	8.33	10.42	12.50	14.58	16.67	18.75	20.83	22.92	25.00

To: Supreme Office

DATA CHANGE REPORT

Run Date: 08/19/97

HOLY FAMILY COUNCIL 18000
One Columbus Plaza
New Haven, CT 06510-3326

Member

Number	Name & Address	Degree Dates	Phone
6789102	Robert Angola		
	27 Richard Ave	1st:	H:
		2nd: 02/16/87	A:
		3rd: 04/09/87	Birthday:
	Orange	4th:	SSN:
	CT 06477		

Note: Only data that has changed since the last report to Supreme Council is shown on this report.

INSURANCE

GENERAL INFORMATION

The Knights of Columbus, a fraternal benefit society, is incorporated under the laws of the State of Connecticut. The Order is owned, governed and controlled by its members.

The Order is authorized to sell insurance in all states of the United States, Puerto Rico, Virgin Islands, Guam and all provinces of Canada.

Legal reserves are maintained on all forms of benefit certificates.

The Order is required to file with the insurance departments of all states and provinces a detailed annual statement of its operations.

At the end of each three-year period, a thorough examination of the affairs of the Order is made at the Supreme office in New Haven, Connecticut, by a staff of examiners appointed by the insurance commissioners of the states. The Canadian Department of Insurance at Ottawa also conducts periodic examinations of the Order's business in Canada.

INSURANCE INFORMATION

BEGINNINGS

Different concepts of insurance have been around for a long time. Hundreds of years ago Greek fishermen employed a concept which can be construed as life insurance protection. The agreement was that the total catch of all the fishing boats would be divided equally among those who participated in the fishing activities, thus assuring that those who were unsuccessful would share in the entire return. In the event an entire ship and crew would be lost, their families would still be protected.

Many years later another concept developed. Upon the death of a member of a particular group, it was not uncommon to "pass the hat" in order to generate some money which could then be given to the widow and family of the deceased. This collection bore no relationship to the needs of the family and if a succession of deaths occurred in a short span of time, the method resulted in unequal amounts of money being collected and passed on. This concept, while noble in thought, failed.

Later, regular deposits (quarterly, for example) were made to a common fund. Upon the death of a member, withdrawals in specific amounts (\$1,000 for example) were made and turned over to the widow. This plan, again, bore no relationship to the needs of the widow and further placed additional burdens on younger members who, by virtue of their age, would ultimately deposit more to the fund than would older members. For this reason, among others, this concept failed as well.

The need for voluntary, legal reserve, actuarially sound plans became obvious as all other means of supplying protection failed. This resulted in the modern methods and practices of the life insurance industry, of which the Knights of Columbus is a part. Every person should assess his or her needs for protection and apply for coverage based on those needs. Every person then contributes small premiums to a common fund enabling the insurance company to provide substantial protection for the individual with the pooling effect created by hundreds of thousands and millions of policy holders. Surely the principals of unity and fraternity are put to use in providing this coverage to our members.

CURRENT STATUS

On December 31, 2004, the insurance in force for the Knights of Columbus was recorded at a record 53.4 billion dollars. During the calendar year of 2004 over 6.2 billion dollars of new insurance was written. This is a tribute to our professional field force of some 140 general agents and approximately 1400 field agents from throughout the Order whose dedication resulted in these fine achievements.

To place these figures in perspective, it is necessary to do two things:

First, we should compare that "in force" figure to the same figure of ten years ago. At the end of 1994 the Order had 26.7 billion dollars of insurance in force. We have doubled this amount in one decade. Our total of new insurance written in 1994 was 4.2 billion dollars. Last year it was \$6.2 billion.

Second, we need to remember that we have accomplished these feats with only one of every three members of the Knights purchasing insurance from the Order.

These two statistics, by themselves, show both progress and challenge. Our field force is to be commended for their cooperation with our fraternal leaders in promoting the continued growth of the Order's insurance program. It is regrettable, however, that more members do not avail themselves of this excellent fraternal benefit.

At the end of each calendar year, a report is published on the status of the Order's insurance program. A copy can be obtained by writing to the KNIGHTS OF COLUMBUS, INSURANCE DIVISION, 1 COLUMBUS PLAZA, NEW HAVEN CT 06507.

It is strongly suggested that all faithful comptrollers obtain a copy of the report each year and make the information available to the membership.

STRUCTURE

The structure of the agency force is simple, yet effective. The general agent is charged with the responsibility of recruiting, training and supervising a given number of field agents in the general agency. A general agency is comprised of approximately 10,000 members, although we do have some smaller and some larger agencies, depending on a general agent's ability to manage.

With 1,700,000 members, our field force is expected to grow to approximately 2,000 agents—one field agent for each 850 members. Only in this way can we assure that the benefits of our program will be made known to every one of our members. In addition, concentrated coverage of our membership and visibility of our field agents can go a long way towards advancing the insurance program.

PRODUCT

All products that we purchase fall under one of two categories — demand type products or non-demand type products. Some examples of demand type products might be automobile, fuel, household appliances, and any other products the need for which is obvious. Insurance falls in the other category — no demand. The needs for life insurance are not as obvious to the average person as, for example, fuel for his automobile. It is a product whose purchase is made with discretionary dollars (those dollars left over after the so called necessities of life — food, clothing and shelter are met.) There is no question that no demand type products are much more difficult to sell. Yet, this is the task with which our field agents are confronted. Much service work is associated with the administration of the product over long durations. Remember, life insurance as a contract is probably one of the longest durations. A home mortgage might run 30 years, but a life insurance contract can run much longer. To be successful our agents need the cooperation and support of the home office; the state, district and local officers and our entire membership. Realize, too, that the finances afforded by our insured members support many of our charitable and fraternal activities.

The Knights of Columbus portfolio offers a wide variety of plans designed especially to fill the needs of our brother Knights and their families. Permanent life insurance, term life, annuities and long-term care insurance are made available in amounts large and small so that members in every age or income category can avail themselves of protection.

SALES AND SERVICE

The most important job our field agents have is to sell needed life insurance to our members. This is “job one.” But the sale does not end the client-agent relationship. Our field agents are obliged to service the insurance which many times requires changes as time passes. Changes of beneficiaries, changes of address, loan and surrender requests, changes in plans, etc. are all routinely handled by the field agent. He provides one of the greatest fraternal benefits in which our members can participate. In addition, many of the agents aid and assist local council and assembly officers in their membership and other activities.

Our field force is comprised of well-trained, professional salesmen. With this foremost in mind, should you be aware of any member of the Order who would be interested in a career in insurance sales, we would encourage you to direct him to his general agent. It is a career of hard work . . . without question, but it is also one filled with many rewards — both financial and otherwise.

HOW CAN YOU HELP?

You as faithful comptroller can help to promote this important aspect of the Order by simply giving the Knights of Columbus insurance representatives in your area as much exposure as possible. Positive attitudes by our local, district and state officials contribute substantially to the success of the insurance program. We can all share in the blame when a member passes away, leaving his family without adequate financial resources. We can all share in the pride of knowing that the widow and children of a brother Knight can continue to live with dignity upon his death. This is precisely what Father McGivney had in mind when he founded his organization.

RECOGNITION

