

## Brothers

It is no secret we are living longer lives. Our grandchildren will have a life expectancy into their 90s. Whether or not our muscles, bones & mental capacity will be able to stay with this longevity is still being questioned & dealt with. I think you know where this article is going and you are right. More nursing care facilities and home-care nursing companies are coming into existence due to their needed DEMAND. If not, why would these programs waste their money operating for nothing?

There are 2-benefits specifically being promoted by our Order: Disability Insurance & Long Term Care Insurance and the need to secure them while you still have good enough health to qualify for them. I have been mentioning at Council meetings there isn't a month go by where I didn't received at least 1 or 2 phone calls from a family member asking if there is anything the Knights can do for brother so & so who is in the hospital, in a nursing care facility or on the way to the mortuary. I have been called careless and the Knight's worthless at times due to there is very little we can do "after the fact". That phone call will end with the family member and I will remember 6 months ago or maybe even 3 weeks ago, so & so wouldn't give me even 10 minutes to talk about some Knights coverage. I am not careless and the Knights are not worthless, but we both can be very frustrated.

Brother so & so had good health at one time. He could have taken 45 minutes to sit down with me and find the Knights program is very affordable within his budget and purchased enough coverage where his family would not be scrambling around today. We all feel indestructible at one time, while in our 20s & 30s. But how can we feel in our 50s & 60s we will never need Long term Nursing Care when it is proven some 70% of all retirees after age 65 will need this care? How can a worker in his 40s with a family, feel he will never have an injury at work or at home to where he can't work, where worker disability is the #1 reason couples lose their homes to foreclosure? The Knights didn't make this stuff up, nor did I.

If you still have your good health, you take advantage of it buying a program paying pennies for coverage dollars when you may not - likely won't, keep that good health to where it becomes a financial need, not just for you, but for your family also. Hire the Knights of Columbus to pay your Long Term Care expenses or compensate you while on disability if & when it is needed. May I & the Knights be of service to you? Contact field agent David Keeling at (909) 824-1024 or email: [david.keeling@kofc.org](mailto:david.keeling@kofc.org)