



Knights of Columbus **133rd Annual Convention** Connecticut State Council **Bristol • April 24-26, 2026**

Report of the State Advocate

April 25, 2026

The State Advocate is responsible for all legal and judicial matters pertaining to the State Council. It has been the experience of the state officers that most issues we face can be resolved by remaining committed to our fundamental principles of Charity, Unity and Fraternity.

Being an officer in a council means taking on responsibility, making decisions and sometimes doing difficult work. When issues arise in your council, there are many resources available to you. The primary documents are your council's bylaws and the Charter, Constitution and Laws (CCL) of the Order which is printed and distributed regularly. The Supreme Council website has a great deal of information available to you, especially through the Officer's Online web page. Most issues dealing with membership, authority, forms, events, finances, etc. can be addressed using these resources. If you need further assistance, call on your District Deputy and, if necessary, your State Advocate and other State Officers. When things cannot be remedied on the local, district or state level, the offices of the Supreme Council can also help.

Member Discipline

Occasionally, issues arise that require disciplinary action. In some cases, the necessary actions are clear, but others require more consideration. The CCL is the best source in cases like this. While all councils are encouraged to grow in new membership, it is important that councils take some basic steps to ensure that prospective members meet our criteria for membership and will not become a problem for your council and the Order. A question about whether a man is a practical Catholic should normally be addressed to the pastor. Councils must check easily accessible sources like the Connecticut Sex Offender Registry and the judicial branch website for criminal convictions. If it is necessary to decline an application for membership, the reasons must be kept confidential within the council, to avoid an accusation of defamation.

990 and EIN

The Knights of Columbus is a fraternal beneficiary society and is exempt from income tax under Section 501(c)(8) of the Internal Revenue Code. This exemption extends to local councils and assemblies, provided that they comply with some simple requirements with the IRS. Each council and assembly must have its own tax identification number, commonly called an EIN, and must file a Form 990 tax return each year. For councils and assemblies with less than \$50,000 in annual gross receipts, this is a simple online document filed through the IRS website that requires very little information and takes just a few minutes. If gross receipts exceed \$50,000 a year, a longer form is required, and you may need to talk to a professional tax advisor. Failure to file Form 990 may result in the loss of the income tax exemption. Reinstating a lost tax exemption requires an extensive application form and usually the payment of a \$600 fee. Make sure that your council files its Form 990 to avoid this problem and expense.

Safe Environment Program

Every Grand Knight, Program Director, Family Director and Community Director, and every member involved in a council activity that involves young people, must comply with the Order's Safe Environment Program. This is a major priority for the Supreme Council, and it is easy to comply.

As of the start of April, all state council required roles are compliant with Safe Environment training, and 71 councils in the state are fully compliant.

We need to do a much better job throughout the state of ensuring that each council become compliant at the start of the year when officers and directors take their position. When a council files its Forms 185 and 365, be sure to include email addresses a personal email address must be used not a general one for the council. Members who are required to comply will then be notified about how to complete the online training. If another council member wants to do the training, so that he can assist at youth events, or in anticipation of taking a position that requires training, he can use the "Blue Button" on the website www.kofc.org/safe. Be sure to enter your member number.

Compliance with the Safe Environment program is a condition for Star Council. If your council is hoping to get an award, I encourage you to verify as soon as possible that the council has complied with Safe Environment. Check Member Management to make sure that you have the GK, PD, FD and CD positions filled, and that the men have done the necessary training. There is a council report through Officers Online. Complying with safe environment programs for the parish, diocese, boy scouts, etc. does NOT satisfy K of C requirements. Those organizations do not share information with us, so we have no way of verifying compliance. Also, their programs do not address our unique structure.

Any suspected abuse must be reported to proper authorities immediately. Any questions contact the Office of Youth Protection at OYP@kofc.org or call (203) 752-4558.

Liability Insurance

The Lockton Affinity insurance program provides liability insurance to our councils. Each council and assembly needs to have its own liability insurance policy. This protects the council or assembly and its members in the event that something happens at one of your events.

Resolution 4 of our 2025 annual meeting requires that Connecticut councils either participate in the State Council's program with Lockton or provide the state advocates' office with proof of insurance in the form of a certificate of insurance naming the State Council and Supreme Council as additional insured parties. This requirement is effective for the start of the coming fraternal year, beginning July 1, 2026. If your council is not already participating in the program then you will be receiving a request from the state advocate to provide a certificate of insurance for your council. Additionally, we will start billing for Lockton council insurance concurrently with state per

capita. Councils will not receive a separate bill, but rather an additional line item on their annual bill from the State Secretary.

Although it is rare for a council or assembly to be found liable for harm resulting from an event, things happen, and it is very easy for someone to file a lawsuit. Even if you are not found liable, you could run up thousands of dollars in legal fees. Without insurance coverage, you or your council/assembly will have to pay that bill out of your own pocket(s). It is not uncommon for members to think incorrectly the parish, State Council, or Supreme Council, provide liability insurance. There is a growing trend throughout the country for parishes and dioceses to require councils to provide evidence of insurance. The Supreme Council worked with Lockton Affinity to develop a liability insurance program that is easy to use, affordable, and provides very good coverage. Councils are not required to obtain insurance through Lockton, but in every case, I am aware of, insurance through Lockton is less expensive, and provides broader coverage than any other insurance company. Lockton asks the State Councils to assist with the processing to help keep costs down. Because we have a State Council administered program, we will not have a high premium. The state council helps administer the program by generating an invoice to each council and assembly that is email out to the FS or FC. This year we came to an agreement with Lockton to bill starting on February 1st and the coverage would end on January 31st and the coverage would be good for one year. We are hoping to continue this billing cycle so invoice will be generated in December and email out in January and be due by February 1st. The cost of the policy is based upon the membership of the council/assembly this year we got a quote of \$2.20 per dues paying member. As of this year we have 111 councils participating in the Lockton program, our goal as a state is to have every council in the state have Lockton insurance or some other liability coverage.

Home Corporations

Councils that use home corporation facilities must follow the process laid out in the Handbook for Councils Using Home Corporation Facilities. This is a Rule of the Order. The Handbook was prepared by the Supreme Advocate's Office after extensive research and analysis of the experiences of many councils. Every council that uses a home corporation facility has probably received several copies of the Handbook. It is also available through Officers Online. If a council continues to use a home corporation facility, it must enter into the Terms of Use Agreement and Charitable Distribution Agreement contained in the Handbook. A fillable PDF version is available online. It will remain a priority until every council is in compliance; I know that this can seem like a complicated process. If you have questions or need assistance, contact me.

Name and Emblem Usage

Name and Emblem Names like "Knights of Columbus" and "K of C", along with the Emblem, the Emblem of the Fourth Degree and other names and symbols are trademarks of our Order. We all bear a responsibility to make sure that they are used appropriately. The Supreme Advocate's Office takes action to protect these valuable marks. Councils have the right to use these names and emblems in connection with Ordinary Fraternal Use in connection with charitable and fraternal

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activities of a council. As a general rule, whenever a council uses the names or emblems, it should also include the council's name, number and location in any printed material or announcements.

Thank you to the State Officers, District Deputies, and council leaders who I've worked with over the past year. I'm grateful for all your assistance and guidance as I've served in the advocate's role for this past fraternal year. Please continue to reach out if there is anything that I can help your council with as we close our fraternal year.

Vivat Jesus!

Thomas J. Perretta Jr.

State Advocate

state.advocate@ctstatecouncil.org



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