



Our local chapter of the Knights of Columbus will be presenting several articles providing information about our founder Michael J. McGivney, our patron, Christopher Columbus along with other informational articles about the Knights of Columbus.

The McGivney Solution

Deacon Tim Barnes

In the time of Fr. Michael McGivney, family was of the greatest importance. It was very common for a family to have a large number of children. There was no such thing as contraception and even if there had been most people would not have used it. Children were seen as a blessing, but not just for the reasons we would expect today. Children contributed to the family economically. As the child grew in age they would learn to work. If the family were involved in farming or agriculture, the children would be the bulk of the labor force. If the family lived in an urban setting, the children would still work, perhaps learning the trade of their family. In addition, many children died in infancy. Fr. McGivney was one of 13 children but six of these died in infancy.

The times as they were resulted in the roles of husband and wife, mother and father were defined more traditionally than they are today. Hardly any women worked outside the home. Indeed, the work of a wife and mother was exceedingly difficult. Children to care for, laundry to do, meals to prepare- all without the modern labor-saving devices we have today. The father was the wage earner. In Connecticut at the time of McGivney many men were employed as farmers, blacksmiths, butchers, bricklayers, carpenters, clock smiths, fisherman, barbers, doctors, teachers, bookmakers, lawyers, coach drivers, and clerks. These occupations were held primarily by men with a few exceptions. While women may have worked as hard or harder than men, their work brought in little money.

One other factor which described life in the 1800s was life expectancy. Typical life expectancy was from 30 to 40 years. Of course, there were plenty of exceptions, but they were just that- exceptions. Fr. McGivney was not an exception. He died at 38.

All of these factors combine to define a critical problem of the day. The death of a husband and father could mean the destruction of a family. This was the problem that Fr. McGivney searched for a solution to. The solution he devised was a Catholic men's organization in which the member would take care of the widows and orphans of their fellow members who died or were unable to work because of injury or illness. While the role of the Knights of Columbus has greatly expanded since its founding in 1882, it still is an organization which provides insurance to take care of its members' families.

The problem of 1882- losing a family wage earner, due to death, is still a problem today. Fortunately, it is not a difficult or expensive problem if it is planned for by way of life insurance. Unfortunately, it is a problem that many people ignore until it is too late. For a family with children the loss of a father or mother could be financially devastating. Many families depend on the wage of both parents, and the loss of either could make a tremendous in the future financial life of the family. It could be even more important for a single parent family to have insurance as the loss of the single parent could mean an uncertain future for the children. A family should have a financial plan which includes insurance as a part of that plan. Insurance is a thing you have and hope never to have to use. But it is much better to have it and never use it than to need it and not have it. If you have people who count on you for support, please consider looking into life insurance as possible means of their support.