



Knights of Columbus

Castillo Agency

Faith in Action: When Service Becomes a Lifeline

As an Insurance General Agent with the Knights of Columbus, I have the privilege of overseeing and supporting seven Field Agents. But I have come to realize that my responsibility is about much more than managing a team or helping agents succeed in their careers.

For me, it is calling.

It is a calling to serve Brother Knights and their families with faith, compassion, and genuine care. It is a calling to lead by example and to remind our Field Agents that behind every conversation, every appointment, and every financial plan is a family counting on us to help them prepare for the future.

Every day, I try to support our seven Field Agents by mentoring them, listening to their concerns, helping them work through challenges, and encouraging them to put the needs of Brother Knights and their families first.

When an agent helps a family protect their future, I see that as more than a professional accomplishment. I see it as a success for our entire Knights of Columbus brotherhood.

Because our work is about people.

It is about being there when life is going well and being there even more when life suddenly takes an unexpected turn.

A Brother Knight in Need

One experience continues to remind me of the importance of what we do.

A Brother Knight had been a member of the Knights of Columbus for less than 1 year when he suffered a rare and serious heart attack. Suddenly, he was unable to work. His health was uncertain, his family was facing an unexpected challenge, and his income had been interrupted.

Fortunately, before that day came, he had taken the time to obtain Disability Income Insurance and Life Insurance through the Knights of Columbus.

His coverage had not even been in place for a full year.

The journey to that point, however, was not easy.

Our Field Agents faced challenges arranging appointments and finding opportunities to have meaningful conversations with him about his family's financial protection. There were delays, phone calls, follow-ups, and conversations that did not always go as planned.

There was also an additional challenge. His Grand Knight was an Associate Member and did not have insurance through the Knights of Columbus. Because the two men were close friends and part of the same group outside the council, it was sometimes difficult to communicate the

importance of taking the time to review the protection available through the Knights of Columbus.

But we did not give up.

We continued to reach out. We continued to follow up. We continued to serve.

Eventually, those efforts led to meaningful conversations about his family's needs, and he decided to obtain both Disability Income Insurance and Life Insurance.

He chose less coverage than our financial analysis had recommended, but he had nevertheless taken an important step: he had put protection in place.

Then life changed.

When his heart attack prevented him from working, the decision he had made months earlier suddenly became very real.

During a frightening and uncertain time, he and his family had financial protection to help them through the situation. He experienced firsthand the value of having prepared before the crisis occurred.

And he became deeply grateful not only to our team, but to the Knights of Columbus for being there when he needed help most.

The Importance of One More Conversation

That experience reinforced something I have learned throughout my years of service:

Our work is not simply about insurance. It is about being there before the crisis happens.

We never know what tomorrow will bring.

A member may believe he has plenty of time. He may postpone an appointment. He may decide that protection can wait until another day. He may not immediately see the urgency of preparing for something he hopes will never happen.

But none of us knows when life can change in an instant.

That is why persistence matters.

If our Field Agents had stopped after the first few challenges, this Brother Knight might not have had the protection he needed when his income suddenly disappeared.

One more phone call mattered.

One more follow-up mattered.

One more conversation mattered.

And ultimately, that persistence helped make a difference for a Brother Knight and his family when they needed it most.

Leadership Through Service

This experience also reminds me why I feel so strongly about supporting our seven Field Agents.

Leadership, in my view, is not simply about directing others. It is about serving those we lead so they can better serve others.

When I invest my time and experience in our agents, I help them grow not only as professionals, but as servants to the families entrusted to their care.

I encourage them to listen carefully, to ask questions, to understand each family's circumstances, and to treat every Brother Knight with dignity and respect.

Most importantly, I remind them that the person sitting across the table is not simply a client.

He is a Brother Knight.

His family is part of our KofC family.

And when one of those families is hurting, we should care.

Our service does not end with a policy or a financial plan. Sometimes it means making a phone call to check in on a Brother Knight. Sometimes it means visiting a family during a difficult time. Sometimes it means simply listening and reminding someone that he is not alone.

Those moments may never appear on a report or be measured by a number.

But they are often the moments that matter most.

Faith in Action

For me, this is what *Faith in Action* means.

It means serving before being served.

It means leading by example.

It means supporting our Brother Knights.

It means encouraging our Field Agents to never lose sight of the people behind their work.

And it means helping families prepare for the future so that, when the unexpected happens, they do not have to face it alone.

We may not always see the immediate results of our efforts. Sometimes the value of a conversation does not become apparent for months or even years.

But when a Brother Knight faces a life-changing event and realizes that he has protection in place for his family, the purpose of our work becomes clear.

The most meaningful part of our mission is not what happens when everything goes according to plan.

It is what happens when life does not.

That is when preparation becomes protection.

That is when persistence becomes service.

And that is when our faith becomes action.

I am deeply grateful for the opportunity to serve as an Insurance General Agent and to work alongside seven dedicated Field Agents. Together, we have the privilege of helping Brother Knights and their families prepare for life's uncertainties and protect what matters most.

At the heart of everything we do are people—our Brother Knights, their spouses, their children, and their families.

And that is why I believe our work is about much more than insurance.

It is about brotherhood.

It is about service.

It is about faith.

And, ultimately, it is about being there when a Brother Knight needs us most.

That is Faith in Action.

Cleophas Castillo FIC, CPCA

General Agent Knights of Columbus Life Insurance

Manitoba & NW Ontario Jurisdiction