



Robert Bubencik Jr. and his family sit outside their home in Foxboro, Mass. When Bubencik's son, Brandon died of bacterial meningitis in 1997, a K of C Insurance policy covered funeral costs and helped establish a charitable trust for research at Children's Hospital Boston.

## TRAGIC LOSS

Robert Bubencik Jr. recalled that in 1972, his father purchased Knights of Columbus life insurance for him and his sisters. Fifteen years later, when Bubencik turned 18, he took responsibility for the policy himself. Following his father's example, Bubencik and his wife didn't hesitate to take out a life insurance policy before the arrival of their son, Brendan, in 1997. "I said to my wife, 'Why don't we do the same thing, and it will be something special,'" Bubencik said. "Brendan was our first child." After Brendan was born, he soon developed a fever, the cause of which was initially misdiagnosed as a normal infection. Doctors prescribed antibiotics and sent the family home. The Bubenciks then returned — this time to the emergency room. When their baby developed seizures, the doctors at Children's Hospital Boston recognized the condition as bacterial meningitis. "It was too late to help Brendan," recalled Bubencik, noting that the bacterial form of meningitis is far more lethal than the more common viral form. When the baby passed away, the Knights of Columbus life insurance policy paid for the funeral, leaving additional money unspent. The couple used the remaining funds to set up a charitable trust to augment the research at Children's Hospital. "We targeted infectious diseases they were researching, so we set up a trust in Brendan's name with an annual golf tournament," Bubencik said. He added that the tournament has raised approximately \$15,000 annually, proceeds from which have been used to support the work of researcher Dr. Richard Malley. He added that the tournament was always a kind of family reunion and that only one event was affected by rain. "I felt Brendan was looking out for us, because rain is the thing you always worry about with golf tournaments," he said. Mike Capobianco, the K of C agent who sold the policy for Brendan, attended one of the tournaments and recalled how Bubencik stood up to announce that the endeavor would not have been possible without the Knights of Columbus. "I was absolutely choked up," Capobianco said. About 18 months after Brendan's death, Bubencik and his wife welcomed twins, a boy and a girl. Not long after, Capobianco was invited to their home, not only to meet the new children, but to revisit their insurance needs.

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