

# 1891 Financial Life

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Fall 2021



IN THIS ISSUE

## Grant & Scholarship Winners

Last Call for Board Candidates

Fall Fundraising Ideas





**NEW!**

# 1891 Juvenile Term Life

## Looking out for our children is of the highest priority.

Whether it's your children, grandchildren, or godchildren, give the gift of life insurance with the **1891 Juvenile Term Life Insurance**. You are also giving them the gift of membership to 1891 Financial Life which includes grants and scholarships.

This is a gift that shows that you are looking out for their future; and as a member it teaches them to look out for their community. You are guiding them on the road to making good decisions by protecting their future and the future of their community.

It's not just life insurance, it's a legacy from a company that has been looking out for their members for over 130 years.

*It's Protection at an affordable low premium.*

Face Amount: \$18,910		
AGE	SINGLE PAY	ANNUAL PAY
0	\$555	\$65
10	\$450	\$65
17	\$315	\$65

Face Amount: \$50,000		
AGE	SINGLE PAY	ANNUAL PAY
0	\$725	\$80
10	\$610	\$80
17	\$430	\$80

Level Term Life Insurance<sup>1</sup>

Issue Ages 0-18

Inforce through age 26 as long as premiums are paid.

2 Face Amounts

- \$18,910
- \$50,000

Convertible to Whole Life Insurance

- convert prior to age 26 without evidence of insurability to an amount of up to a maximum of \$100,000 in coverage.

Subject to change. Products/features may not be available in all states. 1) 21-JVT26 Plan Series.

**SPEAK TO AN AGENT TODAY!**  
 320 S. School St., Mt. Prospect, IL 60056  
 800-344-6273 | sales@1891FinancialLife.com | [1891FinancialLife.com](http://1891FinancialLife.com)



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# Fall Message from the CEO

We welcome fall  
this year with renewed  
energy and excitement.

We are excited about our new brand. The new name and branding has been well received by our membership, our business partners, as well as other fraternal organizations.

The new brand will move us forward into the future along with new products and eApplication. We also have the upcoming Board of Directors Election and Summer Summit in 2022.

We have been strategically evolving and preparing for these changes.

As part of our strategy for transforming our business which includes product expansion and business development, our Board, leadership team, and I believe it was appropriate to rebrand our organization to reflect our 130 year history of providing families financial protection, upholding our heritage based on faith and commitment to our communities.

We are very excited about the introduction of our new name — 1891 Financial Life — because it allows us to better represent our business to consumers. It also more clearly explains who we are and what we do. The new brand includes an updated look and feel and a modernized digital experience.

This rebranding reflects both the evolution of our organization as well as its vision for the future. Along with this change, a newly designed logo has been revealed along with a new website. It prominently features the company's focus on expanding our product lines and growing the brand as well as



focusing on the philanthropic work its members accomplish across the seventeen states in which we are licensed.

The Society continues to be member owned. The staff will not change and we are looking to expand in several areas.

It marks a significant milestone and phase in our journey, providing a new opportunity to reflect on everything that the original brand stood for and everything that we aspire to become as we move forward into an exciting future.

It is not just our logo that has changed. We've changed our website, our social media, our messaging, and our focus to better reflect the way we help our members. It also displays our modernization, transformation, and advancement. Visit our new website at: **[www.1891FinancialLife.com](http://www.1891FinancialLife.com)**.

We are headed full speed into the new digital world that will bring us a wider and younger audience.

We are evolving in order to continue to spread the good works that we have done for over 130 years to a greater audience.

### **We Continue to Celebrate**

We celebrated our 130th anniversary here at the Home Office modestly but mightily. We began Founders Day with a Mass at St. Raymond de Penafort Catholic Church in Mount Prospect to thank God for all the gifts he has given us over the past 130 years.

Back at the Home Office guests were excited to hear about all the new and great things we have in store for our future.

We celebrated what binds us together as well as the differences that we accept and celebrate.

We will move onto the future while remembering and honoring our past and holding on to what is most important to our membership.



### **What to Expect**

We are creating new types of products and new tools that will attract new agents to bring our products to market in a quicker and more efficient way.

The sale of our excellent and financially stable products is what brings us new membership. New membership which grows our Society and business.

- A new whole life insurance product that will offer a “Charitable Giving Rider.” The rider allows members to leave a percentage of their death benefit to an approved charity including Catholic churches and schools as well as other approved charities. It allows members to leave a lasting legacy.
- We have a new Juvenile Term Life Insurance product.
- We have rolled out a Simplified Issue Life Insurance product that will make it easier for people to obtain the important coverage they need quickly.

We continue to hold prayer sessions each week as well as monthly masses for our living and deceased members.

We also continue to support our Courts and Impact Teams as they plan, create, and hold wonderful events to help great causes that we support.

You will see more videos, blog posts, webinars, training materials, and a more active social media presence — we want to customize the experience to best suit your needs and preferences.

### **Some Things Won't Change**

Behind the new look we are still the same Society and Home Office team dedicated to providing you with the best possible service and solutions.



---

We're incredibly proud of the work that we do and are thankful for the employees, the partnerships, and especially our members that have accompanied us on our journey.

It will continue to be a requirement that candidates for our Board of Directors be of the Catholic faith.

We're thrilled to unveil our refreshed brand identity. The updates show the evolution of our company since its founding in 1891. While this is a significant change, our core beliefs haven't changed. Our mission is a refined version of what we have always known to be best about ourselves.

The brand message is clear — we have kept the most fundamental of our existence — our Faith. We have cleared the confusion about who we are and what we do. Our mission and vision has remained essentially the same and remains at the core of our Society.

### **Our Commitment**

Over the last few months, we have poured our hearts and souls into creating a new image that would accurately depict who we are, at our core as a Society.

We have made it our purpose to grow our business. This will happen with intention as individuals and as a team. We are empowered by the recent changes. It has created an overwhelming sense of kinship throughout our team. Our team is made up of like-minded, determined professionals who continue to enable our members' success as well as each other's success within our industry. Each member of our team will also grow within their chosen field of specialty.

We remain committed to providing all members with the same exceptional level of service, respect, and dedication to quality on which we have built our company over 130 years.

We continue our commitment to our members to provide the same, or better, level of professionalism you have experienced and we'd like to take the opportunity to thank you for your loyalty and to thank our business partners for their trust and friendship in business.



Lisa Bickus, CEO



# A Celebration of Blessings

On July 16th, 2021, we celebrated Founders Day.





Over 130 years ago a group of strong and driven women saw a need in their community and they set out to fulfill it. They had a vision of serving sincerely and providing financial protection to families.

Their vision and mission continued through the decades and remained clear to those that followed in their footsteps for 130 years.

The celebration of Founders Day began with a Mass at St. Raymond de Penafort Catholic Church in Mount Prospect, Illinois to thank God for all the gifts he has given us over the past 130 years.

Mass was celebrated by Fr. Gilbert Masurano Associate Pastor, Deacon John Lorbach of St. Raymond's, and Deacon Larry Schmitt of Corpus Christi parish in Wisconsin.

CEO Lisa Bickus began by welcoming all participants, Board members, business partners, staff, and guests including those watching through live streaming. She especially thanked Reverend Father Gilbert Masurano, Deacon John Lorbach, and the parishioners of St. Raymond's for welcoming us in their church and helping us to celebrate our 130th Anniversary.



She went on to say that we have come together in Thanksgiving to thank the Lord for the 130 years of good works that our Courts and Impact teams have been able to accomplish in their communities during our long history under our motto of “Love, Benevolence, and Charity.” We are blessed to be able to continue to provide financial protection to families through our life insurance and annuity products.

Throughout our history, the Society has successfully withstood the test of time, through natural and man-made disasters, wars and financial depressions. With and through God’s Grace and Guidance we are still here today. We have evolved as a company throughout the years but have never forgotten what unites us. Our Faith and Our Communities. We are thankful for our history and we pray that God will grant us at least another 130 years of good works.

Board Chair Peggy Schmitt read the reading for the day. Mary Seitz-Pagano Outreach and Engagement Coordinator read the Intercessions, Mary Bissell and Mary Coyne of Member Services presented the Gifts. Peggy Schmitt gave the closing remarks, once more thanking all participants and including a brief history of the Society and her own reminiscences.

After Mass most participants returned to the Home Office for the next phase of the celebration.

The Boardroom at the Home Office was transformed into a historical museum which displayed memorabilia from the last 130 years. Displays covered Courts and Impact Teams, philanthropic events, business items and documents, past gifts to members, and agents. There was also a display of pictures of Board Presidents and Board Chair over the decades.

After everyone had an opportunity to experience the displays, all were invited to partake in a delicious brunch catered by a local restaurant in the large party tent set up outside.

Fr. Gilbert Masurano blessed the meal and everyone sang a prayer together.

After brunch a speech was given by Board Chair Margaret Schmitt who shared her thoughts and experiences with the Society. Excerpts of her speech appear below:

*“We have had a long line of leaders who throughout the years have done their best to serve their communities. Some of our early leaders were suffragettes and women who saw a need for labor unions to protect workers. As time went on, our leaders furthered ideals like patriotism, devotion to our Catholic faith, family values, and community service.”*

*—*  
*“NCSF has faithfully maintained its service and has continued to encourage volunteerism and outreach to the parishes and to the hometown communities where our members live, work, and pray. These values, and the*



*virtues they foster, are needed even more these days than ever before. So, once again, NCSF pivots to be as effective as possible in furthering the values we have held throughout these 130 years.”*

—

*“But one thing that has not changed is the Society’s dedication to encouraging our members to have an active prayer life.*

*The Society has adjusted to changes in lifestyles and our members’ interests.*

*For many years, we have had scholarship programs and grants for parochial school tuition or Catholic high school tuition or for CCD (religious education) programs.*

*But in recent years we added new grant programs for Catholic pre-school fees as well as a grant for continuing education programs. These new programs address some of the more current needs of our members.*

*Our Outreach and Engagement department found new ways to encourage community service and increase membership.*

*In recent years, other basic and necessary changes had to be made in the governance model for NCSF.”*

—

*“...regulatory requirements and the resulting structural changes have brought NCSF into the 21st Century. Modernizing our computer systems, assuring tight cybersecurity, having staff that could work from home during the COVID quarantines — all these modernizations assure that we will be able to serve our members for another century or more!”*

—

*“GOVERNANCE — PROFESSIONALISM — GENEROUS MEMBERS!!! It is a solid base!”*

—

*“We have done the marketing research to be able to identify the best ways to approach and encourage new members because our new members are our future! We need to get the attention of young adults who are seeking financial services. Of course, we want to attract people who have a generous spirit and want to do good in their communities. We need to meet them where they are — online and on their phones! Our name should be easy to identify, our logo and colors should stand out, our mission and vision should be appealing.*

*The result? 1891 Financial Life.*

*We won’t have to explain anymore that we are not a lumber and logging company!*

*Our new name tells them what we offer and how long we’ve been doing it!*

*1891 Financial Life — it’s not about logging; it’s about a long history of serving.”*

Following Peggy’s speech, Lisa Bickus, CEO thanked the Board Chair and all the Board members for their service, their good governance, as well as their forward thinking. She also thanked the Home Office staff for helping in preparation of the Anniversary in particular Mary Seitz-Pagano and Jennifer Bernau for gathering the historical documents and items and creating the “history room” as well as all other preparations for the day including giveaways, prizes and more. She also thanked Tracy Zank and all other staff members who assisted that day.

Afterwards a video of the history of the Society was presented.

Following the video presentation, a raffle was held. Participants had an opportunity to play a few rounds of Bingo! Winners received gift baskets that included items from other companies that had their start in 1891.

A corn hole tournament ensued immediately after. A fun and happy time was had by all in attendance.

We would like to thank everyone that took the time and opportunity to celebrate our 130th anniversary with us.

We’re blessed to celebrate the 130-year history that connects us, and the faith that defines us. We’re setting our sights on the next hundred years, finding new ways to protect families and in turn, their communities — one policy at a time.



Pictured front, l-r: American Fraternal Alliance CEO Allison Koppel, Board Chair Peggy Schmitt, Deacon Larry Schmitt. Back, l-r: CEO Lisa Bickus, Board Director Christine Terese Corso, Board Treasurer Brian Lawless.



Pictured, l-r: Board Director/Agent Sandra Troyanoski, Board Director 2014-2018 Jeanne Phillip, Gerald Troyanoski.





Our founding mothers. In the rear row is Mrs. Winnie Kenney, Mrs. Christina Hoffmann, Mrs. Ellen Wall, Miss Katherine Birmingham, Mrs. Mary Williams, Mrs. Tessie Murphy. Front Row: Mrs. Anne Klaisner, Mrs. Catherine Hughes, Mrs. Elizabeth Rodgers, Miss Annie Daley, and Miss Katherine Rochford.



Pictured: Agents Jonathan Cheeks (l) and Ian Lindo (r) with Chief Operation Manager Tu Hornstra.



Pictured, l-r: Sr. Vp Sales and Distribution Robert Fattore and Board Treasurer Brian Lawless.



# Grant Winners

1891 Financial Life is a big believer in education and offers members various grant programs to help defray the cost of tuition. Students may reapply for a grant each year of school.

Our grant programs include: Catholic Preschool Grants, Catholic Religious Education Grants, Catholic Grade School Grants, Catholic High School Grants, and Continuing Education Grants (ages 26 and older).

*See our camera shy winners on page 16.*



DUE MAY 31, 2022

Grant Applications are available online at [www.1891FinancialLife.com](http://www.1891FinancialLife.com) under 'MEMBER FORMS' or call (800) 344-6273 ext. 208

## \$50 EACH Religious Education



**Brielle Engen**

Court 9977 | Minnesota



**Isaac Hammell**

Court 208 | Wabasha, MN



**Jack Hammell**

Court 208 | Wabasha, MN



**Taylor Hammell**

Court 208 | Wabasha, MN



**Dawson Jeske**

Court 998 | Rudolph, WI



**Dylan Jeske**

Court 998 | Rudolph, WI



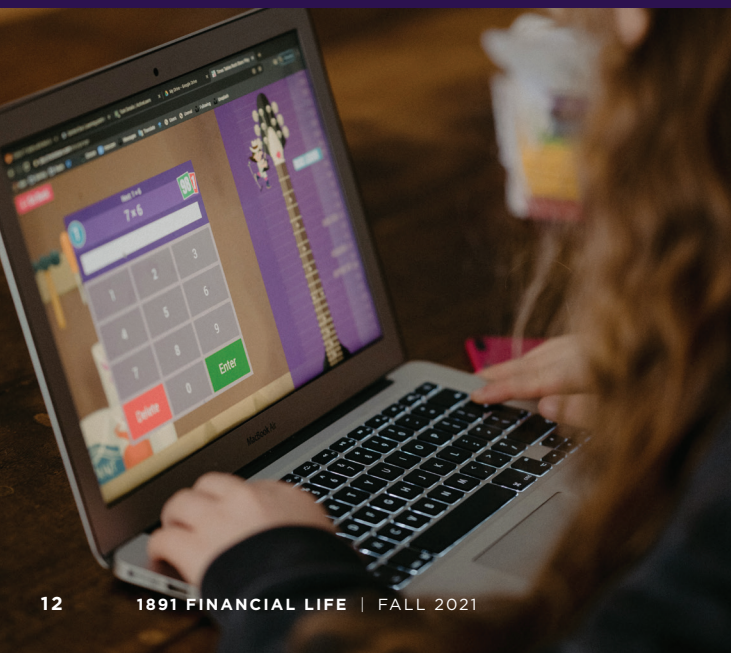
**Levi Jeske**

Court 998 | Rudolph, WI



**Madeline Jeske**

Court 998 | Rudolph, WI





\$300 EACH  
**Catholic Grade School Education**

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**Isaac Bartel**  
Court 9963 | Oregon



**Jacob Crum**  
Court 771 | Webster, SD



**Grace Feltz**  
Court 998 | Rudolph, WI



**Miriam George**  
Court 9965 | Ohio



**Andrew Gilk**  
Court 9977 | Minnesota



**Jackson Gilk**  
Court 9977 | Minnesota



**Mackenzie Gully**  
Court 9977 | Minnesota



**Riley Gully**  
Court 9977 | Minnesota



**Alisa Johnson**  
Court 9977 | Minnesota



**Garrison Johnson**  
Court 9977 | Minnesota



**Grafton Johnson**  
Court 9977 | Minnesota



**Lollie Fran Johnson**  
Court 9977 | Minnesota



**Amelia LaCasse**  
Court 998 | Rudolph, WI



**Camille LaCasse**  
Court 998 | Rudolph, WI



**Stella LaCasse**  
Court 998 | Rudolph, WI



**Layla Lombard**  
Court 870 | Fort Wayne, IN

*Continued on page 14*

\$300 EACH  
**Catholic Grade School (Cont.)**



**Joey Schmidt**  
Court 1209  
St. Louis Park, MN



**John Schmidt**  
Court 1209  
St. Louis Park, MN



**Antonio Teixeira**  
Court 1055 | Mosinee, WI



**Ava Teixeira**  
Court 1055 | Mosinee, WI



**William Teixeira**  
Court 1055 | Mosinee, WI



**Reese Trzebiatowski**  
Court 306 | Polonia, WI



**Gray Trzebiatowski**  
Court 306 | Polonia, WI



**Brooklyn Utley**  
Court 513 | Hammond, IN

\$300 EACH  
**Catholic High School Education**



**Elsa Bartel**  
Court 9963 | Oregon



**Meagan Benson**  
Court 1211 | Portland, OR



**Brian Crum**  
Court 771 | Webster, SD



**Ainsley Flaig**  
Court 9986 | Indiana



**Angela George**  
Court 9965 | Ohio



**Isaac Kohrman**  
Court 870 | Fort Wayne, IN



**William Kohrman**  
Court 870  
Fort Wayne, IN



**Lauren Meyer**  
Court 1091  
Sioux Falls, SD



\$300 EACH  
**Preschool Education**

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**Abigail Gully**  
Court 9977 | Minnesota



**Hunter Utley**  
Court 513 | Hammond, IN

\$250 EACH  
**Continuing Education Grant Program**

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1891 Financial Life awards up to ten continuing education grants of up to \$250 each to members interested in learning new skills or a hobby. These grants can be used for credit or non-credit courses at a community college, park district, or other qualified institution. They are awarded to qualified members 26 years of age and older.

**Anne Blocker**

Court 233 | St. Lucas, IA  
*Fundamentals of Photography*

**Kathleese Young**

Court 1256 | Portland, OR  
*Dog Training*

**Laura Cavazos (Coyle)**

Court 956 | Moline, IL  
*Curriculum & Assesment of Gifted*

**Jennifer Bartels**

Court 46 | Prairie View, IL  
*Personal Finance*

**BECOME A HOPE SPONSOR**

## Donate to 1891 Grant and Scholarship Programs

The Hope Sponsor Fund supports Catholic grant and scholarship opportunities for 1891 Financial Life members. It is an opportunity to leave a legacy, made available through the generosity of our membership.

Show your support in a tangible way; become a Hope Sponsor. Donors will be recognized by name in 1891 Financial Life's publications and social media.

If you are interested in learning more or making a donation, please call (800) 344-6273 ext. 208.

We thank you for your generosity!

**RELIGIOUS LIFE EDUCATION FUND (ReLIEF)**

## Would you like to help support the education of someone studying for the religious life?

The ReLief Fund includes individual donations or Court / Impact Team donations.

- Individual donations from members will be matched up to \$100 per donation.
- Donations will be made to a designated program sponsoring individuals studying for the Catholic religious life.

Your donation will help someone continue with their religious studies.

If you are interested in learning more or making a donation, please call (800) 344-6273 ext. 208.

## Camera Shy Grant Winners

### Religious Education

#### Jacob Fischer

Court 9959 | South Dakota

#### William Fischer

Court 9959 | South Dakota

#### Amelia Johnson

Court 695 | Bristol, WI

#### Piper Johnson

Court 695 | Bristol, WI

#### Marian Krupp

Court 850 | Marathon, WI

#### Michelle Krupp

Court 850 | Marathon, WI

#### Hannah Matticks

Court 998 | Rudolph, WI

#### Jacob Matticks

Court 998 | Rudolph, WI

#### Autumn Taylor

Court 208 | Wabasha, MN

#### Blake Taylor

Court 208 | Wabasha, MN

#### Chace Taylor

Court 208 | Wabasha, MN

#### Raleigh Wentz

Court 228 | Dickeyville, WI

#### Reyden Wentz

Court 228 | Dickeyville, WI

#### Ronan Wentz

Court 228 | Dickeyville, WI

### Catholic High School

#### Lily Dennis

Court 911 | Griffith, IN

#### Tyler Fery

Court 1000 | Stayton, OR

#### Charles Kuhn

Court 998 | Rudolph, WI

#### Audrey Nohos

Court 513 | Hammond, IN

#### Eleanor Nohos

Court 513 | Hammond, IN

#### Grace Schuh

Court 998 | Rudolph, WI

### Catholic Grade School

#### Emmercyn Breu

Court 998 | Rudolph, WI

#### Ethan Breu

Court 998 | Rudolph, WI

#### Logan Breu

Court 998 | Rudolph, WI

#### Jackson Carroll

Court 998 | Rudolph, WI

#### Kiley Carroll

Court 998 | Rudolph, WI

#### Maria Danckwart

Court 208 | Wabasha, MN

#### Annabelle Danckwart

Court 208 | Wabasha, MN

#### Adam Dennis

Court 911 | Griffith, IN

#### Anthony Dennis

Court 911 | Griffith, IN

#### Laura Dennis

Court 911 | Griffith, IN

#### Mary Dennis

Court 911 | Griffith, IN

#### Samuel Dennis

Court 911 | Griffith, IN

#### Grant Dolby

Court 1000 | Stayton, OR

#### Miles Ferkey

Court 998 | Rudolph, WI

#### Reagan Fery

Court 9963 | Oregon

#### Peter Kuhn

Court 998 | Rudolph, WI

#### Stella Kuhn

Court 998 | Rudolph, WI

#### Jackson Ladick

Court 998 | Rudolph, WI

#### Olivia Ladick

Court 998 | Rudolph, WI

#### Alice Michek

Court 703 | Highland, WI

#### Elena Michek

Court 703 | Highland, WI

#### Owen Michek

Court 703 | Highland, WI

#### Megan Mikuly

Court 513 | Hammond, IN

#### Michael Mikuly

Court 513 | Hammond, IN

#### Delanie Schuh

Court 998 | Rudolph, WI

#### Madilyn Schuh

Court 998 | Rudolph, WI

#### Camryn Sprague

Court 1241 | Fennimore, WI

#### Evan Sprague

Court 1241 | Fennimore, WI

#### Tanner Zopp

Court 582 | Milwaukee, WI

#### Trevor Zopp

Court 582 | Milwaukee, WI

# Friends, Family, Community

Hearts and Hands Events, Junior Court Activities, Court Meetings, Good Works, Anniversary Celebrations, and More!



NEW! Our next 1891 Financial Life magazine will be out in December 2021! The deadline to send in your picture and story for the next issue will be is NOVEMBER 1, 2021.



**St. Mary Magdalen Court 117  
Mantador, ND**

St. Mary Magdalen Court 117 held a successful annual blood drive! 43 people volunteered to give a donation.

**St. Mary Magdalen Court 117  
Mantador, ND**

St. Mary Magdalen Court 117 held their annual aluminum can collection to raise funds for Alzheimer's. They collected 889 lbs. at 40 cents each for a total of \$355.60! A Court 117 member also donated \$156.60. 1891 Financial Life matched \$199 for a total donation of \$711.20. Great job!



**St. Mary Magdalen Court 117  
Mantador, ND**

St. Mary Magdalen Court 117 — which began in 1951 — celebrated 70 years as a court! Court 117 served treats before/after Mass and provided flowers in the church. The Mass intention that day was for their departed members.







**St. Ann Court 306**  
Custer, WI

St. Ann Court 306 cosponsored with Sacred Heart PCCW to help sell tickets for the Parish' raffle fundraiser. It was a cash raffle with 10 prizes totaling \$2,000! The raffle raised \$2,654 with a \$750 match from 1891 Financial Life. All funds raised go to the Sacred Heart Parish for ongoing expenses.



**St. Mary Court 998**  
Rudolph, WI

St. Mary Court 998's rummage/bake/brat sale last April — held during an area-wide rummage sale — was a huge success! They raised \$2,751.91 and 1891 Financial Life matched \$1,500. Funds will help pay for a bathroom update at St. Philip Parish Rectory. Great teamwork!



**Our Lady of Fatima Court 481**  
Brussels, WI

Court 481 held a silent auction at the church picnic last July. The successful auction raised \$4,890 and 1891 Financial Life matched \$1,500. Pictured is the check presentation with Father Ryan Kruger at Holy Name of Mary Parish. All funds raised will help pay for the care of their stained-glass windows.

**St. Mary Jr. Court 998**  
Rudolph, WI

Ten junior members of Court 998 had a ball at the local Wisconsin Rapids Rafter baseball game last August! The game was at Witter Field and the Rafter won! Go Rafter!





**St. Mary Jr. Court 998  
Rudolph, WI**

A little rain could not stop Court 998's junior event from being a success. Families came together to swim, play mini golf, and eat pizza.



**Soul Connection Impact Team 1255  
Mount Prospect, IL**

Soul Connection Impact Team 1255 presented Shelter, Inc. with a \$3,000 donation. In June, Impact Team 1255 hosted a virtual 5K Walk/Run fundraiser, raising \$1,500 with a 1891 Financial Life match of \$1,500. Funds will help Shelter Inc. provide services for children in need so they may build safer, healthier, and brighter futures.



**Soul Connection Impact Team 1255  
Mount Prospect, IL**

The Home Office's Soul Connection Impact Team 1255 gathered in August at St. James Church's Theology on Tap event, to become inspired by the Holy Spirit, camaraderie, and pizza!



# Scholarship **Winners**



**DUE JANUARY 30, 2022**

## Scholarship Applications

Applications are available online at [www.1891FinancialLife.com](http://www.1891FinancialLife.com) under 'MEMBER FORMS' or call **(800) 344-6273 ext. 208**



## In-College

Eligible recipients are awarded up to \$2,000 for two years (\$1,000 per year). Recipients are full-time students who have completed one full year of college.

### **Desiree Cenitel Campa**

Court 1211 | Portland, OR

**I am studying:**  
Biology

## Occupational Training

Eligible recipients are awarded up to \$1,000 for two years (\$500 per year). Recipients are high school seniors or adults pursuing a technical or vocational training program.

### **Isabel Campbell**

Court 9977 | Minnesota

**I am studying:**  
Cosmetology



## College

Eligible recipients are awarded up to \$4,000 each for four years (\$1,000 per year). Recipients are high school seniors aiming towards a bachelor's degree.



**Lorelei Klitzke**  
Court 955 | Madison, WI

I am studying:  
Education



**Brady Traeger**  
Court 593 | Woodburn, OR

I am studying:  
Engineering/Agriculture



**Margaret Krupp**  
Court 850 | Marathon, WI

I am studying:  
Psychology



**Destinee Cenita**  
Court 1211 | Portland, OR

I am studying:  
Biology



**Cameron Nohos**  
Court 513 | Hammond, IN

I am studying:  
Business



**Gracie Dahler**  
Court 743 | Morrisonville, IL

I am studying:  
3D Animation



**Hollie Rochau**  
Court 1017 | East Moline, IL

I am studying:  
General Ed/Child Services/  
Teaching



**Hailey Hakes**  
Court 815 | Norway, IA

I am studying:  
Human Psychology

# 2021 Members of the Year



**Rita Kuehner**

Rita was born in 1930 at the home of her parents near Spillville, Iowa. She attended St. Wencelaus Catholic School.

In 1948 Rita married Leonard Kuehner, a farmer from St. Lucas, Iowa. Together they farmed the Kuehner homestead where Leonard was born for over 36 years. They raised six children: Corinne, Ken, John, Sue, Carol, and Joe. Their son Joe took over the farming. The farm is now being worked by the 4th generation.

After retiring from farming Rita and Leonard moved into their new home in St. Lucas, Iowa.

Rita held several part-time jobs after moving to St. Lucas. She was Postmaster Relief, worked at Washland Convenience Store, Coast to Coast Store, and the White House Supper Club.

Rita joined the National Catholic Society of Foresters in 1949. She held a number of offices in the local court including the Presidency. She conducted court meetings and was involved in all court activities, for example donating food to the

needy as well as many other fundraising events. Rita enjoyed helping with all the work that went into the planning and execution.

Rita is a member of St. Luke's Catholic Church where she was very involved in a great number of activities: Lector, Eucharist Minister, Sacristan, Choir Member, and a member of the Rosary Society in which she led rosary before Mass and at funerals.

She was also the head coordinator of the St. Lucas Senior Citizens and St. Lucas Mealsite for 12 years.

Her husband Leonard passed away in 1998. After turning 90 she retired from all of her volunteering and is now enjoying spending time with her great family of 6 children, 11 grandchildren and attending all of the birthday parties of her 20 great-grandchildren! She also enjoys playing cards with her friends.

Rita says that "Life has been really great!" Rita also send thanks for the nomination. "It is indeed an honor I will always cherish."





**Gail Desmore**

Gail is a member of the Soul Connection Impact Team 1255 in Mount Prospect, Illinois.

Gail was a member of the Home Office staff in the Underwriting department for over 20 years before retiring.

Four years ago, when she heard that an Impact Team was being formed at the Home Office she was happy and eager to join. Gail has been a valuable member of the Impact Team and has assisted in the planning, execution, and making generous donations to each and every event the team has put together for very worthy causes.

Gail is instrumental in assisting in the efforts of this great team whose mission and goal is to help people in need in the immediate and surrounding area. The team has accomplished so much over the past four years gathering office attire for those in need when interviewing for jobs, gathering items for a parochial backpack program, gathering food for local food banks, sales of home-baked Christmas cookies and sweets to help local families

at Christmastime, basket auctions benefiting local shelters, and much more.

Gail also donates regularly to various missions, children's hospitals, and shelters as well as many religious organizations.

Several years ago, Gail joined a R.C.I.A. Team after being accepted into the Church for two years. She was part of the R.C.I.A class of 1998.

Gail experienced many emotions and tears upon receiving her nomination as Member of the Year from her Impact Team. She feels quite honored to be nominated. "I am humbled by the nomination and know that there are many deserving people who are very active and involved in their community and churches that also deserve acknowledgment for their endeavors."

Gail has a great sense of humor and always looks for the opportunity to share it. She is grateful to be part of such a dedicated and loving group of people in her Impact Team. She is happy to be able to assist others at this time in her life.



# Fall **Fundraising** Ideas

Crisp fall air, the exuberance of color all around, the crunch of leaves underfoot. Fall evokes feelings of coziness but also generosity! The fall season has some great ideas for fundraising. We've gathered a few to consider.



## 01 Bonfire

Organize a bonfire night. As you're sitting by the fire, you can also host a scary story contest. Either charge an admission fee or pass around a donation basket. Sell food items that can be cooked over a fire. Hot dogs, marshmallows, s'mores, and even popcorn can all be prepared around the bonfire. If you have some wire hangers, wire cutters, and decorative tape, you can create roasting sticks to sell to your guests.

## 02 Pumpkin Carving Contest

All you need are pumpkins and carving supplies. Make a day of pumpkin-themed events. Charge an entry fee to enter the contest and award a prize to the best-looking pumpkin — voted on by the participants or other community members

## 03 Walk-a-Thon, Bike-a-Thon, Nature Walk

While walk-a-thons and bike-a-thons are classic fundraisers in any weather, Fall has the perfect temperature for long walks or rides. Pick a scenic route with the most beautiful trees, and have your participants walk or bike it to support your cause. Or host a nature walk and add a picnic on the way. For a more educational approach, get a local guide to show people around the region's history. Charge an admission fee to join in.

## 04 Apple Bobbing

Apple bobbing is a great fall-themed event. All you need is a large enough bucket of water and a lot of apples — and enough people who are willing to get their hair wet! It's a bit old-fashioned, but it gets people laughing. Provide prizes for the fastest "bobber" or host a drawing to give all participants a chance to win a prize.

## 05 Host a Turkey Raffle

Almost every household wants a turkey for Thanksgiving. Charge a few dollars for each raffle ticket and draw the winners a few days before Thanksgiving. Make sure to purchase more than one turkey for the raffle so people feel their odds are better. Include some traditional Thanksgiving sides with the largest turkey for a complete dinner.



## 06 Start a "Checkout Charity" Campaign

Find a local retail business, and ask if they will collect donations from their customers. Have donor cards printed in fall colors in the shape of leaves. When someone adds a donation to their transaction, the business can hang their signed donor card on a wall for recognition.



## 07 Set Up a Fall Basket Auction

Silent auctions are a popular fundraising choice. Create fall-themed baskets. Give guests a limited amount of time to write their offers for the baskets they want on offer sheets. When the time is up, whoever offered the most gets to purchase the basket for their stated price. Start bidding wars to ensure each basket brings a maximum donation.

## 08 Chili Cook-Off

Organize either an indoor or an outdoor “chili cook-off”. Have participants bring their signature recipes, and let the crowd judge which is best. Charge an admission fee and have an all-you-can-eat chili buffet, or have your guests pay per bowl.



## 09 Football Game

Host a football potluck in the height of football season with an actual flag football game. Charge a small admission or ask for donations at the event.

## 10 Movie in the Park

Try a fall twist on a classic fundraiser with themes such as a scary movie marathon or old Hollywood movies. Use a local park and an inflatable screen with volunteers waiting to collect admission at the front. Sell hot cocoa and popcorn.

## 11 Pumpkin Patch

Host a pumpkin patch harvest with a local farm with the admission fee. Prizes for the heaviest pumpkin in the patch or have a pumpkin carving contest, add a picnic.

## 12 Thanksgiving Dinner

Host a Thanksgiving charity dinner where the participants donate to your cause. Either partner with a local restaurant or, for a more homey feeling, host it at a community center. Inspire your patrons to help by getting the whole community together to celebrate Turkey Day and to be grateful together.

## 13 Pie Baking Contest

Instead of a regular bake-off, put a fall twist on it by having your supporters battle it out with their best pie recipes. Charge an admission fee for the people that want to sample the pies, and have a portion of pie sales go to your cause. Have a jury declare the winner, or leave it up to the crowd to decide.

## 16 Organize a Fall Festival

If you have a few fall fundraising ideas but aren't sure which to choose, why not roll them all together into a charitable fall festival? Select a few fundraising activities to focus your efforts on and add in some free activities for families to enjoy together. You could set up a free corn maze, hayrides, and live music to get members of the community to your event.

## 15 Harvest Dinner

For a more upscale approach to fundraising, partner with a local restaurant to host a harvest dinner for patrons. Make sure to serve seasonal foods, locally grown for an extra-homey touch, and collect donations from the attendees. You can add extras; musical entertainment, trivia, speeches etc. Arrange with the restaurant for part of the proceeds to go to supporting your cause.



## 16 Yard Raking Service

With falling leaves everywhere, a yard raking service is a great fall fundraising idea that doesn't require a lot of equipment. Have your volunteers offer their services to clean up the community's yards for a small fee from the homeowners.

Pictured above is St. Mary Court 998 of Rudolph, WI.



### Fundraising Tips to Remember

As with any fundraising event, remember to not only make it a success but also enjoyable for your donors:

- » Value your volunteers' and donors' time.
- » Don't be too pushy when asking for donations or volunteers.
- » Start planning early.
- » Say "thank you" to everyone.

## “Life insurance is only for final expenses.”

Think you only need enough life insurance to cover your final expenses?

That makes sense. No one wants their congregation to have to pass the collection plate to cover their funeral and burial.

But the truth is, life insurance is so much more than “burial insurance.” You can use it to help maintain your family's standard of living after your homegoing. Remember, you may be gone, but your family's bills and expenses continue on.

Plus, your policy can have living benefits. Permanent life insurance accumulates cash value over time. And you can use that cash for whatever you like: to help buy a home, or cover an emergency expense — no questions asked!

And beyond that, life insurance can help you leave a financial legacy for your church, alma mater or any other organization you love.

### Questions? Contact us!

Sales@1891FinancialLife.com or (800) 344-6273.

1) Loans against the policy will reduce the death benefit.





# Official Call to the 2022 Summer Summit



## **WHAT**

As you may recall, we held a new process for election of our Board Members in 2018. What would have been the National Convention shifted away from the election of Officers, and focused on education, enrichment, and growth. Four years ago, in 2018 we held a Member Assembly. In 2022 we will hold a Summer Summit!

## **WHEN**

The 2022 Summer Summit will take place July 27 - 29, 2022.

## **WHERE**

The 2022 Summer Summit will take place at the Eaglewood Resort and Spa in Itasca, Illinois.



## Interested in Attending the 2022 Summer Summit?

If you are a beneficial member\* interested in attending the Summer Summit send us a completed application by April 1, 2022. Make sure to describe how you believe you can personally help move our organization into the future.

\*A beneficial member is an adult that has an active life insurance policy or annuity issued by the Society. You remain a beneficial member for as long as the certificate is in force. You must have been a member for two or more years.

## Qualities of a Summer Summit Participant

Great leadership is essential to our success. Therefore, we request that Summer Summit attendees exhibit the following traits:

- » Self-Motivated
- » Courageous
- » Engaged
- » Passionate
- » Have Integrity (Strong Moral Values)
- » Ethical
- » Disciplined
- » Relationship Building
- » Good Listening
- » Ability to Inspire
- » Able to Turn Vision into Reality
- » Open Minded
- » Strategic Thinker
- » Organized

**You can find the application on our website:  
1891FinancialLife.com**

Please email your application to the Home Office by **April 1, 2022**, to [Outreach@1891FinancialLife.com](mailto:Outreach@1891FinancialLife.com)

**Or mail to:**

1891 Financial Life | 2022 Summer Summit  
320 S. School St., Mount Prospect, IL 60056

## What is a Summit?

A *summit* is a standalone event with a relatively narrow focus. Attendance at the event is by invitation only. We invite all beneficial members to attend.

## Here are a few defining elements of the Summit:

- The Summit will be all about discussion and idea-sharing. You can expect to participate in high-level conversations and to hear from thought leaders. It is expected everyone at the summit to attend all of the sessions.
- The Summit will be dedicated to the interests of our members and fraternal organization.
- The Summit will focus on the future. The summit have a well-structured agenda. Members will come together to help guide the future of our organization and walk away with ideas of how to move forward.

## Why attend the Summit?

It's crucial for members to meet to exchange ideas. It provides an opportunity and perspective for sharing knowledge and engaging in discussion. The Summit will focus on the younger generations and their role in moving us into the future.

# Last Call for Candidates!

There is still time to throw your hat in the ring!

**There are eight positions on the Board that need to be filled. If you feel you fit the qualifications and have a calling to assist the Society to continue to grow and flourish, please complete the Application for Board of Directors.**

- Go to our website [www.1891FinancialLife.com](http://www.1891FinancialLife.com)
- On the home page click on the top bar “Call for Candidates” section
- On the Member News Page click on “Application Packet”
- Complete the Application and all required documents

**Mail all completed and signed documents to:**

Board Vetting Committee  
320 S. School St.  
Mount Prospect, IL 60056

The application must be filed with the Vetting Committee by November 19, 2021.

Successful candidates will be installed at the Summer Summit in Itasca, Illinois in July 2022.

**Applications must be postmarked by the deadline of NOVEMBER 19, 2021.**

We are quickly approaching the deadline to submit an application for a position on the Board of Directors.

Please consider giving something back to the Society and our communities by running for a seat on the Board. Or, if you know a member that would be a great fit, encourage them to apply!

You will have the opportunity to work with a dedicated group of people who are passionate about the future of our Society.

The Board position can be very rewarding. We encourage those who qualify to apply for this very important position.

We are seeking dynamic candidates that can provide the organization with strategic guidance, membership-focused thinking and commit the time and energy necessary to ensure strategies are executed.

Elections of a new Board will be held in April 2022. The term of office will be 4 years starting in 2022 through 2026.

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## To be eligible for nomination and election to the Board, you must:

- Be a member of the Catholic Church and under seventy-five (75) years of age
- Be or become a beneficial member of the Society
- Not be an officer, director, or agent of another fraternal benefit society or life insurance company
- Not be a current or former employee or insurance producer of the Society (a “Disqualified Individual”) or an immediate family member (parent, spouse, natural or adopted child or sibling) of a Disqualified Individual. Notwithstanding the foregoing, a former employee or insurance producer of the Society will cease to be a Disqualified Individual upon the expiration of three (3) years from the termination of their most recent period of service for the Society
- Not have been removed from office for cause by action of the Board of Directors
- Per Illinois Insurance Code, not be a person convicted of a felony
- Meet the qualification requirements of having earned a bachelor’s degree or higher and have five (5) years of experience in a field related to insurance, accounting, marketing, IT, law, HR, etc.

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## Board election in April 2022

All beneficial members age 16 and over will have an opportunity to vote in this election.

All beneficial members will receive information about the successfully vetted candidates. Every beneficial member will have the privilege of voting for the leadership of the Society in April 2022.

After election, the newly elected Board of Directors will decide which of its group will assume the duties of Board Chair, Board Secretary, and Board Treasurer.

We encourage all eligible beneficial members to vote in April 2022. Ballots will be sent in the mail. You will be able to vote on paper and mail it in or vote online. Exercise your right to have a say in our governance.



# A Message

# from Deacon Lorbach



“This autumn, go find someone younger, who lives on the other side of the divide, and together, as real friends, get away from all the devices we have that are not real in our lives and step out into God’s world to where only true reality exists.”

The day I dreaded finally arrived. It was time to update my cell phone. Although I had my old cell phone for about nine years, being a senior,

I was finally figuring out how to work all its

gizmos. Now I was going back to square one, with many more thingamajigs staring at me.

Why is it an eight-year-old knows the ins and outs of an iPhone and yet, it takes me ten minutes to turn it on? I watch in amazement as my granddaughter navigates the internet, creates homemade videos, with music embedded, and walks around with a virtual reality headset that allows her to enter into the world of Jurassic Park, dinosaurs, and all.

Let’s face it, there is a real generational divide in our families and in our world. I pity the young people who have no idea how a rotary phone operates or waiting patiently for your turn on a party line, or that thing in the kitchen called an icebox. They, on the other hand, pity us old timers knowing we could never write a text using only our thumbs, walk around with wireless ear buds, or know the value of playing online games with complete strangers.

I try my best to step over that great generational divide now and then. Walking around with one of the latest iPhone helps, as well as knowing how to send a PDF file, and being able to create a Power Point Presentation that actually works. I must confess, however, that there are two things that keep me firmly on the senior side of the divide. They are my invisible but very verbal passenger in the car named Siri and the young lady who lives in the device that sits by my computer. Her name is Hey Google. I like them but make no mistake,

I do not consider them my friends and I am afraid they seem to know more about me than I do.

I keep reminding myself they are not real. They do not exist, even when they talk to me. Siri will direct me to the closest bakery, but one day, I signal for him and he told me to wait, because he was busy. My car swerved at that. What could he be doing? And more importantly, who works for who? Hey Google is good for giving me the weather forecast, or reminding me of the capital of Idaho, or for being a timer when I boil eggs. But I prefer to talk to her and not the other way around. She greets me with a “Good morning, John,” every morning. Again, they are not my friends, they do not exist, and they are not real.

I like things that are real and do exist, even if they change. In God’s wisdom, God created a world with changing seasons. This is real. Autumn is one of God’s seasons that allows us to use our senses for our pleasure. This is real. Trees ablaze with every color imaginable and the taste of pumpkin spice awakes our taste buds. These are real. The sound of crunching leaves beneath our feet and the whisp of a chilly autumn morning are real. The sound of children tossing leaves on each other and watching the squirrels packing away their winter treats are all real. Siri and Hey Google will never experience this. God presents before us a spectacular world full of life and love. No virtual reality headset can duplicate it, now in 2021, or ever.

This autumn, go find someone younger, who lives on the other side of the divide, and together, as real friends, get away from all the devices we have that are not real in our lives and step out into God’s world to where only true reality exists. In doing that, you both will be giving glory and praise to our God of ultimate goodness. And don’t forget to take an iPhone with you, I hear the camera is wonderful, once you finally figure out how to use it.



## Copy of Legal Document Needed

**In order for us to speak to someone on your behalf** pertaining to your coverage information, we need a copy of the legal document that authorizes them to act on your behalf.

This could be:

- A signed request from you,
- A copy of a Financial Power of Attorney, or
- Conservatorship Papers

### Name Change

In order to change your name in our records, we need:

- A copy of your marriage license,
- A divorce decree, or
- A court order.

## Questions?

**Call Customer Care! 800-344-6273**

**DIVIDENDS, LOANS, SURRENDERS:**  
ext. 202

**POLICY INFORMATION:**  
ext. 238

**DEATH CLAIMS:**  
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ext. 208



**NEW!**

# Simplified Issue Whole Life

## Affordable, Uncomplicated, Simple.

Protect your loved ones with a **Simplified Issue Whole Life** insurance policy. Simplified Issue provides life insurance quickly, without the wait. You can have coverage within days.

Get up to \$100,000 in whole life coverage with an easy application completed in minutes with minimal health questions and no medical exam.

It's the simplest form of underwriting. Simplified issue can be a fast and easy way to get life insurance and can make sense for you if:

- You don't want to take a medical exam.
- You don't like needles.
- You can't wait weeks or months for coverage.
- Your term life insurance has matured, and you need to retain life insurance.

### Elements

- Cash value and loan options<sup>3</sup>
- Guaranteed death benefit to your beneficiaries tax-free<sup>4</sup>

Subject to change. Products/features may not be available in all states. 1) 13SPWL Plan Series. 2) 13WL Plan Series. 3) Loans against the policy will reduce the death benefit. 4) Death benefit is typically tax-free, consult your tax advisor.

10.21AD-SI

**Pay a Single Premium or choose a Limited Pay plan.**

**SIMPLIFIED ISSUE  
Single Premium  
Whole Life Insurance<sup>1</sup>**

Issue Ages & Face Amount  
25-80 \$15,000 - \$100,000

**SIMPLIFIED ISSUE  
Limited Pay to 100  
Whole Life Insurance<sup>2</sup>**

Issue Ages & Face Amount  
18-50 \$15,000 - \$100,000  
51-64 \$15,000 - \$50,000  
65-75 \$15,000 - \$25,000

– ADDRESS SERVICE REQUESTED –

1891 Financial Life  
320 S. School St.,  
Mount Prospect, IL 60056  
(800) 344-6273

Request a local producer by email:  
sales@1891FinancialLife.com