

# 1891 Financial Life

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*Winter 2021*

IN THIS ISSUE

## The Gift of Life Insurance

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Get Ready to Vote!



**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



**financial life**

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# Winter Message from the CEO

**During this special season, we will be filled with the spirit of giving, focusing on the importance of family and friends, as well as a sense of renewal and new opportunity.**

I once read a story about a young orphan named Peter who, in 1948, struggled to save a baby amidst the destruction of World War II. The baby was an impediment to Peter's own safety and rescue, but he would not abandon the tiny child.

During this season of faith, we celebrate the child in our midst. He is the Christ Child, redeemer of sins and hope for the world.

Children often offer a test for us all. Their innocence and helplessness along with their great potential—demand our collective responsibility and accountability to the future.

Children are the heart and soul of our future. All of them need our love and guidance. Each child is the hope of the world.

We keep children front and center in all we do. In membership, in philanthropy, in developing our staff and in recruiting our agents.

I am also mindful of the children we have served in 2021 through our scholarship and grant programs, helping to build their future. They embody the potential of our Society.

Our focus continues to be on attracting young people to participate in their communities as well as within the Society.

We created a new 1891 Juvenile Term Life insurance plan this year to help get more

children and young people covered with life insurance and to create their membership in our Society. Some of them will be our future leaders and Board members.

In keeping with the spirit of the season, I also reflect on the many gifts our organization provides to our members, business partners, families, and the community in which they live.

I extend a special thank you to the members of each Court and Impact Team who dedicate their time and have worked generously to raise funds for their parish, school, and charities this Christmas and throughout the year. We're very proud of those contributions, and we are happy to be able to support this important work.

I have learned about your resilience and it gives me great hope to know the generosity and spirit of our collective community.

A special thanks to our Board of Directors; their guidance and vision have enabled us to respond to opportunities and challenges in our industry, and to determine our future direction.

Thank you to our Members for your loyalty.

On a corporate level, the winter holiday is usually the time when companies take stock of the year gone by, and get ready to start implementing fresh initiatives for the New Year.

At 1891 Financial Life, 2021 was especially a year of transformation!

Plans for 2022 are in sync with our future road map. Given our past 130 year history, our core remains the same. Our energy and drive to build great products and deliver top-notch customer service has brought us to this point and it will sustain us into the future. You can expect 2022 to deliver exciting new developments and product enhancements.

I firmly believe that our Corporate DNA has been central to our success. This DNA includes a holistic view of our purpose in this world.

*Continued from page 3*

Definitely, 2021 has been a year of many changes. In our case, we had three key changes:

- » Rebranding
- » eApplication
- » Reorganization of Processes

We were able to implement these changes in a timely manner with our staff's dedication and commitment, embracing our values and actively participating in changes to our company to deliver the best service to our members and partners.

In 2022 we will continue developing products to continue to carry out relevant transformations that help us be much more efficient and keep us at the forefront of innovation.

Holidays are a special time, a time to connect with all that grounds us in purpose, and a time to welcome peace into our lives. My wish is that you find ways to share this time with the people you love and that you get a chance to feel a sense of joy and peace that the season offers us.

As for myself, I feel very grateful and fortunate to have a great team at 1891 Financial Life. And I'm sure that in 2022 we will have even more things to celebrate.

May this Christmas season fill your heart with joy and peace, your home with laughter and memories, and your life with hope and prosperity. May you be happy, healthy, and hopeful.

And may the days spent with loved ones rejuvenate and inspire.

Merry Christmas and Happy New Year!





# Nominate your Members of the Year

Is there an outstanding junior, young person, or adult who is a member that you would like to recognize for their achievements?

## Nominate One or All Three!

JUNIOR Member

*For ages up to 16 years*

YOUNG ADULT Member

*For ages 17 to 25 years*

Member OF THE YEAR

*For ages 26 and over*

**Step One:** Court/Impact Teams or members send in their nominations.

**Step Two:** Nominees will receive an application to complete and return to the Home Office.

Candidates are individuals who provided outstanding volunteer service; who held leadership positions in the Society this past year; and who served as an example of Love, Benevolence, and Charity throughout the years.

Each Member of the Year will receive a \$100 donation to the parish ministry of their choice. A person previously nominated, but not awarded Member of the Year, may be nominated again.

Complete the online nomination form on 1891 Financial Life's website [www.1891FinancialLife.com](http://www.1891FinancialLife.com) in 'Member Forms.' Contact the Outreach and Engagement Department at **800-344-6273** ext. **208** with questions.



**Completed nominations must be postmarked by MAY 15, 2022.**



# The Gift of **Life Insurance**

The holidays bring us warm thoughts of glowing lights on the Christmas tree with glittering presents stacked underneath.



When we think of presents during Christmastime we usually think of toys, books, or cash for the children in our family.

However, one of the best gifts that we can give to a child is the gift of Life Insurance. It's also a gift of legacy which includes membership in the Society. Membership helps teach them how to think of and care for others.

Membership helps to embody our motto of love, benevolence, and charity; it's a different form of caring — the particular joy that caring for, and giving to others provides. They will learn that time spent in service to others reflects back on the giver, putting a certain glow on your face and in your heart. This is a gift that teaches them to look out for their community.

The gift of membership also includes great member benefits like grants and scholarships.

Whether you choose our new Juvenile Term Policy that is convertible prior to age 26, or one of our Whole Life Plans, it's a gift that lasts and provides valuable protection.

And because children are young and healthy, premiums are low making it a very affordable gift.

If you choose a whole life plan, it is beneficial to purchase a policy for the child early to allow it to build cash value and to teach financial responsibility. The cash value can be used later to help defray the costs of education or other necessities.

It also ensures that the child will be properly covered in the event that they develop health problems later in life.

Life insurance can be a great gift for those milestone events like Baptism, Confirmation, Graduation, Birthdays, etc.

It's a gift that gets appreciated more and more as time goes on.

Whether it's your children, grandchildren, or godchildren, give the gift of Life Insurance.



**Contact your 1891 Financial Life Agent or call the Home Office for more information at 800-344-6273.**

# Get Ready to Vote for the 1891 Financial Life New Board of Directors!

In the last several issues of the 1891 Financial Life magazine, we have mentioned that there will be an opportunity for each beneficial member to vote for a new Board of Directors in April 2022.

## Candidates

There will be 8 positions on the 1891 Financial Life Board of Directors in 2022 that need to be filled. We have candidates that have expressed interest and submitted their applications to become part of the 1891 Financial Life Board of Directors. All candidates have undergone background checks and have proven to be suitable candidates. You will have an opportunity to vote for up to 8 of these candidates to fill the Board positions.

## Beneficial Members

Elections will be conducted in April 2022 through ballots cast by all adult beneficial members.

A beneficial member is an adult that has an active life insurance policy or annuity issued by the Society. They remain a beneficial member for as long as the certificate is in force.

## What to Expect

During the last week of March in 2022, each eligible voting member will receive a voting packet in the mail from 1891 Financial Life.

This packet will include instructions on how to vote by mail or online. The packet will also include short biographies of each candidate.

## Vote by Mail

If voting by mail, you will mark the candidates of your choice on the ballot and mail it back in the postage paid envelope. The address on the return envelope includes the address of our election partner, Yes Elections. They will tabulate the votes for 1891 Financial Life and let us know the outcome.

## Vote Online

If you choose to vote online, there will be instructions in the voting packet on how and where to logon to vote.

## Email Notices

If you have provided 1891 Financial Life with your email, you may receive voting notices from Yes Elections. Please make sure you whitelist them to help avoid spam filters that may block you from seeing these emails.

Voting will be open from April 1st until April 30th, 2022.

## It's Up to You!

Vote for the candidates of your choice — up to 8 candidates **ONLY ONCE**. Yes Elections will track voting and allow only one voting ballot per member.

We encourage all beneficial members to vote and to choose the Board of Directors that will move our Society into the future!



**Watch for your ballot in the mail in March!**

## The 1891 Financial Life Board of Directors Elections are Just Around the Corner!

We'll be sending out a special Election Edition of the Member Newsletter containing all the great qualified candidates that have stepped up to be on the slate.

**Watch for your issue! Elections will be held in April 2022!**





# Merry Christmas!

For more than a century, giving back to the community has been central to our mission. Our very existence stems from the generosity and concern that our founders expressed for a community member in need. Looking out for others is simply who we are and what we do.

Our members volunteer more than 54,000 hours of service each year, and our charitable contributions for various programs amount to more than \$13 million. That's reason to celebrate!

Our members found ways of helping their parish, school, and people in need throughout the last two difficult years. It is a testament to the dedication our members have to our mission.

We especially celebrate our Courts, Impact Teams, and each of our members during this time because Christmas is a time for celebration.

We celebrate the birth of Jesus. Celebrating His birth brings great joy and great hope for the future.

Throughout our history we have weathered every storm, as well as carefully and mindfully crossed every bridge as we came to it. With God's grace, we are here today to celebrate Christmas together.

We are also thankful. Thankful for our families, friends, for each person who has helped us along the way to become who we are. We are thankful for the opportunity to look out for others. We have been looking out for others for over 130 years.

We wish all of our members joy, hope, peace, love, and a heart full of thankfulness.

May a Christmas star shine into your heart and burn in your spirit, may Jesus' peace bless you and bring true joy. May you rejoice in the miracle, the gift, and the promise of Christmas.

We wish you the light of Christmas, the warmth of home and hearth, the cheer and good will of friends, the hope of a childlike heart, the joy of a thousand angels and most of all, the love of the Son and God's peace.

## **We would like to share some of the thoughts from our Holy Fathers during Christmastime over the last few years:**

"In turning on the light of the Christmas tree, we wish for the light of Christ to be in us. A Christmas without light is not Christmas. Let there be light in the soul, in the heart; let there be forgiveness to others; let there be no hostilities or darkness. ... Let there be the beautiful light of Jesus. This is my wish for all of you, when you turn on the light of the Christmas tree."

*Address of His Holiness Pope Francis  
On the Occasion of the Lighting of  
the Christmas Tree in Gubbio (Italy),  
December 7, 2014*

"Joy is the true gift of Christmas, not expensive presents that demand time and money. We can transmit this joy simply: with a smile, with a kind gesture, with some small help, with forgiveness. Let us give this joy and the joy given will be returned to us. Let us seek in particular to communicate the deepest joy, that of knowing God in Christ. Let us pray that this presence of God's liberating joy will shine out in our lives."

*Homily of His Holiness Benedict XVI,  
Fourth Sunday of Advent,  
December 18, 2005*

# A Jolly Time for All

With the holidays come gatherings, dinners, and family time.

Back in 2002 National Catholic Society of Foresters, now 1891 Financial Life, gathered a collection of the best recipes from members and bound them in a book. Below are two fun Christmas themed desserts - although it was difficult to choose from our wow-worthy recipes! Merry Christmas to you and a Blessed New Year!

## CRANBERRY CREAM FREEZE

*Irene C. Smits, Ct. 998, Rudolph, WI*

### Crust

1-2/3 c. graham cracker crumbs  
2 T. sugar  
4 T. melted butter

### Filling

1 (8 oz.) cream cheese (softened)  
1/4 c. sugar  
1 pt. vanilla ice cream  
1 to 1-1/2 c. cranberry sauce

### Directions

Mix first three ingredients for crust, press into a 9 x 9-inch pan. For filling: beat cream cheese and sugar. Working quickly beat in ice cream. Pour filling mix over crust. Drop cranberry sauce by tablespoon on ice cream filling mixture and swirl through. Cover and freeze until firm. Remove 15 minutes before serving. Makes 9 x 9-inch pan but it adjusts easily to 9 x 13 inches.

## CINNAMON STREUSEL CAKE

*Carol Boyd, Ct. 1181, Kalona, IA*

### Cake

1 pkg. yellow cake mix  
1 pkg. vanilla instant pudding  
2 eggs  
1-1/3 c. water  
2 T. oil

### Streusel

1/2 c. brown sugar  
2 T. butter (melted)  
2 tsp. cinnamon

### Glaze (Blend)

3/4 c. powdered sugar  
1 T. milk

### Directions

Preheat oven to 375°. In a large bowl blend cake mix, pudding mix, oil, water, and eggs. Beat two minutes at medium speed. Spread 3/4 of batter evenly in a greased and floured tube pan. Combine streusel; put 1/2 of streusel on top of 3/4 batter. Then add the rest of the batter and top with the rest of streusel. Bake 40 to 45 minutes at 375° until done. Cool right side up 25 minutes. Remove from pan and drizzle blended glaze on top.

# Friends, Family, Community

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



Our next *1891 Financial Life* magazine will be out in April 2022! The deadline to send in your picture and story for the next issue will be **MARCH 1, 2022.**



## **St. Rose of Lima Court 313** Eden, WI

In October, St. Rose of Lima Court 313 assisted at the annual Steak Fry. Together they raised \$12,228.55 and 1891 Financial Life matched \$750. All funds raised will go towards tuition assistance for families of Shepherd of the Hills (SOTH), Catholic education.

Comments for the event were: “The carry out option was more popular than ever, with several families calling in orders to pick up at specific times, making the grill back up a couple of times, but making the wait more than worth it!” “This is by far my favorite event that SOTH hosts, it’s even better than the chicken dinner, and those are great!” “We wouldn’t miss one of the events for anything!” “It’s so great to see so many school families enjoying and helping out!” And a favorite: “Where do I get the recipe for this dessert from?” Great job!



**St. Joseph Court 513**  
Hammond, IN

In May the St. Joseph Carmelite Home suffered a fire that destroyed the middle building of the home. St. Joseph Carmelite Home is dedicated to providing an environment for the thriving of the whole child. The Sisters of the Divine Heart of Jesus of Indiana provides for the children. Members of St. Joseph Court 513 made 21 blankets for the children at the home.

*Pictured l-r: Shirley Mikuly, Ct. 513; Dee Young; Sister Maria Isabel, Sister Maria Giuseppe from the St. Joseph Carmelite Home; and Donna Richwalski, Rita Schneider from Ct. 513.*

**St. Adolph Court 901**  
Park Rapids, MN

To raise funds for St. Peter the Apostle Church, Court 901 held a 3-day rummage sale in July. It was a big success! They raised \$6,612.06 and 1891 Financial Life matched \$1,500.

*Pictured l-r: Hearts and Hands rummage sale chairperson and member Pat Boyd, Father Tom Friedl, and President Evon Hensel.*



**St. Joseph Court 513**  
Hammond, IN

The members of St. Joseph Court 513 purchased 108 pairs of white tube socks for the Veterans. They were distributed to the veterans at the local VA hospitals in individual plastic bags with a 'pumpkins' note pad, and thanked them for their service.

*Picture #1 l-r: in the new "1891 Financial Life" aprons are Mary Kay Klassen, Katy Ready, Loretta Nelson, Donna Richwalski, Rita Schneider, Joan Walker, and Shirley Mikuly.*

*Picture #2 l-r, the Nelson family created packages at their home: Loretta, Larry, Brayden, Dean, and Emma.*







**St. Adolph Court 901**  
Park Rapids, MN

At St. Adolph Court 901's fall dinner, Betty Fuller (l) and Cathy Hensel (r) received a rosary in recognition of 25 years of membership.

**St. Mary Social Court 1017**  
East Moline, IL

St. Mary Social Court 1017 still meets monthly for lunch, cards, and conversation. They continue to perform their charitable works such as serving at funeral luncheons, singing in various church choirs, and crocheting prayer shawls like the one pictured here.



**St. Theresa Court 1057**  
Denmark, WI

Last August, St. Joseph - St. John Rosary Society and St. Theresa Court 1057 co-sponsored a Salad & Sandwich Supper. The event raised \$742.05 and 1891 Financial Life matched \$742.05. All funds raised will benefit the St. Joseph - St. John Rosary Society.

Great job!





# Join Hands Day is

# MAY 7, 2022

Join Hands Day, which is observed across the United States on the first Saturday in May. It's about uniting older generations with younger generations for a day of volunteering. This day is intended to heighten everyone's awareness of how beneficial aiding each other can be.

### HOW TO OBSERVE

Your Court / Impact Team can participate by partnering with junior members or any community groups (e.g., American Legion, a grade school or CCD class, Girl Scouts / Boy Scouts, 4-H Club, etc.) to plan and complete a virtual outreach project. You may just bridge the generation gap! Use **#JoinHandsDay** to post on social media.

### Be creative with Virtual Project Ideas

Assist in virtual education

Become a virtual counselor

Create a virtual fundraiser

Write letters or emails to seniors and disabled vets

Sew masks for front-line workers

Hold a food drive for a homeless shelter

# Making a Difference

Make A Difference Day is celebrated on the fourth Saturday in October to make a difference, big or small.

For more than 20 years, USA Weekend and Points of Light sponsored National Make a Difference Day. It became the largest national day of community service. However, the two organizations no longer promote the community service weekend. Despite that, the event carries on, thanks to many with like-minded beliefs in their communities.

## HOW TO OBSERVE #MakeADifferenceDay

Making a difference can come in many forms! This year, members and juniors from **St. Mary Court 998, Rudolph, Wisconsin** raked leaves for Make a Difference Day on October 23, 2021 at the Rudolph Grotto. That's a lot of leaves! ... Members know that the expression of love for each other through planning, support, and some good ol' elbow grease is sometimes all we need to make a difference.



# Pop-Up Impact Team

Have a cause that is near and dear to your heart? Just create a project or event to fundraise and we'll help.



All beneficial 1891 Financial Life members are eligible to lead a Pop-Up Impact Team to create an event that will benefit their community or a cause that is approved by the Home Office.

Gather your closest friends and family together to create an event.

- The project must benefit the community where the member lives, works, or worships.
- Volunteers contribute time and talent to make a difference in the community.

The initiator of the Pop-Up Impact Team must complete a Pop-Up Impact Team Application. Once the application is approved, the Home Office will send out a Pop-Up Impact Team box containing t-shirts, banners, and other appropriate marketing material along with a \$250 pre-paid VISA card for seed money.

The member leader of the team must complete an event report form directly after the event, as well as submit pictures of the event itself.

Beneficial members are eligible to lead two 1891 Financial Life Pop-Up Impact Teams per calendar year. You must be 16 years or older to lead a 1891 Financial Life Pop-Up Impact Team.

**If you are interested in this opportunity**

Please contact us by email at:

**[outreach@1891FinancialLife.com](mailto:outreach@1891FinancialLife.com)**

or by phone at **800-344-6273** ext. 208.

# Don't forget to send in your Scholarship Application!



Applications are due **JANUARY 30, 2022.**

## APPLY FOR ONE OF THESE THREE SCHOLARSHIPS:

### ENTERING COLLEGE

#### 4-Year College Scholarship

- Student must be entering their 1st year
- Student intends to complete a Bachelor's degree
- \$1,000 a year up to \$4,000 total

### IN COLLEGE

#### 2-Year College Scholarship

- Student has completed one year of undergraduate courses in an accredited institution
- Student intends to complete a Bachelor's degree
- \$1,000 a year up to \$2,000 total

#### Occupational Training Scholarship

- High school seniors or adults pursuing a technical or vocational training program
- \$500 a year up to \$1,000 total

## SEND THESE ITEMS TO APPLY FOR A SCHOLARSHIP:

- Scholarship Application
- Your most recent high school/college transcript
- Essay
- A completed reference form

Do you know a student who is a beneficial member that is heading towards their first year in college? Or are they currently in college? Maybe they are pursuing a technical or vocational training program?

We can assist them with tuition pay!

We know that education is expensive. The cost of tuition goes up every year. Students are always looking for assistance to help pay for these costs. Our scholarship program has been helping students for many years. This is a great member benefit and we want to make sure that our student members have a chance to apply.

1891 Financial Life awards scholarships to beneficial members to help defray the cost of their education. The applicant must be a beneficial member of 1891 Financial Life two full years by application deadline. Certificates must be in force and active.

We're also making it easier for students to apply! We have revised our application and our requirements to streamline the process. It will now be easier and quicker to apply than ever before.

Call us at 800-344-6273 ext. 208 or email your questions to [outreach@1891FinancialLife.com](mailto:outreach@1891FinancialLife.com).

### Looking for an application?

Go to our website [www.1891FinancialLife.com](http://www.1891FinancialLife.com) in 'Member Forms' or contact the Outreach and Engagement Department at [outreach@1891FinancialLife.com](mailto:outreach@1891FinancialLife.com) or call 800-344-6273 ext. 208.

1891 FINANCIAL LIFE RESERVES THE RIGHT TO CHANGE OR DISCONTINUE THESE PROGRAMS AT ANY TIME.

# Grant Programs

## Continuing Education

Are you interested in learning a new skill ... like how to use a computer, access social media, explore Italian cooking, or tackle a new language? Do you have an interest in photography, ceramics, or another hobby? Then the Continuing Education Grant is for you!

Members aged 26 and older who have met eligibility requirements can apply for one of 10 grants that will award up to \$250 each for any credit or non-credit course offered at a local community college, park district, senior center, or other approved institution, including instructor required supplies\*! That means if the course is \$190 and required supplies cost \$50, the grant will cover the entire \$240 expense. Anything over \$250 would be your responsibility to pay.

**Deadline is May 31.** The applicant must be a beneficial member for two full years by application deadline. Certificates must be in force and active. The continuing education grants will be chosen lottery style. Please complete the application form below. For additional forms go to our website [www.1891FinancialLife.com](http://www.1891FinancialLife.com) in 'Member Forms' or contact the Outreach and Engagement Department at [outreach@1891FinancialLife.com](mailto:outreach@1891FinancialLife.com) or 800-344-6273 ext. 208.

\*Requirement must be listed in course description and a copy submitted with your application. 1891 Financial Life reserves the right to change or discontinue these programs at any time.

**MAIL FORM TO:** 1891 Financial Life Outreach, 320 S. School St., Mt. Prospect, IL 60056

### Continuing Education Grant Program Entry Form (DEADLINE: POSTMARKED BY MAY 31)

Last Name: \_\_\_\_\_ First: \_\_\_\_\_ Court/Impact Team #: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Primary Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Course Name and Description: \_\_\_\_\_

Please attach a photocopy of the course from the school's course catalog.  credit  noncredit

School/Organization: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Amount of Course: \$ \_\_\_\_\_ Amount of Required Supplies: \$ \_\_\_\_\_ Total Grant Applied for: \$ \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

# Catholic Education

## Preschool, Grade School, High School, and Religious Education Program

### Catholic Preschool Grants - \$300 each

Members who are ages 3 or 4 and enrolled in a parish sponsored/run preschool program may apply. Funds are made payable directly to the recipient's Catholic school or parish program.

### Catholic Grade School Grants - \$300 each

Members entering kindergarten through eighth grade may apply. Recipients may reapply the following year, except for eighth-graders. Funds are made payable directly to the recipient's Catholic school.

### Catholic High School Grants - \$300 each

Members in the eighth, ninth, tenth, or eleventh grades may apply. Recipients may reapply the following year. Funds are made payable directly to the recipient's Catholic school.

### Religious Education Grants (CCD) - \$50 each

Only members of 1891 Financial Life in grades K-11 and enrolled in a parish-sponsored education program may apply. Funds are made payable directly to the parish.

### Deadline is May 31. Only one entry per member each year will be accepted!

Need more than one entry form? Go to [www.1891FinancialLife.com](http://www.1891FinancialLife.com) in 'Member Forms' or contact the Outreach and Engagement Department at [outreach@1891FinancialLife.com](mailto:outreach@1891FinancialLife.com) or 800-344-6273 ext. 208. Photo copies are acceptable. Grant program recipients are chosen by lottery. Members may reapply each year.

The applicant must be a beneficial member of the Society. Certificates must be in force and active. 1891 Financial Life reserves the right to change or discontinue these programs at any time.

**MAIL FORM TO:** 1891 Financial Life Outreach, 320 S. School St., Mt. Prospect, IL 60056

## Catholic Education Grant Program Entry Form (DEADLINE: POSTMARKED BY MAY 31)

\$300 Catholic Preschool Grant

\$300 Catholic High School Grant

\$300 Catholic Grade School Grant

\$50 Religious Education Program (CCD)

Last Name: \_\_\_\_\_ First: \_\_\_\_\_ Policy #: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Court/Impact Team #: \_\_\_\_\_ Grade entering September 2022: \_\_\_\_\_ School/Parish: \_\_\_\_\_

School/Parish Website: \_\_\_\_\_ Admissions Dept. Phone: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Name, Parent or Guardian: \_\_\_\_\_ Email: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_ Phone: \_\_\_\_\_



# Is it Time to Review Your Beneficiary Designations?

**For most, a substantial amount of wealth is transferred to their loved ones through beneficiary designations. This article explores the reasons why it's critical to periodically review your beneficiaries.**

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A will or revocable trust may form the core of your estate plan, but for most people, a substantial amount of wealth bypasses these traditional estate planning tools and is transferred to their loved ones through beneficiary designations. These “nonprobate assets” may include IRAs and certain employer-sponsored retirement accounts, life insurance policies, and some bank or brokerage accounts.

Too often, people designate a beneficiary when they acquire a nonprobate asset and then forget about it. But over time, these beneficiary designations may become inappropriate or obsolete as a result of changes in life circumstances (such as divorce, death of a beneficiary, or the birth of a child or grandchild), estate planning goals or tax laws. So, it's a good idea to review beneficiary designations periodically — or when circumstances change — and update them if necessary.



As you conduct this review, consider the following best practices and potential pitfalls:

**Name a primary beneficiary and at least one contingent beneficiary.** Without a contingent beneficiary for an asset, if the primary beneficiary dies before you — and you don't designate another beneficiary before you die — the asset will end up in your general estate and may not be distributed as you intended. In addition, certain assets, including retirement accounts, offer some protection against your creditors, which would be lost if they're transferred to your estate. To ensure that you control the ultimate disposition of your wealth and protect that wealth from creditors, it's important to name both primary and contingent beneficiaries and to avoid naming your estate as a beneficiary.

**Update beneficiaries to reflect changing circumstances.** Designating a beneficiary isn't a "set it and forget it" activity. Failure to update beneficiary designations to reflect changing circumstances creates a risk that you will inadvertently leave assets to someone you didn't intend to benefit, such as an ex-spouse.

It's also important to update your designation if the primary beneficiary dies, especially if there's no contingent beneficiary or if the contingent beneficiary is a minor. Suppose, for example, that you name your spouse as primary beneficiary of a life insurance policy and name your minor child as contingent beneficiary. If your spouse dies while your child is still a minor, it's advisable to name a new primary beneficiary to avoid the complications associated with leaving assets to a minor (court-appointed guardianship, etc.).

**Consider the impact on government benefits.**

If a loved one depends on Medicaid or other government benefits (a disabled child, for example), naming that person as primary beneficiary of a retirement account or other asset may render him or her ineligible for those benefits. A better approach may be to establish a special needs trust for your loved one and name the trust as beneficiary.

**Keep an eye on tax developments.** Changing tax laws can easily derail your estate plan if you fail to update your plan accordingly. For instance, the SECURE Act, passed in late 2019, sounded the death knell for the "stretch" IRA. Previously, when you left an IRA to a child or other beneficiary (either outright or in a specially designed trust), distributions could be stretched out over the beneficiary's life expectancy, maximizing tax-deferred savings. But the SECURE Act now requires most nonspousal beneficiaries of IRAs to distribute the funds within 10 years after the owner's death.

In light of this change, you should review the designated beneficiaries for your IRAs and other retirement accounts, evaluate the impact of the SECURE Act on these beneficiaries, and weigh your options. For example, you might consider naming different individual beneficiaries or leaving IRAs to a charitable remainder trust or other vehicle that mimics the benefits of a stretch IRA.

To avoid unintended consequences, review your beneficiary designations regularly to make sure they're still appropriate and that they align with your overall estate planning goals.

# A Message

# from Deacon Lorbach

Do you remember these words? “All is calm, All is bright.” It happens to us on that silent and holy night. We stop dead in our tracks,

take a deep, cleansing breath, as we look upon

the stable and to the Christmas scene unfolding before our eyes. “All is calm, all is bright.” But is it really so?

Look around. Our lives and our minds are anything but peaceful and calm. We live busy and complicated lives. We place burdens in our path, and we live the hustle and bustle of the busy season, while longing to find that moment of peace and calm in our lives. We seek a life of simplicity but surround ourselves in the messiness and craziness of chaos. We even take the chaos with us to bed at night, and we allow that clutter of worry to rob us of our precious sleep keeping us from being able to still our minds to where we find that place where all is indeed calm.

We get to the point where we just want to yell, “Stop!” We long for a simpler way to live. We long for a life that is more about things that really matter. And then it happens. Standing before that manger scene, we suddenly realize that in the midst of the clutter, calm and peace have burst into our world and our lives.

Out of chaos, God enters our world in a simple stable, surrounded by animals, who, we are told, react in amazement. God enters



our world as an infant, innocent and undefiled. God enters our world then invites us to get close, like simple shepherds, mighty magi, and his tired parents, in order that we may also receive God's gift.

On this silent and holy night, we discover the greatest gift, brought to us through this tiny holy infant, that we are simply and utterly loved. We discover that this greatest Christmas gift ever is to be not only enjoyed but also be shared. Its message is to get out of the complicated clutter we have surrounded ourselves with and to get back to basics — to love and take care of each other, just as God does us.

God's gift offers us hope. Hope that we can always be in the stillness, not only now, but every day and every moment of our lives, because calmness and chaos cannot share the same space.

When we have the courage to accept this gift, we realize that in the stillness and calm of that moment, our burdens are lifted, our breathing becomes easier, and our minds have finally found that long sought-after peace. God is praised. God is exalted. God is lifted up, and we can find our way back to the calmness and peace we were meant to live. Our lives will become a living witness to everyone that we can let go of all the chaos and get back to the simplicity where peace and calmness reside. Our world will then become brighter for others to see.

Let the Christmas gift given to each of us on this holy and silent night lead us to the One who gave the gift. He desires that we take care of one another as we love and trust in God by loving everyone, in a world, where "All is calm, and All is bright." A Blessed Christmas!



**“Let the Christmas gift given to each of us on this holy and silent night lead us to the One who gave the gift. He desires that we take care of one another as we love and trust in God by loving everyone, in a world, where ‘All is calm, and All is bright.’”**

A NEW and EXCITING Track to be added to

# The 2022 Summer Summit

## **Mark your calendars!**

The 2022 1891 Financial Life Summer Summit will take place **July 27 - 29** at the Eaglewood Resort and Spa in Itasca, Illinois.

1891 Financial Life is excited to announce an exciting track geared towards young adults in next year's Summer Summit!

This track will focus on education, enrichment, and growth with some great fun and surprises included.

We are pleased to invite young people and adults who are beneficial members between the ages of 21 and 40, from your Courts and Impact Teams to join in the upcoming 1891 Financial Life Summer Summit.

The track will be part of the overall Summer Summit (previously Members Assembly). It is a unique part of this event and designed specifically for young people.



Over almost three days, young members, leaders and changemakers will come together in one space to discuss the challenges facing young people as well as how to help their communities at home.

The Summit will feature high-profile keynote speakers, as well as interactive breakout sessions involving a range of partners and expert speakers.

In addition to discussing personal and professional development opportunities for participants, the Summit will also launch a call for young people to apply for funding to support local and innovative solutions for churches, schools, and other charities in their communities.

All young beneficial members are welcome to join this exciting new track. We encourage younger members to attend to help our organization to move forward into the future.

More information about the event, including a link for registration, will be shared through 1891 Financial Life official communications channels.

In addition to this new and exciting young people's track, we continue to encourage all beneficial members to join us at the 2022 Summer Summit!

## Court and Impact Teams

Each Court and Impact Team should designate a beneficial member to attend the Summer Summit. An alternate member should also be designated if the original designee is not able to attend. Court and Impact Team representatives are those members that have our organization's Mission and Vision in mind.

We will communicate to the designated attendees when travel and lodging arrangements can be made. Preliminary information regarding the Agenda for the Summer Summit will be sent to Courts and Impact Teams in the coming months.

Information regarding a unique 1891 Financial Life web page dedicated to the Summer Summit will also be included. This web page will contain updates and latest information regarding the Summit.

**For more information, please contact:**

Mary Seitz-Pagano  
800-344-6273 ext. 208.

## Important Dates

### Scholarship Applications

**DUE JANUARY 30**

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### Court/Impact Team 2021 Reports

**DUE FEBRUARY 15**

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### Nominate Your Member of the Year

**DUE MAY 15**

- » Ages up to 16 years
  - » Ages 17 to 25 years
  - » Ages 26 and over
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### Continuing Education Grant Application, Ages 26+

**DUE MAY 31**

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### Grant Applications

**DUE MAY 31**

- » Catholic Preschool Grants
  - » Catholic Grade School Grants
  - » Catholic High School Grants
  - » Religious Education Program Grants (CCD)
- 

### Request Forms:

800-344-6273 ext. 208  
outreach@1891FinancialLife.com  
www.1891FinancialLife.com

## Life Insurance: A SIMPLE ACT OF LOVE

Here's to appreciating all the little things we do and those everyday moments that shape our lives and give it meaning. In fact, our days are often filled with simple acts of love, one followed by another, that over time create a better future.

Getting life insurance is like that, too. It's a simple act you can take today to ensure your loved ones are protected financially tomorrow. It's time to protect those everyday moments with life insurance.

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## Member's Corner — Let's Keep in Touch!

Owner's Name: \_\_\_\_\_ Certificate #: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_ Zip: \_\_\_\_\_

Phone: ( \_\_\_\_ ) \_\_\_\_\_ Email: \_\_\_\_\_

Please CHECK all that apply and mail this request to the Home Office:

**1891 Financial Life, 320 S. School St., Mt. Prospect, IL 60056**

Send a Change of Beneficiary form     Update or correct my information: \_\_\_\_\_

Send a Legal Name Change form     I would like Member Services to call me at: \_\_\_\_\_

Other Request: \_\_\_\_\_

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Other Request: \_\_\_\_\_



**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.

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**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](mailto:sales@1891FinancialLife.com)