

1891 Financial Life

Spring 2022

IN THIS ISSUE

You're Invited: Summer Summit 2022

You Still have Time to Vote!

A Season of Hope



You Still Have **Time!**

Voting closes on April 29, 2022 at 11:59 p.m.

Dear Member,

The Bylaws of 1891 Financial Life were changed in 2017 to allow all beneficial members the right to vote for the Board of Directors (the Board). A beneficial member is an individual age 16 or older who is the insured or annuitant on an insurance or annuity certificate issued by 1891 Financial Life. That means that you as a member have the right to vote.

There are eight (8) open positions on the Board, and you have the right to vote for all eight (8). The eight (8) Directors are elected to serve on the Board for the next four years. The Board is responsible for establishing policies, setting goals and monitoring the progress of 1891 Financial Life.

The seventeen (17) candidates that appear on the ballot mailed to your home submitted their applications to the 1891 Financial Life Vetting Committee. All eligible nominees appear on the ballot.

PLEASE REVIEW THE CANDIDATE BIOGRAPHIES MAILED TO YOU. Consider their qualifications and skills and how they can contribute to the success of 1891 Financial Life.

Your ballot must be received by
APRIL 29, 2022 AT 11:59 P.M.
for your vote to be counted.

Your vote matters. You have a say
in how 1891 Financial Life is run.

Get engaged and involved by
making your vote count!

Vote!

Board of Directors Elections

Voting opens April 1, 2022
at 12:01 a.m. and closes on
April 29, 2022 at 11:59 p.m.

What's Inside

- 2** CEO Message
- 5** Annual Report: Financials
- 9** Annual Report: Member Benefits
- 14** Outreach & Engagement: A Season of Hope
- 16** Nominate Your Members of the Year 2022
- 17** Friends, Family, Community
- 21** Pop-Up Impact Team
- 22** 2022 Summer Summit
- 24** St. Mary Court 657 Anniversary
- 27** A Message from Deacon Lorbach
- 29** Important News You Should Know



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1891 FINANCIAL LIFE (ISSN 0745-5127, Publication Number USPS 372-600) is published quarterly by:
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 320 S. School St.
 Mount Prospect, IL 60056-3334
 Tel: 800-344-6273
 Fax: 847-342-4556
 Email: info@1891FinancialLife.com
www.1891FinancialLife.com

Periodicals postage at Mount Prospect, IL and additional mailing offices. Printed by Kingery.

POSTMASTER:

Send address changes to
 1891 Financial Life
 320 S. School St.
 Mount Prospect, IL 60056-3334

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12



16



23



27



Spring Message from the CEO

Easter brings the promise of everlasting life. Let us not be sad that they are gone from our eyes. Let us rejoice that they are with God.

I often take time to keep up with industry news which sometimes includes stories about how life insurance saved families from financial ruin following the death of a loved one. Insurance companies share the experiences and stories that show the real-life impact that life insurance can have after the death of a spouse, parent, or other family member.

For over 130 years, 1891 Financial Life has been in the business of protecting our members' families. Our members pay their premiums to ensure that the benefit they have listed on their life insurance certificate will be paid to their beneficiaries after they die. That is the promise and protection we provide. Proceeds from life insurance help ensure the economic safety of those left behind.

I have had the opportunity to experience first-hand the importance of the protection we provide to the beneficiaries of our members. Over the last few weeks at the Home Office, we experienced an unusual influx of life insurance claims. The considerable number of claims along with the absence of a staff member due to illness put a strain on the ability to complete the claims process in our usually timely manner.

Members are always our highest priority. Our staff is dedicated to our members, especially to their families when the need arises.

Though we are a small staff, everyone pitched in to help with the incoming

claim calls as well as help to prepare claims for payment. I volunteered to take incoming calls from family members and others who were the beneficiaries on our member's insurance certificate.

One afternoon the son of a policyholder shared the story of his parents getting ready for their 68th wedding anniversary dinner. His mother spent most of the morning at the beauty salon. When she returned home, she put on a brand new dress purchased for this important milestone occasion. His father was dressed in the perfect suit to complement her dress. They were all getting ready to leave to go to dinner. Just as they were departing, his mother rose out of her chair and reached up her hands to heaven then fell back into the chair and passed away. God had called her.

The son's story had an effect on me both emotionally and spiritually.

Stories like these heard from our members' beneficiaries gave me a unique and heartfelt look into the lives, hearts, and minds of our members and their families.

As I listened to many more of the stories, they continued to bring tears to my eyes, but oftentimes I felt myself smiling as beneficiaries shared their feelings and stories about their loved ones. The stories are real – heart wrenching and heartwarming at the same time.

Sometimes family members may have fallen on tough times, but the smart decisions made by their loved one helped keep them afloat through the difficult circumstances.

Oftentimes, a spouse was able to enjoy the same lifestyle as before the passing of the loved one. Life insurance allowed family members to live life the same way as when their loved one was still there.

Conversing with beneficiaries brought into sharp focus the realization what the gift of financial security truly means to those left behind, especially in difficult situations.

Losing a loved one is always difficult, but as I listened to these stories it became very clear that the life insurance certificate made it financially

Continued on page 4

Continued from page 3

easier to bear the costs of final expenses and helped lessen worries about the future.

I smiled at the heart-warming stories of how active our member was in their local court. Many took a leadership role in helping their church, school, and surrounding community. Their work in raising funds oftentimes for completion of a much needed project was amplified by the Society matching funds raised.

The legacy our members leave behind is awe-inspiring to hear. It is important not only to the family they leave behind, but also to the communities they served during their lifetime.

They leave a legacy of faith, service, and protection. It's how we remember them though they may be gone from this world. We believe that our members smile upon us as we continue our work of service within our communities and protection of families from financial hardship.

I am proud to be part of the legacy of this company. We take pride in great service to our members and their families when they need it most, as well as for our communities in their time of need.

We think of all of our members that have come and gone before us during the Easter season. While we mourn the death of loved ones at this time of year, we do not despair, but find hope in the newness and fullness of life that Jesus promises.

Easter brings the promise of everlasting life. Let us not be sad that they are gone from our eyes. Let us rejoice that they are with God.

The Resurrected Christ brings forth life from death, light from darkness, and hope from despair.

Peace and Easter blessings to you,



Lisa Bickus, CEO

Annual Report 2021 at a Glance

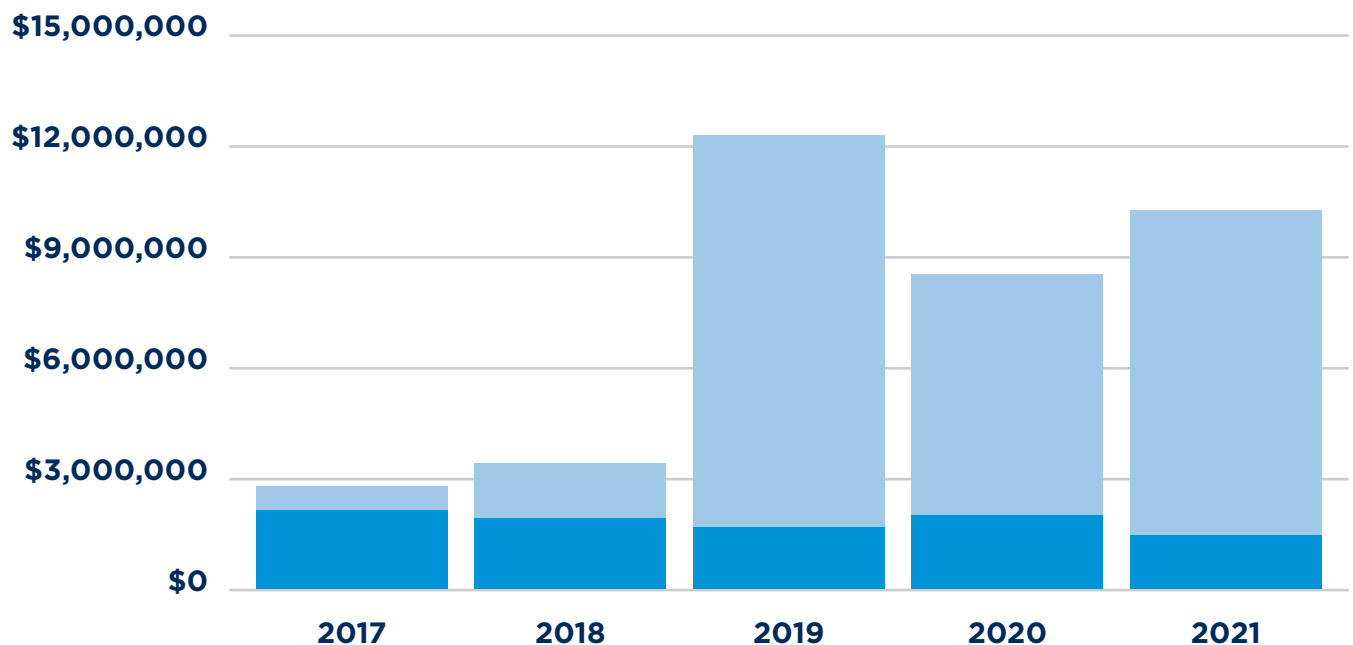
Partnering with Christian families to achieve financial peace of mind.

It is a responsibility that 1891 Financial Life takes very seriously. Whether planning your retirement or your family legacy, 1891 Financial Life members can feel true comfort in knowing that 1891 Financial Life is there in their time of need.

Life and Annuity Revenue History

STABLE FOUNDATION OF LIFE INSURANCE SALES

● Life ● Annuity

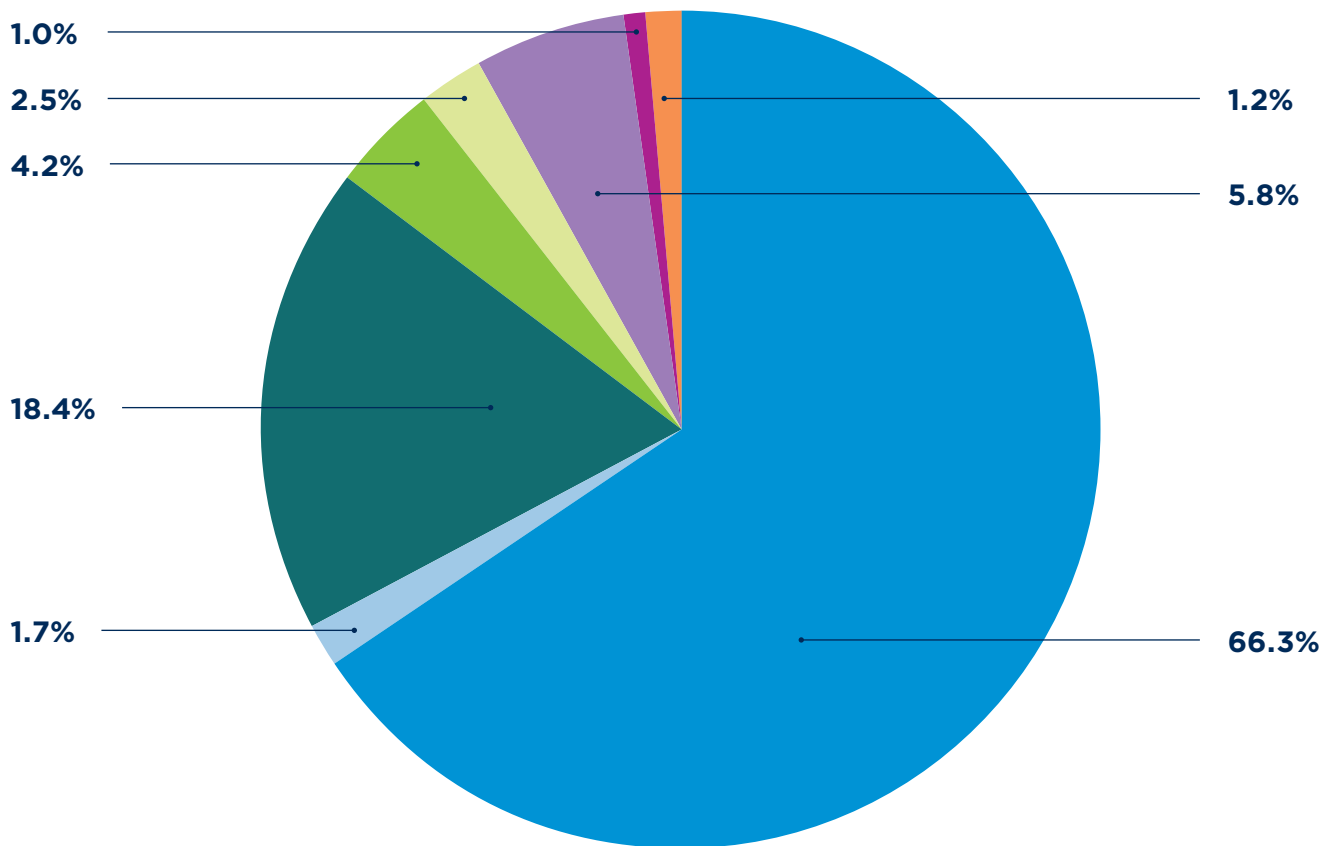


Sound Investing

1891 Financial Life is a fraternal not-for-profit organization. Monies acquired through sound investing are first reserved to pay members' certificate obligations and any remainder is channeled back to our members, their parishes, Catholic schools, local communities, and individuals/families in need.

Sound Investing

TOTAL PORTFOLIO: \$164,315,427

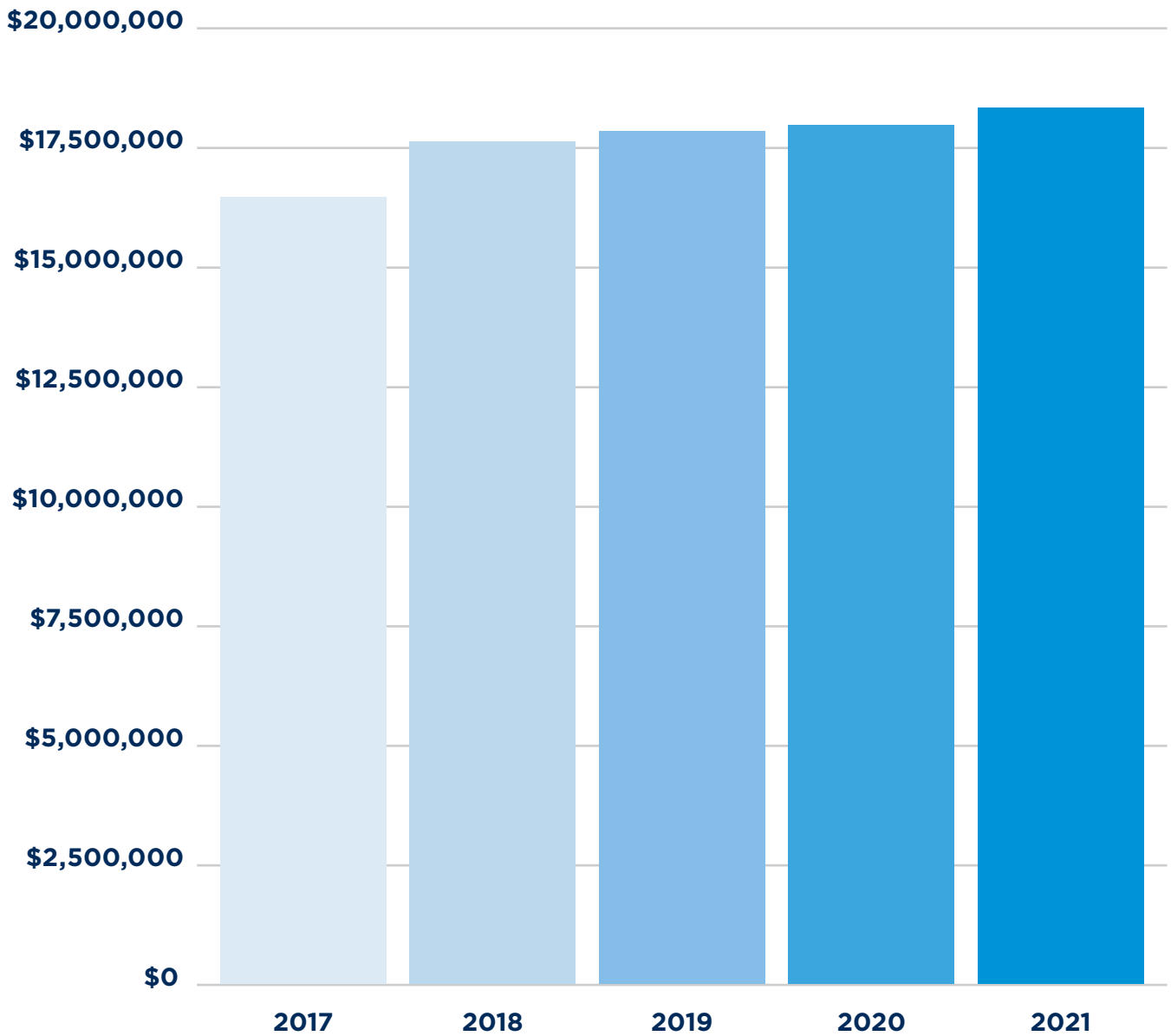


- Corporate Bonds
- Fixed Agency Bonds
- Equity
- US Government Bonds
- CMO
- Cash & Short Term Investments
- Municipal Bonds
- Fixed ABS & MBS

Surplus

Surplus is the excess funds (assets over liabilities) that are left over after all of 1891 Financial Life's obligations are met.

Surplus History

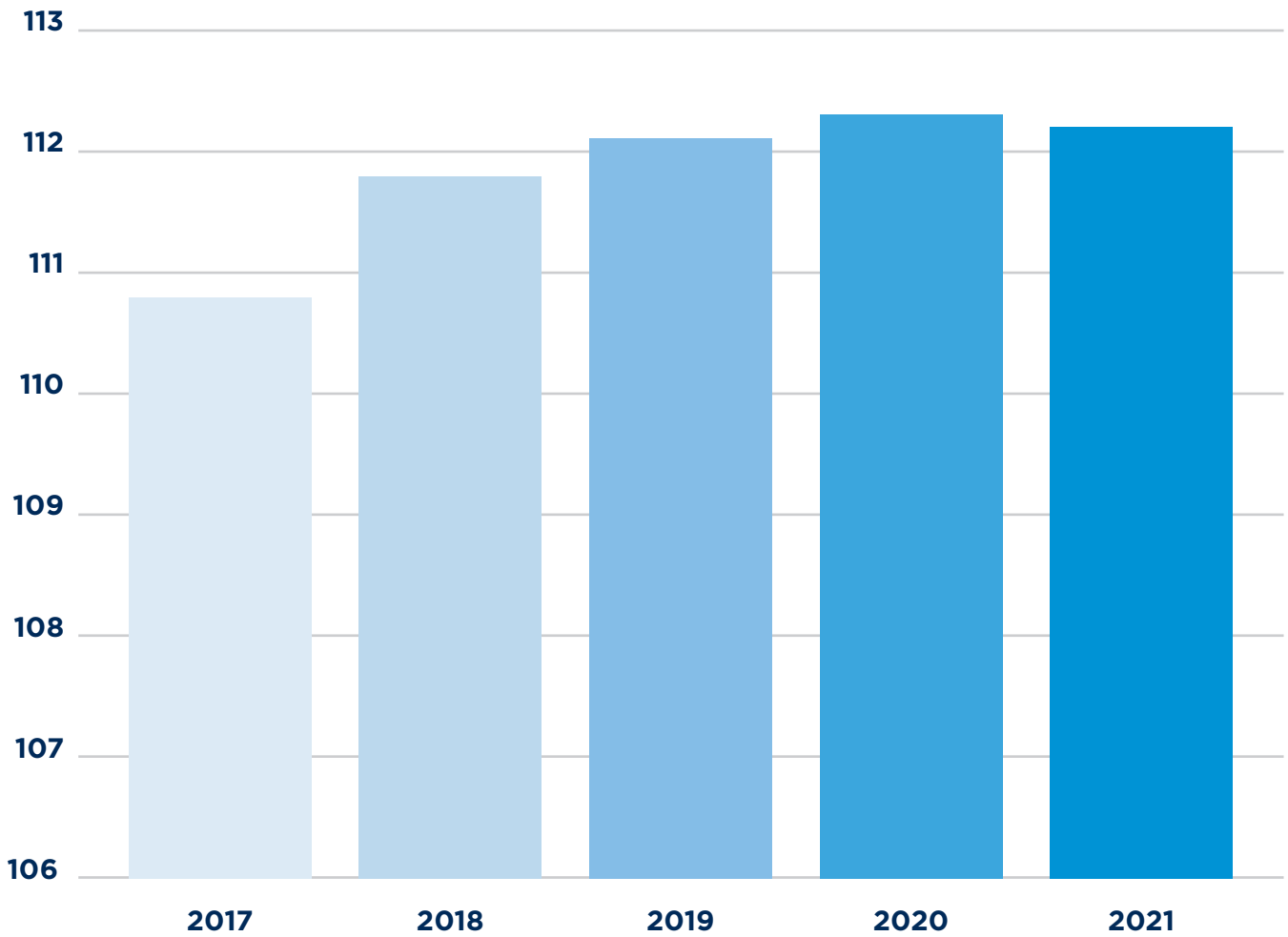


Solvency Ratio

The 1891 Financial Life solvency ratio measures the financial soundness of a business and its ability to meet short-term and long-term obligations as they come due.

Solvency Ratio

ASSETS FOR EACH \$100 OF LIABILITY



Grants and Scholarships

What a great benefit! If you are eligible, send in an application! Recipients do not need to be in an active Court or Impact Team to receive funds. Grants and Scholarships are available to members whose certificates are in force and active.

Grants

1891 Financial Life is a big believer in education and offers members various grant programs to the Catholic school of their choice to help defray the cost. Grant program recipients are chosen by lottery.

\$300 each: Catholic Preschool, Grade School, and High School Grants

\$50 each: Religious Education Program Grants (CCD)

Scholarships

1891 Financial Life also awards scholarships to help defray the cost of education. They are available to beneficial members of two or more years. Recipients are chosen by merit.

\$1,000/year, up to \$4,000 total: 4-year College Scholarship

\$1,000/year, up to \$2,000 total: 2-year College Scholarship

\$500/year, up to \$1,000 total: Occupational Training Scholarship

Continuing Education Grant

Available to members interested in learning new skills with credit or non-credit courses at a community college, park district, or other qualified institution. The Continuing Education Grant is available to beneficial members of two or more years. Receive up to \$250 each, recipients are awarded by lottery.

YEAR	GRANTS	SCHOLARSHIP	CONTINUING EDUCATION
2017	\$20,800	\$55,000	\$359
2018	\$19,600	\$47,000	\$500
2019	\$21,100	\$43,500	\$609
2020	\$27,300	\$45,000	\$1,000
2021	\$22,100	\$39,500	\$687

#GiveBack

The year 2021 was impacted by the unprecedented corona virus COVID-19. It was a year of outdoor events, staying at a safe distance, and masking when needed. Many events were virtual.

Many Courts and Impact Teams found ways of helping their community. We are proud of our Court and Impact Team members who stepped up and shined during this time.

Hearts and Hands Events

Our Hearts and Hands matching funds program is instrumental in helping where the need is greatest. Throughout the 2021 year our courts held 20 Hearts and Hands events with a total of \$131,867 to local causes; Courts and Impact Teams raised \$110,875 and 1891 Financial Life matched \$20,992.

COVID-19 Canceled Hearts and Hands Grant

When planned Hearts and Hands events had to be canceled due to local corona virus restrictions, the 1891 Financial Life Home Office created a grant to still supply funding. In 2021, 2 events received a grant of \$750 for local causes - a total of \$1,500 in funds was granted for local causes.

COVID-19 Matching Funds Program

To help each dollar donated go further, 1891 Financial Life developed a new grant available for our Courts and Impact Teams which gave the opportunity to obtain a match for raised funds for COVID-19 related donations or fundraisers. In 2021, 2 events applied for the COVID-19 Matching Funds Program - a total of \$350 in funds were granted for local causes.

Pop-Up Impact Team

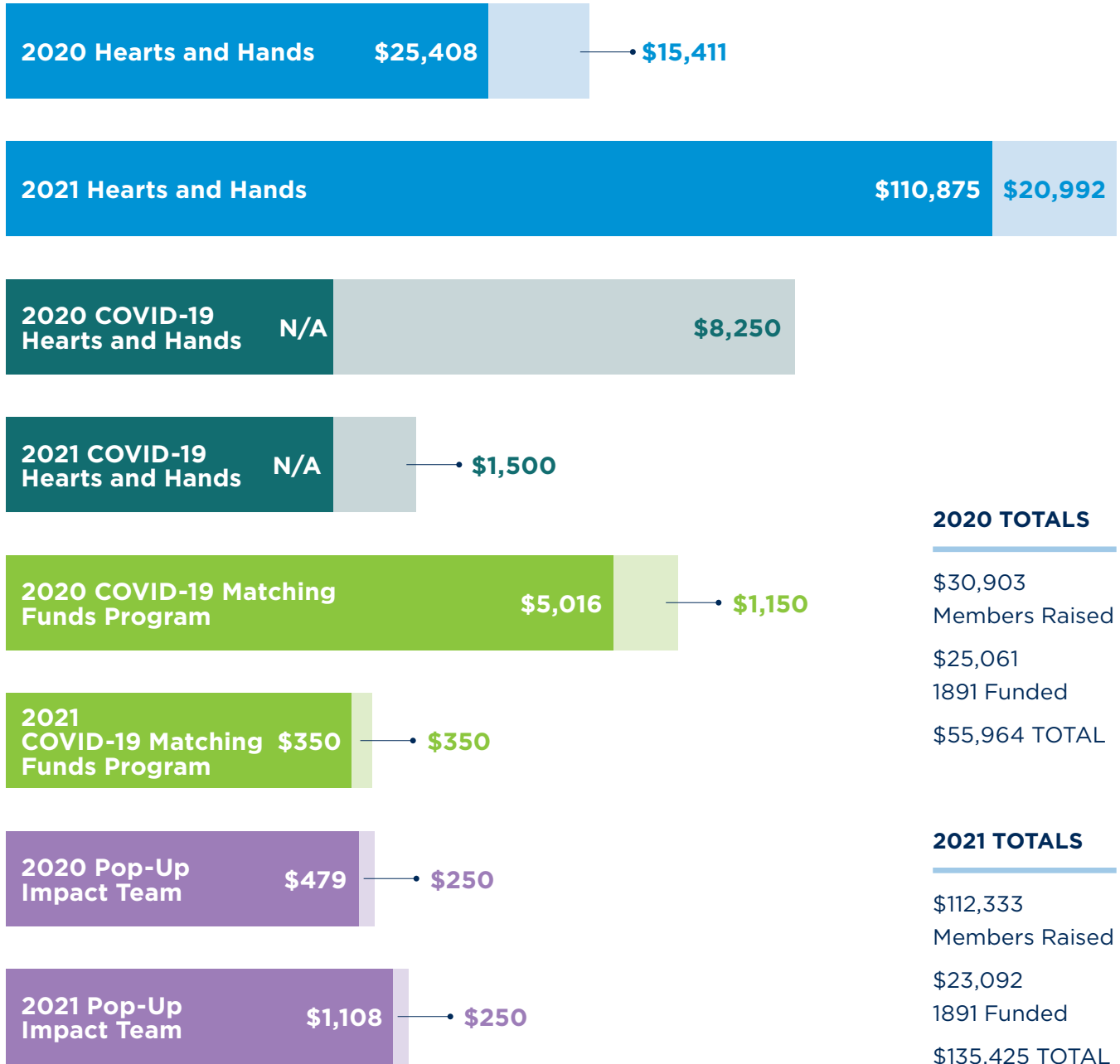
The Pop-Up Impact Team program was formed by 1891 Financial Life for beneficial members who are not currently in an active Court or Impact Team. These members could gather their friends and family together to create an event twice a year. 1891 Financial Life provided a customized kit of resources to kick-start the fundraiser, including a \$250 pre-paid VISA card for seed money for event costs. In 2021, one event received \$250 - a total of \$1,108 in funds was raised for local causes.

#GiveBack

MEMBERS RAISED & 1891 MATCHED

● Members Raised

● 1891 Matched





Discount Programs

Prescription Drug Savings Card¹

YEAR	NET CLAIMS	RETAIL PRICE	PROGRAM PRICE	TOTAL SAVINGS
2017	419	\$49,018	\$16,403	\$32,615
2018	336	\$30,096	\$12,425	\$17,671
2019	264	\$23,152	\$10,076	\$13,077
2020	661	\$29,287	\$13,906	\$15,381
2021	1,651	\$105,215	\$37,127	\$68,089

ScriptSave[®] WellRx Premier

A free discount prescription card offered to our members with discounts at more than 65,000 participating pharmacies. Every member in your family, whether they are 1891 Financial Life members or not, is eligible for the card, including your pets! Please note: ScriptSave[®] is not insurance and does not provide insurance coverage. Visit online to start saving wellrxpremier.com/777.



DISCOUNT ONLY - NOT INSURANCE.
 Questions? Call 800-407-8156 between 9:00 a.m. - 8:00 p.m. EST Monday-Friday

¹ Membership benefits not available in all states. 1891 Financial Life reserves the right to change, suspend, or cancel programs as circumstances warrant.

Available to members of 1891 Financial Life who own a certificate of insurance or an annuity.

Hearing Aids¹

For anyone seeking to improve, protect or enhance their hearing, Start Hearing (previously American Hearing Benefits) is a pioneering partner that can help people of all backgrounds begin to experience sound in richer, healthier ways.

Start Hearing puts members at the center of their own hearing health journey and expertly guide them to the right technology based on their personal wants, needs, and lifestyle.

For more information or to schedule an appointment, call Start Hearing at **888-372-6685** or visit starhearing.com/partners/1891FinancialLife.



Members and their families receive:

- » Discounts up to 48% on today's latest technology, including hearing aids and tinnitus options
- » 60-day risk-free trial period
- » One year of free office visits (limit of six)
- » Access to a nationwide network of 3,000+ hearing professionals
- » Up to a three-year supply of **FREE** batteries (40 cells per hearing aid purchased per year)
- » **FREE** warranty plan, including repairs and loss & damage²
- » Financing options available

YEAR	INQUIRY	FREE CONSULT	PURCHASED A HEARING AID
2018	53	11	6
2019	48	6	1
2020	16	2	1
2021	4	0	0

¹ Membership benefits not available in all states. 1891 Financial Life reserves the right to change, suspend, or cancel programs as circumstances warrant.

² Professional service fees may apply.



A Season of Hope

With spring comes the season of hope in the celebration of Easter. Easter is a time of renewal and rebirth. In the mystery of Easter, we are renewed by the dispelling of darkness with the Paschal Candle as it bathes us in light.

The COVID-19 pandemic experience has taught us many things. Most importantly is our interconnectedness and how to hold on to people and connections most precious to us.

It is important to share the holiday by staying connected, even if still virtually. We need to be united, to make new memories and to create great stories to pass onto future generations.

There is something unique about Easter time and it's movement forward towards the future. In the Outreach and Engagement Department we feel this can be related to our Society as well.

Throughout the pandemic we encouraged Courts, Impact Teams, and individual members to continue to do good works in their communities, even if only virtually.

Many stepped up and did just that. Now that restrictions may be lifted a bit, we continue to encourage all of our membership to continue to reach out to other members through either our system of Courts and Impact Teams, or individually through their parish, school, or other organization doing great work in their communities.

We can do good in our communities by simple acts of kindness as well. It may be as simple as reaching out to comfort someone in need and show them you care. Let them know that they are not alone. Offer a gesture of friendship to one who is lost, or help others to know the joy of Easter. By being loving, kind, and compassionate it renews us. Life is richer and more joyous when shared.

At the Home Office we are looking forward to some important events coming up for our members. The election of a new Board of Directors is happening in April. All beneficial members should have received their ballot. Remember to cast your ballot for the eight open Board positions by April 29th.

The Summer Summit (previously known as the Member Assembly) will be held in July at the Eaglewood Resort in Itasca, Illinois. It will be an educational and fun event. We encourage all beneficial members, especially our younger members, to take part.

Make sure you register early for the Summer Summit as space is limited. At the Summit we will be discussing the future of the Society as well as newly developed programs that will help us to continue to do good in our communities. See page 22 in this issue.

We wish you and your loved ones, friends, family, and communities a most blessed, healthy and graced Easter. We hope your holiday is filled with peace and happiness.

**“This is the day the Lord has made,
let us rejoice and be glad. Alleluia”**

Important Dates

Vote: Board of Director Candidates
DUE APRIL 1 - APRIL 29

—

Easter
APRIL 17

—

Join Hands Day
MAY 7

—

Nominate Your Member of the Year
DUE MAY 15

- » Ages up to 16 years
- » Ages 17 to 25 years
- » Ages 26 and over

—

**Continuing Education Grant Application,
Ages 26+**
DUE MAY 31

—

Grant Applications
DUE MAY 31

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

—

Society's 131st Anniversary
JULY 17

—

Summer Summit
JULY 27 - JULY 29

Request Forms:

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



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: Courts/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 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.**

Friends, Family, Community

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

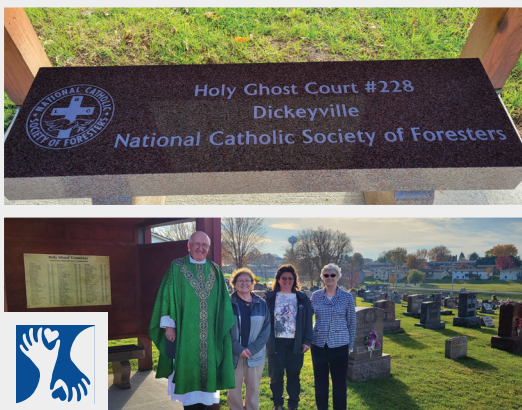


The deadline to send in your Court's / Impact Team's picture and story for the Summer 2022 magazine is May 10, 2022.

St. Mary Court 208

Wabasha, MN

St. Mary Court 208 celebrated members' anniversaries with the Society. Receiving a comfort cross, members for 10 years were, l-r: Eisley Taverna, Darla Taubel, Deloris Dunagan, and Chace Taylor. Celebrating 70 years of membership, and receiving a special award, was Pamela Schroetke. Congratulations everyone!



Holy Ghost Court 228

Dickeyville, WI

To honor the departed in the Holy Ghost cemetery that do not have a tombstone, Holy Ghost Court 228 wanted to raise funds for a pavilion path and beautiful engraved bench. They held a 4-day garage sale and bake sale last May that raised \$3,851.58 and the Society matched \$1,500.

Pictured, l-r: Rev. Bernard Rott, Treasurer Karen Reese, Secretary Karla Grube, President Sylvia Wentz at the new pavilion!





St. Lucia Court 233

St. Lucas, IA

To help raise funds for the German American Museum in St. Lucas, St. Lucia Court 233 hosted a 2-day Christmas event at the museum. Saturday 12/4 was Christmas Reflections and Open House with a variety of hearty soups and a traditional St. Nicholas. On Sunday 12/5 was a local art show with refreshments and cookies. They raised \$1,819.14 and the Society matched \$750.

St. Rose of Lima Court 313

Eden, WI

Last 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 went towards tuition assistance for families of Shepherd of the Hills (SOTH), Catholic education.

Pictured is Treasurer Sheila Zook presenting funds to Fr. Mark Jones of SOTH.



St. Ann Court 306

Custer, WI

Last November, St. Ann Court 306 helped the Parish Council of Catholic Women (PCCW) with a soup sale. They raised \$1,738.91 and 1891 Financial Life matched \$750.

Pictured, l-r: Secretary Emily Kurszewski, Fr. Mark Miller, Noah Gollon, and President Barbara Kurszewski.



Sacred Heart Social Court 517
Calumet, MI

Sacred Heart Social Court 517 presented \$1,750 to Mark Cavis, Executive Director of the Life Outreach Center of Houghton and Baraga Counties. The funds were raised and collected over the past years by Court 517 members.

Pictured, l-r: Court Chaplain Fr. Gracious Pulimoottil, Denise Reed, Mark Cavis, and Antonia Burich.



St. Mary Court 657
Fort Atkinson, Iowa

St. Mary Court 657 assisted the Fort Atkinson Library fundraiser, Supper with Santa. Members of St. Mary's Court 657 were in attendance and volunteered during the event. Library Director Laura Thomas wrote, "On behalf of myself and the board of the Fort Atkinson Public Library, we wish to offer a large debt of gratitude to the St. Mary's Court members for volunteering and [the Society] ... for their offer of matching funds!"

St. Mary Court 657
Fort Atkinson, Iowa

St. Mary Court 657 assisted the Fort Atkinson Library with their annual Supper with Santa last December. They raised \$3,414.02 and the Society matched \$1,500. Funds will go towards purchasing new children's seating for programs and replacing existing computer chairs in the library. Great job!

Pictured, l-r row 1: Library Director Laura Thomas receiving the check from President Mary Rausch, Treasurer Dorothy Schmitt, and VP Melvin Rausch. Row 2: Library Board Member Brittany Schmitt with her son Jace, Library Board President Theresa Burke, Library Board Member Bernice Pavlovec.



St. Antoinette Court 870

Fort Wayne, IN

To help seminarians with tuition at Our Lady of Guadalupe Seminary in Nebraska, Court 870 held a Chocolate Tasting party at DeBrand Chocolate Factory! They raised \$1,600 and the Society matched \$1,500.



St. Mary Court 998

Rudolph, WI

St. Mary Court 998 held a Christmas Social for the kids last December. Santa made an appearance to pass out presents and visit with the children!

St. Mary Court 850

Marathon, WI



St. Mary Court 850 cosponsored the Family Tailgate Party at St. Mary's Parish. They helped sell tickets and assisted with the raffle and auction. Together they raised \$53,264.35! The Society matched \$750. All funds raised will

go towards parish needs, because of the pandemic. Great things happen when we come together!



Soul Connection Impact Team 1255
Mount Prospect, IL

Non-perishable items were collected by Impact Team 1255 for Catholic Charities, last October.



Soul Connection Impact Team 1255

Mount Prospect, IL

For Christmas, Impact Team 1255 held a cookie sale to benefit a family in need. They raised \$790 and the Society matched \$210 with the COVID-19 grant and court grant. A local family of 5 was adopted and gift cards were purchased for them.

Pictured, l-r: Jennifer Bernau, Jeanne Phillip, and Joey Benjamin.

Healing Others Takes a Village

You might be surprised to learn how easy it is to make impact.

Local fundraising options abound with 1891 Financial Life **Pop-Up Impact Team Events**. You can invite family, friends, and others in the community to join the team. Organizations such as local food banks or shelters welcome the support. Taking part in a community cleanup or tending a community garden are marvelous ways to give back, too. Either way, the shared experience brings family, friends, and others together to make memories as they make a difference.

Below, see how these members gave back to their community with the help of Pop-Up Impact Team seed money; this is their third pop up event!

For information about creating your own event email outreach@1891FinancialLife.com or call **800-344-6273 ext. 208**.

Pop-Up Impact Team

Kewaunee, WI

To raise funds for an entrance ramp at the History Center, these members and friends in Kewaunee, Wisconsin created a pop-up impact team! Together they held a bake and vegetable sale at the local Christkindl market. Mary Reckelberg (in green apron) wrote, it was “a wild success, superseded our hopes. Thank you for the \$250 seed money. We netted \$1,108 which went to the installation of handicapped entrance. Total cost of entrance was \$20,000.”



We Invite Beneficial Members to Attend the

2022 Summer Summit

**REGISTRATION IS
DUE BY:
June 1, 2022**

**Space is limited so
send in your registration
form today!**

If you are a beneficial member* interested in attending the Summer Summit send us a completed registration form. Attendance will be chosen on a first come first serve basis.

The registration form can be found on the Summer Summit webpage 1891FinancialLife.com/summer-summit-2022 under 'Member News' on the 1891 Financial Life website. Complete the form online by June 1, 2022.

*A beneficial member is an adult that has an active life insurance policy or annuity issued by the Society for two or more years. They remain a beneficial member for as long as the certificate is in force. All reasonable expenses for the chosen member attendee associated with attending the Summer Summit will be covered.

Summer will be here before you know it. That's why the Outreach and Engagement Department is in the full swing of planning the Summer Summit, making sure it is a fun and impactful event.

**The Summer Summit will be held:
July 27-29, 2022
Eaglewood Resort & Spa in Itasca, Illinois**

The installation of our Board Members as part of a celebratory Mass will be one of the first things you will experience. The rest of the time we will focus on education, enrichment, and planning for growth with a bit of fun thrown in – like a Mystery Dinner!

Part of the Summer Summit is planning the future of our Society.

All expenses (except incidentals) for attendees associated with attending the Summer Summit will be covered by 1891 Financial Life. We will communicate with attendees when travel and lodging arrangements can be made. Preliminary information regarding the agenda for the Summer Summit will be sent to attendees in the coming months. Information regarding the Summer Summit webpage 1891FinancialLife.com/summer-summit-2022 will also be included. This webpage will contain updates and the latest information regarding the Summer Summit.

Who should attend?

In addition to individuals wishing to attend, each Court/Impact Team will designate at least one active beneficial court member over the age of 21 to attend the Summer Summit. Attendees should fit into the categories listed: Self-motivated, Engaged, Passionate, Ethical, Disciplined, Relationship Builder, Good Listener, Open Minded, Strategic Thinker, Organized, a Person of Integrity.

If the attendee has special needs, please let us know in advance. For more information about the Summer Summit, please contact the Outreach and Engagement Department, 800-344-6273 ext. 208.

Summer Summit Track for Our Younger Members!

Beneficial Members age 21-35 should consider attending our 2-day event to find out how 1891 Financial Life can benefit them, their community, and a charitable cause in which they are interested.

We have some fun events planned!

- » Escape Room!
- » Summer Summit Mystery Dinner Theater!
- » There will be raffles and trivia games!



Younger generations should not miss this great opportunity. They get to attend a session with our expert Financial Advisors focused on topics of interest to help them be financially secure.

The event starts on Thursday, July 28th at 8:30 a.m. Members over the age of 21 are invited to stay at the Eaglewood Resort & Spa in Itasca, Illinois.

The main guest speaker is Pat McCaskey, grandson of famed Chicago Bears founder George Halas, co-owner and Chicago Bears board member and Bears' Vice President.

The following day Friday, July 29th is a half day of interesting and important roundtable discussions about the future of the Society. We invite our younger members to learn about our give-back programs and how they can help the community in which they live.

If you have younger beneficial members in your family encourage them to attend this fun and educational event at no cost! It's a day full of information that could impact their financial future.

REGISTRATION FOR BOTH TRACKS DUE BY: JUNE 1, 2022

QUESTIONS? Contact the Outreach and Engagement Department at 800-344-6273 ext. 208 or outreach@1891FinancialLife.com.

Complete the form online 1891FinancialLife.com/summer-summit-2022 or mail a registration form below by June 1, 2022 to: **1891 Financial Life, 320 S. School St., Mount Prospect, IL 60056**

I would like to attend the Summer Summit! Please send me a registration packet:

Member's Name: _____ Court No: _____

Mailing Address: _____ City: _____

State: _____ Zip: _____ Email: _____

Happy 90th Anniversary St. Mary Court 657 of Fort Atkinson, IA

During December 1930, a splendid new Court, St. Mary's 657 with a charter list of thirty-six beneficiary members was instituted in St. John of Nepomuceno Parish at Fort Atkinson of which the Reverend Father W.A. Dostal is the energetic Pastor. It was due to the interest of Father Dostal in the W.C.O.F that this court was organized in the short space of two weeks or less by sister Anna M. Kessner, Chicago, former High Trustee, and who is a close personal friend of the Reverend Pastor.

The occasion was marked by the attendance of our esteemed High Chief Ranger, Mrs. Anna R. Downes, as the officiating officer at the ceremonies of the institution of the court. State Organizer and Iowa State Secretary of the Catholic Order of Foresters, Mr. Charles E. Byrns drove a distance of 117 miles to be present at this meeting, the message of invitation having come at the personal urging of Father Dostal. Officers and members of the Chelsea, Iowa Court were also guests as were members from the Cresco, Iowa Court. (Excerpt from the Women's Catholic Forester VOL. XXIX January 1931)

The initiation of members took place in St. John's School, led by a drill team from Chelsea, Iowa. The new members and guests were served a very sumptuous banquet at the Fort City Hall. A real treat for all present was the serving of this splendid banquet by the members of the local court of the Catholic Order of Foresters (COF).

On January 8, 1931 with St. Mary Court 657 President Ella Glass and all officers and 31 members attending, it was decided the regular meetings would be held the same evening as the COF court, the second Thursday night of each month.

Our Juniors Members grow to be wonderful leaders. Court 657 members have won many grants, scholarships, have participated annually in Join Hands Day, and served as MVP's and fraternalists.

In June 2000 St. Mary Court 657 was honored by receiving the Royal Court Medallion from the High Court and received the Royal Court status.

Court 657 also has a history in the High Court with Mary Rausch serving on all levels: Archdiocesan, State, and as a Board Member in 1998, National Treasurer in 2002, and National President in 2006.

Today, the court continues to grow with current President Mary Rausch, Secretary Melvin Rausch, Treasurer Dorothy Schmitt, Social Media Coordinator Alma Meyer, and Ann Elsbernd. We pay tribute to all who have served in St. Mary's Court 657.

On the next page, read *Memories from a Member* as she recounts her impressions of junior court life!

A Bit of Mystery: Memories from a Member

By Jeanette Hlubek-Dietzenbach, St. Mary Court 657, Fort Atkinson, IA

I became a member of the Women's Catholic Order of Foresters when I was a baby and my whole family were members. When I was in grade school, I attended the monthly meetings along with some of my friends who were also members. The meetings were held on Thursday evenings at the Fort Atkinson City Hall. The hall was a half block away from my parents' hotel business.

It was probably my first experience of attending a "religious" gathering. There was actually a bit of "mystery" about the meetings. There was some prayer, some organizational business and a few laughs.

The women had their meeting in the basement of the city hall which contained the kitchen and led into a separate meeting room. There was a large sliding door between the two rooms, almost like a "pocket door" and when the meeting was in process, the doorway would be closed. Some more "mystery". In the corner of the meeting room was the city jail which was somewhat of an oddity. I do not recall that anyone was ever incarcerated there but it gave the room a certain ambiance.

Continued on page 26



1986: Court 657's 50th Anniversary, attending was National President Dolores Johnson and five of the six charter members of the Court.



Two generations of membership: Mother Elizabeth Hageman with her 4 active daughters



1997: St. Mary Court 657 held a skating party for juniors. From left are Cynthia Dibble, Tammy Lansing and Angela Dibble, who celebrated her 10th birthday at the party!

Continued from page 25

As a child, I was in awe of the officers. They had an important role. To be truthful, I think a lot of us went to the meeting for the “lunch”! I can still smell the coffee brewing. The ladies made the coffee with eggs - mixing the coffee grounds together with eggs, we also had sandwiches. Maybe we had cake but I don’t remember. I remember “waiting” for the sliding door to open so that we could get what we came for - “lunch”!

One of the more important roles that young people had, is that we were asked to put together a program for the annual Christmas party and we would sing carols - some of them in different languages such as “Silent Night”. I know this practice of putting together these programs laid the groundwork for future “programs” we put together as adults. We were a fairly talented bunch and we were influenced by the nuns at St. John’s. Later on in life, I taught music at three different Catholic schools and drew on previous experience of the groundwork of “creating programs” with the “Foresters”. The young people also took part in praying the Radio Rosary which was broadcast from the radio station in Decorah. What a responsibility and privilege!

What a blessing it has been to us when family or friends would pass away and the organization would pray at wakes and march at funerals. And of course, there was the benefit of the insurance. I have been a proud member of the “Foresters” and valued the “perks” for 75 years. It gave a certain base or stability to our personal history.



Three active juniors - who are now adults - Lois Humpal, Linda Frana and Betty Murphy.



Jeanette Hlubek-Dietzenbach ('Memories of a Member' writer) with Val Herold.



2012: Court 657's pancake breakfast raised \$5,117.26 plus a Society match of \$500 for the Firemen and Responders.

A Message

from Deacon Lorbach



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“Our Christian GPS is wrong when it announces to us that we have reached our journey’s final destination. This Easter season, let us celebrate that our destination is never really ... final ... it is instead ... everlasting.”

Today, the great old US Route 66 is mainly traveled by nostalgia buffs. The superhighway put an end to old 66 and shuttered the many businesses along the way. In its heyday, car after car, and truck after truck paraded the famous Route 66 through the southwestern states, while getting the opportunity to see small town America, at her best. The problem is we only realized this gift now, that it is gone.

In 1966, my parents packed us into the car and we headed west to our destination of Phoenix, Arizona. The three-day trek took us past mile after mile of open fields and an occasional point of interest, just waiting to pique the curiosity of the tourists like my family. You knew that you were getting close to a town when suddenly a line of truck stops, offering some of the best homemade meals, popped up. Motels, offering rest for the weary, lined the entrance and the exit of each town.

My parents kept their sights on the final destination of our journey, but they did give in, and we strayed from the old 66 once we entered Arizona, heading up to see the Grand Canyon, but, per my father’s directions, just for a few minutes. As we stood on the South Rim of the Canyon, I am sure even my father had to admit the wonder at the unbelievable sight before his

Continued on page 28

Continued from page 27

eyes. But, true to his word, after about an hour, my father ordered us all back into the car, reminding us of our journey's destination. Our journey continued and some hours later we finally reached Phoenix.

I offer this memory as a metaphor for those of us who are today's disciples of Jesus. Every spring, we are sojourners traveling to our journey's destination. From Ash Wednesday to Holy Week and Easter and finally on to Pentecost; the Easter Season is our sole focus of our liturgical journey. Sadly, once the Easter Season passes, we move on and the route we once followed becomes forgotten and barren, like old Route 66 that still ribbons across America. But you and I are called to be an Easter people, not just now during this holy liturgical Easter Season journey, but each and every day of our lives.

I believe it is possible that, like our side trip to the Grand Canyon, we often have the tendency to cut the journey short of its full destination. It is easy to just stop at the Cross on Calvary, and, yes, it is understandable why. But the realization of the power of the love Jesus pours down upon us from the Cross is fully experienced when we travel beyond the Cross, to an empty tomb, and new life that is offered to each of us. To be there, to feel it, and to know it, is our journey's destination. The power of the Cross of Jesus is only truly realized when you and I stand before that empty tomb. It is there that you and I can finally understand what Jesus means when Jesus promises us ... life ... eternal.

Our Christian GPS is wrong when it announces to us that we have reached our journey's final destination. This Easter season, let us celebrate that our destination is never really ... final ... it is instead ... everlasting.



Important News You Should Know

The Society maintains the highest level of safety and confidentiality concerning your certificate information. We do not share information about your certificate. We will share information only with the owner of the policy or a representative that you have designated to receive information on your behalf. **NEW: You must send us notification of your authorized representative by providing a letter signed by the owner.** All other legal representatives must submit the correct paperwork to us.

Who Can Receive Information About Your Certificate

- The Owner of the Certificate
- An Authorized Representative
 - Power of Attorney
 - Legal Guardian
 - A listed representative the owner has authorized on a signed letter we have received.

Contact us!

Phone: 800-344-6273

Website: www.1891FinancialLife.com

Email: info@1891FinancialLife.com

Frequently Asked Questions

If you have questions pertaining to your certificate please do not hesitate to call, we are here to help. Below are some of our most frequently asked questions.

Q: Can I call to report a death if I am not the beneficiary?

A: Yes, you can call to report a death claim if you are not the named beneficiary. Please call the Member Service Department.

Q: I've moved, changed my phone number or email address?

A: Contact us with your new information, a change of address form is available in our website under Member Forms.

Q: Change of Beneficiary, Death Claims, or looking for certificate information?

A: Contact the Member Service Department or visit our website for the appropriate form under 'Member Forms'.

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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Looking out for our children is of the highest priority.

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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.

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It's Protection at an affordable low premium.

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10	\$450	\$65
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Inforce through age 26
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