

1891 Financial Life

Summer 2022

UPDATE

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MOVING!**

IN THIS ISSUE

Summer Fundraising

Meet Your New Board

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What's Inside

- 2** CEO Message
- 5** Meet Your New Board
- 8** Summer Fundraising
- 11** Member of the Year: Bernice Hackman
- 12** 1891 Financial Life Stands with Ukraine
- 13** Start Hearing
- 14** Friends, Family, Community
- 18** Life Insurance as a Tool
- 20** Outreach & Engagement Survey
- 22** Finance: Who will pay for a parents' nursing home costs?
- 24** A Message from Deacon Lorbach
- 26** What is Power of Attorney (POA)?
- 28** We're Moving



18



26

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1891 FINANCIAL LIFE (ISSN 0745-5127, Publication Number USPS 372-600) is published quarterly by:
 1891 Financial Life
 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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We are moving!

The Home Office will be moving in September 2022.

Our new address will be:

1891 Financial Life
200 N. Martingale Dr. Ste. 405
Schaumburg, IL 60173



Summer Message from the CEO

Leadership isn't a destination; we have to work at it to evolve to a higher level of positive influence.

1891 Financial Life works with independent insurance agents to bring our products to market. It remains our main distribution channel. We are always recruiting and looking for agents who share our core values and who are great leaders in their communities. I have the privilege of speaking with not only our contracted agents but with other brokers at various industry conferences, one-on-one phone calls, and training meetings.

As my team is recruiting new agent partners, I think about what the definition of a good leader is.

What is leadership?

Depending on the dictionary you use the definitions may be a bit different but combining them along with definitions from leadership experts provides more clarity, "Leadership is a process of social influence, which maximizes the efforts of others, towards the achievement of a goal." It is the practice of positive influence.

There are many different styles of leadership. Focusing on a particular style of leadership is important depending on the situation at hand. You would not lead a military battalion the same way you would a parish council.

People sometimes confuse leadership and management. Management consultant Peter Druker states the difference in a clear way, "Management is doing things right; leadership is doing the right things." Good leaders use management skills to guide people to the right destination.

Effective leaders grow their influence by being the person team members can depend on for clarity and guidance. No one wants

to follow a person who appears frustrated, lost, or lacking in confidence. People want to know their leaders have a plan for success.

Leaders acquire respect, admiration, and loyalty by earning them, and serving those that they are in contact with.

Servant leadership is the best leadership style for maximizing positive influence. Servant leaders focus on the needs of their team. They ask, “How can I provide value?”

They also use emotional intelligence. Emotional intelligence is the ability to sense, understand, and apply the power of emotions as a source of information, connection, and influence. Empathy is also part of emotional intelligence. It’s about a group of people working together to achieve results.

Leadership is an act of service, driven by purpose, positive influence, and selflessness. It’s also about creating an achievable, dynamic, exciting, inspiring but challenging roadmap for the team.

Servant leadership empowers team members by giving them the freedom and flexibility to work well, innovate, and advance without fear. It’s about one life influencing another.

Another leadership style that fits with servant leadership is transformational leadership. This leader creates an inspiring vision of the future then motivates and inspires people to engage with that vision. The vision must be compelling and convincing—a vision that people can see, feel, understand, and provides a picture of what the future will look like.

Leaders are responsible for creating a strategy to achieve the vision’s goal. People admire and believe in these leaders because they have credibility, and they’ve earned the right to ask people to listen to them and follow them. They set the direction and help others do the right thing to move forward.

All leaders must know that people are complex and different. The successful leader knows the team well and what the motivators for each team member are. A great leader is one who can motivate the team day after day, year after year, in all circumstances.

Continued from page 3

Success not only requires a good leader, but also a great team. Members must be in tune with the goals and objectives of the team. If everyone is not on the same page, the misalignment can create barriers to success. If the organization has multiple teams, it is critical that all the team leaders be in alignment. Gaps in alignment can create discord which creates negativity. Each team member must know their role and understand that success is limited only by what they contribute.

Mistakes are inevitable. A leader expects a certain amount of mistakes, but as we know people learn from their mistakes. It is a leader's job to make sure their successes outweigh the failures.

Leadership is an interaction among people; therefore, the importance of honesty and integrity is paramount. The best leaders build trust with their team and delegate effectively. This is why the ability to communicate with a wide range of people across different roles is important. The quality and effectiveness of communication directly affects success.

Leaders must be great listeners. It results in a better understanding within relationships. While listening, you are focused on other people and caring about what they are saying.

We can become great leaders. It takes mindfulness and teamwork to achieve our goals. Leadership isn't a destination; we have to work at it to evolve to a higher level of positive influence.

In the month of April, our membership had the opportunity to provide our organization with new leadership and vote for eight board members. I am happy to say we had a good turnout. Members were able to cast their votes either on-line or mail in ballots. They chose from 17 great candidates. I would like to thank my Director of Communications for leading and organizing our election process.

I want to extend a congratulations to our new Board of Directors! We look forward to your great leadership in the upcoming term.



Lisa Bickus, CEO

Meet Your New Board

We would like to thank the previous Board of Directors 2018-2022 for their great leadership, guidance, and devotion to the progress of 1891 Financial Life.

The ballots have been counted. It gives us great pleasure to extend our warmest congratulations to the eight candidates below. The new Board of Directors 2022-2026 will be sworn in at the 1891 Financial Life Summer Summit on July 27, 2022.

Under the new Board's leadership, wisdom and guidance, our Society will strive to much greater heights and achievements. Congratulations on your election and we wish you every success in your duties.

The following Board Members will serve the Society for the next 4 years:



Collette Cesar

Parish/Court: St. Florian Parish / St. Florian Court 1093

Residence: West Allis, WI

Education: Bachelor in Business Administration, Marketing and Finance, University of Wisconsin - Milwaukee

Employment History in the Past Five Years: 11/2013 to present - Account Manager, Wisconsin Medical Society & Financial Services; 2018 to present - NCSF/1891 Financial Life Board Member



**Christine
Corso**

Parish/Court: St. Josaphat Parish / Augustine Tolton Court 391

Residence: Chicago, IL

Education: B.S. Business Administration, University of Illinois - Urbana/Champaign; MBA Candidate Marketing University of Chicago - Booth School

Employment History in the Past Five Years: 2017 to present Sensormatic Solutions/JCI - Global Channel Program & Operations Director; 5/2014 to 4/2017 Zebra Technologies - Sales/Services Enablement and Product Management; 2018 to present - NCSF/1891 Financial Life Board Member

Continued on page 6



**Jeanne M.
Filipp**

Parish/Court: St. James Catholic Church / Soul Connection Impact Team 1255

Residence: Arlington Heights, IL

Education: Bachelor of Science with Honors, Accountancy, Northern Illinois University - DeKalb, IL

Employment History in the Past Five Years: 9/2012 to 7/2020 - Assistant VP & Controller; Senior Financial Analyst, W.R. Berkley Shared Services, Naperville, IL; 9/2014 to 8/2018 - National Director, National Catholic Society of Foresters



Michael Friar

Parish/Court: Corpus Christi Parish / Court 9950

Residence: Boscobel, WI

Education: Bachelor of Science in Business Administration, University of Wisconsin - Platteville, WI

Employment History in the Past Five Years: 3/1995 to 10/2019 - Insurance Agent, American Family Insurance, Madison, WI



Leah Jansen

Parish/Court: St. Michael Parish / St. Mary Court 850

Residence: Rochester, MN

Education: Bachelor in Arts Psychology, Benedictine College - Atchison, KS (summa cum laude)

Employment History in the Past Five Years: 6/2018 to 9/2020 - Associate Director/Training Lead, 9/2014 to 6/2018 Project Manager/Senior Project Manager, Professional Research Consultants, Inc, Omaha, NE, 6/2018 to present - Board Secretary of NCSF/1891 Financial Life



**Brian J.
Lawless**

Parish/Court: Visitation Catholic Church / Augustine Tolton Court 391

Residence: La Grange Park, IL

Education: Bachelor of Business in Accounting, Western Illinois University - Macomb, IL, Certified Public Accountant; LOMA - FLMI

Employment History in the Past Five Years: 8/2018 to present Director and Board Treasurer - NCSF/1891 Financial Life; 1/2016 to 8/2018 National Treasurer, NCSF



**Margaret
Schmitt**

Parish/Court: Corpus Christi Parish / St. Mary Court 868

Residence: Blue River, WI

Education: Pastoral Ministry certification (Masters Level program), Loyola University - New Orleans, LA

Employment History in the Past Five Years: 9/2010 to present, Board Chair 1891 Financial Life (previously NCSF); 2017 - present Religious Education Program Director for Corpus Christi Parish



**Carole
Witkowski**

Parish/Court: St. Florian Parish / St. Florian Court 1093

Residence: Waukesha, WI

Education: Bachelor of Arts, Communications, Masters in Adult Education Organizational Development Alverno College - Milwaukee, WI

Employment History in the Past Five Years: 2021 to present - Leadership Coaching and Consulting Practice and Part-time lecturer at UW-Whitewater. 2/1999 to 1/2021 - VP Human Resources, Batteries Plus, LLC Hartland, WI



Summer **Fun**draising

Use these summer fundraising ideas to raise dollars, make others happy, have fun, and make a difference in the community.

As we enter the summer season, we hope each one of you takes time to enjoy the season. Enjoy your families, friends, vacations, and happiness. Make memories you will cherish forever.

During summer we plan vacations and take time off. It's a time for rest, relaxation and rejuvenation, but it's also a great time for planning fun events. Why not share some of that time planning a community event?

01 **BBQ Dinner or Cook-Off**

Have participants pay a fee to compete for the best local BBQ sauce.

02 **Pool Party**

Partner with a local YMCA or hotel, charge an entrance fee and plan a fun event — water volleyball or basketball, a floatie race or synchronized swim competition.

03 **Labor Day Party**

BBQ in a local park and ask members to bring a friend. Charge for food and drink and accept donations at the door.

04 **Water Balloon Fight**

This is a great summer fundraising idea, especially if you are trying to raise funds for a school. Charge an admission fee to join the fun.

05 **Ice Cream Party**

Another summer time favorite, ice creams are enjoyed by adults and children alike. The great thing about an ice cream party fundraising event is that you can pair it with another fundraiser like an auction to raise even more funds. To increase the number of funds get a local ice cream shop to sponsor the event.

06 **Outdoor Fitness Club**

After months of being cooped up inside, people are excited to get outside and get moving. Utilize this zest and organize an outdoor fitness club. To make it fun, make it into a challenge. Examples of fitness

challenges include 30-Day Core Challenge, Yoga Every Day Challenge or Whole30 Challenge. Promote it on Facebook, Instagram, Snapchat, and YouTube and reach out to social media influencers. Having them publicly join your challenge.

07 **Summer Excursions**

As the days get warmer, more and more people look for ways to get out of the city. A great way to respond to this need is to organize a summer hike. Organize a one-day excursion to a nearby forest or a national park with a theme. Ask for a donation.

- Wildflower hikes: Follow the blooms with a guide.
- Waterfall hikes: Visit several waterfalls in one trip.



08 Summer Field Day

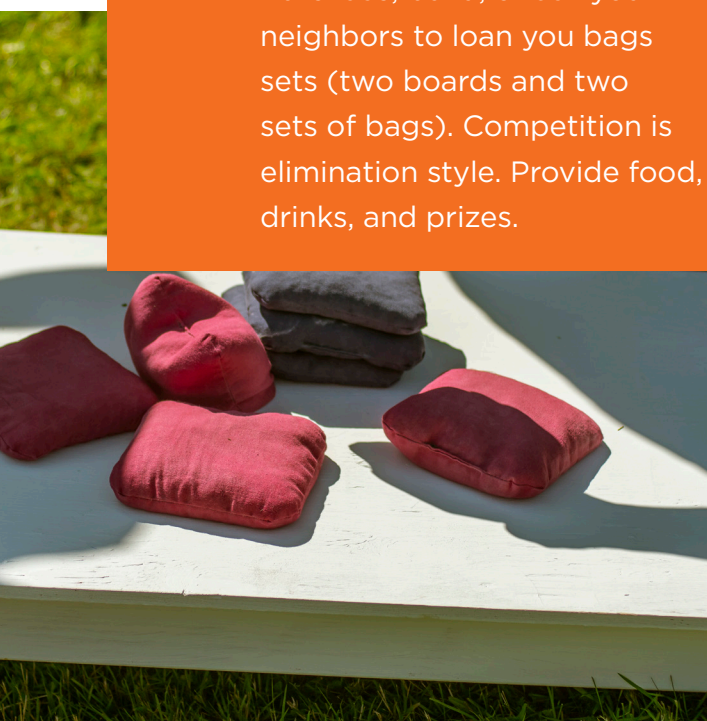
Parents and kids like a good old-fashioned field day. Ask for a donation. Competition may include a wheelbarrow race, sack race, three-legged race, egg-and-spoon race, water balloon toss, capture the flag, and tug-of-war.

09 Swim, Bike, or Run-a-thon

Encourage participants to raise money before the event by providing various incentives. For example, congratulate folks who raise \$100 with a T-shirt, raise \$500 to get special gear, those who raise \$1,000 get event perks, like special parking privileges, their names announced at the event along with special prizes.

10 Bags Competition

Bags is affordable and easy. Purchase, build, or ask your neighbors to loan you bags sets (two boards and two sets of bags). Competition is elimination style. Provide food, drinks, and prizes.



11 Arts Show

Ask for donations from local artists and host an art walk and auction.

12 Film Showing

Host a screening in a backyard or public park. Ask for a suggested donation at the entrance. Sell tickets, popcorn, and candy.

13 Farmer's Market Booth

Increases awareness and gives you a chance to engage with your community face to face. It's an opportunity to advertise upcoming events.

14 Summer Concert

Work with local musicians. Fundraise by selling raffles for a musical instrument prize.

15 Scavenger Hunt

Create a quest and leave clues and challenges around your town for contestants to hunt down and complete. Sign up as teams and ask for a minimum amount to enter.

16 Car Wash

An old-fashioned car wash is a classic fundraising idea.

Host one of these great events and don't forget to send us pictures! Have a great summer!



Contact Outreach and Engagement for matching funds or pop-up funds at 800-344-6273 ext. 208.



Member of the Year
2022

Bernice Hackman

St. Lucia Court 233 of St. Lucas, Iowa

Bernice became a member of the National Catholic Society of Foresters (now 1891 Financial Life) in 1960. As a farm wife and mother of 7 children, she is proud to be a part of this Catholic organization. Bernice especially enjoyed the annual May breakfast and the Christmas parties.

She currently serves as the recording secretary of St. Lucia Court 233 of St. Lucas, Iowa, a position that she has held since 2010. One of her favorite projects is presenting a crystal rosary to those who have been members of NCSF for 50 years.

Alvin and Bernice Hackman on their wedding day June 30, 1952. Photos courtesy Janet Borseth.



"Bernice is active and faithful," wrote nominator Virginia Manderfield, "serving for court events, visiting members/friends, sending greeting cards or calling members/friends on their birthdays, anniversaries etc." Over the years she has filled many scrapbooks with new items about people and events in the area. She was also active with the Ladies Auxiliary.

Bernice's greatest pride is that of a farm wife. Growing up on a farm between Calmar and Fort Aktinson she traded farm life there for life on another farm when she married her sweetheart Alvin Hackman when she was 21 years old. They were married at St. Aloysius Catholic Church in Calmar by the Rev. Friedman. They had breakfast at the priest's house.

The marriage followed an engagement that was extra special. "I got engaged by my birthday," said Bernice. While that birthday was marked by her engagement, Bernice feels that her family makes each of her birthdays special.

Alvin and Bernice moved in 1952 to a farm near St. Lucas where she became, as she said happily, a farm wife. Together they raised seven children.

She worked at Good Samaritan in West Union for 14 years, and was involved in NCSF events like raising funds for the St. Lucas little league or St. Lucas Historical German-American museum.

Over the years, she witnessed many innovations. "Oh my, the world is so changed," said Bernice. Television and wide-spread electrification are among the biggest changes she has seen. Bernice always looks forwards to seeing her children, grandchildren, and great-grandchildren. "I treasure all of my family," said Bernice.

1891 Financial Life

Stands with Ukraine

With millions of victims in Ukraine, providing them with assistance is paramount. The entities below send medical supplies, care for the injured and refugees, as well as provide shelter and food to those affected.

We encourage our members to Support Ukraine. **All donations go directly to the people that need help.** You can find these organizations online.

Ukrainian American Freedom Foundation (UAFF)

UAFF is a registered 501(c)(3) non-profit organization accepting donations to supply Ukrainian civilians with humanitarian supplies including but not limited to military grade medical supplies, protective gear, vehicles for civilian transport and evacuation, radios as well as supporting the families of fallen soldiers and Ukrainian fighters. **Visit: <https://uaff.nyc>**

United Ukrainian American Relief Committee Inc. (UUARC)

UUARC is a non-profit organization recognized by the IRS under Article 501(c)(3), and registered with USAID. UUARC provides assistance to Ukrainian refugees and provides humanitarian assistance to those in Ukraine. **Visit: <https://www.uuarc.org>**

Revived Soldiers Ukraine

Revived Soldiers Ukraine is a 501(c)(3) organization that supports injured soldiers in Ukraine.

Visit: <https://www.rsukraine.org>

Ukrainian Congress Committee of America (UCCA)

The UCCA has a national office in New York City, a bureau in Washington, D.C. and dozens of local grassroots chapters throughout the United States. UCCA has partnered with NGO's in planning for the provision of vital humanitarian aid to refugees and front-line defenders.

Visit: <https://www.mightycause.com/story/M1wzpf?amp>

Razom For Ukraine

Razom is a grass-roots 501(c)(3) organization created during Euro-Maidan in 2014. Their site provides a list of resources for people who want to help Ukraine and it includes different places where people can donate. **Visit: <https://linktr.ee/RazomForUkraine>**



Exclusive Benefits Available! Call today
(888) 372-6685

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You and your extended family members have exclusive access to hearing consultations and **discounts up to 48% off all levels of hearing technology** through Start Hearing.

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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 or Impact Team's picture and story for the Fall 2022 magazine is August 15, 2022.



St. Mary Magdalen Court 117 Mantador, ND

For Join Hands Day, St. Mary Magdalen Court 117 and Sts. Peter and Paul's Altar Society provided ice cream for the annual Palm Sunday Dinner.

Pictured l-r: Marietta Pellman, Memory Mauch, Jo Mertes, JoAnne Jentz serving the ice cream, taking the picture was Tracy Jentz.



St. Mary Magdalen Court 117 Mantador, ND

Court 117 held their annual "Soup"er Bowl fundraiser. They collected 201 lbs. of food, totaling \$1,212! The Society matched \$1,212; a total of \$2,424.

Pictured l-r, Picture 1: Father Gunwall with the food donated. Picture 2: Kris, Rory, and Addison Pohl loading food for delivery. Picture 3: Addison and Rory Pohl presenting the checks at the Food Pantry.



Our Lady of Fatima Court 481 Brussels, WI

To help raise money for St. Mary's elevator fund, Court 481 assisted at the St. Francis-St. Mary Parish's Fish Fry on April 8. They raised \$4,202.80 and the Society matched \$750.



Our Lady of Fatima Court 481
Brussels, WI

For Lent, Our Lady of Fatima Court 481 collected towels. The towels were donated to families in need in their parish and to domestic abuse families. Court 481 also had enough court funds to buy a dozen roses for parish members unable to leave their homes. The roses were sold by the local Lions Club for \$16 a dozen. "I was so pleased we decided to do this," wrote President Jean LaCrosse, "We got so many thank-yous from people and many said it made their day and were glad to be remembered. It was a good feeling!"



Soul Connection Impact Team 1255
Mount Prospect, IL

Impact Team 1255 joined the month-long Food Fight Challenge. They collected non-perishable items throughout February for the food pantry of Des Plaines.

Pictured l-r: Glenn Hacker, Donna Carling, Mary Krutiak, and Jennifer Bernau.

Soul Connection Impact Team 1255
Mount Prospect, IL

Impact Team 1255 held a virtual bingo fundraiser on St. Patrick's Day. Through generous donations they raised \$1,000. All funds raised went to a local family of 5 for the Easter holiday.

Pictured l-r: Patrick Coleman and Jennifer Bernau drop off the Easter donation.



St. Mary Court 208
Wabasha, MN

St. Mary Court 208 helped raised \$2,148.90 at the Grumpy Old Men Lunch and Bingo Benefit held last February 26, 2022. 1891 Financial Life matched \$1,500 for a total of \$3,648.90 raised! The money will be used for gym equipment at St. Felix Catholic School in Wabasha. St. Mary Court 208 wrote, "We thank everyone who supported the event!"

St. Joseph Court 513

Hammond, IN

In preparation for Join Hands Day, Court 513 made 100 "Gift of Love" presents for Phil's Friends; each present had a special note that read,

"This is a very special gift. That you can never see. The reason it's so special is it's just for you and me. You can never unwrap it. Please leave the ribbon tied. Just hold the box over your heart. It's filled with love inside. This is a gift from St. Joseph Court 513, Hammond Indiana - 1891 Financial Life, Formerly National Catholic Society of Foresters."

Along with the gifts, 100 individual packages of tissues, tablets, and pens were prepared.

Pictured, l-r: Secretary Rita Schneider, Treasurer Shirley Mikuly, past Board member Loretta Nelson, President Donna Richwalski, Katy Ready, and Mary Kay Klassen.



St. Joseph Court 513

Hammond, IN

For Join Hands Day, Court 513 made 100 "Gift of Love" presents with individual packages of tissues, tablets, and pens.

Phil's Friends has many volunteers who enable the organization to support hundreds of friends with cancer across the United States through care packages. Some of the items in the care package are blankets, hats, cards, and journals. Their mission is to provide Christ-centered support and hope to those affected by cancer. All of the services are free to recipients and fully funded by the local community. The team serves with compassion, respect and kindness, offering hope and peace to all.

Pictured at Phil's Friends, l-r: Secretary Rita Schneider, Julie Drew of Phil's Friends, and Treasurer Shirley Mikuly.



St. Mary Court 998

Rudolph, WI

During Lent, St. Mary Court 998 held their yearly towel collection for the Family Center.

Pictured l-r: Secretary Chris Richardson, her granddaughter and junior member Raegan Matticks, Treasurer Patti Van Asten, and President Kathy Hamus.

St. Mary Court 998

Rudolph, WI

Court 998 held a rummage, bake and brat sale as part of the city-wide rummage sale event last April. They had a fabulous turn out for workers and shoppers! Funds raised will go towards parish kitchen improvements.

Pictured l-r, Food Sale Prep: Chris Richardson, Phyllis Gebert, and Sue Reber. Brat Sale Prep: Nellie Larsen and Christy Steinle.



Insurance as a Tool for Charitable Giving

by Spencer Cassidy | March 9, 2022 | Life Insurance



I'm going to let you in on a secret:

You don't have to be a millionaire to give back like one. Life insurance is an affordable way to leave a large, lasting legacy to a charity, school, or religious organization. If you currently donate sporadically or even commit annually to charitable organizations, adding life insurance as a planned gift can exponentially increase your impact.

Here's why: Planned giving is not limited by your current wealth. A small increase in your monthly budget that goes toward a life insurance premium payment can result in a substantially larger gift at your passing than recurring donations that are based on your regular income.

For example, for about \$82 a month, a 50-year-old woman can use a permanent life insurance policy to leave a \$50,000 tax-free gift upon her death. It would take roughly 125 years to give that same amount in \$400 annual donations to your charity. And for a 40-year-old woman, that monthly policy payment is just \$57 (cost is subject to the health and lifestyle of the donor).

So, how does it work? You purchase a permanent life insurance policy and name the charity of your choice as the beneficiary. The beneficiary is the person or organization you designate to receive the proceeds when you die.

Permanent life insurance policies cover you for life as long as you pay your premium, which makes them ideal for planned gifts. And it can often fit into your budget more easily than you might think—the younger you are, the more affordable the policy can be. So, the best time to choose life insurance as a giving vehicle is now!

Three Key Questions about Life Insurance and Charitable Giving

Q: If I buy a life insurance policy, can I split the proceeds between a charity and my family?

A: Yes! You can name more than one beneficiary, as well as the percentage of the payout you want to go to each one—for instance, you could designate 50% to a spouse and 50% to a charity.

Q: How is the death benefit from my life insurance policy paid to my charity?

A: Nonprofits collect the policy proceeds (a death benefit) when you pass away. The life insurance company will look at the beneficiaries on your policy and pay the organization directly, typically in one lump sum.

Q: Will the money from my life insurance policy be taxed when my charity receives it?

A: In most cases, the people or organizations that receive the proceeds from a life insurance policy do not have to pay taxes on it.

Life insurance policy proceeds are among the largest gifts a nonprofit will receive, often **20 to 100 times** the size of annual gifts. Planned giving contributions are vital to a nonprofit's longevity and ability to carry out its mission, and they help organizations weather annual fluctuations in charitable donations. If you're passionate about making a difference and want to increase your effects exponentially, life insurance can be an excellent way to make that happen.

Call our Customer Care Department 800-344-6273 option #1 to discuss your beneficiary options.

Survey: We would like to hear from you!

Every few years we do a member survey to discern our members' interests. The survey will take only a few minutes to complete.

You'll be able to read the results in the fall issue of the magazine.

Due August 15, 2022

Please mail your survey to:

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



Please indicate your age: _____

(Optional) Name: _____ (Optional) Email: _____

Your email may be used for correspondence from the Outreach or Customer Care Department - or for Home Office or product news.

1. Please indicate which potential member benefit you would be interested in or is most important to you. Check all that apply.

- Community:** Being part of a community of people with like interests
- Community grants:** Monetary benefit to organize and host community volunteer activities
- Cultural programs:** Attend programs that embrace the organization's culture (e.g., holiday festivities)
- Disaster relief:** Monetary benefit for those who have been affected by a disaster
- Education grants:** Education grants for students in K-12, college, post-graduate, vocational school, or a professional designation.
- Family benefit:** Monetary benefit for costs of senior care, childcare, family emergencies, or unexpected living costs
- Financial wellness education:** Programs to learn about the best way to handle your finances
- Grants to non-profits:** A portion of the insurance premium goes to a non-profit that you select
- Group trips:** Discounted tickets to family-friendly, popular venues like amusement parks
- Healthy habits - monetary grants:** App that syncs with a fitness device where healthy habits will earn gift cards or charitable donations
- Healthy habits - premium discounts:** App that syncs with a fitness device where healthy habits will earn reduced premiums
- Legal document preparation:** Discounted fees to prepare legal documents (e.g., wills)
- Parenting resources:** Access to online parenting resources
- Pet insurance:** Discounted pet insurance
- Physical fitness discounts:** Discounts on membership fees to fitness clubs
- Prescription drug discounts:** Discounts on prescription drugs
- Project in a box:** Toolkit that allows you to make a charitable impact with minimal planning and setup
- Retail discounts:** Discounts at retailers (e.g., movie tickets, wholesale club memberships)
- Retreat grants:** Monetary benefit for those attending retreats
- Serious illness benefit:** Monetary benefit for out-of-pocket expenses for serious illness
- Social events:** Attend organized social events (e.g., dinners, golf tournaments)
- Summer camp grants:** Monetary benefit for children attending summer camp programs (e.g., sports, music, and computer)
- Vocational scholarships:** Scholarships for students enrolled in a technical or vocational training program
- Volunteer opportunities:** Participate in volunteer programs that support the local community or national organizations
- Mental Health Benefit:** Access to online mental health resources

2. Please share suggestions for 1891 Financial Life Projects:

Thank you for completing the survey!
Please mail your survey by August 15,
2022 to the address on page 20.



Want to take the survey online?

Scan the QR Code or visit:

forms.gle/VB9vMu5ppvQcPLAWA



Who will pay for a **parents'** nursing home costs?

Abstract: People with aging parents may worry about whether they could be held financially responsible for their parents' nursing home bills if the parents can't afford to pay them. This article explores filial responsibility laws, which are rarely enforced, and Medicaid's estate recovery process.

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Given the steep cost of nursing homes, planning for long-term care is critical. This holds true not only for you, but also possibly for aging parents if they're still in your life.

One important question to consider is whether you could be held financially responsible for your parents' nursing home bills if they can't afford to pay them. The answer is: It's possible, but unlikely.

Filial responsibility laws

More than half of the states have "filial responsibility" laws, under which adult children are responsible for their parents' medical bills if their parents are unable to pay. These laws are rarely enforced, for several reasons. For one thing, nursing home expenses usually are covered by Medicare or Medicaid. Also, most filial responsibility laws require a court to consider the children's ability to pay before imposing liability.

When payments from the children are likely:

In rare cases, however, an adult child may be held responsible for his or her parents' nursing home bills. This might be the case, for example, if a parent doesn't yet qualify for Medicare and has just enough financial resources to be disqualified from Medicaid.

It's also possible for Medicaid eligibility to be delayed by several months — or even years — if the applicant made certain gifts or other asset transfers within a five-year "look-back" period. Nursing homes may be able to seek payment from the adult children of a patient who has made such disqualifying asset transfers to them during the look-back period.

Even if you're not directly responsible for your parents' nursing home bills, you may end up contributing to their care indirectly through Medicaid's estate recovery process. This allows Medicaid to recoup funds it spent on your parents' care from their estates after they die, which could thus reduce the amount of your inheritance.

Financial complexities

Caring for aging parents is a difficult task that can lead into many financial complexities. If your parents are receiving, or may soon receive, nursing home care and have limited funds, consult an attorney. A qualified legal advisor [like an elder care attorney] can help you determine whether you're potentially responsible for their bills. An attorney can also investigate whether your parents' assets are exposed to the Medicaid estate recovery process and whether strategies are available to limit your liability.

A Message

from Deacon Lorbach



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Step outside and kick off your shoes. Look around and take that deep breath as you take the time to accept God's gift of creation, which God created for your pleasure.

There's no time to waste. Have you heard that statement lately? Of course, you have, not perhaps using those exact words, but we hear and live those words the moment we see sunlight, fresh from the womb, until our last breath, when time no longer matters.

There's no time to waste. That's what toddlers hear when parents are quick to make sure their little one knows the alphabet, even before the potty issue is resolved. Parents are hoping both the alphabet and the potty are mastered by their child by the time they enter kindergarten. There's no time to waste, because each new generation enters the school life knowing more than the previous generation.

There's no time to waste. Certainly, every fifth grader hears that when they realize they are no longer considered a young kid. By fifth grade, one must now organize one's own schedule; completing homework assignments, making sports or band practice after school, and attempting to be cool by staying up late, when your body inside is really begging to "hit the sheets!" But sorry, no can do, because there simply is no time to waste by sleeping.

There's no time to waste. That thought has crossed every teenage mind as they wonder who came up with that awful restriction called

a curfew. Why can't my parents understand that the other kids can stay out later. Don't they care that they are cramping my style and treating me like a child? Don't they know I like hanging with my friends or hanging out with that special person, who caught my eye in biology class. With the prom getting closer, there's no time to waste, I need to let my dashing charm be known.

There's no time to waste. We hear this sometime in our twenties. We realize we only have the next forty years to get it all accomplished, so we go at it with everything we have. Buy the biggest house and the fastest car, then we fight and claw to get that high paying job that promises, promotion after promotion. Besides raising a family, we have to obtain all we can because there's no time to waste. Mortgages, credit card bills, and stress remind us that we must stay on this ever-spinning wheel just to maintain what we have, before they put us out to pasture.

There's no time to waste takes on a whole different meaning in our sixties. Every decade after sixty becomes more alarming. Time is short on this side of the mountain. Bucket lists become to-do lists because we cannot leave any regrets behind. But regrets still enter our minds, and we question ourselves if we spent our years wasting that precious time called life.

We seem to place all our energy regretting the past or worrying about the future. Sadly,

we miss the wonderful gift that God has bestowed upon us. This gift of being alive ... right now.

Perhaps summertime is God's gift to us to slow down, step back, and to just look around in awe. It is the perfect time to stop worrying about the past or the tomorrow that is not promised to us. One can never waste one's time in summer. Never!

Time is never wasted stepping back and recharging ourselves; to enjoy the peace and simplicity of summertime by enjoying the warm days and cool nights, walking barefoot, sitting on the patio, and watching the sun rise and later watch it go down. Or watching fireflies lighting up the yard each night.

Or listening to the cardinal call out for his mate or hummingbirds speeding from here and there, just for a drink of nectar. Or simple things like BBQs and potato salad, bonfires and sticky s'mores. Or watching the waves washing upon the shore and waiting that hour after lunch, before we hit the pool. And we can't forget parades and ice cream and root beer floats.

There is still plenty of summer left this year, so join me by turning off the computer and the television too. Step outside and kick off your shoes. Look around and take that deep breath as you take the time to accept God's gift of creation, which God created for your pleasure.



What Is **Power of Attorney** (POA)?

Power of attorney (POA) is a legal authorization that gives a designated person the power to act for another person. Depending on the type of POA, the designated person may be given broad or limited authority to make decisions about property, finances, investments, or medical care. A person appointed as power of attorney is not necessarily an attorney. The person could be a trusted family member, friend, or acquaintance.

A “durable” power of attorney takes effect when the document is signed while a “springing” power of attorney comes into effect only if and when the principal becomes incapacitated.

A power of attorney may be limited to medical matters, enabling the designated person to make crucial decisions on behalf of an incapacitated person. A power of attorney for use in case of need might be considered by anyone planning for a possible unexpected or long-term incapacitation.

POA grants ownership authority, and responsibility. It is critical to name a person who is both trustworthy and capable to serve as your representative. This person will act with the same legal authority you would have.

Your representative can be any competent adult, including a professional such as an attorney, accountant, or banker. They may also be a family member such as a spouse, adult child, or another relative. Parents who create POAs very commonly choose adult children to serve as their representative. This is an advantage when the purpose of the POA is to relieve an aging parent of the burden of managing the details of financial and investment affairs or provide management for an aging parent's affairs should the parent become incapacitated.

There are many other forms of Power of Attorney including Healthcare Power of Attorney and Financial Power of Attorney. Refer to your state's laws and speak to your legal counsel to find out more and what you may need.

SENDING A POA TO 1891 FINANCIAL LIFE:

Please send POA documents, to act on behalf of a certificate to:

MAIL: 1891 Financial Life
C/O Customer Care
320 S. School St.,
Mount Prospect, IL 60056

EMAIL: info@1891FinancialLife.com

FAX: 847-342-4556

Important Dates

1891 Financial Life's
131st Anniversary
JULY 17

1891 Financial Life's
Agent Summit
JULY 26

1891 Financial Life's
Member Summer Summit
JULY 27 - JULY 29

*September is Life Insurance
Awareness Month!*

We are moving!

Our New Home Office will be:
1891 Financial Life
200 N. Martingale Dr. Ste. 405
Schaumburg, IL 60173
SEPTEMBER

World Alzheimer's Day
SEPTEMBER 21

Make a Difference Day
OCTOBER 22-23

*November is Alzheimer's
Caregiver Month*

Request Forms:

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

1891 Financial Life's Home Office **is Moving!**

We are excited to announce that as of September 1, 2022, 1891 Financial Life will have a new address. Please make a note of it.

If you have sent anything to our office recently, it will still arrive at our current location. Address forwarding will be in place for a while until everyone has heard the news.

Our new address is
1891 Financial Life
200 N. Martingale Dr. Suite 405
Schaumburg, IL 60173

Our phone numbers and fax numbers have not changed.

Customer Care Department
Contact us!

Phone: 800-344-6273 option #1
Fax: 847-342-4556
Website: 1891FinancialLife.com
Email: info@1891FinancialLife.com

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: _____

Privacy Policy

Protecting your privacy is very important to 1891 Financial Life.

This notice summarizes the privacy policy and information practices of 1891 Financial Life (the Society). We have strict policies and procedures in place to safeguard your personal data. Our employees and agents are required to comply with our established policies and procedures. We maintain physical, electronic, and procedural safeguards to protect your personal information from being accessed by unauthorized persons.

Information we may collect

We may collect certain nonpublic personal information about you. This allows us to underwrite and administer your insurance coverage, inform you of other programs and benefits that may be of interest to you and comply with legal and regulatory requirements. The information we collect depends on the products or services you request and may include information such as:

- Information we receive from you on an application or other form such as your name, address, age, residence, marital status, social security number, income and assets.
- Information we receive from a consumer-reporting agency, such as credit history.
- Information about your past transactions with us such as the products you have purchased, your contract values, and your payment history.
- Information from outside parties to verify representations made by you such as employment information, medical information, health history, other insurance coverage, or public records.
- General information about you such as your email address, demographic information, avocations, and other personal characteristics.

How we use and disclose your information.

We do not share your information with other organizations except as permitted by law. For example, we may share your information with other individuals or organizations to help underwrite your insurance, process applications or administer claims, help detect fraud or criminal activity, or assist us in providing benefits to you as a part of your membership. We may also share your information with sales agents and independent brokers who are authorized by the Society; to marketing organizations or mailing companies to assist us in communicating with and providing service to you. We may also be required to comply with an information request by a government entity or regulator. If we need to share your nonpublic personal information with an affiliated institution or any third-party non-affiliates, we require that they provide the same level of confidentiality and protection.

We do not sell lists of names and addresses of our members to any vendor for goods or services. Our privacy policy also extends to former members who no longer have coverage with the Society.

We may share personal information such as names, addresses, and Court/Impact Team function photos, with our related fraternal Courts/Impact Teams for fraternal purposes (such as sending you information about Court/Impact Team meetings and events, volunteer activities, the *1891 Financial Life* magazine, etc.).

Keeping your information accurate and up-to-date is very important to us. If you determine that any information we have for you is incorrect, please contact us so that it may be corrected. Call: Customer Care 800-344-6273 option #1.

CALIFORNIA CONSUMER PRIVACY ACT (CCPA).

If you are a California resident whose personal information is covered by the CCPA you may have the right to know about personal information we collect use and share. We do not sell the information of any California consumer. You may request that we disclose to you the categories of personal information we have disclosed about you for a business purpose and the categories of third parties to whom the personal information was disclosed. You may request that we and our service providers delete personal information we have collected from you. We and our service providers will comply with this request unless it is necessary or permissible for us or service providers to maintain the personal information under the CCPA or other applicable law. To make a request, please email CCPAREQUEST@1891FinancialLife.com or call us at 872-263-2460.

We reserve our right not to respond to requests submitted other than to the address specified in this paragraph. If you are acting through an authorized agent, we may request written permission before honoring requests from the agent. We may also need to verify your identity prior to releasing information to you.

CONTACT US WITH QUESTIONS

If you have any questions about our Privacy Policy or our information practices, you may contact the Privacy Officer at: CCPAREQUEST@1891FinancialLife.com, or 872-263-2460, or write us at the address below.

1891 Financial Life
Attn: Privacy Officer
320 S. School St.
Mount Prospect, IL 60056



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 Insurance¹

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.

- 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

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