

1891 Financial Life

Winter 2022

IN THIS ISSUE

Survey Results

Go Paperless!



NEW! Charitable Giving Rider

Do you have a favorite charity? With the NEW Charitable Giving Rider¹, a percentage of your death benefit will go to an approved charity in line with 1891 Financial Life's common bond purpose.

A rider is an optional feature you can add when purchasing your life insurance policy.

With the Charitable Giving Rider you can make an impact on your local church, Catholic school, food pantry, women's shelter, or other approved charitable organization, by leaving them a portion of your benefit.

- Choose a percentage of at least 1% of the death benefit.
- Choose this rider at no additional cost!

Matching Funds!

In addition, 1891 Financial Life will match the chosen percentage up to \$2,500.

Available with these Cash Value Whole Life insurance policies:

- Simplified Issue Pay to 100
- Simplified Issue Single Premium
- Pay to 100
- Pay to 75
- 10 Pay
- 20 Pay
- Single Premium

12.22AD-CGR. Products/features may not be available in all states.

1) ICC21-CGBR Series

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CORRECTION FALL ISSUE:

Gordon Gully was the 2021 Top Life Sales Leader

We've moved!
 1891 Financial Life
 200 N. Martingale Rd. Ste. 405
 Schaumburg, IL 60173



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Winter Message from the CEO

—
May the celebrations
of Christmas infuse
you with new energies,
new dreams, and new
hopes for the future.

Family has been on my mind as we approach Christmas and the New Year. Nothing is more important to me than family — my husband and children, my parents, brothers, nieces, and nephews. But a family can be defined as more than just blood relatives. **A family is any group of related things.**

At 1891 Financial Life, we consider ourselves one big family. We include our staff, members of the Society, and business partners into our family. And like any family, we have our struggles and our triumphs, tears and laughter, our sadness and our joy.

Over this past year, we have congratulated those who had a child graduate with honors. And we are happy for those experiencing the birth of a child or grandchild. We have cried at the loss of a family member. We also worry about the health of all in the family. Together we learn from our mistakes and take pride in our accomplishments.

As I reflect back on 2022, I want to acknowledge how wonderfully each and every one of our employees has performed in the face of various challenges we experienced. Each staff member has a particular job to do. During a very busy year, it could have been possible for people to focus on only their own work. But many have stepped up and done extraordinary things above and beyond their job requirements. Some have expanded their scope of duties by volunteering to take on tasks and projects outside of their experience and comfort zone.

As a company who sees everyone as an important part of our collective family, we strive to work together to accomplish each goal without too much trial and tribulation. We respect each other's views and suggestions. We realize that a disagreement cannot be taken personally and we must move forward together to fulfill our goals. Our staff also sets an example of commitment, professionalism, and solidarity each day. Their focus and commitment to care for our members and each other is something I am proud of.

Every role across the organization is part of a great team, doing good things for our members and the local community. Part of our mission is to help support our members and we have learned that the wisdom and spirit of our members brings a valued support to our team in return.

I have learned over the years that:

- My colleagues are courageous: answering the call of service where it was most needed in the community sometimes making personal sacrifices.
- Our team is remarkably creative: helping our members maintain a sense of connection by telephone and virtual interactions.
- We are resilient in the face of obstacles.
- What gives us great hope is the generosity and spirit of our collective family.

I am humbled and deeply proud of everything our team has accomplished this year, as well as all the improvements that we have put in place. I cannot thank everyone enough for all the hard work, patience, and unwavering commitment to our mission, vision, and future over this past year. I am blessed to be able to associate with each of them. The entire team works hard and respects each other and all those around them.

A special thanks to our Board of Directors; your guidance and vision have enabled 1891 Financial Life to respond to opportunities and challenges in our industry, and to determine our future direction.

I am also continually moved by the good works accomplished by our Courts and Impact Teams. These are volunteers who in their respective communities continue to come together and choose to serve. I have been fortunate to witness the commitment of our entire 1891 Financial Life family to our mission and the difference made in the lives of many. I am struck yet again by how lucky I am to be part of the wonderful community of people that is 1891 Financial Life.

Beholding acts of hope, strength, optimism, positivity, kindness, and unfaltering perseverance have left me truly in awe and grateful for each member of our Society. Gracious contributions of our Courts and Impact Teams to their communities do not go unnoticed. The value of community demonstrates the emotional connections it brings.

I would also like to thank those of you who volunteered your time on various service projects and who performed small acts of kindness on a daily basis that

Continued from page 3

perhaps no one really saw. Oftentimes these are the most impactful things we can do for one another.

I am also proud of our Home Office Impact Team that over the past couple of years has donated clothing to keep our underserved neighbors warm in winter, provided food to our local food banks, donated to women's and homeless shelters, and contributed to many important causes over the years. All of our members' contribution ensures that the values of kindness and support continue to be lived every day in all that we do.

Outreach activities warm all of our hearts throughout the year but especially during Christmastime as we experience a renewed sense of joy upon the expectation of the arrival of the Christ child.

Pope Francis in his 2021 Christmas message said, "He came in human form; he shared in our plight and he broke down the wall of our indifference. In the cold of the night, he stretches out his tiny arms towards us: he is in need of everything, yet he comes to give us everything." Let us give to Him the gift of gratitude by living His teachings. When I consider the circumstances that Jesus was born into, I cannot help but think of the people whom we are blessed to serve.

I hope you will take a moment to reflect on the difference you have made this year as you celebrate this Christmas season. You manifest God's love in real and concrete ways through your good works. As this year comes to a close, we focus our efforts on a prosperous New Year. A New Year where we join our efforts to increase empathy and charity to our neighbors. A New Year of unmatched love to God and family, and of service to our country and community. Let us make 2023 great through our actions, service, and love toward our fellow man.

Along with my staff and my family, I wish to extend to each of you and your families best wishes for a Blessed Christmas filled with God's grace, happiness, good cheer, good health, togetherness, peace, and above all love for one another. May the celebrations of Christmas infuse you with new energies, new dreams and new hopes for the future. I also wish you and yours a Prosperous and Happy New Year, and, that you will join me in ringing in the New Year with anticipation of all that the 1891 Financial Life family will accomplish together in 2023.

Merry Christmas!



Lisa Bickus, CEO



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 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, 2023.

Grant Programs

Continuing Education

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

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

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

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

MAIL FORM TO: 1891 Financial Life, Outreach, 200 N. Martingale Rd. Ste. 405, Schaumburg, IL 60173

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

Last Name: _____ First: _____ Court/Impact Team #: _____

Address: _____ City: _____ State: _____ Zip: _____

Primary Phone: _____ Email: _____

Course Name and Description: _____

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

School/Organization: _____

Address: _____ City: _____ State: _____ Zip: _____

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

Signature: _____ Date: _____

Catholic Education

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

Catholic Preschool Grants - \$300 each

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

Catholic Grade School Grants - \$300 each

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

Catholic High School Grants - \$300 each

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

Religious Education Grants (CCD) - \$50 each

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

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

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

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

MAIL FORM TO: 1891 Financial Life, Outreach, 200 N. Martingale Rd. Ste. 405, Schaumburg, IL 60173

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

\$300 Catholic Preschool Grant

\$300 Catholic High School Grant

\$300 Catholic Grade School Grant

\$50 Religious Education Program (CCD)

Last Name: _____ First: _____ Policy #: _____

Address: _____ City: _____ State: _____ Zip: _____

Court/Impact Team #: _____ Grade entering September 2023: _____ School/Parish: _____

School/Parish Website: _____ Admissions Dept. Phone: _____

Address: _____ City: _____ State: _____ Zip: _____

Name, Parent or Guardian: _____ Email: _____

Signature: _____ Date: _____ Phone: _____

Grant Winners

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

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

See our camera shy winners on page 12.



DUE MAY 31, 2023

Grant Applications are available online at www.1891FinancialLife.com under 'MEMBER FORMS' or call 800-344-6273 ext. 208

\$300 EACH

CATHOLIC GRADE SCHOOL



Rachel Egan

Court 1069 | Arcadia, WI



Andrew Gilk

Court 9977 | Minnesota



Jackson Gilk

Court 9977 | Minnesota



Abigail Gully

Court 9977 | Minnesota



Mackenzie Gully

Court 9977 | Minnesota



Riley Gully

Court 9977 | Minnesota



Amelia LaCasse

Court 998 | Rudolph, WI



Camille LaCasse

Court 998 | Rudolph, WI

\$300 EACH
CATHOLIC GRADE SCHOOL (CONT.)



Stella LaCasse
Court 998 | Rudolph, WI



Alice Michek
Court 703 | Highland, WI



Elena Michek
Court 703 | Highland, WI



Owen Michek
Court 703 | Highland, WI



Elliot O'Shasky
Court 998 | Rudolph, WI



Joey Schmidt
Court 1209
St. Louis Park, MN



John Schmidt
Court 1209
St. Louis Park, MN



Antonio Teixeira
Court 1055 | Mosinee, WI



Ava Teixeira
Court 1055 | Mosinee, WI



William Teixeira
Court 1055 | Mosinee, WI



Hunter Utley
Court 513 | Hammond, IN



Brooklyn Utley
Court 513 | Hammond, IN



Tanner Zopp
Court 582 | Milwaukee, WI



Trevor Zopp
Court 582 | Milwaukee, WI

Continued on page 10

\$50 EACH
RELIGIOUS EDUCATION



Andrew Egan

Court 1069 | Arcadia, WI



Issac Hammell

Court 208 | Wabasha, MN



Jack Hammell

Court 208 | Wabasha, MN



Taylor Hammell

Court 208 | Wabasha, MN



Dawson Jeske

Court 998 | Rudolph, WI



Dylan Jeske

Court 998 | Rudolph, WI



Levi Jeske

Court 998 | Rudolph, WI



Marian Krupp

Court 850 | Marathon, WI



Michelle Krupp

Court 850 | Marathon, WI



Hannah Matticks

Court 998 | Rudolph, WI



Jacob Matticks

Court 998 | Rudolph, WI



Raegan Matticks

Court 998 | Rudolph, WI



Autumn Taylor

Court 208 | Wabasha, MN



Blake Taylor

Court 208 | Wabasha, MN



Chace Taylor

Court 208 | Wabasha, MN

\$300 EACH
**CATHOLIC HIGH SCHOOL
EDUCATION**



Lauren Meyer
Court 1091 | Sioux Falls, SD



Lydia Smits
Court 998 | Rudolph, WI



Catherine Steinle
Court 998 | Rudolph, WI

\$250 EACH
**CONTINUING EDUCATION
GRANT PROGRAM**

1891 Financial Life awards up to ten continuing education grants of up to \$250 each to members interested in learning new skills or a hobby.

These grants can be used for credit or non-credit courses at a community college, park district, or other qualified institution. They are awarded to qualified members 26 years of age and older.

Jennifer Gully-Engen
Court 9977 | Minnesota
Course: Marketing Strategy

Susan Gully
Court 403 | Paynesville, MN
Course: KelbyOne Pro Annual Training

Daniel Schmitt
Court 868 | Muscoda, WI
Course: Certified Personal Trainer

Continued on page 12

Camera Shy Grant Winners

Catholic High School

Adam Dennis

Court 911 | Griffith, IN

Laura Dennis

Court 911 | Griffith, IN

Lily Dennis

Court 911 | Griffith, IN

Ainsley Flaig

Court 9986 | Indiana

Isaac Kohrman

Court 994 | New Haven, IN

Charles Kuhn

Court 998 | Rudolph, WI

Audrey Nohos

Court 513 | Hammond, IN

Eleanor Nohos

Court 513 | Hammond, IN

Elsa Wadrey

Court 9963 | Oregon

Isaac Wadrey

Court 9963 | Oregon

Catholic Grade School

Emmercyn Breu

Court 998 | Rudolph, WI

Ethan Breu

Court 998 | Rudolph, WI

Logan Breu

Court 998 | Rudolph, WI

Jackson Carroll

Court 998 | Rudolph, WI

Kiley Carroll

Court 998 | Rudolph, WI

Anthony Dennis

Court 911 | Griffith, IN

Mary Dennis

Court 911 | Griffith, IN

Samuel Dennis

Court 911 | Griffith, IN

Reagan Fery

Court 9963 | Oregon

Adam Gross

Court 299 | East Bristol, WI

Alexandra Gross

Court 299 | East Bristol, WI

Jack Gross

Court 299 | East Bristol, WI

Sara Gross

Court 299 | East Bristol, WI

Garrison Johnson

Court 9977 | Minnesota

Grafton Johnson

Court 9977 | Minnesota

Lollie Fran Johnson

Court 9977 | Minnesota

Peter Kuhn

Court 998 | Rudolph, WI

Stella Kuhn

Court 998 | Rudolph, WI

Abby Kunst

Court 850 | Marathon, WI

Claire Lightbourn

Court 998 | Rudolph, WI

Miles Lightbourn

Court 998 | Rudolph, WI

Layla Lombard

Court 870 | Fort Wayne, IN

Megan Mikuly

Court 513 | Hammond, IN

Michael Mikuly

Court 513 | Hammond, IN

Garrett Morrow

Court 998 | Rudolph, WI

Aubrey Peters

Court 657 | Fort Atkinson, IA

Bryce Peters

Court 657 | Fort Atkinson, IA

Camryn Sprague

Court 1241 | Fennimore, WI

Evan Sprague

Court 1241 | Fennimore, WI

Audra Thuente

Court 657 | Fort Atkinson, IA

Evan Thuente

Court 657 | Fort Atkinson, IA

Jack Thuente

Court 657 | Fort Atkinson, IA

Lila Thuente

Court 657 | Fort Atkinson, IA

Reese Trzebiatowski

Court 306 | Polonia, WI

Grey Trzebiatowski

Court 306 | Polonia, WI

Religious Education

Noah Gollen

Court 306 | Polonia, WI

Amelia Johnson

Court 695 | Bristol, WI

Piper Johnson

Court 695 | Bristol, WI

Axel Larsen

Court 998 | Rudolph, WI

Valentina Trebs

Court 306 | Polonia, WI

Victoria Trebs

Court 306 | Polonia, WI

Violeta Trebs

Court 306 | Polonia, WI

Raleigh Wentz

Court 228 | Dickeyville, WI

Reyden Wentz

Court 228 | Dickeyville, WI

Ronan Wentz

Court 228 | Dickeyville, WI

The Gift of Life Insurance

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

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



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

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

Whether you choose our Juvenile Term Policy that is convertible prior to age 26, or one of our Whole Life Plans, it's a gift that lasts and provides valuable protection. And because children are young and healthy, premiums are low making it a very affordable gift.

If you choose a whole life plan, it is beneficial to purchase a policy for the child early to allow it to build cash value and to teach financial responsibility. The cash value can be used later to help defray the costs of education or other necessities. It also ensures that the child will be properly covered in the event that they develop health problems later in life.

Life insurance can be a great gift for those milestone events like Baptism, Confirmation, Graduation, Birthdays, etc. It's a gift that gets appreciated more and more as time goes on.

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

Contact your **1891 Financial Life Agent** or call the **Home Office** for more information at **800-344-6273 option #5.**

St. Joseph Court 513 in Hammond, Indiana Since 1900

We are proud of the wonderful work our Courts and Impact Teams do. It is a pleasure to highlight these good works in our magazine. In this issue we are highlighting the work of St. Joseph Court 513 in Hammond, Indiana.

Rita Schneider, a long-time member of St. Joseph Court 513 shared their 122-year legacy with us in an interview. St. Joseph Court was organized in September of 1900.

The current court officers are:

PRESIDENT
Donna Richwalski

SECRETARY
Rita Schneider

TREASURER
Shirley Mikuly

St. Joseph Court has a strong history of supporting their community.

One of the important causes they raised money for was the Muscular Dystrophy Association. St. Joseph Court began working with this charity in 1966. This charity continued to be a focus of fundraising for the next ten years.

A beloved and popular event was holding neighborhood games for children. The event was held in a member's backyard. Each game

cost a nickel. They started with 5 games and eventually had 15 games. A couple of the more popular games were a pencil pull and a treasure hunt in a sand box.

These backyard fundraisers were held the weekend before school started. Each had a different theme. One year the theme was '50s Drive In', another year it was 'Circus', as well as many other fun themes. In 1980 the theme was from the movie "The Empire Strikes Back" they called their event 'Strike Back for MD'.

This neighborhood fundraiser was a great example of how annual projects can turn into big events! “It was so popular that 10 years after it was launched, the event could raise \$1,500 within 2 hours!” said Rita Schneider, “I still run in to people who say how much they loved it!”

Another popular and well attended event held by Court 513 was the annual walk for the Alzheimer’s and Dementia Services of Northern Indiana. They held this event each year through 2020.

Members of St. Joseph Court were not deterred from doing good works even during the time of Covid. Observing the required social distancing mandate, they sewed face masks, prepared packages for Meals on Wheels, and made Valentines for veterans.

Now that in-person fundraising is available again, members of St. Joseph Court have been raising funds for Phil’s Friends – gathering together to create care packages for those battling cancer.

“You can be really creative with the packages!” said Rita, “People like to make journals out of

notebooks. Local children create designs for the covers of the journals. Members also make lap blankets/prayer shawls to include in the package as well as everyday items like a pen, pencil, comb, and toothbrush.”

“I would like to recognize the whole membership – all of the active members of Court 513.” Rita says that their success lies in teamwork. Members of Court 513 belong to different churches where they find inspiration and a need to be filled. Court officers iron out the details of community projects and members chip in.

St. Joseph Court 513 is a court that we are thankful for. They continue to do good works in their community, helping others no matter what the circumstance around them.

We congratulate current and past Court Officers on their dedication to help create noteworthy events that support their community. We wish our members continued success in their endeavors. They are an inspiration! We look forward to celebrating your 125th Anniversary!

Rita Schneider

Rita Schneider, was recognized for 26 years of distinguished service by the Indiana Fraternal Alliance (IFA). Rita held the position of IFA President in 1996 and is currently the IFA Publicity Chairperson.

Pictured l-r: Rita and Dennis Stansbury, GLI, President IFA.

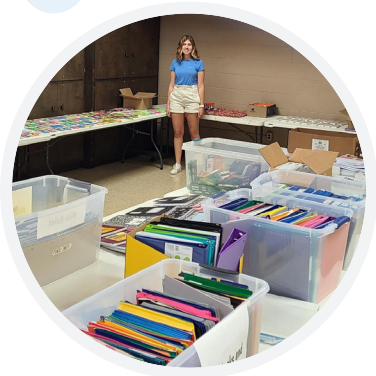


Marissa Velazquez

Marissa is a member of Court 513. She was an 1891 Financial Life 4-Year College Scholarship winner in 2020 (receiving funds until 2024). Marissa enjoyed working as an intern at St. Matthias Church in Crown Point. Marissa’s duties included social media posts, attending meetings, giving input, and pitching in on projects. A large part of her internship was event planning. Marissa was in charge of planning and organizing projects for St. Matthias’ youth.



St. Matthias did not hold vacation bible school during the summer of 2022, Marissa created three events to substitute for it:



Marissa’s first event was called **Arc Adventure** with animals, crafts and activities. The goal was to get families together and make connections in the parish.

The Coat of Many Colors War was Marissa’s second event. This event was for kids to complete activities similar to vacation Bible school. Although the event was canceled because of Covid social distancing the parish hopes to run it next year.

Another project included a back to school **Pencil Party**. The idea for this event came from Marissa’s experience with the parish food drive. Marissa started helping with the food drive at an early age. She noticed that there were many requests for school supplies.

Marissa recognized the opportunity to plan an event specifically to fulfill this community need. She planned a Pencil Party! The event consisted of two stages. In stage one, Marissa worked with her parish. She created tags with a school supply marked on it. She asked parishioners to choose a tag and bring in the item indicated on the tag. Marissa maintained inventory of the items needed. With the Society’s monetary help, Marissa bought backpacks for students.

Stage two was distribution of the donated items. Marissa’s goal was to create a family event to make sure students and parents felt welcome and to get them excited about going back to school. She set up games for the children and yummy snacks. Students hand-picked items that they needed or wanted.

Per Marissa, “The projects took a lot of creativity on my end but I loved it—it was really worth it!”

Pictured above is the Pencil Party, l-r: Theresa Velazquez, Marissa Velazquez, and Rita Schneider with backpacks purchased by Court 513.

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 Spring 2023 magazine is January 19, 2023.



St. Ann Court 306

Custer, WI

To raise funds for Sacred Heart Parish parking lot repairs, Court 306 cosponsored the annual Homemade Dessert Spin at the annual parish picnic. The event raised \$1,384 and 1891 Financial Life matched \$750.

Pictured is the check presentation, l-r: Member Noah Gollon, Father Mark Miller, and President Barbara Kurszewski.



St. Rose of Lima Court 313

Eden, WI

St. Rose of Lima Court 313 assisted members of SOTH Catholic School at the 7th Annual Steak Fry. The goal was to raise money for tuition assistance for 2022-2023. Participants could order a grilled to order 12 oz. ribeye steak dinner, 6 oz. boneless chicken breast dinner, or a hot dog meal with tossed salad, baked potato, locally grown mushrooms, dinner roll, and dessert. Delicious! The event raised \$10,773.02! The Society matched \$750.



Our Lady of Fatima Court 481

Brussels, WI

To help raise money for St. Mary's elevator fund, Court 481 helped at the St. Francis-St. Mary Parish's Fish Fry last spring; \$4,208.80 was raised and the Society matched \$750.

Pictured is the matching fund check presentation, l-r: President Jean LaCrosse, Ann Kleist, and Secretary Betty Johnson.



Our Lady of Fatima Court 481
Brussels, WI

To raise funds for the St. Francis/St. Mary Parish Kermis community for religious education classes, Our Lady of Fatima Court 481 cosponsored a live auction. Court 481 also created a beautiful Peacock Applique Quilt for the event that sold for \$750. WOW! The event raised \$12,305 with donated items from parish members and the Society matched \$750. Great job!

Pictured, l-r: Secretary Betty Johnson, President Jean LaCrosse, Treasurer Clarice Brey, and Pam Vogel.



St. Theresa Court 1057
Denmark, WI

St. Theresa Court 1057 cohosted the sandwich and salad supper to raise funds for the St. Joseph and St. John Rosary Society. They served 129 people. Thank you to everyone who helped set up, brought salads or cookie bars, served food and helped with the clean up; a special thank you to the community for attending and for the cash donations received to help make this year's event a success. Together they raised \$799.14 and 1891 Financial Life matched \$750.



St. Mary Court 850
Marathon, WI

"America needs Fatima, Pray the Rosary." Last October, eleven members of St. Mary's Court 850 and fourteen guests met at the home of member Jackie Lemanski for the America Needs Fatima Rosary. Together they gathered for public prayer.





Soul Connection Impact Team 1255
Mount Prospect, IL

Impact Team Soul Connection 1255 held a painting party to raise money to help the people of Ukraine. It was held August 30th and raised \$500. 1891 Financial Life matched \$500. The total donation to United Ukrainian American Relief Committee was \$1,000.



St. Mary Court 657
Fort Atkinson, Iowa

After a destructive storm went through the community, members of Court 657 gathered to help a fellow member who had a large tree fall on their house. The Court helped to clean up with chainsaws and trucks, as well as setting up a collection box. They raised \$630 and the Society matched \$630.

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



Applications are due **JANUARY 30, 2023.**

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

Not sure if your child or grandchild is a member? Call us at 800-344-6273 ext. 208 or email your questions to outreach@1891FinancialLife.com.

Apply for One of These Three Scholarships:

ENTERING COLLEGE 4-Year College Scholarship

- Student must be entering their 1st year
- Student intends to complete a Bachelor's degree

IN COLLEGE 2-Year College Scholarship

- Student has completed one year of undergraduate courses in an accredited institution
- Student intends to complete a Bachelor's degree

Occupational Training Scholarship

- High school seniors or adults pursuing a technical or vocational training program

Looking for an application? Go to our website www.1891FinancialLife.com in 'Member Forms' or contact the Outreach and Engagement Department at outreach@1891FinancialLife.com or call **800-344-6273** ext. **208**.

1891 Financial Life reserves the right to change or discontinue these programs at any time. An independent committee, made up of educators, choose the winners of all scholarships. No officer or member of 1891 Financial Life has any jurisdiction over the selection of recipients.



DUE JANUARY 30, 2023

Scholarship Applications

Applications are available online

at www.1891FinancialLife.com

under 'MEMBER FORMS' or

call **800-344-6273** ext. 208

A photograph of graduates in black gowns and caps, holding rolled-up diplomas tied with red ribbons. They are smiling and looking upwards, with their hands raised in a celebratory gesture. The background is a bright, slightly blurred outdoor setting.

Scholarship **Winners**

In-College 2-Year Scholarship

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

CAMERA
SHY

Grace Klitzke

Court 955 | Madison, WI

I am studying:
Bachelor of Science in Nursing

College 4-Year Scholarship

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

CAMERA
SHY

Jessica Evans

Court 911 | Griffith, IN

I am studying:
Occupational Therapy
Assistant



Margaret Jaminski

Court 674 | Rockford, IL

I am studying:
Forensic Chemistry

CAMERA
SHY

Zachary Fisher

Court 9987 | Illinois

I am studying:
Music Business



Alex Laurendi

Court 9987 | Illinois

I am studying:
Civil Engineering

CAMERA
SHY

Angela George

Court 9965 | Ohio

I am studying:
Business

CAMERA
SHY

Josephine Olig

Court 1053 | St. Nazianz, WI

I am studying:
Social Work

CAMERA
SHY

Ari Hauck

Court 306 | Polonia, WI

I am studying:
Medical Technology



Why Contingent Beneficiaries Matter

Your will is the foundation of your estate plan. Notably, it provides for the disposition of your worldly possessions, including your house, investments, and other property. These go to the beneficiaries named in your will. In addition, this foundation is usually supported by documents for trusts, retirement plan accounts, and life insurance policies. They also have designated beneficiaries. But the process may be a little more complicated than it first seems.

Of course, you must list the primary beneficiaries in these documents, but it's also imperative to include "contingent" beneficiaries for peace of mind. In fact, some would argue that naming contingent beneficiaries is just as important as the primary selections.

Naming backups

A contingent beneficiary in a will or other legal document is the backup to the primary beneficiary. In other words, in the event the primary beneficiary predeceases you, can't be found or turns down the inheritance, the contingent beneficiary is entitled to the assets.

For example, let's say you select your brother as the primary beneficiary of your vacation home, while you name your sister as the contingent beneficiary. When you pass away your brother inherits the cottage. Conversely, if your brother is no longer alive, it automatically goes to your sister.

Generally, contingent beneficiaries should be named in every applicable situation. They act as a safety net in case the primary beneficiary can't take the distribution.

Avoiding complications

But what happens if you forgo naming contingent beneficiaries? If the primary beneficiary inherits the asset, nothing. However, if the primary beneficiary can't receive the asset, the process can become complicated.

Without a contingent beneficiary, the asset is returned to the estate, where it can be subject to lengthy and costly probate proceedings. Then, the distribution is made according to prevailing state laws even if they run contrary to your wishes. This could result in conflicts among family members and bitterly contested legal actions. Furthermore, a death benefit from a life insurance policy could be paid to the estate, possibly creating estate tax exposure.

You can easily avoid this common estate planning mistake. While there's time, choose contingent beneficiaries. Who should you name as a contingent beneficiary? The choice is purely personal, but there are common themes to observe.

For instance, if the primary beneficiary is your spouse, you can name your children as the contingent beneficiaries. You can bequeath other assets to other family members, friends, or charities.

Keep in mind that if a family member listed as a contingent beneficiary is a minor when you die, the court will appoint a legal guardian to manage the assets until the child reaches the age of majority (age 18 in most states). Also note that you can't legally name a pet as a contingent beneficiary despite your fondness for your animal companion.

Understanding beneficiary forms

The rules for trusts generally mirror those for wills. But know that the beneficiary forms

for retirement plan accounts, life insurance policies and annuities control the disposition of those assets, regardless of what your will says. Thus, be sure that you complete the contingent beneficiary assignments for the assets and modify or update them when needed.

Frequently, a retirement account, IRA, or life insurance policy will list multiple contingent beneficiaries. Each beneficiary is designated a specific percentage of the money, so the percentage must add up to 100%. For example, you might name five grandchildren to each receive 20% of an IRA.

Otherwise, a contingent beneficiary receives assets in the same manner as is intended for the primary beneficiary. Thus, for example, if the primary beneficiary was set to receive \$10,000 a year for 10 years, for a total of \$100,000, the contingent beneficiary would receive the money over the same payment schedule.

How many contingent beneficiaries should you name? Again, the choice is a personal one, but it's usually a good idea to have more than one, especially if you have a relatively long life expectancy. In some cases, such as for a life insurance policy, there may be a limit on the number of contingent beneficiaries allowed.

Choose carefully

When choosing contingent beneficiaries, don't make these decisions in a vacuum. Consider this to be a critical part of your overall estate plan. For help coordinating these important choices, contact your estate planning advisor.

Is it time to review your beneficiary designations? Call the Customer Care Department at 800-344-6273 option # 1

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Survey Results

You may recall that earlier this year we asked members to participate in a survey about member benefits. We would like to provide some information about that survey.

1891 Financial Life along with a consortium of various fraternal societies used this same survey to find out what member benefits are attractive mostly to people that are not members of a fraternal benefit society.

The survey was conducted by an insurance industry organization called LIMRA. The purpose of the survey was to identify growth opportunities for Fraternal. They surveyed over 1,200 consumers with a variety of incomes, marital status, and educational levels.

The LIMRA survey encompassed a variety of age groups. Millennials were one of the biggest segments with about 400 participants.

We used this same survey with our members to discern what our members may be interested in and then compared the member results with the LIMRA survey results. Though our survey numbers were significantly smaller and there was a very small number of millennial respondents, the results were somewhat similar.

The Winners

Monetary benefits are the most popular

The top three benefits among all survey participants are each associated with monetary benefits, and are generally applicable to all households:

- 1) Family benefit** (monetary benefit for costs of senior care, childcare, family emergencies, or unexpected living costs)
- 2) Serious illness benefit** (monetary benefit for out-of-pocket expenses for serious illness)
- 3) Disaster Relief benefit** (monetary benefit for those who have been affected by a disaster).

Community grants resonate

Among those who are interested in Fraternal, the Community Grant benefit is a significant draw. These individuals want to use monetary benefits to organize and host community volunteer activities.

Focus on the community

Study participants interested in Fraternal value the community aspect. This shows that we should continue to provide volunteer opportunities, offering individuals the chance to be part of a community of people with like interests.

The Family benefit was chosen by 70 percent of participants, especially by the group known as the “Sandwich Generation” which have responsibility for not only their children, but aging parents as well.

Education grants is selected by a similar proportion, especially by Millennials that are in their late-20s to early-40s. This benefit is applicable to them as well as their children.

Social Media

Providing volunteering opportunities is important especially in social media. Pictures speak a thousand words, showing volunteers in action is the focus.

Social media posts are the most common way participants would like to share the information with family and friends. It was also the most common way families would like to share their information. Younger generations, who are more savvy with social media, are much more likely to use hashtags or lenses, than Gen X or Boomers.

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The Participants

Gen Z (born 1997 and later)

The Gen Z participants in the study are at the leading edge of those starting their journey towards financial independence. This group is young (19 to 25 years old), few have families, and less than 25 percent are married.

According to LIMRA's 2022 Barometer Study, Gen Z's greatest financial concerns revolve around their job and income security. They are not yet at the stage in life where many of their interests and needs match the benefits offered by Fraternal organizations.

Millennials (born 1981 - 1996)

Millennials is the age group most likely to help drive short-term growth for 1891 Financial Life. More than half are married, and three quarters have families. Those with families and in the middle market as far as income are ripe for membership.

Millennial wants and needs are more in line with membership benefits in general. They value community-building and are interested in spending time with other families who share their values and backgrounds.

This group is very "time starved" with limited ability to attend meetings, choosing rather to spend their limited available time on community and family activities.

Other benefits that Millennials value, but are not correlated to interest in Fraternals, are the Family benefit and Education Grants.

Gen X (born 1965 - 1980)

Nearly one quarter of Gen X respondents currently belong to a fraternal benefit society. Among them, two thirds are drawn to the Mental Health benefit, making it the top benefit selected. This was followed by Financial Wellness Education and Disaster Relief. With the increases in severe weather events in recent years, it's no wonder the Disaster Relief benefit was rated so highly.

Boomers (born 1946 - 1964)

Close to 10 percent of the Boomers who participated are members of a Fraternal. Within this group, the Serious Illness and Family benefits are the most popular. This group may be the most susceptible to serious illness, and appreciates the backstop of coverage. Additionally, seniors would leverage a Family benefit for their own care.

As age increases, the desire to share giving and volunteering activities with family and friends wanes. Two thirds of Boomers prefer to participate in their activities anonymously, compared to just one quarter of Gen Z.

Looking at Results

1891 Financial Life will be looking at these results more closely. **We strive to provide opportunities that members are looking for as well as benefits that would attract younger generations.** Benefits that are convenient to use and help members and their communities. We will keep you informed of our progress.

A Message

from Deacon Lorbach



“

"All we need to remember and celebrate is that God so loved the world that he sent his only Son to us, as a babe in a manger, to be among us, so we might know love ... so we might know how to live as a beloved child of our loving God."

I write to you today, shortly before we turn our clocks back to the autumn and winter time frame, where there is less light, more darkness, but a lot of activity all around us. Shopkeepers have packed up all of the Halloween items, and now they are filling their shelves with Christmas items. Although my pumpkin still sits on my porch, a local Chicago radio station is broadcasting Christmas carols day and night.

One would think writing an article about Christmas would be easy, but I discovered it is not. I find myself stuck. I seldom find myself in this situation. I am sitting here staring at a blank computer screen while attempting to write something original about the Nativity of Jesus. What can I say? What is left to say about the birth of our Lord, that hasn't already been said? What more can I offer about a God who loves us so much that He sent his only Son to be born and to live among us? This Son of God, who came so we would know how to love, and we would know how to live. So, hence, as you can see my problem staring at this empty screen.

I guess I could take the easy way and join the others, writing about the birth of Jesus in Bethlehem over some two thousand years ago, but you have already heard that story over and over. Or I could attempt to impress, like I tried

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the first time I preached about the Nativity of Jesus. I wanted to explain every part of Jesus' birth in Bethlehem and the symbols each one stood for. I wanted to explain why Bethlehem, why there? Why a stable and why the baby Jesus was placed in a manger, a feed box for the world. I wanted to expand it with the need of the animals, the angels, the shepherds, the magi, and the star. But then I made my mistake by bringing my homily plan to the dinner table, where I was surrounded by my best supporters and roughest critics. After I shared my plan, one of my teenagers looked up at me and said, "Dad, just tell the story. That's what the people want to hear."

The wise words of a teenager changed my plans back then. My son's words were true back then and are still true today. The story of the birth of Jesus in Bethlehem is all that needs to be said, and it doesn't need to fill a page on a blank computer screen. All we need to remember and celebrate is that God so loved the world that he sent his only Son to us, as a babe in a manger, to be among us, so we might know love, so we might know how to live as a beloved child of our loving God. That's all.

So, it is my prayer that you join me, wherever and whenever you are reading this article, be it from Halloween, Thanksgiving, Christmas Day or beyond that God so loves us that He sent his beloved Son to us so we too may know love. I know so because a wise teenager told me a while ago and he was right back then, and he is still right today. Wouldn't you agree?



We are Going Paperless

As part of our business digitization process, 1891 Financial Life will no longer send out paper bills. We will also move to a totally digital premium payment process.

Going paperless with bills not only saves on costs but traceability and security are enhanced. This is also the case for premium payments.

We are acutely aware of security of private information in today's world. Personal information needs to be protected. This is our highest priority. Making recurring payments directly to the bank is the safest and most secure method to pay your life insurance premium.

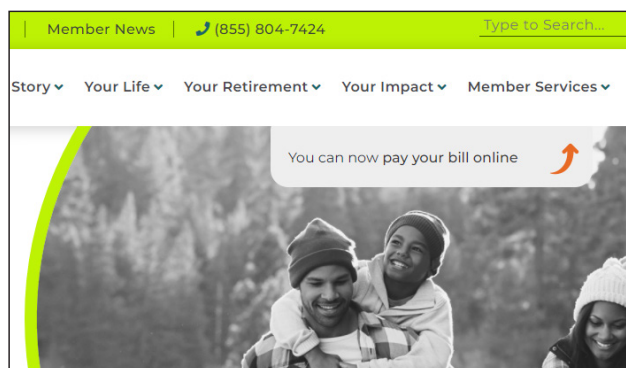
Mid next year, we will require all premium payments to be recurring digital payments.

Choose from these recurring payment options, mailed invoices will end JULY 1, 2023:



Set up Automatic Payments Online

4 Easy steps to set up Recurring Payments



- 1) Go to www.1891FinancialLife.com
- 2) Click the Member Services tab and 'Pay Your Bill'
- 3) To enroll in Online Billpay press the red 'click here' link
- 4) Enter your information and make sure you are set up for recurring payments



Automatic Payments with EFT¹ or Credit Card

SIGN UP – Complete the form located on our website under the 'Member Forms' tab, and look for the 'Make a Payment' section. Mail, email, or fax us the form.

CHOOSE ANY DAY FOR WITHDRAWAL²

MAIL THE FORM TO:

1891 Financial Life
Premium Payments
200 N. Martingale Rd. Ste. 405
Schaumburg, IL 60173

Email: info@1891FinancialLife.com

Fax: 847-342-4556

¹ EFT is electronic funds transfer, a simple way for you to transfer money from your account to us.

² The premium will be automatically drafted each billing cycle on any date you choose, with the exception of the last 3 days of each month - for example no withdrawals on the 29th, 30th, and 31st.

Questions? Call the Accounting Department 800-344-6273 ext. 205



**A LIFETIME OF BENEFITS
WITHOUT A LIFETIME OF PAYMENTS**

Limited Pay to 75 Why Consider Cash Value Whole Life Insurance Limited Pay to 75?

1891 Financial Life's Whole Life Insurance Limited Pay to 75¹ policy is similar to traditional Whole Life Insurance where you have guaranteed protection for your loved ones that lasts a lifetime.

At age 75 your premium payments end, but your policy is fully paid for and remains in effect during your lifetime regardless of any changes in health or life situations that may happen. Upon your death, the death benefit will be paid to your named beneficiary.

The longer the policy is maintained the greater the cash value, which you can use however you want – to pay for college, emergency medical expenses, or as a retirement supplement².

12.22AD-WL75

Products and features may not be available in all states.

1) 13WL plan series. 2) Loans subject to interest.

3) Subject to outstanding loans due.

... NO PROBATE ... NO TAX

Did you know that most life insurance does not go into probate AND is tax free to your beneficiaries?

With life insurance, you can leave the full amount of your legacy to your loved ones.

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1891 Financial Life

200 N. Martingale Rd. Ste. 405
Schaumburg, IL 60173
800-344-6273

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

