

# 1891 Financial Life

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*Spring 2023*



IN THIS ISSUE

## Event Ideas for Students

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**NEW!** Scholarship Enhancements



Jeanie Kazemier

## Making the Transition

No one expects to meet the love of their life at age 11. But that's how it unfolded for Jeanie Kazemier. Tom was her brother's best friend growing up, but it wasn't until college that things turned serious.

When they got married in their late 20s, they knew the fit was right. "Opposites attract," says Jeanie. "Tom helped me become more focused and thoughtful. I helped him become more spontaneous and enjoy life."

True to his role, Tom got Jeanie involved in their finances, which included getting life insurance. He wanted to ensure Jeanie and their children, Kennedy and Aiden, would always be OK financially.

### Unimaginable Loss

And true to her role, Jeanie encouraged Tom to go on his yearly snowmobiling trip with friends, despite a full plate at work. He called her from that trip, saying he was having the time of his life. Tragically, that was the last conversation they had. He was hit by another snowmobiler, who was driving drunk, and was killed instantly.

The world collapsed for Jeanie and the kids. Grief overwhelmed them and Jeanie admits she felt lost. Thankfully, her insurance professional, Barb Pietrangelo, reassured her that Tom's life insurance would help them make the immediate transition, paying for the funeral and ongoing bills and expenses.

Barb also helped put the life insurance proceeds to work for the long-term. It paid for mental health counseling so the family could cope with their grief. It covered private health insurance Jeanie now needed. And it set them up for the future so they could continue living in their home, and plan for college, retirement and even family vacations.

"Tom's motto was: Be prepared. You don't know what life will hand you," says Jeanie. "Our situation now would be totally different if he hadn't had life insurance. It's a godsend that Tom had that forethought and planned for our future."

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### Questions about Life Insurance?

Talk to the Home Office today!

Email: [Sales@1891FinancialLife.com](mailto:Sales@1891FinancialLife.com)

or Call: **800-344-6273** option 5

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# Spring Message from the CEO

Springtime in itself can be considered a miracle, new life is emerging and with it renewed hope.

## Happy Spring! It is finally here!

The transition from winter to spring is always a positive and welcome change. We look with anticipation to greener fields, warmer air, and renewed energy.

As daffodils begin to bloom and the grass gets greener each day, we can begin to see and feel the excitement of new life springing up all around us. It is a time of hope and renewal. Right in sync with the emergence of spring is Easter in April. Easter is the holiest of holidays and it brings people together in prayer and joy.

People seem to be awakening from hibernation after a long winter. It feels like optimism is in the air. And of course, here at 1891 Financial Life, we are always optimistic and positive in almost any situation as we help our members, agents, Courts, and Impact Teams.

We are reminded of what spring is all about: growth. It seems only fitting to focus on new initiatives and growth opportunities. In this issue we focus on our Outreach and Engagement programs and activities.

Springtime in itself can be considered a miracle, new life is emerging and with it renewed hope. It is a great time to focus on our wonderful 1891 Financial Life communities. We support our communities with all the great opportunities and programs we have developed. Together we work to do good in each of our communities. Together, we can make miracles happen.

## Helping Others Is Our Goal

Warmer spring weather calls us to start venturing outdoors to get active in our community. Whether it be in a church and parish, school, groups dedicated to a specific cause, or helping an individual in need, we can make a difference. It helps us all feel good. Let's give up the excuse of being too busy or too tired.

We acknowledge that the pandemic put a temporary hold or stop on activities, but our resilience as a Society is steadfast. Resilience is the capacity to recover from difficulty, the ability to stand up after being knocked down. Resilience has helped us to

focus more sharply on how to be better stewards of our community. Snapping back from a knock-down is no simple matter. However, our Society has weathered it all, we survived through world wars, depressions, and a few pandemics.

Putting in the effort to push past the ideas of busyness or tiredness will pay off. Once we begin, we realize that helping others can refresh and renew our soul and give a feeling of a better mood and attitude. Make it a goal to be more active in your community at least once or twice this year.

Our Outreach staff exists to help inspire, educate, and empower you with ideas and help you plan future events and fundraisers. Our goal this year is to visit as many local events in our communities as we can. Let us know what is happening in your community and how you plan to participate. We'll join you if we can.

If you are part of a Court or Impact Team create a Hearts and Hands event, we can assist. If you are an individual member looking to form your own Pop-Up Team, let us know and we'll lend a helping hand. Working together we can make an even greater impact on those who need help. Another positive is that we can inspire others to become members of our Society. It's a win-win all around. See page 19 to read about co-sponsoring a Hearts and Hands event. Page 20 is about a successful Pop-Up event!

### **New! Master's Scholarship Program**

We've expanded our scholarship program to include degrees of higher learning like MBAs, etc. The deadline for 2023 has been extended to May 1st so we could get the word out. See page 22 for details.

### **Let's Connect**

You can stay up to date on all things 1891 through our website on the 'Member News' page as well as our blogs, newsletters, and social media channels. We cover lots of interesting topics on all platforms. In the coming months you will be able to access a calendar of events for your Court or Impact Team in all of our communities on the 1891 Financial Life website. We encourage you all to let us know about events in your community.

In 2023 we will be sharing even more information about our communities and our members. We will continue to support the good works of all groups and individuals of the Society. This work is an important piece in the spectrum of a good life well lived. We count on members like you who have steadfastly supported work in each community.

We continue to grow and develop our capabilities on the Outreach and Engagement side. At the end of the day, it's the pride we have in our accomplishments and the help we give to others that fills our hearts with happiness and warmth.

### **Becoming An Ambassador**

We continue to expand our Ambassador Program. The 1891 Financial Life Ambassador Team is an integral aspect of this not-for-profit organization. Motivated individuals dedicate their time to help share the good works of our organization.

Continued on page 4

Continued from page 3

We will provide Ambassadors with assistance with the many events in their community. Ambassadors can check in with local community leaders to help to expand our reach and impact. 1891 Ambassadors will be present to encourage positivity and growth both on the ground and through social media.

Becoming an 1891 Financial Life Ambassador is a great way to meet other people and get involved in the community while spreading the word about all the good work we accomplish. Enhance the connection with your community. It can be exciting and fun to participate in the program and earn a stipend while participating.

### The Good Parts

If you are anything like me, there are times when you marvel at how time flies. Do you find yourself saying, “It’s been that long?” Acknowledging the good parts of life – like births, careers, marriages is what we all would like to do. Let us know what is happening in your family or with other members of the Society. We’ll send out an appropriate acknowledgment of the new stage in their lives.

On another note, have you ever heard the saying, “Laughter is the best medicine?” April is National Humor Month. Scientific research has proven that humor is a useful tool that heals us emotionally and physically. Laughter helps to relax the body, relieving physical tension, stress, and pain. It is an expression of happiness and inner joy. In social interactions, it’s a sign of acceptance and positive interactions with others. It is definitely contagious, let’s make some time to share a good laugh or two with family and friends and make people smile for a while. It will help us re-energize for all the good work we still have to do!

You are important to us and we re-affirm the future of providing a myriad of opportunities for all members to enjoy and to connect with everything we and our communities have to offer.

Before Easter and in anticipation of the season of rebirth, we pray for peace. May you feel your faith renewed and your heart made new with the hope Easter brings. I wish each and every one of you a most holy and joyous Easter.



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

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

Candidates are individuals who provided outstanding volunteer service; who held leadership positions in the 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 or charity of their choice. A person previously nominated, but not awarded Member of the Year, may be nominated again.

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



**Completed nominations must be postmarked by MAY 15, 2023.**

# How Life Insurance Can Help Build Multi-Generational Wealth

By Sharee Biggs | Life Happens Blog February 28, 2022. Used with permission from Life Happens. [www.lifehappens.org](http://www.lifehappens.org)

The benefits of using life insurance as a tool to create multi-generational wealth, while ensuring your loved ones can move forward financially after your passing, can be priceless. Here are some of the most common methods:

## 01 The proceeds from your life insurance are typically tax-free.

Typically, people who receive the money from a life insurance policy don't have to pay tax on it, as the proceeds generally are not counted in calculating your gross income. (Any interest the policy receives, however, would be subject to taxation.) The inheritance of these funds in a tax-free manner could help catapult your family to a different economic status.

## 02 Your policy can ensure your child's education.

Having a life insurance policy in place in case you were to die prematurely is critical when your children are young. While it ensures that ongoing living expenses are taken care of, it can also keep the dream of a college education for your kids alive. Many parents opt for a term life insurance policy during these years, as it is an affordable way to get a large amount of coverage. And typically, that larger need ends when the children graduate.

A lesser-known benefit of permanent life insurance (instead of term life insurance) is that it can also help with college costs while you are alive. In addition to the death benefit, it also accumulates cash value over time. And you can tap that money in the future for whatever you want, such as to help with college costs. Just keep in mind that the death benefit would be reduced by the amount you tapped (your loan) that you don't repay.

## 03 You can weather a financial emergency with cash value.

Speaking of cash value, there are other important ways it can be used. In the event of an emergency — which could range from medical bills to helping your small business stay afloat financially — you can take out a loan against your permanent policy (as mentioned in point two). While you'd be charged interest, it's usually lower than what's charged by other lenders. And access is much easier than getting a traditional loan since the money is already there in your policy acting as collateral.





#### 04 You could use the accelerated death benefits to provide for you and your family before you pass.

Terminal illnesses can take a huge toll on family finances. Medical bills are one of the leading causes of financial ruin, with more than 50 percent of Americans struggling to repay medical debt.

If you were faced with a terminal illness, and your life insurance policy has an accelerated death benefit, you could access the money in the policy while you're living for things like medical bills, cost of care, or even to take a dream vacation with your family. Any remaining death benefit would still go to your chosen beneficiaries after you die.

Purchasing a life insurance policy for your family is a straightforward and affordable way to help build wealth and put your loved ones ahead of the curve.





**Ready to get started?** Calculate an estimate of how much coverage you need by using our Life Insurance Needs Calculator at [www.1891financiallife.com/calculator](https://www.1891financiallife.com/calculator). Then contact your 1891 Financial Life agent or a Home Office representative at **800-344-6273** option **5**.

**START**  **HEARING**

# March 3rd Was **World Hearing Day!**

Organized every year by the World Health Organization (WHO), World Hearing Day aims to raise awareness on how to prevent hearing loss and promote better hearing healthcare around the globe. This year, the theme of World Hearing Day focused on including hearing healthcare in overall health check-ups, like at your primary care appointments.



**For years, research has shown a relationship between untreated hearing loss and other health issues like diabetes<sup>1</sup>, heart disease<sup>2</sup>, risk of falling and, predominately, cognitive decline<sup>3</sup>.** On top of that, in a 2018 study<sup>4</sup>, participants who wore hearing aids were less likely to have gone to the hospital or emergency room the year prior.

Better hearing can lead to better overall mental health as well. People with untreated hearing loss are more likely to experience loneliness and social isolation<sup>5</sup>. After all, hearing is an integral part of communication and connecting with others. When we hear our best, we are more alert, engaged, and independent.

Hearing loss can be caused by many things — noise, genetics, medication, or even something as simple as earwax. You'll never know until it is evaluated by a hearing professional. Hearing should be as routine a check-up as the rest of your health and well-being; do you know what your hearing is? If not, then March — the month of World Hearing Day — is the perfect time to call Start Hearing at **888-372-6685** or visit **[starthearing.com/partners/1891financiallife](https://starthearing.com/partners/1891financiallife)** to find a provider near you and start learning about your hearing health.

Visit **[starthearing.com/partners/1891financiallife](https://starthearing.com/partners/1891financiallife)** to browse through different types of hearing aids to see how advanced technology is creating virtually invisible, easy-to-use options for anyone.

Start Hearing is a benefit to members of 1891 Financial Life. Start Hearing provides significant discounts on prescription hearing aids obtained through their nationwide network of providers, as well as OTC hearing aids available over the counter and suitable for those with perceived mild to moderate hearing loss.

1) <https://www.nih.gov/news-events/news-releases/hearing-loss-common-people-diabetes> 2) <https://pubmed.ncbi.nlm.nih.gov/28703883/> 3) <https://www.aarp.org/health/conditions-treatments/info-2018/hearing-loss-health-risks.html> 4) <https://jamanetwork.com/journals/jamaotolaryngology/fullarticle/2678187> 5) <https://pubmed.ncbi.nlm.nih.gov/32151193/>



# 6 Key Tax Q&As for 2023

Right now, you may be more concerned about your 2022 tax bill than you are about how to handle your personal finances in the new year. However, as you deal with your annual tax filing, it's a good idea to also familiarize yourself with pertinent amounts that may have changed for 2023.

Not all tax figures are adjusted for inflation. And even if they are, during times of low inflation the changes may be slight. When inflation is higher, as it currently is, the changes are generally more substantial. In addition, some tax amounts can change only with new tax legislation.

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Here are six commonly asked (and answered) Q&As about 2023 tax-related figures:

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### **01 How much can I contribute to an IRA for 2023?**

If you're eligible, you can contribute up to \$6,500 a year to a traditional or Roth IRA (up from \$6,000 in 2022). If you're age 50 or older, you can make another \$1,000 "catch-up" contribution.

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### **03 I sometimes hire a babysitter and a cleaning person. Do I have to withhold and pay FICA tax on the amounts I pay them?**

In 2023, the threshold for when a domestic employer must withhold and pay FICA for babysitters, house cleaners, and other domestic employees has increased to \$2,600 for 2023 (up from \$2,400).

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### **05 I didn't qualify to itemize deductions on my last tax return. Will I qualify for 2023?**

The Tax Cuts and Jobs Act eliminated the tax benefit of itemizing deductions for many people by increasing the standard deduction and reducing or eliminating various deductions. For 2023, the standard deduction amount is \$27,700 for married couples filing jointly (up from \$25,900 for 2022). For single filers, the amount is \$13,850 (up from \$12,950) and, for heads of households, it's \$20,800 (up from \$19,400).

So, if the total amount of your itemized deductions (such as charitable gifts and mortgage interest) is less than the applicable standard deduction amount, you won't itemize for 2023.

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### **02 I have a 401(k) plan through my job. How much can I contribute to it?**

For 2023, you can contribute up to \$22,500 to a 401(k) or 403(b) plan. You can make an additional \$7,500 catch-up contribution if you're age 50 or older. (These figures for 2022 were \$20,500 and \$6,500, respectively).

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### **04 How much do I have to earn in 2023 before I can stop paying Social Security on my salary?**

The Social Security tax wage base is \$160,200 for 2023, up from \$147,000 for 2022. That means that you don't owe Social Security tax on amounts earned above that. (You must pay Medicare tax on all amounts that you earn.)

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### **06 How much can I give to one person without triggering a gift tax return in 2023?**

The annual gift exclusion for 2023 is \$17,000 (up from \$16,000 in 2022). This amount is only adjusted in \$1,000 increments, so it typically increases only every few years.

These are only some of the tax figures that may apply to you. For more information about your tax picture, or if you have questions, be sure to contact your financial advisor.



# What Kind of Events Are Students Interested In?

Teenagers crave playing a role in a powerful movement for a worthy cause. They want ownership in something that matters. Reaching the world for a cause fits the bill. An effective outreach event in your neighborhood could be the perfect way to jumpstart their passion. Here are some events that have worked with this age group.

Walk at a local high school

Host a car wash

Host a neighborhood block party

Picnic at the park

Encourage students to volunteer at community events

Mission trips

Ice cream outreach

Back-to-school supplies drive



## Host a free neighborhood garage sale - this one is popular!

### A few months before:

Advertise that you'll be collecting donations for the free garage sale/giveaway coming up.

- Donations should be gently used items like clothing, housewares, books, etc.
- Print out flyers and posters, put the event in the bulletin, announce it in church, put it on social media.

### A few weeks before:

- Tell people to bring in their donations to drop-off stations.
- Have students go through and organize donations so that setting up on the day of the event is easier.
- Print flyers about the event and take your students out to canvass the neighborhood, telling people about this FREE garage sale.

### Day of the event:

- Have students and all other volunteers set up tables, clothes racks, etc. with all donations.
- Station students with signs to grab the attention of passersby.
- Station students and volunteers at various tables to help people with the goods they pick out.

At the end of this event, make sure to come together to reflect. If you have the budget for it, buy pizza for all your students and volunteers or have a barbecue to celebrate.



# Life Insurance for Kids

## Why life insurance when they are young

One of the primary reasons to buy life insurance policies for children is to protect their insurability — whether it's your children, grandchildren, or godchildren with **1891 Financial Life's Juvenile Term Insurance**<sup>1</sup> you are providing a stepping stone to future coverage as adults.

## Future coverage

An 1891 Financial Life Juvenile Term policy insures the life of a child up to age 26. You can convert the policy to Whole Life insurance and obtain coverage up to \$100,000 prior to age 26 without any proof of insurability.

## Membership benefits for kids

Being insured by a policy with 1891 Financial Life gives children the gift of membership. Our most popular membership benefit for kids are our Catholic school grants and college scholarships. Membership also provides monetary assistance for volunteer opportunities.

## Policy Features

- Available for ages from 0-18
- 2 Face Amounts: \$18,910 and \$50,000
- Choose how you want to pay for the plan: single lump sum or annually
- Insures the life of a child up to age 26.
- Convert the policy to Whole Life insurance — obtain coverage up to \$100,000 prior to age 26 without any proof of insurability.

Talk to the Home Office today! Email: [Sales@1891FinancialLife.com](mailto:Sales@1891FinancialLife.com) or Call: **800-344-6273** option **5**

3.23AD-JT 1) Subject to change. Products/features may not be available in all states. 21-JVT26 Plan Series.



# Friends, Family, Community

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



Let us know what your Court or Impact Team has been doing in your community. The deadline to send in your Court's / Impact Team's summary of your activity for the Summer 2023 magazine is May 1, 2023. If you have photos of your activity, please send them to us for the magazine.



## St. Mary Magdalen Court 117 Mantador, ND

St. Mary Magdalen Court 117 held a Christmas bake and craft sale with proceeds going to the new addition to the church. The home-made Christmas crafts and baked goods were a hit! Court 117 raised \$1,343 and 1891 Financial Life matched \$288 (the remaining funds available for the court from the yearly \$1,500 per court matching funds program).

## St. Mary Magdalen Court 117 Mantador, ND

After Sts. Peter and Paul's parish had added a handicap ramp, bathrooms, and a small hall to their parish hall, Court 117 saw a need for additional items needed for this project. St. Mary Magdalen Court 117 held a Christmas bake and craft sale on December 18, to help with funds. Lots of delicious food and fun Christmas decor were available; it was a great way to kick-off the Christmas season!





**Soul Connection Impact Team 1255**  
Schaumburg, IL

Woodfield Area Children’s Association (WACO) says, “It’s all about the kids!” and Team 1255 agrees. To help raise funds for WACO, Soul Connection Impact Team 1255 created four varieties of cookie mixes in a jar plus prepared boxes full of baked cookies and treats, all for sale December 14-15. Team members took half hour shifts to man the cookie table. Looks great!



**Soul Connection Impact Team 1255**  
Schaumburg, IL

To raise funds for the Woodfield Area Children’s Association (WACO), Soul Connection Impact Team 1255 held a cookie mix and bake sale last December. Through sales and generous donations they raised \$1,280.89 and 1891 Financial Life matched \$1,000.



**Soul Connection Impact Team 1255**  
Schaumburg, IL

For Christmas 2022, Impact Team 1255 donated \$240 worth of toys to Catholic Charities as part of their Christmas Gift Program.

**Portland Catholic Society Impact Team 1256**  
Portland, OR

To raise funds for Our Lady of Sorrows Altar Society, Impact Team 1256 co-sponsored the holiday bazaar. They raised \$2,203.25 and the Society matched \$750. All funds raised will go towards an ADA bathroom for the parish.



### **St. Mary Court 657**

Fort Atkinson, IA

St. Mary Court 657 held a Hearts and Hands event to benefit the Fort Atkinson Community Center. The event took place December 7th for a fun evening of Supper with Santa. They raised \$3,952 and 1891 Financial Life matched \$870. Money raised is being used to purchase equipment for the library.

### **Soul Connection Impact Team 1255**

Schaumburg, IL

Impact Team 1255 donated a total of \$650 to the Dioceses of Joliet in December using the Religious Life Education Fund (ReLiEF) program. They donated \$250 plus a Society ReLiEF donation of \$400.

## **Helping Others Is Our Goal**

Our Outreach staff exists to help inspire, educate, and empower you with ideas and help you plan future events and fundraisers.

Our goal this year is to visit as many local events in our communities as we can.

Let us know what is happening in your community and how you plan to participate. We'll join you if we can.

## **Important Dates**

Easter

**APRIL 9**

—

**Scholarship Application  
Deadline Extended - see page 22**

**DUE MAY 1**

—

**Join Hands Day**

**MAY 6**

—

**Nominate Your Members of the Year**

**DUE MAY 15**

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

—

**Continuing Education Grant  
Application, Ages 26+**

**DUE MAY 31**

—

**Grant Applications**

**DUE MAY 31**

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

—

**Society's 132nd Anniversary**

**JULY 17**

**Request Forms:**

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

# Give Back to Your Community

**For over 130 years our Society has financially protected families and individuals.** Our philanthropic side has assisted numerous churches, schools, charities as well as individuals in need. It is through the volunteerism of our members that this is accomplished. Our members are hands on individuals who come together to do good works.

## Create a New Impact Team

Many of our members do not have a Court or Impact Team close to where they live. We encourage them to contact us if they are interested in forming a new Impact Team.

A group of five people can be brought together to form an Impact Team. Three of these should be beneficial members of our Society. Beneficial members have an active life insurance policy or annuity with us. The other members of a new Impact Team may be social members. An Impact Team has at least three officers: President, Secretary, and Treasurer. The Treasurer must be a beneficial member.

The members work together to achieve their goals and fundraise for a cause. Active

Courts and Impact Teams have opportunities for matching funds or a grant from 1891 Financial Life.

## Hearts and Hands Events

The matching funds program available to Courts and Impact Teams is called “Hearts and Hands.” How to choose a Heart and Hands Project:

- The event must benefit a cause, community need, or individuals in need.
- The Court / Impact Team organizes and advertises a fundraising event. Popular choices include pancake breakfasts, spaghetti dinners, hayrides, bingo or bowling nights, etc. The Home Office can help with creating posters and flyers.
- Hearts and Hands matches up to \$1,500 per year.
- Events can be sole sponsored by the Court / Impact Team or co-sponsored with other organizations.
- Submit an Application before the event and Summary form after the event.

## A Great Example of a Co-Sponsored Hearts & Hands

### Many Hands Make Light Work

St. Mary Court 850 in Marathon, Wisconsin holds a co-sponsored event each year.

To raise funds for school tech and parish needs, St. Mary Court 850 co-sponsored the “Home and School Packer Tailgate Party.” Lunch and admission was free. Attendees cheered on the Green Bay Packers against the Washington Commanders. Court members helped with kitchen duties, served food, assisted selling tickets for the raffle baskets and cleaned up after the event.

The tailgate party was once again a huge success! Fundraising included an all cash raffle, silent auction, raffle baskets, and an autographed Paul Hornung jersey was also raffled off. Raffle tickets were \$20 each or 6/\$100. **The tailgate party raised a whopping \$50,645.52 and 1891 Financial Life matched \$750.** Working together can definitely make a huge win for the cause.

Interested in creating a successful event? **Contact us.** We can't wait to hear from you! **Questions?** Contact [Outreach@1891FinancialLife.com](mailto:Outreach@1891FinancialLife.com) or call **800-344-6273 ext. 208.**

*Pictured top/middle: Many helpers at the Packers Tailgate Party!*

*Pictured bottom: President of St. Mary's Court 850 Suzanne Martin presenting the 1891 Matching Funds \$750 check to (l-r) Steve and Katie Brickner, Packer Tailgate Committee chairpersons.*





How far can \$250 go?

# Pop-Up Event Raises Over \$11,000!

We would like to share information about a Pop-Up Impact Team that made a great impact on someone's life. This Pop-Up Impact Team was formed by one of our Board members Collette Cesar with the participation of another Board member Carole Witkowski.

More than 300 family, friends, and community members came out to enjoy a delicious spaghetti dinner in support of Don Nardi and his family. Don has recently been faced with many life altering health problems. Attendees purchased tickets for the 40+ raffle baskets which included everything from beer to Milwaukee Bucks tickets, then followed up with purchasing bakery items for a sweet treat later in the day. The family was grateful for the financial support and volunteers from 1891 Financial Life (Carole Witkowski, Collette Cesar, Melody Cesar, and Jake Rozema). **All in all, over \$11,000 was raised to assist Don and his family.**



# Create a **Pop-Up Impact Team Event** Today!

Have you donated to your parish or a person in need — or collected food for your community pantry or donated clothes? Have you participated in a local clean-up group or community runs? Have you always wanted to? Well, we can help!

A Pop-Up Impact Team may be formed by a 1891 Financial Life's certificate insured (beneficial member) who is not currently in an active Court or Impact Team. These members (age 16+) may gather their friends and family together to create an event twice a year. Participants do not need to be members of 1891 Financial Life, they simply need to help their project leader (1891 member) and contribute their time and talent to make a difference in their community.

1891 Financial Life will provide a customized kit of resources to kick-start the fundraiser or service project. The Pop-Up Impact Team box will contain t-shirts, a banner, and other appropriate marketing materials along with a \$250 pre-paid VISA card for seed money for event costs.

## Choose a Project:

- The project must benefit the community where the beneficial member project initiator lives, works, or worships.
- Impact Teams are not intended to be self-benefiting for the member or their immediate family. The event must benefit a cause, community need, or others in need.
- Impact Team funds cannot be "donated" to others for implementation.
- Member leaders need to actively participate in the event.
- Volunteers (your friends and family) must be contributing time and talent to make a difference in the community.
- Submit an Application for your event and Summary form.

# 1891 Financial Life Scholarship and Grant Opportunities



## Scholarship Program

**Great News! 1891 Financial Life has now expanded the Scholarship Program!**

Members who enroll in a **Master's degree program** after completing their undergraduate education may now apply for a \$1,000 a year scholarship for up to a total of \$2,000. This scholarship may also be used for nursing, veterinary, health degrees, etc.

### Our full scholarship list, student needs to apply each year:

**College Scholarship:** For members completing an undergraduate degree. \$1,000 a year up to \$4,000 total.

**NEW! Master's Scholarship:** For members *after* completing their undergraduate education. \$1,000 a year up to \$2,000 total.

**Occupational Training Scholarship:** For members who are high school seniors or adults pursuing a technical or vocational training program. \$500 a year up to \$1,000 total.

An applicant for a scholarship must be a beneficial member of 1891 Financial Life two full years by the application deadline. Certificates must be in force and active.

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.



### Scholarships due May 1.

In 2023, the deadline for applying for a scholarship has been extended from January 31 to allow more time for applicants to learn about the enhancements to the scholarship program and apply.





## Grant Programs



Grant program recipients are chosen by lottery, and students may reapply for a grant each year of school. We offer several Grant programs – from preschool through high school. Funds are made payable directly to the recipient’s Catholic school. Recipients of a Catholic school grant can also participate in other 1891 Financial Life programs. Applications for Grants are due May 31.

**The following grants are awarded each year in the amount of \$300 each.**

**Catholic Preschool Grants:** Members of 1891 Financial Life enrolled in a parish sponsored-run preschool program may apply.

**Catholic Grade School Grants:** Members of 1891 Financial Life entering kindergarten through eighth grade may apply. Both applicants and recipients may reapply the following year, except for eighth graders.

**Catholic High School Grants:** Members of 1891 Financial Life in the eighth, ninth, tenth, or eleventh grades may apply. Both applicants and recipients may reapply the following year.

**The following grant is awarded each year in the amount of \$50 each:**

**Religious Education Program Grants (CCD):** Only members of 1891 Financial Life in grades K-11 who are enrolled in a parish-sponsored education program may apply.

## Continuing Education Grants Offered



1891 Financial Life awards continuing education grants of up to \$250\* annually to members interested in learning new skills (such as computer classes or a foreign language) or wishing to pursue a new hobby (like cooking, gardening, arts and crafts, etc.). These grants can be used for credit or non-credit courses at a community college, park district, or other qualified institution. They are awarded by lottery to qualified members 26 years of age and older. Applicants must be a beneficial member of 1891 Financial Life two full years by the application deadline. Certificates must be in force and active. Applications are due May 31.

\*Actual class fees are paid up to \$250, including instructor required course supplies.



**Grants are due May 31.**

### **Request Forms:**

800-344-6273 ext. 208

[Outreach@1891FinancialLife.com](mailto:Outreach@1891FinancialLife.com)

[www.1891financiallife.com/member-grants-scholarship/](http://www.1891financiallife.com/member-grants-scholarship/)

## Other Funds Made Available by 1891 Financial Life

### Religious Life Education Fund (ReLiEF)

1891 Financial Life's Religious Life Education Funds are donated by local Courts/Impact Teams at their annual diocesan association meetings. 1891 Financial Life adds \$400 to the total donated from each Diocese or region.

Individual members may also donate to this fund directly. 1891 will match up to \$100 for each individual donation.

The funds are made available to seminarians for the priesthood and men and women who are studying for the religious life.



### Referral Stipend

A member, social member, or non-member may receive a \$25 stipend for each non-beneficial member they refer to the Home Office who becomes a beneficial member. A referral form is available on the [www.1891FinancialLife.com](http://www.1891FinancialLife.com) website.



# Caroling Brings Rudolph Family Together

**The Donnie and Irene Smits family of Rudolph, Wisconsin are a multi-generation family and members of St. Mary Court 998 in Rudolph. They are active members of their parish and Court.**

They have a very special gift for family and friends at Christmastime. For 30 years, members of this family have shared a cherished Christmas tradition in Rudolph. They gather each December for a night of caroling and remembrance.

In 1992, a dozen family members began the tradition of going house to house spreading happiness and good cheer with their caroling. Last Christmas members of over a dozen unique families — 41 people in all — turned out for this cherished event.

The carolers traveled around the village in a custom-made wagon pulled by a pick-up truck. The whole family fits on the wagon. During an extra special year, a team of horses pulled the wagon around town.

All five of Donnie and Irene's children and their families made it to this year's caroling event. All of them wanted to be there to join in the fun. "The family is very, very close," says Irene. As they made their way through town some friends provided holiday treats and refreshments for all. The people they visit say that the carolers make Christmastime even more special. "Silent Night" is saved for the very last visit, to family buried at All Souls Cemetery at St. Philip Church. The Smits family is considered to be a most special family in Rudolph.



# Help Others to Carry Their Crosses

## Welcome Deacon James!

We welcome Deacon James Bannon as our new Spiritual Advisor. Deacon James serves at St. James Parish in Arlington Heights, Illinois. He has been a long-time parishioner of St. James as he was ordained as a deacon on May 13, 2013. Deacon James states that “St. James is a joyful place to do God’s will.” Deacon Jim will also write for the “My Faith” section in the magazine.

Here we are well into the Lenten Season with Ash Wednesday in the rearview mirror and Holy Week just ahead. One of our most enduring Catholic devotions during Lent is to pray the Stations of the Cross. The Stations are a powerful way for us to enter prayerfully into Jesus’ condemnation, suffering, death, and burial. Perhaps you are praying the Stations of the Cross in your parish in preparation for Passion Sunday and the Easter Triduum.

Twice now I had the privilege of making a pilgrimage to Israel, the Holy Land. There were many inspiring places to visit and pray while we traced the life of Jesus, from His miraculous conception in Nazareth to the place of his burial at the Church of the Holy Sepulchre in Jerusalem. But one of the most moving experiences was to walk the Stations of the Cross where Jesus did, the Via Dolorosa (in Latin, ‘Sorrowful Way’). The Via Dolorosa is the winding, uphill route that Jesus took from Pontius Pilate’s fortress, through the Old City and out of the city walls to Golgatha, the Place of the Skull, to be crucified.

We pilgrims were given a cross to carry along the route. We took turns carrying the cross and prayed the Stations along the crowded and busy streets of Jerusalem. The reactions of the onlookers to our procession surprised me. Some people mocked us. Some people ignored us. And some onlookers prayed with us or even walked along with our group of pilgrims.



Suddenly I realized that these same reactions probably occurred when Jesus made his walk of suffering.

- Some onlookers mocked him, considering him just another criminal going to his death.
- Some people ignored him. They had their own problems and pain to endure, or business to complete.
- And some did what they could, like Veronica wiping the face of Jesus and the women disciples of Jesus who supported him throughout His ministry.
- The Gospels include: Mary Jesus' mother, Jesus' mother's sister, Mary the wife of Cleophas, Mary of Magdala, Mary the mother of James and Joseph, Salome, the mother of the sons of Zebedee among the many women disciples. These women would walk and pray with Jesus, being present to Him during his most difficult time.

So it made me wonder, "How we are helping those carrying the heavy burden of suffering today?" We know that there are countless ways to help our brothers and sisters carry their crosses ... the crosses of physical illness and aging, of emotional and mental stresses, of poverty, of loneliness and hopelessness, and of grief from losses.

At the Last Supper, Jesus said, "This is my body which will be given for you; do this in memory of me." The best translations say that when he said "body", that he was not just talking about his flesh ... Jesus was talking about his entire body, soul, purpose and actions. In other words, he was giving up his entire life for us.

**Our brothers and sisters carry many crosses. This Lent and upcoming Holy Week is a great time to think about how we can help them carry their crosses. Doing this in memory of Jesus.**

## Thank you to Deacon John!

We would like to thank Deacon John Lorbach of St. Raymond of Penafort Catholic Church in Mount Prospect, Illinois for being Spiritual Advisor to 1891 Financial Life for the past several years. We are grateful for his wonderful submissions to the "My Faith" section of our quarterly magazine. His writings were always insightful, hopeful, and inspiring.

Deacon John will continue to lead our Prayer Network sessions each Thursday morning at 8:00 a.m. Central Time. We encourage members, family, and friends to submit prayer intentions weekly through our website. You will find the Prayer Request form under 'Member News' - [www.1891financiallife.com/member-news/](http://www.1891financiallife.com/member-news/)



# Secure Your Premium Payment

We are all acutely aware of the importance of safeguarding private information in today's world. Personal information needs to be protected. This is our highest priority at 1891 Financial Life.

Making recurring premium payments directly to the bank is the safest and most secure method to pay your life insurance premium.

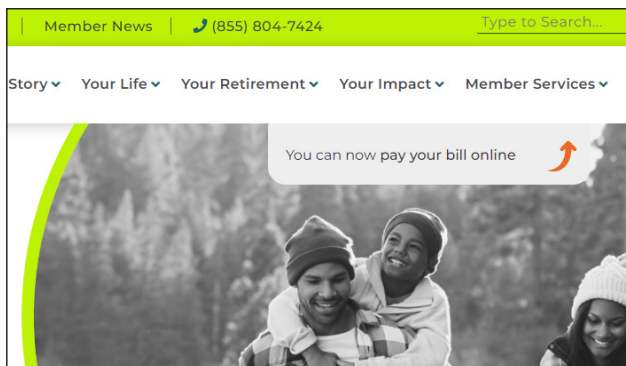
We encourage you to set up automatic premium payments for peace of mind that your check will not be intercepted in the mail. Going paperless for premium payments is the most secure way of ensuring your privacy and the safety of your finances.

*Choose from these recurring payment options:*



## Set up Automatic Payments Online

### 4 Easy steps to set up Recurring Payments



- 1) Go to [www.1891FinancialLife.com](http://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 EFT<sup>1</sup> 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 WITHDRAWAL<sup>2</sup>

#### MAIL THE FORM TO:

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

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

**Fax:** 847-342-4556

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

<sup>2</sup> 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

## Customer Care Forms

Many of our customer care forms are available to download from the 1891 Financial Life website. Select 'MEMBER FORMS' at the top of our web page, [www.1891FinancialLife.com](http://www.1891FinancialLife.com).

*Below is a list of forms available on the website:*

### CUSTOMER CARE FORMS

- Change of Beneficiary
- Change of Legal Name
- Change of Address / Update
- Change of Ownership
- Required Minimum Distribution (RMD)
- Reduced Paid Up Election
- Annuity Contribution
- Direct Deposit Authorization
- Life / Annuity Claim Form (under **CLAIMS**)

#### Forms above may be sent in by mail:

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

### 1099 QUESTIONS?

If you have questions about your 1099 tax form please call **800-344-6273** ext. **205**

## Moving? Let us know!

Please send us updates to your contact information, such as a change of address. This will help us deliver important information on your policy and other news. Update items like:

- » Change of Address
- » Change of Name
- » New Phone Number
- » New Email

To make an update, email or call customer care:

[info@1891FinancialLife.com](mailto:info@1891FinancialLife.com)  
**800-344-6273 option 1**

## 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 new Home Office address:

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

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: \_\_\_\_\_



# Planning for Guaranteed Income



## Ensure protected, lifetime income in retirement with an annuity.

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#### Our MYGA includes these three riders at no extra cost:

- Penalty-Free Withdrawal
- Terminal Illness/Nursing Home or Hospital Confinement<sup>3</sup>
- Enhanced Death Benefit

#### Additional features include:

- Tax-deferred growth of account value is guaranteed<sup>1</sup>
- Tax-deferred interest accumulates over 5 years, compounded annually
- Earnings are taxable only upon withdrawal<sup>2</sup>
- Safe and secure, backed by 1891 Financial Life

**Call for current rates! Call 800-344-6273 option 5 or visit [www.1891financiallife.com/multi-year-guaranteed-annuity](http://www.1891financiallife.com/multi-year-guaranteed-annuity)**

Subject to change. Products/features may not be available in all states. 1) 20MYGA Plan Series, Guaranteed interest rate for 5 years; renewal rate based on market conditions, each renewal period includes withdrawal charges. 2) Consult your tax advisor regarding your individual situation. A nominal withdrawal charge applies within the five years. IRS may impose a penalty on withdrawals made prior to age 59-1/2. 3) Rider not available in California.

3.23AD-MYGA

- ADDRESS SERVICE REQUESTED -

**1891 Financial Life**  
200 N. Martingale Rd. Ste. 405  
Schaumburg, IL 60173  
800-344-6273

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