

1891 Financial Life

Fall 2023



Forbes 2023
**WORLD'S BEST
INSURANCE
COMPANIES**
POWERED BY STATISTA

IN THIS ISSUE

1891 Financial Life Celebrates!

2023 Members of the Year
Scholarship Winners



Nicolas Virgen with his children
(from left) Gabriel, Susana and Mayra

Still Watching Over Them

It was close to 11 p.m. the December night when boxer Oscar de la Hoya lost his fight to Manny Pacquiao. The Virgens were saying goodbye to their extended family after watching the match together. Still basking in the glow of family and good food, they headed off to their house. On the way, their pickup was slammed by a hit-and-run driver. The truck rolled over, pinning Nicolas and wife Teresa inside. Son Gabriel and daughter Mayra managed to crawl out and were only slightly injured. When rescue workers arrived, Teresa was already dead. Nicolas had three broken vertebrae and multiple fractures in his arms. “In one second your life changes,” Nicolas says.

After their injuries were tended to, the Virgens started picking up the pieces. Thankfully Teresa had

life insurance to help them do it. Initially the couple wasn’t convinced that Teresa needed a policy of her own since she did not work outside the home. As a building contractor, Nicolas saw the rationale for his own life insurance. But their insurance professional Irene Henry made the case that there would be expenses if something were to happen to Teresa. “Think of all the things that Teresa does,” Irene recalls explaining to them.

The life insurance allowed them to pay bills while Nicolas was out of work for nearly two years recovering from his injuries, including an amputated finger. It also helped with college expenses for Mayra and her older sister, Susana. If not for the insurance, Nicolas is certain that his family would have lost their home. “It’s like Teresa is still watching over us and taking care of us,” he says.



Watch the Virgens’ story at
lifehappens.org/virgen

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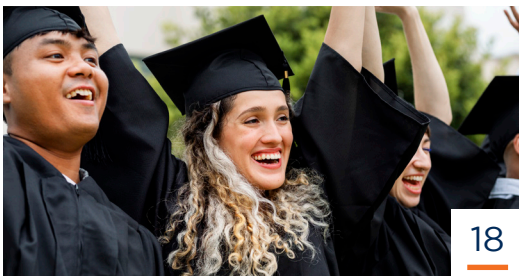
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REMEMBER!
Please send mail to our new address:
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The World's Best Life Insurance Companies

Forbes **2023**
WORLD'S BEST
INSURANCE
COMPANIES

POWERED BY STATISTA

Edited By Rachel Rabkin Peachman | June 13, 2023, 10:00 AM

“Over the past few years, obtaining life insurance has gotten easier and faster. Many companies now offer a digital-first approach that enables consumers to get life insurance policies online and without an in-person medical exam, according to a recent report from Policygenius, an online insurance marketplace, but that doesn’t mean settling on a life insurance policy is always simple.

‘Insurance companies sell a promise to be performed in the future, and that promise may not have to be fulfilled for 40 or 50 years,’ says Burke A. Christensen, adjunct professor of insurance at Utah State University. ‘And who will be the best 50 years from now? You can’t predict interest rates next year, let alone what they’re going to be 40 years from now,’ which is just one of many variables to consider when choosing a policy.

To help you decide, Forbes partnered with the market research firm Statista and created a list of the World’s Best Life Insurance Companies. More than 30,000 people in 15 countries were surveyed between mid-March and mid-April. Participants who’d held a life insurance policy in the past three years were asked if they would recommend their insurance company to others—and then rated it based on criteria such as the advice employees offered, customer service, price performance, transparency and damage service.”

The companies with the highest scores in their countries made our final lists. The number of

companies listed per country in each insurance category varies between 3 and 25 based on the number of evaluations collected and the final scores. Ultimately, there were 371 awards given to 239 unique companies among all three lists [homeowners, auto, or life insurance].”

“Bottom line, says Christensen from Utah State University, when picking an insurance company, look for these characteristics: **a policy that offers the coverage you need for a premium that’s within your budget; a reputation for paying claims promptly; knowledgeable customer service agents who can answer your questions accurately; and a company that invests well so that it stays solvent.**

In the end, it comes down to the basics. A good insurance company should have ‘a well-written policy where the actuaries, the underwriters and the attorneys have gotten together and they’ve thought through the parade of horrors of all the things that could go wrong, and they properly price it,’ says Christensen. After that, you should be able to rest easy knowing that your insurance company has got you covered.”

Read the article





Fall Message from the CEO

This great honor is a testament to our dedication by providing world class service to our members.

1891 Financial Life Placed on Forbes “The World’s Best Life Insurance Companies” List

I am honored, proud, and thrilled to tell you that 1891 Financial Life was recently named one of “The World’s Best Life Insurance Companies” by Forbes. This prestigious award is presented by Forbes and Statista Inc., the world’s leading statistics portal and industry ranking provider.

Policyowners were surveyed and asked if they would recommend 1891 Financial Life to others. Criteria companies were ranked on included: advice employees offered, customer service, price performance, and transparency. This great honor is a testament to our dedication by providing world class service to our members.

We were ranked 25th in the United States. The list contained many large insurance companies. Yet, many other large corporate life insurance companies did not appear. We were one of three fraternal insurance organizations that appeared on the list.

We are deeply honored to be on the list with other outstanding US and international life insurance companies. We are grateful to our policyholders that hold us in such high esteem. We strive each day to provide the best in service and assistance to our members. It reflects our organization’s focus on our 132 year history of providing families financial protection and upholding our heritage based on faith and commitment to our communities. We are very excited about being on this prestigious list and will continue to provide some of the best customer service in the industry. We are grateful to our dedicated staff that contributed to this honor by serving our members with respect and the highest level of service. This is our highest priority.

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1891 Financial Life Celebrates!

In July we marked our 132nd Anniversary. To celebrate this and the Forbes award we held an Open House at the Home Office on July 20th, 2023. We invited Court and Impact Team Officers, local members, agents, neighbors, and business partners to attend. Representatives from the local Schaumburg Business Association as well as from the Village of Schaumburg attended and presided over a ribbon cutting ceremony in our new office space.

At this celebration I expressed our thankfulness to God for all the gifts he has given us. I also expressed gratitude for our members, business partners, and neighbors. We have a very rich history and we continue to work hard to prepare and plan for the future of the organization. The staff helped make the day special. These are moments we will remember. We are grateful to those who attended.

Commitment

We continue our commitment to our membership to help you protect your family while enabling you to help your community. 1891 Financial Life has long been committed to delivering peace of mind, exceptional service, and is on the forefront of using technology to realize its strategic objectives. I believe the focus on our business processes and technology has made doing business with us simpler and quicker. We continue on our path of digitizing our business and improving our processes.

Our wealth of experience has provided us with a solid platform on which to build our business. It has also proved invaluable in shaping the way we operate to the benefit of our members and our organization.

Products

We continue to research and develop products that provide financial security for our current membership and products that may attract new members. In the last issue I mentioned our newest products: 3-Year Flexible Annuity, Charitable Rider, Living Benefits Rider, and Single Premium Immediate Annuity. These are all great products that expand our portfolio.

We continue the evolution and transformation of our company as well as our vision for the future. The emphasis is on expanding our product line and growing the brand as well as focusing on the philanthropic work our members accomplish across 17 states.

Our Core

Faith remains the underpinning of 1891 Financial Life. We honor our past as we move forward into the future, continuing to spotlight our rich history and heritage. The heart of what we do is to protect the ones you hold dear through Faith, Community, and Love. We celebrate our achievements, specifically when we are lauded by our members.

1891 Financial Life has a long history of providing families financial protection while upholding our heritage based on faith and commitment to our communities. This is the core of who we are.



Lisa Bickus, CEO



1891 Financial Life Celebrates!

It was with joy and heartfelt gratitude that we commemorated the 132nd Anniversary of our Society this past July! We have a history that is rich in dedication to members and their communities.

In addition to celebrating our anniversary, we were honored, proud, and thrilled to receive the announcement that we had won a spot on the prestigious Forbes list of the "World's Best Life Insurance Companies." We received this award through our policyholders that rated us highly on several aspects of service. This recognition reaffirms our commitment to our members and our mission to serve their communities.

To share our excitement and thankfulness — as well as to unveil our new Home Office location in Schaumburg, Illinois — we hosted an Open House on July 20th, 2023. We invited our Court and Impact Team Officers, local members, agents, business partners, and neighbors to come celebrate with us.



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The event was a resounding success with representatives from the Schaumburg Business Association as well as from the Village of Schaumburg attending and presiding over a ribbon cutting ceremony in our new office space.

Prior to the ribbon-cutting and amidst the jubilant atmosphere, CEO Lisa Bickus spoke to attendees expressing our profound gratitude to God for the bountiful blessings bestowed upon us and our friends and colleagues. She conveyed thankfulness to our esteemed members, dedicated agents, and business partners — for they are the pillars of our success.





Lisa reminded us that each day is an opportunity to create an even brighter future for our Society. **We stand united, working diligently to ensure the welfare of our organization and the individuals and families we serve.**

The 1891 staff, with their enthusiasm and commitment, added that extra touch of warmth to the celebration, making it an unforgettable occasion for all. It is these cherished moments that will forever remain etched in our hearts.

At 1891 Financial Life, we are not just selling life insurance; we are building a legacy of love, gratitude, and blessings. Here's to many more years of serving you with passion and purpose!

When should you start your estate plan?

About 60% of Americans haven't prepared basic estate planning documents,

according to a recent survey conducted by Caring.com.

If you don't have an estate plan, the time to draft one is now. This is true regardless of how much property you own and whether you're single or married with children.

The consequences of delaying estate planning too long can be devastating to surviving family members. If you die without a last will and testament, for example, state law might end up deciding who receives your assets. And if you don't have a medical directive, your wishes with regard to end-of-life care decisions might not be followed.

What is it?

Estate planning is the process of legally declaring how your assets will be distributed after you die and how financial and medical decisions will be made on your behalf if you can't make them yourself.

A typical estate plan includes the documents listed below. Keep in mind that you should be sure that someone knows that the documents exist, and where they can be found.

01 Last will and testament.

This formally and legally declares who'll receive your property after you die. If you have minor children, it also assigns legal guardianship for them.

02 Living trust.

Assets that are transferred via a will generally have to go through the probate process, which can be time-consuming and is public. A living trust facilitates the transfer of property while avoiding probate. It's revocable so you can control the assets while you're still alive. Even if you create a living trust, you'll still need a will to cover any assets that haven't been transferred to the trust (and to assign guardianship if you have minor children).

03 Durable financial power of attorney.

This directive appoints a designated agent to manage your finances if you become incapacitated and can't manage them yourself. For example, your designated agent may pay bills and taxes, sign legal documents and serve on your behalf if any legal or financial situations arise while you're incapacitated.

04 Health care power of attorney.

Also sometimes referred to as a health care proxy, this designates someone to make medical decisions on your behalf should you become unable to do so. Without a health care power of attorney, your family could have to go to court to have a guardian appointed.

05 Living will.

Sometimes referred to as a medical directive, this explains how you want life-sustaining medical decisions to be made if you are incapacitated and can't communicate them yourself.



When should you revisit your plan?

Once you have an estate plan in place, it's important to review it periodically. You might need to update it in the following circumstances:

Marriage or divorce.

Your estate planning documents should be changed to reflect your new spouse, or to remove your former spouse after a divorce. This includes listing or removing your spouse as your primary heir and decision-maker for end-of-life care decisions.

Birth of a child.

Your will should be updated to specify who will raise your child if you die before he or she reaches the age of majority.

Acquisition of property or inheritance.

You may want to update your will to specify who'll receive a large piece of property — like a home, yacht, or recreational vehicle — or other significant asset after you die.

Who are your beneficiaries?

Some types of property pass on to heirs automatically even if they aren't included in a last will and testament, such as life insurance death benefits and assets held in retirement accounts like 401(k)s — but only if you have named your beneficiaries. So, it's important to designate beneficiaries for these assets to make sure they go to the people you intend.

If no beneficiary is named, or if the named beneficiary is deceased, the court might end up deciding who receives assets like these. Therefore, you might also want to name contingent beneficiaries for these assets. In most cases, beneficiaries must have reached the age of majority and be mentally competent in order to receive the assets outright.

Why procrastinate?

Don't let intimidation, procrastination, or anything else keep you from creating an estate plan. Work with your attorney and tax advisor to draft an estate plan that's right for you and your family.

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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 December 2023 magazine is October 25, 2023. If you have photos of your activity, please send them for us to have in the magazine.



St. Mary Court 208

Wabasha, MN

Court 208 held their annual bingo and lunch event at the famous Grumpy Old Men Festival last February. A total of \$3,042.65 was raised from the 2-day event; 1891 Financial Life matched \$1,500. The money will be used for brick repairs of the St. Felix Church.

Pictured l-r: Treasurer Darlene Wolfe, Father Prince Raja, and President Nancy Vaplon.



St. Mary Magdalen Court 117

Mantador, ND

For Join Hands Day, St. Mary Magdalen Court 117 helped the St. Peter and Paul's Altar Society at their annual Palm Sunday Dinner. Court 117 provided assorted ice creams and wafer cookies for dessert. Join Hands Day is a national volunteer day where members unite old and new generations.



Holy Ghost Court 228

Dickeyville, WI

Court 228 held a 4-day bake and garage sale at the Holy Ghost church basement in Dickeyville over the Memorial Day weekend. The event was a great success, raising \$6,005 plus the Society matching funds of \$1,500. Funds raised will be used to purchase a new granite covering on the grave of Rev. Wernerus - the builder of the beautiful Grotto.

Pictured l-r: Treasurer Karen Reese and President Sylvia Wentz.



Augustine Tolton Court 391 Chicago, IL

Augustine Tolton Court 391 hosted the first annual Vendor Event at the Tolton Center - free to the public! Local businesses set up booths showcasing their products - visitors could check out travel packages, Avon, beautiful jewelry, accessories, Lotus products, Tahitian Nono Juice, @Properties, and more!

Pictured l-r: President Donna Oliver and vendor Maria Luna who showcased herbal teas for weight loss.

St. Ann Court 306 Custer, WI

St. Ann Court 306 co-sponsored the cash raffle at the Rosholt Firefighters Steak Feed. The popular event raised \$4,385.96 and the Society matched \$750. Funds raised will go to the Rosholt Firefighters equipment fund, to help volunteer fighters who must pay for their own equipment.

Pictured l-r: Dianne Cegielski purchasing tickets from members Barb Kurszewski and Kathy Ehr.



Our Lady of Fatima Court 481 Brussels, WI

Court 481 held a silent auction in July at the Holy Name of Mary Church Picnic in Sturgeon Bay. Many local companies sponsored the event! Funds raised will go towards a new elevator in Holy Name of Mary Church.

St. Joseph Court 513

Hammond, IN

St. Joseph Court used the \$125 court grant to help purchase items for the annual Back to School backpack program at St. Matthias Church this past July. Marissa Velazquez, who spearheaded the project, commented, "I'm happy to say that we helped 80 kids receive essential school supplies. Seeing their faces light up at new backpacks and pencils was a great reminder why it was worth it."

Pictured l-r: Rita Schneider and Marissa Velazquez.



St. Mary Court 868

Muscoda, WI

St. Mary Court 868 provided hospitality, treats, and a hearty breakfast for bicyclists who participated in GRABAAWR, a week long bike ride across the state of Wisconsin in June. All supplies - delicious pies, cookies, egg bake, cinnamon rolls - were donated. Court 868 raised \$1,145 and the Society matched \$1,145. Funds raised will go to Riverway Communities of Hope (RCoH) to help provide mental health counseling for the youth of SW Wisconsin in need of services but can't afford them.



St. Mary Court 868

Muscoda, WI

Local members of St. Mary Court 868 assisted with preparations for the Auction Fundraiser of the Therese Freeland Estate on June 24. Items at the auction included: household goods, furniture, jewelry, décor items, and more. The house will also be sold. A portion of the proceeds, \$355, was matched by 1891 Financial Life and will benefit Corpus Christi parish which serves Boscobel, Muscoda, and Avoca.



St. Antoinette Court 870

Fort Wayne, IN

St. Antoinette Court 870 hosted a Dinner Fundraiser in June to raise funds for tuition for Robert Becker, an Our Lady of Guadalupe Seminarian. The dinner was held at Don Hall's Old Gas House. The event raised \$650 and the Society matched \$650!

St. Mary Junior Court 998

Rudolph, WI

St. Philip youth group, 1891 Financial Life members, and Bethany Lutheran Church worked together to clean up St. Philip Cemetery in preparation for Memorial Day services. It was a well-attended event!

Pictured l-r: Avery Hartjes and her dad Andy; parent of members Carrie Mancl, Member Sara Smits, President Kathy Hamus, member Catherine Steinle, parent/grandparent of Nellie Larsen and Obed Montero.



St. Theresa Court 1057
Denmark, WI

Court 1057 held their Awards Banquet where they celebrated years of membership. Pictured l-r: a rosary for 25 years for Jacqueline Pribyl, a rosary bracelet for 65 years for Mary Jo Shefchik, an award for 75 years for Mary Ann Vogel, and a rosary for 25 years for Stephanie Tomek. Happy Anniversary!



Soul Connection Impact Team 1255
Schaumburg, IL

In the month of April, Impact Team 1255 participated in a Plastic Bag Drive for Clean Up-Give Back. All the plastic collected will be turned into a bench that will be placed in a Cook County forest preserve.

Soul Connection Impact Team 1255
Schaumburg, IL

The Home Office held a team building event at Feed My Starving Children with Impact Team 1255. The groups gathered that day boxed enough food to feed 77 children a daily meal for a year! That's 25,920 meals!! The team had a wonderful afternoon.



Soul Connection Impact Team 1255
Schaumburg, IL

In June, Impact Team 1255 participated in the JLL food drive.

Pictured are team members with their donations.



Soul Connection Impact Team 1255

Schaumburg, IL

In July, Team 1255 collected back to school supplies for the JLL event with COMMUNITIES THAT CARE Back-To-School Supply Drive. A school supply tag listed the child's gender, grade, and supplies needed - members bought fun items for each! The program benefits low income children grades 1-8, who would otherwise have little or no school supplies to start the school year.



Soul Connection Impact Team 1255

Schaumburg, IL

Adding to Soul Connection Impact Team 1255's service hours, member and Board Director Jeanne Filipp volunteered at the July Greater Chicago Food Depository. She volunteered for 2 hours during the distribution, manning the onion table - breaking down bulk sacks into smaller bags, then handing them out to clients in need. The group served over 200 families that day!

Alzheimer's Support: Hold a project this year!

Choose a local group like a local Caregiver Organization or your local Alzheimer's Chapter

(ask them to mark the funds for education for professionals and caregivers, not for research)

You can also donate to or join the Home Office' Impact Team's memory walk at:

https://act.alz.org/site/TR?fr_id=16534&pg=team&team_id=825650



Project Ideas:



Project 1:
canisters,
recycling



Project 2:
bake, coffee or
garage sales



Project 3:
breakfast,
luncheon



Project 4:
bingo or
card party



Project 5:
treasury or
donations



Project 6:
memory walk

Submit a report of your accomplishments to us no later than **December 1**. The report can be found under 'Member Forms' on the website, or email the Outreach Department at Outreach@1891FinancialLife.com.

Let's Get **Moving!**

Our motto: Love, Benevolence, and Charity, has encouraged members to perform charitable, patriotic, and religious works to benefit members and non-members alike. The practice of these values by active Courts and Impact Teams adds a positive Christian spirit to communities. Court and Impact Team activities foster the responsibilities and benefits of service to each other, to parishes, and communities.

Our Courts and Impact Teams have been giving back to their respective communities for 132 years. Our very existence stems from the generosity that our founders expressed for a family in their community. Looking out for others is who we are.



Are you a member of a Court/Impact Team?

Members that belong to a Court or Impact Team plan and execute projects and activities to create a positive influence for individuals, charities, churches, and schools in their area. They give the gift of time and talent, oftentimes with people who may not be members of the Society. Working together, they hold wonderful events that bring in funds for a certain project or to create goodwill in areas where it is needed. If you are part of a team but have not participated in a while, contact us to find out who to reach out to in your area — oftentimes Courts/Impact Teams need more people who are willing to step up and serve.

If your Court or Impact Team has not been very active lately, we would love to help you create something impactful. Age does not matter; all ages can work together to make a difference. Some notable recent events included a silent auction, barbecues, picnics, garage sale, salad and sandwich supper, back to school drive, food pantry drives, walks/runs, home-made dessert spin, assist packing foodstuffs for a food pantry or packages to be sent where there is hunger. Or you can join in with a community event like a festival, or join another group to raise funds or awareness for a worthy cause.

Need more ideas? Call us, we have lots of ideas and can help to plan and execute the event. Fundraise for whatever you may be passionate about — your parish, school, or other notable cause. Courts and Impact Teams have funds available to them in a couple of programs that amplify fundraising efforts for a greater effect:

- The Hearts and Hands Matching Program funds up to \$1,500 a year for sole sponsored activity.
- There is also a Court Grant of \$125 available to use for a philanthropic cause.

No Court/Impact Team in your area?

No worries. You can form your own Pop-Up Impact Team. It's a temporary team for a single event. A Pop-Up Impact Team may be formed by an 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 (our 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, banners, and other appropriate marketing materials along with a \$250 pre-paid VISA card for seed money for event costs.

Have you donated to your parish — or collected food for your community pantry or donated clothes? Have you participated in a local clean-up group or community run? Have you always wanted to? A Pop-Up Impact Team can be a great fit. We will help!



Let's Create Something NEW!

New Impact Teams may organize and operate as:

- **Virtual Impact Teams:** Impact Teams may utilize web-based tools to hold meetings. Members may or may not be in the same geographic area.
- **Impact Teams for a Cause:** All events and meetings will benefit the same cause (i.e., Alzheimer's).
- **Impact Team:** Operate as a legacy Court or reopen a closed one under new name.

We will provide \$250 in startup funds for a new Impact Team. The team will be eligible for \$250 in operating expenses as well as \$250 for activities completed the previous year after audit forms are completed.

Additionally, Impact Teams may apply to receive a grant of \$125 to help fund a project. They can also apply for up to \$1,500 with the Hearts and Hands Matching Funds program. If the team includes junior members we can fund up to \$100 per year for activities specifically geared for them. **Add it all up and the grand total that may be available for a new Impact Team is \$2,475! That's Impactful!**

Let's create an event! We can't wait to hear from you!

Questions? Contact Outreach@1891FinancialLife.com.

Scholarship Winners

Occupational Training

Recipients are awarded up to \$500 each year that they apply and may receive up to \$1,000 in total. Recipients are high school seniors or adults pursuing a technical or vocational training program.



CAMERA
SHY

Elsa Wandrey

Court 9963 | Oregon

I am studying:

Jewelry Technician/Design/Mfg

Master's Scholarship

Recipients are awarded up to \$1,000 each year that they apply and may receive up to \$2,000 in total. Recipients are adults pursuing a graduate-level Master's degree or nursing, veterinary, health degrees, etc.



Jennifer Gully-Engen

Court 9977 | Minnesota

I am studying:

Master's of Business
Administration



CAMERA
SHY

Clare Bargender

Court 9950 | Wisconsin

I am studying:

Accounting



Rachel Napoli

Court 9987 | Illinois

I am studying:

Doctorate of Veterinary Medicine



CAMERA
SHY

Anna Jones

Court 1003 | Wahpeton, ND

I am studying:

Occupational Therapy



Caitlin Schmitt

Court 868 | Muscoda WI

I am studying:

Juris Doctorate

College Scholarship

Recipients are awarded up to \$1,000 each year that they apply and may receive up to \$4,000 in total. Recipients are high school seniors or full time college students completing an undergraduate degree.



Morgan Engler

Court 9987 | Illinois

I am studying:
Nursing



William Kohrman

Court 870 | Fort Wayne, IN

I am studying:
Business Management



Margaret (Maggie) Konig

Court 9950 | Wisconsin

I am studying:
Community and
Nonprofit Leadership



Alex Laurendi

Court 9987 | Illinois

I am studying:
Civil Engineering



Alyssa Laurendi

Court 9987 | Illinois

I am studying:
Fashion Merchandising/
Journalism



Paige Lolwing

Court 228 | Dickeyville, WI

I am studying:
Architecture



Bailey Meyer

Court 743 | Morrisonville, IL

I am studying:
Forensic Science/Chemistry



Miran Nakagawa

Court 868 | Muscoda, WI

I am studying:
Environmental Studies



Kailynn Ray

Court 743 | Morrisonville, IL

I am studying:
Business



Jaden Palmer

Court 9977 | Minnesota

I am studying:
Commercial Aviation



Danielle Smits

Court 998 | Rudolph, WI

I am studying:
Nursing



Hollie Rochau

Court 1017 | East Moline, IL

I am studying:
Psychology



Josh Tlachac

Court 9950 | Wisconsin

I am studying:
History



Mally Steinle

Court 998 | Rudolph, WI

I am studying:
Nursing

Camera shy winners on page 20

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Camera Shy Scholarship Winners

Gracie Dahler

Court 743 | Morrisonville IL

I am studying:

Animation

Jessica Evans

Court 911 | Griffith, IN

I am studying:

Occupational Therapy Assistant

Zachary Fisher

Court 9987 | Illinois

I am studying:

Audio Engineering Technology

Angela George

Court 9965 | Ohio

I am studying:

Biomedical Engineering

Carly Goebel

Court 743 | Morrisonville IL

I am studying:

Psychology

Hannah Gross

Court 9950 | Wisconsin

I am studying:

Computer Science

Hailey Hakes

Court 815 | Norway, IA

I am studying:

Human Physiology

Margaret Jaminski

Court 674 | Illinois

I am studying:

Plant Biotechnology

Joshua Joiner

Court 391 | Chicago, IL

I am studying:

Psychology

Kerry Kamhoot

Court 1256 | Portland, OR

I am studying:

Liberal Arts

Grace Klitzke

Court 955 | Madison, WI

I am studying:

Nursing

Lorelei Klitzke

Court 955 | Madison, WI

I am studying:

Elementary Education

Margaret Krupp

Court 850 | Marathon, WI

I am studying:

Sonography

Marian Krupp

Court 850 | Marathon, WI

I am studying:

Elementary Education

Marion Kurszewski

Court 306 | Polonia, WI

I am studying:

Elementary Education Spanish

Audrey Nohos

Court 513 | Hammond, IN

I am studying:

Physical Therapy

Cameron Nohos

Court 513 | Hammond, IN

I am studying:

Business Administration

Zachary Pettit

Court 9977 | Minnesota

I am studying:

Environmental Engineering

Benjamin Schmitt

Court 868 | Muscoda, WI

I am studying:

Film Production

Adison Schneider

Court 513 | Hammond, IN

I am studying:

Nursing

Margaret Tarrell

Court 9950 | Wisconsin

I am studying:

Neurobiology

Marissa Velazquez

Court 513 | Hammond, IN

I am studying:

Communications and Professional Writing



Holidays Are Around

The Corner

Looking for a gift for a child that lasts a lifetime? We have a solution for you.

Single Premium Whole Life (SPWL)¹

Single Premium Whole Life is simply what the name implies – a one-time premium that leverages your premium dollars into a meaningful legacy.

It's a wonderful gift for a beloved child or grandchild at holiday time or for an important life event like first communion, graduation, or other stage of life to celebrate. 1891 Financial Life will present a customized life insurance plan, like adding a Guaranteed Insurability Rider that offers additional permanent insurance without proof of insurability.

A SPWL policy will never lapse, not only ensuring lifetime life insurance coverage but also ensuring lifetime membership and all the benefits that come with it. For example, young members have 1891 Financial Life programs available just for them, like Catholic school grants and college scholarships.

Take a look at the sample illustration below for \$15,000 in coverage:

1-Year-Old Male	\$1,422.75
1-Year-Old Female	\$1,223.10
5-Year-Old Male	\$1,632.60
5-Year-Old Female	\$1,402.50
10-Year-Old Male	\$1,918.05
10-Year-Old Female	\$1,657.95

If you are looking for more coverage for yourself, remember that the death benefit is generally income tax free to your beneficiaries. Members have used it to leave a lasting legacy not only to loved ones but also to a church or a favorite charity. And SPWL life insurance automatically includes the Living Benefit Rider!²

To receive a quote, please contact **Glenn Hacker (ext. 236)**, **Anthony Kampf (ext. 224)**, or **Jeff Rasmus (ext. 220)** at 800-344-6273.

1) 13SPWL Plan Series. 2) Living Benefits Rider not available in CA.
Sample illustration. Subject to change. Products/features may not be available in all states.

Shining Stars:

Celebrating the Brilliance of Our Remarkable Team!



Ann Ganze is one of 1891 Financial Life's long standing top producers. Her focus is on estate planning, long term care planning, and financial planning by utilizing Life Insurance, Long Term Care Insurance, and Annuities. We would like to share a bit about Ann and thank her for bringing us new members.

Because she is Catholic the story of 1891 Financial Life (formerly National Catholic Society of Foresters) caught her attention. She felt an alignment with our history, values, and benevolence of the Society. She liked the available products as well.

Ann comes from a family of 8 children. She now has a blended family of her own which includes 2 married daughters, inherited children, and 7 inherited grandchildren. Ann also has 3

Godchildren that she sponsors through Unbound and Compassion International. These children live in Haiti, Bolivia, and Guatemala.

Ann belongs to St. Joseph's Roman Catholic Church in Peru, Illinois. Her community is host to multiple Catholic Churches that share priests. Ann is a member of the Peoria Diocese "Growing Discipleship" group and was newly invited to serve on the board of her church's Finance Committee. She has also held the positions of President along with multiple committee leadership roles on the Illinois Valley American Red Cross Board.

Ann has held various positions in the finance industry since 2/14/1983. In 1987 she became interested in becoming an insurance agent through First Fed Insurance Agency, Inc. Ann started as a part time agent and in 1989 became a full-time agent. She achieved top sales leader goals with multiple companies each year. Ann earned her Series 6, 63, and 66 brokerage licenses as well as achieved the title of Certified Senior Advisor.

Ann loves to learn and wanted to help people understand how to meet their financial goals through insurance products and brokerage investments. In order to help promote the products she has available, Ann has provided workshops and seminars on topics of financial planning, estate planning, and long-term care planning.

Ann explains that she comes from very humble beginnings. Being able to travel and attend industry summits and conferences in the community of other insurance professionals is very rewarding. She enjoys learning from her peers and sharing with them what has worked for her. It has been a great opportunity for growth. In 1992, Ann was invited to attend her very first conference in Hawaii. She was invited because she was the top sales producer for the company nationwide.

We asked Ann to share a few tips about her work:

“True stories connect people and bring acknowledgment and empathy to the table. I ask questions and don’t just ‘sell’ product. Tell me what you want this money to do for you. If it’s a legacy to pass on to beneficiaries, the best opportunity to leverage that money is through Life Insurance. Who doesn’t like to receive income tax free money? If it’s for growth or income that may not be needed for years, Life Insurance can also provide an opportunity through its cash value.”

“If an IRA RMD is only taken or expected to be withdrawn because it is required, annual payments into a life policy can be provided through withdrawals yearly or through annuitized contract payments that assure the premium will be covered and money can pass tax free to beneficiaries.”

“Not everyone has \$100,000 to invest. Everyone starts somewhere and for those looking to start small and build their account value a Flexible Premium Deferred Annuity is a great opportunity.”

“For those who aren’t insurable or who want to lock in rates and have at least \$5,000 to invest the Premier Plus 5-Year Multi-Year Guaranteed Annuity can provide that opportunity, and still have the flexibility if needed for long term care or terminal illness.”

Thanks for the great tips, Ann. Congratulations on your hard work and well deserved accolades!

Top 1891 Financial Life Agents in the Second Quarter:

APRIL - MAY - JUNE 2023

Top Life Leaders



Chong Chang Her

Eau Claire, WI

Hmong-American Insurance Services, Inc.

Sells in: CA; IA; KS; MI; MN; WI



Patao Xiong

St. Paul, MN

Prosperity Financial Services Inc.

Sells in: CO; MN



Joanna Kot

Orland Park, IL

Sertler and Associates

Sells in: IL

Top Annuity Leaders



Ann Ganze, CSA

Ottawa, IL

First Fed Insurance Agency

Sells in: IL



Kathleese Young

Milwaukie, OR

Sells in: OR



Tyler Lulay CFP

Sublimity, OR

Sells in: OR



A Message from Deacon Jim

The Spiritual Works of Mercy

One of my privileges as a deacon is to accompany people when a loved one dies. I preside at Vigil Services (wakes), assist at Funeral Masses, and go to the cemetery to offer Committal prayers. The priest who presides at the Funeral Mass also meets with the bereaved family. But in our parish, there is another critically important person during this difficult time ... the bereavement minister. These ministers meet with families to plan the funeral liturgy (hymns, scripture readings, family roles). They also gather information about the deceased for use by the priest in his homily. And the bereavement minister visits the wake and attends the funeral, coordinating details for the family. These women are such a blessing to our parish!

Recently, Mary (name changed) a bereavement minister, helped a man who had just lost his wife of nearly 40 years. The man was heartbroken. Mary worked with him to plan his wife's funeral. It was a difficult process and during the course of it, Mary discovered that the man had been away from the Church for a very long time. But she encouraged him and walked with him during those few days, so that everything would go smoothly. And it did.

As I rode with the man to the cemetery for his wife's burial, the man opened up about his faith. And he told me that he had decided to return to the Church. So afterwards, I wrote an email to Mary, thanking her for her service and relaying the good news about the man. Mary responded, **"Thanks Jim. I've been praying that something would touch his heart and bring him back."**

What a wonderful example of the power of prayer! And of how when we walk the journey of faith with other people, hearts can be changed.

This story of the man coming back to the Church, reminded me of the importance of the Spiritual Works of Mercy. Like the Corporal Works of Mercy, the Spiritual Works have long been a part of our Christian tradition. They guide us to **go beyond our neighbors' physical necessities and help with their spiritual needs.** They are found in the life and actions of Jesus and are a roadmap of how we should support others on their spiritual journey.

The seven **Spiritual Works of Mercy** are listed below with ideas on how to live them out based on Catholic Bishops' teaching.

01 Counsel the Doubtful

Encourage people that Jesus is the Way. And the Truth and the Life. Bear witness to how Christ has influenced your life. Listen to and walk with people who are in doubt.

02 Instruct the Ignorant

Learn about the faith and openly discuss it with others. If you cannot answer a question, get help from a trusted authority. Teach religious education. Invite others to Mass or faith study programs.

03 Admonish the Sinner

Support others to find their way and correct their mistakes. Guide others to the path of salvation. Consider your own shortcomings, while journeying with others.

04 Comfort the Sorrowful

Listen to and comfort those who are in grief or having a tough time. Write or send a card to someone who is suffering. Be a bereavement minister.

05 Forgive Injuries

Forgive as God forgives. We pray this in the Lord's Prayer. Do not be bitter about injuries. Let go of old grudges. Experience God's mercy in the Sacrament of Penance so that you can share His mercy.

06 Bear Wrongs Patiently

Do not be bitter when you are wronged. Place your trust in God that you will endure trials and treat others with compassion. Pray for patience.

07 Pray for the Living and the Dead

Attend funeral rites to pray for the deceased and the surviving family and friends. Request a mass intention for the deceased. In your daily prayers, include the dead and the needs of the living.

Members of the Year

In this edition, we shine a spotlight on two exceptional members as Member of the Year. As we honor Alma Meyer and Clarice Brey, we pay tribute to their extraordinary leadership and service that have enriched our community and exemplify the spirit of 1891 Financial Life. Congratulations to both of them for being named Members of the Year — a well-deserved recognition of their remarkable contributions.



Member of the Year

Alma Meyer

St. Mary Court 657, Fort Atkinson, Iowa
Member for 15 years

Alma was a New Year's baby born at Winneshiek County Hospital in Iowa. She attended St. Aloysius Grade School and later South Winneshiek High School. Alma's education led her to complete her degree at Northeast Iowa Community College for Nursing.

After completing her education, Alma worked as an RN school nurse at South Winneshiek Schools for 41 years. She married her husband Peter Meyer on September 6, 1969. Her husband passed away in 2017 after a valiant struggle with cancer caused by agent orange.

Alma and Peter were blessed with three children. She now has nine grandchildren, all of them members!

Leadership

Alma is very active in her Court and currently acts as the Social Media Coordinator. She served as Chaplain for the Court's 90th Anniversary and is active in her parish. Alma attended the 1891 Financial Life Summer Summit and participated in planning the future of the Society. She is the Secretary of the Dubuque Archdiocesan Association.

Alma served as a board member for many organizations. She served as a volunteer for the Depot Outlet at Decorah, Iowa. The Depot Outlet's mission is to encourage and assist area residents in recycling their discards, offer them for sale, and donate profits to local nonprofits and community programs. Alma has volunteered for many entities like: Spillville Inwood for Special Proms to assist the handicapped. Alma also enjoys being a historian.

Alma assisted in starting the Decorah Deanery Priest Dinners. At St. Aloysius Church she took care of the Altars and served as Eucharistic Minister. Alma is also a parishioner of St. Matthew's Church in Marion, Iowa.

Alma assists with L.T.D. Leadership Training development at Ossian De Sales which helps educate women in spirituality, leadership, and service. She also served the American Legion Auxiliary in all units and held district positions. Alma is currently the Winneshiek CO President.

Alma has held offices at the National Council of Catholic Women (NCCW) at the parish, deanery, and Archdiocese level serving on the National Nominating Committee, Leadership Commission, and as Dubuque Archdiocese Province Director. Alma participates in the National Purse Auction and has donated many new purses over the years.

Alma has attended many NCCW Conventions since 2012. She enjoys taking along baby layettes and has sent them to those in need in Appalachia, Kentucky.

Service and Innovation

Alma believes that we can all do good in our communities through simple acts of kindness. It may be as simple as reaching out to comfort someone in need to show them you care. In our changing world Alma is truly a leader that protects and serves the interests of the people she represents.

Alma is a leader in her community and we celebrate her and all the good she has done over her many years of service. God Bless You, Alma!



Member of the Year

Clarice Brey

Our Lady of Fatima Court 481, Brussels, Wisconsin
Member for over 55 years

Leadership

Our Lady of Fatima Court 481 was founded in 1949. It has a long history of doing good works within two neighboring communities. This active Court contains members who are involved in a variety of activities. One of the leaders of Court 481 is Clarice Brey.

Clarice has been a member of Court 481 for over 55 years. Her mother was the Recording Secretary for many years. As Clarice's five children grew up, her mother asked her to become more involved.

Early on Clarice was chosen to take on the role of Vice President. After her mother passed away in 2009 Clarice took the role of Recording Secretary. She felt honored to replace a special lady who had served the Court for over 30 years. Later Clarice was elected President and currently serves as Treasurer.

During her tenure as President, Clarice focused on the Hearts and Hands Matching Funds program. Members of Our Lady of Fatima Court are from two different parishes. Therefore, they alternate

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fundraising with the Hearts and Hands program each year. One year money raised goes to fulfill needs in the Brussels (WI) Church the next year to Maplewood (WI) Church.

The Court has raised money for various projects in the two parishes. A few notable projects were funding religious education, church painting renovation, rectory roof replacement, a new church organ, and a new church elevator. Other activities include remembering the homebound by delivering Christmas crafts with cards and religious bookmarks/key chains and distributing dozens of roses through the Lions Club in the spring. Clarice finds it truly gratifying to see how much these small acts of kindness mean to the elderly.

During the covid years the Court held a drive to raise money for the Maplewood Church food pantry and the Brussels people in need. It was advertised through 1891 Financial Life (previously NCSF) and they had a terrific response in donations.

Clarice also recruited new members during her tenure. She recently recruited three new social members and inspired another member to become more active.

Service and Innovation

Clarice has been a member of the Holy Name of Mary Choir since 1974. She joined when she married her husband and they both became involved in his home parish. She soon became choir director and served for 20 years. Since 2000 Clarice has been the church organist.

After her children left the nest it gave her another opportunity to get involved in the Maplewood Parish food pantry. She has been involved for 13 years and is currently the coordinator for all food purchases and deliveries as well as scheduling workers. With the increased need for resources, Clarice was able to get her parish involved in Feeding America NE Wisconsin. It has been a wonderful aid for filling the needs of people

in southern Door County and the neighboring areas. Clarice coordinates all regulations and communication with this program. Through Feeding America NE Wisconsin, many food drops have been coordinated for units upwards of 250. They recently had a mobile food drop for 170 units in Maplewood on June 9, 2023. During the covid years the Door County Food Pantry Coalition was formed and the pantry became involved in sharing resources, funding, and bi-monthly zoom meetings to keep up to date on activities.

Clarice has also served as a 4-H Dairy Project leader for 30 years and a Dairy Bowl Coach for 4-H and the county Junior Holstein teams for 20 years.

Ability to Mobilize Generations

Clarice's newest commitment is acting as co-chairperson for their Church Picnic. She feels this is a great way to get members involved and showcase their parish. Many volunteers of all ages helped to put this on. Clarice and her husband worked to get a float in the Belgian Days Parade which is the Sunday before the picnic. It is a great way to advertise the upcoming event and to get young parishioners and their families to participate in a parade. It takes a great base of leaders and she is grateful for everyone who helps out. The picnic has expanded since its inception 12 years ago. It includes a car show, vendors, free kid's games, bouncy house, live entertainment, bucket raffle, paddle raffle, food, and refreshments. Clarice enjoys coordinating the silent auction. There has been a significant increase in participation from the community which helped raise money for the replacement of the rectory roof.

Clarice is an exemplary member and leader in her community. We express our thanks for her commitment and dedication. She is very deserving of Member of the Year for 1891 Financial Life. God Bless You, Clarice!

Want to pay the **best rate** available for your life insurance?

Follow these exam tips.

Many insurance policies require a blood draw and urinalysis to get approved. You may have purchased a policy in the past that didn't require it — but if you are thinking about increasing your coverage, a medical exam by a nurse may be required.

We have people who will come to your home. No need to stand in line or sit in a waiting room for your insurance exam; let us help you schedule it in your own home where you are most comfortable.

Tips to get the best possible lab results:

- Drink 6-8 glasses of water the day before your scheduled appointment.
- Do not consume fatty or fried foods 24 hours before your exam. Better to eat protein and vegetables as your last meal prior to a blood draw.
- Schedule your exam first thing in the morning. We recommend an 8-hour fast so have your blood drawn before breakfast.
- If you are taking prescription medication, be sure to take it the morning of your exam. Water and medication are fine, but save the coffee and donut until afterwards.
- Mild exercise the day before or the day of your exam is fine, but do not do an intense workout lifting heavy weights.
- Do not consume alcohol 24-48 hours before your exam.

Lab results are one part of the entire underwriting process. **We want to be able to offer you the best price available for your life insurance.** With good lab results within normal limits, we are one step closer to doing that!

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 Ahead Can Be **Easy**

Single Premium Whole Life Insurance

What can be easier than making only one payment?
Cross life insurance off your to-do list.

Single-Premium Whole Life¹ is the “one and done” policy that **offers lifetime protection with the ease of a single premium payment**. It’s also a great gift for children.

A single premium payment provides lifetime protection; avoid monthly payments or the worry about the policy accidentally lapsing.

Cash value accumulates over time, offering growth. Borrow against the policy’s accumulated cash value if needed.²

Subject to change. Products/features may not be available in all states. 1) 13SPWL Plan Series. 2) Loans against the policy will reduce the death benefit. 3) Rider not available in CA.

9.23AD-SPWL

Single-Premium Whole Life Insurance¹

Issue Ages 0-85

Face Amount

\$15,000-\$4,000,000

Available Riders

- Living Benefits Rider³
- Guaranteed Insurability Option (additional permanent insurance without proof of insurability)
- Charitable Giving Rider³

- ADDRESS SERVICE REQUESTED -

1891 Financial Life

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

Request a local producer by email:

sales@1891FinancialLife.com