

1891 Financial Life

Winter 2023

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The Gift of Life Insurance

Grant Winners



The Charitable Giving Rider

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

A rider is an optional feature you can add when you are purchasing a new life insurance policy.

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

- Choose this rider at no additional cost!
- Choose a percentage of at least 1% of the death benefit.
- Receive matching funds from 1891 Financial Life.²

12.23AD-CGR. Products/features may not be available in all states.
1) ICC21-CGBR Series. 2) 1891 Financial Life will match the chosen percentage up to \$2,500.

Matching Funds!

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

Available with these Cash Value Whole Life insurance policies:

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- Simplified Issue Single Premium
- Pay to Age 100
- Pay to Age 75
- 10-Pay Whole Life
- 20-Pay Whole Life
- Single Premium

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WE HAVE MOVED!
Please send mail to our new address:
1891 Financial Life
200 N. Martingale Rd. Ste. 405
Schaumburg, IL 60173



Winter Message from the CEO

As you move through this holiday season, spend time reflecting on the importance of your own traditions and the special memories they have created in your family, for a friend, a stranger, or your community.

What is Your Favorite Christmas Tradition?

About a week before Christmas we begin our traditional Christmas baking. Our family tradition started 30 years ago when my daughter, Lauren, was one year old. Over the last 30 years friends and family have participated in our one day of baking frenzy. When finished we had Peanut Butter blooms, Oatmeal Cranberry Raisin cookies, Sugar Angels, Fudge, Old Fashioned Chocolate chip cookies, Cream cheese chocolate bars, and Pretzel hearts. My personal favorite is Kolache.

My passion for baking started by spending Saturday and Sunday with my grandma (mom's mother) in the summer. The first baked good I learned to bake was Granny's fresh apple pie. My Grandma had a big apple tree in the back yard with crisp red delicious apples. The tree was located at the back of the lot which seemed like a long walk for Grandma and a short sprint for me. Saturday's apple pie was just a delicious memory by bedtime. Then, as we got to Sunday, Grandma and I made lemon meringue pie and chocolate chip cookies. As I grew older, my brothers asked me to bake cookies almost daily.

Baking Christmas cookies with my children was a beautiful time to work together in the kitchen, sharing utensils, dropping dough on the floor, and flouring each other's faces at times. We embraced this time to share conversations from the week and memories of last year. Through the years,



we shared tears of sadness as we remembered some of the family members and pets who joined us in the past. As we get ready for this year, my four children will be home. This year we will add my 10-month-old grandson, a niece, and a nephew to the mix to share our baking frenzy for the first time.



These memories created each year are never the same, but this tradition reminds my children how important baking cookies can be for sharing bonds of love with family and friends.

Pictured above, clockwise: Pictured l-r: Sara, Lisa, Lauren, Emily, and David; Pictured l-r: Gregg, Charlie, and Leslie (Background is Matt and Anthony); Cranberry angel food cake; Pictured l-r: Lauren and Sara; Pictured l to r: Emily, Marlene (mom), and David (son).

Continued on page 4



Continued from page 3

So, what is the story behind the traditional Christmas cookies?

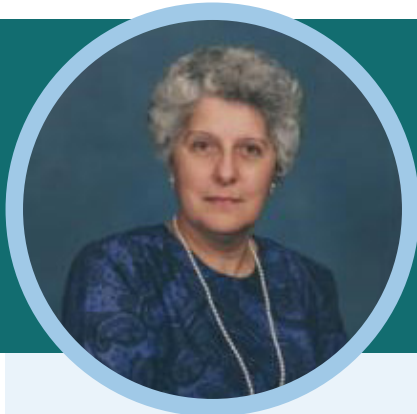
Putting out cookies for Santa began in the 1930's during the Great Depression, when parents were trying to instill a sense of thankfulness in their children. A tradition rooted in the celebration of Saint Nicholas, who was known for his kindness to children.

As you move through this holiday season, spend time reflecting on the importance of your own traditions and the special memories they have created in your family, for a friend, a stranger, or your community.

Merry Christmas!

A handwritten signature in black ink that reads "Lisa". The signature is written in a cursive, flowing style.

Lisa Bickus, CEO



In Memoriam: Mary Frances Harris

October 14, 1930–July 22, 2023

St. Anthony Court 674, Rockford, IL

- 1986-1990** Board Director under National President Rosemary Trettin

- 1990-1994** National Treasurer under National President Mary Terrien / Norma Starr

- 1994-1997** National Treasurer under National President Sue Koleczek

Mary Frances Harris, 92, passed away on July 22, 2023 after a short illness. Mary Frances was born in Rockford, Illinois on October 14, 1930 to Michael and Margaret (Domino) Pollare. After spending her childhood in Wyoming, and graduating from Cheyenne High School and the Rockford School of Business, Mary Frances spent most of her adult life in Rockford. Raising five children led to countless hours of volunteering at schools for 25 years as well as serving St. Bernadette Catholic Church on the parish council, the finance committee, and as a lector at Mass.

Passionate for politics, she enjoyed campaigning for local, state, and national Democratic candidates, attending the 1976 Democratic National Convention at Madison Square Garden in New York City as an elected state of Illinois voting delegate for Jimmy Carter and attending his Inaugural Ball in Washington, D.C. An active Precinct Committeewoman, Election Judge, and member of the Rockford League of Women Voters, she later served her community as 9th Ward City Alderman for three years.

Love, Benevolence, and Charity were part of her life working at National Catholic Society of Foresters

(NCSF) as a National Director for 4 years and National Treasurer for 7 years, President of the Illinois Fraternal Congress, Officer on the Rockford Diocesan Association Board and an uncountable number of years as President of NCSF St. Anthony Court 674.

A strong love of her Italian heritage led her to serve for many years with the Greater Rockford Columbus Day Committee and Festa Italiana. Those who loved her most will miss her homemade chicken soup with handmade pasta, meatballs with sauce, apple pie, and playing cards with her.

Mary Frances is survived by her children Cynthia (Mike) O'Brien, Stephanie (Steve) Bauling, Daniel (Debbie) Harris, Mary (John) Jaminski; grandchildren Matthew O'Brien, Bryn (Andrew) Kuehneman, Paige and Alex Bauling, Anthony, Samantha, Emma and Amanda Harris, Maggie and Jack Jaminski; great grandchild Mackenzie Kuehneman; sister-in-law Audrey Jansen and numerous nieces, nephews, cousins and friends. She is predeceased by her daughter, Susan Noble; her parents, brothers Joseph Pollare, Michael Pollare and the father of her children, Clyde Harris, Jr.



August 2008, Court 674 prepared various lunches for construction workers at a Habitat for Humanity project. L-r: S. Hendricks, P. Czerniewski, M.F. Harris, M. Falzone.



Merry Christmas!

This festive season, as we celebrate Christmas, we extend a special recognition to our Courts, Impact Teams, and members. Christmas is a time for celebration, marking the birth of Jesus, and bringing forth great joy and hope for the future.

Our history is a testament to looking out for one another, being a true friend, and a family of membership guided by divine grace. **Today, we gather to celebrate Christmas united in purpose.**

1891 Financial Life's 5-year annual average of volunteer service hours from our members is 22,819 hours. Our charitable contributions since the 1980's amount to more than \$13.5 million. That's reason to celebrate!

Gratitude fills our hearts — for our families, friends, and everyone who contributed to shaping our identity. We're thankful for the privilege of looking out for others; a tradition we've upheld for 132 years.

To all our members, we wish you joy, hope, peace, love, and a heart brimming with gratitude. May the light of Christmas illuminate your hearts, and may Jesus' peace bestow true joy upon you. Rejoice in the miracle, gift, and promise of Christmas.

May you enjoy the light of Christmas, the warmth of home, the cheer of friends, the hope of a childlike heart, the joy of a thousand angels, and the Love of the Son of God. Peace be with you.

Sisters and brothers, "what would our world be like without the patient dialogue of the many generous persons who keep families and communities together?"

**Address of His Holiness Pope Francis
Saturday, 25 December 2021**

HOMEMADE WITH LOVE

In 2002 National Catholic Society of Foresters, now 1891 Financial Life, gathered a collection of the best recipes from members and bound them in a book. Below is a Christmas themed dessert from our book. Merry Christmas to you and a Blessed New Year!

COCONUT MOLASSES COOKIES

Jean Tyman, Ct. 309, Cloquet, MN

1-1/2 c. flour
3/4 tsp. soda
1/2 tsp. salt
1/2 c. shortening
3/4 c. sugar
1 egg
1/4 c. Brer Rabbit New Orleans molasses
1/2 c. moist cut coconut
1/2 c. walnuts, chopped

Directions

Sift together flour, soda, and salt. In mixing bowl, blend and cream shortening and sugar. Add egg and molasses and beat well. Add dry ingredients and mix well. Add coconut and walnuts. Drop by rounded teaspoonfuls 2 inches apart on a greased baking sheet. Top with additional walnuts and coconut, if desired. Bake at 375° for 8 to 10 minutes. Cool slightly before removing from greased baking sheet



Reviving Community Spirit



St. Rita's Inspiring Comeback



In a heartening testament to the power of collective action, the members of St. Rita Court embarked on a remarkable journey of renewal.

Triggered by a serendipitous encounter with the 1891 Financial Life Newsletter, member Kate Fluery's decision to explore its contents set in motion a series of events that would not only revive their court but also propel them into a new era of giving back.

Early last summer member Kate Fluery received the 1891 Financial Life Newsletter in the mail — she was going to throw it in to the recycling bin without having looked at it when she paused ...

“My mother had recently passed away,” said Kate, “and I felt a pang of guilt doing that without having even glanced at the magazine. I felt guilty because my mother and several of her friends from the parish had been very active members of the National Catholic Society Foresters’ St. Rita Court,” continued Kate, “I said: ‘Ok, Mom, I’ll glance at the newsletter!’ ”

Kate turned the newsletter over and noticed pictures of various courts who had earned money for their parishes through Hearts and Hands Matching Funds events.

"I was impressed! There was a phone number to call 1891 Financial Life for inquiries about outreach, so I did that," said Kate, "after speaking with the Home Office about how we could hold our own fundraiser I consulted with our little St. Anne's Sodality group at a meeting and explained what I had learned with a simple phone call."

Kate's parish group, St. Anne's Sodality, is an active group with seven members in it - all over the age of 70 with one in her 80s and one in her 90s. "We discovered that four of us have 1891 life insurance policies!" said Kate, "The group agreed to re-activate St. Rita Court by applying to start a new Impact Team. We received seed money to open a bank account, elected officers, and applied for a Hearts and Hands matching funds event."

"We were holding our usual Parish's 3-day Labor Day weekend event, serving delicious lunches in the Catholic Eat Stand over at the Glidden Fair and added the Hearts and Hands cosponsor to it."

Over 40 members of the parish were involved in this event and over \$3,000 was raised! By completing the Event Summary report, the NEW St. Rita Impact Team 1257 received an additional \$750 from the Society's Hearts & Hands matching funds!

"What a successful event thanks to 1891 Financial Life's article and my mother prodding me to turn over the newsletter!" said Kate, "Thank you 1891 for your generosity!"

Inspired by the empowering journey of St. Rita Impact Team 1257, we invite you to take the first step in creating positive change.

Explore the member benefits offered by 1891 Financial Life, and consider initiating your own Impact Team or revive your retired Court.

Your actions have the power to transform lives and strengthen the bonds of community. Join us in the pursuit of impactful philanthropy — **start your own Impact Team today and be a catalyst for positive change!**



St. Rita Impact Team 1257's check presentation of \$750 check to the parish. "The little lady presenting the check to Fr. Aloysius is 97 years old," said Kate, "her job with our Labor Day Eat Stand is to slice onions to be used during the event!"

"The re-activated St. Rita Impact Team 1257 and our parish, Most Precious Blood, are now sponsoring our second Hearts and Hands Event for 2023.

It's called Food Drive with a Twist. Members of the parish may bring food items for the local food shelf, The Lord's Cupboard, but are also encouraged to donate cash to see if we can raise enough to receive matching funds of \$750 from 1891. As of this writing, we have raised \$250 so far!"

- Kate Fluery, Treasurer

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 Spring magazine is January 20, 2024. If you have photos of your activity, please send them for us to include in the magazine.



St. Mary Magdalen Court 117 *Mantador, ND*

Court 117 served cookies at Sts. Peter and Paul's Catholic Church Social Hall dedication on August 20th.

St. Mary Magdalen Court 117 *Mantador, ND*

St. Mary Magdalen Court 117 celebrated their 72nd Anniversary with cookies and 1891 Financial Life goodies. Court 117 was founded in September of 1951. HAPPY ANNIVERSARY!





St. Mary Magdalen Court 117
Mantador, ND

Court 117 held an aluminum can drive for Alzheimer's for a Hearts and Hands Project. They had nine members participate, along with parishioners donating. A total of 998 pounds of cans at 30 cents/lb. was collected, totaling \$299.40. Great job!

St. Joseph Court 513
Hammond, IN

Court 513 packed goodie bags for Phil's Friends. The care packages included a tablet, pen, comb, toothbrush and holder, emery board, and tissues. Phil's Friends is a group of many volunteers to support thousands of our friends with cancer. Care packages containing cards of hope, prayers, and other donated items are sent across United States. All services are free to recipients.

Pictured, l-r: Packing items in the bags are (front row) Betty Senetar, Loretta Nelson, President Donna Richwalski, and (back row) Treasurer Shirley Mikuly and Secretary Rita Schneider. Below: Dropping off items at Phil's Friends are Jane DeVries from Phil's Friends, President Donna Richwalski, Treasurer Shirley Mikuly, Betty Senetar, Mary Paula from Phil's Friends, and Loretta Nelson.



St. Lucia Court 233
St. Lucas, IA

To raise funds for the St. Lucas Historical Society, St. Lucia Court 233 held an Oktoberfest on September 30 with drive through food sales.





Augustine Tolton Court 391 | Chicago, IL

Augustine Tolton Court 391 was present at the "Backyard Conversation" in the Grand Crossing's neighborhood event sponsored by Communities Organized to Win. The former and current police superintendent were present.

Two new members, Jennifer Edwards and Mathew Brandon, attended; they are pictured center with former Superintendent Fred W. and President Donna Oliver.

**St. Joseph Court 513
Hammond, IN**

Court 513 donated money to the Ladies at Park Place to purchase yarn to knit hats for "Caps for Kids." The hats are given to the Gary Diocese to be distributed in the winter months to the school children. These talented ladies have knitted more than 300 hats!

Pictured: President Donna Richwalski with hats.



St. Mary Court 850 | Marathon, WI

"The Packer Tailgate is an awesome annual event, the biggest for our parish and school during the year," wrote President Susan Blair. "The signs for raffle tickets, cashier, etc. were all made by the school children! It is an event that truly brings the community together in the love and charity of Jesus Christ." Court 850 members helped with food prep for the free lunch, and during the event they cleared tables, sold concessions, and helped sell tickets. Court 850 also donated a Nativity set to be raffled along with a custom made Creche. They raised \$57,974.09 and the Society matched \$750 for the cosponsored event.

Pictured above: Volunteer members Sue Blair, Irene Hoffman, junior member Stella Blair, and Chester Hoffman. At right: Volunteer Carla Bahr.

St. Mary Court 868

Muscoda, WI

Fr. Christopher was pleased to accept the matching funds check from Court 868's Hearts and Hands auction project. The auction fundraiser was for the Therese Freeland Estate on June 24. 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. Theresa Court 1057 | Denmark, WI

Court 1057 co-hosted the popular soup and sandwich supper with the St. Joseph - St. John Rosary Society. Together they raised \$2,478.75 for renovation of the bell tower in the Sanctuary. 1891 Financial Life matched \$750.



St. Mary Court 868 | Muscoda, WI

St. Mary Court 868 provided breakfast for GRABAAWR bicyclists. Court 868 raised \$1,145 and the Society matched \$1,145.

Pictured is the check presentation to benefit Riverway Communities of Hope (RCoH) with Treasurer Barb Prohaska and Peggy Schmitt, founder of RCoH. RCoH provides mental health counseling for the youth of SW Wisconsin who are in need of services but can't afford them.



Soul Connection Impact Team 1255

Schaumburg, IL

At \$2,455 Soul Connection Impact Team 1255 reached and then went ABOVE their fundraising goal. Walk Captain Jennifer Bernau wrote, 'Thank You to our members, agents and partners who donated to our Charitable Cause: the Alzheimer's Association.' The matching funds of \$750 will go to the memory care unit at The Moorings of Arlington Heights.

Grant Winners

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

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

See our camera shy winners on page 18.

Don't forget to
send in your
Grant Applications
for 2024!



DUE MAY 31, 2024

Grant Applications are available online at www.1891FinancialLife.com under 'Member Services/Member Forms' or call 800-344-6273 Option 6.

\$300 EACH CATHOLIC HIGH SCHOOL EDUCATION



America Camacho
Court 1208 | Chicago, IL



Kiley Carroll
Court 998 | Rudolph, WI



Ainsley Flaig
Court 9986 | Indiana



Lauren Meyer
Court 1091 | Sioux Falls, SD



Lydia Smits
Court 998 | Rudolph, WI



Catherine Steinle
Court 998 | Rudolph, WI



Ava Teixeira
Court 1055 | Mosinee, WI

\$300 EACH
CATHOLIC GRADE SCHOOL



Damien Busby
Court 9987 | Illinois



Jackson Carroll
Court 998 | Rudolph, WI



Andrew Gilk
Court 9977 | Minnesota



Jackson Gilk
Court 9977 | Minnesota



Abigail Gully
Court 9977 | Minnesota



Mackenzie Gully
Court 9977 | Minnesota



Riley Gully
Court 9977 | Minnesota



Amelia LaCasse
Court 998 | Rudolph, WI



Camille LaCasse
Court 998 | Rudolph, WI



Stella LaCasse
Court 998 | Rudolph, WI



Hannah Meacham
Court 1211 | Portland, OR



Alice Michek
Court 703 | Highland, WI



Owen Michek
Court 703 | Highland, WI



Garrett Morrow
Court 998 | Rudolph, WI



Elliot O'Shasky
Court 998 | Rudolph, WI



John Schmidt
Court 1209
St. Louis Park, MN

Continued on page 16

\$300 EACH
CATHOLIC GRADE SCHOOL (CONT.)



Joseph Schmidt
Court 1209
St. Louis Park, MN



Antonio Teixeira
Court 1055 | Mosinee, WI



William Teixeira
Court 1055 | Mosinee, WI



Grey Trzebiatowski
Court 306 | Polonia, WI



Reese Trzebiatowski
Court 306 | Polonia, WI



Brooklyn Utley
Court 513 | Hammond, IN



Hunter Utley
Court 513 | Hammond, IN



Tanner Zopp
Court 582 | Milwaukee, WI

\$50 EACH
RELIGIOUS EDUCATION



Dawson Jeske
Court 998 | Rudolph, WI



Dylan Jeske
Court 998 | Rudolph, WI



Levi Jeske
Court 998 | Rudolph, WI



Elena Michek
Court 703 | Highland, WI

\$300 EACH
CATHOLIC PRESCHOOL



Lilyana Gully
Court 9977 | Minnesota

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

1891 Financial Life awards up to ten continuing education grants of up to \$250 each to members interested in learning new skills or a hobby. These grants can be used for credit or non-credit courses at a community college, park district, or other qualified institution. They are awarded to qualified members 26 years of age and older.

Emily Dahdah

Court 998 | Rudolph, WI
Course: Iconography Writing Workshop

Brandon Engen

Court 9977 | Minnesota
Course: Learn to Grow your Garden for Culinary Cooking

Anne Meyer

Court 9987 | Minnesota
Course: Basic/Intermediate Excel

Kendra Trzebiatowski

Court 745 | Stevens Point, WI
Course: College 101 — Self-Management Strategies

Don't forget to send in your **Scholarship Application** for 2024!

 Applications are due **March 1, 2024**

1891 Financial Life awards scholarships to beneficial members to help defray the cost of their education.

Not sure if your child or grandchild is a member? Call us at 800-344-6273 Option 6 or email your questions to outreach@1891FinancialLife.com.

Apply for One of these Scholarships:

College Scholarship

- Student completing an undergraduate degree.
- \$1,000 a year up to \$4,000 total – Student needs to apply each year.

Occupational Training Scholarship

- High school seniors or adults pursuing a technical or vocational training program.
- \$500 a year up to \$1,000 total – Student needs to apply each year.

Master's Scholarship

- Adults pursuing a graduate-level Master's degree.
- Scholarship may also be used for nursing, veterinary, health degrees, etc.
- \$1,000 a year up to \$2,000 total – Student needs to apply each year.

Looking for applications? Go to our website

www.1891FinancialLife.com in 'Member Services/Member Forms' or contact the Outreach and Engagement Department at outreach@1891FinancialLife.com or call **800-344-6273** Option 6.

1891 Financial Life reserves the right to change or discontinue these programs at any time.

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Camera Shy Grant Winners

Catholic High School

Meagan Benson

Court 1214 | Portland, OR

Adam Dennis

Court 911 | Griffith, IN

Laura Dennis

Court 911 | Griffith, IN

Lily Dennis

Court 911 | Griffith, IN

Charles Kuhn

Court 998 | Rudolph, WI

Claire Lightbourn

Court 998 | Rudolph, WI

Grace Schuh

Court 998 | Rudolph, WI

Madilynn Schuh

Court 998 | Rudolph, WI

Isaac Wandrey

Court 1211 | Portland, OR

Catholic Grade School

Emmercyn Breu

Court 998 | Rudolph, WI

Ethan Breu

Court 998 | Rudolph, WI

Logan Breu

Court 998 | Rudolph, WI

Anthony Dennis

Court 911 | Griffith, IN

Cecilia Dennis

Court 911 | Griffith, IN

Mary Dennis

Court 911 | Griffith, IN

Samuel Dennis

Court 911 | Griffith, IN

Reagan Fery

Court 9963 | Oregon

Adam Gross

Court 299 | East Bristol, WI

Alexandra Gross

Court 299 | East Bristol, WI

Jack Gross

Court 299 | East Bristol, WI

Sara Gross

Court 299 | East Bristol, WI

Grafton Johnson

Court 9977 | Minnesota

Lollie Johnson

Court 9977 | Minnesota

Peter Kuhn

Court 998 | Rudolph, WI

Stella Kuhn

Court 998 | Rudolph, WI

Jackson Ladick

Court 998 | Rudolph, WI

Olivia Ladick

Court 998 | Rudolph, WI

Miles Lightbourn

Court 998 | Rudolph, WI

Layla Lombard

Court 870 | Fort Wayne, IN

Aubrey Peters

Court 657 | Fort Atkinson, IA

Bryce Peters

Court 657 | Fort Atkinson, IA

Delanie Schuh

Court 998 | Rudolph, WI

Audra Thuente

Court 657 | Fort Atkinson, IA

Evan Thuente

Court 657 | Fort Atkinson, IA

Jack Thuente

Court 657 | Fort Atkinson, IA

Lila Thuente

Court 657 | Fort Atkinson, IA

Trevor Zopp

Court 582 | Milwaukee, WI

Religious Education

Jaret Engen

Court 9977 | Minnesota

Jacob Fischer

Court 9959 | South Dakota

William Fischer

Court 9959 | South Dakota

Noah Gollon

Court 306 | Polonia, WI

Isaac Hammell

Court 208 | Wabasha, MN

Taylor Hammell

Court 208 | Wabasha, MN

Alisa Johnson

Court 9977 | Minnesota

Amelia Johnson

Court 299 | East Bristol, WI

Garrison Johnson

Court 9977 | Minnesota

Piper Johnson

Court 299 | East Bristol, WI

Addison Kelnhofer

Court 1180 | Kenosha, WI

Michelle Krupp

Court 850 | Olympia, WA

Axel Larsen

Court 998 | Rudolph, WI

Hannah Matticks

Court 998 | Rudolph, WI

Jacob Matticks

Court 998 | Rudolph, WI

Raegan Matticks

Court 998 | Rudolph, WI

Autumn Taylor

Court 208 | Wabasha, MN

Blake Taylor

Court 208 | Wabasha, MN

Chace Taylor

Court 208 | Wabasha, MN

Reyden Wentz

Court 228 | Dickeyville, WI

Ronan Wentz

Court 228 | Dickeyville, WI

A Part of

Something Bigger



Augustine
Tolton

Augustine Tolton Court 391, nestled in the heart of Chicago, Illinois, recently hosted its first ever Annual Meet and Greet and Membership Drive.

On September 7, Court 391 welcomed both familiar faces and new friends to an event brimming with camaraderie and a shared vision of community empowerment.

For Court 391, this event was not just an opportunity to celebrate their remarkable history and the essential role an Impact Team (Court) can have in the community, but also to shed light on their partnership with 1891 Financial Life, a not-for-profit organization dedicated to providing insurance and annuities to individuals looking out for their families and wanting to make a positive difference in their community.

Court 391's meet and greet event was an open invitation to all, extending a warm welcome to potential new members and warmly embracing their returning counterparts. The atmosphere was filled with warmth and enthusiasm as individuals came together to connect and explore the profound mission that unites them.

As an exciting highlight of the evening, life insurance agent Ian Lindo awarded a flat-screen television to a lucky raffle winner, infusing an element of fun and excitement into the event. This gesture symbolized the spirit of generosity and unity that defines Court 391.

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Continued from page 19



Beverly Slater's Timeless Legacy

In the spirit of nurturing the legacy, Mrs. Beverly Slater, the Treasurer of Augustine Tolton Court 391, brought two of her former students along. Mrs. Slater's lifelong dedication to the Court, beginning in her early twenties, exemplifies the deep commitment and strong bonds that Court 391 fosters within its ranks.



New Members

Jennifer and Mathew also came to the event; they are the newest additions to the Court family! They attended a meeting of Court 391 and were so inspired by its mission and values that they made the decision to join the 1891 family on the spot. Their immediate embrace of the Court's principles illustrates the magnetic pull of a community that strives for something bigger and more meaningful.

Pictured, l-r: Jennifer Edwards, Mathew Brandon, June Williams, and Henry Harris.

Building a Brighter Future Together

Augustine Tolton Court 391 and 1891 Financial Life are more than just organizations; they are the embodiment of a shared vision to protect and uplift their community — this is true for all of our Courts, Impact Teams, and members of the Society.

This annual meet and greet served as a vibrant reminder that, when individuals come together with a collective purpose they become part of something bigger — a force for positive change that ripples through the community and leaves a lasting legacy. Their commitment to strengthening families, fostering community bonds, and making a meaningful impact remains unwavering. Together, they are writing the next chapter in their shared story. **You are invited to join the legacy, be a part of something bigger, and make a difference in the community — host a Meet and Greet in 2024!**

Picture l-r: Vice President Betty Kenny's daughter, with other guests invited by Mrs. Kenny.



Give the Gift of **Life Insurance** to your Grandchildren

There's one present that transcends time, offers financial security, and leaves a lasting legacy for your loved ones — life insurance. At 1891 Financial Life, we believe in the power of life insurance to make a meaningful impact not only for you but for the generations that follow.

Grandparents, in particular, have a unique opportunity to give the gift of life insurance to their grandchildren, offering them a head start on their financial journey and the promise of a secure future. In this article, we explore seven compelling reasons why life insurance for your grandchildren is a gift that keeps on giving.

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01 Life insurance can last a lifetime.

Whole life insurance provides death benefit protection, creates a living legacy that will accumulate cash value with each passing year, and may help your child or grandchild get a head start on their financial future.

02 It won't wear out over time or need new batteries.

A life insurance policy purchased for your kids or grandkids today can still be there and increasing in value years from now, if you continue to pay the policy premiums. That's something that conventional gifts don't offer.

03 Lower premium rates for insuring a child.

Premiums generally increase with age. However, with whole life insurance, it's possible to lock in the premium at the child's current age for life.

04 Life insurance has an accumulation potential.

Most gifts lose value over time, but a whole life insurance policy will accumulate cash value each year. Money can be borrowed from the policy for any purpose, such as providing a down payment on a home, paying for college, or even starting a business. This gives your grandchildren a financial foothold when they get old enough to take these milestone steps.

05 Possibility of dividends earned.

Some whole life policies start to pay dividends in later years. Think of how grateful your child or grandchild will be getting a check from their parents/grandparents while you are around and even after you are gone. It's a special way to leave a legacy and pass money to the next generation.

06 Tax advantages.

Under the current law, cash values that accumulate in the policy are tax deferred. Even when cash values are borrowed, there are no tax consequences in many instances. Proceeds received by beneficiaries are also generally not taxable as income. Speak with your tax advisor for more details.

07 It can help guarantee future insurability.

Once the policy has been issued, coverage cannot be canceled if all required premiums are paid. Also, if a Guaranteed Issue Rider is included with the policy, the insured has the right to increase coverage at designated dates, regardless of their health.

REMEMBER: When you insure a grandchild who is a minor, the life insurance policy is generally owned by the purchasing adult until the child reaches the age of majority as defined by state law.

Life insurance isn't merely a policy; it's a promise of financial stability and a testament to the enduring love of a grandparent. By securing whole life insurance for your grandchildren, you not only provide them with a vital resource for life's milestones but also pave the way for a legacy that will transcend generations.

At 1891 Financial Life, we are dedicated to helping you make a difference in your family's life and your community. The decision to gift life insurance is an investment in a future where your grandchildren can flourish and thrive. So, give the gift of life insurance and watch your legacy unfold.

Ready to get started? Contact your 1891 Financial Life agent or a Home Office representative at **800-344-6273 option 5**.

Seven ways you can grant a legacy to your grandchild(ren).

Plus, as a member of 1891 Financial Life, the children can apply for grants and scholarships as they progress through school.

SAMPLE, A Favorite Grandchild: Male, Age 5, Everyday Juvenile Rate

Whole Life Insurance ¹	Life Insurance	Premium	Premium Mode
Paid Up at Age 100	\$25,000	\$175.50	Paid Annually
Paid Up at Age 75	\$25,000	\$179.00	Paid Annually
20 Payment Life	\$25,000	\$286.50	Paid Annually
10 Payment Life	\$25,000	\$452.00	Paid Annually
Single Premium Whole Life	\$25,000	\$2,577.50	One Payment

Whole Life Insurance lasts for the lifetime of the insured, as long as premiums are paid. Above are options for a cash value policy that can be utilized in future planning. **Guarantee the option to purchase up to \$125,000 of additional insurance with no health questions asked by adding a Guaranteed Issue Rider.**²

Kid's Term Insurance ³	Life Insurance	Premium	Premium Mode
	\$50,000	\$80.00	Paid Annually
	\$50,000	\$660.00	One Payment

A Term policy lasts for a fixed term. Our kid's policy will last through age 26, then end. Kid's Term Insurance can be converted to Whole Life Insurance! When the child is grown, they can purchase coverage up to \$100,000 prior to age 26 without any proof of insurability.

If you choose a whole life plan, it is beneficial to purchase a policy for the child early to allow it to build cash value and to teach financial responsibility. The cash value can be used later to help defray the costs of education or other necessities.

12.23MAG-GFT Subject to change. Products/features may not be available in all states. 1) 13WL Plan Series. 2) 17RI-GIO Series. Above sample of Whole Life premiums include the cost to add the rider. Call for details. 3) 21-JVT26 Plan Series.



2023 Agent Summit: Accelerating Success

We had an opportunity to recognize our top agents:

CHONG CHANG HER

Hmong-American Insurance Services, Inc.

2023 Life Leader

ANN GANZE

First Fed Insurance Agency, Inc.

2023 Annuity Leader

SERTLER AND ASSOCIATES

2023 Agency Award

PATAO XIONG

Prosperity Financial Services Inc.

2023 Rookie of the Year

1891 Financial Life held a Summit for independent agents on September 27 at their Home Office building. Agents had the opportunity to hear industry speakers, network, and celebrate their success.

We had four great speakers. A special thank you to:

Adam Solano, CRPC, LACP
Lakeside Financial Group

Joseph Walsh
Champion Coaching and Training Inc.

JulieAnn Hepburn
National Private Client Group

Tom Ripperda, CLU ChFC LUTCF
Educational Concepts Unlimited, Inc.



l-r: Lou Commisso, Steven Rosauer, Ed Jeziorny.



l-r: Glenn Hacker, CEO Lisa Bickus, 2023 Life Leader Chong Chang Her.



Receiving the 2023 Agency Award: Sertler and Associates with CEO Lisa Bickus.



l-r: CEO Lisa Bickus, 2023 Annuity Leader Ann Ganze.



l-r: CEO Lisa Bickus, NAIFA IL President Dennis Dean.



l-r: Anthony Kampf, Glenn Hacker, Christine Litwicki, Stacey Greenfield, Kim Diaz.



l-r: Nouchao Her, CEO Lisa Bickus, Chong Chang Her, Steven Rosauer, Chou Lee.



l-r: Ricardo Garcia and Tom Adamson.



Speaker Adam Solano.

Shining Stars:

Celebrating the Brilliance of Our Remarkable Team!



Chong Chang "CC" Her is one of 1891 Financial Life's long standing top life insurance producers. We would like to share a bit about CC and thank him for bringing us new members.

32 Years of Dedication

CC came to America in April of 1980 as a refugee from Laos to Thailand, and then to the United States of America. His determination set the stage for a remarkable career in the insurance business. CC has been serving as an independent insurance agent for an impressive 32 years. Since 1991, CC has been the president of Hmong-American Insurance Services, Inc. in Minnesota.

Choosing 1891 Financial Life

In the vast landscape of insurance providers, CC has chosen to align himself with 1891 Financial Life. CC emphasizes the importance of quality products and competitive prices. These factors not only set 1891 Financial Life apart but also contribute to his success as a top producer.

The Key to Success: Learn, Understand, and Share

For CC, the key to success as a top producer is simple: "Learn and understand the products and then share the benefits of the product and the company." Understanding the intricacies of insurance products underscores the importance of expertise in the field. Sharing the benefits of purchasing from a not-for-profit company adds another layer of value. This additional layer of commitment to the client's best interests solidifies CC's reputation as a trusted advisor and sets the stage for lasting success.

Tips about Life Insurance

"Life insurance is the safest vehicle for saving and protecting families." says CC. "The death benefit will protect the family if we live too short and the saving will supplement our retirement income if we live too long."

Thank you for sharing a little bit about yourself CC! Your success in the insurance industry serves as a guiding star for those who aspire to make a lasting impact in the world of financial services.

Top 1891 Financial Life Agents in the Third Quarter:

JULY-AUGUST-SEPTEMBER 2023

Top Life Leaders



Andrzej Sertler
Palos Hills, IL
Sertler and Associates
Sells in: IL



Joanna Kot
Orland Park, IL
Sertler and Associates
Sells in: IL



Patao Xiong
St. Paul, MN
Prosperity Financial Services Inc.
Sells in: CO, MN

Top Annuity Leaders



Ann Ganze, CSA
Ottawa, IL
First Fed Insurance Agency
Sells in: IL



Gordon Gully
Paynesville, MN
Sells in: MN



Kathleese Young
Milwaukie, OR
Sells in: CA, OR



Welcome Fr. Thomas Hoisington!

We welcome Fr. Thomas Hoisington as our new writer for the 'My Faith' magazine page. Fr. Thomas Hoisington serves as the Adult Faith Formation Instructor for the Diocese of Wichita.

The Art of Receiving

Who doesn't like receiving a gift? It's only human nature to light up at the chance to receive a gift. However, there are times when receiving a gift can make us unsure about just how to respond.

For example, you are in a large supermarket, and an employee holding a tray of little cheese and weenie sandwiches offers you one. How do you respond? Remembering what your doctor has told you about the shape you're in, you may say, "No, thank you." Or maybe in spite of your condition — because you really like those cheese and weenie sandwiches — you may say, "Thank you," and take three of them.

Or, for example, your spouse on Christmas morning hands you the keys to a brand-new Yukon Denali, or F-150 pickup, or Mustang GT500. One response might be joy: this is just what you'd been dreaming of. Another response might be fear: "What about our finances? How was this paid for?" Yet another response might be suspicion: "Hmmm... He wouldn't be getting me a gift like this unless he were in need of major absolution. What in the world did he do this time?"

We hesitate when receiving some gifts from some persons. We hesitate because we know that this two-way street of receiving and responding to the gift reflects the relationship between the giver and the receiver. Whether we respond, and how we respond, reflects the relationship that we want to have going forward with the giver.

Continued on page 28



Continued from page 27

It can be intimidating, if we look beyond the cuteness of Christmas and instead look intently on the “reason for the season”, to recognize what kind of gift God has given us. God the Father has given us His only-begotten Son for a specific reason.

We have the entire Christmas season to reflect on this gift. Christmas does not end at 11:59 pm on December 25th. Christmas begins with the celebration of Jesus’ birth, but that’s only the first of five mysteries celebrated throughout Christmastide. Christmas Day is followed by the feasts of the Holy Family of Jesus, Mary and Joseph; Mary, the Mother of God; the Epiphany of Jesus to the whole world; and finally, the Baptism of Jesus in the Jordan River.

The best way to respond to God the Father’s Gift starts with remembering why God gave us His only Son. God has gifted us with His Son in order to meet our greatest need in this world. What is this need?

We might first consider what it’s not.

Our greatest need is not knowledge: if it were, Jesus would have preached from the Cross, instead of opening not His mouth as the Lamb who was slain.

Our greatest need is not power: if it were, Jesus would have come down from the Cross to show us His strength over the forces of evil.

Our greatest need is not wealth: if it were, Jesus would not have died penniless and wearing a single piece of cloth.

Our greatest need is not the removal of pain from our lives: if it were, Jesus would never have allowed nails to pierce His hands and feet; and a sword, His side.

Our greatest need is salvation: the forgiveness of our sins. Jesus accepted the agony of His Passion and Death to open the gates of Heaven for us by offering up His Body and Blood, soul and divinity. In humility, Jesus was born into this world, so that some thirty years later he could die to open the Gates of Heaven. As the saying goes, “the wood of the crib is the Wood of the Cross.”

God the Father sent His divine Son down to earth so that the Father might adopt each of us. The Nativity is the dawning of our life as God’s very dear children. But this new life of ours takes place within Christ. Through grace, each of us becomes one member of Christ’s Body, so that we might live on earth, die, and live in Heaven, in Christ. When God adopts us, Christ becomes our life. Saint Paul stated it this way: “it is no longer I who live, but Christ who lives in me; and the life I now live in the flesh I live by faith in the Son of God, who loved me and gave himself for me” [Galatians 2:20].

© Fr. Thomas Hoisington, reflectionsonthesacredliturgy.com

Thank you to Deacon James!

We would like to thank Deacon James at St. James Parish of Arlington Heights, Illinois for being Spiritual Advisor to 1891 Financial Life for the past year. His writings were always insightful, hopeful, and inspiring.

Did You Know?

The IRS updated rules pertaining to the age when you are required to take annual withdrawals from your retirement accounts.

Required minimum distributions (RMDs) are the minimum amounts you must withdraw from your retirement accounts each year. You generally must start taking withdrawals from your traditional IRA, SEP IRA, SIMPLE IRA, and retirement plan accounts when you reach age 72 (73 if you reach age 72 after December 31, 2022).

Account owners in a workplace retirement plan (for example, 401k or profit-sharing plan) can delay taking their RMDs until the year they retire, unless they're a 5% owner of the business sponsoring the plan.

Roth IRAs do not require withdrawals until after the death of the owner. Designated Roth accounts in a 401(k) or 403(b) plan are subject to the RMD rules for 2022 and 2023. However, for 2024 and later years, RMDs are no longer required from designated Roth accounts. You must still take RMDs from designated Roth accounts for 2023, including those with a required beginning date of April 1, 2024.

- You can withdraw more than the minimum required amount.
- Your withdrawals are included in taxable income except for any part that was already taxed (your basis) or that can be received tax-free (such as qualified distributions from designated Roth accounts).

Beginning in 2023, the SECURE 2.0 Act raised the age that you must begin taking RMDs to age 73. If you reach age 72 in 2023, the required beginning date for your first RMD is April 1, 2025, for 2024.

Consult your tax advisor for your specific needs.

Learn more: www.irs.gov/site-index-search?search=rmd&field_pup_historical_1=1&field_pup_historical=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 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, avoids monthly payments and 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

Ready to get started? Call to discuss your current coverage. Contact your 1891 Financial Life agent or a Home Office representative at **800-344-6273 option 5.**

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.

12.23AD-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

1891 Financial Life

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

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