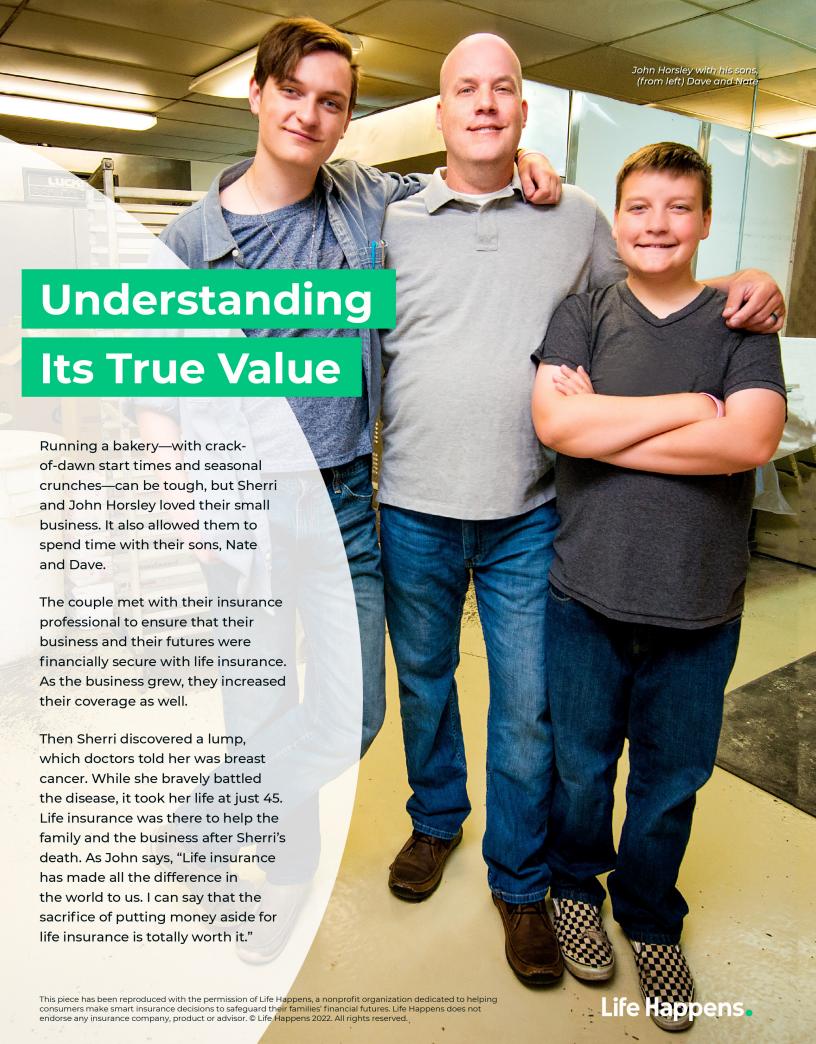
1891 Financial Life



Volunteer Empowerment

Titan Casket + 1891 Financial Life



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NOTICE

SOCIAL MEMBER DUES

The dues for social members receiving the magazine has changed to \$25 annually.

WE HAVE MOVED!

: Please send mail to

our new address:

1891 Financial Life

• • 200 N. Martingale Rd. Ste. 40!

Schaumburg, IL 60173



Spring Message from the **CEO**

At the heart of American spirituality lies a timeless devotion to Mother Mary, revered as the embodiment of maternal love, compassion, and grace.

Exploring American Identity: Patriotism, Fraternalism, Women, and Mother Mary

In the fabric of American society, woven through its history and culture, lie profound themes that define its identity and values. From the fervent patriotism that courses through its veins to the bonds of fraternalism, the role of women, and the timeless reverence for Mother Mary — these elements shape the rich tapestry of American life.

American patriotism stands as a cornerstone of the nation's ethos, embodying a deep-seated love and loyalty towards the United States of America. It finds expression in the resolute defense of freedom, the unwavering commitment to democratic principles, and the profound respect for national symbols like the flag and the anthem. Patriotism in America transcends mere allegiance; it is a fervent dedication to upholding the ideals of liberty, equality, and justice for all citizens. Whether displayed through acts of civic duty, military service, or the celebration of shared heritage, American patriotism unites the nation in a common bond of pride and devotion.

Fraternalism, too, plays a vital role in the American social fabric, fostering bonds of solidarity and mutual support among diverse communities.

Rooted in the principle of brotherhood/sisterhood, fraternal organizations serve as pillars of community engagement, providing members with a sense of belonging and purpose. Whether through social clubs, fraternal orders, or sororities, these groups offer avenues for collective empowerment, personal growth, and the promotion of shared values. In times of hardship or celebration, the spirit of fraternalism unites individuals in a shared pursuit of common goals and aspirations.

The role of women in shaping American society is as diverse and profound as the nation itself. From the

pioneers who forged new frontiers to the activists who fought for gender equality, women have played pivotal roles in every aspect of American life. Their contributions, whether in the home, the workplace, or the public sphere, have helped shape the course of history and advance the cause of social justice. Despite facing systemic barriers and discrimination, women have persevered, breaking down barriers and shattering glass ceilings to pave the way for future generations. Today, the voices and experiences of women continue to enrich and redefine the American narrative, inspiring progress and fostering inclusivity for all.

At the heart of American spirituality lies a timeless devotion to Mother Mary, revered as the embodiment of maternal love, compassion, and grace. In Christian tradition, Mary holds a special place as the mother of Jesus Christ, revered for her purity, humility, and unwavering faith. Her presence is felt in the prayers, devotions, and sacred rituals of countless believers, who turn to her as a source of solace and intercession. Through centuries of art, literature, and religious devotion, Mother Mary has become a symbol of hope and redemption, offering comfort and guidance to those in need.

The essence of American identity is shaped by a tapestry of themes that reflect the nation's history, values, and aspirations. From the enduring spirit of patriotism to the bonds of fraternalism, the resilience of women, and the timeless devotion to Mother Mary, these elements unite Americans in a shared journey of discovery, belonging, and renewal. As the nation continues to evolve and embrace its diverse tapestry of voices, these themes will remain constant beacons, guiding the way forward towards a brighter, more inclusive future.

Lisa Bickus, CEO



1891 Financial Life's **Purpose and Common Bond**

Our organization's purpose is to:

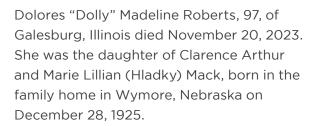
- Promote friendship, unity and true Catholic charity among its members
- Foster fraternal and benevolent activities
- Further the progress of the Catholic Church
- Encourage patriotism and loyalty to the United States of America
- Provide death, disability and other benefits, rights and privileges

IN MEMORIAM: Dolores "Dolly" M. Roberts

December 28, 1925 - November 20, 2023 St. Cecelia Court 251, Galesburg, IL



22 Years President of St. Cecelia Court 251



Dolores grew up on a farm in Southeast Nebraska. As a girl she was stricken with rheumatic fever. She survived the illness but lost the ability to have children. She loved staying in touch with her extended family, following the successes and accomplishments of her many nieces and nephews.

Dolores graduated from Beatrice High School (Beatrice, Nebraska) in 1942. Following graduation, she and her sister Patrica (Mack) Farrell moved to Galesburg. Dolores was married to Dale Johnson for many years. Later in life she married Housel Roberts (1988).

During the 70 plus years of calling Galesburg home, Dolores was a devoted member of



Dolores was proud to have been employed by the May Company as well as Bracket and Huff Plumbing. For many years, Dolores led the National Catholic Society of Foresters in Chicago, where she served as National President.

Following retirement, Dolores enjoyed traveling with Housel. They traveled within the United States and to countries abroad including; Denmark, New Zealand, Australia, and China, where they walked the Great Wall. Additionally, they explored the continent of Africa.



Dolores loved to quilt and to share her beautiful needle work. She was an amazing cook, specializing in baking kolaches and frying chicken! Dolores enjoyed playing cards and working puzzles.

Housel preceded her in death on July 19, 2006. Dolores is survived by her sister Virginia Good of Statesboro, Georgia and brother-in-law Jerry Engler of Beatrice, Nebraska. Also surviving are extended family, Knud (Christine Williams) Ullerup of Altona, Illinois. Granddaughter Ellen Maree (Benjamin) Ullerup-Mathers of Fitchburg, Wisconsin and several nieces, nephews and cousins. She was preceded in death by her parents, two sisters Jeanette Engler and Patricia Farrell, and two brothers John "Jack" Mack and Robert Mack.



Family member Nancy Mack donated beneficiary proceeds to the Hope Scholarship Fund, in the name of her Aunt Dolly.

Because of Nancy's generous contribution, six members will be eligible to receive funding from the Dolores "Dolly" Roberts Scholarship Fund. The scholarship will be in these three categories:

- 1 College Scholarship
- 1 Master's Scholarship
- 4 Continuing Education Grants

The Hope Sponsor Fund supports Catholic grant and scholarship opportunities for 1891 Financial Life members. It is an opportunity to leave a legacy, made available through the generosity of our membership.

If you are interested in learning more or making a donation, please call **800-344-6273 Option 6**.

WE THANK YOU FOR YOUR GENEROSITY!



1974: Lucy Domino, National President 1963-1974 with Dolores.



2015: Aunt Dolly with niece Patricia Baker and her son, Fr. Joseph "Joe" Baker of the Peoria Diocese, when he was a newly ordained priest. Fr. Joe is Dolly's great nephew and she was very, very proud of him. She gifted him an entire set of vestments in all the liturgical colors for his ordination. He celebrated her funeral Mass and gave a beautiful homily.



Aunt Dolly with her family: Sharon and Pat



NEW!

Titan Casket + 1891 Financial Life

Introducing our newest discount program partner, Titan Casket.

At 1891 Financial Life, we understand the significance of securing not only financial futures but enhancing the quality of life for our members and the communities we serve.

Titan offers a pre-planning option to secure your own casket at today's prices. With hundreds of casket options and affordable payment plans, pre-planning lets you save your family stress and make sure your wishes are respected.

Benefits

Buy now, save them anxiety later.

- #1 Save thousands of dollars Average 50% off vs. funeral homes
- #2-Ship free at time of need Be it in days or decades
- #3 No burden for your family Spare your family the stress

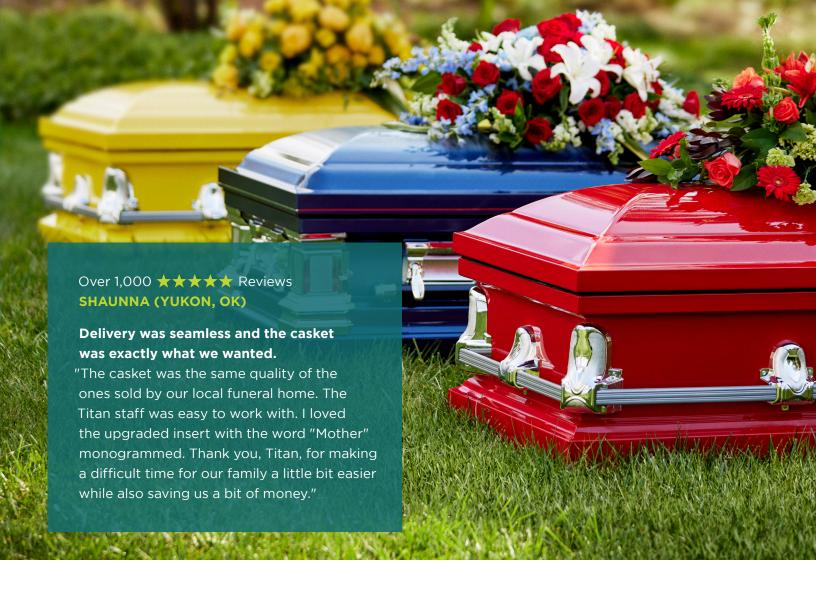
How It Works

- #1 Configure your perfect casket Choose from over 300+ styles
- #2 Pay upfront or in installments Checkout online in just 5 minutes
- #3 We send you a contract for safekeeping So your family knows what to do



Call Titan at 501-420-3990 and ask to purchase a preplan over the phone. Or visit https://go.titancasket.com/1891.

Use promo code 1891Fi at checkout to save up to \$100 off your first payment.



Offering Hundreds of Options In: Steel, Specialty, Military & Wood



Orion Series Steel



Satin Series Steel



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Unique: Firefighter Specialty / Steel



Unique: Religious Specialty / Steel



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Wood Series *Eco-Friendly*



Cloth Series Eco-Friendly

Titan Casket — changing the funeral industry by making caskets easily accessible, customizable, and affordable for all.



March 3rd was World Hearing Day!

Organized every year by the World Health Organization (WHO), World Hearing Day aims to raise awareness on how to prevent hearing loss and promote better hearing healthcare around the globe.

Did you know that:

- Hearing loss is very common, affecting 50 percent of U.S. adults over 60, two-thirds of adults over 70, and four of every five people 85 plus.
- Yet fewer than 20 percent of people with hearing loss obtain treatment.

So why the disparity between the large number of people who have hearing loss and the too few who decide to treat it?

Cost certainly comes into play — hearing aids are an investment, but a growing number of insurance policies have begun to cover at least a portion of the hearing aid cost. However, stigma is often a treatment barrier, as many people have equated the use of hearing aids with large, beige devices that an older person wears.

Hearing aid stigma is no longer deserved. Today's hearing aids are discreet, have a variety of features to help you not only hear better, but stream phone calls, remind you of tasks, detect falls, and even track your physical activity! Wearing things in our ears is so common today that no one looks twice if you're sporting headphones, earbuds, or hearing aids.

Thanks to research and numerous scientific studies, we're also much more aware of the impact untreated hearing loss has on our overall health and quality of life. We know, for instance, that untreated hearing loss is linked to decreased cognitive function¹, higher incidences of hospitalizations², depression³ and falls⁴, and increased risk of social isolation⁵ and dementia⁶. But the good news is: recent studies have found that wearing hearing aids can help slow cognitive decline⁷ and help you live longer.⁸

All this — combined with people's increased desire to take charge of how they age, nip health and wellness issues in the bud, and live a vibrant life — is why more people are comfortable wearing hearing aids and why hearing aid stigma is going away.

If you're ready to see how far hearing aids have come, and hear and live as best as you can, we're here to help. Simply visit our website www.starthearing.com/
partners/1891financiallife
to search for a local hearing healthcare professional who can test your hearing and demonstrate the latest hearing aid technology.

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

^{1) &}lt;a href="https://www.hopkinsmedicine.org/news/media/releases/hearing_loss_accelerates_brain_function_decline_in_older_adults_2) https://www.hopkinsmedicine.org/news/media/releases/hearing_loss_in_older_adults_tied_to_more_hospitalizations_and_poorer_physical_and_mental_health, https://aaic.alz.org/releases_2023/hearing-aids-slow-cognitive-decline.asp_3) https://pubmed.ncbi.nlm.nih.gov/19322094/_4) https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3518403/_5) https://pubmed.ncbi.nlm.nih.gov/19322094/_6) https://www.hopkinsmedicine.org/news/media/releases/hearing_loss_and_dementia_linked_in_study_7) https://aaic.alz.org/releases_2023/hearing-aids-slow-cognitive-decline.asp_8) https://www.washingtonpost.com/wellness/2024/01/03/hearing-aids-regular-use-mortality-risk



Event Planning and Volunteer Empowerment

At 1891 Financial Life, we recognize and celebrate our member's unwavering commitment to making a positive impact within their community.

Let's explore 10 helpful event planning ideas and tips for effectively engaging volunteers for a successful and meaningful experience.

10 Helpful Event Planning Ideas

#1 Fundraiser with a Specific Purpose

- A clear purpose attracts more people.
- Open the event to the public for broader community involvement.

#2 Short-Term Volunteer — Commitments

Recognizing that time is a precious commodity, we encourage short-term volunteer commitments.

- Reach out to individuals for specific time commitments.
- Request help for 1-2 hours.
- Non-members are welcome.
- Involve children by assigning them tasks they can enjoy.



#3 Strategic Advertising

- Utilize free advertising channels.
- Utilize electronic signs in banks and other public places.
- Engage local media radio, TV, and newspapers.
- Invite local politicians for added community interest.

#4 Establish Annual Traditions

- Repeat successful events annually, people will remember that it's time for the event.
- Garner attention from local media and become a community tradition.
- Consider selling items after each Mass for increased visibility.

#5 Scale Up for Greater Impact

- Cosponsor larger events with other organizations.
- Support families in need after accidents or fires.

#6 Raffles & Bingo

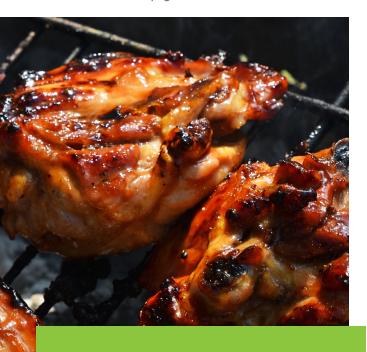
- Check and obtain necessary licenses.
- Sell raffle tickets over a few weeks.
- Explore partnerships with local businesses for prizes.

#7 Free Will Donations

Encourage larger donations for a good cause.

Continued on page 12

Continued from page 11



#8 Business Donation

- Request product donations from local businesses (e.g., Arby's, McDonald's).
- Meat for a barbecue, beverages for an event, etc.

#9 Sponsorship and Matching Funds

- Ask for sponsorship or matching funds from local businesses.
- For example, \$2.00 per event attendee or a matched amount for funds raised.

#10 Express Gratitude

- Thank each volunteer and donor, regardless of the donation's size.
- Recognition fosters a sense of appreciation and encourages future involvement.



When faced with challenges in securing volunteers, consider the following tips:

#1 Assign Specific Tasks

- Instead of a general call for help, assign specific tasks.
- Provide details on what is needed, who should do it, and by when.

#2 Regular Check Ins

- Conduct regular check-ins to offer support.
- Address any concerns or obstacles volunteers may encounter.
- Celebrate successes and provide encouragement.

#3 Be Clear and Specific

- Clearly communicate expectations and deadlines.
- Specify who is responsible for what.
- Avoid generic requests for help; be specific about needs.

At 1891 Financial Life, we believe in the power of community engagement. By organizing purposeful events and effectively engaging volunteers, we can create lasting impacts that extend beyond financial security. Remember, it's not just about the event; it's about building a sense of partnership, purpose, and peace of mind within the communities we serve. **Together, we can make a difference for life.**



Is there an outstanding member that you would like to recognize for their achievements?

Nominate One or All Three!

JUNIOR Member
For ages up to 16 years

YOUNG ADULT Member For ages 17 to 25 years

Member OF THE YEAR For ages 26 and over

Step One: Nominations are made by members, Courts, or Impact Teams.

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

Candidates are individuals who provided outstanding volunteer service; who held leadership positions in the past year; and who served as an example of Love, Benevolence, and Charity throughout the years.

Each Member of the Year will receive a \$100 donation to the parish ministry of their choice. A person previously nominated, but not awarded Member of the Year, may be nominated again.

Download the nomination form on 1891 Financial Life's website. Select 'Member Service' at the top of our web page, www.1891FinancialLife.com and choose 'Member Benefits and Discounts'. Or email outreach@1891FinancialLife.com.



Completed nominations must be postmarked by MAY 15, 2024.

Friends, Family, Community

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



Let us know what your Court or Impact Team has been doing in your community. The deadline to send in your Court's / Impact Team's summary of your activity for the Summer magazine is April 25, 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

St. Mary Magdalen Court 117 presented flowers to Mary for the Immaculate Conception.





St. Lucia Court 233 St. Lucas, IA

Family and friends celebrated Melita Bodensteiner on her 100th birthday. Melita is a member for 72 years, receiving a crystal rosary in 2012.

St. Rose of Lima Court 313

Eden, WI

Court 313 assisted in the 8th Annual Dollars for Scholars Steak Fry to raise funds for tuition assistance at Shepherd of the Hills Catholic School and Parish. Together they raised \$13,651.37 and the Society matched \$750. "This is a good opportunity for our court and the church community to come together in fellowship and worship, supporting the youth in our church," wrote Secretary Shannon Casper.

Pictured, I-r: Fr. Mark Jones and Treasurer Sheila Zook



St. Joseph Court 513

Hammond, IN

St. Joseph Court 513 gathered for a Christmas celebration.

Pictured front row: Katy Ready, Mary Kay Klassen, and Lorrie Nelson. Back Row: Secretary Rita Schneider, Treasurer Shirley Mikuly, and Betty Senetar.





St. Joseph Court 513

Hammond, IN

Happy birthday Jo Kennedy! St. Joseph Court 513 gathered to celebrate Jo's 100th birthday with a pizza party. "It was a very nice gathering of her family and friends," wrote Secretary Rita Schneider. "In the picture she has the Prayer Shawl wrapped around her that was given to her from St. Joseph Court 513. Jo is a fabulous and amazing woman. She hasn't changed."

Pictured, I-r: Larry Nelson, Lorrie Nelson, President Donna Richwalski, Treasurer Shirley Mikuly, Ed Schneider, Mary Kay Klassen, and Betty Senetar. Seated: Jo Kennedy and Secretary Rita Schneider.





Little Flower Court 1181

Richmond, IA

Court 1181 held a kolache sale to help raise funds for stained glass repairs and refurbishing at Holy Trinity Church. The delicious homemade kolaches were sold at the fall dinner fundraiser. They made cherry, apricot, prune and poppyseed. Delicious! The sale raised \$1,547 and the Society matched \$1,500.









St. Mary Court 657

Fort Atkinson, Iowa

St. Mary Court 657 cosponsored the Supper with Santa Fundraiser last December. Looks like Santa had a great time in Fort Atkinson — a great turn out! They raised \$4,319.73 and the Society matched \$750. All funds raised will benefit Fort Atkinson Library.





Soul Connection Impact Team 1255 Schaumburg, IL

To raise funds for the Woodfield Area Children's Organization (WACO) Impact Team 1255 held their annual bake sale. The bake sale was for 2.5 hours for 2 days. The event raised \$900 in sales and donations and 1891 Financial Life matched \$750 for this event.





Soul Connection Impact Team 1255 Schaumburg, IL

Impact Team 1255 held a winter clothes drive for Catholic Charities in the Home Office building. They collected socks, coats, gloves, hats, and scarfs. The items were set up in Catholic Charities' lending closet.

St. Rita Impact Team 1257 Glidden, WI

For the month of November 2023, St. Rita Impact Team 1257 cosponsored with the parish's Thanksgiving food/ cash drive called "Food Drive with a Twist." Items collected went to The Lord's Cupboard Food Shelf. The Glidden community raised \$775 in cash and 1891 Financial Life matched \$750. The Lord's Cupboard serves 120 families from southern Ashland and Price Counties, with 4-5 tons of food distributed every month. Great job!





Portland Catholic Society Impact Team 1256Portland, OR

To benefit Our Lady of Sorrows Church, an urban parish in a neighborhood that needs financial support, Impact Team 1256 cosponsored with the OLS Altar Society for the Holiday Craft Sale. The event raised \$2,579.02 and the Society matched \$750.

Pictured: Administrative Assistant Tony Graham, Father Otieno, and Treasurer Kathleese Young.



Pop-Up Impact Team

Kewaunee, WI

To raise funds for a floor scrubber for the Historic Center, these members and friends in Kewaunee, Wisconsin created a pop-up impact team! The fundraiser was run by Mary Reckelberg. Together they held a bake sale. They used \$250 in seed money to help buy baking supplies. Mary wrote that they had three long tables for their baked goods that were re-filled 4 times due to so many sales! The top items sold were the methunky and kolaches, then the fruitcake, ho ho bars, and bun bars. We say, "YUM!" The pop-up event had 11 volunteers helping. Together they raised \$1,301 - great job!

Pictured I-r: Della Clabots, member Mary Reckelberg, and member Joan Ledvina.

Helping Others Is Our Goal

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

Our goal this year is to visit as many local events in our communities as we can. Let us know what is happening in your community and how you plan to participate. We'll join you if we can.

Email <u>outreach@1891FinancialLife.com</u> or call **800-344-6273 Option 6**.

Important Dates

Easter MARCH 31

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Join Hands Day MAY 4

Nominate Your Member of the Year see page 13

DUE MAY 15

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

_

Continuing Education Grant Application, Ages 26+ see page 18

DUE MAY 31

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Grant Applications see page 18

DUE MAY 31

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

_

Society's Anniversary - 133 Years!

JULY 17

Request Forms:

800-344-6273 Option 6 outreach@1891FinancialLife.com www.1891FinancialLife.com

Grant Opportunities

Catholic School Grants

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

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

- Catholic Preschool Grants: Members of 1891 Financial Life enrolled in a parish sponsored-run preschool program may apply.
- Catholic Grade School Grants: Members of 1891 Financial Life entering kindergarten through eighth grade may apply. Both applicants and recipients may reapply the following year, except for eighth graders.
- Catholic High School Grants: Members of 1891 Financial Life in the eighth, ninth, tenth, or eleventh grades may apply. Both applicants and recipients may reapply the following year.

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

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

Continuing Education Grants Offered

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

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





Request Forms:

800-344-6273 Option 6 <u>outreach@1891FinancialLife.com</u> www.1891financiallife.com/member-grants-scholarship

10 Ways To Grow Kids

Into Financially

Responsible Adults



John BehnSVP Sales and Distribution



In 1978, a two-year-old made his TV debut on The Mike Douglas Show. 41 years later, he has been mildly successful: tied for first place in PGA Tour wins, is second in men's major championships, is the fifth player ever to record a career Grand Slam, and worth over one billion dollars. Most would say Tiger Woods is golf literate!

Imagine if you were working on crushing the ball down the middle of the fairway and finessing wedge shots at the pin not long after diapers. The habits needed to be good, great, or the world's best would be solidly instilled.

The same can be said for financial literacy and kids. It is a crucial aspect of maturing as it empowers them to make informed and responsible decisions as adults. By instilling good money habits early on, parents can set the stage for them to have a secure financial future.

Continued on page 20

Continued from page 19

Do not wait to have "the talk", and do not think it is ever too late to start. April is Financial Literacy Month. To assist, here are ten discussion points you can leverage:

#1 The color (basics) of money.

Start at square one and build from there — with the basics. Explain what money is, the different types (e.g., dollar bills and coins), and the intrinsic value. It is okay to let kids know it really does not grow on trees and introduce them to the concept of earning money through work.

#2 Saving for a rainy day.

Teach kids the value of saving money. Not everybody understands and certainly not everybody does it. Explain the difference between short-term and long-term goals, and how to save for each. Adults may save up to buy weekly groceries while saving to buy a home, share how they can do the same for what they need, then want. Setting aside a small amount of their allowance in a savings account or piggy bank develops good habits. Be certain to talk about delaying the immediate urge to spend in lieu of saving for something special down the road.

#3 Making it all fit.

To further accentuate the last point, explain why budgeting is a skill they need to learn. Share how it works with what they desire: toys, snacks, and even that raggedy doll in the machine with a claw. Help them create a budget showing income — allowance, odd jobs, birthday money from Grandma — and expenses like that doll I mentioned. It teaches responsibility while reinforcing life is full of choices.

#4 The J.O.B.

Have open conversations about how money comes to us — typically by working for it. Talk about what they "want to be when they grow up", the value of an education, and learning skills that pay the bills. Tell them it is fine to explore what exists and to not limit themselves.

#5 I want it all.

Sounds awesome but, for most, we must make prudent decisions. There is a difference between wanting something and needing something. Explain that some expenses — food and clothing — are essential needs, while others — toys and gadgets — are optional wants. This sets the stage for responsible spending.

#6 This or that.

Making smart choices is vital. Impress upon them that they will need to ask themselves if a pending purchase is really needed. Help them understand that every choice has financial implications.

#7 Plusses and minuses.

Share with them the concept of credit and debt. Explain credit involves borrowing money, and debt is the result of owing money. Talk about responsible borrowing — credit — and the landmines of accumulating debt.

#8 The eighth wonder of the world.

Investing may be a topic for older children but can be shared, nonetheless. Talk about how investing is the process of setting aside money with the intent of earning a positive return over the long haul. Start with how it works with savings accounts and build to market returns in varied products like stocks, bonds, and annuities.

#9 He ain't heavy, he's my brother.

Teach the value of giving back to others, their church, and the community. Explain how charities work. Doing for others is a life lesson that starts early and perpetuates itself as time passes. Time, treasures, or talents — it is about paying it forward.

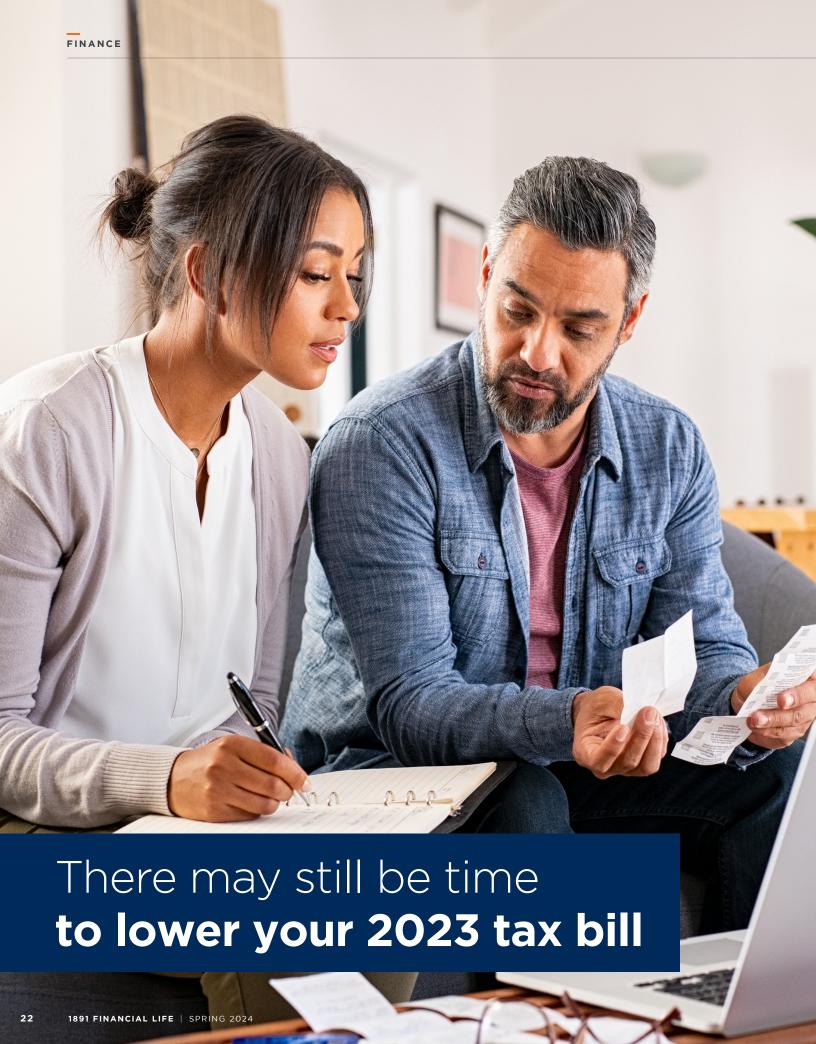
#10 The future is bright.

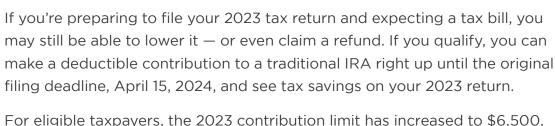
The unexpected can happen. Protecting one's assets by way of life insurance is doing so with "love insurance". Most of us put policies in place to take care of our loved ones after we pass, to the degree we desire. You cannot build a house without a solid foundation. Before looking to get rich we must be assured we can take care of the basics of life, and life insurance does so for pennies on the dollar.



Have the conversation to build financially literate children today and repeat it often. It starts at home and grows from there. All that we wished we knew earlier in life can come early in life for kids — but only if we start today.

For more on financial literacy education, reach out to your 1891 Financial Life agent or any of us in the Home Office at sales@1891FinancialLife.com or 800-344-6273 Option 5.





For eligible taxpayers, the 2023 contribution limit has increased to \$6,500, or \$7,500 for taxpayers aged 50 and up. If you're a small business owner, you can establish and contribute to a Simplified Employee Pension (SEP) plan up to the extended due date of your return. The maximum SEP contribution you can make for 2023 is \$66,000.

What determines eligibility?

To make a deductible contribution to a traditional IRA, you (and your spouse) must not be active participants in an employer-sponsored retirement plan, unless your 2023 modified adjusted gross income falls within these limits:

- For single taxpayers covered by a workplace plan, the income phaseout range is \$73,000 to \$83,000.
- For a married couple filing jointly, where the spouse making IRA contributions is covered by a workplace plan, the income phaseout range is \$116,000 to \$136,000. If the spouse making the IRA contributions isn't covered by a workplace plan but his or her spouse is, the phaseout range is \$218,000 to \$228,000.
- For a married individual, filing separately, with you or your spouse covered by a workplace plan, the phaseout range is \$0 to \$10,000.

Want to add funds to your annuity? Contact your 1891 life insurance representative or the Home Office at **800-344-6273 Option 5**. We can help you save the maximum tax-advantaged amount for retirement.

1891 Financial Life does not give tax advice, please consult your financial advisor before making any financial/tax decisions. ©2024 Thomson Reuters, Checkpoint Marketing Used with Permission.

Shining Stars:

Celebrating the Brilliance of Our Remarkable Team!



Meet Ricardo Garcia, a rising star at 1891 Financial Life. With over two years in the life insurance industry, Ricardo's background as a former store manager at Best Buy equipped him with invaluable skills in management, customer service, and strategic planning. Drawn to 1891 Financial Life's commitment to community outreach, Ricardo's journey reflects a deep alignment with the company's mission.

We would like to share a bit about Ricardo and thank him for bringing us new members.

Where are you from?

I'm based in Chicago, a city known for its vibrant culture and rich history. This place has been my home and the backdrop to my journey in the life insurance business.

How did you hear about 1891 Financial Life?

I first came across 1891 Financial Life through an Instagram ad. What caught my attention was not just their product offerings, but the message about the community outreach. It was a unique approach that resonated with me personally and professionally.

What product(s) do you like to sell?

My focus is on selling Simplified Whole Life insurance. What sets this apart for me, beyond the product itself, is the exceptional underwriting team behind it. Their expertise and diligence in handling applications not only streamlines the process but also ensures that each client receives the best possible coverage tailored to their needs. It's this level of care and precision in underwriting that truly enhances the value of the policies I offer, making it a standout choice for my clients.

What makes 1891 Financial Life unique?

1891 Financial Life stands out because they genuinely put their clients' best interests at the forefront. Their exceptional agent and customer support go above and beyond, making them not just a company but a partner to both clients and agents. Their product portfolio is designed with care and precision, ensuring that clients receive the best possible coverage for their needs.

What do you think is the key to success as a top producer?

Success as a top producer comes from building strong, trust-based relationships with clients. It's about continuous learning, adapting to each client's unique needs, and genuinely caring for their long-term well-being. This approach has always been my guiding principle.

Any tips about life insurance?

Life insurance is not just a policy; it's a cornerstone of financial planning. It's about ensuring that your loved ones are taken care of and that your financial goals are met, even in your absence. My advice is to start early, understand your options, and choose a policy that grows with you.

Why is life insurance important?

I've seen firsthand the difference that life insurance can make in a family's life. A client of mine was able to support his family and cover educational costs for his children after the unexpected loss of a spouse, thanks to the foresight of purchasing a comprehensive life insurance policy. It's stories like these that underscore the value and importance of being prepared for the future.

Hobbies / interests?

Cooking is one of my biggest passions. Imagine the aroma of smoked brisket filling the air at dawn, the sizzle of fresh eggs on a hot Blackstone griddle, and the joy of sharing these flavors with friends and family. At the end of the day, its not just about the food that is being served; it's about the stories they tell and the memories we build around the table; it's about the joy and connection it brings. Besides cooking, I love being outdoors, whether it's golfing, or biking around local trails. It gives me a sense of peace and balance, complementing my professional life.

As Ricardo Garcia continues to shine at 1891 Financial Life, his dedication, expertise, and genuine care for clients serve as a beacon of excellence within the industry.

Top 1891 Financial Life Agents in the Fourth Quarter:

OCTOBER-DECEMBER 2023

Top Life Leaders



Chong Chang Her
Eau Claire, WI
Hmong-American
Insurance Services, Inc
Sells in: CA, CO, MN,
OR WI



Nouchao Her Sperry, OK Wang Enterprise Agency, Inc. Sells in: CA, CO, KS, MI, MN, OH, SD, WI



Ricardo Garcia Chicago, IL Simply Inspired Solutions Sells in: IL

Top Annuity Leaders



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



Nancy Schwaller Palos Heights, IL Sells in: IL



Gordon Gully Paynesville, MN Sells in: MN



So Peter and the other disciple went out and came to the tomb.

Acts 10:34,37-43 + Colossians 3:1-4 [or 1 Corinthians 5:6-8] + John 20:1-9

Easter is not just the single day of Easter Sunday, but a season of seven weeks plus one more day. The Church celebrates Easter for fifty days so as to be able to ponder thoroughly the mysteries of this holiest season of the Church's year. There are three mysteries of our Faith that the Church celebrates throughout the Easter Season. They are the first three Glorious Mysteries of the Rosary. We need to see how all three of these are part of a single plan.

The First Glorious Mystery is the proper focus of today: the Resurrection of Jesus Christ from the dead. This mystery is presented by the Gospel Reading, in which the young apostle John serves as a model of how to ponder.

St. John, who served God as both apostle and evangelist, accomplished all he did because he was the Beloved Disciple. As an apostle and an evangelist, he was like a zealous Martha. But before he acted zealously, he was a faithful Mary. The Beloved Disciple at the Last Supper took the stance that Mary did at the meal in her home, sitting and listening at the feet of the Word made Flesh.

In many churches, we see above the high altar the youngest of the apostles — St. John — at one side of the Cross, and our Blessed Mother on the other. This is the scene of the Crucifixion that the Church celebrated.

But on the third day, John ran with Peter to the tomb. Along with Saint Peter and the beloved disciple, Saint John, we also see the wrappings lying on the ground. John saw and believed. With no sign of Jesus and without a word from Jesus, John saw and believed simply because the tomb was empty. It is ironic that on the greatest feast of the Christian year, Christ doesn't even appear in the Gospel Reading, nor speak a word. We see only His empty tomb, and hear only silence.

Following His Resurrection on Easter Sunday, Jesus appears several times in His glorified body. Yet He remained on this earth only for forty days proclaiming the Resurrection in this glorified body. He remained only forty days because He had in store a different means of proclaiming the Resurrection, by means of a different body: the Mystical Body of Christ. What Jesus did in a glorified body for forty days, He would do until the end of time through His Mystical Body.

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What Jesus did in a glorified body for forty days, He would do until the end of time through His Mystical Body.

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Join Our Weekly Prayer Gathering to **Share and Lift Your Intentions**

At 1891 Financial Life we know the power of prayer, just as our members do. It's an important part of our company culture. Every Thursday morning at 8:00 a.m. CDT we get together and pray.

What do we pray about? YOUR needs.

Did you know you can submit a prayer intention any time online and we will pray for you? We receive requests on a wide range of topics, and we don't pick and choose — we pray for every single prayer request we receive every single week. It's one of the many ways we like to serve our membership sincerely.

How do you submit a prayer?

Simply go online, type in your prayer request, and hit submit. To make it even easier, join our prayer network email group. We send a reminder every Tuesday with a link to send us your prayer request and a calendar reminder of the Thursday morning Zoom call.

Who prays?

If you are reading this, you can join the call and be one of our prayer warriors! We have several staff members who commit to praying weekly, and we have our insurance members who may also join the call. That's right! You are absolutely welcome to join us. Our prayer network leader will read through all prayer intentions, and then ask if anyone else has a prayer intention they would like us to add. You can talk or just listen; you can have your camera on or off; whatever makes you most comfortable.

Join us and together we can lift up our friends, families, members, and the world creating a positive impact through prayer.



To have your name added to the email list, email outreach@1891FinancialLife.com or call 800-344-6273 Option 6.

Customer Care Forms

Many of our customer care forms are available to download from the 1891 Financial Life website. Select 'Member Service' at the top of our web page, www.1891FinancialLife.com and choose 'Member Forms'.

Below is a list of forms available on the website:

CUSTOMER CARE FORMS

- Change of Beneficiary
- Change of Legal Name
- Change of Address / Update
- Change of Ownership
- Required Minimum Distribution (RMD)
- Reduced Paid Up Election
- Annuity Contribution
- Direct Deposit Authorization
- Payments by Credit Card, Debit Card, or Electronic Funds Transfer (EFT) (under MAKE A PAYMENT)
- Life / Annuity Claim Form (under CLAIMS)

Forms above may be sent in by mail:

1891 Financial Life

200 N. Martingale Rd. Ste. 405, Schaumburg, IL 60173

1099 QUESTIONS?

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



Moving?

Name change?

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

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

To make an update, email or call customer care: info@1891FinancialLife.com
800-344-6273 Option 1

Member's Corner — Let's Keep in Touch!

Owner's Name:		Certificate #:	
Address:	City:	State:	Zip:
Phone: ()	Email:		
Please CHECK all that apply and mail this request to the new Home Office address: 1891 Financial Life, 200 N. Martingale Rd. Ste. 405, Schaumburg, IL 60173 You may also take a picture and email your request to info@1891FinancialLife.com , Subject: Member's Corner Request.			
Send a Change of Beneficiary form	Update or correct my	/ information:	
Send a Legal Name Change form	☐ I would like Member S	Services to call me at:	
Other Request:			



No Wait, No Worries Say goodbye to a lengthy process.

Obtain life insurance swiftly, often within days.

- Up to \$100,000 in whole life coverage
- · Short application process
- · No blood work or medical exam
- Cash value and loan options³
- Guaranteed death benefit to your beneficiaries tax-free⁴

Subject to change. Products/features may not be available in all states. 1) 13SPWL Plan Series. 2) 13WL Plan Series. 3) Loans against the policy will reduce the death benefit. 4) Death benefit is typically tax-free, consult your tax advisor. 5) Rider not available in CA.

Simplified Issue Products:

Single Premium 1

Issue Ages & Face Amount:

25-80 \$15,000 - \$100,000

Pay to Age 100²

Issue Ages & Face Amount:

18-50 \$15,000 - \$100,000 51-64 \$15,000 - \$50,000 65-75 \$15,000 - \$25,000

Available Riders:

- Living Benefits Rider⁵
- Charitable Giving Rider⁵

- 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