

# 1891 Financial Life

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*Summer 2024*

IN THIS ISSUE

## Thinking Outside the Box for Your Next Fundraiser Event

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**NEW!** The Hope Scholarship



# Healthy?

You could qualify for up to \$100,000 of whole life insurance without a blood test!



Our Simplified Whole Life<sup>1</sup> product was developed with healthy people in mind. We want to make the process easy for those who do not have any chronic illnesses and are not being treated for major health issues such as cancer and heart disease.

**No one is perfect, and you don't need perfect health to qualify.** You may take a pill for cholesterol, high blood pressure, or depression. That's fine as long as those conditions are well controlled with medication.

We check the national pharmacy database with every new application submitted, so be sure to tell your agent about all medications you've been prescribed – even the ones you no longer take.

## Here are some situations that make you a good fit for simplified issue underwriting, with no blood test and no medical records:

- Taking no prescription medication and not being treated for a medical condition
- Taking only cholesterol medication
- Taking 2 or fewer prescriptions for blood pressure; blood pressure is controlled
- Mild depression and/or anxiety
- Type II diabetes well controlled
- Sleep apnea – CPAP compliant
- Epilepsy/seizures – well controlled
- History of basal cell skin cancer
- Chronic pain – no opioid use
- Asthma with no heart disease, no lung disease, and non-smoker

Whether you qualify for a simplified issued plan or not, apply for coverage and review your options. We may still be able to offer you coverage through our fully underwritten program.

**Call your agent today and lock in these low rates right now. Insurance may cost less than you think, and your family will be grateful you helped them financially.**

### Questions about Simplified Issue Life Insurance?

Talk to the Home Office today!

Email: [sales@1891FinancialLife.com](mailto:sales@1891FinancialLife.com) or Call: **800-344-6273 Option 5**

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## Board Chair

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*Leah Nicole Jansen*

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*Christine Corso*

*Jeanne M. Filipp*

*Michael Friar*

*Carole Witkowski*

## Chief Executive Officer

*Lisa Bickus*

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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. 405  
Schaumburg, IL 60173



# Summer Message from the CEO

Inspire children  
to lead lives of  
integrity, service, and  
commitment to the  
greater good.

## The Legacy of Phinehas and Phoebe

In a world where leadership is often equated with power and authority, the stories of Phinehas and Phoebe from the Bible offer timeless lessons on servant leadership. These two figures, though separated by centuries and contexts, embody the principles of dedication, selflessness, and zeal for God's commands. Their lives provide a model for how families can teach their children the true essence of leadership and serving others.

### Phinehas: Zeal and Righteousness

Phinehas, the grandson of Aaron, is remembered for his zealous action in Numbers 25. During a period of moral and spiritual crisis among the Israelites, Phinehas took decisive action against sin and idolatry, which were threatening the community's covenant with God. By stopping the sinful behavior through a dramatic act of justice, he not only halted a devastating plague but also restored the community's relationship with God. His actions earned him God's commendation and a covenant of peace.

Phinehas' story teaches several key lessons:

**Courage in Upholding Values:** Phinehas did not hesitate to act when he saw the community's values being compromised. His courage in upholding God's commandments, even at great personal risk, demonstrates the importance of integrity and righteousness.

**Zeal for God's Honor:** His zeal was not for personal glory but for the honor of God and the well-being of the community. This highlights the essence of true leadership as service to a higher purpose and the greater good.

### Phoebe: Service and Support

Phoebe, mentioned briefly in Romans 16:1-2, was a deaconess of the church in Cenchreae and a benefactor to many, including the Apostle Paul. Paul entrusted her with delivering his letter to the Romans, indicating her reliability and esteemed position within the early Christian community.



Phoebe's life offers profound insights into servant leadership:

**Service Through Action:** As a deaconess, Phoebe's role involved serving the needs of the community. Her designation as a "servant" or "minister" underscores the biblical view that leadership is fundamentally about serving others.

**Support and Hospitality:** Phoebe's role as a benefactor demonstrates the importance of providing support, whether through resources, hospitality, or encouragement. Her actions helped sustain and nurture the early Church, showcasing how behind-the-scenes support is crucial for the success of any mission.

## Teaching Our Children

By teaching children about Phinehas and Phoebe, families can instill values of servant leadership from an early age. Here's how these lessons can be incorporated into family life:

**Courage and Integrity:** Share Phinehas' story to emphasize the importance of standing up for what is right, even when it is difficult. Encourage children to develop a strong sense of integrity and moral courage.

**Service to Others:** Highlight Phoebe's dedication to service and support. Teach children that true leadership is about helping and uplifting others. Encourage acts of kindness, community service, and support for those in need.

**Zeal for a Higher Purpose:** Use Phinehas' zeal for God's honor to inspire children to pursue their goals with passion and dedication. Whether in faith, academics, or personal interests, teach them to commit wholeheartedly to their pursuits.

**Supportive Roles:** Emphasize Phoebe's role as a benefactor and the importance of supportive roles in any community or organization. Teach children the value of providing support, being reliable, and offering hospitality.

Phinehas and Phoebe exemplify servant

leadership through their actions and dedication. Their stories offer powerful lessons for families looking to cultivate these values in their children. By learning about these figures, children can be inspired to lead lives of integrity, service, and commitment to the greater good. In a world that often celebrates power and authority, Phinehas and Phoebe remind us that the truest form of leadership lies in serving others with courage and humility.

**1891 Financial Life welcomes Phinehas and Phoebe as patrons for our family!**



Lisa Bickus, CEO



## Introducing our Phinehas and Phoebe Bears: Embrace the Spirit of Faith + Family + Generosity

1891 Financial Life is thrilled to welcome the Phinehas and Phoebe bears to our family! These special bears are more than just cuddly companions — they symbolize the timeless values of dedication and service for the greater good. Inspired by the biblical figures of Phinehas and Phoebe, these bears are perfect for celebrating life's milestones and providing comfort and support. Whether for celebration, comfort, or companionship, these bears are a meaningful way to share the values of faith, family, and generosity with your loved ones.

**See page 29 of this issue to WIN the first Phoebe Bear!**

If you would like to purchase a bear for \$10, please contact the Outreach and Engagement Department: [outreach@1891FinancialLife.com](mailto:outreach@1891FinancialLife.com) or **800-344-6273 Option 6**

SUPPLIES LIMITED

# IN MEMORIAM: Rosalie Marie Pyle

**December 14, 1937–April 8, 2024**

St. Cecelia Court 185, Stevens Point, WI



**2002-2006** Mid-term Board Director

**2006-2014** Board Director

Rosalie Marie Pyle, 86, peacefully passed away with family members by her side on April 8, 2024, in Surprise (Phoenix), Arizona, following a sudden illness.

She was born Rosalie Marie Hajostek on December 14, 1937, to her parents, Michael and Rose Hajostek, in Thief River Falls, Minnesota. Rosalie is survived by her brother, Michael M. Hajostek (Moorhead, Minnesota); her sister, Lillian R. Jorgensen, passed away in 1990.

Although Rosalie had no children, she was very fond of her nine nieces and nephews: Larry Jorgensen, Michael Jorgensen, Deborah Cowan, Mary Jo Buschko, Michael (Buck) Hajostek, John Hajostek, Jeffrey Jorgensen, Susan Sornsin, and Nancy Hajostek ... in addition to many grand-nieces and nephews.

Rosalie survived two husbands, Lee Deutsch (Milwaukee, Wisconsin), and Kirk Pyle (Tulsa, Oklahoma). Following the passing of her second husband, Rosalie befriended a wonderful man, Jack Hartung (Tulsa), with whom she enjoyed many years in a long-distance sweetheart friendship between Phoenix and Tulsa, as well as travels abroad together. She was very saddened by his passing during the summer of 2023.

Rosalie loved to travel the world. When she wasn't off enjoying a trip, she was at home planning her next voyage or cruise. Rosalie visited over 80 countries on all 7 continents, and enjoyed at least 75 cruises (there were so many she lost count!). Her last cruise was to the Bahamas only a few weeks prior to her passing.

Rosalie also loved animals. She rescued several dogs, beginning with a "pound puppy" in 1975, whom she named Pepe'. She sadly lost her final dear companion and fur baby, Shelly, in June 2023.

Rosalie worked into her late 50s as a social worker and senior administrator, beginning her career after completion of her Bachelor's Degree in Public Administration at the University of Wisconsin - Madison. She held positions at St. Rose's Home for Girls (Milwaukee, Wisconsin), The Children's Home (Winston-Salem, North Carolina), and was Executive Director of the Tulsa Boys Home in Oklahoma.

Rosalie was in National Catholic Society of Foresters' (NCSF, now 1891 Financial Life) St. Cecelia Court 185 in Stevens Point, Wisconsin. Rosalie ran for election to the Board of Directors at NCSF in 2002 and, as an alternate, sat on the Board that term. Rosalie continued her career as a board member for two more consecutive terms, working diligently to help the Society grow and flourish.

Rosalie will be missed by her family and the countless friends she made through the years. May she enjoy eternal rest in the peace of God.



# Annual Report 2023 at a Glance

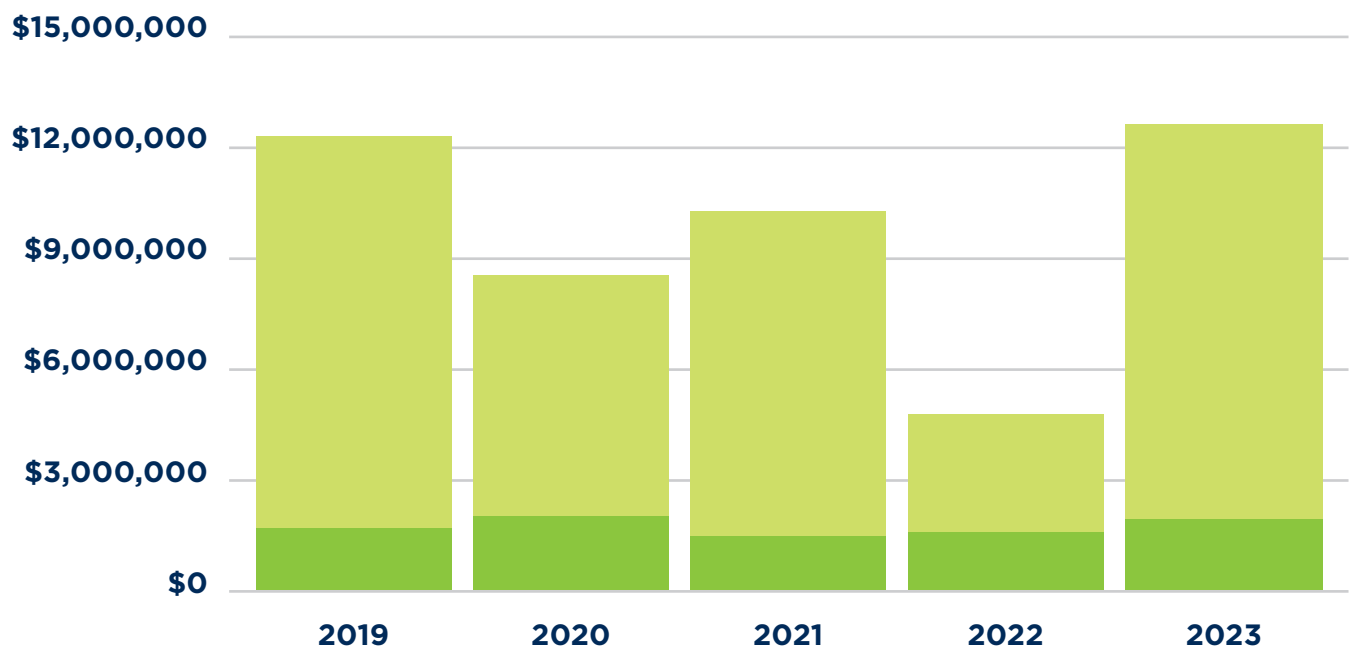
## Partnering with Christian families to achieve financial peace of mind.

It is a responsibility that 1891 Financial Life takes very seriously. Whether planning your retirement or your family legacy, 1891 Financial Life members can feel true comfort in knowing that 1891 Financial Life is there in their time of need.

### Life and Annuity Revenue History

STABLE FOUNDATION OF LIFE INSURANCE SALES

● Life ● Annuity

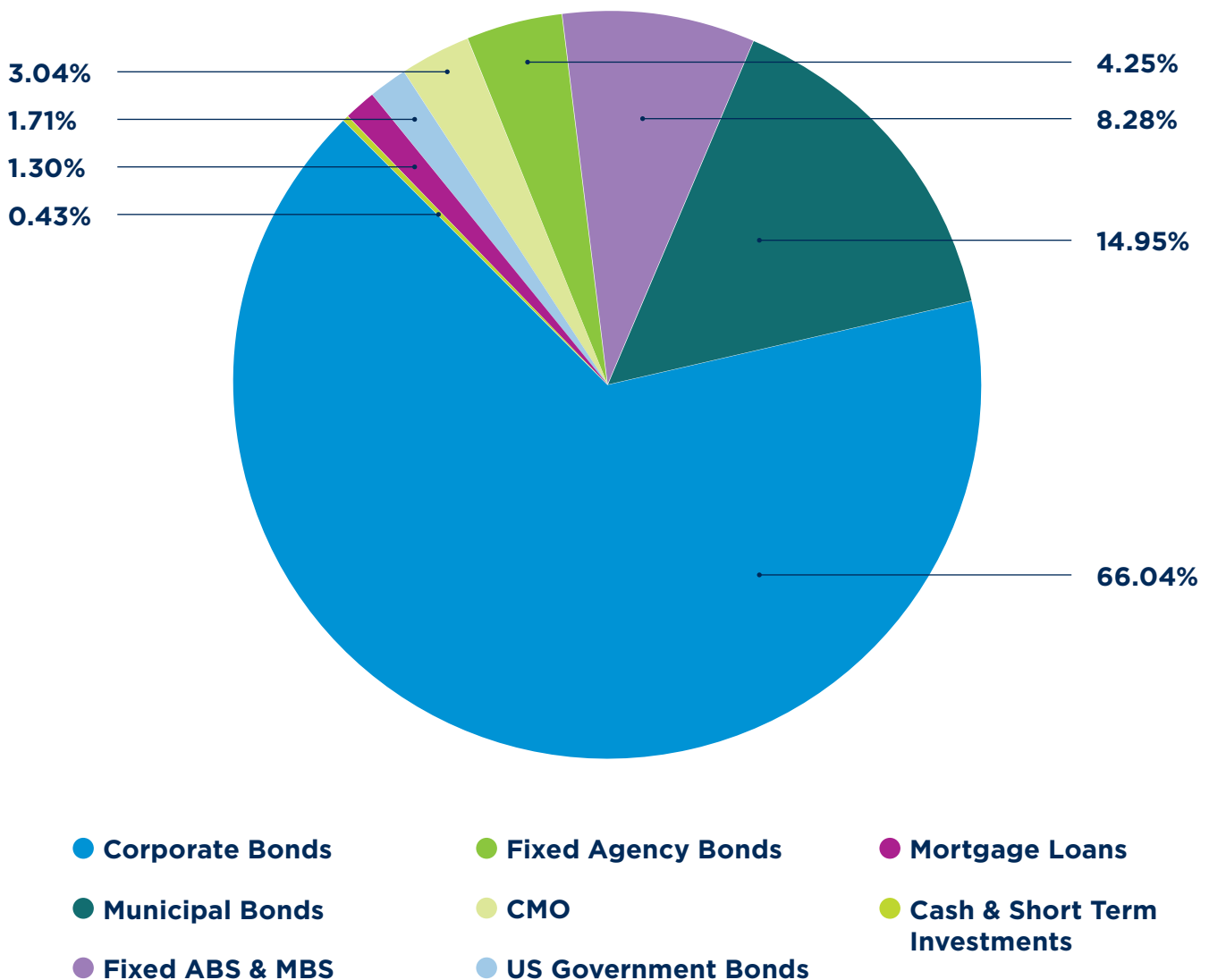


## Sound Investing

1891 Financial Life is a fraternal not-for-profit organization. Monies acquired through sound investing are first reserved to pay members' certificate obligations and any remainder is channeled back to our members, their parishes, Catholic schools, local communities, and individuals/families in need.

### Sound Investing

**TOTAL PORTFOLIO: \$153,641,057**

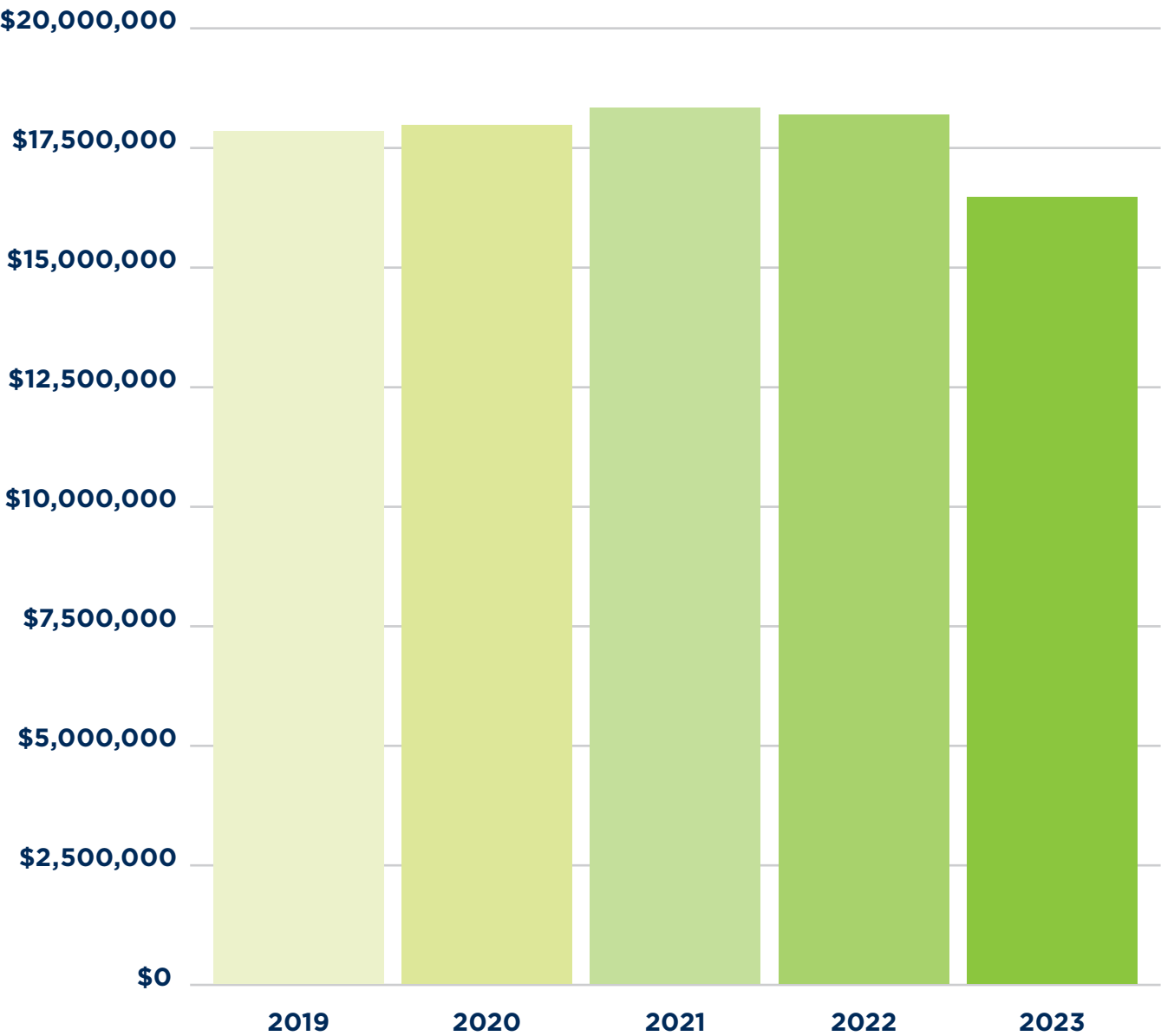




# Surplus

Surplus is the excess funds (assets over liabilities) that are left over after all of 1891 Financial Life’s obligations are met.

## Surplus History

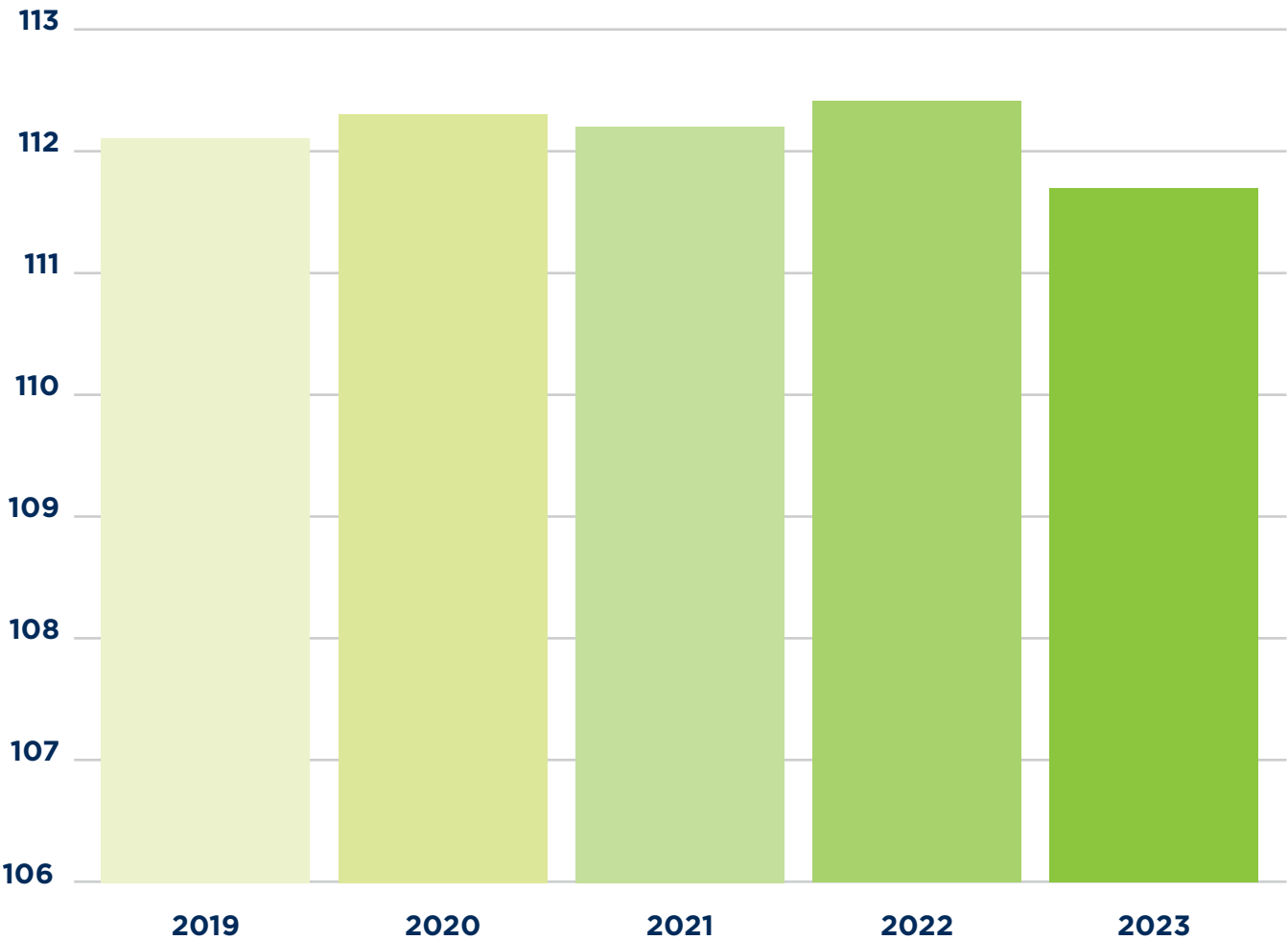


# Solvency Ratio

The 1891 Financial Life solvency ratio measures the financial soundness of a business and its ability to meet short-term and long-term obligations as they come due.

## Solvency Ratio

ASSETS FOR EACH \$100 OF LIABILITY





# Grants and Scholarships

What a great benefit! If you are eligible, send in an application! Recipients do not need to be in an active Court or Impact Team to receive funds. Grants and Scholarships are available to beneficial members whose certificates are in force and active.

## Grants

1891 Financial Life is a big believer in education and offers members various grant programs to the Catholic school of their choice to help defray the cost. They are available to beneficial members of six months or more. Recipients are awarded by lottery.

**\$300 each:** Catholic Preschool, Grade School, and High School Grants

**\$50 each:** Religious Education Program Grants (CCD)

## Scholarships

1891 Financial Life also awards scholarships to help defray the cost of education. They are available to beneficial members of one or more years. Recipients are chosen by merit.

**\$1,000/year, up to \$4,000 total:** College Scholarship

**\$1,000/year, up to \$2,000 total:** Master's Degree Scholarship

**\$500/year, up to \$1,000 total:** Occupational Training Scholarship

## Continuing Education Grant

Available to members interested in learning new skills with credit or non-credit courses at a community college, park district, or other qualified institution. The Continuing Education Grant is available to beneficial members of six months or more. Receive up to \$250 each. Recipients are awarded by lottery.

YEAR	GRANTS	SCHOLARSHIP	CONTINUING EDUCATION
2019	\$21,100	\$43,500	\$609
2020	\$27,300	\$45,000	\$1,000
2021	\$22,100	\$39,500	\$687
2022	\$24,550	\$29,000	\$250
<b>2023</b>	<b>\$21,950</b>	<b>\$41,500</b>	<b>\$870</b>



# Building a Better Tomorrow, Today

Changing the world starts with YOU. When you see a local business, parish, or person in need, 1891 Financial Life can help. The fundraising possibilities are practically limitless—and a lot of fun when family, friends, and others in the community gather.

## Hearts and Hands Events

Our Hearts and Hands matching funds program is instrumental in helping where the need is greatest. Throughout the 2023 year our members held 24 Hearts and Hands events with a total of \$152,690 donated to local causes; Courts and Impact Teams raised \$130,504 and 1891 Financial Life matched \$22,186.

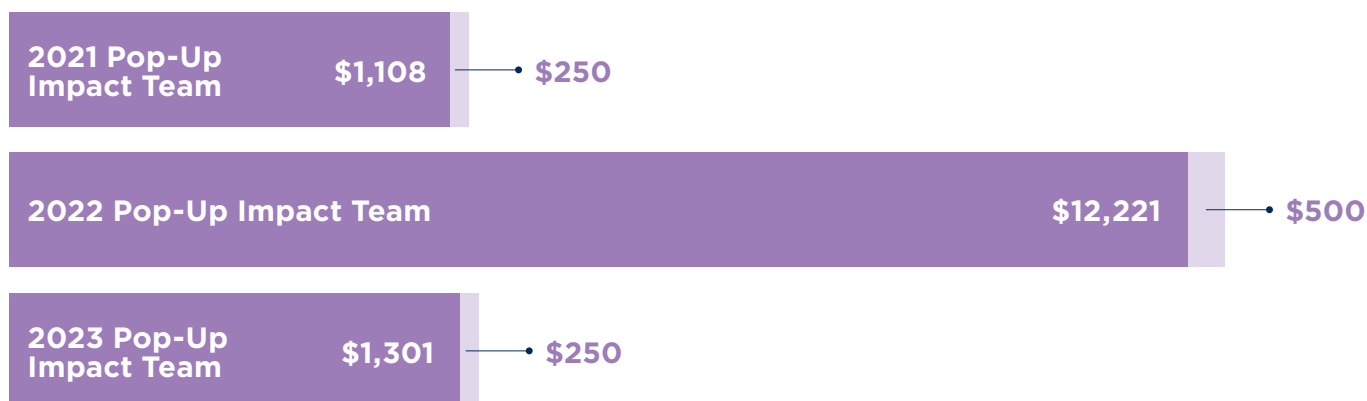
## Pop-Up Impact Team

The Pop-Up Impact Team program was formed by 1891 Financial Life for beneficial members who are not currently in an active Court or Impact Team. These members could gather their friends and family together to create an event. 1891 Financial Life provided a customized kit of resources to kick-start the fundraiser, including a \$250 pre-paid VISA card for seed money for event costs. In 2023, one Pop Up Team received the \$250 seed money and raised a total of \$1,301 for a local cause.



## MEMBERS RAISED & 1891 MATCHED

● Members Raised ● 1891 Matched



### 2021 TOTALS

\$111,983  
Members Raised  
\$21,242  
1891 Funded  
**\$133,225 TOTAL**

### 2022 TOTALS

\$134,278  
Members Raised  
\$20,761  
1891 Funded  
**\$155,039 TOTAL**

### 2023 TOTALS

\$131,805  
Members Raised  
\$22,436  
1891 Funded  
**\$154,241 TOTAL**

# Discount Programs

Available to members of 1891 Financial Life who own a certificate of insurance or an annuity.

## ScriptSave® WellRx Premier Prescription Drug Savings Card¹

YEAR	NET CLAIMS	RETAIL PRICE	PROGRAM PRICE	TOTAL SAVINGS
2019	264	\$23,152	\$10,076	\$13,077
2020	661	\$29,287	\$13,906	\$15,381
2021	1,651	\$105,215	\$37,127	\$68,089
2022	2,221	\$276,542	\$52,216	\$224,326
2023	926	\$160,485	\$21,252	\$139,233

A free discount prescription card offered to our members with discounts at more than 65,000 participating pharmacies. Every member in your family, whether they are 1891 Financial Life members or not, is eligible for the card, including your pets! Visit online to start saving [wellrxpremier.com/777](https://wellrxpremier.com/777).



DISCOUNT ONLY - NOT INSURANCE.  
Questions? Call 800-407-8156 between  
9:00 a.m. - 8:00 p.m. EST Monday-Friday

## NEW! Titan Casket¹

Introducing our newest discount program partner, Titan Casket was just announced in March 2024. Titan Casket is a pre-planning option to secure your own casket at today’s prices.

**BENEFITS**  
Buy now, save them anxiety later.

**#1 – Save thousands of dollars**  
Get an average of 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



Save up to **\$100 off** your first payment using the code **1891Fi**  
Learn more at <https://go.titancasket.com/1891> or call Titan at 501-420-3990 and ask to purchase a preplan over the phone.

¹ Membership benefits not available in all states. 1891 Financial Life reserves the right to change, suspend, or cancel programs as circumstances warrant.

# Alzheimer's Support

Alzheimer's is a type of dementia that affects memory, thinking, and behavior. Symptoms eventually grow severe enough to interfere with daily tasks. The Society has a long history of raising funds for Alzheimer's support. From 1987 to current the Board, Home Office, and members have held fundraisers donating to local Alzheimer chapters and/or care centers – raising over \$310,170!



**Hold projects throughout the year to donate to your local Alzheimer's Chapter or caregiver facility!**

Our Annual Project is raising funds for Alzheimer's programs which provide education for professionals and caregivers as well as funds for care centers.

In 2023 our members raised \$4,003.80 for their local Alzheimer's Chapter or caregiver organization.

**Let's see if we can beat last year's amount in 2024!**

The courts listed are those who reported their event(s) to us.

## Alzheimer's Support

COURT / IMPACT TEAM	PROJECT	AMOUNT
St. Mary Court 117, Mantador, ND	1	\$299.40
Hearts and Hands Match		\$299.40
St. Mary Court 998, Rudolph, WI	5	\$200.00
Soul Connection Impact Team 1255, Schaumburg, IL	6	\$2,455.00
Hearts and Hands Match		\$750.00
<b>2023 GRAND TOTAL RAISED</b>		<b>\$4,003.80</b>

## 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)*

### 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 call the Outreach Department at 800-344-6273 Option 6.



# 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 teams have been doing in your community. The deadline to send in your Court's / Impact Team's summary of your activity for the Fall magazine is July 25, 2024. If you have photos of your activity, please send them for us to have in the magazine.



## St. Mary Magdalen Court 117 Mantador, ND

To raise money for the Richland/Wilkin County Food Pantry, Court 117 members held their annual "Soup"er Bowl food pantry project! They raised an incredible \$980 and collected 213 lbs. of food. Wow! 1891 Financial Life matched \$980.

*Pictured, l-r: Treasurer Joretta Lingen presenting checks to the Food Pantry.*

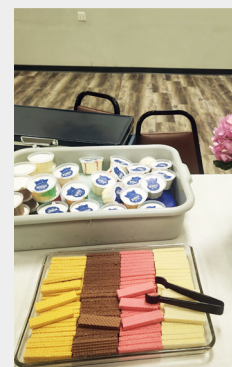
## St. Mary Court 208 Wabasha, MN

Look who presented their 300th Baptism quilt! St. Mary Court 208's sewing group started making baby quilts for baptisms in 2002. All babies and children baptized at St. Felix or neighboring St. Agnes church receive a quilt. Every quilt made is unique and specially matched to the family's interests. Court 208 also makes the white bibs used during baptism. As a special surprise and token of appreciation, a quilt was also made for Father Prince for all he does for the parishes.



## St. Mary Magdalen Court 117 Mantador, ND

For Join Hands Day, Court 117 served ice cream and wafer cookies for the Altar Society's Palm Sunday dinner.



## Augustine Tolton Court 391

Chicago, IL

Like many active courts, Augustine Tolton Court 391 is comprised of members in multiple parishes. Adding to Court 391's service hours, member Patrick Coleman of St. Joseph the Betrothed, served as catechist, preparing children to make their First Confession. Of the 130 students in the class, Patrick and his sister lead 13 young saints. "Watching the Faith come alive on the face of a child is one of the most rewarding experiences," wrote Patrick.



## Holy Cross Court 644

Ipswich, SD

Holy Cross Court 644 gathered in celebration for their Annual Christmas party. The Christmas season is a great time to gather and be thankful, sharing stories and looking forward to making new memories in the new year. A highlight of the party was bingo, where "everyone won but me," quipped President Judy Seyer.

*Pictured above, Treasurer Lillian and Secretary Carol with a few of the 25 guests enjoying Bingo.*

## Holy Cross Court 644

Ipswich, SD

Court 644 held their 30th annual towel collection where toiletries and gently used towels were donated by parishioners during the Lenten season. They received a nice amount of items this year! The items collected will go to Safe Harbor, a nonprofit facility that offers shelter for domestic abuse victims. Great job!







## St. Mary Court 850 Marathon, WI

St. Mary Court 850 members assisted at the 43rd Pro-Life Chili Dinner and Raffle. Yes, you read that correctly – FORTY-THIRD! The chili dinner was a huge success. This year they served around 163 adults, 22 children, and sold 105 quarts of carry-outs. They raised \$5,584 and the Society matched \$750. All the money raised was divided among the following local Pro-Life organizations: Abiding Care Pregnancy Resource Center, Medford, WI; First Choice Pregnancy Resource Center, Stevens Point, WI; Hope Life Center, Wausau, WI; The Hannah Center, Inc.; Pro-Life Across America Pro-Life Wisconsin; and Wisconsin Right to Life.

*Pictured l-r: Board Director Leah Jansen with Home Office Representative Tony Kampf, and parish members – including member Irene, and a mother and son team on desserts; a peek at the raffle items.*



## St. Mary Court 998

Rudolph, WI

St. Mary Court 998 held their annual pancake breakfast for St. Philip's church. They have been holding the pancake breakfast fundraiser for over 40 years! This event included delicious buttermilk and potato pancakes. St. Philip's parish members served breakfast to 454 people! "There was great participation and volunteers from our men's and women's 1891 group and our youth policy holders," wrote Christy Steinle. The event raised \$4,301.36 and the Society matched \$1,500. Funds raised will be used for rectory repairs and updates like painting and carpeting.





## Mary Immaculate Court 911 Griffith, IN

Mary Immaculate Court 911 celebrated their 90th anniversary! Court 911 was founded in November of 1933. The celebration was held at the Tea Room in Merrillville, Indiana. "If you are in this locality and want a fabulous lunch," wrote Secretary Evelyn Bays, "reserve a place for your group by calling Merrillville Florist and Tea Room at 219-769-3454. The atmosphere here is according to the seasons, we were lucky to be the first for the Christmas celebration."



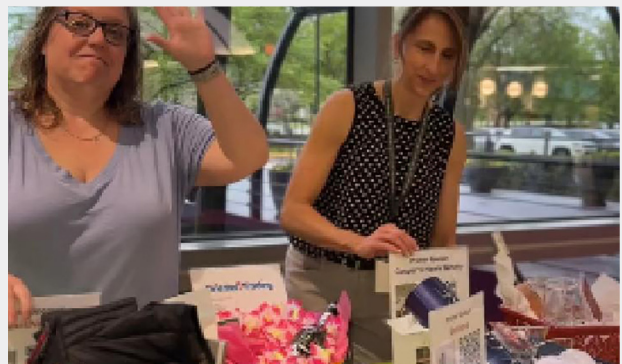
## Soul Connection Impact Team 1255 Schaumburg, IL

Soul Connection Impact Team 1255 held their annual Easter giving project, providing Easter Baskets to financially disadvantaged children ages 12 years and younger in their community. They went to Palatine Township, who had 1,083 children in need in their 2024 Easter Basket Program. Team 1255 created 12 fun baskets filled with edible treats and small toys.

## Soul Connection Impact Team 1255 Schaumburg, IL

To raise funds for first responders with the AFMDA in Northbrook, Impact Team 1255 held a virtual silent auction! First, Team 1255 contacted local businesses for donations to auction, then they created fun gift baskets and a raffle landing page with 32Auctions. The silent auction ran for 24 hours, and through bidding and donations they raised \$1,190.63!

Impact Team 1255 would like to thank their auction sponsors: Aldi, Benihana, Bentley Pet Shop, Capitol-Husting Co, Chick-Fil-A, Chicago White Sox, Costco, Cooper's Hawk, Exam One, JLL Starbucks And Michaels On Main Café, La Tasca, LexisNexis, Office Depot, Oriental Trading, Schaumburg Boomers, Sherwin Williams, Target, and Uncle Julio's.





A photograph of three volunteers in green shirts working outdoors. Two women are smiling and hugging, while a man with a beard is looking at a clipboard. They are surrounded by cardboard boxes and stacks of folded clothes, including a polka-dot shirt and a striped shirt. The background shows a grassy area and trees.

# Thinking Outside the Box for Your Next Fundraiser Event

Are you on the lookout for fresh, exciting fundraiser ideas that not only help your cause but also engage your community? Look no further! At 1891 Financial Life, we're all about making a difference, not just in securing financial futures but also in supporting the everyday life of the people and communities we serve.

When choosing a fundraiser idea and working toward the most best possible outcome, you want to create a budget, understand your audience, and assure that you have enough volunteer resources for success. Planning your event takes time, the bigger the event the more time you will need for preparations.

Continued on page 20



Continued from page 19

## Here are some fun fundraisers to try:

01

### Recycle Ink Cartridges or Mobile Phones

**What:** Gather old ink cartridges or mobile phones and recycle them for cash. Many companies buy old cell phones for parts or refurbish them for resale.

**Where:** Reach out to local businesses, schools, and community centers to set up collection points.

**How to Raise Money:** Partner with a recycling company that purchases recycled items or donates a percentage of the profits to your cause.

Search “recycle cell phone or ink cartridge fundraiser” on your computer, smart phone, or tablet to find fundraising websites to choose from or ask your local recycle center if they can help. Post a large sign at your collection points. Include 1891 Financial Life and your Court or Impact Team name, what the event is and who the event is for. Provide the date and time of the event and a list of donation drop off points.

02

### 'Soup'er Bowl Tasting

**What:** Organize a soup tasting event where local businesses compete to make the best soup. Ask local high school cooking classes to participate too!

**Where:** Arrange for a venue, set up tables and chairs, and get containers and spoons for tasting.

**How to Raise Money:** Sell tickets for entry and have attendees vote for their favorite soups. Offer a ‘travel trophy’ that the old winner gives the new winner each year.

Our staff attended a local fundraiser like this – and loved it! Not only did they have local businesses participate, but they also asked the local high school cooking classes to join in. At the entrance, attendees received poker chips to use for voting. They placed a poker chip at each of their favorite soup’s stations, then the chips were counted at the end of the event.

03

### Holiday Themed Decorating Contest

**What:** Host an ornament or wreath decorating contest on any holiday theme.

**Where:** Arrange for a room in your parish hall, library, garden center, etc. and provide plain ornaments or wreaths for participants.

**How to Raise Money:** Charge for entry. Entrants can take their decorated items home when finished, or you can raise additional funds by raffling the items off. You could also take the finished decorations for local community businesses to display.

Make a name tag for each entrant. Choose your judges. Purchase or have donated supplies to help decorate your items. Offer prizes like gift certificates donated by local businesses.

04

### Trivia Night

**What:** Organize a trivia night with fun and challenging questions.

**Where:** Find a venue with tables and chairs, and gather all necessary equipment like microphones, speakers, and handouts. Or, use current technology and create an online trivia game event.

**How to Raise Money:** Charge teams for entry. Offer food and drinks for sale at the venue. Ask local businesses to sponsor the food items or gift certificate prizes for the event.

Your handouts would include rules, table signs, and the quiz. Create the questions yourself or use ready-made trivia questions. People can sign up as teams and choose a team name that is displayed at each table or as their group identity for an online game!

### NEXT STEPS: We can help!

Submit an application. Choose from the applications below.

### I am not in a Court or Impact Team:

- **Pop Up Event Application** – receive \$250 in start-up funds

### Yes, I am in a Court or Impact Team:

- **Hearts and Hands Application** – receive up to \$1,500 in matching funds
- **Additional Funding Application** – receive \$250 for your event

Submit application forms 60 days before your event. We will help you by providing postcards, posting the event on our social media, or helping your court officers call your membership.

Applications for community events help 1891 Financial Life reach our fraternal goal of tracking the philanthropic good works of members. These numbers are used to show the amazing efforts of our members and help us keep our not-for-profit status.

Find applications on our website or contact the Outreach and Engagement Department at [outreach@1891FinancialLife.com](mailto:outreach@1891FinancialLife.com). You can also call **800-344-6273 Option 6**.

With these creative fundraiser ideas, you successfully raise money and also engage your community in a fun-filled and meaningful way. **We hope you make a big impact! Let's work together to make a difference!**

# Calling All Members!



## MEMBER OF THE YEAR

Please recognize each other for outstanding volunteerism!

Send in a nomination form for that member who has outstanding volunteer service, held leadership positions in the past year, or who has been lifting up their community and looking out for those in need throughout the years.

### 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*

Winners will be recognized in the December magazine. 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, can 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](http://www.1891FinancialLife.com) and choose 'Member Benefits and Discounts'. Or email [outreach@1891FinancialLife.com](mailto:outreach@1891FinancialLife.com).



**Completed nominations must be postmarked by September 1, 2024.**

# Relevance and Riders



**1891 Home Office Sales Team**  
Schaumburg, Illinois

Where's the "WOW FACTOR" in a life insurance policy? How does 1891 Financial Life make something as important as life insurance even more relevant in the lives of those who care enough to provide for their loved ones?

The answer is the "extra-special" riders that add value to an already valuable life insurance product. Keeping our members in mind, 1891 developed three new riders that you should be aware of.

- 01 The **Living Benefits Rider<sup>1</sup>** is a benefit that can provide substantial dollars when needed. If the insured is diagnosed with a terminal illness, a chronic illness or a specific medical condition, a portion of the death benefit can be accessed and used in any way the insured deems necessary. It could be used to offset medical and nursing care costs or even pay for a timely vacation. Some restrictions apply. There is no additional premium for this rider.
- 02 Another new no-cost rider is the **Charitable Giving Rider<sup>2</sup>**. When the insured names a qualifying charitable not-for-profit organization as a beneficiary or partial beneficiary, 1891 will match up to \$2,500 in additional funds. You have the opportunity to make a positive financial impact on your church, school, or other approved charitable organization of your choice.

- 03 COMING SOON -** A new way to super-charge your insurance benefit and cash value will be through a **Paid-Up Additional Insurance Rider (PUAR)**<sup>3</sup> soon to be available on all whole life policies. The PUAR allows you to contribute additional dollars to your policy premiums and enhance your policy values and death benefit. An additional objective of the PUAR is to build your cost basis in the policy which can be withdrawn income-tax-free, supplementing your retirement income. Premiums can be added on a regular modal basis, in a single lump sum, or a combination of both.

Other traditional riders still available to 1891 Financial Life policyholders include:

- **Accidental Death Benefit Rider**<sup>4</sup>, providing beneficiaries double the amount of insurance in the event of an accidental death.
- The **Waiver of Premium Rider**<sup>5</sup> waives the premium for the insured during a period of disability. The policy remains in effect just as if you were still paying the premiums.
- **Guaranteed Issue Option**<sup>6</sup> locks in the insured's insurability and access to periodic purchases of additional insurance.
- The **Level Term Insurance Rider**<sup>7</sup> assures that the proper amount of insurance can be kept affordable. A combination of Whole Life Insurance and Term Insurance allows for the purchase of a substantial amount of insurance coupled with cash value and affordability elements.

The life insurance conversation can sometimes be uncomfortable and weighty. However, it may be the most important conversation you ever have. A comprehensive discovery interview will determine goals and needs that can lead to an individual solution that provides true peace of mind for you and your loved ones.

1891 Financial Life will partner with you in utilizing the policies and riders that best fit your needs and budget. Reach out to your 1891 Financial Life agent at [sales@1891FinancialLife.com](mailto:sales@1891FinancialLife.com) or **800-344-6273 Option 5** to begin the journey to true financial peace of mind.

6.24MAG-RI Subject to change. Products/features may not be available in all states. Call for details on riders.

1) ICC23RI-ABRQE and ICC23RI-ABRTI. 2) ICC21-CGBR Series. 3) 19RI-PAR Series and 19RI-SPAR Series. 4) 17RI-ADB Series. 5) 17RI-WP Series. 6) 17RI-GIO Series. 7) 17RI-LTI Series



**NEW! APPLY TODAY!****THE DOLORES "DOLLY" ROBERTS**

# Hope Scholarship

**DEADLINE: AUGUST 31****We are accepting applications for  
1891 Financial Life's Hope Scholarship!**

The Hope Scholarship is funded by members and their beneficiaries through the Hope Sponsor Fund. This year, Nancy Mack – a family member of past National President Dolores Roberts – donated beneficiary proceeds to the Hope Scholarship Fund, in the name of her Aunt Dolly. Because of Nancy's generous contribution, members will be eligible to receive funding from the Dolores "Dolly" Roberts' Hope Scholarship.

**Two Hope Scholarship categories:**

- 01** College Scholarship      **02** Master's Degree Scholarship

The Hope Sponsor Fund supports Catholic grant and scholarship opportunities to realize the educational dreams of our members. An applicant for a scholarship must be a beneficial member of 1891 Financial Life one full year by the application deadline. Certificates must be in force and active. Students who have previously won a scholarship may still apply.

We are excited to be part of your journey and look forward to helping you achieve your educational goals!

Download the application from 1891 Financial Life's website. Select 'Member Service' at the top of our web page, [www.1891FinancialLife.com](http://www.1891FinancialLife.com) and choose 'Grants and Scholarships'. Or email [outreach@1891FinancialLife.com](mailto:outreach@1891FinancialLife.com).

**I WANT TO BE A HOPE SPONSOR!**

We are accepting donations year round! If you would like to make a donation, please call **800-344-6273 Option 6**. We thank you for your generosity!

Let's provide a Hope Scholarship every year!

# Shining Stars:

## Celebrating the Brilliance of Our Remarkable Team!



Meet Payeng Lee, a rising star at 1891 Financial Life. With over a decade of experience in the insurance business, Payeng has been an invaluable asset to our team, bringing in new members and serving clients with dedication and expertise.

### 14 Years of Experience

Originally from Thailand, Payeng moved to the USA in November 2002 and has been in the insurance business since March 2010. With 14 years of experience under her belt, Payeng's background in client services, product knowledge, and her ability to help clients have prepared her well for her role as an 1891 Financial Life agent.

### Choosing 1891 Financial Life

Payeng discovered 1891 Financial Life through a final expense quote engine and has since become an integral part of our team. She sells insurance in multiple states including AK, AR, CA, FL, GA, MI, MN, MO, NC, OK, OR, SD, WI, and more!

What Payeng appreciates most about 1891 Financial Life is the exceptional sales support, Home Office staff, and products tailored to her clients' needs – especially being able to offer life insurance coverage for her clients who may not be in perfect health.

### The Key to Success: Continuous Education

According to Payeng, the key to success as a top producer is continuous education about the products and services offered and educating her clients about them. She believes that by knowing more about the products, she can better serve her clients and help them make informed decisions. You can find Payeng at NexVision Financial Group in St. Paul, Minnesota. Payeng enjoys spending time with the successful group at NexVision – working together with clients and business partners.

Payeng is committed to providing the best service to her clients. With her expertise and dedication, Payeng ensures that her clients find the right insurance solutions to protect their financial futures and support their communities with 1891 Financial Life benefits. With her exceptional skills and dedication, Payeng is truly a rising star in our team!

# Top 1891 Financial Life Agents in the First Quarter:

JANUARY-MARCH 2024

## Top Life Leaders



### Ricardo Garcia

Chicago, IL  
*Simply Inspired Solutions*

**Sells in:** IL



### Chong Chang Her

Eau Claire, WI  
*Hmong-American Insurance Services, Inc.*

**Sells in:** CA, IA, KS, MI, MN, WI



### Chou Lee

Elva, WI  
*Hmong-American Insurance Services, Inc.*

**Sells in:** WI

## Top Annuity Leaders



### Ann Ganze

Ottawa, IL  
*First Fed Insurance Agency*

**Sells in:** IL



### Randall Miller

Mankato, MN

**Sells in:** MN



### Jesse Schilling

Mankato, MN  
*Midwest Insurance Service Group*

**Sells in:** MN

# A Message from Fr. Thomas Hoisington



If the Lord is with you,  
you will not perish, for  
the Lord is life. If you  
live your life in Christ,  
there is nothing you  
cannot endure.

“Who then is this  
whom even wind  
and sea obey?”

MARK 4:35-41

In this Gospel Reading, it's asked about Jesus, **“Who then is this whom even wind and sea obey?”** Yet those who ask this are not strangers. They were disciples: people who were close to Jesus, and to whom Jesus had dedicated a lot of His time. It's because of Jesus' dedication that their question seems strange. Shouldn't they know better? Shouldn't they have some idea that Jesus is more than just a teacher?

In this, these disciples are you and me. In their ignorance of who Jesus really is, we can see a likeness of ourselves. This is one of the sources of so much trouble, agitation and discord in our own lives. The problem isn't with Jesus. The problem is with us. These disciples ask, **“Teacher, do you not care that we are perishing?”**



Strike one, and strike two. These disciples make two mistakes here. Not only are they mistaken in thinking that Jesus is nothing more than a teacher. In fact, that's the lesser of their two mistakes. The worse mistake is what they accuse Jesus of when they ask, "Don't you care that we are perishing?"

Do you ever say something like this when you pray to God? Do you ever say to Him, "Don't You care?" "Why aren't You doing something?" "Don't You see what's happening in my life?"

Of course, all of these questions really boil down to the same question: "Don't You love me, God?"

What naturally follows is our saying to God, "If You did love me, You never would have allowed things to get this bad in my life." Or in other words, we might pray: "I can't do anything about this mess, but You surely can. Since You're choosing not to help me, You must not love me."

For the disciples in the boat as they are tossed and pitched about, the same dynamic is at work. They need to answer these two questions: "Who am I?" and "Who is God?" Yet the first question has to be answered first before seeking an answer to the second.

The same dynamic is at work as you are pitched and tossed about in the storm that we call "life." In our prayers, we wonder and we ask whether God cares for us. As we ask this question about God's love, we in turn wonder who we are, and whether our own lives have meaning. After all, if God does not love me, what hope—what future—does my life have?

There is only hope—there is only a future for us—if our lives are rooted in Christ. The answer

to the question of the storm-tossed disciples is given by Saint Paul in 2 Cor 5:14-17. The answer to the questions of our daily lives is given to us by Saint Paul.

As he reflects, looking back in time many decades after Jesus' Resurrection and Ascension, Saint Paul could see what the storm-tossed disciples could not. Saint Paul proclaims in 2 Cor 5:14-17: ***"... even if we once knew Christ according to the flesh, yet now we know him so no longer. So whoever is in Christ is a new creation: the old things have passed away; behold, new things have come."***

The storm-tossed disciples saw only a Teacher. They could not see a Savior. They only knew Christ according to the flesh: that is, with earthly eyes. They did not see Christ with eyes of faith.

Nor did they look at their own lives with eyes of faith. If they had, they would have seen more than just storm-tossed, weary, frightened people. They would have seen themselves as people loved by God: people loved by a God who protects His beloved from anything that can truly harm them.

In fact, there is a third strike made by the storm-tossed disciples when they cry out, ***"Teacher, do you not care that we are perishing?"*** The third strike is thinking that they are perishing.

If the Lord is with you, you will not perish, for the Lord is life. If you live your life in Christ, there is nothing you cannot endure. Christ has not made us for this world. He's made us for a life that journeys through this world, drawing others into the peace of God's presence even in the middle of storms.



## PRIVACY POLICY

### Protecting your privacy is very important to 1891 Financial Life.

This notice summarizes the privacy policy and information practices of 1891 Financial Life (the Society). We have strict policies and procedures in place to safeguard your personal data. Our employees and agents are required to comply with our established policies and procedures. We maintain physical, electronic, and procedural safeguards to protect your personal information from being accessed by unauthorized persons.

#### Information we may collect

We may collect certain nonpublic personal information about you. This allows us to underwrite and administer your insurance coverage, inform you of other programs and benefits that may be of interest to you and comply with legal and regulatory requirements. The information we collect depends on the products or services you request and may include information such as:

- Information we receive from you on an application or other form such as your name, address, age, residence, marital status, social security number, income and assets.
- Information we receive from a consumer-reporting agency, such as credit history.
- Information about your past transactions with us such as the products you have purchased, your contract values, and your payment history.
- Information from outside parties to verify representations made by you such as employment information, medical information, health history, other insurance coverage, or public records.
- General information about you such as your email address, demographic information, avocations, and other personal characteristics.

#### How we use and disclose your information.

We do not share your information with other organizations except as permitted by law. For example, we may share your information with other individuals or organizations to help underwrite your insurance, process applications or administer claims, help detect fraud or criminal activity, or assist us in providing benefits to you as a part of your membership. We may also share your information with sales agents and independent brokers who are authorized by the Society; to marketing organizations or mailing companies to assist us in communicating with and providing service to you. We may also be required to comply with an information request by a government entity or regulator. If we need to share your nonpublic personal information with an affiliated institution or any

third-party non-affiliates, we require that they provide the same level of confidentiality and protection.

We do not sell lists of names and addresses of our members to any vendor for goods or services. Our privacy policy also extends to former members who no longer have coverage with the Society.

We may share personal information such as names, addresses, and Court / Impact Team function photos, with our related fraternal Courts / Impact Teams for fraternal purposes (such as sending you information about Court / Impact Team meetings and events, volunteer activities, the *1891 Financial Life* magazine, etc.).

Keeping your information accurate and up-to-date is very important to us. If you determine that any information we have for you is incorrect, please contact us so that it may be corrected. Call: Customer Care 800-344-6273.

#### CALIFORNIA CONSUMER PRIVACY ACT (CCPA).

If you are a California resident whose personal information is covered by the CCPA you may have the right to know about personal information we collect use and share. We do not sell the information of any California consumer. You may request that we disclose to you the categories of personal information we have disclosed about you for a business purpose and the categories of third parties to whom the personal information was disclosed. You may request that we and our service providers delete personal information we have collected from you. We and our service providers will comply with this request unless it is necessary or permissible for us or service providers to maintain the personal information under the CCPA or other applicable law. To make a request, please email [CCPAREQUEST@1891FinancialLife.com](mailto:CCPAREQUEST@1891FinancialLife.com) or call us at 800-344-6273.

We reserve our right not to respond to requests submitted other than to the address specified in this paragraph. If you are acting through an authorized agent, we may request written permission before honoring requests from the agent. We may also need to verify your identity prior to releasing information to you.

#### CONTACT US WITH QUESTIONS

If you have any questions about our Privacy Policy or our information practices, you may contact the Privacy Officer at: [CCPAREQUEST@1891FinancialLife.com](mailto:CCPAREQUEST@1891FinancialLife.com), or 800-344-6273, or write us at the address below.

1891 Financial Life  
Attn: Privacy Officer  
200 N. Martingale Rd., Ste. 405  
Schaumburg, IL 60173

# GAME – PLAY TODAY!

Be the first to WIN a Phoebe Bear!!



Members, unscramble the  
Summer Sports Word Scramble below.

sebalbal

sebfrie

lofg

kinhig

nirngun

nitens

ingwismm

finhigs

quecrot

Email your answers and contact information\* to  
[outreach@1891FinancialLife.com](mailto:outreach@1891FinancialLife.com).

Remember to include your:

- Name
- Age
- Phone Number
- Your Answers



**DEADLINE: SEPTEMBER 1, 2024**

One winner will be chosen by a drawing of responses.

\* Information provided may be used for communication from 1891 Financial Life.  
Your privacy is important to us. 1891 Financial Life does not share information.  
One entry per member.

Moving?  
Name change?  
New email?

## Let us know!

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

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

To make an update, email  
or call customer care:  
[info@1891FinancialLife.com](mailto:info@1891FinancialLife.com)  
**800-344-6273 Option 1**

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

Owner's Name: \_\_\_\_\_ Certificate #: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: ( \_\_\_\_\_ ) \_\_\_\_\_ Email: \_\_\_\_\_

Please CHECK all that apply and mail this request to the new Home Office address:

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

You may also take a picture and email your request to [info@1891FinancialLife.com](mailto: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 Services to call me at: \_\_\_\_\_
- ☐ Other Request: \_\_\_\_\_



# Your Retirement Roadmap

START WITH AS LITTLE AS \$300!

**3-Year Flexible Premium  
Deferred Annuity (FPDA)<sup>1</sup>**

# 4.50%

First Year Interest Rate  
2.80% Minimum Guarantee Rate

Issue Ages 0-85  
\$300 - \$250,000 Premium<sup>2</sup>

**Map out your future finances:**

- Take the guesswork out of saving with our automatic deposit options.
- Experience the power of Compounded Tax-Deferred Interest Growth.
- Choose an option to turn your savings into a guaranteed income stream you can't outlive.<sup>3</sup>

Interest rate subject to change. Products/features may not be available in all states. Not available in CA.  
1) 23FPDA Plan Series. 2) \$300 minimum premium, \$50 minimum additional premium, \$250,000 annual premium limit, \$4,000,000 lifetime limit. 3) Consult your tax advisor regarding your individual situation.

6.24AD-3FPDA

- 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](mailto:sales@1891FinancialLife.com)