



To Our Members



**WORLD'S BEST
INSURANCE COMPANIES**
RECOGNIZED BY FORBES

Embracing Grandparenthood: A Legacy of Love and Financial Wisdom

Becoming a grandparent is a joyous milestone — one filled with love, wisdom, and an opportunity to

leave a lasting legacy. As I welcome two wonderful new grandchildren into my life, I find myself reflecting on the lessons I want to pass down to them. Among these, financial education is one of the most valuable gifts we can provide to future generations.

Spring into Wealth: A Season for Financial Growth

Spring is a time of renewal and new beginnings, making it the perfect season to focus on wealth transfer and financial literacy. Wealth is more than just assets; it is knowledge, values, and a sense of responsibility. As grandparents, we have a unique opportunity to introduce these principles early, shaping how our grandchildren view money, savings, and financial security.

Teaching Grandchildren About Money

Financial literacy is a lifelong journey, and the earlier we begin, the better. Simple, everyday activities can lay the foundation for sound financial habits:

- **The Value of Saving** – Encouraging grandchildren to save a portion of their allowance or gift money teaches delayed gratification and financial discipline.
- **Smart Spending** – Helping them understand the difference between wants and needs instills responsible decision-making.
- **Charitable Giving** – Showing the importance of giving back fosters generosity and social responsibility.
- **Investing Basics** – Introducing simple concepts like compound interest and long-term growth can spark curiosity about building wealth over time.

The Ease of Education Today

Unlike past generations, today's children have access to an abundance of resources to learn about money. From educational apps and online courses to interactive games and engaging financial books, learning about money has never been easier or more accessible. Schools are also incorporating financial education into curriculums, reinforcing key concepts at an early age.

As a leader in the financial industry, I believe in leveraging these modern tools to empower families. At 1891 Financial Life, we offer resources and guidance to help parents and grandparents educate their children about financial planning, ensuring they grow up with the knowledge and confidence to make smart financial choices.

A Legacy That Lasts

Being a grandparent is a gift, and with it comes the responsibility of passing down values that extend beyond our lifetime. By prioritizing financial education and utilizing wealth transfer options, we can create a legacy that not only secures our grandchildren's future but also equips them with the skills to build their own success.

This spring, let's embrace the season of renewal by investing in the financial well-being of the next generation — one lesson, one conversation, and one thoughtful act at a time.

Please reach out to me and my team to help you leave a Legacy of Love and Financial Wisdom.