



# GIVEBACK

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## 2024 Members of the Year!

At 1891 Financial Life, our vision is to spark understanding, serve sincerely, and empower each other as we build a community rooted in faith, compassion, and service. In this edition we shine a spotlight on two exceptional members as Members of the Year: **Lizette Desseyn** and junior member **Cecilia Bulcher!**

### LIZETTE “LIZ” DESSEYN

St. Mary Impact  
Team 1017, East  
Moline, IL

*Nominated by  
Linda Ortiz, President*



Liz has been a member for 30+ years and during that time she held the positions of President and Treasurer for many recurring terms. At East Moline’s St. Mary Catholic Church, she volunteered as a Greeter, Gift Bearer, and Collection Counter.

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## CEO MESSAGE



**Passion with a Purpose:**  
The Role of a Life  
Insurance Agent  
for a Fraternal  
Insurance Carrier



In the realm of financial services, life insurance agents play a pivotal role, especially when they work with fraternal insurance carriers. Their mission extends beyond selling policies; they are community advocates, providing financial stability, income replacement, and pathways to generational wealth for families. For these agents, passion with a purpose drives everything they do. This passion is grounded in helping families secure their financial futures and build legacies that extend beyond the present generation.

### Financial Stability: A Foundation for Security

One of the primary purposes of life insurance is to provide financial stability to families when they need it most. Life is unpredictable, and a family’s financial situation can change instantly with the loss of a breadwinner or key family member. Life insurance steps in during those critical moments, ensuring families can cover essentials like mortgages, education, and maintaining their standard of living even in the face of tragedy.

Agents working with fraternal carriers have an added layer of purpose. Fraternal organizations often emphasize community service, family welfare, and support systems. For these agents, providing financial stability isn’t just about closing a sale; it’s about fortifying the well-being of entire communities.

### Income Replacement: Securing the Future

A significant part of what drives life insurance agents is the ability to offer income replacement. When a policyholder passes away, the loss of income can devastate a family. Life insurance provides a way to replace that lost income, allowing the family to focus on healing rather than worrying about their financial future.

Fraternal insurance carriers have a unique approach to this. Income replacement is more than just replacing dollars; it’s about keeping family dreams alive.

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# CEO MESSAGE

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Whether it's ensuring that children can still attend college or preserving a family-owned business, the policies these agents offer become a bridge between tragedy and the future that the policyholder envisioned for their loved ones.

## **Generational Wealth: Creating a Legacy**

Life insurance also has ability to help build generational wealth. This is not just about financial protection; it's about creating a lasting legacy that can be passed down.

Generational wealth helps break the cycle of poverty and opens

doors for future generations to enjoy greater financial opportunities. The death benefit from a life insurance policy can be used to invest in property, education, or a business venture, allowing a family to accumulate wealth that benefits generations to come.

Fraternal organizations are built on values such as mutual aid, community support, and the betterment of society. Life insurance agents working in this space are not merely focused on selling policies—they're invested in helping families create generational

wealth that can uplift entire communities.

## **Passion Meets Purpose**

What sets life insurance agents apart, especially those affiliated with fraternal insurance carriers, is their passion for helping others achieve financial security and build legacies. This passion with a purpose transforms a traditional sales role into one of advocacy, service, and community leadership. These agents aren't just providing policies; they're offering peace of mind, security, and a brighter future for families.

# 2024 Members of the Year

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Liz also participated in Join Hands Day projects, partnering with Girl Scouts to buy gifts for women in shelters and raising funds for a local animal welfare center. After St. Mary's closure, Liz transitioned to Christ The King Catholic Church, where she joined the Social Concerns Committee, helped with funeral luncheons, and supported fundraisers like the Snow Ball for the Believers Together Vicariate Center.

## **MOBILIZING GENERATIONS WITH COMPASSION:**

Liz's leadership goes beyond event planning; she fosters connection. For many years, she led the Annual Memorial Mass and breakfast for deceased members. Currently, her team arranges Masses for members shortly after their passing, with Liz ensuring donations go to the right parish. She connects members for monthly luncheon meetings complete with card

games. At Christmas, she has led donations for the local Adult Day Center, bringing holiday cheer to residents.

Liz's unwavering faith and compassion embody the values of 1891 Financial Life. For over 30 years, she has been a pillar of her community, inspiring others. Her Impact Team says it best: "We can't think of anyone more deserving as Member of the Year." Congratulations, Liz! God bless you.

## **JUNIOR MEMBER OF THE YEAR CECILIA BULCHER**

St. Mary Impact Team  
998, Rudolph, WI  
*Nominated by  
Kathy Hamus, President*



Earlier this year, Cecilia participated in Pro-Life Wisconsin's 2024 Prayer Card Art Contest and won for her grade level. Inspired by a call for young artists, she created a

moving drawing that reflected her love for life and her faith. "I just thought it would be fun because I love drawing ... Babies are fun. None of them should be harmed," she shared. Cecilia also collaborated with her mom to write a heartfelt prayer. Reflecting on the process, she said, "I just had this burst where I just wrote things down and it all came together."

Her winning artwork, now featured on 500 holy cards, depicts Cecilia's drawing of a Pro-Life Park where people live peacefully and everyone is cared for, including those with disabilities. "The world should be like that park—a peaceful place where no one harms anyone. God gave us life. We should preserve that life," she explained.

## **MOBILIZING GENERATIONS WITH COMPASSION:**

Cecilia's grandmother proudly distributed the cards in their community, and they plan to

## Conclusion

In the fraternal life insurance industry, passion with a purpose elevates the role of agents beyond sales. It aligns their work with the mission of creating financial stability, providing income replacement, and building generational wealth. By helping families secure a future filled with promise, these agents become integral to the fabric of their communities, embodying the principles of service and commitment that are at the heart of fraternal organizations.

Merry Christmas!  
Lisa Bickus, CEO

include them in Christmas cards to spread her message of love and protection for life even further.

Her parents, Joseph and Sarah Bulcher, expressed immense pride in Cecilia's achievement. "It was a blessing watching her write these words to her prayer. She truly spoke from her heart," Sarah said.

Congratulations, Cecilia, on being our Junior Member of the Year! Your creativity, faith, and commitment to protecting life inspire us all. God bless you!



# GIVE BACK

## *We can help you raise funds for your community!*

Questions? 800-344-6273 Option 6.  
[Outreach@1891FinancialLife.com](mailto:Outreach@1891FinancialLife.com)

Send your activity description for the newsletter by January 20, 2025. If you have photos please send them for the magazine, too.

**St. Ann Impact Team 306, Custer, WI** hosted a dessert spin at the Sacred Heart Parish Picnic. "We had great community support!" wrote President Barbara Kurszewski. The event **raised \$1,094 & the Society matched \$750**. Funds raised will help refurbish the parish's Stations of the Cross.

**Our Lady of Fatima Impact Team 481, Brussels, WI** cosponsored the auction at the St. Francis St. Mary's Parish Kermis. "The live auction is always the biggest highlight of the Kermis," wrote Jean LaCrosse. The event **raised \$22,460 & the Society matched \$750**. Funds raised will benefit the parish's Helping Hand Fund.

**Our Lady of Fatima Impact Team 481, Brussels, WI** cosponsored a bake sale at St. Francis St. Mary's Parish. Thanks to the generosity of parishioners, **\$750 was raised to support the church's food pantry. 1891 will match \$750 in funds.**

**St. Mary Impact Team 868, Muscoda, WI** teamed up with the Riverdale Volleyball team to host the Soup & Swine Supper fundraiser with silent auction and raffle. They **raised \$300 and the Society matched \$217**. Funds raised will go to new equipment for the Riverdale Volleyball team.

**St. Mary Impact Team 868, Muscoda, WI** - The Immaculate Conception Church of Corpus Christi in Bobcobel (a parish of Impact Team 868) hosted its 150th Fall Festival! The event served 924 meals and **raised \$25,386.88 to support church building projects; 1891 sponsored \$643.35.**

**St. Theresa Impact Team 1057, Denmark, WI** co-hosted a salad and sandwich supper with St. Joseph - St. John Rosary Society. "We had a good work crew and lots of delicious food," wrote Secretary Rita Christman. They **raised \$1,036.44 and the Society matched \$750**. Funds will be used for sanctuary needs and a new funeral pall.

**Soul Connection Impact Team 1255, Schaumburg, IL** walked to raise funds for The Moorings of Arlington Heights' Memory Care Unit. The team also donated bottles of water for participants. With generous contributions from team members, friends, 1891 agents and partners, the walk **raised a total of \$959!**

**St. Rita Impact Team 1257, Glidden, WI** sponsored the Eat Stand at the 3-day Community Fair in Glidden! The event **raised \$4,259.63 and the Society matched \$750**. Funds raised will help pay for parish expenses.

**St. Rita Impact Team 1257, Glidden, WI** held a successful Auction, Raffle, and Picnic Fundraiser on Father's Day weekend. The event also included Mass in the historic pavilion. Impact Team 1257 helped with lunch and refreshments. The event **raised \$13,536.97 with a Society match of \$750.**

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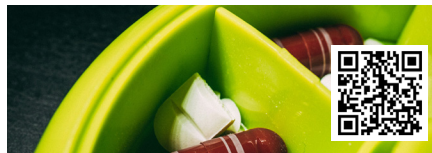


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