The Benefit News

Fall/Winter 2019

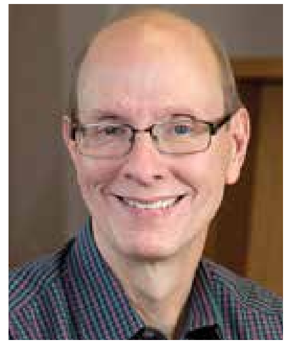
A Magazine for National Mutual Benefit Members and their Families

www.nmblife.org

Ideas For Spending More Family Time Together

page 22

Growing For You



Our goal at National Mutual Benefit is to help more people. We help families by providing life insurance products that protect families from the financial impact of someone dying too soon. Our annuity products help people during their retirement years. Finally, we make a difference in our members' communities through our fraternal programs and branch events.

It is awesome to work at a company where our goal is to help people. It is important that we continue to help more and more people. That is why our primary goal is to grow National Mutual Benefit. The more members we have, the more people we are helping, and the more we can do in our members' communities. There are a lot of things going on at NMB to help us grow.

We have opened a new agency in Owatonna, Minnesota. I am excited to offer more support to the many members we have in eastern Minnesota, as well as to serve more people and more communities. MJ Grubish and her team will do an excellent job!

Over the last year, we updated all of our life insurance products to ensure we provide relevant and competitive life insurance options. In this issue, we highlight our new universal life insurance, which has the flexibility to adapt to your changing needs throughout your lifetime.

For us to serve you better and to grow as a company, we need to have more agents. Our goal is to add fifteen new agents in 2019. You will have an opportunity to meet some of our new agents later in this issue. It's exciting to add a group of new and enthusiastic people who will help us thrive in the future.

I am thrilled about all that we are doing to make NMB a bigger and better organization for you and your community.

As we enter the holiday season, I wish you and your family a blessed time together and a happy New Year.

Daniel L. Shinnick, FSA
President and CEO

Notice for Wisconsin Residents/Policyholders

If you are considering making changes to your policy, consult with a licensed insurance agent or financial advisor to find an alternative best suited to your needs. Additional information is available from the Wisconsin Commissioner of Insurance at http://oci.wi.gov/ or (800) 236-8517.

ADDRESS CHANGE NOTICE: It is very important that NMB keeps its member address records up-to-date. To update your address, contact us at (800) 779-1936 or visit the Member Forms section of our website, www.nmblife.org, and complete the policyholder address change form.

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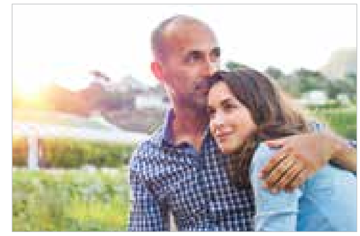
Features

Departments



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Universal Life Insurance

Designed to Fit Your Changing Needs

Change is inevitable. Over time, you may change jobs, receive a big promotion, get married, or have children. You'll likely adjust your living environment to accommodate your changing needs by moving from one home to another. And if you have children, you'll watch them grow up and leave your home to start their adult lives.

Life changes over time, but your need for life insurance remains constant. Life insurance helps protect you and the ones you love most, such as your spouse or children. While your need for life insurance does not change throughout your life, the amount of protection you require, and the funds available to pay for that protection, will likely evolve.

Universal life insurance is designed to fit your changing needs. It offers a level of flexibility that other forms of life insurance, such as whole and term, do not provide. For example, universal life insurance provides an option to increase or decrease coverage. (For increases, you will need to go through the underwriting process again.) Universal life also allows you to increase, decrease or skip premium payments.* These options enable you to adjust your life insurance plan to fit your changing financial goals while keeping the coverage you need in place.

Here are the main reasons that universal life insurance could be the right fit for you and your family:

Single or Joint Policies

With universal life insurance, you can select a policy that covers one or two people. The joint policy, which provides coverage for two people, pays a death benefit when the first person passes away. Universal Life Joint might be a good option for couples who are both in need of protection because it eliminates the need to purchase two separate policies.

Single policy coverage is available from $25,000, and joint policy coverage is available from $50,000.

Income Tax-Free Death Benefit

The death benefit is the amount paid to the beneficiary you choose when you pass away, and it is generally income tax-free.** Often, the death benefit's purpose is to help people who financially rely on you to keep up with essential expenses, such as housing, groceries, and car payments. If your family receives a death benefit, it can also help preserve your retirement savings and pay for final expenses, such as medical bills and funeral costs. And it helps make a very challenging time a little bit easier for your loved ones.

Cash Value

Universal life policies develop a cash value that earns interest and grows over time if enough premiums are paid. The cash value can be withdrawn and used for any purpose †, such as paying off your mortgage early, funding a family trip, or paying for college tuition. We recommend you talk to your District Representative before taking withdrawals and loans because doing so can decrease the death benefit and affect other aspects of your policy.

Flexible Payments & Coverage

As discussed above, universal life insurance offers the ability to increase or decrease coverage and adjust payments as needed. In addition to the ability to increase, decrease, or skip payments, you can choose to pay your premiums on a monthly, quarterly, semi-annual, or annual basis. We can automatically deduct payments from your bank account for simplicity and ease. These features allow you payment flexibility while keeping your life insurance protection in place.

Accelerated Death Benefit Rider

Add this rider to be able to access 80% of your policy's death benefit if you are diagnosed with a terminal or permanent illness. There is no cost to add this rider to your policy. If you become terminally ill, this benefit can help you pay significant medical bills or take your dream vacation.

If you decide that term or whole life insurance is the right solution for you, we offer similar accelerated death benefit riders for these policies as well.

Riders allow you to add extra protection to your life insurance policy. A variety of riders are available to add to our universal life insurance policies. Please ask your District Representative for more information.

Access to NMB Member Benefits

Our members are eligible to apply for our member benefits†† package at no additional cost. Our member benefits offer scholarship opportunities, as well as extra protection and financial help for a variety of situations. Learn more about our Member Benefits at www.nmblife.org/member-benefits (or refer to the side bar).

Continuous Coverage

Our life insurance policies stay with you, even if you change jobs. You may have some life insurance coverage through your employer; however, in most cases, you are not able to take that coverage with you when you leave your job. And if you become ill, you may not be able to qualify for purchasing a new life insurance policy. Buying your own life insurance policy now ensures that you will be protected even if you leave your job or become ill. ◆

For more information on NMB's Universal Life Insurance contact your local District Representative or our Home Office at:

nmblife.org | 1-800-779-1936

*Reducing premiums or skipping premiums may cause your policy to lapse.
**According to tax laws IRC Sections 101 & 7702. NMB, its employees and agents, do not render tax or legal advice. Consult with your tax and legal advisors regarding your personal circumstances.
†Cash values can be accessed through loans and/or withdrawals, but these will reduce the death benefit and may cause a policy to lapse or terminate without value. In addition, withdrawals from some policies may be subject to surrender charges and could have a permanent effect on the cash value and death benefit. Surrenders and loans may generate an income tax liability.
††NMB's member benefits are not guaranteed and can change at any time.

DID YOU KNOW?

As a member of NMB, you are eligible to apply for our member benefits*, which are offered to you at no additional cost!

NMB offers the following benefits:

National Scholarship Program
Young adults pursuing their first undergraduate degree are eligible to apply. Scholarships are awarded based upon volunteer work and community service.

Newborn Insurance Benefit
Option to insure your newborn infant.

Newborn Death Benefit
If you experience the loss of an infant, receive a $2,500 death benefit.

Orphan Income Benefit
If you or your child becomes orphaned, receive a monthly allowance up to $300.

Orphan Scholarship Benefit
If you or your child becomes orphaned, receive a scholarship benefit up to $3,000 annually.

Disaster Benefit
Receive up to $1,500 if you experience a loss to your primary residence.

Disease Benefit
Receive up to $1,500 for out-of-pocket costs incurred by certain diseases.

Loss of Sight/ Dismemberment Benefit
Receive up to $5,000 if you are involved in an accident that results in loss of sight or dismemberment.

**NMB's member benefits are not guaranteed and can change at any time.*

Tearing Down Walls, Building Up People

A member in Wisconsin turned his life passion into a career of helping people flourish.

by Anne Rogers

Greg Gintz (far right) and his *Therapy Without Walls* team get together for a retreat on Greg's family's land.

At the age of five, Greg Gintz realized he loved helping people when he volunteered with his parents to assemble food baskets. In elementary school, he volunteered to be a peer mediator, and helped his fellow classmates resolve conflicts. When he looks back, he feels like these experiences were the beginning of his career training.

Greg became an Eagle Scout at seventeen. He named the project that earned him his Eagle Scout status the *Giving Tree Project*. It began when he met with his high school social worker to ask how he could help others in the Verona community. Over 300 children were in need and weren't going to receive Christmas presents that year, so Greg got started right away by meeting with local businesses. He set up Christmas trees covered with tags for people to take and purchase a present for a child. Over 330 presents, plus cash, were donated. "I recently met with scouts from my old Verona troop and found out they still carry out this annual project," Greg stated. He is proud that he connected the scouts with the high school social worker and that years later, the project is still helping children in the community.

When asked about his career path, Greg explained, "I knew I wanted to go into social work during my sophomore year of high school." After high school, he graduated with a degree from UW-Madison and worked for one year at a nonprofit in direct practice. He eventually started working for Sauk County Human Services, where he served adults with serious developmental problems and adolescents who had not had success with treatment. Unfortunately, when Sauk County privatized, social workers were the first to get laid off, and Greg was forced to start over. That's when he founded *Therapy Without Walls*.

Therapy Without Walls is based in Reedsburg, Wisconsin and provides services outside of the confines of traditional therapy by meeting with patients in their homes,

> *"Knowing what you enjoy most in life from a very young age can help you choose your profession."*

Greg (left), Dominick, and Grant Gintz pose for a three generation photo of Eagle Scouts.

Greg Gintz receives the *Most Distinguished Agency Supervisor of the Year Award* from UW-Madison School of Social Work.

schools, and communities. Greg started the agency with zero staff, but within one month of opening, he had enough demand to start hiring. Now, the organization is about to celebrate it's tenth anniversary and currently employs 40 staff members working in ten different Wisconsin counties. Greg has opened six offices; two in Reedsburg, two in Richland County, and two in Adams County. He has plans to open three more. "I want to reiterate that I love what I do," Greg shared. "I feel reaffirmed and rejuvenated as my agency grows and we're able to work with more adults and kids in their local communities."

In addition to running his organization, Greg partners with the University of Wisconsin by hiring two to four interns per year, lecturing to graduate-level classes, and talking to UW students and staff about different services and models. Out of 600 supervisors, Greg was recently selected to receive the *Most Distinguished Agency Supervisor of the Year Award* from the UW-Madison School of Social Work. Last year, Greg received another honor preceptor—Honorary Staff Member of the University.

Greg's involvement with National Mutual Benefit started at a young age. With NMB's support, Greg helped establish the first skateboard park in the Verona area. "When we were younger, it was illegal to skateboard in parks, and we'd get kicked out. So in the fifth grade, me and two of my buddies went around town to get a petition signed by residents advocating for a skateboard park in town." The park was finally built, safely and legally by the time they were seniors in high school. NMB provided matching funds to help build the skateboard park and held annual competitions for a few years to create awareness.

Greg has also served on his local NMB Branch 400 board for many years. Throughout his tenure, he and his family have engaged NMB and community members through several fundraisers in the Madison area. They've also helped improve their community through food baskets, Flag Day and Veterans Day observances, and Adopt-a-Highway and park cleanups. Most recently, when a state of emergency was declared in Reedsburg due to flooding, Greg and his family applied for a Community Benefit Grant from their branch and assisted the Wisconsin National Guard and the Reedsburg Chief of Police with disaster relief. They helped coordinate the filling of sandbags and transporting them to homes in the area in order to prevent more damage.

The two most important things in Greg's life are his family and his community. "I used to look up to a lot of people like Michael Jordan and Tony Hawk, but in the end, it's my dad, Grant Gintz, who's my hero," he stated. "He has always been there for me and has always led by example." Greg continues to lead by example, and his own children seem to be following in his footsteps. His son Dominick was recently honored at his Eagle Scout Court of Honor, making him the third generation Eagle Scout in the family. ◆

It was a group effort to provide flood relief in Reedsburg this year. Greg (left) and many other humanitarians filled and transported sandbags to protect homes.

Greg Gintz (center) stands with Verona Skatepark competition winners at an annual summer event.

Members Ali and Jared Snortheim with daughter Eleanor and baby Owen. Owen was born weighing just two pounds, seven ounces, and spent over three months in the Neonatal Intensive Care Unit.

District Manager Kent Stadler and agent Laura Debevec Schultze present matching funds to Ali.

Ali and Kent Stadler have a great laugh pulling the 50/50 raffle winner's name.

Ali (kneeling), and her family wear *Go With the Flow* t-shirts to raise awareness of the disease Ali is fighting.

Member Benefits Help a Young Family

NMB Branch 3, family members, and friends offer support to a member family during difficult times.

by Anne Rogers

At just 23 years young with an entire lifetime ahead of her, National Mutual Benefit member Alison (Ali) Snortheim was diagnosed with a very rare and critical disease this past January. Ali and her husband, Jared, live in Auburndale with their little girl, Eleanor, and miracle son, Owen. On April 2, Ali was admitted to the hospital with major pregnancy complications and had an emergency birth. Their son Owen was born weighing just two pounds, seven ounces. He arrived fourteen weeks early, and was in the Neonatal Intensive Care Unit for three months until he was strong enough to go home. The doctors took every measure possible to protect the baby, while providing Ali with the life-saving treatments she required.

Prior to Owen's birth, Ali was receiving dialysis six days a week for four hours each day. Because of how rare her disease is, Ali has been told the chances of her kidneys recovering, even with dialysis, are very slim. A kidney transplant will be necessary. One of National Mutual Benefit's most impactful outreach initiatives is making a difference in the lives of members by giving them peace of mind. When learning of the family's need to pay for medical expenses due to Ali's situation, NMB Branch 3 helped the family as best they could.

This past August, Ali and Jared's family and friends, along with members of NMB Branch 3, organized *Go With the Flow for Ali*, a fundraiser to help the Snortheims with their medical expenses. The benefit, which included raffles, a live auction, and live music, helped raise over $13,600 for the family—including a $2,500 donation from NMB's Matching Funds Benefit program.

Ali and Jared are both members of NMB, so they are able to take advantage of an additional member benefit to protect the life of their newborn son, Owen. NMB District Representative Laura Debevec Schultze, who sold the couple insurance earlier in 2019, helped them apply for the Newborn Insurance Benefit. With this benefit, they were able to apply for a guaranteed life insurance policy for Owen. Ali is also eligible for the member Disease Benefit, which provides her with a grant of $1,500 for out-of-pocket expenses incurred from her dialysis treatment.

To date, Ali has been accepted into the transplant program at Mayo Clinic and is currently waiting for a match. The family has a long road ahead of them, but they are strong and have an exceptional support system. We are confident that with the continued support of their family, friends, and NMB, they will get through this tough time in their lives. ◆

A Mission to Help Others

This year's President's High School Scholarship Winner is on a journey to make a difference.

by Ashley Richmond

Tanner Heath grew up in Markesan, Wisconsin—population just over 1,400. Despite the city's relatively small size, he was always able to find ways to keep himself busy. Tanner started volunteering at the age of twelve. As a member of National Mutual Benefit, his grandmother encouraged him to take part in several branch events, including dressing up as the Easter Bunny for Easter egg hunts! Tanner had a lot of fun at these social events and started to realize the positive impact he could have on the lives of others.

Tanner (second from left) poses with his stepdad Joe, his mom Joann, and his younger brother Brayden at one of his high school football games.

According to Tanner, one of his most memorable volunteer experiences was a mission trip he took with his church group to Atlanta. While there, he and other volunteers served at a center in an impoverished inner-city community where adults would drop their kids off so they could apply for jobs. At first, Tanner thought the kids (who were similar in age) wouldn't have any interest in being supervised by a group of "outsiders." Much to his surprise and joy, once they made a plan, the kids started warming up and the group had a blast! Aside from their time spent at the center, the volunteer group helped at a community garden by weeding all of the flower beds and harvesting fruits and vegetables.

Tanner is proud to have been a part of several mission trips. Not long after a devastating hurricane left massive flooding throughout Houston, Texas, his church banded together to help with relief efforts in the city. When visiting with families directly affected by the tragedy, most of the Houston residents were in tears while expressing appreciation for the generosity shown by complete strangers. When asked why he continues to volunteer under challenging circumstances, Tanner explained that he is positively impacted by seeing people's reactions to volunteers lending a helping hand. He said, "Once a job is done, it's cool to step back and see everything you've accomplished… and it's nice to see people enjoy what others are doing."

Tanner (far right) joins other volunteers at an event benefiting the UN Refugee Agency in Houston, Texas in 2018.

In high school, Tanner was also selected to be a volunteer camp counselor, where he was responsible for a group of six kids over four days. It was a challenge at first, but once he got to know the personality of each individual, he quickly adjusted to his role. The week included fun activities such as kayaking, inflatable obstacle courses, and team-building exercises. When a band came out to entertain the group, Tanner even participated by playing bass guitar. According to Tanner, the entire experience helped him become more social, and he really enjoyed it.

Tanner (back row left) and other members of the St. Stephen's Youth Group traveled to Atlanta for a mission trip in 2016.

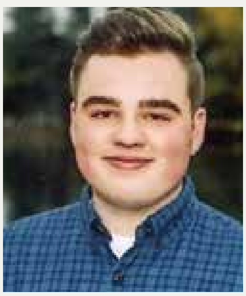
As a college student at Edgewood College in Madison, Wisconsin, Tanner will be majoring in chemistry and pre-engineering with the hopes of transferring to UW-Madison. His dream is to work for the state as a civil engineer.

We have no doubt Tanner will reach his goals. Jennifer Seggerman, ELCA Youth Ministry Director at St. Stephen's Church, shares the same sentiment. She explained, "Tanner is admired and respected among his peers and adults alike. He has always been responsible, dedicated, and compassionate. When Tanner commits to something, he can be expected to succeed." Congratulations on being named this year's President's High School Scholarship Winner, Tanner, and best of luck in your future endeavors! ◆

2019 National Volunteer Scholarship Winners —

Making a Difference, One Life at a Time

2019 College Scholarship Winners



Parker Reindahl
St. Paul, Minnesota
Hamline University

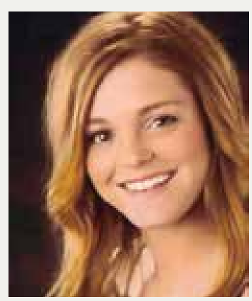
Braydon Peterson
Lemmon, South Dakota
Minot State University

Michael Schaefer
Oakfield, Wisconsin
University of Wisconsin
Madison

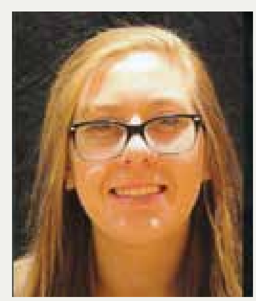
Braden Gilbertson
Dundas, Minnesota
University of Kansas

Jennifer Maruszczak
Green Bay, Wisconsin
University of Wisconsin
Green Bay

Stran Holben
Spearfish, South Dakota
Chadron State College



Alyssa Babler
Fond du Lac, Wisconsin
Marian University



Sydney Dorschner
Oshkosh, Wisconsin
University of Wisconsin
Stevens Point

Madison Carlson
Hayward, Wisconsin
University of Wisconsin
Whitewater

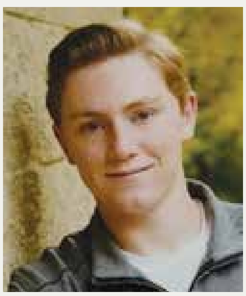
Hallie Signer
Monroe, Wisconsin
Emmuns Bible School

Nathanial Christy
Green Bay, Wisconsin
University of Wisconsin
Platteville

Hope Feltmann
Lester Prairie, Minnesota
University of Minnesota
Duluth

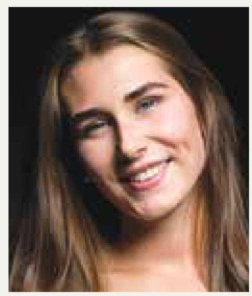
We are proud to announce National Mutual Benefit's 2019 National Volunteer Scholarship winners! These young adults are passionate about making a difference in the lives of the people around them, and have a caring and helpful spirit. From spending Sunday evenings with a lonely senior, to being a mentor and camp counselor to younger children, our winners share the same initiative of helping others having positive experiences in life.

2019 High School Scholarship Winners



Tucker Rinehart
Woodbury, Minnesota
Grand View University

Tanner Heath
Markesan, Wisconsin
Edgewood College



Sophia Kulow
Sun Prairie, Wisconsin
University of Minnesota
Twin Cities

Brandon Patino
Sturgis, South Dakota
South Dakota State
University

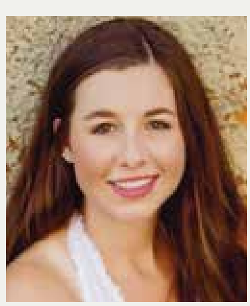
Stanley Maruszczak, Jr.
Armstrong Creek, Wisconsin
Northeast Wisconsin
Technical College

Emily Powell
Norwalk, Wisconsin
Ridgewater College

Kiley Sieler
Gillette, Wyoming
Commonwealth Institute
of Funeral Services

Marcus Feltmann
Lester Prairie, Minnesota
Ridgewater College

Olivia Wendt
Poynette, Wisconsin
University of Wisconsin
La Crosse



Brittney Dehnke
Eau Claire, Wisconsin
University of Wisconsin
Stout

Devany Bauer
Durand, Wisconsin
University of Wisconsin
La Crosse

To obtain an application for the 2020–2021 academic year, go to:
nmblife.org/scholarships

Completed application materials must be emailed or postmarked on or before Friday, February 28, 2020.

NATIONAL MUTUAL BENEFIT
A Fraternal Life Insurance Society

A Gift that Keeps on Giving

When you purchase life insurance for a child you love, you are giving a gift that can provide a **lifetime of benefits.**

Term to 26 can be converted to whole life insurance anytime after the first year with no proof of insurability. If converted at age 26, the **coverage amount can be doubled**.

TERM TO 26 EXAMPLE PREMIUM RATES

Rates shown are for a 15 year old girl.

$10,000	$25,000	$30,000	$40,000	$50,000
$41 per year or $267 one-time payment	$47 per year or $314 one-time payment	$57 per year or $377 one-time payment	$76 per year or $502 one-time payment	$95 per year or $628 one-time payment

Term to 26 is available to purchase for children ages 0–21. One-time payment includes coverage until age 26.

GET STARTED at nmblife.org/term-26

Selflessness is the Key to Success

2019 President's College Scholarship winner is always determined to put others first.

by Ashley Richmond

This year's President's College Scholarship winner, Braden Gilbertson, has been volunteering for as long as he can remember. Although his family recently relocated to Minnesota, he grew up in Bismarck, North Dakota where National Mutual Benefit had a large presence during his childhood. Braden's parents often took him to local NMB events, which helped foster his love of volunteering. When asked why volunteering is so important to him, Braden shared, "volunteering helps strengthen communities and bring individuals together," something that he continues to prove through his efforts.

Braden's most memorable volunteer experience began when he was a sophomore in high school. After his grandfather passed away from Alzheimer's disease, he knew he wanted to help improve the lives of others who were struggling as they aged. Eager to build a relationship, Braden contacted a local nursing home in Bismarck and offered to volunteer. He was introduced to a man named Ed who had struggled with his move to Baptist Health Care Center and wasn't getting involved in activities. Every Sunday night for two and a half years, Braden played games with Ed and kept him company. He began to realize the significant difference his visits made in Ed's life, which led him to continue visiting. Stacy Miller of the Resource Development & Marketing Department at Baptist Health Care Center shared, "In my five years of working with the volunteer program, I have never had a young person continue to come after their commitment has ended." Braden's devotion to helping Ed is a true testament to his character.

Braden volunteered in other ways throughout the community of Bismarck. On several occasions, he joined forces with *Youthworks*, a non-profit organization focused on helping homeless, runaway, and struggling youth. Volunteers regularly gathered at one of the local high schools for a day of sorting through donated clothing. Braden was also a leader in his local church's bible camp and spent countless hours volunteering at the public library.

Braden has been actively volunteering while studying at the University of Kansas. As a freshman last year, he was happy to take part in a campus-wide day of service known as *The Big Event*. Thousands of students, faculty, and staff volunteered at hundreds of local job sites as a thank you to their community, making the ninth annual event a huge success!

When Braden isn't volunteering, he focuses on his school work. He is currently a sophomore at the University of Kansas with a major in Exercise Science. After completing his undergraduate degree, Braden would like to attend physical therapy school. He is excited to make a difference in other people's lives by helping with mobility, pain reduction, and encouraging a healthier lifestyle. As Melinda Thorton, Guidance Counselor at Legacy High School in Bismarck stated, "Braden is an intelligent, personable and hardworking young man." Given the many wonderful stories we've heard, we couldn't agree more! Congratulations, Braden, on being named the 2019 President's College Scholarship winner. We wish you the best as you continue to follow your dreams! ◆

Braden visited Ed at the nursing home over the holidays and gifted him a sweatshirt from his high school.

Braden (right) and his older brother Dominic don their graduation gear together. Dominic graduated from college the same year that Braden graduated from high school.

Braden (left) joined his roommate Santiago to volunteer at the Big Event during his Freshman year at Kansas.

Braden poses with his parents, Blaine and Anne, at a Kansas Jayhawks basketball game.

Nature

2019

Photo Contest Winners

Congratulations Winners!

Every year, we get excited to see what photos our NMB members will submit for the annual photo contest. This year was outstanding, with the most submissions we have had in many years and entries from fifteen different states. The four categories of Nature, Community, People, and Family Pets proved to be popular and inspired our members.

We are proud to share the top three winning photos in each category with you. Enjoy these entries from your fellow NMB members!

1st

White Sands, NM

Jordan Luken • Schertz, Texas

2nd

Winter Cascade

Josh Filz • Munising, Michigan

3rd

Turtle Trio

Linda Friess • Franklin, Wisconsin

Community

1st

World Trade Center Transportation Hub at Christmastime
Jeanne Marino • West Melbourne, Florida

3rd

Feed My Starving Children
Diane Hubbard • Norwalk, Wisconsin

2nd

Carefree Childhood
Kim Almeida • Milwaukee, Wisconsin

Honorable Mention

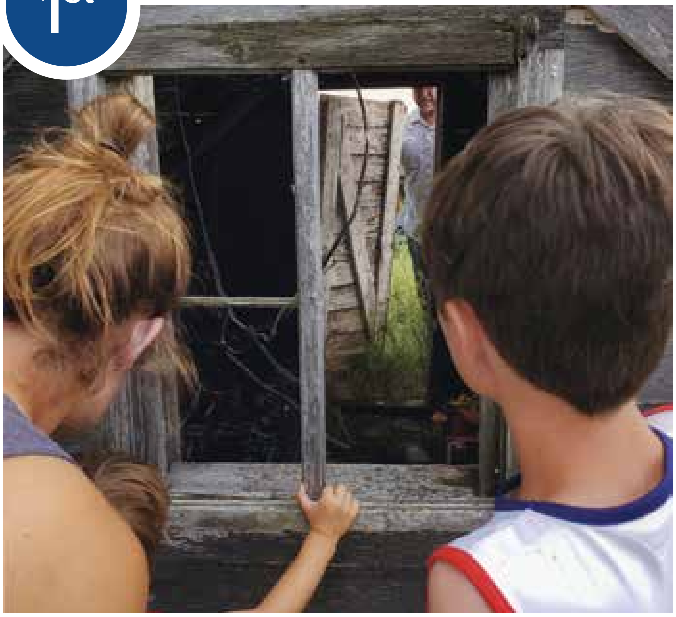
Jade Arneson Green Bay, Wisconsin
Karen Best Mount Olive, Illinois
Claire Dudek Shawano, Wisconsin
Glenda Henning Marshfield, Wisconsin
Sharon Knabach Black Jack, Missouri
Delores Nierman Brownstown, Indiana
Dustin Powell Norwalk, Wisconsin

Judge's Comment

Great composition, beautiful lighting, moment was whimsical and carefree!

People

1st



Looking Back in Time
Lori Bierwagen • Sioux Falls, South Dakota

2nd

Polar Leap
Tabitha Coto • Jamestown, North Dakota

3rd

Honor, Pride, and Patriotism
Audrey Helbling • Faribault, Minnesota

Honorable Mention

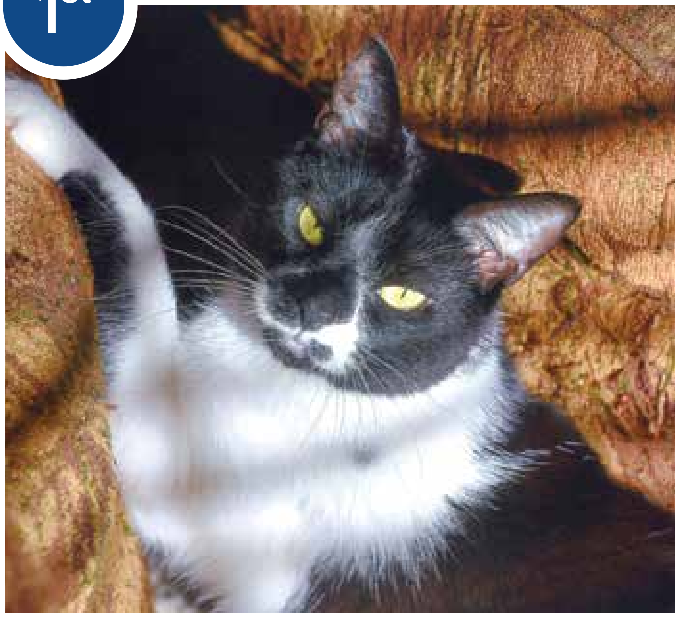
Thomas Ganser Whitewater, Wisconsin
Jill Guderski Fond du Lac, Wisconsin
Katie Powell Norwalk, Wisconsin
Kylie Powell Norwalk, Wisconsin
Shelly Powell Norwalk, Wisconsin
Susie Reschke Fond du Lac, Wisconsin
Patty Maki Sturgis, South Dakota
Rebecca Wright Waukesha, Wisconsin

Judge's Comment

Strong composition, clean background, captured the moment!

Family Pets

1st



Feline Fine
Julie Waterbury • Glenside, Pennsylvania

2nd

Winsome Wispy
Joy Rambo • Beaver Dam, Wisconsin

3rd

Do We Have to Leave?
Jeannette Buritz • Bartlett, Illinois

Thank You!

Thank you to our 2019 judges from Madison, Wisconsin, Steve Apps and Michelle Stocker.

Steve is an award winning sports and documentary photographer. His photo coverage of the Green Bay Packers has been recognized five times by the Pro Football Hall of Fame. He has worked for over 21 years at the Wisconsin State Journal, with the final seven years as chief photographer/photo editor.

Michelle is an award-winning photojournalist with over 20 years of experience in her craft. She works at The Capital Times, an online daily news publication which also publishes a weekly print edition. Michelle covers a variety of topics around Wisconsin.

For the 2020 photo contest rules and entry information visit:

www.nmblife.org/photo-contest

TIPS FOR BEATING THE WINTER BLUES...

by Sarah Steed

With shortened days and colder temperatures, the winter season makes it challenging to stay motivated and on track with healthy habits. It's easy to get comfortable curled up on your couch at night. You might tell yourself, "It's OK, I'll get to the gym tomorrow." But before you know it, you haven't worked out in a week.

There are many reasons that we northerners get stuck in a rut during the colder months. Perhaps your workouts are best performed outside in warmer (and more comfortable) weather. You might have a long (and cold) drive to the gym. Or maybe you're experiencing fatigue, sadness, and decreased interest in both social activities and exercising.

If you experience these types of symptoms between December and March, you may be suffering from a real issue, sometimes referred to as the 'Winter Blues.' According to ACE Fitness, one in five Americans struggle with this every year.

Keep reading to learn how to stay mentally healthy and physically fit through the coldest months of the year.

Baby it's Cold Outside—But Go Outside

Even though it may be below zero with a hefty layer of snow on the ground, research shows that daily sunlight exposure helps improve mood and overall health. As little as twenty minutes of sunlight exposure a day releases serotonin, according to a Harvard research study. Serotonin is the hormone responsible for boosting your mood and making you feel calm and focused. Also, the lack of sun exposure during the winter causes many to struggle with Vitamin D deficiency.

If you become extra motivated and decide to move your exercise routine outside, we have a few suggestions that will help you stay safe and comfortable in the cold. First, make sure you wear layers. As sweat evaporates, it can make you quite chilly. So, make sure you bundle up and wear layers. Next, start your workout by heading into the wind. By the time you head back home, you'll have the wind at your back, which will lower your risk of losing body heat. Wearing the proper gear is essential too—we recommend you wear reflective clothing and footwear with hardy treads to help prevent falls on slippery surfaces.

> "It's OK, I'll get to the gym tomorrow."

Don't Let Your Waistband Get Too Tight

How many of you are tempted by the yummy holiday dishes that pop up on the dinner table (and on the break room table at work)? It's easy to cave into cravings, but it's essential to focus on maintaining a balanced diet, even around the holidays. Don't let that 'cheat meal' or 'cheat day' turn into a habit.

You can prevent yourself from getting too far off track by sticking to a healthy diet. If you're less active in the winter, reduce your calorie intake until you can get back into your spring routine. It's vital to source the bulk of your calories from healthy foods, such as fruits, vegetables, whole grains, and lean proteins. It's also essential that you drink six to eight glasses of water each day.

Staying active is also a great way to stay trim over the holiday season. If you're not currently very active, you can get started

with a 30-minute walk. If you're a master of cardio, check out local HIIT (High-Intensity Interval Training) or Zumba classes to keep your heart rate up.

Also, don't be afraid to try weight lifting. Start with smaller weights and low repetitions of each exercise. As you begin to steadily build up strength, you can increase the weight amount and repetitions of the exercises.

If you're not a fan of going out, create a workout space in your home! You don't need fancy cardio equipment or weight lifting machines to get started. Some free weights, tension bands, and workout videos can get you far. YouTube can also be an excellent resource for high-quality workout videos.

The Buddy System

Speaking from personal experience, I am more likely to work out in the winter when I have someone holding me accountable. Make a fitness pact with a close friend or sign-up for training sessions ahead of time. In either case, committing makes it harder to stay home.

If it's not possible to coordinate your workout schedules with a friend, then agree to keep in touch via phone calls, text messages, or social media. Another way to be held accountable is by signing up for an exercise class. Hop online or take a peek at a local bulletin board to find a class that requires physical attendance! If you pay for a class upfront, you're less likely to skip it. Call gyms if you don't want to commit to a class upfront; many gyms will give you a free or discounted trial run.

So, even though it sounds more pleasant to stay inside when you get home, don't let the seasonal changes affect your routine. Like Nike says, Just Do It! ◆

Celebrating 32 Years of Service

Fred Graves retires after a long and dedicated career with NMB

Fred Graves and his wife, Carol, were honored at his retirement party by coworkers.

Fred Graves, a respected and well-loved member of the National Mutual Benefit family, recently retired after 32 years of dedicated service. Fred joined NMB in 1987 when he was named the Superintendent of Agencies. In this role, he oversaw nine agencies and trained more than 100 agents. Later on, Fred worked as our Conservation Manager and eventually returned to his true passion as NMB's Training Manager, allowing him to once again fully utilize his talents for teaching. (He was a band teacher for several years before he entered the insurance industry!) Fred will continue to work for NMB as an independent agent so he can help members protect themselves and their loved ones through insurance.

Here is what our president, Dan Shinnick, had to say about Fred, “Fred’s one of the nicest people I’ve worked with during my career. He shared his wealth of field and fraternal experience with many agents and helped them be more successful. I miss having a red Cardinals fan in the sea of Brewers blue at the home office.”

National Mutual Benefit is so grateful to Fred for the diligent and caring way he served our agents and members for more than three decades. Thank you, Fred, for your colorful stories, brilliant explanations, and infectious positivity!

Make YOU a Priority This Holiday Season

by Kelly Holck

Welcome to the holiday season! During the holidays, we tend to worry about weight gained from holiday feasts, money spent on holiday gifts, and cleaning before hosting holiday parties. What many don't address is the effect the holiday season has on our brain, and how much our physical health and mental well-being rely on each other.

Approximately 20% of U.S. adults experience mental illness in a given year, according to a 2017 study by the Substance Abuse and Mental Health Services Administration. That's 46.6 million people who are affected, nearly the equivalent of the residents of Wisconsin, Florida, and New York combined.

Stress is one of the factors that can lead to mental illnesses such as depression and anxiety. Sometimes we can manage stress by venting to a friend or checking off a few big items on the to-do list, but it's not always that easy to fix. Stress itself isn't technically considered an illness; however, according to the Mayo Clinic, if you don't manage your stress properly, it can contribute to a variety of both physical and mental health problems.

It can be especially challenging to prioritize your health during the holidays when the weather provides less opportunity to get outside and more opportunity for excused sluggishness. It's okay to give yourself a break now and again. But you should *not* ignore your health from the time the first snowflake hits the ground to the day your favorite spring flowers are in full bloom.

That being said, here's our list of tips to help you stay on top of your mental health amidst the busy and stressful holiday season:

Hit the Books

An easy and inexpensive way to unwind from the holiday stress is to get lost in a good book. Start by making yourself a book list for the year. I live and die by the app Goodreads, which is the social media site for bookworms. After you rate books you've read, you will receive recommendations on what else you might like, and you can create a list of books you want to read in the future. It also allows you to "follow" friends so you can see what they're reading.

Once you have an idea of what you'll be reading, you can start looking at ways to source the books on your list. Kindle, Nook, and Google Play Books are reading apps that give you free access to eBooks right from your phone, tablet, or laptop. Another free and easily accessible resource is your local public library, which will provide you with the desirable physical touch and smell of books. You might even consider visiting your local Goodwill store. I purchased almost every single book I own at a discount store for under $1.50.

Start a Journal

Another simple way to free up your mind during the busy holiday season is to write in a journal. Consider writing down one thing you're grateful for every day. Then, if you find yourself bogged down in stress, go back and read about all of the good things in your life.

You can also explore your creativity with free writing! Whether you write down what you're feeling at this very moment or you decide to write the next best-selling novel, putting pencil to paper has proven to have therapeutic effects. If you're feeling stuck, search "writing prompts" online to help get your creativity flowing. Writer's Digest, Pinterest, and many other sites have fun ideas to beat writer's block.

Press Play

Harvard Medical School says that music heals, and they have plenty of research to back that up. The evidence shows that music can help improve both physical and mental wellness. A few of the many studies on the healing powers of music presented positive results such as improved outcome in invasive procedures, restoration of lost speech, reduced side effects of cancer therapy, and improvement of the quality of life for dementia patients. Plus, listening to music takes minimal effort. Whether you're making dinner or gardening, find a way to play some tunes.

Another option is to bust a move while you listen to your favorite song! According to WebMD, the incorporation of dancing benefits your heart, builds strength, and aids in your balance and coordination.

Budget

Seventy-two percent of Americans have felt stressed about money during the past month, according to the American Psychological Association. Counteract that stress by creating a budget for yourself! First, identify the cost of your "life essentials," such as rent and grocery bills. Once that's laid out, determine how much you have leftover for holiday gift spending. Though it's tempting to spend your entire paycheck on gifts, your loved ones will appreciate that you're prioritizing your needs first. Plus, when you're in touch with your budget, you'll be more prepared when fluctuations in your spending and financial surprises arise.

Plan Ahead

Busy-Store-Anxiety is a real thing. If you don't believe me, go to Costco on a Sunday morning and tell me how it makes you feel. You don't want to explode before making it through the holiday season, so it's essential to plan your holiday shopping. In addition to mapping out your gift-giving list, you should plan for the special holiday meals you'll cook. It's not a bad idea to plan your shopping trips for a weekday to avoid the hectic and sometimes aggressive holiday shoppers.

Reach Out

Last but certainly not least: if you're feeling anything but "normal," do not be afraid to reach out. There is no shame in admitting you need a little help with organizing your thoughts. Reaching out may involve confiding in family or friends to vent or gain insightful advice. Or, reaching out can mean seeking a professional's assistance. Therapists, psychologists, and other medical professionals spend years training to be able to help others through mental challenges. Lean on them and take advantage of their expertise.

Maybe you're feeling great this winter, but you notice a friend or family member is a little under the weather. Be sure to check-in with that person. Sometimes people are uncomfortable asking for assistance and need the push of someone they trust to get them the help they need.

Incorporate these six strategies into your life and focus more on YOU this holiday season. As a result, you'll enter the New Year feeling healthy and strong, both physically and mentally.

We hope you have a safe and stress-free holiday season! ◆

by Katy Hylkema

6 Ideas for Spending More **Family Time** Together

Families spend a mere 37 minutes of quality time together on the typical weekday, according to a recent U.S. study of 2,000 parents with school-aged children. Top reasons for the lack of family time include long hours spent at work, the kids' school schedule, TV watching, and weekends spent doing chores.

The study, which was commissioned by Visit Anaheim, found that 60% of participants described their average daily lives as hectic and 25% of respondents felt that lack of family time is a "problem."

While parents struggle to keep up with increasing demands and busy schedules, it can be challenging to find ample time to connect with partners and children. However, one realistic way to increase time spent together is to build family activities into the weekly schedule.

Here are six ways your family can spend more minutes in the day bonding and having fun together:

1 Schedule a Weekly Family Night

Booking a regular night for family time helps ensure your family is prioritizing spending time together and away from cell phones and computers. Maybe its popcorn and a movie, a board game marathon, puzzle making mania, or an evening stroll and some ice cream—whatever it is, it should be enjoyable for the whole group. Plan something fun that everyone can look forward to throughout the week. It's all about carving out time that you and your children can count on being together without distractions.

2 Whip Up Some Healthy Recipes

Teach your kids a valuable skill while you bond! Cooking is a great way to work together while doing something that benefits the whole family (providing it's healthy food). Additional benefits of cooking for others include increased self-confidence and a wonderful sense of fulfillment.

You're probably thinking, "There's no time to cook meals from scratch during the week!" The key is to keep it simple. Many online resources provide healthy recipes that can be made in a slow cooker the night before or within a short amount of time.

Here are a few of our favorite family recipe resources:

- **eatingwell.com**
  Meal plans & fun, healthy recipes
- **delish.com**
  Healthy slow-cooker & easy dinner recipes
- **allrecipes.com**
  Recipes provided by home cooks with a lot of reviews

3 Take a Seat At the Dinner Table

As children grow older and after-school activities result in busy evenings, it can be a little too easy to eat dinner while watching TV or standing in the kitchen. But the simple act of eating together as a family, and away from distractions, has several significant benefits that go beyond a better-connected family.

A 2018 Canadian study followed a group of children from infancy through childhood and found that social interaction during meals can help kids learn better communication skills. Listening to your child talk about his or her day also has the power to increase your children's self-esteem, according to Standford Children's Health. And if that isn't enough, eating meals together can help prevent psychological issues and weight struggles in adulthood.

Take the time to sit at the table and enjoy your food with your family. You just might be surprised at how much you learn about each other!

4 Listen to Some Lively Tunes

With unlimited TV shows and millions of hours of YouTube video at our fingertips, we can sometimes forget the enjoyment of listening to music. Whether your children are toddlers or teens, you can likely find music that everyone will enjoy. Apps such as Pandora or Spotify allow you to easily explore new music. Pandora offers a free version that allows you to access a variety of playlists, including many that are geared towards young listeners.

If you have young children, peppy music may produce a high energy dance party. For older children, sharing music that you loved as a teenager, or listening to your teen's favorite tunes, will help you get closer. Researchers have found that families listening to music together is associated with better parent-child relationships, especially for adolescent children.

5 Start a Family Book Club

We all remember a favorite book from childhood—a book that you wanted mom or dad to read over and over again. Reading as a family has so many wonderful benefits: it helps build a life-long appreciation of books, increases literacy, provides a time to learn important life lessons and share laughs, and creates a way to make great memories.

One way to incorporate reading into your family schedule is to start a family book club! Book clubs can be structured to suit younger or older children, and they allow parents and children to connect through reading and discussion. Scholastic.com delivers a step-by-step guide for creating a family book club. Find more helpful articles on this topic with a quick Google search.

6 Help Others Together

Last but not least, volunteering allows you and your family to positively impact your community and other people's lives while working together.

Volunteering not only affects people on the receiving end of your actions, it directly benefits you and your family. Helping others can lower the likelihood of depression and anxiety while increasing physical health. It can also help you learn new skills. Interacting with people different than themselves may help your children develop empathy and a better understanding of the world around them. ◆

National Mutual Benefit provides many family volunteer opportunities through our fraternal branches.

Contact fraternal@nmblife.org to learn about opportunities in your area!

Securing Your Financial Future

Smart Ideas for New Homeowners

by Elizabeth Waldinger

So you took the leap and became a homeowner—congratulations! Purchasing a home is a big step forward in your path towards financial security and independence. Your monthly finances and expenditures are likely to change as you settle in and discover the cost of maintaining a property. At first, it can feel overwhelming, but there are plenty of smart and simple ways you can make this transition stress-free.

Spread Out Home Improvement Projects

When you step into your new home, you'll probably have the urge to make your house your own by purchasing new furniture or knocking out walls. However, you'll have plenty of new expenses coming up, so it's a good idea to create a wish list and spread out home improvement projects. Even though purchasing your first home is exciting, make sure you're tackling the most important projects first and planning for the rest.

It's also a smart idea to start a home improvement savings account and deposit an amount you feel comfortable with each month. By having a home savings account, you can pay cash for improvement projects instead of maxing out your credit cards.

Are you good with a paintbrush? Do you love to give new life to something old or worn? Consider taking on projects you can do on your own to save some money! For the more significant projects that require a professional, collect at least three reliable references and bids in writing so you can compare contractors and pricing.

Not only is your home going to need daily upkeep, but it will also require weekly, monthly, and yearly maintenance. Create a spreadsheet and timeline of items that will need repairing or replacing so you can better anticipate these expenses. Properly maintaining your home will save you the substantial costs tied to major breakdowns and repairs.

Wise Up to Energy Costs

With your new home purchase comes monthly utility bills, which can be expensive if you don't consider energy efficiency. Installing a smart thermostat is a great way to start saving on energy costs. This type of thermostat learns your desired temperatures for different times of the day and adjusts itself accordingly (smart!).

There are several other simple ways to cut back on energy use. Remember when you learned that hot air rises in your elementary science class? Check your attic insulation and make sure it's the correct thickness to hold in heat. Also, consider changing the light bulbs in your new home to LED bulbs, which are both longer-lasting and more energy-efficient than incandescent bulbs. Set your water heater to 120°F because most people don't use water hotter than this temperature. By lowering the heat setting, your tank won't have to keep water heated at a higher temperature, which uses valuable (and costly) energy.

Current building methods have led to nearly airtight construction, but if you live in an older home, it probably has a few air leaks. Check for cracks and have them sealed so you can keep your money in your pocket instead of blowing it out the window! By taking care of these small items, you will have an energy-efficient home and lower utility bills.

Protect Your Family and Your Investments

Life is unpredictable, and planning for the unexpected is wise. First, make sure you have the proper homeowners insurance and protection. List and take pictures of all of your valuable items. Then, store the information in a safe place, such as in your computer or on the cloud.

Your home will come with new expenditures; some will be a one-time purchase, and some will be ongoing. Develop a monthly household budget. Be aware of what you spend on things like your mortgage, insurance, utilities, and groceries. Tracking your expenses will help you get a handle on where your money is going. Include an emergency fund in your plan; saving even two or three percent of your paycheck will add up over time.

Have you moved into a larger home to accommodate a growing family? As your life becomes more enriched and your wealth increases, purchasing a life insurance policy is a smart way to protect what you have worked hard for. It not only provides overall peace of mind, but it also gives your family the gift of maintaining the home and lifestyle you currently have should something happen to you or your partner.

Build Memories With Your Loved Ones

If you're someone who likes to eat out or go to the movie theatre frequently, you may want to consider changing your entertainment habits. Embrace the opportunity to create new family traditions and develop entertainment activities that take place in your new home. This approach will save you money, but it is also a great way to create lasting memories. Get in the habit of preparing and eating your meals at home, and save eating out for special occasions like birthdays or anniversaries. Get everyone involved and make home-cooked meals a time to reconnect!

Is your cable bill higher than you would like? Think about replacing your cable with less expensive options, such as Netflix. Or, stop reaching for the remote. Good old-fashioned board games never went out of style; they just got pushed into the closet. Pull them back out and schedule a family game or craft night. These are all great ways to share memories, reconnect, and have fun while saving money!

Owning a home doesn't have to be a burden on your budget or cause you stress. Protecting your new investment and your family, implementing energy-saving strategies, and managing your budget will help you experience happy homeownership. ◆

NATIONAL MUTUAL BENEFIT's

Bi-Weekly Benefit Plan

This plan provides universal life insurance for you and your partner so you can rest easy knowing if something happens to one of you, your life insurance will provide funds to help pay your mortgage.

Plus, the cash value from your universal life insurance can be used to pay off your mortgage a few years early if you pay enough in premiums.*

Worry less and enjoy your new home more.

Learn more at:
nmblife.org/biweekly

*Cash values can be accessed through loans and/or with withdrawals, but these will reduce the death benefit. In addition, withdrawals from some policies may be subject to surrender charges and could have a permanent effect on cash value and death benefit.

BN0419 | Policy forms ICC19ULS & ICC19ULJ

Ask the Experts

Jane Zeller, FIC

Jane joined the Wisconsin River Agency as a District Representative in April 2010. Before joining NMB, she taught art, owned a business, and was a national advocate for domestic violence. She believes in helping others and followed in her father's footsteps to become a life insurance agent. Jane resides in Antigo and has two adult children.

Mary Krueger

Mary came to National Mutual Benefit as a District Representative in September 2016 and currently works out of the Wisconsin River Agency. Mary lives in the Eau Claire area where she grew up. She is passionate about helping others and is involved in a lot of local community projects. Mary has two children, one stepson, and nine grandchildren.

Rebecca Lureen

Rebecca joined the Dakotas Agency as a District Representative in December 2016. She was born and raised in South Dakota. Becca volunteers at a local food bank and donates her time to help the elderly and homeless. She strives to help others understand the benefits of life insurance. She and her husband, Chris, have three children and live in the Black Hills.

William Rutten

William joined the Lakeshore Agency as a District Representative in February 2019 after a 30-year career in law enforcement where he served as Kohler Chief of Police. Bill is actively involved in Meals on Wheels and the Kohler Police Athletic League. He currently resides in Kohler with his wife, Kathy, and their two daughters.

Q+A

Life Insurance can be tricky to understand if you don't work with it every day. So, we asked a few of our District Representatives to share their answers to some of our members' frequently asked questions.

Q What questions are you asked the most when talking about life insurance with members?

A Jane: **Why buy life insurance for children?** Juvenile life insurance is very inexpensive. It locks in coverage that can't be taken away while the policy is in force, even if the child becomes uninsurable due to illness or other circumstances. Our Term to 26 plan also offers the option to convert to a permanent policy, such as whole life insurance.

Jane: **Isn't life insurance expensive?** We have plans that accommodate most budget limitations, the key is to buy life insurance as early in life as possible. The older we get, the more expensive it becomes.

Q What are the common misunderstandings of life insurance (cost, needs, etc.)?

A Jane: **I have life insurance through work. That's all I need.** Life insurance doesn't always go with the employee when they leave their company, and coverage is very expensive to purchase at retirement age. I've seen too many cases where the employee becomes uninsurable for some reason and can't get approved for a policy after their employment ends.

Rebecca: **There are so many kinds of plans and different benefits—it can be overwhelming.** We do offer a lot of options so we can customize coverage to your specific circumstances. It's helpful to sit down with a District Representative. We can explain how each policy performs and walk you through each product's advantages and disadvantages. We can help you understand what you currently have and what you might need.

William: **Members may not realize the real benefits of a life insurance policy.** When discussing life insurance, I like to explain the different reasons why it's needed, such as income replacement or paying off a mortgage. I also talk about the final expenses that come up after we pass and how life insurance can help offset those costs for loved ones.

Q How would you describe annuities and when are they a good choice?

A Mary: An annuity is YOUR account that grows tax-deferred and has penalties for early withdrawal.

Rebecca: An annuity is a great solution for clients that are looking for a safe and competitive rate of return. With an annuity, you can have flexibility with your cash assets, and you can also choose a plan that provides a guaranteed stream of income that you can't outlive.

William: When I talk about annuities, I describe them as a stable and safe place for money. Again, each person's situation is different, and what they may be saving money for is different. Annuities are a good option for someone planning for retirement or currently retired.

Q How would you explain riders and why are they a valuable addition to a policy?

A Mary: Riders allow you to customize your life insurance plan. You can always remove them, but you may not be able to add them later.

Jane: Applying a rider is an optional and usually inexpensive method of enhancing a policy's benefits. For instance, we have riders that, if added, would help pay your life insurance premiums if you become disabled. You can also add our Accelerated Death Benefit Rider to most policies at no cost to you. This valuable rider allows you to access a significant portion of the death benefit early if you are diagnosed with a terminal illness.

Get to Know the New Faces at NMB...

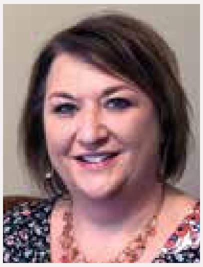
Here at National Mutual Benefit, we're never short on passionate people who genuinely care about what they do. As of August 2019, we've had several hardworking and fun people join the NMB family as District Representatives, and we are excited to introduce them to you!

Whitney Yang
District Representative
Lakeshore Agency

Whitney Yang

Whitney Yang first started at NMB as a mentee under his mother, Tzong Vang Yang, an NMB District Representative since 2000. Outside of work, Whitney enjoys leading the young adult ministry at his Community Alliance Church and serving on the board at Sheboygan's Partners for Community Development.

If Whitney was stranded in the middle of nowhere with access to food, water, and shelter, he says the only thing he would need with him is the President of the USA. He explained, "I would not have to worry about being stranded [anymore] and [I'd have] the possibility of flying first class for the first time." Now you see why we expect Whitney to have a bright future at NMB!

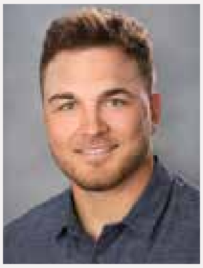


Autum Johnson
District Representative
Dakotas Agency

Autum Johnson

Another one of our stars on the rise is Autum Johnson. She's a proud South Dakota native and eighteen-year Spearfish resident with an unparalleled knowledge and love for her community. Autum is passionate about working with United Way and the Alzheimer's Association, and she serves on the board for the Alliance for Successful Aging in the Northern Hills.

If Autum was lost in the wilderness with her basic human needs met, she would want to have her loyal seventeen-year-old dog, Lexi, and a portable shower. At least we know that if Autum were to come upon a potential client in the middle of nowhere, she'd be perfectly fresh and ready to write an insurance contract!



Austin Ramesh
District Representative
Wisconsin River Agency

Austin Ramesh

Next up on the roster is Austin Ramesh, a UW-Madison graduate with a notable football reputation (Go Badgers!). Shortly after starting his NFL football career with the Cardinals, he decided to "hang up the pads" because of concerns about football-related head injuries. Austin has already started getting involved in our fraternal efforts by volunteering and donating, and he's excited for more charitable opportunities in the future.

If you happen to run into Austin during his free time, you're probably in the middle of the nowhere. "Stranded in the wilderness" (with food, water, and shelter, of course) is where he's usually trying to be. He's content provided he has his hunting bow and a snowmobile!

Alex Widdersheim
District Representative
Minnesota Agency

Alex Widdersheim

Alex Widdersheim recently joined our new Minnesota Agency. Alex is a dedicated wife and mother, which is why she chose insurance! Working in life insurance sales gives her potential for career growth while also providing the flexibility she needs to put her family first.

For Alex, the possibility of finding herself stranded in the middle of nowhere is quite high, considering she lives in a town of less than 3,000. She told us that as long as she has an endless supply of romance books and her dog Teeki – nothing beats the love of a fur friend – she'll be a happy (stranded) camper.

Kyle Peters
District Representative
Wisconsin River Agency

Kyle Peters

Now we have Kyle Peters, our former Army Reserves engineer and outdoor enthusiast. Kyle's passion for community outreach began in high school with all sorts of odd jobs and continued through his philanthropic efforts on missions in third world countries with the Army Reserves. Currently, he is involved in numerous community groups and causes.

When Kyle's not pursuing volunteer opportunities, you'll likely find him enjoying nature. Therefore, the "threat" of being stranded in the middle of nowhere is more of an exciting circumstance, as long as he has a small ax for its "usefulness in the woods" and a pistol, because where there are trees, there are also bears.

Colt Martin
District Representative
Dakotas Agency

Colt Martin

Last, but certainly not least, is Colt Martin, a family man and customer service aficionado who loves to help others. Colt recently volunteered for the first annual CASA Bike Race, and he plans to continue volunteering to make the community of Spearfish a better place.

As a member of the Spearfish community, Colt is no stranger to nature. He says that being stranded wouldn't be so bad as long as he has a good book (preferably Great Expectations) and his bag of golf discs. He's fairly certain he could make a disc golf course in the middle of nowhere if need be! ◆

We're excited to have these kind and passionate people be a part of National Mutual Benefit. We feel confident that the well-being of your family is being looked after by people who truly care.

MJ Grubish Named District Manager of New Owatonna Agency

MaryJean Grubish (MJ) joined National Mutual Benefit in April 2019 as District Manager of our new Minnesota Agency, located in Owatonna, Minnesota.

MJ obtained her MBA from Keller Graduate School of Business with an emphasis in Human Resources. She comes to NMB with over twenty years of sales experience, as well as project and team management experience. She has been involved with the Owatonna community for many years and is proud to have completed the Owatonna Community Leadership Academy.

When asked what drew her to NMB, MJ explained, "I love the idea of being able to make a difference in people's lives. That's an important element in choosing a career path for myself. NMB embodies the compassion and integrity I value, and gives me a way to contribute to my community and serve people as unique individuals with varied needs. I feel good about what I'm doing here." She witnessed the power of life insurance firsthand when a death benefit helped someone close to her.

MJ volunteers with local schools, animal rescues, and as an addiction recovery advocate. MJ is also a dance mom, a passionate obstacle course mud runner, and an outdoor enthusiast, especially during the summer months!

MJ grew up in northern Minnesota but has lived near Owatonna for the past twenty years. She and her husband, Peter, reside on a ten-acre farm with their three children, Brianna, Paisley, and Jack, along with an assortment of pets. ◆

> *"I feel good about what I'm doing here."*

YOUTH MEMBER SPOTLIGHT

Carson Daly

by Anne Rogers

Fifteen-year-old Carson Daly is a genuine and talented young man who is not afraid to try new things. Last year, he accepted a leadership position on his local NMB Branch 85 board, which covers Philip, Midland, and other rural communities in South Dakota within a 50-mile radius. The branch engages members and their families through special projects and fundraisers to improve communities and quality of life for people of all ages.

One of Carson's favorite NMB volunteer projects is the annual Punt Pass and Kick contest held at the Homecoming football game. For the Homecoming parade, he helped decorate the NMB float and volunteered a pick-up and trailer for their sophomore float that was created by his Future Farmers of America class. Another one of his favorite NMB volunteer activities is the semi-annual road clean-up near Philip. Carson is also active in his local church youth group.

Carson lives with his parents, Julie and Scott, and brother, Dane, near Midland, South Dakota, where the family's farm and ranch is located. He pitches in by herding cattle, fencing, and helping with the crops. While we were interviewing Carson on the phone, he and his family didn't stop working. They were in the process of laying 8,000 feet of new wire fence for a government program.

Carson (left) with other members of his school in the Black Hills Honors Band.

Brother Dane, Carson (center), and their father Scott, herd cattle with four-wheelers.

On the ranch, Carson drives all of his family's equipment and repairs any motorized vehicle that doesn't start. He loves to work as a mechanic in the shop, which allows him to combine his passion for mechanics and machinery. Carson is self-taught in this area. "My dad got me started on it, but it's one of those things I taught myself and advanced from there. I watch a video or watch somebody else, and then go and do it myself," he proudly shared.

Although Carson drives 40 miles round trip to school every day, he is involved in just about everything the school offers. He plays baritone in the Pep Band and tuba in the Concert Band. The Pep Band played at the state volleyball tournament this year, and the Philip Concert Band was chosen to play at the Governor's Luncheon in Pierre, South Dakota. Black Hills Honors Band selected Carson to join, and he's also an alternate for the All-State Choir. Carson is a third-year member of the National Junior Honor Society, and he joined the golf team this year.

Carson's goal is to attend the South Dakota School of Mines and Technology in Rapid City, South Dakota, and become a mechanical or electrical engineer. But his true dream is to return to his beloved family farm and ranch, where he can continue to help and make the most of his mechanical and electrical skills. ◆

Be the Next Youth Member Highlighted!

If you are 12 to 16-years-old and you love to volunteer and help other people, YOU could be the next NMB member highlighted in *The Benefit News* magazine.

You are invited to send in a volunteer story or list up to three different ways you help others. Be sure to include a photo of yourself "in action"!

Please send submissions and questions to fraternal@nmblife.org.

Dining *with* Doris

Our family tradition is to start baking a variety of Christmas cookies after Thanksgiving in preparation for December guests, both expected and drop-ins! Our Christmas cookie tray includes an assortment of cookies that seldom changes year to year and are highly anticipated by the grandchildren. Bobby, who comes almost every year from Texas, searches the house until he finds the hidden stash of his favorite *Adventures!*

The recipes I've included come from my original green cookbook, *Down on the Farm*, which means they are old recipes! The buttery Tosca bars are enhanced with almond extract and almond slices and the Adventures, which must be made three weeks in advance, are stored in an airtight container to marinate. The Swedish Butter cookies are festive with the red cherry garnish, and the Spanish Peanut Bars add something different. Finally, the Pecan Balls are so melt in your mouth buttery that it would not be Christmas without them.

Doris

Tosca Bars

1/2 cup butter
1/2 cup powdered sugar
1 1/4 cups flour
1/2 cup sugar
2 tbsp cream
2 tbsp butter
1/2 cup slivered almonds
1 tbsp flour
1/2 tsp almond extract

Cream butter and powdered sugar. Blend in flour until particles are fine. Press into bottom of ungreased 9 x 9 inch pan. Bake at 350 degrees for 10 minutes. Combine sugar with remaining ingredients in saucepan. Boil 2 minutes. Pour over partially baked crust. Bake 5 minutes or until top is bubbly. Cool and cut into squares.

Adventures

1 cup butter
1 1/2 cups sugar
2 cups dates, chopped
2 tbsp milk
1 tsp salt
2 eggs, beaten
1 tsp vanilla
1 cup nutmeats
4 cups Rice Krispies cereal
7 ounces flaked coconut

Melt butter and sugar in a heavy pan that is large enough to hold all the ingredients. Add the chopped dates and heat on low until mixture boils. Remove from heat. Add milk and salt to well beaten eggs. Gradually stir some of the hot date mixture into egg mixture and stir well to avoid cooked eggs. Combine mixtures and return to heat. When it starts to bubble, cook for 2 minutes, stirring constantly. Remove from heat, add vanilla, nuts and cereal. When cool enough to handle, roll into small balls; roll in coconut. Store in an airtight container for a week or more.

Swedish Butter Cookies

1 cup butter
1/2 cup sugar
1 egg yolk
1 tbsp cream
1 tsp vanilla
2 cups flour
1/2 tsp baking powder
1/2 cup pecans
1/2 cup chopped pecans
1 egg white
Maraschino cherries

Cream the butter and sugar until fluffy. Beat in the egg yolk, cream, and vanilla. Sift together flour and baking powder; blend into creamed mixture. Add 1/2 cup pecans. Shape into balls about 1 inch in diameter; dip into egg white, slightly beaten, and then into chopped pecans. Place on baking sheet. Make small indentation in center of balls; top with cherry half. Bake for 20 minutes at 350 degrees.

Spanish Peanut Bars

1 1/2 cups flour
3/4 cup brown sugar
1/2 cup melted butter
2 cups Spanish peanuts
6 ounces butterscotch chips
1/2 cup light corn syrup
2 1/2 tbsp butter

Mix flour, brown sugar, and butter together and pat into a 9 x 13 inch pan. Bake 10 minutes at 350 degrees. Remove from oven and sprinkle peanuts on top. Melt butterscotch chips, syrup and remaining butter together. Pour over nuts and bake about 10 minutes or until bubbly. Cut when warm.

Pecan Balls

1 cup butter
1/2 cup powdered sugar
2 1/4 cup flour
1/4 tsp salt
1 tsp vanilla
2/3 cup chopped pecans

Cream the butter and sugar. Stir in the flour and salt. Add the vanilla and pecans. Roll into balls about an inch in diameter. Bake for 30 minutes at 325 degrees. Roll in powdered sugar while hot.

To correspond with Doris, send an email with the subject line ***Attention Doris*** to **fraternal@nmblife.org**, or send a letter to:

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