The Benefit News
A Magazine for National Mutual Benefit Members and their Families
Spring/Summer 2020
www.nmblife.org

# Building a Strong and Vibrant Future

We are excited to announce that Western Fraternal Life's delegates voted to approve the merger of Western Fraternal Life and National Mutual Benefit!

This is a historic occasion for both organizations. The consolidation makes us stronger and more vibrant for the future, and it means that we will be here for you, your children and your grandchildren!

This merger is in the best interest of you, our members. The new, larger organization will be safer and better able to survive the financial storms to come. It will have more money to cover the ever-increasing costs of regulation and technology. It will be more efficient, which will create more money to support dividends and fraternal programs. Finally, this is a merger of equals, which means we will both be able to protect what is important to our members.

The new organization is committed to strengthening our fraternal nature. Part of the commitment includes creating a Fraternal Advisory Board that will give members a larger voice in shaping our future. The new, member-led board will help determine how we help you make a difference in your community. Please check out page 15 to learn more about being a member of the Fraternal Advisory Board.

Our mission is to help people help themselves and their communities through our insurance products and fraternal impact. As a new organization, we will continue to live this mission, and we will be able to help more people. We will continue to invest more in marketing and sales. We will increase the number of agents serving you, and we will add the capability to provide products to you over the phone and internet. We are excited about the opportunity to help more people help more people!

The next steps in the merger process are to 1) submit the merger to the states of Iowa and Wisconsin for approval, 2) WFL to elect their four Board members, 3) choose members for the Fraternal Advisory Board, and 4) start integrating systems and processes of the two companies.

The future is bright for our new organization. We will be safer, larger and more vibrant. We will continue to grow the organization by investing in better marketing, selling directly, and increasing the number of independent and career agents that serve you. This merger is only the beginning! It is our platform to grow and thrive in the future.

Daniel Shinnick

Daniel L. Shinnick
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.


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# The Benefit News


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## Features



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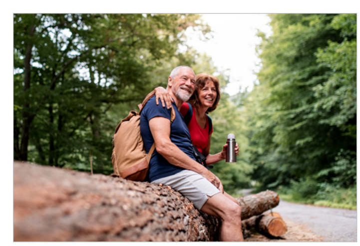

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# NMB CARES People Helping People In Time of Need

by Kelly Holck

When 2020 began, a lot of us had grand plans for starting a new decade, but none of us anticipated the arrival of COVID-19. As a result of the current worldwide pandemic, we stayed home to stay safe, and many businesses shut down for several months straight. Our front line workers, from childcare workers to paramedics, became our true heroes, working overtime and putting their lives at risk to keep us all safe.

National Mutual Benefit has a long and proud history of helping people in need, and we decided to do something *big* that would make a real impact on people's lives. On April 21st, we launched a relief initiative called NMB Cares to support our members and their communities during the COVID-19 crisis. Through NMB Cares, we donated $100,000 to support four brand new fraternal programs: *Hunger Stops Here*, *Members Take Action*, *Feed Our Heroes*, and *Thank Our Heroes*.

## HUNGER STOPS HERE: $60,000 in Donations

Through *Hunger Stops Here*, NMB donated $20,000 each to three local food banks. Additionally, we set up a GoFundMe page to encourage community members to support these non-profit organizations.

***We Supported these 3 Foodbanks:***

**Peyton's Promise** in Wausau, Wisconsin, works with 30 food pantries and three school districts, all located in Central Wisconsin, to purchase food for their pantry shelves. Bryan Bloemers, President of Peyton's Promise, shared, "So many of our friends and neighbors in need will benefit from this donation . . .Having businesses, charities, schools, grocery stores, and students work together to fight hunger during this frightening time brings hope to many! We are lucky to live and work in such a generous, caring community."

**Fresh Meals on Wheels** in Sheboygan County, Wisconsin, serves over 300 individuals, a majority of them elderly, every week. Kelly Anderson, CEO of Fresh Meals on Wheels, explains, "We believe ALL people should be able to eat. We reach EVERY community in our county and have the maps to prove it. Because volunteers seem to like pinned maps, we keep large local maps on our walls, and every single neighborhood has been pinned."

Due to COVID-19, **Spearfish Community Food Pantry** in Spearfish, South Dakota, has projected a 30% increase to the 250 families already requiring assistance. George Vansco, Board President, says, "With this increase comes additional financial burden for the pantry . . .What perfect timing to receive a financial boost during these critical times when families are unemployed and struggling to make ends meet."

## MEMBERS TAKE ACTION: $20,000 in Donations

In our *Members Take Action* program, NMB members were able to apply for grants up to $200 to support their communities through an activity or donation of their choosing.

NMB's $20,000 donation funded more than 100 projects in 40+ communities! In less than two weeks, we awarded the entire $20,000 to members who applied for Members Take Action Grants. The grants went toward a wide variety of projects to help with COVID-19 relief, including food bank donations, care packages and gift baskets, home-sewn face masks, gift cards for essential workers, donations to local small businesses, and so many more incredible projects!

## FEED OUR HEROES: $20,000 in Donations

As a way of saying "thank you," NMB partnered with three local restaurant owners to *Feed Our Heroes*. We provided free meals, called Hero Boxes, to first responders, including police officers, firefighters, healthcare workers, and their families. We also set up a GoFundMe page to allow for community members to donate towards a *Feed Our Heroes Round Two*!

In Wausau, Wisconsin, we worked with **El Tequila Salsa** to provide around 870 meals to front line workers and their families. Roy Romano, owner of the locally owned authentic Mexican restaurant, said he had been looking for a way to give back during this crisis, so he was thrilled when we asked him to partner with us. After just two days and tons of thank you cards, the Hero Boxes in Wausau sold out!

In Sheboygan, Wisconsin, three locally owned **Jimmy John**'s restaurants helped us provide over 660 meals to local heroes and their families. Scott Cieszynski, owner of all three restaurants, exclaimed that he couldn't believe the amazing turnout in Sheboygan. Phones were ringing off the hook all day, and the restaurants ran out of Hero Boxes within five hours!

In Spearfish, South Dakota, we partnered with **REDwater Kitchen** to provide over 660 meals to our first responders and their families. Jason and Lindsey Richards, owners of the modern American-style kitchen, were able to give several employees extra hours because of the program. By the end of the third day of providing Hero Boxes, the boxes were completely gone!

### THANK OUR HEROES: 1,500 Cards Requested

Sometimes, the power of "Thank You" goes a long way. That's why we invited all NMB members, branches, employees, and their communities to order thank you cards with pre-paid postage. The thank you cards were sent to local front lines workers. We believe that all types of front line workers deserve recognition for their service to our communities. From grocery store workers to waste management professionals to ER nurses, we give our thanks!

Without you, our members, we wouldn't be able to create any of these incredible programs. So, THANK YOU for your continued support and for helping us make a difference in our communities through NMB Cares! ◆

**YOU can get involved and make a difference too!** Go to **nmblife.org/nmb-cares** to order FREE thank you cards to send to your local heroes. You can also reach out to us on Facebook and/or Instagram to learn about getting connected to your local NMB branch.

## NMB CARES IMPACT

**HUNGER STOPS HERE**
$60,000 in donations

**MEMBERS TAKE ACTION**
101 grants in 40 communities

**FEED OUR HEROES**
2,190 meals ordered

**THANK OUR HEROES**
1,500 cards requested

**NMB Cares**
**National Mutual Benefit** supports our communities during COVID-19.

# NMB's Fraternalist of the Year

## A Lifetime Devoted to Helping Those in Need

by Sarah Steed

Along with Marcia Tremaine from Summerfield United Methodist Church, Lynne (center right) delivered masks to the Milwaukee Police Department during COVID-19.

If you were to ask Pastor Lynne Hines-Levy why she enjoys volunteering, she would say, "I have good things in my life. Sometimes people don't. People need help, and if you can help, you do." These few words began as a simple saying by her parents, but they have now become a way of life for Lynne.

Even though she started volunteering and helping others as a 'Little Trooper' when she was younger, Lynne did not get involved with National Mutual Benefit's fraternal programs until she learned about her life insurance policy as an adult. Lynne thinks it's incredible that NMB is ready and willing to jump in and help others in need, and she says that's how she knows we are a different kind of life insurance company. When Lynne's branch, Branch 734, needed another board member, Lynne jumped at the opportunity.

Outside of her involvement with NMB, Lynne is heavily active in her local churches, Cudahy United Methodist Church and Summerfield United Methodist Church, and with the Salvation Army as a chaplain. Lynne volunteered with the churches for ten years before she became a pastor three years ago.


Pastor Lynne Hines-Levy is a lifetime member of NMB. She began helping others as a child and hasn't stopped !

Lynne remembers when the Milwaukee Police District approached her and her church looking for help in solving their community crime rate because they could not solve the problem alone. Lynne and her pastor immediately agreed to help and attended the first advisory board meeting. It quickly became apparent the community needed more help. When family members of victims started requesting a chaplain program, Lynne and others came together to start the first class of Salvation Army Chaplains in the Milwaukee Area.

As a chaplain, Lynne responds to tragic calls and provides on-scene support and resources to the families of victims. Earlier this year, Lynne was scheduled to attend the Wisconsin Fraternal Seminar in Sheboygan, Wisconsin. However, when the Molson Coors shooting took place in Milwaukee that same


Lynne loves delivering sweets to others! Here she is pictured with a local first responder, Chief Morales.

Lynne says the "sweetest" part of delivering cupcakes to local first responders is their reactions!

weekend, and the police reached out to her for support, Lynne felt conflicted. When the seminar was canceled due to COVID-19, Lynne rushed to Molson Coors to support employees and their families. She felt she was exactly "where she was supposed to be." She explains that while it is tough, the chaplain program is a phenomenal way to help people when they need it the most.

Additionally, Lynne says the chaplain program is what pushed her further into ministry and volunteering to help more members of the community. Both of her churches are very community-oriented and help a lot of people. At Cudahy United Methodist Church, Lynne helps run the Safe Haven Youth and Senior Programs. The Safe Haven Youth Program is an after school teen center that provides local kids with a safe gathering place. Here they can play games, do homework, and take advantage of free resources and refreshments, all in a safe space away from teen bullying and peer pressure. Similarly, the Safe Haven Senior Program provides a safe gathering program for local seniors to socialize and enjoy a cup of coffee every Saturday. For many senior citizens, these weekly cups of coffee are one of the few opportunities they have to socialize with others.

At Summerfield United Methodist Church, the community program focuses on helping homeless people. During healthier and "normal" times, individuals can go to the church's Day Respite Center multiple days a week to enjoy a hot meal, a cup of coffee, and a shower. But the center is so much more than that; it offers the homeless community a safe place to sleep and the comfort of knowing their belongings will still be next to them when they wake up. In addition, the Summerfield program offers clothing and emotional support.

Lynne and her churches have had to adjust social gatherings in order to meet the COVID-19 restrictions. Because it is the only Saturday night meal program in Milwaukee, Summerfield continues to serve food during COVID-19. While the homeless cannot currently go into the church to shower, nap, and receive clothes, they can still take hot to-go meals. While Summerfield can provide limited services, most of the Save Haven programs and Cudahy are paused until it is safe to gather among others again. Lynne says the residents are chomping at the bit for their "coffee time" to resume again.

According to Lynne's husband Gary, Lynne is not happy unless she is "living in a pressure cooker." While her church and chaplain programs keep her very busy, Lynne still finds time to deliver cupcakes to first responders with Jen's Sweet Treats, a local Cudahy bakery, to first responders. The reactions of the first responders, who are often returning from a tough call and feeling exhausted, are her favorite part. When they see someone is waiting for them with cupcakes, they light up. As a musician, Lynne has also enjoyed playing the viola since she was a child, and still performs with the Menomonee Falls Symphony Orchestra regularly. When Lynne happens to have a sliver of free time, she enjoys attending horse shows and reading.

Thank you, Pastor Lynne, for ALL you do to help NMB and our community. Congratulations on being named the 2020 NMB Fraternalist of the Year! ◆

Before she became a Pastor, Lynne volunteered at both of her churches for 10 years.

Lynne and husband, Gary, (far left and center left) received an NMB Community Benefit Grant with Jeff Tragnets and Nan Owen-Hoekman. This grant helped open the Safe Haven program in Cudahy, Wisconsin.

## South Dakota Volunteer of the Year

# Mr. Harmonica Man

by Kelly Holck




*"Eat an orange every day"*, is the advice NMB's 2019 "South Dakota Volunteer of the Year" Arne Koski will give you when you ask him his secret to living a long life. He'll then likely tell you a couple of jokes, talk about his family, ask you when your birthday is, and, if you're lucky, play you a few songs on his harmonica.

Born July 1, 1928, Arne Koski is an incredibly humble and kind-hearted man full of many laughs, stories, and talents. As a Navy Seabee and a veteran of both WWII and the Korean War, he puts his flag out in front of his home every single day. He is a member of the Honor Guard, has been with the American Legion for over 60 years, and shares National Mutual Benefit's passion for patriotism.

> "Eat an orange every day."

On June 22, 1949, Arne met his "reward for life": his late wife, Gae. The following year on August 22, when Arne was just 22 years old, he and Gae got married! The lovebirds not only celebrated their anniversary annually, but found ways to celebrate each month. Sometimes it was a message on the mirror, other months, there were flowers or lunch box love notes, but the 22nd of each month always included a kiss, hug, and undying appreciation for one another. The adoring pair were married for 69 years before Gae's passing in May 2020.

Anyone who knows this Nemo, South Dakota native also knows his love for playing the harmonica. It all started when he was just eleven years old. Arne was flipping through the pages of a novelty catalog and came across a page offering a *How to Play the Harmonica in 30 Minutes* booklet. He sent in his request, received the booklet in the mail, and hasn't stopped playing since. The song Arne's best known for is *Happy Birthday*. He calls both loved ones and strangers alike to play the tune for them on their special day. He also travels to senior/assisted living centers, nursing homes, schools, and churches to play for everyone who had birthdays in the past month. Arne estimates that he plays *Happy Birthday* an average of twice a day, 365 days a year, and claims it is what keeps him in shape. He explains, "It keeps your lungs built up and your arms since you have to hold it up!"

When he's not playing one of his 40 harmonicas, Arne finds other ways to spread kindness. He spends a lot of his time woodworking and loves sneaking his wooden flower creations into his neighbors' front yards. Because his wife Gae was what he called a birder, he has several homemade bird houses scattered around his property that he built just for her. After being honored as "Bull of the Woods" for 42 years of service to the lumber industry, he retired. Arne admits he's easily bored when stuck inside, and so he stays on the move, regularly volunteering with his church and the local food pantry. He says that because he's "getting up there in age", unfortunately, there isn't a whole lot he can do anymore. However, his *keep moving* attitude has him shoveling his walkway in the winter, mowing the lawn in the summer, and even climbing onto the roof of the house when his kids aren't watching.

Arne Koski has to be one of the most interesting, caring, and modest people the world has ever seen. If you're ever out and about in Spearfish, South Dakota and see a "Happy 22" license plate or hear the clear melody of a harmonica, give a quick wave and a smile because you're in the presence of a local celebrity! ◆

# Life Insurance Is More Important Than Ever

by Katy Hylkema


**In only a few short months,** COVID-19 has caused dramatic changes in our lives. It's affected how we connect with our friends and family, how we buy our groceries, and how, or if, we work. Many of us have experienced rotating emotions that range from despair to hope, and we've realized how easy it is to take our well-being and freedom for granted.

Though we are living in uncertain and sometimes scary times, we want you to know that National Mutual Benefit remains committed to you and dedicated to being here when you need us most. We are in the business of protecting people's finances and their loved ones, and we want to remind you that, during these uncertain times, life insurance protection and annuities are more important than ever. Whether you are young and single, starting a new family, or entering retirement, life insurance plays a vital role in your financial plan. It can help protect the assets you've worked so hard to accumulate, and it can provide you with the comfort of knowing your loved ones are protected during uncertain times. ◆

## Which Products Are Best For You?

National Mutual Benefit offers several types of life insurance and annuity solutions. We are here to help you find the best type of protection for your needs. We offer:

- **Term -** Term Life Insurance is ideal for someone who needs affordable protection for a certain period of time. With NMB, you can purchase Term Life Insurance for 15, 20, or 30 years.
- **Whole -** Whole Life Insurance is designed to protect you for your entire life. Additionally, Whole Life has a guaranteed cash value for extra financial security.
- **Universal -** Universal Life Insurance can adjust with your changing needs. With Universal Life Insurance, you can purchase a single or joint policy, and adjust your death benefit and premiums over time.*
- **Children's -** NMB's T26 Life Insurance provides a child with very affordable Term Life Insurance until age 26. During the conversion period, the policy can be converted to permanent protection, which means the child can get permanent life insurance protection even if he or she has developed serious health issues.
- **Annuities -** Our fixed annuities offer predictable, stable and guaranteed rates of return. Annuities can also provide a stream of income in retirement.

**Reach out to your local National Mutual Benefit life insurance agent to review your needs. To request an appointment with a local agent, go to: www.nmblife.org/appointment. If meeting face-to-face is uncomfortable for you, we offer phone call or virtual meeting appointments as well!**

*Adjusting your death benefit or premium can affect the overall performance of your policy.

# 24 Ways to Save Money by Going Green

by Katy Hylkema

Saving money while helping the environment is a win-win. We have put together a list of easy and inexpensive things you can do to save, in some cases, hundreds of dollars a year while living a "greener" life. Start by picking a few changes you can easily incorporate into your lifestyle. You will feel greener, cleaner, kinder, and lighter (in terms of expenses)!

**Estimated savings per year are based on the average U.S. household.*

**Line dry your clothes.** When the weather is nice, use a line to dry your clothes outside. Your clothes will smell like a breezy summer day, and you'll save a few bucks on electricity.
Estimated Savings per Year: $20–30

**Clean your dryer lint trap.** A full lint trap can reduce the efficiency of your dryer and cause safety issues, according to the EPA. Make sure you clean it out after every load of laundry.
Estimated Savings per Year: $30–40

**Wash clothes in cold water.** Cold water and detergent typically do a great job cleaning your clothes. Save money by using the cold water cycle and reducing your hot water consumption.
Estimated Savings per Year: $60

**Only run full loads of laundry.** It's more efficient to run a load of laundry (or your dishwasher) when it's a full load. Run your machines less frequently and you'll save on water, gas, and electricity.
Estimated Savings per Year: $5–30

**Buy LED light bulbs.** The average cost of an LED bulb is about twice that of an incandescent bulb. However, LED's more than make up for it by being about 6x more energy-efficient and lasting 10x longer. LED's are also longer-lasting and twice as efficient as CFL bulbs.
Estimated Savings per Year (vs. Incandescent): $200–300

**Make your own cleaning solutions.** Make all-purpose cleaning solutions by mixing white vinegar and baking soda. They're inexpensive to make, effective, and safe for your family.
Estimated Savings per Year: $40–60+

**Use washable rags instead of paper towels.** Using a paper towel for every spill can really add up. Grab a washable rag or reusable paper towel whenever possible to reduce waste. There are many types of affordable reusable paper towel products out there, and they are typically made out of absorbent fabric.
Estimated Savings per Year: $50–80

**Put all major electronics on power strips.** Electronic devices can consume electricity (and money) even when they are turned off. Plug your devices into power strips, and then turn the power strips off at night and when you're away.
Estimated Savings per Year: $40–80

**Use both sides of your computer paper.** Save some trees by making the most of your printer paper. Print on both sides or convert printed paper into scrap paper when you're done with it.
Estimated Savings per Year: $10–30

**Start an organic garden.** With a small investment, you can start a container garden on your patio or in your backyard. Enjoy fresh, chemical-free produce at a low cost!
Estimated Savings per Year: $100–300+

**Cut down on food waste.** According to savethefood.com, the average 4-person family in the United States loses $1,500 per year through food waste. To save on food costs, plan your meals, eat leftovers, and be smart about your grocery shopping.
Estimated Savings per Year: $1000+

**Buy secondhand products.** Buying second hand products is a great way to help the environment and save big bucks. Check out a local garage sale or second hand store for deals on furniture, clothing, books, or other items. You could potentially save thousands of dollars.
Estimated Savings per Year: $500–5,000+

**Stop buying bottled water.** The production of plastic water bottles uses more water than it takes to *fill* the water bottles! Also, in some communities, up to 80% of plastic water bottles end up in landfills. If you haven't already, switch to reusable water bottles!
Estimated Savings per Year: $100–200

**Read your favorite newspaper online.** Most publications offer online subscriptions for free or for a small cost. The resources consumed during the printing and production process go far beyond paper. Switch to digital subscriptions to up your "greenness" factor.
Estimated Savings per Year: $20–100+

**Use your local library.** We sometimes forget that we have libraries, which are perfect for people who love holding a real book. Save trees by using your local library instead of buying new books.
Estimated Savings per Year: $50–200+

**Buy higher quality items.** It's easy to be tempted by low-cost versions of small appliances, home décor, and other items, but purchasing inexpensive products can often backfire. When you can, buy high-quality items that will last many years. Over time, you'll spend less money and throw away less stuff.
Estimated Savings per Year: $100–500+

**Make your own coffee and use reusable k-cups.** Making coffee at home saves money and reduces waste since you can use a ceramic mug rather than a disposable cup. If you have a Keurig machine and prefer to brew single-serve coffee, you can purchase reusable k-cup containers for a few bucks, which saves money and waste.
Estimated Savings per Year: $100–1,000

**Get a low flow showerhead.** Low flow showerheads can help save up to 60% of the water used to take showers, which computes to 2,000 gallons of water a year per person, according to the EPA. A new low-flow shower faucet can cost as little as $10. Look for faucets that have the Water Sense label, which means it meets the EPA's criteria.
Estimated Savings per Year: $80–200

**Stop water leaks.** Worn toilet flappers, dripping faucets, and leaking valves can lead to a lot of wasted water over time. The average household wastes 10,000 gallons of water every year due to leaks, according to the EPA. So, stop those water leaks!
Estimated Savings per Year: $15

**Use alternative transportation when possible.** We can easily get in the habit of hopping into our cars to run to a store that's only one mile away. Use your bike, walk, or take the bus when you can to get exercise, help the environment, and save money.
Estimated Savings per Year: $500–1,000+

**Avoid idling your car.** It uses more gas to idle your vehicle for 30 seconds than it does to turn it off and restart it. Idling also creates a lot of air pollution, which is bad for the environment and our health.
Estimated Savings per Year: $100–200+

**Use your own shopping bags.** Most people own reusable shopping bags. Take these to the store to be eco-friendly and possibly save money, since some stores do charge for disposable shopping bags.
Estimated Savings per Year: $20–30

**Buy reusable straws.** Affordable and reusable silicone, plastic, and metal straws are now commonly available. They last longer and prevent a lot of plastic straws, which are not recyclable, from going into landfills.
Estimated Savings per Year: $5–10

**Use online coupon apps.** Most stores have coupon apps, which make it easy to save, organize, and present coupons at the checkout so you can save money. It's a great way to save some trees too.
Estimated Savings per Year: Depends on how coupon-savvy you are! ◆

# NMB'S BIGGEST ANNOUNCEMENT IN 118 YEARS!

*We are thrilled to announce that National Mutual Benefit will be consolidating as equals with Western Fraternal Life!*

NMB President and CEO Dan Shinnick (left), joined WFL President and CEO Craig Van Dyke, to present at the NMB Fraternal Seminar in South Dakota.

On February 24, 2020, National Mutual Benefit announced its intent to consolidate with Western Fraternal Life (WFL) pending a vote by WFL delegates, and we are excited to announce that WFL delegates voted in favor of the consolidation! Joining forces with another similar fraternal will open up exciting possibilities for the future of our organizations, from new fraternal programs to strategic growth opportunities in marketing, sales, and technology.

Together, NMB and WFL will become a stronger fraternal life insurance company that is larger, more secure, and able to have a greater impact on our members' lives and communities. The newly combined organization will have more than 64,000 members across the Midwest, Western and Southern regions of the United States, and approximately $2 billion of life insurance and annuities in force.

"This consolidation is truly in the best interest of our members. We will be a stronger, more vibrant organization that is well-positioned to protect and serve our current and future members for years to come," explained NMB President and CEO, Dan Shinnick.

Western Fraternal Life and National Mutual Benefit have many things in common, which is why the two companies are an ideal match. Both organizations have a proud history of protecting members and supporting members' communities for more than a century. They also have similar membership sizes, products, and member benefits, as well as about $1 billion of life insurance in force. Most importantly, both organizations have warm, genuine employees and members who really care about helping others.

WFL and NMB will be consolidating as equals, which means that the history and membership of both organizations will be protected. This opportunity allows NMB and WFL to build on each other's strengths and become a more efficient company. As a combined organization, we will have more funds to support dividends and fraternal programs, which make a big impact in our members' communities. We will also be better able to withstand whatever the future may bring.

"This consolidation is truly in the best interest of our members. We will be a stronger, more vibrant organization that is well-positioned to protect and serve our current and future members for years to come." -Dan Shinnick, NMB President and CEO

Western Fraternal Life President and CEO Craig Van Dyke shared, "I truly believe that NMB and WFL are the perfect match. This is a once-in-a-lifetime opportunity for both organizations, and joining forces unlocks so many exciting opportunities. Together we are going to be able to protect more families and do even more to support our members and their communities."

To learn more about the consolidation between NMB and WFL, please visit www.nmbwflmerger.com. You can also contact your local agency or call NMB's Home Office at (800) 779-1936. ◆

# Member FAQ's...

*Moving Forward, Together.*

### Will this affect my policy?

The consolidation will not affect your policies with NMB. Serving and protecting you and your loved ones remains our top priority. If you have any questions about your policy, please reach out to your agent or call our Home Office at (800) 779-1936.

### Will I be able to keep my NMB agent?

Yes! Our agents and agencies will continue to serve you. If you need to get in touch with your agent or agency, please visit www.nmblife.org/contact. You can also call our Home Office at (800) 779-1936, and we will be happy to help you in any way we can.

### Where will the new Home Office be?

The NMB Home Office in Madison, WI will serve as the headquarters for the new organization. The address is 6522 Grand Teton Plaza, Madison, WI 53719.

### Will NMB change its name?

When NMB and WFL legally combine on January 1, 2021, we will have a new name. We are currently working with a consulting firm that specializes in fraternal life insurance companies. With input from both NMB and WFL staff, we will select a fresh, new name that represents what we are all about—protecting and supporting our members and their communities.

### Who will lead the new organization?

NMB President & CEO Dan Shinnick and WFL President & CEO Craig Van Dyke will jointly lead the new organization and share leadership responsibilities. When we legally combine, Dan Shinnick will be the CEO, and Craig Van Dyke will be the President of the new organization.

### When will the consolidation be complete?

Starting in June 2020, NMB and WFL begin the process of combining our two organizations and file the merger with Wisconsin and Iowa. In January 2021, NMB and WFL will become a legally combined organization. By January 2022, all of the integration work will be complete, and we will be functioning as a single organization headquartered in Madison, WI.

## WE WILL BE STRONGER TOGETHER

Combining our two fraternals will create new opportunities to invest in future growth. Together we will become a stronger fraternal that is larger, more secure and able to have a greater impact in our members' lives and communities.

### Here's what the new company will look like:

- 64,000+ MEMBERS
- LICENSED IN 20 STATES
- $2 BILLION LIFE INSURANCE IN FORCE
- $650 MILLION IN ASSETS
- $2+ MILLION TO INVEST IN SALES, MARKETING & FRATERNAL
- HEADQUARTERED IN MADISON, WI

# A *New Focus* on Fraternal


As a new combined organization, we will remain committed to our fraternal mission of supporting members and their communities, and we have several exciting initiatives underway to protect and grow our fraternal programs and benefits.

## Creating a New Fraternal Advisory Board

The new organization will have an advisory board to provide advice regarding branch matters and member engagement. Board members will be involved with their local branches and serve as the voice of the members. This new committee will consist of seven NMB members and seven WFL members. If you are interested in learning more or applying to be on the Fraternal Advisory Board, please reference page 15. We are looking for members who are passionate about our fraternal mission, connected to members in their communities, and interested in guiding future fraternal initiatives.

## Keeping the Current Branches

NMB branches (and Western Fraternal Life lodges) will be able to continue in their current form and leadership. Both NMB and WFL feel it is vital to protect the amazing work that is done every year by our organizations' members. The new Fraternal Advisory Board will help guide any future changes to our branch and lodge systems.

## Continuing Regular Member Meetings

We will continue to have our annual fraternal seminars, where our branch leaders come together to learn, collaborate, and socialize. In future meetings, WFL and NMB members will be able to get to know each other, and learn new things from each other as well!

## Expanding our Fraternal Programs

We will be focused on growing our fraternal footprint so we can help more members in the communities we serve. This will involve exploring new and innovative ways to increase our impact and offer modernized fraternal programs.

# Help Shape the Future of Our Fraternal

## *Join Our Fraternal Advisory Board!*

NMB's consolidation with Western Fraternal Life begins a new chapter. As a new organization, we are creating a Fraternal Advisory Board to help guide us into the future and give fraternal leaders and members a bigger voice. The board will provide guidance and assistance to the new organization's lodges and branches, offer input on programs and policies relating to lodge activity and member engagement, and conduct regular meetings to discuss fraternal and member topics. The Fraternal Advisory Board, which will consist of seven members from NMB and seven members from WFL, will meet at least annually with the Board of Directors to provide input and advice.

***This is an exciting and important opportunity to shape our future!*** We are looking for volunteers to fill the seven NMB positions. Please review the details below and **apply no later than July 6th, 2020**, if you are interested.

### Position Overview

Fraternal Advisory Board members will represent fraternal leaders' and members' perspectives. They are expected to:

- Participate in regular meetings, either in person or by telephone
- Be actively engaged in fraternal activities in the area where they live
- Meet with fraternal leaders and members in the area where they live
- Provide advice and input to the Board of Directors
- Support the mission and vision of the new organization

The ideal candidate for this role will be a member advocate. Fraternal Advisory Board Members should have:

- Experience with NMB's member engagement and branch activities
- Alignment with the mission and vision of the new organization
- An open mind
- A collaborative spirit
- Strong listening skills
- Comfort with ambiguity
- The ability to travel to meetings and participate in electronic meetings

***A small stipend and expense reimbursement will be provided for this position. The NMB Board of Directors will select seven members to serve on the Fraternal Advisory Board.***

**If you are interested in serving in this role, please go to nmblife.org/FAB and submit an application no later than July 6th, 2020.**

# IMPORTANT NOTICE REGARDING THE PRIVACY AND INFORMATION PRACTICES OF NATIONAL MUTUAL BENEFIT

*For information only—no action required.*

## To our Policyholders, Insureds, and Applicants:

AT NATIONAL MUTUAL BENEFIT (NMB), we take great pride in providing financial security to you and your family through various insurance and annuity programs that we offer. We want you to know that the privacy of your personal information is very important to us. That's why we have established policies, procedures, and safeguards to protect the information you give us and to limit whether and how this information is shared.

This notice summarizes the privacy policy and information practices of National Mutual Benefit and its affiliates—NMB Services, Inc. and NMB Corporate Agency, Inc.—and applies to the personal information NMB collects about its current members, former members, claimants, and applicants. Unless you receive a separate privacy notice from your NMB sales agent or independent broker, this notice is given on behalf of your NMB agent or broker, as well.

This description of the Information Practices of National Mutual Benefit and your NMB agent is being provided in accordance with the requirements of federal and state privacy protection laws.

### Collection of Information

In order to properly underwrite and administer your insurance coverage and other programs and benefits, we must collect a certain amount of necessary and helpful information. We may collect information by exchanges of correspondence, by phone, or by personal contact. The amount and type of information collected may vary depending on the products, services, and benefits, but in general, NMB may collect the following categories of personal information about you:

- The information you provide on applications or other forms, such as your name, address, Social Security number, salary, etc.
- Information about your transactions with us or our affiliates, such as your contract coverage, premium payment history, and other such information.
- Information we receive from consumer reporting agencies and inspection companies, such as your credit history.
- Information about your transactions with other third parties, such as medical professionals and institutions which have provided care to you or members of your family proposed for coverage, employers and business associates, friends and neighbors, and other insurance companies you have applied to.
- Information about your age, occupation, physical condition, health history, mode of living, avocations, and other personal characteristics.

In addition, your NMB agent may collect information intended to aid in the updating and improvement of your insurance program. In some cases, we may ask an insurance support organization to collect information and submit an investigative consumer report to us. That organization may retain a copy of the report and may disclose its contents to others for whom it performs such services.

### Disclosures by NMB

All personal information is treated with respect and concern for your privacy. We reserve the right to disclose your personal information to the extent permitted by law. For example, we may disclosure your information in the following ways:

- We may disclose the above categories of personal information about you to affiliated and nonaffiliated businesses in order to complete transactions you have requested, such as reinsurers, medical professionals or medical institutions, or in order to comply with legal requirements such as subpoenas or tax and fraud reporting.
- We may disclose the above categories of personal information about you to affiliated and nonaffiliated businesses, such as inspection companies, website hosting companies, actuaries, and title companies, that perform business services on our behalf, such as actuarial studies.
- We may disclose the above categories of personal information about you to firms that perform marketing services on our behalf and other organizations with which we have joint marketing agreements.
- We may disclose the above categories of personal information to NMB sales agents and independent brokers who are authorized to sell NMB products.
- We may share personal information such as names, addresses, and branch function photos, with our affiliated fraternal branches, whose use is strictly limited to fraternal purposes (such as mailing you information for branch picnics, fundraisers, volunteer activities, The Benefit News, etc.).
- We may share personal information with our affiliates only as permitted by law.

NMB will not disclose your contract or account numbers to any non-affiliated businesses, except as necessary to complete business transactions or other purposes for which you have provided specific authorization. Please be assured that the above describes some of the disclosures which may be made, not disclosures which are always or even often made. The types of information disclosed will vary depending upon the needs of the recipient and the sensitivity of the data.

We extend our privacy protections to both current and former members.

### Information Security

NMB protects your personal information from unauthorized access as follows:

- NMB limits and restricts employee access of policyholder, insured, and applicant information to those employees with a legitimate business reason for such access.
- We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your personal information.

### Access and Correction

Some states provide additional rights to its residents. There are procedures by which you can obtain access to or receive a copy of personal information about you appearing in our policy files, including information contained in investigative consumer reports. You may also learn to whom we have disclosed your information. We have also established procedures by which you may request correction, amendment, or deletion of any information in our files which you believe to be inaccurate or irrelevant. A description of these procedures will also be sent to you upon request. To exercise these rights or for further information, please contact us at the information provided below.

### Obtaining Additional Information

We at NMB hope that you find this privacy notice and description of information practices helpful. We take our responsibilities, and your rights, very seriously. If you have any further questions about our privacy and information practices, please contact our home office at 1-800-779-1936 or write to us at P.O. Box 1527, Madison, WI 53701.

**PLEASE KEEP THIS NOTICE FOR YOUR RECORDS**

Notice effective beginning June 1, 2020.

This Notice replaces any and all previous versions.

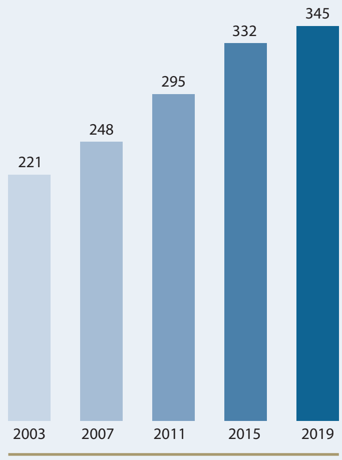
NATIONAL MUTUAL BENEFIT
A Fraternal Life Insurance Society

# 2019 FINANCIAL REPORT

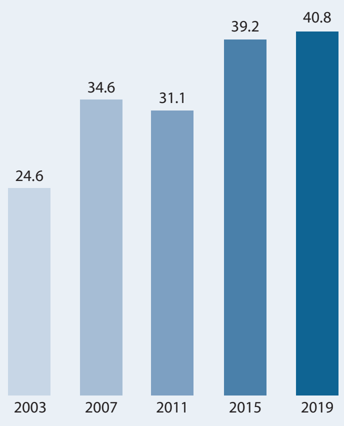
**We are a *different* kind of life insurance company.**

# 2019 FINANCIAL REPORT

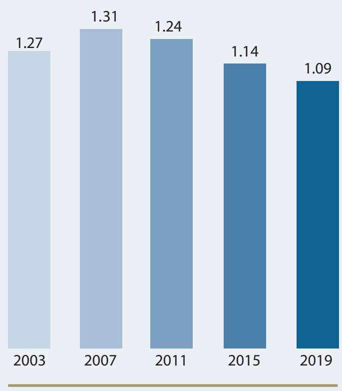
## Financial Highlights




**ASSETS**
$ in Millions




**SURPLUS & SPECIAL RESERVES**
$ in Millions




**LIFE INSURANCE IN FORCE**
$ in Millions

## Statement of Financial Position

| ASSETS | 12/31/19 | 12/31/18 |
|---|---|---|
| Bonds | $314,973,427 | $317,125,170 |
| Mortgage loans | - | - |
| Real estate | 706,361 | 776,822 |
| Policy loans | 3,123,898 | 3,461,917 |
| Common stock | 13,104,551 | 10,413,375 |
| Cash and short term investments | 6,468,583 | 3,735,138 |
| Other invested assets | 1,600,396 | 1,622,039 |
| Receivables for securities | 54,760 | 46,751 |
| Investment income due & accrued | 3,932,213 | 4,179,571 |
| Premiums & reinsurance due & accrued | 893,188 | 849,215 |
| Data processing equipment | 102,651 | 126,054 |
| **Total assets** | **$344,960,028** | **$342,336,052** |

| LIABILITIES AND SURPLUS | | |
|---|---|---|
| Future benefit reserves | 281,927,860 | 281,526,551 |
| Policy claims reserves | 1,787,496 | 1,122,870 |
| Premiums received in advance | 16,419 | 14,602 |
| Deposit contracts | 10,684,582 | 11,112,975 |
| Dividends allocated for following year | 347,367 | 453,547 |
| Other liabilities | 8,734,090 | 8,831,345 |
| Taxes and general expenses due | 637,690 | 638,272 |
| Special reserves | 3,351,692 | 3,603,095 |
| Surplus | 37,472,832 | 35,032,795 |
| **Total liabilities and unassigned funds** | **$344,960,028** | **$342,336,052** |

# 2019 FINANCIAL REPORT

## Statement of Operations

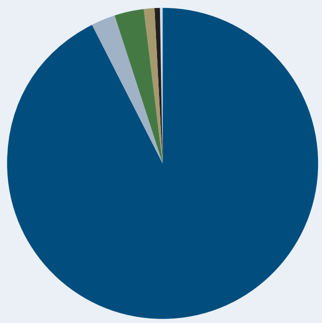
| INCOME | 2019 | 2018 |
|---|---|---|
| Life and health premium | $9,981,503 | $9,981,263 |
| Annuity premium | 8,240,105 | 6,936,904 |
| Investment income | 15,256,847 | 15,330,829 |
| Miscellaneous income | 570,442 | 778,707 |
| **Total income** | **$34,048, 897** | **$ 33,027,703** |
| **MEMBER BENEFITS** | | |
| Death benefits | $4,302,820 | $5,221,186 |
| Life and annuity benefits | 19,804,894 | 18,094,813 |
| Health and accident benefits | 99,626 | 118,385 |
| Direct fraternal benefits to members | 1,314,197 | 1,115,638 |
| Future benefit reserve increases | 401,309 | 1,493,079 |
| **OPERATING EXPENSES** | | |
| Commissions | $876,580 | $766,637 |
| Operating expenses | 7,455,076 | 7,546,749 |
| **Total benefits and expenses** | **$34,254,502** | **$34,356,487** |
| Net gain from operations | ($205,603) | ($1,328,784) |
| Dividends to members | 283,761 | 445,750 |
| Net gain after dividends | (489,364) | (1,774,534) |
| Capital gains (losses) | 593,222 | 1,613,454 |
| **Net income (loss)** | **$103,858** | **$(161,080)** |

## Investment Report

National Mutual Benefit's investment portfolio consists of a diversified mix of bonds including government, high grade corporate, and taxable municipal bonds, in addition to well-secured real estate mortgages and a small portfolio of equity products.

As of December 31, 2019, the bond portfolio totaled $314,973,427. Nearly all (99.9%) of our bond portfolio ($314.5 million) is within the top two highest rating classes according to the latest NAIC valuation. We do not purchase non-investment grade bonds. NMB owned $13,104,551 in stocks as of year-end 2019.

### OUR INVESTMENT PORTFOLIO



**Total Assets: $344,960,028**

- Bonds 91.31%
- Stocks 3.80%
- Cash/Income Receivable/ Other 3.32%
- Policy Loans .91%
- Other Invested Assets 0.46%
- Real Estate 0.20%

# 2019 FINANCIAL REPORT

## Patriotic Efforts

**35**

Number of Patriotic Events Held

Hours Spent Promoting Patriotism

**2,916**

**$6,826**

Amount Spent on Patriotism

Number of American Flags Donated

**586**

## Membership

Total Number of Members

**31,079**

**< 52 >**

Average Age

## Scholarship

### National Scholarships

**$25,000**

Total Amount Awarded

### Local Scholarships

**$8,380**

Total Amount Awarded

# 2019 FINANCIAL REPORT

## Fundraising & Volunteer Impact

Number of Fundraisers Held

**22**

**$235,436**

Dollars Raised by Members

**$43,475**

Total Amount Matched by NMB

**$79,793**

Spent On Activities to Improve Lives in Local Communities

**81,422**

Total Volunteer Hours

Branch Events Held

**466**

## Serving Communities

**2,558**

Number of Hours Mentoring Youth

**$36,307**

Total Amount Given in Community Benefit Grants

Total Number of Events Supporting Our Communities

**199**

# And the Winners Are…

## Agency of the Year | **Dakotas**

National Mutual Benefit is proud to announce that our Dakotas Agency won the 2019 Agency of the Year award! The Dakotas Agency, led by Becky Helmberger, also won this award in 2018. The Agency of the Year Award recognizes the efforts and success of both agents and agency managers, and it is presented to the NMB agency that leads in annual sales.

The Dakotas Agency is located in Spearfish, South Dakota, and serves North Dakota, South Dakota, Wyoming, Colorado, Montana, and Nebraska. Agency Manager Becky Helmberger has been with National Mutual Benefit since 2012.

## Agent of the Year | **Renee' Jenkins**

Renee' Jenkins from our Dakotas Agency won the prestigious Agent of the Year Award for 2019, which is presented to the insurance agent who leads our company in annual sales. This award is the highest honor an agent can achieve. Last year, Renee' was awarded the Vision Award, which recognized her work in NMB's fraternal efforts. Renee' joined National Mutual Benefit in March 2018.

Congratulations on this achievement, Renee', and thank you for your hard work and dedication!

## Vision Award | **Jane Zeller**

Jane Zeller from our Wisconsin River Agency is the recipient of NMB's 2019 Vision Award! Since 2014, the Vision Award has recognized the agent who best supports NMB's fraternal efforts. This award is presented to the winning agent based on membership growth, teamwork, continuing education, fraternalism, and member satisfaction.

In addition to winning Vision Award, Jane also earned the Legend Award, Highest Membership Growth Award, and the Top Life Producer Award.

Congratulations on your impressive achievements, Jane, and thank you for all you do for our members!

# DO YOU KNOW OUR NEXT INSURANCE AGENT?

NATIONAL MUTUAL BENEFIT

## WE ARE LOOKING FOR SOMEONE WHO IS:

### HARDWORKING
Takes pride in his/her work; shows a high degree of reliability and integrity; presents themselves in a professional manner; has a strong desire to exceed expectations; always goes above and beyond

### PASSIONATE
Is excited for life; has a passion for the industry and their career, as well as personal ventures and hobbies

### SELF-MOTIVATED
Is ambitious; takes initiative; has the ability to get things done with little influence or direction

### OUTGOING & OPTIMISTIC
Is approachable, friendly, and easy to communicate with; quickly builds rapport and relationships; retains a positive attitude despite unfortunate circumstances; effectively manages stress

### EMPATHETIC
Shows compassion and caring for others; identifies and understands others' feelings and emotions

### ETHICAL
Operates under strong moral values; acts in accordance with rules or standards for right conduct

### WELL-CONNECTED
Someone who is established within their community; has a strong network of acquaintances and is involved in social and community activities

### TRAINABLE
Has a strong willingness to learn; is always open to new ideas; cooperative, supportive, and adaptable

## WE OFFER A $1,000 BONUS!
If your referral is hired and meets certain criteria. For more information or to make a referral, visit: **nmblife.org/refer**

## FIND OUT MORE AND APPLY TODAY AT:
## nmblife.org/agent

# Moving Forward, Together.

Empower • Educate • Enrich

Our 2020 Fraternal Leadership Seminar in South Dakota was filled with inspiration, networking, and camaraderie. The theme, *Moving Forward Together*, inspired us to think of ways we can help others, increase National Mutual Benefit member engagement, and grow together for a strong fraternal future.

by Sarah Steed

We kicked off our 2020 Fraternal Seminar season by gathering with our branch leaders from North and South Dakota at The Lodge in Deadwood, South Dakota. We enjoyed a welcome dinner and movie themes played on the piano by agent William Backes. The reception marked the beginning of a weekend filled with motivational speeches, interactive educational sessions, and plenty of smiles and laughter.

Seminar highlights include a moving presentation by Dan Shinnick, NMB President and CEO, that reflected on the importance of growing our organization and helping more members. Our energetic keynote speaker, Bill Baker, energized the audience by talking about the power we hold in our hands as volunteers in our local communities. One of our favorite lines from his presentation was, "We don't nationally advertise, we locally fraternalize." The speech ended with the audience up on their feet, giving each other high fives, and celebrating the moment.

The Fraternal Seminar included five fresh and informative sessions hosted mainly by NMB staff members. NMB Sales Director, Brian Passehl, kicked off the series of interactive sessions with *4 Ways to Increase Branch Engagement*. Next, NMB Senior Vice President, Jared Bruley, unveiled NMB's new brand promise and challenged attendees to think about how NMB needs to change in order to live the new brand promise. Then, VP of Fraternal, Anne Rogers, sparked the audience to think of future ideas for branch leadership in *Leading Your Branch to Success*. In the fourth session, NMB's Marketing Manager, Katy Hylkema, demonstrated how Facebook can help branches engage members, share their stories with their communities, and advertise upcoming events. Lastly, guest speaker Tara Wilcox, Rapid City, South Dakota, shared tips and tricks for how to build a better fundraiser.

## Helping Others, One Pair of Socks at a Time

Our branch leaders learned some new things during our weekend in Deadwood, but they also made an impact. During the Friday night reception, NMB members and leaders donated socks of all sorts and played a competitive game of "Put a Sock in it!" "Contestants" rolled up donated socks and tried to throw them into one of three baskets, which had different point values. Leone Geppert from Branch 73 walked away with the grand prize! Everyone had a blast as they threw one pair of socks after another. In the end, we donated 501 pairs of socks to The Cornerstone Rescue Mission in Rapid City, South Dakota.

## Work Hard, Play Harder

After spending the day collaborating and learning, the Saturday evening banquet focused on recognizing the hard work of our volunteers and leaders. We acknowledged the efforts of our NMB branch leaders and agents, who helped members and families in their communities throughout 2019. Following the award banquet, our members and attendees enjoyed live music and entertainment provided by the country music band, *Badger Horse*.

When everyone departed the Lodge the following morning, attendees headed home feeling prepared to tackle 2020. We were ready to implement the theme of *Moving Forward Together* by increasing

NMB President Dan Shinnick gave a "sweet" message about growing membership at the Dakotas seminar.

Guest speaker, Tara Wilcox, provided tips and insights on how our branches and members can throw a successful fundraiser.

NMB President Dan Shinnick and WFL President Craig Van Dyke discussed the intended merger between National Mutual Benefit and Western Fraternal Life with our members in attendance.

member engagement and becoming more visible in our communities. However, at the end of this particular seminar, we were unaware of the challenges we would all face just a few weeks later.

## COVID-19 Cancels Wisconsin Seminar

Our Dakotas seminar was an empowering event, and we were looking forward to creating the same experience at our Wisconsin Leadership Seminar. Unfortunately, COVID-19 threw a wrench into those plans.

As many were traveling to the Blue Harbor Resort in Sheboygan, Wisconsin for our seminar in mid-March, safety concerns over COVID-19 escalated. We were excited to collaborate and grow with our Illinois, Minnesota, and Wisconsin members and agents. However, we made the difficult decision to cancel the Wisconsin Leadership Seminar to help protect the safety and health of our members and employees.

We missed gathering and learning with our members, but we have been able to connect with our branch leaders over the past couple of months more than we previously imagined was possible. To accommodate social distancing, phone calls, emails, and video conference calls have become a new way of staying connected. We hope everyone is safe and healthy, and we are looking forward to seeing everyone in person as soon as possible! ◆

# ENTER NMB'S MEMBER AMATEUR PHOTO CONTEST!

Top finishers win a cash award and are featured in our Fall/Winter issue of The Benefit News.

**Categories Include: Community, Family Pets, Nature, People**

**Prizes Awarded: 1st Place $150 | 2nd Place $125 | 3rd Place $100 | Honorable Mention $75**

*If there are less than five entries in a category, prizes may not be awarded.*

## Rules:

1. You must have an NMB life insurance policy or annuity contract to enter this contest.
2. The subject of your photo must be in one of the four categories listed above.
3. Submit a 5″x7″ or 8″x10″ photo by mail, or a high resolution photo by email. Attach the following information to the back of the photo: Your name, mailing address, email address, phone number, policy number, photo category you're entering, and photo title. Do NOT write on the back of your photo. Professional photos will not be accepted.
4. If mailing, photos must be sent wrapped in cardboard to avoid damage. If emailing, file size must be 2–20 GB with all of the information listed in #3 above in the body of the email.
5. The photograph must be taken by you, not a family member, and must have been photographed within the past year. Only one entry per member please.
6. Framed or matted photos and photos that have previously won an NMB prize will not be accepted. Do not alter the photo using image editing software.
7. All submissions become the property of National Mutual Benefit.

**Entries must be postmarked/emailed on or before July 22, 2020**

**Mail: Photo Contest – National Mutual Benefit, P.O. Box 1527, Madison, WI 53701-1527**
**Email: Fraternal@nmblife.org. (include "Photo Contest Entry" in the subject line)**

# Choosing the Best Sunscreen for You and Your Family

by Elizabeth Waldinger

While we get outside and enjoy the warmer weather, it's essential to protect our most vulnerable organ – our skin. With all the different brands and types of sunscreen on the market, choosing the one that's best for you and your family can be overwhelming. Here are some things to consider to help you select a sunscreen that's right for all your outdoor adventures.

## What is Sunscreen?

Sunscreen is an over-the-counter drug that acts as a barrier to protect skin from absorbing ultraviolet (UV) rays. There are two kinds of UV rays – UVA and UVB. UVA rays can age the skin while UVB rays cause sunburn. According to FDA regulations, sunscreen is called "broad spectrum" only if it protects from both UVA and UVB rays.

Along with the broad spectrum factor, sunscreens are rated based on their Sun Protection Factor, or SPF. The SPF is a rating of how well the sunscreen blocks the sun's rays. For example, sunscreen with an SPF of 30 will block 97 percent of the sun's UVB rays, according to the American Academy of Dermatology. The higher the SPF, the better the sunscreen blocks harmful rays. However, no sunscreen blocks 100 percent of the UV rays, and sunscreens with an SPF rating above 30 provide only a small amount of additional protection.

## Types of Sunscreen

Although there are hundreds of brands of sunscreen on the market, they aren't all created equal. Different types of sunscreen offer different benefits. Aside from SPF levels, there are two main types of sunscreens. Chemical sunscreens are most common and absorb harmful UV rays before they reach the skin. While these lotions and sprays are easier to apply and leave no white residue, you will need to reapply more often. Alternatively, mineral sunscreens (or physical sunscreens) form a barrier on our skin that reflects or filters UVA and UVB rays. The formulas containing zinc oxide or titanium dioxide can be more difficult to spread on your skin and leave behind a white cast; however, they last longer than chemical formulas and are considered more natural.

## Choosing What's Best for You

Simply put, the best sunscreen is the one you and your family will actually use! Dr. David Lortscher, board-certified dermatologist and CEO of Curology, and his team recommend a minimum of SPF 30 to all of their patients. When selecting your sunscreen, consider what type of activity you'll be doing. For a day at the beach or strenuous exercise,

## Simply put, the best sunscreen is the one you and your family will actually use!

wear a sunscreen that is water-resistant and reapply it often. Purchasing a sunscreen that also contains insect repellent may sound like a great idea, but experts warn against this. While sunscreens should be applied generously and often, insect repellent should be used sparingly and less frequently. It's important to note that dermatologists agree that sunscreens should ideally be worn all year – even on gray, cloudy days.

### The Right Way to Use Sunscreen

Most people don't use enough sunscreen to protect their skin fully, according to the American Academy of Dermatology. Most only use 25–50 percent of the recommended amount of sunscreen. "A liberal amount (1 ounce) of sunscreen is a good amount to be used when most of your skin is exposed while wearing a swimsuit and should be applied every two hours," says Dr. Delphine J. Lee, a dermatologist at Providence Saint John's Health Center in Santa Monica, California. While it's common to wait until you get outside to apply sunscreen, it is best to apply it 20 minutes before going outside so it has time to bond with the skin. Don't forget to protect the thin, sensitive skin on your lips. Lip balms that contain sunscreen are the best way to protect the lip area. If you or your child have a habit of licking your lips, then be sure to apply it often.

Our skin is the largest organ on our body, and keeping it safe from the harmful effects of the sun's rays is extremely important. Whatever the time of year and weather forecast, make sure you're choosing a sunscreen that's right for you and your family. Applying protection to all areas of exposed skin and reapplying during times of higher activity can have a major impact on your health in the long run. ◆

## Other Ways to Protect Your Skin...

Here are some additional ways to protect your skin from the sun's harmful UVA and UVB rays.

1. Choose swimwear and activewear specifically designed to block UV rays.
2. Seek shade and limit direct exposure to the sun between the hours of 10 am and 4 pm.
3. Avoid using tanning beds and sun lamps, which can cause serious long-term skin damage.
4. When you're in the sun, wear clothing, especially fabrics that are dark and tightly woven.
5. Wear a wide-brimmed hat to protect as much skin as possible.
6. Protect your eyes with sunglasses that block at least 99% of UV light.

**Boosting your immune system** through diet choices is one of the oldest and most natural approaches to staying healthy and keeping illnesses away. Here are five foods packed with vitamins and minerals that will supercharge your immune system!

# 5 Foods To Give Your Immunity a Boost

## 1. Red Bell Peppers

Ounce for ounce, red bell peppers contain twice as much vitamin C as citrus fruits. They're also a rich source of beta carotene, which is a powerful antioxidant that boosts immune function by increasing disease-fighting cells in the body.

## 2. Citrus Fruits

Vitamin C found in citrus fruits helps build up your immune system by increasing the production of white blood cells, which help the body fight infection.

## 3. Broccoli

Broccoli is packed full of vitamins A, C, and E, as well as many other antioxidants and fiber. It is most potent if cooked very little or better yet, eaten raw.

## 4. Ginger

Ginger is thought to work much like vitamin C in that it can help stop a cold before it starts. It is packed with potent anti-inflammatory compounds, and you can purchase it in the form of high-dose supplements for maximum effect.

## 5. Spinach

With vitamin C, beta-carotene, and plenty of antioxidants, spinach is a perfect vegetable for your immune system. For the maximum immunity boost, cook it as little as possible, or even keep it raw.

# How to Prep for the Perfect Hike

**Summer is officially in full swing, which means hiking season is upon us! Although hiking is a widely enjoyed "sport," it's not always done correctly. Here are some tips on how to turn a good hike into the perfect adventure.**

by Kelly Holck

## Picking the Right Day

Before embarking on your journey, make sure you're picking the right day for it. Hiking under clear skies in 75-degree weather feels like Mexico in August. If you're unfamiliar with Mexico in August, it's an unpleasant level of heat and humidity on anyone's terms.

If you're going for a decently long hike, you would be best to start as early in the morning as possible. The sun begins to heat up everything between 11 am and noon, so take advantage of the cooler hours in the morning while you can!

## What to Wear

Your outfit is "everything" while hiking, and I'm not referring to fashion sense. Avoid cotton at all costs; cotton clothing traps in heat and sweat. It's better to stick with wool or other wicking fabrics. It's also important to avoid dark clothing as it absorbs more heat from the sun.

Furthermore, you'll want to think about your gear: a hat will protect you from the sun, and good shoes will prevent you from developing sore feet. Spending a few extra dollars on quality shoes or boots with ankle support is something I endorse. A store associate can help you size your feet correctly.

## What to Pack

Packing for the trails requires a bit of planning. First, you'll want to find the right backpack. A bag with thick and comfy straps to prevent shoulder or back injuries is lifesaving when you're taking a long hike. Don't over pack your bag. A good rule of thumb is to keep your bag between 10 and 15% of your body weight.

Next, you'll need to fill your backpack with the right stuff. Sunscreen, extra socks, and tons of water are necessities. Find out how long you'll be hiking and pack 16 fluid ounces of water for every one hour you're out. If it's an especially hot day, pack double that. *For tips on selecting the right sunscreen, go to page 26.* A first aid kit is also highly recommended. Make sure it includes the basics, like bandages and tweezers.

We've covered the practical stuff, now let's focus on bringing items that will add to your enjoyment. Bring a breathable hammock for when you find that perfect tree-filled shady spot to take a well-deserved break. A good book, magazine, or playlist will enhance your experience as you relax and sway in the breeze. Lastly, bring some snacks! The average, 160-pound person burns about 450 calories per hour when hiking. Complex carbs, sodium, and potassium-filled snacks are great for rebalancing your electrolytes and giving you sustained energy throughout the day. Some of my favorites include Stinger Waffles, starchy fruits like apples, trail mix, and electrolyte drink mixes.

## Listen to Your Body

Heatstroke is a real and relatively common issue. Some warning signs include throbbing headache, dizziness, muscle cramps/weakness, nausea, vomiting, disorientation or confusion, lack of sweating in hot temps, rapid heartbeat, and rapid and shallow breathing. If you're starting to show any of these early signs, it's time to hang up your boots for the day. And do not hesitate to call emergency personnel!

So, now that you have the tools, get out there and embark on your perfect hike! ◆

YOUTH MEMBER SPOTLIGHT

# Dani Riemer - Helping Others, One Smile at a Time

by Sarah Steed

Meet 13-year-old Daniella Riemer, one of National Mutual Benefit's many young volunteers! Daniella, or Dani, is actively involved in service projects with NMB and her middle school. She loves making a positive impact in other people's lives. The best part, Dani says, is seeing the smiles on people's faces and knowing her actions make them happy.

Dani became an NMB member after she was adopted at age four. However, she wasn't actively involved with Branch 734 until her mom, Maureen, became a branch officer in 2015. Dani's grandmother has been a part of NMB since the 1970s! One of Dani's favorite NMB service projects was the Christmas caroling event she helped organize last year. At Hickory Park Assisted Living Center, Dani, her mother, her grandmother, and Dani's friends knocked on the residents' doors to sing Christmas carols and hand out small gifts. The highlight of the event was seeing the residents' faces light up when the group began singing.

Dani also loves her branch's annual trip to Swan's Pumpkin Farm, when the branch members get to enjoy a corn maze, hayride, and other fun activities. Because she loves Fall, taking a pumpkin home at the end of the trip is the cherry on top of an already great day for Dani.

Outside of volunteering and other NMB activities, Dani enjoys engaging in service projects with her school. This past year, she started seventh grade and began taking a class called "Loved and Sent." This class teaches how to apply lessons learned in school to the "real world." Through this course, she and her friends have made lunches, cookies, and blankets to deliver to community members in need.

Dani's passion for helping others also shines through her life goals. After her dream of becoming an Olympic track star, her goal is to become a teacher and raise two kids.

When asked how other kids in her generation can help in their communities, Dani says they can assist their grandparents and other seniors by helping with simple tasks around their homes. She adds that even a simple smile can go a long way towards making someone else happy.

Thank you Dani for all you do for our members and your own community! ◆

In 2019, it was a family affair at Hickory Park Assisted Living Center! Dani (center), her mom, grandma, and friends visited with residents and sang Christmas carols.

Dani helped organize a trip to Hickory Park Assisted Living Center to sing Christmas carols to the residents.

## 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

In this most unusual time in our nation's history, we are learning to be thankful for the simple joys of eating at home with our families. Barbequing and grilling produce some of the most savory of foods, and the recipes here are among those that get rave reviews from our family. The fall-off-the-bone barbecued chicken and beef recipes couldn't be easier to throw together and forget about in the oven. And although the shish kabobs take a little more planning, they are well worth it for the beautiful presentation—your family will be impressed! The herb stuffed and grilled tomatoes are fabulous and a particularly good way to use up that excess summer tomato crop. Speaking of excess—how about putting some of that zucchini in a chocolate cake? Sounds like a win-win to me! Please enjoy these recipes, and hopefully, we will all be able to see one another very soon!

*Doris*

## Barbecued Chicken

**1 cut-up chicken**
**6 ounces Coca-Cola**
**1 cup barbecue sauce**
**1 tsp. salt**

Layer chicken in a baking pan; combine remaining ingredients and pour over chicken. Bake covered for 1 hour at 300 degrees. Uncover and bake an additional 30 minutes. Serves 6.

## Matt's Baby Back Ribs

**Allow one pound of ribs per person.**

Remove the skin from the ribs; rub with your favorite barbecue rub. Brush with a mixture of honey and mustard; use more than half honey if you like it sweet. Wrap in aluminum foil and place in a pan; bake in a 200-degree oven for 8 hours. Heat your favorite barbeque sauce and slather ribs with sauce. Keep warm until time of serving.

## Shish Kabobs

**½ cup ketchup**
**½ cup sugar**
**½ cup soy sauce**
**1 tsp. garlic powder**
**½ tsp. ground ginger**
**2 pounds beef sirloin, (1 inch thick cut into 1 ½ inch cubes)**
**Fresh pineapple chunks**
**Zucchini in 1-inch chunks**
**Medium size whole mushrooms**
**Boiling onions**
**Green or red pepper cut into 1-inch pieces**

Combine first 5 ingredients; toss with beef. Cover and refrigerate overnight. Drain and save the marinade. Thread meat, fruit, and vegetables alternately on long skewers. Grill over hot coals for 15-20 minutes turning often until desired doneness. Simmer marinade in a saucepan for 15 minutes. Serve with marinade. Serves 6-8.

## Justin's Salmon

**1 ½ pounds salmon filet with skin**
**4 lemons**
**2 tsp. salt**
**2 tsp. black pepper**
**2 Tbsp. Coconut oil**

Wash salmon in cold water and pat completely dry. Rub salmon with liquified coconut oil. Place in a 9x13 inch pan. With both sides oiled, place skin side down. Sprinkle with pepper, juice of 3 lemons, and salt. Let juices flow under salmon. Thinly slice the 4th lemon and place several slices on top. Sprinkle more pepper on top. Let stand for 10 minutes.

Heat oven to 500 degrees. Switch to broil and heat to 525 degrees. Broil salmon for 6 minutes—it should start to burn on the edges. Turn off the broiler and remove salmon from the oven. Set the oven to bake at 340 degrees and cook for another 8 minutes. Turn oven off completely and let fish cook another 7 minutes. Take your dish out of the oven and let it set for 2 minutes before serving.

## Tomatoes on the Grill

**Tomatoes, one for each person**
**Salt**
**Pepper**
**Fresh basil, parsley, and thyme chopped**

Cut a cross ½ inch deep into the top of each tomato and stuff with chopped herbs to your preference. Sprinkle with salt and pepper. Wrap in foil and place on a heated grill for a half hour.

## Chocolate Zucchini Cake

**2 cups flour**
**1 cup sugar**
**¾ cup cocoa**
**2 tsp. baking soda**
**1 tsp. baking powder**
**½ tsp. salt**
**1 tsp. cinnamon**
**4 eggs**
**1 ½ cups vegetable oil**
**3 cups grated zucchini**
**¾ cup chopped walnuts**

Combine the first 7 ingredients in a mixing bowl. Add the eggs and oil and mix well. Fold in the zucchini and walnuts and turn out into a 9x13 inch cake pan. Bake 50-60 minutes at 350 degrees. Frost with cream cheese frosting.

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


**Doris Streiff – Fraternal Services**
**National Mutual Benefit**
**P.O. Box 1527**
**Madison, WI 53701-1527**

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