The Benefit News

A Magazine for National Mutual Benefit Members and their Families
www.nmblife.org

Join us for a new beginning!

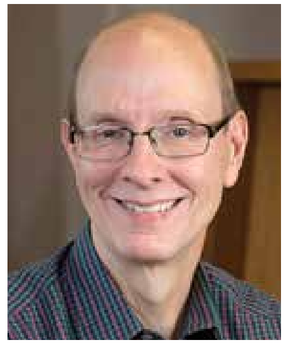
As of January 1, 2021, National Mutual Benefit will be...

BetterLife

A different kind of life insurance company

Learn more on page 16

A better life together!



Earlier this year, we announced the merger between Western Fraternal Life and National Mutual Benefit. We are in the midst of consolidating the two organizations' staffs, technologies, processes, sales systems, and marketing. On January 1, 2021 we will be a new, stronger, bigger, and better life insurance company. We will be a fraternal benefit society that you will be proud of.

I'm excited to tell you that our new company's name will be BetterLife with the tagline of *A different kind of life insurance company*.

As we recommit to being your insurance company and your fraternal benefit society, we are focused on asking the question, "How can we be better for you, our members?" We will do business with you on your terms, we will provide you with competitive life insurance and annuity products, and we will engage you in the way you want to be engaged in making your communities better. We will have a never-ending quest to build a better BetterLife for you!

In January 2021, BetterLife will have twice as many agents and a direct sales team to serve you. We've taken the best of both companies' products to meet your needs better, and we will have both companies' fraternal systems to help you make a difference. Our Member Services team will be there to answer your calls and help you, just as they have always been. We are excited about serving you in the future.

Your new company will be bigger and safer than National Mutual Benefit. We will have significantly more assets and surplus to make sure that we can fulfill the promises we have made to you in our life insurance and annuity products.

The future is bright for our new company. We will grow and thrive and make a difference in more people's lives.

At BetterLife, we will be committed to working with you to build a better life for you, your family, and your community!

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.

MAGAZINE STAFF

Editors
Daniel L. Shinnick
Jared Bruley
Katy Hylkema

Associate Editor
Anne D. Rogers, ACS

Contributing Writers/Editors
Kelly Holck
Katy Hylkema
Elizabeth Waldinger

Graphic Designer
Elizabeth Waldinger

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DIRECTORY

Home Office
6522 Grand Teton Plaza
P.O. Box 1527
Madison, WI 53701-1527
(608) 833-1936 or (800) 779-1936
contact@nmblife.org
www.nmblife.org

Dakotas Agency
Becky Helmberger, FICF
Agency Manager
540 Heritage Drive, Suite 1
Spearfish, SD 57783-9788
(605) 642-4778
dakotas@nmblife.org

Lakeshore Agency
William Rutten
Agency Manager
W5142 County Road O
Plymouth, WI 53073-3601
(920) 893-2300
lakeshore@nmblife.org

Wisconsin River Agency
Kent Stadler, FICF
Agency Manager
227501 Rib Mountain Drive
Wausau, WI 54401-5050
(715) 845-4300 or (800) 918-1234
wisconsinriver@nmblife.org

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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Chippewa Falls, Wisconsin

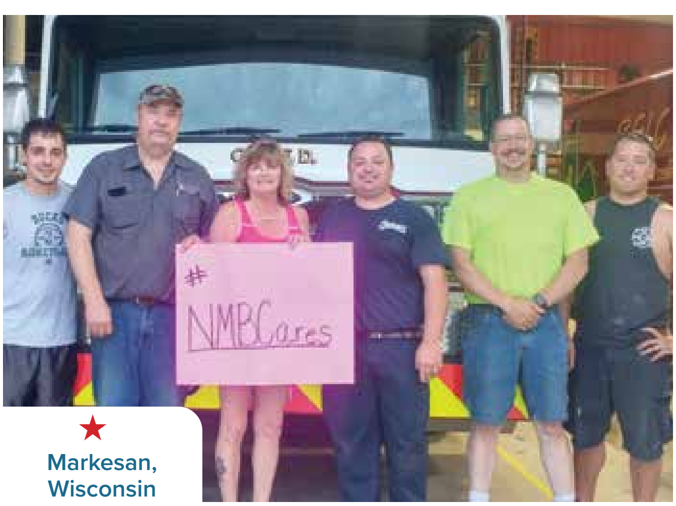
In honor of her and her husband Robert's 65th wedding anniversary, Jean Romsos (back left) donated a gift card to the employees of the veteran's home where her husband resides. The gift card donation to Loopy's Grill and Saloon in Chippewa Falls, WI helped support a local business AND say thank you to caregivers. Also pictured is Katie Plendl, Admissions Director at WI Veterans Home Chippewa Falls (front left), William (Bill) Kleich, owner of Loopy's Bar and Grill (front right), and Mary Krueger, NMB Wisconsin River agent (back right).

Our Members Take *Action*

by Kelly Holck

On April 21, 2020, National Mutual Benefit donated $100,000 towards helping the communities we serve through a new program called NMB Cares. When dreaming up the initiative, we thought to ourselves: Who knows our communities better than the members who live, work, and play there? This thought led us to create a $20,000 Members Take Action fund, which gave NMB members the opportunity to apply for community relief grants and help their own community in whatever way they felt was most needed. The response completely blew us away: in less than two weeks, we received 100 grant requests!

Thank you to all of the members who partnered with us to support your communities! Take a look at some of our member's inspiring stories showing how the Members Take Action grant was used to support causes they care about in their own communities.



Markesan, Wisconsin

Joann Heath provided food to her local fire department and other frontline workers in Markesan, WI.

Sheboygan, Wisconsin

Lucy Vue and her kids Keegan (left) and Kamryn (right) put together and delivered treat and activity bags to residents at their local nursing home in Sheboygan, WI. They were so inspired that they contributed their own funds to create more activity and food baskets for local families who were financially affected by COVID-19!

★ Brodhead, Wisconsin

Randy (pictured above) and Ginger Riese purchased gift cards from their local Subway, filled out thank you cards, and delivered the tokens of appreciation to caregivers in their community.

★ Mazomanie, Wisconsin

Aubrey, Jace, Lila, and Tai Wagner used their grant to donate essentials to their local food bank in Mazomanie, WI.

★ Wausau, Wisconsin

Dean Blanchard created essential boxes for the homeless population near him in Wausau, WI.

★ Milwaukee, Wisconsin

Cathy Cieri DeGroot learned that her local food pantry, Friedens Despensa de la Paz in Milwaukee, WI, had seen a 30%+ increase in clients needing food since the start of COVID-19. She purchased and donated food to the pantry, and then went the extra mile by volunteering her time with them as well.

★ Gleason, Wisconsin

Brittani and David Olson (pictured above) purchased and cooked food for the frontline workers at a local clinic in Gleason, WI.

★ Wausau, Wisconsin

Brett and Colleen Boling (left and center) donated their grants to Ruby's Pantry, New Hope Community Church, Wausau, WI.

★ Fond du Lac, Wisconsin

Laurie Pethan created activity boxes for her second grade students at Roberts Elementary school in Fond du Lac, WI. Pictured is student Dane Streeter smiling from ear to ear after he received his box!

★ Janesville, Wisconsin

Theresa Schricker (pictured left) purchased groceries for ECHO, her local food pantry in Janesville, WI.

★ Spearfish, South Dakota

Rena Bartol and her boys, Zander (left), Zaiden (middle), and Zayne (right), made family movie night boxes to share with Spearfish, SD community members in need of a little fun and quality time. Here's a photo of the boys on their way to deliver their donations to unsuspecting families!

★ Fond du Lac, Wisconsin

Mason Geasland (second from right) learned about the value of giving back to others in his fifth grade class and decided to take action with his new knowledge. With the help of his brothers, Jack (second from left) and Dawson (right), he purchased and delivered meals to officers on duty during all three shifts at Fond du Lac Police Department! Officer TJ Fischer (pictured left) took a minute out of his busy day to say "thank you" to the boys for their generosity.

★ Wausau, Wisconsin

Mary and Henry Holm purchased (pictured right) gift cards and pizzas for Wausau, WI front line workers, including police officers, firefighters, and grocery store workers!

★ Schofield, Wisconsin

Dennis, Mary, and Michael Richmond utilized their grants to purchase non-perishables for people in need in their community of Schofield, WI.

Now that it's officially the

Season of Giving,

here are some ways

YOU can carry on

the spirit of **NMB Cares**

and give back in

your community!

- Donate blood.
- Purchase coffee or lunch for a front line hero.
- Donate items that you don't use or need anymore.
- Serve a meal at your local food bank or homeless shelter.
- Spread the love and put a gift under an "Angel Tree" in your community.
- Send flowers and/or cards to seniors in nursing homes.
- Start a donation box to encourage your community to give back.
- Volunteer at a local animal shelter.
- Pay it forward in the drive-thru by paying for the person behind you.
- Create a care package to send to our troops overseas.

For more stories of our *Members in Action*, follow us on social!

How COVID-19 Has Changed Life Insurance

by Katy Hylkema

Hundreds of millions of people have had their life turned upside down this year. The Coronavirus pandemic has caused a transformation in the way we work, communicate, and socialize. It's changed the way children are taught and businesses operate, and it has impacted National Mutual Benefit and the life insurance industry as a whole as well.

As of August 31, 2020, the life insurance industry was up 2.5% over the same time last year, according to the Medical Information Bureau. There's no doubt that the Coronavirus pandemic has caused many of us to think about how our loved ones would be impacted if we were to suddenly become ill. As a result, more people are seeking protection through life insurance. Michelle Bunge, our Senior Underwriter, has noticed that more young people are applying for life insurance these past few months at National Mutual Benefit. She explained, "The pandemic has helped people to understand that we are all at risk, and we should purchase life insurance while we are still young and healthy."

While interest in life insurance is rising, the potential risk to life insurers is increasing. Experts are continually learning about COVID-19, including its short and long-term impacts on health. Life insurance companies have had to find ways to limit their risk while continuing to provide essential protection to as many individuals and families as possible.

At National Mutual Benefit, we have put several measures in place to limit our risk:

- Our agents verbally ask questions about whether you've had COVID-19 and about other serious health conditions that increase your risk if you contract COVID-19.
- We are not currently underwriting members over 65 years old that have certain health conditions. However, our Graded Benefit and Guaranteed Issue Whole Life products do not require medical underwriting, and they are great options for people who fall into this category.
- People under 65 years old with certain serious health conditions can apply for any type of life insurance; however, in some cases, we may decide to postpone their coverage for 12 months or more.

"The pandemic has helped people to understand that we are all at risk, and we should purchase life insurance while we are still young and healthy."

~Michelle Bunge, Sr. Underwriter, NMB

These types of changes in underwriting are happening across the entire life insurance industry. The other major shifts taking place affect the way life insurance companies serve their customers and members. For example, at National Mutual Benefit, we have put new technology in place to serve our members in the safest way possible. Our agents have become adept at conducting appointments over the phone or via a virtual web meeting. We have also implemented technology to process paperwork and get your signature electronically – you simply need email and basic internet access to sign your life insurance application. If you are not comfortable using the internet, our agents can drop your paperwork off right at your door in many cases.

This year, we also launched a new direct sales team specializing in helping people with certain products over the phone. These products currently include Term Life Insurance and our Graded Benefit Whole Life Insurance, which does not require medical underwriting.

With the ability to serve current and potential members in a variety of ways, we are providing more options than ever before for consulting with a life insurance expert and purchasing life insurance and annuities. In the words of Brian Passehl, National Mutual Benefit's Director of Agencies, "With these changes, we can now do business the way our members want to do business."

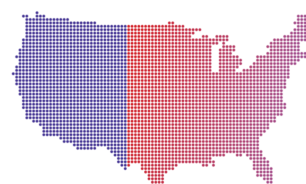
We're here to help and answer your questions. If you're interested in speaking with a licensed life insurance agent, here's how you can get in touch:

✓ To speak with an agent in your area, whether it's in person, over the phone or through a virtual meeting, please call us at (800) 779-1936 or visit www.nmblife.org/contact to get started.

✓ To speak with an agent from our direct sales team, call (833) 200-3410. These specialized agents can help fill out your application right over the phone for term life insurance and select whole life insurance products. You can also get your personalized quote online right now by going to www.nmblife.org/direct. ◆

LIFE INSURANCE FACTS

Before the pandemic, **46%** of U.S. adult consumers did not own life insurance.



Almost half **(44%)** said they would feel a financial impact within six months if the primary wage earner were to pass away.

More than a quarter or **28%** would feel an impact within one month.

Top Reasons for Owning Life Insurance

- Paying for one's burial costs & financial expenses: 84%
- Transferring wealth across generations: 66%
- Replacing lost wages/income: 62%
- Supplementing retirement income: 57%
- Paying off the mortgage: 50%

40% of people who own life insurance wish they had purchased it at a younger age.

50% of millennials believe the estimated yearly cost for a $250,000 level-term life insurance policy for a healthy 30-year-old is $1,000+ when it is actually closer to $160/year.

Source: LIMRA 2020 Insurance Barometer Study, LIMRA and Life Happens

2020

NATIONAL PHOTO CONTEST

Congratulations Winners!

Every year, we are excited to see the amazing photos our members submit for the annual photo contest. This year was no exception with submissions received from many different states. The four categories of Community, Family Pets, Nature, and People proved to be popular and inspired our members to enter. Enjoy the top three winning entries of each category submitted by your fellow NMB members.

1st **Teamwork**
Diane Hubbard | Norwalk, WI

COMMUNITY

2nd **10 Years & Still Working**
Jordan Luken | Schertz, TX

3rd **The Dome**
Jeanne Marino | West Melbourne, FL

1st **This Rose is For You...**
Jill Guderski | Fond du Lac, WI

Judge's Comment...

Cute idea, well-executed. Like the interplay of the dog's white fur and the vibrant red rose.

HONORABLE MENTION

COMMUNITY:
Diane Kehrwald | Pierre, SD

FAMILY PETS:
Gary Maki | Sturgis, SD

FAMILY PETS

2nd **Hunting in the Hoarfrost**
Kristi McCoy | Belle Fourche, SD

3rd **April Snow Showers**
Amber Haven | Eau Claire, WI

1st

Footprints in the Sand of Time
Glenda Henning | Marshfield, WI

Judge's Comment...

Great light, shadows and depth. The lines draw the eye to the subject. The human element adds a nice sense of scale.

HONORABLE MENTION

NATURE:
Brenda Antoine | Middleton, WI
Cynthia Mandl | Richfield, MN
Jade Arneson | Green Bay, WI

PEOPLE:
Shannon Rueb | Buffalo, WY

NATURE

2nd

The Monarchs Will Return
Mary Spike | Waunakee, WI

3rd

I'm Leaving, Your Turn
Gayle Bicking | Ellsworth, WI

1st **Not Too Small to Do Great Things**
Kim Salewski Almeida | Milwaukee, WI

2nd **Seeing Grandma for the First Time After Her Heart Transplant Living Life During COVID**
Dana Ward | Cherry Valley. IL

PEOPLE

3rd **Young and In Love**
Shelly Powell | Norwalk, WI

Thank You Judges!

Thank you to our 2020 judges, Amber Arnold and John Hart from the Wisconsin State Journal in Madison, Wisconsin.

Amber graduated from Southern Illinois University with a degree in photojournalism. She worked as a photojournalist at daily newspapers in Wisconsin and Missouri before landing in Madison at the State Journal eight years ago.

John Hart has had a 30-year career as a Wisconsin-based photojournalist and art photographer. His editorial work has appeared in a wide variety of media outlets and his art photography has been seen at multiple state exhibits. He is a winner of many national and state awards in photography.

A Walk Down Memory Lane...

In January 2021, one hundred and nineteen years after our organization was first created, National Mutual Benefit will officially consolidate with Western Fraternal Life! The newly combined organization will have a new name and increased resources to serve our members and thrive as we move into the future. For more information, visit page 16.

This issue of The Benefit News will be the last issue of this member magazine as you currently know it. But have no fear: our brand new member magazine will include exciting new content and a fresh look that coordinates with our new name and brand! You will receive four issues of our new magazine in 2021, and you can also sign up to receive our e-edition, which is a miniature monthly version of our magazine sent through email. Check out the back cover of this magazine for more details on how to sign up!

National Mutual Benefit Through the Years

1902

National Mutual Benefit forms as The Beavers Reserve Fund Fraternity in Stoughton, WI.

1902

The organization's first member communication, *The Beaver*, is published.

1917

The Beavers Society forms the Racine Beaver Queens Drill Team. Members formed drill and baseball teams, throughout Wisconsin in the 1920s.

1920

Wisconsin Governor John J. Blaine spreads cement for the Beaver's new office building in downtown Madison.

1925

Ella Riddle, insurance agent and the first "Beaver Queen," issued 1,138 policies for junior members throughout the year. This sales record has never been beat!

1931

The Beavers vote to shorten the name of Beavers National Mutual Benefit to National Mutual Benefit.

1946

Stony Hill School, the birthplace of Flag Day, is purchased by Wisconsin Fraternal Societies.

1947

The new member magazine, *The Benefit News*, is published.

1964

NMB's fifth President, Marcus J. Schwab, meeting with then President of the United States, Lyndon B. Johnson.

1990

NMB moves its headquarters from Downtown Madison to the current location on Grand Teton Plaza in Madison.

2002

National Mutual Benefit celebrates its 100th birthday!

2020

National Mutual Benefit and Western Fraternal Life announce their intent to consolidate as equals.

BetterLife
A different kind of life insurance company

BetterLife: *A New Beginning*

How National Mutual Benefit and Western Fraternal Life are coming together to create a new company that honors our history while moving us forward.

Fraternal life insurance companies are special. We are owned by our members, we offer caring and trustworthy service, and we provide essential protection for our members and their families. We are also special because we help our members organize fundraisers for people in need, we assist in planning social events for our members to connect and have fun, and we encourage our members to support worthy causes they truly believe in through volunteerism.

As of January 1, 2021, National Mutual Benefit and Western Fraternal Life, two fraternal life insurance companies, each with 100+ years of protecting members and serving communities, will combine to create one new company. This new company, named BetterLife, will bring the best of both National Mutual Benefit and Western Fraternal Life together to create an organization that will be bigger, stronger, and even more financially secure. Most importantly, combining into one organization will allow us to serve you, our members, and your communities in new, exciting, and meaningful ways.

We are a different kind of life insurance company because:

Our members come first.

Supporting your community is what we do.

We know you and your community.

We are here for you today and tomorrow.

caring

friendly

community

secure

approachable

fun

trustworthy

Why BetterLife?

We selected the name BetterLife after a lengthy process that involved working with expert consultants highly experienced in the area of fraternal life insurance companies. Before we began the development process, our consultants reached out to members, employees, and other key contributors to gain an understanding of what makes each of our organizations unique.

Both National Mutual Benefit and Western Fraternal Life desired a name that was simple, friendly, and able to set us up for a successful and bright future. Both companies also wanted our new name to help us tell our story, show our true personality, and most importantly, we wanted a name that would resonate with YOU, our members.

BetterLife is the perfect name for our new company because we help our members live a better life through financial protection along with so many "extras", including exclusive member benefits, volunteer opportunities, community events, and more. Our new tagline, *A different kind of life insurance company*, helps us further explain who we are to current and future members.

The Beginning of Something Special: 2021 *and Beyond*

As BetterLife, we will honor our history by continuing to focus on what's best for our members while finding new and innovative ways to serve you and your communities. We are setting ourselves up to be around for another century so we can continue to fulfill our promises to you and your loved ones.

Here are a few things you can look forward to in early 2021:

✓ New product options for life insurance and annuities.

✓ More agents that can serve you from a variety of locations.

✓ Expansion of our direct sales team's abilities, which can help with your life insurance needs over the phone.

✓ An even larger member network with more opportunities to get involved in community groups and events.

✓ More magazines! Next year, we will publish a quarterly member magazine plus send a separate e-edition through email on a monthly basis.

✓ Programs and benefits that include the best of both organizations, plus some new ones!

We are excited for what the future will bring!

With a new name and brand that truly represents who we are and what we do, we will be able to protect more families and make a greater impact. Thank you for remaining loyal and joining us in celebrating this exciting and historic event!

A snapshot of what BetterLife will look like in January 2021:

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

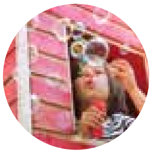
FAQ's

Where can I learn more about the new BetterLife brand?

To learn more about our new name and brand, please visit: nmbwflmerger.com/betterlife.

Will my policies be affected by the consolidation?

No, your policies will not be affected in any way! Protecting you and your loved ones is our priority. If you have any questions about your policy, please contact your agent or call Member Services at (800) 779-1936.



Will this affect the billing method or cycle of my policy?

No. All aspects of your policy, including when and how you pay, will remain the same.

Will I still be able to work with my current agent?

Yes! Our agents and agencies in Plymouth, WI, Wausau, WI and Spearfish, SD 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.

What if I don't know who my agent is?

Please call our Home Office at (800) 779-1936 and we will be happy to help you! Our business hours are Monday – Thursday 7am – 3:25pm CST and Friday 7am – 12pm CST.

Where will BetterLife be headquartered?

The new organization will be headquartered in Madison, WI where National Mutual Benefit is currently located. The address is 6522 Grand Teton Plaza, Madison, WI 53719.

The Meaning Behind the BetterLife Logo

We knew we wanted our new logo to be simple, modern (but not trendy), friendly, and warm. It was also important that it convey stability, speak to our long history, and tell our story in a clear and compelling way. We selected a logo that tied all of these elements together in a harmonious way. Using rich blue and warm yellow colors helps us express our duality – we offer financial protection and programs for our members and their communities.

BetterLife

A different kind of life insurance company

Did you know every color has a meaning?

Blue conveys trust, professionalism, and stability. We are a financially strong life insurance company established more than a century ago. We take our obligations very seriously, and we intend to be around for many more generations.

Yellow conveys warmth, friendliness and cheer. This color speaks to the friendly and welcoming service we offer our customers and the energy and warmth that radiates from our fraternal benefits and programs. We help connect people and build stronger communities.

Meet BetterLife's New Board of Directors!

We are excited to announce the Board of Directors for our new organization, BetterLife! Starting January 1st, 2021, this impressive group of professionals will serve our members and help guide us to a successful and thriving future. The BetterLife Board of Directors will be comprised of the four current National Mutual Benefit board members and four elected board members from Western Fraternal Life.

Daniel Shinnick became the President and CEO and a member of National Mutual Benefit's Board of Directors in October 2017. Dan came to National Mutual Benefit with extensive experience in the life insurance industry. He previously held many different leadership roles at fraternal benefit societies and mutual insurance companies, including marketing, actuarial, fraternal, and business development functions.

Dan has a passion for making a difference in his community. He is a volunteer and member of NMB Branch 400 and the Vulnerable Children's Foundation, which focuses on providing education to at-risk children in Lusaka, Zambia. He has also coached over 30 youth basketball, volleyball, and softball teams over the years.

Dan earned a B.S. in Education and History and a M.S. in Actuarial Science from the University of Wisconsin-Madison. He and his wife, Stephanie, have been married for 39 years. They have four children, two daughters-in-law, and two grandchildren. Dan and Stephanie reside in Mount Horeb, Wisconsin.

Craig Van Dyke has served as the President and CEO and has held a position on the board of Western Fraternal Life since July 2013. Craig has served on Western's management team since joining the company in 2000, and he previously held the role of Senior Vice President. Before joining Western Fraternal Life, Craig worked in the Investment Department at American General Corporation in Houston, Texas.

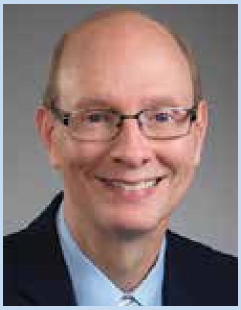
Craig graduated from the University of Iowa with a B.B.A. in Finance. He has a strong passion for honoring the Czech culture, and he has served as a board member of the National Czech and Slovak Museum and Library for more than a decade. Craig is a member of Western Lodge 7 in Cedar Rapids. He has volunteered with multiple organizations including Big Brothers/Big Sisters, Boy Scouts, Sleep in Heavenly Peace, and local food banks. He also serves on the board of the American Fraternal Alliance.

Craig and his wife, Anita, have been married for 29 years and reside in Cedar Rapids, Iowa. They have two adult children and enjoy golf and traveling.

Thomas R. Johnson, CPA has served on National Mutual Benefit's Board of Directors since May 1993. Throughout his career, Tom has provided compliance and consulting services to several insurance companies. He has expertise in auditing, accounting, financial reporting, strategic and business planning, mergers and acquisitions, and tax compliance and planning.

Tom graduated with a B.B.A. degree from the University of Wisconsin-Whitewater in 1971. He is a retired partner of RSM US, one of the largest certified public accounting and consulting organizations in the country. Tom is a member of the American Institute of Certified Public Accountants and currently serves on the boards of Omnipress, Inc. and VP Holdings, Inc.

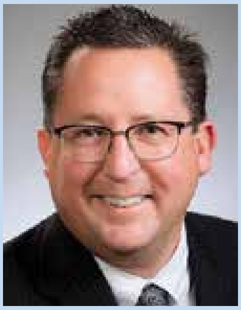
Tom currently serves as chair of the audit


Daniel L. Shinnick


Craig Van Dyke


Thomas R. Johnson


Brenda Vrieze


John McHugh

committee of the Sand County Foundation. He has previously coached several youth sports teams, served on the finance and investment committee of Primrose Lutheran Church, and served as a board member of the Norman Bassett Foundation, Ronald McDonald House Charities of Madison, Madison Area Concert Handbells, Business and Education Partnership, Madison Downtown Rotary Club, and the Dane County United Way Campaign.

Tom is a member of National Mutual Benefit Branch 400. He and his wife Karen reside in Fitchburg, Wisconsin and have three married daughters and seven grandchildren. Both Tom and Karen enjoy fishing, attending their grandchildren's many sporting events, and spending time at their lake home in northern Wisconsin, where family and friends often gather.

Brenda Vrieze has served as Western Fraternal Life's District Two Director since 2011. Brenda works as Supervisor of Deposit Operations at Marine Credit Union. In her role, she is knowledgeable of governance within a regulatory environment and has experience in many diverse areas, such as accounting, finance, sales, legal, compliance, process improvements, and team management. Brenda is currently pursuing a B.A. in communications at Purdue University.

Brenda's volunteer experience includes roles as Western Lodge 32's president, secretary, and correspondent. Brenda has also volunteered with Junior Achievement, United Way, Habitat for Humanity, and the Difference Makers Education. She currently resides in Holman, Wisconsin.

John McHugh has served on National Mutual Benefit's Board of Directors since 2015. John currently serves as the Director of Corporate Communications, Leadership Development, and Training for Kwik Trip, Inc., based in La Crosse, Wisconsin. In his role at Kwik Trip, John has helped the company achieve recognition as a top workplace in the Milwaukee Journal Sentinel, the Minneapolis Star Tribune, and the Des Moines Register.

Before joining Kwik Trip in 2004, John was an instructor and principal at Aquinas High School in La Crosse. He holds degrees from the University of Saint Thomas in Saint Paul, Minnesota and the Gregorian University in Rome, Italy. He sits on the boards at Viterbo University, Trust Point, 7 Rivers Hospice House, and Mayo Clinic Health System in La Crosse. He is also a member of NMB Branch 742.

John's enjoyment of giving keynote addresses on various topics has taken him throughout the United States, Ireland, and Italy. He and his wife, Maggie, live near Sparta, Wisconsin.

Michael Hosek has served as Western Fraternal Life's District One Director since 2019. Michael currently serves as the Operations Manager at a telecommunications company. In his role, Michael oversees accounting, billing, human resources, and inventory control. He also worked in the lending and operations departments in the banking and credit union industries for over a decade. Michael graduated with a B.A. in both Accounting and Business Administration.

Michael's volunteer experience includes serving as a chairman on the Building Committee and a member of the Finance Committee at his Church. He is also involved in the Knights of Columbus and currently serves on the board at Pius X High School. As a member of Western, he serves as Lodge 426's Treasurer and YELL! Group organizer, and he participates in many of the lodge's charitable and community service projects. Michael currently resides in Lincoln, Nebraska, with his wife, Jessica, and their three children, Jennifer Zachary, and Valerie.


Michael Hosek


Nancy Nelson Heykes


Duane Jirik


Maureen O'Hern Hahn


Mary Bradley

Nancy Nelson Heykes has served on National Mutual Benefit's Board of Directors since 1998. Nancy retired as Vice President of Development for Goodwill Industries of North Central Wisconsin in 2017 and formed OnPoint Consulting to continue her work in nonprofit consulting and pro bono legal services.

Prior to joining Goodwill, Nancy was the Executive Director of the Fox Cities Rotary Multicultural Center in Appleton,

Board of Directors continued on page 22

Board of Directors continued from page 21

Wisconsin, and a fundraising and planning consultant with the Meyer Heykes Nonprofit Partnership. Nancy also has over 40 years of fraternal experience, having worked in the legal department and senior executive positions in change management and corporate services at Aid Association for Lutherans (now Thrivent Financial).

Nancy is an active volunteer in her community. She is a member of NMB Branch 3, the Lakeland Rotary Club, and Celebrate Diversity Fox Cities, and she is active in her Lutheran congregation. Nancy currently serves on the Board of Directors at Kids Forward, a statewide policy organization, IndUS of Fox Valley, and the Lakeland Rotary Foundation. She has also served on the boards of 13 other organizations, including Goodwill Industries of North Central Wisconsin, AAL Member Credit Union, and Wartburg Theological Seminary.

Nancy received her B.A. in Journalism from the University of Wisconsin-Madison, graduated with a J.D. from University of Wisconsin-Madison Law School, and obtained her M.B.A., executive program, from the University of Wisconsin-Milwaukee. She holds professional memberships in the State Bar of Wisconsin and the Association of Fundraising Professionals. Additionally, Nancy is an adjunct instructor for Fox Valley Technical College in the Nonprofit Leadership Institute and taught in the University of Wisconsin-Oshkosh MBA program for nine years.

Nancy and her husband, Paul, have two adult children and reside in Hazelhurst, Wisconsin.

Duane Jirik has served as Western Fraternal Life's District Four Director since 1998 and as the chairman of the Western Board since 2008.

Duane's involvement with Western includes serving as a lodge officer of his local lodge as well as a district director. He is also active in his community, serving on the Board of Governor's Minnesota Scholarship Fund, and is a member of the New Prague Area Lions Club.

Duane resides in New Prague, Minnesota. He graduated with an A.A.S. degree in Law Enforcement from Normandale Community College and acquired a B.S. degree in Criminal Justice from Concordia University, St. Paul. Duane is employed as a deputy sheriff with the Scott County Sheriff's Office.

Maureen O'Hern Hahn, CFA® has served on National Mutual Benefit's Board of Directors since 2009 and chaired NMB's Finance & Investment Committee. Maureen is the President and Founder of Encore Financial Group, a registered investment advisory firm that helps individuals and families with their investment and financial planning needs. She has extensive experience with fraternal benefit societies, having begun her career with Aid Association for Lutherans (AAL, now Thrivent Financial). Maureen's roles at AAL ranged from investment analysis and portfolio management to the design and launch of the AAL Mutual Funds and AAL Credit Union. She also was a faculty member for the Study Seminar for Financial Analysts ™ in Windsor, Ontario, teaching ethics, portfolio management, and accounting to CFA® candidates.

Maureen believes very strongly in giving back to her community and has been an active volunteer throughout her life in both hands-on and organizational leadership roles. She currently has board committee positions with Girl Scouts of the Northwestern Great Lakes and is a member of the BSA Central Region Finance and Investment Committees and NMB Branch 613. She has been an active volunteer with her church, her children's schools, 4-H, and Junior Achievement. She has also served as a board chair along with other leadership positions in organizations such as St. Bernard Parish, Women's Fund for the Fox Valley Region, Mount Tabor Center, Bay-Lakes Council BSA, Community Clothes Closet, Fox Valley Literacy Coalition, AAL Employees Credit Union, BEAMING, and the Fox River Area Girl Scout Council.

Maureen obtained her M.B.A. from UW-Oshkosh and B.S. degrees in finance and accounting from UW-Green Bay. Maureen holds the Chartered Financial Analyst (CFA®) designation and is a Fellow of the Life Management Institute (FLMI). She resides in Appleton, Wisconsin, with her husband, Jeff. They enjoy time with their two adult sons and three grandchildren.

Mary Bradley has served as Western Fraternal Life's District Five Director since 2011. Mary has obtained a B.S. in Education from Central Michigan University, an M.B.A. from Central Michigan University, and a J.D. from Thomas M. Cooley Law School. Mary is currently the Chief Operating Officer at the National Charter Schools Institute. She has been a leader in education her entire career, focusing on access to quality education for all students. In her current role, Mary oversees a non-profit education organization's operations and provides support and training for senior leaders and governing boards while working with complex financial structures and organizations. Previously, Mary led the Office of Innovation and Incubation at Chicago Public Schools, overseeing approximately 140 schools and expanding innovative programs across the city.

As a life-long and fifth-generation member of Western Lodge No. 225, Mary has volunteered at numerous community events, including Bannister Czechoslovakian Harvest Festival, danced as a Bannister Czechoslovakian folk dancer, and assisted with the Bannister YELL! Youth Group. As a community member, Mary has run activities for individuals with disabilities and has served as a guide for blind and visually impaired skiers. Mary resides in Michigan with her husband, Charles, and enjoys spending time with her family, including their daughter and two stepsons. ◆

GET TO KNOW
CRAIG VAN DYKE

A Leader With A Big Heart

by Kelly Holck

Work hard and keep learning is the key to success in the mind of Craig Van Dyke. Craig began his career in life insurance after graduating from the University of Iowa and moving to Houston, Texas to accept a job in investments. Thirteen years later, he moved to Cedar Rapids, Iowa — just five hours from his hometown — to be the Treasurer at Western Fraternal Life. From there, he embraced his aforementioned key to success and made his way "up the ladder" into the role of President and CEO of Western, and as of January 1, 2021, President of BetterLife.

One of the first things you'll learn when you meet Craig is that he is a humble, soft-spoken individual. His employees appreciate his relatable sense of humor, optimistic outlook, open-mindedness, and down-to-earth attitude. Cheri Reider, Executive Administrative Assistant at Western, says that he is also a big supporter of incorporating fun into work. For example, during a company bowling tournament, he was partnered with Member Services' employee and Guatemala native, Ana Mendizabal. Through extensive conversation, he found out that she had never, in her entire life, built a snowman or created a snow angel (unlike every person who grew up in the Midwest). Months passed and when Cedar Rapids finally saw a decent snowfall, Craig found his former bowling partner at her desk (mid-workday) and brought her outside to play in the snow. The pair, along with several others, laughed while building snowmen and snow angels; the "meeting" ended with a friendly, impromptu snowball fight.

Craig is also recognized by his team members as a great listener, a reliable source of guidance, and a leader who empowers others and puts people first. At Western's annual convention, Craig stepped up and said he would shave his head if members hit their fundraising goal. Needless to say, they hit their goal and Craig invited members to the front of the room to shave his head. In the words of Kevin Simpson, Western Fraternal Life's Vice President, Sales and Marketing: "If that's not awesome, I don't know what is."

As a deeply committed leader, Craig is always looking for ways to improve the company. While the consolidation is an amazing opportunity for both companies and their members, it's been a difficult transition for some. Craig recognized this and has further enforced his existing "open door policy" by turning his office into a safe space for members and employees to voice their feelings and opinions. Through it all, he has done his best to ensure that everyone is treated with respect.

Craig says that he's looking forward to getting to know his new members. He says, "What members do to support their communities and heritage is incredible. I grew up in a small town and remember hearing stories about when my dad was not able to harvest the corn and all of his neighbors came over to finish it for him. Everyone was always willing to help their neighbor. It is so refreshing to see that spirit is still alive in both of our societies. There is still good in this world." ◆

Craig living up to his promise with some excited Western members shaving his head.

Craig shows Ana a true Midwest initiation—making a snow angel.

FUN FACTS ABOUT CRAIG

Hometown: Rock Rapids, IA • Nickname: CVD • Sports Team: Houston Astros
Hobbies: Traveling, Hiking, Being in Nature • Favorite Ice Cream: Mint Chocolate

4 Ways to Stay Connected From a Safe Distance This Holiday Season

by Elizabeth Waldinger

With a worldwide pandemic preventing us from living our lives normally, traveling to see loved ones this holiday season will likely be out of the question or very limited. However, distance doesn't need to put our plans on hold entirely; we can use technology and the post office to stay connected. With a little determination and thinking outside the box, we might even start some new traditions! Here are ideas to spark your imagination and help you and your loved ones have a memorable holiday season.

Use Technology to Share Moments

It's actually easier than ever to share special holiday moments—virtually! Use video conferencing software and live chat apps to bake and decorate cookies, trim the tree, or open gifts together. Although going to a movie theater may be unrealistic, you can still have a fun movie night with friends and family by picking a holiday movie and viewing it simultaneously using popular apps such as Netflix Party.

Send Cards and Letters

While using text and email is quick and easy, don't forget the significance of receiving a hand written letter from a loved one. Show someone you love that you're thinking about them with a personal note or special card this Christmas. If you have children, get them involved in creating homemade cards using art supplies you have available around the house. Don't forget neighbors and other people you see regularly by hand delivering a card of love and support.

Let Food Bring You Together

Traveling home or to a relative's house for dinner may be tricky this holiday season, but you can still sit down for a special meal using computers and phone apps. Plan to have your holiday dinner at the same time and then video conference to enjoy each other's company. If you have a family member who isn't able to connect in this way, you can use the postal service to send them a care package with some of their favorite homemade treats and snacks. Maybe big fancy dinners aren't your thing – that's fine too. Plan a virtual pizza party and share a fun, light-hearted meal together.

Create New Holiday Traditions

This holiday season won't look like it did last year, but that doesn't mean we can't embrace the change and think creatively to incorporate new holiday traditions. When sending out your holiday cards, include a packet of hot chocolate with an invite to a virtual family meeting. Get the kids involved by making tree ornaments as a remembrance of this past year. Then, let your kids show them off virtually to family members. You can even let the North Pole come to your home with a virtual visit from Santa!

This year the holidays may look different, but with some positive thinking and a commitment to stay connected, we can make them happy and healthy – and even start a new tradition or two for next year! ◆

BUILD A HOME GYM FOR LESS THAN $100

COVID-19 has changed how we participate in many activities, such as going to work, getting together with loved ones, and even working out. Some gyms remain closed while others have face mask requirements or other restrictions that might make your regular workout routine difficult. To help you stay active this season, here are our recommendations for building a practical and versatile home gym for less than $100.

DUMBBELLS

Simple free weights are an essential part of any home gym because of their versatility. Use dumbbells for your next arm workout, while doing squats, or to enhance your ab routine.

Cost: Single dumbbells start at $3 each

RESISTANCE BANDS

These stretchy bands are great for strength training in all areas of your body. Resistance bands can be used in place of dumbbells or alongside them. Instructions for various exercises are normally included with the bands; if not, you can find dozens of simple exercises with a Google search.

Cost: $12 each and up

MEDICINE BALL

Also known as an exercise ball, med ball, or fitness ball, this equipment plays an important role in strength training. Medicine balls can be thrown, tossed, or held during your exercises to help tone your abs, arms, and other muscle groups.

Cost: $12 and up

WEIGHT BENCH

As a vital component of your gym, a weight bench provides stability when lifting weights or performing other strengthening exercises. If you don't have a bench, sit on a chair or lay on your yoga mat instead!

Cost: $47 and up

YOGA MAT

These help cushion your body when you work out on the floor. They are also an essential tool if you're following a yoga or Pilates workout video.

Cost: $9 and up

*TOTAL COST FOR EQUIPMENT: $89 – 99+

Additional Tips for Success:

- Create a dedicated space
- Set your routine
- Write down your workouts
- Utilize the internet for ideas

Introducing...

NMB's 2020 National Volunteer Scholarship Winners – Committed to Impacting Lives Around Them

2020 High School Scholarship Winners

Nathan Andersen
Whitewood, SD
SDSM&T

Philip Balch
Green Bay, WI
Marquette University

Ainsley Carlson
Lakeland, FL
Florida State University

Maggie Conlan
Balsam Lake, WI
Marquette University

Joslyn Ebert
Hettinger, SD
Black Hills
State University

Anja Nygaard
Stoughton, WI
University of Wisconsin-
Eau Claire

Emma Packard
Antigo, WI
Carroll University

Shelly Powell
Norwalk, WI
University of
Wisconsin-La Crosse

Paris Prochaska
Black River Falls, WI
University of
Wisconsin-La Crosse

Brock Rinehart
Woodbury, MN
South Dakota
State University

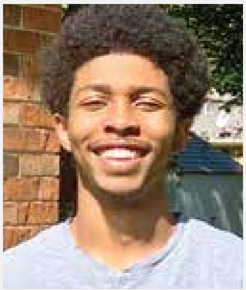
MacKenzie Smit
Brandon, WI
Moraine Park
Technical College

We are proud to introduce National Mutual Benefit's 2020 National Volunteer Scholarship Winners! We are impressed with the quality and quantity of volunteer activities our young adult members accomplish in their communities. They serve as mentors, tutors, organizers, musicians, and coaches. They are compassionate, caring, creative, and hard working as they help seniors, children, families, and schools. We salute our 21 winners as they continue their goals in education and life.

2020 College Scholarship Winners

Devany Bauer
Durand, WI
University of Wisconsin-La Crosse

Ameera Fowler
Brown Deer, WI
Southern Illinois University-Carbondale



Justice Grant
Milwaukee, WI
University of Wisconsin-Milwaukee

Ifeloluwa Oketona
Bolingbrook, IL
Purdue University

Jessica Olson
Black River Falls, WI
Western Technical College

Braydon Peterson
Lemmon, SD
Minot State University

Cameron Ramesh
Land O' Lakes, WI
University of Wisconsin-Madison

Madelyn Roth
Juda, WI
University of Wisconsin-Stevens Point

Jennifer Rutten
Fond du Lac, WI
University of Wisconsin-Oshkosh

Hallie Signer
Monroe, WI
Emmaus Bible College

To obtain an application for the 2021–2022 academic year, go to: nmblife.org/scholarships

Completed application materials must be emailed or postmarked on or before Monday, March 1, 2021.

Helping Others, One Sole at a Time

President's High School Scholarship winner makes memories while volunteering

President's 2020 High School Scholarship winner, Nathan Andersen, has spent most of his life helping others. When Nate was growing up, participating in his local 4-H club was a family affair. His mom, Vonda, was a 4-H club leader, and his older sister, Megan, was also a member of the Meade County 4-H Club. Nate, who started volunteering at the age of eight, says his involvement in 4-H has played a significant role in his continued volunteer efforts.

In the summer of 2019, Nate attended the Teen Leadership Conference, an annual, statewide 4-H conference where a large community project is planned to help those in need. Last year's project was the inspiration for the conference's overall theme, *Soles for Souls*. In this project, Nate and other 4-H members paired thousands of shoes by tying the shoelaces together. Once all the shoes were paired, they were boxed up and sent to a country in Africa. Nate reminisces, "I don't think I'll ever forget spending 3-4 hours on the floor pairing thousands of shoes! I've learned that even though some projects take minimal effort on your part, it can mean the world for someone else. The three or four hours we spent tying shoes helped thousands of people in need."

Nate has also utilized his learned talents to help the community. He recalls how the local Meade County Fair Association needed an event center to host gatherings for archery clubs, 4-H clubs, and more. In order to build a center large enough to meet the community's needs, they would have to raise a considerable amount of money. Nate, who became a laser cutter master while working at Sturgis Photo and Gift during the summers, came up with the perfect way to help. He spent over 30 volunteer hours carving local ranchers' names onto branded boards and sold 70 of them for $250 each at a county fair event In total, Nate helped raise $17,500 to put towards building the new community event center!

Nate's former math teacher at Sturgis Brown High School, Sandy Buchholz, says "It's not surprising to hear how much time Nate has spent helping others. He is kind and always willing to give a helping hand to anyone in need. He is very well-liked by his peers and will stand up for what is right, even if it isn't easy."

When Nate is not volunteering, you will most likely find him outside partaking in some of his favorite activities: mountain biking, camping, or fly fishing. Nate, a 2020 graduate of Sturgis Brown High School, says that the months of virtual zoom classes and the socially distanced drive-through graduation celebrations are things that will stick with him forever. Currently, he is attending the South Dakota School of Mines and Technology studying Biomedical Engineering and is considering pursuing a career in prosthetics. ◆

Sample of personalized, branded boards Nate carved for ranchers to purchase, raising over $17,000 to help build a new community center.

Myron, Megan, Nate and Vonda Andersen enjoy spending time together in the great outdoors.

During his downtime, you can often find Nate outside enjoying one of his favorite hobbies, fly fishing.

Turning a Good Feeling Into A Career

President's College Scholarship winner is always looking for new ways to help others

"Sociology is the study of society, groups of people, and how they develop, whereas psychology is the study of the individual and their behavior. Each of these fields of study will lead to careers working with people, helping people, or studying behavior, which is what I enjoy doing," Madelyn explains. Madelyn Roth, National Mutual Benefit's 2020 President's College Scholarship winner, is studying sociology with a minor in psychology as a sophomore at the University of Wisconsin-Stevens Point. Madelyn says her volunteer experience is what peaked her interest in her current major and minor.

Madelyn started helping others and her community when she was thirteen years old. She recalls her church youth group hosting multiple outreach opportunities, including roadside cleanups, food drives, and making holiday meals. Her snowmobile club also got involved in the community by putting in and taking out trail signs. After spending their days along the snowmobile trails, Madelyn and other club members put together a big meal at the end of the season as a "thank you" to all the landowners who provided trail access.

Madelyn's parents introduced her to volunteering. "Without my family, I would have never been exposed to so many different volunteer options or events that came with hard work, laughs, and many memories." Her family also played a large role in her most memorable volunteer experience at the 2019 Boone County Fair. Last year, her younger sister, Miah, was the Juda Dairy Queen, which is one of eleven queens that represent their county in the promotion of the dairy industry. As part of their role as the Dairy Queen, all of the queens take turns covering shifts for the Green County Agricultural Chest at the fair. Madelyn volunteered to pull double duty at the event, acting as her younger sister's chaperone while serving up ice cream, which she says is a lot harder than it sounds!

Throughout high school and college, Madelyn has consistently helped out in her hometown, and now she is actively helping her new community of Stevens Point. While in high school, Madelyn was active in her local Future Farmers of America (FFA) group. As a chapter, they participated in Adopt-A-Highway, where they adopted the road near Madelyn's house. Ironically, the group her mom was a member of adopted that same highway years ago! In the past year, Madelyn also spent time in the Aging and Disability Resource Center within a Stevens Point senior center. While a class requirement initiated the opportunity, she found herself enjoying the relationships she created and the weekly visits to the center.

Maddie (left) and her sister, Miah, enjoyed time in Browntown for their fish boil and Dairy Queen Crowning.

When asked why she chooses to volunteer, Madelyn says, "I volunteer for the satisfaction of doing good. When I was thirteen, volunteering was fun, and I got to be with my friends and usually had a pizza party or something after. Now, I am still volunteering just for the good feeling that comes from helping someone or the community." Outside of her schoolwork and volunteering, Madelyn likes to keep busy by snowmobiling in the winter and swimming and playing sports in the summer. She loves spending time with her family and friends and exploring different ways of helping others. ◆

A wonderful family moment for Darren, Maddie, Miah and Kathy Roth at their farm in Juda. And don't forget their furry family member, Hope!

Bounce Back in 2021

Your Checklist to Get Back on Track to a Healthy Financial Future

by Kelly Holck

2020 has been incredibly difficult for a large portion of the population, especially when it comes to finances. The primary reason for this is the impact of COVID-19 on our country's workforce. About 1 in 6 Americans who were working before the pandemic are unemployed as of August 6, 2020, according to former Bureau of Labor Statistics Commissioner Erica Groshen. Many people who were working full-time before the pandemic are now trying to survive on a part-time paycheck. Millions of Americans are working hard to make ends meet in an ever-changing financial environment.

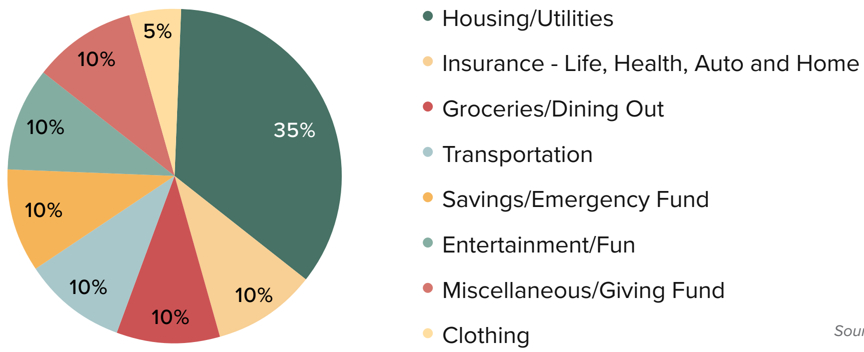
Feeling stressed? We want to help! Here is a checklist to help get you on the right track.

- [ ] Create a budget for 2021 – get started below.
- [ ] Talk to one of our licensed insurance agents. They can help you evaluate your current situation and determine your life insurance needs.
- [ ] If you're unsure of who your agent is, reach out to us at info@nmblife.org.
- [ ] Regardless of age or life stage, meet with an expert to create your will.
- [ ] If you haven't already, start saving for retirement now. Talk to your National Mutual Benefit agent about creating a stream of retirement income so you're set for success when you're finally ready to hang up your work boots and throw on some fuzzy slippers.
- [ ] Keep tabs on your credit score. Credit Karma is a free app that allows you to view your current debt and your credit health with both Equifax and Transunion.

To get started, let's take a look at item number one on your checklist: your budget for 2021.

1. **Note your income and track your spending.**
   - Gain an accurate understanding of your monthly income and spending habits by completing our fillable ***Current Monthly Spending Form*** on the next page.
   - Compare your filled out form to the ***Recommended Monthly Budget Breakdown*** graph.
2. **Set goals.**
   - Write out a list of your main financial goals. Include achievable short-term goals for next year along with long-term goals, which may take several years to reach.
3. **Make a plan.**
   - Organize your ideal budget into a spreadsheet – there are plenty of online templates, like the ones offered here: www.nerdwallet.com/article/finance/free-budget-spreadsheets-templates.
   - Include your total monthly earnings/income along with your expenses in the spreadsheet. It might be helpful to include a column in your budget where you can note line items as a "want" or a "need".
   - Though it's easy to focus on what your ideal budget should look like, ironing out the small details is a bit more difficult. We suggest creating a column for "planned" income/expenses, which you'll fill out now, and a column for "actual" totals that you'll fill out once each month is over.

Recommended Monthly Budget Breakdown



Source: Personal Finance blog on the US News website

Fill out the form below with one month's expenses. Once it's completed, compare your totals with the "Recommended Monthly Budget Breakdown" chart above. Create a digital version by copying what we have below into your own spreadsheet. Microsoft Office offers a free version of Excel online when you create a sign in at https://www.microsoft.com/en-us/microsoft-365/free-office-online-for-the-web.

Month:			Total Monthly Income:		
Date/ Date Due	Item Description	Item Category	Cost	Want or Need	Cost/Total Monthly Income = % of Total Monthly Budget
eg. 9/8/20	*Bowling*	*Entertainment/Fun*	*$20*	*Want*	*.7%*

Dining *with* Doris

Soup Recipes to Warm the Soul

Pull out your ladle and soup spoon and get cozy with some of Doris' best soup recipes!

Ham Bone Soup

1 ½ cups dry beans, washed
7 cups water
1 ham bone or ham pieces
1 small onion, chopped
2 celery stalks, chopped
1 tsp salt
¼ tsp black pepper

Boil the beans in water for 2 minutes. Let the beans soak in the cooking water for at least an hour. Add the remaining ingredients and simmer, covered, until the beans are soft, about 2 to 3 hours. Remove the ham bone and partially mash the beans before serving. Makes 12 servings.

Chili

2 pounds ground beef
5 stalks celery, chopped
1 medium onion, chopped
1 (10 ounce) can cream of tomato soup
1 (10 ounce) can cream of onion soup
1 (16 ounce) can kidney beans
1 (48 ounce) can tomato juice
1 quart whole tomatoes
2 tsp salt
1 tbsp chili powder (more or less for your taste)

Brown the ground beef in a heavy kettle, adding the celery and onions. Add the remaining ingredients and simmer for an hour. This recipe makes about 1 gallon of chili, so you'll have some to freeze for future meals!

Butternut Squash Soup

2 medium butternut squash
Olive oil, salt, and pepper
1 medium onion, chopped
4 tbsp butter
1 cup apple cider
2 ½ cups chicken broth
1 apple, peeled and sliced thinly
½ tsp dried marjoram and nutmeg to taste
1-8 ounce package cream cheese

Roast squash in oven or microwave, rubbed with olive oil and seasoned with salt and pepper. Sauté onions in butter. Add cider, broth, and thinly sliced apple. Add the spices. Heat, but don't bring to a boil. Add squash and cream cheese and puree in a food processor. Makes 8 to 10 servings.

Potato Soup

12 medium potatoes, peel then cook in salted water and mash coarsely
10 slices bacon, cook and chop
1 medium onion, chop and cook in 4 tbsp butter just until soft
¼ cup or more flour, stir into onion mixture
Salt, pepper, and garlic powder, to taste
7 to 8 cups of milk

Combine the prepared potatoes, bacon, and onion in a gallon-size kettle. Add the spices and milk. Heat to just simmering, stirring the bottom of the kettle to avoid scorching. Add more flour mixed with milk if you would like it thicker. Garnish with chopped chives. Makes about 3 quarts.

Oyster Stew

4 cups milk
1 cup light cream
1 tsp salt
1/8 tsp white pepper
½ cup butter
2 pints fresh, shucked oysters

Combine milk, cream, salt, and pepper in a heavy saucepan. A heavy saucepan will avoid scorching. Heat over medium heat until milk is very hot. While the milk is heating, melt the butter in a saucepan over low heat. Add the oysters and liquid. Cook until oysters start to curl around the edges. Skim off the foamy impurities that form on top of the oysters with a ladle. I finish skimming with a tea strainer. Serve hot with oyster crackers. Makes 8 servings.

Croutons

5-6 cups dry bread cubes (I use leftover hot dog buns)
1/2 cup olive oil
1 tsp garlic powder
1 tsp onion powder
1 tsp dried oregano
1 tsp dried basil
Pinch of salt

Combine oil and seasonings and put into a 9 x 13-inch pan. Add the bread cubes and toss to coat. Bake for 30 minutes at 300 degrees, stirring frequently.

Celebrating Fourteen Years with Doris

Doris Streiff started writing her recipe column for The Benefit News in the Fall/Winter of 2007. In the Spring/Summer 2009 issue, the column adopted its official name, "Dining with Doris."

Doris has always had a passion for family. Growing up, she learned early-on about the merits of good food, and how a home-cooked meal fits hand-in-hand with a traditional Sunday gathering. At the age of ten, Doris began writing cookbooks to share her love of food with the world. Since then, she's sold over 10,000 copies of *Down on the Farm* and *Down on the Farm II*. Doris was also featured in *Midwest Living* and *Better Homes and Gardens*, has written a recipe column for the New Glarus newspaper, and has more than a decade of experience writing for *The Benefit News*.

With the consolidation of National Mutual Benefit and Western Fraternal Life comes a new future for our magazine. In our last issue of *The Benefit News*, we invite you to join us in saying "farewell" to this crowd favorite column, along with "thank you" to Doris for welcoming the NMB family into her kitchen for the past fourteen years!

Doris Streiff, a life-long NMB member, is at home in her kitchen, the birthplace of many of her delicious creations.

Over the Years: Doris' Top Five

Since 2007, Doris has submitted countless recipes to share with our members in our bi-annual magazine. Here are her top five favorite recipes over the years:

1. **Twice-Baked Potatoes (Spring/Summer 2008)**
2. **Grasshopper Pie (Fall/Winter 2010)**
3. **Red Pepper Stroganoff (Spring/Summer 2013)**
4. **German Apple Torte (Fall/Winter 2013)**
5. **Sweet Sour Carrots (Spring/Summer 2018)**

For the full recipes, you can either dig up your old issues of The Benefit News, or you can visit the special edition blog post at: **nmblife.org/doris-top-five**

Doris and her late husband Dean, surrounded by their beloved children and some of their grandchildren.

NATIONAL MUTUAL BENEFIT
6522 Grand Teton Plaza
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