



BetterLife[®]
A different kind of life insurance company

CELEBRATING
125 YEARS

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Front cover photos, see page 6 (Z.Č.B.J. convention delegates); page 9 (first board of directors for Beavers); page 21 (drill teams from each organization).

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Dear BetterLife Members,

Member-created, member-owned, and formed to make our communities better. This was an awesome idea for coming together in 1897, and it still is today.

While we weren't called BetterLife back then, we did have a "better" idea about how to create a different kind of life insurance company. Members gathered in Cedar Rapids, IA; Stoughton, WI; Omaha, NE; Owatonna, MN, and many other communities across the country to protect our families through life insurance and to better our communities through branches and lodges.

Both of the organizations that became BetterLife were founded on the principle of people helping people. We shared similar mottos: "Truth, Love, and Loyalty" and "Liberty, Fraternity, Equality." And both cared greatly about communities and families.

This book describes the rich heritage of making a difference in our communities and gathering for fun and fellowship. It is the story of an organization built on change and able to adapt to the times. It is the story of one of the first fraternal societies to insure women and children. It is the story of how we have survived and thrived through two world wars, the Great Depression, and two pandemics.

Throughout all, our stability is built on keeping members at the center of what we do. Today, we are better together as BetterLife, and we look ahead to a bright future.

We had a great time putting this book together as a gift to our members, both new and old. We hope you enjoy reading it as much as we enjoyed making it.



A stylized, handwritten signature of Craig Van Dyke in black ink.

Craig Van Dyke
BetterLife President



A handwritten signature of Dan Shinnick in black ink.

Dan Shinnick
BetterLife CEO

Stronger Together

Better Lives, Better Communities

For 125 years, two community-centered organizations thrived independently. Now, we celebrate the individual paths that brought them together as BetterLife.

Two world wars and the Great Depression. Births, weddings, and funerals. Potlucks, fundraisers, and dances. Communities uniting in times of joy and of tragedy, and through all of life's most important moments.

This is the parallel history of two fraternal benefit societies – Western Fraternal Life Association (Western), founded in 1897, and National Mutual Benefit (NMB), founded in 1902.



A brand-new company with a 125-year history, BetterLife celebrates the best of both Western and NMB.



CHAPTER ONE – ORIGINS

A Shared Focus

Although National Mutual Benefit (NMB) and Western Fraternal Life Association (Western) grew independently, over the decades leaders and members met and worked together.

Although different in many ways, the organizations were similar in very important ways, including their reason for being.

“The original members of NMB, most of whom lived in southern Wisconsin, first came together because of their need for life insurance and their desire to care for one another and their neighbors,” says BetterLife CEO Dan Shinnick. “They saw those two purposes as fitting together: protection and community.”

Western was started by people in the Czech and Slovak communities who came to the US for a better life. “Many did not speak English so they came together to meet others from their homelands,” notes BetterLife President Craig Van Dyke. “They brought along important traditions, including the tradition of ‘passing the hat’ to help support family and friends in times of need. These deep connections, the shared spirit of reaching out to help one another, that’s the history BetterLife is built upon.”



These charters from Lodge Hvězda Svobody 45, South Omaha, NE, show the original from Č.S.P.S. and a re-charter when Z.Č.B.J. split from Č.S.P.S.

These maps show the homeland of the Czech and Slovak people. From 1854 to 1967, all presidents of Western were born in Bohemia, known today as the Czech Republic.

The Beginning

Western Fraternal Life Association

In 1848, people in more than 50 countries across Europe revolted against leadership (mostly monarchies), resulting in social and political unrest that prompted many to leave.

Czech and Slovak people came to America from what was then the Austro-Hungarian Empire. Many decided to join together to help one another preserve their culture and language in their new home. That desire for preservation and connection led to the 1854 founding of the Czech-Slovak Protective Society (Č.S.P.S.), a fraternal benefit society based in St. Louis, MO.

Over time, as more Czech and Slovak immigrants moved further west and younger members joined, not everyone saw eye to eye. By 1897, more recent immigrants wanted to separate from Č.S.P.S. for a



The masthead from the Č.S.P.S. journal, *Orgán Bratrstva*, 1911

variety of reasons – most notably, because women were not allowed to purchase life insurance.

In fraternal benefit societies, major decisions are made by the members. So, at a national convention, members proposed votes on the issues they wanted to see changed. All the delegates voted and the group split. The newer,

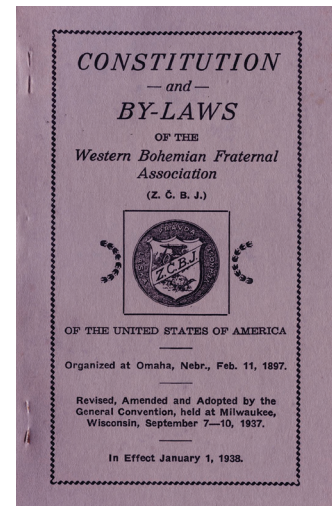


Original Z.Č.B.J. convention delegates, 1899

Midwestern group – which made insurance available to women – chose the name Západoň Česka Bratrská Jednota (Western Bohemian Fraternal Association) or Z.Č.B.J.

The name remained in use until 1971. By then, Z.Č.B.J. members born in the US outnumbered those born in Europe, and many felt an English name for the organization would make more sense. But a

translation wouldn't work because members thought having the word "Bohemian" in the name made membership sound too exclusive or limiting. Once again, major change was up to the membership. They voted and a new name was chosen: Western Fraternal Life Association.



Constitution and bylaws of the Western Bohemian Fraternal Association, 1937, in both Czech and English

Handwritten minutes,
in Czech, from a 1904
meeting

podsedka Josefina Hudeček nahájila
schůzi, za přítomnosti úřednic, vyjímkou výboru
majetku ses. Josefi Mouchové, jejíž místo zaujala
ses. Anna Sluníčko, a vnitřní stráž, ses.
Hofie Holáčny, které místo zaujala ses. Tomáše
Protokol z minulé schůze čten a přijat.

Účadosti, o členství.

Pani Marie Ladim stáří 31. roku zamestnání
domácnost, star manželský, obydli 35. tá,
Hlíkovy ul. narozena v Bile okres Počátky
v lechách. Příkládá vkladní 2.00
Navrhena od ses. Anna Růžicka za souhlasu
ses. Antonie Kment.

Uvolen vyšetřující výbor. sestry Františka
Bilek, Anna Sluníčko, a Marie Tůček.
Druhá žádost.

Pani Božena Jun stáří 26. roku zamestnání
domácnost, star manželský, obydli 22. 17. jirni
18. tá ulice. Narozena v Litavě okr. Tábor v lechách.
Příkládá vkladní 2.00
Navrhena od sestry Marie Prokusek
ses. Marie Haspar. Uvolen vyšetřující výbor.
sestry Antonie Kment, Františka Picha,
a Kateřina Koumal.
Třetí žádost.

Pani Anna Ruppert stáří 48. roku zamestnání
domácnost, star manželský, obydli
ulice, narozena v Chotěboři
lechách. Příkládá

The Beginning

National Mutual Benefit

Just as Western started with a different name, so did NMB. In 1902, a group of businessmen founded the Beavers Reserve Fund Fraternity in Stoughton, WI. In 1916 it became Beavers National Mutual Benefit, which was then shortened to National Mutual Benefit in 1931.

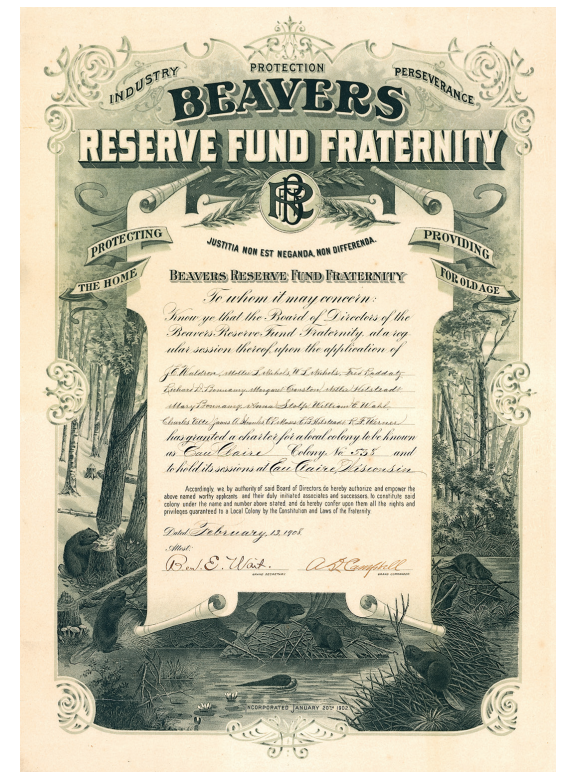
Why beavers? As fraternal organizations popped up around the US and became more popular, many named themselves after a patron animal. According to an early history of NMB, “The beaver has long been regarded as one of the most industrious creatures in the animal kingdom. Beavers live and work together in groups called colonies. This is what motivated our founding fathers to name the Society as the Beavers Reserve Fund Fraternity. The members of each

local colony were united for the purpose of providing a social outlet and a vehicle for rendering assistance should adversity strike a fellow member.”

Helping and connecting: the bedrocks of fraternal benefit societies, then and now.

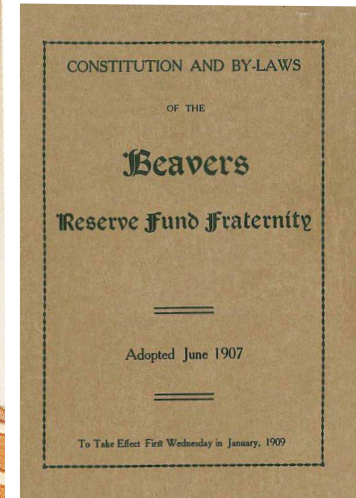


A gavel, made from a tree gnawed by a beaver, was first presented at NMB's 1910 convention in Antigo, WI. The gavel is on display at BetterLife headquarters in Madison, WI.



1908 charter from Beaver Lodge 538 in Eau Claire, WI

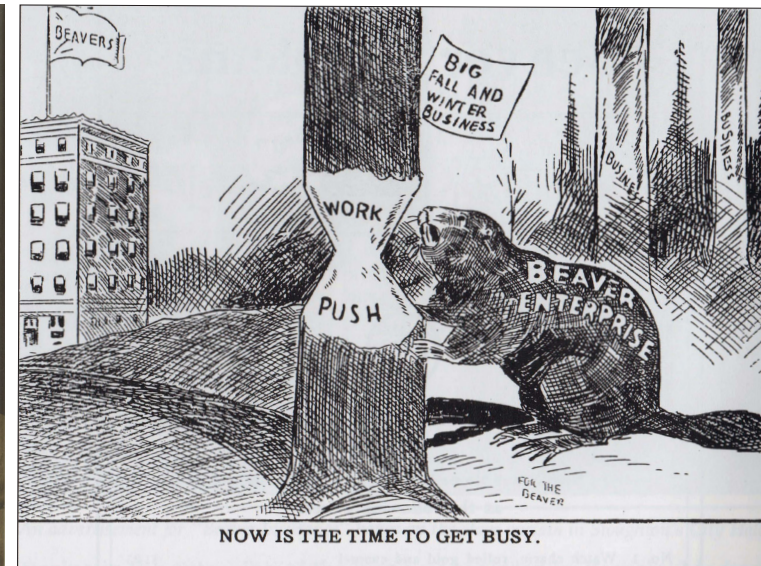
In the very early days, Beavers Reserve Fund Fraternity advertised "Beaver Insurance" on the stage curtains of Stoughton's City Hall.



Constitution and bylaws of the Beavers Reserve Fund Fraternity, 1907



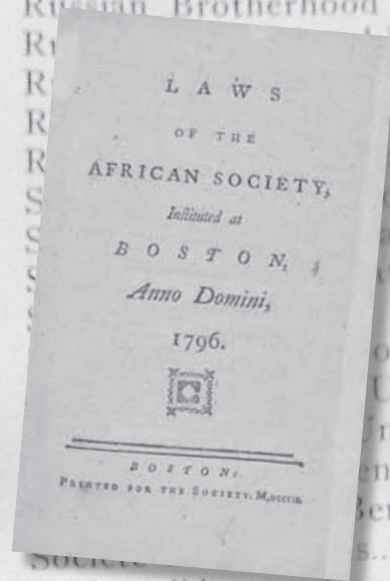
In 1902, the Beavers elected the first board of directors. First president, Dr. Archibald D. Campbell, sits on the left.



This cartoon appeared on the front cover of the December 1921 issue of *The Beaver*.



Bina West, founder of the first fraternal benefit society for and managed by women, 1915



Polish National Alliance

The Largest, Most Progressive Fraternal Society of Americans of Polish Descent

ORGANIZED IN 1880

Licensed in Thirty-four States

Insuring Men, Women, and Children

INSURANCE IN FORCE \$221,343,135.00	GROSS ASSETS \$56,724,018.71
ADULT MEMBERSHIP 269,954	JUVENILE MEMBERSHIP 53,511
SOCIAL MEMBERSHIP 329	TOTAL MEMBERSHIP 323,794



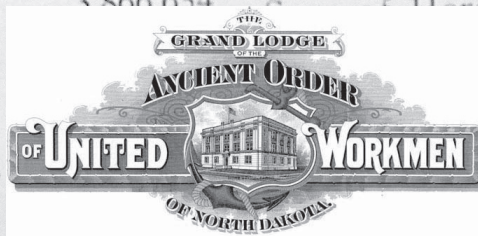
Knights of Columbus

Established 1882

Operates In All States and All Canadian Provinces

807,150 Members—December 31, 1951
 297,300 Insurance Members—December 31, 1951
 \$384,196,848 Insurance in Force—December 31, 1951
 Assets—December 31, 1951—\$85,560,173.76
 Liabilities—December 31, 1951—\$75,877,663.74
 Solvency—110.11%

New Haven 7, Connecticut



LADIES' CATHOLIC BENEVOLENT ASSOCIATION

The First Woman's Life Insurance Society Organized in the World

Ordinary Life ☐ 20 Year Whole Life ☐
 20 Year Endowment ☐ Endowment at Age 60 ☐
 Juvenile Insurance, Birth to age 16 ☐
 Legal Reserve with Options

ASSETS.....OVER 32 MILLION DOLLARS
 BENEFITS PAID...OVER 67 MILLION DOLLARS

MISS KATHERINE M. STANTON
 Supreme President
 ERIE, PA.

MISS BERTHA M. LEAVY
 Supreme Recorder
 ERIE, PA.

5603-13 West Cermak Road,

WHAT IS A FRATERNAL BENEFIT SOCIETY?

Fraternal benefit societies are grassroots, community-driven organizations focused on helping their members and the communities in which they live and work. They are nonprofits that offer life insurance and other protection products, but operate like other types of member-owned companies such as local credit unions or co-op groceries. In addition to fostering a sense of ownership and investment, fraternal benefit societies have a social mission driven by members.

While the idea of combining insurance products with a social mission may sound like a modern, progressive concept, it's actually thousands of years old. In fact, benefit societies can be found in ancient China and ancient Greece, in the

medieval guilds of Europe, in the Freemasons and "friendly societies" of England and the US.

Fraternal benefit societies are a place for people who share a "common bond," which can include shared characteristics such as religion, occupation, and values, or gender, race, and ethnicity. One of the first US fraternal benefit societies was the Boston African Society, established in 1796. It provided insurance, funeral benefits, and "spiritual fellowship and brotherhood" to its members.

By 1901, one in 15 Americans belonged to a fraternal benefit society, and by 1919, North America had 200 fraternal benefit societies with more than nine million members — nearly 10% of the population.

CHAPTER TWO – MEMBERSHIP

More Than a Policy

Membership, joining, and belonging were (and still are) core concepts of National Mutual Benefit (NMB), Western Fraternal Life Association (Western), and other fraternal benefit societies – but not of traditional insurance companies.

What does it mean to be a member of a member-owned organization? Ever since the first days of NMB and Western, and now as BetterLife, membership means protection and connection, a whole lot more than the paperwork behind a policy.

“You’re a member as soon as you own a policy, right? Well, my parents gave me a baby policy. So, I’ve been a member for 71 years.”

— Joe Popelka,
BetterLife branch leader

Sharing a Common Bond



An original NMB voting box

Like all fraternal benefit societies, NMB and Western brought together individuals who shared a “common bond,” which include shared characteristics such as religion, occupation, and values, or gender, race, and ethnicity.

BetterLife’s common bond is broad and inclusive, encouraging “social, intellectual, educational, charitable, benevolent, moral, fraternal, or patriotic” purposes as well as the celebration and preservation of Czech, Slovak, and other ethnic traditions. While members of NMB and Western share this common bond today, membership was originally more exclusive.

For example, in the early 1900s, individuals who wanted to join NMB (then the Beavers Reserve Fund Fraternity) had to be recommended by members. They also had to share the common bond, which included “a deep love for all humanity” and “charity toward all.”

That said, even those who shared the common bond couldn’t become a member if they worked as a firefighter, miner, railroad conductor, or another occupation deemed too dangerous to insure! Individuals who drank or sold alcohol also couldn’t become members (although that restriction and others were lifted in later years).

Western’s common bond was based on cultural heritage; members had to be of Czech or Slovak descent and be recommended by someone also of that heritage.

Once recommended for Western membership, individuals were required to apply for membership by signing what was known as a petition. Local members then voted anonymously by dropping either a white (for) or black (against) ball into a closed box. (This voting method, also used by NMB, was used by other membership groups for hundreds of years.)

Rituals, Handshakes, and Passwords

Originally, NMB, Western, and other fraternal benefit societies had many initiation rituals, which were often quite elaborate.

NMB's rituals, in keeping with the organization's original name and beaver mascot, featured a variety of characters, including Beaver, Beaver Queen, and Most Worthy Beaver, as well as Worthy Princess, Worthy Guide, and Worthy Trapper.

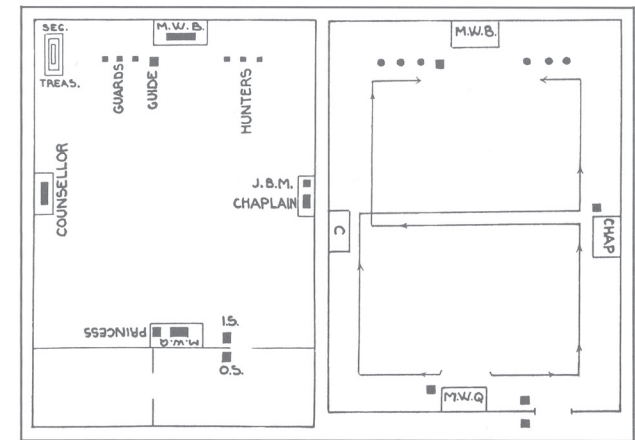


The only known Beavers Reserve Fund Fraternity badges in existence today are from the Spring Green and Black River Falls colonies in Wisconsin.

All played a role in member initiation. For instance, Worthy Trapper guarded the door to meetings, permitting only those who knew the password and secret handshake to enter. Once all were inside, the ceremony began,

with roles and scripts for each person to follow. After initiation, members received satin ribbons or badges.

Western also had initiation rituals. One member initiated into Lodge 46 in Yukon, OK in 1935 recalled, "Before we could enter the meeting, the guard taught us the knock, the handshake, and the password. We then entered the meeting, and one by one, greeted [the president]

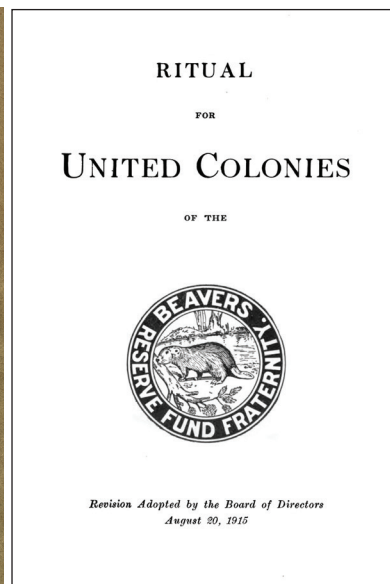
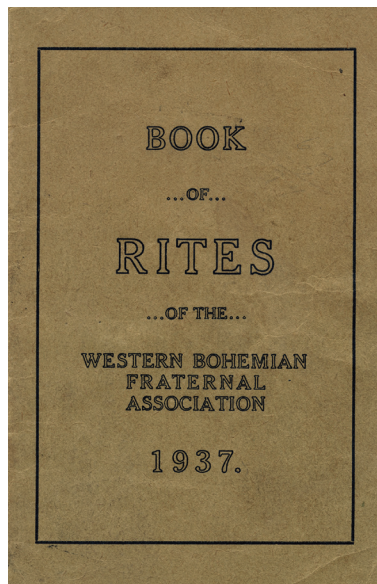


A diagram from the Beavers' manual showing the proper stations of officers during a colony ritual



with the handshake and password. He gave us our certificates and pins, and we were officially members.”

The rituals changed over time, as did membership requirements. While some Western lodges continued to vote in new members, the majority of new members were approved at the national level in conjunction with each member’s policy purchase.



Ribbons featured a colorful side for meetings and a black side for funerals.



An assortment of Western buttons

WOMEN AND MEMBERSHIP

- NMB accepted women from the very beginning, though with some restrictions.
- Western's founding organization, the Czech-Slovak Protective Society (Č.S.P.S.), initially admitted women as social members, meaning they couldn't buy insurance. Newer immigrants split from the Č.S.P.S. because of this and other policies.
- At Western's first national convention in 1899 in New Prague, MN, all 677 women were admitted as full members on an "almost-equal" basis with men. Men could apply for insurance amounts from \$500 to \$2,000, while women could only apply for amounts from \$250 to \$1,000.
- Some Western lodges were established for women only, including Lodge Libuse 70 of Wilber, NE.



Mythical Czech Queen Libuše gave her name to lodges as well as to the city of Libuše, LA.



The charter members of Lodge 195, Omaha, NE, in 1905



Ella Criddle is credited with being the first Beaver Queen. After joining the Beavers Reserve Fund Fraternity in 1902, she was an active agent and organizer.

FAST FACT

In 1922, Western expanded membership to include people of any descent as long as they were married to someone of Czech or Slovak descent. In that same year, Western also authorized English-speaking lodges so that even communities without many native Czech speakers could form a lodge. In 1947, membership was opened to all, regardless of nationality or language.

Gathering Places

Local governance is vital to any fraternal benefit society. Both NMB and Western worked through geographically organized groups of members who essentially handled most of the business, from accepting new members to collecting premium payments.

NMB first called its local governing groups “colonies,” then “lodges” (as in beaver colonies and beaver lodges), then “branches.” Members met in a variety of places, from homes to church basements to outdoor venues.

Western’s local groups were called “lodges” and unlike NMB, they usually met in buildings owned, and sometimes built, by members. The buildings typically featured a large central room, a kitchen, and a stage.

While lodges weren’t required to have their own building, those that could afford to do so, did. These buildings became important gathering places for the larger community, used by both members and nonmembers for dances, picnics, fundraisers, and other events.

Czech this out

The 76-year-old ZCJB Hall continues to serve as a community hub in Scio

By CATHY INGALLS



DAVID PATTON | DEMOCRAT-HERALD

The hall measures 96 feet by 46 feet and was designed in an Arts & Crafts and Craftsman style.

SCIO — The Czech immigrants making their way to Linn County in the 1880s and 1890s and settling in the Scio area constructed the ZCJB Hall in 1922 as a multi-purpose center for the growing Czech population.

The single-story hall on Scio’s Main Street remains to this day, serving as a social, program and meeting center for all of Scio and the surrounding area.

ZCJB is short for Zapadni Cesko Bratske Jednota and translates in English to Western Bohemian Fraternal Association. ZCJB is a national benefit society formed in 1897 to provide the Czech community with social and ethnic events as well as burial insurance, according to information provided by Audie Heikkila, co-owner of the Scio Feed & Country Store.

Visitors to Scio can take a stroll around the hall, which is at the south end of Scio’s downtown, south of Thomas Creek on the west side of Main on the site of

A trapdoor was installed at the front of a stage so prompters could not be seen by an audience during performances. Access to the prompter’s pit was from the basement.

After the hall was finished, members worked for almost six years to pay off construction costs, using bazaars, dances and bake sales. Originally, the cost was estimated at \$4,000 but rose to \$5,000 by completion.

Plans for the hall, known officially as the Zapadni Cesko Brakaska Jednota Lodge No. 226, were drawn up in 1920. Before the hall was built, lodge members met in the upper floor of a store in Scio. All meetings were conducted in the Czech language, changing to English in about 1969.

As the immigrants’ families



Some of the historic Western lodge buildings



Photo credit: National Register of Historic Places

Members of Lodge Libuse 261 located in Libuse, LA, rebuilt their lodge after a tornado leveled it in 1929. The Libuse Lodge building was placed on the National Register of Historic Places in 2018.

Like most lodges, Lodge Plzen in Saunders County, NE, had a stage and curtain. Note the wooden voting box in the foreground.

Over the years, the emphasis on owning a building diminished for Western, although some groups still maintain their buildings today as vital community centers. Many are even listed on the National Register of Historic Places.

In the end, members of fraternal benefit societies know that it is not a building or a meeting hall that makes a branch or lodge. What matters is the human connection that happens there.



A group from Lodge Golden West 377, Los Angeles, CA, enjoying an outing in 1939



Lodge 401, Dallas, TX, collected and donated 200 pairs of socks to the VA Resource Center.

Portion of a quilt commemorating the 100th anniversary of the Č.S.P.S. Hall in St. Paul, MN, the longest serving Czech-Slovak hall in continuous use in the US



"When a child was born, a baby shower was in order. Brothers and sisters would often hold wedding dances in the hall. Birthdays, anniversaries and other special occasions were celebrated with dinners, parties, dances and fun. And often, when a member died, his [or her] brethren would pay their last respects inside the hall which marked so many years of truth, love and loyalty."

— *Fraternal Herald*, April 1997



Charter members of Lodge Tolstoj 224, Scio, OR

Drill Teams

Drill teams that performed coordinated routines, often with flags or pompoms, were popular in the early 1900s with women members of both NMB and Western. (Sorry, no men allowed!)

In the 1930s, when Western experienced a surge in membership, its drill teams helped initiate large groups of members all at one time, performing the formal movements required in time to the ceremonial music.



Western's 1945 drill team



This Beaver Queens Drill Team from Racine took second prize at the Wisconsin State Fair on Fraternal Day, September 11, 1917. The women also provided entertainment at the Grand Colony Meeting in 1918.

As time went on, both NMB and Western teams began performing at public gatherings, conventions, and eventually in public competitions and in charitable events.

Social Events

For members of NMB and Western, social activities have always been important, both among themselves and within their broader communities.

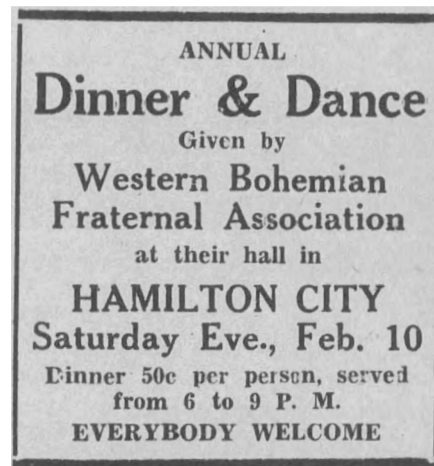


The Beaver baseball team of Basco, WI, advertised the Beavers Reserve Fund Fraternity in the 1920s.

In the early days of NMB, sports teams and musical groups proudly bore the Beaver name. Later, NMB became a well-known sponsor of community dances, picnics, potlucks, parades, and plays.

For Western members, socializing with each other came naturally, especially in the early days when

all members spoke Czech and had common traditions. Picnics, festivals, and other gatherings were specific to the Czech culture and language, such as Dožínky (Harvest Festival) – and they still are.



Traditional dances are a great example of multipurpose social events. They served as fundraisers, as a benefit of membership, and as a way to preserve culture, such as the popular central European folk dance, the Beseda.

Many Western lodges also participated in another Czech-centric activity called Sokol. Developed in Prague in the early 1800s, Sokol is a physical and philosophical system designed to foster “a strong mind in a sound body.” Gymnastics was the primary physical activity; philosophical activities included

lectures, skits, and musical entertainment. Sokol remains popular with many local lodges.



The Sokol Auditorium in Wilber, NE is still in use. In the Czech language, “sokol” means “falcon.”

Photo credit: Pam Morris



A 1942 Sokol program and, below, an early Sokol event





Members of the Beaver Orchestra of Cashton, WI, 1909



A patriotic play put on by NMB members in 1912

**Last
Masquerade
Dance**
Of the Season
**Tuesday Evening
Feb. 20**

Under Auspices of
**Beavers Reserve Fund
Fraternity**

Castle Hall
Tickets 25c
Cash Prizes
Remember It's the Last



Czech folk dances during the Harvest Festival, Bannister, MI, in 2003

"I still remember the Christmas parties and the family picnics I grew up with, having fun with other kids. When memories stick with you that long, you know they're good ones."

— Anne Rogers,
former NMB leader of Fraternal Services

Dozinky Harvest Festival

By Joanne Fornusek | No. 225, Bannister, MI

The Lower Michigan lodges began the tradition of jointly celebrating Dozinky (Harvest Festival) during the 1930's. This annual festival seeks to celebrate and preserve old world heritage and traditions of harvest time in Czechoslovakia.

Approximately 1,000 visitors come from all over Michigan, several other states, and Canada to enjoy the food, music, and dance, along with Mid-Michigan hospitality at the annual Dozinky in Bannister, MI on August 6.

The Lower Michigan lodges began the tradition of jointly celebrating Dozinky during the 1930's. This annual festival seeks

to celebrate and preserve old world heritage and traditions of harvest time in Czechoslovakia. In 1976, the celebration was held in Bannister for the first time. Since then, it has become an annual event at the Bannister ZCJB Hall on the first Sunday in August.

In the weeks leading up to the festival, members of the ZCJB Czechoslovakian Folk Dance Group meet twice a week to learn and practice traditional dances under the direction of Michigan No. 225 (Bannister, MI) member Diane Bradley. Dancers range in age from two years to senior



Participants celebrate Dozinky with dancing.

“ This year, volunteers baked 168 dozen rohlíčky, 162 nut and poppy seed rolls, and 180 raised yeast dumplings in the days before the dinner.

citizen.

Committee chairmen also begin to purchase supplies and recruit members and friends to work at the hall. This year, volunteers baked 168 dozen rohlíčky, 162 nut and poppy seed rolls, and 180 raised yeast dumplings in the days before the dinner.

On Saturday, more than 50 members and friends met at the hall to peel hundreds of pounds of potatoes, cut cabbage for cole slaw and three large roasters of sweet and sour cabbage, plate 900 individual servings of bakery, prepare 700 pounds of

CZECH CONNECTION



50th Oklahoma
Czech Festival



Dancing as a group.

October 2017

Social Activities Evolve

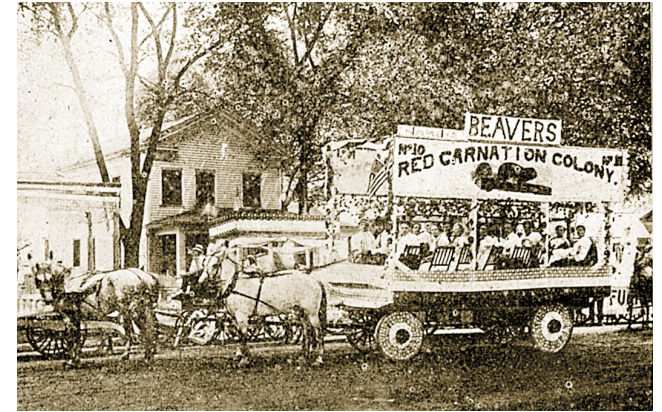
Both organizations adapted over time to attract and involve members of all ages with a wide range of activities, including coloring contests for children, essay contests for youth, and photo contests for all ages. Social activities also evolved to include bowling, skating, movie nights, trips to amusement parks, and weekend family campouts. Members continued to participate in parades and hold dances, updating the music and changing



Z.C.B.J. float in Cedar Rapids, IA, parade, 1956

the event names (from “Masquerade Dances” to “Sock Hops,” for instance) to fit with current culture.

For both NMB and Western, social activities have remained a constant, and BetterLife members continue to host and enjoy dozens of community and membership events each year.



A 1913 parade float by Beavers Colony 10 in Beloit, WI

“Lodge 71 in Utica, SD, worked hard to keep its dance hall. They held lots of dances and shows there; sometimes it was a play, followed by a dance. The music was Czech, and then polkas, and later, country. The music just progressed with everything else.”

— Louie Ruman, former Western board member



Children attending the NMB 1966 Madison, WI, Branch 400 picnic had the opportunity to win one of many prizes during the day's events.



This NMB trailer could be seen at a branch picnic. It offered popcorn, snow cones, and cotton candy.



Garage sale by Western members (with kolache) in Jennings, KS



In the 1960s, Western Lodge 47 in Antigo, WI, held a St. Valentine's Day party and potluck featuring children's bingo.



Western members enjoyed steak and hamburger in Dorchester, NE, in 1990.



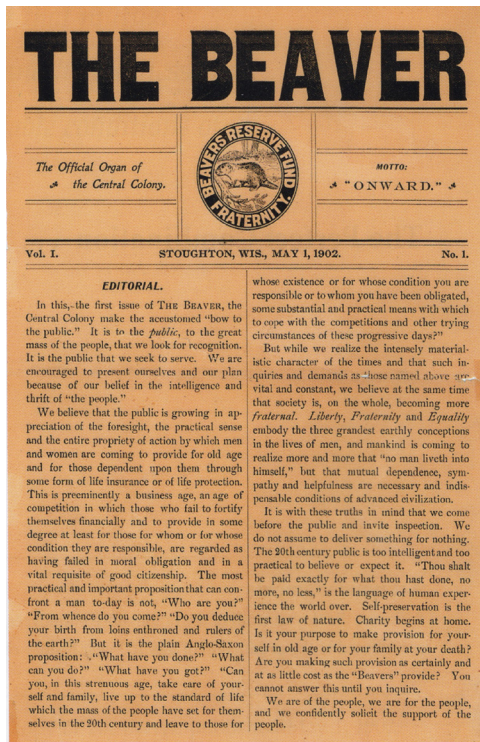
The face painter at this 2012 youth picnic had a line three hours long!



A 1987 NMB sack race

Sharing News and Staying in Touch

Each organization had its own publication to showcase what members were doing and to share official announcements and useful information.



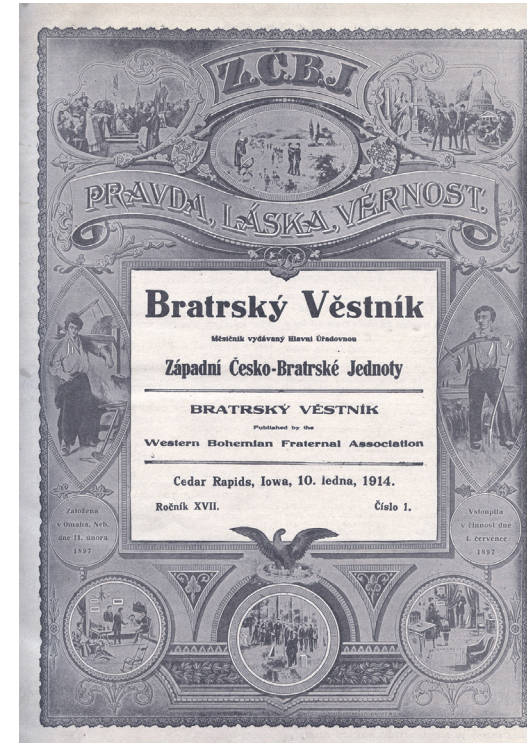
The first issue of the Beavers' official publication

NMB's magazine was *The Beaver: The Official Organ of the Central Colony*. It was started in 1902 and became *The Benefit News* in 1944. In addition to lodge news and product updates, each issue featured a column informing members of various health conditions and tips. The magazine also featured insurance and financial advice, sales progress, jokes, puzzles, sewing patterns, recipes, and more.

Western's magazine was titled *Bratrský Věstník* (*The Fraternal Herald*) and was

originally published entirely in Czech. An English section was added in the 1920s (much to some members' disapproval!). In 1980, when the last person who knew how to operate the Czech typesetting machine retired, the magazine was printed entirely in English.

The tradition of sharing useful information, from health tips to financial insights to member stories, continues with *BetterLife*, through both the quarterly *BetterLife* magazine as well as *The Better Buzz* newsletter, which is full of "bite-sized stories" and updates that all members can opt to receive via email.



A 1914 edition of Western's official publication



BetterLife

A different kind of life insurance company

FEBRUARY 2021
betterlifeins.com



Welcome to
BetterLife.
pg. 4

A Better Community.
pg. 8

**Daily Wellness Habits
For a Better YOU.**
pg. 11

How Do Annuities Work?
pg. 18

Treasurer Lois Zajicek, and Trustee Gene Lundak.



We collected hats, gloves, and scarves for a daycare in Ossian.

Installation of officers.



Items collected for daycare.

A Christmas party was held at the Heritage Event Center in Cresco on November 12. We recognized 50-year members James Adams, Kevin Sobolik, and Beverly O'Brien.

Cedar Rapids No. 262, Cedar Rapids, IA

Virginia Wilts, Correspondent



Mike Papich, Virginia Wilts, Lee Thornbloom, Cathy Valenta, and Marge Petrzela delivered 125 Halloween bags to Waypoint.



Decorated car at the Trunk-or-Treat.

On October 30, members took Halloween bags to the Waypoint children who are in the day care, preschool, and after school programs. We also decorated a car for the Trunk-or-Treat on October 26th at the Home Office.

Four Hundred No. 400, Swisher, IA

Linda Evers, Correspondent



Members welcomed veterans from the Eastern Iowa Honor Flight.

Members met November 12 at the Pizza Ranch. In October, we brought

Members read books, gave Western pencils, and juice boxes to children.



A group of adults and children handed out Western pencils and coloring books to trick-or-treaters on Halloween. Members cooked a meal and served food for one of our members and her husband.

In December, wreaths will be donated to the Old World Christmas Market for the Czech Heritage Foundation Wreath Raffle.

Kansas

Novy Tabor No. 19, Munden, KS

Ella Moravek, Correspondent

Members had an annual Halloween party on October 31. Twenty-four youngsters were treated to candy, juice, and popcorn. The adults enjoyed soup and sandwiches. One of the guests gave us a monetary donation.

We donated to the Tammy Walker Cancer Center in Salina.

Seven guests were invited to join us for our Thanksgiving dinner consisting of ham and all the trimmings.

November birthdays were Maureen Rytch, Rick Moravek, Ryan Moravek, and Collin Hug. Brad and Delorie Kalivoda celebrated their anniversary.

For Christmas, we will enjoy food and a \$10 food gift exchange. Please bring food for the Food Bank.

Trocnov No. 121, Caldwell, KS

Vlasta Albert, Correspondent

Members met October 15 for a potluck pre-Halloween party with treats. A moment of silence was held for the Vice President's husband, Don Patton. A card was signed for sick members.

A memorial donation was sent to Kansas Honor Flight and Sunflower Cottage Senior Centers.

Madge Volavka and Rosanna Anton volunteer at Kolache Kitchen at least three times a year.

We handed out Halloween treats at the school and the parade. Some members judged a costume contests and handed out prizes/treat bags at the Senior Center.

Our pre-Thanksgiving supper was November 4. A moment of silence was held for Gayla Rapp's father. We planned to adopt an angel from the Angel Tree. On December 2, we enjoyed Bingo, a Santa visit, and a gift exchange.

Moravan No. 128, Rossville, KS

Maxine Carver, Correspondent

Each organization's magazine provided news directly from local groups, keeping members informed and inspiring them with ideas of what their lodge could do in the future!

NEWS & VIEWS FROM OUR LODGES

Editors Note

Lodge articles are edited by the Home Office staff to fit the guidelines in the secretaries handbook. Information for publication must be postmarked by the 14th of the month preceding publication. Faxed information will be accepted on the 15th of the month or before. The information in this issue was postmarked by November 14, 1995.

California

Lodge Golden West No. 377 Los Angeles, California

We held a short meeting on October 29th at the Billingsley restaurant. This was our "Make-A-Difference Day" by honoring and treating our members, as well as the members of "Pilna Ruka" to a wonderful lunch. We also went to the Canoga Park Care Center. Members surprised Mae Prokup at the Center, honoring her, since she is an honorary member at age 99. We presented her with a corsage and gave her a lap robe, crocheted by Dorothy Vanek. Mae's two sisters, nephews, grandson and other relatives were present. All the members brought Czech pastry and the Care Center furnished the coffee and tea. Mae will be 100 years old in January, so she wants another party.

Our lodge members on Make A Difference Day at the Billingsley restaurant.



Last month I wrote to you about Vlasta Lindenlauf bringing her cousin, Dana Vostra, and a friend, Jendra Sedlova, from the Czech Republic to our picnic. Dana's son, Milos Vostra, and his friend, Joseph Slanar, visited, also, and Vlasta took them around to many of the sites in California.

Rudy Raidl, Correspondent

Illinois

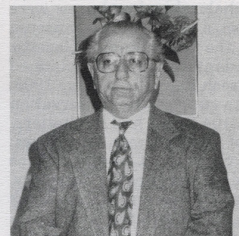
Lodge Pilgrim No. 330 Berwyn, Illinois

Members met October 9, 1995 at Sokol Berwyn. They brought a lot of can goods, for the Fish Anti Hunger Foundation at Downers Grove (see article on page 3). If you have food or clothes, please take them there to help the needy. Also, if you have some spare time, they need lots of help, especially around the holidays.



Members brought in can goods for Make A Difference day.

Our lodge was honored to have as our guest, Area Agent Nickolas C. Kostos. He explained to the members about different certificates and what the Association offers. If you have any questions, just call, 708-893-6263.



Our honored guest for October was Area Agent Nickolas C. Kostos.

The hosts for October were Charlie and Bess Umlauff.

Our special member for October was Rose Ann Mondike.

A check was sent to Lodge No. 104 to help with their fund-raising project to preserve their ZCJB hall. They would appreciate any donations. Their address is P.O. Box 21, Clutier, IA 52217-0012.

The National Czech and Slovak Museum and Library in Cedar Rapids, IA, had their dedication on October 21, 1995. It was an honor to see President Clinton go through the Czech Village and buy himself some Cesky Kolace from the neighborhood bakery. The youth from the Moravian Cultural Society were honored to be guests and perform in their ethnic costumes. This was a great event and will be remembered, as many of our members were there.

Helen Makes, Corr./Treasurer

Lodge Hvezda Vychodu No. 385 Stickney, Illinois

Our guest was Area Agent Nickolas Kostos. He discussed the latest insurance plans.

Correspondence was read and a donation will be sent to Lodge No. 104, Clutier, IA for their fund-raising project to preserve their hall.

Thank you to Mildred Radocha and Joe Vitek for their contribution of bakery goods.

Lillian Boucek, Correspondent

Iowa

Lodge Karel IV No. 13 Cedar Rapids, Iowa

A moment of silence was observed for Charles Robovsky and Clarence Milota. Our sympathy to their families.



Our 50-year members who were honored.

Many interesting reports from committees were given.

Our scholarship fund has grown. John Kuba sent a donation in memory of Charles Robovsky.

George Naxera, unable to attend our June meeting, was presented his 50-year pin.

"I'm from a rural background and I know that if some farmer had an accident, then everyone would pitch in to help, and maybe harvest the field or plant for them, because they were all in contact with each other and had strong connections. It's the same thing with lodges."

— Jim Wolfe, Western past president

The Better Buzz



Brought to you by:
BetterLife

November 2021 | Issue 11

'Tis the Season, the Season of Giving.

It's November and our favorite time of year: the season of giving. During this season, we feel it's important to reflect on our year and think about who and what we're grateful for. If a local organization comes to mind, consider giving back through donations or volunteer work. If you're especially appreciative of an individual, think about *personalizing* a gesture of gratitude, like a handwritten card. With Veterans Day just around the corner, you might even want to give thanks by taking part in a ... your local bar.

Members can sign up to receive *The Better Buzz* newsletter via email.

Cooking Up Something Special

Knowing that fraternal benefit societies are all about family and community, it should come as no surprise that both organizations circulated member recipes.

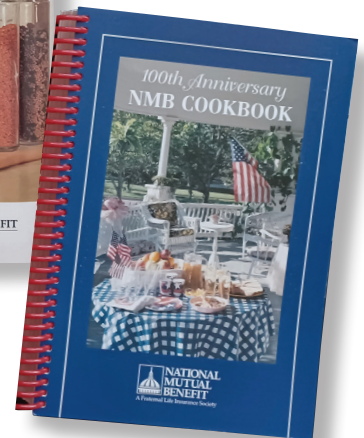
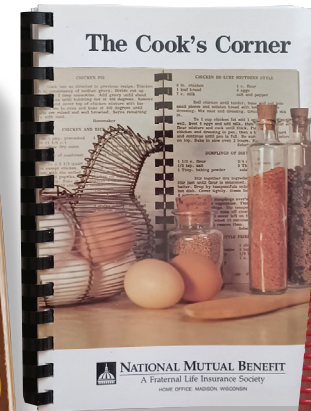
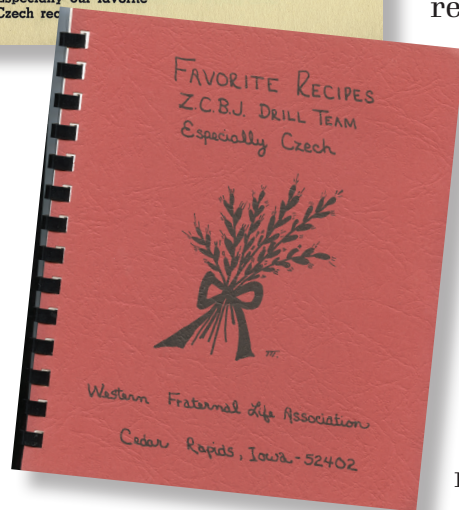
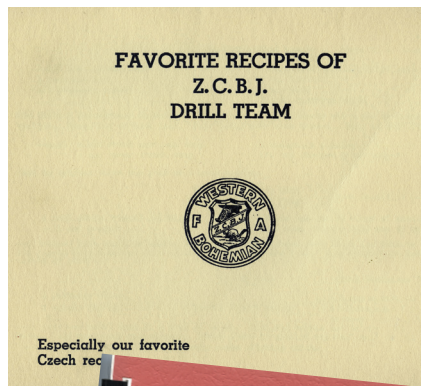
Western members could expect to find a regular column in *Fraternal Herald* called “Kitchen Talk.” It launched in 1958 and was only omitted from two issues. While the reasons were valid (sky-high paper prices and the need to cover other topics), the response was huge – and not positive!

The women’s drill teams were also instrumental in compiling recipes and publishing cookbooks, as were many lodges.

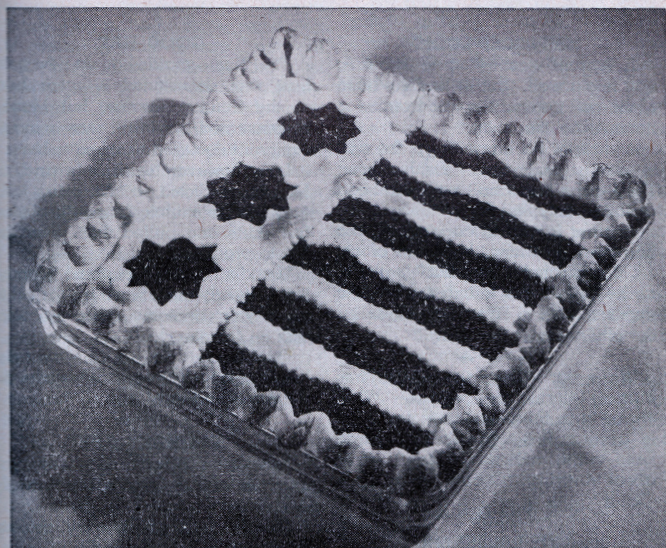
Through the decades, NMB members shared recipes monthly

in *The Benefit News*. These were compiled in a cookbook to celebrate NMB’s 75th anniversary in 1977. The cookbook was a huge success with members. More recently, NMB members could find recipes in the “Dining with Doris” column of *The Benefit News*.

Today, BetterLife members can have tasty recipes delivered straight to their inbox via *The Better Buzz* monthly newsletter.



CHERRY PIE



Courtesy of Procter & Gamble Company

FILLING:

- | | |
|----------------------------|----------------------------|
| 4 C. Red Cherries, drained | 1 C. Sugar |
| ¾ C. Cherry Juice | 3 T. Quick Cooking Tapioca |
| 1 T. Lemon Juice | |

Put juice, sugar and tapioca together in a saucepan. Bring slowly to a boil. Remove from stove; add cherries and lemon juice. Let cool. Pour into an 8x8 square pastry shell. Cover with a top crust, either plain or in flag design.

FLAG DESIGN:

Cut three stars out of rectangle of pastry; place pastry on pie. Arrange narrow parallel strips of pastry across pie; moisten underside of rectangle where it overlaps strips. Bake in hot (425 degrees) for 10 minutes; reduce temperature to moderately hot (375 degrees) for 25 - 30 minutes.

Recipe for cherry pie in the shape of a flag, *The Benefit News*, July 1946



Kitchen Talk

Thank you to everyone who sent in recipes for our Centennial Cookbook. We had an overwhelming response! The cookbook is now available (see form, pg. 10). We received so many recipes that not all of them could be used for the cookbook, so we will be featuring them on our Kitchen Talk page. *Recipes sent to the Home Office from members are not tested.* If an error is found in the Centennial cookbook, please contact the Fraternal Dept. and a corrected recipe will be printed in the next issue of the magazine. Please note that when members sent in similar recipes, only one was chosen to be printed.

Thank you to everyone who answered our reader's question about a "Pig Cake". Apparently the cake is so good, you eat more than you should and make a "pig" out of yourself.

Pig Cake

Mildred Ferris, Mabel Guldager, Gladys Forbes,
Mary Dostal, Mrs. R. A. Drabek, Pat Wilson, Helen Pohlod, Barb
Johnson, Eleanor Stanek, Esther Wessely

cake:

- | | |
|-----------------------|---|
| 1 box yellow cake mix | ¾ cup oil |
| 4 eggs | 1 11-oz. can mandarin oranges, juice included |

frosting:

- | | |
|--------------------------------------|----------------------|
| 1 pkg. instant vanilla pudding | ½ cup powdered sugar |
| 1 lb. can crushed pineapple, drained | 4 oz. cool whip |

Preheat oven to 350°. **cake:** Mix all of the above ingredients and bake in a greased 9 x 13 pan for 30 minutes or until done. Let cool. **frosting:** Blend juice and pudding, add powdered sugar, then whipped topping. Add crushed pineapple. Spread on cooled cake.

Apple Walnut Cobbler

Betty Konecny, Lodge No. 13, IA

- | | |
|---|-----------------------|
| 5 cups thinly sliced, peeled, tart apples | ¾ cup chopped walnuts |
| ½ tsp ground cinnamon | ¼ cup sugar |
| ½ cup sugar | 1 cup flour |
| 1 beaten egg | 1 tsp baking powder |
| ⅓ cup margarine or butter, melted | ½ cup evaporated milk |

Spread the apples in a lightly greased 2-quart square baking dish. Sprinkle with ½ cup of the walnuts, the ¼ cup sugar and the cinnamon. In a medium mixing bowl stir together flour, the ½ cup sugar and baking powder.

In a small bowl combine the egg, evaporated milk and melted butter or margarine. Stir the egg mixture into dry ingredients until smooth. Pour evenly over apples; sprinkle with remaining walnuts.

Bake in 325° oven for 50-55 minutes, or until a toothpick inserted in the center comes out clean. Serve cobbler warm.

Sloppy Joes

Roxie Babek, Lodge No. 248, OK

- | | |
|--------------------------|------------------------|
| 1½ lb hamburger | 1 small onion, chopped |
| 1 8-oz can tomato sauce | ½ cup catsup |
| 1 tsp chili powder | ½ tsp dry mustard |
| 3 TBS sweet pickle juice | |

Brown meat and chopped onion. Drain and add remainder of ingredients, cover and simmer for ten minutes.

Smoke House Garlic Bread

Wilma Wysocky, Lodge No. 377, CA

- | | |
|--------------------------|--------------------------|
| ¼ lb butter or margarine | 2 cloves garlic, ground |
| bread, thickly sliced | Shredded American cheese |

Melt the butter, add garlic and let mixture stand several hours or overnight to blend flavors. Drain off garlic. Dip thick, fresh bread slices in butter mixture, then into cheese. Place under broiler until heated and golden brown.

Beef Pilaf

Mary Sebestik, Lodge No. 401, TX

- | | |
|------------------------|---------------------------------------|
| 1 lb ground beef | 1 can (10½-oz) cream of mushroom soup |
| 1 small onion, chopped | 1 cup celery, diced |
| ¼ cup soy sauce | ¾ cup rice, uncooked |
| 2 cups water | 1 can (10½-oz) cream of chicken soup |

Brown the meat and onion together. Drain grease. Mix with the remaining ingredients and place in a 2-qt. casserole. Bake at 350° for 1½ hours.

Countryside Chicken

Joseph Makes, Lodge No. 330, IL

- | | |
|----------------------|--|
| 3 cups cooked rice | 1½ tsp pepper |
| 1 cup sliced celery | 6 chicken breasts, split boned and skinned |
| ¾ cup chopped onion | 1 (10½-oz) can cream of mushroom soup |
| 2 TBS melted butter | 2½ cup mayonnaise |
| 2 TBS parsley flakes | dash of paprika |
| ¼ tsp salt | |
| ½ cup milk | |

Combine rice, celery, onion, butter, parsley and seasonings. Spoon rice mixture into a greased 3 qt shallow baking dish and top with chicken breasts. Combine soup, mayonnaise and milk, mixing until blended. Pour over chicken, sprinkle with paprika. Bake at 375° for 45 minutes.

Copper Penny Carrots

Karlene Cochran, Lodge No. 104, IA

- | | |
|--------------------------------|------------------------|
| 2 lbs carrots, cooked & sliced | 1 onion, chopped |
| 1 green pepper, chopped | ¼ cup salad oil |
| 1 can tomato soup, undiluted | ¼ cup vinegar |
| ½ cup sugar | 1 tsp prepared mustard |
| 1 tsp Worcestershire sauce | |

Place carrots, onion and green peppers in a bowl. Make a marinade of tomato soup, salad oil, vinegar, sugar and Worcestershire sauce and mustard. Pour over vegetables and let stand overnight. They may be served hot or cold.



Page 38

Kolaches (From Evelyn Prucha)

3/4 cup milk scalded
1/3 cup butter
1/3 cup sugar
1 teaspoon salt
1/2 teaspoon grated lemon rind

1/2 teaspoon nutmeg or mace
1 cake fresh yeast
1/4 cup lukewarm water
2 egg yolks
3 cups flour

Crumble yeast in lukewarm water with about 1 tablespoon of sugar. Set aside to raise. Put flour in large bowl with sugar and lemon rind and nutmeg. When scalded milk has cooled, add the beaten egg yolks and yeast mixture to flour mixture and beat for three minutes with electric mixer. Set in refrigerator over night. Take dough from refrigerator and put on slightly floured board. Form into small balls the size of walnuts and place on greased cookie sheet. Brush balls with melted butter and let rise until double in bulk. Press down the center with your fingers and fill with any fresh fruit or dried cooked prune filling or any of the following filling recipes. Let rise again until double in bulk and bake in a 425° oven 8 to 10 minutes, or until nice and brown. Remove from oven and brush with butter again. Yield 2-1/2 to 3 dozen kolaches.

Page 39

Fillings for kolaches (From Vlasta Fajmon)

Mix together:- 1 lb. cottage cheese
2 yolks mixed with 3 tablespoons butter melted
a little grated lemon rind
Cottage 1/2 teaspoon vanilla
add sugar to taste
Cheese 1/2 cup raisins which have been washed in hot water
If the cheese was not the dry kind, you may add
Filling a little cream of wheat to thicken it. This mixture should stand awhile.

-o-o-o-

Poppyseed Put ground poppyseed on to cook for about 15 minutes with milk.
Add 2 tablespoons butter
Filling Ground nuts
Add sugar to taste
1/2 teaspoon vanilla

Pecan Fingers (From Mary Ann Pochobradsky)

Quantity 3-1/2 doz, time 50 min.
Temp. 300 degrees



Member Doris Streiff submitted countless recipes to the "Dining with Doris" column in *The Benefit News*.

Recipe of the Month.



Show Your Tastebuds Some Gratitude

Who doesn't love Thanksgiving? It's the one holiday that's centered around the simple theme of *gratitude*.

It also reinforces that family, friends, and food are the only things we need to share joy and spread love.

In this month's recipe blog post, we have a few desserts that will sweeten the deal at your Thanksgiving dinner table! From the sweet flavor of yams to the fresh tang of apples to the traditional taste of pumpkin, these recipes are sure to fill your "thankful plate" for the day!

Recipes for a Sweet Thanksgiving

Upcoming Events.

Today, BetterLife members can have tasty recipes delivered straight to their inbox via *The Better Buzz* monthly newsletter.

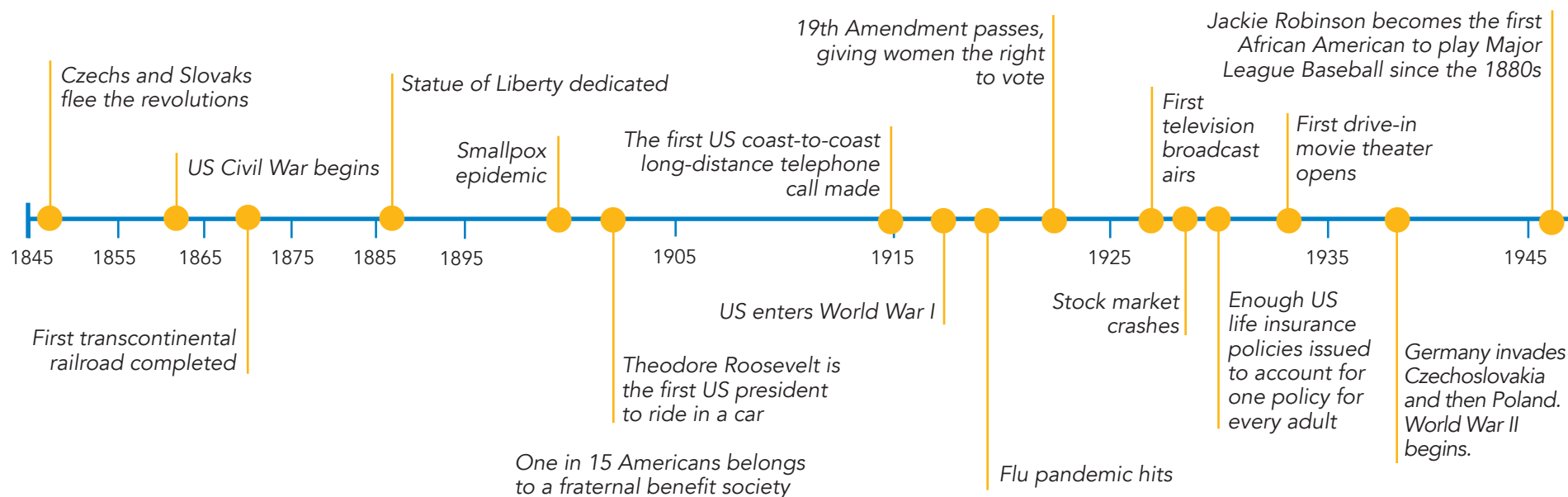
A recipe for one type of kolaches, a traditional Czech pastry

1854 Czech-Slovak Protective Society (Č.S.P.S.) founded

1897 Western Bohemian Fraternal Association founded (Z.Č.B.J.)

1899 Western admits women as full members

1922 Western expands membership to include those married to someone of Czech or Slovak descent



1885 A teacher in Fredonia, WI holds the first "flag day" in a one-room schoolhouse

1902 Beavers Reserve Fund Fraternity founded

1915 NMB headquarters moves from Stoughton, WI, to Madison, WI

1916 Name changes to Beavers National Mutual Benefit

1931 Name changes to National Mutual Benefit

1944 The Beaver magazine becomes The Benefit News

1947 Western opens membership to all

1959 Western moves into a new building

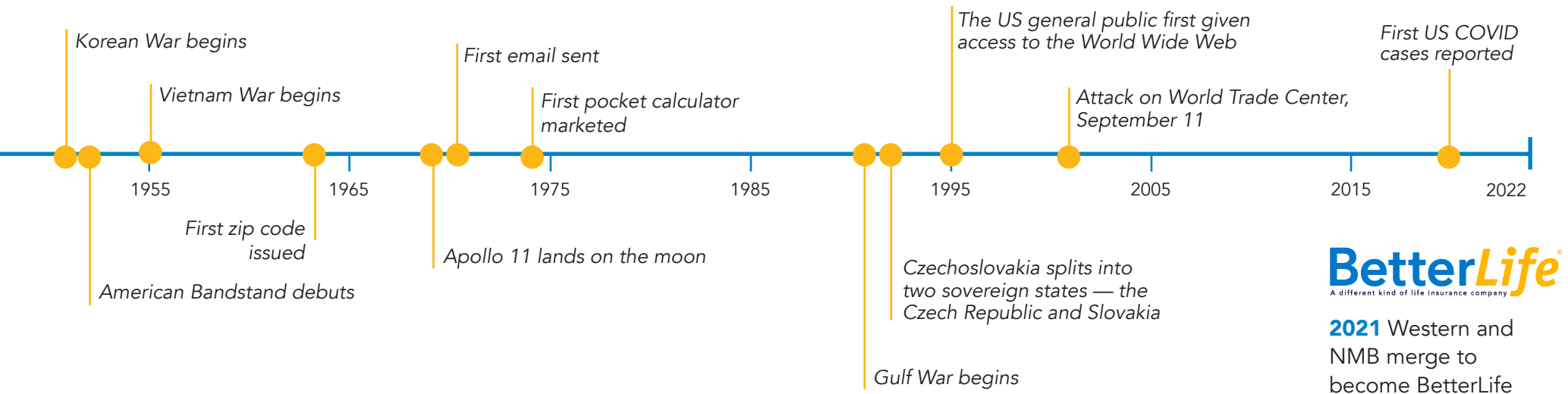
1971 Name changes to Western Fraternal Life Association

1972 Western celebrates its 75th anniversary

1995 National Czech and Slovak Museum and Library dedicated

1980 Western's *Fraternal Herald* printed only in English

2008 Cedar Rapids floods



1977 NMB celebrates its 75th anniversary

1988 NMB takes over maintenance of the historic Stony Hill School

1990 NMB moves its headquarters to the west side of Madison, WI

CHAPTER THREE – BETTER LIVES

A Pledge to Make Your Life Better

Whether it was the founders of Western Fraternal Life Association (Western), National Mutual Benefit (NMB), or any other fraternal benefit society, the central reason they created their organizations was simple: to protect and connect families.

A History Built on Protecting Families

Imagine being a wife and mother to three children under the age of 10. It's 1903, the dawn of a new century, and you help your husband on the farm. Then one day, your husband has a fatal accident. Suddenly, you've lost not only your spouse and the father of your children, but also your livelihood. Neighbors step in to help . . . for a time . . . but their help can only go so far. You need to earn a living, but as a woman your options are limited.

This is precisely the type of challenge life insurance was created to address.

You could buy it starting around the mid-1850s (in fact, that's when many of today's large life insurance companies, including MetLife and New York Life, were founded), but it wasn't until the next century that life insurance sales soared.

You do not have to die to Win

WHEN YOU JOIN THE BEAVERS
RESERVE FUND FRATERNITY.

S. A. Butler and G. W. Matheson are now in Montfort organizing a new Colony, and will call on you in the near future and explain the proposition.

Why don't you join the Beavers? They pay at age of 65.

Written testimony of prominent business men in the state who upon thorough investigation declare the Beavers Reserve Fund Fraternity a safe Conservative and Economical Fraternal Insurance.

O. G. MYNSON,
State Senator.
To Whom It May Concern:
After having given some thought and attention to the proposition contained in "The Beaver Reserve Fund Fraternity" Insurance Association, I concluded that the scheme was a feasible one for me, and I took a policy in the same. I carry insurance in both cooperative and old line companies, and from my information, I am of the opinion that I have made no mistake in taking out the Beaver policy.
Virginia, Wis., Feb. 21, 1906.

Boscobel, Wis., June 10, 1905.
I hereby certify that I am personally acquainted with the principal officers of the Beavers Reserve Fund Fraternity, that they are well-known business men whose honesty and integrity has never been questioned, and that I am fully convinced that they would not allow their names to be used in connection with any institution, unless they were thoroughly convinced that it was in every way worthy.
W. W. GILMAN.

Merrill, Wis., Sept. 20, 1905.
I have fully investigated the merits of the "Beavers" and have concluded that it is the best that has ever been presented to the public.
Charles D. Clark,
President of the C. D. Clark Lumber Co.

R. M. MARSH,
Pres. of Commercial Bank.
I have recently given some attention to Beavers Reserve Fund Insurance. From my investigation and examination of their plan of insurance, their by-laws and the plan of policy issued by them, I am convinced that it is excellent fraternal insurance. I judge against fraternal insurance, and have been generally prejudiced against fraternal insurance. It seems to me, however, that the Beavers Reserve Fund comes nearer to old line insurance than any other fraternal insurance, and of course, it is much less expensive than old line, which is their limit.
Madison, Wis., July 24, 1906.

W. B. WADSWORTH,
Attorney-at-Law.
I take pleasure in stating that I have carefully investigated the business proposition presented by the Beavers Reserve Fund Fraternity and that I have seen and well pleased with it, that I have become a member, believing that it is based upon sound business principles. I can heartily recommend the plan of insurance and the association.
Galveston, Wis., Feb. 21, 1906.

J. J. MCGILLIVRAY,
State Senator, 124th District.
This is to certify that I am acquainted with the Beavers R. F. F., which I believe to be one of the best insurance of the kind in force at the present time. I can safely recommend it to all who desire to provide for their families in the event of death.
Black River Falls, Jan. 26, 05.

Madison, Wis., April 2, '06.
I have examined the plan of insurance being done by the Beavers Reserve Fund Fraternity and I do not hesitate to give it my unqualified endorsement.
It is cheap and safe and gives what no other fraternal society doing business in this state gives you.
A plan of insurance combining the best features of "old line" insurance and fraternal insurance plan with a provision by which benefits may be realized during life.
Yours Respectfully,
L. M. SHAWNEER,
Attorney at Law.

L. B. KENTZ,
Ch. Supt. of Schools.
I have carefully examined the by-laws of the Beavers R. F. F. and consider their plan one of the best plans of fraternal insurance.
Galveston, Wis., Feb. 11, '06.
I have carefully examined the by-laws of the Beavers R. F. F. and consider their plan one of the best plans of fraternal insurance.
L. B. KENTZ,
County Supt. of Schools (Troutman) Jan. 1906.

H. L. GARDNER,
Ch. Supt. of Schools.
Gentlemen—After a careful examination of the plan and merits of the Beavers Reserve Fund Insurance I considered it a good business proposition and took out a policy according to the plan of the Beavers Fraternity. The plan of the Beavers Fraternity contains many excellent features which combine both economy and stability.
Viroqua, Wis., Feb. 22, 1906.

Blomont, Wis., Oct. 8, '06.
To Whom It May Concern:
Beavers Fraternity & Matheson worked in Blomont and the vicinity of Blomont some two or three weeks ago, and the result of my examination has been highly satisfactory to me. In my opinion this society gives its members insurance which is safe, reliable, and in all its features, and which is widely, cheap and easily within the reach of the average man of moderate means. I especially like the smaller benefit feature provided by the policy. I have never been an advocate of fraternal insurance, in fact, my ideas and feelings have always been opposed to this class of insurance. Nevertheless I have taken out the benefit of protective insurance obtained in the Beavers Fraternity (R.F.F.) and am well pleased with my purchase.
H. G. CLARK.

Madison, Wis., March 28, '06.
Dear Sir—I have carefully examined the plan of the Beavers R. F. F., and do not hesitate to give it my hearty approval. The plan is one which being living, life to live other, it seems to combine the safety and stability of old line insurance companies with the cheapness of fraternal ones.
I carry right through dollars to ensure and consider my two thousand dollars in the Beavers as good as the best.
Yours truly,
F. F. TUCKER,
Assistant Attorney General.

This Beavers Reserve Fund Fraternity ad from 1906 makes the case for life insurance in plain language.

By 1930, there were enough life insurance policies in place to account for one policy for every US adult. (Unfortunately, that's no longer the case. In 2020, only 54% of US adults had some form of life insurance, according to the Insurance Information Institute.)

In subsequent decades, NMB and Western grew rapidly, largely due to the extra advantages fraternalism offered: gathering places, a sense of community, help in times of need, and frankly, fun.

SKUTKY - NE SLOVA - ČÍSLICE PROMLUVILY.

Největší - nejsilnější - nejbohatší
moderní bratrská organizace

ZÁPADNÍ ČESKO-BRATRSKÁ JEDNOTA

Založena 4. července 1897

28,000 členů
1,200 členů nepojištěných

6000 dětí

\$5,000,000 jmění

112 procent solventní

Pojišťuje: Dospělí od 15 do 60 let až do \$5000
Děti od 1 do 15 let od \$250 do \$1000

Pojištění pro dospělé:
Doživotní (Ordinary Life)
20ti-leté splacené (20 Year Payment Life)
20ti-leté nadační (20 year cumulative)
STAROBNÍ vyplacené v 70 letech (Endowment at age 70)

Pojištění pro děti:
Dočasné do 18 let automaticky prodloužené na doživotí do \$250 za 15c měsíčně
Dočasné do 18 let automaticky prodloužené na doživotí do \$600 za 25c měsíčně
Dvacetileté splacené (Twenty Year Payment Life)

Výhody s každou pojistkou pro dospělé
(v platnosti po třech letech členství)

Prodloužené pojištění (Extended Insurance)	Zaplacené pojištění (Paid up Insurance)	Hotové odbytné anebo půjčka (Cash Loan or Surrender)
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Zvláštní výhody na požádání:
Dvojitě pojištění v pádu nahodilé smrti
(Double Indemnity)
Nároky na podpůrný fond Jednoty bez dalšího příplatku
Zaplacené pojištění v pádu trvalé neschopnosti
(Total Disability Premium Waiver)

Československé veřejnosti ve Spojených Státech.
Západní Česko-Bratrská Jednota je postavena na pevných základech. Mohovitý záložní fond, uložený v nejlepších, státem zaručených jistínách, silný dětský odbor, svědomité řízení zaručuje skvělou budoucnost této Jednotě. Přihlaste se a své děti k této největší Jednotě a nebudete toho nikdy litovat. Z. C. B. J. za dnešní všeobecné hospodářské tísně udržela si primát v tom, že zvýšila záložní fond, zvýšila počet členstva, zvýšila počet dětí a zvýšila solvenci. Dobročinná, humanitní, osvětová a národní práce Z. C. B. J. zaslouží si vaši podpory.

Hlavní Úřadovna Z. C. B. J.
Frank M. Bárta, předseda
Bohumír Horáček, pokladník
L. J. Kašpar, tajemník

This is an 1897 ad for Western, when all of its members could speak and read Czech.

More Than a Sales Transaction

Initially, people sold life insurance by word of mouth. Relationships were key, especially for membership organizations such as Western and NMB where buying a policy also meant being welcomed into a larger community.

Branch secretaries, later referred to as agents, handled both membership and sales from the 1930s to the mid-1950s for NMB. As products expanded, so did training for the agents. Eventually what began as part-time work became a full-time profession, just as it is today.

Western hired its first full-time agent, called an organizer, in 1910. His name was Joseph Drtina, and he was expected to visit every lodge and meet every member. This required quite a bit of travel, often to remote and newly established towns, sometimes braving “weather, impassable roads, and unwelcoming communities,” according to the centennial issue of *Fraternal Herald*.

Monthly dues, fees, and reports were handled by lodge officers, such as the lodge secretary. The member elected to this role took meeting minutes, collected insurance premiums, and submitted death claims to headquarters to process.

By the 1960s, Western adopted a new direct-billing system to handle all collections, freeing up organizers to focus on membership and sales.



In the early 1980s, NMB agents could use this “portable handheld computer” in meetings with members to show them rates and other relevant data.

Hanna Olmstead, here in 1981, was still selling NMB life insurance into her 90s.

Photo credit: Mary Hawver, Wisconsin State Journal



Congratulations

Miss Leona Svoboda, Z.C.B.J. Organizer of St. Paul, Nebraska was first place winner during the month of October in selling life insurance for the

WESTERN BOHEMIAN FRATERNAL ASS'N
(Zapadni Cesko-Bratrská Jednota)



LEONA SVOBODA

The Supreme Council of the W.B.F.A., Cedar Rapids, Iowa is proud of her record and extends congratulations to her. The WESTERN BOHEMIAN FRATERNAL ASSOCIATION is the largest Czechoslovak fraternal organization in the United States with 55,000 members and nearly \$50,000,000 insurance in force. It now has resources in the amount of \$13,000,000.

Western agents were regularly honored for their work, both at meetings and in the monthly magazine.

“Even though life insurance seems like a product or a commodity, it is the foundation of what it means to ‘take care.’ When I look at the relationship between an agent and a member, at its heart, it’s a care relationship. It comes from a sense of duty for others.”

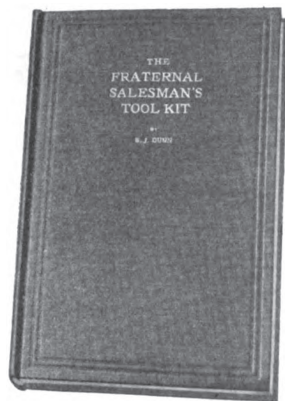
— Nancy Heykes, NMB board member



Joseph Drtina became Western’s first full-time agent in 1910.



This Beaver agent shows a wonderful way to advertise the brand – on the back of his automobile!



Now for the New Year

The Fraternal Salesman's Tool-Kit

Are you prepared to begin business in the New Year with all the logic and force a good salesman should have? This book was written for the salesman or saleswoman of fraternal insurance. It contains hundreds of hints and suggestions for better work and inspiration to urge you on.

By E. J. DUNN

AUTHOR OF
Mortality Tables for Fraternal Societies
Interesting Features of Old Line Operation
Methods of Reinforcing Fraternal Societies
Expense Loading for Fraternal Societies
What Becomes of the Member's Money?
Pleasant Builders of Fraternalism in America
Builders of Fraternalism in America
Elbow Grease Philosophy
The Lost Trail

A Few of the Testimonials Received

Article appearing in the October 1st, 1921 issue of "The Forester," official journal of the Independent Order of Foresters, Temple Building, Toronto, Ontario, Canada. Written by Samuel Martin, Assistant Supreme Chief Ranger.

EFFICIENCY IN SALESMANSHIP

To be a good salesman for any commodity in life, one must be fully armored and thoroughly equipped at all points, and only one's own experience together with that of others can be our true guides as to what is necessary to acquire for such equipment.

Brother E. J. Dunn, President of the Loyal American Life Association has recently published a new book entitled "The Fraternal Salesman's Tool-Kit" which is well worthy of the careful perusal of every fraternal insurance salesman, both experienced and inexperienced, especially the latter, for Brother Dunn outlines therein the several kinds of armor and equipment with which every salesman should be supplied in order to make his efforts thoroughly efficient and successful. The book is very readable, written in the racy narrative style with wit and humor that carries one right through to the end with the pleasant feeling that one is absorbing gems of thought and instruction that if put to practical use makes the reader confident that he could go out into the field and overcome any difficulty that he might encounter. Unlike other works of a similar nature it is not heavy, pedantic or wearisome, but from the first to the last chapter one instinctively feels that the author knows what he is talking about and is simply giving the rich kernel of a ripe experience gained through many years of actual contact with field work.

The book is reviewed at some length on pages 11 and 12 in the October issue of "The Fraternal Monitor" and you should lose no time in sending to the office of that journal for a copy, as the perusal and adaptation of Brother Dunn's suggestions would undoubtedly repay you many times over in increased sales, and that is what you want.

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31. An All Right "Lam."
32. The Interest Rate Is Low.
33. Men Improve on Nature.
34. The Higher Wage Level.
35. The Fraternal Crusade.

Description of Book

154 pages, all solid reading matter.
Size: 7 inches by 4 3/4 inches.
Bound in durable Linen Cloth.
Will last a lifetime. Convenient pocket-size.

Price, Single Copies
Clothbound, \$1.25
Board Covers, \$1.00

A reasonable reduction in given on quantity orders. Rem P. O. or Express Money Order or Bank Draft. Orders from Canada must include enough for exchange. Money sent in letters will be sender's risk.

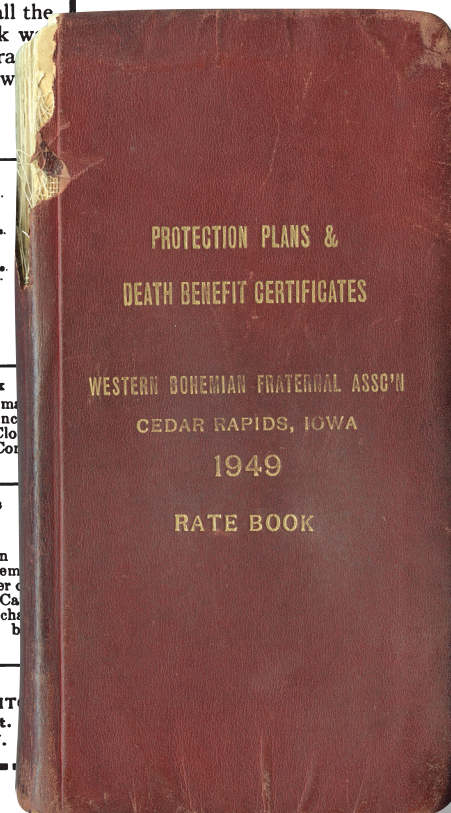
For Sale by
THE FRATERNAL MONITOR
54 South Fitzhugh St.
ROCHESTER, N. Y.

Order Blank

The Fraternal Monitor,
54 So. Fitzhugh St., Rochester, N. Y.
Gentlemen: Please find enclosed

____\$1.25 for one cloth bound copy
____\$1.00 for one copy in board covers
of THE FRATERNAL SALESMAN'S
TOOL-KIT.

Name.....
Street No.....
City and State.....



Western agents could carry this book with them to look up rates and specific details in meetings with members.

A 1922 trade ad in *The Fraternal Monitor* for sales support materials

Proactively Solving Member Problems

The cornerstone of both Western and NMB was life insurance, which was constantly evolving to meet members' changing needs.

Initially, both organizations offered life insurance for men and women and a juvenile policy for children that could be converted to regular life insurance when the children became adults.

As the organizations grew, they adapted. For example, NMB added premature baby coverage in 1950 and adopted different premium rates for nonsmokers in the 1980s.



You can see from this 1934 lodge dedication how many Western members were young people — and policyholders.

"We've been a fiscally conservative organization all along, which meant that we made sure we were always able to keep our promises to people."

— Steve Reindl, former NMB executive

Other products once considered unusual are now commonplace, including universal life, a customizable type of life insurance that BetterLife continues to offer. Disability income insurance, a product that provides income to those unable to work because of an accident or illness, was introduced in 1946 by Western and in 1970 by NMB. Annuities, another innovation, were created to pay income at regular intervals. NMB introduced them in 1969 and Western in 1982.

Innovating to meet member needs is a long tradition that continues today.

UNIVERSAL LIFE INSURANCE



Bi-Weekly Mortgage Life Insurance Benefit Plan

A HOME MORTGAGE PLAN
THAT OFFERS CONVENIENCE, SECURITY,
FLEXIBILITY, AND MORE

NATIONAL MUTUAL BENEFIT
A Fraternal Life Insurance Society

Jumping junior



a new insurance plan from

WESTERN BOHEMIAN
Fraternal Association
Home Office: 1900 First Ave., NE, Cedar Rapids, Iowa

BIG, BIG BENEFITS . . .

- Increased insurance at Age 21 with no increase in premium.
- Double Indemnity available from Age 5.
- Disability Waiver and Dismemberment available from Age 10.

FILL IN AND MAIL TODAY FOR ADDITIONAL INFORMATION

PLEASE SEND ME INFORMATION ABOUT AN INSURANCE PLAN IN MY CHILD'S NAME.

I understand that I am under no obligation.

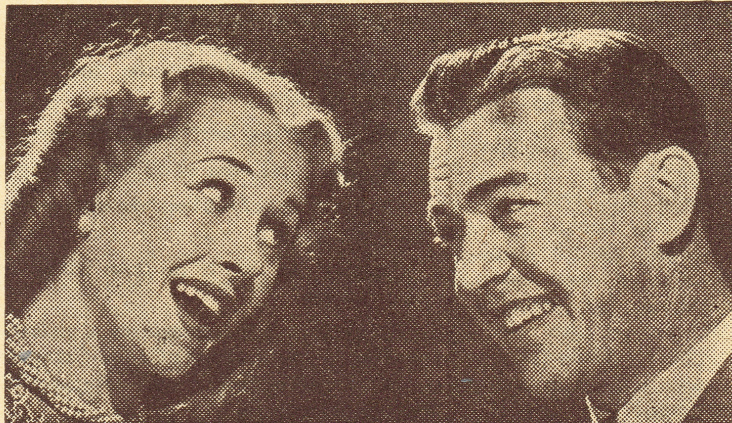
NAME _____ (please print)

STREET ADDRESS _____

CITY _____ STATE _____ ZIP CODE _____

PHONE NUMBER _____

CHILDREN'S AGES _____



**"Isn't it great to have
a home of our own?"
"Yes, and it's great to
finance it the easy NMB Way!"**

If you're planning to build a home, if you want to buy, if you want to refinance your present home loan, it will pay you to investigate the NMB self-liquidating loan plan. It offers money at 4 per cent. On a \$4,000 loan, for instance, you pay \$40.50 a month for ten years. You can reduce the principal at any time by increased payments. We invite inquiries from Wisconsin cities not too far from the Home Office.

Mortgage Loan Department

NATIONAL MUTUAL BENEFIT

MADISON 1, WISCONSIN

Introducing Simplified Issue Whole Life



When it comes to buying life insurance, it shouldn't be complicated. You want to provide for your loved ones, to ensure they have the funds to cover expenses -- like funeral costs, outstanding medical bills, and help replace income lost due to a death.

What is Simplified Issue Whole Life?

We make it simple to purchase valuable Whole Life insurance coverage. Acceptance is based on your answers to the yes/no health questions on the application. No medical examination, lab test, or doctor's records are needed. This is a guaranteed level death benefit and level premium Whole Life policy. The full death benefit is available immediately.

Features:

- Available in coverage amounts of \$5,000 to \$24,999
- Premium options are: one-time premium, 10-year payment plan, 20-year payment plan, or lifetime payment plan
- Guaranteed level premiums for the life of the policy
- Coverage that will remain in force as long as your premiums are paid on time
- No medical exam to apply for coverage
- Underwriting is limited to yes/no questions
- You can pay monthly, quarterly, semi-annually, or annually by electronic funds transfer (EFT)
- Offers coverage for your entire life, up to age 121
- Policy builds cash values that can be used for down payment on a house, tuition, and emergencies
- Often used to cover final expenses, such as funeral costs, medical bills, and debt

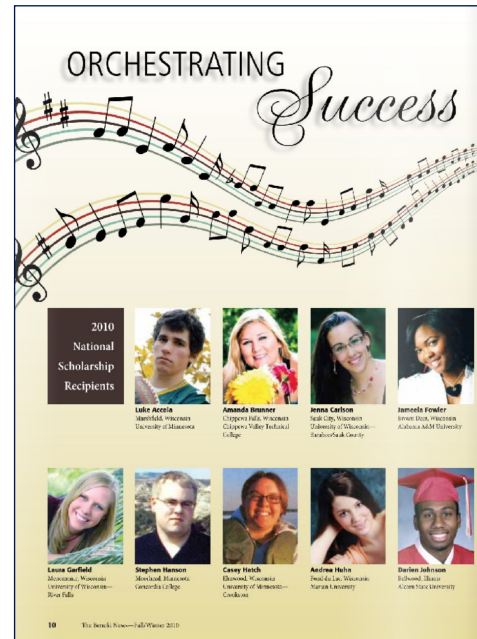
**Ask about Simplified Issue Whole Life today.
Contact your Western Fraternal Life agent or call (877)935-2467.**

Membership Benefits

One difference between fraternal benefit societies and life insurance companies was – and is – the exclusive benefits members receive at no extra cost.

Over the decades, both Western and NMB have offered a wide range of member benefits, from scholarships and special insurance for newborns and orphans, to educational and patriotic material, to family benefits.

While some programs offered a financial benefit (such as scholarships), others promoted health initiatives, such as blood and organ donation, and free emergency medical treatment handbooks. Others offered tangible items, including American flags for members to display at home or in schools.



Both NMB and Western offered college scholarships to their members, and then profiled students in their respective magazines.

"Our national scholarship awards grew over the years, and as I think back on it, I remember seeing young people awarded our national scholarships who, as little kids, had participated in our art contest!"

— Linda Grove, former Western employee



After "Bud" Mielke's wife died, Bud had to farm his 163 acres and raise eight of his 13 children alone. Then Bud got sick. After learning of Bud's cancer diagnosis, members of Wausau, WI, Branch 3 held a benefit to raise money for the family. When Bud died, NMB continued to help the family through the orphan's income and scholarship benefits included in the member benefit program.

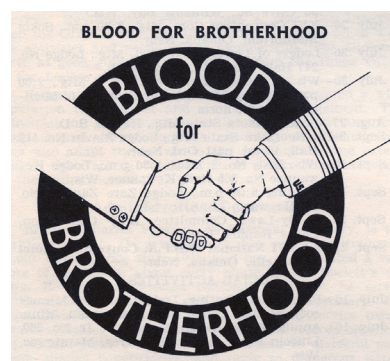


NMB provided free American flags to members and local schools.

fraternal herald
bratřský věstník

Vol. 97, No. 1 January 15, 1994

Kids Care
Our Newest Fraternal Benefit



A 1950s ad for a Western-sponsored blood drive

Does Your Wife Carry The Largest Risk?

Does she carry the difference between the \$1,000 you have provided and the amount she will really need if you die tomorrow.

The last sickness averages seven weeks and cost averages as follows:

Doctors	\$240.00
Hospital	264.00
Drugs	40.00
Cemetery	25.00
Undertaker	225.00
Total	\$799.00

There will be \$201.00 left for your widow and children, if you only carry \$1,000. The doctor's bill, hospital fees, nurse hire and funeral expenses frequently exceed the \$1,000.

Why not increase your Beaver Policy today?

THE BEAVERS
Madison, Wis.



This cartoon shows the family, or the dependents of the man who carries but a small amount of life insurance, out in the rain, while the doctor, nurse, undertaker and creditor are under the umbrella. In other words, they get all of the life insurance money while the family for whom it was taken out get nothing. The umbrella should be wide enough to cover the family as well as these creditors. The average man carries too little life insurance. When the debts and expenses incident to the last illness have been paid there is nothing left for the wife and children. Make sure that you are protecting the family as well as the doctor and undertaker by taking enough life insurance.

This ad, promoting the need for increased insurance coverage, is from the June 1927 issue of *The Beaver*.

HISTORIC HEADQUARTERS

NMB's first headquarters was in Stoughton, WI, in a bank building on the town's main street. In 1915, NMB moved to Madison's Capitol Square. Five years later, the organization built its own six-story building, also on the Square, then later added a seventh story.

Called The Insurance Building because it was home to NMB as well as other insurance agencies, it featured a ballroom called The Cameo Room as well as kitchen space and rooms where member lodges could meet.

In 1990, NMB moved its headquarters to Madison's west side where there was more space for parking, as well as for business functions such as data processing, printing, and mailing. That building is now the headquarters of BetterLife.



NMB's first headquarters in a bank building, Stoughton, WI



The Cameo Room

Beavers Insurance Building

One of the most exquisitely appointed dancing places in Wisconsin—that is what they say about the Cameo Room. Delightfully decorated in pleasing colors, it offers the latest in places to dance. Cozy cloister balconies, wicker furniture with tapestry, soft lights, excellent floor—all these are at your disposal.

The Cameo Room will be available for dinner dances, club dances, banquets, etc. There is a complete kitchen in connection. The balconies and hall proper will seat about seven hundred.

September first will mark the opening of this beautiful place. Make your reservations now.

Under the management of Al Thompson
The Thompson's Orchestras

In addition to lodge meeting rooms, storerooms, and a kitchen, The Insurance Building housed an ornate ballroom called The Cameo Room.



The Insurance Building, Madison, WI, was NMB's third home and its longest, from 1922 to 1990.

We Wish All Our Madison Neighbors A Prosperous New Year



THE NATIONAL MUTUAL BENEFIT

(Formerly Known As "The Beavers")

Celebrates Its 30th Year By Doubling Its Office Space

On January 15 This Unusually Successful Insurance Company Takes Over the Entire First Floor of the Insurance Building

Another step forward... a reflection of the steady growth of this company... is our move to larger quarters this month. Taking over the entire ground floor of the Insurance Building is necessary, so that we may keep pace with our steadily increasing business.

Our contractors are now busy finishing our new offices, so that on January 15th, we can welcome you to the finest insurance quarters in the city.

We are happy to make this move for it tangibly expresses the soundness of our company, our 30 year development along sane and conservative lines. May we say that this move will act to the benefit of our policyholders for our officers and staff can care for their needs even more efficiently.

Family Income and Endowment Policy

This unusual policy guarantees an income of 12% on the face of the policy until the insured would have become 50 years old—and on the 50th birthday pays the beneficiary the full face of the policy. At age 70, the face of the policy is paid to the insured in a lump sum or as an annuity. This policy also has the automatic premium loan feature, cash withdrawal and cash loan, and pays dividends.

Insurance Advice

Our representatives are usually located in local areas. Their constant and informative will tell you just what your insurance program is doing.

National Mutual Benefit
Writes All Modern Forms of Insurance Policies

- WHOLE LIFE
- TWENTY PAYMENT LIFE
- TWENTY YEAR ENDOWMENT
- MODIFIED WHOLE LIFE
- TEN YEAR TERM
- INCOME FOR LIFE
- FAMILY INCOME AND ENDOWMENT POLICY
- PAID UP AT AGE 65
- GENERAL FEATURES
- INCONTINGIBLE
- DIVIDENDS ARE PAID
- AUTOMATIC PREMIUM LOAN
- LOAN AND CASH SURRENDER
- ACCIDENTAL DEATH
- DISABILITY BENEFITS

Immediate Service

It's more convenient to deal with a home office. There is no need to travel. In cases where you travel with the National Mutual Benefit.

National Mutual Benefit
Child Insurance Birth to 16

Any Child Eligible — No Medical Examination

Rates Level — Benefits increasing.

Matures into a twenty payment life policy at age sixteen without medical examination.

The National Mutual Benefit has one of the largest Child Insurance branches in the country.

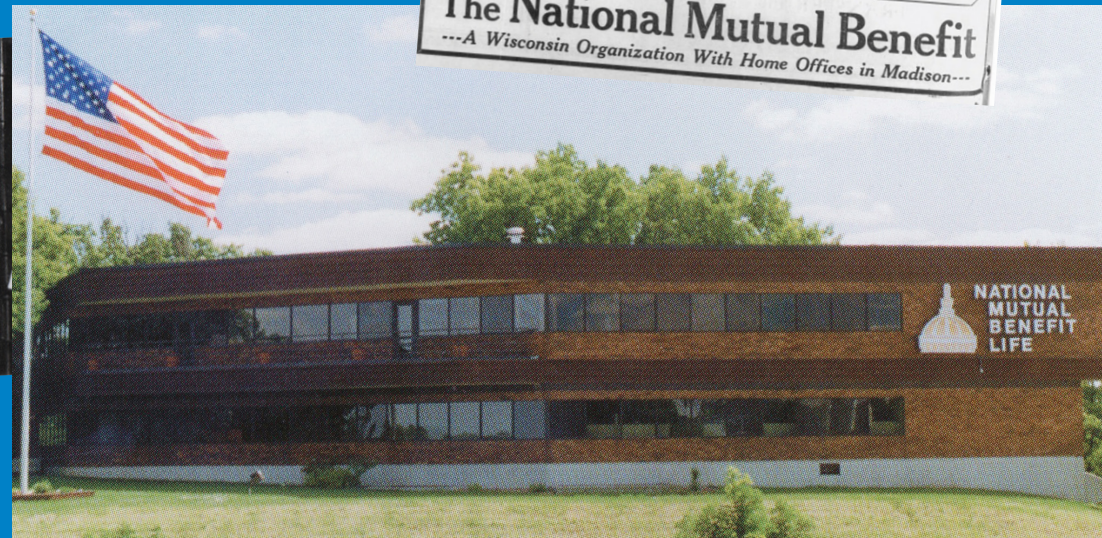
The National Mutual Benefit
---A Wisconsin Organization With Home Offices in Madison---



NMB's first business machine, a Dalton listing, adding, and calculating machine, circa 1912



The Addressograph envelope-addressing system was used by NMB from 1922 until 1958, when NMB purchased its first computer.



NMB's last home, now BetterLife headquarters, is located on the west side of Madison, WI.

Western started in Cedar Rapids, IA, in the home of its first secretary, Alois Blaha. From there, the organization and three of its lodges relocated to the Z.Č.B.J. Hall, a brick building that still stands in what is now the NewBo district of Cedar Rapids.

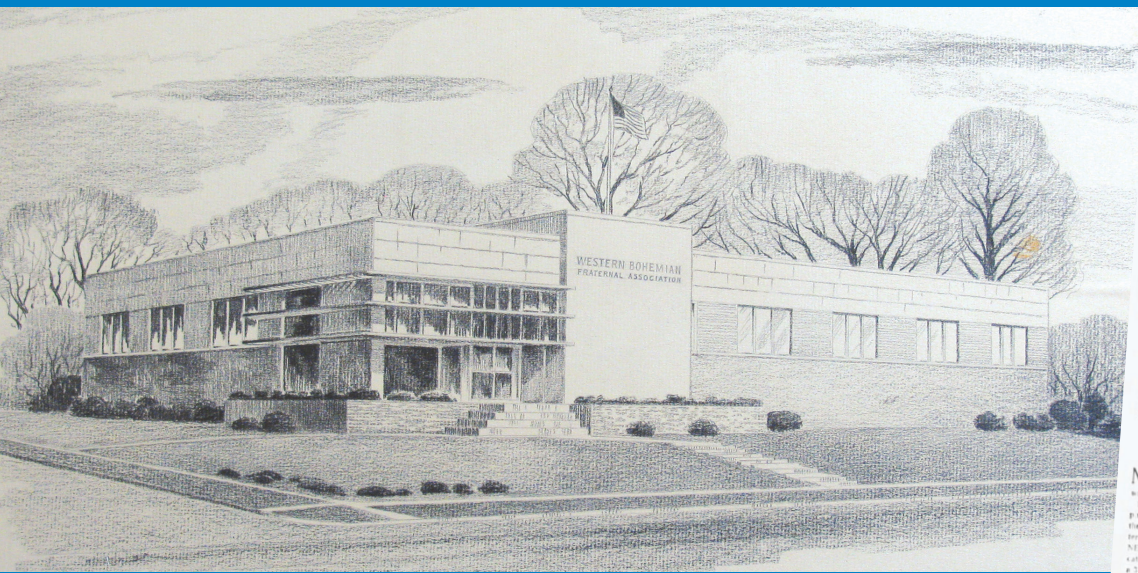
As Western grew, so did the need for space. In 1947, the board passed a resolution (which members then voted on) to purchase land for a new building. Completed in 1959, the building featured a commissioned mural celebrating both the immigration of Czech and Slovak people as well as the freedom they found in their new home country.



Western's original office, from 1897 to 1908, was in Cedar Rapids, IA, in the home of Alois Blaha, the company's first secretary.



From 1908 to 1959, Western and three of its lodges were located in the Z.Č.B.J. Hall, still an active and historic building in the NewBo district of modern-day Cedar Rapids, IA.



Needing more space, Western purchased land and built new headquarters at the corner of 19th Street and First Avenue in Cedar Rapids, moving there in 1959.



Local artist Edwin Bruns created this mural for Western's new headquarters in Cedar Rapids. It tells the story of Czech immigration to America and features Abraham Lincoln, Tomáš Masaryk (former president of Czechoslovakia), Augustine Herman (the first Czech to arrive in the US), and Antonin Dvorak (Czech composer who once vacationed in Spillville, IA). The mural has since been removed and relocated for preservation.

Western Bohemian Fraternal Dedicates New Building Today



NEW HEADQUARTERS — The new national home office of the Western Bohemian Fraternal Assn. will be dedicated today at 3 in special ceremonies in front of the building. The new office, situated at 1900 First ave. NW, was built at a cost of \$480,000.

Public Is Invited To Visit \$480,000 Structure in C.R.

By Dan Homan
Special Staff Writer

NATIONAL headquarters of America's largest Czech-American legal reserve fraternal life insurance society will be dedicated today in Cedar Rapids.

In ceremonies starting at 3 p.m., the new home office of the Western Bohemian Fraternal Assn., 1900 First ave. NW, will be officially dedicated as the feature event of a 4-day program.

Principal speaker will be K. S. Ruman, I. Huska, vice president of the fraternal assn. More than 100 members from Iowa and other states are expected to attend.

There will be other speakers on the program, including Mayor James Megaphan.

The 5-day event will be concluded Monday night with a banquet for invited guests, national officers and directors starting at 6 p.m. at the Sheraton-Montrose hotel.

Principal speaker at the banquet will be Howard K. Landgren of Omaha, national president of the Woodmen of the World, largest fraternal order in the U.S. He also is immediate past president of the National Fraternal Congress.

Four-Year Project. Dedication of the 70 by 110-foot building today marks completion of a 4-year project. Western Bohemian Fraternal Assn. started construction in 1955.

After years of planning, construction started in the spring of 1959. The building was founded in July and the association moved its headquarters from the PCBI building to the new structure.

The Western Bohemian Fraternal Assn. was founded in 1897 with 1,257 members in 7 Midwest states—Iowa, Nebraska, Wisconsin, Minnesota, Kansas, North and South Dakota. It was incorporated July 8, 1902.

Today the fraternal association has over 60,000 members, concrete, steel, Sioux Falls, S.D., and has 100 million in assets. "Only the worth of life insurance in and some of the headquarters will be the life insurance assets to be made of wood," Hornak said.

It's All-Conditioned. The building is heated in 1957 with 1,257 members in 7 Midwest states—Iowa, Nebraska, Wisconsin, Minnesota, Kansas, North and South Dakota. It was incorporated July 8, 1902.

Money for the new office came from the association's fund, Secretary M. I. Hornak said. The building is "all paid for."

The lower level of the 2-story building houses the recreation area, a kitchen, dining room, and a bar. The upper level is a stockroom and statistical department.

One of the murals depicts Czech immigrants arriving in the U.S. and being greeted by Augustine Herman. The central figure is Columbus Lincoln and Thomas Masaryk, former president of Czechoslovakia. The mural is a reproduction of a painting by Augustin Dvorak, composer of the symphony, "From the New World," in a central figure.

Dvorak is surrounded by a group of dancers representing the Czech folk songs. No new building was the first of its kind in the U.S.



GENERAL BUSINESS OFFICES — The upper level of the new Western Bohemian Fraternal Assn.'s national headquarters accommodates the business offices of the organization. The general office, shown above, is surrounded by private offices for association officers and executives. The home office has 25 full-time employees, including 3 national officers. Organized in 1897, Western Bohemian today has over 60,000 members. It is the largest Czech-American legal reserve fraternal life insurance society in the U.S.



HISTORICAL MURAL — Two murals, each about 8 by 16 feet, greet visitors when they come in the main entrance of the new Western Bohemian Fraternal Assn. national headquarters. The one above depicts Czech immigrants being greeted by Augustine Herman, first Bohemian in the American colonies. Central figure is Columbus with a freedom torch, flanked by Abraham Lincoln and Thomas Masaryk.



STATISTICAL DEPARTMENT — Large, progressive organizations today rely heavily on business machines and Western Bohemian is no exception. Largest room on the lower level of association's new home office building houses IBM machines, which handle sorting, calculating and other statistical tasks. Western Bohemian rents the machines from IBM for \$1,200 a month.

The upper level of the building contains the general office ringed by private offices for the company executives, a board room, and a library. The library, on the east end of the building, overlooks a garden.

The library is the only room not completed. But one of the pictures that will hang on the wall is a reproduction of a map of Virginia and Maryland drawn in 1873 by Augustine Herman, the first Bohemian to arrive in the American colonies.

The building is constructed of concrete, steel, Sioux Falls, S.D., and has 100 million in assets. "Only the worth of life insurance in and some of the headquarters will be the life insurance assets to be made of wood," Hornak said.

It's All-Conditioned. The building is heated in 1957 with 1,257 members in 7 Midwest states—Iowa, Nebraska, Wisconsin, Minnesota, Kansas, North and South Dakota. It was incorporated July 8, 1902.

Money for the new office came from the association's fund, Secretary M. I. Hornak said. The building is "all paid for."

The lower level of the 2-story building houses the recreation area, a kitchen, dining room, and a bar. The upper level is a stockroom and statistical department.

One of the murals depicts Czech immigrants arriving in the U.S. and being greeted by Augustine Herman. The central figure is Columbus Lincoln and Thomas Masaryk, former president of Czechoslovakia. The mural is a reproduction of a painting by Augustin Dvorak, composer of the symphony, "From the New World," in a central figure.

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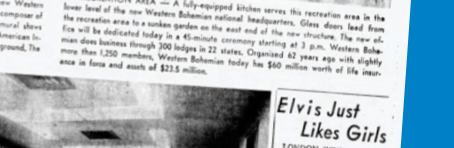


RECREATION AREA — A fully-equipped kitchen serves this recreation area in the lower level of the new Western Bohemian Fraternal Assn. national headquarters. The recreation area is a garden on the east end of the new structure. The new dining room is decorated today in a 45-minute ceremony starting at 3 p.m. Western Bohemian has 2,500 members. Western Bohemian today has \$60 million worth of life insurance in force and assets of \$23.5 million.



MURAL HONORS COMPOSER — The second mural which decorates the reception area of the new Western Bohemian home office honors Augustin Dvorak, composer of the symphony "From the New World." The mural shows Dvorak sitting at a desk, with Slavic dancers, American Indians and a Native American in the background. The mural is a reproduction of a painting by Augustin Dvorak, composer of the symphony, "From the New World," in a central figure.

Dvorak is surrounded by a group of dancers representing the Czech folk songs. No new building was the first of its kind in the U.S.



BOARD ROOM — National officers and members of the board of directors met in the board room of the new Western Bohemian Fraternal Assn. national headquarters. The board room is a large, modern office space with desks and chairs.



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CHAPTER FOUR – BETTER COMMUNITIES

Helping Others

Fraternal benefit society members volunteer thousands of hours and donate tens of thousands of dollars each year, all of which go directly into the communities in which they live and work.

What follows is just a glimpse at what members have done over the decades to meet a need or answer a call for help, whether close to home or halfway across the world.

“When both groups started, it was because people needed to band together. They started very inward-looking. But over the years, we became more outward-looking, caring for the whole community, whether they’re members or not.”

— Tom Bradley, former
Western board member

Preserving Heritage and Celebrating Culture from the Ground Up

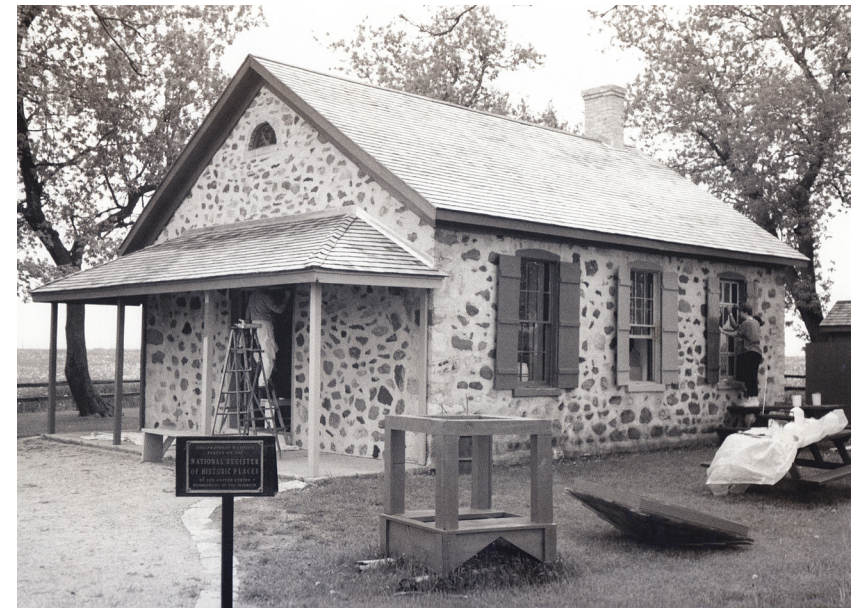


Stony Hill Schoolhouse

On June 14, 1885, in a one-room schoolhouse near Fredonia, WI, 19-year-old teacher Bernard

J. Cigrand held a ceremony with his students to honor the American flag. The Second Continental Congress passed a resolution on June 14, 1777 specifying what the flag should look like. In 1916, June 14 was recognized as National Flag Day.

Unfortunately, the Stony Hill School was closed that same year and used for county storage. In 1947, Wisconsin fraternal benefit societies, including National Mutual Benefit (NMB), were deeded the building and rehabilitated it. In 1988, NMB took over



NMB home office staff spruce up Stony Hill School.

the maintenance of the building and began holding work days for members and leaders to roll up their sleeves to refurbish and repair the school.

During a special 1976 Bicentennial celebration, 50 flagpoles were installed on the grounds. Governors from each state donated flags to display.

Today, the school houses a museum and hosts annual Flag Day celebrations. NMB and the Ozaukee County Historical Society continue to maintain and support the school and its programs, such as classes where students can experience what school was like in the 1800s.



"We make such a big impact in small towns because the members there have their hands in everything — football and baseball fields, schools, libraries — but we have impact with national initiatives too, even in other countries. When there is a tsunami, or flood, or hurricane, people call upon fraternalists because we have such a good network of volunteers."

— Anne Rogers, former NMB leader of Fraternal Services

National Czech and Slovak Museum and Library

Long a hub of Czech, Bohemian, Moravian, and Slovak culture, Cedar Rapids, IA, is home to the one-of-a-kind National Czech and Slovak Museum and Library. The museum got its start in 1974 when a group of residents came together to preserve their cultural heritage by gathering artifacts, sharing them at local events, and giving talks about Czech culture. The museum's growing collection, first located in a three-room house, soon needed more space, so in 1993 the organization broke ground for a new building on the banks of the Cedar River.

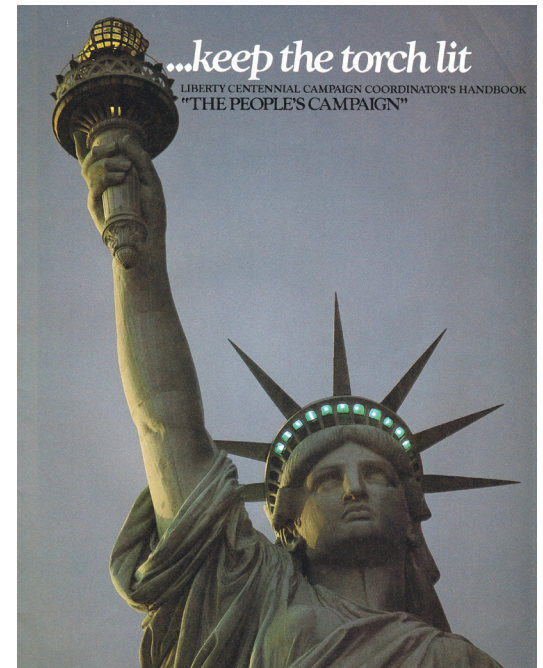


Western Fraternal Life Association (Western) was one of the first groups to support the new museum, initiating a fundraising campaign among its members. Western also sponsored the museum's WFLA/Z.Č.B.J. Heritage Hall, which does double duty as an event space and

community center. The museum now holds historical documents and memorabilia of Western.

Statue of Liberty

In 1985, the National Fraternal Congress of America asked fraternal benefit societies to mobilize their members to raise funds for the restoration of the Statue of Liberty and Ellis Island. Many NMB and Western members contributed to this special project by organizing fundraisers and making personal donations. By 1986, the fraternal benefit system collectively raised over \$2.42 million to help restore Lady Liberty to her original glory.



Neighbors Helping Neighbors

Both NMB and Western created a variety of programs over the years that focused on local care and support, including NMB's Cares Program and Western's Members in Action, both of which provided funding and marketing

pandemic, members volunteered more than 60,000 hours and donated tens of thousands of dollars. In addition, locally organized fundraisers generated even more money for the community.

materials to help members with hands-on volunteering and fundraisers. Even during the recent

The NMB Cares Program included multiple initiatives such as Hunger Stops Here and Feed Our Heroes, plus local branch volunteering and fundraisers.

"We wanted to make sure that members could respond to their community needs, so we had a matching benefits program for up to \$2,500."

— Jim Opie, NMB past president

"Without the matching funds, it's easy for a small group to feel like they're not able to do much. But when you've got some funding behind you, there's so much more opportunity to make a bigger impact."

— Cathy Popelka, BetterLife branch leader

Fraternal Herald
 bratrský věstník

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**Marathon Volunteering:
YELL! 108 Completes 30-Hour
Famine Project**

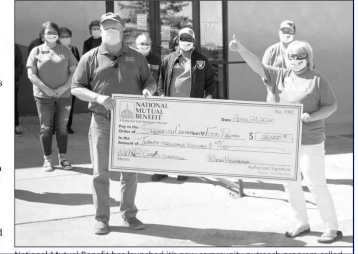
Learn more on page 5.

Youth Engaged Lodge Leaders (YELL!) is a Western program to encourage teen involvement and social responsibility.

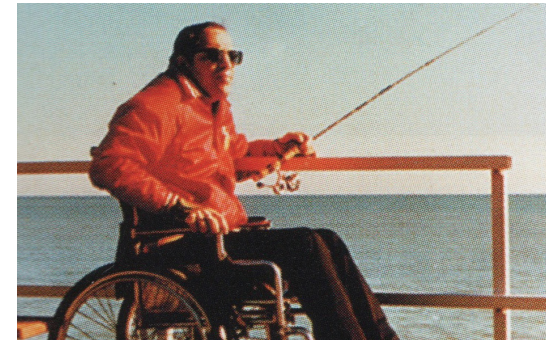
National Mutual Benefit launches NMB Cares program

SPEARFISH — National Mutual Benefit (NMB), a member-owned life insurance company based in Madison, Wis., launched a \$100,000 community give-back program on April 21 called "NMB Cares". This program was designed to help the communities where its three agencies are located during the coronavirus pandemic. National Mutual Benefit has an agency located in Spearfish, and approximately one third of the \$100,000 will come to the Spearfish area.

"During these difficult times, it is important for us to make sure we step back and help those in need. National Mutual Benefit has a rich history of helping our members and communities in time of need and we wanted to do our part to support our communities," said Dan Shinnick, president and CEO of National Mutual Benefit.



Local high school students help out at an NMB fundraiser for the Hmong community in Wisconsin.



In 1982, NMB's Kenosha, WI, branch hosted a major festival to raise money to refurbish a pier on Lake Michigan. The money went toward restrooms, a parking area, a fish cleaning station, and fishing equipment for the differently abled.

Coming Together in Times of Disaster

From the smallpox epidemic of 1899 to the San Francisco earthquake of 1906, from two world wars to recent conflicts and modern-day crises such as the 1995 Oklahoma City bombing and the COVID-19 pandemic, Western and NMB members have always stepped in to help across the country and around the world.



On June 13, 2008, the Cedar River crested to its highest level in Cedar Rapids, IA, history. The floodwaters covered 10 square miles of the city, dislocating more than 18,000 residents, destroying and damaging businesses, farmland, and cultural institutions (including the National Czech and Slovak Museum and Library), as well as many homes.

“This is where I really saw our members shine,” recalls Craig Van Dyke, BetterLife president

who was treasurer of Western when the floodwaters hit. “They donated money for the flood victims, and Western matched their donations. We raised close to \$100,000. We were able to help the museum clean up and rebuild . . . and the rest went to the members affected by the flood.”

The way Western helped its members is what sticks in people’s minds. “We had a sit-down dinner for about 100 members at a local hotel,” remembers Don Nieland, longtime Western employee. “They thought they were just getting a nice meal. But then, we walked around and gave

WFLA gives \$66,000 to aid flooded members

CEDAR RAPIDS — Western Fraternal Life Association distributed \$66,000 in flood aid to members at a dinner Oct. 24.

WFLA also gave \$37,654 to the National Czech & Slovak Museum & Library.

WFLA announced last week it would be donating \$120,000 to members. It has \$54,000 to be donated.

Among the WFLA members receiving funds were:

- Tom and Sharon Brown, 625 Fourth St. SW. They will use their money to replace the floor in their flooded basement and buy appliances.
- Rod and Brooke Schulte, 813 E Ave. NW, who will buy supplies for their flooded house.
- George and Mary Shakespeare of Palo, who will use the money to furnish their flooded home once it is repaired.
- Rose Marie Vanous, owner of Czech Feather & Down Co., who was



NMB was one of the first companies to issue checks to help the victims of a tornado that hit Oakfield, WI, on July 18, 1996.

each family a \$1,000 check. The expressions, their gratitude . . . was unbelievable. It really makes you feel proud to work for an organization that does something like that for its members.”

“We let them know that this isn’t just a company writing checks; this is coming from your fellow members,” remembers Van Dyke. “And there were tears in their eyes. One man told me, ‘I can have Christmas with my kids now.’”



A plaque hangs in the WFLA/Z.Č.B.J. Heritage Hall honoring Western’s support for the original museum and reconstruction after the 2008 flood.

Aid in Wartime

When the US entered World War I, fraternalists jumped into action. Both NMB and Western members helped in a variety of ways, from raising funds for the war effort itself, to sending money

Fraternal Societies Mobilized for the War

Important Patriotic Gathering in Chicago, February 20th to 23rd, to Formulate Plans for Co-operation in War Activities—Backing the Government With Eight Million Members—Meeting of Presidents' Section of N. F. C. of A. an Event of National Importance—Lawyers, Actuaries and Others Attend Meetings.

for food and supplies to those in Europe affected by the war, to serving in the military. Every issue of *Fraternal Herald* included an Honor Roll that listed the names of “members who died on the Field of Glory.”

The German invasion of Czech lands and the start of World War II caused great concern in the Czech-American community for their loved ones and home country. The community was particularly hard hit in 1942 when they learned the Nazis had destroyed the village of Lidice. Men were murdered, women sent to concentration

camps, and children sent either to camps or to be “retrained” as German citizens. Stunned by the violence, members held memorial services, erected a memorial that still stands in Phillips, WI, and poured more money into war bonds.

As recently as 2017, Western sponsored an art exhibit at the National Czech and Slovak Museum and Library commemorating Lidice.



The Great War did not stop Lodge 46, Prague, OK, from dedicating a new lodge hall in 1917. Here, everyone is in their Sunday best — including the members sneaking a peek from the windows.



A 2017 art exhibit commemorating Lidice

During World War II, lodge members sent Christmas packages to servicemen. The packages included playing cards, hard candy, a toothbrush and toothpaste, soap, and a pocket knife emblazoned with Western's logo. When combat infantryman Donald C. Coufal received his

package, little did he suspect how important such a small object would be.

One day while driving a jeep on patrol, Coufal was shot by a sniper. The Western knife, which happened to be in his pocket, deflected the bullet, saving his life. The knife was later donated by past Western President Charles Vyskocil, his wife, Lillian, and the estate of Donald Coufal. Mr. Coufal was a member of Lodge 262, Cedar Rapids, IA.



The pocket knife that saved Donald Coufal's life



When members of Western Bannister Lodge 225 were installing a new ceiling in the 1970s, they discovered this banner in the rafters. It commemorates members who served in WWII.



Western's drill team also helped with war efforts, for example handing out sandwiches to departing servicemen.



Just as it had during WWI, Western continued to support WWII war efforts by buying and promoting war bonds.



War Rider Waiver Appreciated

Beneficiaries of Service Personnel Express Thanks

The recent NMB decision to make full payment on all death claims of army and navy personnel who lost their lives in World War II, despite a war rider clause on all business written after January 1, 1942, has begun to pay dividends in good will and human service.

Letters received from wives, fathers, and mothers of men who lost their lives, express their appreciation of this action by the Board of Directors.

National Mutual Benefit had many war casualties, six of which represented policies with the war rider clause. There was no legal obligation to pay these claims. However, because of a favorable mortality, it was decided to reopen the claims in full and rescind the war rider clause retroactively.

It should be noted that this war rider clause was a safety provision in case war casualties caused higher than anticipated normal losses.

How much this decision is appreciated may be seen in the letters from beneficiaries of service personnel this affected. Mrs. Margaret H. Peterson, 150 East Burleigh Street, Milwaukee 12, Wisconsin, writes:

"In May of 1943, my husband, Martin Peterson, took an insurance policy with your company through your agent, O. G. Dinsmore of Milwaukee, Wisconsin. In February, 1945, my husband was killed in action overseas.

"Both my husband and I knew and understood the war clause in his policy and realized that if he died in service, that only the amount paid into the policy would be paid. I received a check from your company for \$82.08, the amount we had paid in. I dismissed the thought of the policy from my mind and thought very little about it afterward.

"However, today, I received a very pleasant surprise. Mr. Dinsmore came to see me and presented me with a check for \$667.92, and told me I would receive the balance of the \$1,500 policy in \$50 monthly payments. Mr. Dinsmore said the National Mutual Benefit Insurance Company had decided to pay all claims of service men who died in the service, except aviation claims.

"I can not express my deep gratitude to your company, and to your generosity for it is generosity because your company did not have to pay this claim at all.

"My sincere thanks and appreciation go to your company for your very kind and thoughtful act."

Mrs. Lorraine Smith, 1912 South Center Street, Sioux Falls, South Da-

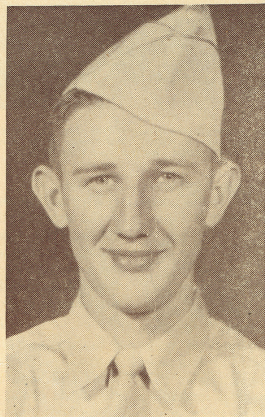
kota, mother of Marwood Smith, says in her letter to National Mutual Benefit:

"My husband and I want to thank you for the surprise we got yesterday. It certainly was something not many companies would do, and I think will be repaid in future business. The loss of our dear son, Marwood, is hard to forget, but most people realize what it means to try to help us feel it wasn't in vain. Thanks again."

Mrs. Ethel Peasley, Birnamwood, Wisconsin, widow of Grant O. Peasley, wrote the Home Office as follows:

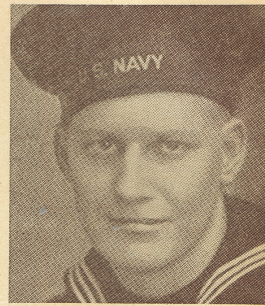
"I wish to take this opportunity to thank the National Mutual Benefit for the grand surprise I had when Mr. Nelson, your Field Manager, delivered the check to me for my husband's insurance. It came as a complete surprise for I knew his policy contained a war rider. It will help me materially in raising my two young boys. Both of them carry insurance in your company."

The six special cases are those of Pfc. Alvin A. Backen, C 1/c Marvin Miller, Pvt. Grant O. Peasley, Pvt. Martin Peterson, Marwood Smith, and Bernard T. Walsh. The Benefit News presents herewith some pertinent facts about these men who made the supreme sacrifice.



Alvin A. Backen

Pfc. Alvin Backen, son of Mr. and Mrs. Arthur L. Backen of Menomonie



Marvin Miller

S 1/c Marvin Miller was lost at sea February 21, when the aircraft carrier U S S Bismark Sea was sunk by Japanese bombers off Iwo Jima.

The action occurred in the vicinity of Iwo Jima southeast of Japan at which time the carrier was subjected to heavy enemy air attacks and suffered mortal damage. It was necessary to abandon her in order to save as many lives as possible. Life rafts were launched and all personnel wore life belts but the water was very rough and darkness descended within a short time, making difficult work for the four destroyers aiding in the rescue.

Marvin was known to have left the ship but did not re-appear on any of the rescue vessels nor was he found by any other vessel in the area. The search continued throughout the night and on the following day six additional ships joined in the search, assisted by aircraft. Marvin was never found.

The commander of the ship, Capt. J. L. Pratt, wrote Marvin's parents, "The death of any young man is a cruel blow and particularly in the case of one of Marvin's caliber. We had one of the finest crews that I have ever sailed with and your son was an outstanding member. Marvin was a quiet but efficient worker. His pleas-

THE BENEFIT NEWS, JANUARY, 1946



B-25 Bomber sponsored by War Bond Drive



Both organizations raised money to purchase ambulances for use by armed forces. Western also purchased a B-52 bomber with funds raised by a bond drive.

Both organizations waived war riders for military families during the war. This article is from NMB's 1946 *The Benefit News*.

BRIGHTER FUTURE



Simon Jr., Josefine, Ernesto, Corazon and Mr. and Mrs. Mendoza.

From the far-off Philippines comes word that S. Mendoza, a member of NMB and a 1928 graduate of Marquette University with a degree of Civil Engineer, is succeeding in re-establishing his family life after being a Japanese prisoner. In the above picture Mr. Mendoza is shown with his family on the occasion of his daughter Corazon's recent graduation from kindergarten. Mrs. Mendoza is a graduate pharmacist and is employed in a Philippine drug store.

Information about Mr. Mendoza was received by Albert Gibbons, co-manager of the NMB, Milwaukee office, who wrote him insurance in our company in 1925.

Mr. Mendoza, a native Filipino, attended St. Ignatius High School in the Philippines before enrolling in Marquette. His home is at Malabon Rizal, Philippine Islands.

NMB shared news of one member reestablishing his life in the Philippines after being held as a prisoner of war by the Japanese.



NMB sponsors the Honor Flight Network, a national organization that offers veterans free trips to visit the memorials in Washington, DC.

We were glad to see Sis. Vesta Novotny back with us after her operation and looking so well. We all told her she looked younger, and we weren't fooling.

No one was reported ill. November birthday celebrants were Sisters Betty Muzny and Kay Novotny.

Our sec'y read thank you notes from Sisters Helen Berousek and Vesta Novotny.

Our Lodge members congratulate Lodge Jan Zizka on their 75th anniversary Nov. 10th. Everyone attending reported a nice time.

November is now our election month. Elected were Bro. Clarence Muzny as president, Bro. Jim Nesbitt, vice-pres.; Sis. Betty Muzny, sec'y; Sis. Ann Dodson, treas.; Sis. Amanda Muzny, guide; Bro. August Muzny, inside guard, and Bro. Amos Novotny, outside guard.

We are proud to have a new member join our lodge, Emily Kaye Fendrich. Her parents are Mr. and Mrs. William G. Fendrich.

Our Beseda dance group, Clarence and Betty Muzny, Glen and Barbara Muzny, danced at the Fraternal Congress meeting held here in Oklahoma City.

Delicious refreshments were served by hostess Louise Muzny after meeting.

Ann Dodson

Oklahoma City, Oklahoma, Lodge Laska 109.—The gist of a letter received by me, "An electric letter opener was used in opening your letter, etc. . . . Line which is missing was cut off your letter, etc. . . . We would appreciate you

2nd Lieutenant Assigned to Hospital



2nd Lt. James J. Maddix, a member of Lodge Michigan 225, has completed the U. S. Air Force Nurse Operation Program, specializing in aerospace medical subjects and hospital administration, and was assigned to the 9th Airforce Hq. hospital at Shaw AFB in South Carolina. He holds associate degrees in sociology and nursing from Lansing Community College, and is the son of Mr. and Mrs. James Maddix of Mason and grandson of Mr. and Mrs. Joe Maxa of Ashley.

sending this information to us once again." This is my opening this month.

Our V.P. Sis. Tillie Kolar, just returned from a tour of Grand Canyon. It made a deep impression on her. When Bro. Pres. Dan Swanda travels around the State he makes a deep impression on the sales lists in the Herald. Sis. Sec'y Elma Nykl, has been elected to the Presidency of the Oklahoma State Fraternal Congress. Sis. Treasurer, Frieda Apell, is busy assisting the Correspondent and Janitor, Bro. John Nykl, keeping our hall supplied not only with supplies, but money. Closing the officer's report, it can be reported that Bro. Adolph Foral, Trustee was at the last meeting.

The regular meeting of Lodge Laska on the 2nd Sun. of Nov. was postponed to the 3rd Sun. Nov. 17, and in order to meet the deadline on the 20th in Omaha, I cannot report on the nominating committee slate of officers to be presented at that time. So now you know who were the outgoing officers and will keep you informed of the new ones next month.

Bro. and Sis. Frank and Mary Kunc, Bro. and Sis. Spencer and Toni Knapp, Bro. Ludwig Foral, Sis. Marge Straka, Sis. Emma Jo Kouba, Bro. Dan Swanda, Sis. Helen Swanda and juveniles, Mary and Guy Swanda, Bro. John and Sis. Elma Nykl were among those present at the 75th Anniversary of Lodge Jan Zizka 67 in Yukon on the 2nd Sun. of Nov. Other Lodges in the area were also well represented at this event. Lodge Laska presented a congratulatory plaque to Lodge Jan Zizka 67. Fraternism is participation and this was a proven fact on that date and event as our National President, Bro. Chas. H. Vyskocil, our National Treasurer, Bro. Phillip Torticill were at the speakers table, along with one of the speakers, Robert Simmons, of the Woodmen of the World and the Mayor of Yukon. Amongst the audience was Juanita White and her husband, representing the Royal Neighbors of America.

Back to our own Lodge. We are having a Christmas dinner through the courtesy of Bro. and Sis. Don and Frances Swanda of Washington, Oklahoma, who donated ducks and the other members helped get them in the freezer for the event, the details of which will be worked out at the meeting Nov. 17.

The Lodge extends the Season's Best Wishes to all our members. I would have liked to take this opportunity myself, personally, but if I did I think the Editor would rush out and get her one of those electric letter openers for her Christmas gift and cut me off, but I'll just beat her to it and cut myself off.

Correspondent, John J. Nykl

Yukon, Oklahoma, Lodge Jan Zizka No. 67.—We held our October meeting on the 20th. Several members from the former Kingfisher Lodge 88 were present and we are looking forward to having more attend at future meetings.

We lost a member by death, Sis. Rose Pribyl, who passed away in a Bethany nursing home. Among her survivors is a sister, Anna Semrad, also a member

of our Lodge and we extend our sympathy to her. Our condolence also to Sis. Rosye (Benda) McMinn of Burleson, Texas on the death of her husband, Dr. Jack McMinn, and to Sis. Margie Vasicek on the loss of her father, Alfred Spaniel of Prague, Okla.

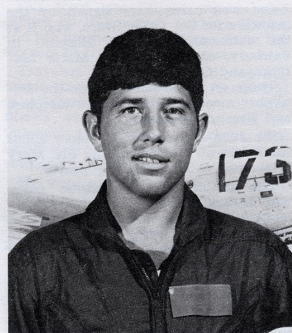
Sis. Blanche Powell had a stay in Kingfisher Hospital recently, and Sis. Karoline Stejskal had the misfortune to fall and break her arm.

Sis. Caroline Stejskal was initiated into our Lodge. She is the wife of Bro. Oscar Stejskal, who has been a member many years. The five dollar door prize was won by Sis. Agnes Zoubek. After meeting, a covered dish supper was served in honor of the transferring members from Kingfisher.

The October meeting was one I didn't get to attend. On that day I was in Baptist Medical Center awaiting major surgery the following day. To be suddenly plunged from one of those enjoying good health, which has been my good fortune most of my life, to the traumatic experience of surgery and the debilitating after-effects, is certainly not a pleasant experience. At this time, I would like to thank all of the friends and relatives for the cards, gifts, visits, telephone calls and flowers given me while I was hospitalized and recuperating at home. It was overwhelming.

Our thanks to Sisters Clara Krivanek and Alma Stejskal for taking over the auditing chores for me and Sis. Lottie Smith. Sis. Lottie has been quite ill for several weeks and had a short stay

Ensign Completes Solo Flight



Lodge Michigan 225 member, Ensign Chris L. Maddix USN, recently completed environmental and survival training at the U. S. Naval Air Station in Pensacola, Fla. On Oct. 18th Ensign Maddix completed his solo flight at NAS Sauley, Florida and this was the most important step toward becoming a naval pilot. Ensign Maddix is a graduate of the U. S. Naval Academy, where he served 4 years as a member of the honor committee. He is the son of Mr. and Mrs. James Maddix of Mason, Mich. and grandson of Mr. and Mrs. Joe Maxa of Ashley.



Servicemen and servicewomen received care packages from NMB during the Gulf War.

"We had a member, a Marine, who was killed in the Gulf War. And we were able to approve his policy and payout to his family . . . because that's who we are. Just as we did during the world wars, when we changed the rules and paid out to soldiers' families. That is the caring company we are. That really sticks in my mind to this day, because I have a boy in the service now. That could have been our family."

— Duane Jirik, BetterLife board member

This page from a 1974 issue of *Fraternal Herald* continues the tradition of honoring military service by sharing the members' stories.

CHAPTER FIVE – BETTER FUTURES

Our Histories Point the Way to an Exciting Future

On January 1, 2021, Western Fraternal Life Association (Western) and National Mutual Benefit (NMB) came together to launch BetterLife, a “new 125-year-old organization” that is member-owned and dedicated to serving thousands of individuals and families across the US.

BetterLife preserves the best of both Western and NMB: their unique identities, traditions, and histories. BetterLife also brings together the missions of both organizations: to protect families, connect members, and serve communities.

In addition to this shared mission, a common thread is each organization’s ability to stay strong by merging. Like other fraternal benefit societies,

Western and NMB have a history of joining with other organizations to grow both larger and stronger. From Western’s 1929 merger with the Czechoslovak Workmen Benefit Society of St. Paul to NMB’s 1945 merger with the United Danish Society of America and with Concordia Mutual in 2001, joining forces is how many societies continued supporting their members and communities.



“We would not be here today if we didn’t do what we did yesterday. I am grateful and humbled to be a part of an organization that’s been around for so long, is evolving, and is not afraid of change.”

— Jared Bruley, BetterLife senior vice president, Member Acquisition

Adapting to the Times

In the 1920s and the decades that followed, lodges and branches became less important as meeting places for fraternal benefit societies and the communities they served. People gathered elsewhere: first around the family radio, then the television, then at movie theaters, malls, and online.

There also were more ways for people to donate to charity, demonstrate patriotism, volunteer, or celebrate their cultures. Plus, banks and insurance companies continued to grow and offer competitive insurance products – though without the membership benefits offered by fraternal benefit societies.

These societies worked hard to compete, but beginning in the 1980s, their memberships began to decline.

As a result, many fraternal benefit societies, including several Catholic societies and the two largest Lutheran societies, merged in order to flourish.

In 2018, Western President Craig Van Dyke and NMB President Dan Shinnick began to realize that their organizations might make a very smart match. Both organizations were financially stable. Both were about the same size. Both shared important values.

Both also saw the opportunity to stabilize and grow by joining forces with another society, just as their founding organizations had.

The boards of directors from both organizations spent months performing due diligence, mapping out how Western and NMB could work together to form a new company. In February 2020, they made it official when they announced their intent to merge.

“NMB and Western are the perfect match. This is a once-in-a-lifetime opportunity for both organizations, and joining forces unlocks so many exciting opportunities.”

— Craig Van Dyke,
BetterLife president

“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, BetterLife CEO

Coming Together during a Pandemic

Even in the best of times, merging two organizations can be tricky. Leadership of the two organizations knew that and worked to make sure the transition was smooth.

What they didn't expect was a pandemic.

The CDC reported the first US COVID-19 case in January 2020, a month before Western and NMB announced their intent to merge and put processes in motion for both organizations to vote on the proposal.

NMB's governing body was its board of directors, so the organization did not require a full membership vote on the proposed merger; board members met (via Zoom) to vote in favor of the merger.

Western's governing body was its national convention delegates, representing each of Western's seven districts. Due to travel restrictions, only one in-person meeting with a

district was possible. Video meetings were held with the remaining six districts, and the vote to merge passed.

And then came the formidable task of uniting two organizations.

"We had to do everything via video calls," recalls

WHO declares that coronavirus crisis is now a pandemic

By Associated Press
Mar. 11, 2020 1:00 pm



America's Economy Begins to Shut Down as Pandemic Measures Take Hold

The fast-spreading virus has put an end to movies, date nights and other economic activity, prompting some economists to call a U.S. recession.



BetterLife officers celebrate the merger of the two companies.

Jenna Dunker, project manager for the merger integration. “And when you can’t sit in the same room and relate on a human level and get to know each other well, we had to work extra hard to make that connection.”

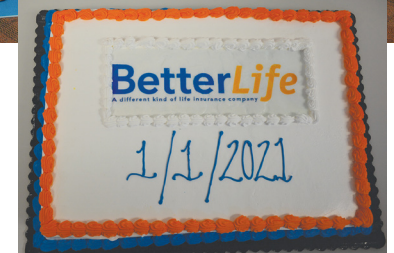
To do so, leadership teams from both Western and NMB met virtually each week starting in June 2020. They divided into 15 different work streams, from IT to marketing and sales to fraternal projects, governance, and more.

“Given the challenge of managing the merger remotely, we leaned especially hard on one team, which we called the “Triple C’ team: communication, culture, and change,” recalls Dunker. “In the end, we were all impressed with what we managed to do . . . and we were pretty exhausted.”

When it came time to decide on a name for the new organization, leadership sought input from members, employees, and other key stakeholders. They engaged Maddock-Douglas, a well-known market research company that has significant experience with insurance companies and fraternal, and considered more than 100 names.

In the end, they chose what was perhaps the most obvious – as well as the most fitting – BetterLife.

The organization launched on January 1, 2021, ready and able to write business in all the states it wanted to serve. A fraternal advisory board made up of seven member leaders from each organization helped make sure that branches and lodges kept important member programs going throughout the transition.



BetterLife’s first board of directors. Standing, left to right: Duane Jirik, Brenda Stone, Craig Van Dyke, Dan Shinnick, Mary Bradley, Tom Johnson, Mike Hosek, John McHugh. Seated: Nancy Heykes, Maureen O’Hern Hahn.

A New Kind of Insurance Company

Today, BetterLife, headquartered in Madison, WI, is member-owned and community-focused, offering a wide range of insurance and annuities.

BetterLife also continues the tradition of keeping members and their communities as the heart and soul of the organization, maintaining local lodges and branches, fostering community support, and celebrating ethnic and cultural heritages.

As the new company moves forward, generations of Western and NMB members do so as BetterLife members. They are joined by new members each day, building fresh memories and traditions, looking out for each other and their communities, and demonstrating that an insurance provider can do a lot more than issue policies.



The 2021 prince and princesses of the Wilber Czech Festival, Wilber, NE



The WAGS Dog Walk raises funds for an organization that provides skilled service dogs to people with disabilities.



The Spearfish, SD community rallied around agent and member Michael Johnson when he was diagnosed with renal disease.



BetterLife home office staff planted new trees in Iowa after a derecho storm.

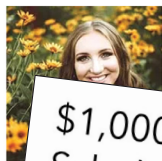
\$5,000 Annual Bradley Family Scholarship

Christa Fornusek | Bannister, MI



Christa will be attending University of Michigan. She is pursuing a bachelor's degree in political science. After achieving her undergraduate degree, she hopes to attend law school. Christa's dream is to work in Washington D.C. as an advisor or strategist for government officials.

\$4,000 Presidential High School Scholarship



Brooke Fredrickson | Thief River Falls, MN

Brooke will be attending Bemidji State University. She hopes to earn a bachelor's degree in mathematics or economics and is considering becoming an accountant.

\$1,000 BetterLife Foundation Scholarship



Hunter Cummings | Clermont, IA

Hunter will be attending Hawkeye Community College, where he will be pursuing welding technology.



Justice Grant | Brown Deer, WI

Justice will be attending the University of Wisconsin - Milwaukee. He will be pursuing a bachelor's degree in information science and technology.



Jonathan Kaske | Superior, WI

Jonathan will be attending Wisconsin Indianhead Technical College. He will be pursuing an associate degree in business management.

Our Mission

BetterLife's Mission is to help our members protect their families' financial futures, build better lives, and better their communities.



In 2021, 11 branches and lodges came together in a signature event to raise funds and gather food for 19 hunger-relief organizations across the Midwest.

BetterLife's Members in Action program funds the supplies, services, and promotional materials members need to make their community events a success.



BetterLife's National Member Scholarships are available to members pursuing higher education.

Why We're Different

Our members come first.

As a member-owned organization, we are committed to building trustworthy relationships, focusing on what's best for you and your family, and delivering service in a caring, friendly, and helpful way.

Supporting your community is what we do.

Through volunteerism, fundraising, and social events, we help you make a difference where it counts most to you.

We know you and your community.

As your local, community life insurer, we care about what's most important to you, your family, and your community.

We're here for you today and tomorrow.

We have been passionately protecting families for more than a century. We are financially strong and will be here when you need us most.



Members of Lodge 400 assemble school supplies to donate to their local school district.



Members of Branch 85 in Philip, SD, fry brats before a benefit for friend Rusty Baye, battling cancer.





The Bradley family represents seven generations of Western members.



Cynthy Mandl's grandchildren are the fifth generation of her family to become NMB members.

"Everybody needs a place to belong, and everyone needs a sense of community. In so many ways, we're doing what my great-grandparents did, but more broadly — creating better lives for each member of our community."

— Mary Bradley, BetterLife board member



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