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FEBRUARY 2023 | betterlifeins.com

Caring and Community

Navigating the Devastation of Hurricane Ian

2023 Member Engagement Theme: A Healthy Home

Culture Corner – Earth Day

CEO's & President's Messages

Daniel L. Shinnick
CEO & Board Chair
Chief Member Advocate

After six years at BetterLife, I will be retiring on June 30 of this year. I am proud of all the accomplishments we have made. When I came to NMB in 2017, it was a sleepy little company that was financially strong but hadn't grown in 20 years.

Over the last six years we have done many things to set up BetterLife for the future. The biggest thing we did was merge with Western Fraternal Life. This created an organization that was twice as big and positioned for growth in the future. We also changed our name to BetterLife, a modern name that will be meaningful for generations to come.

One of the most important things we did was to build a strong culture that embraces change, is resilient, and puts the member first. This enabled us to successfully implement a merger in the midst of a worldwide pandemic.

One thing that hasn't changed is that we are a fraternal, a membership organization committed to its members and their communities, and to helping our members "protect their families futures, build better lives and better their communities".

I'm looking forward to watching BetterLife grow and make things better!

Craig Van Dyke, CFA
President & Chief Investment Officer

Reinsuring our life insurance policies that have larger face amounts has been a major risk management tool that we have used for many years. By reinsuring these life policies, we help protect our members' surplus against the risk of large losses resulting from any given member's death claim.

Our annuity business also features risks that can have an adverse effect on us financially, which is why we made the decision to reinsure a large portion of our annuity business. By reinsuring these older annuities that have higher long-term interest guarantees, we reduce our risk to a fluctuating economic landscape and allow us to safely weather large swings in interest rates.

As with any major operational change, we always keep our members' financial security foremost in our minds. Even when the economy expands and contracts, we always want you to be confident that BetterLife will be here for the next 125 years and beyond.

It is important to know that this change has no effect on our members' annuity policies. The annuity reinsurance simply adds another layer of financial protection for all BetterLife members.

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On the cover: BetterLife member Kristiauna Thomas and a group of friends participated in BetterLife's Day of Caring by assembling care packages for the homeless population affected by Hurricane Ian.

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2023 Engagement Theme: A Healthy Home

by Zach Snell

In 2022, the Member and Community Engagement team chose the first ever fraternal theme (Year of the Veteran) to help bring focus to sharing information, resources, and member-led activity support. And after watching our members rally around the theme throughout the year, the team knew we had to have another theme to rally around in 2023.

As a membership organization, we set out to understand what topics might be of interest to our members and their families as we seek to provide education, helpful tools and resources, and member group activity ideas through our next annual theme. After sifting through the many ideas and interests from the feedback we received, we narrowed down the options to just three – A Healthy Home, K-12 Education, and Human Trafficking.

To decide which focus was best for our members this year, we asked you to tell us what interested you most through a survey we emailed to every member we could – and a whopping 40% of you took the time to review it!

Through hundreds of survey responses from across the states we serve, our members have chosen to make 2023 the year of "A Healthy Home".

Admittedly, a healthy home can mean many different things to each of us. This year's theme, albeit broad, allows us the flexibility to share stories, resources and inspiration that add value to our members' everyday lives. Our goal is to provide resources that can teach how basic needs like food, shelter and financial stability can lead to a healthy home, while also helping us to dig deeper into things like how proper nutrition plays a key role in our children's ability to learn and grow, or how to help a neighbor add a wheelchair ramp to their home for improved accessibility. All the while, we can also provide inspiration on how our member groups and member benefits can be utilized for active participation in our theme throughout the year.

With so many topics to cover and so many ways to create a healthy home, it is best to start with the basics. And with spring right around the corner, an eye toward some light cleaning, organizing, or tidying of your living environment while the cold of winter keeps you inside day and night might be just the right start to ensuring your own healthy home throughout 2023.

For those that have not taken steps to declutter recently, this may seem a bit overwhelming. To make it seem less daunting, start by focusing on just one room. It may even help to focus on the smallest room in your home first. Or, it might help to start with the room that upon first glance needs the least amount of work to tidy up. Either way, it is best to focus on just one space at a time, or even one area within a space to get started (e.g. bedroom closet).

There are many online and offline resources available to help get you get started on your journey toward less

clutter. And the benefits of taking care of the mess go far beyond just having a nicer looking living room, or a garage you can actually park your car in. According to Utah State University*, decluttering can also lead to these mental health benefits:

- Boost your mood and help improve your physical health
- Sharpen your focus
- Energize you into productivity mode
- Relieve anxiety

While you are spending time to reduce stress and create a more peaceful environment at home, do not forget to take the same small, decluttering steps with your finances. Creating a simple budget can make a big difference in a short amount of time, and can help you identify where your money is going each month.

In short, a budget can help you stay focused on your spending goals, shine a light on bad spending habits, reduce the use of credit cards or lines of credit, ensure you are saving for retirement and unexpected emergencies, and reduce stress and anxiety that come from a lack of confidence with your finances.

Whether you start with your living room or your checkbook, we hope you take some time to think about how following a system or process can be helpful in managing the potential mess that can naturally occur when we are not paying close enough attention. We look forward to sharing more helpful resources and inspiration as we continue to find ways to help you create A Healthy Home in 2023.

extension.usu.edu

Hurricane Ian delivered widespread destruction to much of Florida and into South Carolina. BetterLife Member Lindsey Kruta's neighborhood of Cape Coral, FL, was in the eye of the storm when it hit landfall as a Category 4 hurricane.

Caring and Community

Navigating the Devastation of Hurricane Ian

Cracks, creaks, crashes ... whipping winds, howling ... no this isn't some scary Halloween movie, but just a few of the sounds BetterLife Member Lindsey Kruta heard during Hurricane Ian last September.

"I grew up with some Minnesota tornadoes, and I was already living in Florida for [hurricane] Irma, but they don't hold a candle to Ian," compares Kruta. She says the extended period of time with a hurricane is what exponentially increases the damage. Kruta and her Cape Coral, FL, community of 200,000 were right in the eye of the hurricane when it made landfall as a Category 4 storm on September 28, 2022. It is no wonder she heard those sounds; according to the National Oceanic and Atmospheric Administration, Ian's top maximum sustained winds reached 155 mph.* And it wasn't just the wind; it was the rain too. Some coastal communities are believed to have experienced tides up to 12 feet. With the slow forward motion across the Florida peninsula, inland communities experienced flooding. The Sanibel Island causeway, which provides the only roadway access to the island, and the Pine Island Bridge, which connects to the mainland, were destroyed during the storm. This meant residents were only reachable by air and boat.

Nearly 2.6 million customers were without power. Kruta was one of them, and she did not have a generator. Eleven days went by with no electricity. "It was like camping at home," describes Kruta. She hunkered down in her cement block home with her three cats — Vince, Bijou, and Tanqueray. The cats were scared but a key source of entertainment during her time of isolation. Kruta was resourceful grilling a frozen pizza on her gas grill, utilizing basic staples like bread, and making use of other food in her refrigerator before it spoiled. Once the hurricane passed, she searched for three days before she could find ice for her cooler. The few gas stations that were able to reopen had lines miles long.

"Most people don't think about where the homeless go or how they survive in a hurricane and we wanted to reach out and let them know that we were thinking of them."

Haley Sams, BetterLife Direct Sales Specialist

The devastation was widespread. Kruta's primary damage to her home was to her roof, but thankfully her parents reminded her of BetterLife's Member Benefits and she applied. BetterLife's Disaster Relief Benefit is designed to assist members who have been affected by a natural disaster such as a flood, hurricane, earthquake, tornado, or a total loss of structure due to fire, wind, or other disasters as designated by the state or federal government. The benefit will cover to up $1,500 of out-of-pocket expenses (not covered by an insurer or relief agency) for the member's primary residence.**

BetterLife Member Lindsey Kruta and her three cats – Vince, Bijou, and Tanqueray survived Hurricane Ian and 11 days without power.

"I feel fortunate," says Kruta. She lives in a great neighborhood where people check in on each other. She also shared that the BetterLife Member Experience employees at the home office have been communicative in working through the benefit process. Kruta explains, "It takes a while for the paperwork and getting estimates with so much demand down here, but the application was pretty easy. I filled it out online and sent an email."

After wreaking havoc on Florida, Hurricane Ian curved toward South Carolina and on September 30, made final landfall with maximum sustained winds of 85 mph.

Haley Sams, BetterLife Direct Sales Specialist, who lives in Summerville, SC, also experienced the effects of Ian. Sam's area experienced flooding and wind gusts, but tornadoes were an additional threat and she was concerned about the homeless population. The BetterLife home office employees were participating in a "Day of Caring" by volunteering at local charities around Madison, WI. This volunteer event inspired Sams and BetterLife remote employee Taylor Lefevere, as well as BetterLife Member Kristiauna Thomas, to activate a Day of Caring in their communities. "Most people don't think about where the homeless go or how they survive in a hurricane and we wanted to reach out and let them know that we were thinking of them," said Sams.

When a hurricane strikes, if the homeless are going to evacuate to safety, they often need to leave behind what few belongings they have, so the team decided to provide care packages to give them back a few basic comforts. It was a team effort as Lefevere coordinated plans with the BetterLife Home Office. Thomas and her friends focused on packing Ziploc bags that were compact and free of excess waste. They included ponchos, toothpaste, toothbrushes, socks, underwear, and more. Lefevere delivered the care packages to people in need around her Florida community with the help of the Food For the Poor staff. Sams delivered the other care packages to the Home of Hope. "They were just overjoyed that someone thought of them," gushed Sams. "The shelter's full capacity is 16 men and they have been at full capacity since they opened in 2015."

Meanwhile back in Florida, Kruta showered by candlelight and reported for work almost two weeks after first shutting down for the storm. Whether volunteering for a Day of Caring or helping our members navigate their benefits, BetterLife employees are here to help support you, your family, and your community.

Turn the page to see more pictures from Hurricane Ian and how BetterLife reached out to help our members.

**ncei.noaa.gov **BetterLife's Disaster Relief Benefit has a lifetime cap of one use per member.*

If you or another member you know of are in need of disaster relief, visit:
betterlifeins.com/member-resources/member-benefits
for more details and to apply.

Devastation caused by Hurricane Ian throughout Florida and into South Carolina.

BetterLife Direct to Consumer Sales Manager, Taylor Lefevere, delivers a care package of toiletries with the help of the Food For the Poor staff in Coconut Creek, FL.

Haley Sams, BetterLife Direct Sales Specialist, provides care packages to Home of Hope in Summerville, SC, as part of BetterLife's Day of Caring.

Care packages were assembled for those affected by Hurricane Ian during BetterLife's Day of Caring. BetterLife member Kristiauna Thomas (second from left) and a group of friends pose for a photo with some of the donation boxes.

BetterLife's Family Benefit Helps With Daycare Costs

Matthew and Cassandra Pracheil are two working parents of four young children. One child is in daycare part-time, and three go to daycare full-time. With the high cost of daycare, the family budget is stretched to the limit. BetterLife awarded the Pracheil family a $1,000 Family Benefit in 2022. This benefit will help relieve some of the stress that the cost of daycare puts on their family.

The Family Benefit provides up to ten $1,000 awards per year to BetterLife members for costs associated with senior care, child care, extracurricular activities, family emergencies, or unexpected living costs.

Matthew and Cassandra Pracheil with their four children.

We are now accepting applications for the Family Benefit until June 1, 2023. Visit our website for more information:

betterlifeins.com/member-resources/member-benefits

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SPOTLIGHT on Our Members

by Hallie Jahr

BetterLife Members - Oconomowoc, WI, assembled care packages with candy, chapstick, notepads, playing cards, and other goodies to be given to the Wilkinson Woods Senior Center.

Sharing Memories and Serving the Community

BetterLife Members - Oconomowoc, WI, and BetterLife Agent Bill Rutten worked together and hosted a dinner and outreach event on December 6, at a local restaurant in Oconomowoc. At the event, members shared the wonderful events they have done as a group over the years to support their community. Everyone at the event participated in a service project by assembling treat bags for the local senior center.

Sharing Czech History

On October 20, BetterLife Members - Seattle, WA, hosted a Czech lunch for local seniors. BetterLife member, Linda Reichle cooked and baked the traditional meal. At the meal, the guests learned about Czech Culture.

BetterLife member, Linda Reichle prepped for the meal (top picture) and then changed into her kroj for the meal (bottom picture). Kroj is the traditional folk clothing in the Czech Republic.

Some of our BetterLife Members cooking up their traditional booyah, (L to R) Jeff Kujala, John Warneke, Jim Schaetz, BetterLife Independent Agent Randy Kolarik, FIC, LUTCF®, ChFC®,CLU®, and Tom Warden.

Booyah!

On October 8, BetterLife Members - Denmark, WI, held their annual Booyah Party. Booyah is a homemade fall soup made primarily from chicken and vegetables. The BetterLife Denmark group makes the stew in a 60-gallon steam kettle. Members start prepping the vegetables the night before, and the cooking begins at 5:00 am the morning of the event. The group earned $675 for their local scholarship fund.

Members and the community playing bingo.

Turkey Bingo

On November 19, BetterLife Members - Spearfish, SD, hosted their annual Turkey Bingo event in Spearfish. When guests got a bingo, they won a turkey! Funds raised from the event will be going to their annual scholarship the member group awards in the spring.

Booyah Soup

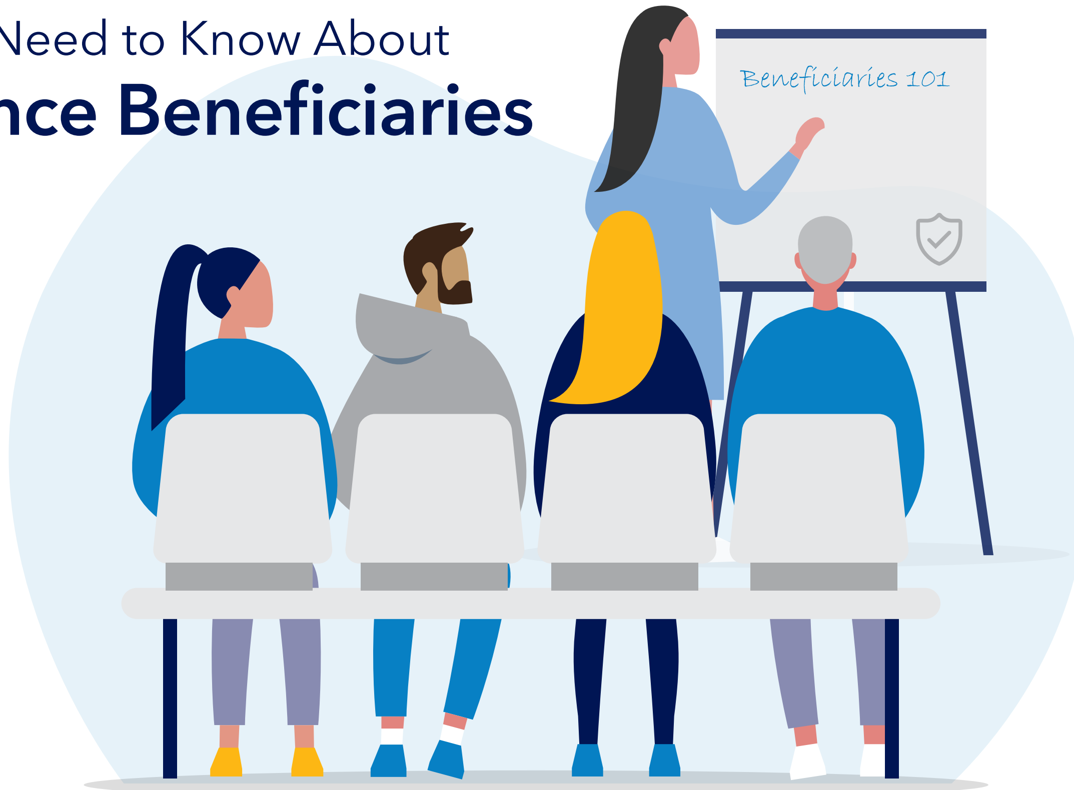
2.5 lbs bone-in, English-style short ribs, trimmed, meat and bones
2.5 lbs bone-in chicken thighs, trimmed
salt and pepper
1 tbsp vegetable oil
2 yellow onions, chopped fine
2 ribs celery, minced
8 c low sodium chicken broth
2 bay leaves
4 c shredded green cabbage
1 28-oz can diced tomatoes
8 oz rutabaga, peeled and cut into ½ inch pieces
1 lb russet potatoes, peeled and cut into ½ inch pieces
3 large carrots, peeled and sliced ¼ inch thick
1 c frozen peas
1 tbsp freshly squeezed lemon juice

Pat beef and chicken dry with paper towels and season with salt and black pepper. Heat oil in large Dutch oven over medium-high heat until just smoking. Brown beef on all sides, about 10 minutes; transfer to plate. Cook chicken until browned all over, about 10 minutes; transfer to plate. When chicken is cool enough to handle, remove the skin and discard it. Pour off all but 1½ teaspoons fat from pot. Add onions and celery and cook over medium heat until softened, about 5 minutes. Stir in broth and bay leaves, scraping up any browned bits. Add beef, beef bones, and chicken, and bring to boil. Reduce heat to low and simmer, covered, until chicken registers 175°, about 30 minutes. Transfer chicken to bowl. When chicken is cool enough to handle, shred into bite-size pieces, discarding bones. Cover chicken and refrigerate. Continue to simmer stew until beef is tender, about 1¼ hours longer. Transfer beef to plate. When cool enough to handle, shred into bite-size pieces, discarding fat. Remove beef bones and bay leaves; discard. Strain broth through fine-mesh strainer; discard solids. Allow liquid to settle, about 5 minutes, then skim off fat and return liquid to pot. Add shredded beef, cabbage, tomatoes, rutabaga, 1¼ teaspoon salt, and 1 teaspoon pepper to liquid and bring to boil. Reduce heat to medium-low and simmer until rutabaga is translucent around edges, about 15 minutes. Stir in potatoes and carrots and cook until vegetables are tender, about 20 minutes. Add chicken and peas, simmer until heated through, 2 to 3 minutes. Remove from heat and stir in lemon juice. Season with salt and pepper to taste. Serve hot.

Source: afarmgirlsdabbles.com

Everything You Need to Know About
Life Insurance Beneficiaries

by Jade Morschauser



While purchasing a life insurance policy is the important first step in financially protecting and supporting your loved ones, the next important step is to select a beneficiary. A beneficiary is simply who receives the payout on the life insurance policy in the event of the insured's death. In other words, your beneficiaries are the loved ones you want to financially protect and provide for even if you are not physically there.

It is essential to name a beneficiary for your policy (and keep it up to date) so that the right person or organization can benefit from it. A beneficiary can be:

- A person (such as a spouse, child, parent, friend, etc.)
- Several people
- An estate
- A trust
- A charity

Who would be most impacted in the event of your passing? This is a great place to start when thinking of whom to designate as your beneficiary. If the answer to that question is your children, though, it's not usually recommended to name a minor child as a beneficiary on your policy. This is because the law forbids insurance payouts to anyone who has not reached the age of majority (18-21, depending on where you live). In this instance, it's best to name an adult custodian you trust to use the money for things such as living expenses and education, or work with an attorney to set up a trust.

Another vital thing to consider when deciding whom to name as a beneficiary is any outstanding debt and who will absorb your debt in the event of your passing. This could be a spouse or a cosigner on a loan.

Finally, if there's a cause close to your heart you'd like to continue supporting even after you're gone, you can name a charity as a beneficiary on your policy. Just make sure to include all the necessary details (more information on that below).

Once you know whom you want to benefit from your policy, here are a few more things to remember as you fill out your beneficiary form.

You can name more than one beneficiary.

For example, if you have multiple dependents, they can all be named beneficiaries on your policy. Just make sure to designate what percentage of the payout goes to each person. For example, you could designate 70% to a spouse and 30% to an adult child.

Don't forget to name a contingent beneficiary!

A contingent beneficiary receives the policy payout if all primary beneficiaries predecease the insured or are otherwise disqualified. It's important to name a contingent beneficiary so someone can benefit from your policy even if the primary beneficiaries are no longer eligible.

Be specific when naming your beneficiaries.

When designating your beneficiaries, clearly indicate their full legal name, date of birth, social security number, and relationship to the insured. When naming an organization, indicate the full legal name, mailing address, and TIN. When naming a trust, indicate the name of the trust, the date it was created, and the TIN (taxpayer identification number).

If naming multiple beneficiaries, include these details for each individual rather than something vague like "my children." This is important to prevent any confusion or delays during the payout process.

Inform your beneficiaries (and keep them informed)!

Don't forget to tell your beneficiaries they're listed on your policy, keep them in the loop on your plans, and provide them with copies of your policy.

Review your policies and beneficiaries every year.

Pick a regular time every year, such as during tax season when you're reviewing other financial documents. Remember that your beneficiaries won't change automatically with major life events, such as marriage, divorce, or a child turning 18, so you'll want to revisit your policy after these events and confirm all information is updated.

With a quick and simple review every year, you can ensure your loved ones are financially protected and comforted during an otherwise difficult time. Whether you're purchasing a new policy or reviewing an existing one, BetterLife is here to help make the process as smooth as possible. You can review your beneficiary information through our online member portal or by meeting with an agent. Visit **betterlifeins.com/policy-owner-services** to access the member portal and your policy information.

Frequently Asked Questions About Beneficiaries

Q: Where can I find my beneficiary information?

A: You can find this information on your member portal account's Life Policy Details page. Find the beneficiary information between the plan and statement information.

Q: How do I update my beneficiaries?

A: Please download and complete the **Request for Change of Beneficiary Form** to update one or more of your beneficiaries. Access the form by visiting: **betterlifeins.com/member-resources/policy-faqs** or scan the QR code. Return the completed form to us with any required associated documents via fax at (608) 833-4849, or mail to BetterLife, PO Box 1527, Madison, WI, 53719.

For security reasons, we ask that you do not email us your completed form unless we have sent you a secure email. If you have any questions, please contact us at (608) 833-1936.

Source: lifehappens.org

Getting Your Daily Side-Splitting Prescription

Just What the Doctor Ordered

by Jade Morschauser

Most people agree that a good laugh is definitely not a bad thing, but the benefits of laughter go beyond a cheery mood. Humor can benefit your overall well-being as well as be a way to bring more joy, fun, and humor into your life.

According to the Mayo Clinic, laughing has both short and long-term benefits. In the short-term, laughter can stimulate organs such as the lungs, heart, and muscles by enhancing oxygen intake and increasing the endorphins released by your brain. This increase in oxygen can even improve your brain function, including memory. Laughing can also create a relaxed feeling by activating and relieving your stress response, in effect increasing then decreasing your heart rate and blood pressure. Additionally, a good laugh can soothe tension by stimulating circulation and aiding muscle relaxation, which can reduce the physical symptoms of stress.

The benefits of laughter can last longer than just an afternoon, too. A good sense of humor can improve your immune system by releasing neuropeptides that help fight stress and potential illness. In contrast, stress can actually weaken your immune system through the overproduction of cortisol. Laughter is also known to relieve pain by causing the body to produce its own natural painkillers.

BetterLife employees are fortunate to have their own resident joke teller. Training and Sales Support Specialist, Eric Garland, is known for his dad jokes. Nearly every meeting with Eric either begins or ends with his witty, light-hearted contribution. He feels that when you have fun at work, you will make better contributions and that if a joke helps relieve some pressure and bring smiles to the faces of his coworkers, then he is happy to contribute.

Eric may not have the medical background, but Mayo Clinic supports his thinking.* The research says that laughter can increase personal satisfaction and help you connect with other people, both important components to overall well-being. Plus, if you are seeking to improve your mood long-term, a regular laugh can help by lessening stress and the symptoms of depression and anxiety. Looking to improve your blood pressure? Studies have shown that laughter can decrease resting blood pressure and reduce the risk of heart disease.

"I didn't actually start this dad joke thing at BetterLife," Garland said. "The person holding this position before me had shared some jokes, and when I stepped into this role, I also inherited the joke responsibility." Who knew that supplying dad jokes would fall under the "other duties as assigned" part of the job description!

Making sure he has a joke handy has become part of Garland's natural preparation for meetings, as he never knows when he might be put on the spot. Thankfully another BetterLife employee gifted him with a book containing a year's worth of jokes. He also tends to jot ideas down on slips of paper, or if all else fails, pulls up a quick Google search.

Beyond the physical benefits, a good sense of humor also has an impact on an individual's risk for anxiety and depression. A study by psychologists Herbert Lefcourt and Rod Martin, Ph.D. showed that stressed people with a well-developed sense of humor became less depressed and anxious than others who had a less developed sense of humor. This is likely due to laughter's stress-relieving properties and effect on personal satisfaction and sense of belonging.**

These attributes are evident in Garland. Fellow employees and agents appreciate his welcoming smile, positive attitude, and commitment to delivering quality work. While he is not known for his dad jokes outside of work, he fills his laughter tank by spending time with friends and family. Garland explains, "It doesn't matter what we are doing, as long as we are doing it together, I enjoy it." He also finds happiness in socializing with people, even strangers. In Garland's case, those strangers usually become friends. Once he even invited the entire staff of his favorite Mexican restaurant over for Thanksgiving!

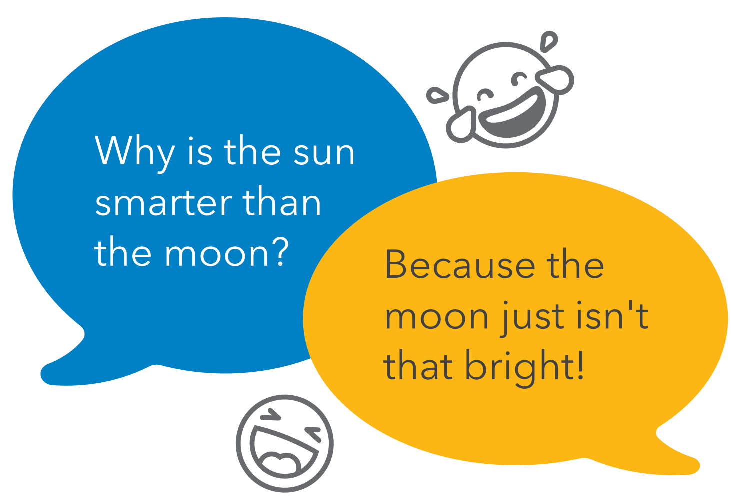
So how do you improve your sense of humor? According to Psychology Today, you can't improve your sense of humor once it's fully developed as an adult. What you CAN do, though, is identify your humor profile and use that to build a library of what makes you laugh. If you're someone who likes serious humor, slapstick comedy is most likely not going to make you laugh or help you reap the benefits. In contrast, if you're someone who has a silly sense of humor, embrace it instead of trying to seek out more serious comedies.

And finally, as Garland does, don't forget to surround yourself with people who bring you joy. Says Danny Bega, MD, a Northwestern Medicine neurologist, "The idea of laughter is an important one. We've known it as a healing mechanism. It's important to surround yourself with people who make you happy and be engaged with others."

**mayoclinic.org **psychologytoday.com*

Build Your Humor Profile

1. **Find a few simple items**, such as photos, greeting cards or comic strips, that make you chuckle and display them nearby.
2. **Keep funny movies, TV shows, or comedy videos** on hand for when you need an added humor boost.
3. **Look online at joke websites or silly videos**, or visit your library for a joke book.
4. **Listen to humorous podcasts.**
5. **Go to a comedy club.**
6. **Find a way to laugh about your own situations.** Even if it feels forced at first, practice laughing.
7. **Spend time with people who make you laugh** and share funny stories with those around you.
8. **Don't laugh at the expense of others.** Use your best judgment to discern a good joke from a hurtful one.



FEEL GOOD RECIPES
the Best Medicine

Of all the ways to relieve stress and brighten our mood, one of the most popular (and delicious) is to put on our aprons, head into the kitchen and cook for family, friends, or even just for ourselves. Cooking is considered a low-stress, creative process and can possibly help refocus our minds and brighten our moods.*

In the spirit of our member engagement theme for 2023—mental health at home, we've gathered recipes from our members that will bring a heart-warming smile to your face, beginning with the recipe titles. Most of us have at least one recipe in our collection written out in a loved one's handwriting. These recipes tend to be often requested and cherished. Cooking with loving memories in mind can be the best medicine you can't get from your doctor. Enjoy!

Grandma's Saturday Stew

Marie Vanderlinden | BetterLife Member | California

Ingredients:

1 lb ground beef
½ c diced celery
½ c diced onion
4 medium potatoes, peeled & diced
1 can sweet peas

Directions:

Brown meat and crumble up. Add onion and celery; then potatoes. Cover with water. Cook 20-30 minutes, then add peas and reheat to serve.

Cooking Tip: To remove the grease from soups or stews when refrigerated, place a sheet of wax paper or plastic wrap directly on top of the liquid. Once it has cooled thoroughly, peel off the wax paper and the grease will peel off with it.

Mom's Mostaccioli

Jessica Treichler | BetterLife Member | Minnesota

Ingredients:

8 oz mostaccioli
5 tbsp butter
2 tbsp flour
14½ oz evaporated milk
¾ c shredded cheddar cheese
¾ c shredded parmesan cheese
1½ tsp salt
Dash pepper

Directions:

Cook pasta according to the package directions; drain. In a saucepan, cook and stir butter and flour for 1-2 minutes. Add evaporated milk. Cook for 4-5 minutes until slightly thickened. Add cheeses, salt, and pepper. Stir until melted. Combine pasta and cheese sauce in a casserole dish. Bake at 350° for 30 minutes.

Have a recipe you'd like to share?

Email it to us at:
memberengagement@betterlifeins.com

*community.thriveglobal.com

BetterLife's Term Life Insurance

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Our Term Life insurance provides:

- **Payment Options**
  Choose what works best for you – monthly, quarterly, semi-annual, or annual
- **Length of Coverage Options**
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Culture Corner

Celebrating Earth Day

From Its Roots in Wisconsin to Our Member Involvement Today

by Jade Morschauser

While Earth Day feels like a regular holiday to celebrate today, it may surprise you that Earth Day has been around for only 52 years. What began as an idea from a Wisconsin senator is now an event celebrated by over one billion people and 190 countries annually. From its beginnings and connection to Wisconsin to BetterLife's member involvement today, Earth Day continues to provide a focus for protecting our environment.

Grassroots Beginnings

Before 1970, there were few environmental regulations for individuals and industries and no systems to protect our environment. After the industrial revolution of the early 20th century, air and water pollution became a commonplace element associated with industrial prosperity. Heavy smog was a common element of city skylines due to inefficient automobiles, and water pollution of American rivers was six times greater than at the start of the century. People were mostly unaware of the impact air and water pollution had on the population's health and the environment. However, this blasé attitude towards pollution began to shift in the 1960s with the publication of *Silent Spring* by Rachel Carson. The book sold over 500,000 copies in 24 countries and highlighted the poisonous effects of pesticides, raising public awareness and concerns for the environment and the relationship between pollution and public health.

Wisconsin's Environmentalist Connection

Wisconsin has long had a deep relationship with environmentalism. One of the environmental movement's most notable figures, Aldo Leopold, formed many of his most impactful ideas while staying at his family cabin in Baraboo and served on the Wisconsin Conservation Commission in the 1940s. In fact, the very idea of Earth Day was born in Wisconsin. Senator Gaylord Nelson (who later became Governor of Wisconsin) had long been concerned with the state of the environment in the United States. He established a reputation as a leader in environmentalism by advocating for Wisconsin's Outdoor Recreation Act which pledged $50 million towards environmental planning, land acquisition, and easements along state highways. His concern for the environment intensified further after a massive oil spill in Santa Barbara, CA, in January 1969. Drawing inspiration from the anti-Vietnam war protests, he proposed a teach-in where students across the country would spend an entire day learning about the environment. After announcing his idea to the media, Nelson recruited Pete McCloskey, a fellow conservation-minded politician, to serve as his co-chair, and Denis Hayes, a young activist, to organize college teach-ins across the country. They looked for a day which fell between spring break and final exams for the most significant student participation potential and decided on April 22, 1970, the first Earth Day. On that day across the country, 20 million Americans participated and demonstrated against industrial development's impact on the country and its people.

By the end of 1970, the Environmental Protection Agency was formed, and environmental laws such as the National Environmental Education Act, the Occupational Safety and Health Act, and the Clean Air Act were passed in response to Nelson's efforts. In the following years, more laws were passed protecting the health of countless people and species.

Today, Earth Day is widely celebrated in Madison, across the world, and by our BetterLife members.

Highway cleanup crew pictured (L to R): BetterLife agent Steve Ernst; members Nancy Lentz, Zavon Dobson, Randy Riese, and Heather Dobson.

BetterLife Members Get Involved

Highway cleanups are a way many BetterLife members have helped protect our environment. Litter can be a hazard to local flora, fauna, and people enjoying outside spaces. BetterLife Members - Denmark, WI, participated in a highway cleanup last October. BetterLife Members - Brodhead, WI, also organized a highway cleanup as part of the Adopt-A-Highway program.

Join Hands Day, an annual day when older and younger generations unite to volunteer, is another way BetterLife members have worked to improve the environment. BetterLife Members - Lincoln, NE, worked with other groups this past May to clean up the grounds of a local church and senior living facility. They planted flowers, cut back overgrown bushes, and pulled weeds.

BetterLife's Home Office has also done work to help our environment as part of its annual Day of Caring event. Employees volunteered at the Aldo Leopold Nature Center, helping to preserve native plants and clear walking trails of debris from fallen trees.

How YOU can get involved this Earth Day

There are many ways you can join in and help protect our environment this Earth Day. You can start small by picking up litter around your neighborhood or travel to a nearby park and pick up trash left behind from the winter season.

Celebrating Earth Day continued on next page.

You can also reach out to a local organization about volunteer opportunities. Connect with a nearby nature center or conservatory to see how you can help support their efforts by volunteering or donating. Or reach out to a clean water organization to find out how you can help keep local waterways clean.

Finally, you can get involved this Earth Day simply by changing your habits at home. Shifts like using less water, buying less single-use plastic, buying fewer new clothes, and reusing more items can impact our Earth's health. You can find more ways to get involved this year by visiting **earthday.org**.

Denmark, WI, members gather for a highway cleanup outing.

Lincoln, NE, members participated in Join Hands Day at St. Patrick's church.

BetterLife Home Office employees help clear debris at Aldo Leopold Nature Center in Monona, WI.

How are YOU celebrating Earth Day this year?

We want to know!

Scan the QR code to send in your photos and stories for a chance to be featured on our social media, the BetterBuzz e-newsletter, or an upcoming issue of the BetterLife Magazine.

Sources: earthday.org, michiganintheworld.history.lsa.umich.edu, wisconsinhistory.org, news.wisc.edu/throwback-earthday

BetterLife Member Groups **Upcoming Events.**

Details about the below events and more activities for you to join can be found at:
betterlifeins.com/events

Event Date	Member Group	Event Name/Details	Time	Location
3/1	Pishelville, NE	Annual Pancake Feed	TBD	Pischelville Hall
3/4	Rossville, KS	Lodge Clean-Up (grounds and inside)	10:00 am - 2:00 pm	Moravan Lodge
3/4	Dorchester, NE	Midwest Wrestling Event Finale Fundraiser	Noon -1:00 am	Tabor Hall, 4 miles south of Dorchester
3/11	Lincoln, NE	St. Pa tricks School Festival and Carnival	All day event	St. Patrick's School gym
3/11	Yukon, OK	Polka Dance with Live Czech Band Open to the Community	7:00 -10:30 pm	Yukon Czech Hall
3/12	Milligan, NE	St. Patrick's Party & NCAA Bracket Challenge	3:00 - 9:00 pm	Milligan Auditorium
3/15	Spearfish, SD	Donating Food for Families in Need	3:00 pm & 5:00 pm	Spearfish or Sturgis School System
3/16	Wausau, WI	Pizza Party	5:00 - 7:00 pm	Pizza Ranch
3/17	Hettinger, ND	St. Patrick's Day Parade	5:00 - 7:00 pm	Main Street
3/18	Austin, MN	Birthday Bag Project	9:00 am - Noon	1605 8½ Avenue SE
3/18	Alexandria, MN	Puzzle & Game Party with Pizza	7:30 - 9:00 pm	ZCBJ Lodge
3/18	Yukon, OK	Polka Dance with Live Czech Band Open to the Community	7:00 -10:30 pm	Yukon Czech Hall
3/18	Madison, WI	St. Patrick's Day Card Party & Game Day	2:00 - 5:00 pm	BetterLife Home Office
3/19	Western, NE	Saline Center Consignment Sale	9:00 am - 6:00 pm	Saline Center
3/20	Strathcona, MN	Bingo Party for Residents	2:00 - 4:00 pm	Lifecare Nursing Home
3/24	Rossville, KS	Easter Egg Hunt Planning Meeting	TBD	Moravan Lodge
3/25	Glasco, KS	Member Group Founding Anniversary Party	6:00 - 9:00 pm	Bohemian Hall
4/2	Bannister, MI	50/75 Year Pins and New Member Initiation	Noon - 3:00 pm	401 E Main Street
4/7	Antigo, WI	Easter Egg Hunt	1:00 - 2:00 pm	Antigo Lake Park
4/9	Denmark, WI	Easter Cards and Easter Basket	9:00 - 10:00 am	Scandinavian Court
4/9	Hettinger, ND	Easter Coloring Contest	7:00 am - 7:00 pm	
4/19	Bannister, MI	Adopt-A-Highway	5:00 - 6:30 pm	St. Johns Michigan
4/19	Bannister, MI	Blood Drive	Noon - 4:45 pm	401 E Main Street

**Please note: Events, dates, and event time are subject to change.*

The Scoop
What's New at BetterLife

Member Groups Are Making Members’ Lives and Communities Better

With almost 200 planned activities and events for the start of 2023, our Member Groups continue to bring our members together to socialize, celebrate traditions, share our story, and make an impact. This activity is happening despite our Member Groups having to learn and adapt to all new processes and ways of doing business.

This evolved way of showing up in our member’s communities is designed to alleviate our member leaders’ past challenges while increasing the number of members engaging in their communities on behalf of their membership with BetterLife.

This high level of activity to kick off 2023 is proof that our Member Groups have embraced this new way of doing business. They also remain excited to continue working alongside one another in new and different ways to help build better lives and communities.

To get involved in a Member Group doing great things near you, visit our website to see a map of groups and find their contact information.

bit.ly/3HRCEcD

2023-2024 BetterLife National Scholarships Applications Due March 1, 2023

BetterLife is awarding $68,000 in scholarships to 58 BetterLife Members.* We continue to support our students who are academically succeeding, volunteering in their community, are involved with BetterLife activities, and need are in need of financial assistance.

For a full list of guidelines and online application, visit:

betterlifeins.com/member-resources/scholarships

**Applicants must be a BetterLife member for at least two years before the application deadline.*

Your Opinion Matters!

Take a Quick Survey For a Chance to Win!

We value your feedback about the BetterLife magazine! What do you like? How can we make it better? As a thank you for taking this short survey, you will be entered in a drawing for a prize.

Already filled out the survey? No need to do it again. Multiple entries will be disqualified.

Prize Value $250!

Survey responses will be accepted until **March 15**. Learn more about the prizes and take the survey at:

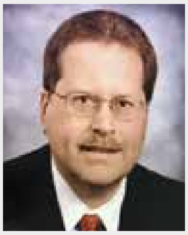
bit.ly/magazinesurvey2

Congratulations to the Winners in our first round of magazine survey feedback that concluded on November 10, 2022.

Grand prize: Lisa V. of Minnesota

Additional winners:

1. Edward S. of Nebraska
2. June K. of Wisconsin
3. Amber W. of Wisconsin
4. Judy W. of Wisconsin
5. Barbara H. of Illinois



Meet Dave Schlesser, VP of National Sales

Dave Schlesser, CLU, LUTCF, joined BetterLife in late October. He brings 30+ years of leading successful life insurance sales and building agencies, regions, territories, and country-wide platforms. He has held agent, trainer, recruiter, director, and RVP roles throughout his career.

Dave stated, "This is my opportunity to continue building a best-in-class life insurance platform attracting agents to offer BetterLife's menu of products and serving its members while providing a great client experience. BetterLife's history of giving back to the communities is a differentiator. It's an honor and privilege to serve as the Vice President of National Sales and partner with such talented and committed individuals."

Dave's primary goal is to partner with current and future talent while creating solutions and developing a platform of success.

Dave was born and raised in Chicago, IL, and lived there for about 60 years. He currently resides in Verona, WI, with his wife of 36 years. They have a daughter that works at the Mayo Clinic in Rochester, MN. In his free time, he enjoys billiards.

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