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FEBRUARY 2024 | betterlifeins.com

1st

BetterLife's Photo Contest

2023 Winners and 2024 Rules

BetterLife Member Gathering 2024

Apply For the New Member Advisory Board

Universal Life: Flexible Coverage For Your Changing Needs

A MESSAGE From Our CEO



Chris Campbell
CEO and Chairman of the Board

Elevating Engagement: Join Us in Shaping BetterLife's Future!

Dear BetterLife Members,

I hope this message finds you in good spirits. Reflecting on 2023, we accomplished a great deal, including record-setting sales and completing digital transformation phase one while maintaining an extremely high level of financial strength, ready for future investment. As we embark on a new, exciting chapter at BetterLife, I am thrilled to announce a series of opportunities that underscore our commitment to your involvement in shaping our collective future.

First, mark your calendars for an exceptional event – our BetterLife Member Gathering at the iconic Lambeau Field in Green Bay, WI, from July 12-14. This exclusive gathering promises insightful discussions, networking, celebrations, and the unveiling of a strategy that will propel BetterLife into a brighter tomorrow. Your active participation is essential in charting our course forward.

Additionally, I am pleased to introduce the formation of our Member Advisory Board. This esteemed panel will serve as an important conduit between our members and BetterLife's Senior Leadership Team, offering invaluable insights and perspectives crucial to making BetterLife better.

Finally, 2024 is a board election year, and the nominating committee is already working hard to build a slate of director nominees. As a small organization, each board member plays a vital role in bringing top-notch functional expertise, a fraternal heart, and active service.

At BetterLife, your involvement matters immensely. These engagement avenues aim to foster a vibrant community where your ideas, contributions, and aspirations matter. Let's fortify BetterLife's foundation together, ensuring a prosperous and impactful future.

I eagerly anticipate your active participation and enthusiasm in these endeavors!

Gratefully,
Chris Campbell

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Address Change Notice

It is very important that BetterLife keeps its member address records up-to-date. To update your address, contact us at (800) 779-1936, or visit the Member Forms section of our website, betterlifeins.com, and complete the policyholder address change form.

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On the cover: The winning photo from BetterLife's 2023 Photo Contest. *Holmes Lake*, taken by BetterLife member Chad Walvoord, Lincoln, NE.



Lambeau Field & Radisson Hotel Green Bay, WI

Friday - Sunday, July 12 - 14, 2024

Start planning now to be inspired, connect with fellow members on a deeper level, and leave with memories that will last a lifetime!

Save the date and plan to attend an unforgettable experience at our upcoming member gathering event at the iconic Lambeau Field and Radisson Hotel in vibrant Green Bay, WI!

Picture this: a fun-filled day with hands-on service projects that will allow us to give back to the community, forge new connections, and make a meaningful impact

together. As the sun sets, the atmosphere will shift to a vibrant social scene where members can engage in lively conversations, strengthen bonds, and enjoy celebrating our shared successes.

This event is not just about networking; it's about fostering a sense of community, collaboration, and shared purpose.

Member Leader Volunteer Registration Opens March 2024

Member Leader Volunteer includes: President, Vice President, Secretary, Treasurer, Trustees, and all 2021 - 2023 BetterLife scholarship winners.

General Member Registration Opens May 2024

Notice of Upcoming Election

BetterLife Will Vote For Its New Board of Directors

In September 2024, BetterLife will be conducting the election of its Board of Directors under the provisions of its bylaws. Eight directors will be elected to serve four-year and two-year terms that begin on January 1, 2025. Along with the CEO, these individuals preside on the Board of Directors of BetterLife and accept the responsibility and duties of guiding the Society as it conducts its business and plans for the future. All benefit members age 16 and older will have the opportunity to vote for and elect the outside directors. This democratic process gives all of our eligible benefit members a chance to participate in the election.

Procedures for the entire election process, including nominations, will be followed under the current bylaws of BetterLife and will be subject to all qualifications and rules stated therein. The current Articles of Incorporation and

Bylaws of the Society were published in the February 2021 issue of the BetterLife magazine and mailed to all member households. You may also view the Articles of Incorporation and Bylaws on the website (betterlifeins.com/about-us/bylaws) or request a copy by contacting BetterLife Corporate Secretary, Jenna Dunker, at the home office in Madison, Wisconsin. Ballots will be available in September 2024.

The BetterLife Board Nominating Committee is accepting applications from individuals who are qualified and interested in being considered as a candidate. Candidates seeking board endorsement must submit their application and resume by **March 31, 2024**. For those interested in at-large consideration, the application, resume, and at-large form must be submitted by **July 31, 2024**.



Qualification and application submission information can be found at:
betterlifeins.com/about-us/board-application



SPOTLIGHT

on Our Members

by Hannah Berckman



BetterLife Members - St. Charles, IL, pose on the riverboat together after the event.

Riverboat Appreciation Lunch

BetterLife Members – St. Charles, IL, came together last fall to celebrate their members on the Fox River Queen Riverboat. Members shared stories, won prizes, and enjoyed lunch together, all while seeing a variety of interesting wildlife.

Baking For a Cause

BetterLife Members - Strathcona, MN, hosted their annual bake sale at the Northland Threshing Bee on Sunday, September 10, 2023. Money raised from the bake sale funds their scholarships and group expenses. Various baked goods were available for purchase, and prizes were given to attendees.



(L to R) BetterLife members Jake Fredrickson, Rylie Fredrickson, and Jordan Davy pose together as they work the bake sale.



BetterLife and community members join together to try new foods from all around the world.

Members In Action: Celebrating International Cuisine

On Saturday, October 29, 2023 BetterLife Member Steve Ujvarosy used the Members In Action benefit to help host a community meal that showcased cuisine from over a dozen nations. More than 120 guests shared the dinner cooked by over 20 volunteers.

Holiday Prizes

BetterLife members of all ages came together in Protivin, IA, to celebrate the holidays with rounds of bingo and a fun holiday party. During the holiday party, members packed goodie bags to give out to assisted living facility residents.



BetterLife members Aubree Kostohryz, Cody Kostohryz, Hayden Kostohryz, Lois Zajicek, Cindy Kostohryz, Tommy Pecinovsky, Ken Zajicek, Ron Pecinovsky, Chad Kostohryz, and Michelle Ellingson work together to assemble goodie bags.



Universal Life Insurance: Flexible Coverage For Your Changing Needs

by Zach Snell

Your life will change over time, but your need for protection will not. Universal Life Insurance is unique because of its flexibility; it allows you to adjust the amount of life insurance coverage and the size of your premium payments. Plus, it will stay with you even if you move or change jobs.

Universal Life policies provide permanent life insurance, which means that as long as you pay enough in premiums, coverage is in place until one's death and allows you to access funds while keeping the protection you need in place. For premiums to be enough, they must cover the cost of the monthly deduction (administrative fees plus cost of insurance), which can change over time.

If enough premiums are paid, your policy will develop a cash value, which is made up of funds that accumulate over time. The cash value of your policy earns a "current" interest rate which can fluctuate over time, but the cash value will never earn less than the guaranteed interest rate of the policy. These funds can even be withdrawn and used for any purpose during the life of your policy.* Compared to whole life insurance, universal life policies' cash value carries higher risk and potentially more fees, but can also offer greater earnings potential.

When the time comes, your beneficiaries will receive an income tax-free death benefit†. This important benefit can help ensure the people you love will be able to live comfortably in your absence.

Wondering how Universal Life Insurance is different from Whole Life Insurance?

While these products are similar in many ways, there are a few key differences between each of them. Here is a quick comparison chart of these differences:

Universal Life Insurance	VS.	Whole Life Insurance
Flexible Premiums		Fixed Premiums
May allow you to increase or decrease death benefit		Guaranteed death benefit
Offers potential cash value that you can use while still living		Offers guaranteed cash value to use while you are still living
Interest rates can change over time		Earnings are guaranteed
May become underfunded ^{††} and lapse		Can never become underfunded
Typically less expensive than whole life		Typically more expensive than universal life

BetterLife Universal Life Insurance adapts to your changing financial goals while providing the right amount of protection for you and the people you love most. It is available for anyone ages 0 to 85.

You can choose from several payment options, including monthly, quarterly and semi-annual; payments can be automatically deducted from your bank account for simplicity and ease.

We offer single and dual (called our Universal Joint) policies, and a variety of riders can be added for extra protection. Dual policies provide life insurance coverage for two people and pay a death benefit when the first of the two insured members passes away. Single policy coverage amounts start at as little as \$25,000 and dual policy coverage amounts start at just \$50,000.



To learn more about BetterLife's Universal Life Insurance, visit our website at: betterlifeins.com/life-insurance/universal-life or connect with an agent at: (833) 975-2338

BetterLife is headquartered in Madison, WI. Guarantees are backed by the financial strength and claims-paying ability of BetterLife.

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

†According to tax laws IRC Sections 101 & 7702. ††A policy is underfunded if there are not enough funds in the contract value to pay the monthly deductions.

BetterLife is licensed to do business in 18 states (AZ, CO, IL, IA, IN, KS, LA, MI, MN, NE, ND, OH, OK, SD, TX, WA, WI, and WY) and is currently conducting business as BetterLife Insurance Company in Oregon. Products issued by BetterLife are available to applicants who meet membership, insurability, U.S. citizenship, and residency requirements. Not all products described are available in all states.



Apply For the New Member Advisory Board

Help Shape the Future of BetterLife!

by Angel Thomas

As Chris mentioned in his CEO message on *page 2*, we are excited to introduce the formation of our new BetterLife Member Advisory Board. This special panel will provide an exciting opportunity for members to help shape the future of BetterLife. The primary goal of the Member Advisory Board is to give BetterLife on-demand member insights and perspectives that will aid in making informed decisions for growth and goal achievement.

In our continuous pursuit of community-driven progress, the Member Advisory Board is set to play a pivotal role over the next three years. Comprising dedicated board members, this dynamic team will conduct regular temperature checks, offering valuable insights and preferences for themselves and fellow members.

To ensure a comprehensive understanding of our community's needs, the Member Advisory Board will employ a multifaceted approach, combining in-person and virtual meetings, surveys, and focus groups. These initiatives aim to gather critical insights that will inform

strategic decisions and actions, ultimately making a lasting impact on the communities we serve.

Collaborating closely with our Member and Community Engagement team and under the guidance of BetterLife's Chief Executive Officer, Chris Campbell, the Member Advisory Board is committed to sharing perspectives and recommendations. This collaborative effort is designed to contribute to our overarching goal of creating substantial positive changes in communities and aiding more families in securing their financial futures.

By fostering open communication channels and leveraging the diverse expertise of our board members, we aspire to meet and exceed our community members' expectations. The collective efforts of the Member Advisory Board, in conjunction with our dedicated staff and leadership, underscore our commitment to continuous improvement and community empowerment. We strive to build a stronger, more resilient future for all.

Interested in joining the Member Advisory Board?

Applications are open until **Thursday, February 29, 2024**. All members are welcome to apply at: bit.ly/Member-Advisory-Board-Application or scan the QR code



Reach out to the Member and Community Engagement team at memberengagement@betterlifeins.com, or **(800) 779-1936 ext. 464**, with any questions you have about the Member Advisory Board.



BetterLife's 2024 National Scholarship Application is Now Open!

BetterLife's member benefits are one of the many ways we live our promise of being a different kind of life insurance company. **This year, up to \$68,000 in scholarships will be paid to members pursuing higher education.** The following scholarships will be awarded:

- One \$5,000 Annual Bradley Family Scholarship awarded to a worthy BetterLife student and donated by Board Director Mary Bradley and her family
- One \$4,000 Presidential High School Scholarship awarded to one high school senior with outstanding volunteer service
- Three \$2,000 Leadership Scholarships awarded to outstanding members
- Fifty-three (53) \$1,000 Annual Scholarships awarded to deserving BetterLife members

The BetterLife 2024 National Scholarship Application is now open and will accept applications until **March 1, 2024.**

Apply now at this link or scan the QR code.

bit.ly/BLScholarship2024



Meet Scholarship Recipient Summer Marske

BetterLife member Summer Marske is a student and recent recipient of one of BetterLife's 2023 scholarships. On top of her academic honors, she was active in many on-campus organizations during her undergraduate experience, volunteering for different organizations, including food pantries, assisted living facilities, and animal shelters. She is working on her graduate degree to become a speech-language pathologist.



BetterLife's Photo Contest

Congratulations 2023 Winners!



We are excited to share the amazing photos our members from across the country submitted for our 2023 photo contest. Enjoy these beautiful second and third place winning entries! (See first place winner on the magazine cover and photo information at the bottom of page 3.)

2nd



Early Sunrise

Taken by
BetterLife member
Lori Bierwagen,
Barefoot Bay Pier, FL

3rd



Farm Pond

Taken by BetterLife member Gaylen Bicking,
Hudson, WI

2024 Photo Contest Rules

Categories: Community | Nature | People/Family

Instructions:

1. Visit bit.ly/24photocontest online or scan the QR code to access the photo submission form
2. Complete all necessary information to officially submit your entry



Prizes:

Inclusion in the November 2024 BetterLife Magazine and BetterLife swag

Rules:

1. All submissions must be received by **Saturday, August 31, 2024**
2. You must have a BetterLife policy or annuity contract by the contest deadline
3. The topic (subject) of your photo must fall under one of the three categories listed above
4. You must have photographed your entry in the past year
5. Only one entry per member will be accepted
6. Photos that have previously won a BetterLife prize and professional photos will not be accepted
7. All entries become the property of BetterLife for its use
8. Winners will be announced in the November 2024 BetterLife Magazine

Contact the Member & Community Engagement Team with any questions about the contest at:

memberengagement@betterlifeins.com or (800) 779-1936



Do's & Don'ts For Better Sleep

DO



Establish a bedtime routine



Have a comfortable bed & bedding



Go for an evening walk



Keep your bedroom cool & dark



Wake up at the same time each day



Take a warm, relaxing bath or shower

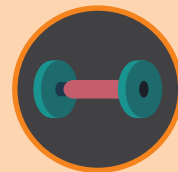
DON'T



Avoid exposure to blue light



Don't eat a heavy meal in the evening



Avoid strenuous exercise before bed



Try not to think about stressful things at night



Don't drink alcohol or smoke before bed



Avoid beverages that contain caffeine in the evening



Life Line Screening

What Preventive Care Can Mean For You!

by Hannah Berckman

No matter what life stage you or your family may be at, preventive care could be a way that works for you to monitor your health. The steps taken to promote preventive care is different for everyone. Whether you find your health benefiting from daily exercise or you follow a carefully tailored diet, there is no correct answer. However, most of us can agree that detecting medical conditions before they become serious is vital in giving us peace of mind to enjoy life to the fullest.

What is preventive care?

Preventive care is the steps you take personally to stay healthy and well. This active approach to care can help you maintain or improve your health and identify risk factors for different illnesses or diseases.

What are examples of preventive care?

Preventive care could be different for everyone. Examples include:

Health Screenings

- Carotid Artery Scans
- Mammograms
- PAD Arterial Disease Tests
- Colonoscopies
- Abdominal Aortic Aneurysm Tests
- Atrial Fibrillation Tests



Annual Check-Ups

Why go to the doctor if you seem healthy? In addition to a physical exam, annual check-ups could include testing for high blood pressure, cholesterol, or other health conditions. These check-ups can also be an excellent way to ask any questions you may have for your doctor.



Exercise

Whether you hit the gym daily or walk around your neighborhood, exercise could be a great way to stay healthy. Exercise not only benefits your overall physical health but also your mental health. Even 30 minutes a day could make a positive difference in your health.

BetterLife is committed to helping you live a better life.

As a BetterLife member, you have access to a unique member benefit, Life Line Screening, which conducts preventative tests at a discounted rate (\$129) at a location near you. Life Line Screening provides valuable health screenings to detect the risk of stroke and cardiovascular disease. Four vital screenings are included for \$129: Carotid Artery Ultrasound, Abdominal Aortic Aneurysm, Heart Rhythm (Atrial Fibrillation), and Peripheral Arterial Disease Screening. Osteoporosis Screening is available for an extra \$10.



Testing sites are available across the US. To book your appointment, call:

(800) 779-5804

Source: lifelinescreening.com/screening-benefits

Stay On Top Of Your Health with BetterLife's Health Benefit

Did you know that if you have received a diagnosis of a serious illness, BetterLife's Health Benefit could provide you with a grant of up to \$1,500 for out-of-pocket expenses? It's true and it's there for you! Applications for the Health Benefit must be received within one year of diagnosis of the illness.

What is a "serious" illness?

A serious illness is a health condition that carries a high risk of mortality and commonly affects a patient for several years; examples include metastatic cancer, heart failure, chronic obstructive pulmonary disease, and dementia.

How do I apply?

Applying for BetterLife's Health Benefit is easy. Visit bit.ly/BLHealthBenefit (or scan the QR code below), to complete your application, and email it to memberengagement@betterlifeins.com, or mail it to **BetterLife, Attn: Member Engagement, 6522 Grand Teton Plaza, Madison, WI 53719**



"When I received the [BetterLife] magazine, I noticed...financial benefits, including the Health Benefit, and realized I might qualify. When life is really hard, there are resources to help ease burdens... It's okay to ask for help when life is overwhelming. The Health Benefit enabled me to spend quality time with my daughter... and spend a little less time at my second job."

~Becky Madery



BetterLife member Becky Madery and her daughter, Emily, smiling together during the holiday season. Becky received a health benefit of \$1,500 to help cover medical costs after her cancer diagnosis.

Culture Corner

Polka Palooza: A Brief History of Polka and How It Lives On Today

by Jade Morschauser

Polka first appeared in Bohemia, now the Czech Republic, in the early 19th century as a peasant dance. There are conflicting stories about its origins. Some say it was created by a peasant girl named Anna Slezakova and recorded by her music teacher Josef Neruda, while others say it evolved from the waltz as a rebellion against the aristocracy. Regardless, its popularity quickly swept across Europe in the mid-19th century. After it was introduced to salons and ballrooms in 1840s Paris, it soon became one of the most prominent dances in Europe.

As Europeans began to immigrate to the US and South America, they brought with them the polka. In an effort to remain connected to their European culture and form a new community, European immigrants continued to host polka dances as they would have at home and maintained the popularity of the dance. By the end of the 19th century, polka had even begun to appear in popular vaudeville shows.

Styles of the polka from various countries merged and created new styles over time. In South America, polka blended with the music of local cultures to create unique regional styles. In Argentina, it evolved to have a much faster $\frac{3}{4}$ tempo and utilized instruments such as acoustic guitar and electric or acoustic bass in addition to the classic accordion accompaniment. Song lyrics often tell

stories of the “gaucho campeiros,” nomadic horsemen or cowhands similar to the American cowboy. In the Bahamas, the Heel and Toe Polka developed into one of the island’s official folk dances, while in Venezuela, creole and afro-venezuelan dance elements have been incorporated into local polka variations.

Meanwhile, in the United States, Chicago and Cleveland emerged as the country’s two major polka centers. The most prevalent style of polka music in the United States today is Slovenian-style or Cleveland-style polka. It evolved from Slovenian music traditions by translating traditional songs to English with a polka rhythm. This style utilizes instruments such as the piano accordion, diatonic button accordion, electric guitar, banjo, saxophone, clarinet, bass guitar, and drums. Artists like Frankie Yankovic helped popularize the genre with a more mainstream audience.

Other popular contemporary styles include Polish-style, most commonly found in Chicago, Dutchman-style from the American Midwest, and Conjunto-style from northern Mexico and Texas. As one may guess by the many contemporary styles, polka continues to be popular even after almost 200 years. A Grammy award has even been awarded to “Best Polka Album” since 1986.



"It's happy music. It has survived 100 years for a reason. People leave, smiling and happy because it has a great beat."



Elaine - Member Group President, Yukon, OK

Polka has a special place in the hearts of many of our BetterLife members. Yukon Czech Hall, home of BetterLife Members - Yukon, OK, has hosted a Saturday night polka dance almost every weekend for over 100 years! I spoke with Elaine, Yukon, OK, member group president, to learn more about the weekly polka dances at Czech Hall.

How long has Czech Yukon Hall been hosting polka dances?

At least since 1920, when the current hall was built, but dances have been held since the lodge was formed in 1899.

How has polka played a role in the Yukon, OK, community?

The dances have kept both the lodge and community going. They have gathered people of all backgrounds, not just Czech. Some families have been coming for generations and consider the hall like a second home. The weekly dances have also kept the Czech community going by keeping the culture a part of people's regular lives.

How many people attend the dances today?

Some weekends up to 100 and on New Year's Eve, we'll see 200 people. The dances attract new people and keep people coming for years. We even have people attend for celebrations because the event keeps all ages entertained.

Are the people attending young, old, or a mix of both?

A mix of both. We have a regular couple in their late 80s that come every week, but we'll also see them teaching teenagers to dance. It's one of the only places where people of all ages and backgrounds can gather and socialize affordably. The music is for everybody.

What do you think it is about polka that brings generations/cultures together?

It's happy music. It has survived 100 years for a reason. People leave, smiling and happy, because it has a great beat. There's something magical about it. It's good for your health. We're "the Cheers" of the polka world. Despite what style you know, you can participate. Polka is easy to learn, but if you don't know polka, there are always other dances to try, too.

Where can people find info on upcoming polka dances?

Czechhall.com or Facebook/Instagram (@czechhall).

Everyone is welcome to help or attend. There is a tutorial on our Facebook page if you're new to polka, but there is no wrong way to polka. No one will ever laugh at you if you mess up. Just come learn and enjoy the music!

BetterLife Member Group **Upcoming Events**



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

Event Date	Member Group	Event Name/Details	Time	Location
2/25/2024	Bannister, MI	Mid Winter Jamboree	11:00 AM	ZCJB Hall
2/27/2024	Dorchester, NE	Annual Cornhole Tournament to raise money for Tabor Hall	12:00 PM	Tabor Hall
3/10/2024	Meadowlands, MN	Collecting non-perishable donations for the Floodwood Area Food Shelf	8:00 AM	Victory Community Partnership
3/10/2024	Strathcona, MN	Making quilts for donation	10:00 AM	Faith Lutheran Church
3/16/2024	Lincoln, NE	A St. Patrick's Day meal and volunteering to help with the games at the festival.	12:00 PM	St. Patrick's Church
3/17/2024	Western, NE	Saline Center Consignment Sale	9:00 AM	Saline Center Hall and Grounds
3/23/2024	Spearfish, SD	Easter Egg Hunt	10:00 AM	Salem Park
3/30/2024	Black River Falls, WI	Easter Brunch with a bicycle giveaway	9:00 AM	Red Creek Elementary School
3/30/2024	Glasco, KS	Annual Member Group Celebration honoring their anniversary. A meal will be served and donations will be collected for local food banks.	5:30 PM	Bohemian Hall
3/30/2024	Prague, OK	Prague Easter Eggstravaganza	1:00 PM	Prague City Park
3/31/2024	Hettinger, ND	Annual Easter Color Contest	9:00 AM	Hettinger Public School

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

The
**Better
Buzz**



Brought to you by:
BetterLife®

Start your month off **better** with **The Better Buzz!**

When you sign up for **The Better Buzz**, you'll get stories and updates via email on the **first Wednesday** of every month. Find **everything** from upcoming events and financial tips to member recipes, what members **LIKE YOU** are up to, **and more!**

Sign up to receive **your very own** monthly email by visiting
betterlifeins.com/email-sign-up or scan the QR code with your phone's camera!



In Loving Memory

September, October, November 2023

We extend our sincere sympathy to the families of our departed members.

Abler, Donald A	Dahl, Edith M	Henderson, Elizabeth A	Kulbacki, Gerald L	Putnam, David W	Synowski, Jacqueline
Acheson, James H	Dahlk, Orville E	Hill, Sandra	Kuzela, Leonard L	Quincy, Robert L	Szitta, Daniel A
Alloway, Mary L	De Berry, Barbara A	Hillyer, Kathryn	Lackner, Mardell J	Radovich, Mitchell	Thies, Joyce
Alton, Connie L	Deranleau, Dolly R	Holopirek, James S	Lampe, Beverly J	Rauen, Carolyn A	Thoni, Gary E
Anderson, May E	Dickmann, Robert C	Homer, Karen M	Larson, Kenneth M	Reinert, Francis R	Touve, Karen D
Baeten, Janice R	Dorman, Roger F	Homolka, Donald L	Leno, Theodore	Reyman, Ronald L	Trickel, Heidi L
Bahr, Scott R	Doucette, Laura R	Hook, Margaret E	Letsch, Martha	Reznik, Charmaine J	Turek, Kenneth D
Baley, Robert A	Dougherty, Mary Jane	Hortman, Rosia	Lien, Clair L	Ring, Jerilyn	Urban, Edith L
Balog, Shirley J	Dryer, Dawn	Ingold, Roger A	Litzinger, Gary	Ross, Harlan A	Vana, Leonora D
Balthazor, David L	Dugan, Judith A	Iverson, Eva M	Lorsung, Sharon A	Rutledge, Mary F	Vanden Bush, Susan M
Barnett, Donna M	Earl, Devereux C	Iverson, Rose M	Luther, Frederick	Sandve, Barbara J	Vang, Blia
Bauer, Edmund	Edwards, Evelyn M	Ja Doul, Nancy E	Maney III, James	Schmidt, Debra J	Vasquez, Gloria
Beck, Daniel W	Ehlen, Gloria J	Jackson, James R	Manning, Sheila A	Schmitz, Marian E	Vaughan, Bonnie L
Becwar, Daniel J	Ellingson, Eugene G	Janecek, George L	Mattern, Walter	Schroeder, Rosella D	Vigil, Sharon P
Bednar, Leonard	Emmer, Richard J	Janicek, Mary Lou	Mauerman, George S	Seefeldt, Ray	Vinson, Linda
Benes, Bonnie	Fader, Larry C	Jansen, Barbara K	McCormick, Sarah E	Severson, Herbert J	Voight, Dolores N
Benesh, Lorraine	Fassold, Deborah	Janusheske, Paul E	McCright, Bessie M	Sharp, Zane M	Vold, Alice M
Bergenske, Gregory	Fassold, Sharon	Jelinek, Elsie M	McKain, Duane L	Sheridan, Michael V	Votruba, Charles A
Berousek, James A	Fidone, Donna J	Jirak, Jean M	Meixner, John F	Simler, Don E	Voyles, Kevin J
Biese, Donald A	Filipi, Alice J	Johann, Jerome J	Mia, Mary M	Simmons, Joe W	Wade, Marva
Blackburn, Darlaine J	Fiscoe, Lenore M	Johnson, Alton	Millard, Janice B	Sip, Emil J	Wade, Paula E
Blahnik, Robert M	Floyd, Myrtle	Johnson, Carol S	Miller, Franklin	Sir, Jerald P	Wallender, Ann J
Bonczynski, Dorothy M	Foster, Elizabeth	Johnson, Rachel M	Montgomery, Robert	Skaryd, Jessica E	Waterman, Sharon M
Brejcha, Joan A	Frawley Sr, Patrick D	Jolly, Theresa E	Montgomery, William	Skaryd, Robert	Waughtal, Ruane S
Brezina, Gladys T	Frederick, Jealene B	Karkosh, Marlys L	Muck, Robert D	Slattery, Barbara E	Weber, Robert L
Bricco, Patrick L	Gassett, Evelyn L	Kile, Judith	Mueller, Beverly A	Snyder, Marion T	Weber, Virgil W
Brunnbauer, Barbara A	Germain, Sharon S	Kiler, Barbara A	Nario, Jose R	Sogge, Anna H	Weigelmann, Edward
Brunner, Audrey M	Goowater, Gary L	Kinstetter, Richard	Neas, Patricia J	Sokasits, Elaine D	Wick, Diane R
Bublitz, Albert J	Guenther, Louis P	Klapste, Kendall	Neis, Helen R	Soper, Kenneth L	Wicka, Shelley M
Budka, Carol	Gurley, Dennis	Klinger, Joanne E	Nelson, Karen V	Soucek, Jeneielle A	William, Linda K
Burnside, Thomas	Hamilton, Sherman F	Knack, Daniel K	Newmeister, Norma J	South, Robert	Willoughby, Myrna G
Calnin, John J	Hammelman, Frank L	Knospe, Darryl H	Norman, Betty A	St. Mary, Glenn E	Yaeger, Norman P
Camacho, Gerardo L	Hansen, Allen G	Koelker, Joyce T	Ohmann, Charlene H	Starr, Carol J	Yager, Roger C
Cejka, Sandra K	Hansen, Harry T	Koester, Cletus O	Ortlieb, James H	Staub, David R	Yang, Nhia
Cernohlavek, Leroy	Hansen, James H	Konicek, Naomi J	Pavlu, Katherine M	Still, Leonard W	Zak, James J
Chang, Youa	Harger, Marilyn R	Korkowski, Douglas J	Pirnie, Madison G	Stodola, Jean R	Zak, Joan A
Cheney, Rose L	Hartman, Dolores E	Kotek, Marvin J	Polacek, Bernice H	Stone, Betty M	Zhorne, Sharlene M
Claypatch, Jean R	Hatton, Walter E	Kretlow, Virginia M	Porter, Kenneth E	Stone, Donna A	
Coeur, Vivian J	Heikkinen, Jane A	Kreycik, Winona	Pratt, De Vonna M	Suckow, Jean M	
Corey, Charles T	Heine, Robert A	Krueger, Laureen O	Prusha, Janet E	Sulzman, Lillian	
Crays, Don R	Helmkamp, Richard	Krupicka, Robert C	Purdy, Agnes Lou	Sylvester, Judith A	

The Scoop

What's New at BetterLife

Welcome Derek Metcalf, BetterLife's New Chief Financial Officer

Derek Metcalf joined the BetterLife team as our new Chief Financial Officer (CFO) on November 27, 2023. As CFO, Derek is responsible for ensuring the accurate preparation of financial reports and safeguarding the organization's assets. He'll also be supporting the development and implementation of strategic initiatives.

What attracted you to BetterLife? This is my second role with a fraternal life insurer. I look forward to engaging with our members and supporting their community efforts.

How do you like to spend your free time? I like to be outdoors and spend time with my family.

What are you most excited about in 2024? I most recently worked at a property/casualty insurer, so I'm looking



Join us in welcoming Derek to BetterLife!

forward to no longer nervously biting my nails while I watch weather reports on the news! Seriously, I'm looking forward to working with the BetterLife team to implement the tools and plans to support the organization's growth.

BetterLife is Partnering With Zeldis Research Associates

BetterLife is proud to partner with Zeldis Research Associates, an independent market research company primarily focused on insurance and financial services companies. Since 1991, Zeldis has been designing customized studies to help clients understand their customers better and improve their products and services.

Zeldis will gather BetterLife member survey feedback in various ways throughout 2024, including email inquiries and telephone surveys.

To find out more about Zeldis Research Associates, visit their website at: zeldisresearch.com. Reach out to the Member Engagement team with any questions at: memberengagement@betterlifeins.com



Members in Action Benefit

Some ideas on how you can help your community this spring!

Take advantage of your BetterLife membership! The Members in Action program is a great way to engage with your community and help those in need as the weather warms. This benefit helps any member lead a community event or fundraiser by providing inspiration and resources to help offset some of the costs of supplies and materials needed to make their project successful.

Once your online application is approved, you will receive a kit of resources and funds to help with the time and cost of running the project.

This customizable kit could include:

- ✓ A t-shirt for you as the project leader
- ✓ A banner to display at your project
- ✓ Stickers
- ✓ Thank you postcards
- ✓ A Kick-Start Card with up to a \$200 spending limit to help cover project expenses (funds cannot be used as a donation)

Here are some project examples to help get the ideas flowing!

- Partner with a local community organization or church and see if they need further assistance with an upcoming community event or project. *A Members in Action project does not have to be a standalone event!*
- Support your neighbor's children's lemonade stand by providing funds and resources to help make their stand the busiest in the area!
- Support the upcoming local high school prom by providing kids with a safe and fun pre or post-party!



Whatever project is calling your name, remember to visit our website after your event and share photos and details to celebrate your team's great work!

To learn more about the Members in Action benefit or to apply to lead your own project, visit:
betterlifeins.com/member-resources/member-benefits

BetterLife FÜN

WORD SEARCH Vegetables

T	Z	U	C	C	H	I	N	I	E
O	C	A	B	B	A	G	E	E	G
M	U	S	H	R	O	O	M	A	G
A	C	P	C	A	R	R	O	T	P
T	U	O	O	D	A	G	N	P	L
O	M	T	R	I	O	M	I	E	A
P	B	A	N	S	N	R	O	P	N
I	E	T	T	H	M	R	N	P	T
B	R	O	C	C	O	L	I	E	I
A	V	O	C	A	D	O	A	R	N

- Tomato
- Radish
- Pepper
- Onion
- Broccoli
- Carrot
- Corn
- Eggplant
- Zucchini
- Cucumber
- Mushroom
- Potato
- Cabbage
- Avocado



Answers:

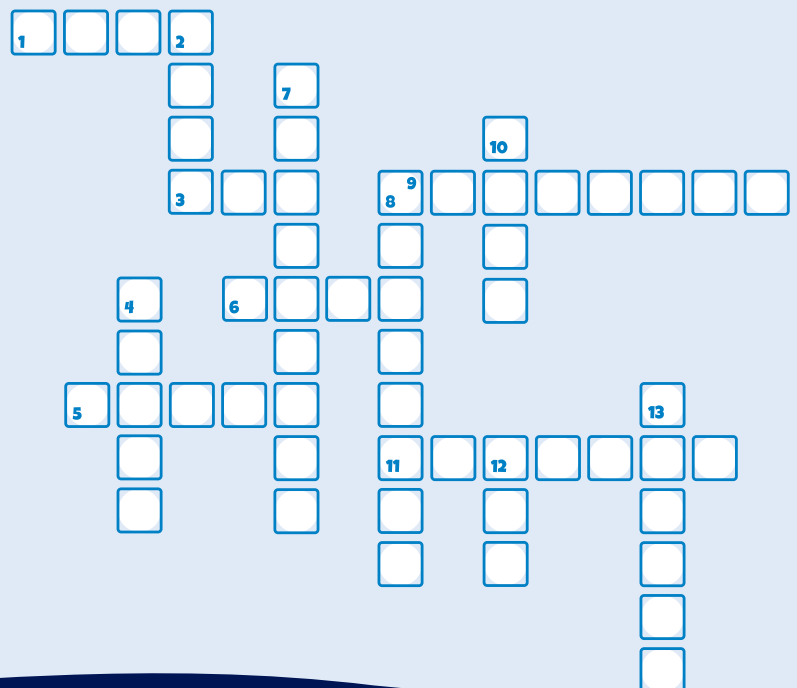
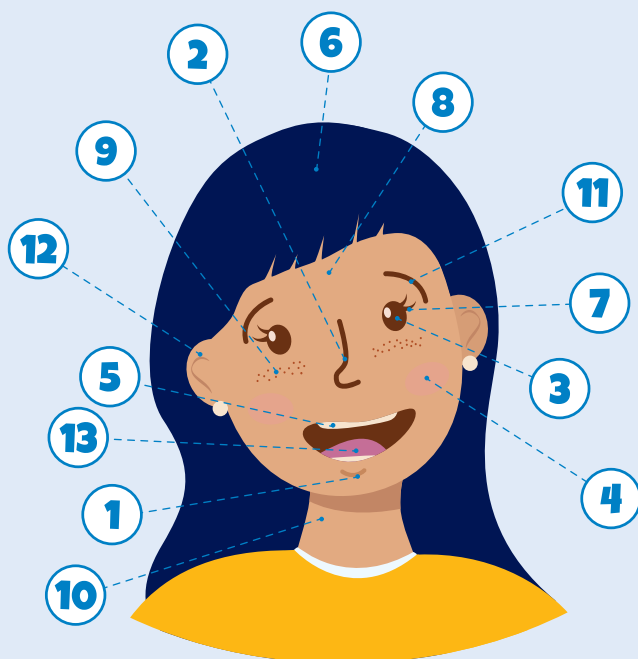
T	Z	U	C	C	H	I	N	I	E
O	C	A	B	B	A	G	E	E	G
M	U	S	H	R	O	O	M	A	G
A	C	P	C	A	R	R	O	T	P
T	U	O	O	D	A	G	N	P	L
O	M	T	R	I	O	M	I	E	A
P	B	A	N	S	N	R	O	P	N
I	E	T	T	H	M	R	N	P	T
B	R	O	C	C	O	L	I	E	I
A	V	O	C	A	D	O	A	R	N



Why is broccoli a royal vegetable?

Because it has crowns!

CROSSWORD Parts of the Face



Answers 1. Chin 2. Nose 3. Eye 4. Cheek 5. Teeth 6. Hair 7. Eyelashes 8. Forehead 9. Freckles 10. Neck 11. Eyebrow 12. Ear 13. Tongue



Have fun coloring this cute teddy bear and then make someone's day better by sharing your artwork with them.

betterlifeins.com | Toll Free (800) 779-1936 | Local (608) 833-1936 |    @betterlifeinsco

BENEFIT UPDATE

Up to **20 Family Benefit** recipients
will now be awarded annually!

Apply for the BetterLife Family Benefit Today

Our Family Benefit is designed to help BetterLife members cover costs associated with senior or child care, extracurricular activities, family emergencies, or unexpected living costs.

You could be a recipient!

Submit your application for your opportunity to be selected for one of five \$1,000 benefits awarded quarterly from January 1 - December 31.*



For more information, or to apply for
the Family Benefit go to:

bit.ly/Family-Benefit

or scan the QR code!



**A third-party judge determines award recipients of this benefit.*