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President's & CEO's Messages



Craig Van Dyke, CFA
President & Chief Investment Officer

This issue of our magazine is a tribute to our members that are also Veterans. It's been an honor meeting our Veteran members over the years and recognizing them at the 125th Celebration in Cedar Rapids, IA, this past July.

In honor of our members who are Veterans, we have been raising money this year to support the National Veterans Foundation, an organization dedicated to helping Veterans in need. Shad Meshad, President and Founder of the foundation, joined us in Cedar Rapids and gave a heartfelt speech on the programs they have in place to help Veterans across the country.

We held a Silent Auction at the celebration to raise money for this organization. Our goal was to raise \$10,000 in two days. If we could meet this goal, I said I would let whoever donated the most shave my head (see the picture on page 6 of the outcome). We met the goal and presented Shad with a \$10,125 check. So far this year, we have raised approximately \$35,000! Thank you to all that have helped support our Veterans.



Daniel L. Shinnick
CEO & Board Chair
Chief Member Advocate

My grandfather was a World War I Veteran, my father served in World War II (in Africa, Italy, France, Germany, and the Philippines), my brother was in the Army Reserve for over 20 years as a drill sergeant, and my nephew served two tours of duty in Iraq. My grandmother saved the letters from my dad that he sent home almost weekly. It's moving to read what a young farm boy experienced and thought about far from home, serving to protect our freedom. Hearing their stories have helped me understand and appreciate the sacrifices people in the armed services make. Thank you to all who have helped to keep our country safe.

At our August board meeting, the Board of Directors spent an afternoon packing care kits and writing thank you letters for our Veterans who now live in Veterans' homes. It was a meaningful way for our board to express our fraternal spirit and say "thank you."

In this magazine issue, you will see the great things BetterLife members did to recognize and honor our Veteran members. To our members, thank you for making a difference!

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In Case You Missed It...

A Recap of BetterLife's 125th Celebration in Cedar Rapids, Iowa

by Hallie Jahr

On July 22 -24, 2022, about 330 BetterLife staff, members, and their families gathered to celebrate 125 years of community, fraternalism, and membership in Cedar Rapids, Iowa. Members came from all over the country, some as far as Oregon and Texas!

Friday Celebration

Friday evening started with activities for all ages. Children and adults played bingo, corn hole toss, and various other yard games. After the opening ceremony, complete with the 125th book reveal, members had the opportunity to catch up, meet other members, and dance together.

Silent Auction for National Veterans Foundation

A silent auction to raise funds for the National Veterans Foundation was held both online and in person at the celebration. A variety of items were up for grabs. The top three silent auction items were a 2021 Green Bay Packers signed football, an American Girl doll, and Czech-themed goodies. Since the auction surpassed the goal of \$10,000, BetterLife President Craig Van Dyke let top donors shave his head in front of everyone. A special

addition to the weekend was Shad Meshad, President and Founder of the National Veterans Foundation, who joined our event Friday evening and Saturday morning. In celebration of surpassing our monetary goal, Meshad also participated in Craig Van Dyke's head shaving.

Saturday Entertainment

On Saturday, several special guests and activities entertained members:

- Presentation of the flags by the Cedar Valley Detachment of Marine Corps League
- Patriotic music by the Brass Band, which included some BetterLife Members of Bolingbrook, IL
- Charles Grassley, US Senator
- Allison Koppel, CEO, American Fraternal Alliance



Board of Directors member, Maureen O'Hern Hahn (R), shows off her hospitality display with the help of Jeff Hahn and Amy Jirik. Not pictured: Board of Directors member Duane Jirik.



Members and guests bid on silent auction items to benefit the National Veterans Foundation.

- Keynote speakers and members of BetterLife Board of Directors, Maria Ferrante-Schepis and John McHugh
- BetterLife Agents and Member Services staff were available to answer any questions
- BetterLife Board of Directors hosted hospitality suites filled with laughter, food, and beverages

Youth Activities

While adults learned, listened, and networked, the youth were busy too:

- Learning how to fold an American flag
- Prepping the room for our service project
- Writing thank you cards to Veterans
- Discussing how they can make an impact in their communities, led by BetterLife Board of Directors member Mary Bradley
- Touring the National Czech & Slovak Museum and Library

Thanking Veterans

We continued our fraternal theme, *Year of Our Veterans*, with a service project. BetterLife partnered with the nonprofit organization, Soldiers' Angels, which sends care packages to those currently serving our country. At the BetterLife Home office, the Caring Crew helped by hosting a donation drive to collect items for the care packages. Youth organized all these donated items at the celebration and hand-wrote 300 thank you cards. Next, members lined up and filled the boxes with goodies to send to our active military.

Celebration Around-the-World

On Saturday evening, members got an around-the-world experience with food, drinks, and entertainment at the National Czech & Slovak Museum and Library.

Food and drinks from around-the-world included:

- ✓ Mexican
- ✓ Greek
- ✓ Asian
- ✓ German
- ✓ Czechoslovakian

BetterLife members and attendees could tour the museum and library, visit with others, enjoy entertainment from the Bannister Lodge Czech Dancers and music from the Brass Band, and take fun pictures at the photo booth.



The Brass Band with BetterLife Members from Bolingbrook, IL, provided entertainment at the National Czech & Slovak Museum and Library Saturday evening.



Members and guests enjoying the photo booth throughout the weekend.



Presentation of the flags: Cedar Valley Detachment of Marine Corps League.



National Veterans Foundation President and Founder, Shad Meshad, shaves BetterLife President Craig Van Dyke's hair as part of the celebration for raising over \$10,000 for Veterans.



Members and guests assemble care packages for Soldiers' Angels, an organization with the mission of providing aid, comfort, and resources to the military, Veterans, and their families.



The youth kick off the dance party Friday night with a classic line dance.

Thank you to all who joined us in celebrating 125 years of BetterLife!

Making an Impact Where It Matters Most

Our Military Veterans

by Zach Snell

"Thank you so much for your generous donation, and especially for the wonderful experience of getting to meet you and your team in Cedar Rapids."

- Shad Meshad



For the first time in 2022, BetterLife's Member Engagement team chose a yearly fraternal theme. As we discussed our fraternal theme, it was clear that our members passionately support our Veterans and want to make an impact on the lives of those who have served our country. Making this year the "Year of the Veteran" has allowed us to share information and resources, and bring focus to some of our member activities. And after exploring opportunities for our members to support Veterans near and far, we knew we needed to rally support for the National Veterans Foundation as part of our focused efforts.

We enlisted the help of Shad Meshad, President and Founder of the National Veterans Foundation, who has been working with Veterans since 1970. Shad was a Medical Service Officer during the Vietnam War, counseling soldiers in the field suffering from many psychological and emotional problems resulting from their experiences in combat, including what would later become known as PTSD (Post-Traumatic Stress Disorder). In 1985, he founded the Vietnam Veterans Aid Foundation, later renamed the National Veterans Foundation.

The National Veterans Foundation's mission is to serve the crisis management, information, and referral needs of all US Veterans and their families through:

- Operation of the oldest toll-free, vet-to-vet helpline
- Public awareness programs that consistently spotlight the needs of Veterans
- Outreach services for Veterans and their families in need of food, clothing, transportation, employment, and other essential resources

In addition to providing a valuable lifeline for Veterans, the foundation also provides trauma and related training for government agencies, nonprofits, and private organizations. They also offer resources to identify and apply for benefits through their Veterans Benefits Resource Center

and the NVF Veteran Job Board which helps Veterans bring their unique skills from their military experience to the civilian workforce.

Through generous member support during BetterLife's 125th Celebration Silent Auction BetterLife members provided over \$10,000 to the National Veterans Foundation. The BetterLife Scavenger Hunt and additional ongoing efforts continue to raise funds throughout this year.

To learn more about the National Veterans Foundation, please visit their website at **NVF.org**. If you or someone you know may benefit from working with NVF, submit a request for assistance or advice at **NVF.org/veterans-request-assistance**



Pictured above: Members and guests attending the 125th Celebration supported the National Veterans Foundation through their generous bidding for silent auction items. All members were able to contribute through an online bidding option.

SPOTLIGHT

on Our Members

by Hallie Jahr

Trolley Ride

On August 6, BetterLife members of the Bolingbrook, IL, branch held their annual member appreciation picnic. This wasn't just an ordinary picnic. Members and their families had the opportunity to ride on a trolley over 100 years old! BetterLife Career Agent, Steve Ernst, FIC, also joined in on the trolley ride. The perfect weather and excellent attendance made for an enjoyable event.



Members enjoying the August 6, trolley ride in Bolingbrook, IL.



Special guests and volunteers start off their annual Walk to End Hunger in Lincoln, NE.

Walk to End Hunger in Lincoln, Nebraska

On August 7, the BetterLife lodge in Lincoln, NE, held their second annual Walk to End Hunger to benefit the St. Francis Food Pantry in Lincoln. BetterLife Board of Directors member Mike Hosek, and lodge members planned and organized the event with the partnership of two other local organizations, Knights of Columbus and Catholic Social Services. Special guests at the event included Mike Foley, Nebraska Lt. Governor; Bishop James D. Conley; Mike Flood, United States Representative; John Soukop, Development Officer for Catholic Social Services; and Don Nieland, BetterLife Senior Vice President and Corporate Secretary.

BetterLife members fundraised, volunteered, walked, and distributed donations. Along with the community, they surpassed its goal of 15,000 pounds of food and raising funds combined. In summary, over 250 people were in attendance, 500 plus laps were completed, more than \$8,000 were raised, and 11,358 pounds of food were donated. Another successful year for the lodge and greater Lincoln community!





Czech dancers performing in the rain at the Czech Festival in Bannister, MI.

Bannister Michigan Harvest Festival

Bannister ZCBJ Lodge held its 46th annual Czechoslovak Harvest Festival on August 7. About 1,000 attended the festival with people coming from as far away as Canada and the East Coast! For the big meal, BetterLife members and the community cleaned, cut, and prepared their own food, including local farm produce. This all-hands-on-deck preparation includes a crew that comes in at 2:00 am to start frying chicken.

On event day, there are always plenty of activities to keep everyone busy. People enjoyed the home-cooked meal, had a chance to win giveaways, listened to music from a live band, and last but not least, watched the amazing dancers. The rain didn't affect the dancers' performance or attendance. At the end of the festival, three youth members were awarded scholarships from BetterLife.



Members and their community enjoying the home-cooked feast in Bannister, MI.

Baseball Season in Wisconsin

In August, two of our branches hosted a baseball game event for members and their families to attend.

On August 3, the branch in Fond du Lac, WI, cheered on the Fond du Lac Dock Spiders. BetterLife Career Agent, Sami Clemins joined in the fun as well.

On August 20, Member Engagement Specialist, Hallie Jahr, and BetterLife's Lakeshore Agency Manager, Bill Rutten, joined members at the Dock Hounds baseball game in Oconomowoc, WI. Despite both of the home teams losing, everyone still had a ball!



Photo (L to R): BetterLife Member Engagement Specialist, Hallie Jahr; Lakeshore Agency Manager, Bill Rutten; and BetterLife members Kathy and Roger Mayer, enjoying the baseball game in Oconomowoc, WI.



Evolving Our Member-Led Groups

BetterLife's Branch/Lodge Systems Are Transitioning in **January 2023!**

by Zach Snell

Over BetterLife's 125-year history there have been many ways our members engaged in their communities—both individually and in groups. At the very beginning of our history, for example, the sales of life insurance, membership, and the pursuit of our mission depended upon lodge officers and secretaries going door to door in their communities. It wasn't until 1975, that the home office created a fraternal department to help lead the charge in fulfilling our purpose and mission to revitalize local branches. Today, the vast majority of our member activity comes from our branch (formerly "colonies" for legacy National Mutual Benefit members) and lodge (for legacy Western Fraternal Life members) structures.

Unfortunately, we have seen a decline in member engagement over the decades and currently only see 5% of our members getting involved in our branch and lodge activities each year. Like many times throughout our

history, this low involvement shows that now is a time we need to evolve how we ask our members to come together to socialize, celebrate, share our stories, and make an impact. Even though this small percentage of members are making impacts in communities, we know we can do better. We need to do better.

The Member Engagement team has spent much of the last two years visiting our current branch and lodge leaders to understand how we can better equip and support them in engaging members and making an impact. Many of our current member leaders shared their challenges in finding other members to become local volunteer leaders with them, while others shared how difficult it was to qualify for funding for their projects and community events.

Equipped with these member insights and our priority of engaging more members, we worked with our Fraternal



Most of our Fraternal Advisory Board visiting the Home Office. (Front L to R): Lynne Hines-Levy, Heather Ebert, Madelyn Ehlert, Leone Geppert, Don Krall, and Hallie Jahr. (Back L to R): Zach Snell, Darrell Kotas, Angel Thomas, Carmen Ganter, Dan Schinnick, Karen Ryba, Craig Van Dyke, Gbenga Oketona, and Pete Janowski. (Not pictured: Ed Fornusek, Joan Sedlacek, and Elaine Benda.)

Advisory Board and other member leaders to evolve our branches and lodges into a unified structure called "Member Groups." This new framework will bring consistency to our currently separate member group models with clear expectations and responsibilities for all leaders, their activities, and how the home office will support their endeavors. This includes simplified funding, resources, and communication tools.

In addition to consistent support structures for all, we will also help our new Member Groups inspire and drive impact in communities through the collective efforts of many members, community partners, and non-member volunteers. These efforts will be open to all community members and provide ways for BetterLife to put our membership on display. These essential and exciting changes will help us reach members who have not been involved before and increase awareness among community members that do not know us yet.

To learn more about BetterLife Member Groups or how you can get involved, please visit:

bit.ly/3doGJbv

Or scan this code with your phone



We welcome your questions and feedback about our new Member Groups! Email the Member Engagement team at: memberengagement@betterlifeins.com



Hettinger, ND member, Allison Clausen and Treasurer at Dakota Buttes Museum, Loren Luckow celebrate the community matching funds donation for Dakota Buttes Museum to restore the Bandshell at Mirror Lake Park.



Members from Omaha, NE, serving kolaches and other desserts at the Sokol Omaha Polka Hall of Fame 2022.



(L to R) Joe Janette, Katie Janette, Barb Schneider, and Dana Carlson presenting at the 2022 Wisconsin social gathering held by Cadott, WI, Lodge.



by Elizabeth Malin

The holiday season is here, and although it can be a busy time of the year, it's also a time of ritual, tradition, and the making of memories that can last a lifetime. We thought it would be fun to hear our BetterLife members' and employees' stories of things they do or have done to make this time of the year the most wonderful. Grab a warm cup of tea or hot chocolate and enjoy a little trip down memory lane.

BetterLife Member Tonia Miske

For as long as I can remember, I have been going to cut down a Christmas tree with my family. As a child, I remember my parents loading us in the car, trekking out into the woods of a Christmas tree farm, and picking and cutting a tree. I continued that tradition with my parents when I moved out and had my children. Everyone would get loaded into several trucks, usually head to Wild Rose, WI, get dressed warmly, and walk the woods on the Christmas tree lot. We would take our time making snow angels, often pulling the kids in sleds if the snow was deep. We also spent time throwing snowballs at each other. I am 50 years old, and my parents, adult children, and grandchildren still head to the woods yearly to cut a tree. This event is a tradition that will never go away. We all look forward to this great family time together picking a tree. Sometimes the trees are really big and sometimes not so much. Each family chooses and cuts its tree. We always enjoy a family lunch on the way back.

BetterLife Employee Beth Muehlenkamp

My best Christmas memories are of my family – brothers, sisters, spouses, nieces, nephews, and Mom and Dad gathered at our farm on Christmas Eve. Picture below from 1990; this is just five of the 27 grandkids. It was a night full of faith, food, socializing, and love!





BetterLife Agent Lisa Koerner

About 22 years ago, my friend Jane and I started a holiday tradition of getting together the weekend after Thanksgiving to make holiday cookies and candies. We share ingredients and expenses and divide up the treats to share with or gift to family and friends. When her two daughters were old enough, they started helping. Sometimes other friends and family would join us, but the four of us have never missed a year!

BetterLife Member Debbie Watruba

We have many! 1. Pickle on the tree - our tradition is that the first person who finds the pickle wins a \$20 bill. It's a race every year and a fine line between an upright tree and one on the floor. 2. I make homemade angel food, toffee, and caramels every year. It would not be a family Christmas without those three! And ... 3. Every year we get a huge hot chocolate (the adult version may be spiked, lol) and drive around and look at everyone's Christmas lights and decorations! So much fun!!

BetterLife Employee Katy Hylkema

My father carried a tradition from his childhood to mine: listening to Bing Crosby and Nat King Cole Christmas albums on Christmas morning. We listen to the same music with our young children on Christmas day, and I hope they'll do the same with their kids one day as well; some of the music may be over 100 years old at that point!

BetterLife Employee Deb Feiner

Growing up in a large family, we did a lot of baking for Christmas. We made three types of fudge, fruit cake (and yes, I do like fruit cake), sea foam, chocolate-covered cherries, and numerous kinds of cookies. The tradition with my children and anyone else in my family (sisters, nieces, nephews, in-laws, friends, etc.) is to pick a Saturday in early December for them to come to my house and make cookies. Although we only make about six different types of cookies, we make mass quantities of them, so everyone can take home as many as they want.

Deb's Russian Tea Cake Recipe (from her mom)

Combine:

- 1 C butter, softened
- 1/2 C powdered sugar
- 1 tsp vanilla
- 1/2 tsp salt

Add:

- 2 1/4 C flour

Stir in:

- 3/4 C finely chopped nuts



Roll dough into 1-inch balls, place one inch apart on an ungreased cookie sheet. Bake 8-10 minutes at 350 degrees until they are firm to the touch, but not brown. While warm roll in powdered sugar. Let cookies cool and then roll in powdered sugar again. Makes 5 dozen.



BetterLife Employee Alexa Gibbons

For several years, my family had a tradition of inviting extended family over and making a fondue dinner for Christmas Eve. This meal included cheese, chocolate, and oil. It was a nice way to celebrate the holidays and enjoy a non-traditional meal. We have since stopped, but Sean and I hope to begin again soon with our little family.



BetterLife Agent Amanda Oldenburg

My Uncle Terry and I having a wonderful Christmas together before he passed away from cancer.



BetterLife Employee Elizabeth Malin

I grew up in Minnesota on a 50-acre hobby farm surrounded by woods and fields. Every year around the first of December, my mom would stuff a bright-colored ribbon in her coat pocket and set out on foot to search the woods for the perfect tree for Christmas. When she returned, she would let my brothers and sisters, and I know that she found and "tagged" her tree (although we were tempted, we never cheated by spying on her). With a small ax in hand, we would try to find the tree mom tagged with her ribbon. Some years snow was on the ground, which would help locate her boot tracks. If not, we would have to find the tree by searching the woods. It was always exciting and fun for us to find her tree and bring it back to the house. Memories of our simple homemade holidays in the country will always be special to me.

BetterLife Employee Michelle Bunge

My great-grandma May used to make a dark molasses cookie we called Leps. When she passed, I started doing it annually with my Grandma Potter. My daughter, nieces, and great nieces now carry on the tradition with me.



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Leaving a Legacy

With Life Insurance

by Katy Hylkema

About six months ago, my grandfather passed away. He did not have a high school education and worked multiple jobs to support a family of nine. When my mother told me he left a financial gift to each of his five living children and ten grandchildren, I was shocked and extremely touched. I thought about what my grandfather would want me to do with his gift. Eventually, I decided that the money will help pay for a memorable family vacation for me, my husband, and my two children. Next year, we will take a vacation that we may not have been able to afford otherwise and create memories that will be forever tied to my grandfather.

There are many ways to keep the memory of a person alive, including pictures, stories, and experiences. Another common way is through leaving a financial gift for children, grandchildren, or other loved ones through life insurance. Listing the people you love as beneficiaries on your life insurance policy or annuity can provide much-needed financial security for your loved ones or create an opportunity to do something special that builds long-lasting memories.

BetterLife agents work with new and existing members to find creative ways to leave a legacy for future generations and ensure our members' memories continue. Agency Manager Bill Rutten from Plymouth, WI, conducted an

“What you leave behind is not what is engraved in stone monuments, but what is woven into the lives of others.”

~Pericles, Philosopher

annual review with members who owned an annuity. When these Wisconsin-based members expressed their desire to pass on their annuity money to their children, Bill recommended using the annuity funds to purchase a Single Premium Whole Life policy. This change increases the benefit amount their children will receive, which will now be income tax-free* because it is a life insurance benefit.

Eric Garland, BetterLife Interim Agency Manager, helped a member set up gifts for her six grandchildren. They repositioned a lump sum into a BetterLife Single Premium Whole Life, which increases the amount left to her grandchildren immediately. The whole life policy is eligible to earn dividends, so her gifts may also increase over time.

Sometimes our members choose to convert a death benefit into new policies that help the next generation. BetterLife Agent Becca Lureen worked with a member in South Dakota who recently lost her adult daughter. The death benefit purchased an annuity that lists her deceased daughter's nieces and nephews as beneficiaries and helps her daughter's memory live on. Becca worked with a different member in South Dakota whose mother passed away and left \$100,000 to her through a BetterLife life insurance policy. This member used the proceeds to purchase a new BetterLife life insurance policy that lists her four grandchildren as beneficiaries.

Stories such as these demonstrate some of the ways life insurance helps ensure the memory of a loved one continues well into the future and through younger generations. Whatever your personal situation, BetterLife's agents can work with you to design a solution that maximizes your gift and helps ensure that you are

remembered. There are many ways to achieve this through life insurance and annuities. BetterLife offers a wide variety of products, including options with affordable monthly payments and no medical underwriting.

Do you have a cause or organization that you want to support? Many BetterLife members have strong relationships with their churches, service clubs, youth groups, and other non-profit organizations. You can name an organization as a beneficiary on your life insurance policy and be sure that your gift will go to a cause you care about when you pass.



However you decide to distribute your gifts, memories, and love to future generations or organizations, make sure you work with people who can help you understand how to achieve your objectives. If you would like to speak to a BetterLife agent about your options, please visit betterlifeins.com or call us at (800) 779-1936.

*According to current tax laws, IRC Sections 101 & 7702.

Culture Corner

A Veteran's Perspective

by Jade Morschauser

Throughout 2022, BetterLife has recognized Veterans as part of our fraternal theme. This month, in honor of this theme and Veterans Day, I had the privilege of speaking with two of our own BetterLife members who are Veterans. They reflected on their experiences serving our country as I asked questions about their time in the military, the same questions the Library of Congress uses when gathering oral histories from US Veterans.

I hope this article helps you learn more about our Veteran's sacrifices and experiences, and gives you a new perspective on the privileges we enjoy today.



**Lumir Kotas | President, Lodge 389
Army | Friend, Nebraska**

Lumir Kotas was drafted by the Army in May 1969, and served in the Vietnam War in 1970 in the 101st Airborne Division. Living in Omaha, NE, at the time, he had never left the country, so his tour in Vietnam was his first experience outside of the United States.

What was it like arriving in Vietnam?

I was 21 years old, so it was a learning experience. They give you a lot of training on what to expect, but training isn't like personal experience.

What was your job/assignment?

I was in a mobile air unit, an artillery unit, one of two mobile air units in the battalion. We moved a lot, every two to three weeks, at the height of the conflict. We were stationed way up north, about 40 miles from the DMZ (the border between North and South Vietnam).

How did you stay in touch with family and friends back home?

We got to write letters. There were post offices with central locations, and letters were free, so you could write as many as you wanted.

Unfortunately, Kotas has no photos or memorabilia from his time during the military due to a house fire in 1975. Recently though, his cousin came across a letter Kotas wrote to his aunt while deployed. This small gift allowed him to reconnect to that time of his life.

Can you tell me more about your experience overseas?

I was mainly on a firebase [an encampment that provides artillery support to infantry troops], but sometimes where we were was very remote. It was VERY dark, pitch black. It was like being in a cave. There were no lights on the planes flying overhead. You could hear them, but had no clue where they were.

What was the food like?

Not as good as what he had Saturday night at the museum! [Kotas referring to the delicious food served at the National Czech & Slovak Museum and Library as part of the 125th Celebration in Cedar Rapids, IA.] We had a good mess sergeant. The goal was to give you one hot meal a day. We lived out of cans and sea rations a lot. We had a tent with a cook stove. On a firebase, you got a hot breakfast and dinner. The food was pretty good. Milk for breakfast, roast beef (though I swear it wasn't beef), and we sometimes got chocolate milk. Ice was rare. We had coffee, but didn't want to drink the water because it was terrible. It came out of a well by the river and smelled bad. Sometimes I wonder how I survived. The coffee was thick as syrup.

On my way back from Vietnam, I got a hamburger from the airport in Denver. I wanted a good old-fashioned hamburger. And I had a mixed drink because I wanted something ice cold.

How did people entertain themselves?

In-country R&R. Most got to go to the ocean for three days (or five if you were lucky). A good friend of mine went to Hawaii to get married. I went once via R&R to Sydney, ,



Lumir Kotas at BetterLife's 125th Celebration in Cedar Rapids, IA.

Australia, for a week. I enjoyed Australia, but it didn't seem real. It was like a dream. I was so hyped up from war that it was hard to relax.

Do you recall the day your service ended?

January 3, 1971. In the first wave of pull-out troops, there were 247 people on the plane. A special order came before Christmas. If you had less than 150 days left, you got to go home. I still had a six-year obligation, but ten months and one day were considered a full tour. I was fully discharged, but my six-year obligation meant they could call me back if there was another war. My draft card stayed the same until I was officially done in 1975. Then I received a different card confirming I had fulfilled my obligation.

When I landed in Fort Louis-Washington, I kissed the soil. The same building where I took my step forward to be drafted was the same building I signed my papers to leave.

What did you do in the days and weeks afterward?

I only drew unemployment for six months and then went to work for Brunswick in Nebraska, which made war supplies. I met my future wife in 1972 and got married in 1973.

Did you make any close friendships while in the service?

Oh yes. My friend that got married in Hawaii was from Eugene, OR. I had Sylar, a Nebraska friend. Friends from high school were also close by in Vietnam, but I didn't know about it until I got back. I found out by seeing a letter with the same APO number at a friend's house. He was only a mile away in Vietnam.



American Legion Post 264 in Dorchester, NE.

Did you continue any of those relationships?

Yes, we stayed in touch and became real good friends.

Did you join a Veteran's organization?

I joined the VFW in Dorchester, NE, Post 264. I'm a lifetime

member and had uncles that belonged who served in WWII and Korea.

What did you go on to do as a career after your time in the military?

I moved back out to the farm after my grandfather retired and will have been farming for 50 years next year.

How did your service and experiences affect your life?

I wouldn't trade it for anything. At times you hate it, but I enjoyed it. I was told by an old drill sergeant, "Do the best you can with what's presented to you, don't take on more than you can handle." I learned how to handle people. Life is a growing experience.



**Patrick Rogers | BetterLife Member
Navy | Madison, WI**

Patrick Rogers served in the US Navy on the *USS America* aircraft carrier from 1973 to 1976, serving in the Vietnam War and the Lebanon Conflict (1975). He enlisted after high school graduation with three other classmates on the Buddy Plan (a program that allows small groups to enlist together and remain together as long as possible). He chose the Navy in particular, because we wanted to travel and see the world.

Where exactly did you go?

I served on a Naval aircraft carrier that was assigned to and traveled throughout the Atlantic Ocean, North Atlantic Ocean, Mediterranean Sea, and near Puerto Rico. We cruised throughout the ocean so American jets could fly on and off the carrier on training missions and be on call to serve in foreign areas as needed. Every six months we relieved another aircraft carrier, and Rota, Spain (Base Naval de Rota) was our transfer point each time. We evacuated American citizens out of Lebanon while that crisis was going on.

Had you traveled out of the country before?

No

What was it like arriving back home?

I kissed the ground and was so happy I lived in the United States of America, where we have our freedom, instead of living in (...) countries run by dictators.



Patrick Rogers served in the US Navy from 1973 to 1976.

What was your job/assignment?

I had a top-secret security clearance and served in the captain's office aboard the *USS America* aircraft carrier.

Tell me about a couple of your most memorable experiences:

1. When we were training in the North Atlantic Ocean, we trained in 50-foot waves, which was scary.
2. I was able to see so many places around the world that I may never have seen if I hadn't enlisted in the Navy.

How did you stay in touch with family and friends back home?

Letters and phone calls and went home on leave periodically.

What was the food like?

The food was incredible! The mess deck was open from morning till 7:00 pm. There was a separate food line for the aircrew, which was incredible. One Christmas, over 5,000 of us crewmen were served an unbelievable steak and lobster meal!

How did people entertain themselves?

Lifting weights, playing basketball, playing cards, listening to music, and writing letters. Some fished off the carrier.

Do you recall any particularly humorous or unusual events?

Once in a while, if a crewman was in the wrong place on the flight deck, a plane's thrusters might blow him off the ship. Then a helicopter would have to fly off the ship to (...) rescue the [guy] who went off the deck.

Do you recall the day your service ended?

Yes, in May 1976, I flew off the carrier to Rhein-Main Air Base in Germany. After a layover, I took a plane from Germany to Philadelphia, PA, where Navy personnel discharged me from the military. Then a plane flew me home to Madison, WI.

What did you do in the days and weeks afterward?

Slept in, let my hair grow, spent time with family, and got together with friends.

Did you make any close friendships while in the service?

Absolutely! I kept in touch with two of the three friends from Madison I went into the service with. My best friend in the service died in a cycle crash right after his discharge, and others I lost touch with after many years.

Did you join a Veteran's organization?

No, but I do collect and donate retired (damaged) flags to the VFW to burn in their special burning ceremonies.



The Naval aircraft carrier Patrick served on called the *USS America*.

What did you go on to do as a career after your time in the military?

Transportation. Became a family man. My wife and I had five awesome children and now have eleven wonderful grandchildren.

How did your service and experiences affect your life?

I was honored to have served my country. It helped me appreciate the US flag and what it stands for, and I appreciate my country so much more.

Veterans, Share Your Story!

We'd love to hear from more BetterLife Veteran members about their experiences.

Answer the questions below and submit your response to be featured in an upcoming edition of the BetterBuzz and on the BetterLife blog.

1. When and where did you serve in the military?
Which branch did you serve in?
2. Share a couple of memorable experiences.
3. How did your service and experiences affect your life?



For your chance to be featured submit your response by **Monday, November 28** to:

marketingrequests@betterlifeins.com

For questions, please email:

jmorschauser@betterlifeins.com

Thank you for your service.

The Scoop

What's New at BetterLife

2022 Family Benefit Winners

This year, we had over 16 applicants for our Family Benefit. 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.

Our third-party judges determined the recipients of the benefit, **congratulations 2022 Family Benefit winners:**

- Laura Gintz - Madison, WI
- Jeffrey Guenther - Alexandria, MN
- Misty Lichnovsky - Sherman, TX
- Matthew Pracheil - Dorchester, NE
- Susan Protzner - Apple Valley, MN
- Rachel Schmuhl - Arpin, WI
- In memory of Dean Schoenwetter - New Berlin, WI
- In memory of Howard Smeby - Hudson, WI
- Bao Vang - Weston, WI
- Kristen Wilson - Belle Fourche, SD

Applications for the 2023 Family Benefit will be accepted **January 1 - June 1, 2023**.
For more information, visit: bit.ly/BLmemberbenefits

Getting the Better Buzz Monthly Email Pays!

Start your month off better with **The Better Buzz** email newsletter.

The first Wednesday of every month we give you updates on member activities, upcoming events, financial tips, member benefits, recipes and more! And sometimes just for being on our list we enter you in a drawing for a chance to win a prize. Our most recent winner, Erin K., won a \$25 gift card she chose to use on Amazon!

Sign up so you too can get our email:
betterlifeins.com/email-sign-up
or scan the QR code!



Apply Now For the 2023-2024 BetterLife National Scholarship

At BetterLife, the goal of our National Scholarship Benefit is to provide the opportunity to support our young scholars financially. You must be a BetterLife member for at least two years before the application deadline. We help our student members by encouraging them to succeed academically, volunteer in their communities, and be involved in member activities. BetterLife will continue to award a total of \$68,000 in scholarships ranging from \$1,000 - \$5,000 to qualified applicants annually.



(L to R): Emily Sopocy, Shelby Rohwetter, Mary Sopocy, and Christa Fornusek received 2022-2023 scholarships at the Bannister, MI, Czech Festival. **This could be you!**

Applications are now being accepted for students enrolled full-time for the 2023-2024 school year.

Visit bit.ly/3emB7yJ (or scan the code) for more information and to apply!

Applications are due by **Wednesday, March 1, 2023.**



In addition to our National Scholarship, the **Oklahoma BetterLife Scholarship** committee is accepting applications for the 2023-2024 scholarship award. The scholarship award will be for \$1,000.

For more details, visit our scholarship website (see address and QR code above).

BetterLife's 2022 Scavenger Hunt Winners!

Thank you to all of our members and their families for participating in this year's Signature Event: Scavenger Hunt and Trivia. Over 300 members participated by grabbing their phones, capturing the moments, and answering trivia questions. Our winners will receive

\$1,000 to donate to a Veterans organization of their choice. The winners demonstrated dedicated involvement, participation and excitement to learn and be a part of BetterLife.

Top Three Winners:

- Lodge 225, Bannister, MI • Branch 200, Madison, WI
- JoAnn Parks, Lodge 141, Cadott, WI

Honorable Mentions for participation:

- Mrs. Hodgie • Nancy Heykes • Cindy Fridrich



Stay tuned for next year's theme!

BetterLife's 125th Celebration Book Available For Viewing and Purchase!

Hard cover editions of **BetterLife's 125th Celebration** book are available for purchase either through mail or online at \$10 per copy.* To request your book(s), either fill out the form below along with a check made payable to *BetterLife* and mail to



BetterLife - Member Engagement
6522 Grand Teton Plaza, Madison, WI 53719



Or order your book(s) online at bit.ly/125th-book-order-form

*No phone orders available at this time. *Price includes shipping*



Read and download the free digital version at bit.ly/125th-book-online



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