

BetterLife®

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Community Corners

Meeting Chris

Making Your Home More Hygge

Why You Shouldn't Skip Your
Annual Review - Advice From Our Expert

A MESSAGE From Our CEO



Chris Campbell
CEO and Chairman of the Board

During my last three months, I have enjoyed meeting members in their communities and visiting a handful of our spectacular lodge halls. The conversations about the past, present, and future have been candid, and I appreciate the feedback. I have learned firsthand the passion our members have to help their communities, families, and member groups thrive. I still have much ground to cover with plans to reach many remaining communities through the end of this year.

Financial Strength

Many of you have asked about the financial condition of BetterLife, particularly after our 2021 Merger and the impacts of the pandemic. I'm delighted to share that through June of this year, BetterLife continues to accelerate the addition of new members and has maintained a surplus of \$68 million or 11% of our assets, more than enough to keep our promises to our policyholders, increase our investments in our communities and better serve our members.

Investment and Growth

The next few months are exciting, as we are completing several major initiatives, including the first stage of our digital transformation with the ability to complete and deliver an electronic application. This will improve the quality, accuracy, and speed in meeting our member's insurance needs. We're also investing more into our communities, as more members can apply for a Member in Action Event in just two minutes and receive up to \$200 to better their communities. As our members continue to spread out, we're also investing in sharing more information with you to stay better connected. In September, we launched our first-ever virtual member benefit.

I'm optimistic that we will become a growing and thriving organization that preserves the best of our past and welcomes new members into a bright future. If you have yet to attend an event, please come out and visit, meet me at Community Corners, and take advantage of the unique opportunity to give back to your community through Members in Action.

Gratefully,
Chris

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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: BetterLife's CEO, Chris Campbell, shares a smile with performers in Bannister, MI, as he offers bubbles to Madeline Gregoricka (L) and her cousin Penny Gregoricka (R) attending the event. *The kroj (dresses) the girls are wearing are family pieces that have been handed down by generations.*

COMMUNITY CORNERS

Meeting Chris

Community Corners has proven to be a delightful avenue for Betterlife's new CEO, Chris Campbell, to engage with and meet some of our valued members. Up to this point, he has already visited four states and connected with more than 20 member groups. The images below offer a glimpse into some of these notable encounters.





Announcing Our Newest Protection Option: **BetterTerm Life Insurance 10-Year**

by Sarah Cavalcanti

Simply put, term life insurance offers coverage for a specific period of time. During that time, if something unexpected happens to you, your beneficiaries receive a payout (called a death benefit) to help them cover expenses like mortgage payments, college tuition, existing debts, or even everyday living costs.

BetterTerm Life Insurance 10-Year is our shortest and most affordable term life insurance product, and we still offer cost-effective and longer-term options such as our BetterTerm Life Insurance 20 and 30-Year products. Our BetterTerm Life Insurance 10-Year term coverage provides premiums that will not change during the initial term and can be a complement to coverage you already have with existing policies.

BetterTerm Life Insurance 10-Year can be an excellent protection solution for the budget-conscious individual with many different life insurance needs. Term life insurance is more affordable than other types of life insurance because it focuses solely on providing a financial safety net for a set amount of time.

If your personal circumstances have changed since purchasing your initial life insurance policy, we recommend contacting our agents at **(888) 488-5721**, or visiting **betterlifeins.com/10-term**, to understand if BetterTerm Life Insurance 10-Year coverage is an appropriate solution for you. Ensuring your family is covered for all existing expenses can aid in alleviating further hardship in cases of unforeseen circumstances.

If you're looking for a cost-effective way to ensure your family's well-being, term life insurance could be a great fit. Don't hesitate to reach out if you want to explore your options. We're here to help and our life insurance professionals have the experience to assist you in understanding if there is a gap in your life insurance needs.


1

Young and healthy but not ready to commit to permanent life insurance yet? BetterTerm Life Insurance 10-Year can

ensure you're covered until you've progressed in your career and are ready to take the next coverage step.

2

Purchased a new vehicle? Costs of cars and trucks are rising. Consider if your family could support the monthly payment in your absence.

Could BetterTerm Life Insurance 10-Year Be a Good Fit for Your Family?

3

Have a child who recently enrolled in college? BetterTerm Life Insurance 10-Year can ensure their tuition is covered through their college education.

4

Have ten years or less remaining on your mortgage? BetterTerm Life Insurance 10-Year can help alleviate the worry about how your family would support their current living circumstances in the event of your passing.



Contact us to find out more about the new
BetterTerm Life Insurance 10-Year Option

(888) 488-5721 or betterlifeins.com/10-term

Members In Action Benefit

Ideas For Giving Back This Holiday Season!

by Zach Snell



The Members In Action program is a great way to use one of your membership benefits to help those in need during the holiday season. This benefit helps any member lead a service project or fundraiser by providing inspiration and helping offset some of the costs of supplies and materials that will make their project successful.

Once your online project application is approved, we will send you a kit of resources to help you lead your 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 cards
- ✓ A Kick-Start Card with up to a \$200 spending limit to help pay for project expenses (cannot be used as a donation)

The Members in Action benefit is easy to use, but it may be challenging to think of a project idea. Here are some project examples you can use to help get your ideas flowing:



Cut and tie fleece blankets to be donated to a local homeless shelter. Your team can use the Kick-Start Card to buy the fleece for the blankets and small stuffed animals for the kids.

Host a children's craft night to help them make homemade Christmas ornaments. Use the Kick-Start Card to purchase the craft supplies and snacks for the kids to enjoy during the event.



Prepare and serve a meal at a local nursing home or support facility. Use the Kick-Start Card to buy ingredients for the meal, decorations for the serving area, or a nice dessert to finish the meal.

Gather donations for a local food bank to help other families have a delicious holiday meal. Use the Kick-Start Card to buy additional items to supplement the donations gathered by your team.



Host a giving tree at your work, school, or church for local families in need. Use the Kick-Start Card to buy clothing and gift items not donated by others.

Whatever project you decide to lead during the holidays, remember to come back to our website to share photos and details after your event to help 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



SPOTLIGHT

on Our Members

by Davis Brinkmann



BetterLife's Michelle Bunge (L) and Bill Rutten (R) stain a park bench during the group's Nature Hill Work Day event in Oconomowoc, WI.

Restoring a Beautiful Park

Park benches and trails get lots of use through the summer and can become worn. BetterLife Members - Oconomowoc, WI, decided to do something about it. The group held their Nature Hill Work Day on Saturday, June 3, where they restored a variety of park features. Volunteers revitalized park benches, pulled garlic mustard, emptied garbage cans, and cleared park trails to help return the luster to the area. By the end of the day, the entire park looked fresh and clean!

Annual Group Picnic a Success

On Sunday, June 4, BetterLife Members - Lincoln, NE, and Omaha, NE, held their annual Lincoln Group Picnic joint event. Members met at beautiful Holmes Lake Park in Lincoln, NE, and enjoyed the views of the lake, along with games of bingo (with fantastic prizes) and lunch. Even the kids got into the intense action! This year's picnic was the largest event since 2020, and the groups already cannot wait until next year!



BetterLife Members - Lincoln, NE, and Omaha, NE, play a competitive game of bingo for a chance to win awesome prizes at their Annual Lincoln Group Picnic joint event in Lincoln, NE.



BetterLife agent Kaitlyn Reeder presents a brand-new BetterLife flag to BetterLife Members – Mandan, ND, during their Suchy Family Concert held in August.

Suchy Family Concert Event in Mandan, ND

Annual summer member group events have been rolling along the last few months, and BetterLife Members – Mandan, ND, held one on Saturday, August 19. The annual Suchy Family Concert is the group's largest fundraising event of the year, where members had the opportunity to

enjoy snacks and refreshments, including some amazing pies provided by a local vendor. BetterLife agent Kaitlyn Reeder made a surprise visit to the event with gifts in hand. She presented the group with door prizes, goodie bags, and a brand new BetterLife flag to fly at their hall!

Love Letters for Literacy

This past spring, BetterLife Members – Swisher, IA, wanted to help educate the little ones in their community by visiting students attending Little Angels Day Care in Swisher, IA. Members Judy and Wayne Slezak created alphabet flashcards called "Love Letters for Literacy" and delivered them to the students. The kids also enjoyed an entertaining story session and snacks and refreshments, all hosted by the member group. All in all, the children got to experience something different than their regular school day and had fantastic learning opportunities, all while having lots of fun!



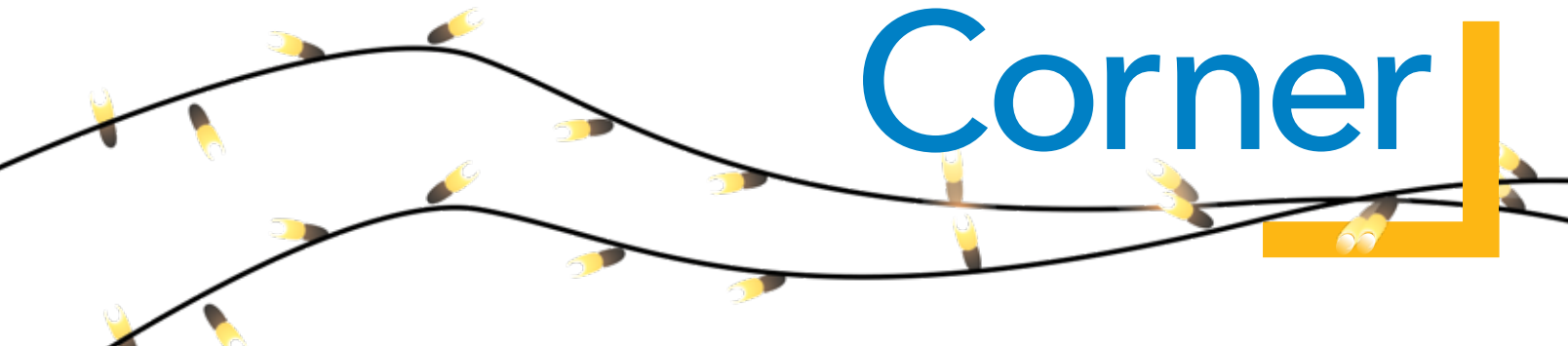
Wayne Slezak of BetterLife Members – Swisher, IA, reads to students from Little Angels Day Care in Swisher, IA.



Judy and Wayne Slezak pose for a photo with fellow members from BetterLife Members – Swisher, IA, after writing the "Love Letters for Literacy".



Culture Corner



Celebrating the Holidays With Old-World-Style Christmas Markets



by Hannah Berckman

With their captivating charm and festive spirit, Christmas markets hold a special place in the hearts of millions. Every winter, members of cities and towns come together to celebrate the holidays in old-world-style Christmas markets. With Germanic roots that have spread across the globe, millions of people gather to shop, eat, and enjoy holiday festivities with friends and family.

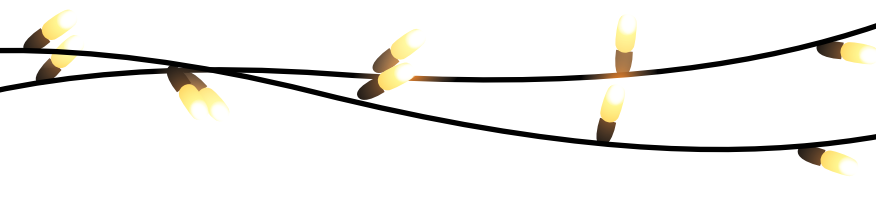
History of Christmas Markets

While the first known public market took place as early as the 13th century, historians have questioned whether or not these often weeks-long events were originally tied to the holiday season. The first recorded confirmed holiday market was held in 1434 in Germany, and over time these markets spread to other parts of Europe, including

Switzerland and France. Centuries later, as Christmas became more widespread across Europe, people worldwide attempted to recreate these old-world markets.

Christmas markets grew in the 17th and 18th centuries, where, like today, attendees could buy sweet treats, meats, and hand-made gifts. These markets allowed townspeople and travelers of all classes to come together to celebrate the holidays.

The experiences, food, and socialization provided by these markets have helped them withstand the test of time. Through wars, economic depressions, and industrialization, Christmas markets have drawn millions of people together to embrace and celebrate the holiday season. Today, Christmas markets are found worldwide. From big cities in Asia to small towns across the United States, there is no shortage of holiday cheer, decorations with sparkling lights, and the sweet smell of pastries and candies.



Christmas Markets in the United States

Christkindlmarket - Chicago, IL

The Christkindlmarket, inspired by the 16th century Christkindlmarket in Nuremberg, Germany, has been a Chicago tradition for almost 30 years, bringing holiday joy to locals and tourists alike. A free event in Daley Plaza, attendees can browse the outdoor market from late November until Christmas Eve, enjoying original food and beverages imported from Germany. The market has grown in popularity, expanding to an additional two parks in the Chicago suburbs.

Pretzels, potato pancakes, and bratwurst are just some of the food options at the market. There are several Christkindlmarkets across the United States, including Colorado and Texas. Still, the downtown Chicago market has been voted the best Christkindlmarket outside of Europe for several years and remains one of the largest in the United States.

Yukon Czech Christmas Market - Yukon, OK

Nestled off US Route 66, the Yukon Czech Christmas Market is held annually and inspired by old-world markets with holiday decorations, gifts, and food. Market-goers can enjoy visits from Santa, local wine tastings, Czech pastries, and Christmas and Czech music. The market is a day-long, family-friendly event, welcoming guests to join in traditional Czech attire.

Tips For Visiting a Christmas Market

• Research parking options ahead of your visit

Trying to find parking at busy events can be stressful. Save time by researching parking options for you and your family. If multiple families are attending together, try carpooling to reduce parking costs. In some cities, you can pay ahead to reserve a parking spot to make the day of the event a breeze!

• Bring a reusable shopping bag

There's nothing more frustrating than trying to enjoy your snacks when you have other bags in your hand. Bring your own shopping bag to put your gifts and purchased crafts in - it frees up your hands and is good for the environment! If you want to go hands-free, consider bringing a backpack to wear instead.

• Wear comfortable shoes

In some instances, Christmas markets can cover a lot of square footage! Wear comfortable shoes to enjoy the market and not think about your feet hurting!

• Bring cash

If you want to purchase refreshments or gifts, think about bringing cash. Some vendors may take debit or credit card payments, but others may not. Consider doing some research on the event, or call ahead to ask.



Holiday Recipes

From Our Members to Your Table!



Holiday Meatballs

Theresa Vernon | BetterLife Member

2 lbs ground beef
1 pkg onion soup mix
1 c bread crumbs
½ c evaporated milk
¼ tsp pepper
1 egg
½ tsp Worcestershire sauce

Sauce

12-oz jar grape jelly
12 oz bottle chili sauce

Mix the ingredients in a large bowl with hands. Shape into 1-inch balls. Place meatballs on a cookie sheet. Bake at 325 degrees for 30 minutes. For sauce, heat ingredients in a saucepan on low heat, stirring often or until the jelly melts. Add the baked meatballs, stir and heat for 5 minutes. Serve meatballs in a shallow bowl or on toothpicks.

Tip - bake the meatballs ahead of time, then freeze them. To serve: prepare the jelly sauce mixture, add the frozen meatballs and heat thoroughly. Makes 50 meatballs.

Grasshopper Pie Dessert

Janet Emery | BetterLife Member

Crust

½ pkg chocolate wafers, crushed
1 tbsp butter, melted
1 tbsp sugar

Filling

20 large marshmallows
½ c milk
3 tbsp crème de cocoa
3 tbsp crème de menthe
1 c whipping cream, whipped

Combine crust ingredients. Put 2/3 on bottom of 7x11" pan. Melt marshmallows and milk in double boiler. Cool. Add crème de cocoa and crème de menthe. Chill bowl and beaters for whipping cream. Whip and fold filling mixture. Pour in crust. Use last 1/3 crust mixture for topping. *Double everything for a 9 x 13" pan.*



Hygge*

noun [hoog-uh]

The feeling of coziness and contentment evoked by simple comforts, as being wrapped in a blanket, having conversations with friends or family, enjoying food, etc.

(Often regarded as a defining characteristic of Danish culture.)

Turn the page to learn more about how you can follow the Danish example and bring more hygge into your life!

Making Your Home More Hygge

by Jade Morschauser

Why hygge? Well, because the Danish are consistently some of the happiest people in the world.

Originating from a Norwegian word for well-being, "hygge" was first written in the Danish language in the early 19th century after Norway separated from Denmark. While the concept of cozy living isn't unique to Denmark, hygge specifically was adapted as a national identity after Denmark shrunk in land mass and population following conflicts in the mid-1800s.

Hygge is one of the key values of Danish culture, having evolved from a harsh winter climate, shrinking land size, and an egalitarian society. Simply put, it's a way of living rooted in finding happiness in the simplest things in life. Today, Denmark consistently ranks as one of the happiest countries in the world.

So, how can we learn from the Danish and find joy in the simpler things in life? Here are a few simple ways to adopt a hygge way of living.

Light

According to *The Little Book of Hygge*, 85% of Danes mention candles when asked what they associate with hygge. Warm, soft light illuminating the darkness of winter, especially the harsh winters of Denmark, is a central part of hygge. Most Danes will light candles almost every day in the autumn and winter. Danes also choose their electric lighting carefully, preferring low Kelvin lamps over bright fluorescent lights.

To incorporate hygge into your living space, add a few unscented candles and choose smaller lamps dispersed around the room over a central overhead light source.

Get Social

Hygge isn't just about mood lighting. A big part of hygge is socializing with loved ones. Danes prioritize spending time with others each week, and most hygge activities are social. This element of hygge is essential to overall happiness as well. Studies on happiness, such as the United Nations' World Happiness Report, have found a significant connection between the quality of someone's relationships and their overall happiness.

The good news is that hygge socializing is great for introverts and extroverts. Hygge prioritizes small, close-knit groups over large, raucous events. To bring hygge socializing into your own life, prioritize connecting with loved ones regularly. Create new traditions by committing to a weekly game night or regular dinner get-togethers.



Indulge

Comfort foods and sweets, especially cake and pastries, are integral to hygge. A large part of hygge is treating yourself, and the Danish, as some of the largest consumers of meat, pastries, and sweets, don't refrain

from such. Treat yourself to your favorite comfort meal, or bring a sweet to work to share with your team. Hygge is a social lifestyle, so indulging is best done with others.



Take it Slow

According to *The Little Book of Hygge*, how long it takes to prepare food is even more important than how comforting it is. "The rule of thumb is: the longer it takes to cook, the more *hyggelig* it is" (Meik Wiking, *The Little Book of Hygge*). This "slow food" concept also involves the social aspect of cooking and eating. Taking time to prepare a meal from scratch and then sharing it with others or spending an afternoon baking with loved ones are essential parts of hygge.

How can you incorporate this into your own life? Pull out your Crockpot and slow cook your favorite comfort meal all day, or take the time to simmer a stew on your stovetop for hours. Or take the extra time to bake your favorite treat from scratch as a fun afternoon family activity. You'll be surprised by the results when you slow your food down.

Warmth

Hot drinks come first for what Danes associate the most with hygge. Among popular hot beverages such as tea, cocoa, and mulled wine, coffee is by far the most popular, with Danes drinking more coffee than Americans. A comforting warm beverage is an easy way to bring more hygge into your life. If you're a regular iced coffee drinker, try swapping out your morning cold cup for a hot one. Or, try unwinding at night with a warm cup of your favorite tea.



Hygge at Home

Since much of hygge is about feeling cozy and safe, many of the hygge elements start at home. Creating a hygge home is easy. After all, one of the hallmarks of hygge is

simplicity. First, create a "hygge-krog," which roughly translates to nook. Find a small space where you like to spend time to unwind. Add soft lighting (candles are essential), cushions, blankets, and other cozy items. Bonus points if your hygge-krog is near a fireplace.

Next, decorate your home with natural elements such as wood. Utilize ceramics for items like vases and mugs, and incorporate vintage items into your space. Fill shelves with books and include a variety of textures to add a finishing touch.

I hope this article helps you start your new hygge life, but there's so much more to hygge than candles and cozy blankets. Want to know more about hygge? Check out the books below to learn more!

Learn More About Hygge

1. *Hygge Simplified* (Cider Mill Press)
2. *My Hygge Home* (Meik Wiking)
3. *Hygge - The Danish Art of Happiness* (Marie Tourell Soderberg)
4. *The Little Book of Hygge* (Meik Wiking)
5. *American Cozy* (Stephanie Pedersen)



Why You Shouldn't Skip Your Annual Review Advice From Our Expert

by Jade Morschauser



Few things in life are certain, but if there's one thing that is, it's that life is constantly changing. Career changes, marriage, divorce, new homes, welcoming children, paying for college; very few people can look back just a few years and truthfully say their life is exactly the same. For this reason, reviewing your life insurance coverage year after year is so important. As your life changes, so do your life insurance needs. We sat down with BetterLife expert Mary Hale, FMLI, to learn more about annual policy reviews and their importance.



BetterLife's Mary Hale, FMLI
lends her expert advice and answers to
our annual review questions.



Why is an annual policy review important?

An annual policy review is important because life is ever-changing, and your current policy should provide adequate financial coverage for your beneficiary(ies) if the unexpected happens. For example, a policy taken out ten years ago when an insured member was single, might need more coverage now that the insured has a spouse, two children, and a new home. Or, it could be a scenario where someone in their 60s wants a plan to cover any final expenses so their loved ones are not burdened upon their passing. Life insurance can be confusing, so it's helpful to speak to a licensed agent who can assess a member's situation and determine which product would be the best fit. Bottom line: We care about you and your family, and we want to make sure that our members have adequate coverage in place that is comfortable and affordable should the unexpected happen.

What happens at a policy review? What can someone expect?

A policy review involves a licensed agent reviewing current policy information and current member situations to ensure the policy matches their needs. Sometimes, the insured needs a higher face amount. Sometimes, they may need a longer or shorter term. Sometimes, a permanent plan makes the most sense. Every situation is different, and our licensed professionals are trained to ask the right questions, so they have a good understanding of the situation and can make recommendations specific to you and your family's needs.

When is the best time to do an annual review?

Anytime! However, a review should happen at least once per year. Generally, a review is done before the anniversary date of the policy. Completing a review before the policy anniversary date is even more important if a member has a term policy because these policies provide a guaranteed premium for a specific term.

What happens next if I find out my policy no longer fits my needs or the information is outdated?

An agent can recommend various plans and coverage amounts and will gladly update your information.

I don't know who my agent is. How can I set up an annual review?

You can call **(888) 964-0830** to connect with an agent directly and receive a review over the phone. If you prefer an in-person meeting, visit **betterlifeins.com/schedule-an-appointment** to be connected with an agent in your area.

The Scoop

What's New at BetterLife

Life Line Screening Benefit

It is important to take care of yourself during the busy holiday season. Our Life Line Screening benefit provides valuable health screenings to detect the risk of stroke and cardiovascular disease at a special rate for our members.

Four vital screens are included for \$129

- ✓ Carotid Artery Ultrasound
- ✓ Abdominal Aortic Aneurysm
- ✓ Heart Rhythm (Atrial Fibrillation)
- ✓ Peripheral Arterial Disease Screening

Available for an additional \$10

- ✓ Osteoporosis Screening



To utilize your Life Line Screening benefit, visit our website to access a link to the application:
betterlifeins.com/member-resources/member-benefits

Let's Get Social!

Don't miss out! Follow us for event details, giveaways, member benefit information, weekly member spotlights, important BetterLife updates, and more!

   @betterlifeinsco

Find us on Tik Tok @betterlifeinsurance





BetterLife's National Member Scholarship

Applications are now being accepted for the 2024-2025 school year!

Life moves fast, and even though the snow flies for many across the country, spring flowers and graduations are closer than we realize. The time has come again to start planning for the upcoming higher education school year. BetterLife is here to help!

We support those on their education journey through BetterLife National Member Scholarships. Up to 58 scholarships totaling up to \$68,000 are awarded yearly to members pursuing full-time higher education. These 58 scholarships are divided into four categories:

1. **One (1) \$5,000 annual Bradley Family Scholarship donated by BetterLife Board Director Mary Bradley and her family.**
2. **One (1) \$4,000 Presidential High School Scholarship awarded to one high school senior with outstanding volunteer service (\$1,000 paid out in four consecutive years).**
3. **Three (3) \$2,000 Leadership Scholarships awarded to outstanding member applicants.**
4. **Fifty-three (53) \$1,000 annual scholarships to deserving members.**

Recipients of other BetterLife scholarships – member group, district, or state – are eligible for these BetterLife National Member Scholarships.



Past scholarship winner, Kaelyn McHugh, shares her experience being awarded the Bradley Family Scholarship.

"Being awarded the 2022 Bradley Family Scholarship was such an honor for me! During my first year as an undergraduate student, it gave me the encouragement and momentum I needed in order to start my college journey on the right foot.

I have always been committed to high achievement in my academics, and during my first semester I dove right in by taking 18 credits of classes. However, while also working three part-time jobs, it became difficult for me to invest the time that I needed into my studies. The Bradley Family Scholarship took some of the pressure off of me financially and allowed me to enjoy and fully explore the things I was learning in my classes! Because of that, I was able to determine that my real passion is for professional writing and editing, rather than English education, as I'd originally thought! Thank you to the Bradley Family Scholarship for making my college experience the best it can be!"

Applications for 2024-2025 National Member Scholarships will be accepted through March 1, 2024. For more information and to review the 2024-2025 guidelines, visit:

betterlifeins.com/member-resources/scholarships

For questions about this scholarship benefit, contact the Member Engagement team at:

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

BetterLife FÜN

A Gift For Our Feathered Friends



Birdseed Ornaments

Make these fun birdseed ornaments with your kids this holiday season. They're SO EASY and will look beautiful hanging on the tree outside your window (makes 12).

MATERIALS

- 2 ½ cups birdseed (songbird mix suggested)
- 2 packages unflavored gelatin (2 tbsp total)
- 2 tbsp corn syrup
- 1 cup water
- 12 holiday cookie cutters
- 3 drinking straws cut into 2" long pieces
- twine

INSTRUCTIONS

- Add ½ cup cold water to a large bowl.
- Pour the 2 packages of unflavored gelatin on top of the water.
- Add ½ cup boiling water to the gelatin mixture and stir until the gelatin is completely dissolved.
- Add the corn syrup and stir until combined.
- Add the birdseed and mix well.
- Place the bowl in the refrigerator for about 10 minutes until the liquid firms up enough that it won't leak out from under the cookie cutters.
- Set your cookie cutters onto a parchment-lined baking sheet and fill them with spoonfuls of the birdseed mixture. Using the back of the spoon, press down the birdseed mixture firmly to fill in all the gaps. Fill the cookie cutters to the top.
- Press the drinking straw into each of the shapes leaving at least ½" of space between the hole and the edge of the shape.



- Place the ornaments in the refrigerator overnight.
- To remove the cookie cutters, gently pull the metal away from the edges on all sides, then gently push the birdseed ornament out of the cookie cutters and pull the straws out.
- Thread a piece of twine through the hole and tie the ends in a knot.
- Hang the birdseed ornaments from tree branches, leaving room nearby for the birds to perch on while eating.

NOTES

When you place the mixture in the refrigerator, right after you've added the gelatin to the birdseed, make sure you don't keep it in the fridge for too long. If any of the gelatin "breaks" when you stir it, you need to microwave the whole bowl to melt it and try again. The birdseed/gelatin mixture needs to be thickened slightly in the fridge until it has the consistency of a thick syrup. If the gelatin is set more than that before you spoon it into the cookie cutters, the ornaments can become crumbly. Make sure it's set enough so that it doesn't leak out from under the cookie cutters. **Have fun watching the birds!**

Holiday Word Search

JOY
SANTA
SHOPPING
PARTY
GIFT
BELLS
TREE
EVE
COCOA
PLAID
SNOW
FAMILY
WINTER

Z L F G I F T R S D F S
Z S A N T A F G S A Y V
P A K K H J L C O C O A
W J G A Q M E B O I C Y
I F A M I L Y E E U J K
N I X T E X A L L R S T
T G R X I V Y L F G N P
E V T R E E E S J H O L
R Z D N R F G J O Y W A
D G V H A H G S Y K S I
S H O P P I N G S S F D
K P A R T Y J L P S G I

Word Scramble

OENL _____
IWTRNE _____
ATSAN _____
GITF _____
CBMREEED _____
VAANTIOC _____
OCARSL _____
INETLS _____
EFPCEARIL _____
TEISLEOMT _____
OWNAMNS _____
DRSCA _____



What does an elf study in school?
The elfabet.

Answers

Z L F G I F T R S D F S
Z S A N T A F G S A Y V
P A K K H J L C O C O A
W J G A Q M E B O I C Y
I F A M I L Y E E U J K
N I X T E X A L L R S T
T G R X I V Y L F G N P
E V T R E E E S J H O L
R Z D N R F G J O Y W A
D G V H A H G S Y K S I
S H O P P I N G S S F D
K P A R T Y J L P S G I

NOEL
WINTER
SANTA
GIFT
DECEMBER
VACATION
CAROLS
TINSEL
FIREPLACE
MISTLETOE
SNOWMAN
CARDS

BINGO

BetterLife's First Virtual Member Event Was a Real "Bingo"!

by Zach Snell

BetterLife members can access helpful resources during challenging times, impact their local community, and gather socially with other members through member groups and benefits. While these opportunities have benefited many over the years, BetterLife always seeks new, fun, and engaging ways to help our members celebrate their membership. For the first time, hundreds of members and their guests gathered virtually for an evening of fun and prizes while participating in a virtual bingo night! Each attendee had a chance to win a pair of Apple AirPods Max for participating in the event, and each bingo game winner received an Amazon gift card and a BetterLife branded item.

Members of all ages from across the country participated in the event. Families engaged with one another through friendly competition, and long-distance friends connected from afar as they eagerly awaited the next letter and number to be called.

We look forward to additional virtual member events and would love your ideas on what we should do next! Please send a note to MemberEngagement@betterlifeins.com to share your thoughts on how we can connect and have fun virtually.



**Congratulations to
Megan Lanphear,
Winner of the Apple
AirPods Max!**

Winners From Our Virtual Bingo Event Include:

Molly Schultz
Joanne Mejia
Lyndsi Scott
Rowan Heleniak
Kathryn Berken
Diane McCorkell
Britt Hoff

Melissa Clapp
Darlene Linder
Sara Fawcett
Patty Meyer
Ram Dahal
Judy Nelson
Cheri Conner

Karen Hieserich
Paul Kohner
Heather Berken
Patrick Rogers
Marjorie Bianco
Michelle Bunge

In Loving Memory

June, July, and August 2023

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

Ackerman, Frank W
Anna L Janke
Arnold, Carol A.
Aukamp, Melvin
Benson, Karen A.
Berry, Helen M
Brown, Alice M
Brown, Jerry Lee
Bury, Allen
Cernohlavek, Leroy
Chalfant, Mary A
Chovance, Irene R
Cooper, Norma D.
Court, Marilyn T
Cox, Marjorie
Crandall, Cecile M
Crandall, Cecile Mae
Cruchelow, Timothy L
Daharsh, Mitchell T
Dereu, Mary L.
Dery, Dennis D.
Dietze, Donna
Dolezilek, Diana L
Drees, Robert J
Ealy, Charles F
Earwood, Robert J
Eikos, Delores J.
Eilers, Ronald A.
Erickson, Ellen L
Etter, Sandra
Etter, Sandra K.
Fayman, Daphne A
Fikar, Merle D.
Friestad, Carol J
Gauthier, Colleen J.
Gordon, Scott T
Graf, Francella C
Graham, Sandra Cobb
Gutreuter, Kathleen C.
Haas, Joyce A.
Habeck, Verna C.
Hohmann, Richard F
Jarrett, Susan J
Jarvis, Bonnie J

Jensen, Roger L
Jilek, Mark P
Johnson, William J.
Jones, Darvin D
Jones, Dayton A.
Jordan, Ernest J.
Jordan, Randy
Juedes, Geraldine
Juedes, Geraldine M
Justice, Mae R.
Kadera, Velma M.
Kasl, Richard L.
Kasl, Richard R
Kitzerow, Diane M
Knight, Janet W.
Kottas, Eugene F.
Kouba, Emil
Krause, William J.
Krizan, Harold J.
Krueger, Mark
Krueger, Virgil E.
La Blanc, Richard G.
Langley, Lola M
Larsen, Raymond L
Lietzow, Bert A
Lor, Ka
Mach, Beverly
Macik, Barbara J.
Maddelein, Janet
Mares, Joseph A
Meyer, Roberta L.
Mitchell, Jo Ann M
Mitchell, Marjorie I
Moeller, Dennis
Morrick, Joan I.
Moser, Astrid
Mosher, Nicole R
Neumann, Raymond S
Newhouse, Daryl R.
Niemojuski, Julie
Peabody, Frederick J.
Pellowski, Anne R.
Plesko Jr, Edward J
Poole, Mary L.

Richards, Diane
Richardson, Wayne T.
Ridley, Roselyn L
Robinson, Duane L
Roma Thayer
Sanchez, Roberto
Schaefer, James E
Schafer, Barbara A
Schenian, Bernita
Schmidkofer, Todd M
Schultz, Bradley
Scott, Terry
Shields, Doris E
Slager, Ida
Smith, Furman A
Smith, Mary P
Stembel, Jeanne M
Sterba, Kathi J
Stewart, Katherine S.
Swanson, Martha R
Tangeman, Ronald L
Trumble, Gertrude J
Turley, Darlene
Vang, Nou
Warner, Noreen Y
Weiss, Beverly Ann
Wendorf, Nancy J
Weyenberg, Louise R.
White, Marvin
Wilhelmi, Garry S.
Williams, Donald F.
Williams, Elaine K.
Windsor, Eugene D.
Wing, Bernia C
Xiong, Cherpao
Zamastil, Steven P
Zill, Le Roy





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