

NMB'S MEMBER MAGAZINE

# The Benefit News

SPRING 2004



## JOIN HANDS DAY

page 15

**Fraternalist of the Year**

page 4

**Childhood Obesity**

page 6

**2003 Annual Report**

page 11

**Privacy Statement**

page 16

## Helping Our Youth Become Leaders



One of the initiatives that we at National Mutual Benefit take great pride in is our strong commitment to the development of our youth. We know that they represent our future and in order for them to grow and mature with good character, proper guidance and training are necessary.

National Mutual Benefit invests in young members by providing programs that develop positive traits like leadership, responsibility, caring, and citizenship. In the year 2003 alone, our Society disbursed over \$60,000 to fund youth programs and activities. In addition, more than 24,000 volunteer hours were spent working with young people to improve their lives, encourage them to volunteer, and prepare them for higher education.

By encouraging young people age 16 and older to serve on our local branch boards, they learn how to partner with adults at the decision-making table. This helps them become active and knowledgeable decision makers in their community. Youth board members also provide a refreshing and energetic outlook and have positive ideas for activities that will help attract other young people.

Organizing JOIN HANDS DAY (May 1, 2004) projects is another of the many ways NMB members focus on youth/adult partnerships. Adults teach youth how to find needs in their community or neighborhood and then plan projects together to solve those needs. This encourages cooperation and builds strong bridges between generations.

The scholarship programs available through National Mutual Benefit have also become some of our most popular fraternal benefits. Last year, NMB disbursed over \$44,000 in scholarships and helped young adults in their efforts to achieve their educational goals.

We will continue to invest in our young people and help equip them with the knowledge they need to become responsible, caring adults—because they are the future.

George F. Yanna  
President

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# The Benefit News

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## Features

### 4 A Lasting Legacy

Fraternalist of the Year is committed to his community and volunteering



4

### 8 To Serve a Need

Service is top priority for Fraternal Agent of the Year



8

### 11 Meeting Member Needs Now and in the Future

2003 Annual Report

### 15 It Starts With Us

JOIN HANDS DAY is May 1, 2004

### 16 Privacy Statement

Important notice regarding the privacy and information practices of National Mutual Benefit



10

## Departments

### 6 Health & Fitness

A balanced lifestyle is the key to preventing childhood obesity

### 10 Fraternal Faces

### 18 Society News

### 22 The Cook's Corner

Recipe Favorites from the Board

### 23 Benny's Youth Page



23

#### ON THE COVER:

On JOIN HANDS DAY 2003, members of NMB's Rapid City (SD) Branch 96 teamed up with two area girl scout troops to plant bushes, paint walls, and stain the children's theater at Storybook Island.



# A Lasting Legacy

Fraternalist of the Year is committed to his community and volunteering

**W**HAT MAKES RECEIVING the Fraternalist of the Year award so special? This award recognizes a person who goes above and beyond the call of duty when it comes to volunteering. Fraternalists who attend branch functions and volunteer their services are special and unique in their own right, but this award goes to a person who is willing to go that extra mile. This year's Fraternalist of the Year is Lester Pearson of Philip Branch 85 in South Dakota, a genuinely caring person who is always willing to lend a hand.

One of Lester's most memorable and favorite branch projects is the Lasting Legacy memorial wall. This memorial was built by the city of Philip and Branch 85 to honor the past, present,

and future pioneers of South Dakota. The Lasting Legacy was dedicated in June of 1989 to the people of Philip and the state of South Dakota. This wall has special meaning to Lester because it



Fraternalist of the Year Lester Pearson receives the President's Award and congratulations from NMB President George Yanna.

honors members of his family that go back generations. "My grandparents, parents, and my family's names are all honored on the wall," Lester relates. Branch 85, along with the city of Philip, continue to maintain and improve the area surrounding this special memorial site.

Another one of Lester's outstanding volunteer efforts is the time he spends working with youth. Lester and the Philip branch were instrumental in helping install a new backstop for the local baseball field. Branch 85 members tore down the existing backstop and did the ground work for the new one. Then the high school baseball team and the branch worked side-by-side to install the new backstop. This job was not easy, but

The Lasting Legacy wall stands at the north end of Philip, South Dakota, in honor of past, present, and future residents of the Philip community. Lester Pearson's name appears on a plaque as the charter president of Philip Branch 85.

very rewarding in the end; to have something new for the baseball team.

One of the most significant commitments to benefit youth made by Lester is to the community wrestling program. He has been involved with the program ever since his son began wrestling. His son is now an adult and, coincidentally, is the wrestling coach for Rapid City Central, and Lester's involvement with the program continues. Every year he is the announcer at the Philip wrestling tournament.

When the Philip branch was first founded in 1985, Lester was an active member from the start. He was the charter president of the branch and has held that position three different times since the branch was formed. The dedicated members of National Mutual Benefit Branch 85 have helped many people and made significant improvements to the Philip area.



Lester Pearson pours a wheelbarrow full of cement as he, Don Haynes, and Mike Moses install a new flagpole, expanding the row of memorial flagpoles at the entrance of the Philip cemetery.

Philip is a small town of about 800 people, and NMB Branch 85 is well known throughout the area. "In a small community, everyone knows what everyone else is doing and when something happens, word gets around and the branch is there to help," states Lester. "The community knows it can come to Branch 85 for help."

One ongoing project the branch has undertaken has been to erect memorial flagpoles in the community cemetery.

There are now eight or nine flagpoles at the Philip cemetery installed by Branch 85 members in memory of a deceased loved one in the community.

Lester Pearson is not a rookie when it comes to winning awards or being involved with different volunteer organizations. In 2002, he was named South Dakota Fraternalist of the Year through the statewide awards program. Lester is a member of the Knights of Columbus, the finance officer for the American Legion, and a member of the Philip Community Betterment Committee. On weekends, he volunteers his time driving the county bus so that the elderly in the community can get to Saturday night church services.

Although Lester has accomplished many things through his volunteer efforts, the legacy he is most proud of is his family—his wife, Joann, and their three children and four grandchildren.

NMB President George Yanna was proud to present Lester Pearson with the 2003 President's Award at the Dakotas Fraternal Leadership Seminar. With his involvement in Philip Branch 85 from day one—to his commitment to volunteerism and his community—Lester Pearson really is a lasting legacy. ♦



You can often find Lester Pearson working with the youth in his community. He is shown here with a group of young people who are about to enjoy a cookout after completing a gun safety program.



# For a Healthy Future

*A balanced lifestyle is the key to preventing childhood obesity*

**C**HILDHOOD OBESITY IS A growing epidemic in today's society. With the convenience of fast food restaurants and our high-tech generation, children are lacking a balanced lifestyle of healthy food and activity. According to a 2002 National Institutes of Health statistic, one in every five children is overweight, and the number of children who are considered overweight has doubled in the last few decades.

Children who are obese are more likely to be obese in adulthood and run a higher risk of having health problems in the future. Children who are severely overweight may also suffer from psychological problems and low self-esteem as a result of direct, intentional, and hurtful weight-related teasing.

#### **What are the causes?**

There are many causes that are thought to be contributing factors to childhood

obesity. The first possible cause is genetics. When both parents are obese, the child has a more likely chance of becoming obese. Socio-economic factors also play a role in overweight children. Low-income families have a more difficult time providing healthy options for meals and have less access to recreational facilities.

Although we do not necessarily have control over genetics or socio-economic factors, there are a few causes of obesity

that we can control. With the huge advancements in technology in the past decade, children have electronic entertainment at their fingertips. From television to video games and the computer, children are able to entertain themselves for hours by sitting in one spot. This becomes a problem when children could be outside doing physical activity rather than sitting in front of the computer. Almost half of all children ages 8-16 years watch three to five hours of television a day (National Institutes of Health 2002 statistic).

Another cause of childhood obesity that is important to consider is eating habits. In today's society, there are many non-healthy foods readily available. Parents are sometimes unaware of how much soda and junk food their children eat. Some schools even offer unhealthy options for lunch such as french fries, hamburgers, chips and soda. On television, children are overexposed to advertising that promotes snacks and treats that are high in fat, sugar, and calories.

### What are the health risks?

Because of the growing problem of childhood obesity, it is important to know about the health risks involved if your child is overweight. Obese children have a significant increase in risk for many different health problems. Over the past twenty years, children and adolescents have shown an increase in the occurrence of Type 2 Diabetes. They have also found that obese children have high blood pressure and cholesterol, which can be risk factors for heart disease. Another major problem that can occur in overweight children is sleep apnea. Sleep apnea happens when breathing is interrupted while sleeping, and children who have it wake up in the morning still feeling exhausted.

Besides the physical health risks, there

### For More Information

If you would like more information on childhood obesity, go to these Web sites:

- **Center for Disease Control and Prevention**  
*www.cdc.gov*
- **National Institutes of Health**  
*www.nih.gov*
- **American Obesity Association**  
*www.obesity.org*

are mental health risks involved as well. Growing up as an adolescent is not easy in the first place. Adding a weight problem can cause more humiliation and embarrassment to the trials of being a young person. Overweight children are sometimes teased and made fun of by other classmates in school. This can cause emotional distress, depression, and have long-term effects. Overall, the physical and mental health risks involved with being obese are very severe and should be taken seriously.

### What can you do?

The first and most important thing you can do as a parent is be loving and supportive of your overweight child. The following list gives some guidelines on how to create a healthy living environment for overweight children.

- Be supportive and accepting of your child. Children know if they are overweight and don't need additional reminding. They especially don't want to be singled out.
- Set guidelines for how much time is allowed for your children to watch television, play video games, or use the computer.
- Encourage kids to get involved in some sort of physical activity. Plan family activities that involve some type of physical exercise such as

biking, walking, raking leaves, or washing the car. Start small and don't push them into a sport or activity they would not do well in due to their weight.

- Use food as fuel, not as a reward for good behavior. If food is used as a reward, children learn that food is a crutch or associated with good behavior. This allows children to think of food as something comfortable they might always want. Try to get them to cut down on snacks between meals.
- Eat meals together as a family rather than in front of the television. Also, involve your children in meal planning and grocery shopping. This allows your children to learn and have a part in the decision making for meals.
- Have healthy snack foods available so children don't automatically reach for the chips or a candy bar. Healthy options include fresh or canned fruit, frozen yogurt, vegetables, baked chips, graham crackers or other low in fat and calorie options.
- Set an example for your children. If you as parents lead a healthy lifestyle of physical activity and healthy eating habits, your children are more likely to follow in your footsteps.
- Don't be afraid to seek medical help. There are major health risks involved with childhood obesity and it is important to involve your pediatrician in a program to help your child.

Childhood obesity is easier to prevent than to treat, and the key to prevention is parent education. Seek medical advice, provide your children with proper nutrition and low-fat snacks, promote good exercise/activity habits, and monitor television viewing and computer use. ♦

# To Serve a Need

**“T**O SERVE MY CLIENTS well, to make good the promises I’ve made to them, and most importantly, to never forget about them,” is the professional philosophy of Jim Foss, a senior district representative with the Western Dakotas Agency. This dedication to serving the needs of others earned Jim the William J. Wenger Award as NMB’s 2003 Fraternal Agent of the Year.

Named after NMB’s sixth president, the William J. Wenger Award was established in 1998. It is presented to a Society field representative or district manager who has proven strength in two areas: service to members in connection with their insurance portfolio; and service to his or her local branch. Jim Foss is the fourth agent to receive this honor.

Recipients of the award are nominated by their local branch members who try to keep the nomination a secret. Justin Griffin, president of Bismarck Branch 84, succeeded. Jim was stunned when he heard his name announced for the William J. Wenger Award at the 2004 Dakotas Seminar. “I couldn’t believe it. It was so unexpected,” exclaimed Jim. “In fact, I got a little emotional when I was asked to say a few words.”

A very honored and humble recipient of the award, Jim states, “It’s even more special in that it’s named for Bill Wenger.” The Foss and Wenger families became close friends over the nearly 26 years Jim has worked for NMB. He says,

“As far as I’m concerned, Bill Wenger is a great man.”

Jim will never forget how good Bill was to him in 1980 when his first wife, Nancy, was diagnosed with leukemia. Wenger told Jim not to worry about his job and to take as much time as he needed to be with his wife during her illness. Although Jim didn’t work for six months, his job was still there waiting for him. Jim says, “That’s something I will always remember about Bill and NMB.”

After Nancy died, Jim put all of his focus on his work and was able to earn the 1980 Agent of the Year award in just six months. He has gone on to win many prestigious awards during his long, suc-

cessful career with NMB. Jim has earned membership in the Million Dollar Round Table (MDRT) five times, most recently in 2002. He was also one of two charter members to NMB’s Master’s Club in 1995 and earned that award again in 1996, 2001, and 2002. He has earned an invitation to the annual President’s Conference 23 times, an honor that about 25 percent of NMB representatives achieve each year. And last, but certainly not least, Jim has earned the Agent of the Month award 43 times—the second highest in NMB history!

Fraternally speaking, Jim also has an impressive history. As the first NMB agent in North Dakota, Jim worked tirelessly in the formation of Mott Branch 79. He was also instrumental in the establishment of three other branches: Hettinger Branch 81, Bismarck Branch 84, and Dickinson Branch 91.

In 1997, Branch 84 became inactive and remained so until late 2002. It was then that Jim and his district manager, Scott McDonald, organized a movie event and sent out invitations to all NMB members in the Bismarck area. Admission to the movie was a non-perishable food item to be donated to a local food pantry. The response was overwhelming, with over 125 people attending. All were very enthusiastic about the branch being given new life. Many members offered to help with future events.

Jim’s commitment to the Dakotas



Jim Foss (right), together with fellow district representative Terry Alley, grills in the rain to serve dinner for some hungry golfers attending a family golf outing hosted by Bismarck Branch 84.



Due in large part to Jim Foss, Mott Branch 79 became the first NMB branch in North Dakota. In 1981, branch members spent three days cleaning the local movie theater before repairs and improvements could be made. A branch-sponsored Chinese supper raised funds for ceiling fans, new carpeting and reupholstered seating.

branches is unending. Serving as a resource and advisor, he makes it a point to help out whenever possible when any of the branches have fund-raisers to help a family in need. One time, he drove 300 miles round trip to help with a fund-raising dinner for a client suffering from cancer. Once a year, he drives 220 miles round trip during the busy holiday season, and often in stormy weather, to help serve Branch 79's Senior Citizen's Dinner to over 150 elders in the Mott community.



Fraternal Agent of the Year Jim Foss is presented with the prestigious William J. Wenger Award by NMB President George Yanna.

Living in Bismarck, North Dakota, Jim is most active in Branch 84. He attends branch meetings and enthusiastically participates in the planning of activities. Last year, he chaired Family Golf Day, served food at a bowling party, helped organize a movie event, and helped clean ditches on JOIN HANDS DAY, to name just a few.

Jim's service to others isn't limited to his clients and the branches. He is also an active member in his community. He served on his church council in Mott. He is a member and past president of the Mott Lions Club and the North Dakota Fraternal Insurance Counsellor's organization. He coached the Mott Junior League baseball team for several years and is always ready and more than willing to give golf lessons!

Jim's exemplary record speaks for itself. It leaves no doubt that he is most deserving of the William J. Wenger Award. Justin Griffin, president of Branch 84, says it best when he states, "Jim is the embodiment of fraternalism. He is always willing to help others and believes he is there to serve a need." ♦



## Remember to Honor the Flag

FLAG DAY is an important day of the year when we as Americans set aside time to honor our nation's flag. The ANNUAL PAUSE FOR THE PLEDGE OF ALLEGIANCE, which originated in 1980, became a part of National Flag Day festivities on June 20, 1985, when President Ronald Reagan signed Public Law 99-54. The PAUSE is an invitation urging all Americans to honor the American Flag and our nation by reciting the Pledge of Allegiance each year on June 14 at 7:00 p.m. (EST).

**"I pledge Allegiance to the Flag of the United States of America and to the Republic for which it stands, one nation under God, indivisible, with liberty and justice for all."**

**Celebrate Flag Day  
June 14, 2004**

## Youth in Action



Teen members of Madison (WI) Branch 400 participate in a Memorial Day parade.



Two youngsters go fishing at the fun and educational High Five Summer Camp, which receives financial support from Dickinson (ND) Branch 91.



Residents of Grancare Nursing Center receive assistance with craft projects from members of Green Bay (WI) Branch 694.



Children wave their flags during the Sheboygan (WI) Branch 630 flag presentation program at the Sheboygan Child Care Center.



Members of Milwaukee (WI) Branch 734 clean up and plant flower beds behind a group home in Milwaukee's Sherman Park neighborhood.



Little ones attending the Fond du Lac (WI) Branch 695 family picnic scramble for coins thrown in a pile of hay.

**I**T IS MY PLEASURE TO present to you the financial statements of National Mutual Benefit for the year 2003. The year was one of many challenges for our economy, in general, as we all had to deal with the effects of the war in Iraq and the uncertainties that have followed. Despite these things, National Mutual Benefit continued to perform very well financially this past year and, at this time, I would like to highlight several key areas of this performance.

Continuing a long trend, National Mutual Benefit's total assets grew again this past year as we reached a new all-time high of more than \$221 million. Our premium income, which is one of the primary sources of income for the Society, was up 11 percent for the year and totaled more than \$25 million. In addition, NMB issued over \$152 million of new life insurance for the year, and total life insurance in force for the Society is now over \$1.25 billion.

The management of National Mutual Benefit has an established business plan. One of the plan's primary goals is to guide insurance sales in a manner that not only promotes sales growth, but also enables the Society to monitor and control the costs associated with acquiring these new sales. I'm pleased to report that we have been able to accomplish this, and we remain committed to this goal.

The investment portfolio of National Mutual Benefit continues to be a stable source of income for the Society. Fixed income investments are over 99 percent



## Meeting Member Needs Now and in the Future

investment grade, and no mortgage loans were in default or under foreclosure at year-end. The equity portfolio, being only 3.4 percent of total assets, performed very well in 2003 and provided the degree of diversity that continues to be so important today.

An important measure of an insurance organization's financial strength is the amount of unassigned surplus and special reserves. At year-end, that figure amounted to \$24,595,455. This strong position provides an added level of security for our members in case of poor investment performance, lower than expected product sales, or higher than expected mortality and expense.

The A.M. Best Company, an indepen-

dent analyst that rates the financial strength and performance of life insurers, has again reaffirmed our A- (Excellent) rating. This rating reflects the Society's excellent financial position, the overall high quality of our asset portfolio, and our strong fraternal program.

In regards to our fraternal programs, we continue to be committed to helping our nation's youth become strong leaders and caring, productive adults. Along with special events such as JOIN HANDS DAY, our local branches have put a strong emphasis on involving junior members and youth of all ages in community service projects. These same branches disbursed more than \$250,000 in connection with the Society's Matching Fund and Community Outreach grant programs, which directly help

people in need and improve their communities. We are very proud of what our member volunteers accomplish through these programs and activities.

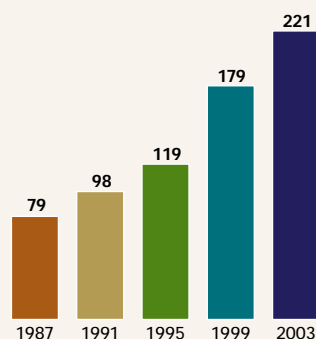
Our long tradition of providing competitive insurance products and meaningful fraternal benefits and programs for members is as strong today as ever before. I look forward to the year 2004 with great enthusiasm as National Mutual Benefit continues to meet the changing needs of our members both now and in the future.

George F. Yanna  
President

## Financial Highlights

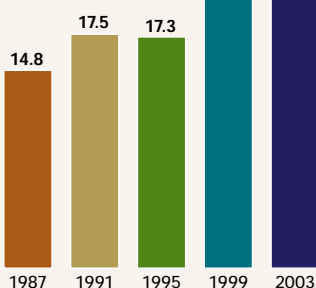
### Assets

\$ in Millions



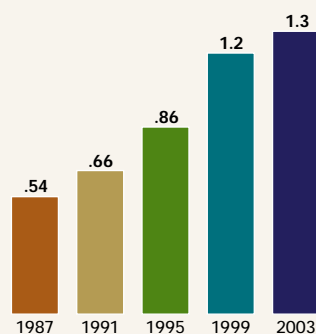
### Surplus and Special Reserves

\$ in Millions



### Life Insurance In Force

\$ in Billions



## Statement of Financial Position

|   | 12/31/03                    | 12/31/02                    |
|---|-----------------------------|-----------------------------|
| <b>ASSETS</b>                                 |                             |                             |
| Bonds   | \$166,633,284               | \$138,542,396               |
| Mortgage loans                                | 32,570,228                  | 37,937,489                  |
| Real estate                                   | 1,450,385                   | 1,512,284                   |
| Policy loans                                  | 4,674,360                   | 4,700,470                   |
| Common stock                                  | 7,608,392                   | 4,825,032                   |
| Cash and short term investments               | 5,229,192                   | 12,849,025                  |
| Investment income due and accrued             | 2,677,513                   | 2,431,527                   |
| Data processing equipment                     | 128,351                     | 169,048                     |
| Premiums due and accrued                      | <u>407,689</u>              | <u>602,626</u>              |
| <b>Total assets</b>                           | <b><u>\$221,379,394</u></b> | <b><u>\$203,569,897</u></b> |
| <b>LIABILITIES AND SURPLUS</b>                |                             |                             |
| Future benefit reserves                       | \$180,607,200               | \$165,115,815               |
| Policy claim reserves                         | 380,501                     | 332,965                     |
| Premiums received in advance                  | 32,060                      | 26,018                      |
| Deposit contracts                             | 11,313,830                  | 11,616,830                  |
| Dividends allocated for following year        | 520,000                     | 456,001                     |
| Other liabilities                             | 3,397,502                   | 3,056,682                   |
| Taxes and general expenses due                | 532,846                     | 499,770                     |
| Surplus and Special Reserves                  | <u>24,595,455</u>           | <u>22,465,816</u>           |
| <b>Total liabilities and unassigned funds</b> | <b><u>\$221,379,394</u></b> | <b><u>\$203,569,897</u></b> |

## Statement of Operations

|                                      | 2003                       | 2002                       |
|--------------------------------------|----------------------------|----------------------------|
| <b>■ INCOME</b>                      |                            |                            |
| Life and health premium              | \$11,155,327               | \$10,137,953               |
| Annuity premium                      | 14,018,256                 | 12,468,289                 |
| Investment income                    | 12,703,000                 | 12,873,439                 |
| Miscellaneous income                 | <u>507,517</u>             | <u>525,761</u>             |
| <b>Total income</b>                  | <b><u>\$38,384,100</u></b> | <b><u>\$36,005,442</u></b> |
| <b>■ MEMBER BENEFITS</b>             |                            |                            |
| Death benefits                       | \$ 3,024,433               | \$ 2,802,325               |
| Life and annuity benefits            | 9,619,655                  | 8,532,187                  |
| Health and accident benefits         | 77,571                     | 124,047                    |
| Direct fraternal benefits to members | 802,454                    | 786,425                    |
| Future benefit reserve increases     | 15,491,385                 | 14,107,088                 |
| <b>■ OPERATING EXPENSES</b>          |                            |                            |
| Commissions                          | \$ 2,174,594               | \$ 1,958,428               |
| Operating expenses                   | <u>6,557,148</u>           | <u>6,491,564</u>           |
| <b>Total benefits and expenses</b>   | <b><u>\$37,747,240</u></b> | <b><u>\$34,802,064</u></b> |
| <b>Net gain from operations</b>      | <b>\$636,860</b>           | <b>\$1,203,378</b>         |
| <b>Dividends to members</b>          | <b><u>501,895</u></b>      | <b><u>466,673</u></b>      |
| <b>Net gain after dividends</b>      | <b>134,965</b>             | <b>736,705</b>             |
| <b>Capital gains</b>                 | <b><u>(104,095)</u></b>    | <b><u>(520,644)</u></b>    |
| <b>Net income</b>                    | <b><u>\$ 30,870</u></b>    | <b><u>\$ 216,061</u></b>   |

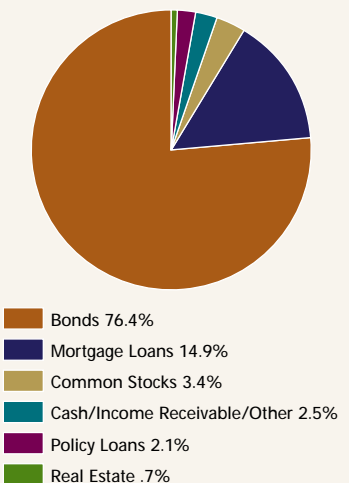
## Investment Report

The National Mutual Benefit investment portfolio is a mix of government and top grade corporate bonds, collateralized mortgage obligations, well-secured real estate mortgages, and a small portfolio of equity products. The mortgage portfolio consists of first liens on single-family residential and small commercial properties. In order to provide a strong, secure investment portfolio, only mortgages with a maximum 75 percent loan-to-value ratio are made by the Society.

As of December 31, 2003, the bond and mortgage loan portfolios totaled \$166,633,284 and \$32,570,228, respectively. Of the 166.6 million in our bond portfolio, 151.9 million is in the highest rating class, according to the latest NAIC valuation. National Mutual Benefit does not purchase non-investment grade bonds. The Society owned \$7,608,392 of common stock as of year-end 2003.

### Our Investment Portfolio

Total Assets: \$221,379,394



## Fraternal Support

Through the wide variety of people-oriented programs, activities, and events that National Mutual Benefit sponsors each year, it is clear that our goal is ultimately caring for people of all ages. Not only do we provide financial security through our life insurance programs, we also try to make a difference through ongoing benevolent, educational, and patriotic efforts. National Mutual Benefit's national and local branch programs made a positive impact on individuals, families, and communities in 2003.



### *Financial Impact*

#### ■ COMMUNITY DISBURSEMENTS

**\$223,666**

Community service projects organized, sponsored, or under the auspices of National Mutual Benefit branches assist needy individuals and improve communities at large. The dollars spent on these projects include money raised through fund-raising efforts. Over 98,000 volunteer hours were contributed to community service projects by NMB branch members in 2003.

#### ■ YOUTH EDUCATION PROGRAMS

**\$ 18,537**

Branch programs specifically geared to benefit young people ages 0 to 18 included educational seminars, school programs, JOIN HANDS DAY events, and leadership training.

#### ■ SCHOLARSHIPS

**\$ 44,600**

The Society continues its mission to assist young adults who are pursuing their education after high school. Funding in 2003 was disbursed through national and local branch scholarship programs.

#### ■ FAMILY ACTIVITIES

**\$ 34,275**

Branch-sponsored activities that bring families together have a positive impact on both families and communities.

#### ■ PATRIOTIC EVENTS

**\$ 12,020**

The Society is proud of its ongoing programs that honor the U.S. Flag and our country and promote patriotism among members and in communities where active branches are located.

#### ■ VOLUNTEER LEADERSHIP TRAINING

**\$ 81,827**

Leadership training seminars are held annually for adult and youth branch leaders who carry out the Society's fraternal programs in their local communities.

#### ■ THE BENEFIT NEWS MEMBER MAGAZINE

**\$ 74,838**

Members received three issues of National Mutual Benefit's official publication in 2003. In addition to Society news, the magazine features timely articles on health, family, and financial issues.

# It Starts With Us

May 1, 2004

## JOINHANDSDAY Word Search

This puzzle features 50 words and phrases associated with JOIN HANDS DAY. See if you can find all of them by reading up, down, forward, backward, or diagonally. Circle each word as you find it and check it off the list below.



- |               |             |                |                  |               |
|---------------|-------------|----------------|------------------|---------------|
| ADULT         | FUN         | MEDIA          | PLAN             | SUCCESS       |
| AWARD         | GENERATIONS | MEETING        | POSITIVE         | TEAM          |
| BENEFIT       | GROUP       | MEMBER         | PUBLIC AWARENESS | TIME LINE     |
| CHECKLIST     | IMAGINATIVE | MUTUAL RESPECT | RECOGNITION      | TOGETHER      |
| COMMUNICATION | INDIVIDUAL  | NATIONAL       | REGISTER         | TRUST         |
| COMMUNITY     | INVESTMENT  | NEIGHBORHOOD   | RELATIONSHIP     | UNDERSTANDING |
| CREATIVE      | INVOLVEMENT | OPPORTUNITY    | REPORT           | VALUES        |
| EXCITING      | KICKOFF     | ORGANIZATION   | RESPONSIBILITY   | VOLUNTEER     |
| FRATERNAL     | LODGE       | PARTICIPATE    | SERVICE          | WORTHWHILE    |
| FRIENDSHIP    | MAY         | PARTNERSHIP    | SIDE-BY-SIDE     | YOUTH         |

Be a part of the annual  
**JOIN HANDS DAY,**  
Saturday, May 1, 2004.

This is a day to bring  
youth and adults  
together through  
volunteering.

Together, the  
generations join to  
plan and carry out  
projects in their own  
neighborhoods.

Plan a project and  
begin to improve  
the nation.



Sponsored by  
**America's Fraternal  
Benefit Societies**

In Partnership with  
The Points of Light Foundation  
and the Volunteer Center  
National Network

**MAY 1, 2004**

# IMPORTANT NOTICE REGARDING THE PRIVACY AND INFORMATION PRACTICES OF NATIONAL MUTUAL BENEFIT

*For information only-no action required.*

To our Policyholders, Insureds, and Applicants:

AT NATIONAL MUTUAL BENEFIT, we take great pride in providing financial security to you and your family through various insurance and annuity programs that we offer. In order for you to become a member of National Mutual Benefit, we collect information about you and your family. Some of this information is confidential, and we want you to know that your privacy is very important to us. That's why we have established policies, procedures, and safeguards to protect the information you give us and to limit whether and how this information is shared.

This notice summarizes the privacy policy and information practices of National Mutual Benefit and its affiliates—NMB Services, Inc. and NMB Corporate Agency, Inc. Unless you receive a separate privacy notice from your NMB sales agent or independent broker, this notice is given on behalf of your NMB agent or broker, as well.

This description of the Information Practices of National Mutual Benefit (NMB) and your NMB agent is being provided in accordance with the requirements of the insurance information and privacy protection law in effect in your state of policy issuance.

## Collection of Information

In order to properly underwrite and administer your insurance coverage, we must collect a certain amount of necessary and helpful information. The amount and type of information collected may vary depending on the amount and type of coverage applied for, but in general, NMB may collect the following categories of personal information about you:

- The information you provide on applications or other forms, such as your name, address, social security number, salary, etc.
- Information about your transactions with us, such as your contract coverage, premium payment history, and other such information.
- Information we receive from consumer reporting agencies and inspection companies, such as your credit history.
- Information about your age, occupation, physical condition, health history, mode of living, avocations, and other personal characteristics.

You are our most important source of information, but we may also collect or verify information by contacting medical professionals and institutions which have provided care to you or members of your family proposed for coverage, employers and business associates, friends and neighbors, and other insurance companies you have applied to. We may collect information by exchanges of correspondence, by phone, or by personal contact. In addition, your NMB agent may collect information intended to aid in the updating and improvement of your insurance program.

In some cases, we may ask an insurance support organization to collect information and submit an investigative consumer report to us. That organization may retain a copy of the report and may disclose its contents to others for whom it performs such services.

## Disclosures by NMB

All personal information is treated with respect and concern for your privacy. We reserve the right to disclose your personal information to the extent permitted by law. Our disclosures may include the following:

- We may disclose the above categories of personal information about you to nonaffiliated businesses, such as reinsurers, in order to complete transactions you have requested or in order to comply with legal requirements such as subpoenas or tax and fraud reporting.
- We may disclose the above categories of personal information about you to nonaffiliated businesses, such as inspection companies and title companies, that perform business services on our behalf.
- We may disclose the above categories of personal information about you to joint marketing partners.
- We may disclose the above categories of personal information to NMB sales agents and independent brokers who are authorized to sell NMB products.
- We may share personal information such as names, addresses, and branch function photos, with our affiliated fraternal branches, whose use is strictly limited to fraternal purposes (such as mailing you information for branch picnics, fundraisers, volunteer activities, *The Benefit News*, etc.)

NMB will not disclose your contract or account numbers to any nonaffiliated businesses, except as necessary to complete business transactions or other purposes for which you have provided specific authorization.

Please be assured that the above describes some of the disclosures which may be made, not disclosures which are always or even often made. In any event, the information disclosed without your authorization will be only as much as is reasonably necessary to accomplish the intended purpose.

For example, we would ordinarily disclose only name and address to our service providers. Information relating to physical condition or medical history would ordinarily be disclosed only to your attending physician or treating medical professional. In short, the types of information disclosed will vary depending upon the needs of the recipient and the sensitivity of the data.

## Information Security

NMB protects your personal information from unauthorized access as follows:

- NMB limits and restricts employee access of policyholder, insured, and applicant information to those employees with a legitimate business reason for such access.
- We maintain physical, electronic, and procedural safeguards to protect your personal information from being accessed by unauthorized persons.

## Access and Correction

There are procedures by which you can obtain access to personal information about you appearing in our policy files, including information contained in investigative consumer reports. We have also established procedures by which you may request correction, amendment, or deletion of any information in our files which you believe to be inaccurate or irrelevant. A description of these procedures will also be sent to you upon request.

## Obtaining Additional Information

We at NMB hope that you find this privacy notice and description

of information practices helpful. We take our responsibilities, and your rights, very seriously. If you have any further questions about our privacy and information practices, please contact our home office at 1-800-779-1936 or write to us at P.O. Box 1527, Madison, WI 53701.

## PLEASE KEEP THIS NOTICE FOR YOUR RECORDS

Notice effective beginning April 1, 2004.

This Notice replaces any and all previous versions.

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### For policies issued in Arizona:

*This section contains notice of additional rights available to you under the Arizona Information and Privacy Protection Act.*

#### Disclosure of Personal Information for Marketing Purposes

As a general rule, we are not permitted to disclose your personal information for marketing purposes unless you provide us with written authorization **OR** unless you choose to opt-out of disclosure. However, the law permits us to make certain disclosures without your authorization **AND** regardless of whether you exercise your right to opt-out of disclosure.

To the extent permitted by the laws in Arizona, NMB reserves the right to disclose your personal financial information to our affiliates as described below.

- Disclosed financial information must be used solely for the marketing of insurance products or services or financial products or services.
- The affiliate must agree not to further disclose the financial information to unaffiliated persons or entities.

Please be assured that the above describes some of the disclosures which may be made, not disclosures which are always or even often made. In any event, the information disclosed without your authorization will be only as much as is reasonably necessary to accomplish the intended purpose.

### For policies issued in Illinois:

*This section contains notice of additional rights available to you under the Illinois Privacy Act.*

#### Disclosure of Personal Information for Marketing Purposes

As a general rule, we are not permitted to disclose your personal information for marketing purposes unless you provide us with written authorization **OR** unless you choose to opt-out of disclosure. However, the law permits us to make certain disclosures without your authorization **AND** regardless of whether you exercise your right to opt-out of disclosure.

To the extent permitted by the laws in Illinois, NMB reserves the right to disclose your personal information to our affiliates as described below.

- Disclosed personal information must be used solely for the marketing of insurance products or services.
- The affiliate must agree not to further disclose the personal information to unaffiliated persons or entities.

Please be assured that the above describes some of the disclosures which may be made, not disclosures which are always or even often made. In any event, the information disclosed without your authorization will be only as much as is reasonably necessary to accomplish the intended purpose.

### For policies issued in Minnesota:

*This section contains notice of additional rights available to you under the Minnesota Insurance Fair Information Reporting Act.*

#### Disclosure of Personal Information for Marketing Purposes

As a general rule, we are not permitted to disclose your personal information for marketing purposes unless you provide us with written authorization. However, the law permits us to make certain disclosures without your authorization under limited circumstances.

To the extent permitted by the laws in Minnesota, NMB reserves the right to disclose your personal information, including both health and financial information, to its affiliates for the purpose of marketing NMB's insurance products or services.

Please be assured that the above describes some of the disclosures which may be made, not disclosures which are always or even often made. In any event, the information disclosed without your authorization will be only as much as is reasonably necessary to accomplish the intended purpose.

### For policies issued in Montana:

*This section contains notice of additional rights available to you under the Montana Insurance Information and Privacy Protection Act.*

#### Disclosure of Personal Information for Marketing Purposes

As a general rule, we are not permitted to disclose your personal information for marketing purposes unless you provide us with written authorization. However, the law permits us to make certain disclosures without your authorization under limited circumstances.

To the extent permitted by the laws in Montana, NMB reserves the right to disclose your personal information to our affiliates or another licensee.

- For disclosures for the purpose of marketing insurance products or services, NMB reserves the right to disclose your personal financial *and* health information. You are entitled to receive, upon written request to NMB, a record of any subsequent disclosure of medical record information.
- For disclosures for the purpose of marketing financial products or services, NMB reserves the right to disclose your personal *financial* information.

Please be assured that the above describes some of the disclosures which may be made, not disclosures which are always or even often made. In any event, the information disclosed without your authorization will be only as much as is reasonably necessary to accomplish the intended purpose.



Darold and Dorothy Treffert

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### DIRECTOR TREFFERT RETIRES

For over two decades, National Mutual Benefit has had the pleasure of having Darold A. Treffert, M.D., serve as director of the Society. On December 31, 2003, Dr. Treffert retired from his 23-year position with the organization.

First appointed as director of National Mutual Benefit in 1981, Dr. Treffert was then elected by the membership at six consecutive elections. He has contributed to NMB's growth, stability, stature, and prominence. The Society has especially benefited from his vast medical background and his genuine belief in fraternalism and the benefits it offers to members.

Dr. Treffert is the author of the book *Extraordinary People*, first published in 1989 and reissued in 2000, and was a consultant to the movie *Rainman*, both of which deal with savant syndrome—spectacular abilities in otherwise severely handicapped people.

An accomplished speaker, Dr. Treffert addressed many insurance and Fraternal Industry forums while serving as direc-

tor of National Mutual Benefit. He shared his message at Million Dollar Round Table (MDRT) events; National Fraternal Congress of America meetings; and National Mutual Benefit conventions, leadership training seminars, and local branch gatherings.

Dr. Treffert served on many Society committees over the years, including the Audit, Investment, and Organ Donor Committees. He also served as a consultant to the Fraternal Benefits Committee.

As a lifelong member of National Mutual Benefit, Dr. Treffert has experienced the "fraternal difference" in his own community of Fond du Lac, Wisconsin. In his retirement years, he will continue his involvement with his local fraternal branch and plans to begin work on a new book. ♦

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### LOHRENTZ APPOINTED TO BOARD OF DIRECTORS

Donald W. Lohrentz was appointed to National Mutual Benefit's Board of Directors on January 1, 2004. He will complete the remaining three-year term of retiring Director Dr. Darold A. Treffert.



"It's a great opportunity for me and a real honor," stated Lohrentz after his appointment.

Lohrentz earned a bachelor's degree in business administration from Valparaiso University and a master's degree in business administration from Northwestern University. In 1998, he retired as vice president and treasurer of Nicor Gas Company, where he worked in various capacities for 31 years, primarily in finance and corporate governance.

Some of you will recognize Lohrentz as past director and chairman of the

board of Concordia Mutual Life Association (CML). Concordia, founded in 1907 as a Lutheran-based fraternal in Illinois, later changed its structure to a general fraternal in 1998. Lohrentz became associated with CML in 1991, when a friend and CML director asked him to join the board. Don and another director were instrumental in CML's merger with National Mutual Benefit in January 2001. "Whenever you merge, you always take the chance that it won't work out," comments Lohrentz. "It's good to say this merger was a big success, and I'm glad I was part of it!"

Don devotes much of his time and talents to several organizations. He is currently treasurer of Bethany Lutheran Church in Naperville; a member of the President's Advisory Council of Valparaiso University and of the investment committee of Wheat Ridge Ministries; director and vice president of the Lutheran Camp Association; director and treasurer of Educating Voices, Inc., a drug education program; and a director of both the Lutheran Child and Family Services of Illinois Foundation and the Wittenberg Lutheran Village.

National Mutual Benefit is fortunate to have Don Lohrentz serve on the Board, especially with his strong background in finance and fraternalism. "It's too bad more people don't know about fraternal life insurance societies," states Lohrentz. "If they knew more about fraternalism, they would certainly choose a fraternal organization [for their life insurance needs]."

Don and his wife, Joyce, reside in Naperville, Illinois. They have four children and seven grandchildren, all living in nearby communities. Much of their spare time is spent attending their grandchildren's school and sporting events. Don also enjoys golf, bowling, and sailing. ♦



**Sharing successes.** A display of branch scrapbooks helps spark project ideas at the Leadership Seminars.



**Patriotic repertoire.** *The Shrine of Democracy Chorus*, an all-male barbershop chorus ranging in age from 8 to 80 years old, entertained NMB members attending the Dakotas Seminar.

### LEADERSHIP SEMINARS FOCUS ON COMMUNITY

Members attending the 2004 Fraternal Leadership Seminars in Rapid City, South Dakota, and Green Bay, Wisconsin, were inspired to *Reach for the Stars* as they learned how they could become leaders in their community.

Keynote and workshop speakers covered four major topics. They included *Leadership and Teamwork*; *Be a Shining Star in Your Community* by partnering with community organizations in need; *Starring as a Fund-Raising Champion* by learning about organizing successful

community fund-raisers; and *Stars and Stripes Forever*, where a new Patriotic Toolkit was introduced highlighting all of National Mutual Benefit's U.S. Flag donation programs.

Youth members in attendance had fun together as they concentrated on community needs. Representatives from the Boys & Girls Club and the Police Department taught them how they can volunteer through service projects. Then in hands-on sessions, they made Valentine cards for residents of a local nursing home, decorated cookies for a homeless shelter, and prepared teddy bears to donate to area emergency programs. ♦

### SCHMITT NAMED AGENT OF THE YEAR

Once again, it is our privilege and pleasure to recognize Peter Schmitt Jr., of the



Fox River Valley Agency. He is our 2003 Agent of the Year. This is Peter's eleventh time earning the top spot, and he holds a record that

will be hard to break—eight consecutive years as Agent of the Year, 1993–2000!

Peter has also qualified for the internationally recognized Million Dollar Round Table (MDRT) for the ninth time. Only the top four percent of all agents in the United States (less than one percent worldwide) achieve this honor.

Since starting with National Mutual Benefit in 1968, Schmitt's top priority has always been to take care of his clients; putting their needs at the forefront. As a result, he has earned their trust. "Everything in my career has happened because of the confidence others have in me, especially my clients," states Peter.

Schmitt has also earned the respect of his peers, having served as a mentor/role model for many agents during his over 35-year career with NMB. His manager, Ron Collien, has the greatest respect for



**Hands-on community projects.** Wisconsin youth members show off cookies they decorated for a homeless shelter and the red, white & blue patriotic crafts they assembled.



**In the mail—ALMOST!**

To those of you waiting for the soon-to-be-released Centennial Cookbook, thank you for your patience. Books will be distributed in late spring/early summer.

Peter. “Of all the agents that I have on our career team, he’s the most steadfast towards what we’re trying to do as a team,” says Ron. “Hands down, he’s the one we can always count on.”

Peter has established quite a legacy for agents to aspire to, but says, “I don’t think about things like that—I just do what feels right.” He continues, “We’re so fortunate to be in a business that has such tremendous value to people.”

The Agent of the Year award recognizes the agent who most closely represents NMB’s sales and service philosophy and most clearly exemplifies the concept of fraternalism. National Mutual Benefit is proud to congratulate Peter Schmitt Jr. for meeting and exceeding the criteria that earned him this award 11 times. ♦

**FOX RIVER VALLEY IS TOP AGENCY**

For the eighth time in 11 years, the Fox River Valley Agency, located in Fond du



Lac, Wisconsin, has earned National Mutual Benefit’s Agency of the Year award. The dedication of District Manager Ron Collien and the

agency’s “winning with teamwork” philosophy have led to their remarkable success. “For a manager, winning this award gives the greatest feeling of accomplishment because it recognizes many people all doing a great job,” states Collien.

The agency team’s legacy of success under Collien’s leadership began in 1993 with their first Agency of the Year award. They have had two back-to-back wins—1993/94 and 1996/97, and took the award three years in a row from 1999 to 2001. Several agents have also experienced individual success. Topping that list is the fact that the Agent of the Year

has come from the Fox River Valley Agency for the past 11 years—Peter Schmitt 1993–2000 and 2003; Tzong Vang Yang 2001–2002.

When Collien says, “I am proud of our group and all that we have accomplished,” he’s not just referring to winning awards. Education is a top priority. All agency members have earned the Fraternal Insurance Counsellor (FIC) or Fraternal Insurance Counsellor Fellow (FICF) designation. Four have the Life Underwriter Training Council Fellow (LUTCF) designation, and one is a Chartered Life Underwriter (CLU).

The Agency of the the Year award is one of the highest NMB honors agents can work toward because it recognizes individual performance as well as team effort. Congratulations to Ron Collien and his team: Joe Gloudemans, Little Chute; Shirley Krueger, Eldorado; Youa Lee and George Raymaker, Green Bay; and Peter Schmitt Jr., Rick Wentz, and Tzong Vang Yang, all of Sheboygan. ♦

**NEW MILWAUKEE DISTRICT MANAGER NAMED**

We are pleased to inform you that Donald W. Schulz, FIC, LUTCF, has been



named district manager of National Mutual Benefit’s Milwaukee Agency effective March 1, 2004. He brings 36 years of life insurance experience to NMB.

Don began his career in 1968 as a producer for John Hancock Mutual Life, soon becoming a recruiter and manager. In 1980, he took the position of Divisional Vice President for John Alden Life. Then in 1987, he opened his own insurance marketing firm, Security American Group. In 2002, he closed his firm and

joined Catholic Knights as an agent. When he learned of the management opportunity in NMB’s Milwaukee Agency, he was quick to respond.

Don studied business at the University of Wisconsin-Milwaukee. He is a qualifying life member of the Million Dollar Round Table and holds the Fraternal Insurance Counsellor (FIC), Life Underwriter Training Council Fellow (LUTCF), and Certified Estate Planner (CEP) designations. He belongs to the Financial Planning Association and has earned both the National Sales Achievement Award and the National Quality Award numerous times. Don also teaches Continuing Education (CE) credits in the Milwaukee area through Hundros College in Ohio.

In his spare time, Don helps out his church in their fund-raising efforts and coaches 5th and 6th grade girl’s basketball at the church’s parochial school. He is also a martial arts instructor with a 2nd degree black belt.

Don and Susan, his wife of 40 years, reside in the town of Waukesha, Wisconsin. They have two adult children; a daughter in her last year at Florida State and a son who is married and resides in nearby West Allis.

To arrange an insurance checkup or to discuss your insurance needs with Don Schulz, you may call him at (262) 789-9580 or toll-free at 1-866-789-9581. Or stop by the Milwaukee Agency office located at 205 Bishops Way, Suite 208, in Brookfield, Wisconsin. ♦



# NATIONAL MUTUAL BENEFIT

A Fraternal Life Insurance Society

Home

About NMB

Fraternal Benefits

Products & Services

Policy Services

Career Opportunities

Contact Us

## What's New Online?

Be sure to check out what's happening online at National Mutual Benefit's newly redesigned Web site. Information about our products, services, and unique member benefits are only a mouse click away.

If you need to make an address or beneficiary change, just go to the Policy Services section and print out a form. To find the nearest agency office, look under Products & Services. For volunteer opportunities, browse Fraternal Benefits. And don't forget to click on "What's the Latest?" at the bottom of each page for just-released news.

We hope you enjoy our new Web site and find it beneficial. As a work in progress, it will be updated often. So click on our site regularly!

## Last Chance to Enter the 2004 PHOTO CONTEST!

Look through your photos from the past year and keep your camera handy when you're out and about. It's your last chance to enter NMB's 2004 Photo Contest for members of all ages. Send in a photo and you could win \$100!

**SUBJECTS:** People, Animals, or Scenery

**PRIZES:** The following first, second, and third place cash prizes will be awarded for each subject category:

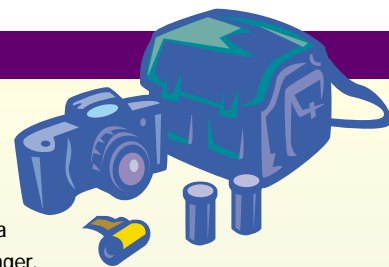
- First Place – \$100
- Second Place – \$75
- Third Place – \$50
- Honorable Mentions – \$25

**RULES:** It is important that you follow the contest rules listed below or your entry could be disqualified.

- You must be an insured NMB member in good standing.
- Members of all ages may enter.
- Only one entry per member accepted.
- The subject of your photo must be people, animals, or scenery.
- Your entry must have been photographed by you in the past year.

- Only 8" x 10" black & white or color prints are eligible, and if your entry is a digital photo, e-mail a copy of the file to Bonita Swoboda, creative services manager, at [bswoboda@nmbfrat.org](mailto:bswoboda@nmbfrat.org).
- Framed or matted photos, and photos that won awards previously, will not be accepted.
- Your name, address, and policy number must appear legibly on an attached label on the back of the photo, along with the photo's title and the subject category you are entering.
- Entries must be postmarked on or before **June 30, 2004**.
- All entries become the property of National Mutual Benefit and will not be returned.

**MAIL ENTRY TO:** Fraternal Services  
National Mutual Benefit  
P.O. Box 1527  
Madison, WI 53701-1527





# Recipe Favorites from the Board

**W**E ARE DELIGHTED TO bring you recipes from the five members of National Mutual Benefit's Board of Directors. They were excited to share a "taste" of their family favorites. Enjoy!



*Here is a Rashke family favorite that my mother made often. This easy, make-ahead recipe will also freeze well.*

## Sweet and Sour Meatballs

- 1 medium head green cabbage
- 1 lb. lean ground beef
- 2 Tbsp. uncooked rice
- 1 egg
- 2 Tbsp. lemon juice, divided
- 1/2 Tbsp. Worcestershire sauce
- 1 tsp. salt
- 1/4 tsp. black pepper
- 1 medium onion, thinly sliced
- 1 Tbsp. vegetable oil
- 1 can (28 oz.) crushed tomatoes
- 3 Tbsp. sugar
- 1 can (8 oz.) tomato sauce
- 1 can (10-1/2 oz.) condensed tomato soup

Place cabbage in large bowl. Pour boiling water over cabbage and let stand until softened, 20-30 minutes. Drain and cut leaves off core. Set aside. In medium bowl, combine beef, rice, egg, 1 Tbsp. lemon juice, Worcestershire sauce, salt, and pepper. Shape into 1-inch balls. Wrap each ball in softened cabbage leaf. Preheat oven to 325°. Coarsely chop remaining cabbage and brown with onion in oil. Place in bottom of Dutch oven or roasting pan with tightly fitting lid. Top with cabbage-wrapped meatballs. Pour crushed tomatoes over cabbage rolls. Bake covered 4 hours. Mix together remaining 1 Tbsp. lemon juice, sugar, tomato sauce, and tomato soup. Pour over cabbage and meatballs. Bake additional 30 minutes. (Or eliminate last 30 minutes of cooking time, cool, and freeze. Thaw in refrigerator and bake 30 minutes at 325°.)

—John & Mary Lou Rashke

*John Rashke was elected to the Board at the June 1998 Convention, joining the Board in January 1999.*

*Our stand-by brunch recipe is easy to make and never mushy like some of the egg/bread strata recipes can be. I often prepare it the night before, then bake in the morning.*

## Ham and Potato Casserole

- 1 box hash browns (dried)
- 1-1/2 cups shredded cheddar cheese
- 1 cup finely chopped ham
- 1/2 cup sliced green onions
- 1-1/2 cups water
- 1 cup milk
- 1 tsp. salt
- 1 tsp. dry mustard
- Dash of ground red pepper
- 5 eggs, beaten

Heat oven to 350°. Mix all ingredients in a large bowl. Pour into ungreased rectangular baking dish (I use a 9x13x2-inch Pyrex glass pan). Bake uncovered until knife inserted in center comes out clean, approximately 40-45 minutes. Cut into squares and serve.

—Nancy & Paul Heykes

*Nancy Heykes became a Board member in 1998.*



## Brownies

- 1 cup sugar
- 1/2 cup butter
- 4 eggs
- 1 16-oz. Hershey syrup
- 1 cup + 1 Tbsp. flour
- 1 tsp. vanilla
- 1/2 cup chopped nuts (optional)

### Frosting:

- 6 Tbsp. butter
- 6 Tbsp. milk
- 1-1/2 cups sugar
- 1/2 cup chocolate chips

Cream sugar and butter. Add eggs and Hershey syrup. Mix in flour, vanilla and nuts. Beat well. Bake in greased 11x15-inch pan at 350° for 20 minutes. Combine butter, milk, and sugar for frosting. Cook until mixture boils. Boil for 30 seconds and remove from heat. Add chocolate chips. Let sit until thick. Stir often.

—Tom & Karen Johnson

*Tom Johnson, senior member of the Board of Directors, was first elected in May of 1993.*

## Butternut Squash Bake

- 1/3 cup butter, softened
- 3/4 cup sugar
- 2 eggs
- 1 5-oz. can evaporated milk
- 1 tsp. vanilla
- 2 cups mashed, cooked butternut squash (a 4-1/2 lb. squash yields about 4 cups)

### Topping:

- 1/2 cup Rice Krispies
- 1/4 cup packed brown sugar
- 1/4 cup chopped pecans
- 2 Tbps. melted butter

To bake squash, cut in half lengthwise, remove seeds, score surface with butter and sprinkle with 1 tsp. sugar/cinnamon mix. Bake at 350° until soft, about 1-1/4 hours. For casserole, cream butter and sugar in mixing bowl. Beat in eggs, milk, and vanilla. Stir in squash; mixture will be thin. Pour into 9x9-inch greased casserole. Bake uncovered at 350° for 1 hour or until set. Combine topping and sprinkle over casserole. Return to oven for 10 minutes. Serves about 6.

—Don & Joyce Lohrentz

*Don Lohrentz is our newest Board member, having joined the Board on January 1, 2004.*



## Mini-Cheesecakes

### Nilla wafers

- 2 8-oz. pkgs. cream cheese, softened
- 2 eggs
- 1/2 cup sugar
- 1 Tbsp. lemon juice
- 1 tsp. vanilla

### Cherry or blueberry pie filling

Line cupcake pan with foil liners. Place one Nilla wafer in bottom of each liner. Beat cream cheese, eggs, sugar, lemon juice, and vanilla until light and fluffy. Fill cupcake liners approximately 2/3 full. Bake 15 to 20 minutes at 375°. Top with desired pie filling. Chill.

—George & Carol Yanna

*As president of National Mutual Benefit, George Yanna serves as a member of the Society's Board of Directors.*



# HAPPY BIRTHDAY

to the Stars & Stripes

Did you know that our country's flag, the flag of the United States of America, has its own birthday? On June 14, 2004, our flag will be 227 years old!

The Stars and Stripes became our nation's flag on June 14, 1777, when it was officially adopted by Congress as the Flag of the United States. Many years later, in 1885, a 19-year-old schoolteacher by the name of Bernard J. Cigrand, a very patriotic person with a great love for our nation's flag, first celebrated a day honoring the flag in a one-room schoolhouse called Stony Hill School in Fredonia, Wisconsin.

Bernard Cigrand had a dream of creating a special day to recognize the flag. He spent many years writing letters to people and talking about how important it was to honor our flag by having a special flag "birthday." Then in 1916, President Woodrow Wilson proclaimed June 14 as National Flag Day. Every year since, people across the country have celebrated on June 14 with special ceremonies honoring the United States Flag.



Stony Hill School



## Patriotic Word Search

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

- |          |           |        |         |
|----------|-----------|--------|---------|
| AMERICAN | FREEDOM   | RED    | STRIPES |
| BLUE     | LIBERTY   | STARS  | UNITED  |
| FLAG     | PATRIOTIC | STATES | WHITE   |



## Find the American Flag!

The American Flag pictured above is hidden in this issue of *The Benefit News*. Find it and you could



win a special prize! The first 24 children (ages 10 & under) who mail in the correct answer will win a patriotic beach ball for summer fun. *To qualify, you must be a*

*member or the child of a member.* Send entries to: **The Benefit News**, National Mutual Benefit, P.O. Box 1527, Madison, WI 53701-1527. Include name, age, and current address on your entry.

### KNOW YOUR VOCABULARY



## Liberty

**liberty** (noun): freedom to do, think, and speak as one pleases.



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# What's *New* in Your Life?

**Change is constant in today's world.** Amid all the small day-to-day changes, we get married, have children, buy new homes, change jobs. With the busy lives we lead, it's often easy to overlook the fact that life's changes can bring about changing insurance needs as well. If you have experienced changes in your life lately, it might be time to review your life insurance program with your NMB representative. For more information on how we can help, see "Insurance Programs" on the enclosed *Member Information and Orders* postage-paid card.



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