

Agency Vice President Kosbau Retires

Wayne L. Kosbau, FIC, LUTCF, CFFM, retired from his position as Agency Vice



President on June 30, 2008. Wayne first joined National Mutual Benefit in August 1992, after 23 years with Prudential. He began his career

at NMB as Director of Marketing and a few months later was named Agency Vice President.

During Wayne's 16 years with the Society, many significant milestones were achieved, one of which was in 1999 when the company surpassed \$1 billion

of life insurance in force. Between 1992 and 1997, there was an increase of 96 percent under Kosbau's leadership. His contributions along with the merger with Concordia Mutual Life Association in 2000, led to an increase in NMB assets of 132 percent and nearly \$248 million by the end of 2007.

Wayne was also instrumental in developing several new riders and products to better serve the needs of our members. They include the Special Living Benefit rider, the Bi-Weekly Mortgage Life Insurance Benefit Plan, first-to-die universal life, a cost of living rider, whole life final expense plans, and new term

products. The most recent product developed prior to his retirement was a new universal life policy which will be available in December.

Wayne always found great pleasure in helping others reach their goals. He was especially good at encouraging agents to reach above and beyond what they had already accomplished. As a result, many agents flourished under his guidance.

Wayne and his wife, Linda, plan on traveling and further pursuing their favorite pastimes. Best wishes to both of you for happiness and good health in your retirement years! ♦

NMB Branch Earns Statewide Recognition

National Mutual Benefit Branch 695, which serves Fond du Lac, Wisconsin, and its surrounding communities, has been awarded the 2008 Wisconsin Lodge of the Year Award, Second Place, by the Wisconsin Fraternal Congress (WFC). This award recognizes local fraternal

chapters in the state of Wisconsin for their exceptional volunteer work and for promoting innovative fraternal programs. According to the WFC's award guidelines, "These local lodges best exemplify the spirit of fraternalism through their efforts on behalf of the

membership and the community at large."

NMB Branch 695 is headed by President Laurie Pethan, 2007 Fraternalist of the Year. Laurie and her fellow branch members have made it their mission to help people in their area by donating their time and efforts—and contributing over 1,500 volunteer hours in 2007 alone. Their events include a mix of fundraising benefits for individuals, families, and community organizations along with fun family outings for members and guests.

The WFC Lodge of the Year award-winning branches received both a commemorative plaque and a \$150 donation to be awarded to the charity of their choice. Branch 695's donation went to Agnesian HealthCare's Hospice Hope. One of the major benefit events organized by the branch on an annual basis is their spaghetti dinner fundraiser for HospiceHope. Thanks to their efforts, this year's benefit raised over \$22,000 for the organization. ♦



National Mutual Benefit Branch 695 recently won the Wisconsin Fraternal Congress (WFC) Lodge of the Year Award (2nd Place). They were invited to receive the award at the WFC Annual Meeting in Green Bay, Wisconsin. Pictured left to right; front row: WFC President Kim Ingram, NMB District Representatives David Lohse and Shirley Krueger, Branch 695 President Laurie Pethan, and Branch Trustee Ken Pethan. Back row: NMB Vice President Fraternal Services Anne Rogers, Lodge of the Year Chair Gene Schindler, NMB Fox River Valley District Manager Ron Collien, Branch Trustee Katie Huhn, NMB President George Yanna, and Branch Trustee David Herrick. (Branch 695 board members not pictured: Diane and Paul Bertuleit, Frank and Gladys Faubel, Edith and DuWayne Moore, Art Schramm, and Christine Smit.)

Paul Stadler is Appointed Vice President of Marketing

Paul M. Stadler, FIC, joined National Mutual Benefit on April 14, 2008, as Vice



President, Marketing, after serving six over years as president of Woodmen Financial Services Corporation, a wholly owned broker/dealer subsidiary of Woodmen of the World.

Paul has over 15 years of experience teaming up with fraternal leaders in life insurance, securities sales, and fraternal activities. He has earned the NASD Series 7, 24, 63, 65 and life insurance licenses as well as his Fraternal Insurance Counsellor (FIC) designation. During his 19-year career in the insurance industry, he has focused mainly on train-

ing sales agents, client calls, sales, marketing and promotion.

The fact that National Mutual Benefit is a fraternal benefit society with a 106-year history of growth and strength are just two of the reasons that Paul became interested in NMB. Another major influence came when he met with President George Yanna and the Board of Directors. Paul knew immediately that he would enjoy working with the Board members, who are so attuned to NMB's history and its future direction. It also helped that the Madison area has always been one of his favorite places.

Since joining NMB, Paul has been busy learning about NMB's systems, products and services. He will be closely involved in the areas of recruitment,

training, support, and retention of sales representatives. His goal is to establish effective partnerships with NMB's nine district managers who are located throughout Wisconsin, Illinois, Minnesota, and South Dakota.

Looking to the future, his plans include working diligently to enhance NMB's current portfolio of life insurance products and services. He will also work closely with the Fraternal Services Department to further enhance the fraternal programs available to members.

Paul and Karla, his wife of 21 years, have one daughter, 11-year-old Arielle. They completed their relocation from Omaha, Nebraska, to Middleton, Wisconsin, in July and are now happy to call themselves "Wisconsinites." ♦

We Remember Margaret Galligan-Alberg

We are deeply saddened by the death of Margaret Galligan-Alberg, who passed away on August 9, 2008, at the age of 78. Margaret, a National Mutual Benefit member and active volunteer, is described as a wonderful wife, mother and grandmother to her family, and a caring individual who always strived for perfection.

Margaret had been an integral part of the National Mutual Benefit family for many years. Her association with NMB began in 1978 when she became a member of the organization. Margaret went on to become President of National Mutual Benefit Branch 27, donating her time and energy to support the community of Antigo, Wisconsin. She was honored for her volunteer efforts as Branch President of the Year in 1980.

For over 25 years, she also wrote the very popular "Cook's Corner" feature in *The Benefit News*. One of Margaret's

long-time goals was to compile all the recipes she had collected and shared over the years into her own cookbook. That lifetime dream was realized when National Mutual Benefit took on the project and published *The Cook's Corner* cookbook in 2004.



Margaret is the wife of the late Eldon L. "Al" Galligan and is survived by her husband, George Alberg; four sons, Michael (Marcia) Galligan, Patrick (Linda) Galligan, Kevin (Linda) Galligan, Daniel (Rhonda) Galligan; three daughters, Susan Galligan, Kathleen (Butch) Miller, Marlinda (Randy) Sisk; four step-children; two foster children; two brothers; one sister; 17 grandchildren; 14 great grandchildren; step-grandchildren; step-great grandchildren; nieces; nephews and other relatives.

Margaret leaves us with her recipe for life: "My first recipe is always for a happy family. For ingredients you need caring, concerned parents, one or more loving children, two or more listening ears. Add walks together and lots of hugs and kisses, problems discussed over warm cookies and a nice cold glass of milk. It works when added with love of God and country, and respect for each other." ♦

Fox River Valley Agency Achieves Historic Milestone



Members of the Fox River Valley Agency, Fond du Lac, Wisconsin, pictured left to right are: Dave Lohse, Fond du Lac; Joe Gloudemans, Little Chute; Tzong Vang Yang, Sheboygan; Rick Wentz, Sheboygan; Shirley Krueger, Eldorado; District Manager Ron Collien, Oakfield; Peter Schmitt Jr., Sheboygan, and Whitney Yang, Sheboygan.

It's always exciting for National Mutual Benefit to mark new milestones in the over 100-year history of our organization. Therefore, we are pleased to congratulate the Fox River Valley Agency team as they celebrate earning 100 Agency of the Month awards.

The Agency of the Month award was first given by National Mutual Benefit in January 1966. It is presented to the NMB agency that achieves the top ranking in sales each month of the year.

Under the leadership of District Manager Ronald M. Collien, FICE, LUTCF, CFFM, the Fox River Valley Agency earned its first Agency of the Month award in June 1989. Exactly nineteen years later they earned their 100th award in June 2008, far surpassing the previous record of eighty-three set in April 1989. And the team is still going strong, having earned their 101st award in July and their 103rd award in September.

The Fox River Valley Agency office is located in Fond du Lac, Wisconsin. Team members represent NMB throughout the Fox River Valley area. They include: District Manager Ron Collien, Oakfield; Joe Gloudemans, Little Chute; Shirley Krueger, Eldorado; Dave Lohse, Fond du Lac; Peter and Barbara Schmitt, Tzong Vang Yang,

Whitney Yang, and Rick Wentz, all of Sheboygan.

The Agency has not only led the way in sales, but they regularly demonstrate fraternalism at work in their communities. Team members work closely with the six NMB branches that serve several counties in the eastern and northern part of Wisconsin.

In the past ten years, agency team members and branch volunteers have raised over \$254,000 in aid to individuals and communities. The money has purchased defibrillators for schools and playground equipment, and has helped numerous families with overwhelming medical expenses. Other fundraising efforts have purchased hearing aids for people who otherwise couldn't afford them and provided thermal imaging cameras for local fire departments.

Those of you who are served by the Fox River Valley Agency can be assured that you will always be advised by professional and compassionate people. The team believes that they "have a great opportunity in life ... an opportunity to serve our fellow man." Their actions justify those words. They are the epitome of teamwork and exemplify NMB's motto of *people helping people in time of need*.

Congratulations to all team members in reaching this impressive and historic NMB milestone! ♦