

April 2017

ASSURED LIFE  
ASSOCIATION

# the fraternal link

## SUMMER CAMP GRANT PROGRAM

Helping our youth is important to our members...and that makes it important to Assured Life Association! The Society sets aside funds each year to provide individual summer camp grants for youth. Applicants must have a membership connection to the Society; benefit members, children or grandchildren of benefit members or youth being sponsored by one of our local chapters are eligible to apply. The maximum camp grant is \$100.00. Deadline for applications is May 15, 2017. You will find an application on our website under Member Benefits.

## 9TH ANNUAL NATIONAL MEMBER FOOD DRIVE IS UNDERWAY

We have just launched our 9<sup>th</sup> Annual National Member Food Drive! Please get involved and help us help the hungry here in the United States this year.

Per the USDA's Economic Research Services' (ERS) Household Food Security report from 2015, 1 in 8 people in the United States (13.4%) struggles with hunger. Food security is defined by the ERS as "access by all people at all times to enough food for an active, healthy lifestyle." Those struggling with hunger, then, are limited by a lack of money and other resources to get adequate food, at least at some point during the year. 4.6% of individuals struggling with hunger are at the very low food security levels.

*(Continued on page 2)*



**Elliott Mitchell discovered an interest in rock climbing at summer camp last year.**

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### CHANGE IN CONTACT INFORMATION FOR JERRY CHRISTENSEN

Jerry's direct office number AND extension number has changed.

Jerry Christensen  
800.777.9777 Ext **3820**  
**303.468.3820**



**IRS 990N E-POSTCARD FILINGS STARTED IN 2008**

Prior to 2007, nonprofits with annual gross receipts under \$25,000 did not have to make any yearly filings with the IRS. But in 2008, the IRS introduced a new form just for small nonprofits: Form 990-N (called the Electronic Notice (e-Postcard) for Tax-Exempt Organizations Not Required To File Form 990 or 990-EZ).

Congress passed this tax filing requirement in response to concerns that smaller nonprofits were not keeping the IRS up to date on new business addresses and changes to other key information. In fact, the IRS suspects that thousands of small nonprofits have closed their doors without notifying the agency.

**9TH ANNUAL NAT'L MEMBER FOOD DRIVE CON'T**

*(Continued from page 1)*

Although the number of people experiencing food insecurity in 2015 declined significantly from 2014 (15.4% in 2014 to 13.4% in 2015), there are still 42,238,000 people in the United States that need help; over 13,000,000 of which are children. So, although it appears there has been some improvement in the fight against hunger, our National Member Food Drive is obviously still important in helping meet the needs of the food-insecure in

this country.

Get your chapter involved! Have a member food drive and do a Food Build; take the cans and boxes of food and other food items collected and build something out of them, like building blocks. Take pictures of your food build throughout the process and one of the final structure and submit those pictures to the home office by December 1, 2017 and earn your local food bank a minimum of \$100 from Assured Life Association.

**CHAPTER IRS 990N E-FILINGS TO BEGIN THIS MONTH**

The home office will once again file the 990N E-postcard with the IRS on behalf of all chapters this year. We will begin this filing by the end of the month so if your chapter has not completed all of its annual reporting to the Home Office, it is important that you do so as soon as possible. We use chapter reporting as a basis for filing an active status for your chapter with Internal Revenue Service, regardless of the activities or lack thereof. So, as long as you report, we list you active with the IRS.

Form <b>990-N</b>	<b>Electronic Notice (e-Postcard)</b>	OMB No. 1545-2085
Department of the Treasury Internal Revenue Service	<b>for Tax-Exempt Organization not Required to File Form 990 or 990-EZ</b>	<b>2015</b>
		Open to Public Inspection
<b>A</b> For the <b>2015</b> calendar year, or tax year beginning <b>2015-01-01</b> and ending <b>2015-12-31</b>		
<b>B</b> Check if available <input type="checkbox"/> Terminated for Business <input checked="" type="checkbox"/> Gross receipts are normally \$50,000 or less	<b>C</b> Name of Organization: <b>ASSURED LIFE ASSOCIATION</b> PO Box 3169, Englewood, CO, US, 80155	<b>D</b> Employee Identification Number: <b>74-2239965</b>
<b>E</b> Website:	<b>F</b> Name of Principal Officer: <b>Deborah West</b> PO Box 3169, Englewood, CO, US, 80155	

**Privacy Act and Paperwork Reduction Act Notice:** We ask for the information on this form to carry out the Internal Revenue laws of the United States. You are required to give us the information. We need it to ensure that you are complying with these laws.

The organization is not required to provide information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. The rules governing the confidentiality of the Form 990-N is covered in code section 6104.

The time needed to complete and file this form and related schedules will vary depending on the individual circumstances. The estimated average times is 15 minutes.

**Note:** This image is provided for your records only. Do Not mail this page to the IRS. The IRS will not accept this filing via paper. You must file your Form 990-N (e-Postcard) electronically.



*How can we increase our community service events and hours?*

## COMMUNITY SERVICE DOWN FROM LAST YEAR

With 87% of our chapters having reported for 2016, our time and money spent on community service is not looking good. Although our total number of community service events increased from 102 in 2015 to 113 so far reported for 2016, the total community service hours reported thus far decreased by 621 hours. Our total chapter charitable contributions and scholarships is currently \$105,432; down 44.5% from last year! Granted, we still have 7 chapters to report, but the numbers are not going to increase significantly upon receipt of all reporting. Here is how the last 2 years compare:

	2015	2016
Chapter Scholarship Awards	\$30,989	\$21,372
Member Charitable Matching	\$35,411	\$23,463
Chapter Funds Spent on Commu-	\$3,704	\$7,129
Chapter Charitable Donations	\$114,617	\$47,538
Chapter In-Kind Gifts & Dona-	\$5,430	\$5,930
<b>Total Chapter Charitable Contributions &amp; Scholarships</b>	<b>\$190,150</b>	<b>\$105,431</b>

## INCREASING OUR COMMUNITY SERVICE FOR 2017

Our goal for 2017 should be to increase our community service events, hours and monetary contributions. Most chapters report a good number of member social events each year (even though those numbers are down for 2016 as well). If we could convert just 25% of those member social events to community service, we would bump up our community service by 41 events and 5,200 hours from 2016. That's significant.

One way to accomplish this feat is for every chapter to commit to a member food drive for your local food bank. Its easy to do, especially if you are already getting together socially anyway.

Or maybe you would rather participate in Operation Santa's Elves and seek out a local toy drive for your chapter to help with. Either way, your members and community will benefit. Let's make 2017 a stand-out year!

## OVERALL CHAPTER ACTIVITIES ON THE DECLINE

It appears that, overall, chapters are not as active as we used to be. In fact, 2016 reported activities are the lowest in history; at least for the last 12 years.

Perhaps this is due to our membership getting older and being less mobile. Or perhaps 5 chapters closing in 2015 & 2016 has something to do with it. Or maybe it is a combination of both.

Another reason could be less than accurate reporting. It is easy to miss counting a meeting or event or two. To better track your activities, you should consider utilizing the online chapter activity tracking form. After every meeting and event, enter the information applicable to the event online and submit. The home office will keep a tally of all your meetings and events throughout the year.

At the end of the year, the home office will already have your chapter's activities report for the entire year. Try it. Go to [assuredlife.org](http://assuredlife.org) and click on the Chapter Leaders link at the top. Then select Online Chapter Activity Tracking System.

## CHAPTER FRATERNAL SOCIAL & FELLOWSHIP EVENTS AND HOURS DECREASE

Along with community service, fraternal social/fellowship activities and hours decreased in 2016; at least according to the chapter reporting to date. The number of business meetings was down by 63 meetings from what was reported in 2015 and total hours spent for chapter business meetings decreased by 2,682 hours compared to 2015.

Member social events and activities decreased by 48 events from 2015 with the hours spent on those events and activities decreasing 8,889 hours. Again, we still have 7 chapters to complete their reporting for 2016, but we don't see these statistics changing

## ASSURED LIFE WEBSITE GETTING A FACE-LIFT

This year, Assured Life Association will be giving its website a face-lift. The upgrade will make the Society's website responsive to whatever device is used to visit the site; PC, laptop, tablet, smart phone, etc. The site will view properly on all of these devices, especially when it comes to mobile smart phones. Currently, the site is very limited when viewing or visiting it on your smart phone or tablet.

We hope the upgrade will increase our site visits and using the Chapter Activity Tracking System will be much more convenient on a smart phone while you are at your meeting. We will keep you posted on our progress with this upgrade and when we ultimately launch the new site.



*Business Meeting at Danish Brotherhood Lodge 161 in Fowler, CO*

significantly. The total amount chapters spent on fraternal operations and activities last year was \$288,824 compared to \$337,769 in 2015.

The 2016 Fraternal Year in Review will be published at the completion of all chapter reporting and will be made available to you at that time.



## FRATERNALIST OF THE YEAR NOMINATIONS ARE BEING ACCEPTED

Do you have a member that stands out? A member that is dependable, reliable and one you count on time and time again? If so, you need to nominate them for the Fraternalist of the Year!

Last year came and went without one nomination. Sad. If you have nominated someone in the past and they were not selected as the Fraternalist of the Year, you can nominate them again.

Pictured here is 2015 Fraternalist of the Year, Moe Nielsen, with his wife Charlotte. We were saddened to hear that Moe passed away on March 6, 2017. Through his involvement in the community and his leadership in his Danish Brotherhood Lodge and District, Moe was a positive role model and inspiration to all who came into contact with him. He will be sorely missed.



**Marlin "Moe" Nielsen**  
1931–2017

*Fraternalist of the Year Nominations are Due June 1, 2017*



Visit [assuredlife.org](http://assuredlife.org) for more information



### LIFELOCK IDENTITY THEFT PROTECTION

As an Assured Life Association member, you will be entitled to a special 30-day risk-free offer and 10% off LifeLock membership. That's just \$9.00 a month or \$99.00 per year for LifeLock Standard service.

For more information go to our website under the Member Benefits link at the top and select LifeLock. Or you may call 1-800-416-0599; be sure to provide them with our promotion code: AFFINITY30.



## **BOARD OF DIRECTORS ELECT TANYA S. UNREIN AS IT'S CHAIR**

The Board of Directors of Assured Life Association, at its organizational meeting on March 17, 2017, elected Tanya S Unrein as its Chair. Ms. Unrein has the distinction of being the first woman to be elected to this position in the Society's history.

Tanya S. Unrein of Eaton, Colorado, has been a member of the Assured Life Association Board of Directors since July 2004, and serves on the Executive Committee.

Unrein has over 15 years of experience in the life insurance industry. During that time, she worked for a stock life insurance company and Assured Life Association before going back to the medical field. Unrein was the Medical Underwriter for both companies, and has also held the positions of Manager in claims, new business, policy accounting, and customer service departments.

Unrein brings experience in corporate governance, finance, accounting, insurance, and fraternalism. She has a comprehensive understanding of life and health insurance products, insurance compliance, sales training, and accounting principles from her years working in the industry. Unrein has also demonstrated an active involvement in the fraternal affairs through her participation in local community service projects with Assured Life Association.

Unrein currently works as a Family Nurse Practitioner (FNP) and Clinical Supervisor for North Colorado Family Medicine, and volunteers for health fairs, sport physical clinics, and mentors FNP students.

The Society is a not-for-profit life insurance provider that gives back revenues to its member customers and their communities in the form of direct member customer benefits and discounts and support of local charitable organizations.

### **LOCATED AT:**

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