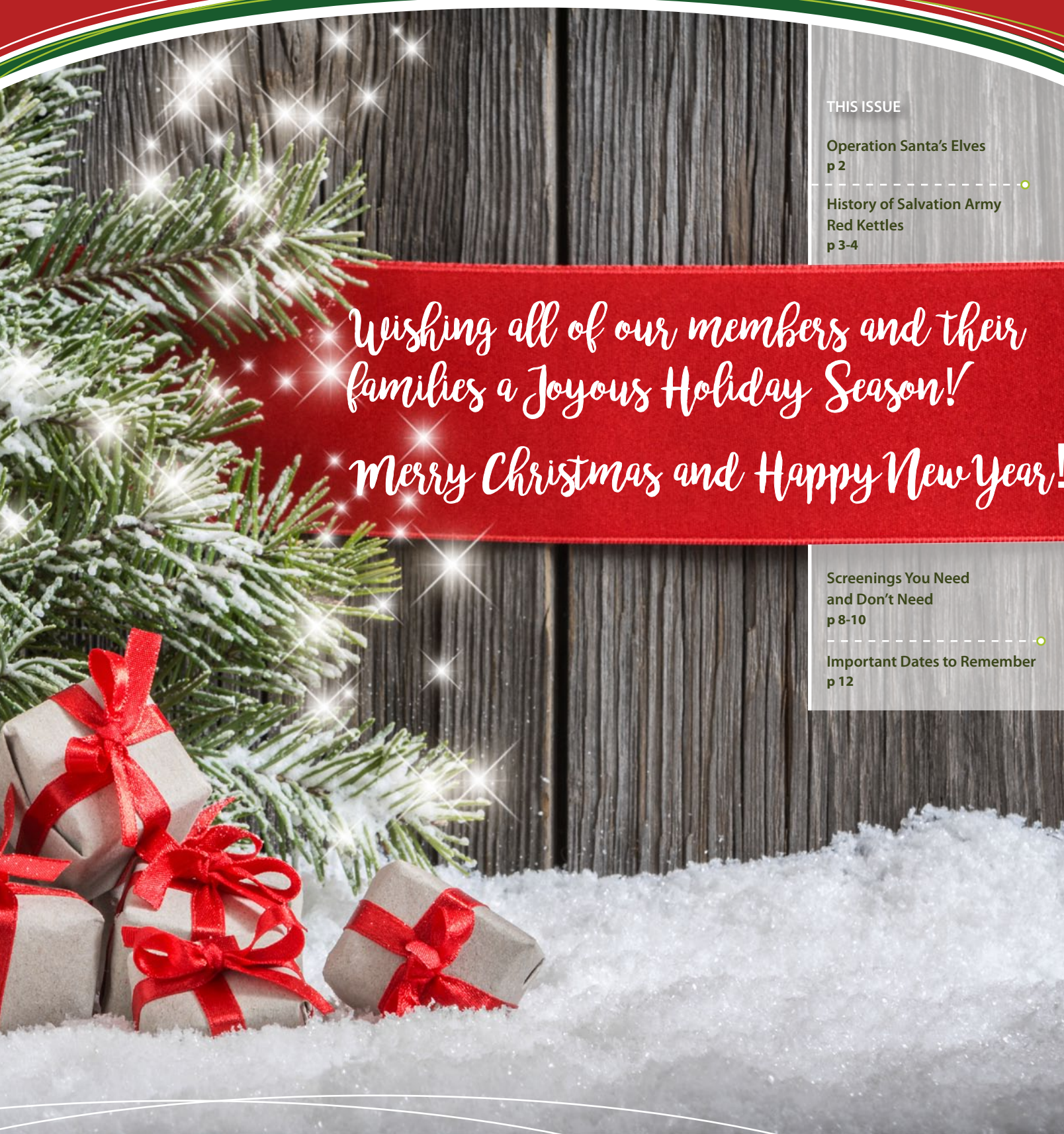




LIFE

ASSURED

2016 | WINTER ISSUE | VOLUME 124 | NO. 4



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Wishing all of our members and their families a Joyous Holiday Season!

Merry Christmas and Happy New Year!

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OPERATION SANTA'S ELVES (OSE) UNDERWAY

As the national member food drive winds down, it is time to prepare for Operation Santa's Elves; the last of our national member service campaigns for the calendar year.

This is the 8th year for Assured Life Association's Operation Santa's Elves. When the Fraternal Committee coined the program Operation Santa's Elves, they did so with the knowledge that there are already so many programs and projects that help provide needy children with Christmas gifts that they may not otherwise receive. Assured Life Association decided not to re-invent the wheel, but instead encourages its camps/lodges and

members to help bring the joy of Christmas and Santa Claus to the lives of needy children by seeking out and participating in one of the many projects and programs already available.

It's easy to participate! Just seek out a local organization or program that assists in providing Christmas gifts to kids that would not otherwise receive anything for Christmas. Whether it is Toys for Tots, Adopt-A-Family programs or the Salvation Army, get involved.

We have many resources available for members wishing to participate in Operation Santa's Elves. Go to our Society Website and click on the National Service Campaigns link at the top of our home page. Then click on Operation Santa's Elves. If you decide to donate money to one of these programs, remember to utilize the Growth Ring Matching Gift Program. We will match up to \$250 of any benefit member's donation in a given calendar year. But be sure to get your request for matching in by December 13, 2016.

Thank you for your support.

Give the Magic of Christmas



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Source: The Salvation Army North's website, salvationarmynorth.org.
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HISTORY OF SALVATION ARMY RED KETTLES

Aside from “Ho, ho, ho!” and several songs by Perry Como, perhaps no other sound says Christmas more than the ring of a Salvation Army bell.

The red kettle has been an American icon for 125 years. From Thanksgiving to Christmas Eve, the ubiquitous buckets can be found outside thousands of storefronts in small towns and big cities across the country. They can even be found on your TV, appearing in dozens of movies.

Red kettles raise millions for Salvation Army programs that provide food, shelter, rehabilitation, disaster relief, and much more for people and families in crisis. Last year, The Salvation Army Northern Division raised more than \$6.7 million at 900 kettle locations in Minnesota and North Dakota. Nationwide, kettles raised more than \$144 million.



Indeed, red kettles are a Christmas force. But have you ever wondered who started the red kettle tradition, where, and why? Wonder no more. Below is a short history of the Salvation Army red kettle, one of the most timeless and successful Christmas fundraising tools of all time.

Origins

In December of 1891, Captain Joseph McFee of The Salvation Army in San Francisco, Calif., was stumped. He wanted to provide a Christmas dinner for 1,000 poor people, but had no way to pay for it.

Then, an idea. He thought back to when he was as a sailor in Liverpool, England, where on the docks of the city's waterfront he remembered seeing a large pot into which charitable donations could be thrown.

The next day, McFee secured permission to place a brass urn at the Oakland ferry landing. Beside the pot, he placed a sign that read, “Keep the Pot Boiling.” Soon, he had all the money he needed to fund the Christmas dinner.

Two years later, McFee's fundraising idea had expanded to 30 kettle locations on the West Coast. He'd grown the program with help from two young Salvation Army officers named William A. McIntyre and N.J. Lewis.

Soon after Christmas 1895, McIntyre and Lewis were transferred to the East Coast. They took with them the idea of a Christmas kettle. ►



Join the movement

You can be part of the red kettle tradition by signing up to bell ring in your area. Thousands of hours of ringing are available at locations across the United States. Bell ringers raise an average of \$30 per hour. In just two hours of ringing, you'll raise enough money to provide a week's worth of groceries for a family of four.

Kettle explosion

McIntyre was stationed in Boston. During the 1897 Christmas season, he, his wife and sister set up three kettles in the heart of the city. Their effort, combined with others on the West Coast and elsewhere, resulted in 150,000 Christmas dinners for the poor, nationwide.

Red kettle history

Red kettles spread to the Big Apple, where the New York World newspaper hailed them as "the newest and most novel device for collecting money." The newspaper also observed, "There is a man in charge to see that contributions are not stolen."

In 1901, kettle donations in New York City funded a massive sit-down Christmas dinner at Madison Square Garden. The meal became a tradition for many years.

The rest, as they say, is history. Captain McFee's idea launched a tradition that has spread not only throughout the United States, but across the world. Although red kettles are not found in all of the 126 countries The Salvation Army serves in, they can still be found in such distant lands as Korea, Japan, Chile, and many European countries.



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Matching Gift Information

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Amount of my gift (\$000.00): _____

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SCREENINGS YOU NEED AND DON'T NEED

While getting regular tests for certain diseases and medical conditions can prevent health problems down the line, two tests can do more harm than good.

Many Medicare and other healthcare plans urge their clients, especially older ones, to get regular health screenings, such as colonoscopies. Finding serious medical issues early can mean a longer and healthier life, as well as financial savings for both you and the healthcare plan. Yet, despite all the recommendations, less than 25 percent of Americans ages 50 to 64 and less than half of those over age 65 are up to date on screenings (Next Avenue)

TWO TESTS TO POSSIBLY AVOID

Which tests should you get and which don't you need? Researchers are questioning the value for older adults of two common tests—mammograms for women and prostate screenings for men. For those who think they have less than five or 10 years to live, it might not make sense to undergo tests that can be uncomfortable or even harmful, and are expensive. For example, men who test high for prostate cancer often have expensive biopsies that can cause infection and pain. If prostate cancer is found, doctors will recommend surgery or radiation therapy that can be painful, even though the slow-growing cancer would not have shortened the patient's life.

Screenings and ensuing treatment could harm older patients whose health is already fragile, or who have multiple medical conditions. In fact, if the breast or prostate cancer is slow-growing, patients could die from another disease before the cancer affects them.

The U.S. Preventive Services Task Force, an independent panel that weighs evidence and makes recommendations about prevention tests, concluded in 2012 that prostate cancer screening isn't beneficial at any age and that there's not enough evidence to know whether women benefit or risk harm by undergoing breast cancer screening after age 74 (from Kaiser Health News)

Yet an article published online in JAMA Internal Medicine in October 2014 shows that many doctors still recommend cancer-screening tests for their older patients. Researchers from the University of North Carolina, Chapel Hill, found that among individuals with the highest risk of dying within nine years, many had undergone cancer screening in the two years before the interview (from Harvard Health Publications).

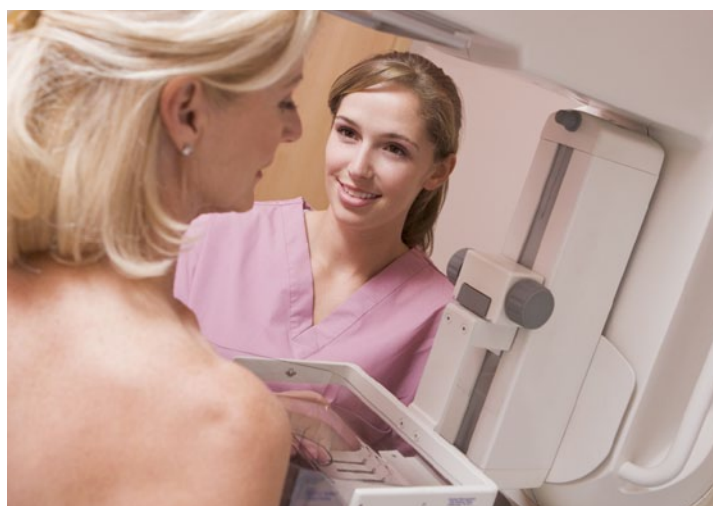
As mandated by Congress, the U.S. Preventive Service Task Force makes recommendations for 95 screenings that are intended to prevent or reduce the risk for heart disease, cancer, infectious diseases and other conditions. Organizations that focus on one disease or condition, such as the American Cancer Society, have their own recommendations, and different professional organizations, such as the American Medical Association, also make recommendations, which can differ from that of other professional groups.

COMMON SCREENINGS

The National Institutes of Health and others recommend regular screenings for the diseases and medical conditions listed below. As always, consult with your doctor about whether you need evaluations more often, depending on your risk factors, such as a family history of the disease.

BLOOD PRESSURE

Every two years, have your blood pressure checked to detect hypertension, which can cause strokes, heart attacks, kidney and eye problems, and heart failure. If the top number (systolic number) is between 120 and 139, or the bottom number (diastolic number) is between 80 and 89 mm Hg (millimeters of mercury, which refers to how high the pressure in the blood vessels pushes a column of mercury) or higher, have it checked every year.



BREAST CANCER

Although there's some debate about when to start mammograms, women over 50 should have them regularly. The American Cancer Society recommends that women ages 45 to 54 get mammograms every year. Women 55 and older can switch to mammograms every two years or can continue yearly screening. But, at 75, women at average risk of breast cancer can stop routine screening.

CERVICAL CANCER

Women should get a Pap test every three years to test for cervical cancer. If you get a Pap smear coupled with an HPV test, which detects the strains of the virus strongly linked to cervical cancer, you can delay screening to every five years. After 65, you no longer need the test if results in the 10 years prior were normal, according to the American Cancer Society. Once screening is stopped, it should not be started again.

CHOLESTEROL

Your cholesterol should be checked at least every five years, but check it more often if you have high cholesterol, diabetes, heart disease or kidney problems, use tobacco, are overweight or obese, have a personal or family history of heart disease or blocked arteries, or have high blood pressure. High blood cholesterol increases your chance of heart disease, stroke and poor circulation. Ideally, your total cholesterol should be less than 200 mg/dl (milligrams per deciliter). Your HDL (the “good” high-density lipoprotein) should be greater than or equal to 60 mg/dl, and your triglycerides should be less than 150 mg/dl.

COLORECTAL CANCER

Between the ages of 50 and 75, you should be tested for colon or rectal cancer with either a fecal occult blood test done every year; flexible sigmoidoscopy (a routine outpatient procedure) every five years, along with a fecal occult blood test; or colonoscopy every 10 years. However, if you have risk factors for colon cancer, including ulcerative colitis, a personal or family history of colon or rectal cancer, or a history of large growths called adenomas, you should have the tests done more often. Ask your doctor which test is right for you. If you are between the ages of 76 and 85, talk with your doctor or nurse about whether you should continue to be screened.

DIABETES

If you are age 65 or older and in good health, you should be screened for diabetes (type 2) every three years. If you are overweight and have other risk factors, such as sustained high blood pressure, ask your doctor if you should be screened more often.

OSTEOPOROSIS

Women 65 or older should have a bone density test to make sure their bones are strong and to determine whether they are at risk for a fracture. An x-ray of your spine and ►



PREPARE FOR HEALTH TESTS

Before you have a health screening test, ask your doctor these questions:

- Why do I need the test? What will it show about my health?
- What will this screening cost, and will my insurance cover it?
- What do I need to do to prepare for the test? (For example, do I need to have an empty stomach, or will I need to provide a urine sample?)
- What steps does the medical test involve?
- Are there any harmful or side effects from this screening?
- How will I find out the results of my test?
- How long will it take to get test results?
- What will we know after the test?

Source: “What Are Health Screenings?,” NIH Senior Health at <https://nihseniorhealth.gov/healthscreeningsandimmunizations/whatarehealthscreenings/01.html>

and hip will compare your bone density to that of a young woman in order to estimate your fracture risk. A score above -1 is considered normal; a score between -1 and -2.5 is classified as osteopenia (low bone mass), and a score below -2.5 is considered osteoporosis. While men are not as susceptible to osteoporosis as women, men age 70 and over should consider getting bone mineral density testing.

PROSTATE CANCER

Prostate examinations are no longer routinely done on men with no symptoms, because the potential benefits of routine screening for prostate-specific antigen (PSA) have not been shown to outweigh the harms of testing and treatment. However, other factors may tip the balance toward regular screening, so men age 50 or older should talk to their healthcare provider about the pros and cons of having their blood tested for PSA levels, which may indicate the presence of prostate cancer.

OTHER TESTS TO CONSIDER

Depending on your risk factors, other screenings can be crucial in finding and treating serious health conditions. Talk to your healthcare provider if you feel you are vulnerable in these areas.

C-REACTIVE PROTEIN

High levels of this protein point to inflammation and could increase your chances of having a heart attack, especially if you have risk factors such as high cholesterol or a family history of heart disease, or if you are overweight. If test results show more than 3.0 milligrams per liter, you are at a higher risk for heart disease and heart attack.

DEPRESSION

If you have felt down, sad or hopeless, or if you have little interest or pleasure in life for several weeks, ask your doctor to do a depression screening. This is essentially a series of questions, but your answers will inform your healthcare provider about whether you need treatment.

HEPATITIS C VIRUS

If you were born between 1945 and 1965, have ever injected drugs or have received a blood transfusion before 1992, you should be screened for Hepatitis C, which can lead to liver damage, cirrhosis and cancer. Baby boomers are especially susceptible because of widespread use of recreational (and illegal) drugs during the 1960s and '70s. According to studies, boomers are six times more likely to have Hepatitis C than the rest of the population.

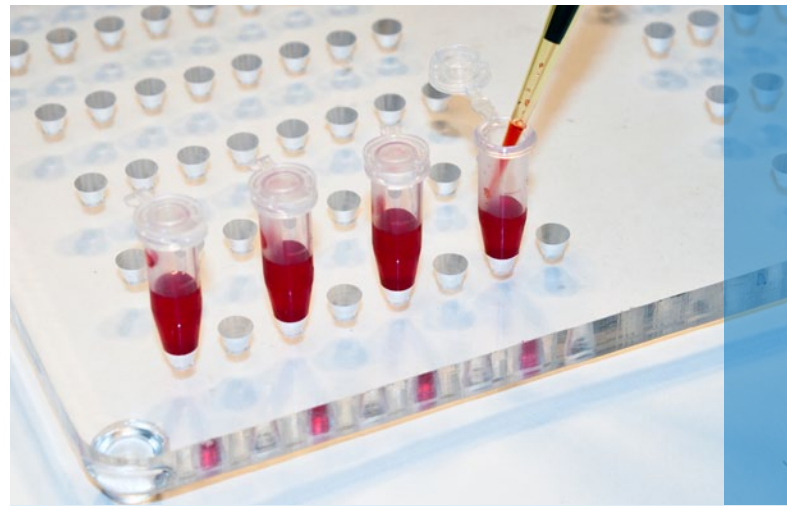
THYROID-STIMULATING HORMONE

Women over 60 should be tested for an underactive

thyroid (hypothyroidism), especially if you feel tired all the time, are more sensitive to cold, have constipation, experience dry skin and are suddenly gaining weight. Your result should be between 0.4 and 4.0 milli-international units per liter (mIU/L).

VITAMIN D

Although vitamin D can be synthesized from sunlight, many people are deficient. This vitamin helps keep bones and muscles strong, may help lower your risk for cancer and heart disease, and may boost your immune system. Your test results should be between 20 and 50 nanograms per milliliter (ng/ml). ■



SOURCES

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Blog posting provided by Society of Certified Senior Advisors www.csa.us

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IMPORTANT DATES TO REMEMBER

As you consider the host of member benefits available to you, we want to keep some important 2017 deadlines in front of you. You can always call our fraternal department at the home office for assistance and member benefit information. Call us toll-free at (800) 777-9777.

Our website, AssuredLife.org, has a Calendar of Events prominently displayed on the homepage. Important dates and program deadlines for the entire year are published there. You can view all events by month or just those that are immediately coming up. Check the website often to keep track of programs, benefits and national member service campaigns.

So mark your calendars and keep these dates in mind as we progress into the New Year.

FEBRUARY 28, 2017 – Fundraiser for Operation Purple

Consider helping us help National Military Family Association's "Operation Purple" summer camp program! Funds raised will help to send the children of our nation's military families to "Operation Purple" summer camps in the summer of 2017. We have provided the National Military Family Association's Individual Contribution Form in this issue of the magazine for your convenience. To get matching gifts for this donation, request a match from the Society by completing the Growth Ring Matching Gift request form; also provided in this issue of Life Assured.

MARCH 15, 2017 – College Scholarship Application Deadline

The application and guidelines for our college scholarship program can be found on our website. Click on the Member Benefits link at the top of our home page and click on "College Scholarship Program" on the Member Benefits page.

MAY 15, 2017 – Summer Camp Grant Application Deadline

The application for our summer camp grants can be found on our website. Click on the Member Benefits link at the top of our home page and click on "Summer Camp Grants" on the Member Benefits page.

JUNE 1 – NOVEMBER 30, 2017– National Member Food Drive

This will be our ninth year promoting a national member food drive. We have targeted the dates of June 1 – November 30 however we encourage participation any time of the year. The important thing is to get involved and help feed the hungry here in the United States and then report back to us on what you did to help. The need is certainly greater than ever.



Individual Contribution Form

\$35__ \$50__ \$100__ \$250__ \$500__ \$1,000__ \$5,000__ Other Amount \$_____

I would like the donation applied to the following needs:

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___ Operation Purple Program®

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Q: How do I receive a discount?

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Q: Are all members of my household covered by the Enhanced Benefits Card program?

A: Yes, your card can be used by every person living at the same address.

Q: Can I use my membership when I travel away from home?

A: Yes, your discount plan can be used at any participating provider in the United States.

Q: How do I replace a lost card?

A: Visit www.EBCcard.com and follow the instructions.

Q: Who do I contact if I have questions about Enhanced Benefits Card?

A: You can visit our website at www.EBCcard.com for more information. Or, you can call 800-562-9625.

Q: Can I go to any pharmacy or health care provider?

A: To ensure you receive your Enhanced Benefits Card discounts, you need to visit a participating pharmacy or health care provider. Please visit www.EBCcard.com to find a participating pharmacy or provider near you.

Q: Is my information kept private?

A: Yes, Enhanced Benefits Card is HIPAA compliant.

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