

# LIFE

## ASSURED

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## STRIKES AGAINST HUNGER MAIL-IN BOWLING TOURNAMENT...BENEFITING FEEDING AMERICA

Assured Life Association is officially sponsoring a team "mail-in" bowling tournament to benefit Feeding America. A mail-In bowling tournament means that your team can bowl at your location and mail in the scores. The tournament will be team only to include 4-person teams of all males, all females or mixed; however, all teams will be placed into one tournament pool unless the number of registrations allows separate tournaments. A team registration fee in the amount \$60 (\$15 per bowler) must be mailed to the home office along with the registration form. The winning team will receive at least \$260; additional prizes may be awarded depending upon the number of teams registered. All profits from the tournament will be donated to Feeding America to help those struggling with hunger in the United States. Profits are defined as all registrations fees minus the winning prize money. No other expenses will be deducted from the registrations collected. Registrations must be received by October 1, 2017. Bowling must be completed between October 1, 2017 and November 15, 2017. Scores must be submitted to the home office on or before December 1, 2017. The Rules and Guidelines for the tournament as well as a registration form are included on pages 6 and 8 in this issue of Life Assured . ■



## NATIONAL MEMBER FOOD DRIVE

As we enter the cool, fall season, Assured Life Association's national member food drive is heating up! We are well into our 9th annual food drive! Please get involved and help us help the hungry here in the United States this year.

There are several ways you can help.

1. Donate to our Set the Table online fundraiser for the hungry at [http://help.feedingamerica.org/site/TR?px=2581385&fr\\_id=1391&pg=personal](http://help.feedingamerica.org/site/TR?px=2581385&fr_id=1391&pg=personal)
2. Get 3 of your friends together and enter our Strikes Against Hunger National Bowling Tournament; details can be found in this issue of Life Assured.
3. Have a food drive or donate to a food drive already in place.
4. Have a food drive and then do a Food Build to earn your food bank at least \$100 from the home office; Build-Share-Earn. If your chapter includes a Food Build in its Member Food Drive Event and sends pictures of its creation to the home office, the home office will donate at least \$100 to your local Food Bank. Perhaps not as exciting as a contest, but just as effective for local food programs. Everyone that does a Food Build wins! We will share all Food Build entries on our website and blog and through member emails. A member poll will be included in the promotion to see which food build they liked the best. So, submit your food build if for no other reason, bragging rights!



### PLEASE ADDRESS MAGAZINE CORRESPONDENCE TO:

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Society Blog  
[assuredlife.org.wordpress.com](http://assuredlife.org.wordpress.com)

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## Generations Share Housing in Win-Win Situation for All

Photo courtesy of City Lab

### Several places pair older adults with foster families in supportive communities.

For those who bemoan the lack of contact today between older and younger people, a new innovation in housing is providing hope for the future. Intergenerational housing brings together up to three generations in a community. One model pairs foster families with older adults who offer their services and support, while another joins military veterans with others in a supportive community. In the Netherlands, college students get free housing in a senior retirement complex in exchange for helping older residents.

### Help for Foster Families

Hope Meadows, in Rantoul, Ill., was designed to combine several vulnerable populations—children in foster care, their foster families and older adults—in what has proven to be a win-win situation. The intergenerational community was started in 1994 to help ease an urgent social crisis. Brenda Eheart was a sociology professor at the University of Illinois when she became aware of large numbers of children separated from their birth parents in the wake of the crack epidemic in Illinois. All too often, the children were not adopted together, and foster parents weren't getting the social and emotional support they needed to raise often difficult children. She founded Hope Meadows in an effort to build communities where foster families and older adults could live together and help each other.

The older residents are obligated to engage regularly in various supportive activities, such as mentoring, tutoring and gardening. But many say they get as much out of the arrangement as they give. For one, this is a chance to contribute to the world, but they are also on the receiving end of a lot of affection. One Hope Meadows resident describes his experience: ►

*We had retired and we were undecided as to what we wanted to do. You get to a point in your life; you know you feel like, 'Well, I am used up. Nothing's left.'*

*But then we got involved with Hope. . . It's so gratifying to see the changes in these children and to feel like we have a part in that. We see the children come in and realize the needs they have. They are so hungry for love and attention. And then we give this to them. And it is so rewarding.*

*I know the primary focus is on the children, but they also make us feel so good because they are concerned about us. I can hardly step outdoors without one of the children asking, 'How is Grandma Mary doing? Is she feeling okay?' And they are real concerned. . . Things like that make you feel a part of something.*

Today, more than 20 kids, constituting seven families, live in Hope Meadows. Seniors come from all over Illinois and the United States to be a part of the community. These older residents monitor the playground; play croquet, basketball and soccer; and throw Frisbees with the children. They paint the interior of homes for incoming residents and keep the grounds free of weeds and filled with flowers. They take the children on outings, including a sightseeing trip to Washington, D.C. One resident took her 6-year-old neighbor to her sister's farm, where three generations—grandparents, parents and children—readily accepted the boy. He later told his adopted "grandmother" that he had never seen so many nice daddies.

## College Dorm in Senior Housing

In the Netherlands, there's a different kind of partnership between older and younger generations. At the residential and care center Humanitas, college students get free room and board in exchange for 30 hours of volunteer work per month. This helps solve two problems: a shortage of decent, affordable student housing and a need to fill long-term facilities after the Dutch government's 2010 decision to restrict continuing-care funding for citizens over age 80. Students teach residents new skills, like email, social media and Skype. And not only do older residents get connected to the outside world, but also to the younger generation.

Since Humanitas opened its doors to students in 2012, two more nursing homes in the Netherlands have followed suit, and a similar program was recently introduced in Lyon, France. In the U.S., Judson Manor retirement community in Cleveland opened its doors in 2010 to graduate-level students from the Cleveland Institute of Music. In exchange for free accommodations, the students provide cultural programming at all three of Judson's retirement communities. The relationship has flourished, with students and residents becoming friends, and residents sharing art lessons, cooking tips and career advice. ►

## The Ideal Intergenerational Community

The New Cities Initiative (<http://newcities.ku.edu/campus-village>), an interdisciplinary initiative on aging and housing at the University of Kansas in Lawrence, spent three years studying and consulting with experts from various fields. It identified several qualities that an ideal intergenerational community should possess.

They include:

- Bringing inhabitants and people of all ages together through both planned and spontaneous interactions.
- Housing based on universal design principles to enhance aging in place, visitability, user friendliness, health and healthcare.
- Walkable open areas and bicycle paths leading to medical assistance, recreation, shopping for essentials, natural settings and special places that embody and enhance intergenerational life.
- Affordable housing for low- as well as middle-income people.
- Connections to the outside world, including public transportation and electronic connections not only to the Internet, but also to future innovations in telecare and telemedicine services.



*Duplexes for adoptive families and triplexes for seniors are integrated around a courtyard for common intergenerational activities. (Carleton Hart Architecture)*

Recently, Judson expanded the program to include undergraduate students from the Cleveland Institute of Art.

## Supporting Military Veterans

In New Orleans, plans are underway for Bastion, an intergenerational community for wounded, ill or injured veterans who will live alongside retired military and civilian volunteers. Bastion is the brainchild of Dylan Tete, who suffered from depression after serving in Iraq. After he found help, he wanted to create a community that would support men and women with brain injuries or with post-traumatic stress syndrome, among other issues. He also wants to include military widows with small children, and older adults—either former military retirees or civilians. Because the military is built on the philosophy of watching your buddy's back, Tete wants to continue that safety net in civilian life.

## Other Communities

Generations of Hope, a nonprofit foundation, is a pioneer in promoting intergenerational housing. In addition to Hope Meadows, another of its successful communities is Bridge Meadows. Based in Portland, Ore., this community opened in 2011. Families who adopt at least three children from the foster care system can rent 4-bedroom houses at Bridge Meadows. Meanwhile, seniors who live there must spend at least seven hours per week volunteering with the children, including teaching arts and crafts, giving music lessons, leading story hours and going to the park.

Three other places that adopted the Generations of Hope philosophy—older adults volunteering their time for reduced housing costs, with a focus on vulnerable populations—are Hope Village in Phoenix; the Treehouse Community in Easthampton, Mass.; and New Life Village in Tampa, Fla. New Life was founded by Sister Claire LeBoeuf of the Congregation of the Sisters of Holy Cross, who has spent her entire adult life advocating for abused and neglected children.

Other intergenerational communities are open to anyone, not just foster families. Two of these are Fresno Cohousing in Fresno, Calif., and Camelot Cohousing, in Berlin, Mass. Like the other intergenerational communities, older residents praise the interaction with children. Said one resident at Fresno: "It's great to watch kids tear up and down the sidewalk on their scooters or stop to talk to us. . . . Senior cohousing, I think, would be very boring." And a member of Camelot declared, "I love that I get to have relationships with children in the community as well as older people." ■

## SOURCES

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# Strikes Against Hunger Bowling Tournament Registration Form



## A National Mail-In Bowling Tournament Benefiting Feeding America

TEAM #1 MEMBERS

AVERAGE

1.

2.

3.

4.

TEAM NAME

TEAM CAPTAIN

ADDRESS

CITY/STATE/ZIP

**FOR HOME OFFICE USE ONLY:**

Chapter Location:

Chapter No.:

TEAM #1 MEMBERS

AVERAGE

1.

2.

3.

4.

TEAM NAME

TEAM CAPTAIN

ADDRESS

CITY/STATE/ZIP

**FOR HOME OFFICE USE ONLY:**

Chapter Location:

Chapter No.:

Copy this form for extra teams—submit this form plus \$60 registration fee for each team to:

PO BOX 3169  
ENGLEWOOD, CO 80155

PHONE 303.792.9777  
TOLL-FREE 800.777.9777  
FAX 866.663.8560

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# Introducing... Assured Life Association's Strikes Against Hunger



## A National Mail-In Bowling Tournament Benefiting Feeding America

### Rules and Guidelines

- 1) The National Strikes Against Hunger Mail-In Bowling Tournament is open to all Assured Life Association members, their friends and families. At least 1 bowler must be a member or have some relationship to a member.
- 2) Teams may be all male, all female or mixed; however, all teams will be placed in one tournament pool unless the number of registrations allow having a separate all male tournament, all female tournament and mixed tournament. Each team must designate a team captain.
- 3) Each bowler must determine a 3-game average before bowling for the tournament if they do not already have an average through a league.
- 4) Each team must bowl a 3-game series as entered for the tournament.
- 5) A handicap will be figured at 80% of the difference between the average and 200.
- 6) Entry forms must be returned to the Fraternal Department on or before October 1, 2017. Online entry forms will be made available.
- 7) Tournament lines of bowling must be bowled between October 1 and November 15, 2017.
- 8) Scores must be submitted on the score sheets provided by the Fraternal Department on or before December 1, 2017. Score sheets will be mailed to the team captain at the time of entry.
- 9) Substitution for absent bowlers is permitted, however the substitution must be reported to the Fraternal Department via email to [fraternal@assuredlife.org](mailto:fraternal@assuredlife.org).
- 10) One scratch score only will be determined in team standings.
- 11) Scratch scores will be the average less 15 pins.

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# Top Scholarship Award Recipient

Haven M Dick-Neal  
CO Big Horn Lodge 1012

\$2500 Arthur J. Barrett, Jr. Memorial Scholarship

**“Describe an experience where you were unsuccessful in achieving a goal. What lessons did you learn from this experience?”**

Unzipping my tent, the morning light seemed faint enough to be imagined. I'm not a fan of waking up early, but I made no complaint as I knew how important it was to avoid the storms that often appear by mid-day. When my friend Alec called the night before and asked if I wanted to climb a mountain, I had some trepidation. It would just be him, his younger brother and me - no adults, no real experienced climbers. Just us.

Torreys Peak is one of the easier 14,000+ foot mountains in Colorado. In the summer, wildflower fields yield dramatically to snowcapped spires that seem ripped from a Tolkien novel. Up the standard path, a fit climber can summit it together with its sibling Greys in a single day. We, however, didn't plan to go up the standard path. We were planning to attempt Kelso Ridge, a much more technical and overall exciting route.

After about two hours hiking, I watched Alec, who is two years my senior, veer off the main path towards the ridge. He had dubbed himself trek leader, and we followed without much thought. When we reached the ridge however, I started to hesitate. The ridge is a knife's edge, a sliver of a path that easily drops a hundred feet on both sides. Looking ahead of me, I saw the trail disappear, with the two cliff sides slowly converging until they united at a sharp edge with almost an 80-degree angle. I'd have to crouch and use my hands to crawl across. I realized that if I lost my balance, I would die.

Yes, Alec was responsible for the group, but he wouldn't be able to catch me if I fell. The consequences were mine alone. I suddenly realized that the decision should be mine as well. I had a choice: I could either follow him, or turn back. Until that moment, I had been following out of reflex, doing what Alec asked and what was expected of me by the group. Standing on that ridge, my untimely demise inches to either side of my feet, I realized I couldn't let Alec make this decision for me.

Part of being an adult is taking calculated risks, facing challenges and the consequences of your actions. Sometimes you have to step out on a ledge, and sometimes you really shouldn't. But the decision is yours.

Despite not wanting to look like a coward in front of my friends, walking back to the car I knew I made the right choice. Even though I was unsuccessful in my climb, the choice to turn back was mine alone, and I learned that to choose your path for yourself is a big part of being an adult. In order to grow up and achieve the future I want, I have to make my own choices. Even if the decision is hard, or I'm afraid of what others will think, I will choose my own path.

Haven M Dick-Neal  
Arthur J Barrett, Jr Memorial Scholarship Recipient

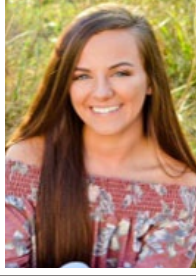
# 2017 Scholarship Recipients



**MEGAN ANDERSEN**

IA DBIA Dike Lodge 144

\$1000 Danish Brotherhood Endowment



**ALEXIS ANTWINE**

TN River Pearl Lodge 1013

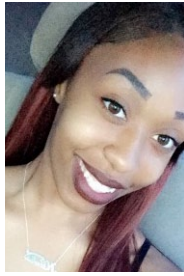
\$1000 James D. Wiederstein Scholarship



**RILEY ARNOLD**

NE DBIA Lincoln Lodge 84

\$1500 Danish Brotherhood Endowment



**JUSTINE BENNETT**

CA Magnolia Camp 92

\$500 Tanya Unrein Scholarship



**CARLY BOWKER**

MT Big Sky Lodge 992

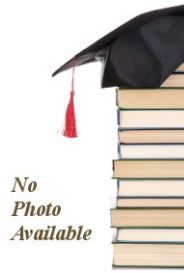
\$1000 Supreme Camp Of The American Woodmen



**ELYSE BROWN**

CA DBIA Los Angeles Lodge 126

\$1000 Longmont Building Camp 31



**ANNAMARIE CALHOUN**

ID Boise Camp 150

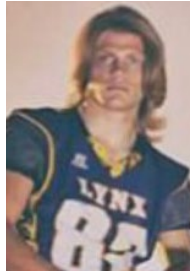
\$1000 Assured Life Association Endowment



**AUTUMN CALHOUN**

ID Boise Camp 150

\$1000 Assured Life Association Endowment



**ZANE CARTER**

IA DBIA Des Moines Lodge 15

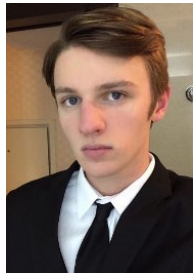
\$1000 Danish Brotherhood Endowment



**RILEIGH CLARKE**

CA DBIA Los Angeles Lodge 126

\$1000 Tim North Scholarship



**COLIN CRABTREE**

PA DBIA Philadelphia Lodge 172

\$1000 Pikes Peak Camp 005



**MICHAEL CZAJA**

CO Rocky Mountain Camp 999

\$500 El Camino Camp 925



**GABRIELLE DANCY**

CA Golden Gate Camp 64

\$500 Cactus Country Camp Camp 976



**GARY DANCY**

CA Golden Gate Camp 64

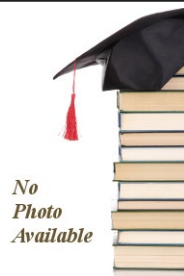
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**MICHELLE DELK**

VA Dogwood Lodge 1008

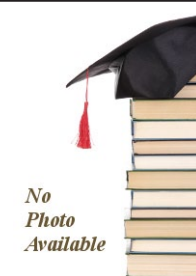
\$1000 Longmont Building Camp 31



**CHRIS DESMELIK**

GA Brown Thrasher Lodge 1000

\$1000 Assured Life Association Endowment



**MATTHEW DESMELIK**

GA Brown Thrasher Lodge 1000

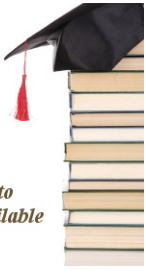
\$1000 Longmont Building Camp 31



**ORION DICK-NEAL**

CO Big Horn Lodge 1012

\$1000 Denver Camp 1 Benjamin R McCabe Memorial Scholarship

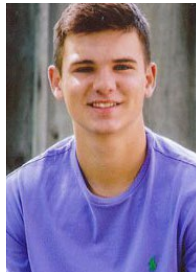


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**MATTHEW DIETZ**

OR Pendleton  
Camp 41

\$1000 Assured Life  
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**LUCAS DUFFIN**

IL DBIA Dwight  
Lodge 34

\$1000 Axel Skelbeck  
Scholarship - DBIA



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**NICHOLAS DUHON**

LA Cypress  
Lodge 1003

\$1000 Assured Life  
Association Endowment



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**ELIZABETH EVERS**

OH Cardinal  
Lodge 1004

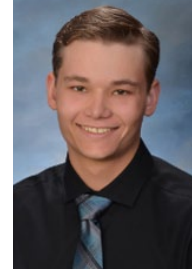
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Building Camp 31



**CAMRYN FORCE**

CA DBIA District  
Lodge 626

\$1000 Longmont  
Building Camp 31



**MARSHALL FORCE**

CA DBIA District  
Lodge 626

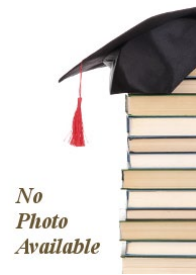
\$500 DBIA Fresno CA  
Lodge 067



**SAVANNAH FRIZZELL**

TN River Pearl  
Lodge 1013

\$1000 Longmont  
Building Camp 31



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**EMILY GERANEN**

CA Capitol  
Camp 922

\$1000 Magnolia  
Camp 92



**ANDREA GOERING**

CO Rocky Mountain  
Camp 999

\$1000 Supreme Camp  
Of The American  
Woodmen



**MADELINE GUIGER**

OR DBIA Portland  
Lodge 167

\$1000 Danish Brother-  
hood Endowment



**CASSIDY HICKS**

MT Big Sky  
Lodge 992

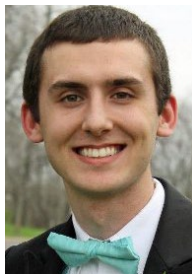
\$1500 Supreme Camp  
Of The American  
Woodmen



**PRESTON HILLIS**

TX Mockingbird  
Lodge 1007

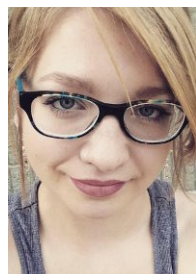
\$1000 Charles R Cloud  
Scholarship



**KYLE HIMES**

IL Dwight  
Lodge 34

\$1500 Danish Brother-  
hood Endowment



**ALYSSA JENSEN**

IA DBIA Dike  
Lodge 144

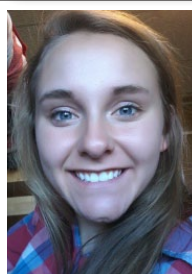
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**DREW JENSEN**

IL DBIA  
Lodge 34

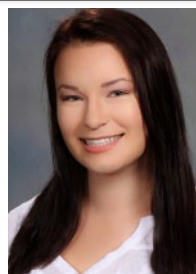
\$1000 FK Holm  
Scholarship - DBIA



**KYRA JENSEN**

CO DBIA Fowler  
Lodge 261

\$1000 Danish Brother-  
hood Endowment



**ALEXIS JOHNSON**

IL Lincoln  
Lodge 989

\$1500 Supreme Camp  
Of The American  
Woodmen

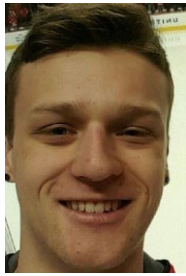


**COLE JOHNSON**

IL Lincoln  
Lodge 989

\$1000 Assured Life  
Association Endowment

# 2017 Scholarship Recipients



**DANE JOHNSON**

IL Lincoln Lodge 989

\$1000 Denver Camp 1 Daniel J Collyar Memorial Scholarship



**HANNAH JUHL**

IA DBIA Dike Lodge 144

\$1000 DOPH Scholarship - DBIA



**TYLER JUHL**

IA DBIA Dike Lodge 144

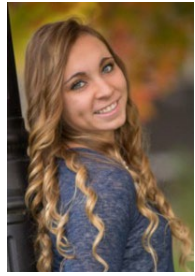
\$1000 Longmont Building Camp 31



**JULIA KOEGLER**

MI DBIA Ludington Lodge 51

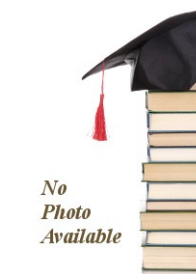
\$1000 Danish Brotherhood Endowment



**KAPRI KROPLE**

IL DBIA Dwight Lodge 34

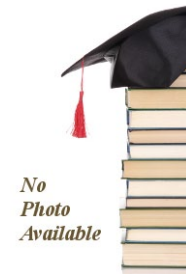
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**BRADY LAWRENCE**

MS Honeybee Lodge 1011

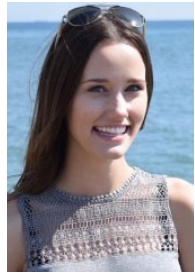
\$1000 Charles R Cloud Scholarship



**HANNAH LAWRENCE**

MS Honeybee Lodge 1011

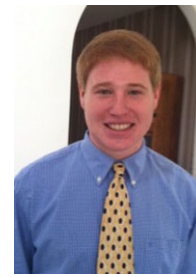
\$1000 Greeley Camp 6



**ANNA LEWIS**

CO Rocky Mountain Camp 999

\$1000 Assured Life Association Endowment



**DYLAN MAYER**

VA Dogwood Lodge 1008

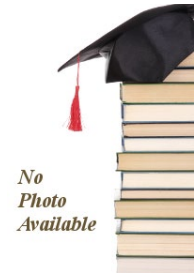
\$1000 Supreme Camp Of The American Woodmen



**KIMBERLY MORCK**

MI DBIA Detroit Lodge 227

\$1500 Danish Brotherhood Endowment



**CALEB MOREFIELD**

TX Mockingbird Lodge 1007

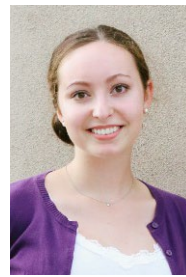
\$1000 Assured Life Association Endowment



**NOELLE MORTENSEN**

WA DBIA Seattle Lodge 29

\$1000 Danish Brotherhood Endowment



**MADELEINE MOUSSEAU**

AZ Grand Canyon Lodge 1002

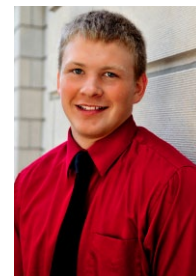
\$2000 Carl & Viola Hansen Scholarship - DBIA



**NICOLLE NICHOLS**

CO Rocky Mountain Camp 999

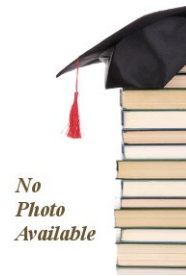
\$1500 Assured Life Association Endowment



**ALEXANDER NIELSEN**

NE DBIA Minden Lodge 16

\$1000 Danish Brotherhood Endowment



**AUSTIN NIELSEN**

MT DBIA Dagmar Lodge 283

\$1000 Longmont Building Camp 31



**EMILY NIELSEN**

MT DBIA Lodge 283

\$1000 Danish Brotherhood Endowment



**CHRISTINE PEDERSEN**

MI DBIA Detroit Lodge 227

\$1000 Longmont Building Camp 31



**GABE PETERSEN**

CA DBIA District  
Lodge 626

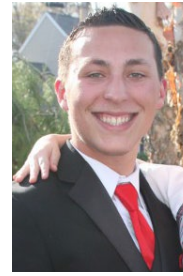
\$1000 Longmont  
Building Camp 31



**KATELYN PETITFILS**

LA Cypress  
Lodge 1003

\$1000 Supreme Camp  
Of The American  
Woodmen



**NICHOLAS POIDOMANI**

RI DBIA District  
Lodge 624

\$1000 Danish Brother-  
hood Endowment



**KATIE RIDGE**

CA Inland Empire  
Camp 971

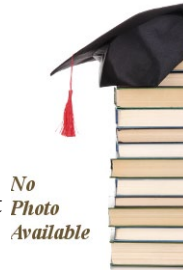
\$1000 Assured Life  
Association Endowment



**SAMANTHA RIDGE**

CA Empire  
Camp 971

\$1000 Assured Life  
Association Endowment

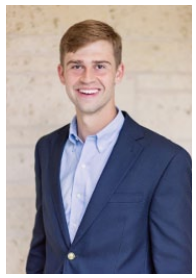


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**KAYLA SCOTT**

TX Banner  
Camp 90

\$1000 Supreme Camp  
Of The American  
Woodmen



**MICHAEL STANLEY**

AR Bauxite  
Lodge 987

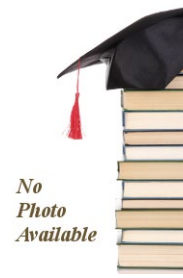
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Association Endowment



**THEA STEPHENS**

IL DBIA District  
Lodge 630

\$1500 Danish Brother-  
hood Endowment

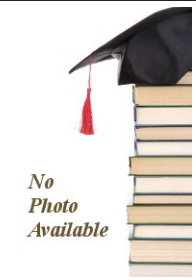


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**REBECCA STRALEY**

VA Dogwood  
Lodge 1004

\$1000 Robert Weitzel  
Memorial Scholarship



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**HANNAH SYDOW**

CO Rocky Mountain  
Camp 999

\$1000 Rocky Mountain  
Camp 999



**CARSON TAEKKER**

OR DBIA Centennial  
Lodge 348

\$1000 Longmont  
Building Camp 31  
Scholarship



**ANDREW UNGERECHT**

OK Redbud  
Lodge 1005

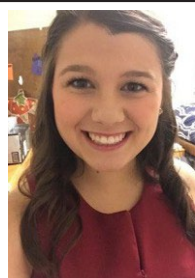
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Of The American  
Woodmen



**DOMINIQUE VAN  
HOWE**

CO Rocky Mountain  
Camp 999

\$1500 Assured Life  
Association Endowment



**AVA YOUNGBLOOD**

MS Honeybee  
Lodge 1011

\$1000 Pendleton  
Camp 41



## Staying Healthy with Exercise

As you probably know, it's been proven that people of all ages and physical conditions benefit from regular exercise and physical activity. Staying physically active and exercising regularly can help prevent or delay many diseases and disabilities. Even moderate exercise and physical activity (such as walking) can improve the health of people who are frail or who have diseases that accompany aging.

Exercise and physical activity are among the healthiest things you can do for yourself, but older adults are often reluctant to exercise. Some are afraid that exercise will be too strenuous or that physical activity will harm them. Yet, studies confirm that exercise is safe for people of all age groups and that older adults can hurt their health far more by not exercising than by exercising. The key is to start slow and easy and do not over-do.

An inactive, couch-potato lifestyle can cause older people to lose ground in four areas that are important for staying healthy and independent: **strength, endurance, balance and flexibility.**

On the flip-side, research suggests that regular exercise and physical activity can help older people maintain and even partly restore these four areas.

Growing older doesn't mean people must lose their strength or ability to do everyday tasks. Exercise can help older adults feel better and have more zest for life—even those who think they're too old or too out of shape.

Increasing strength and endurance makes climbing stairs and carrying groceries easier. Improving balance helps prevent falls; being more flexible may speed recovery from injuries.

Make exercise a regular part of your daily routine—it will have a positive impact on your quality of life today, and as you get older.

While most older adults, regardless of age or condition, will do just fine increasing their physical activity to a moderate level, if you're over 40, it's best to check with your doctor before doing any vigorous activity.

## Take 5 & Exercise

Did you know that you burn about the same number of calories doing 6 sessions of activity for 5 minutes each as doing 1 session of 30 minutes?



ASSURED LIFE  
ASSOCIATION

# Assured Life Association Members **SAVE UP TO 80% OFF!**

With **Office DEPOT.**  
**OfficeMax®**



To print your free discount card, visit: [officediscounts.org/ala](http://officediscounts.org/ala)

## Did you know that as a member of Assured Life Association you could receive special savings on auto insurance?

MetLife Auto & Home® is pleased to be able to offer members of Assured Life Association BIG discounts on auto insurance, including:

- Special group discounts\*\*
- Extra discounts for good driving, multiple vehicles and anti-theft devices
- Excellent coverage and claims service
- Coverage for autos, RVs, boats and more

Others have saved  
an average of  
**\$507\***  
WITH GROUP  
DISCOUNTS



ASSURED LIFE  
ASSOCIATION

To see how you could save, call today at:  
**1-877-491-5089** and mention discount code: **BWT.**

**MetLife**  
MetLife Auto & Home®

\* Savings are based on a national annualized average savings for a group auto policy where the customer provided his/her prior premium and prior carrier at the time of the original quote between 1/15 to 12/15 and where the written auto premium amount resulted in a price less than the disclosed prior carrier's premium. Source: MetLife Auto & Home internal research (2016).

\*\* Group Discounts are filed on an individual basis in MA and may not be available as part of MetLife Auto & Home's benefit offering. MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company, and Metropolitan Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. Coverage, rates, and discounts are available in most states to those who qualify. Met P&C®, MetCas<sup>SM</sup>, and MetGen<sup>SM</sup> are licensed in state of Minnesota. © 2016 MetLife Auto & Home. L0416463163[exp0817][All States][DC]

**Assured Life Association** was founded under a single plan to bring together a community of caring individuals looking for the assurance of life insurance coverage as well as the opportunity to help others in their local communities. The Society is a not-for-profit Life Insurer organized to give back revenues to its member customers through direct benefits such as college scholarships and summer camp grants for youth and through discounts on other products and services. The Society also has a member-directed matching charitable giving program. Four national community service projects are promoted among Society member customers each year. Check out these benefits and discounts on our website at: [assuredlife.org](http://assuredlife.org)

## DIRECT MEMBER BENEFITS

**Seniors' Scholarship Program** - \$100 scholarship for seniors 55 and older taking a short-term educational class.

**National College Scholarship Program** - cash scholarship awards ranging from \$500-\$2,500.

**Educational Online Resource Toolkit** - additional college scholarship search engines and other resources for college-bound students.

**Summer Camp Grant Program** - \$100 maximum camp grant awarded to each camper.

**Information for Life Kit** - a tool that allows members to put together a comprehensive compilation of their personal, legal, medical and financial information all in one place (replaces the *My Final Wishes Booklet*)

**Assistance to Orphaned Children** - financial assistance to the guardians of orphaned children of benefit members.

**Newborn Protection Benefit** - death benefit of \$2,500 upon the death of newborn child - stillborn and/or miscarriage benefits of \$1,000 or \$1,500 as well.

**Medical Assistance Benefit** - provides up to \$2,500 in out-of-pocket expenses relating to diagnoses and disability from MS or Tuberculosis.

**Growth Ring Matching Gift Program** - society matches charitable giving up to \$250 per member.

**Seniors' Investigative Team** - research benefit for seniors regarding issues related to being a senior.

## MEMBER DISCOUNTS



**American Hearing Benefits Discounts** - As a member of Assured Life Association, you are eligible for American Hearing Benefits (AHB). This free hearing benefits program gives you and your immediate/extended family access to free hearing consultations and discounts on hearing aids through their nationwide network of hearing professionals.



**Auto & Home Insurance Discounts** - MetLife Auto & Home, a leader in quality auto and home insurance, has been selected to provide members with exclusive discounts and savings.



**PerksCard Network Savings Program** - As a valued Assured Life member, PerksCard gives you hundreds of ways to save! Once you have registered online, you'll have access to exclusive discounted gift cards, printable coupons and discounts at participating merchants in your area. Find over 300 web based savings from national partners like Overstock, FromYouFlowers, AVIS and more.



**Member Discounted Travel Program** - The Member Discounted Travel Program makes your travel and vacation planning easy and affordable! Take advantage of exclusive member savings on Cruises, Tropical fun-in-the-sun Caribbean Getaways, Escorted Tours to Worldwide Destinations, Hotels, Vacation Property Rentals, Car Rentals and Orlando Vacations.



**Enhanced Benefits Card** - Multi-Product discounts provided through the EBC Card; prescription drugs savings, dental savings, vision savings and hearing savings.



**Philips Lifeline** - A 24-hour a day, 7 days a week, 365 days a year personal response service when medical assistance is needed. Activation fee waived for Assured Life benefit members.



**Emergency Assistance+** - Providing emergency assistance during your travel in the United States and abroad: Emergency Medical Evacuation, Transportation Back Home, Travel Assistance, Personal Security Services and many other benefits!



**Office Depot® Discount** - The Society has partnered with Office Depot® to bring you a FREE national discount program. Save up to 80% off preferred products!



**Life Line Screening** - Life Line Screening's services are designed for early detection of potential health problems leading to stroke, aortic aneurysms, arterial disease and osteoporosis. Assured Life Members have the opportunity to detect life-threatening conditions, **at an affordable cost of only \$135**. To find a screening location convenient to you, call 888-763-4161.



**LifeLock Identity Theft Protection** - Our identity makes us unique. LifeLock, an industry-leader in identity theft protection, uses the patented LifeLock Identity Alert system to help ensure you remain the only you. 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 annually for LifeLock Standard™ service.