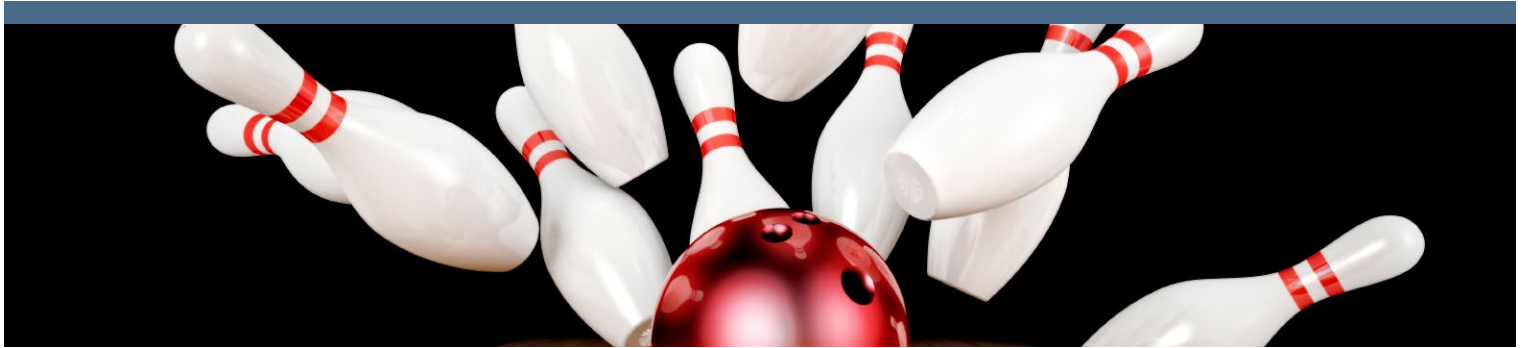




# LIFE

## ASSURED



## 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 again this year. 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 a monetary prize of \$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 received. No other expenses will be deducted from the registrations collected.

There is no deadline for registration, but please register your team before you bowl. Bowling must be completed and scores submitted to the home office on or before December 1, 2019.

The Rules and Guidelines for the tournament as well as a registration form are included in this issue of *Life Assured*.

“ Most, if not all, of your daily vitamins and minerals should come from food. ”

page 6



Food Drive

page 2



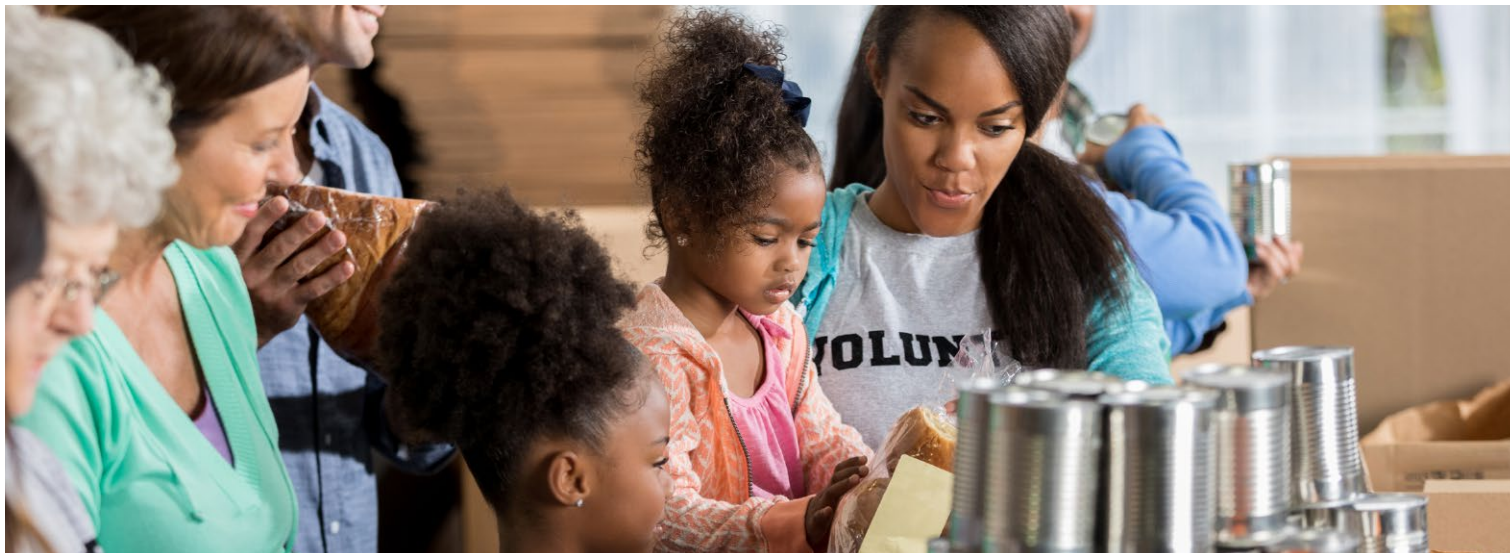
FDA Overhaul Supplements

pages 6-8



Bowling Guidelines

pages 9-10



# National Member Food Drive

Kids are back in school; weather is gradually cooling down and Assured Life Association's national member food drive is in full swing! We are well into our 11th annual member food drive!

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. In the past the home office has donated \$250. Everyone that does a Food Build wins! We will share all Food Build entries on our website and blog.

## PLEASE ADDRESS MAGAZINE CORRESPONDENCE TO:

LIFE ASSURED  
ASSURED LIFE ASSOCIATION  
PO Box 3169  
Englewood, CO 80155-3169  
1-800-777-9777  
[fraternal@assuredlife.org](mailto:fraternal@assuredlife.org)

## ONLINE RESOURCES

Society Website  
[www.assuredlife.org](http://www.assuredlife.org)

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

Facebook Page  
[facebook.com/assuredlifeassociation](https://facebook.com/assuredlifeassociation)

## BOARD OF DIRECTORS

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Billy B. Hill Jr.  
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P.O. Box 418 Tabernash, CO 80478-0418

Chris A. York  
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Email Board Members at: [board@assuredlife.org](mailto:board@assuredlife.org)

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800-777-9777 Ext. 3820  
[jlc@assuredlife.org](mailto:jlc@assuredlife.org)

# OFFICIAL NOTICE

## BOARD OF DIRECTORS NOMINATIONS

Assured Life Association's Board of Directors is composed of seven voting members, who are Benefit Members of the Society, and the President who serves as an ex officio non-voting member of the Board. In accordance with the Society's Bylaws, the Nominating Committee is currently accepting nominations for the four board positions up for election in 2020; board position numbers four, five, six and seven.

Society Directors receive compensation as determined by the Committee on Legislation and are reimbursed for expenses incurred in connection with official business of the Society.

Following is the criteria and qualifications for board nominees:

### BOARD MEMBER CRITERIA

Board candidates must meet the following minimum criteria:

- A Benefit Member of the Society.
- No Officer or employee, or spouse or significant other of an Officer or employee, or persons who are under contract with the Society as licensed agents or brokers may be a member of the Board.
- No conflict of interest that might impair the independence of judgment or adversely influence the decisions or actions of the nominee if he/she is elected as a director.
- A commitment to expend the necessary time to the work of the Board and its committees, including preparation and attendance at meetings.
- Travel may be required for up to four Board meetings per year.
- Shall not serve beyond December 31 of the calendar year in which age 75 is attained.

### BOARD MEMBER QUALIFICATIONS

At the charge of the Board, the Nominating Committee (NC), a Committee of the Board, identifies, investigates, recruits, and recommends candidates for membership on the Board of Directors to the existing Benefit Members. Nominees must have the appropriate background, experience and integrity to fulfill their prospective roles such as education, experience, intelligence, independence, fairness, character, reasoning and judgment to lead the Society. The NC will also assure that the qualifications, expertise and experience of a nominee includes such qualities as integrity, accountability, informed judgment, financial literacy, mature confidence, and high-performance standards.

The following qualifications for nominees for Director should be considered when reviewing the background of potential candidates: ►

- Proven integrity and a record of substantial achievement.
- A high degree of leadership experience in a complex organization such as a corporation, university, foundation, professional organization or governmental unit, or commensurate non-profit experience.
- A reputation for sound business judgment. It is important that a candidate understands the role of the Board and the workings of the Society in the current business environment. A candidate should be able to objectively appraise management's plans, programs, achievements and shortcomings while working as part of a team in an environment of collegiality and trust.
- The financial and subject matter expertise required to provide effective oversight of a diversified and heavily regulated financial services or insurance business.
- Willingness to devote the necessary time to the work of the Board and its committees.
- Demonstrated record of community support and involvement.

The NC will assess a nominee's independence and evaluate whether the nominee's skills are complementary to the existing Directors' skills and the Board's and Society's needs. As the NC reviews nominees, it will take into consideration that the Board as a whole possesses the various core competencies needed to oversee the Society. If selected by the NC, a board candidate is required to complete a background screening.

Benefit Members meeting the board membership criteria and qualifications who are interested in the position of Director must submit a resume of their qualifications and background to the Nominating Committee no later than March 31, 2020. At a minimum, the resume of qualifications should include the skills and experiences outlined above.

Please send your information to:

**Diane L Muller, Secretary**  
**PO Box 3169**  
**Englewood, CO 80155**  
**dmuller@assuredlife.org**

**Deadline for submission is March 31, 2020, postmark shall govern.**

If you have any questions, please feel free to call Diane at (800) 777-9777, extension 3830.



## **Correction to Published Financial Summary for 2018**

We apologize for our oversight, however, there was a minor error in the 2018 Financial Summary printed in the 2019 Spring Life Assured magazine. The assets reported for 2017 should have been \$58,707,927 rather than \$55,707,927.



Check out member benefits and discounts on our website at: [assuredlife.org](http://assuredlife.org)

Contact Jerry Christensen at [jlc@assuredlife.org](mailto:jlc@assuredlife.org) with any questions.

## 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. Application deadline is March 15 every year.

**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. Application deadline is May 15 every year.

**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.

**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 per year.

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

Source: Society of Certified Senior Advisors Blog  
June 26, 2019



## FDA OVERHAULS SUPPLEMENTS

**For the first time in a quarter century, the feds are reviewing everything from vitamins to herbal tonics.**

Four out of five older consumers take dietary supplements, according to the U.S. Food and Drug Administration (FDA), in spite of the fact that they can interact with commonly prescribed medications. You may not know what is actually in the supplements. Some contain drugs that aren't listed on the label; others make claims that can't be substantiated.

Recently, the FDA announced an initiative to inform the public more quickly about potential illegal or dangerous ingredients, enact updated enforcement strategies and change the way it evaluates products coming on the market. It's "one of the most significant modernizations of dietary supplement regulation and oversight in more than 25 years," FDA Commissioner Scott Gottlieb says.

### INDUSTRY GROWTH INHIBITED REGULATION

The dietary supplements industry has grown from \$4 billion dollars and 4,000 products 25 years ago to a worth of more than \$40 billion and at least 50,000 unique items today, according to Gottlieb. These products include vitamins, minerals and herbs that many older adults consume daily.

"I'm concerned that changes in the supplement market may have outpaced the evolution of our own policies and our capacity to manage emerging risks," Gottlieb says.

The first move from the feds was to mail warning letters to 17 companies selling products that claim to

prevent, treat or cure Alzheimer's disease, diabetes and cancer. The claims have no basis in fact, and carry an additional danger. "Such claims can harm patients by discouraging them from seeking FDA-approved medical products that have been demonstrated to be safe and effective for these medical conditions," Gottlieb says.

The government has struggled to keep up with the explosion of new ingredients on the market that claim to remedy everything from erectile dysfunction to hair loss. The last major regulation of the industry occurred in 1994 with the Dietary Supplement Health and Education Act. Recognizing that they'd fallen behind, the FDA created the Office of Dietary Supplement Programs three years ago.

Sandra Eskin, food safety project director for the Pew Charitable Trusts, says that the new plan is a good start, but much more needs to be done.

"This is a great first step to improving the safety of dietary supplements," she said. "In recent years, there's been an explosion of products with risky ingredients, and we think it's absolutely critical that the agency address this problem."

## NEW TOOL TO ALERT PUBLIC

As part of its new effort, the FDA is launching a tool to make public ingredients that "appear to be unlawfully marketed in dietary supplements." Dubbed the Dietary Supplement Ingredient Advisory List, it will be located on the [FDA website](#). Consumers can [sign up](#) to get the most recent updates.

In a press release, the FDA announced that it had already taken action against eight companies for marketing supplements containing DMHA, which it considers "a new dietary ingredient" for which it hasn't received notification, or an "unsafe food additive." The FDA also warned three companies for marketing supplements containing phenibut, which does not meet the statutory definition of a dietary ingredient.

The FDA welcomes feedback from consumers while seeking to balance access to lawful supplements and

## FIVE SUPPLEMENTS YOU MAY NEED

While a lot of supplements are falsely advertised or, more likely, simply not needed, there are some that medical professionals agree are worth asking your doctor about. Here are five supplements that may be needed to meet the increased nutrient needs of older adults.

1. **Vitamin D.** The use of sunscreen prevents many adults from absorbing the vitamin D they need from the sun. Try exposing arms and legs to sun for a limited time daily to increase your levels. Older adults who don't spend much time outside or whose bodies don't absorb vitamin D well may need extra, according to Dr. Nothelle.
2. **Calcium.** While older adults often need extra calcium, the caveat is that this supplement increases the risk of a heart attack. And calcium doesn't have to come in a pill or gummy. "Eating plenty of dairy, canned fish with soft bones, and dark, leafy greens like kale may be a safer option," Dr. Nothelle says.
3. **Vitamin B12.** "Vitamin B12 needs acid from the stomach to be properly absorbed," Dr. Nothelle reports. Some older adults might not produce adequate acid, or it can be inhibited by acid reflux medication like Prilosec or blood sugar drugs such as metformin. Ask your doctor to test for adequate B12 in your blood.
4. **Vitamin B6.** This helps protect nerves and form red blood cells. You can boost Vitamin B6 by eating potatoes, bananas and chicken.
5. **Acetyl-L-Carnitine (ALCAR).** Some studies connect ALCAR with the body's ability to ward off age-related fatigue and cognitive decline. It may be helpful for older adults with mild cognition impairment or Alzheimer's, according to a study from the NIH Office of Dietary Supplements.

## Alcohol and Supplements Don't Mix

Beware of taking supplements and drinking alcohol. Just like combining supplements with prescription drugs, there may be unintended consequences that can be dangerous or even fatal.

For instance, alcohol combined with aspirin can increase the risk of intestinal bleeding. Cold and allergy medicines containing antihistamines mixed with alcohol can make you exceptionally sleepy. Alcohol and acetaminophen may cause irreversible liver damage. Sleeping pills, pain pills or anxiety or anti-depression medication can be deadly when combined with alcohol.

protect the public from unscrupulous marketing. Anyone can submit feedback to support or refute the FDA's preliminary drug assessments by sending an email to [odsp@fda.hhs.gov](mailto:odsp@fda.hhs.gov).

## SHOULD YOU TAKE SUPPLEMENTS?

Your friends routinely recommend this supplement or that herbal remedy, swearing that it's helped whatever the current concern may be. But what supplements do experts recommend seniors take on a regular basis?

None. Not even one. Surprised?

"I think supplements are seen by many as only having the potential for benefit, but there is real risk of harm," according to Dr. Stephanie Nothelle, post-doctoral research fellow in general internal medicine at The Johns Hopkins University School of Medicine. Supplements aren't regulated the same way as drugs, and you can't be sure of what's inside the bottle.

As for vitamins, they're more readily absorbed from foods than pills. "For a healthy older adult, I do not routinely recommend any supplements," says Dr.

Nothelle, a specialist in the health care of older adults. "The best form of vitamins is from the foods we eat. I recommend that all older adults eat a balanced diet of minimally processed foods."

The National Institute of Health's National Institute on Aging concurs. "Most, if not all, of your daily vitamins and minerals should come from food."

*"The best form of vitamins is from the foods we eat."*



## SOURCES

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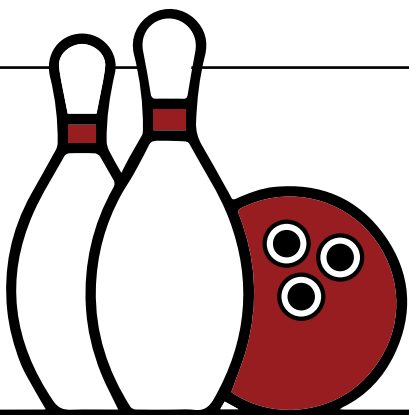


# Introducing... Assured Life Association's Strike Against Hunger

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 plus \$60 registration fee for each team must be sent to the Fraternal Department before your team bowls. Online entry forms will be made available.
7. Tournament lines of bowling may be bowled anytime before December 1, 2019.
8. Scores must be submitted on the score sheets provided by the Fraternal Department on or before December 15, 2019. Score sheets will be mailed to the team captain at the time of entry.
9. Substitution for absent bowlers is permitted, however the substitutions 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.



PO BOX 3169  
ENGLEWOOD, CO  
80155-3169

PHONE 303.792.9777  
TOLL-FREE 800.777.9777  
FAX 866.663.8560



ASSURED LIFE  
ASSOCIATION

# 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 #2 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  
80155-3169

PHONE 303.792.9777  
TOLL-FREE 800.777.9777  
FAX 866.663.8560



ASSURED LIFE  
ASSOCIATION



ASSURED LIFE  
ASSOCIATION

PO Box 3169  
Englewood, CO 80155  
800.777.9777  
fraternal@assuredlife.org  
www.assuredlife.org

## BENEFITS & DISCOUNTS FOR OUR MEMBERS

*The Enhanced  
Benefits Card*

EBCcard.com

The Enhanced Benefits Card (EBC Card) is a multi-product discount program available to benefit members and their families. Below is a summary of benefits provided under the EBC Card.

***Not available in MT, VT or AK. This is Not Insurance.***

<p><b>Prescription Drug Savings</b></p>	<p>EBC Card members and their families have direct access to prescription discounts. Nearly 9 out of 10 local, regional and national pharmacies will accept your discount card, including all major chains (Walgreens, CVS, Wal-Mart, etc.), with pharmacies located in grocery stores and independently owned pharmacies offering the best savings. Members save 10-70% on prescription drugs that are not covered by Medicare, Medicaid or insurance, and there are no restrictions or limits on how many times the card can be used.</p>
<p><b>Dental Savings</b></p>	<p>EBC Card members have access to over 100,000 dental locations nationwide through the DenteMax dental network. Savings typically range from 15 – 40% below usual charges.</p>
<p><b>Vision Savings</b></p>	<p>The vision provider network consists of highly qualified eye care professionals who are credentialed and contracted through our nationwide network. Members and their families will receive discounts up to 50% on eye exams (in select areas where approved) and on the purchase of eyewear at over 11,000 optical locations. You also have the opportunity to visit our preferred nationwide LASIK providers. Once you have your ID card, make an appointment with any participating vision provider and show them your Enhanced Benefits Card which includes the vision logo.</p>
<p><b>Hearing Savings</b></p>	<p>Through the EBC Card you and your family are eligible for American Hearing Benefits (AHB). This free hearing benefits program gives you access to free hearing consultations and discounts on hearing aids through their nationwide network of hearing professionals. Call 888-890-2875 and a Hearing Care Advisor will assist you in finding an AHB hearing location near you.</p>

### How to Get your Free Card:

You can download and print your EBC Card directly from our website. Go to our homepage and select Benefits or call our office to get a free ID Card. Present your membership card at any participating provider to receive your savings.

**Important To Note: This is Not Insurance.** It is a discount medical program. It does not replace COBRA or any other medical insurance program nor is it a Medicare Part D prescription drug plan. WellCardRx does not qualify for essential coverage under the Affordable Care Act (ACA-ObamaCare). Cardholders are responsible for paying the discounted cost at the time of service from participating providers. WellCardRx has no membership fee nor is participation in any organization or purchase of any good or service required to obtain or use WellCardRx. WellCardRx will not share or sell your personal information. The discount plan organization is Access One Consumer Health, Inc., 84 Villa Road, Greenville, SC, 29615, www.accessionedmpo.com. This program is not available to residents of Montana, but may be used by non-residents at participating Montana providers. Other state residents: visit www.WellCardRx.com for full disclosure statement.

The DMPO does make available a list of all program providers which includes their name, city & state, and medical specialty prior to purchase, upon request.

## HEARING LOSS LINKED TO DEMENTIA

Trusted sources ranging from the Cleveland Clinic to WebMd and AARP are all reporting the results of many research studies indicating that hearing health is closely tied to brain health. We have known for years that untreated hearing loss is connected to depression, anxiety, fatigue, and impaired memory. Current research shows that people with untreated hearing loss also have higher risks of dementia, Alzheimer's Disease and other cognitive decline. One study states that treating hearing loss early may prevent nearly 10% of dementia diagnoses. Early studies show hearing aids may reduce these problems.

Read more at:

<https://www.hear-it.org/use-hearing-aids-reduces-cognitive-decline>

<https://blog.aarp.org/2013/01/23/hearing-loss-may-speed-up-dementia/>

<https://www.webmd.com/healthy-aging/features/hearing-loss-dementia#1>

## THE IMPORTANCE OF HEARING SCREENINGS

As with most medical concerns, early detection is important for the best treatment. Assured Life members and their extended family (including parents and in-laws) are encouraged to get free hearing screenings through Hear In America Hearing Plans. Register for your free benefits at **1.800.286.6149** or [www.hearinginamerica.com](http://www.hearinginamerica.com) with NO enrollment fees and NO premiums. For any who choose to purchase hearing aids, Hear in America also offers a package of benefits including discounts, extended warranties, and financing. Register today!

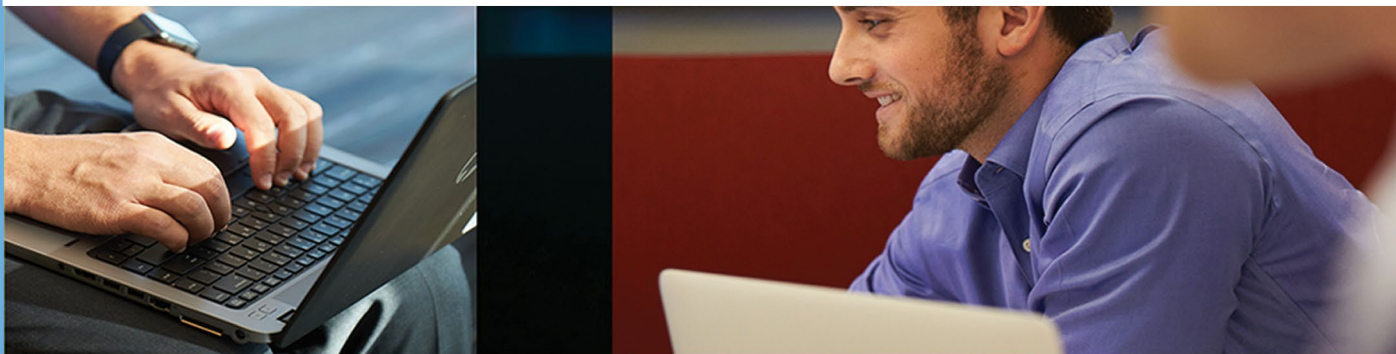


**1.800.286.6149**



**MetLife**

**Auto & Home Insurance**



**Start Saving Today with Special Auto & Home Discounts and Maximize Your Member Benefits:**

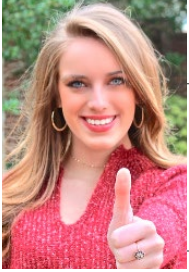
- Up to hundreds of dollars in auto insurance savings
- Group discounts†
- Replacement cost for total losses with no deduction for depreciation\*
- Extra savings with a multi-policy discount
- And more!

**Call MetLife  
Auto & Home  
today for your  
FREE quote!**

**1-877-491-5089,  
Discount code: BWT**

†Group discounts are filed on an individual basis in MA and may not be available as part of MetLife Auto & Home's benefit offering in MA and other states.  
\*See policy for restrictions. Deductible applies.  
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# 2019 SCHOLARSHIP RECIPIENTS

**ALEXIS ANDERSON**

OK Redbud  
Chapter 1005

\$1500 Longmont Building  
Camp 31 Scholarship

**ALEXIS ANTWINE**

TN River Pearl  
Chapter 1013

\$2000 Longmont Building  
Camp 31 Scholarship



No Photo  
Available

**JOSHUA BIERMAN**

CO Denver  
Camp No. 1

\$1000 Rocky Mountain  
Camp 999 Scholarship

**AUTUMN CALHOUN**

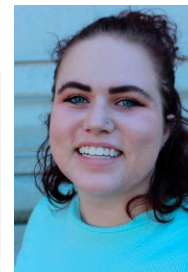
ID Boise  
Camp 150

\$1000 Timothy O  
North Scholarship

**JILLIAN CHENEY**

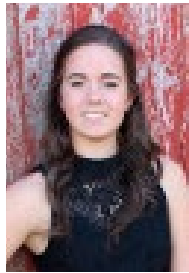
AR Bauxite  
Chapter 987

\$2000 Assured Life  
Association Endowment  
Scholarship

**RILEIGH CLARKE**

CA DBIA Los Angeles  
Lodge 126

\$2000 Danish Brotherhood  
Endowment Scholarship

**KARAH COLEBANK**

IL DBIA Dwight  
Lodge 34

\$1000 Pendleton  
Camp 41 Scholarship

**KYLE CORFIXSEN**

MI DBIA  
Detroit Lodge 227

\$2000 Danish Brotherhood  
Endowment Scholarship

**TAYLOR CUPIT**

MS Honeybee  
Chapter 1011

\$2000 Assured Life  
Association Endowment  
Scholarship

**KATHERINE CZAJA**

CO Denver  
Camp No. 1

\$500 Tanya Unrein  
Scholarship

**MICHELLE DELK**

VA Dogwood  
Chapter 1008

\$1500 Longmont Building  
Camp 31 Scholarship



No Photo  
Available

**MATTHEW DESMELIK**

GA Brown Thrasher  
Chapter 1000

\$2000 Longmont Building  
Camp 31 Scholarship

**HAVEN DICK-NEAL**

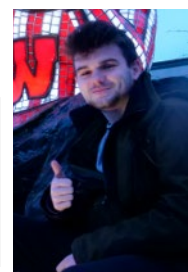
CO Bighorn  
Chapter 1012

\$2000 Assured Life  
Association Endowment  
Scholarship

**SARAH DREES**

OH Cardinal  
Chapter 1004

\$1500 Danish Brotherhood  
Endowment Scholarship

**LUCAS DUFFIN**

IL DBIA Dwight  
Lodge 34

\$1000 Pikes Peake Camp  
5 Scholarship

**NICK DUHON**

LA Cypress  
Chapter 1003

\$500 Longmont Building  
Camp 31 Scholarship

No Photo  
Available

**JOHNNY DUNLAP**

TX SCAW  
Dallas Camp 90

\$500 SCAW Endowment  
Scholarship

No Photo  
Available

**JOURDAN DUNLAP**

TX SCAW  
Dallas Camp 90

\$500 SCAW Endowment  
Scholarship

No Photo  
Available

**ELIZABETH EVERS**

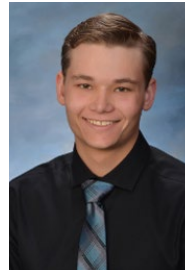
OH Cardinal  
Chapter 1004

\$2000 Assured Life  
Association Endowment  
Scholarship

**CAMRYN FORCE**

CA DBIA  
Los Angeles Lodge 126

\$1000 DOPH  
Scholarship

**MARSHALL FORCE**

CA DBIA  
Los Angeles Lodge 126

\$500 James D.  
Wiederstein Scholarship

No Photo  
Available

**QUENTIN FRANCIS**

CA Capitol  
Camp 922

\$2000 Assured Life  
Association Endowment  
Scholarship

No Photo  
Available

**SAVANNAH FRIZZELL**

TN River Pearl  
Chapter 1013

\$1500 Danish Brotherhood  
Endowment Scholarship

**ZACHARY FRIZZELL**

TN River Pearl  
Chapter 1013

\$1000 Greeley Camp 6  
Scholarship

**CHELSEA GATES**

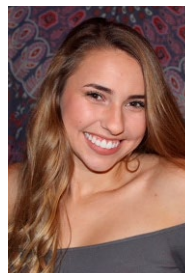
MT Big Sky  
Chapter 992

\$1500 Robert Weitzel  
Memorial Scholarship

**KATHRYN HART**

AZ Grand Canyon  
Chapter 1002

\$2000 Danish Brotherhood  
Endowment Scholarship

**CASSIDY HICKS**

MT Big Sky  
Chapter 992

\$1500 Assured Life  
Association Endowment

**BROOKE JENSEN**

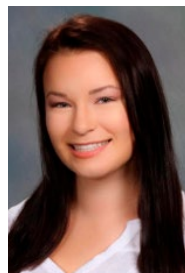
CO DBIA Fowler  
Lodge 261

\$2000 Danish Brotherhood  
Endowment Scholarship

**KYRA JENSEN**

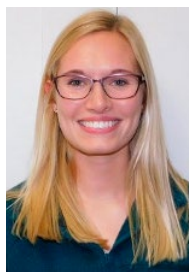
CO DBIA Fowler  
Lodge 261

\$1000 FK Holm  
Scholarship - DBIA

**ALEXIS JOHNSON**

IL Lincoln  
Chapter 989

\$2000 SCAW Endowment  
Scholarship

**HANNAH JUHL**

IA DBIA Dike  
Lodge 144

\$2500 Daniel J Collyar &  
McCabe Family Memorial  
Scholarship

**MADDY KRISTENSEN**

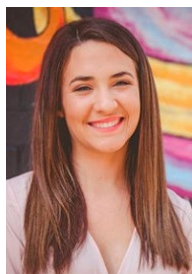
CA DBIA  
Los Angeles Lodge 126

\$1000 Axel Skelbeck  
Scholarship

**ANNA LEWIS**

TX Border  
Lodge 984

\$2000 Assured Life  
Association Endowment  
Scholarship



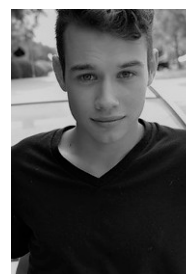
**ANNABEL MCCLURE**

IA Assured Life  
Camp 999  
\$2000 Danish Brotherhood  
Endowment Scholarship



**KIMBERLY MORCK**

MI DBIA Detroit  
Lodge 227  
\$2000 Danish Brotherhood  
Endowment Scholarship



**HARRISON MOUNTAN**

VA Dogwood  
Chapter 1008  
\$2000 Longmont Building  
Camp 31 Scholarship



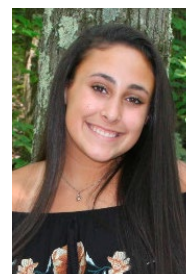
**MADELEINE MOUSSEAU**

AZ Grand Canyon  
Chapter 1002  
\$2000 SCAW Endowment  
Scholarship



**GABRIEL PETERSEN**

DBIA CA-NV  
District 626  
\$1500 Carl & Viola Hansen  
Scholarship



**TERESA POIDOMANI**

DBIA GCEL  
District Lodge 624  
\$1500 Danish Brotherhood  
Endowment Scholarship



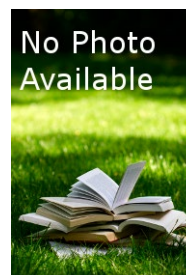
**DANE RODOSKY**

IL DBIA Dwight  
Lodge 34  
\$1500 Assured Life  
Association Endowment



**THOMAS SCHWARTZ**

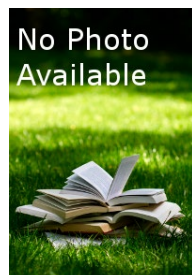
OK Assured Life  
Camp 999  
\$2000 SCAW Endowment  
Scholarship



No Photo  
Available

**KAYLA SCOTT**

TX SCAW  
Dallas Camp 90  
\$1000 SCAW Endowment  
Scholarship



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Available

**TANNER SHALKOSKI**

KS Sunflower  
Chapter 1014  
\$1000 Magnolia  
Camp 92 Scholarship



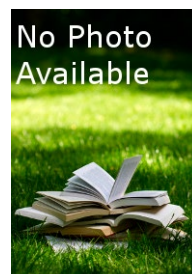
**KRISTINA SOTO**

CA DBIA CA-NV  
District 626  
\$500 DBIA Fresno CA  
Lodge 67 Scholarship



**ANDREW STRALEY**

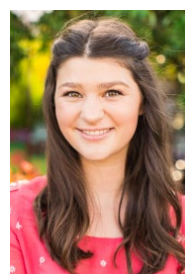
VA Dogwood  
Chapter 1008  
\$500 El Camino Camp 925  
Scholarship



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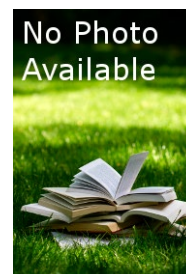
**REBECCA STRALEY**

VA Dogwood  
Chapter 1008  
\$2500 Jack L & Janet E  
Cloud Scholarship



**ALEXIS VANHOWE**

CO Denver Camp No. 1  
\$2000 Assured Life  
Association Endowment  
Scholarship



No Photo  
Available

**ANDREW VEILLON**

LA Cypress  
Chapter 1003  
\$500 Cactus Country  
Camp 976 Scholarship

“ ...I am for higher education and advocacy,  
I am for the people. ”

Nicolle Nichols, Top Scholarship Award Recipient



# TOP SCHOLARSHIP AWARD RECIPIENT

## NICOLLE NICHOLS

CO Denver  
Camp No. 1

\$3,000 Arthur J Barrett, Jr  
Memorial Scholarship

### ***"Reflect on a time when you questioned or challenged a belief or idea. What prompted your thinking? What was the outcome?"***

As a tutor at the same college that I attend, I encounter a variety of issues that students deal with; typically, the issues are dealing with sentence structure, APA formatting, or grammar questions. I have never had a student come to me who had a disability, regardless if it was self-identified or officially documented. At the beginning of last semester, fall 2018, I had a student approach me asking if I could sit with her in a specific class to assist her as she is visually impaired. I advised that I would be happy to assist as our program is to support students and to assist them however possible, within reason, to make sure that they successfully complete their classes and stay in school. I took her contact information, class schedule, and arranged my schedule to work around the class that she needed assistance with; everything was good to go.

The day of the class I let my supervisor know that I was going to be sitting in class with a student and I was directed that I could not do that. I asked why and was told that the students had to do the work on their own and that we are not to enable them. I advised that I would not be enabling the student and that she has a documented disability. I also explained to my supervisor that students with disabilities are protected by the law and she needed to be careful how she handled this. I was told that I could not be favoring students and that

other students would want the same benefits. She told me that I was only a tutor and not someone who was specialized to work with disabilities. I did not want to be disrespectful or insubordinate, but I did not feel this was right. I took the matter above my supervisor as I felt this was wrong, the student needed the extra assistance in class. Every student is entitled to receive tutoring, help, and encouragement to make sure that they successfully complete their semester. I am there to help the students satisfactorily complete their classes, whether I am proof reading their papers or listening to them vent about their frustrations.

The director of the tutoring program held a meeting and it was explained that we are there to advocate and assist the students in being successful. It was said that if student disability services were not able to assist the student, that we as the tutoring program were able to. The student disability services assisted the student with as many resources as possible but for this specific class, having extra assistance for the student was the best option. I was able to sit with the student throughout the semester and the student was able to successfully complete the class with an A. I am glad I challenged my supervisor in her thoughts as I am for higher education and advocacy, I am for the people.