



OLIFE

ASSURED



How to Choose an Electric Bike for Seniors

Older adults are increasingly picking an electric bicycle when they buy a new bike. The only question is: Which one?

Electric bicycles, commonly known as ebikes, are the bikes of choice for many boomers and beyond. Although they all still rely on pedaling, the battery gives an extra power boost for getting up hills or just cruising along. Grandparents love them for keeping up with kids on regular bicycles, riding with a group, or just enjoying a longer ride. Older adults who had become intimidated by hilly country can tackle it again, and weaker riders can keep up with stronger cyclists. Bike shop owners say their ebike customers are usually already bike riders, not newbies, and there are plenty of older riders among them. ▶

“Your bike should be
a joy to ride.”

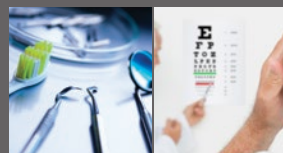
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Remembering
Georgia L De Terra

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REMEMBERING



Remembering Georgia L De Terra Board Member 1980-1988

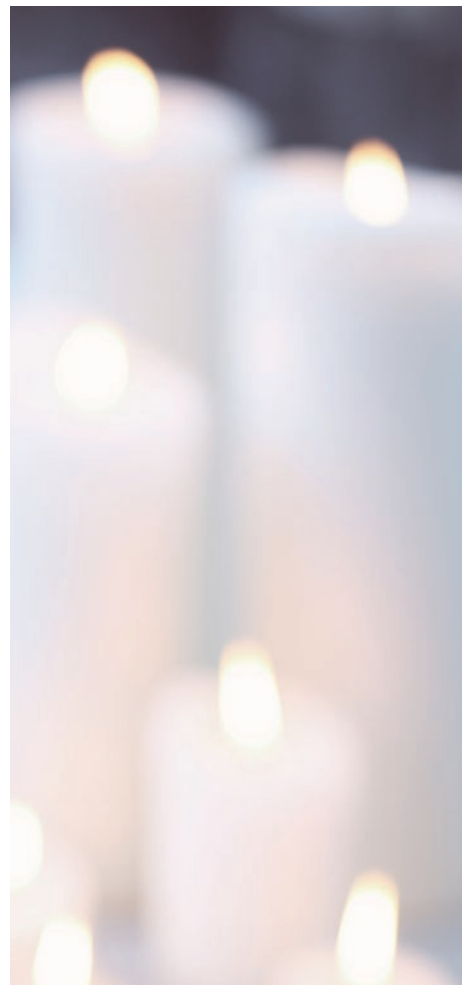
It is with deepest regret and sorrow that we inform you of the death of Georgia L De Terra, Past Director of Assured Life Association, on February 9, 2022 at the age of 94.

Georgia served on the Board of Directors for Assured Life Association from June of 1980 until June of 1988. Prior to that, Georgia was elected Head Sentry at the Head Camp Session in Seattle, Washinton in June of 1976 and held that position until elected to the Board of Directors in 1980.

Mrs De Terra joined the Society in 1962, working as a secretary in Assured Life's local insurance agency office. She subsequently became a licensed sales representative and enrolled over 100 families at the time in the, then, Cypress Camp No. 141 in Hayward, California.

A native of Tennessee, Mrs. De Terra served as Head Camp delegate in 1972 and again in 1976 where she was appointed Chair of the Official Publication Committee. She was Chair for the District Convention of Assured Life Association in 1972 and hostess for the Assured Life Association Annual Bowling and Golf Tournament in 1973.

Mrs. De Terra served as Secretary of Cypress Camp No. 141 for many years. Georgia devoted much of her life to helping others – the very nature of fraternalism, hospitality and service.



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Source: Society of Certified Senior Advisors Blog
June 21, 2022

continued from cover

CLASSES

But even veteran riders need to learn a few ebike basics. For instance, there are three classes of ebikes. Class 1 bikes feature a motor that kicks in only when you pedal, and it stops assisting when you reach 20 mph. Class 2 has pedal-assist to 20 mph just like Class 1, but it adds a throttle-powered mode. Class 3 is pedal-assist only like Class 1, but it will keep assisting until you reach 28 mph. Most riders start with a Class 1 bike. They are not only the most economical, but they are allowed on city streets and most bike paths.

EBIKE BATTERY AND MOTOR BASICS

Bike batteries trade off performance for riding range. A stronger motor is going to give you more speed for keeping up and more torque to climb hills or haul cargo, be it your shopping bags or the grandkids. But keep in mind that a stronger motor will run down the battery faster and reduce your riding range.

Battery capacity is listed in watt hours (Wh), or the number of hours a battery can put out a sustained watt of power before dying. So, a 250-watt motor paired with a 500 Wh battery (often found in Class 1 ebikes) drains power more slowly than a 500-watt motor paired with a 500 Wh battery (common in Class 3 setups).

Check out Bosch's [*Ebike Range Assistant tool*](#) to see the interplay among an array of factors that affect riding range. REI's [*Intro to Ebikes*](#) offers tips on how to extend your riding range.

Most bicycle batteries will charge in three to five hours, although you can buy quick chargers. Some ebikes come with two batteries you can use at the same time to allow for a longer ride. Batteries will either be integrated into the frame (allowing for a bottle cage) or mounted externally (making changes/replacements easier).

The motor is usually placed mid-drive where you pedal or in the hub of the rear wheel. Mid-drive motors lend a more natural feel to pedal assistance and give a balanced, stable ride with the motor centered and low



on the bike. Hub-drive motors concentrate power on the rear wheel, making it feel as though someone is pushing the bike from behind. They can make it tricky to change a flat.

WHAT IS TORQUE?

If you need to climb hills or want to carry loads with your new bike, then you need to pay attention to torque. It will help your bike power up inclines and haul heavy loads. Torque is measured in newton meters (Nm). Check on the listed maximum range while understanding that actual torque will change depending on your pedal-assist settings.

EBIKE COST

While an electric bicycle can extend your riding career for many years or decades, the machines don't come cheap. Decent models start at about \$1,500 and work ►

their way up to \$10,000 or more depending on the frame material, battery and motor, and component parts. As with most things in life, you get what you pay for. Throttle-operated bikes and bikes with a cadence sensor will set you back in the lower range of \$1,500 and up. For \$2,500 or more, you can get a model with a torque sensor. But buying a quality bike pays for itself in satisfaction dividends.

WHERE TO GO

Start out at a reliable local bike dealer who is enthusiastic about ebikes. How will you know? They will have many models to choose from, prominently displayed in the store. They will ask you lots of questions about what you want to use the bike for, where you like to ride, what features are the most important to you, if you have a favorite brand, etc. In other words, if you enter the shop and find there are two ebikes stored in the back and no one can answer your questions, turn around and walk out.

You are not just looking for a reliable retailer for your electric bike purchase. You want someone who will be there for the next ten or fifteen years to service your bike, and someone who will take care to set up and tune your bike correctly. Find a local, independent dealer who has an interest in taking good care of you and your investment for many years to come.

HOW LONG WILL A NEW EBIKE LAST?

The life of your new bike is partly determined by its genetics: the way it was built, the materials it is within it, the quality of its construction. But the other part of this equation is the care it receives: cleaning and oiling, regular maintenance and service. A lithium-ion battery ought to last about 600 to 800 full charge cycles, so the timeline will vary depending on how often you use your bike.

Be smart and get a bike with a warranty. A two-year warranty on parts, motor, and battery (without any exclusions for normal wear and tear) is a reasonable expectation on ebikes costing \$2,000 and up. ►

COMFORT IS KEY

No matter what you want your ebike to do, comfort must be a key consideration. One factor you want to consider is whether you want a hybrid bike or a comfort bike. (We assume that road bike fanatics and mountain bikers are choosing their bike for performance). Your riding position is a little different on each.

So-called “comfort” bikes may induce back or knee pain after a ride on a rough trail. But the more forward position of a hybrid bike may cause lower back pain to flare. Be sure to try out both styles, consult your retailer, and read this evaluation of [hybrid vs. comfort bikes](#)



KNOW YOUR PRIORITIES

There are as many electric bike styles out there as there are regular bikes, so knowing what you will be using it for is essential before you start shopping. If you are a long-distance rider (or will be with a power boost), then look for a battery with 400 watt-hours or more. If you just want comfort, make sure you get a step-through frame. If hill climbing will figure into a lot of your rides, then make sure you get a middle motor system or high torque hub motor. Your dealer should patiently help you through these decisions.

No matter what kind of bike you want, test ride several models. Love the first one you try? Test ride at least three more anyway. Electric bikes can handle differently depending on where the motor is placed

and what it's designed to do. You need to know the specs and research, but you also need to ask yourself if you love the bike when you ride it. If you do, double-check if it can do the job you need it for, if it fits you, and if it has the quality you're looking for. Do not be swayed into an impulse purchase. Come back the next day and see if you love it every bit as much.

Your bike should be a joy to ride. You ought to have high expectations of your new transportation. Not every ebike is made to stand the test of time or give you great performance. Ask your retailer if the brand has been around a long time and if they expect it to be around many more. And don't hesitate to check reviews of the bike before you fall in love with it. ■



SOURCES

<https://www.rei.com/learn/expert-advice/how-to-choose-an-ebike.html>

<https://newwheel.net/electric-bike-basics/top-ten-tips-for-buying-an-ebike>

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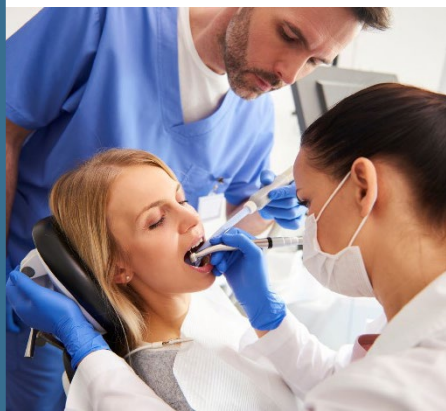
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2022 SCHOLARSHIP RECIPIENTS



TOP SCHOLARSHIP AWARD RECIPIENT

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\$2,500 Arthur J Barrett, Jr Memorial Scholarship

"What is or will be your major field of study in college? Explain the importance of your field of study in today's society. If you have not selected a major field of study, what interests will influence your decision more towards one field of study over another? Describe the importance of that field of study in today's society."

When I tell people my major - Earth and Planetary Sciences (EPS) - I often get confused looks. It's understandable; "Earth science" sounds vague and overreaching, like an actor trying to play all the roles in a single film. How can one branch of science encapsulate everything that happens on our planet? But it's precisely this big-picture approach that makes EPS so relevant to the challenges society faces today.

First, to dispel the confused looks, EPS is the study of global processes such as plate tectonics, atmosphere and ocean currents, biosphere-geosphere interactions, and energy systems. It is certainly a fun topic to study - volcanoes and oceans are cool - but to me, EPS represents something bigger than its humble role in academia might suggest.

For one, EPS is crucial for society's effective response to climate change. To be able to face the problems of a warmer world, we need to know exactly what a changing climate is going to do, and to whom. Can Rwandan goatherds expect more livestock deaths? Does my grandparents' municipality have enough water stored to outlast the drought in the American Southwest? While these seem like hyperlocal questions, they all ultimately depend on a fundamental understanding of interconnected global processes. Changing ocean currents on one side of the world can cause catastrophic floods on the other. I hope that by studying and applying EPS, I

can help solve these problems posed by a warmer world.

But my motivation for studying EPS doesn't stop there. Not only does EPS elucidate the risks of climate change, but it also lights a path forward. After all, the flip side of fossil fuels is that through them, humanity has been able to harness more energy than ever before, and in so doing vastly improve the lives of billions. Clearly, we don't want the floods, fires, and ocean acidification, but we do want the energy. How can we solve this? The answer lies in global energy flows. For all the energy stored in coal reserves worldwide, the Sun delivers the same amount to the Earth about every six years. And when the light reaches us, a magical thing happens: the energy divides up into different forms, some as wind, some as rivers, some as the very grass we step on. EPS can quantify these flows, and by understanding where they are strongest, we can harness them to complete the energy transition we need to protect our society's present and future.

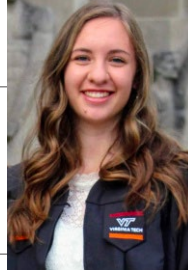
I could go on about the relevance of EPS - after all, I'm from Washington State, which witnessed the deadliest volcanic eruption in American history just a few decades ago and is expecting a colossal "megathrust" earthquake by my grandchildren's generation. EPS is needed to protect society from both of these realities. But it ultimately boils down to this: we all live on the same dynamic and beautiful ball of rock, and to thrive in this shared home, we must truly apprehend its complex workings. ■

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SARAH ALAGOOD

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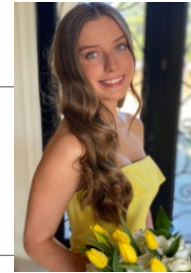
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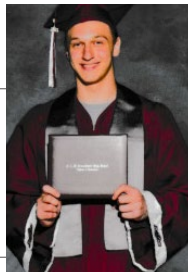
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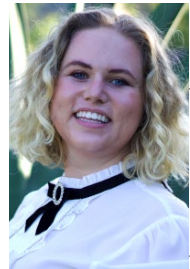
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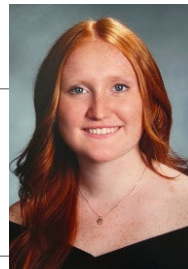
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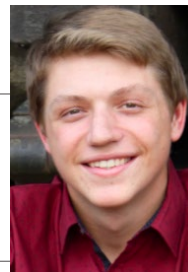
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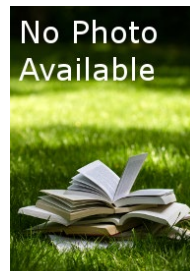
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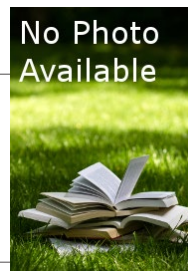


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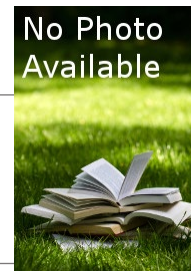


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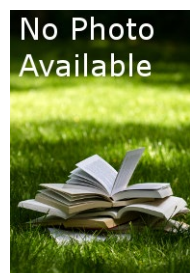


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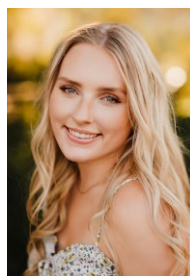
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CO DBIA Sletten Lilley
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\$500 Cactus Country Camp
Camp 976 Scholarship

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OR DBIA Centennial
Lodge 348

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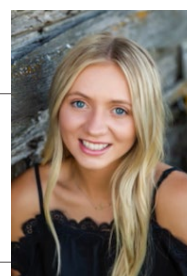


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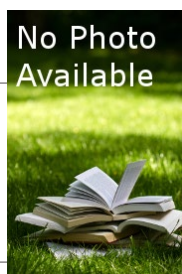
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Chapter 1018

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Lodge 067 Scholarship

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NE DBIA Grand Island Lodge
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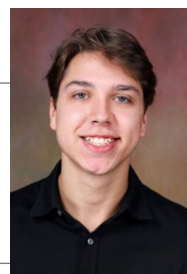


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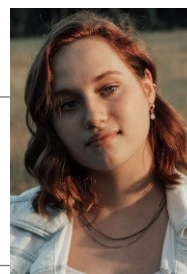
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Endowment Scholarship

**ALEXA MOUNTAN**

VA Dogwood Chapter 1008

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**ANNE-CLAIRE MOUSSEAU**

AZ Grand Canyon
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\$1000 FK Holm Scholarship



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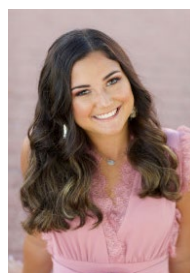
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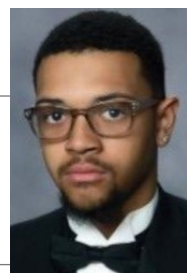
IL DBIA Dwight
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**EMILY ROE**

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Chapter 1020

\$1000 Danish Brotherhood
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**ELIJAH SCARBOUGH**

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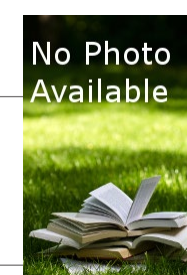
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Discover savings at top retailers & restaurants like these:



PLUS, SAVE LOCALLY UP TO 50% OFF

New registrants will automatically be entered into our monthly sweepstakes for an Amazon gift card



Register Today, It's **FREE**

assuredlife.perksconnection.com

PRIVACY NOTICE – PERSONAL INFORMATION – LIFE INSURANCE & ANNUITY CERTIFICATEHOLDERS/CUSTOMERS ONLY

Assured Life Association (hereafter referred to as “Assured Life”) is committed to protect the information you share with us as confidential. This notice describes the Personal Information (PI) we collect, how we use it, and how we protect it. This notice applies to our current and former customers.

PI WE MAY COLLECT ABOUT YOU

This information may include your:

- Name
- Address
- Birth Date
- Social Security Number
- Income
- Bank Account
- Employment
- Medical and Similar Information

We may collect PI about you from the membership application or other forms, and your financial transactions with us. We also collect information through contracted third-party sources such as consumer reporting agencies, identity verification services, government agencies, and medical information bureaus.

HOW WE PROTECT YOUR PI

Assured Life does not sell the names and addresses of our members to any vendor of goods or services. We maintain the highest level of confidentiality of your personal and financial information. The employees of Assured Life have been trained as to the importance of the confidentiality of all information, and only have access to information to provide service to you. We maintain physical, technical and administrative safeguards to protect the information we receive about you in compliance with federal and state law.

DISCLOSURE OF YOUR INFORMATION

Assured Life may make disclosures of your PI when it is necessary to conduct our business, or where it is permitted or required by law. We may disclose information about you to nonaffiliated business associates to complete necessary business transactions on your application or certificate; to comply with legal requirements; to respond to a judicial process or government regulatory authority; to service your certificate; to allow third parties to perform insurance or other functions on our behalf; and to our fraternal partners so you will receive fraternal benefits. No business associate agreement allows the sale of the names and addresses of our members, nor may they disclose or use the information we provide or they collect for any other purpose than to provide the services required under contract.

YOUR RIGHTS

You have the right to request a copy of the PI we have about you. If we receive a verifiable request, we will provide you a copy of your PI within 30 days, as long as the information is reasonably locatable and retrievable. You have the right to correct, amend or delete PI we may have recorded about you. We will respond to your written request to correct, amend, or delete personal information about you, within our possession, within 30 business days from the date your request is received.

FOR NEVADA RESIDENTS

Nevada law also requires us to advise you of your option to be placed on our internal “do not call” list. This will prevent you from receiving sales calls from Assured Life. You may make this request by:

- Call 1-800-777-9777 and speak with a customer service representative
- Write us at the address below
- Email us at: assuredservice@assuredlife.org

PRIVACY NOTICE *continued from previous page*

If you have questions about this notice, contact us at the address listed below, or you may contact the Nevada Attorney General's office at:

Office of the Nevada Attorney General
Bureau of Consumer Protection
555 E. Washington Avenue; Suite 3900
Las Vegas, NV 89101
Phone: (702) 486-3132
Email: BCPINFO@ag.state.nv.us

OPTIONS AVAILABLE TO YOU

Because Assured Life does not share your information without your permission, except as permitted or required by law, there is no need to contact us. If you have any questions or concerns, contact us at:

Assured Life Association
PO Box 3169
Englewood, CO 80155
1-800-777-9777
All privacy notices are available on our website at:
www.assuredlife.org
Click on the "About Your Privacy" link



CONSERVATION ANNUITY*

Individual Flexible Premium Deferred Annuity (FPDA)

With the Conservation Annuity you can protect the funds you have accumulated in the safety of a flexible premium deferred annuity certificate. Check out these benefits:

Minimum initial premium: \$2,500

Owner-driven certificate – death benefit payable at the death of the owner

Available as qualified or non-qualified annuity

Current and guaranteed crediting rate of 1% as of 1/1/2021

Guaranteed interest rate on an annuity certificate is guaranteed for the duration of the contract

Maturity Date: age 100 of annuitant

Death Benefit: accumulation value at time of death

A partial surrender or withdrawal may be made at any time after the first certificate year.

Surrender or Withdrawal Charges: None

*Only available to current members directly through the home office. Not available in all states.

Call the Home Office for available states
and an application: 800.777.9777.
Talk to **Heather at Extension 3834**



ASSURED LIFE
ASSOCIATION

PO Box 3169 Englewood, CO 80155-3169

Phone 303.792.9777

Toll-Free 800.777.9777

Fax 866.663.8560

www.assuredlife.org | fraternal@assuredlife.org



Preventative Health Screenings Available to you through ALA,

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.

YOU SAVE. YOU SUPPORT.

Visit www.assuredlife.org for more information.



ASSURED LIFE
ASSOCIATION

MEDICARE SUPPLEMENT INSURANCE*

Are you 65 or older?

Are you interested in supplementing your Medicare benefits with additional insurance?



Medicare Supplement Insurance is just what it sounds like; it is insurance coverage that supplements the benefits a senior member receives through Medicare.

The Society currently offers 4 or 7 different Medicare Supplement plans, depending upon the state in which you live, all with slightly different benefits and premiums. Premiums are dependent upon where you live. This insurance product is offered only through an appointed agent.

Call the Home Office and we will connect you with an appointed agent.

Available in AL, GA, IN, IA, KS, KY, MD, MI, MO, MT, NC, ND, OH, SC, SD, UT, WV, and WY

*Only available through an Appointed Agent.
Not available in all states.

Call the Home Office for available states
and an application: 800.777.9777.
Talk to **Heather** at Extension 3834



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