

# LIFE ASSURED

2015 | FALL ISSUE | VOLUME 123 | NO. 3

## INTRODUCING THE 2015 FRATERNALIST OF THE YEAR

**Marlin G. (Moe) Nielsen**  
**Danish Brotherhood**  
**Des Moines, Iowa Lodge 15**

It is a sincere pleasure to announce the selection of Marlin G. (Moe) Nielsen as Assured Life Association's 2015 Fraternalist of the Year. Moe lives in Des Moines, Iowa and is a member of the Danish Brotherhood in America Lodge 15, where he has been a member for 16 years.

Since joining, Moe has been very active in and a big supporter of his local lodge. He attends monthly board meetings and is the first to arrive at monthly general meetings. Moe arrives to meetings early to greet members and guests, collect dues, encourage members to sign-in and pick up their name tags and anything else that needs to be done in preparation of the lodge meeting. He creates the name tags and collects them after each meeting and stores them alphabetically so that they are ready for use at the next meeting.

Currently, Moe is the Lodge Membership Chairman. He is constantly encouraging members to invite friends and family to become members. In addition, he creates and updates labels for the mailing of the lodge quarterly newsletter and distributes copies of the newsletter at meetings. As Membership Chairman, Moe makes sure that members and advertisers not attending the meeting receive the



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newsletter in the mail, which he hand folds, seals and applies postage. Moe also acts as the cashier at the lodge's aebleskiver fundraiser brunch twice a year.

Moe has been, and is, very involved in the Danish Brotherhood Heartland District. He attended his first Heartland District convention in 2000 and was quickly recognized as a leader among the members in attendance and he was elected Conductor. He then moved up the chairs having served as First, Second and Third Trustee in 2002, 2003 and 2004 respectively. Moe served as District President in 2005 and is currently the District Treasurer.

Moe's involvement in the community is multigenerational. He has been a dedicated member of Grace Lutheran Church in Des Moines for 52 years where he has held many offices and served on numerous committees. Although Moe is unable to be actively involved in the work of the church, he monetarily supports many projects including youth projects and mission trips, including generously contributing to his daughter and granddaughter's mission trip to Hatti in 2014.

Moe has also been a member of Golden K Kiwanis in Des Moines since his retirement in 1991. There he has served on many committees and worked for more than 20 years as chairman of the 50/50 fundraiser. Moe contributes to a variety of children's activities sponsored by Kiwanis.

Through his involvement in the community and his leadership in the Danish Brotherhood Lodge and District, Moe is a positive role model and inspiration to all who come into contact with him. His continued dedication and service makes Marlin G. (Moe) Nielsen the ideal 2015 Fraternalist of the Year for Assured Life Association. ■

Source: Senior Spirit Newsletter-August 2015  
Society of Certified Senior Advisors

## PROTECT YOURSELF AGAINST DATA THEFTS

It seems like every week there's news of another company being hacked, with customers' personal data being stolen. Most recently, the U.S. Office of Professional Management announced that millions of federal employees had their personal identification information compromised. (For other large data breaches, see the sidebar on page 4.) AARP reports that 41 percent of Americans say they received news that they were victims of a security breach in the past year. However, only a small percentage of this group became victims of fraud, according to a report from Javelin Strategy & Research.

If someone steals your credit card information, they could use your name, address, email address, Social Security number, driver's license number and/or financial, credit or debit card data to set up other accounts in your name. Even if you're not hurt financially, such breaches can cause frustration, as reported by these two victims of a security breach (from the Federal Trade Consumer website):

*"My banking info was stolen during a data breach recently. A duplicate fraudulent card was made and used for over \$1700 worth of purchase attempts. Luckily the bank froze the card, but not until almost \$800 of charges went through. The bank NEVER notified me that this had happened. . . . Now my account is overdrawn, I have to jump through hoops to get my \$\$ back (including a payroll deposit that I couldn't stop)."*

And another:

*"Since 5/8/14 at 4 pm I have received more than 80 calls stating I applied for a loan online and they have the last 4 digits of my soc. sec., and the last caller even had a bank acct no. This info could have only come from a major retailer or a credit card company."*

Your personal information could be stolen mainly through hacking, malware or spyware. Hacking means someone breaks into a secure network in order to destroy, modify or steal data. Malware (short for malicious software) is used to disrupt computer operation, gather sensitive information or gain access to private computer systems. And spyware is software that tries to gather information about a person or organization without their knowledge and that may send the information to another entity without the consumer's consent; it takes control over a computer without the consumer's knowledge.

Generally speaking, your liability is limited to \$50 for unauthorized purchases made with your debit or ATM card. However, under federal law, if you don't report illegal transactions within 60 days, you may be held responsible for the entire amount.

Although hearing such stories might tempt you to shred your credit and debit cards and only use cash, a cash-only system would be nearly impossible to maintain in today's technology-driven culture. For example, imagine shopping online or scheduling a flight reservation without a credit card.

However, there are ways to protect yourself: ►

### PLEASE ADDRESS MAGAZINE CORRESPONDENCE TO:

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Englewood, CO 80155  
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fraternal@assuredlife.org

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VP Fraternal Affairs  
& Agency Services  
Castle Rock, Colorado  
800-777-9777 Ext. 3773  
jlc@assuredlife.org

### ONLINE RESOURCES

Society Website  
www.assuredlife.org

Society Blog  
assuredlife.org.wordpress.com

### **While Shopping . . .**

When making a purchase online, you can use PayPal or Apple Pay, services that access your funds through the PayPal account, a credit card or your bank account. Because PayPal stores your credit card information and does not share it with the retailer, scammers cannot access the information if they breach the retailer's records.

If you're using your debit card to make a purchase at a brick-and-mortar store, choose to process the card as credit rather than debit. You won't need to provide your PIN number, which a hacker can use to steal money from an ATM.

A recent trend toward "chip" cards should make your transaction safer. Credit card companies are replacing old cards, which listed your credit card number, with chip cards, which only give a "transaction code" to the retailer, making it more difficult to be stolen.

### **Right After the Incident . . .**

If you've been hacked, change your password and make it as complex as possible (rather than 1234 or your name). Many people keep the same password for several websites. It's a good idea to change it for each site, so the data thief can't access your information on other websites. Often, after a major data breach, your bank or credit card company will issue a new card. If you think you've been affected, but you don't hear from your card issuer, call and ask for a new card. This will shut down your old account and help prevent fraud. When you receive a new debit card, change your PIN.



### **If You're Contacted Afterward . . .**

After companies publicize big data breaches, scammers often send email to the victims under the guise of offering free credit monitoring. In reality, the thieves are looking to steal personal information. You may get letters purporting to be from the hacked retailer or bank, but be suspicious, especially if they want your password. Instead, go directly to the retailer's website to look for help. In general, even if you haven't been the victim of a data theft, experts advise going to the business's website rather than responding to an email.

### **For the Future . . .**

Check your credit and debit card statements regularly for any charges that aren't yours. If you notice an unauthorized charge, ask your financial provider to cancel the card and issue you a new one.

After a data breach, many retailers and banks offer credit-monitoring services for free for a limited period. These services track your credit report at one or more of the three major credit bureaus – Experian, Equifax or TransUnion – and immediately send you an alert if any change or suspicious activity occurs. You can also sign up directly with the credit bureaus.

Federal law requires the three bureaus to provide you with one free copy of your credit report every 12 months. By asking for this, you can establish a baseline for your credit rating in case you are the victim of fraud. ►

In the case of unauthorized transactions on a debit or credit card, you can ask the credit bureaus to attach a “fraud alert” to your account. This makes it more difficult for someone else to open an account in your name, because most creditors check your credit report before approving a new account. This service is free and stays on your accounts for at least 90 days.

#### Sources

“Data breach protection: 10 tips,” Creditcards.com (<http://www.creditcards.com/credit-card-news/data-breach-protection-target-10-steps-1282.php>)

“Target data breach: 9 ways to protect yourself,” Jan. 13, 2014, CBS News (<http://www.cbsnews.com/news/target-data-breach-9-ways-to-protect-yourself/>)

“5 ways to protect yourself from data breaches,” Sept. 21, 2014, USA Today (<http://www.usatoday.com/story/money/business/2014/09/21/5-ways-to-protect-yourself-from-data-breaches/15953321/>)

## WORST DATA BREACHES

This list of electronic attacks from the past few years provides a sense of the scope of the problem (from Tom’s Guide - <http://www.tomsguide.com/us/biggest-data-breaches,news-19083.html>):

**Target Stores, 2013:** Scammers infected the retail giant’s payment-card readers, stealing 40 million credit and debit card numbers, full names, addresses, email addresses and telephone numbers.

**Sony online entertainment services, 2011:** Hackers targeted the PlayStation Network Sony Online Entertainment and the Qriocity video- and music-streaming service. Thieves stole the login credentials, names, addresses, phone numbers and email addresses of 77 million users.

In 2014, a criminal group released internal Sony Pictures Entertainment data on file-sharing sites. Leaked information included actors’ and executives’ Social Security numbers and scanned passports, internal passwords, unpublished scripts, marketing plans, financial and legal information and even four unreleased Sony movies. At risk of identity theft were the company’s 6,800 employees, plus an estimated 40,000 other individuals whom the company had paid over previous years.

**Anthem, 2015:** Hackers stole the names, addresses, birthdates, Social Security numbers and employment histories of 80 million current and former customers from the second-largest health insurer in the United States.

**Epsilon, 2011:** Scammers swiped the Texas-based marketing firm’s databases, encompassing at least 60 million records of more than 2,500 clients worldwide. Clients included more than a dozen major retailers, banks, hotels and other companies such as Best Buy, JPMorgan Chase, Capital One Bank and Verizon.

**Home Depot, 2014:** Malware infected the retail giant’s U.S. and Canadian systems, stealing 56 million customer credit and debit card numbers.

**Living Social, 2013:** Thieves took more than 50 million worldwide customers’ names, email addresses, birthdates and encrypted passwords from this partly Amazon-owned website that offers daily deals.

**TJX Companies, 2006-2007:** Hackers stole at least 45.6 million credit and debit card numbers over an 18-month period, but some estimates put the number closer to 90 million. TJX is the parent company of several major retail brands, including Marshalls, T.J. Maxx and HomeGoods. ■

# EMERGENCY ASSISTANCE



## Emergency Assistance Plus (EA+) Adds Nurse Escort to It's Program

Have you checked out the Emergency Assistance Plus (EA+) member benefit through Assured Life Association? If not, it is worth your time to see what all this benefit offers.

### \*Here's What Happens if You Get Sick or Hurt While Away from Home...

#### FIRST, EA+ GETS YOU WHERE YOU NEED TO BE:

- ✓ No matter how much it costs, EA+ will transport you **BY WHATEVER MEANS NECESSARY** to the nearest hospital that can give you the medical care you need. Medicare (and most health insurance plans) do not pay for this... but EA+ does!
- ✓ If you cannot be moved, and the medical care is not adequate where you are, EA+ will **LOCATE A DOCTOR** or specialist to supervise your care where you are.
- ✓ Later, when your doctor says you can come home, EA+ will help you get to the airport, fly you back, and help get you to your doorstep.
- ✓ **AND** if it's deemed medically necessary by the EA+ physicians and medical team, a Nurse Escort is provided to help ensure you get proper medical care during your trip home.



#### NEXT, EA+ MAKES SURE YOU GET THE CARE YOU NEED:

- ✓ As soon as EA+ hears about your emergency, EA+ assigns a case manager backed by health care experts, including nurses and physicians, to monitor your treatment start to finish. This expert's job is to make sure you get the **VERY BEST MEDICAL CARE** you need — including diagnostic tests, surgery, drugs, and rehab.
- ✓ If the hospital or doctor won't accept your insurance, EA+ **GUARANTEES PAYMENT** by using your credit card on file with us to provide Advance Medical Payments. So your care will never be interrupted or curtailed because of money.
- ✓ If you lose your eyeglasses, contact lenses, prescriptions, or other medical devices, EA+ will assist with rushing replacements to you a.s.a.p.!
- ✓ If you need to see a doctor, dentist, or an attorney when you're out of town — even if it's not an emergency — EA+ is standing by 24 hours a day, 365 days a year to give you the referral you need.

#### THEN EA+ TAKES CARE OF YOUR LOVED ONES:

- ✓ If you're in the hospital for more than three days by yourself, EA+ will pay for one round-trip economy-class ticket for a loved one to come to your bedside.
- ✓ If your dependent children (or grandchildren) are with you when your trip is interrupted by an emergency, EA+ will make sure they get home safe and sound. EA+ will even provide a qualified escort to accompany them, if necessary.
- ✓ The same goes for any pet traveling with you. If you are unable to care for it, EA+ will help see that it gets home alive and well.
- ✓ Because communication is vital in any emergency, EA+ provides a 24-hour, toll-free **MESSAGE RELAY SERVICE** to keep everyone updated on your condition. No more phone tag and missed messages. Everyone in your life will be "in the loop" on your recovery and safe return home.

#### FINALLY, EA+ TIES UP ALL THE "LOOSE ENDS":

- ✓ If you're unable to drive your car, truck, or RV — and your companion can't either — EA+ will send a professional driver to locate your vehicle anywhere in the U.S., Canada, or Mexico and drive it home at no charge to you. ▶

- ✓ If you'd rather have a friend or relative drive your car home, EA+ will reimburse for all the gas and tolls, plus up to \$100 per day (with receipts) for expenses, including food and lodging.
- ✓ Lost luggage? Misplaced passport? Forgotten medicine? Don't worry! If these items cannot be found, EA+ will assist in getting you replacements.
- ✓ If you're in a foreign country where you can't speak the language and have a medical or travel emergency, call our collect call hotline and our multilingual staff will do the talking for you. They're "on call" around the clock — no matter what time it is where you are.
- ✓ Need help before your trip? EA+ will get you the most up-to-date information on vaccinations, visas, weather advisories, and official State Department travel alerts.
- ✓ If you're threatened by political unrest, dangerous weather, or even terrorist activity ... EA+ will rush to your rescue. EA+ will help you get to the nearest airport, get on the fastest flight home, and find temporary shelter if needed.
- ✓ You'll travel with a level of security and safety knowing that a global network of experienced security personnel are on stand-by and ready to respond to your needs!
- ✓ If worse comes to worst, and you should die on your trip, your loved ones will be grateful you joined EA+. Because EA+ will arrange to bring your body home with all due dignity and dispatch. Plus, EA+ will pay to fly your traveling companion home, too.

With the added Nurse Escort benefit, the annual cost for the EA+ program for our members is being increased from \$89 to \$99 for individual members only and from \$109 to \$129 for member and family. A small increase considering the benefits available. For more information, visit them on the web through Assured Life's website; click on Emergency Assistance+ under Member Benefits. You can also call toll-free 1-855-529-8715 and talk to one of EA+'s friendly Customer Service Representatives. Be sure to tell them you are a member of Assured Life.

\*This is only an outline of the plan's features. Full details are included in the Member Benefit Guide you receive when you sign up. Read this guide carefully to understand all the services available to you, as well as any terms, conditions, and limitations.

## Finish Line Annuity Flexible Premium Deferred Annuity

Instead of watching the dollars you've saved for your retirement diminish, **watch your funds grow** with the Finish Line Annuity.

The **Finish Line Annuity** is a retirement annuity that offers a fixed interest rate and the flexibility of making contributions as frequently, or infrequently, as you wish. And your interest accumulations in the Finish Line Annuity are tax deferred. So, whether you are planning to leave your annuity to a loved one or convert it to income later, the Finish Line Annuity helps you cross that finish line, easy and secure.

Our Finish Line Member Annuity is available for an initial premium as low as \$500.

**The current interest rate for the Finish Line Annuity is 2.50% for all levels of annuity values.**

And the interest is **guaranteed to never drop below 2.50%**.

### Other features:

- Free withdrawals of up to 10% per year allowed after the first certificate year.
- Surrender charges waived for partial surrender of your annuity if you or your spouse require extended care after the first certificate year (limitations apply and not available in all states).

**\*Surrender charges apply in the first 9 years for early surrender**

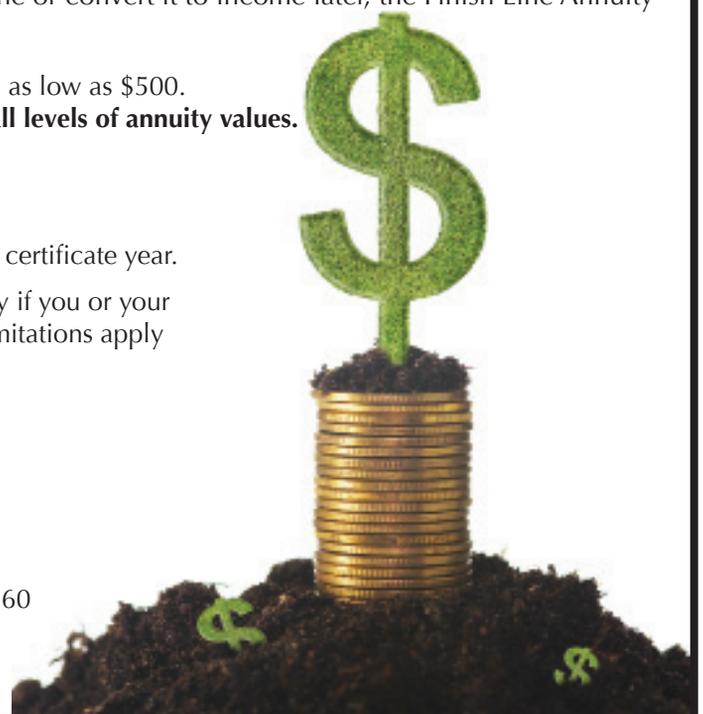
Call the Home Office for available states and an application.

**(800) 777-9777 – Talk to Michaela at Ext. 3823**

PO Box 3169 Englewood, CO 80155 [www.assuredlife.org](http://www.assuredlife.org)  
Phone: 303.792.9777 Toll-Free: 800.777.9777 Fax: 866.663.8560

**ASSURED LIFE**  
ASSOCIATION

Only Available Directly From the Home Office.  
Not Available in all States. Not available through any agents



# OFFICIAL NOTICE

Assured Life Association's Board of Directors is composed of seven voting members, whom 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 2016; 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.

The following is the criteria and qualifications for board nominees:

## **Board Membership Criteria**

Board candidates must meet the following minimum criteria:

- Must be a Benefit Member of the Society.
- Must be eligible to serve one full initial term, four years.
- 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.
- Cannot have a 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 board candidate should possess the commitment to expend the necessary time and effort to serve on the Board. This includes a minimum of 8 hours of preparation and attendance at Board and committee meetings, approximately 4 times per year. The level of participation could increase depending on committee assignments.
- Two days of travel is required per Board meeting, which can include weekdays and/or weekends.

## **Board Membership Qualifications**

Section 8 of the Society's Bylaws states the qualifications of candidates for election as a Director shall reflect the complexity and magnitude of the business and affairs of the Society and shall therefore include expertise in corporate governance, finance, accounting, insurance, or other fields relevant to the Society's business operations.

Based on the needs of the Society and the Board, overall a nominee for the Board should be a skillful decision-maker; have the ability to analyze, evaluate, communicate, exercise sound judgment, appropriately challenge management, and provide direction regarding our organization's business and fraternal opportunities and performance.

A board candidate should possess the following skills or experiences:

- Broad business or organizational leadership experience in a senior leadership position;
- A demonstrated ability to understand, guide, and provide oversight to an organization, such as a background in senior management and/or membership on other boards of directors;
- Special skills, expertise and background that would complement the attributes of the existing Directors (i.e. legal, marketing, investment, regulatory, accounting, not-for-profit leadership, etc.);
- Behavior that indicates that he or she is committed to high ethical standards, integrity and credibility;
- Demonstrated record of community support and involvement;
- A minimum of a bachelor's degree from an accredited institution of higher learning.

Benefit Members meeting the board membership criteria and qualifications who are interested in the position of Director must submit references and resumes of their qualifications and background to the Nominating Committee no later than January 31, 2016. 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 January 31, 2016, postmark shall govern.**

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

# 2015 Scholarship Recipients



**HANNAH ALLEN**

OR Rose City Camp 77

\$1000 Robert Weitzel  
Memorial Scholarship



**MEGAN ANDERSEN**

IA DBIA Dike Lodge 144

\$1000 Danish Brother-  
hood Endowment  
Scholarship



**RILEY ARNOLD**

NE DBIA Lincoln  
Lodge 84

\$1000 FK Holm  
Scholarship



**RUSSELL BOWKER**

MT Big Sky Lodge 992

\$500 Pikes Peak Camp  
5 Scholarship



**ANNAMARIE CALHOUN**

ID Boise Camp 150

\$1000 Assured Life  
Association Endowment  
Scholarship



**AUTUMN CALHOUN**

ID Boise Camp 150

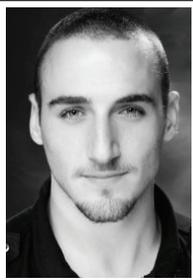
\$500 Tanya Unrein  
Scholarship



**BRIAN CALVEY**

OH Cardinal  
Lodge 1004

\$1000 Supreme Camp  
Of The American  
Woodmen Scholarship



**ROBERT COLLETTA**

IL Lincoln Lodge 989

\$1000 Longmont  
Building Camp 31  
Scholarship



**ETHAN DAMMAN**

NE Ruskin Lodge 161

\$1000 Longmont  
Building Camp 31  
Scholarship



**GABRIELLE DANCY**

CA Golden Gate  
Camp 64

\$1000 Assured Life  
Association Endowment  
Scholarship



**ERIN DEEBEL**

OH Cardinal Lodge 1004

\$1000 Assured Life  
Association Endowment  
Scholarship



**KIMBERLY DELK**

VA Dogwood  
Lodge 1008

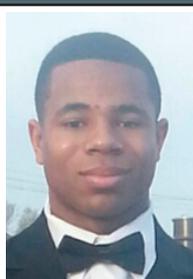
\$1000 Longmont  
Building Camp 31  
Scholarship



**ORION DICK-NEAL**

CO Bighorn Lodge 1012

\$1000 Denver Camp 1  
Daniel J Collyar  
Memorial Scholarship



**JOHNNY DUNLAP**

TX SCAW Dallas  
Camp 90

\$500 Supreme Camp Of  
The American Woodmen  
Scholarship



**AMY ELLSWORTH**

CA DBIA Golden West  
Lodge 143

\$1000 Assured Life  
Association Endowment  
Scholarship



**ASHLEE ELLSWORTH**

CA DBIA Golden West  
Lodge 143

\$1000 Danish Brother-  
hood Endowment  
Scholarship



**MARSHALL FORCE**

CA DBIA CA-NV  
District Lodge 626

\$1000 Charles R Cloud  
Scholarship



**JOCELYN GATES**

MT Big Sky Lodge 992

\$1000 Longmont  
Building Camp 31  
Scholarship



**ANDREA GOERING**  
 CO Rocky Mountain  
 Camp 999  
 \$1000 Denver Camp  
 1 Benjamin R McCabe  
 Memorial Scholarship



**KELSI HANCOCK**  
 IA DBIA Dike  
 Lodge 144  
 \$500 DBIA Fresno CA  
 Lodge 67 Scholarship



**HEIDI HANSEN**  
 NE Nebraska District  
 Lodge 628  
 \$1000 Danish Broth-  
 erhood Endowment  
 Scholarship



**KATHERINE HERRMANN**  
 OH Cardinal Lodge 1004  
 \$1000 Supreme Camp  
 Of The American  
 Woodmen Scholarship



**PARKER HILLIS**  
 TX Mockingbird  
 Lodge 1007  
 \$1000 Assured Life  
 Association Endow-  
 ment Scholarship



**PRESTON HILLIS**  
 TX Mockingbird  
 Lodge 1007  
 \$1000 Timothy O North  
 Scholarship



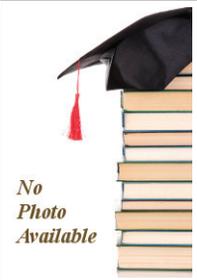
**KYLE HIMES**  
 IL DBIA Dwight  
 Lodge 34  
 \$1000 Assured Life  
 Association Endowment  
 Scholarship



**AUSTIN HOCKING**  
 MI DBIA Detroit  
 Lodge 227  
 \$500 Cactus Country  
 Camp Camp 976  
 Scholarship



**DANIEL JACOBSEN**  
 NY DBIA Long Island  
 Lodge 325  
 \$1000 Danish Broth-  
 erhood Endowment  
 Scholarship



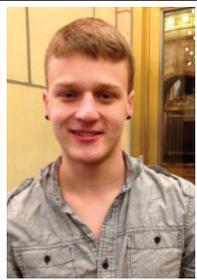
**ALYSSA JENSEN**  
 IA DBIA Dike Lodge 144  
 \$1000 Danish Brother-  
 hood Endowment  
 Scholarship



**DREW JENSEN**  
 IL DBIA Dwight  
 Lodge 34  
 \$1000 DOPH  
 Scholarship



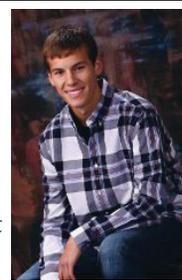
**MEGAN JENSEN**  
 IL DBIA Dwight  
 Lodge 34  
 \$1000 Assured Life  
 Association Endowment  
 Scholarship



**DANE JOHNSON**  
 IL Lincoln Lodge 989  
 \$1000 Longmont Building  
 Camp 31 Scholarship



**MASON JUHL**  
 IA DBIA Dike  
 Lodge 144  
 \$1000 Assured Life  
 Association Endowment  
 Scholarship



**TYLER JUHL**  
 IA DBIA Dike  
 Lodge 144  
 \$500 El Camino Camp  
 925 Scholarship



**JULIA KOEPLER**  
 MI DBIA Ludington  
 Lodge 51  
 \$1000 Danish Brother-  
 hood Endowment  
 Scholarship



**KAPRI KROPLE**  
 IL DBIA Dwight  
 Lodge 34  
 \$1000 Danish Broth-  
 erhood Endowment  
 Scholarship



**TYLER LAWRENCE**  
 MS Honeybee  
 Lodge 1011  
 \$1000 Longmont  
 Building Camp 31  
 Scholarship

# 2015 Scholarship Recipients



**COURTNEY LEMAIEUR**

IL Lincoln Lodge 989  
\$1000 Longmont Building Camp 31 Scholarship



**CONNOR LEWANDOSKY**

NY DBIA GCEL District Lodge 624  
\$500 James D. Wiederstein Scholarship



**JESSICA LEWIS**

AL Alabama Lodge 999  
\$1000 Assured Life Association Endowment Scholarship



**EMILY MARRS**

CO Rocky Mountain Camp 999  
\$1500 Carl & Viola Hansen Scholarship



**DANIEL MARSH**

AZ Grand Canyon Lodge 1002  
\$1000 Supreme Camp Of The American Woodmen Scholarship



**DYLAN MAYER**

VA Dogwood Lodge 1008  
\$1000 Assured Life Association Endowment Scholarship



**KENDRA MOLYET**

OH Cardinal Lodge 1004  
\$1000 Longmont Building Camp 31 Scholarship



**ALEX MORCK**

MI DBIA Detroit Lodge 227  
\$1000 Danish Brotherhood Endowment Scholarship



**KIMBERLY MORCK**

MI DBIA Detroit Lodge 227  
\$1000 Danish Brotherhood Endowment Scholarship



**MACKENZIE MOYER**

OH Cardinal Lodge 1004  
\$1000 Assured Life Association Endowment Scholarship



**ALEXANDER NIELSEN**

NE DBIA Minden Lodge 16  
\$1000 Danish Brotherhood Endowment Scholarship



**CHRISTINE PEDERSEN**

MI DBIA Detroit Lodge 227  
\$500 Supreme Camp Of The American Woodmen Scholarship



**NATHAN SCHMENK**

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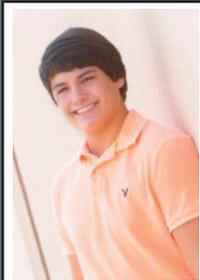
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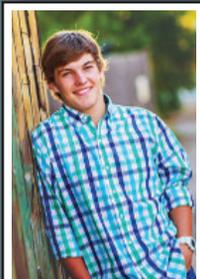
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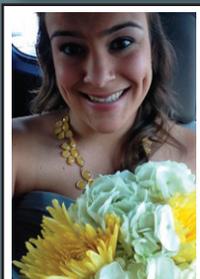
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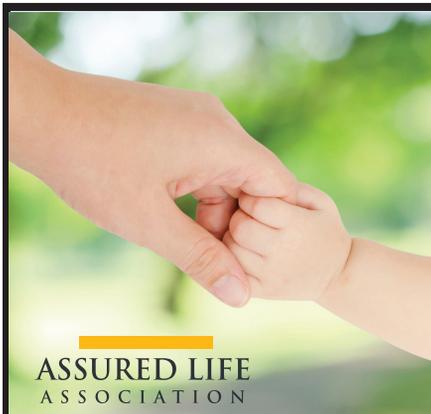
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# Top Scholarship Award Recipient

Dominique Van Howe

CO Rocky Mountain Camp 999

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

## “How has your family background affected the way you see the world?”

My family background has impacted the way I see the world in numerous ways. I have learned the importance of determination, compassion, service, and faith from my family members and I have continually applied these values throughout my personal and academic life. My great grandparents were immigrants from Italy and when they first set foot in America they came with nothing. As newcomers, they were forced to work from the ground up to build a better life for themselves and their children. They constantly worked towards the American Dream of liberty, prosperity, and happiness. Through hard work, determination, and perseverance my great grandfather eventually became the owner of his own heating oil delivery business. My family has ensured that I see the world for what it is, without any illusions. I know that if I want to achieve a goal, it is my job to take the first step towards accomplishing that goal. Through reminding myself of the modest means that my family came from, I have learned to appreciate all I have and to never take anything or anyone for granted. My family background has taught me that I must be self-motivated and self-sufficient in order to achieve success. In this world, I must be determined to persevere through obstacles. However, my family also acts as a rock on which I know I can lean on for support in times of need. My family's unconditional love and support has instilled values of acceptance, genuineness and empathy in me.

My family background is also heavily based on a sense of community and tradition. Holidays in particular are one

of the most important times of the year because it offers us an opportunity to come together and reflect on our blessings. Being around my extended family during these times has caused me to appreciate our culture and has provided me with a strong network of support. In addition, I was raised in a home that encourages an active faith life. Since a young age, I have been inspired by my grandparents in their unwavering faith and their passion to serve those around them. Through their actions, I have found that the cultivation of knowledge and faith is necessary to create passionate individuals who fervently strive to positively impact their community. My family has always encouraged me to act on my faith not by words, but deeds in order to create a more compassionate society. I want to spread optimism to others through service projects and faith.

The experiences I have encountered as a result of my family background have proven to me that through determination, optimism, and service, nothing is impossible. I continue to appreciate these values that have been so essential to my family because I know that in the future they will help me accomplish my goals and connect with those around me in a meaningful way. My family background has led me to see the world as a realm of opportunities, possibilities, and experiences.

Dominique Van Howe

Arthur J Barrett, Jr Memorial Scholarship Recipient