

## 2015 NATIONAL MEMBER FOOD DRIVE RESULTS

Food collections and drives pulled in 2,008 lbs of food for various food banks/pantries across the country this past year; valued at \$3,830!

In addition, \$1,820 was donated by camps/lodges, individual members and the Society specifically for local food pantries and programs. Using Feeding America's calculator of every \$1 donated providing 14 pounds of food and grocery product or 11 meals had the donations gone through that organization, our monetary donations have provided another 20,020 meals or 25,480 lbs of food. That's a grand total of 27,488 lbs of food collected during food drives and provided through monetary donations. This converts to approximately 21,693 meals valued at \$46,891 (value of food reported through food drives - \$3,830; plus \$43,061 provided through monetary donations).\*

In conjunction with its 2015 National Member Food Drive, Assured Life Association sponsored its 5th annual Camp/Lodge Food Build Event. Although this event is no longer contested, two Danish Brotherhood Lodges of Assured Life participated and earned their local food banks



DBIA Lodge 29's Tivoli Gardens Gate

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\$250 from the Home Office. The Food Builds generated 850 lbs of food being collected; valued at \$1,700. In addition, \$230 in cash donations were collected for the respective food banks, for a grand total of \$1,930 in monetary value.

DBIA Centennial Lodge 348 built a winter, Christmas scene designed by members Joan Cavin and Mary Stefansen. Each julebuk (Christmas Goat) took 5 packages of spaghetti, 4 packages of ramen noodles, 3 fruit rolls and 1 package of soup. Each lamp post took 3 large cans of chili topped with a lantern. The trees in the background were cans of food wrapped in colored paper.



DBIA Lodge 348's winter, Christmas Scene



Close up of the Julebuk (Christmas goat)

(Continued on page 2)

(Continued from cover)



Derek Todoroff walks through the Tivoli Gardens Gate with toiletry items.

DBIA Seattle Lodge 29 built a replica of the Tivoli Gardens Gate in Copenhagen, Denmark. The structure was built laying down to avoid collapse of the arch.

### Our 7-year Impact on Hunger

Since launching the National Member Food Drive in 2009, replacing its national member event originally planned San Diego, CA as a result of low registrations and low interest, Assured Life Association and its members have collected 18,010 pounds of food valued at \$32,620. In addition, a

total of \$24,174 has been donated to local food banks, pantries or programs to assist the hungry.

Thank you to all members that have contributed time or money to this cause. As long as there is a need, this will most likely be a focus for Assured Life Association.

*\*The average wholesale value of these groceries is \$1.69 per pound, according to the June 2013 Feeding America Product Valuation Study, KPMG, Audited. Based on National Health and Nutrition Examination Survey "What WE Eat in America" 2009-2010, an average meal is equal to 1.2 pounds of food and grocery product.*

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Call the Home Office for available states and an application 800.777.9777.

Talk to Michaela at Extension 3823.

### PLEASE ADDRESS MAGAZINE CORRESPONDENCE TO:

LIFE ASSURED  
ASSURED LIFE ASSOCIATION  
PO Box 3169  
Englewood, CO 80155  
1-800-777-9777  
fraternal@assuredlife.org

### BOARD OF DIRECTORS

Douglas H. Oury, Chair  
P.O. Box 418  
Tabernash, CO 80478-0418

Charles Cloud  
1045 High St.  
Gladstone, OR 97027

Lance C. Foreman  
2748 Black Canyon Way  
Castle Rock, CO 80109

Paul D. Jorgensen  
4284 Avalon  
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4722 E. Brown Ave.  
Fresno, CA 93703-1623

Tanya S. Unrein  
875 Condor Rd.  
Eaton, CO 80615-9002

Chris A. York  
207 Walden Ridge Dr.  
Hinckley, OH 44233

Email Board Members at:  
board@assuredlife.org

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Gary R. Wheeler, President/  
Treasurer/  
VP of Finance  
Windsor, Colorado  
800-777-9777 Ext. 3810  
GWheeler@assuredlife.org

Diane L. Muller, VP Operations/  
Secretary  
Littleton, Colorado  
800-777-9777 Ext. 3830  
DMuller@assuredlife.org

Jerome L. Christensen  
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

# NATIONAL MEMBER FOOD DRIVE KICKS OFF

We have just launched our 8th National Member Food Drive! We have had great success with our food drive over the years, and we anticipate that this year will be no exception. Please get involved and help us help the hungry here in the United States this year.

According to Feeding America®, in the United States 1 in 7 people utilize the Feeding America Network for food each year. That's 46.5 million people; 12 million of which are children and 7 million seniors. These statistics, and the fact that this occurs in the land of the plenty, are the very reason that we continue to promote a national member food drive every year. The need for our drive continues to be the driving force.

We have all been hungry at some time or another. Maybe we skipped breakfast or lunch and the lack of food gives us the feeling of hunger. I can remember my daughter saying to me, "I'm starving, Dad!" Just a saying that we all have used so often. But this temporary feeling of being hungry is nowhere near the same as hunger. Hunger is not knowing if and when there is a next meal. And that is real for 1 in 7 people here in the United States.

So, please, get on board with helping with our national member food drive. Together we can make an impact towards ending hunger.



The easiest way, and reportedly the one that has the most impact to help feed the hungry, continues to be making a cash donation to your local food bank or food program. Double your donation by applying for a charitable matching gift through the Society's Growth Ring Matching Gift program. According to Feeding America, "for every \$1 donated, the Feeding America network of food banks secures and distributes 11 meals to people facing hunger." So donating money definitely has a huge impact on our fight against hunger.

You will find a Matching Gift Request Form in this issue of the magazine.

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\*This is only an outline of the plans services. Please review your Member Benefit Guide carefully. EA+ is not insurance.

# GROWTH RING MATCHING GIFT PROGRAM

## DOUBLE YOUR GIVING

Individuals who are benefit members of Assured Life Association are eligible to apply for up to \$250 per year in matching charitable gifts to non-profit charities or organizations. Individual donations will be matched with a check issued by Assured Life Association and mailed directly to the charity or organization along with the personal check from the benefit member. If a member has made a donation online, the Society will accept a copy of the receipt of the online donation attached to the matching gift request form in place of a personal check made out to the charity; as long as it occurs in the same calendar year.

Donations can be made in a single amount of \$250 or in separate, multiple donations made through-out the year totaling \$250; as long as each donation is at least \$25.

Donations and Matching Gifts can be made to entities recognized by the IRS as existing for religious, charitable, scientific, literary or educational purposes, or for the prevention of cruelty to children and animals. The individual must specify the organization *and* address to whom the matching gift is being made by completing a matching gift request form and attaching a personal check made payable to the specified charity or organization or receipt of an online donation to the specified charity or organization.



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# Growth Ring Matching Gifts

An individual Benefit Member Charitable  
Giving Matching Gifts Program



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PO Box 3169  
Englewood, CO 80155  
Phone 303.792.9777  
Toll-Free (800) 777.9777  
Fax 866.663.8560  
www.AssuredLife.org

## REQUEST FOR MATCHING GIFTS

Please accept this completed form, along with my donation, as an application for matching gifts from Assured Life Association. My check, or copy of my online donation, payable to the charity or organization is enclosed.

### Donor Information

First and last name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City, State, Zip: \_\_\_\_\_  
Certificate Number: \_\_\_\_\_

### Matching Gift Information

Date of Gift Request (month/day/year): \_\_\_\_\_  
Amount of my gift (\$000.00): \_\_\_\_\_  
Amount of Requested Matching Gift:  
Up to \$250.00 (\$000.00) \_\_\_\_\_  
Charity or Organization Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City, State, Zip: \_\_\_\_\_

- Check here if this donation is in support of the national member food drive  
 Check here if this donation is in support of the national Operation Santa's Elves

I certify that I am an individual benefit member of Assured Life Association; 16 years of age or older. I am making this donation under the guidelines of the Growth Ring Matching Gifts Program and understand that it complies. I understand this program is not a guaranteed contractual benefit and may be eliminated at any time. My check or online donation receipt, is made payable to the charity or organization named on this request form.

Signature of Donor: \_\_\_\_\_

**Note:** If requesting matching gifts for more than one charity or organization, please submit a separate form.

*"Planting seeds for growth through the Growth Ring Matching Gifts Program."*

# 2016 NOMINATING COMMITTEE REPORT

In accordance with Section 8 of the Bylaws for Assured Life Association, a Nominating Committee was established in 2013 to serve a four-year term. The Nominating Committee members are: Barry Edmonds, Lisa Lehnus, Owen Miller, Susan Sawka, Raymond White, and Gary Wheeler, President, as an ex-officio non-voting member.

In the 2015 fall and winter issues of *Life Assured*, the Nominating Committee announced it was accepting nominations for the four board positions up for election in 2016. References and resumes of qualifications were to be submitted to the Committee no later than January 31, 2016.

The Nominating Committee received eight applications for the four board positions up for election in 2016. After careful review and consideration, six applicants were nominated by the committee by a majority vote. The Nominating Committee nominates the following six candidates for election as Director. The election for the four board positions will be held in the Fall of 2016.

## Charles R. Cloud - incumbent

Charles R. Cloud, Gladstone, Oregon, has been a member of the Assured Life Association Board of Directors since September 2008. Cloud serves as the Chairman of the Audit Committee of the board. Prior to being elected a Director, Cloud served on the Committee on Legislation and Fraternal Committee.

Cloud spent 18 years of his professional career in the insurance industry. During that time, he worked for several life and annuity companies, including a fraternal benefit society for five years, Neighbors of Woodcraft. He has held the positions of Chief Financial Officer, Corporate Secretary, Treasurer, and Actuary in the insurance industry. He also served on the Board of Directors of Neighbors of Woodcraft and was a member of the Executive Committee.

Cloud brings experience in corporate governance, finance, accounting, insurance, and fraternalism. He has a comprehensive understanding of the financials, insurance product design, and financial analysis from his years working in the insurance industry. Cloud has also demonstrated an extensive fraternal background, which brings the fraternal aspects of the Society to the board.

In retirement Cloud devotes much of his time to volunteering, something he has done throughout his life. He continues to volunteer with several fraternal organizations, civic organizations, and government organizations in various capacities, such as serving as an officer, member of the board, on committees, or in giving

his time for a cause or function.

Cloud obtained a Bachelor of Science degree in Mathematics from Alma College in Michigan, and has taken several life insurance industry courses and exams, including actuarial exams.

## Douglas H. Oury - incumbent

Douglas H. Oury, Tabernash, Colorado, has been a member of the Assured Life Association Board of Directors since July 2004, and has served as Chairman of the Board since September 2008. Oury also serves on the Executive Committee and Audit Committee.

Oury began his professional career in the life insurance industry, working over 22 years in insurance. He worked for two fraternal benefit societies during that time, one being Assured Life Association. He served in various officer and management positions for the companies, including Chief Financial Officer, Secretary/Treasurer, and Controller. Oury also served on the board of WSA Fraternal Life.

Oury brings experience in corporate governance, finance, accounting, insurance, and fraternalism. He has a comprehensive understanding of the financials, investments, financial analysis, and insurance products from his years working in the insurance industry. Over the years Oury has also demonstrated an active involvement in the fraternal affairs of the organizations he has been a member.

Oury is currently a small business owner in Grand County, Colorado, where he resides.

Oury obtained a Bachelor of Science degree in Business Administration with an emphasis in Accounting from Colorado State University. He has also obtained life insurance industry certifications, FLMI and FLMI, Masters, and passed the Certified Public Accounting (CPA) examination.

## Tanya S. Unrein - incumbent

Tanya S. Unrein, Eaton, Colorado, has been a member of the Assured Life Association Board of Directors since July 2004, and serves on the Executive Committee.

Unrein has over 15 years of experience in the life insurance industry. During that time, she worked for a stock life insurance company and a fraternal benefit society, Assured Life Association, before going back to the medical field. Unrein was the Medical Underwriter for both companies,

and has also held the positions of Manager in claims, new business, policy accounting, and customer service departments.

Unrein brings experience in corporate governance, finance, accounting, insurance, and fraternalism. She has a comprehensive understanding of life and health insurance products, insurance compliance, sales training, and accounting principles from her years working in the industry. Unrein has also demonstrated an active involvement in the fraternal affairs through her participation in local community service projects with Assured Life Association.

Unrein currently works as a Family Nurse Practitioner (FNP) and Clinical Supervisor for North Colorado Family Medicine, and volunteers for health fairs, sport physical clinics, and mentors FNP students.

Unrein obtained her Bachelor of Science degree in Nursing from University of Colorado Health Science Center, and her Master of Science, Nursing, Family Nurse Practitioner from University of Northern Colorado. She has also obtained several life insurance industry certifications and nursing certifications through a series of courses and exams.

### **Chris A. York - incumbent**

Chris A. York, Hinckley, Ohio, has been a member of the Assured Life Association Board of Directors since June 2014.

York has spent 36 years of his professional career in the insurance industry. He began his career as a life insurance agent before being promoted to Vice President of Marketing. Over the course of his career York has held the positions of Vice President/Chief Marketing Officer, Vice President of Operations, Vice President of Career Operations, President of Brokers Interstate Group, and Vice President of Sales and Operations. He was also elected to the Board of Directors of an insurance holding company.

York brings experience in corporate governance, finance, insurance, sales, and marketing. He developed the sales and administrative processes for the nation's largest privately-owned senior life and health insurance marketing company's most successful venture to date, Medicare Part D. He has extensive experience in insurance sales and marketing, as well as product development and financial analysis.

York is currently Vice President of Sales and Operations

for South Shore/Dialog Direct.

York obtained a Bachelor of Science degree in Advertising from the University of Texas, Austin.

### **Jerry D. Boswell**

Jerry D. Boswell, Highlands Ranch, Colorado, new board applicant.

Boswell spent most of his professional career as a professor and financial consultant. His academic disciplines as a professor were finance, government finance, and business administration. Near the end of his academic career Boswell started his own financial consulting business and received the Chartered Financial Analyst (CFA) designation.

Boswell has served on several boards, including Assured Life Association from 1983 - 1988 and from 2001 to 2008, he served as Chairman from 2004 to 2008. Boswell brings experience in corporate governance, finance and economics.

Boswell obtained a Bachelor of Science in Business Administration from Washington University in Saint Louis, Missouri, a Master's in Business Administration from Washington University, and a Doctorate in Business Administration from Indiana University.

### **James D. Siegfried**

James D. Siegfried, Germantown, Tennessee, new board applicant.

Siegfried spent his 30-year professional career as a Financial Consultant with Smith Barney managing investments for corporations and individuals. He was in the top 10% of financial consultants company-wide for most of his career at Smith Barney, and was Manager of the Memphis office for six years. Throughout his career at Smith Barney he also served in a leadership role by serving on either the Chairman's Council, the Director's Council, or the Manager's Council.

Siegfried has served on several boards and committee's in his community over the years. He brings experience in investments and sales, and his years of management and leadership would serve him well in a board position.

Siegfried obtained a Bachelor of Arts in Economics/Business from MacMurray College and a Securities Industry Degree, Economics and Investments from The Wharton School of Business, University of Pennsylvania.



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## ASSURED LIFE ASSOCIATION

### Financial Summary

Below is a recap of Society financial information as of December 31, 2015 and 2014 as filed in its Annual Statements:

	2015	2014
Assets	57,886,892	58,706,586
Liabilities	45,082,117	46,267,316
Surplus	12,804,775	12,439,270
Net Gain (Loss) from Operations	614,606	(549,204)
Capital Gains (Losses)	(500,260)	110,512
Net Income (Loss)	113,986	(438,692)
Surplus Ratio (Surplus/Assets)	22.12	21.19
Number of Certificates in Force	25,059	29,210





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# RECENT DONATIONS TO ASSURED LIFE ASSOCIATION'S SCHOLARSHIP ENDOWMENT FUNDS

Assured Life Association was the recipient of several donations to its Scholarship Endowment Funds recently.

The first was from Pendleton, Oregon Camp 41 which closed its doors as of June 30, 2015. In that process they donated \$27,025.85 to the Scholarship Fund in the camp's name. Thank you Pendleton Camp 41.

Since then, 1 more Assured Life Camp and 1 Danish Brotherhood Lodge have dissolved and made contributions to the Scholarship Fund.

Puget Sound Timber Camp 937 of Seattle, Washington closed effective December 31, 2015 and sent a check in the amount of \$1,463.35, representing the entire funds of the camp at dissolution. This donation will be added to the Assured Life Association Endowment Fund.

Danish Brotherhood Godthaab Lodge 183 of Troy, New York, also disbanded as of December 31, 2015. The members

of DBIA Lodge 183 donated \$3,881.62 to the Danish Brotherhood Endowment Fund, representing a small portion of its proceeds at dissolution. Lodge 183 donated a total of \$54,696.62 in 2015 in anticipation of its closing. This lodge made a huge impact in its community and beyond; a history they can be proud of.



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# SOCIETY MOURNS THE LOSS OF DANISH BROTHERHOOD PATRIARCH, WOODROW T PETERSEN



The many, many friends of Woodrow T Petersen (Woody) of Denmark Lodge 35 in Chicago, IL, will be saddened by the news of his death on January 2, 2016 at the age of 97. Woody, as most of us knew him, was a resident of Park Forest, Illinois and a 28-year

Navy Pilot; Veteran of both WWII and the Korean War.

Woody was the beloved husband for 71 years of Elsa (Hansen); loving father of Rhoda (Bill) Senkler, Curt (Kate) Petersen and Kent Petersen; cherished grandfather of Philip (Gill) Lee and Mitch Senkler. Woody is well known for his over 69 years of selfless dedication and service to Danish Brotherhood Lodge 35, having served in virtually every capacity one could

serve at the local lodge, district and national levels. Woody served on the Board of Directors for the Danish Brotherhood for a number of years and was its National President at the time the Danish Brotherhood merged into and became a part of Assured Life Association in 1995.

Woody soon became a well-respected and influential member of Assured Life Association as well, as demonstrated in becoming the first Danish Brotherhood member to be named Assured Life's Fraternalist of the Year in 2000. His dedication to community and volunteerism did not waver in his elder years nor at the time of his serious accident; if nothing else it was strengthened by his contagious positive attitude and enthusiasm for helping others. Woody will be sorely missed.



## MEMBER DISCOUNT AVAILABLE

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

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\*Professional service fee may apply

# TIME TO JOIN THE SHARING ECONOMY

Seniors are in a good position to take advantage of this new model, either by finding a “gig” job or sharing their house, car or bicycle—while making money.

When it comes to being thrifty and saving money, seniors could learn from the younger generation. Millennials are paving the way to what is known as a shared economy, where we don’t have to own our own car or lawnmower but can share the resources and therefore consume and spend less. At the same time, older adults are in a good position to benefit financially from the “gig economy,” the other side of the shared economy, in which you can rent out a room or give rides to strangers—all for money, of course.

What makes the shared economy possible is the Internet, which provides a communal database where you can find and connect with a service or person. You can also post reviews and read others’ opinions of the driver you’re using or the Airbnb room you want to rent.

## WHAT IS A SHARED ECONOMY?

At its purest form, a shared economy is individuals sharing with other individuals: whether a power saw, car or house. However, a shared economy usually involves a business, which sets up a mutual platform for sharers and seekers to find each other. While some websites have no charges, others, such as car-sharing company [Uber](#) and home-sharing organization [Airbnb](#), have fees or commissions.

In fact, Uber, backed by Google and Goldman Sachs, is valued at \$18 billion, while Airbnb is valued at \$10 billion respectively ([Great Transition](#)), and are trading into the area of big business. A PricewaterhouseCoopers report estimated that the sharing economy, which totaled about \$15 billion in 2014, could grow to \$335 billion by 2025. It’s a big enough industry that cities are grappling with how to control some aspects. Taxi drivers are up in arms over Uber’s ability to charge less, while cities are

setting up new laws to manage or tax Airbnb rooms.

Yet advocates of the shared economy like to point out that we don’t use—24 hours a day—all the possessions we have accumulated: cars, bicycles, blenders, chainsaws, a two-car garage. By sharing our unused items with someone



else, we’re saving resources. The shared economy also lets you save money because you are dealing more directly with the seller or service provider and sharing expenses. For example, even with Airbnb’s cost and fees, it’s still less expensive than a hotel.

For older adults, the gig economy lets you work how much and when you want. Seniors who feel isolated can meet new people by giving them a ride or walking their

dogs. In addition, seniors have accumulated a lot of assets over their lifetime: a house that once held children is big enough to rent out a room. A garage that had two cars only holds one now, so you can lease the extra space. You can even temporarily rent out a car that's not used much anymore.

At its most idealistic, advocates say the shared economy satisfies a human need for interaction. In one study of conversations with Lyft riders and drivers, practically everyone said some version of the following: "I like dealing with real people" ([Wired.com](#)).

**Here are some of the better known companies and their services:**

## CAR SHARING

Companies such as Uber and [Lyft](#) are different from traditional taxi services because an individual uses their own car to give rides. You need a smartphone to access and pay for a ride. The Lyft or Uber's app stores your credit card information, so no cash is involved.

Uber is also proving to be an attractive job for seniors, especially retirees, who want to pick up some extra income. Nearly 25 percent of Uber's drivers are over age 50, according to a study commissioned by the company. In fact, Uber recently partnered with AARP in an effort to attract older drivers, who are perceived as more reliable.

Other services, such as [Turo](#), link car owners to individuals who want to rent a car, either for an hour or a day. On average in the U.S., cars are idle for 22 hours of the day ([Casual Capitalist](#)), so there's plenty of inventory for those who would rather not own a vehicle.

## LODGING

Airbnb and [HomeAway](#) use their websites to connect a



## How Safe Is It?

In a shared economy, we do something that we've been warned about our whole lives: Don't trust strangers. In fact, the National Opinion Research Center's 2012 poll found that only 32 percent of respondents agreed that people could generally be trusted, down from 46 percent in 1972.

Many shared-economy services work to ease consumers' fears and make sure your experience is a safe one. Big companies like Uber and Airbnb do background checks on drivers and renters, respectively. More than most shared-economy platforms, Airbnb tracks each step of the booking process looking for suspicious signs. TaskRabbit says its "taskers go through an extensive vetting process before they can join our community."

Online reviews and ratings make it easier to spot potential problems with vendors or buyers. You can use Facebook and other social networks to find a profile or other information about the stranger who wants to rent your car or bedroom.

At the same time, insurance doesn't always cover all aspects of this new economy. Airbnb offers liability coverage, but it's secondary to your own homeowners insurance, which may not cover damage caused by a guest. Similarly, your personal auto insurance might not be enough if you are driving strangers around.

Before embarking on a gig in this new economy, you should find out what you are liable for and what the company and your insurance will cover. Otherwise you might find yourself having to pay for expenses that surpass the extra income you earned.





homeowner with someone who wants a less expensive and more personal place than a hotel to stay. Websites post pictures of the rental unit plus reviews from previous tenants, so you can get a good idea of what you're getting. You pay online to Airbnb, which then passes your payment to the host, after taking a 3 percent commission.

For seniors with bigger houses than they can use and/or with financial needs, Airbnb and Home Away allow you to rent out all or part of your house. If you decide to winter in Arizona, you can rent out your house for those few months and make some extra money. More than 10 percent of Airbnb's hosts are over age 60.

## LABOR

Several sites, including [TaskRabbit](#) and [Fiverr](#), offer a shared place for work opportunities: either providing the job or finding someone to do the task. Fiverr is oriented toward technical work, such as building a website, while TaskRabbit is geared to chores such as repairing a door or shoveling a sidewalk.

For those selling their work, Fiverr takes \$1 for every \$5 worth of work you sell. Buyers must pay a processing fee of 50 cents on purchases up to \$10, and 5 percent on purchases above \$10. TaskRabbit charges by the hour and takes a fee for every job.

## FINANCE

If you need to borrow money and don't want to deal with banks, several online networks will lend you funds—to be repaid with interest, of course. [LendingClub](#) claims to be the world's largest online marketplace connecting borrowers and investors. It provides a lower interest rate than credit cards for borrowers and a higher interest rate than savings accounts for lenders. LendingClub offers loans up to \$40,000 for financial issues such as debt consolidation, paying off credit cards and elective medical and dental procedures. The service says its borrowers reported an average interest rate that was 35 percent lower than they were paying on their outstanding debt or credit cards. [Prosper](#) is another peer-to-peer lending service.

## PETS

[DogVacay](#) connects pet sitters with pet owners. It's generally cheaper than a kennel and offers the kind of personal service a kennel can't. For example, most kennels don't provide a daily update, with photo, of the cute things your dog has been doing while you've been gone, as DogVacay does. If the sitter encounters problems, they can phone DogVacay's 24-hour hotline for help.

If you're worried about leaving your dog with the wrong person, DogVacay puts all its sitters through an approval process. Boarding rates start at \$25 per night, which includes pet insurance that covers up to \$25,000 in vet bills per pet.

## NEIGHBORHOOD

Operating on the premise that we trust our neighbors more than strangers, several websites connect people who live in the same area—whether subdivision, town or section of a city. [NeighborGoods](#) and [Peerby](#) offer websites to share goods, such as power tools or a punch bowl. Advocates of the shared economy like to point out that sharing resources, such as a lawnmower that we might only use once a week, cuts down on our consumption of goods. Peerby says it has processed more than 100,000 transactions and has 500,000 users.

[Nextdoor](#) does more than offer a place to trade items. Neighbors can share information also—about lost dogs, a new development going up or the name of a good handyman. Before signing up, an individual must verify their home address and provide a real name (also verified). Each Nextdoor website is encrypted.

Other sharing services are Spinlister ([www.spinlister.com](http://www.spinlister.com)), which connects bicyclists, skiers, surfers or snowboarders who want to share their sports equipment; Etsy.com, an international marketplace for handmade and vintage items; and [Guru.com](#) and [Freelancer.com](#) for finding freelance work and workers.

To find other sharing-economy websites, check out [Collaborativeconsumption.com](#), which lists about 1,400 companies in 16 categories.



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# MEMBER NOTICE

Any amendments to the Society’s Bylaws or the Articles may be proposed by any Benefit Member, the Board of Directors, the Committee on Legislation or Camp/Lodge of the Society no later than June 30 every four years beginning in 2012. Such proposed amendments must be sent to the Committee on Legislation for its recommendation and report to the Benefit Members of the Society. Please send any proposed amendments to Society Bylaws or Articles to:

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

**The deadline for submission is June 30, 2016.**



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