

LIFE ASSURED

2015 | SUMMER ISSUE | VOLUME 123 | NO. 2

NATIONAL MEMBER FOOD DRIVE GOES VIRAL

Who would have thought that the original definition of “viral” would require the following addition by Merriam-Webster’s (back in the day, it was just Webster’s) Dictionary?

“quickly and widely spread or popularized especially by person-to-person electronic communication.”

With that definition, it is probably too early to say that our National Member Food Drive has gone “viral.” We certainly have not achieved the level of social media sharing to be able to make that claim. Suffice it to say we have added the feature of a “Virtual” Food Drive to this popular national service campaign among our members; now in its 7th year.

Our goal through this campaign is to raise \$5,000 this year for Feeding America. Assured Life supports Feeding America because hunger is one of the most serious issues facing America today and Feeding America is one of the most effective hunger charities in the country with food banks serving every state. Our Virtual Food Drive is literally the easiest way to help our fight against hunger. Every \$1 donated



secures 10 meals through the Feeding America network. The old adage every dollar counts and every little bit makes a difference is certainly true in this case.

Help us reach our goal of \$5,000 by donating to our Virtual Food Drive. Copy-Paste this website address into your web browser to make a donation:

http://help.feedingamerica.org/site/TR?pg=fund&fr_id=1140&pxfid=2850

If you do not want to donate to Feeding America, please consider making a donation to your local food bank or food program. If you do, send us a receipt or proof of your donation and we will add the amount of your contribution towards our \$5,000 goal to help the hungry!

Please remember the Growth Ring Matching Gift program for benefit members when you make a donation to our National Member Food Drive. Assured Life will double your donation (up to \$250 per year) by matching your charitable contribution. Just send us a matching gift request form along with your online receipt for the donation and we will match it! You will find a Growth Ring Matching Gift request form on the Society website; select “Matching Gift Program” under “Member Benefits” at the top of the home page. ■

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GODTHAAB DANISH BROTHERHOOD LODGE 183 JOINS THE FIGHT AGAINST HUNGER IN A BIG WAY

On June 23, 2015, I sent an email to our membership regarding our Virtual Food Drive asking for your support. Within minutes of releasing that email, two individual members made an online contribution to our cause. Later in the day, I received an email from DBIA Lodge 183 in Troy, New York:

“RE: Support the National Member Food Drive

Jerry,

The members of Lodge 183 will be sending you a check for \$2,500 for this most worthy cause.

Thanks

Harry Jensen, President

Erica Kelsey, Vice President

Chris Kelsey, Secretary-Treasurer

And the rest of our members”



Needless to say, I was elated at this news and immediately thanked them for their generosity. In return, they challenged [all] other [camps/lodges] to “step up and help combat hunger in our own country.” Actually, they called out to and specifically challenged other DBIA Lodges, but I couldn’t resist making it all inclusive.

What a great challenge and opportunity to really make a difference for the hungry! Thank you members of Gothaab Danish Brotherhood Lodge 183.

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ONLINE RESOURCES

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www.assuredlife.org

Society Blog
assuredlife.org.wordpress.com

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UPGRADING THE FIGHT AGAINST HUNGER

May 21, 2015

by Colleen Callahan

Last year I had the privilege of meeting a man named Derek and telling his story about his struggle with hunger. Derek is a single dad who works full-time as a security agent to provide for his three growing children. Despite his hard work, he still struggles to make ends meet and turns to his local food pantry to get the help he needs.

After sharing Derek's story via social media, we received a comment from someone who used to know Derek. The man said he was shocked to see that Derek was struggling -- he had known him for years and always thought he was a hard-working guy who didn't need help. He was surprised to see that someone he knew struggled with hunger.

The truth is, most of us probably know someone who struggles with hunger. One in six Americans lives at risk of hunger, and as our recently released *Map the Meal Gap* analysis demonstrates, hunger exists in every single county and congressional district in America.

This includes the wealthiest counties along with the poorest. For example -- there are eight counties in America that have a median household income of over \$100,000. Yet each of these counties -- four which are located in Virginia -- have child hunger rates of more than 10 percent. The *Map the Meal Gap* analysis showed that the highest rates of hunger are in Los Angeles County. In this county traditionally associated with fame and fortune, there are nearly 1.5 million people who don't have enough eat.

From the coast to coast there are people in America struggling with hunger -- including right in your hometown. The first step to solving hunger is learning more about it and *Map the Meal Gap* can help you do just that. The analysis comes equipped with an interactive map that enables you to discover the rates of hunger in your community and easily share it with others. This year, you can access the map through your mobile phone or tablet as well as through your laptop or desktop computer. To discover hunger where you

live, simply click on your county. Share what you've learned through the embedded Twitter and Facebook icons on the map - or simply send the link via email or text to your friends. We've upgraded the map this year with a deep-linking ability that allows for the creation of specific URLs for individual states and counties -- making links cleaner to share and send.

Derek and his family are four people among the more than 161,000 in St. Louis County, Missouri that struggle with hunger. And they are four people among 49 million in America who don't always know where their next meal is coming from. There is hope for families like Derek's across America. There is more than enough food to feed every single person facing hunger in our country today. If we all work together, we can make sure this food gets on the plates of the people who need it most. ■

**Colleen Callahan is the communication manager and content producer at Feeding America.*



Related Links

Read Derek's Story at <http://www.feedingamerica.org/hunger-in-america/hunger-in-your-community/your-stories/derek.html>

Explore the "Map the Meal Gap" at <http://map.feedingamerica.org/county/2013/overall>



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

DIRECT MEMBER BENEFITS

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

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

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

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

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

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

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

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

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

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

MEMBER DISCOUNTS



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



Auto & Home Insurance Discounts - Assured Life is pleased to announce that MetLife Auto & Home, a leader in quality auto and home insurance, has been selected to provide its members with exclusive discounts and savings.



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



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



Enhanced Benefits Card - Multi-Product discounts provided through the EBC Card; prescription drugs savings, dental savings, vision savings and hearing savings. Cut out the EBC Card found in this issue of *Life Assured*.



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



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

Individual Dental Insurance - The Society offers individual dental insurance for members at competitive rates through Ameritas Life Insurance Corp.



Office Depot® Discount - The Society has partnered with Office Depot® to bring you a FREE national discount program. Save up to 80% off preferred products! Cut out the Office Depot Store Discount Card found in this issue of *Life Assured*.



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

HOW LOUD IS TOO LOUD?

Source: American Hearing Benefits Newsletter-February 2015

While we may be accustomed to the noises that surround us, we may not be aware of the damage they can cause. Noise-induced hearing loss is a major problem in the United States, and the average age of hearing loss is dropping! One in 8 children and teens has permanent hearing loss due to high volume sounds.

So when does a noise reach a dangerous level? Most hearing professionals say that level is anything louder than 85 decibels (dB), the equivalent of busy city traffic. Sounds that exceed this level include a rock concert (115dB), a jet plane engine from 100 ft (135dB) and gun shots (145dB).

Fortunately there are ways to protect your hearing when faced with dangerous levels of noise. The first is to avoid situations where noise can cause damage, like being within 65 feet of fireworks or using loud tools like a jackhammer. If this is inevitable, using hearing protection, such as earplugs can help prevent against this kind of damage. Noise cancellation headphones may also be helpful.

It's also important to watch the volume on handheld electronics such as iPods.

Earbuds, like surround sound speakers, bring the sounds closer to your ears making the potential for damage much higher. When using these devices keep the volume at an appropriate level. In general, if someone is wearing earbuds or headphones and you can hear the music on their iPod, the volume is too loud.

Take care of your hearing because once it's gone you are not able to get it back. Today's hearing aids are better than ever and can significantly improve your hearing and life but preventative and proactive actions are still the best option.

Be proactive with your hearing health. To learn more about signs of hearing loss and treatment, or to schedule a free hearing consultation through the Assured Life American Hearing Benefits program simply call (866) 900-4819 today. Read more about the American Hearing Benefit program on our website; select American Hearing Benefit under the Member Benefits link on our home-page.

ARE YOU AT RISK?

If you're exposed to sounds above 85 dB, you may be putting your hearing at risk.



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LISTENING TO MUSIC THE ELECTRONIC WAY

When we were young, we listened to records, those flat discs played on a phonograph over and over until they became too scratched. Then came the thankfully short life of the eight-track tapes, which had a bad habit of unspooling into tangled messes. CDs were a big improvement, although they too can get scratched and could be cumbersome to haul around (in our cars, for example). But modern-day music lovers don't have to handle vulnerable physical objects or endure scratchy sounds. Today, your favorite music arrives on your electronic device, whether a computer, iPod or smart-phone. You can access the music in several ways. One is to buy and download singles or albums from an online music store such as iTunes, Google or Amazon.

There are also hundreds, if not thousands, of online radio stations playing everything from country to talk forums to polka music. You can find your own brand of music by using a search engine, such as Google.

An increasingly popular way of listening to music is to "stream" music from an online service such as Pandora or Spotify. Many services are free, with an option to upgrade. By paying for an upgrade, you can avoid having to listen to advertisements, or you can access additional features such as higher quality audio streams or the ability to listen to music when you're offline—say on an airplane. Other services require a monthly or yearly fee. Most offer a free trial period, so you can find out if the service has a good selection of the kind of music you like and the features you want, such as a mobile app.

Some of the most popular streaming services are:



Google Play Music. Remember when you went to a record store and thumbed through maybe 50 records in your favorite genre? Google offers about 30 million songs for the choosing. Google's online music service is a combination music player and store, and you can upload your own collection. In 2013, Google released the subscription-based Google Play Music All Access, which added YouTube to its roster. After a 30-day free trial for All Access, the cost is \$10/month.



Spotify. You can search through a catalog of more than 20 million songs by artist, genre or album, or search for a specific track. Considered the gold standard for music streaming services, Spotify has both free and paid versions. Its premium version (\$10/month) allows you to access mobile apps, download music and listen offline.





Pandora. With this service, you list your favorite artists, genres or songs, and Pandora creates a playlist of similar artists and songs, based on its Music Genome Project, which uses an algorithm to find music similar to the music you've chosen. To further refine your choices, you can give a thumbs up or down to an individual song. This is probably the simplest model for online music and good for those who want something easy. It's free, but you can upgrade to the premium service for \$5/month.



Amazon Prime Music. Like Google Play Music, many of Amazon's services are intertwined, so you can upload your own tunes, buy new music or listen to free music. Unlike Google or Spotify, this new service has "only" about a million songs in its roster. Membership is \$99 a year.

Other music services include Rhapsody, which pits itself against Pandora, and Tidal, the first artist-owned music streaming service. ■

Sources

"Five Best Streaming Music Services," *lifehacker* at <http://lifehacker.com/5824193/five-best-streaming-music-services>

"The Pros and Cons of Buying Music Online," *For Dummies* at <http://www.dummies.com/how-to/content/the-pros-and-cons-of-buying-music-online.html>

"With Grooveshark out of the picture, we pit Spotify against Pandora," May 8, 2015, *Digital Trends* at <http://www.digitaltrends.com/music/spotify-vs-pandora/>

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Q. Are all members of my household covered by the Enhanced Benefits Card program?

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Q. Can I use my membership when I travel away from home?

A. Yes, your discount plan can be used at any participating provider in the United States.

Q. How do I replace a lost card?

A. Visit www.EBCcard.com and follow the instructions.

Q. Who do I contact if I have questions about Enhanced Benefits Card?

A. You can visit our website at www.EBCcard.com for more information. Or, you can call 800-562-9625.

Q. Can I go to any pharmacy or health care provider?

A. To ensure you receive your Enhanced Benefits Card discounts, you need to visit a participating pharmacy or health care provider. Please visit www.EBCcard.com to find a participating pharmacy or provider near you.

Q. Is my information kept private?

A. Yes, Enhanced Benefits Card is HIPAA compliant.

This is Not Insurance. Non-prescription, medical equipment, and over-the-counter products are not included in this program. The prescription discount card program is not an insurance plan or entity that covers prescription drug costs or arranges for prescription services. Prescriptions may be filled at any pharmacy; however, the prescription discount card program provides a discount only at a participating pharmacy.



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