



# *the* Royal Neighbor

Issue 4 • 2014

WATCH FOR THE  
EVIL FLU "BUG"

GIVING *LIGHTS UP*  
THE HOLIDAYS

WOMEN IN LEADERSHIP:

*3 Leaders*  
Neighbor-it-Forward

INSURING LIVES • SUPPORTING WOMEN • SERVING COMMUNITIES<sup>SM</sup>

## A Message from the President/CEO

The concept of paying it forward has been around for hundreds of years and one of the first uses of the phrase "pay it forward" was in the book, "Garden of Delight" by Lily Hardy Hammond in 1916. The idea of forwarding an act of kindness on to another person is exactly what our founders had in mind when they established Royal Neighbors. Today our members "neighbor-it-forward" every day. In large cities and small towns, individually or as a group, we pass the goodness on to build stronger communities and deeper relationships.

The three women on our cover truly exemplify the art of neighboring-it-forward. Maggie Tinsman, a strong advocate for the empowerment of women, nominated Cathy O'Keeffe for a 2013 Nation of Neighbors<sup>SM</sup> grant. Cathy in turn nominated Kit Evans-Ford for a 2014 award. All of these women understand the value, and necessity, of helping others. Cathy is fighting sex trafficking and Kit is supporting women through initiatives that build their confidence and self-esteem. The recipients of their kindness will continue the legacy by raising compassionate families who will make a difference in their own communities. It's an endless cycle of good that can move mountains!

Because it is the season that exemplifies neighboring-it-forward, we've included some reminders in this issue about how to "do good" with your family and your dollars during the holidays.



Royal Neighbors Executives Cynthia Tidwell, Sally Murphy, Marc Schoenfeld, and Curt Zeck.

While we're on the subject of making a difference, our members across the country stepped up once again to support 2014 Make A Difference Day, the largest national day of service. Our nationwide Baskets of Hope project remains one of our most successful volunteer events. These baskets filled with donated household and personal items are given to women who are in a transitional period and trying to build a better life for themselves and their families... just another example of how we neighbor-it-forward.

For many of us, this is the time of year when we look back and evaluate the past 12 months...what we view as our successes, what didn't go as well as we'd like, what changes are necessary to make our lives better. We do the same here at Royal Neighbors. As we review our strategic plan for Royal Neighbors' future, we do so with the due diligence required to ensure success and with the understanding that communication is key in a membership organization.

Keeping pace with the ever-changing digital age is important to us all. With that in mind, beginning in 2015, you will find *The Royal Neighbor* magazine online rather than in your mailbox. Rest assured, we will continue to communicate information about the Society, such as bylaw changes, board elections, member benefits announcements, and neighboring-it-forward initiatives. You will most definitely still hear from us!

It has been another successful year for Royal Neighbors and I feel, as always, blessed to be part of this membership community that not only believes in neighboring-it-forward, but practices it each and every day. On behalf of all of us at Royal Neighbors, I wish you and your families peace, grace, and joy throughout the holiday season and beyond.

*Cynthia A. Tidwell*

Cynthia A. Tidwell

# CONTENTS



Home Office: 230 Sixteenth Street,  
Rock Island, IL 61201-8645

Contact Us: Monday – Friday:  
Toll-free: 8 a.m. – 5 p.m. Central Time  
(800) 627-4762

Local Quad Cities: (309) 788-4561

[www.royalneighbors.org](http://www.royalneighbors.org)

<b>Financial Solutions</b>	4
Holiday Gift-Giving and Life Insurance	
<b>Good to Know</b>	6
<b>Family Life</b>	7
Giving Lights up the Holidays	
<b>On the Cover</b>	8
Neighbor-it-Forward	
<b>Healthy Living</b>	10
Watch out for the Evil Flu "Bug"	
<b>A Note to Our Readers</b>	11
<b>Royal Neighbors Foundation</b>	12
<b>Scholarship Program</b>	13
<b>Board of Directors Election</b>	14

## Board of Directors

Patricia Gibford, Chair  
Estella Vallejo, Vice Chair  
Cynthia Tidwell, President/CEO  
Julie Bauer  
Marla Glabe  
Patricia Jones

Dr. Veronica Jordan  
Ruth McGregor  
Suzanne Riesterer  
Chris Seistrup, Executive VP & COO

Jodii Zimmerman, Editor  
Rita Toalson, FLMI, ACS, Managing Editor  
Linda Earnest, Graphic Designer

Like us on Facebook!  
[www.royalneighbors.org/facebook](http://www.royalneighbors.org/facebook)



A fraternal benefit since 1900, *The Royal Neighbor* magazine exemplifies the values of our Society by providing members useful, stimulating information and a forum for connecting throughout the country.

*The Royal Neighbor* (ISSN 0035-905X), Issue 4, December 2014, is an official publication of Royal Neighbors of America. Published quarterly. Office of publication at 230 Sixteenth Street, Rock Island, IL 61201-8645. Periodicals postage paid at Rock Island, IL, and at additional mailing offices. POSTMASTER: Send address changes to *The Royal Neighbor*, 230 Sixteenth Street, Rock Island, IL 61201-8645. **Members:** Send former and new address to Customer Support, 230 Sixteenth Street, Rock Island, IL 61201-8645.

It is not necessarily intended that articles express views held by Royal Neighbors of America or its financial representatives, nor is it intended as legal or tax advice.

# HOLIDAY GIFT-GIVING AND LIFE INSURANCE



Perhaps the greatest gift you can provide your family is the financial protection that comes with adequate life insurance to ensure their dreams come true even if something unexpected were to happen to you. Learn about other creative ways to use life insurance that can help you leave a legacy for your grandchildren or even a favorite charity.

## Holiday Gift Idea for Grandparents

Tired of purchasing toys that break or that her grandchildren will outgrow, 62-year-old Barbara Carlson\* decided the holidays were a perfect time to purchase a gift that will continue to protect both of her grandchildren well into their futures.

"I just became a grandmother for the second time, and I bought a permanent youth life insurance policy for my new granddaughter that could either one day help protect her financially if the unexpected happens or possibly help her pay for college," said Barbara.

She is not alone. Grandparents are increasingly giving the gift of life insurance to their grandchildren for many reasons. For Barbara, it was a way of helping her son and daughter-in-law during a time when budgets are tight. She purchased the two youth whole life insurance policies with a face amount of \$15,000 from Royal Neighbors so the new parents could focus on more immediate concerns, such as increased childcare expenses and other necessities.

"I bought both youth policies when the grandchildren were newborns and their policies will be fully paid up

in 20 years," added Barbara. "That means when they reach age 20, they can either keep their policies as life insurance protection or they may decide to borrow against the cash value to help pay for college." Barbara pays approximately \$15 a month for each child's policy and those premium payments never increase. Her son maintains sole control of the policies until her grandchildren reach the age of 16, with some restrictions.

\*Details have been altered to ensure personal privacy.

## TIPS FOR PURCHASING YOUTH LIFE INSURANCE

1. Consider youth policies that are whole life policies. Whole life youth policies are a form of permanent life insurance. That means the child continues to be insured, regardless of changes in her or his health condition, as long as the policy remains in force and the premiums are paid. The premium payments are guaranteed and never increase.
2. Purchase youth life insurance at younger ages. While many organizations offer youth life insurance up to age 18, typically the earlier you purchase the certificate, the less expensive it is over the coverage period.
3. Consider adding a Guaranteed Insurability Rider to the child's policy. It guarantees that she/he can purchase additional life insurance at specified future option dates without evidence of insurability. It provides additional flexibility to future coverage so as the need for insurance increases, so can the coverage amount.

## Leaving a Legacy: Transferring Wealth to Your Family or Charity<sup>1</sup>

Our Royal Legacy Single Premium Whole Life<sup>2</sup> is a simple solution to leave a financial legacy for your family, or to provide a gift to your church or favorite charity. For example, Jane Andrews is 65 years old with no significant health issues. She has \$50,000 that she doesn't need for living expenses which she intends to earmark for her children. Here's how it works:

### Royal Legacy Single Premium Whole Life Could Free up Money to Leave as a Legacy

Jane has \$50,000 earmarked to be left to her children.

Jane applies for and is issued a Royal Legacy SPWL certificate with a premium of \$26,950.

This immediately provides a death benefit of \$50,000 that when she dies, can pass income tax-free directly to her children.

**Jane now has \$23,050 available to use for other purposes.**

Illustration for Royal Legacy Single Premium Whole Life certificate is based on the following criteria: Female, Age 65, Standard, Non-Tobacco, Single Premium of \$26,950 = \$50,000 of Guaranteed Death Benefit. Subject to underwriting requirements. Death benefits are free from federal income taxes in most cases<sup>3</sup>.

With a single premium life policy, you pay a lump sum of money in return for a death benefit that is guaranteed to remain paid up until you die. This will increase the amount you leave to your beneficiaries, and the death benefit is income tax-free<sup>3</sup> – and paid without the delays of probate.

The funds can be directed to your beneficiaries such as your family or even a charitable organization<sup>1</sup> you support.

For more information on Royal Neighbors insurance products, member benefits, or how to use life insurance as a gifting tool, go to [www.royalneighbors.org](http://www.royalneighbors.org) or call (866) 845-6665.

<sup>1</sup>Note that the insurance certificate must be for the benefit of you or your family and only a minor portion can be designated for charitable purposes. <sup>2</sup>Form Series 1313. Not available in all states. <sup>3</sup>This information is not intended as legal or tax advice. Clients should consult a tax professional for specific tax advice.

## Household Hint

When silk flowers get dull and dusty, spray them with hairspray. They will stay shiny and when they get dusty again, just use a hair dryer to blow them clean.



## QUOTE OF THE QUARTER

It's easy to make a buck.  
It's a lot tougher to  
make a difference.

-Tom Brokaw



## IT BEARS REPEATING

Most of us are gearing up for holiday shopping. Whether you're shopping at the grocery store, the mega mall, or the small, locally-owned gift shop, always protect your identity.

- Don't carry your Social Security card in your wallet.
- Limit the number of credit cards you carry.
- Guard your purse or wallet so it's not easily accessible to pickpockets.
- Use only one credit card when shopping online.
- Don't give your credit card number to anyone over the phone unless you initiate the call.

## Helpful Hint



Keep your car keys beside your bed at night. If your car has a key with an alarm system, that key can be a great security alarm for your home. If you hear someone trying to get into your house, just push the panic button. It will go off from almost anywhere in your home and will keep honking until your battery runs down or until you reset it. Chances are, the noise will scare the intruder away. It's also a great way to attract attention if you fall or have a heart attack and can't get to a phone.

## INSURANCE SPEAK

Definition: Face Amount. The amount stated on an insurance policy that is to be paid to the beneficiary(ies) upon death or maturity of the policy.



## PECAN Snowball Cookies

½ cup butter  
3 tbsps. sugar  
1 ½ tps. vanilla  
¼ tsp. salt

1 cup flour  
1 cup ground pecans  
Powdered sugar

Cream butter, sugar, vanilla, and salt. Add flour and ground pecans. Form into small balls about 1 inch in diameter. Place on a slightly greased cookie sheet and bake on top rack of oven at 250° for 40 minutes. Roll while hot in powdered sugar.

## 'Green' Tips for the Holidays

When giving flowers as gifts, consider buying long-lasting silk flowers, potted plants, or live bushes, shrubs, or trees that can possibly be planted in the spring.

Purchase rechargeable batteries for toys and electronic gifts. They reduce the amount of potentially harmful materials thrown away and can also save money in the long run.

Reduce the number of bags that end up in landfills every year. Tell store clerks you don't need a bag for small or oversized purchases and use reusable cloth bags.



# GIVING

## Lights up the Holidays

*Giving means freely transferring the possession of something to someone. And what better time of year to give than right now? As busy as we may be, there is always time to neighbor-it-forward and make someone's day brighter, together as a family or as an individual.*

Here are a few ideas to think about as you begin making your holiday to-do list:

❄️ Collect the family's loose change every evening for a few weeks and give it to a friend who could use gas money to get home for the holidays.

❄️ Visit a discount store and purchase personal items such as shampoos, toothpaste, toothbrushes, razors, soap, etc., and package them in individual bags. Donate them to a children's hospital for parents who are staying with their children.

❄️ Since it's such a hectic time of year, volunteers may have fewer hours to give. Talk to the volunteer coordinator at your local hospital and offer to rock newborns, distribute reading materials, or visit with patients who are alone.

❄️ Bake cookies as a family and deliver them to fire stations and police departments to show you appreciate those who must work on special holidays.

❄️ Ask your children to choose some toys they've outgrown and donate them to a homeless shelter. At the same time, donate holiday decorations YOU'VE outgrown.

❄️ Rather than send an email or a "one-size-fits-all" letter to family and friends you don't see often, send a hand-written letter personalized just for each of them.



❄️ If your daughter is normally responsible for helping your son with the dishes, offer to step into her place. Vice versa for your son. If your husband typically takes out the garbage, give him the "gift" of doing it for him.

❄️ Offer to babysit so a parent has the opportunity to shop for gifts or groceries.

❄️ Call someone you know who has lost a spouse in the past year and invite her/him to dinner.

❄️ Take a few names off the giving trees at the mall and local YMCA's and shop as a family for clothes and toys for less fortunate children.

❄️ Gather the family around the kitchen table and make new holiday cards out of old ones. Cut them in half and write a holiday message on the back of the designed side and drop them off at a nursing home.





Cathy O'Keeffe, Kit Evans-Ford, and Maggie Tinsman

# Neighboring-it-Forward with the Nation of Neighbors<sup>SM</sup> Program

It starts with one person and it moves on from there. The good that comes from one nomination to Royal Neighbors' Nation of Neighbors Program is multiplied time and again. The three women featured here are a testament to the importance of taking that first step... which in an instant becomes neighboring-it-forward.

Maggie Tinsman, former Senator from Iowa, has been empowering women for a lifetime, including co-chairing the bipartisan initiative "50/50 by 2020" (ensuring that 50 percent of the Iowa legislature, U. S. Congress, and Governor's office will be filled by women by the year 2020). She knew that when she nominated Cathy O'Keeffe for the 2013 program, the possibilities of helping other women were limitless. Cathy serves as the Executive Director of Braking Traffik, an organization dedicated to bringing awareness to human trafficking in Iowa and Illinois. Staying true to the program, Cathy nominated Kit Evans-Ford for a 2014 grant so that Kit can continue to empower women through her organizations, Testimonies of Hope: The Intercultural Christian Devotional

Community and Overcoming the S.T.O.R.M.: A Program for Women Healing from Sexual Violence.

### **What drew you to the Nation of Neighbors Program?**

**Maggie:** The whole idea behind Braking Traffik is making a difference in the community. It's trying to make people more aware of the fact that human trafficking does actually happen right here in the Midwest. Cathy is the driving force behind this effort and I thought she should be recognized and given some support.

**Cathy:** The grant helped me fulfill a dream of making a film featuring testimonies of survivors of sex trafficking. It's designed to educate kids, not only for their own protection, but to start changing the mindset about the commercial sex industry in our country. I realized there are so many women who have big dreams but don't have the resources to see those through to fruition, so it was very important to me to pay it forward and nominate someone. Kit was the first person I thought of and had to think no more. She's amazing.

**Kit:** The Nation of Neighbors Program strengthens relationships in the community and builds camaraderie and collaboration with women in other organizations. You see you're not alone. When you work with people who have survived sexual assault, you focus on hope, healing, and spiritual care. You don't go in it for the money. You sacrifice so much on the front end, spiritually, emotionally, and financially, especially starting your own organization. But you don't think about that part because it's connected to your heart.

### What do you say to those who want to start something new but are hesitant?

**Kit:** Follow your heart and you'll never get lost. It takes courage and sacrifice, but always keep your eyes on the prize. Stay active in what you're passionate about and keep moving forward even when you get tired. Step out on faith and just do it.

**Cathy:** If you believe you can, you will. While we were awaiting the adoption of our daughter from China, I co-founded the non-profit Raising Hope International to provide playground equipment for orphanages world-wide. I had no business background so I bought the book, "Non-profits for Dummies" and read it cover-to-cover. Eight years later, we had 40 projects in 11 countries. There's a saying, "If you want to walk on water, you have to get out of the boat." If you want to do something bigger than yourself, you have to be willing to leave your comfort zone. Get out of the boat and take a chance.

**Maggie:** Anything worth doing involves risk. Whether you're starting a business or tutoring children in grade school. If it doesn't work out, don't feel as if you've totally failed. You've gained additional knowledge by taking that risk and you can go in a different direction that might be even better.

### What's the best piece of advice you've ever received?

**Cathy:** My mother always told me to have girlfriends. I've been married 19 years and we've made 10 moves. With every one, my mother's voice has been in my head, "you have to have girlfriends," so making those "girl connections" has always been a priority.

**Maggie:** Volunteer and try to improve the quality of life for everyone. Listen to people before you speak and learn where they're coming from. Then fashion your response in a sensitive way so as not to offend.

**Kit:** My grandmother always said, "Southern hospitality will take you around the world." And it's true. It did take me around the world. When you extend hospitality, a simple smile, active listening, and respecting culture, it can be a gift to not only yourself but those in your community, whether you're there a day, a week, or a lifetime.

### What are your thoughts on leadership?

**Maggie:** If you're passionate, other people will follow you. Listen to their suggestions. You may end up on a slightly different path, but your end goal is the same. Speak up and ask questions. It doesn't mean you're ignorant, it means you want to learn more. Leaders take that knowledge and go to the next step.

**Kit:** I was trained as a community development worker, so I believe in the participatory leadership style. We're part of a community and we're making decisions based on what's best for that community. When you understand the strengths of the people you're working with, you can delegate tasks and accomplish great things.

**Cathy:** When you see something you want to change, you have to be willing to be the one who takes the first step. A good leader develops other leaders. That's why Nation of Neighbors is such a great program. It helps women like me empower other women to be leaders. It's worth the time to submit a nomination. Had Maggie not made the effort, our film might never have been made because a large part of the funding came from the program. A good leader doesn't do it alone. She surrounds herself with good people with skillsets she's lacking. And when we know someone else is beside us, we just soar!



Go to [www.royalneighbors.org/leaders](http://www.royalneighbors.org/leaders) to learn more about how Maggie, Cathy, and Kit neighbor-it-forward through their unique initiatives and programs.

# WATCH OUT FOR THE EVIL FLU 'BUG'

Yes, the flu "bug" finds its way back to us every year about this time. Although you might think influenza is just a slightly worse version of the common cold, it is a specific and serious respiratory disease that can "bite" anyone at any age.

*What you should know about the "bug:"*

- ▼ Flu symptoms come on quickly and can include a high fever, aching muscles, sore throat, dry cough, stuffy nose, fever, and/or headache. Symptoms more commonly found in children than adults include nausea, vomiting, and diarrhea.
- ▼ Those at high-risk for flu-related complications include children younger than 5, especially those younger than 2; adults age 65 and older; pregnant women; and people with certain types of medical conditions such as chronic heart, lung, kidney, liver, blood, or metabolic disease, or weakened immune systems.
- ▼ Most adults can infect others one day before symptoms develop and five to seven days after symptoms appear.
- ▼ Most people with the flu gradually improve within a week, but it is not uncommon to feel rundown for at least two weeks.
- ▼ If you get sick, your doctor can prescribe antiviral medications that can make your illness milder and help you get better faster.



## WHAT YOU SHOULD DO TO PREVENT THE "BUG" FROM VISITING

- ✓ Avoid close contact.
- ✓ Stay home when you're sick.
- ✓ Cover your mouth and nose.
- ✓ Clean your hands.
- ✓ Avoid touching your eyes, nose, or mouth.
- ✓ Talk to your health care provider about getting vaccinated each year.
- ✓ Practice good health habits (get plenty of sleep, eat healthy food, drink fluids, stay active, and manage your stress).



# A Note to our Readers

As with every part of our lives, change is inevitable. If not for Thomas Edison, we would be reading by candlelight. If not for Alexander Graham Bell, we would be talking only face-to-face. If not for many, many great minds, we would be spending long hours researching information in an encyclopedia rather than jumping on the Internet.

In the best interest of our membership and our mission, Royal Neighbors is changing with the times, too.

For 115 years, Royal Neighbors has printed *The Royal Neighbor* magazine in an effort to reach out to our membership and share organizational and lifestyle

news. We're still going to stay in touch with you but we're going to do it online at [www.royalneighbors.org](http://www.royalneighbors.org). Beginning in 2015, you will have easy access to a new magazine each quarter via our website Home Page.

It is no secret that postage costs continue to rise. Printing costs, like most everything else, increase, too. With the transition to an online version of the magazine, Royal Neighbors will fulfill our mission with even greater success by having the opportunity to direct more funds to our membership benefits and our philanthropic efforts.

If you would like to be notified when each issue of *The Royal Neighbor* is posted online, please share your email address with us at [www.royalneighbors.org/magazine](http://www.royalneighbors.org/magazine). We will email you each quarter when a new magazine is posted.

Watch this space in March 2015 for Issue 1 of *The Royal Neighbor* Magazine.



## "Synopsis of Changes to Royal Neighbors of America Bylaws"

Adopted May 20, 2014

Article III, Section 9(h) has been revised to reflect the fact that the Board Chair and Board Vice Chair are no longer elected at the annual meeting of the Board of Directors. Instead, the Board of Directors has adopted procedures to address how the Chair and Vice Chair assume their roles. Changes to these procedures may be made by a vote of the Board of Directors rather than by a change to the Society's Bylaws.

## Your Tax-deductible Donation can Help Empower Women to Become *Financially Savvy* Money Managers

As you begin to prepare for the upcoming tax season, money is obviously on your mind. Whether it's taxes, investments, education costs, retirement funding, or just everyday budgeting, it's important to understand your personal financial matters.

According to various statistics, many women may not have the financial knowledge needed to manage their money confidently. That is the reason behind the Royal Neighbors Foundation's mission, Building Women's Futures Through Financial Education<sup>SM</sup>.

The Foundation's website, [www.royalneighborsfoundation.org](http://www.royalneighborsfoundation.org), is the place to go for educational webinars that address a wide variety of financial matters, including investing, combining finances with your partner, organizing your finances, negotiating, raising financially savvy kids, paying for college, and managing the budget during the holidays. These webinars hosted by Lauren Lyons Cole, Certified Financial Planner, offer

important tips for navigating some of the more significant financial issues we all face.

Thanks to your generous donations in 2014, the Foundation has touched over 500 individuals with financial education through the online webinars.

You can continue to help the Foundation help women with their finances by sending a tax-deductible donation to the Royal Neighbors Foundation, 230 16th Street, Rock Island, IL 61201, or to [www.royalneighborsfoundation.org](http://www.royalneighborsfoundation.org) using a credit card via PayPal.

You also are encouraged to share links to the Foundation webinars via email, Facebook, and personal conversations with family and friends so they, too, can benefit from expert financial tips that can build futures. For information, call (800) 537-1396.



[www.facebook.com/royalneighborsfoundation](http://www.facebook.com/royalneighborsfoundation)

## The Royal Neighbors Foundation DONATIONS

July 25, 2014 - October 31, 2014

- Chapter 8753, Hillsboro, OR - \$200
- Chapter 1129, Bradley, IL - \$200
- Chapter 8753, Hillsboro, OR - \$200
- Randy Rogers, Rock Island, IL - \$102
- Chapter 3000, Exline, IA - \$102
- Chapter 5052, River Falls, WI - \$100
- Chapter 6215, Doylestown, WI - \$100
- Chapter 5052, River Falls, WI - \$100
- Chapter 1440, Portland, OR - \$100
- Chapter 7072, Guthrie Center, IA - \$100
- In memory of Louise Miller
- Chapter 5784, St. Elmo, IL - \$100
- Chapter 1391, Sauk City, WI - \$100
- Chapter 8753, Hillsboro, OR - \$100
- \*Chapter 30, Sterling, IL - \$100
- Chapter 516, Tampico, IL - \$75
- \*Chapter 1440, Portland, OR - \$50
- Chapter 2845, Sioux Falls, SD - \$50
- Chapter 30, Sterling, IL - \$50
- In memory of Elizabeth Rosenthal
- Chapter 1228, Rexford, KS - \$50
- Chapter 1373, Atlantic, IA - \$50
- Chris Seistrup, Rock Island, IL - \$25
- Chapter 9890, Riverbank, CA - \$25
- In memory of Betty Johnson
- Royal Neighbors IT Department - \$22
- Rita Toalson, Rock Island, IL - \$20
- Lori Brown, Rock Island, IL - \$20

\*Youth Chapter

***Thank you!***



 ROYAL NEIGHBORS  
FOUNDATION  
*Know Your Worth*<sup>®</sup>

# COLLEGE IS ABOUT MORE THAN MONEY... ...but Financial Help can Make it Easier

Higher education is about learning new things, reaching goals, starting a career, changing a career, building a better life. The list of good reasons to learn more goes on and on. But, quite often it's also about money.

The cost of education is rising. Beneficial members of Royal Neighbors have the opportunity to apply for scholarships that will help meet those ever-increasing costs.

As a member benefit\* for more than 50 years, the Royal Neighbors Scholarship Program has awarded more than \$4 million in grants.

If you are an adult beneficial member of Royal Neighbors and are interested in continuing your education, you are encouraged to complete the Request for Scholarship Application form

located at the bottom of this page. Return it to Royal Neighbors, 230 16th St., Rock Island, IL 61201.

You can visit [www.royalneighbors.org/scholarships](http://www.royalneighbors.org/scholarships) for complete details of the program and to apply online for the 2015 program.

*"I want to sincerely thank you for awarding me the very generous "Making A Difference" scholarship. It is truly an honor to be selected and I am very, very grateful. The money that I was awarded will help me pay for college, and I am determined to keep a high grade-point average while being a college athlete and staying involved with many other campus activities at Nebraska Wesleyan University."*

—Justine Blumenstock,  
2014 scholarship recipient



*All applicants MUST be beneficial members of Royal Neighbors (which means they must be insured or own an annuity with Royal Neighbors).*

\*Member benefits are provided at the discretion of Royal Neighbors and are not available in all states. They are not part of any insurance or annuity contract and are not guaranteed.



INSURING LIVES • SUPPORTING WOMEN • SERVING COMMUNITIES™

## Request for Royal Neighbors of America Scholarship Application and Information

(Scholarship applicants must be insured or own an annuity with Royal Neighbors.)  
An application packet will be sent to all members who complete this request.

1. Scholarship request for:	<input type="checkbox"/> Making A Difference <input type="checkbox"/> New Horizons <input type="checkbox"/> Life Enrichment			
2. Name (PLEASE TYPE OR PRINT)	LAST	FIRST	MIDDLE	
3. Mailing address	COMPLETE ADDRESS	CITY	STATE	ZIP
4. Royal Neighbors data	CHAPTER NO. AND LOCATION	CERTIFICATE NO.	DATE JOINED ROYAL NEIGHBORS	
5. Personal data	Daytime telephone (     ) _____ - _____			<input type="checkbox"/> Male <input type="checkbox"/> Female
	Home telephone (     ) _____ - _____ e-mail _____			
	Date of birth _____ / _____ / _____		Social Security no. (LAST FOUR DIGITS) _____	
	Date of graduation from high school _____ (month) / _____ (year)			
	If already graduated, date of graduation and/or GED _____			

Signature \_\_\_\_\_ Date \_\_\_\_\_

Mail to: Royal Neighbors of America, 230 Sixteenth Street, Rock Island, IL 61201-8645, ATTN: Philanthropy Department

# IMPORTANT NEWS for members about the election of the Royal Neighbors of America Board of Directors

*Outside directors serving on the Royal Neighbors of America Board of Directors are elected by the Society's adult beneficial membership through mail-in or email ballot. Voting for the outside directors offers members a direct voice in the governance of the Society.*

**Election process** - According to the bylaws of Royal Neighbors of America, an election will be held each year for the members of its board of directors whose terms are expiring. Patricia Gibford, Bend, OR; Dr. Veronica Jordan, Boston, MA; Chief Justice Ruth McGregor, Phoenix, AZ; and Estella Vallejo, Peoria Heights, IL, all have terms that are expiring in 2015. Only the seats held by Dr. Jordan, Justice McGregor, and Ms. Vallejo will be filled; it is likely they will run for re-election. Because Ms. Gibford will be at the end of her final term as a board member in 2015, she will not be eligible to be a candidate in the 2015 election.

Dr. Jordan serves on the Compensation and Governance Committees and Justice McGregor is chair of the Governance Committee and serves on the Investment Committee. Ms. Vallejo is vice-chair of the Board of Directors and is a member of the Audit and Investment Committees.

The Governance Committee, with the exception of those members who are up for re-election in 2015, will select a slate of candidates to be submitted to the adult beneficial members for election. The 2015 nominating committee will consist of Ms. Gibford; Julie Bauer, West Orange, NJ; Patricia Jones, Minneapolis, MN; and Chris Seistrup, Mesa, AZ.

**Nomination process** - Adult beneficial members may nominate and submit a candidate to the Governance Committee. Two hundred (200) or more signatures of adult beneficial members are required to nominate each candidate by this method.

The Governance Committee will determine whether the candidate meets the required qualifications for inclusion on the ballot in accordance with the bylaws. Further information about candidate nominations and a nomination form also can be found on the Royal Neighbors of America website at [www.royalneighbors.org](http://www.royalneighbors.org). Instructions for nominating a candidate are included on the nomination form on page 15 of this issue.

**Required qualifications** - All outside director candidates must meet the following qualifications:

- Must be a woman who is a beneficial member of the Society at the time of election and who has demonstrated devotion to the purposes of the Society.
- The board maintains a mix of areas of expertise that satisfies the qualifications established by the Society and which reflects the complexity and magnitude of the business and affairs of the Society.

Information on additional qualifications as established by the Society's Board of Directors is available at [www.royalneighbors.org](http://www.royalneighbors.org), or by contacting the Royal Neighbors of America Secretary at (800) 627-4762.

**Who is not eligible to apply**

- Current Royal Neighbors employees and sales representatives (and their current spouses or partners to a legally recognized civil union) are not eligible to serve;
- Current corporate officers, employees, sales representatives, brokers, or directors of any other fraternal benefit society or organization issuing any line of insurance products offered by Royal Neighbors, and their immediate family members are prohibited from serving as an outside Royal Neighbors director.



# Nomination Form for Board of Directors Candidate

INSURING LIVES • SUPPORTING WOMEN • SERVING COMMUNITIES™

This nomination form must be received by the Secretary of Royal Neighbors of America at 230 Sixteenth Street, Rock Island, Illinois 61201-8645, **no later than April 1, 2015.**  
Two hundred (200) or more signatures of adult beneficial members are required for such nomination.

The individuals listed below hereby certify and acknowledge that they are adult beneficial members of Royal Neighbors of America. We hereby nominate \_\_\_\_\_ of \_\_\_\_\_  
*Name of Candidate*
*Address*, *City, state, ZIP*, *Phone number*

who is an adult beneficial member of Royal Neighbors of America, as a candidate for the position of outside director on the Board of Directors of Royal Neighbors of America. This nomination will be submitted to the Governance Committee of Royal Neighbors of America which will determine whether the nominee meets the qualifications set forth in or otherwise established in accordance with the Royal Neighbors of America Bylaws.

<u>Printed Name</u>	<u>Complete Address</u>	<u>Signature</u>	<u>Date</u>
1. _____	_____	_____	_____
2. _____	_____	_____	_____
3. _____	_____	_____	_____
4. _____	_____	_____	_____
5. _____	_____	_____	_____
6. _____	_____	_____	_____
7. _____	_____	_____	_____
8. _____	_____	_____	_____
9. _____	_____	_____	_____
10. _____	_____	_____	_____

Please make as many copies of this form as necessary to obtain the 200-plus signatures for your nominee.

### Acceptance of Nomination by Candidate

I, \_\_\_\_\_, hereby accept my nomination as a candidate for outside director on the Board of Directors of Royal Neighbors of America.  
*Name of Candidate*

\_\_\_\_\_  
*Date*
*Signature of Candidate*

**Only one signed Acceptance needs to be completed by the candidate.**  
 (800) 627-4762 • www.royalneighbors.org

*You're Thankful for Your Family TODAY...*

**...Protect Them for  
TOMORROW**

**"Thankful" is a word that comes to mind quite often when we think of family, especially at this time of year. Because our families are our number-one priority, it's important to ensure they are cared for appropriately.**

Do you have adequate insurance on your life to see your family through the tough times if and when it becomes necessary? Royal Neighbors offers products that can help pay the bills, finance your child's education, replace income, fund your retirement, and pay for final expenses.

- PERMANENT LIFE INSURANCE
- UNIVERSAL LIFE INSURANCE
- TERM LIFE INSURANCE
- ANNUITIES

Show how thankful you are for your loved ones by contacting a Royal Neighbors sales agent and reviewing your life insurance needs.



Call (866) 845-6665 • [www.royalneighbors.org](http://www.royalneighbors.org)  
INSURING LIVES • SUPPORTING WOMEN • SERVING COMMUNITIES<sup>SM</sup>