

## New Dakotas District Manager Appointed

It is with great pleasure that we inform you that Hugh E. Hart, FIC, has been named district manager of National Mutual Benefit's Western Dakotas Agency effective April 1, 2005. Some of you will recognize Hugh, since he first began his career with NMB in 1979 as a full-time district representative working out of the Spearfish Agency in South Dakota.

In 1980, his first full year with NMB, Hugh was named Rookie of the Year. During his very successful 13-year career with the organization, he earned the Agent of the Month award 26 times and was named NMB's top agent four times. He qualified for the annual President's Conference 12 times and the Million Dollar Round Table three times.

Hart was instrumental in opening the Philip, South Dakota, office in 1984 and recruiting Marv Cihak, who became known as "Mr. NMB" in and around

Philip. Hugh was very active in both Philip Branch 85 and Northern Black Hills Branch 73 (Spearfish) and rarely missed an activity or helping with community fund-raising efforts. Many members remember Hugh Hart as someone they trusted and really enjoyed working with.

After leaving NMB in 1992, Hugh sold new and used cars, most recently in Mesa, Arizona. But for some time, he and his wife, JoAnn, have talked about returning to the Spearfish area. When they heard of the managerial opening in the Western Dakotas Agency, they became very interested. After visiting the Home Office in Madison, Wisconsin, Hugh was more than ready to rejoin the NMB family. He says warmly, "I've always had a very special place in my heart for NMB and its members in the Dakotas."

Taking up his personal motto of *working together to make a difference*, Hugh is ready for the challenge of growing the Western Dakotas Agency. He is

also excited about the opportunity to once again work with the branches and the communities they serve. Giving back to the people he has always cared so much about is of the utmost importance to Hugh. In addition to the Spearfish and Philip areas, Hugh will be recruiting district representatives in North Dakota and working with their branches as well.

Hugh and JoAnn have six children and eight grandchildren. Family is everything to the Harts, and they both love spending time with family members and friends. While in Arizona, they enjoyed golfing and attending Diamondbacks baseball games. Please join us in welcoming the Harts back to the Dakotas.

To arrange an insurance checkup or to discuss your insurance needs with Hugh E. Hart, you may call him at (605) 642-4778 or 1-800-364-8846. Or stop in at the Western Dakotas Agency office in Spearfish at 741 N. Main Street, Suite 5. Hugh looks forward to meeting new members and becoming reacquainted with members he's served in the past. ♦



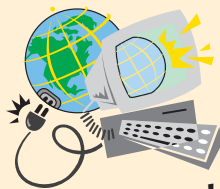
## Garland Joins Home Office Staff

National Mutual Benefit is pleased to welcome Eric Garland as Agency Sales and Marketing Coordinator in our Agency & Marketing Department effective June 28, 2004. He brings 22 years of insurance industry marketing experience to NMB.

Eric began his career in 1982 as an agent with Bankers Life and Casualty. While there, he worked his way up through the ranks of management until he left in 1990 to open his own independent agency, Complete Insurance Ser-

vices. He learned about NMB when he became a Personal Producing General Agent (PPGA) with the organization in July 2003. When offered the opportunity to join NMB's home office staff, he was open to the challenge. At National Mutual Benefit, Garland will work in the areas of product development, relationship marketing, and the recruiting/training of NMB's professional field representatives.

Eric resides in McFarland, Wisconsin, with his wife, Trudy, and their two children: Brandon, 18; and Brittney, 16. We are happy to have Eric join our staff as we continue to develop products that will best serve our members. ♦



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

Visit [www.nmblife.org](http://www.nmblife.org) to see National Mutual Benefit's newly updated Web site. Searching for information about NMB is now easier than ever for members and the general public. Stop by often to check out what's new and try the latest featured recipe from the *100th Anniversary NMB Cookbook*.



## Vue Named Agent of the Year

We are privileged to recognize Kabao (Ka bough') Vue, of the Great Rivers



Agency, as our 2004 Agent of the Year.

This is the first time Kabao has earned this award since starting with NMB in February 2002.

In addition to Agent of the Year, Vue earned several other important awards in 2004. She qualified for NMB's Master's Club and the annual President's Conference. She earned Century Club Leader status for insuring 127 lives, and was a Co-Eagle Award winner for bringing 102 new members into the Society. Vue was also runner-up for Top Life Producer in 2004.

On Kabao's long list of accomplishments with NMB, one achievement stands out as amazing. In just 10½ months, she qualified for the Million

Dollar Round Table—the first time an NMB agent had ever qualified for MDRT in his/her first year in the business!

Kabao's path to success is indeed inspirational. She came to the United States from Laos in 1989, without her parents, when she was only 14 years old. She did not speak English. Not having the opportunity to attend school in Laos because she was female, she was very happy to begin her education here with the ABCs. "The main reason I came to the United States was that I saw everyone in this country had the opportunity to go to school," says Vue.

The Agent of the Year award recognizes the agent who most closely represents NMB's sales and service philosophy and exemplifies the concept of fraternalism. National Mutual Benefit is proud to congratulate Kabao Vue for meeting and exceeding the criteria that earned her this award. ♦

## Fox River Valley Repeats as Top Agency

Once again, it is a pleasure to recognize



District Manager Ron Collien and the Fox River Valley Agency team located in Fond du Lac, Wisconsin. They have earned NMB's

Agency of the Year award for the ninth time in the last 12 years with their *winning with teamwork* philosophy.

In addition to teamwork, education is a vital ingredient in the Fox River Valley Agency's legacy of success, because it is education that allows the team members to serve their clients well. Ron states, "Having a knowledgeable agency team results in a certain confidence when helping clients meet their needs."

Ron is extremely proud of his team and all they have accomplished. He says, "For a manager, winning this award gives the greatest feeling of accomplishment because it recognizes many people **all** doing a great job." He adds, "It's amazing what can be achieved just by making the commitment to succeed."

The Agency of the Year award is one of the highest NMB honors agents can work toward because it recognizes individual performance as well as team effort. Congratulations to Ron Collien and his winning team: Joe Gloudemans and Robert Sparks, Little Chute; Shirley Krueger, Eldorado; Youa Lee, Green Bay; Dave Lohse, Fond du Lac; Peter Schmitt Jr., Plymouth; and Rick Wentz and Tzong Vang Yang of Sheboygan. ♦

## Schmitt Is MDRT Lifetime Member

For the first time in Society history, one of our district representatives has



become a Lifetime Member of the Million Dollar Round Table. We are extremely proud of Peter Schmitt Jr., FICF, CLU, for reach-

ing this pinnacle of success in his almost 37-year career with NMB.

Achieving membership in MDRT is something that only four percent of agents in the USA, and less than one percent worldwide, accomplish. To become a Lifetime Member, an agent must qualify a total of 10 years. The honor is received in the 10th year.

Peter has been setting records at NMB for a long time. He has been Agent of the Year 11 times, with an eight-in-a-row stretch from 1993 to 2000. He has qualified for President's Conference all but one year and has earned Agent of the Month 59 times.

MDRT Lifetime Membership is an accomplishment Peter never thought of as a possibility. "It wasn't until Wayne Kosbau, agency vice president, joined National Mutual Benefit in 1992, that I could actually see myself going from the plateau I was satisfied with to the next level and, ultimately, to become a Lifetime MDRT Member. Wayne's innovative and forward thinking provided NMB with the right products to allow me to achieve this career milestone."

Schmitt has always put the best interest of his clients first and has found great satisfaction in his chosen field. We congratulate Peter on this accomplishment and thank him for his many years of dedication to NMB, our members, and his clients. ♦

# We Remember . . .

## Helen M. Wenger

We regret to inform you that Helen M. Wenger, wife of National Mutual Bene-



fit's sixth president, William J. Wenger Sr., passed away on November 9, 2004.

Mrs. Wenger's association with National Mutual

Benefit dates back to 1952 when her husband's long career with NMB began.

During Mr. Wenger's tenure as president, from 1973 to 1986, Helen will always be remembered as a constant presence by his side, lending her support at society conventions, branch activities, fraternal

industry meetings, and home office events. Her strength, compassion, and quiet, but effective, volunteer efforts served as an inspiration to others.

Helen is survived by her husband William J. Wenger Sr.; two sons, William (Diana) Wenger Jr. of Middleton, and Robert (Linda) Wenger of Sturgeon Bay; a sister, Mildred McKenna of Long Beach, California; two sisters-in-law, Mary Wenger and Phyllis Wenger; four grandchildren; two great-grandchildren; and many nieces and nephews. Her memory will live on, but she will be truly missed by all those who loved and cared for her. ♦

## Helen Ellingson

We are deeply saddened by the death of Helen Ellingson, who passed away on



February 9, 2005, at the age of 96. She had been a field representative with the Society for 51 years.

Helen began her successful insurance career with NMB in 1934. She became known as *The Insurance Lady* in her hometown of Browntown, Wisconsin, and the surrounding area.

When Helen first started selling insurance, she visited people's homes in the evenings after a long day of taking care of her children and living the farm life. Often, she would help her neighbors with household chores while explaining the benefits of having life insurance with National Mutual Benefit. Over the years,

she built long-lasting relationships with her clients and their families, and always kept in touch with them.

Toward the end of her long career with NMB, many of Helen's sales were by word of mouth from one generation to another. Parents who had NMB policies that were purchased by their parents wanted Helen to sell them their baby's first policy. It became a tradition with many families. Helen retired from National Mutual Benefit in November 1985.

Helen Ellingson is survived by her son Eugene (Donna) Ellingson of Monroe, a sister Darlyne Gutzmer of Monroe; seven grandchildren; two step-grandchildren; 19 great-grandchildren; two great-great grandchildren; and many nieces and nephews. Helen will be greatly missed by all those whose lives she touched. ♦

## Richard (Rich) Ovren

It is with deep regret that we inform you of the passing of District Representative



Richard (Rich) Ovren on January 9, 2005, after a courageous battle against cancer.

Ovren joined National Mutual

Benefit in September 1994 as a full-time district representative in NMB's Great Rivers Agency, located in Eau Claire, Wisconsin. He has been described as a gentle giant, a man with a kind heart and a wonderful sense of humor. In addition to helping others in countless ways, he was passionate about helping others through life insurance. His main goal was to prevent a financial tragedy for surviving family members after the initial tragedy of death. Rich insured many lives over the years and those families will benefit for years to come from his forward thinking.

Rich was well-known and very active in and around his community of Elk Mound, Wisconsin. He was involved in high school sports, coaching at many levels; treasurer of his church; and a member of the local Lions Club. He was an avid golfer, a seven-time Wisconsin State Dartball champion, and an accomplished pianist.

Rich will be greatly missed by his family, especially his wife, Charleen; their three children: daughters Constance Anderson and Robin Ovren; and their son Stephen Ovren. He is further survived by his mother, Irene; sister, Patricia DeMoe; five grandchildren; an uncle; and many aunts, cousins, nieces and nephews. We extend our deepest sympathy to his entire family, his many friends, and his coworkers/friends in the Great Rivers Agency. ♦