

6804 N. Libby Ave.  
Oklahoma City, OK 73132  
September 3, 2020

Dear Sir or Madam:

You are presently considering approval of the proposed merger between Western Fraternal Life and NMB. I have several things I would like to bring to your attention regarding this.

As you are aware, the convention delegates for WFL voted via mail or online last April/May regarding the merger, new bylaws, and articles of incorporation. I would like to add my personal experience to the other voting irregularities to which you have been advised. I mailed my ballot from Oklahoma City on May 14. I discussed the need to be assured my letter would arrive at YesElections by the May 26 deadline with my postal worker. She advised me that I could not mail it certified mail due to the envelope I was required to use by the voting system set up between WFL and YesElections. She stated that she did not think there would be any problem whatsoever with my envelope arriving prior to the deadline as items from our locale were arriving in that zip code within a week at most. On the voting deadline of May 26, I decided to call YesElections just to assure myself that my vote had arrived. I was surprised when the person at YesElections informed me that my vote had not been received; I asked if she had checked the mail for that day, and she replied yes, adding that she had input all votes received that day already. I then asked if I could still vote online, and she did provide me with the information to do so. Since then, I have learned that directors were told that YesElections did not record any votes for a week prior to my phone call! The person I spoke with stated specifically to me that she had checked the mail that day and had been inputting votes daily.

Another thing related to voting that bothers me is the manner that WFL has recently conducted a second vote for the convention delegates—this time we were voting for directors for the newly merged company's board. One would think that since President Van Dyke and the Board felt so strongly that YesElections did such an outstanding job regarding the merger vote that we would vote for new directors in the exact same manner. Interestingly, and without any explanation, the vote on new directors was conducted by a totally different entity (and, in fact, this entity is an actuary firm that has done business with WFL in the past and may still be doing business with WFL). The director vote was only by mail with no online option. I feel you need to know this. To me, this seems to indicate that our president and board were not entirely happy with YesElections. If that is the case, then the delegates need an explanation, particularly since the merger vote is in controversy in the minds of many delegates and members.

Lastly, I heard a rumor this week that our WFL home office building was for sale. I did online research, and indeed, it is (<https://www.realtor.com/realestateandhomes-detail/1900-1st-Ave-NE-Cedar-Rapids-IA-52402-M94603-25598>). This surprised me, since this merger has not been

approved. I contacted my “old” director (our “old” WFL board is continuing to conduct our business) to ask why they have put our building on the market. My director stated that putting the building up for sale had been mentioned, but no vote by the board had occurred, and there had been no discussion as to the value of the building, etc. I would like to know who has placed our home office for sale, which in my opinion has been done in violation of our bylaws. The continued lack of transparency and accountability is alarming. I fear if a new merged company is allowed to be formed, those in power will continue to abuse their power to the detriment of all members and the value of our investments.

Sincerely,

Elaine Benda  
Delegate and President, WFL Lodge #67  
Retired Director, WFL District 7