

December 2023

# WoodmenLife<sup>®</sup>

MAGAZINE



# Peace of Mind With My Choice IUL<sup>®</sup>

***ALSO IN THIS ISSUE***

WoodmenLife Extras Are Here When You Need Them  
Chapters Work to Support Those Who Need It Most



WoodmenLife<sup>®</sup>  
woodmenlife.org





Chapter 84 officers Jose Rosado and Cheryl Johnston-Carr lead their chapter in community service projects. One cause they have supported for years is the USO in Lakewood, WA, donating food and supplies, as well as time volunteering.

# An Honor To Serve You

At this time of reflection and gratefulness, I want to express my deepest gratitude for the opportunity to serve as WoodmenLife's 14th President & CEO. It is truly an honor to be part of an organization with such a rich history of devoted leaders and members spanning more than 130 years. WoodmenLife's values and mission resonate deeply with me, and I am committed to continuing our support for the thousands of families and communities we serve.



Denise M. McCauley

As President & CEO, I am dedicated to practicing good stewardship of your financial future. Together with WoodmenLife's exceptional leadership team, we will continue to make smart decisions to ensure the long-term financial strength of our organization. At the same time, we will continue to support our community outreach programs, such as our National Community Focus on fighting hunger; benefits for

our younger members, such as scholarships; and financial support during times of need, like the Natural Disaster and Family Legacy extras.

The way our members embody our Shared Commitment to family, community and country is awe-inspiring. As we approach the new year, I encourage you to reach out to your Representative or local chapter if you wish to become more involved in making your community better. Your dedication and support are what make WoodmenLife the incredible organization that it is.

Wishing you and your loved ones the happiest of holiday seasons.

Sincerely,

Denise M. McCauley  
President & CEO

P.S. I invite you to share what you love about WoodmenLife and have a chance to win \$1,000 by connecting friends and family with our organization. Visit [WoodmenLife.org/Share](https://www.woodmenlife.org/Share) for details.



**Our Mission:** Uniting hardworking Americans to secure their financial future while strengthening our communities and country.







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22 My Choice IUL®



Volume 151 • Number 1

We've been helping to protect the financial future of families like yours, making a difference in hometowns across America and honoring our country since 1890. As a not-for-profit life insurance company, we put money back into the community. We're here when you need us most.

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Securities are offered through Woodmen Financial Services, Inc. (WFS), 1700 Farnam Street, Omaha, NE 68102, 877-664-3332, member FINRA/SIPC, a wholly owned subsidiary of Woodmen of the World Life Insurance Society (collectively "WoodmenLife"). Securities other than the WoodmenLife Variable Annuity are issued by companies that are not affiliated with WoodmenLife. This material is intended for general use with the public. WFS is not providing investment advice for any individual or any individual situation, and you should not look to this material for any investment advice. WFS has financial interests that are served by the sale of these products or services.

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All products may not be available in all states.

Not all Representatives are licensed to sell all products.

Purchase insurance and annuity products that meet your financial situation, needs and objectives. Never purchase insurance and annuity products for the sole purpose of qualifying for non-guaranteed membership extras.

### Equal Access Policy

WoodmenLife is an Equal Access membership organization that promotes a culture of inclusion. It is the policy of WoodmenLife to seek qualified members on a nondiscriminatory basis and to provide all members with equal access to and allow their participation in WoodmenLife's chapter system, chapter events, fraternal benefits, and all other fraternal activities on a nondiscriminatory basis. Membership is open to all individuals who share the values of family, community and country regardless of race, color, religion, age, sex, sexual orientation, gender identity, national origin, disability, military or Veteran status, and/or any other classification or factor protected by federal, state or local law.

It is also WoodmenLife's policy that any form of harassment of any member for any reason, not just on the basis of any factor or protected status listed above, will not be tolerated.

### Proud member of:



### Honored to be recognized on:



Cover photo by Ryan Jordan Photography

### On the Cover

Member Desarea Thompson — pictured with her mom, Vilena Thompson, and goddaughter, Rose — purchased life insurance to help protect her family should something happen to her.



# McCauley Shares Her Vision for the Future

WoodmenLife is embarking on an exciting new era with the appointment of Denise McCauley as the 14th President & CEO (Chief Executive Officer). With a solid record in strategic leadership and extensive industry knowledge, McCauley is poised to focus on the future of the company.

Like any organization that is over 133 years old, WoodmenLife has needed to evolve to adapt to the rapidly changing financial landscape. With advancements in technology and shifting consumer expectations, the company must be prepared to meet the needs of members in this new world.

McCauley brings a wealth of experience and a proven record of success to the position. With a passion for giving back instilled from an early age, she is well-equipped to steer the company forward as we improve our customer experience, offer attractive product offerings and grow our distribution to better serve our members and their families.

## Vision for the Future of WoodmenLife

McCauley envisions a future where the organization leverages technology and innovative approaches to deliver even greater value to its members. This



strategic vision is supported by a commitment to embracing change and adapting to the evolving needs of our members.

Her strategic vision for the future of WoodmenLife centers around three key pillars: leveraging our fraternal differentiator, enhancing the member experience, and driving growth by expanding our Sales Force. By focusing on these areas, the organization can support its long-term goal to continue growing the organization's member base while continuing to support communities

## Key Initiatives and Strategies to Achieve the Vision

To achieve McCauley's vision for the future of WoodmenLife, the organization has identified several key initiatives and strategies.

McCauley's appointment as the 14th President & CEO marks a significant milestone in WoodmenLife's 133-year history, as she became the company's first female President & CEO. The National Board of Directors has expressed confidence in McCauley's ability to lead the organization into the future. Her commitment to excellence and her passion for service and people align perfectly with WoodmenLife's values and mission.

# New RD Focusing on Members and Their Communities

Since taking his position in October, Alabama South Regional Director Drew Robertson has been driven by two things.

First, he wants members to get the most from their Representatives.

“Cultivating relationships with our members and doing what’s in their best interest is crucial to making sure they’re taken care of,” he said.



Robertson wants to ensure Representatives are meeting with their members annually and connecting on a personal level. He wants members to feel comfortable contacting their Representative with any issues or questions they have.

The second thing driving Robertson is demonstrating how making a difference in members' communities

is central to WoodmenLife's mission. It's something he knows about, too, as he's been a part of multiple regional Projects of the Year.

“Adding value in the communities we work in through community outreach events and activities is what sets WoodmenLife apart,” Robertson said.

Robertson — who's been with WoodmenLife for six years — knows guiding his team toward being its best will be vital to fulfilling members' needs.

“I want to help my team members and support them as they achieve their potential,” Robertson said. “I want to help them grow membership through inspiration and the culture we build.”

The University of Alabama graduate is the Treasurer of Chapter 1600 in Madison, AL. He's also a member of the Hartselle (AL) Area Chamber of Commerce.

Robertson and his wife, Lona, have relocated to Prattville, AL. In his spare time, he enjoys golf, football, basketball, and sport shooting.

# Keep an Eye Out for Tax Forms in Early 2024

Tax season will be here before you know it, and the Internal Revenue Service requires WoodmenLife to send you specific tax forms related to your WoodmenLife products. Here are three forms and some of the reasons they're mailed:

- A 1099-R, Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc., may be mailed when refunds exceed the amount paid into the certificate. These refunds can be used to purchase additional insurance, held on deposit or received in cash
- A 1099-INT, Interest Income, may be mailed to report interest earned by refunds held on deposit, much like a savings account
- A 5498, IRA Contribution Information, may be mailed to report contributions made to a retirement plan, like an IRA

If you need more information about your tax forms, consult your tax advisor.



# You Can Now Initiate Life Insurance Claims Online

We're here for you and your family at every stage of life. That includes at the most difficult times, like when a loved one passes away.

You can now go online to notify WoodmenLife when a member passes away and initiate the claim process. The claim notification process is available 24/7 at [WoodmenLife.org/Claims](http://WoodmenLife.org/Claims). The questionnaire is

thorough and easy to use, which is what you need when going through a challenging time.

You can also go to the WoodmenLife homepage, where you'll see a new "Claims" button in the top right-hand corner that will direct you to the questions.

It will take you through four steps:

1. Deceased member information
2. Your information
3. Beneficiary information
4. Additional information

Once the information is entered, you will see a screen thanking you for your submission and offering contact information if you have additional questions. If you entered an email address, you will also receive an email confirmation.



## Thank You for Voting Us as One of the Best

Every year since 1992, *Omaha Magazine* has invited readers to help determine the best in local business. This year, more than 900 businesses were nominated, and 25,000 votes were cast.

Once again, WoodmenLife came in first place for life insurance companies in the magazine's Best of Omaha 2024 contest. This is the seventh consecutive year we have been recognized by online voters as a top Omaha company, and it's the sixth year WoodmenLife has claimed the top spot.

This recognition is particularly special for us because it's voted on by the public.

Learn more at [OmahaMagazine.com/Best-of-Omaha](http://OmahaMagazine.com/Best-of-Omaha)



# WoodmenLife's Strength Stands the Test of Time



WoodmenLife has been helping to protect the financial futures of families, making a difference in communities across America and honoring our country since 1890. For more than 130 years, we have also been honoring our commitments to our members and earning strong ratings from top independent rating agencies.

This year, WoodmenLife was included in *Best's Review* magazine's annual "Standing the Test of Time" list,

which features insurers that have maintained a rating of A or higher for 50 years or more.

WoodmenLife is rated annually by AM Best, an independent credit rating agency. Based on our commitment to serving our members, innovation, risk management, and conservative investment philosophy, WoodmenLife has maintained a strong financial position while focusing on improving the communities where our members live.

To learn more about WoodmenLife's financial strength, visit [WoodmenLife.org/Financial-Strength](http://WoodmenLife.org/Financial-Strength)

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## Share your Care



## Here's Your Chance to Win \$1,000

Help your family, friends, co-workers, and neighbors set out on a path to financial security by sending us their names.

You could win one of 30 \$1,000 prizes for sharing the name of someone you know who would benefit by joining the WoodmenLife family.

Scan or visit [WoodmenLife.org/Share](http://WoodmenLife.org/Share) to submit up to five referrals by March 31.



Open to WoodmenLife members only. An individual becomes a member by joining our shared commitment to family, community and country, and by purchasing a WoodmenLife product. This promotion is not open to New York residents. Go to [WoodmenLife.org/Share](http://WoodmenLife.org/Share) for official rules. D1599 12/23 Woodmen of the World Life Insurance Society, Omaha, NE



Learn About the  
WoodmenLife

## Customer Service Department



Within WoodmenLife, so many people work every day to make sure we serve our members and look out for their best interests. To help you get to know us better, Deanne R. Adams, Director, Customer Service, recently answered a few questions about our Customer Service Department.



Deanne R. Adams

**Q: What does the Customer Service Department do?**

A: Customer Service's main role is to provide excellent service to our members and Sales Representatives. We provide information and support to our customers regarding their insurance products through telephone calls, emails and self-service options, such as the member website and our automated Interactive Voice Response (IVR) system.

**Q: What interactions and inquiries make up "customer service"?**

A: We help our customers with a variety of questions related to products, applications, payments, values, certificate benefits, changes, annual reports, illustrations, member benefits, etc. We also help with the difficult process of reporting a death claim and answering questions regarding the claims process. We are happy to help our customers with whatever is needed, including connecting them with one of our expert Sales Representatives.

**Q: How does the department ensure customer satisfaction?**

A: Our customers and their satisfaction are our top priorities. We listen to our customers' input and continuously strive to enhance our service. We also have an established quality-review process. It is our goal for every customer to be highly satisfied and receive trusted service.

**Q: How do you see the department helping to shape the future of WoodmenLife?**

A: We continuously assess our customers' changing needs to determine how we can best provide service now and in the future. This includes investing in technology, self-service options and training so we meet customers' needs and continue to build on our customer satisfaction. Our members can be confident in WoodmenLife. WoodmenLife has been strong for more than 130 years, and we strive to provide the services needed to be strong for another 130 years.

**Contact us:** Members can obtain information through our self-service IVR system by calling 800-225-3108. They can also speak with one of our Customer Service Specialists, who are available from 7 a.m. to 5 p.m. Monday through Thursday, and 7 a.m. to noon on Friday, Central Time.

## Protect Your Loved Ones With LawAssure™

It is the season for nights by the fire, your favorite festive sweet treats and special moments with family. The holidays are a time to be together, catch up and make new memories.

You can also take advantage of this time together for the serious discussions. Use this time to look to the future and ensure you're protecting yourself and your loved ones in case something were to happen. Advance planning makes change — even the difficult change involved in illness or death — easier to cope with.

With LawAssure, WoodmenLife members<sup>1</sup> can create customized wills, powers of attorney and healthcare directives with free, easy-to-use online templates<sup>2</sup> — all from the comfort of their own home. Here are three reasons to use LawAssure to help you protect your loved ones this holiday season:

**1. It's Easy to Complete**

With LawAssure, the online technology makes you feel like you're being interviewed directly by an attorney. Once you log in, LawAssure's system will have you choose the legal service you need and ask you a series of questions. As you answer the questions, your document will be personalized for you using pre-programmed logic, and you can have the final document in front of you in as little as half an hour.

**2. You Control Access to Your Personal Details**

If you want to share your document with someone to collaborate, like an attorney, you can do so securely by using LawAssure's online system. You can share your document with multiple people, as well as set a password and time scale for them to access your document.

**3. It's Simple to Amend**

Your estate plan should be a living document and be updated every five years. Changes such as births, marriages, deaths, and assets need to be accounted for in your plans. LawAssure allows you to update or amend your documents. When you update or amend them, you can download your legal documents to print and sign. You can then use LawAssure's secure, password-protected online storage to access your documents at any time.

While updating your documents in LawAssure, set up a time with your WoodmenLife Representative to review your plan.



**Get Started:**

- Go to [WoodmenLife.org/LawAssure](https://WoodmenLife.org/LawAssure) and click "Get Started Today"
  - Click "Register" to create an account
  - Enter the WoodmenLife access code and identity code
- For more information, visit [WoodmenLife.org/LawAssure](https://WoodmenLife.org/LawAssure)

1. WoodmenLife Extras are available to members. An individual becomes a member by joining our shared commitment to family, community and country, and by purchasing a WoodmenLife product. These extras are not contractual, are subject to change and have specific eligibility requirements, such as additional membership requirements including length of membership, number of qualifying members in household and/or a qualifying event.  
2. WoodmenLife has entered into a sponsored marketing relationship with Epoq, Inc. (Epoq) to offer document preparation services to WoodmenLife members. Epoq is an independent service provider. WoodmenLife is not affiliated with Epoq and does not administer these document preparation services. WoodmenLife does not provide, is not responsible for, does not assume liability for and does not guarantee the accuracy, adequacy or results of any service or documents provided by Epoq. WoodmenLife, its employees and representatives are not authorized to give legal advice. Not all services are available in all states. WoodmenLife, its employees and Representatives are not authorized to give legal advice. Individuals are encouraged to seek advice from their own legal counsel or professional tax advisor.



# Catching Up With a Former Scholarship Recipient

Since its start in 2017, the WoodmenLife Focus Forward Scholarship® program has recognized nearly 5,000 young members across the United States and awarded \$2.7 million in scholarships<sup>1</sup>. Last year, WoodmenLife awarded 571 scholarships, ranging from \$500 to \$10,000.

As the application period recently opened, WoodmenLife decided to catch up with a previous scholarship recipient to see how his college experience has been going, what he's used the money for and

what advice he has for members looking to apply for the scholarship.

## Matt Smith Murray State University

Amid applying for colleges four years ago, Smith received a letter he had been waiting for his entire senior year. He had been accepted into the Design Engineering Technology program at Murray State University.

**“If you want to apply for the scholarship, go for it. You have a 0% chance if you don't try. If you work hard for something and put in the effort, you'll see the results.”**

– Matt Smith  
2020 scholarship recipient

Helping him fulfill his dream of attending college, Smith — a 2020 graduate of Trigg County High School — received a WoodmenLife Focus Forward Scholarship.

He also earned a Presidential Fellowship from Murray State University, which is the largest amount awarded to incoming students. The Presidential Fellowship covers his college tuition, meal plans and housing for all four years at MSU. Earning the Presidential Fellowship allowed him to use his WoodmenLife

scholarship to pursue his independent research on high-altitude balloons and payload design.

In his research, he has designed payloads to record data and has worked with NASA to send high-altitude balloons to the lower stratosphere.

Smith is now in his fourth year of the Design Engineering Technology program at Murray State. After he graduates next May, he plans on applying to the Fulbright English Teaching Assistant Program to teach English to high school students in the Czech Republic. If the Fulbright program doesn't work out, he plans to work for a few years in the defense sector in Huntsville, AL.

Smith encourages members in high school to take that first step in applying for the scholarship.

“If you want to apply for the scholarship, go for it,” Smith said. “You have a 0% chance if you don't try. If you work hard for something and put in the effort, you'll see the results.”

“For me, the scholarship has given me the freedom to take those extra steps and pursue those opportunities that I wouldn't have been able to due to cost restrictions. Take that first step and follow your dreams — you never know what could happen. It might just work out.”

## WoodmenLife Focus Forward Scholarship® Deadlines

There's still time for someone in your family to apply for one of this year's scholarships. Applications will be accepted through **Jan. 16, 2024, at 3 p.m. Central Time**. Members graduating from high school and recent graduates are encouraged to apply. The scholarships can be used for all education-related expenses at accredited universities, colleges and trade schools.

For eligibility requirements and other information, visit [WoodmenLife.org/Scholarships](https://WoodmenLife.org/Scholarships)

Members can use the WoodmenLife access code to apply.

<sup>1</sup>WoodmenLife Extras are available to members. An individual becomes a member by joining our shared commitment to family, community and country, and by purchasing a product. These extras are not contractual, are subject to change and have specific eligibility requirements, such as length of membership, number of qualifying members in household and/or qualifying event. Previous WoodmenLife Focus Forward Scholarship recipients are not eligible.



# Giving Together Projects Show WoodmenLife at Our Best



Clearly, the patch of ground outside Rocky River Elementary School in Concord, NC, had received some attention. There were artificial flowers, a statue and angel figurines. And they caught the eye of WoodmenLife Representative Meagan Young during the 2022-23 school year.

Turns out, what she saw was a memorial garden for a little girl who passed away while she was a student at Rocky River. Young asked the principal if he'd be interested in a project that would give the garden a makeover.

"He said he could totally go for that," Young said. "So, I actually had my Giving Together project picked out last spring."

Hers was one of hundreds of Giving Together projects this year designed to clean up, paint or beautify in communities across the country. The Giving Together program gives WoodmenLife Representatives the opportunity to coordinate projects and enlist a team of volunteers to complete the work. The community outreach projects offer a chance to show how our organization is committed to making a difference where our members live and work.



Photos by Abrea Crackel Photography



Representative Meagan Young led a Giving Together project to spruce up a memorial garden for a young girl who had passed away. The group of volunteers pulled weeds, planted flowers and installed a birdbath. "It was exhausting and rewarding all at the same time," Young said.



"They wanted to make the park nice so they could enjoy it and bring their kids to it."

– Dana Dyer, Financial Representative

Photo by L.M. Photography

Representative Dana Dyer and a team of volunteers worked to clean up a city park in Mortons Gap, KY. The Giving Together group wasn't deterred by rainy weather as they placed landscaping blocks around flower beds, added mulch to the playground and installed a new swing.

## Getting the Work Done

Another Giving Together project, led by Financial Representative Dana Dyer, aimed to help the local civic club spruce up a city park in Mortons Gap, KY.

"They wanted to make the park nice so they could enjoy it and bring their kids to it," she said. "It's a small town, and they want to keep it up."

The work for the day included placing landscaping blocks around flower beds, putting decorative toppers on light poles, providing mulch for the playground, and installing a new swing. And not even inclement weather deterred the project.

"It was a rainy morning," Dyer said, "and they were asking, 'Are we still doing this?'"

The answer, of course, was, "Yes."

"They were so excited that we would take an interest in their community," Dyer said.

## Feeling Grateful

Young's experience was similar.

"It was amazing," she said. "Teachers came out, and the principal came out. They were in awe of what we did."

What they did was weed, pull stumps, till, plant flowers, and install a birdbath with stepping stones to it. The statue dedicated to the student and the angel figurines were placed back in the garden, too.

"It was exhausting and rewarding all at the same time," Young said.

Both Representatives are ready to find the next way to give back. Dyer asked the Mortons Gap Civic Club to let her know when the spruced-up park needs a new flag for its flagpole. And Young already has an idea for next year's Giving Together project.

"Community outreach is where my heart beats," she said.



# Giving Back Through Giving Together

Hundreds of WoodmenLife Representatives across the country organized Giving Together projects, and volunteers jumped at the opportunity to help. The program improved communities through cleanup, beautification and painting projects.

Contact your WoodmenLife Representative to see how you can support a project in your community.



South Carolina

Project organized by Representative Gayle Causey. This project benefited Sandy Island, which often collects trash from boaters and other visitors. Volunteers picked up trash and helped beautify the island.



Tennessee East

Project organized by Representative Keith Kail. For this project, volunteers picked up litter that had been accumulating along a new walking and biking path in the village of Concord, TN. Their work filled several garbage bags.



Georgia South

Project organized by Representative Bill Ross. A group of volunteers applied rust remover and painted the metal panels that make up the horse enclosure at Blue Sky Acres, an organization that supports people with disabilities.



North Carolina East

Project organized by Representative Louise Jones. A team of volunteers helped paint the front of Jumping Run Church. The spruced-up appearance made a big difference in the neighborhood.



Louisiana

Project organized by Representative Amy Portier. Giving Together volunteers helped the Houma Fire Department — which is putting together a museum — frame pictures, documents and other memorabilia for display.



Pacific/Midwest

Project organized by Representative Hyon Soo Pae. Volunteers picked up trash at Magic Island, a public park in Honolulu. The park is a popular place for tourists, and the group wanted to make sure it stays beautiful.



Florida

Project organized by Representative Dewayne Slusher. In support of The Rattlesnake Conservancy, a team of volunteers built signs that offer directions and other information to visitors. The conservancy was grateful for the help.



Kentucky East

Project organized by Representative Stefanie Zeppenfeldt. Benefiting Love's Angels Early Childhood Development Center, a group of volunteers worked to beautify the parent entrance with flowers, wood bee catchers and other decor.



Arkansas/Oklahoma

Project organized by Representative Susan Sullivan. Volunteers painted the playground equipment at EndTime Revival Tabernacle. Several chapter members attend the church and said the playground facelift was much needed.



West Virginia

Project organized by Representative Ronnie Helms. For this project, volunteers helped build a gazebo, plant trees and do landscaping at Lauren's Wish, a nonprofit organization for those struggling with substance addiction.



Virginia

Project organized by Representative Karen Patton. A group of volunteers had a "buddy bench" made for Richlands Elementary School, delivered it and installed it on the school's playground.





# Start Saving Today With **Life's Perks**<sup>®</sup>

Whether you're searching for a last-minute Christmas gift (better hurry!) or planning ahead for the new year, Life's Perks can help. This WoodmenLife Extra<sup>1</sup> offers members discounts<sup>2</sup> on brands most people use every day.

Here are 10 ways you can save with Life's Perks:

- 1 Crush your wellness goals**  
With discounts on gyms, therapy, loans, and more, prioritize your physical, mental and financial wellness with ease.
- 2 Book that big trip for less**  
With discounts on hotels, rental cars, luggage, and more, saving has never been easier.
- 3 Experience life on your terms**  
Access steep savings on movie tickets, theme park thrills, spectacular sporting events, concerts, and more.
- 4 Keep your car in drive**  
Save big with discounts on auto insurance, tires, parking, and even a new car.
- 5 Stay local and save local**  
Find nearby deals on the map or suggest your favorite local business, and Life's Perks will do its best to secure a deal.
- 6 Step out in your best looks**  
With unbeatable discounts on all things apparel, shoes and workwear, take your style to the next level for less.
- 7 Save at home effortlessly**  
Whether you're updating your kitchen, installing home security, or want to save on essentials for your kids and pets, we've got you covered.

## Getting started with Life's Perks is easy:

1. Visit [WoodmenLife.org/Discounts](https://WoodmenLife.org/Discounts)
2. Click "Visit Life's Perks"
3. Click "Create Your Account"
4. Fill in your information, including WoodmenLife's quick access code
5. Click "Register" — and you are ready to start saving

- 8 Stay connected at all times**  
Don't miss a beat while saving on cell phone plans, home internet and devices like tablets and smartphones.
- 9 Earn reward points with ease**  
Stack up reward points on your purchases for even steeper savings.
- 10 Don't miss any opportunity to save**  
Keep your eyes on your inbox for the best deals each week or download the PerkSpot Mobile App to take your savings on the go.

1. WoodmenLife Extras are available to members. An individual becomes a member by joining our shared commitment to family, community and country, and by purchasing a WoodmenLife product. These extras are not contractual, are subject to change and have specific eligibility requirements, such as length of membership, number of qualifying members in household and/or qualifying event.  
2. WoodmenLife has entered into sponsored marketing relationships with companies that agree to offer discounts to WoodmenLife members. WoodmenLife is not affiliated with these companies and does not administer these discounts for products or services.

# 2024 Refund Amount Set

As a member, you may be eligible to receive an annual refund on your certificate, which will be sent to you via mail or reinvested in your account, depending on the preference you have set.

During 2024, members holding certain life, accident or health certificates are expected to be paid approximately \$21.8 million in refunds.

## 2024 CHAPTER CENTENNIALS

Happy 100th to the following chapters:

**Chapter 1000**  
Taylorsville, GA  
April 23, 1924

**Chapter 1192**  
Milan, GA  
Sept. 24, 1924

**Chapter 1180**  
Blairsville, GA  
May 22, 1924

**Chapter 117**  
Phoenix, AZ  
Dec. 5, 1924

**Chapter 7**  
Atlanta, GA  
July 15, 1924

**Chapter 1196**  
Tallapoosa, GA  
Dec. 5, 1924

**Chapter 105**  
Elkin, NC  
Sept. 9, 1924

**Chapter 1185**  
Vidalia, GA  
Sept. 10, 1924





# 2023 WoodmenLife Annual Regional Events by the Numbers



This year, the WoodmenLife Annual Regional Events (AREs) were held from April through September. Events took place across the country, offering an avenue to improve chapter activity, thank individuals for a job well done and expose members and guests to the fun of hands-on volunteer opportunities.

Check out some highlights from the WoodmenLife AREs:



### Service Projects

- Most chapters supported either a Veterans' organization or a food pantry
- Mississippi South chapters collected more than 1,000 pounds of food for the Camp Shelby Food Pantry
- Texas Southeast chapters raised \$13,550 for the Disabled American Veterans charity



**\$67,728.78**

Overall value of service projects



**537**

Number of volunteer hours



**\$16,083.15**

Value of volunteer time

“Our members truly do look forward to events such as this and are hungry for family-friendly activities that are affordable.” — *Ashley Kitzinger, Community Outreach Advisor, Alabama South*

“The hotel we stayed at noticed us collecting food for the Camp Shelby Food Pantry, and so they donated food and will host a challenge with all Holiday Inns to help donate next year.” — *Jenny Ozier, Community Outreach Advisor, Mississippi South*

“People are incredibly humbled and grateful for recognition they didn't expect.” — *Tosha Freeze, Community Outreach Advisor, North Carolina West*

Thank you to everyone who attended an event. It was great to see everyone and celebrate our accomplishments together. We look forward to seeing more of you at next year's AREs.



Community Outreach Advisor Melissa Godfrey joined her son, Brack, serving food to the people of Maui after wildfires devastated the island. In all, they served more than 2,000 meals to people in need.

## Out of the Office, but Still in the Giving Spirit

WoodmenLife associates are committed to helping those who need it most in their communities. Sometimes, that even means taking time out of their vacation to pitch in.

Melissa Godfrey, Community Outreach Advisor for the Arkansas/Oklahoma region, had planned a trip to Hawaii in August with her husband to celebrate their 30th anniversary.

Before their trip, wildfires swept across Maui, leaving about 100 people dead and Lahaina destroyed. Many survivors were left with nothing, and relief organizations jumped in to help.

One of those groups was World Central Kitchen, which provides meals in response to humanitarian, climate and community crises across the globe. Godfrey's son, Brack, works for World Central Kitchen, and the organization just happened to be serving the people of Maui during Godfrey's trip.

Godfrey and her husband took a day out of their vacation to volunteer with World Central Kitchen and serve food to those in need. And they were more than happy to do so.

“We enjoyed it so much,” she said. “We served more than 2,000 meals that day.”



If your home was damaged or destroyed by the wildfires in Hawaii — or by another eligible natural disaster — WoodmenLife is here to help. Through the Natural Disaster extra<sup>1</sup>, WoodmenLife members can receive financial assistance of up to \$1,000 to help with home repair costs. Learn more at [WoodmenLife.org/Natural-Disaster](https://www.woodmenlife.org/Natural-Disaster)

1. WoodmenLife Extras are available to members. An individual becomes a member by joining our shared commitment to family, community and country, and by purchasing a WoodmenLife product. These extras are not contractual, are subject to change and have specific eligibility requirements, such as length of membership, number of qualifying members in household and/or qualifying event.



Member Highlights

Desarea Thompson   
Dallas, TX   
Chapter 210   
Member Since 2019 



# My Choice IUL<sup>®</sup> Fits Member's Needs

The tragedy of losing a family member can come suddenly and without warning. Other times, it's seen coming from a long way off. Regardless of the timing, the impact can be profound.

Because such loss can happen at any time, it's important to make sure your loved ones are protected with life insurance.

"I always felt so bad seeing GoFundMe requests on Facebook of people trying to pay for their family member's funeral," said Desarea Thompson, 31, of Dallas, TX. "I just thought that there needs to be something in place to protect resources and take care of these needs.

"Every time I saw something online or on TV, I said, "That's not going to be my family."

So, Thompson set out to get her financial house in order.

"Life insurance protection topped her list, which is good thinking," said Thompson's WoodmenLife Representative Royce Traylor of Jacksonville, TX.

He added that other younger adults — whether they're single, like Thompson, or married with children — should think like Thompson.

"At a younger age, in general, insurance premiums are lower," Traylor said. "Age matters. As someone gets older, they could develop health problems that could make life insurance more expensive."

And there's the death benefit for loved ones — a fact that helped put Thompson's mind at ease.

**CONTINUED ON NEXT PAGE →**

*After researching her options, Desarea Thompson worked with her WoodmenLife Representative to purchase a My Choice IUL<sup>®</sup>. The life insurance protection puts her mind at ease knowing that her mom, Vilena Thompson, wouldn't have to struggle financially should something happen to her. And Desarea has been so pleased with her product that she's recommended her friends and family members protect their loved ones — like 5-year-old goddaughter Rose — with life insurance coverage.*

Photos by Ryan Jordan Photography





Scan the QR code to watch a video and learn more about the WoodmenLife My Choice IUL.

“If something were to happen to me, I wouldn’t have to worry about my mom,” she said. “She would be financially OK because I have life insurance.”

#### Looking for Something More

Thompson met with Traylor, who conducted a Needs Analysis to help determine what solution would best fit her needs. Their discussion pointed to a My Choice IUL certificate<sup>1</sup>.

Life insurance protection wasn’t the only thing Thompson was looking for. A product that had the potential to build cash value was a priority, too. The IUL addressed both.

The guidance from Traylor fit with the information Thompson, who works at Dallas Love Field Airport, found during her pre-meeting research.

“I watched different videos about saving money, being financially stable and getting out of debt,” she said. “And more and more videos about life insurance came up.”

Having the opportunity to access<sup>2</sup> her certificate’s potential cash value was also of great importance to Thompson. “I wanted to make sure I had that in case something came up,” she said.

Thompson was particularly interested in the upside potential<sup>3</sup> of the IUL. This potential for cash value growth can come with either the indexed or fixed account options. For the indexed account option, the growth is linked to the performance of a designated index over a specific time period, up to a maximum cap rate. The fixed account option grows at a set interest rate.

## Thompson has been happy with her IUL certificate because of the peace of mind she feels with life insurance protection and because she has access<sup>2</sup> to the product’s potential cash value accumulation.

She was also relieved by the IUL’s protection against a down market, which comes from a guaranteed 0% floor<sup>4</sup>. That means an IUL certificate’s interest rate will never be less than 0%, thus offering some protection in a fluctuating market.

Traylor said Thompson’s satisfaction in the IUL is similar to that of other younger adults he’s encountered.

“A significant advantage of the IUL is the potential to build cash value while leaving behind a death benefit for loved ones,” he said. “I recommend

this product for younger clients because it offers permanent coverage as long as premiums are paid.”

#### Making Connections

Thompson has been happy with her IUL certificate because of the peace of mind she feels with life insurance protection and because she has access<sup>2</sup> to the product’s potential cash value accumulation. She’s been so happy, in fact, that she’s become a life insurance advocate. She has recommended her friends and family members get life insurance coverage for themselves and their loved ones because she wants them — including her 5-year-old goddaughter, Rose — to be protected like she is.

“If they get something set up for Rose now, time can work for her,” Thompson said. “It would be great to know that she’s going to be set.”

She knows Traylor will provide spot-on guidance, too, because of how helpful and attentive he’s been.

“Royce quickly answered any questions I had,” Thompson said, “and if he didn’t have answers, he found the answers.”

For his part, Traylor said building relationships is key to helping members be financially secure.

“Having a strong connection based on trust and communication helps members feel more secure and connected,” he said.

“With Desarea, I not only gained a client, but I also gained one of the sweetest friends anyone could ask for.”

To see if My Choice IUL is right for you, contact your WoodmenLife Representative today. Visit [WoodmenLife.org/MyChoice](https://www.woodmenlife.org/MyChoice) to learn more about this life insurance product.

1. Universal Life insurance products contain fees, such as mortality and expense charges (which may increase over time), and may contain restrictions, such as surrender periods. This certificate could lose money. WoodmenLife will provide notification if the guaranteed monthly deductions and interests are expected to exhaust the plan’s cash values prior to the maturity date. This certificate is not guaranteed to stay in force until maturity based on minimum guarantees.

2. Loans and withdrawals will reduce the policy’s death benefit and available cash value. Excessive loans or withdrawals may cause the policy to lapse. A loan, withdrawal or surrender may be a taxable event. For tax advice, consult with your professional tax advisor.

3. IUL is not an investment. It is a life insurance policy product that provides growth potential through index interest crediting. You cannot invest directly in an index.

4. Guarantees are backed by the claims-paying ability of WoodmenLife. Flexible Premium Adjustable Indexed Universal Life Certificates ICC18 8730 4-18, 8730 4-18 (XX). All products may not be available in all states.



# Equal Access Policy

To ensure that all members receive equal access to all the benefits and privileges of membership, WoodmenLife has implemented and affirmed its commitment to the following policy. Those persons considered “members” for the purpose of this policy include all Home Office associates, Regional Directors, Recruiting Sales Managers, Sales Representatives, and all Chapter officers and Chapter members.

WoodmenLife welcomes its members, regardless of background and beliefs. We respect every individual’s unique perspective and contribution. We are committed to creating an inclusive environment that values differences and creates opportunities for growth, leadership and service.

WoodmenLife is an equal access membership organization that promotes a culture of inclusion. Membership is open to all individuals who share the values of family, community and country, regardless of race, color, religion, age, sex, sexual orientation, gender identity, national origin, disability, military or Veteran status, and/or any other status, classification or factor protected by federal, state or local law.

Within this policy, WoodmenLife has taken the position that any form of harassment of any member for any reason, not just those individuals who fall under one or more of the protected classes listed above, will not be tolerated.

**Procedures for Handling Member Complaints:** Any instances of discrimination or harassment involving any member of WoodmenLife should be reported immediately, in confidence, to WoodmenLife’s EEO Complaint Administrator, Michelle Walker, at 800-542-9756. Every effort will be made to promptly investigate all allegations of discrimination or harassment in as confidential a manner as possible, and take appropriate corrective action, if warranted. Members found to be engaged in discrimination or harassment in any manner against another member may be subject to fines, loss of member privileges and their good-standing member status with WoodmenLife. Likewise, chapters found to be engaged in discrimination or harassment against a member may be subject to charter revocation. WoodmenLife associates found to have engaged in discrimination or harassment will be subject to disciplinary action up to and including termination of their employment.

**Responsibility for Monitoring Equal Access Policy:** Vice President & Chief Human Resources Officer Michael Hemenway serves as the EEO Officer and has primary responsibility for the implementation and enforcement of WoodmenLife’s Equal Access Policy and its communication to Chapter officers, Regional Directors, Recruiting Sales Managers, Sales Representatives, and other WoodmenLife associates who may have some involvement in chapter activities.



## The Home Office will be closed the following days:

- Friday, Dec. 22
- Monday, Dec. 25
- Monday, Jan. 1
- Monday, Feb. 19

# Hometown Street Renamed in James-Keaton’s Honor

Peaches James-Keaton’s softball career paid off in multiple ways. One was having a street named after her in her hometown of Papillion, NE. Another was having it teach her how to be successful after sports.

James-Keaton, a Scrum Master II with WoodmenLife, was a dominant softball player. In high school, she led her team to four state titles. She is a member of the Nebraska High School Sports Hall of Fame. During her college years, she became the University of Nebraska’s all-time leader in strikeouts and shutouts. Her senior season, she was the Big 12 Conference player of the year.

Still, she was shocked when city officials contacted her about the street renaming. Shock was followed by pride when she learned fellow Papillion La Vista High School alum and current Husker pitcher Jordyn Bahl was also having a street named after her.

The streets intersect at the Papillion Landing Sports Complex.

“That meant a lot,” James-Keaton said. “There are so many talented, hardworking and incredible female athletes that don’t get the recognition they deserve. This is a cause for celebration and a step toward greater gender equality in athletics.”

Off the field, James-Keaton said athletics had a way of providing a sense of purpose.

“I believe goal-setting is so important,” she said. “When you set goals, you can then start to create a plan of how to accomplish them. It motivates you every day.”

### Member Highlights

Peaches James-Keaton  
Omaha, NE  
Chapter 16  
Member Since 2020



After a successful softball career, Peaches James-Keaton was honored recently with a street named after her in her hometown of Papillion, NE. The street intersects with one named for another softball star, Jordyn Bahl, at the Papillion Landing Sports Complex.

James-Keaton said she learned teamwork, leadership and resiliency from sports.

“There are times when you face setbacks and losses, and the workplace is no different,” she said. “The ability to bounce back, learn and move forward is crucial.”

“Sports have always had tremendous benefits to my overall well-being. And it still holds true, even as an adult.”



# Five-Star Common Bond Reward Program



## Shared Commitment Activities

There are four Shared Commitment activity themes: family, community, patriotism (country), and fighting hunger. Chapters must complete a project in each of the four categories to be a Five-Star chapter.

Starting in 2024, chapters can complete their themed activities in any order. Chapters can only do one project per quarter to earn the reward, but the themed activities don't need to correspond with a specific quarter. This will give your chapter more flexibility to organize and execute your activities.

## Ideas for Activities:

### Family

- Organized shopping for an organization
- Assemble and deliver care packages

### Community

- School supply drive
- Park/highway cleanup
- Nurses' appreciation event

### Patriotism (Country)

- Flag retirement ceremony
- Veterans' appreciation event
- First Responders' appreciation event

### Fighting hunger

- Community food drive
- Stuff bags for youth weekend food programs
- Volunteer with a hunger relief program

## Earn Five Stars and Up To \$2,000 for Your Chapter

Earn your first star and a \$400 cash reward for your chapter by submitting a complete annual financial report and chapter budget by Feb. 15, 2024.

Annual Financial Report/Budget		plus \$400
Family Activity		plus \$400
Community Activity		plus \$400
Patriotism (Country) Activity		plus \$400
Fighting Hunger Activity		plus \$400
<b>Complete All Five</b>		<b>Total \$2,000</b>

## Chapter Growth Bonus

Your chapter will receive a one-time payment of \$500 for chapter growth each year. Chapter growth is defined as net member growth of at least one person by the end of the calendar year. This does not include members transferred into the chapter or members who have joined because of a chapter merger.



*NOTE: To qualify for any of the rewards, your chapter must be in good standing.*

# Member Named 2024 Florida Teacher of the Year

Adrianna Swearingen, a media specialist from Bay County, FL, and WoodmenLife member from Chapter 406, was selected from nearly 185,000 public school teachers to serve as the 2024 Florida Teacher of the Year. She was also named Florida's Christa McAuliffe Ambassador for Education.

Swearingen holds a master's degree in educational leadership from the University of West Florida and a bachelor's degree in elementary education from Florida State University. She is a proud mom of two boys and wife of a Marine.

## Member Highlights

- Adrianna Swearingen
- Panama City, FL
- Chapter 406
- Member Since 2023

While serving as an educator for the past seven years, Swearingen has focused on developing her students into the next generation of leaders. As a media specialist, Swearingen facilitates student-run morning broadcasts and pioneers the Accelerated Reader Program, cultivating an environment of confidence in her students.

When she's not in the classroom, she volunteers her time to the Northside Elementary Technology Club, Lego Club and Yearbook Committee.

## An Evening of Appreciation

During a gala celebration in Orlando, FL, this past summer, Florida Education Commissioner Manny Diaz Jr. announced Swearingen's honor.

"With Adrianna's remarkable dedication, innovation and commitment to student success, she has set an exemplary standard for educators statewide," Diaz said. "Adrianna embodies the qualities of an exceptional teacher and serves as an inspiration to



At a gala this summer in Orlando, WoodmenLife member Adrianna Swearingen was announced as the 2024 Florida Teacher of the Year.

fellow educators and students alike."

Swearingen was named Bay District Schools' teacher of the year in January and then Florida's Teacher of the Year at the gala in July. She will receive a \$50,000 award from the state of Florida. As the Christa McAuliffe Ambassador for Education, she will spend a year advocating for students and representing Florida's teaching community.

In addition, Swearingen will receive a tuition waiver to pursue a graduate degree from Florida State University's College of Education, as well as a two-year Florida College scholarship from the Florida Prepaid College Savings Plan to present to a student of her choice.

"I am so overwhelmed with all of the love, encouragement and motivation to continue to be the best teacher that I can be," Swearingen said. "I am very excited to highlight the Panhandle. We have great teachers here, and it's exciting to be able to show that and maybe get some teachers who want to join my district and teach in Bay County."

Questions? Contact your Community Outreach Advisor.





Chapter 897 in Greenville, MS, donated \$10,000 to Camp Looking Glass, which provides sleep-away camp and other recreational activities to people with disabilities. It was one of the largest donations in the nonprofit's history. "Camp Looking Glass is very grateful for the extremely generous donation from WoodmenLife," said Jennifer Boyce, camp founder and director.

# Chapter Donates to a Life-Changing Summer Camp for Disabled Youth

## Chapter Highlights

- Chapter 897 
- Greenville, MS 
- 842 Members 
- Founded in 1911 

Children and young adults who attend a special nonprofit camp in the Mississippi Delta received exciting news this past summer about a generous donation from WoodmenLife Chapter 897.

In one of their chapter meetings, members voted to donate \$10,000 to Camp Looking Glass. On June 16, Camp Looking Glass accepted the check from the chapter — one of the largest donations in the nonprofit's history, especially since the pandemic when Camp Looking Glass lost some of the funding it had previously received.

The camp provides sleep-away and year-round recreational activities to children and adults with disabilities, all at no cost to campers and their families. Camp Looking Glass is sustained through grants, personal donations and grassroots fundraising. One thing that sets it apart from other nonprofit organizations is that all the camp's donations go directly back into its programming, and it is completely staffed by volunteers.

The camp's focus is creating lifelong friendships between people with and without disabilities through an enriching summer camp experience.

Jennifer Boyce is the founder and director for Camp Looking Glass, which started 19 years ago. Boyce believes everyone deserves to be celebrated and seen for who they are, and Camp Looking Glass provides that to its participants.

"Camp Looking Glass is very grateful for the extremely generous donation from WoodmenLife," Boyce said. "We would not be able to do the work we do in Mississippi without the support of our incredible community partners. Thank you so much, WoodmenLife."

### Spreading the Magic

Applause erupted when a giant check from Chapter 897 was presented to the campers and volunteer counselors.

The camp gives people the chance to experience different activities accessible to campers of all abilities, including music, sports, yoga, arts and crafts, and nature walks. Camp Looking Glass also has a themed dance each year and puts on a play for parents and the community to close out its summer session.

In addition to summer camp, Camp Looking Glass has monthly events that allow campers to maintain the friendships they've made during the summer. They can celebrate holidays together and create original artwork that is sold at local festivals.

Camp Looking Glass volunteers told Chapter 897 President Delton Clanton that the money couldn't have come at a better time.

"It's going to go toward developing their land and building outdoor showers on their cabins," Clanton said. "They were very excited to receive the check."

When Clanton went to go present the check, all the volunteer counselors and campers were in the building.

"It was like walking into a pep rally for a professional sporting event," Clanton said.

"It was one of the most moving experiences I have ever witnessed. Some kids were in wheelchairs and a lot of the other youth were very limited in their physical abilities, but you could tell they were all jumping with joy. It was an emotional moment that brought tears to my eyes."

Although Chapter 897 is not a large chapter, Clanton said the chapter wants the community to know who they are and what WoodmenLife does for the community.

**"Magic happens at Camp Looking Glass, and we believe our donation will help ensure that magic continues for many years to come."**

— Delton Clanton  
Chapter 897 President

In the past, chapter members have gone to local schools to hand out gift cards to teachers, visited nursing homes, held food drives, and donated emergency equipment to First Responders.

"We try to give back as much as we can, and we believe Camp Looking Glass is a special place for the campers and all who are touched by their shared experiences in the community," Clanton said. "Magic happens at Camp Looking Glass, and we believe our donation will help ensure that magic continues for many years to come."

For more information, visit [CampLookingGlass.org](http://CampLookingGlass.org)



# Community Spirit

Take a photo at your next chapter event and upload it at [WoodmenLife.org/Photos](http://WoodmenLife.org/Photos)



**Chapter 15**  
Grenada, MS

Chapter 15 in Grenada, MS, presented the Caring for Others award to Barbara Benson of the Grenada Soup Kitchen and Cora's House of Hope. Benson was praised as "the epitome of caring for the needs of others in her community."



**Chapter 825**  
Apopka, FL

On behalf of Chapter 825, Keith Oldaker, Denise Oldaker, Marilyn Harshman, and Ken Harshman delivered 48 backpacks to Apopka Memorial Middle School. The bags were stuffed with donated school supplies and food.



**Chapter 1**  
Albuquerque, NM

Members of Chapter 1 in Albuquerque, NM, lent a helping hand at the Atrisco Heritage food drive.



**Chapter 3**  
Greenville, SC

Chapter 3 donated food and drinks to the Hilltop Church in Travelers Rest, SC. Pictured are Representative Debbie Barnett, Lisa Conner, Rev. Chris Conner, and Chapter President Debbie Lee.



**Chapter 2449**  
Maxwell, TX

WoodmenLife Representatives Daniel Gonzales and Lewis Perez and member Bertha Parra celebrated police officers and other First Responders at Chapter 2449's annual appreciation breakfast.



**Chapter 26**  
Greensboro, NC

Chapter 26 presented a donation of \$5,000 to the Special Olympics of North Carolina.



**Chapter 136**  
Nathalie, VA

Chapter 136 dedicated a new flagpole and flag for the Mt. Laurel Ruritan Club to commemorate 9/11. Raising the flag are Andrew Dickerson of the Halifax County Sheriff's Office and Jeff Francisco of the Triangle Volunteer Fire Department.





**Chapter 28**  
Bainbridge, GA

At the Bainbridge Soup Kitchen, Chapter 28 members fixed more than 250 takeout plates for those who are elderly or homebound and served food to 100-150 people who came to the kitchen. The members also helped clean up afterward.



**Chapter 6177**  
Beaumont, TX

Chapter 6177 donated food — including canned vegetables, bags of rice and beans, and supplies for cakes — to Nutrition & Services for Seniors in Beaumont, TX. In addition, the chapter also presented a check for \$500.



**Chapter 7**  
Hamburg, AR

Members with Chapter 7 in Hamburg, AR, spent a morning helping to restock shelves at the Greater Crosssett Area Food Pantry. In addition, members also presented a monetary donation to help the pantry remain stocked as the holidays near.



**Chapter 247**  
Ventura, CA

Chapter 247 President Lois Huff and her grandchildren, Tierney, Daxton and Elliott, purchased and donated food items to Food Share of Ventura County.

Answer key from word search on Page 40

K G V X Y W G W U R A B H V K C Y T M  
W B R H J H W P L F D L W W I B J Y Z Y  
I O P A U B X O H Q I T J A F E A H V K  
U F H O N S A P A M N J O Z U N S W X U  
X Z Z S F D B B I D K J D D I N O C I L  
C G N D I E C A Y L Q T A S D P T U Y J  
B A X E W B J H N O O S U B B L O T O Z  
Y G D S P S L U I D G I G F A I E W O B  
E X G I X H P I Q L B F H V Y F V R U U  
K V H R F Z E S N K D A T N Z S N S L A  
C Y Q M A K C W L G U T E R I I X M Q S  
Q U M O O N A H B Z I H R S Y V X Q B J  
D O A D K T D X I O S E U D N L S F F S  
A O Z B E A H P J L H R W S L R I Y S T  
E Y B R Q C J F A U D C M C A H S L W H  
H P X O N H J O R R M R O H X R T P S Z  
Y Z P T D A G H B Q E F E U V G E Q F E  
Y H R H X L H R O Y G N M S O R V S D  
V P W E B L N Z E K U F T Z P I J Z Y L  
T K U R O A Y P F L I U O S A N M O P  
V K D K N X E T I A A W U X I S Y U X B  
U I P K B K H Z E W M T G H D O K T E J  
Y D N S I Y S O M E J I I K P Y K U R P  
W Z K P Z M L I Z T N F L V J U N C I E  
O M C H Z X E E N Q F A E Y E I L K F  
V A G V P V Y M N O P M G R P S E I C R N  
G A T U N O L O N O M P F E N X C V X E  
K S H H N W K I H U G H B X R I E B G U  
N Y K W C D P H I K I D S Y U H K K O Q  
U A P H L Z M X P Q Z I W K P E U C C B



**Chapter 89**  
Rocky Mount, VA

Members of Chapter 89 in Rocky Mount, VA, volunteered to help stuff backpacks for their local Boys & Girls Clubs.

Answer key from Sudoku on Page 41

9	1	5	7	2	3	8	6	4
6	3	2	4	8	5	1	7	9
4	7	8	9	1	6	3	2	5
8	5	9	1	6	2	4	3	7
2	4	3	8	7	9	6	5	1
1	6	7	3	5	4	9	8	2
3	2	1	6	9	7	5	4	8
5	9	4	2	3	8	7	1	6
7	8	6	5	4	1	2	9	3

See Yourself Here

Submit photos of your chapter events at [WoodmenLife.org/photos](http://WoodmenLife.org/photos). You could make the pages of *WoodmenLife Magazine*.





**Chapter 1870**  
Moulton, AL

WoodmenLife Representative Bobby Craig and Recruiting Sales Manager Cody Gibbs organized a Celebrating Red, White & Blue® event at a Lawrence County High School football game. In addition to the flag presentation, First Responders and Veterans were also recognized.



**Chapter 1**  
Lake Charles, LA

Chapter 1 in Lake Charles, LA, presented a flagpole and flag to the Moss Bluff Fire Department. The fire chief and fire captain expressed their sincere gratitude for the donation.



**Chapter 897**  
Greenville, MS

WoodmenLife Representative Patricia Edwards, right, presented a Natural Disaster Extra check to member Velda Smith of Rolling Fork, MS. Smith's home was damaged by tornadoes that swept through the region this spring.



**Chapter 55**  
San Antonio, TX

Members of Chapter 55 presented a donation of \$1,500 to the San Antonio Food Bank.



**Chapter 6023**  
Macon, GA

The Georgia Central Senior Trip took members to Fort Lauderdale, Miami and Key West, FL. Along the way, the group stopped for dinner at the 94th Aero Squadron Restaurant in Miami.



**Chapter 1228**  
Allen, OK

To show their appreciation for First Responders, members of Chapter 1228 donated water and Gatorade, as well as an American flag to the Vanoss Volunteer Fire Department. Pictured are Fire Department Secretary Amanda Byrd, Fire Chief Chris Thompson, WoodmenLife member Atlee R., and Representative Loretta Abney.





**Chapter 20**  
Clinton, LA

Members of Chapter 20 in Clinton, LA, helped serve meals at the East Feliciana Council on Aging.



**Chapter 592**  
Murray, KY

For the Kentucky West Senior Event, members enjoyed fun activities and fellowship at Rough River Dam State Resort Park. Thirteen chapters were represented at the outing.



**Chapter 35**  
Renton, WA

Chapter 35 members volunteered to help assemble, sort and distribute food to those in need at the Church for All Nations.



**Chapter 254**  
Charleston, WV

Chapter 254 Secretary Loretta Baldwin and member Charla Casey delivered supplies to the Shanklin Center in Charleston, WV. The center helps women who have experienced abuse.



**Chapter 635**  
Fairfield, IL

Chapter 635 in Fairfield, IL, donated \$500 worth of food supplies to the Fairfield First Baptist Church Food Pantry. In addition, chapter officers — including former President Mark Noble, Treasurer Chris Noble and Secretary Connie Smith — volunteered at the pantry.



**Chapter 101**  
Sevierville, TN

Members of Chapter 101 volunteered to serve food at Knox Area Rescue Ministries. They helped fill trays with food, fix drinks and carry trays for those who were handicapped. At the end of the meal, chapter members presented a \$1,500 donation to purchase more food for those who need it.



**Chapter 477**  
Waycross, GA

On behalf of Chapter 477 in Waycross, GA, Representative Andrea Osburn delivered nonperishable food items to Action Pact, an organization that helps support families amid life setbacks and contributes to the community.



# WE ARE FAMILY

The holidays are a time for family. Whether you all live nearby and see each other often, or you're scattered across the country and reunions are rare, enjoy the time being surrounded by those you love.

Like Sister Sledge says, get up everybody and sing! Or, sit down and try your hand at these puzzles.

## WORD SEARCH

K G V X Y W G W U U R A B H V K C Y T M  
 W B R H J H W P L F D L W W I B J Y Z Y  
 I O P A U B X O H Q I T J A F E A H V K  
 U F H O N S A P A M N J O Z U N S W X U  
 X Z Z S F D B B I D K J D D I N O C I L  
 C G N D I E C A Y L Q T A S D P T U Y J  
 B A X E W B J H N O O S U B B L Q T O Z  
 Y G D S P S L U I D G J G F A I E W O B  
 E X G I X H P I O L B F H V Y F V R U U  
 K V H R F Z E S N K D A T N Z S N S L A  
 C Y Q M A K C W L G U T E R I I X M Q S  
 Q U M O O N A H B Z I H R S Y V X Q B J  
 D D A D K T D X I Q S E U D N L S F F S  
 A O Z B E A H P J L H R W S L R I Y S T  
 E Y B R Q C J E A U D C M C A H S L W H  
 H P X O N H J O R R M R O H X R T P S Z  
 Y Z P T D A G H B Q E O E U V G E Q F E  
 Y H R H X L H R O Y G N M N S O R V S D  
 V P W E B L N Z E K U F T Z P I J Z Y L  
 T K U R O A Y P F L I I U O S A N M O P  
 V K D K N X E T I A A W U X I S Y U X B  
 U I P K B K H Z E W M T G H D O K T E J  
 Y D N S I Y S O N E I I I K P Y K U R P  
 W Z K P Z M L I Z T N F L V J U N C L E  
 O M C H Z X E E N Q F A E Y E I I L K F  
 V A G V P V Y M N O P M G R P S E C R N  
 G A T U N O L O N O M P F E N X C V X E  
 K S H H N W K I H U G H B X R I E B G U  
 N Y K W C D P H I K I D S Y U H K K O Q  
 U A P H L Z M X P Q Z I W K P E U C C B

- Aunt
- Baby
- Brother
- Children
- Cousin
- Dad
- Daughter
- Family
- Father
- Grandchild
- Grandparent
- Husband
- Kids
- Mom
- Mother
- Nephew
- Niece
- Relatives
- Sibling
- Sister
- Son
- Teenager
- Toddler
- Uncle
- Wife



## FAMILY GATHERINGS WORD SCRAMBLE

(Find answers below.)

1. Nrdeni

2. Nrueoni

3. Vtoancai

4. Dgweidn

## JOKES

**Q: What do you call the lion who ate your mom's sister?**

**A: An aunt-eater.**

**Q: Why did grandma put wheels on her rocking chair?**

**A: She wanted to rock and roll.**

## SUDOKU PUZZLE

					3	8		
6		2		8			7	9
	7		9			3		
8			1	6	2			
	4						5	
			3	5	4			2
		1			7		4	
5	9			3		7		6
		6	5					

(Find answers on Page 35.)

- (1) Dinner;
- (2) Reunion;
- (3) Vacation;
- (4) Wedding



(Find answers on Page 35.)



# In Memoriam



**Fred O. Alexander**  
Age 85  
Chapter 1180  
Pineville, LA



**James William Bosler**  
Age 94  
Chapters 14  
(Kentucky) and  
899 (Florida)  
Louisville, KY  
*Former WoodmenLife  
National Director*



**Sara W. Chandler**  
Age 98  
Chapter 1395  
Winder, GA



**Maria Gloria Contreras**  
Age 90  
Chapter 47  
Long Beach, CA



**Curtis Lee Coursey**  
Age 63  
Chapter 574  
Lewisburg, KY



**Jackie L. Cox**  
Age 70  
Chapter 93  
Bristol, TN  
*Tennessee East Sales  
Representative*



**Bobby Cozart**  
Age 84  
Chapter 1366  
Bruce, MS



**Charles E. Dumas**  
Age 80  
Chapter 49  
Ruston, LA



**Howard Hale**  
Age 90  
Chapter 179  
Jackson, TN



**Sidney Clay  
"Sid" Hisel**  
Age 96  
Chapter 891  
Georgetown, KY



**John Stevenson  
Howe**  
Age 59  
Chapter 857  
Ewing, KY



**Herbert Alexander  
Jenkins**  
Age 92  
Chapter 1031  
Old Fort, NC



**Bobby Latham**  
Age 81  
Chapter 36  
Bowling Green, KY  
*Retired WoodmenLife  
Regional Director and  
Board Liaison*



**Amy McFarland**  
Age 43  
Chapter 34  
Winchester, VA



**Maurice Monte Moser**  
Age 80  
Chapter 264  
Lincoln, NE



**Ysabel R. Ramirez**  
Age 93  
Chapter 4525  
Coleman, TX



**Buddy Smothers**  
Age 82  
Chapter 158  
Statesboro, GA



**Earl Hanson Wills**  
Age 103  
Chapter 688  
Independence, KY



**Charles Wilson**  
Age 80  
Chapter 16  
Cleveland, TN

**In Memoriam Submission Guidelines** If you would like your departed loved one included here, please upload a photo of the highest possible quality with his or her full name, age, chapter number, and hometown at [WoodmenLife.org/Photos](http://WoodmenLife.org/Photos). If it applies, include if they were a Jurisdictional Officer, a National Committee member, a Regional Director, or a National Representative. Thank you.



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**PERIODICALS**

**December 2023**



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