

December 2021

WoodmenLife[®]

MAGAZINE



One Solution for the Whole Family

ALSO IN THIS ISSUE

**Winner Grateful for Award
Giving Together Helps Communities**



WoodmenLife[®]

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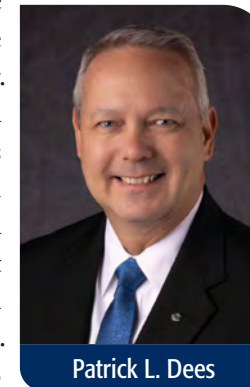
Chapter 85
Seattle, WA



Members presented an American flag to the William J. Wood Veterans House.

A Time for Celebration and Hope

As I look back on the past year, I can't help but think about all the positive change the WoodmenLife family has made together. Even though we still faced challenges, we've taken steps forward and have shown true resiliency and focused on what is truly important — protecting families and giving back to communities. Our membership has risen to the occasion on several fronts.



Patrick L. Dees

Our Giving Together program, a program focused on community cleanup and beautification, is a testament to how, when we work together, we can bring about positive change in communities. We've recommitted ourselves to continue the fight against hunger as our National Community Focus and have restructured our WoodmenLife Focus Forward Scholarship® program, so even more students can take advantage of an award to help them attend a college or technical school.

In the following pages you'll read inspiring stories about how members of the WoodmenLife family continue to live out our mission and values every day. Whether it was helping senior citizens in Madison

County, GA, adopting a volunteer fire department in Perry County, AL, or offering storm relief in Omaha, NE, they found a way to help others where and when they needed it most.

During the past year, we successfully held 23 jurisdictional conventions and our 49th National Convention, all electronically to keep each other safe. These conventions are important because they bring us together and offer a chance for members to shape our organization's future. I'm proud of how much we accomplished through our work together.

On behalf of the WoodmenLife Executive Team and myself, we thank you for all the great work you've done. Let's all take some time during this busy holiday season to reflect, be thankful and celebrate what we've accomplished together this past year. Our organization's future is filled with hope and promise for what the upcoming year will bring.

Happy holidays to all!

Sincerely,

Patrick L. Dees
President & CEO



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





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36 Fraternal Spirit



Volume 143 • 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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Products are not available in New York and 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:



Proud partner of:



Cover photo by Cali Tidwell Photography

On the Cover

Dan and Lisa Boatman and their children, ages 6 to 15, find security with WoodmenLife.

Family Term Suits Couple Who Weren't Looking for Life Insurance



"It gives me peace of mind to know that my family is covered if something were to happen to me."

— Dan Boatman





Dan Boatman was completely honest when asked about what prompted him and his wife, Lisa, to buy WoodmenLife Family Term life insurance a few years ago.

"We were not shopping," he said. "It was something in the back of our minds we knew we needed, but it was not something we could make happen financially."

It's natural for Boatman, pastor for Mount Pleasant Baptist Church in Blountsville, AL, to find a bit of divine intervention in this situation.

"I had a church family member find out we had no life insurance, and he brought it before the church," he said. "They made a way for this to happen. Now that we have it, I could not see operating without it. It gives me peace of mind to know that my family is covered if something were to happen to me."

Member Highlights

- Dan and Lisa Boatman 
- Blountsville, AL 
- Members Since 2016 
- 100% WoodmenLife Family 

Making It Happen

With the means in place for the Boatmans to afford life insurance, their next steps were to find the right company, the right Representative and the right product. At the top of their minds were their five children, ranging in age from 6 to 15.

CONTINUED ON NEXT PAGE →



Dan and Lisa Boatman share peace of mind knowing their family is protected



Photo by Cali Tidwell Photography

After they were introduced to WoodmenLife, they were impressed, so the first step was complete.

“The thing about WoodmenLife is knowing that I have people who are not trying to get a check every month but are there to help during moments of tragedy,” Boatman said. “Being a pastor, I have heard horror stories of insurance companies who have tried to con their way out of paying for just funeral expenses.”

“I have seen WoodmenLife agents in action. They are the real deal.”

The second step was finding their own real deal. They found that in Sales Representative Emily Gallaway.

“Emily has been awesome,” Boatman said. “She gave us options and recommendations based on what we could afford, and from there she has always called and shared the extras we get from being WoodmenLife members¹.”

Lisa Boatman, a science teacher, agreed with her husband.

“Emily is more than just an agent; she is a friend,” she said. “If there is ever anything our family needs, Emily is just a phone call away.”

“The biggest thing was the coverage for the entire family.”

— Dan Boatman

The third step was to work with Gallaway to decide on WoodmenLife Family Term life insurance, which covers two adults and their children² with term life insurance for an initial term of 10 or 20 years, for one affordable monthly premium³.

“We had no clue what we needed,” Lisa Boatman said. “Emily was able to share the plan that best fit our family.”

Dan Boatman echoed that the Family Term approach was a great fit.

“The biggest thing was the coverage for the entire family,” he said. “The fact that it takes care of not just my wife, but it also offers benefits for my kids. I know for the next 20 years this is a fixed part of our financial plan. I have peace of mind knowing that WoodmenLife will make sure my wife and kids are okay in my absence.”

“And I know that I am covered if something happens to my wife.”

Taking Full Advantage

Gallaway has kept the Boatmans aware of the WoodmenLife Extras⁴ available to them, too. For example, Dan enjoys attending sporting events as a WoodmenLife member. The family attended a Birmingham Barons baseball game, where they got in free because it was a WoodmenLife event.

“We were treated like royalty, and we had a blast,” he said.

For more information about WoodmenLife Family Term life insurance, contact your Sales Representative or visit [WoodmenLife.org/Insurance/Life-Insurance/Family-Term-Life](https://www.woodmenlife.org/Insurance/Life-Insurance/Family-Term-Life)

Family Term: Life Insurance for Families

It's essential to have life insurance to protect your family's financial future. WoodmenLife's Family Term life insurance is a smart place to start your search for the right solution. Our Family Term insurance covers two adults and their children² with life insurance for an initial term of 10 or 20 years, with one affordable monthly premium.

With this product, each adult is covered by life insurance throughout the certificate's initial term of 10 to 20 years, and each child is covered up to age 25, while the certificate is in force. The coverage also extends to cover additional children as you grow your family.⁵

Tell your loved ones about Family Term life insurance and connect them with your Sales Representative.



Photo by Cali Tidwell Photography

1. An individual becomes a member by joining our shared commitment to family, community and country, and by purchasing a WoodmenLife product. 2. Children born or adopted by the Primary Insured or Other Insured or for which the Primary Insured or Other Insured has been appointed permanent Legal Guardian. The child must be less than 18 years of age on the date of application. Certain eligibility requirements apply. 3. Once the initial policy term ends, your premiums will increase on an annual basis until age 95. Any increase in premium will not increase the certificate benefits. 4. 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. 5. Coverage extends to any child born to the primary insured or other insured, any child less than 18 years of age legally adopted by the primary insured or other insured, or any child less than 18 years of age for which the other insured or the primary insured has been appointed permanent legal guardian. No child is insured before attaining the age of 15 days. Certain eligibility requirements apply. Products are not available in New York and all products may not be available in all states. Forms ICC16 8063 R-1-16, 8063 R-1-16 (XX)

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.

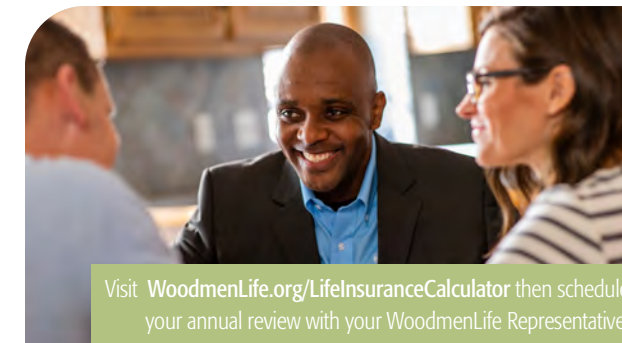
Responsibility for Monitoring Equal Access Policy: Vice President, Human Resources Karla Gochenour serves as the EEO Officer and has primary responsibility for the implementation and enforcement of WoodmenLife’s Equal Access Policy and its communication to Chapter Officers, Regional Directors, Recruiting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

Double Check Your Insurance Needs With Online Calculator

When you joined WoodmenLife, you probably completed a needs analysis with your Representative. The analysis estimates the amount of life insurance you may need based on items like final expenses, education costs, mortgage and debt payoff, and monthly living expenses. Now you can get an updated estimate online with the WoodmenLife life insurance calculator.

Your life, finances and goals change over time. Using this online calculator, you can provide the same kind of information you did at your first meeting, based on what your life looks like now. Visit [WoodmenLife.org/LifeInsuranceCalculator](https://www.woodmenlife.org/LifeInsuranceCalculator) to see your updated needs. You won’t need to provide any medical information.

The tool is easy to use, and you can complete the process in less than five minutes. You’ll then see an estimate on the screen of how much life insurance you might need to have in place now. Once you know your number, it’s a great time to schedule your annual review with your WoodmenLife Representative.



Visit [WoodmenLife.org/LifeInsuranceCalculator](https://www.woodmenlife.org/LifeInsuranceCalculator) then schedule your annual review with your WoodmenLife Representative.

During your review, in addition to the amount of coverage you need, your Representative will also go over the best types of products to meet your family’s specific needs now. In many cases, different types of life insurance can better fit your requirements at different times in your life. Your Representative can also update you on recent community efforts and our WoodmenLife Extras, as well as show you how you can become more involved in WoodmenLife.

Check out the online tool today at [WoodmenLife.org/LifeInsuranceCalculator](https://www.woodmenlife.org/LifeInsuranceCalculator)

Keep an Eye Out for Tax Forms in Late January

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 funds 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.

WoodmenLife is required by federal law to mail any tax forms by Jan. 31, 2022. If you need more information about your tax forms, consult your tax advisor.

WoodmenLife Seeks National Director

WoodmenLife, one of the nation's largest fraternal benefit societies, seeks independent director candidates to round out our National Board of Directors and help us lead the organization. We believe our business and industry will face new issues that are complex and challenging. We believe a board consisting of qualified independent and experienced directors to be an invaluable resource to aid us in providing the very best leadership for the organization. The following describes our organization and the roles and purpose we envision for our National Board of Directors.

The Company

WoodmenLife has been helping to protect the financial future of families, 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. WoodmenLife offers life insurance, annuities, mutual funds, and 529 College Savings Plans.* As of December 31, 2020, we have approximately \$11.2 billion in assets and have been awarded a rating of A+ (Superior), the second-highest ranking out of 15, for our financial strength and operating performance by A.M. Best, one of the nation's leading independent rating agencies.



WoodmenLife embraces an environment of diverse ideas and people who work together in a quality, team-oriented, inclusive work environment. We strive to attract, invest in and develop the talents of diverse people who reflect the communities in which we live

A.M. Best again rated WoodmenLife A+ (Superior) for our financial strength and operating performance in 2019. A+ (Superior) is the second-highest rating out of 15 awarded. A.M. Best is an independent rating company nationally recognized for its objective reporting and rating of insurers.

and do business. A core element of our strategy is promoting a professional and inclusive environment where our people are engaged and performing at high levels, where differences in outlook, perspective and background are seen as adding value, and with the goal of enhanced innovation, increased productivity and success.

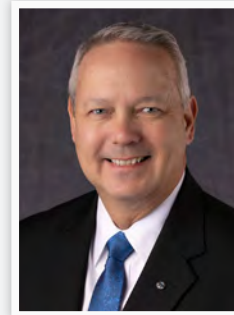
Founded in 1890 in Omaha, NE, WoodmenLife continues to build on its century-old tradition of enriching lives, strengthening communities and providing financial security for its members across the United States. Planning for tomorrow is the key to WoodmenLife's success.

The Immediate Needs of the National Board of Directors

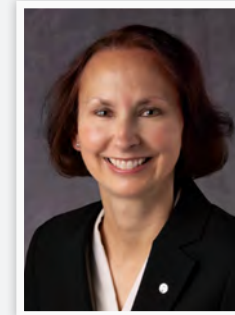
WoodmenLife's strategy is focused on responsible growth. The changing needs of our members will require changes to our organization. WoodmenLife is committed to investing in new ways of designing and servicing our products to meet the needs of our members, while at the same time maintaining the culture and traditions that have contributed to our strength and stability for more than 130 years.

As a result, WoodmenLife's National Board of Directors is seeking a qualified director who has relevant experience overseeing insurance company or financial services company assets, solvency and internal controls. The ideal candidate should be a practicing CPA with preferred experience in audit, or a current or former Chief Financial Officer who will help support the National Board of Directors'

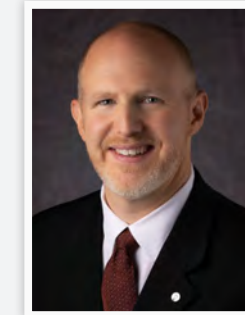
WoodmenLife Executive Officers



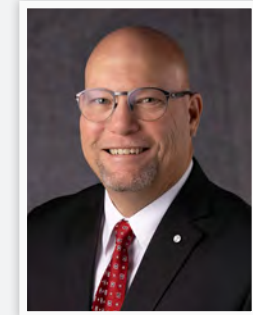
Patrick L. Dees
Chairman,
President & CEO



Denise M. McCauley
Executive Vice President &
Chief Operating Officer



Jon R. Aerni
Executive Vice President &
Chief Financial Officer



S. Kyle McMahan
Executive Vice President &
Chief Marketing Officer

oversight of WoodmenLife's strategy, risks and finances. Experience serving on other boards, dealing with a life insurance company or other financial services company, or other experience in a highly regulated industry and a high-profile reputation in the business community that can help appropriately influence the organization is preferred.

The Nature of the National Board of Directors

Our board is composed of up to fourteen (14) members of which eight (8) members are required to be independent directors. We formally meet three to four times per year. The meetings are located both in Omaha, NE, and other locations, and can last two to three days. Each independent director is eligible to serve on one or more of the following committees: audit, compensation, fraternal, and governance. Committees meet an average of four times a year. At the time of acceptance to the Board, it is preferred that new members be willing and eligible to serve for the complete term of the open Board position. As the retirement age is 70, candidates should not reach the age of 70 before August 2025. Our board is also encouraged to participate in various community outreach activities throughout the nation to become fully engaged with our membership.

The Purpose of the National Board of Directors

The primary purpose of the board is to help management accomplish the organization's strategic plan. The board will help management evaluate the key issues and decisions facing our business. The board will offer a forum to discuss important and strategic decisions, while bringing a fresh perspective that will encourage corporate management to consider additional alternatives in a confidential environment.

Conclusion

We believe an additional experienced independent director will assist management in achieving responsible growth for our organization.

Deadline

Please respond with your interest no later than January 15, 2022.

Please contact:

Dr. James Shaver
Chair, National Board of Directors
Governance Committee
WoodmenLife
1700 Farnam Street, 27th Floor
Omaha, NE 68102
drjamesshaver@gmail.com

To view this information online, go to [WoodmenLife.org/About/Board-Prospectus](https://www.woodmenlife.org/About/Board-Prospectus)

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Keep Your Furry Friends Healthy All Year Long

Our pets are more than companions — they're our family and our friends. They live in our homes, sleep in our beds and celebrate some of our biggest milestones with us. In fact, a recent study showed that the average pet owner spends \$111 per month on their furry friend. This adds up to \$13,320 in 10 years — the average lifespan of most dogs and cats.

Thanks to subscription boxes and on-demand pet care platforms, owners can make their pet's lifestyle more comfortable and enjoyable. Subscription boxes offer customizable options for your four-legged friend based on their age and preferences. Boxes include fun toys and different healthy treats to choose from each month. With on-demand platforms, pet owners can quickly find a last-minute sitter or dog walker in their area.

1. 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.



Save More With Life's Perks®

Looking for ways to keep your furry friend happy and healthy? Check out some convenient pet care services with our Life's Perks discount program¹. Sign up today at lifesperks.perkspot.com with the code **SAVENOW**.

More to Know

Want more WoodmenLife in your life? Head to blog.WoodmenLife.org to see more stories about members and get life tips that can help you today.



Apply for a WoodmenLife Focus Forward Scholarship®

Does your recent or soon-to-be high school graduate need help paying for college? They have until Jan. 17, 2022, to apply for a WoodmenLife Focus Forward Scholarship worth up to \$10,000¹. For them to be considered, help them submit their application that shows their dedication to volunteering in their community and celebrating our country.

They can use the scholarship to pay education-related expenses at an accredited trade or technical school, college or university. Since 2017, WoodmenLife has awarded scholarships worth \$2.1 million to recent high school graduates for continuing educational opportunities through our scholarship program.

To be eligible, applicants must be:

- A high school senior or recent graduate attending a two-year or four-year college, university or technical school
- A WoodmenLife member² for at least 3 years
- Part of a family where everyone is a WoodmenLife member

Don't wait! Have them apply now at WoodmenLife.org/Scholarships

Click on **Get Started Now** and enter the quick access code **Knowledge**.

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. 2. An individual becomes a member by joining our shared commitment to family, community and country, and by purchasing a WoodmenLife product. Previous WoodmenLife Focus Forward Scholarship recipients are not eligible.



WoodmenLife offers up to 865 \$500 WoodmenLife Focus Forward Scholarships every year.



Share Your Story With Us

WoodmenLife wants to hear from you. If you have a story idea or experience you want to share, email WLEditor@woodmen.org now to tell us about it.

Five Reappointed to National Fraternal Committee

WoodmenLife President & CEO
Patrick L. Dees recently reappointed five top community-minded members to the National Fraternal Committee.

The committee members make suggestions for new community outreach projects, review projects in progress and encourage local chapters to conduct outreach activities in their communities. Members serve a four-year term, so they will serve until Sept. 1, 2025.

The reappointed members are: John (Kevin) Martin of Milton, FL; Lynda Leonard of Maringouin, LA; Deborah Johnson of Hampstead, NC; Michael McElyea of Norman, OK; and Rebecca Baffuto of Chester, VA.

They join these current members, whose terms will expire in 2023: Iris (Libby) Bedenbaugh of Newberry, SC; James Garrett of Robinson, TX; Amanda Olivier of Bayou Vista, LA; and Eric Sauvage of Omaha, NE. John Ellis of Tupper Lake, NY, was appointed to fill the seat held by Cathryn (Cat) Mobley of Appomattox, VA, who was elected to the National Board of Directors earlier this year.



Rebecca Baffuto
Chester, VA



Deborah Johnson
Hampstead, NC



Lynda Leonard
Maringouin, LA



John (Kevin) Martin
Milton, FL



Michael McElyea
Norman, OK

2022 Chapter Centennials

Happy 100th to the Following Chapters:

Chapter 851
Southern Pines, NC
Feb. 9, 1922

Chapter 1136
Douglas, GA
Aug. 3, 1922

Chapter 588
Frostproof, FL
Aug. 17, 1922



Celebrate Yet Another Win!

WoodmenLife came in first place for life insurance companies in Omaha Magazine's Best of Omaha 2022 contest. This is the fifth consecutive year WoodmenLife has been recognized by online voters as a top Omaha life insurance company. It's the fourth year WoodmenLife took first place. We couldn't have done it without our members, whose tireless efforts improve countless lives in communities big and small.

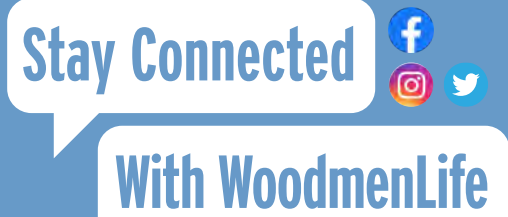
Learn more at OmahaMagazine.com/Best-of-Omaha



Be sure to stay connected with WoodmenLife by liking and following our social media accounts! It's a good way to:

- Stay informed
- Keep up-to-date with community outreach events
- Learn about WoodmenLife Extras
- See how we're sharing our commitment to families, communities and our country

Follow us @WoodmenLife on Instagram and Twitter, and like Facebook page at Facebook.com/WoodmenLife today!



Liberty Lets Mission Serve as Her Guide in New Role

Kelly Liberty was appointed to Vice President, Strategic Initiatives on Sept. 1. She had served as Director, Operations Support since 2016. Liberty joined WoodmenLife in 2009 as a Senior Business Process Analyst. In 2010, she became Manager, Business Process Team.

Liberty's role now includes oversight of company-wide strategic investments and initiatives. Additionally, she helps drive business development, definition and execution of key strategic initiatives.

She said her decisions and leadership follow WoodmenLife's commitment to our members and our communities because she shares that passion.

"That vision guides me as we develop and execute our ideas," Liberty said. "We are constantly working

to ensure that we are building value for our members and providing them with support and superior service."

Prior to WoodmenLife, Liberty worked at First Data Resources as Director of Product Development. She earned her bachelor's degree in human resource management and a master's degree in organizational leadership from the College of Saint Mary in Omaha.

In her spare time, she enjoys boating, hiking and camping. Liberty and her husband, Dean, have two children: Kaitlyn and Ryan.

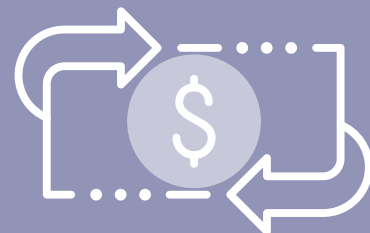


Kelly Liberty

2022 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.

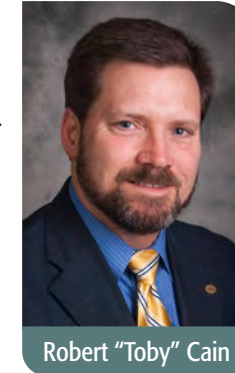
During 2022, members holding certain life, accident or health certificates are expected to be paid approximately \$23.9 million in refunds.



Cain Focuses on Making a Difference for Families

When Robert "Toby" Cain became the Central Georgia Regional Director on Sept. 1, he recognized his responsibility to serve members and their hometowns.

"I'm excited about the opportunity to continue the WoodmenLife tradition of truly making a difference in the lives of our members and the communities we serve," he said, "and to have a positive impact on the success and careers of our associates here."



Robert "Toby" Cain

Cain's promotion lets him continue his leadership role in Central Georgia, where he's been a Recruiting Sales Manager since 2015.

"It's a great honor for me to lead and grow the Central Georgia region," Cain said.

He began his WoodmenLife career in 2010 as a Sales Representative in eastern North Carolina. Previously, he pursued a career in banking. He also owned and operated a construction company.

Cain grew up in Stockbridge, GA, and graduated from Clayton State University in 1993 with a bachelor's degree in financial management.

In his spare time, Cain enjoys traveling, playing tennis, reading, hitting the beach, and spending time with family. He has three children and four grandchildren.

Emerson Eager to Share WoodmenLife Story With More Floridians

Garret Emerson, who became the Florida Regional Director on Sept. 1, looks forward to helping more like-minded people join the WoodmenLife family through his new role. He said it helps that he leads a team of Sales Representatives already providing great service throughout the state.

"We are going to have an excellent opportunity to better the communities throughout Florida," he said. "My primary focus is to service and grow our membership. It is important that we extend our influence to more people in the Sunshine State."

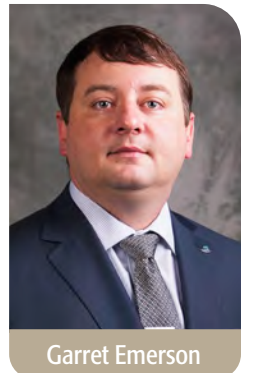
His move to Florida follows his tenure as the Central Georgia Regional Director, and it represents a homecoming of sorts.

"I met my wife, Christina, in Tallahassee," he said. "It is in many ways home for us. We are excited to return."

Emerson brings experience in leading regions, having served as the South Mississippi Regional Director prior to his time in Central Georgia.

Emerson is a native of Pascagoula, MS, and he graduated from the University of Mississippi in 2008 with a Bachelor of Business Administration. He double majored in risk management and insurance and real estate.

In his spare time, he enjoys golfing, cooking, fishing, and watching college football.



Garret Emerson

WoodmenLife Named One of America's Best Insurance Companies

Thanks to you, WoodmenLife is one of the best.

Last month, we were recognized by Forbes as one of America's Best Insurance Companies in a list compiled from an independent survey of 16,000 American consumers. We were honored in the permanent life insurance category. We also were assessed on the quality of our customer service, financial advice, transparency, and more.

That means you took the trust you've placed in us one step further. You shared that trust with others, letting them know about the products and services we provide.

Thank you. We're honored to serve you and stand ever ready to be here when you need us.



The Nebraska-Iowa Regional Office fed hundreds of people who lost power after a powerful windstorm.

A Special Delivery for Storm Victims

When Omaha, NE, had one of its most damaging storms on record, WoodmenLife was there to help. A July windstorm reached wind speeds on par with an EF-1 tornado as it cut a 25-mile-wide path across the city. Nearly 200,000 people were without power — some for many days.

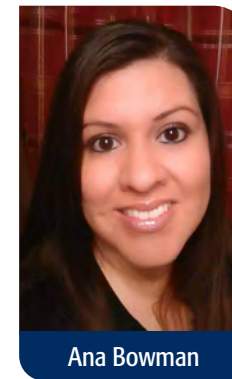
Seeing the great need to help those who were in the dark, Representative Justin Powell stepped up. He worked with the Nebraska-Iowa Regional Office to feed those whose refrigerators weren't working. They served hundreds of people with an order of \$850 worth of Domino's Pizza.

What a testament to the kindness within the WoodmenLife family.

Woman Beats COVID-19, Thankful for WoodmenLife Student Loan Relief Program

The WoodmenLife Student Loan Relief program provides up to 200 \$1,000 awards to eligible members.

As a nurse for a plasma center in Lockhart, TX, Ana Bowman was on the front lines helping to fight COVID-19. She helped by taking plasma filled with antibodies and used those antibodies to treat COVID-19 patients. However, she never imagined how COVID-19 would impact her own life journey.



Ana Bowman

After her experience with COVID-19, Bowman says it was the combined support of WoodmenLife, her family and her community that helped her through one of the toughest times of her life.

It all started last February when Bowman began feeling mild symptoms, including a fever. But a few days later, she couldn't breathe and was rushed to the emergency room. She was admitted to the hospital right away and was diagnosed with pneumonia.

"I, myself, saw firsthand how my job plays an important role in the pandemic. I was fortunate enough to receive plasma with COVID-19 antibodies that helped me recover from the virus," she said.

Optimism and Hope

Bowman was discharged from the hospital 22 days later. Due to lingering health complications from the virus, she still hasn't been able to return to work. That's

when Bowman's longtime WoodmenLife Financial Representative told her about the WoodmenLife Student Loan Relief Program¹. Even though her loan payment was temporarily suspended, it would still accrue interest. With the help of her Representative, she began her application.

"The application focused on community outreach and giving back. I talked about the volunteer work I've done for my local animal shelter. I've helped elderly couples clean out their houses, donated supplies to local schools and have written letters to nursing home residents for the holidays and their birthdays."

Member Highlights

- Ana Bowman
- Lockhart, TX
- Chapter 2449
- Member Since 2010

Much-needed Good News

Her dedication and efforts paid off. "I got the message from my Representative, saying, 'You got the award!' It made me feel so good knowing that WoodmenLife recognized my efforts."

She said the award will ease some of the financial burden, allowing her to focus on her recovery and getting back to work and school.

WoodmenLife Student Loan Relief Program

The WoodmenLife Student Loan Relief program provides up to 200 \$1,000 awards to eligible members to help them reduce the burden of student loan debt. Applications are accepted May 1 through June 30.

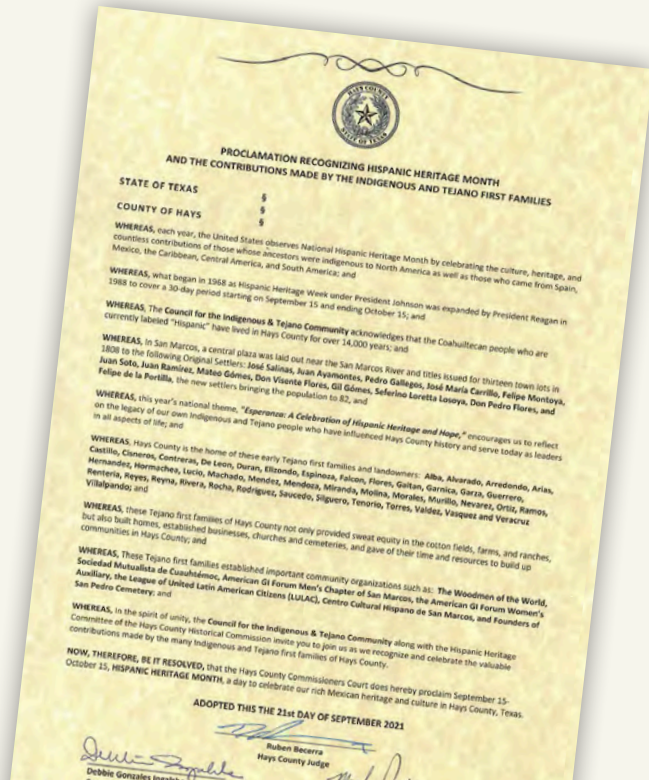
To learn more about the WoodmenLife Student Loan Relief program, contact your Representative or visit [WoodmenLife.org/Student-Loan-Relief](https://www.woodmenlife.org/Student-Loan-Relief)

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. Previous WoodmenLife Focus Forward Scholarship recipients are not eligible.

Hispanic Heritage Month Proclamation

WoodmenLife received a special honor this fall in Hays County, TX. In the proclamation recognizing Hispanic Heritage Month and the contributions made by the Indigenous and Tejano first families, WoodmenLife was noted as an important community organization.

According to the proclamation, the Council for the Indigenous and Tejano Community, along with the Hispanic Heritage Committee of the Hays County Historical Commission, invites all to recognize and celebrate the valuable contributions made by the many Indigenous and Tejano first families of Hays County.



West Texas Community Outreach Manager Kayla Luna and Representative Daniel Gonzales take time during the presentation to check out the historical exhibit.

Members Passionate About Helping Students

Joe and Joanne Nemeth are making a difference in the lives of homeless children in Monterey County, CA, one backpack at a time.

For 11 years, the Salinas, CA couple have been helping at the United Way Monterey County Stuff the Bus event. They participate in the community service project through Chapter 341 in Gilroy, CA.

In July this year, the Nemeths each spent 35 hours stuffing backpacks with pens, pencils, notebooks, paper, binders, crayons, and markers. The backpacks are distributed to elementary, middle and high school students who are in need.

“We’ve been doing it since the very first year,” Joanne Nemeth said.

The first year, about 60 volunteers stuffed 500 backpacks. Supplies weren’t sorted; instead, they were just randomly stacked in large barrels.

“It was chaotic,” she said. “It was like monkeys in a zoo trying to find school supplies.”

The Nemeths worked with the United Way to help create ways the program could run more smoothly. For example, instead of each volunteer stuffing a backpack with school items, the group now forms an assembly line



Joanne and Joe Nemeth have supported the backpack program for more than a decade.





and fills each backpack with items that have been presorted, Joanne Nemeth said.

“We stuffed 4,520 this year. It has grown tremendously. I think we’ve accomplished a lot in those 11 years. We learn something new every year. Now it runs as smooth as a brand-new car.”

According to United Way Monterey County, nearly 10,000 children live in homeless conditions. So, Stuff the Bus is a much-needed program.

“This is a nice way of giving back to the community,” Joe Nemeth said. “I like seeing the smiles on the students’ faces, too.”

Member Highlights

- Joe and Joanne Nemeth 
- Gilroy, CA 
- Chapter 341 
- Members Since 1992 



It could make sense to buy a life insurance policy or fund an annuity with your Required Minimum Distribution.

Required Minimum Distributions Can Be Put to Work for You

One of the certainties of aging — if you own an IRA or other qualified retirement plans (excluding Roth IRAs) — is that you eventually must take distributions from the plan. These are known as Required Minimum Distributions (RMDs). Even if you don't need the money taken out of your retirement accounts, RMDs are mandatory.

RMDs must be taken by April 1 of the year after you turn 72. Prior to the SECURE Act that became effective at the end of 2019, RMDs were required when you reached age 70 1/2. (The Internal Revenue Service has worksheets to help you calculate the required to distribution.)

“If you are looking for a better way to use your RMDs, I would suggest meeting with your WoodmenLife Representative.”

– Chuck Driffill

How to Make the Most of Your RMDs

Chuck Driffill, Vice President, Sales, has a recommendation: If you find yourself not needing the distribution, then it may make sense to consider using it to buy a life insurance policy or fund an annuity.

“If you are looking for a better way to use your RMD,” Driffill said, “I would suggest meeting with your WoodmenLife Representative. Your Representative will help you put a plan together that can best meet your goals.”

My Choice IUL®

One option would be to speak with your Representative about WoodmenLife My Choice Indexed Universal Life¹.

Your RMDs could be used as an upfront payment that funds an IUL certificate, helping you protect your family's financial future with life insurance and giving you the opportunity to build cash value.

My Choice IUL meets you where you are in your life, so funds accumulated over time could be used to cover a financial emergency or supplement your retirement income². If you need to withdraw money from your My Choice IUL, you can request a partial surrender of your certificate's cash value. This amount is income tax-free up to the amount you have paid into your certificate³.

What's Next?

If you'd like to pursue the options for using your RMDs that WoodmenLife offers, contact your Representative. Together, you can determine what solutions best suit your unique needs.

1. 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. 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. A loan, withdrawal or surrender may be a taxable event. For tax advice, consult with your professional tax advisor. Excessive loans or withdrawals may cause the policy to lapse. 3. There may be tax implications for policies recognized as modified endowment contracts (MECs). Distributions, including loans, from a MEC are taxable to the extent of the gain in a policy, and may also be subject to a 10% additional tax if the owner is under age 59½. Excessive loans or withdrawals may cause the policy to lapse. Loans and withdrawals will reduce the policy's death benefit and available cash value. A loan, withdrawal or surrender may be a taxable event. For tax advice, consult with your professional tax advisor.

Make Sure Your Beneficiary Information is Up-To-Date
Sign Up for the Member Website

If you've purchased a new certificate after July 16, 2021, you can check your beneficiary information right now, thanks to a new online feature. If you need to make a change after checking your account, simply contact your Representative. Sign up at member.mywoodmen.org today.

Texas Members Proud to Assist With Gary Sinise Foundation's Virtual 2021 Remembrance Garden

WoodmenLife members felt the weight of American servicemembers' sacrifices when they assisted with the Gary Sinise Foundation's Snowball Express Virtual Remembrance Garden in Dallas, TX, this past October.

"Wherever I walked around, I was taken aback by how many American service personnel were lost during the war on terrorism," said Community Outreach Advisor Chris Beckendorff of Flint, TX. "To look down those rows of flags, you realize their sacrifice."

Beckendorff was part of a WoodmenLife crew who volunteered to help set up the Remembrance Garden after the Gary Sinise Foundation (GSF) reached out for event assistance. Meanwhile, Donna Rodriquez, president of Chapter 1 in Dallas, was part of a group that helped take down the garden following the event.

"I met a lot of interesting people who shared pictures of the setup of the flags," she said. "It was breathtaking for me. I got chills as they were explaining that each flag had the name of a fallen soldier."

The teams' involvement added a personal touch to WoodmenLife's partnership with GSF and the Remembrance Garden. Every year, we provide the flags and flagpoles for the garden, each of which honors a servicemember who died in service to the U.S.



A placard accompanies each flag, identifying the servicemember by name, rank, branch of service, and date of death. Beckendorff said every branch of service was represented in the garden, and that it was overwhelming to imagine the emotional impact on American families that every flag represents.

He added that events like the Remembrance Garden are important because "it's disrespectful to the people who sacrificed to keep this country great that we don't know their history and what they went through."

It's that notion that drives Chapter 1, Rodriquez said. She said she was proud to be part of the Remembrance Garden and that her chapter — like every WoodmenLife chapter — strives to make a difference in its community.

Alabama Woman Wins Contest for Second Year in a Row

WoodmenLife takes great pride in protecting the financial futures of families. The Share Your Care contest¹ encourages members to refer friends and families who could benefit from becoming a WoodmenLife member². Members who made referrals had the opportunity to be entered in a drawing for one of 30 \$1,000 cash prizes.

Annie Bell Hill, from Troy, AL, was selected randomly for the second year in a row as a WoodmenLife Share Your Care contest winner. As a stay-at-home grandma balancing taking care of her brother and mother, Annie's main priority has always been her family.

The first year she won the Share Your Care contest, a tornado struck her family's home causing serious damage. Thankfully, with the help of WoodmenLife, she was able to use the contest money to pay for some of the damages.

When Annie found out she won the contest again this year, she said it was an easy decision to



Longtime WoodmenLife member and Share Your Care contest winner Annie Bell Hill, left.

recommend WoodmenLife to her friends and family. As a longtime WoodmenLife member, Annie says it's the service she receives from her Representative, Carol Ann Estes, Alabama South, that makes all the difference. "Carol is wonderful. She is always responsive and answers all my questions," Annie said.

Annie says she plans to use this year's contest money to go on vacation with her husband to Mount Cheaha, AL, and enjoy the beautiful mountain scenery.

To learn more about the Share Your Care contest, contact your Representative or visit WoodmenLife.org/Share

1. Any winnings in excess of \$25 are considered taxable income and will be reported as such. 2. An individual becomes a member by joining our shared commitment to family, community and country, and by purchasing a WoodmenLife product.



Help Your Loved Ones and You Could Get the Chance to Win \$1,000

You could win one of 30 \$1,000 prizes for referring loved ones to WoodmenLife. Enter at WoodmenLife.org/Share 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 for official rules. D1599 12/21 Woodmen of the World Life Insurance Society, Omaha, NE



Electronic Convention Platform Helped Jurisdiction Find the Money

Willingness to help at the right place and time can make a big difference in the lives of others. The WoodmenLife family turned a negative into a positive with a Mississippi Jurisdictional Convention gift of \$25,000 to Palmer Home for Children, a nonprofit that provides a community to children in need.

The Mississippi Jurisdiction received its venue deposit back when the convention switched from in-person to electronic due to safety concerns with COVID-19.

Kristy White, Community Outreach Advisor in northern Mississippi, calls it “found money.” “We were lucky enough to get our deposit back, so we wanted to do something with it,” she said.

Before the jurisdictional convention planning meeting, White met with her friend Kiona Pharr, a social worker at the Palmer Home for Children. Conversations with Pharr about the children at the Palmer Home impacted White throughout their friendship. During the discussion about the Jurisdictional Convention gift, “Pharr popped into my head,” White remembered.

“The courage of these little folks who may not have parental support is inspiring,” said White. “The Palmer Home gives them support. They follow them through college and into the workplace.”



The Palmer House on-campus chapel is a special place where house parents and children worship.

“We always want to leave people better than when we found them,” said Lisa Davis, Mississippi South Regional Director, “and I think that’s what the Palmer Home does as well.”

After learning more about the organization, Davis felt that the Palmer Home had very similar values to WoodmenLife.

“The gift went toward our general operating budget, which covers everything a child coming out of trauma might need,” said Lauren Waites, Vice President of Communications at the Palmer Home.

“As a privately funded nonprofit, every dollar the Palmer Home receives goes directly to our mission to care for vulnerable children and families,” said Senior Vice President of Engagement Sarah Hollis. “From all of us at the Palmer Home, thank you, WoodmenLife, for making a difference in so many children’s lives.”

Celebrating Red, White & Blue® Makes an Impact

When WoodmenLife volunteers, along with players from both the Johnson-Brock and Nebraska City Lourdes Central Catholic football teams, displayed the American flag before their game on September 10, they started a conversation that’s still occurring.

“I heard, and I’m still hearing, compliments about how well it went and how powerful it was,” said Chapter 29 Secretary Christy Hodges about her chapter’s Celebrating Red, White & Blue event.

Obtaining the flag for the event was simple, she said, and volunteers were shown how to handle it. From

there, it was a spectacle that brought out a local newspaper’s drone for aerial photos and created a night to remember.

Chapter 29 also made donations to the Johnson and Nebraska City fire departments, as well as to Johnson-Brock Public Schools to cover the popcorn that filled spectators’ WoodmenLife stadium cups.

Find out how easy it is for you to hold your own event, and have it be the talk of the town. Go to WoodmenLife.org/Extras/Flag-Form and fill out the request.

Visit WoodmenLife.org/Extras/Flag-Form to request a flag for your community.



Celebrating Red, White & Blue events were held across the nation. Chapter 46 in Waxahachie, TX, held this event at a Waxahachie High School football game.



Chapter 1111 president Rene Lee presented a flag to Mark Kruea, public information director for Myrtle Beach, during a rededication ceremony for the 9/11 memorial.

20th Anniversary Adds Significance to In Honor And Remembrance Events

As hard as it is to believe, it's been two decades since the terrorist attacks of 9/11. That fact — along with the ability to hold events in person again — created an aura around In Honor And Remembrance (IHAR) events across the country.

Representative Anthony Milligan of Savannah, TN, knows. The only two IHAR ceremonies he and Chapter 50 have missed since they began were in 2019, when the new firehouse the chapter sought to

use as the event's centerpiece wasn't finished, and in 2020, when COVID-19 shut things down.

The weight of 20 years and two missed opportunities evaporated during the dedication of a new flagpole at Burnt Church Community Center in Savannah in front of local dignitaries and First Responders.

"People felt real proud of the flagpole and seeing that beautiful flag flying," Milligan said.

Ceremony organizers worked with those of the community center's annual bluegrass festival, which was to be held on the same day. The latter gladly shared the spotlight, and one of the performers even sang the national anthem.

"It just worked out perfect for us," Milligan said.

Peggy Mayers could say something similar of the ceremony held by Chapter 406. The chapter dedicated a flagpole at Breakfast Point Academy in Panama City, FL, where years before they had dedicated another flagpole and presented a flag to every one of the school's classrooms.

"These moments make WoodmenLife special. They make us different."

— Peggy Mayers

"These moments make WoodmenLife special," said Mayers, the wife and administrative assistant of Recruiting Sales Manager Lance Mayers, who attended in his stead. "They make us different."

The event was smaller than the first time the chapter dedicated a flagpole at Breakfast Point Academy, but the pandemic-related restrictions didn't diminish the event's effect. Students who couldn't be outside watched on closed-circuit television, and local First Responders were present.



Events such as IHAR set WoodmenLife apart.

"Even though it was scaled back, it was still very heartwarming, very touching," Mayers said. "I'll tell you, it's hard to keep a dry eye at these things."

Georgia Chapters Donate \$3,700 as Part of IHAR

In conjunction with the 20th anniversary of 9/11, Georgia Central chapters sought to honor and remember Veterans and First Responders with donations and fundraisers.

Ten chapters donated a total of \$3,700 to 12 different organizations, including Honor Flights and an organization that helps Veterans with job training and placement.

Georgia Central also organized the Victory for Veterans Virtual 5K Walk/Run that drew 75 participants, who donated \$10 each to receive a commemorative Victory for Veterans T-shirt.

Giving Together Projects Makes a Difference Across the Country



Members landscaped the Center Point Community Center in Center Point, AL.



Members erected a flagpole at Silas Baptist Church in Paris, KY.

Since August, WoodmenLife Sales Representatives, members and other volunteers have worked to beautify and improve their communities through our Giving Together program, which funded several projects organized by Representatives.

Taken together, the projects enhanced WoodmenLife’s reputation for community service, and they showed how small actions made by individuals can have huge impacts on their communities.

A Project to Help Teachers

It wasn’t hard for Representative Kim Strachan of Fort Worth, TX, to decide on her Giving Together project — creating a workroom where teachers could relax.

“I quit teaching at the beginning of the pandemic to pursue my career with WoodmenLife,” Strachan said. “Teaching was overwhelming at that time. I cannot even begin to imagine the stress and burnout teachers are facing now.

“I felt like if they had a special place to take a deep breath that maybe it would help make things just a little easier.”

Her project was a well-received beautification project in Keller, TX.

“I wanted to spruce up the teacher workroom to give them a place that is comfortable and relaxing so they can

decompress,” Strachan said. “The project included things like deep cleaning, painting walls, and providing comfortable seating options and items for relaxing.”

Teacher reaction was joyous during the project’s big reveal, including this comment to the principal that Strachan overheard, “If you can’t find me, I’m probably hiding in here taking a nap.”

Strachan was equally pleased with the outcome.

“There is never enough money in the school budgets to provide extras like this,” she said. “As a former educator, I think the school and the teachers hold a special place in my heart.”

Other Projects

Giving Together projects spanned the country and helped hundreds of organizations. Take a look:

- **Center Point Community Center in Center Point, AL** – Landscaping included planting flowers in front of the new facility and painting rocks to start a rock garden.
- **Chesterfield County Parks and Recreation Department, SC** – Outfitting six new pickleball courts included purchasing materials and installing benches.

- **Central Dauphin Youth Football Association, Harrisburg, PA** – Painting fields helped ready them for the coming season, as did cleaning up the press box. The crew even braved flash flood warnings to complete the project over two days.

- **Silas Baptist Church, Paris, KY** – Erecting the flagpole included creating a surrounding flower bed. During the post-project ice cream sundae bar, Representative Kelli Doyle shared the WoodmenLife story and how we try to involve our communities in our events.

- **Olla Elementary School, Olla, LA** – Painting included the ceiling in the administration offices, outside picnic tables, all outdoor poles, handrails on all stairs, all molding in hallways, and outdoor plywood used to frame air-conditioning units. Representative Keith Reichardt said: “The project turned out to be bigger than expected. Luckily one of the volunteers had a paint sprayer and was able to do more and quicker than we could with brushes and rollers.”

Doing our part to make our hometowns a little better is what sets WoodmenLife apart. Thank you to all our Representatives and their volunteers who made Giving Together a success.

GA Chapter Helps Agency Reach Its Goal



Sometimes a nonprofit needs a little extra oomph to get to where they're going. That was the case earlier this year when the Meals on Wheels in Madison County, GA, was trying to purchase a new vehicle to keep delivering food to those in need.

The Madison County Senior Center received \$5,000 from the county and a \$15,000 grant from the Jackson EMC Foundation, which gathers money when rural residents in the electric cooperative agree to round up their electric bills to the nearest dollar. But the senior center was still \$1,269 shy of being able to purchase a new Ford Escape to deliver lunches.

WoodmenLife Donation

Lanier Burden, a Representative, sits on the senior center advisory council. He knows how much clients



The Madison County Senior Center delivers about 100 meals each weekday and needed a new vehicle.

appreciate the meals and how great WoodmenLife is at helping others. He recommended they ask Chapter 1415 in Comer, GA, for help buying the vehicle.

The senior center advisory council wrote a letter with its request, and Chapter 1415's response was a unanimous yes.

Kelsey Tyner, Director of the Madison County Senior Center, said her organization delivers about 2,000 meals a month, and the vehicle they needed to replace, which dated back to 1997, had well over 200,000 miles.

She said she's thankful for not only the donation, but for all the wonderful volunteers who embrace this mission and have rolled with the changes the past two years have brought.

Chapter Generosity

Burden piled praise on the chapter for its generosity, for the senior center gift, and also in its year-round giving efforts, even during the pandemic.

"Chapter 1415 has been a Five-Star chapter for years. We remained a Five-Star chapter in 2020 despite COVID-19," he said. "We're always looking for ways we can serve and support our community."

Chapter Highlights

- Chapter 1415
- Comer, GA
- 812 Members
- Founded April 1935

Volunteer Firefighters Benefit From Year Packed Full of Giving

Members of Chapter 322 in Clanton, AL, put the generosity they have in their hearts into action in 2020 when they decided to adopt volunteer fire departments in a neighboring county.

Chapter 322 has long been very active in Chilton and Bibb Counties, and it has close relationships with the First Responders there. But they seized an opportunity last year to spread that love a little farther, reaching out to Perry County firefighters as well.

Member Vivian Johnson and others contacted the state of Alabama to get a full list of the volunteer fire departments in the neighboring county. What was the plan? To give \$250 to each of the 12, six last year and six this year.

Johnson is on the board of her local volunteer fire department in Verbena and knows well how hard it can be to get funding, especially in counties struggling with widespread poverty. She said people casually say, "Apply for a grant." But she knows that isn't so simple, especially with already limited time and resources. That's where WoodmenLife could help.

"A volunteer firefighter is a very special person, since he or she isn't getting paid," she said.

Chapter 322 is a devoted group, with many relieved they can again have supper together before meetings. But even without those meals during the pandemic, the members stayed connected. In 2020, they gave more than \$13,000 to a variety of local organizations.

Chapter Highlights

- Chapter 322
- Clanton, AL
- 617 Members
- Founded April 1907



"We keep a cushion for emergencies, but we don't want to end the year with money sitting in the bank when we could have helped somebody. So we actively find people we can help."

— Vivian Johnson

"We were just determined to help all we could. We keep a cushion for emergencies, but we don't want to end the year with money sitting in the bank when we could have helped somebody. So we actively find people we can help," Johnson said. "It excites me."

Like many members, Johnson jumped back into in-person events and continues to give as much as she can. Then the whole chapter can stand in amazement at what can be done when good-hearted people work together.

Fraternal Spirit



Chapter 1
Oklahoma City, OK

Members collected and donated 356 pounds of food to the Mid-Del Food Pantry in Midwest City.



Chapter 1916
Camden, AL

Representative Jen Tait, left, and her son, John Lock, presented a classroom flag to teacher Mary Glen Grant at Wilcox Academy.



Chapter 232
Akron, OH

Members donated food and delivered a \$500 check to the Barberton Area Community Ministries food bank. From left are Dolores Kolb, chapter treasurer; Dawn Cobb, pantry manager; and Aubrey Caldwell Obney, Sales Representative.



Chapter 5
Hopkinsville, KY

Members donated items to the Crofton Elementary School backpack program in September.



Chapter 12
Fayetteville, AR

Sales Representative Chay McDaniel, right, presented a flag to the Gravette Police Department on behalf of the chapter. From left are Officer Ryan Sutherland and Chief Chuck Skaggs, as well as Roni the K9.



Chapter 298
Prattville, AL

Members presented flags to the Prattville Police and Fire Departments, the Prattville Courthouse and the Autauga County Sheriff's Department.



Chapter 3887
El Paso, TX

Members spent five hours with St. Timothy Lutheran Church and the El Paso Food Bank distributing meals to about 200 families.



Chapter 218
Greenville, NC

Members collected food and donated 150 bags to the Community Crossroads Center.



Chapter 86
Nashville, AR

Members organized a food drive for the Scrapper Supermarket, a food pantry program benefiting students and families in the Nashville School District. They collected more than 800 pounds of food and over \$1,000 in monetary donations.



Chapter 1
Newark/Columbus, OH

Representative Wade Wetzel presented a \$3,000 check to Marci Harbage for Karis' Cause, a nonprofit that helps fight childhood cancer.

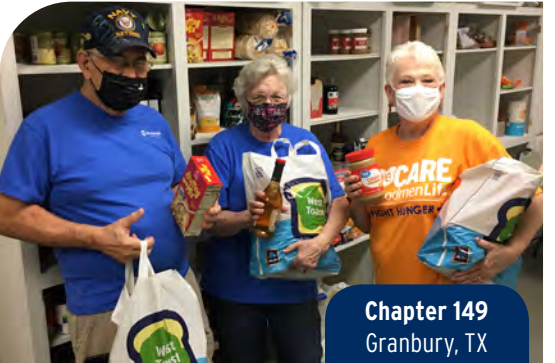
Answer key from word search on Page 40

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



Chapter 897
Greenville, MS

Members presented a flag to the Mt. Horeb Missionary Baptist Church in Hollandale, MS. From left are Carolyn Vannoy, Michael Vannoy, Kay Collins, and Representative Patricia Edwards.



Chapter 149
Granbury, TX

Members, from left, Bob Cantrell, Sally Cantrell and Representative Mary Cangiamilla volunteered at the Tolar Food Pantry and presented a \$200 donation.

HOLIDAY CLOSURE

The Home Office will be closed Dec. 23, 24 and 31 and Feb. 21.

Answer key from Sudoku on Page 41

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

Someone Hit Play

Bake your cookies, brew your hot cocoa and put on your fuzzy socks. It's time to talk Christmas movies! Find your favorite characters in the word search below.

(The answers are on Page 38.)



Word search

FRKRISKRINGLETJACOBMARLEY
 RYURWNAKPOBEHHQXRQUIISWHO
 OUUDMAZMCAPREEEJSMXTPBPK
 STHKOWXADCENRGTFPQCBLCR
 TEOAOLXQKHXMROHKHEOJVNNW
 YMBAENPVNHXOEIBEHAFUXKUDM
 IASEAMCHHHFMYNCNBNKSMYXVO
 XXSTNPWODOEHCCRUGSQICCNXH
 FTXMOENPRIWGLHATIGLNHLYXL
 KHREHDZESNTYCTCTRHEFKXJI
 EELHYGYEDWERAE CRHUMDXLBMZ
 VDXWKDBXRVLGKHA FBRDBRTOJ
 IOFZPJXPJSREIRICHECIWPOQA
 NGMSPVHVKGCCOUTKYRLENGNXC
 MBKRZMOIWGKRLRSERXAZCKURK
 CUYHKOCWYWDKOAGR PWUAKURAF
 CDVONBILUELOYOREBB SHONNLR
 ADVATZLMAZRWDGGKBXVWIWUPO
 LYXJEAYYATKILZGEGADHDMVHS
 LTJNNRSFNRYHOMLORITTEFPIT
 IHJOZWJZFKVIEMTXYFILEPUEZ
 SEKZHWQMXJSAOWKMOBASENTOQ
 TELPYNSFXHNBWEHRVVMWYWGA
 ELRNPWMOVBM BPDQLISWIUONUF
 RFGVFSUCBJEUOHHSBXC DPULFG
 JBALAMBSCZKFHHHAWAVLQSWDR
 ORGCCINDYLOUWHOQRNVEATXSJ
 MQXQRASOVA AFYBQAURKIQUVPC
 PZKHEJHPYZWNPYBSGUYCDQSEW
 XCFMLJLVTTPREUVNIOHFZDRVD

- Bob Cratchit
- Buddy the Elf
- Cindy Lou Who
- Clark Griswold
- Cousin Eddie
- Ebenezer Scrooge
- Frosty
- George Bailey
- Hans Gruber
- Hermey
- Jack Frost
- Jacob Marley
- John McClane
- Kevin McCallister
- Kris Kringle
- Marv and Harry
- Max the Dog
- Mr. Claus
- Mrs. Claus
- Ralphie
- Rudolph
- The Grinch
- The Nutcracker
- Yukon Cornelius

Word Scramble

(Find answers below.)

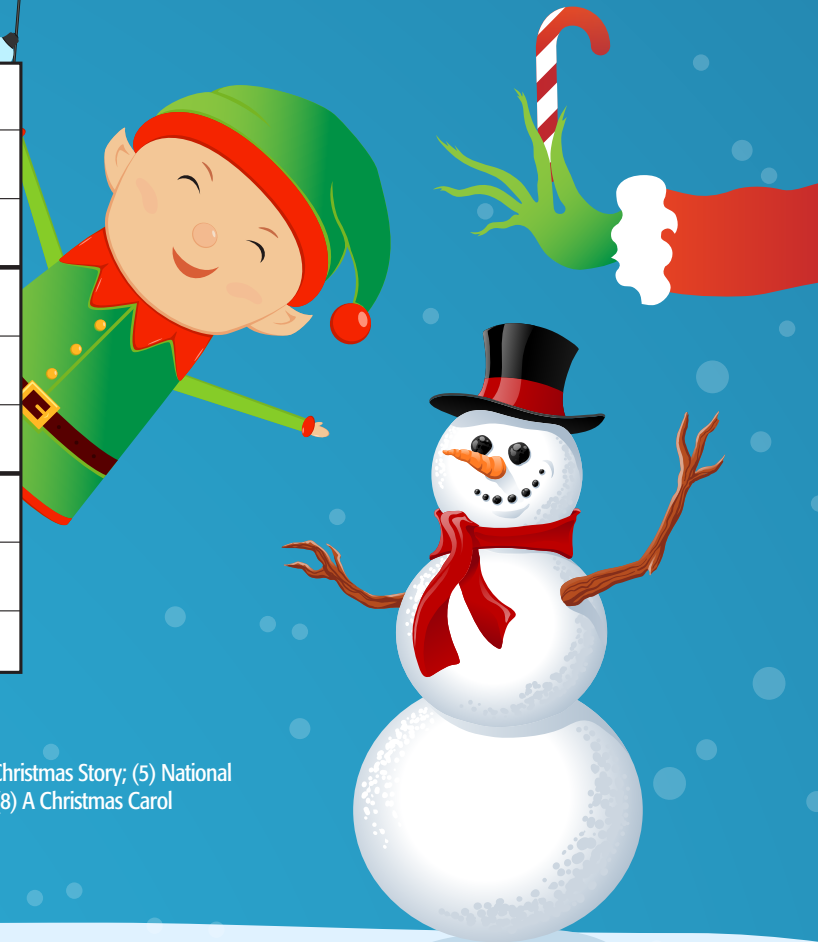
1. Mnao Eohel _____
2. Tla3hoi ne Rsrn 4cetet _____
3. Crhai Ehiswtm _____
4. Y Tscrisamh Troas _____
5. Arsalnos licotopl' Cnaovamta Tnianshm _____
6. Sa'i u Deltwlfrn lfeo _____
7. Cresgodo _____
8. C Raamlhcit Srosa _____

Sudoku Puzzle

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

(Find answers on Page 39.)

- (1) Home Alone; (2) Miracle on 34th Street; (3) White Christmas; (4) A Christmas Story; (5) National Lampoon's Christmas Vacation; (6) It's a Wonderful Life; (7) Scrooged; (8) A Christmas Carol



In Memoriam



Jelina Blundell
Age 80
Chapter 68
Foster, OK



Edith Thornton Britt
Age 77
Chapter 989
LaGrange, NC



Diane Brown
Age 76
Chapter 1
Albuquerque, NM



Dona Burgess
Age 71
Chapter 232
Akron, OH



James Collins
Age 74
Chapter 1288
Monroe, GA



Gayla Creech
Age 61
Chapter 1395
Winder, GA



Harold Crowson Sr.
Age 86
Chapter 698
Fort Walton Beach, FL



Billy Donavant
Age 76
Chapter 48
Martinsville, VA



Shirley Donley
Age 84
Chapter 338
Phenix City, AL



Irvin Eanes
Age 93
Chapter 48
Martinsville, VA



Linda Faulkner
Age 76
Chapters 134 and 4
Walcott, AR



John Henry Jr.
Age 77
Chapter 930
Kennett, MO



James Hollingsworth II
Age 79
Chapter 2
Tallahassee, FL



Ray Jarrells
Age 68
Chapter 89
Rocky Mount, VA



Steve Kuehl
Age 74
Chapter 338
Phenix City, AL



Harry Lilly
Age 87
Chapter 341
Bridgewater, VA



Samuel McQuerns
Age 84
Chapter 412
Fort Worth, TX



Winter Reynolds
Age 42
Chapter 5
Memphis, TN



Barbara Shedd
Age 66
Chapter 1395
Winder, GA



Georgette Tucker
Chapter 1229
Okemah, OK



Grover Tyner
Age 97
Chapter 369
Forsyth, GA



Charles Wagoner
Age 88
Chapter 48
Martinsville, VA

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. 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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- Included coverage as your family grows¹
- An insurance company that gives back to the community
- Premiums don't increase during the initial term²



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1. Coverage extends to any child born to the primary insured or other insured, any child less than 18 years of age legally adopted by the primary insured or other insured, or any child less than 18 years of age for which the other insured or the primary insured has been appointed permanent legal guardian. No child is insured before attaining the age of 15 days. Certain eligibility requirements apply. 2. Once the initial policy term ends, your premiums will increase on an annual basis until age 95. Any increase in premium will not increase the certificate benefits. 3. 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. Products are not available in New York and all products may not be available in all states. Forms ICC16 8063 R-1-16, 8063 R-1-16(XX). D1617 11/21 Woodmen of the World Life Insurance Society: Omaha, NE

December 2021

Please note: If members in your household belong to different chapters, the magazine will be sent to the oldest member and will feature events for his/her chapter of record. You can access other chapters' events on WoodmenLife.org. Information concerning events and activities is subject to change. Visit your chapter's website for the most current information.

PERIODICALS

