

September 2023

WoodmenLife[®]

MAGAZINE



Steady Steps Toward Retirement

ALSO IN THIS ISSUE

Patrick L. Dees Reflects on His WoodmenLife Career

Celebrate the 2023 Fraternalist and Project of the Year



WoodmenLife[®]

woodmenlife.org



WoodmenLife Chapter 3887 in El Paso, TX, purchased jogger sets for the Special Olympic athletes at Hueco Elementary School. This was the first time the team had matching joggers, and the athletes wore them proudly at the District Special Olympics.

A Time for Change

Hello again, WoodmenLife family. It is often said that fall is a time of change. I am a true believer in the fact that nothing ever stays the same, and change is something we should all embrace.

For more than six years now, I have served as President & CEO of WoodmenLife. It has given me great pleasure to be a part of an organization that cares so much about you, our members.

As you may know, my time in this role will soon end. I plan to retire and spend more time with my family. Even after my retirement, though, I will remain involved with the WoodmenLife family, as the mission and values of this organization will always be close to my heart.

My successor, Denise McCauley, has served our organization as Executive Vice President & Chief Operating Officer. I can assure you that she will be a dynamic leader who brings strong values and a sincere desire to continue our tradition of serving others in the communities we call home.

In this issue, you will read how WoodmenLife members and their spirit of volunteerism are



making positive impacts in communities. A special congratulations goes out to this year's Fraternalist and Outstanding Project of the Year award recipients. The work they did this past year is truly remarkable and speaks volumes for their commitment to family, community and country.

WoodmenLife continues its tradition of helping to remember those who served our country and made the ultimate sacrifice so we could enjoy the freedoms we have today. We recently showed that commitment by donating flags and flagpoles to Memorial Park in Omaha, NE, on its 75th anniversary.

In closing, I am proud of what we have accomplished together and look forward to seeing what great things you will achieve in the future. You continue to impress me with the selfless giving of your time and talents. Because of that, I will always be thankful to you for being part of the WoodmenLife family and supporting our organization.

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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[Facebook.com/WoodmenLife](https://www.facebook.com/WoodmenLife)



Volume 150 • Number 4

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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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:



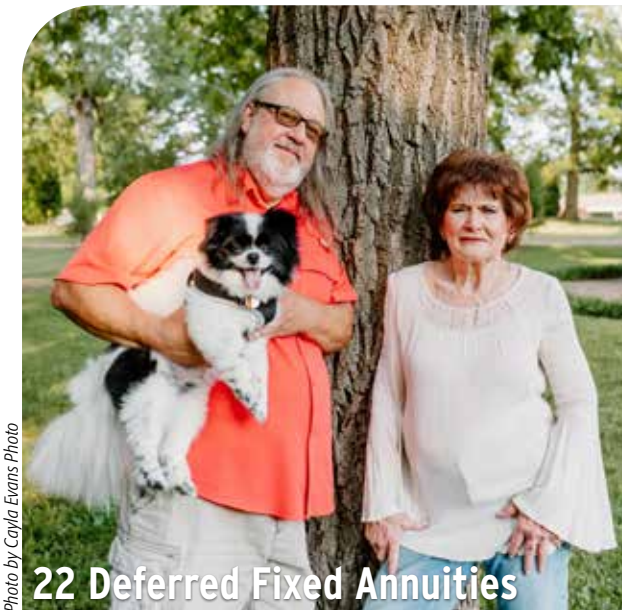
Honored to be recognized on:



Cover photo by Cayla Evans Photo

On the Cover

Deral "Butch" Venable and his wife, Barbara, appreciate the steady, predictable growth of his fixed annuity.



22 Deferred Fixed Annuities

Pat Dees Bids Farewell

After serving WoodmenLife for more than 35 years, President & CEO Patrick L. Dees plans to retire Oct. 1. His time at WoodmenLife has left a lasting impact on both the organization and the communities it serves. Through dedication and hard work, Dees transformed his passion for serving others into a meaningful purpose that has touched the lives of countless individuals.

WoodmenLife Journey

From a young age, Dees exhibited a passion for helping others. Growing up in a tight-knit community, he witnessed the power of lending a helping hand and the positive impact it had on people.

Dees became a WoodmenLife member at age 4 when his father, William Dees, became a Sales Representative. Dees saw firsthand the value of life insurance protection.

In 1988, at age 24, Dees started his career with WoodmenLife as a Sales Representative in Angleton, TX. His ability to inspire and motivate others, coupled with his passion for the organization's mission, propelled him forward. He was promoted to a Recruiting Sales Manager, and later to a Regional Director in California, Florida and then Georgia. In 2009, Dees joined the Home Office as the National Sales Manager.

In 2012, he became the Executive Vice President of the Fraternal division, where he oversaw WoodmenLife's nationwide community service strategy. Dees has served as President & CEO since 2017. He has overseen WoodmenLife's current activity and results, while strategically planning for the organization to continue to grow and thrive.

Accomplishments

Throughout his tenure at WoodmenLife, Dees has been involved in numerous accomplishments that



WoodmenLife President & CEO Patrick L. Dees will retire Oct. 1. He and his wife, Michele, plan to relocate to Texas, where he can spend more time with his children and grandchildren.

have left an indelible mark on the organization and its members.

He oversaw the successful implementation of new products, such as My Choice IUL® and Medicare Supplement, which align with WoodmenLife's mission of helping families protect their financial futures. He led the effort to cease dues collection from each member, resulting in more than \$20 million of premium savings for members since 2020. Dees also drove an initiative to introduce new WoodmenLife Extras, such as LawAssure™, and he helped develop new community service programs, such as Giving Together.

Throughout his career, Dees never wavered in his commitment to his purpose. When challenges arose, like navigating the COVID-19 pandemic, he used those as opportunities for growth and learning, emerging stronger and more determined than before.

Looking Forward

After retirement, Dees plans to continue serving on the WoodmenLife Board of Directors and looks forward to attending conventions and community events. He and his wife, Michele, will relocate to Texas, where he will be able to spend more time with his five children and 13 grandchildren.

The future of WoodmenLife is in good hands, he said. "Denise McCauley is a remarkably effective leader and has an excellent track record of accomplishments in her 15 years with WoodmenLife," he said. "She cares about people and will lead the organization to further growth."

A Parting Message

Dees would like to extend a special thanks to the National Board of Directors, Regional Directors and Executive Vice Presidents for sharing the responsibility to deliver on WoodmenLife's mission. "Each Sales and Home Office associate is dedicated to serving our members and the communities they call home," he said.

And to all WoodmenLife members: "I have always enjoyed the time I get to spend with you, our members. WoodmenLife is as financially strong as it has ever been. The Board of Directors and senior leadership at WoodmenLife make decisions with you in mind. It has been an honor to serve WoodmenLife and its members for more than 35 years."

Through his unwavering dedication and commitment to service, Dees has touched the lives of countless individuals and made a lasting impact on the communities WoodmenLife serves. We wish him the best in retirement and thank him for his years of service.

A Vision for the Future

Incoming President & CEO Denise M. McCauley has made significant contributions to WoodmenLife since joining the organization in 2008 as Vice President, Core Operations. Her exceptional performance and leadership abilities led to her promotion to Senior Vice President, Operations in 2011, and later, to the position of Executive Vice President & Chief Operating Officer in 2015.



Denise M. McCauley

McCauley's experience in the financial services industry prior to joining WoodmenLife has further developed her expertise in strategic management and operational excellence. Her prior experience has provided her a unique understanding of the importance of superior customer service for both internal and external customers.

McCauley's appointment as the 14th President & CEO marks a significant milestone in WoodmenLife's 133-year history, as she will become the first female President & CEO in WoodmenLife's long-standing legacy. The Board of Directors expressed confidence in McCauley's ability to lead the organization into the future. Her commitment to excellence and her passion for enriching the lives of others align perfectly with WoodmenLife's values and mission.

As McCauley assumes the leadership role Oct. 1, she will build upon WoodmenLife's strong foundation and continue to create value for its members while driving growth for the organization through product development and technology. Her strategic vision, coupled with her deep understanding of WoodmenLife's operations and commitment to its mission, will undoubtedly shape the future of the organization and support its long-term goal to grow the organization's member base while continuing to support communities.

Bengtson Honored to Join Executive Committee, National Board

Shawn Bengtson, Executive Vice President & Chief Risk Officer, joins the WoodmenLife Executive Committee and National Board of Directors on Oct. 1. She recognizes it is an honor to serve in these roles, as well as an exciting opportunity to help pilot the organization during a historic time.

“The Enterprise Risk Management function was introduced and capably led by Randy Rotschafer for 18 years,” Bengtson said. “During that time, the world and WoodmenLife have changed measurably. As we move forward together, WoodmenLife will be moving faster and testing new paths.

“We need to quickly assess the risks inherent with our choices — and be ready to pivot as required.”

She added that in conjunction with Business Continuity & Integrations, Risk Management & Mitigation will work to identify ways to skillfully diminish risks.

“As we work together to manage risks, our goal is to mitigate those risks as efficiently as possible,” Bengtson said. “We need to use our members’ resources prudently to wisely navigate our opportunities in this business environment.

“Our future is bright — we have tremendously talented leaders who are committed to continue learning as we move forward quickly.”



Shawn Bengtson

John Sharp Appointed as Secretary of WoodmenLife

John A. Sharp, Vice President, Deputy General Counsel, was appointed by the WoodmenLife Board of Directors to assume the role of Secretary when the WoodmenLife CEO transition occurs in October.

The Secretary position has been part of the responsibilities of Denise M. McCauley, Executive Vice President & Chief Operating Officer, who will succeed Patrick L. Dees, President & CEO.

As Secretary, Sharp will keep and maintain organizational records for WoodmenLife. In addition, he will maintain his other responsibilities as Vice President, Deputy General Counsel.



John A. Sharp

Learn more about WoodmenLife's executive officers and National Board of Directors at [WoodmenLife.org/About/Leadership](https://www.woodmenlife.org/About/Leadership)

Learn About the
WoodmenLife

Investment Division 

Within WoodmenLife, so many people work every day to make sure we serve our members and look out for their best interests. Our associates work in a wide variety of roles. Learning more about the divisions they work in at WoodmenLife will help you get to know us better as an organization.

Jacob M. Day, Vice President & Chief Investment Officer, recently answered a few questions about our Investment Division.



Jacob M. Day

Q: What does the Investment Division do?

A: Woodmenlife employs a talented team of investment professionals who focus each day on managing current investments and finding a home for premium and investment income that comes to WoodmenLife. Our goal is making sure funds are there when our members need them most. That could be money for a claim, an annuity payment, etc. We are here to grow and protect funds for our members' benefit.

Q: What is WoodmenLife's investment strategy?

A: We are stewards for our members. We look for conservative, long-term investments that provide us with ample return for the risk we're willing to take. The Investment team works closely with other parts of the business to fully understand our cash demands, and we seek investments that match those future needs.

Q: How does the Investment Division's work affect members?

A: If we don't have the proper return on investments, or if we didn't make wise investments, we wouldn't have enough to pay claims as they come in. We ensure that we have ample assets and cash available to do that. Our members need to trust that WoodmenLife will be there to honor their claims and provide the financial assistance they may need during tough times. Providing that confidence to our membership is of the highest importance.

Q: How do you see the Investment Division helping to shape the future of WoodmenLife?

A: WoodmenLife's investment portfolio helps generate a surplus that can be invested into WoodmenLife's efforts to grow our business, make technological improvements and develop attractive products. A strong surplus will allow us to undertake these advancements, leading to a longer-standing business for the next 130 years.

Premium Collection, Billing Change for AL/FL Certificates

WoodmenLife is in the process of moving Adjustable Life/Flexible Life (AL/FL) certificates to a more modern, streamlined administration system. The first phase was completed this summer, and you may have noticed a difference in how your premiums were collected or billed.

The previous administration system allowed for combined check (PAC) payments and billing. Our new system draws a single PAC payment from your bank account for each certificate you own. If the certificate is billed directly, the system generates a single bill for each certificate you own. There's no difference in the amount withdrawn or billed each month, only in the number of individual withdrawals

taken from your bank account and bills generated.

Until all certificates have been moved to the new administration system, members who have certificates managed in both the old and new systems will see a combination of the old and new premium collection and billing methods.

This change in administration systems will not only reduce costs and better prepare us for the future, but it will also improve our service to you. If you have any questions about your certificate billing, please contact Customer Service at 800-225-3108.

Get an Estimate of Your Life Insurance Needs

When you start thinking about life insurance, two questions probably come to mind:

- How much do I need?
- How much does it cost?

Get answers to both with an estimate that's quick, easy and unique to you. Just use our Life Insurance Calculator at [WoodmenLife.org/Calculator](https://www.woodmenlife.org/Calculator)

The calculator is a helpful resource if you're looking to purchase life insurance for the first time or if you're interested in buying additional coverage. After all, life changes and you could now find yourself with a greater need to protect your family's financial future.

Once you open the calculator, you'll be asked for basic demographic and financial information. Then, your customized life insurance estimate will be calculated. The estimate is a great starting point for a conversation with your WoodmenLife Representative, who'll go over the options that are best for you.

Those life insurance options can help relieve financial burdens your family may face after you're gone, such as funeral costs, mortgages and college expenses. Taking care of matters now will give you comfort, knowing the ones you love most are protected.



Member Transfer Forms Are Now Paperless

If you are interested in transferring to a different chapter, it's now easier to do. The Member Transfer Form is online and no longer requires a signed form.

Now, members should:

- Visit [WoodmenLife.org](https://www.woodmenlife.org) and log in to their member account
- Find **Membership Transfer – Form 7** in the Member Forms section
- Click the link to open the form and answer the questions

Once a transfer form has been completed and processed, members will receive a letter in the mail confirming the transfer to a different chapter. Due to the mailed confirmation letter, WoodmenLife no longer requires a signed form to complete the request.

WoodmenLife Community Outreach Advisors, Sales Representatives and Customer Service associates can also access this online form, and they are available if you need help.



IMPORTANT INFORMATION

WoodmenLife Mailing Address Update

WoodmenLife's Home Office is and will remain in Omaha, NE. However, to better serve the needs of our members, we are making an update to our mailing address for general correspondence.

Beginning Aug. 1, 2023, WoodmenLife is making a change to its mailing address.

All United States Postal Service (USPS) correspondence (including USPS Priority Mail) addressed to WoodmenLife should be sent to the new mailing address:

WoodmenLife
P.O. Box 35903
Cleveland, OH 44135-0903

Payments should continue to be sent to the P.O. box listed on the payment slip enclosed with your premium statement. If you did not receive a premium statement, please contact Customer Service at the phone number below.





Any overnight shipping using UPS or FedEx should be addressed to WoodmenLife's corporate address:

WoodmenLife
1700 Farnam St.
Omaha, NE 68102

If you have any questions, please contact Customer Service at 1-800-225-3108.

Fraternalist of the Year Pleasantly Surprised by Honor

Member Highlights

Flynn Barnes 
Sheffield, AL 
Chapter 8 
Member Since 1992 

Flynn Barnes isn't one to answer phone calls from numbers he doesn't recognize. That's why it took a while for him to find out he was the 2023 WoodmenLife Fraternalist of the Year.

"Then I was told (President & CEO Patrick L. Dees) was trying to get hold of me. So, I answered that call," the 73-year-old said.

"It was a complete surprise. I told my wife, 'Well, that's something.'"

The unassuming father and grandfather, who's also the president of Chapter 8 in Florence, AL, had no idea that his activities caught the attention of others.

"I volunteer with the church, in the community and help the homeless," Barnes said. "I never say anything about what I do. Most of what I do is between me and the people I work with.

"I sure didn't do it for (the award). Maybe people saw things I was doing. To me, it's just something you're supposed to do."

One person who saw Barnes' actions was WoodmenLife Representative Rocky Beck, who nominated him. He cited how Barnes worked to help tornado victims, present U.S. flags, fight hunger, and more.

But his part in one generous act stood out. A group of volunteers helped move a single mother and her two kids with disabilities to Kentucky, as well as fixed up her donated home and car.

"I was one of several men from the church who helped load her furniture and moved her up to Kentucky," Barnes said. "When we got there, the trailer was pretty dilapidated and needed repairs. She also had a car that wouldn't run. It was repaired, and



Member Flynn Barnes, right, received the Fraternalist of the Year award from Community Outreach Advisor Phil Robertson.

then we hauled it up there on a trailer.

"And while there, we made repairs to the plumbing and electrical work. I was in a group of volunteers and did a lot of the work because I knew how, but I was part of a group effort."

Barnes sees his chapter as one close-knit family. He is passionate about growing his chapter's meeting attendance, and he sees that as key to growing membership.

When complimented for all he does, Barnes said it was something he could do more of after raising a family and retiring.

"I don't plan on stopping until I'm lying on my back," he declared.

Project of the Year to Become an Annual Activity

Chapter Highlights

Chapter 1 
Albuquerque, NM 
1,334 Members 
Founded in 1895 

Not only did the project conducted by Chapter 1 in Albuquerque, NM, last Christmas win the 2023 Outstanding Project of the Year award, it inspired its participants so much that it'll become something they repeat every year.

That's the effect of purchasing \$3,000 worth of items and collecting hundreds of toys, as well as clothing, blankets and more for kids staying at UNM Children's Hospital. The hospital was full last winter and had run out of toys during the holiday season.

In stepped Chapter 1 and students at Atrisco Heritage Academy, where Chapter President Roland Soto teaches. He was touched by the generosity he witnessed and the response from the hospitalized children. That led him to convince his chapter to keep the project in mind on an annual basis.

"I said, 'Let's not let this be a one-time thing, let's continue to help them for Christmas,'" he said, adding that his fellow members happily agreed.

The Christmastime effort also impressed Arkansas/Oklahoma Community Outreach Advisor Billie Floyd, who nominated it for Outstanding Project of the Year.

"Chapter 1 members recognized an immediate need, collaborated with local high school students and were able to provide gifts for UNM Children's Hospital patients," she said. "I'm grateful to work with these amazing volunteers who give back through WoodmenLife's shared values."

When Soto found out the chapter's work was selected as Outstanding Project of the Year, he was humbled.

"My chapter and I have never looked for recognition, because volunteering is its own reward," he said, "but

being recognized nationally affirms that what we are doing is working. We hope to serve as an example to every chapter that if you keep working hard to help your communities, someone will see and appreciate your efforts, no matter how small or large."

The award also serves as an inspiration for future Chapter 1 activities.

"Receiving the Outstanding Project of the Year award creates a drive to use our WoodmenLife community and our local community members to increase our community outreach efforts," Soto said.



Roland Soto of Chapter 1, left, received the award for Outstanding Project of the Year from Regional Director T.J. Sherer.

Be Thinking About Next Year's Honorees

Spring will be here before you know it. That's when nominations open for the 2024 Fraternalist of the Year and Outstanding Project of the Year awards. Also, new next year will be the Chapter of the Year award. So be on the lookout for a person, project and chapter worthy of national recognition.

Fraternalist of the Year Honorees

- | | | | | |
|--|---|---|--|---|
| Alabama North
Flynn Barnes
Chapter 8
Florence, AL | Georgia North
Charlie Thomas
Chapter 565
Cleveland, GA | Mississippi North
John Brown
Chapter 130
Tupelo, MS | Pacific/Midwest
Juanita Macaranas-Kelly
Chapter 285
San Diego, CA | Texas Southeast
Lori Schiesler
Chapter 6177
Beaumont, TX |
| Alabama South
Gaye Walker
Chapter 1024
Jackson, AL | Georgia South
Sherry Waldrop
Chapter 172
Sylvester, GA | North Carolina East
Leland Brown
Chapter 564
Jacksonville, NC | South Carolina
Brenda Woods
Chapter 27
Kingstree, SC | Texas West
Penny Brim
Chapter 55
San Antonio, TX |
| Arkansas
Barbara Phillips
Chapter 7
Hamburg, AR | Kentucky East
Robin Tackett
Chapter 1
Lexington, KY | North Carolina West
James (Donnie) Clay
Chapter 16
Concord, NC | Tennessee East
Harriett Irwin
Chapter 6246
Maryville, TN | Virginia
Annette Clowdis
Chapter 179
Wylliesburg, VA |
| Florida
Peggy Mayers
Chapter 406
Panama City, FL | Kentucky West
Susan Garcia
Chapter 396
Mortons Gap, KY | Northeast Region
Larry Butler
Chapter 691
Howard, PA | Tennessee West
Jeffrey Skinner
Chapter 74
Lewisburg, TN | West Virginia
Barbara Rosenberger
Chapter 232
Akron, OH |
| Georgia Central
Patricia George
Chapter 1854
LaGrange, GA | Louisiana
Eurella Cahanin
Chapter 31
Rayne, LA | Oklahoma
Robert Metheny
Chapter 1213
Drumright, OK | Texas Northeast
David Stein
Chapter 2
Fort Worth, TX | |

National Fraternalist of the Year Winner

Outstanding Project of the Year Honorees

- | | | | | |
|---|---|---|---|--|
| Alabama North
Chapter 43
Decatur, AL | Georgia North
Chapter 565
Cleveland, GA | Mississippi North
Chapter 102
Louisville, MS | Pacific/Midwest
Chapter 146
Whittier, CA | Texas Southeast
Chapter 6177
Beaumont, TX |
| Alabama South
Chapter 1024
Jackson, AL | Georgia South
Chapter 21
Albany, GA | North Carolina East
Chapter 940
Mamers, NC | South Carolina
Chapter 1111
Myrtle Beach, SC | Texas West
Chapter 4155
San Juan, TX |
| Arkansas
Chapter 7
Hamburg, AR | Kentucky East
Chapter 688
Independence, KY | North Carolina West
Chapter 111
Landis, NC | Tennessee East
Chapter 6246
Maryville, TN | Virginia
Chapter 179
Wylliesburg, VA |
| Florida
Chapter 78
Lakeland, FL | Kentucky West
Chapter 20
Cadiz, KY | Northeast Region
Chapter 8
Butler, PA | Tennessee West
Chapter 179
Jackson, TN | West Virginia
Chapter 223
Milton, WV |
| Georgia Central
Chapter 542
Gray, GA | Louisiana
Chapter 448
Broussard, LA | Oklahoma
Chapter 1
Albuquerque, NM | Texas Northeast
Chapter 46
Waxahachie, TX | |

National Project of the Year Winner

Get Help to Rebuild Your Home After a Natural Disaster

Severe storms, flash floods and wildfires have devastated many communities around the country this year. Fortunately, WoodmenLife is here to help when you need it most.

With the Natural Disaster extra¹, you can receive up to \$1,000 to help with repair costs if your home has been damaged or destroyed by a natural disaster. Member Alvin Small and his family benefited from this extra after a tornado struck a large part of Monroe County in Mississippi last spring.

“We are very appreciative of our chapter and what WoodmenLife has given us. Aberdeen, MS, has been through several severe storms and tornadoes, and WoodmenLife is always one of the first to be there for people who need help. They uplifted our spirits, and we’re so grateful that the community rallied together to help us rebuild our home.”

Their Sales Representative, Evelyn Lampkin, was there to help Small and his wife complete the Natural Disaster application.

“After the storm, Chapter 147 in Aberdeen, MS, and the WoodmenLife Natural Disaster extra provided funds to help Small and his family rebuild their home. I’m sad that this had to happen to their family, but I’m thankful WoodmenLife was there to help.”

To learn more about WoodmenLife’s Natural Disaster extra, visit [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.



WoodmenLife Representative Evelyn Lampkin helped member Alvin Small complete a Natural Disaster extra application so he and his family could begin rebuilding their home after a tornado.

Upcoming Natural Disaster Deadlines

Last year, WoodmenLife paid out \$330,711 to help 438 families rebuild their homes.

Here are the natural disasters WoodmenLife is currently accepting applications for:

Natural Disaster	Deadline
Hurricane Ian	Sept. 28, 2023
Hurricane Nicole	Nov. 10, 2023
March 2023 Southern Tornadoes (AL, MS, TN, TX)	March 27, 2024
March 2023 Multi-State Tornadoes (AL, AR, DE, IA, IL, IN, MD, MO, MS, OH, TN, OH)	March 31, 2024
April 2023 Oklahoma Tornadoes	April 19, 2024
June 2023 Southern Multi-State Storms (AL, FL, GA, LA, MS, TX)	June 14, 2024

Apply for a WoodmenLife Focus Forward Scholarship®

Application Period Opens Nov. 1

Whether you are pursuing a trade school, a two-year or four-year degree, don't miss your chance to apply for a WoodmenLife Focus Forward Scholarship to help you pay for your education. Recent high school graduates and current college or accredited trade school students are invited to apply for a scholarship that could be worth as much as \$10,000.

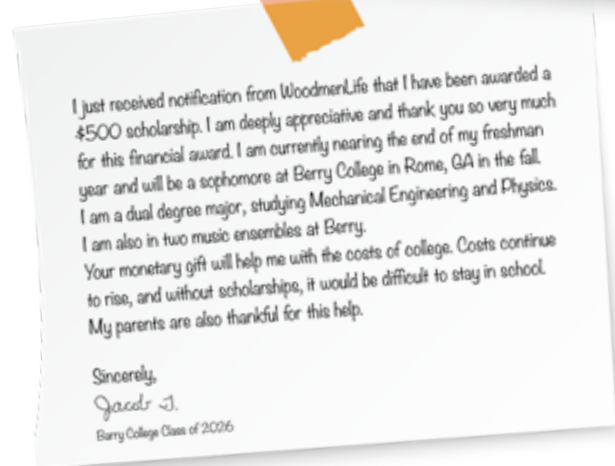
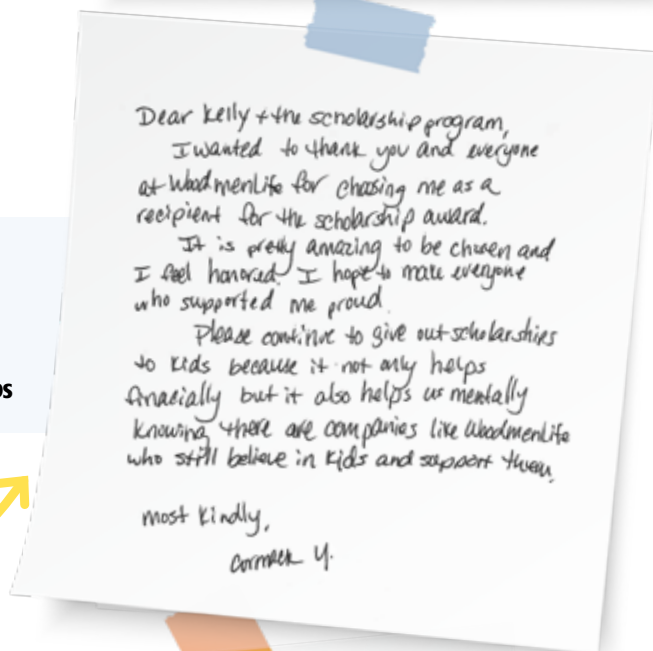
Scholarships are available in the following amounts:

 <p>\$10,000</p>	 <p>\$2,500</p>	 <p>\$500</p>
3 scholarships	15 scholarships	up to 865 scholarships

Check out these WoodmenLife Focus Forward Scholarship testimonials to see how this valuable WoodmenLife Extra¹ has helped previous winners.

This is an opportunity eligible members won't want to miss. Go to WoodmenLife.org/Scholarships to learn more about how you can benefit from our scholarship opportunities.

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. Previous WoodmenLife Focus Forward Scholarship recipients are not eligible.



Bring Celebrating Red, White & Blue® to Your Event

Can you think of a better way to celebrate our shared commitment to patriotism than by displaying the American flag at your local football game, school, or patriotic event or activity? We can't either. That's why we're offering the use of an oversized flag to help you celebrate your American pride.

Each Regional Office has a 30' x 60' flag that you can request to use. If you'd like us to bring our Celebrating Red, White & Blue program to your school or event, please fill out a request form at WoodmenLife.org/Flag-Form

Some things to keep in mind:

- You will need to request a flag at least four weeks before your desired event date
- Be sure you have enough people to help — displaying the flag requires at least 40 volunteers

To learn more about WoodmenLife's commitment to patriotism and to discover opportunities to celebrate our country and those who protect it, visit WoodmenLife.org/Patriotism



Alabama South COA Joins Advisory Committee



Ashley Kitzinger

WoodmenLife's Community Outreach Advisor (COA) Advisory Committee recently welcomed Ashley Kitzinger from Alabama South. Kitzinger is replacing Kaysi Bell of southeast Texas, whose four-year term ended.

The advisory committee is made up of four WoodmenLife COAs: Billie Floyd of Arkansas/Oklahoma, Amanda McNew of Kentucky East, Eric Pilson of North Carolina East, and Kitzinger. Each committee member serves for four years.

Through their work with chapters across the country, COAs gain valuable insights about our member volunteers, the work they do and the benefits they receive. The COA Advisory Committee reviews and provides recommendations on new and current community outreach programs, procedures and projects that impact their fellow COAs, chapter members and the Sales Force.

Kitzinger is excited to be part of the COA Advisory Committee. "I'm honored to have been chosen to work with the COA Advisory Committee. It is an all-star group of Community Outreach Advisors and combined, our efforts can really make a difference for our members, chapters and the community."

Contact your Community Outreach Advisor to learn more about WoodmenLife's COA Advisory Committee and its role.



Annual Regional Events Are a Hit Across the Country

We ARE WoodmenLife, and our Annual Regional Events let us celebrate what makes us who we are. They gave us opportunities get together to reconnect with old friends, meet new friends and share what we've been doing to support our communities. We recognized those who went above and beyond to help those in need in their hometowns. And we set goals for what our regions want to accomplish in the next year.

We did all that, and we had fun at the same time. This year's events included activities or entertainment that put a smile on everyone's face.

Stay tuned: Next year's events are sure to be even better. Communicate with your Community Outreach Advisor so you don't miss out on the ARE in your area.



Photo by Kate Buckles Photography

Arizona/New Mexico

The Arizona/New Mexico ARE was held at Main Event, which allowed the business part of the event to smoothly transition into the entertainment. Attendees enjoyed a barbecue lunch and all-you-can-play activities.



Great Lakes

As part of the Great Lakes meeting, members Bill Meinhold and Mike Coomer joined Fredbird, the St. Louis Cardinals mascot, on the field for the first pitch of the game.



Kentucky West

Members and guests at the Kentucky West ARE enjoyed an afternoon of fun and games at Holiday World & Splashin' Safari theme park.



Texas West

After a day of recognizing past accomplishments and training for future success, Texas West ARE attendees enjoyed a trip to Schlitterbahn Waterpark.

Photo by Paper Plane Photographs



Louisiana

In Louisiana, ARE attendees wrapped up a fun and productive day with a crawfish boil and live music.



Iowa

After a full day of education and recognition, members and guests at the Iowa ARE enjoyed a trip to Adventureland Theme Park.



Texas Southeast

It was a full house for the Texas Southeast ARE. Among the highlights were a special service project benefiting DAV, a nonprofit that provides support for Veterans, and later a trip to Typhoon Texas Waterpark.

How to Properly Retire a U.S. Flag



Scouts with Pack 114 in Fort Calhoun, NE, demonstrate the proper way to retire an American flag that's become old, worn, frayed, or faded.



The American flag is the most recognizable symbol of our nation. Like you, we respect it and what it represents. That patriotic spirit is why we're proud to oversee the proper disposal of old, worn, frayed, or faded U.S. flags.

If you are interested in organizing a flag retirement ceremony, work with your Community Outreach Advisor and follow this handy guide:

- Pick a location, like a park
- Invite people to attend
- Check on local fire ordinances
- Note the material of the flag (some materials may emit toxins if openly burned)
- Set up a fire pit or brazier
- Have fire-starting tools on hand
- Bring flag(s) to retire
- Have U.S. Flag Code & Guidelines booklet on hand to share
- Raise a new flag (optional)
- Fold the flag in its customary manner

- Safely start a fire large enough to consume the entire flag
- Respectfully place the folded flag into the fire
- As the flag burns, salute it, say the Pledge of Allegiance and pause for a moment of silence
- Collect the ashes and bury them





If a flag cannot be burned, due to an ordinance or the material it's made of, the U.S. Flag Code allows for burying a flag. The National Flag Foundation recommends burying a folded flag in a dignified box and pausing for a moment of silence afterward.

By properly retiring the flag, we show reverence for it as a symbol of our country. By conducting a ceremony, we share our patriotic pride with one another. It's a moment that can create a lasting memory and show how WoodmenLife values our American freedoms.



Scan the QR code with your mobile device's camera to watch our video about conducting a flag retirement ceremony.

Member Highlights

- Deral "Butch" Venable 
- Gallatin, TN 
- Chapters 1115 and 1 
- Member Since 2016 

Steady Growth Is Just Right for Member

Have you ever been to an amusement park and seen people screaming from a diving and twisting roller coaster? For some, that thrill is enticing; for others, it's a little scary.

That's how some people see playing the stock market. While some people enjoy what could be a wild ride, others prefer an option that's more steady.

Member¹ Deral "Butch" Venable of Gallatin, TN, falls in the latter group. He chose to put a portion of his finances in a deferred fixed annuity from WoodmenLife. He liked how fixed annuities receive a guaranteed minimum interest rate and how the money growing inside the annuity isn't taxed until it's taken out.

"First of all," he said, "I never thought I'd have any money, and I didn't want to squander it."

Partnering for the Future

A lengthy career — including 37 years as a boilermaker — allowed the 68-year-old certified pressure welder to build himself the makings of a nest egg. One day, he was talking about retirement with his accountant, who pointed him toward WoodmenLife Financial Representative Tony Snider of Cottontown, TN.

"We have little meetings, and we've become good friends," Venable said of Snider. "He's very passionate about what he does. He wants to make sure you're taken care of."

CONTINUED ON NEXT PAGE →

When it comes to saving for retirement, Deral "Butch" Venable prefers the more conservative approach of a fixed annuity. He sees his fixed annuity as a safety net for himself and his wife, Barbara.

Photo by Caylor Evans Photo

“It’s the conservative approach versus the aggressive approach. If you don’t want the thrill of a roller-coaster ride in the market, then a fixed annuity may be better for you.”

– Tony Snider
WoodmenLife Financial Representative

Snider uses the thrill-ride analogy when discussing Venable’s approach to saving money.

“It’s the conservative approach versus the aggressive approach,” Snider said. “If you don’t want the thrill of a roller-coaster ride in the market, then a fixed annuity may be better for you.”

Venable understood the difference and saw the opportunities being aggressive could bring. In the end, though, he wanted the stable growth a fixed annuity could provide.

“The roller coaster is a ride that you decide to get on and you can’t control it,” he said. “That’s the mindset you have to have, whether you have \$2 million or \$2.

“What you can control is surveying your options, so you find the best fit for you.”

After Venable took his pension in retirement, Snider helped put some of his assets into a fixed annuity. And Venable has been pleased with their incremental growth, knowing he has an income stream he can count on.

“Annuities are a solid choice in retirement,” Snider said. “They can give you flexibility and freedom so you don’t have to worry if your money is going to be there when you need it most.”

For members like Venable, who desire the steady, predictable growth of their money, there are five reasons why a deferred fixed annuity makes sense:

- **Defer taxes** — Build earnings in the annuity that are not taxable until you begin receiving payments, at a time when you may be in a lower tax bracket²
- **Keep adding money** — Continue contributing even after you’ve retired³
- **Leave money for your loved ones** — Leave the annuity value to a beneficiary you choose⁴
- **Count on a minimum guaranteed interest rate** — No matter what the current interest rate is, WoodmenLife’s fixed annuities will never earn less than the minimum guaranteed rate
- **Access funds conveniently** — Withdraw up to 10% of your annuity value each certificate year without paying a surrender charge⁵

Stability, Stability, Stability

Venable sees his fixed annuity as a safety net because he’s fortunate to have his pension and his Social Security benefits, as well as the Social Security benefits of his wife, Barbara. Not having to touch his annuity right now gives him comfort that it’s there should an emergency arise⁵.

Even though current economic times have seen interest rates rise for fixed annuities, it’s still the guaranteed minimum rate that Venable appreciates.



Scan the QR code to watch our video overview of annuities.

He values dependability. In fact, Snider said, it’s what led Venable to do business with WoodmenLife.

“He liked our stability, reliability and that we’ve been around for 130-plus years,” Snider said. “He liked our solid reputation and that we make good on our promises. Then, you put the WoodmenLife Extras⁶ on top of that — it’s a no-brainer.”

Venable embraced WoodmenLife’s shared commitment to family, community and country right away and wishes he could do more. Snider calls him naturally generous, saying Venable would give anyone the “shirt off his back.”

Venable chuckled, calling it his “positive attitude” that he “bestows on others, whether they like it or not.”

Visit WoodmenLife.org/Retirement or talk to your Representative to learn more about fixed annuities and other retirement options offered through WoodmenLife.



Photo by Cayla Evans Photo

What is an annuity?

Annuities are insurance contracts that are set up so you can grow your retirement savings and provide a guaranteed income. You can make regular premium payments or a single payment, and you receive regular payments over time.

No two people’s situations are the same. For that reason, there are several types of annuities to provide different solutions for everyone’s unique needs. WoodmenLife offers three types of annuities:

- Variable annuities⁷ can generate higher returns but may be riskier because growth depends on multiple factors, including the stock market
- Deferred fixed annuities offer a minimum guaranteed interest rate, and earnings aren’t taxable until you receive distributions
- Immediate annuities start generating income payments right away for a designated period, except the Life Income Annuity option, which generates payments for a lifetime

WoodmenLife, its employees and Representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel. Taxable distributions (and certain deemed distributions) are subject to ordinary income tax and, if made prior to age 59 1/2, may also be subject to a 10% federal income tax penalty. Early surrender charges may also apply. Contact your professional tax advisor for more information.

All products may not be available in all states. Not all Representatives are licensed to sell all products.

1. An individual becomes a member by joining our shared commitment to family, community and country, and by purchasing a WoodmenLife product. 2. Withdrawals of earnings are taxed as ordinary income. 3. The maximum amount of premium that may be paid in the first calendar year is the initial premium plus \$25,000. The maximum amount of premium that may be paid in any other calendar year is \$25,000. Applies only to Flexible Premium Deferred Annuities. 4. Amount received is generally taxable to beneficiaries as ordinary income. 5. Each certificate year, you can withdraw up to 10 percent of your annuity value without paying a surrender charge. Total withdrawals exceeding 10 percent of the annuity value as of the first withdrawal in each certificate year, may be subject to a surrender charge. After you attain age 73, minimum distributions required by the IRS exceeding 10 percent of your annuity value can be withdrawn without paying a surrender charge. If you are under age 59 1/2 at the time of any withdrawal, a 10 percent IRS penalty may apply. 6. 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. 7. 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.

7962-XX-0707; 7962-02-0905 Single Premium Deferred Annuity
7964-XX-0707; 7964-02-0905 Flexible Premium Deferred Annuity
85-XX-0212 Single Premium Immediate Annuity
90-XX-0212 Single Premium Immediate Annuity
91-XX-0212 Single Premium Immediate Annuity
456-XX-0208 & 456-44-0301 Variable Annuity

RD Was Devoted to His Family and Community



Mike Hutto

Mike Hutto is being remembered for his love of family and his selfless devotion to serving his community.

“Mike was deeply committed to loving his wife and family in a powerful way,” said Kyle Savage, Director, Sales & President, WIA. “He served WoodmenLife, his team and his members with great passion. He will be missed by so many.”

Hutto, Alabama South Regional Director (RD), passed away June 20 at age 59.

“Mike was deeply committed to loving his wife and family in a powerful way. He served WoodmenLife, his team and his members with great passion.”

– Kyle Savage,
Director, Sales & President, WIA

Hutto joined WoodmenLife in 2013 as a Sales Representative, then as a Recruiting Sales Manager in 2016. He was promoted to Regional Director in 2019.

Hutto lived in Florida for much of his life, from Miami to Marianna. He earned a bachelor’s degree in criminal justice from Florida State University, where he was also a scholarship football player.

In addition to his career at WoodmenLife, he also served his community in law enforcement.

Hutto was also known for his leadership coaching high school football.

“Mike served the organization and his community in many roles, and the impact he had on his team and members was significant. It was a tough loss for WoodmenLife and the Marianna (FL) community, and our thoughts are with his family,” said Chuck Driffill, Senior Vice President & National Sales Manager.

A Family Man

Mike met his wife, Kelley, at a doctor’s office, where they were both receiving treatment for sports injuries. Mike and Kelley married in 1986. They enjoyed life together, and their favorite activity was holding hands. They loved listening to vintage records, watching old movies and hiking the great outdoors.

Mike leaves behind his wife of 37 years, two children, two grandchildren, and other family members.

“Mike was a guy who people enjoyed being around,” Savage said. “He loved to laugh and have fun with the people in his life.”

Celebrating 75 Years With Omaha’s Memorial Park

In June, WoodmenLife traveled back in time to help celebrate the 75th anniversary of Memorial Park’s founding in Omaha, NE.

Memorial Park was the brainchild of Mrs. Lu N. Broad, an Omaha tea shop owner, who engaged community leaders to help secure the 65-acre tract of land to become the site of a permanent tribute for the men and women who served during World War II. On June 5, 1948, President Harry S. Truman came to Omaha and formally dedicated the World War II Memorial Park.

With the 75th anniversary of the park’s founding, the city planned a rededication, a special museum exhibit and several attractions to celebrate the milestone, as well as the park’s first major renovation since its dedication.

Though U.S. flags have waved proudly at the park for the past 75 years, the wind, weather and temperatures have taken their toll. WoodmenLife donated 13 new flags and flagpoles to Memorial Park that line the drive of the entrance. WoodmenLife also donated funds to go toward the park’s \$1.1 million fundraising effort to create an endowment for future upgrades.

Denise McCauley, Executive Vice President & Chief Operating Officer, was a speaker at the anniversary event and shared why patriotism is an important part of WoodmenLife’s mission. She shared with attendees WoodmenLife’s tenured history with patriotic efforts.

Robby Molony, Vice President, Fraternal, said that the new flagpoles symbolize our unity and pride for our country.

“WoodmenLife chapters honor the military all over the country. Our donation and participation in Memorial Park’s rededication bring our commitment full circle,” he said.

“We’ve donated flags over the years, so as the city made plans to enhance Memorial Park, it made sense for WoodmenLife to continue its support. Our members can be proud that WoodmenLife leaders continue to show we openly live out our mission and values.”

Visit [WoodmenLife.org/Patriotism](https://www.woodmenlife.org/Patriotism) to read more about our organization’s commitment to our country.



Several WoodmenLife leaders attended the 75th anniversary event for Memorial Park in Omaha, NE. The park was created to memorialize those who served during World War II. Denise McCauley, Executive Vice President & Chief Operating Officer, spoke at the event and shared why patriotism is such an important part of WoodmenLife’s mission.

Holiday Closures

The WoodmenLife Home Office will be closed Thursday, Nov. 23, and Friday, Nov. 24, for Thanksgiving.



Honoring 50 Years

of Student Success Through the Heart & Heritage Awards®

WoodmenLife honors those who do the right thing because it's the right thing to do. The Heart & Heritage Awards honor men, women, youth, and organizations who have directly impacted their communities through:

- Service
- Patriotism
- Preserving and promoting safety
- Academic excellence
- Compassion
- Leadership
- Partnership
- Environmentalism
- Dedication
- Involvement in WoodmenLife activities

This spring, Chapter 202 in Mt. Vernon, IL, a longtime supporter of the Heart & Heritage Awards, continued its tradition of the past 50 years by presenting the WoodmenLife American History Awards to local students. The awards were presented during the chapter's annual banquet, which was held in person for the first time since 2019. The chapter honored 15 schools in the Jefferson County area.

Chapter member David Overstreet hosted this year's banquet, where he got to know award recipient Heath Ellis and his family. He learned from Ellis, a student at Woodlawn High School, that he was the fourth person in his family to win the award: His mom, dad and brother had also won the award when they were in school.

"Our family has always been interested in history. It's an honor to carry on the family tradition of earning the WoodmenLife American History Award," Ellis said.



David Overstreet, left, presented a WoodmenLife American History Award to high school student Heath Ellis. Ellis is the fourth person in his family to win the award: His mom, dad and brother all also won the award when they were in school.

Overstreet credits his own passion for helping others in his community to his parents, but in large part to his father, Jack Overstreet. Watching his dad make a direct impact on their community through his career with the State of Illinois and through WoodmenLife helped to shape Overstreet's involvement with his community.

"I grew up with WoodmenLife and have gone to these events with my family, so I'm happy I can continue being involved in this annual banquet with my wife and kids," Overstreet said. "WoodmenLife means a lot to me, and I enjoyed being together with my chapter, community and family to honor the students in a very special way."

Chapter Highlights

- Chapter 202
- Mt. Vernon, IL
- 766 Members
- Founded in 1913



Chapter 46 in Kinston, NC, donated \$35,000 for the construction of a new restroom facility at Pearson Park. In May, the restrooms officially opened to the community after a toilet-paper cutting ceremony.

Community Park Gets Financial Boost for New Restrooms

This spring, Pearson Park in Kinston, NC, received some serious renovations. Brand-new restrooms were provided thanks to WoodmenLife Chapter 46, which donated \$35,000 for the project.

Chapter President and retired National Director Danny Rice said the chapter's goal was to find a project that could have a real impact on the community. Overlooking the Neuse River, Pearson Park is home to the Lenoir County Farmers Market, as well as other events and concerts. It also features a playground, nature center and picnic spots.

The chapter, Rice said, had accumulated the \$35,000 in their treasury after community events had been paused amid the pandemic. The initiative came about after some chapter members with young children noted that there weren't public restrooms near the park. With a unanimous vote, the chapter decided to partner with the city and the

Kinston/Lenoir Parks & Recreation Department to help build new restrooms.

As the bids came in, most came in well over \$35,000. However, chapter member Bill Ellis, who owns a playground construction company, was confident his company could build the restrooms within budget.

"The new restrooms are something we thought about as the community continues to grow," Rice said. "What can our chapter offer younger and older people alike who want to enjoy events in the community? This was a great opportunity."

On May 6, the chapter held a toilet-paper cutting ceremony for the new restroom facility. Local dignitaries and chapter members were in attendance.





"Just seeing people out here on a beautiful day taking advantage of the park makes us happy," Rice said. "We're grateful to be a part of WoodmenLife, and I know our chapter will continue to come forward to address the critical needs of our community."

Chapter Highlights

- Chapter 46
- Kinston, NC
- 2,173 Members
- Founded in 1901

Florida Chapter Helps Send Academic Team to National Competition

Chapter Highlights

- Chapter 1 
- Pensacola, FL 
- 1,582 Members 
- Founded in 1892 

The members of the King Middle School Academic Team in Milton, FL, sat pleasantly stunned. Mouths open. Eyes wide. A moment three years in the making was upon them. Momentarily speechless, they eventually shouted, “We’re going to Chicago!”

“Going to Chicago” meant competing in a national quiz bowl tournament in May for which they qualified during a regional event. Standing in their way had been the cost of travel. A problem that shrank dramatically, thanks to a \$5,000 gift from WoodmenLife Chapter 1 in Pensacola, FL.

Seeing a Need

“I was watching the evening news and saw the broadcast concerning the achievement of the King Middle School Academic Team and their need for funding to attend the national competition,” said Chapter 1 Treasurer Bernadine Stanaland. “This story touched my heart, and I knew it was something that our chapter needed to be a part of.”

Stanaland brought her idea to a chapter officers’ meeting, where it was quickly approved.

“Our chapter helps our community in whatever way we can to make a difference,” she said. “It was unanimous that we all wanted to help make a difference in the lives of these students by allowing them to attend the competition in Chicago. They have worked so hard to learn and excel.”



Photo by Santa Rosa's Press Gazette

WoodmenLife Financial Representative Craig Hatcher and King Middle School Principal Darren Brock joined Chapter 1 officers and members to present a \$5,000 donation to the academic team students so they could travel to Chicago for the national competition.

Financial Representative Craig Hatcher of Crestview, FL, who spoke during the donation presentation, noted that the team may have been unable to attend the tournament without the money. He said it was rewarding to help remove a potential financial burden from parents who wanted their children to make the trip and make a memory of a lifetime.

Filling a Need

The middle-schoolers’ reaction when the check was presented moved Hatcher, who’s married to a teacher.

“It was so awesome,” he said. “Their sponsor/teacher, Chris Early, was definitely surprised. He knew the

“It was unanimous that we all wanted to help make a difference in the lives of these students by allowing them to attend the competition in Chicago.”

– Bernadine Stanaland
Florida Chapter 1 Treasurer

importance of the check and the moment, probably more than the students did. It was a feel-good moment, as you can imagine.”

It was also part of a great day for community outreach, Hatcher said. Prior to the donation presentation, the chapter donated school supplies and presented a U.S. flag to a nearby grade school. When the check presentation occurred at King Middle School, local media were there to cover it.

“It brings joy to my heart to know we are helping others,” Stanaland said. “If we made a difference in just one child’s life, it was worth it. I have been a member of WoodmenLife for 42 years, and giving



Photo by Santa Rosa's Press Gazette

back to the community and helping those in need never gets old.

“I have always been proud to be a part of WoodmenLife and what it stands for. Helping in whatever way we can is what we do, and we are blessed in doing it.”

Seeding the Future

The national competition went well, Early told Hatcher. King Middle School finished first among all Florida schools, and they were eighth in their group of 45.

“My team was always competitive when they lost and dominant when they won,” Early said. “Most of the team will be returning next year. We were very close to the top this year, and I’ve begun instituting a program to make them even better.

“Thank you so much for your support this year, and we look forward to your continued support in the future.”

Hatcher sees a future beyond the students’ goal of returning to the national competition. He envisions a long-lasting effect of their experience — one that’ll have benefits for those the students touch as they grow up.

“They are very smart,” he said, “and I believe our helping them fulfill this dream will lead to them giving back to the community for many years to come.”

Community Spirit

Take a photo at your next chapter event and upload it at WoodmenLife.org/Photos



Chapter 1111
Myrtle Beach, SC

South Carolina Chapter 1111 hosted an appreciation event for the Low Country Veterans Group. Members also donated new flags and flagpoles to the group.



Chapter 56
Weldon, NC

On behalf of Chapter 56, WoodmenLife Representative Harley Stohlman presented a new U.S. flag to Michael Sumner, Chief of the Weldon Fire Department.



Chapter 93
Gadsden, AL

WoodmenLife Recruiting Sales Manager Chris Nesmith, left, and Representative Cassie McDonald, right, presented Lifesaver Awards to Danny Haas, Alec Burgess and Chris Phillips with the Gadsden Police Department.



Chapter 106
Cordele, GA

Ahead of Memorial Day, members of Georgia Chapter 106 placed American flags on the graves of Veterans at Bethel Cemetery.



Chapter 1163
Elmer, LA

Chapter 1163 in Elmer, LA, honored James "Pete" Perkins for more than 50 years with WoodmenLife. In addition to being a member, Perkins spent much of his life as a Sales Representative. Pictured are Jimmy Perkins, Pete Perkins and Regional Director Travis Lowe.



Chapter 7
Columbus, TX

On behalf of Texas Chapter 7, WoodmenLife Representatives Kailey O'Brian, Nicole Voitle and Ryan Beane presented sweet treats and handwritten notes of appreciation to the Colorado County Sheriff's Office.



Chapter 35
Conway, AR

Recruiting Sales Manager Michael West, left, and Representative Ryan Case, right, presented a new flag to Compass Academy Director Courtney Williams and students. Compass Academy is a nonprofit school for children with developmental disabilities.



Chapter 4645
Brenham, TX

To show their appreciation for First Responders, members of Texas Chapter 4645 delivered a lunch of sandwiches, chips and cookies to the Brenham Police Department and the Washington County Sheriff's Office.



Chapter 6005
Hot Springs, AR

On behalf of Chapter 6005, Secretary Judy Triplett delivered a tray of cookies to the Arkansas State Police to say "thank you" for all they do.



Chapter 130
Tupelo, MS

Representative Craig Shannon and members of Chapter 130 in Tupelo, MS, treated employees of Tombigbee Electric to breakfast as a thank-you for their hard work after recent storms.



Chapter 60
Booneville, MS

Chapter 60 in Booneville, MS, awarded Ann and Ray Burcham with the Fraternal Spirit Award in recognition of their dedicated work with the chapter and the community.



Chapter 44
Amite, LA

Members of Chapter 44 served water and cookies at an American Legion Memorial Day event at Woodland Cemetery in Kentwood, LA.



Chapter 567
Ayden, NC

Members of Chapter 567 presented food bags and a monetary donation to the Veterans at VFS Post 11119 in Vanceboro, NC. The WoodmenLife members also enjoyed eating pancakes with the Veterans at their pancake fundraiser.



Chapter 254
Charleston, WV

Chapter 254 officers replaced a flagpole and presented new flags to the Cottageville Volunteer Fire Department.



Chapter 302
New Haven, WV

Officers of Chapter 302 in New Haven, WV, presented Ashton Elementary School with a flag to be displayed in its gymnasium.



Chapters 138 and 592
Hazel and Murray, KY

Kentucky Chapters 138 and 592 worked with local government officials to purchase and erect flagpoles and flags at the entrance of a community park. The project was put on hold for two years during the pandemic, but the final result was worth the wait.



Chapter 477
Waycross, GA

Members of Chapter 477 delivered coffee and breakfast from Chick-fil-A to officers with the Waycross Police Department.



Chapter 1456
New Albany, MS

Mississippi Chapter 1456 treated the staff and students at the New Haven Center for Special Needs Adults to an end-of-the-school-year celebratory lunch. At right is WoodmenLife member and student Jake Russell.



Chapter 328
Texarkana, AR

Chapter 328 in Texarkana, AR, made a \$400 donation to the National Fire Safety Council. Members also delivered a barbecue meal to the Texarkana Fire Department in appreciation for all they do.



Chapter 98
Laurens, SC

To show their appreciation, members of South Carolina Chapter 98 presented a flag to the Laurens Fire Department. They also donated snacks for the firefighters to enjoy.

Answer key from Sudoku on Page 41

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

Answer key from word search on Page 40

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

See Yourself Here

Submit photos of your chapter events at WoodmenLife.org/photos. You could make the pages of *WoodmenLife Magazine*.



Chapter 67
Greer, SC

Chapter 67 provided lunch for more than 20 firefighters with Greer Fire & Rescue to show appreciation for all they do.

Share Photos

of Your Community Events

As you serve your community, make sure people know about it. Take photographs of your activities and share them with us. Every photo you take contains an example of how WoodmenLife and you make a difference where you live. You can submit photos at WoodmenLife.org/Photos

Taking Great Photos

- Use your phone's HDR setting if it has one. All iPhone and many Android devices have the option in the camera settings menu
- Don't use digital zoom. It lowers the resolution and quality of the image
- Don't rush. The more relaxed you are in taking photos, the better they will turn out
- Take several photos and select the ones that look the best
- We print photos that are crisp, clear and well lit, so make sure the lighting is good and only use the phone's flash if needed. Also, steady your hands to ensure the photograph is in focus
- While we appreciate the posed photos with flags and local celebrities, we also love natural, candid photos where the subjects aren't necessarily looking at the camera. But make sure you have the subjects' permission* to use their likeness
- The best photographs come from the best events. Plan ahead. Stake out places to take the best photos ahead of time
- Don't be afraid to experiment. Try different angles by kneeling near the ground or standing on a chair to get a bird's-eye view



- Be sure to fill out the entire submission form on WoodmenLife.org/Photos, including the names of everyone in the photo

Contact your Community Outreach Advisor with any questions regarding photos.

*Please note: WoodmenLife needs a completed photo release form to use, publish or distribute a person's image, name, voice, and/or likeness, in whole or in part, for the purposes of promotion, education or marketing use. Minors featured in photos must have a parent or guardian fill out and sign a personal release form that can be uploaded at the time the photo is submitted. Find the release form at WoodmenLife.org/file-downloads/7810-R-0319.pdf



Chapter 1135
Dickson, TN

Members of Chapter 1135 in Dickson, TN, provided a meal of barbecue and all the fixings for the Dickson County Fire & Rescue.



Chapter 12
Fayetteville, AR

Chapter 12 President Bob Bland, right, presented Lifesaver Awards to three officers with the Centerton Police Department: Nick Dentis, Christian Espitia and Mason Van Sickler.

LEAN IN TO LEARNING

That slight nip in the air means it is fall. It also means a new school year is in full swing. No matter your age, this is the perfect time to expand your boundaries and learn something new. Warm up your brain with these activities.

WORD SEARCH

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

- Backpack
- Band
- Bus
- Cafeteria
- Chalkboard
- Classroom
- College
- Education
- English
- Exam
- Gymnasium
- History
- Homework
- Library
- Math
- Playground
- Principal
- School
- Science
- Semester
- Student
- Teacher
- Test
- Textbook
- University

(Find answers on Page 37.)

SCHOOL SUBJECT WORD SCRAMBLE

(Find answers below.)

1. Scium

2. Hityrcmes

3. Gaueglan Srat

4. Plyaihcs Cntoadiue

SUDOKU PUZZLE

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

(Find answers on Page 37.)

- (1) Music;
- (2) Chemistry;
- (3) Language Arts;
- (4) Physical Education

JOKES

Q: Which school supply is king of the classroom?

A: A ruler

Q: What's the best place to grow flowers in school?

A: In kinder-garden

Q: Why can't pirates learn the alphabet?

A: Because they keep getting lost at C.

Q: What did the buffalo say at drop-off?

A: Bi-son

In Memoriam



Bill Black
Age 63
Chapter 1770
Savannah, GA



Earl R. Bowry Jr.
Age 79
Chapter 5
Hopkinsville, KY



Edith Carper
Age 97
Chapter 117
Benton, KY



Jerry Daughety
Age 72
Chapter 46
Kinston, NC



Thomas Daughety
Age 76
Chapter 46
Kinston, NC



Christina Emerson
Age 35
Chapter 1450
(Mississippi)
Port Orange, FL



Louise Haller
Age 63
Chapter 319
Owensboro, KY
*WoodmenLife
associate*



Lee Horrell
Age 87
Chapter 1483
Hampstead, NC



Mike Hutto
Age 59
Chapters 2 (Florida)
and 131 (Alabama)
Pike Road, AL
*Alabama South
Regional Director*



Obie Ray Lavespere
Age 79
Chapter 366
Cofax, LA



Evan Long
Age 75
Chapter 8
Florence, AL



**Winford Ray
Maggard**
Age 75
Chapter 1219
Muskogee, OK



William Ray Magness
Age 92
Chapter 6
Roswell, NM



Dan S. Perez Jr.
Age 93
Chapter 55
San Antonio, TX



Clarence J. Smith
Age 79
Chapter 884
Corbin, KY



Elwood Taylor
Age 83
Chapter 6025
King, NC



**Wilma Ann Hamrick
Upchurch**
Age 95
Chapter 100
Carrollton, GA



**Lawrence "Pop"
Walker**
Age 82
Chapter 753
Roxboro, NC



**Robert
Weatherspoon**
Age 83
Chapter 1483
Hampstead, NC

The Best Retirement Is the One You Plan For



Life Insurance | Retirement | Financial Security | Community

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](https://www.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.

WoodmenLife offers multiple types of annuities that can help you meet your unique goals.

Depending on the option you choose, you could receive:

- A lifetime income
- A minimum guaranteed interest rate¹
- Access to your money²



Contact your WoodmenLife Representative to find out more.

1. For the WoodmenLife variable annuity, the minimum guaranteed interest rate only applies to the fixed account.
2. Surrender charges may apply to annuity withdrawals. If you are under age 59 1/2 at the time of any withdrawal, a 10 percent IRS penalty may also apply. Fixed annuities may allow for a portion (up to 10%), of the annuity value at the time you make the first withdrawal, to be withdrawn penalty free. Special rules related to required minimum distributions from the IRS after age 73 may apply.
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D1650 9/23 Woodmen of the World Life Insurance Society: Omaha, NE

PERIODICALS

September 2023



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.

