



Members of Chapter 1901 in Auburn, AL, showed their appreciation for the nurses at East Alabama Medical Center by presenting them with snacks and other goodies. The nurses were excited and grateful for the delivery.



Making a Difference



As we bid farewell to summer, I find myself reflecting on the incredible work our chapters and members have been doing. Time flies when you're making a difference, and this edition of WoodmenLife Magazine is brimming with inspirational stories that showcase your dedication to your communities.

Celebrating Excellence: 2024 Award Winners

I'm excited to announce our WoodmenLife national Fraternalist of the Year and Outstanding Project of the Year winners. This individual and project exemplify the very best of our organization. You can read about their outstanding efforts on Pages 8 and 9.

We've also introduced a new honor this year: the Chapter of the Year award. Find out which chapter came out on top and what set it apart on Page 6.

Standing Strong in the Face of Severe Weather

Mother Nature has impacted many of our members across the country this year. In the wake of tornadoes in Nebraska and Iowa this spring, our chapters stepped up to help their communities rebuild and recover. Page 17 details their inspiring efforts.

As Life Evolves, So Should Your Coverage

From welcoming a new child to becoming emptynesters, life is full of changes. It's crucial that your life insurance coverage changes with you. Page 18 offers valuable insights on updating your coverage to match your current stage of life.

Mark Your Calendars: WoodmenLife Focus Forward Scholarship®

The WoodmenLife Focus Forward Scholarship application period opens on Nov. 1. If you know a young WoodmenLife member who could benefit from a scholarship of up to \$10,000, don't miss this opportunity. Find the eligibility requirements on Page 23.

In closing, I want to express my heartfelt gratitude for choosing WoodmenLife to help secure your family's financial future. It's a responsibility we don't take lightly, and we're honored by your trust in us.

Wishing you a wonderful fall filled with warm moments and new adventures.

Sincerely,

Denise M. McCauley President & CEO

Denise m. m. Caulur



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











Photo by Jim Veneman Photography

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Volume 154 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 vou need us most

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WoodmenLife Magazine (ISSN 1069-1790) is published quarterly for \$2.00 per year by Woodmen of the World Life Insurance Society, 1700 Farnam St., Omaha, NE 68102. Periodicals postage paid at Omaha, NE, and additional mailing offices. Postmaster: Send address changes to WoodmenLife Magazine, PO Box 35903, Cleveland, OH 44135-0903.

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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

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 Jim Veneman Photography

On the Cover

WoodmenLife member Angela Hunt's husband, Jason, passed away in 2021. Their teenage son, Price, inherited Jason's love of grilling.



Florida Chapter Earns Inaugural Chapter of the Year Award

hapter 1 in Pensacola, FL, is the winner of the first-ever Chapter of the Year award. Recruiting Sales Manager Craig Hatcher of Crestview, FL, said the chapter focused on making sure everything they did presented a strong case.

"We showed how we purposefully had a strategy to touch our four areas of community, First Responders, fighting hunger, and family," he said. "We showed how the tactics in those areas led to growing our chapter, all while addressing member and community needs."

Florida Community Outreach Advisor Kelly Andrews said Chapter 1's efforts in 2023 were in line with how they always do things. She said the chapter actively looks to support the Sales Force and finds where support is needed most in the community.

"Chapter 1 has always been a flagship chapter for Florida," she said. "You can expect 100% commitment from this chapter and its officers. Every. Single. Time."

During 2023, the chapter made a difference in the community with several new partnerships, including a \$5,000 donation to a middle school academic team that helped the students travel to a national competition. Other new partnerships resulted in \$10,000 donations to the Boys and Girls Club of Escambia County, the Escambia County Sheriff's Foundation and Ministry Village at Olive Baptist Church.

The chapter also maintained established partnerships. Members donated shoes to the Pensacola Dream



Center, a nonprofit that helps women who have been sex-trafficked, battered or suffered other hardships. Additionally, Chapter 1 worked with Escambia County Schools to provide backpacks of food to area children.

Plus, Chapter 1 engaged its members by offering door prizes at meetings and emphasizing our WoodmenLife Extras, which has helped triple attendance since the pandemic. Members also actively supported our Sales Force by inviting nonmembers to meetings, which helped add 30 new members in 2023.

"When you take inventory of the things you have done in the past 12 months, it certainly runs through your mind that 'Hey, maybe we could be the Chapter of the Year," Hatcher said.

"Just being able to be a part of so many wonderful projects and doing them with people who have become like family is truly a reward."



Chapter of the Year National Finalists



Second Place

Louisiana

Chapter 308 Houma, LA



Third Place

Pacific/Midwest

Chapter 84

University Place, WA



Texas Southeast

Chapter 4657

Katy, TX

Fifth Place

North Carolina East

Chapter 1483

Hampstead, NC

Chapter of the Year Regional Winners

Alabama North

Chapter 1558 Birmingham, AL

Alabama South

Chapter 1901 Auburn, AL

Arkansas

Chapter 12 Fayetteville, AR

Georgia Central

Chapter 199 Barnesville, GA

Georgia North

Chapter 1180 Blairsville, GA

Georgia South

Chapter 1770 Savannah, GA

Kentucky East

Chapter 857

Flemingsburg, KY

Kentucky West

Chapter 930 Kennett, MO

Mississippi North

Chapter 423 Ecru, MS

Mississippi South

Chapter 1446 Gulfport, MS

North Carolina West

Chapter 1031 Marion, NC

Northeast Region

Chapter 11 Oakland, MD

Oklahoma

Chapter 558 Durant, OK

South Carolina

Chapter 3 Greenville, SC

Tennessee East

Chapter 879 Cookeville, TN

Tennessee West

Chapter 1149 Gleason, TN

Texas Northeast

Chapter 1 Dallas, TX

Texas West

Chapter 2449 Maxwell, TX

Virginia

Chapter 136 Nathalie, VA

West Virginia

Chapter 226 Bruceton Mills, WV

Your Chapter Could Be Next

Be thinking about everything your chapter has done this year to engage your members, serve your community and support your local WoodmenLife Representatives. The resume you build could make it the Chapter of the Year in 2025.

Judging in each region will take place next year. Regional winners will receive a \$500 prize and consideration for national Chapter of the Year.



The national winner — which will receive \$10,000 and a spotlight in WoodmenLife Magazine — will be evaluated on:

- ✓ Partnerships, both new and existing
- ✓ Community and member engagement
- ✓ Sales Force support
- ✓ Net increase in chapter membership and good-standing status
- ✓ Five-Star Chapter status
- ✓ New Sales Representative referrals and member referrals

Cash prizes will also be awarded to the national finalists:



Second Place: \$5,000



Third Place: \$2,500



Fourth Place: \$1,500



Fifth Place: \$1,000



Fraternalist of the Year Is Grateful to Be Part of Our Legacy

or member Katie Coker, driving in downtown Columbia, SC, during rush hour took a surreal turn when her phone rang. It was WoodmenLife President & CEO Denise M. McCauley calling to let Coker know she had been named the 2024 Fraternalist of the Year.

The 24-year-old — who didn't miss a chapter meeting or shared commitment activity last year, who volunteered to drive elderly members to meetings, who spent hours happily chatting up participants, setting up before events and cleaning up after them — had trouble processing the conversation.

Coker was overwhelmed with gratefulness. Not for winning but for belonging. She was grateful to be part of a patriotic organization with members who strive to make a difference.

"I can't describe how honored I am to be able to represent Pomaria, SC, Chapter 1054 and all the work our chapter does in the community," she said. "I am truly grateful that WoodmenLife is encouraging future generations to continue the legacy of service and patriotism by recognizing the efforts of its younger members."

The urge to help has moved Coker since she was a child. She loved to help her mom and grandmother around the house, and she joined the South Carolina Iunior Beta Club in middle school.

Even when she couldn't help, she found another way. Disappointed she wasn't a match for her sister who needed a stem cell transplant, Coker put herself on a national stem cell donor registry. Two years later, she flew to Minnesota to be a donor for someone who needed her.

"I come from a family with a heart for service and volunteerism," Coker said.

Focusing on what she can do for others has been honed during her lifelong WoodmenLife membership.



"Coming from a 100% WoodmenLife family, I feel challenged to uphold their legacy to promote the importance of patriotism and service to future generations."

- Katie Coker

"I get to work alongside my family because it is something we can all be involved in, and we all bring different skill sets to the activity," Coker said. "We each have a role to perform that uses our strengths to complete a task for the greater good. Coming from a 100% WoodmenLife family, I feel challenged to uphold their legacy to promote the importance of patriotism and service to future generations."







Outstanding Project of the Year Honored Families' Ultimate Sacrifice

hen our servicemen and women lose their lives in defense of our country, the loss is felt long and deep by their families. Showing these Gold Star families how much their sacrifice means to the rest of us was the inspiration for the 2024 Outstanding Project of the Year.

While serving as a Representative in Pennsylvania, Clint Davis now a Recruiting Sales Manager in Peachland, NC — became part of a tradition where the local school district held an annual Gold Star Game to honor the memories of fallen heroes.

"When I came home to North Carolina, I brought the idea with me," he said.

That led to a Gold Star Dinner on Aug. 31, 2023, where four families were honored. The Gold Star Game was played the next day, during which four Anson High School players wore jerseys Each family received a replica jersey that included their loved one's name and branch of service.

that recognized each of the four fallen servicemen.

The experience of the family of Staff Sgt. Jerry Lineberry, who was killed during the Vietnam War, showed the power of the event. His sister had spent decades dealing with the tragic loss of her brother. After initially being hesitant to participate, she was moved by the project's purpose to honor heroes and thank their families for their sacrifice.

And as it happened, her grandson was the player chosen to represent her brother.

Chapter 4 in Wadesboro, NC — with support from Chapter

70 in Marshville, NC — led the project, and it hosted a pregame tailgate that celebrated military members, First Responders and their families. A Celebrating Red, White & Blue® event was held before kickoff, and the chapter honored the Gold Star families on the field at halftime.

Each family also received a replica jersey that included their loved one's name and branch of service.

Since the 2023 game, Davis has been approached by people hoping to have their families honored in similar fashion.

As the tradition continues, Davis sees it as the ultimate example of what WoodmenLife is all about.

"I don't think anything shows celebrating patriotism like this does," he said. "We're getting the WoodmenLife name out there and showing our love for our country."



Fraternalist of the Year Regional Winners



Alabama North Sandra McGuire Chapter 1558 Birmingham, AL

Alabama South Teresa Hawsey Chapter 1896 Evergreen, AL

Arkansas **Tommy Arnold** Chapter 58 Malvern, AR

Florida **Devin Graham** Chapter 65 Marianna, FL

Georgia Central Dianne Williams Chapter 10 Macon, GA

Georgia North Betty Milam Chapter 1152 Cartersville, GA

Georgia South Linda McFarland Chapter 172 Sylvester, GA

Kentucky East Brenda Montgomery Chapter 611 Falmouth, KY

Kentucky West Mike Faihst Chapter 138 Hazel, KY

Louisiana Theodore Seaton Chapter 6 Crowley, LA

Mississippi North Heather Jones Chapter 102 Louisville, MS

Mississippi South Taylor McLemore Chapter 173 Laurel, MS

North Carolina East Bruce Watt Chapter 336 Newport, NC

North Carolina West Karen Carter Chapter 310 Waxhaw, NC

Northeast Region David Blixt Chapter 462 Chazy, NY

Oklahoma Pat Metheny Chapter 558 Durant, OK

Pacific/Midwest **Emily Oliver** Chapter 6011 Council Bluffs, IA

Tennessee East Deborah Collins Chapter 16 Cleveland, TN

Tennessee West Sheila Swearingen Chapter 1149 Gleason, TN

Texas Northeast John Latham Chapter 46 Waxahachie, TX

Texas Southeast Vincent Bryant Chapter 168 Bay City, TX

Texas West Primitivo and Adelaida Torres Chapter 2126 Corpus Christi, TX

Virginia Roger Lilly Chapter 341 Harrisonburg, VA

West Virginia Michelle Atkinson Chapter 66 Huntington, WV

Outstanding Project of the Year Regional Winners 🎉

Alabama North Chapter 1862 Pisgah, AL

Alabama South Chapter 384 Saraland, AL

Arkansas Chapter 12 Fayetteville, AR

Florida Chapter 406 Panama City, FL

Georgia Central Chapter 1196 Tallapoosa, GA

Georgia North Chapter 1245 Marietta, GA

Georgia South Chapter 21 Albany, GA

Kentucky East Chapter 871 Germantown, KY

Kentucky West Chapter 20

Louisiana Chapter 31 Rayne, LA

Cadiz, KY

Mississippi North Chapter 1190 Fulton, MS

Mississippi South Chapter 40 Hazlehurst, MS

North Carolina East Chapter 567 Ayden, NC

Northeast Region Chapter 8 Butler, PA

Oklahoma Chapter 6 Roswell, NM

Pacific/Midwest Chapter 84 University Place, WA

South Carolina Chapter 1054 Pomaria, SC

Tennessee East Chapter 1150 Bluff City, TN

Tennessee West Chapter 1225 Dyersburg, TN

Texas Northeast Chapter 46 Waxahachie, TX

Texas Southeast Chapter 3698 Houston, TX

Texas West Chapter 4155 San Juan, TX

Virginia Chapter 7 Lynchburg, VA

West Virginia Chapter 1 Columbus, OH

Be Thinking **About Next** Year's Honorees

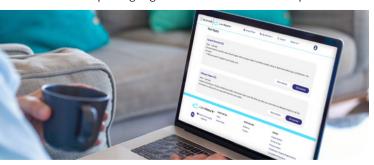
Spring will be here before you know it. That's when nominations open for the 2025 Fraternalist of the Year, Outstanding Project and Chapter of the Year award. So be on the lookout for a person, project and chapter worthy of national recognition.

Tell Your Story With a New LawAssure™ Feature

With LawAssure, WoodmenLife members¹ can create customized wills, powers of attorney and healthcare directives with free, easy-to-use online templates².

Now, LawAssure has added a new feature to take more of the burden off your loved ones as they grieve. Called Obituary Helper, the feature lets you compile details from your life so your story can be told how you want.

Building your story beforehand spares your family from the task of piecing together information necessary to create an



obituary. Instead, Obituary Helper allows you to compile all the essential details in one place. It can help you with:

Comprehensive information gathering: Provide detailed insights into your life, like childhood memories, education, career, and hobbies

Control over your legacy:

Shape how you're remembered by specifying details, like who predeceased you and who survives you, and memorial preferences

Obituary Helper can be found under the "Wills" category on the LawAssure website. Scroll to the bottom and find it under the "Your Legacy" subcategory.

To get started, visit WoodmenLife.org/LawAssure.

1. WoodmenLife Extras are available to members. An individual becomes a member by joining our shared commitment to family, community and country, and by purchasing a WoodmenLife product. These extras are not contractual, are subject to change and have specific eligibility requirements, such as additional membership requirements including length

of membership, number of qualifying members in household and/or a qualifying event.

2. WoodmenLife has entered into a sponsored marketing relationship with Epoq, Inc. (Epoq) to offer document preparation services to WoodmenLife members. Epoq is an independent service provider. WoodmenLife is not affiliated with Epoq and does not administer these document preparation services. WoodmenLife does not provide, is not responsible for, does not assume liability for and does not guarantee the accuracy, adequacy or results of any service or documents provided by Epoq. WoodmenLife, its employees and representatives are not authorized to give legal advice. Not all services are available in all states.

WoodmenLife Named One of the World's Best

Your trust in us has put us on top of the world. That's because WoodmenLife was recently included in Forbes' list of the World's Best Insurance Companies.

To create the list, Forbes partnered with market research firm Statista to survey more than 45,000 consumers in 15 countries. WoodmenLife was among 145 insurance companies selected by respondents who have held a life insurance certificate for more than three years. Other criteria for inclusion on the list were how satisfied customers were and if they would recommend their current provider to others.

Respondents were also asked to rate overall customer service and transparency. Companies were given a final score, and the highest scores made the list.

Bottom line: We couldn't have done it without you. Thank you.

You can be sure we'll continue to make decisions in the best interest of your lifetime financial security. And we'll keep looking ahead to protect your future and work to ensure that we'll be standing strong when you need us most.

To see the full Forbes list, visit Forbes.com/Worlds-Best-Life-Insurance-Companies





Annual Regional Events

Family, Fellowship and Fun

Annual Regional Events (AREs) give us the opportunity to celebrate what makes us WoodmenLife. We can connect with our WoodmenLife family, give back to our local communities, share our recent successes — and, most importantly, have some fun.



For the Alabama South ARE, WoodmenLife members and quests attended a Montgomery Biscuits Minor League Baseball game.



At the Oklahoma ARE, attendees took in an Oklahoma City Baseball Club game. Recruiting Sales Manager Stephen Priest threw out the first pitch, and kids ran the bases after the game.



For the community service portion of the Washington ARE, attendees distributed food at the Lend A Hand Community Outreach mobile pantry. The group fed about 100 families that morning.





Mike Faihst, Earl Davis and Joe Dan Morris greeted Kentucky West ARE attendees and collected donations for a local food bank.



For its ARE, North Carolina West partnered with the Salvation Army of Greensboro for a citywide food drive. The event had a special guest appearance from WoodmenLife President & CEO Denise McCauley.



In West Virginia, ARE attendees took in a Charleston Dirty Birds baseball game. Showing our commitment to patriotism, members and guests displayed an oversized American flag on the field.



ARE attendees in South Carolina enjoyed a Banana Ball game between the Party Animals and the Firefighters. Banana Ball games are known for their trick plays, dancing and singing.



In Arkansas, ARE attendees gathered at the University of Central Árkansas and assembled food collected for the Conway Ministry Center's food pantry. In total, they donated 1,325 pounds of food.

Introducing Our Newest Community Outreach Advisor

oodmenLife's Community Outreach Advisors (COAs) are an important part of the WoodmenLife family. Their outreach efforts help us grow our programs, activities and initiatives to help our members and chapters.

We recently welcomed a new Community Outreach Advisor: Vanessa Dean of Texas West.

Dean has 10 years of experience in insurance and sales, including eight years dedicated to working with nonprofits and volunteers. Before joining WoodmenLife,

she owned and operated two medical labs in New Braunfels and Seguin, TX. She decided to sell her business and return to her passion of working with nonprofits and volunteers. That passion makes her a valuable addition to our community outreach efforts.

In her free time, Vanessa enjoys traveling, reading, spending quality time with her family, and going fishing.

"I am blessed to have the opportunity to work with WoodmenLife and our members," Dean said. "Volunteering and community impact is a true passion of mine. Being able to work one on one with the chapters makes this position the best job ever. I am looking forward to all that I can learn from WoodmenLife, the Sales Representatives and chapter members."

Northeast Region COA Joins Advisory Committee

oodmenLife's Community Outreach Advisor (COA) Advisory Committee welcomed Mickey Pennington from the Northeast Region. Pennington is replacing Billie

Floyd of Oklahoma, whose four-year term ended.

The advisory committee is made up of four WoodmenLife COAs: Ashley Kitzinger of Alabama South, Amanda McNew of Kentucky East, Eric Pilson of North Carolina East, and Pennington. Each committee member serves for four years.



Through their work with chapters across the country, COAs gain valuable insights into 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.

"My role is to ensure that the decisions made align with the best interests of our members, chapters and the community."

> Mickey Pennington Community Outreach Advisor

Pennington is excited to be part of the COA Advisory Committee.

"As a Community Outreach Advisor, it is my privilege to serve. A life dedicated to service is a life of true honor," he said. "My role is to ensure that the decisions made align with the best interests of our members, chapters and the community. As a Community Outreach Advisor, we are involved on the ground every day, and I look forward to driving positive change for our members and Representatives."

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

Exciting Regional Changes Help Us Serve You Better

t the beginning of August, we made some changes to our regional alignments to better serve you and make your experience with WoodmenLife even better.

Going forward, here are the new regional borders and the Community Outreach Advisors (COA) who will be supporting you:

- Oklahoma is now part of the Texas Northeast region, and it's called Texas Northeast/Oklahoma
- Arizona and New Mexico are now part of Texas West
- COA Billie Floyd will support Oklahoma, New Mexico and Arizona
- COA Vanessa Dean will support Texas West
- COA Chris Beckendorff will support Texas Northeast

Meet Our New Regional Directors

James Gilbert is leading the charge in the newly formed Texas Northeast/Oklahoma region. The former Mississippi North Regional Director is all about building relationships and getting involved in chapter activities.



"Being right in there with the chapters helps build relationships and increase exposure for WoodmenLife," Gilbert said. "Chapters need Sales Representative support, and Sales Representatives need chapter support."

His passion for community outreach isn't new he's been at it since his days as a Sales Representative and Recruiting Sales Manager. He's a proud member of several chapters in Tennessee and has served as president of Chapter 6 in Chattanooga.

When he's not busy with WoodmenLife, you can find him enjoying college football, woodworking or spending quality time with his wife, Missy, and their two daughters and four grandchildren.

Meanwhile, Chris Sparkman has taken the lead as the Mississippi North RD. The former Tennessee East RSM is a big believer in building strong relationships with our members.



"I want it to be our goal to grow our participation in each chapter activity," Sparkman said. "If we

are going to thrive in serving our community, we need to work together."

Sparkman has a rich background in community service, having been active in three chapters in Tennessee East and volunteering with his church, the YMCA and the American Legion.

He's committed to helping his team connect with members on a personal level, ensuring that WoodmenLife is there for them when life changes.

In his downtime, Sparkman loves running, playing basketball and spending time with his wife, Sherri, and their two kids.

What This Means for You

With our new regional alignments and dedicated leaders, we're here to ensure you have the support and resources you need. We're excited to see how these adjustments will enhance your experience with WoodmenLife.



Member Data Is No. 1 Priority for Chief Information Security Officer

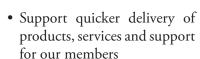
ob LaMagna-Reiter, who was appointed as WoodmenLife's Vice President & Chief Information Security Officer in June, is motivated by two goals: making sure your information is secure and making sure WoodmenLife is ready for any security threats that may come.

He leads WoodmenLife's Security Division, and he oversees and implements security programs for the organization.

"In my role, I support WoodmenLife's strategic goals by protecting our members' and WoodmenLife's data through information security program planning and execution," LaMagna-Reiter said.

He has four objectives that drive his efforts:

• Make it easier for WoodmenLife to securely deliver great service for our members





- Forge internal partnerships to ensure success
- Enhance our security-minded culture

"We will evolve by enhancing processes that focus on data entrusted to WoodmenLife," LaMagna-Reiter said. "We will ensure that whoever, or whatever, is accessing data is doing so in line with role, responsibilities and appropriateness, while also making sure to maintain the data's confidentiality, integrity and availability."

LaMagna-Reiter was drawn to WoodmenLife by our community involvement. He brings a wealth of experience and connections in the industry, including previous positions as Vice President, Chief Information Security Officer at two companies.

'America Is ...' Video Contest

The "America Is ..." Video Contest is back. Students in grades K-12 can submit original videos — up to 60 seconds long — showing their love for our country. This year's theme is "Home of the Free, Because of the Brave."

Right now, classrooms are working diligently on their submissions.

Next is where you come in: From Oct. 28 to Nov. 4, you can view the entries and vote for your favorites by visiting the WoodmenLife Facebook page.

The top three entries in each of the two divisions — grades K-8 and grades 9-12 — will be announced Nov. 8.

May the best classrooms win!









WoodmenLife Helps After Spring Tornadoes

n April, a string of devastating tornadoes tore through Nebraska, Iowa and other Great Plains states. The storms resulted in the loss of lives and the destruction of homes. Repairs and rebuilding will likely take years.

WoodmenLife helps victims of natural disasters across the country, and this tragedy was right in our backyard. Here's how WoodmenLife relief efforts have been providing assistance to those affected.

Partnering With United Way of the Midlands

WoodmenLife immediately made a donation to United Way of the Midlands to provide support to those affected by the tornadoes.

We shared information with associates on how to contribute to the United Way of the Midlands' fund, which is dedicated to helping our neighbors in need. We also offer gift matching for associate donations, thereby growing the impact of every contribution.

Visit UnitedWayMidlands.org to lend your support and make a donation.

Local Chapters Step Up

Following the devastating storms, several WoodmenLife chapters jumped into action to help those impacted. Some of the efforts included:

- Chapter 16 in Omaha, NE, donated \$5,000 to United Way of the Midlands
- Chapter 264 in Lincoln, NE, donated \$5,000 to the United Way of the Midlands, specifically to help with tornado relief in Waverly, NE
- Chapter 710 in West Point, NE, donated \$1,000 to United Way of the Midlands
- Chapter 6204 in Arcadia, IA, donated \$500 to United Way of the Midlands



After tornadoes hit Nebraska and Iowa this spring, WoodmenLife and local chapters were eager to help. We donated to United Way of the Midlands to help support those impacted by the damaging weather.

- Chapter 635 in Missouri Valley, IA, donated \$2,000 to the Minden, IA, Relief Fund
- Chapter 640 in Earling, IA, donated \$1,000 to Minden's American Legion Post 437 to replace its roof
- Chapter 29 in Nebraska City, NE, donated \$1,000 to the Greater Greenfield Community Foundation for the Greenfield Tornado Relief Fund
- Chapter 649 in Ute, IA, donated \$300 to the Greater Greenfield Community Foundation for the Greenfield Tornado Relief Fund
- Chapter 6011 in Council Bluffs, IA, organized two shopping trips for donations to the Minden and Crescent, IA, communities, totaling about \$1,500

Natural Disaster Extra

As a WoodmenLife member, you can benefit from the Natural Disaster Extra¹. This extra offers financial assistance of up to \$1,000 to help with repair costs if your home is damaged or destroyed by a natural disaster like a tornado, hurricane or wildfire.

For more information about this valuable extra and to see which natural disasters we're currently accepting applications for, visit 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.





Life Insurance Option **Suits Member's Vision for the Future**

E ven before tragedy struck, member Angela Hunt of Gleason, TN, recognized the importance of owning life insurance. It's why she and her husband, Jason, with three children in the house, purchased term life insurance certificates.

"We thought it was necessary," said Hunt, 47, "even if it's a small amount to take care of your final expenses."

She was satisfied with term life coverage until COVID-19 took Jason in 2021. Hunt's perspective changed — she didn't want to outlive her coverage and leave a headache for her son, Price, 16, who's still living at home. (The other children have since grown and left the house.)

"People are living longer," Hunt said. "If my coverage would run out, what's my son going to do? What if I have medical bills when I pass away? He's going to have to deal with that.

"Yes, permanent insurance can be more expensive, but I see it as money well spent."

Choosing to Convert

Converting her term life insurance wasn't something Hunt took lightly. She wanted an expert to help her through the process, so she turned to Financial Representative Kenneth Coker of nearby Dresden, TN, who's been her WoodmenLife Representative for years.

CONTINUED ON NEXT PAGE →

Angela Hunt has always understood the importance of life insurance protection. She gained a new appreciation for it after her husband passed away in 2021. That tragedy prompted Hunt to review her coverage and make adjustments to ensure her son, Price, was protected should something happen to her.



"Kenneth is patient with me," said Hunt, who is an office assistant at a real estate firm. "I like things made simple. He took the time to explain permanent insurance to me."

Hunt's term certificate provided coverage for a specific period of time. Coker explained that converting her certificate was easy and could be done without a medical examination up until age 72. But the younger she was when she converted, the less her permanent life insurance certificate would likely cost.

Plus, he assured Hunt that the whole life insurance certificate she converted to came with guarantees:

- Her premium wouldn't increase
- Her coverage wouldn't stop as long as she keeps paying on time
- It couldn't be canceled because of poor health
- It could build cash value, or money that can grow inside her certificate

Moreover, Coker said, conversion could put Hunt at ease. She could be certain her coverage will last until she passes away, helping protect her son's financial future.

"Angela's situation and her willingness began the conversation," Coker said. "She has a permanent

"Angela has a permanent solution that gives her peace of mind. Whether she passes away at 49 or 99, she knows there's a legacy to pass to her son."

> - Kenneth Coker WoodmenLife Financial Representative

solution that gives her peace of mind. Whether she passes away at 49 or 99, she knows there's a legacy to pass to her son."

Evidence All Around

Even though Hunt knew the value of life insurance, she credits her recent experiences for taking a longer view.

"Honestly, if I hadn't gone through what I did and seen what I've seen, I'm not sure I would've thought about permanent insurance," she said.



Among the things Angela Hunt and her son, Price, enjoy doing together are cooking and kayaking. With her life insurance coverage, Hunt wants to protect Price and make things as easy as possible for him should something happen to her.





Angela Hunt and her son, Price, cherish the memory of her late husband and his father, Jason. He was a firefighter, and some of his equipment is displayed in a glass case in the Hunt home.

"When you're young, you don't want to think about life insurance. You think you're invincible and you're going to live forever."

While Jason's death benefit helped Hunt make ends meet after his passing, she knows people who experienced the opposite. These friends and acquaintances — some of whom also lost significant others during the pandemic — had to navigate their loss without the financial safety net of life insurance.

None of these are scenarios she wants Price to endure.

Like any mother, she wants to protect her child and make things as easy as possible for him. When it comes to her last days, Hunt knows converting to whole life insurance has made that possible.

Visit WoodmenLife.org/Convert to find out more about converting your term life insurance to a permanent certificate, including the option of partially converting1 it without losing the remainder of your coverage.

Contact your WoodmenLife Representative for guidance. They can help you determine which WoodmenLife product is best for you.

^{1.} For partial conversion a remaining minimum face amount may be required to maintain preferred rating status and/or term coverage.

These certificates have exceptions, limitations and restrictions. For cost and complete details in coverage, contact your WoodmenLife Representative.

Forms: ICC10 8205 3-10, 8205 3-10 (XX), ICC17 8678 1-17, ICC17 8678 1-17 (XX), ICC17 8679 1-17, ICC17 8679 1-17 (XX), ICC18 8730 4-18, 8730 4-18 (XX). All products may not be available in all states.



Leighanne Bryant, second from the left, appeared on "The Kelly Clarkson Show" to talk about her nonprofit, Gold Star Kids Support Services. She was joined by her dad, Jim, left. During the segment, Leighanne had the opportunity to meet Jack and his mom, Jennifer, who had benefited from the nonprofit after they lost Jack's dad in the line of duty. Host Kelly Clarkson is at right.

'Kelly Clarkson Show' Features Teen Member and Her Nonprofit

Member Highlight

Leighanne Bryant

Dallas, GA 🚑

Chapter 389

18-year-old Leighanne Bryant's passion for helping military families leads to a national TV appearance.

n some ways, 18-year-old Leighanne Bryant of Dallas, GA, is your average teenager, excitedly talking about graduating high school and going to college. In other ways, though, the college freshman has set herself apart.

That's because Bryant spends most of her free time thinking about how she can help raise funds for military families through her

nonprofit, Gold Star Kids Support Services. nonprofit funds extracurricular activities — sports, clubs, the arts, etc. for the children of Gold Star families, which are families of fallen service members.

Member Since 2015 She started the organization when she turned 16. Bryant was inspired after doing volunteer work with military families, painting faces for the children while their parents were in meetings.

Nearly two years later, Bryant is receiving attention for her efforts. She appeared on "The Kelly Clarkson Show" in a segment about "Rad Humans" that aired on May 15.





"Being a Girl Scout and WoodmenLife member for so long, I have found my inspiration from organizations like these."

- Leighanne Bryant

"I reached out to the 'The Kelly Clarkson Show' in January, and the producer got back to me and told me Kelly would be going through all the videos and picking out which ones would be good for her show," Bryant said.

"We didn't hear back until the beginning of April, when the producers called and said we were going to be on the show. The producers flew us up to New York City and put us in a hotel in Times Square where we got to walk around the city, Times Square and the Rockefeller building the day before filming."

The next day, the show had a driver come get Bryant and her parents from the hotel, and they went to Rockefeller Center. There, they saw the line of people waiting to get in to watch "The Kelly Clarkson Show."

"That moment watching people line up to watch the show was surreal to me," Bryant said. "I was thinking to myself that I was about to be on the show where people would be watching me and learning more about Gold Star Kids Support Services."

She appeared on the show alongside her dad, Jim, who is a Veteran. During the segment, Bryant had the opportunity to meet Jack and his mom, Jennifer, who benefited from Gold Star Kids Support Services. Jack lost his dad in the line of duty.

Despite her ongoing nonprofit work and national television appearance, Bryant started college this fall at the University of Tennessee, Knoxville, where she is majoring in Kinesiology and getting a certificate in Nonprofit Management.

"Being a Girl Scout and WoodmenLife member for so long, I have found my inspiration from organizations like these," Bryant said.

"These organizations have a passion for their cause. When I started doing volunteer work with military families, I realized that a nonprofit was going to be the best way that I could raise funds for Gold Star children because I'm so passionate about the cause and helping military families."

Apply for a WoodmenLife Focus Forward Scholarship® This Fall

For millions of young people across the country, fall means being back in school. It also means getting the opportunity to apply for one of our valuable extras¹: the WoodmenLife Focus Forward Scholarship.

If you're graduating from high school next spring or if you're a recent graduate, you could be eligible for a scholarship worth up to \$10,000. The scholarship can be used for education-related expenses at any accredited trade school, college or university.

Scholarships are available in the following amounts:

\$10,000 \$2,500 \$500 3 scholarships 15 scholarships up to 865 scholarships

The application period opens **Nov. 1**.

Visit WoodmenLife.org/Scholarships to learn more about this opportunity and eligibility requirements.

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.





Measuring Up: Chapter Donates 800 Presidential Rulers

undreds of Williamson County School District second-grade students received free presidential rulers after a large donation from Chapter 50 in Carbondale, IL.

Supporting Local Schools

Chapter 50 members wanted to support local schools, which led to their donation of 800 presidential rulers — an annual tradition that grew to new heights as well as classroom flags.

Chapter Secretary Annamaria Farris is proud that her parents have been WoodmenLife members for 74

Chapter Highlights

Chapter 50

Carbondale, IL 💠

246 Members

Founded in 1905

years, and she herself has a 100% WoodmenLife family.

"I have been a part of WoodmenLife since I was born 55 years ago," Farris said. "My mom would take me to WoodmenLife meetings

when I was really little, and I always saw it as part of my life."

As far back as Farris can recall, she has been helping WoodmenLife give out presidential rulers.

"I am the secretary of the chapter, and for the last 16 years we have been giving out presidential rulers to second graders in our hometown," Farris said.

However, last year, they made the decision to use a shared commitment project to give presidential rulers to every second-grade student in the Williamson County School District.

"There are close to 800 second graders in our county," Farris said. "Along with the presidential ruler, we gave each student a flag handbook and a small 3-inch-by-5-inch flag to students who asked for one."



Madesyn and her fellow second graders across the Williamson County School District received presidential rulers thanks to a donation from Chapter 50 in Carbondale, IL.

"It helps the families and teachers - they don't have to wonder if every student has a ruler to start learning their measurement skills."

> - Annamaria Farris Chapter 50 Secretary

Empowering Students

The goal is to help the students with their school year because measurement is a key second-grade skill.

"It gives them that empowerment, that confidence," Farris said. "Also, it helps the families and teachers — they don't have to wonder if every student has a ruler to start learning their measurement skills. They know they are ready. They're all set."

Farris looks forward to this community project every year and hopes the chapter can make as large or even larger of a donation next year.

Chapter 50 "is committed to helping the community," Farris said, "and will continue to look for opportunities to support and make contributions to their community."

2024 WoodmenLife **Constitution Changes**

Recently, amendments were made to WoodmenLife's Articles of Incorporation, Constitution and Laws ("ACL"). These amendments are effective Oct. 1, 2024.

Nomination of Chair of the National Convention

The nominee for Chair of the National Convention will be designated on the slate of those individuals nominated to serve as a National Convention Officer.

Executive Vice Presidents

In addition to the other members of the National Board of Directors, up to three WoodmenLife Executive Vice Presidents may serve on the National Board of Directors.

Independent National Directors

A majority of the National Board of Directors must be Independent National Directors.

Roll Call Vote by the National Board of Directors

An issue before the National Board of Directors may be decided by a roll call vote upon the request of a majority of the National Board of Directors.

Qualifications of Chair of National Board of Directors

No person except the President & CEO of WoodmenLife or an Independent National Director who has never been employed by WoodmenLife may serve as Chair of the National Board of Directors.

Removal of Chair of National Board of Directors

The Chair of the National Board may be removed as Chair by an affirmative vote of a majority of the National Board of Directors.

Payment of Benefits

The process for paying benefits on a certificate when there are either no designated or surviving beneficiaries has been clarified.

Political Contributions

Chapters and Jurisdictions are not permitted to contribute chapter funds to any federal, state or local election; political committee; or citizen initiative or referendum.

The full text of the current ACL can be viewed and/or downloaded at WoodmenLife.org/Constitution



Holiday Closures

The WoodmenLife Home Office will be closed Thursday, Nov. 28, and Friday, Nov. 29, for Thanksgiving.





Community Spirit

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



Chapter 4 volunteers served lunch to the Alabama First Responders Association and put on a program honoring the police officers, firefighters and paramedics of Jefferson County. Pictured are WoodmenLife Representative Shelia Isaac-Finkley, center, and Jeremy Jones and Alexis Lilly with the First Responders Association.



Chapter 15 members worked to fight hunger in their community by volunteering at the South County Assistance Network (SCAN) Food Pantry in Lothian, MD. Pictured are Chapter Auditor Cyndi Guyer, Treasurer Catherine Moore and Secretary Doris Gee.



Chapter 31 in Rayne, LA, presented an American flag to the Branch Volunteer Fire Department for its National Day of Prayer ceremony.





Chapter 20 members donated to Trigg County Project Graduation. This group provides the graduating class with food and prizes in a fun and safe environment.



Members and officers with Chapter 4 in Jonesboro, AR, delivered food to City Youth Ministries for its summer backpack program.



On behalf of Chapter 254 in Charleston, WV, members Lula Cavender, Loretta Baldwin and Charla Casey presented the City of Pratt, WV, with new flags for the municipal building and Fire Department. Receiving the flags was Officer Andy Williams.



Texas Chapter 2126 donated 300 burial flags and 200 water bottles to the Coastal Bend State Veterans Cemetery. Pictured are Primo Torres, President of Chapter 2126, and Frank Newell, manager of Coastal Bend State Veterans Cemetery.





Chapter 49 in Lexington, TN, donated a flag to Bargerton Elementary School to replace its old one, which was becoming faded and worn. Pictured are WoodmenLife member Kiera Williams, Representative Stacy Blankenship, PTO President Molly Franklin, and Principal Shannon Taylor.



Members with Chapter 1571 in Martinez, GA, presented an \$800 donation to Valor Station. The facility provides treatment to First Responders who struggle with mental health conditions or substance abuse stemming from trauma they experience on the job.



On behalf of Chapter 131 in Dothan, AL, Representative Linda Nichols presented a U.S. flag to the Dothan Fire Department. The chapter is proud to support local heroes and show appreciation for their dedication to the community.



On behalf of Chapter 1483 in Hampstead, NC, member Larry Hobbs presented a U.S. flag to Surf City Police Chief Phillip Voorhees in celebration of Flag Day.



Representative Justin Price presented American History Awards to two outstanding students at Okolona High School: Tymera P. and James B.





Chapter 1218 officers Doty Guinn and Sylvia Prewitt delivered donations for a food drive for homeless Veterans in Ouachita Parish. The chapter provided groceries that were distributed at a local church.



A free concert in Paducah, KY, helped raise awareness and donations for Veterans. To support the event, Chapter 592 organized a Celebrating Red, White & Blue® event and displayed a 30-by-60-foot flag during the national anthem.



To commemorate Memorial Day, Chapter 621 members worked with American Legion Post 87 to purchase and place flags on Veterans' graves at Hayes Cemetery in Holly Grove, AR.

Answer key from word search on Page 32

RZX(H)_ FMQRSHLWDTUGSXP XUCMHUTLCNCSQVTOR TXTDROINHHZWMLZNGRR QGEJRRWWCZPEMEVYUNY YIMASSIPDPGMFEDERT LÉPRUZVCCOLDUTXQWO GZMCZAWNHAR IOIBRNHF Ε Т T X A O R R T D L E J D B F A X A T Z I T R G A K U I X U K A H G A D M P J U H J I O X C T Z I D E D W T O S R I R P U V A I T I Y Z G A O E M O U E X E U V D C B O D T A S P T O Z R YDEYKUBIRUTOB IZMZLGZEPAVHIYDSBY OSCPHHZRJUKJDYKH T A U V F E T D H B H A O T Y K L U A L P B K N A U Q V G P M P ADCLOUDYU I BXXCRCKQY TYKSNFBEWENZHEATINK QNQTRXNYBBGVZXNMGO ROPFCROHLXYVZVPRWFAF BNKYWMGRLPEYGYGQESSF N B K I WK MF | K Y F A N M J L M EFKIAECHFRDUDTHZSXL MNSJDAMAOAOQOPUQTIZ IKIJCTFIGWNSVSNOWVJ UFDGPHALHJMSTMBWLKQ J H M S R E Y P T X A Q L X S E H E Q P T Z Q N A R L F A Z T B F C C U W C

See Yourself Here

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

Answer key from Sudoku on Page 33

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



Involved

With Your Community This Fall

here's no better time than now to step up and make a positive impact in your community. Here's how you can get involved in your chapter and contribute to making a difference:

Chapter Officer Elections

Join in the democratic process as your chapter conducts officer elections. Chapters have until Dec. 31, and your participation helps ensure that the chapter's leadership represents different voices within the community.

Remember:

- Elections must have a quorum of at least five people
- Elected officers must be members in good standing and at least 16 years old
- Sales Representatives are not encouraged to serve as chapter officers
- Consecutive terms are limited, per the bylaws, to offer greater opportunity for service by all, especially new members. No member may be an officer if during their term, or within the year immediately preceding their term, they are an officer of, an agent of, are employed by, are independently contracted with, or are a holder of a position of trust with another fraternal benefit society or life insurance organization
- Members of the same family should not serve in the same term when offices have separation of duties (e.g., those who sign checks, those who keep the financial records or those who audit the financial records)

Elected officers play an important role in shaping the direction of the chapter, and by contributing to the election process, you can help drive positive change.

Five-Star Common Bond Reward Program

As the end of 2024 nears and your chapter starts planning for 2025, don't forget to make the most of the Five-Star Common Bond Reward Program.

There are four shared commitment categories, and chapters must complete a project in each of the categories to be considered a Five-Star Chapter. You can complete the projects in any order, but you can only complete one project per quarter.

The categories and ideas for projects include:

- Family: organized shopping trip with Toys for Tots, care package assembly for nursing homes
- Community: school supply drive, highway cleanup, homeless shelter care kits
- Country: Veterans appreciation event, flag retirement ceremony
- Fighting hunger: community food drive, stuffing bags for a weekend food program

For more information, contact your Community Outreach Advisor.

Date Reminders ☐ Sept. 30 Deadline to submit newly elected chapter presidents and secretaries so they will be printed in the December edition of WoodmenLife Magazine □ Oct. 31 Common Bond Reward Program applications for July, August and September are due to the Home Office ☐ Nov. 1 WoodmenLife Focus Forward Scholarship® application period opens ☐ Nov. 11 Veterans Day



From the Kitchen of WoodmenLife EVP & CFO Jon Aerni

y family and I were first introduced to Indian culture and food when we traveled to India to bring home one of our daughters. Our oldest daughter enjoyed the experience so much that she ended up studying Hindi in high school and is now continuing her study of the language in India.

As a family, we now eat Indian food often. We like to make this Mango Lassi as a special treat.

If you're not familiar with eating or making Indian food, this is a great introduction. Lassi is a sweet and refreshing drink, and the recipe is simple.

Recipe | Mango Lassi

Ingredients:

1 cup chopped very ripe mango, frozen chopped mango or canned mango pulp

1 cup plain yogurt

1/2 cup milk

1 tbsp honey or sugar (more or less to taste)

1/4 tsp ground green cardamom, or the seeds of 5 or 6 cardamom pods



Mix all ingredients in blender until smooth.





WACKY, WILD, WONDERFUL WEATHER

Weather can be beautiful, fascinating and scary — sometimes all at the same time! If you've experienced destructive weather, please visit WoodmenLife.org/Natural-Disaster to learn how WoodmenLife can help you get back home with the Natural Disaster Extra¹.

Whether you're hiding out from the rain or basking in the sun, take a minute to enjoy these weather-themed puzzles.

WORD SEARCH

RZXHLFMQRSHLWDTUGSXP P M N X U C W H U T L C N C S Q V T O R ATXTDROINHHZWMLZNGRR MQGEJRRNNCZPEMEVYUNY YYIMHSSIPDPGMFEDERTI YLEPKUZVCCOLDUTXQWOI ECXEGZMCZAWNHAR I EVRY EFIRFIOIBRNHFTJFXRNJ STXAORRTDLIEIDBFAXAT SZITRGAKUIIXUKAHGADM TPIUHIIOXCTZIDEDWTOS ZRIRPUNAITIYZGAOEMOU DEXELMNDCBODTASPTOZN SCOWEIYDEYKUBIRUTOBS IZMZLGZEPAVHIYDSBYH U P O S C P H H Z R J U K J D Y K H V I SITAUVFETDHBHAOTYKCN FTLUALPBKNAUQVGPMPKE DADCLOUDYUIBXXCRCKQY HTYKSNFBEWENZHEATINK KIONOTRXNYBBGVZXNMGO ROPFCROHLXYVZVPRWFAF BNKYWMGRLPEYGYGQESSF INBKIWKMFIKYFANMILM NEFKIAECHFRDUDTHZSXL J M N S J D A M A O A O Q O P U Q T I Z ZIKIICTFIGWNSVSNOWVI NUFDGPHALH JMSTMBWLKQ P | H M S R E Y P T X A Q L X S E H E Q PTZONARLFAZTBFCCUWCI

Blizzard Precipitation Cloudy Rain Cold Sleet Fog **Snow** Frost Storm Hail **Sunshine** Heat **Temperature Humidity** Thunder Hurricane **Tornado** Ice Weather Wind Lightning



(Find answers on Page 29.)

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 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.

WORD SCRAMBLE

(Find answers below.)

1. Lafl	3. Pgrsin			

2. Wtiren 4. Murems

SUDOKU PUZZLE

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

(Find answers on Page 29.)

DID YOU KNOW?

The coldest temperature ever officially recorded was -128.6° F (-89.2° C).

A heat wave can make train tracks bend.

About 1,500-2,000 thunderstorms rain down on Earth every minute.

Tornadoes can be faster than Formula 1 racing cars. Lightning often follows a volcanic eruption.

(1) Fall (2) Winter (3) Spring (4) Summer

Home sweet home



In Memoriam



Age 94 Chapter 508 Burnsville, MS



Age 66 Chapter 117 Benton, KY



Reggie Callahan Age 67 Chapter 165 Houston, MS



Don Clanton Age 80 Chapter 100 Senatobia, MS



Marion Cope Age 87 Chapter 117 Benton, KY



Donald Downs Age 84 Chapter 64 Corinth, MS



Timothy Echternach Age 50 Chapter 16 Omaha, NE WoodmenLife associate



Lyle Hansen Age 61 Chapter 710 West Point, NE



Carolyn Helton Age 82 Chapter 64 Corinth, MS



James "Tuffy" Jones Age 87 Chapter 5 Cabot, AR



Randall Jones Age 77 Chapter 1436 Louisville, GA



Manuel Martinez Age 93 Chapter 8 Elgin, TX



Homer N. Morgenthaler Age 73 Chapter 14 Watson, LA



Hansford Ricks Age 100 Chapter 481 Grantham, NC



Stephen Son Age 74 Chapter 117 Benton, KY



Jesse Calvin Sumner Age 83 Chapter 20 Cadiz, KY

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.



WoodmenLife offers a wide range of life insurance coverage options to help protect you and your loved ones. Term life insurance could be a great fit if you want:

- Coverage for a specific time frame, like the length of your mortgage or until your children are grown we have 10-, 15-, 20-, and 30-year term life certificates¹
- More affordable coverage than permanent life insurance
- Flexibility our term life insurance can be converted to permanent coverage² if your needs change down the line



Explore your options by visiting **WoodmenLife.org/Term-Life** or contacting your Representative.

2. The conversion to permanent coverage option expires at the final conversion date or age 72, whichever comes first.

Form ICC16 8648 1-16 & 8648 1-16 (XX). These certificates have exceptions, limitations and restrictions. For costs and complete details in coverage, contact a WoodmenLife Representative.

Premiums for 10, 15, 20 or 30-year term are guaranteed not to increase during the initial certificate term. Once the initial certificate term ends, your premiums will increase on an annual basis until age 95. Any increase in premium will not increase the certificate benefits.

All products may not be available in all states.

D1676 9/24 Woodmen of the World Life Insurance Society: Omaha, NE

^{1.} Once the initial certificate term ends your premiums will increase on an annual basis until age 95. Any increase in premium will not increase the certificate benefits.

PERIODICALS

September 2024



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.

