

March 2023

WoodmenLife[®]

MAGAZINE



Learning From the Past, Protecting the Future

ALSO IN THIS ISSUE

Annual Report: WoodmenLife by the Numbers, 2022

A Haircut for a Good Cause



WoodmenLife[®]

woodmenlife.org

Strong Foundations

Hello, members of the WoodmenLife family. I hope this letter finds you and your family well. Spring and summer will soon be upon us, and with that comes many opportunities to get out and support the people we care about in our communities.

When I think about what makes WoodmenLife strong as an organization, one thing comes to mind. The foundation of our strength lies in you, our members. You're the ones who attend events in the community, build relationships and identify who and what needs help. Our organization was built on helping others, and that's why it's still so strong today, even after 133 years.

A great example of that strength is how many Shared Commitment service projects were completed in communities across the country in 2022. Our chapters completed a total of 3,019 Shared Commitment projects in their communities. This is impressive, and it reiterates our commitment to helping others.

Another example is in our Giving Together community beautification program. During 2022, a total of 379 projects were completed by 2,652 volunteers, who put in a total of 12,240 hours of time. I am thankful to all who helped make these projects successful. You can read more on Pages 10-12.

I'm pleased to announce that our organization also remains financially strong, even throughout challenging times. As of year-end 2022, we have \$11.1 billion in assets with a surplus of \$1.7 billion. This equates to an impressive surplus ratio of 17.9%, which means we have nearly \$118 available for every

\$100 in payments we owe to you, our WoodmenLife members. For more information, you can see our Annual Report on Pages 6-9.

Announced recently, WoodmenLife was again rated A+ (Superior) by the independent financial rating agency A.M. Best. This rating, combined with Forbes honoring our organization as one of America's Best Insurance Companies in October, reinforces that the decisions we're making for our members are on the right path.



We're strong because of the foundations we've built and the trust we've put in each other since 1890. We've never lost focus on what really matters — our families and the common values we share.

Thank you for being part of our family and for all the outstanding contributions you make to your communities. I can't wait to see what great things we'll accomplish the rest of this year!

Sincerely,

Patrick L. Dees
President & CEO



Chapter 130
Tupelo, MS

Showing its commitment to feeding the hungry in their area, Chapter 130 in Tupelo, MS, donated \$10,000 to the Hunger Coalition of Northeast Mississippi.



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





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Photo by Asiah Erbe Photography



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Follow us @WoodmenLife on Instagram

and like our Facebook page at [Facebook.com/WoodmenLife](https://www.facebook.com/WoodmenLife)



Volume 148 • Number 2

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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If you have questions, comments or suggestions for articles, please direct them to communication@woodmenlife.org. Visit us at [WoodmenLife.org](https://www.woodmenlife.org).

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

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All products may not be available in all states.

Not all Representatives are licensed to sell all products.

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

Equal Access Policy

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

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

Proud member of:



Honored to be recognized on:



Cover photo by Emily Alwood / EmmiClaire Photography



Photo by Emily Alwood / EmmiClaire Photography

22 Life Insurance Coverage

On the Cover
 WoodmenLife Representative Juanita Macaranas-Kelly worked with her longtime friend Flocerpida "Aida" Holden to get the life insurance coverage that fit her needs. Holden said the coverage provides peace of mind knowing that she's helping to protect her family's financial future.

2022 Annual Report



STRONG

F O U N D A T I O N S

Building the Future With Strong Foundations

WoodmenLife is proud of our ongoing efforts to build strong foundations for our members. These are the building blocks for who we are — an organization whose mission is to protect the financial futures of families, serve our communities and honor our country.

We're built to support our members and their hometowns. We're committed to helping them reach financial success, and we're ready to jump in when their families or communities are in need.

Through thousands of hours of volunteer service and financial assistance following natural disasters, we do what's needed to make a difference. We also invest in the future by helping members pursuing higher education or repaying student loans. We assist with everyday needs, too, by providing access to discounts on goods and services. And we're always ready to celebrate our American pride by presenting U.S. flags to local organizations and partnering in memorable activities and events.

National Community Focus

We've been committed to fighting hunger across America since 2015. In 2022, together with you, we donated \$234,620 and 59,177 pounds of food to help with food insecurity.

Giving Together Program

Volunteers conducted 379 community service projects — cleanups, beautification and painting — across the country. More than \$179,000 was spent supporting these projects and 12,240 volunteer hours were spent completing them.

U.S. Flag Donations

We presented 3,383 U.S. flags — valued at \$71,024 — during 2022. We also donated 2,640 specialty flags, such as military and state flags — valued at \$50,765 — during the year.

[Read more about our Giving Together program on Pages 10-12.](#)

WoodmenLife Extras	Quantity	Benefit Amount
Natural Disaster	438	\$330,711
LawAssure™	1,068 users	1,671 documents created
Student Loan Relief Awards	85	\$85,000
WoodmenLife Focus Forward Scholarship® Awards	460	\$288,500
Member Discounts with Life's Perks®	22,641 users	\$247,564
First Responders Benefit		0
Family Legacy Benefit	22	\$258,000
Newborn Benefit*	1	\$10,000

*2022 was the final year of this WoodmenLife Extra.

Chapter Activities	Number of Projects	Volunteer Hours
Backpack Stuffing	238	4,304
Care Packages	294	10,338
Cleanup Projects	57	1,080
First Responder Appreciation	364	7,003
Flag Day	94	1,492
Flag Retirement	67	2,409
Food Drives	333	11,505
Homeless Shelter	78	2,320
Hunger Relief - Other	179	4,186
Memorial Day	88	2,784
Nurse Appreciation	195	3,011
Organized Shopping	478	14,221
School Supply Drive	158	3,815
Teacher Appreciation	267	4,147
Veteran Appreciation	129	2,644
Total Shared Commitment Projects	3,019	75,259

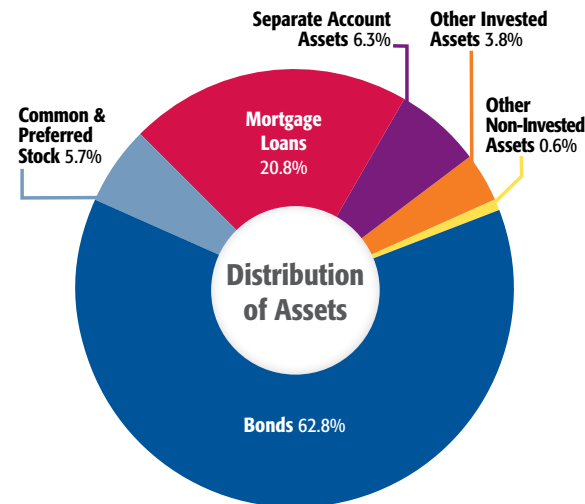
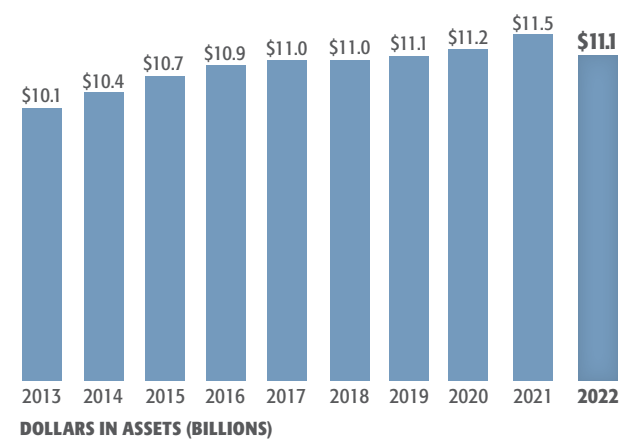
Financial Highlights

WoodmenLife's financial performance in 2022 included income of more than \$994 million. Life insurance in force increased, totaling \$39.3 billion. At year's end, WoodmenLife had total assets of \$11.1 billion and nearly \$118 of assets for every \$100 of liabilities — further indication of our strong financial position. Benefit payments to beneficiaries totaled \$787.8 million, while refunds to members were \$24.1 million.

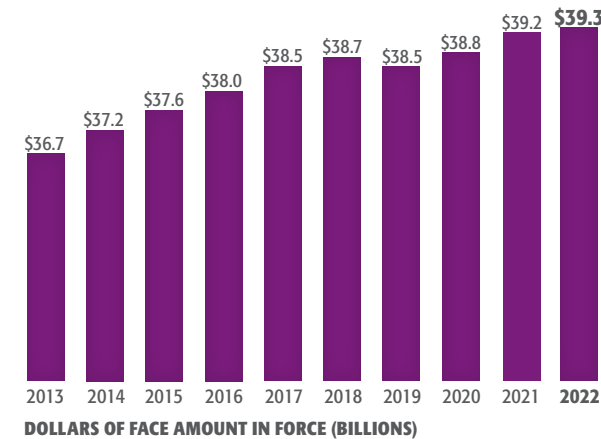
Assets	Dec. 31, 2021	Dec. 31, 2022
Bonds	\$7,090,226,299	\$6,942,710,487
Common & Preferred Stocks	785,542,081	631,674,708
Mortgage Loans	2,173,041,204	2,305,138,657
Real Estate	64,119,282	66,888,927
Certificate Loans	127,777,267	124,184,195
Short Term Investments & Cash	100,424,972	38,936,193
Securities Lending Assets	126,150,514	130,539,866
Other Invested Assets	79,388,460	57,716,209
Other Non-Invested Assets	6,637,639	7,632,927
Due & Accrued Investment Income	58,324,297	60,035,245
Separate Account - Pension Plan	330,775,009	266,253,099
Separate Account - Variable Annuity	521,242,500	428,090,403
Total Assets	\$11,463,649,523	\$11,059,800,914

Liabilities & Surplus	Dec. 31, 2021	Dec. 31, 2022
Reserves	\$8,131,640,829	\$8,086,975,271
Contract Claims	66,991,115	59,881,597
Certificate Refunds	238,554,318	231,589,810
Advance Premiums & Premium Deposit Fund	8,330,651	9,438,965
Asset Valuation Reserve	170,799,364	55,017,535
Interest Maintenance Reserve	0	0
Post Retirement Benefits	48,713,625	48,666,657
Payable for Securities Lending	126,164,870	130,599,168
Other Liabilities	95,394,135	68,442,838
Separate Account Liabilities	852,017,509	694,343,502
Total Liabilities	\$9,738,606,416	\$9,384,955,342
Surplus Before Net Income	1,656,462,701	1,668,678,560
Current Year Net Income (Loss)	68,580,406	6,167,012
Total Surplus	\$1,725,043,107	\$1,674,845,572
Total Liabilities & Surplus	\$11,463,649,523	\$11,059,800,914
Surplus Ratio (Surplus/Liabilities)	17.7%	17.9%

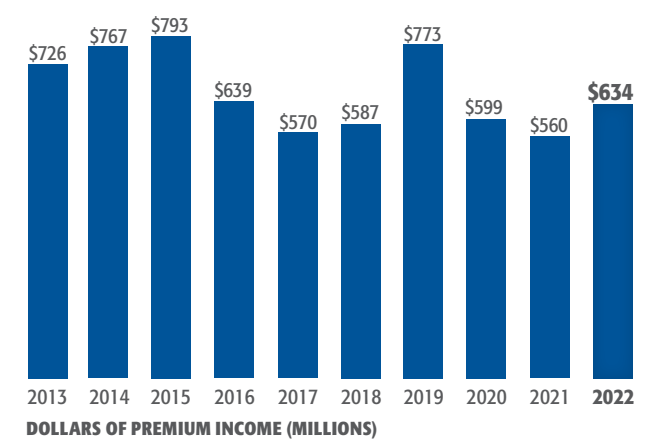
Assets 10-Year History



Insurance in Force 10-Year History



Premium Income 10-Year History



Giving Together Once Again Makes a Difference Nationwide

When it comes to making a difference in communities, WoodmenLife can always count on our members, volunteers and Sales Team. The second year of our Giving Together service program proved it. The community beautification effort improved, painted, landscaped, and cleaned up local sites across the country. And it even surpassed our efforts from the year before.

In 2022:

- 379 projects were completed, up from 343 in 2021
- \$179,202 was donated supporting them, an increase over the \$161,893 spent in 2021
- 12,240 total volunteer hours were donated to help with the 2022 projects



Contact your local WoodmenLife Representative to find out how you can support your community.



Alabama South

Project organized by Representative Jason Reed. Volunteers worked to refurbish a greenhouse at Adohi Farms Inc., which offers summer camp for people with special needs.



Virginia

Project organized by Representative Amy Comer. Benefiting the Halifax Dog Squad, Giving Together volunteers purchased and assembled shelving units for dog food storage.

GIVING TOGETHER: COMMUNITY BEAUTIFICATION PROJECTS



Mississippi North

Project organized by Representative Patricia Edwards. Volunteers worked to clean up the flower bed and area around the Hollandale, MS, welcome sign.



South Carolina

Project organized by Representative Gayle Causey. A team of volunteers cleaned up Chapin Memorial Park, an area at the heart of Myrtle Beach, SC, where trash often accumulates.



Alabama North

Project organized by Representative Joshua Drummond. A group of Giving Together volunteers worked to construct a seating area for the new outdoor classroom at West Point High School.



North Carolina East

Project organized by Representative Steven Cannon. This project benefited the TFB Foundation, which recently built a new playground. Giving Together volunteers helped beautify the surrounding area.



Pacific Midwest

Project organized by Representative John Lee. Giving Together volunteers worked to clean up the community space at the Pilgrim Senior Living facility.



Louisiana

Project organized by Representative Lindsey Davis. Volunteers replaced a rock garden at Houma Christian School that had been damaged by Hurricane Ida. Students helped by painting rocks.

Texas Giving Together Project Spruced Up Prayer Garden

You could say the seeds of Financial Representative Cami Dixon's Giving Together project were sown when she delivered her youngest child at St. Mark's Medical Center in La Grange, TX, years ago.

"I remember finding peace looking out at the prayer garden," she said. "It was a cold and brisk day, but it was beautiful to look out my window and see the garden."

Last summer, Dixon organized the project, seeking to improve the greenspace that had soothed her during her stay.

The final push for the project — which saw volunteers planting, weeding, mulching, and fertilizing new and existing plants — came from a conversation Dixon had with a hospital volunteer. The two worked together on a local blood drive, and Dixon asked him for ideas for a Giving Together project.

She learned that the prayer garden is maintained by volunteers, most of whom are older. Knowing how the Texas heat can be unbearable at times for anyone working outside, Dixon thought lending a hand in the garden was a perfect idea.

"Hospital staff did, too," Dixon said. The staff was appreciative of the hard work put in by the volunteers. It was also a high-profile effort because the garden is easily visible to everyone in the hospital, and it's routinely used by employees, visitors and patients.



A group of volunteers, which included seven football players from La Grange High School, worked to clean up the outdoor prayer garden at St. Mark's Medical Center. The Giving Together project included planting, weeding, mulching, and fertilizing new and existing plants.

"It was fun to read the comments on Facebook from the community" Dixon said. "We also had a nice story written up in the newspaper; we made the front page!"

Several varsity football players from La Grange (TX) High School were among the project volunteers. Dixon, whose son, Max, participated, thought the project would be a great way to get teens involved in a community service.

The boys' experience with the project even led to them donning commemorative t-shirts at school for what they call "WoodmenLife Wednesdays."

Photo by Asiah Erbe Photography



Student Loan Relief Application Period Opens Soon

If you've graduated but you're still paying off your college or trade school student loans, help could be on the way. The application period for the WoodmenLife Student Loan Relief program¹ is coming soon.

Starting May 1, you can apply for a \$1,000 award. Applications for one of the 200 available awards can be submitted through June 30.

To be eligible, applicants must:

- Be a WoodmenLife member in good standing for at least three years
- Be part of a family where everyone is a WoodmenLife member

WoodmenLife Focus Forward Scholarship® recipients are not eligible to apply.

- Have graduated from a post-secondary trade school, college or other institution
- Provide documentation of federal student loan debt in good standing (the loan cannot be in default or delinquent)

This is the fourth year the program has been available to help eligible members reduce the burden of their student loan debt. Award winners will be selected based on their community service and patriotism. No transcripts are needed, and financial need is not a consideration.

Visit [WoodmenLife.org/Student-Loan-Relief](https://www.woodmenlife.org/Student-Loan-Relief) for more information.



Family Legacy Extra Helps to Care for Your Children When You Can't

Knowing someone is there to help provide for your child when you can't is comforting. Should your child become orphaned¹, they may need financial support. That's where WoodmenLife can step in by offering \$1,000 monthly payments for the care of each of your children if they are orphaned.

WoodmenLife provides monthly payments for each child until age 19. If your child is a full-time post-secondary student, the payments will continue until age 22.

Eligibility Requirements:

- 100% WoodmenLife Family: Anyone living in the household at the time of death of parents/guardians must be a member in good standing
- Application for benefit payments following the death of the final parent must be received by the Home Office within one year. Additional eligibility information available — see the application form for more details

For more information and to apply, visit [WoodmenLife.org/Family-Legacy](https://www.woodmenlife.org/Family-Legacy)

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.

What to Do When a Loved One Passes Away

Lossing someone close is always difficult, but perhaps more so if you're the person responsible for arranging the funeral and dealing with the deceased's personal affairs.

Courtesy of LawAssure service provider Epoq, the following guide is designed to alleviate some of the stress by providing a simple list of the things that need to be considered and carried out after a loved one has passed away.

Legal Pronouncement of Death (LPD)

An LPD records the date, time, place, and cause of death and is required before a death certificate can be issued. If the deceased died in a hospital, hospice or other institution, the LPD is generally handled by them. Otherwise, it may be handled by the state medical examiner's office.

Whom to Notify

Initially, close family and friends should be informed of the death. You may also want to contact the deceased person's employer, bank, mortgage company, insurer, pension provider, financial adviser, and local Social Security Administration office.



Funeral Arrangements

Check to see if the deceased had a prepaid funeral plan or specified whether they wanted a burial or cremation. If not, a local funeral home will be able to advise you on what's available and the steps you need to take.

Did the Deceased Leave a Will?

If so, they are likely to have named a personal representative (also known as an "executor") who will be responsible for applying for probate and handling the deceased person's financial affairs. Many of the recommendations in this list are things that the named personal representative would be responsible for handling, so it's important to find out who this is and what other arrangements the deceased may have made for their property.



Start Probate

If you are an executor of the deceased's estate, you will be responsible for starting and overseeing the probate process. This is a legal procedure for sorting out the deceased's financial affairs and distributing their estate. This will often be required before you can start dealing with any of their financial affairs.

Death Certificate

A death certificate is needed to carry out much of the paperwork involved in sorting the deceased's affairs. In most cases, you'll just need to fill out an application form, provide a copy of a valid ID and submit a fee to obtain a certificate. Often, this service can be provided by the funeral director you're working with.

Financial Affairs

Initially, check that any outstanding bills are paid and then ensure insurance policies no longer required are canceled. Arrange for beneficiaries to collect any life insurance proceeds. You'll need to coordinate directly with the deceased's financial services providers to close accounts, and this generally requires that someone be appointed personal representative (executor) of the estate. Also, consider contacting a tax accountant to ensure taxes are correctly filed and contact the deceased's employer to see if any employee benefits are due. Finally, inform the credit reference agencies Experian, Equifax and TransUnion of the deceased's death to minimize risks of identity fraud.

Social Media and Email Accounts

Another way to minimize the risks of identity theft is to close the deceased's social media accounts such as Facebook, Instagram, TikTok, and Twitter. To do this, you'll need to contact the providers and follow the procedures outlined on their websites.

Individuals are encouraged to seek advice from their own legal counsel or professional tax advisor.



Prepare With LawAssure™



Advance planning makes change — even the difficult change involved in illness or death — easier to cope with. LawAssure allows WoodmenLife members to create customized wills, powers of attorney and healthcare directives with free, easy-to-use online templates¹ — all from the comfort of your own home. Using this valuable WoodmenLife Extra², you can plan ahead and alleviate stress on your loved ones if something were to happen to you.

Get Started

- Go to WoodmenLife.org/LawAssure and click "Get Started Today"
- Click "Register" to create an account
- Enter the access code and identity code

For more information, visit WoodmenLife.org/LawAssure

1. 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.

2. 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.

'America Is ...' Video Contest Is Back

The "America Is ..." Video Contest is back for another year. Classrooms across the country are invited to create original videos highlighting their patriotism.

The theme for this year's contest is "My Hometown." Submissions will be accepted until March 30.

Then, you can help determine which classrooms will take home cash prizes. To view the entries, visit the WoodmenLife Facebook

page and look for the pinned contest post. Vote for your favorite videos April 3-7. Winners will be announced April 13.

This year, there will be two divisions in the contest: K-8 and 9-12. The top three vote-getters in each division will earn a cash prize.

Do you know a classroom that could use the money? Encourage them to participate and share their American pride in their hometowns.

Full contest rules and details on how to enter can be found on [Facebook.com/WoodmenLife](https://www.facebook.com/WoodmenLife)

\$2,500 Grand Prize 

\$1,500 Second Place 

\$1,000 Third Place 

Honor Outstanding Members and Projects

Here is your opportunity to recognize those who have gone above and beyond. WoodmenLife is accepting nominations for **Fraternalist of the Year** and **Outstanding Project of the Year** awards.

Fraternalist of the Year

This is WoodmenLife's highest recognition for individual members. Your nominee should be a person who has put their heart into their community and whose impact through volunteerism is unmatched.

Outstanding Project of the Year

This prestigious award honors chapter projects that made an incredible impact on the community by engaging in our shared commitment to family, community, country, or fighting hunger.

Nominations for both awards should be based on activities in 2022. Be specific and include as much information as you can in your nomination.

Work with your Community Outreach Advisor to get your nominations in by May 1.



WoodmenLife Retains Superior Rating

A.M. Best, an independent financial rating agency, has once again affirmed WoodmenLife's A+ (Superior) financial strength rating, reflecting its independent opinion of the organization's financial strength and ability to meet ongoing insurance and contact obligations.

This marks the 47th consecutive year WoodmenLife has received the A+ rating.



WoodmenLife executives and financial experts recently met with A.M. Best, having presented our efforts toward continued financial strength and success. A.M. Best rating analysts heard about our ongoing innovations to better serve our members, as well as our continued risk management practices. Both topics were important considerations in the rating process.

Out of 15 possible ratings, A+ (Superior) is A.M. Best's second-highest rating. The agency bases this rating on a comprehensive and qualitative evaluation of WoodmenLife's balance sheet strength, operating performance, business profile, and enterprise risk management capabilities.

A.M. Best is a full-service credit rating organization dedicated to serving the financial services industries, including the banking and insurance sectors. To learn more about A.M. Best, visit [AMBest.com](https://www.AMBest.com)

Smolinski's New Position Will Aid Leadership Transition

Jerry Smolinski was promoted at the beginning of the year to help WoodmenLife move seamlessly into a new era. He was named Senior Vice President & Chief Information Officer, and his presence will help the organization manage ongoing initiatives and leadership transitions.

Smolinski is the senior leader of the Business Technology division. Executive Vice President & COO Denise M. McCauley said Smolinski's new role will be important as WoodmenLife undergoes a leadership transformation. McCauley has been selected to replace President

& CEO Patrick L. Dees, who has announced his retirement.

Dees called Smolinski's presence a key part of the transition process.

"Jerry's commitment to the organization is greatly appreciated to ensure we can remain focused on our critical initiatives and CEO transition by maintaining his broad, experienced leadership," he said.

McCauley shared a similar view.

"I am so grateful to have Jerry in this position as our organization undergoes numerous exciting changes," she said. "He will be vital



in the continued transformation of our Business Technology division."

Smolinski has been with WoodmenLife since 2012. He's a member of WoodmenLife Chapter 16 in Omaha, NE.

In his spare time, Smolinski enjoys golfing, hiking and working with Scouts, as well as road and mountain biking. He and his wife, Deb, have two grown children.

What Can We Expect for the 2023 Falcon Season?

We are entering that time of year again when we keep our eyes peeled for the return of WoodmenLife Tower's feathered friends.

Last year's falcon season was unfortunately marked by tragedy when our female peregrine, Chayton, passed away after contracting the Highly Pathogenic Avian Influenza (HPAI), otherwise known as bird flu. She had been incubating eggs at the time. Thanks to the expertise of the Raptor Conservation Alliance, one chick — dubbed Lucky — successfully hatched and was given to a private falconer. The falconer's nesting female accepted the baby falcon and raised it with her mate like it was their own.

Because of last year's events, this year was put into question. Mintaka, Chayton's mate, had been sighted at the nest after her passing. It is possible that he could return to the Tower with a new mate. It is also possible a new pair could show up to claim the nest instead.

"I think the wild card in 2023 is how much of an impact HPAI has had on regional populations," said Joel Jorgensen, Nongame Bird Program Manager at the Nebraska Game and Parks Commission. "HPAI is not over, as it is still affecting waterfowl in the region."

There were two HPAI-related fatalities in peregrine falcons in Nebraska in 2022, including Chayton, and a few others in surrounding states. What has been detected and confirmed by experts offers only a small



window into the total number of birds that may have been affected.

A reduced falcon population, plus prey continuing to be infected with HPAI, could mean that we don't see a nesting pair of peregrines at the Tower in 2023. But we are keeping our fingers crossed and will be ready for them if they arrive.

For WoodmenLife falcon information and updates, visit Newsroom.WoodmenLife.org/Newsworthy/Falcons



Holiday Closures

The Home Office will be closed Monday, May 29 for Memorial Day and Monday, June 19 for Juneteenth.



WoodmenLife Volunteers Proud to Be Part of Snowball Express

For the first time since 2019, the Gary Sinise Foundation (GSF) was able to host an in-person Snowball Express Annual Event in December at Walt Disney World®, and WoodmenLife was there to lend a hand.

The Gary Sinise Foundation Snowball Express program offers year-round activities and resources for the children and surviving spouses of our nation's fallen military heroes.

As we have since 2018, WoodmenLife provided the U.S. flags for the event's Remembrance Garden, which honors fallen service members and gives their families a place to reflect.

"It's a very somber, serene space," said Robby Molony, Vice President, Fraternal, "and we're proud to have provided volunteers to help there."

In all, 27 WoodmenLife volunteers served at Snowball Express, including Community Outreach Advisors Kelly Andrews (Florida); Mickey Pennington (Northeast Region), who's a Marine Corps Veteran; Glenda Davis (Georgia Central); and Kristy White (Mississippi North). Our volunteers not only worked

in the Remembrance Garden, but also in other rooms, like those serving teens and spouses.

Molony was moved by his second trip to Snowball Express, and he credited GSF with "leaving no stone unturned" in making sure the occasion provided opportunities for joy and healing to the more than 2,000 family members who attended.

He was touched to see children smile as they experienced Disney magic designed especially for them. And he was proud of the philosophical connection between GSF and WoodmenLife.

"We value the same things — supporting military members and their families," Molony said. "Being part of Snowball Express connects with everything we do."

Planning has already begun to provide flags and volunteers at the Snowball Express Annual Event in 2023. WoodmenLife is proud to work alongside GSF in their efforts to support our nation's Veterans, First Responders and their families.

WoodmenLife volunteers were on hand to help at the Gary Sinise Foundation's 2022 Snowball Express Annual Event — the first time the event was held in person since 2019. In addition, WoodmenLife provided U.S. flags for the event's Remembrance Garden.

The Healing Power of Music on Display

What happens to a soldier when the war is over? It's not like flipping a switch back to civilian life.

For some, it'd be impossible to even find the switch, if such a thing existed. Often, unable to cope with everyday life, many suffer from Post-Traumatic Stress Disorder (PTSD) and even attempt suicide.

Like their name says, Guitars 4 Vets looks to help Veterans through music therapy by teaching them how to play guitar. Through music, they work to help Veterans cope with PTSD. Their work was on display in the lobby of WoodmenLife Tower during a Home Office Veterans Day celebration, where three Veterans took turns performing.

"WoodmenLife's inaugural Guitars 4 Vets concert was one of the most memorable and meaningful events I have attended in my 16 years at WoodmenLife," said Marsha Graesser, Director, Talent Development & Culture. "This organization provides such a unique opportunity for Veterans dealing with PTSD and then comes full circle when Veterans blossom into musicians and share the gift of music."

"Guitars 4 Vets was honored to take part in the Veterans Day event," said Peggy Ullom, coordinator of the organization's Nebraska chapter. She also mentioned that they were familiar with how WoodmenLife supports the military community.

"The past couple of years WoodmenLife has been a significant supporter of our program, and we were eager to show our appreciation by supporting their Veterans Day celebration with a little music," Ullom said. "We were quite surprised by the turnout and the involvement of the individuals that work there. Even though we were there to support WoodmenLife, the men and women continued to support and cheer us on."

"It was a wonderful experience, and one we hope to take part in again next year."

WoodmenLife is on the same page and already planning the 2023 event. That is music to Ullom's ears, because public events are wonderful recruiting opportunities.

"We need more instructors," she said. "Our backlog of Veterans gets longer every day. Not only is our goal to put a guitar in the hands of each of our Veterans, but more importantly, it's to provide the connection to friends and support them and their awesome community."

Scan this QR code to watch a video from the event and see the performances for yourself. You can visit guitars4vets.org to learn more about the organization.



WoodmenLife Makes Donation to Strategic Air Command & Aerospace Museum

Last fall, WoodmenLife donated 22 American flags to the Strategic Air Command (SAC) & Aerospace Museum in Ashland, NE. The flags — two 20-by-30-foot flags and 20 5-by-8-foot flags — now fly on the 11 poles of the museum's "Flag Hill" overlooking Interstate 80. American Legion Post 129 in Ashland ceremoniously retired the previous flags and raised the new ones.

WoodmenLife's Robby Molony, Vice President, Fraternal, helped coordinate the event with President & CEO Patrick L. Dees, who was at the ceremony to present the flags, as well as a monetary donation.

"What makes WoodmenLife special is how we surround ourselves with a common interest and common bond in support of family, community and promotion of patriotism," Dees said.

"WoodmenLife has donated, free of charge, more than 3.5 million United States flags since 1947, and we're honored that the SAC Museum proudly displays the flag."

"Our donation to the SAC Museum underscores our support of all military members and First Responders," Molony said. "We are proud to partner with the SAC Museum in their preservation and presentation of our military history."

WoodmenLife is the No. 2 American flag distributor in the country, second only to the United States government. We are honored to have opportunities like this one to demonstrate our commitment to patriotism.

Scan the QR code and watch a video from the event.




Patrick L. Dees, WoodmenLife President & CEO, presented a donation to Clayton Anderson, retired NASA astronaut and President & CEO of the Strategic Air Command (SAC) & Aerospace Museum. In addition, WoodmenLife also presented 22 new American flags, which now fly on the museum's "Flag Hill."



Member Highlights

Flocerpida "Aida" Holden 

Imperial Beach, CA 

Chapter 285 

Member Since 2022 



Photo by Emily Alwood / EmmiClaire Photography

Life Lessons Led to Member's Recent Life Insurance Purchase

When Flocerpida "Aida" Holden, 70, finally convinced her husband to purchase life insurance 20-plus years ago, he was too sick to get the coverage he wanted. When he died, she struggled to cover expenses without any life insurance proceeds.

After WoodmenLife Representative Juanita Macaranas-Kelly, 64, suffered a medical emergency a decade ago, she promised that if she survived, she'd strive to help people.

Years later, the women's fates intertwined. Not surprising, really, as they've known each other for 40 years. Macaranas-Kelly, of La Mesa, CA, saw a friend in need, and Holden of Imperial Beach, CA, knew she had to do something for her family because she didn't want to leave them having to cover expenses as she did years ago.

A Welcome Answer

Macaranas-Kelly promises that she treats all her clients the same. But, she said, after suffering a health crisis herself, she had extra motivation to help Holden.

"Sometimes, it's hard to sell to your friends," Macaranas-Kelly said. "I told her, 'What happened with your husband could happen again. Please do it to make sure your kids and grandkids have life insurance protection.'"

Holden saw the value of life insurance after talking with Macaranas-Kelly.

"It was important to me," Holden said. "I did not want what happened to me to happen to my kids."

So, the mother of two and grandmother of five purchased multiple life insurance certificates to help protect the financial futures of her family members.

Holden purchased a whole life certificate for herself, one that at her age she could still obtain to help protect her loved ones. And she covered a daughter

After her husband passed away, Flocerpida "Aida" Holden struggled to cover her expenses. Holden worked with her Representative to purchase life insurance certificates for herself and several family members to help protect their financial futures. "I did not want what happened to me to happen to my kids," she said.

CONTINUED ON NEXT PAGE →

and four grandchildren with My Choice IUL[®] certificates, because she wanted them to have the potential for cash value growth¹. (Another daughter and a grandson had coverage on their own.)

“Life is short,” Holden said. “This helps provide peace of mind. This is for the future.”

She looked to Macaranas-Kelly for guidance through the process. As her Representative, her friend made sure Holden found life insurance coverage with the benefits she was looking for, at a price she could afford.

Looking Forward

Ensuring that members’ budgets and needs align is the primary approach Macaranas-Kelly employs. She wants to give them the comfort of knowing that what they’re purchasing suits their situation, and that they can manage the cost. She also wants them to know that they’re dealing with a stable company.

“Life insurance isn’t for the dying. It’s for the living. You don’t want to leave challenges behind for your family.”

– Juanita Macaranas-Kelly
WoodmenLife Representative

“I tell them how WoodmenLife has been around since 1890. We aren’t going anywhere, and we’re financially strong,” Macaranas-Kelly said.

Members also like hearing about the WoodmenLife Extras². For Holden, a notable perk of choosing WoodmenLife was Life’s Perks^{®3}. She called the member discount program a “help for my budget.”



Photo by Emily Alwood / EmimiClaire Photography

Ultimately, Macaranas-Kelly emphasizes that life insurance is like paying it forward to your descendants. That’s because life insurance may be the best way to provide financial security for your loved ones after you’re gone. It can help relieve financial burdens your family may face, such as funeral costs, mortgages and college expenses.

“Life insurance isn’t for the dying,” she said. “It’s for the living. You don’t want to leave challenges behind for your family.”

Her message is one of compassion, driven by her oath after her health scare.

“I said, ‘If I get a second chance, I’m going to make a difference in people’s lives,’” Macaranas-Kelly said. “And you know what? Life insurance may be the best way to do that.”

She calls her process an education. She wants her members to learn about what life insurance coverage they need and understand how their purchase provides the right solution for them.

Talk to your WoodmenLife Representative today to see if your life insurance coverage is enough to take care of your family and give you comfort, knowing the ones you love most are protected.

1. IUL is not an investment. It is a life insurance policy product that provides growth potential through index interest crediting. You cannot invest directly in an index.
 2. 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.
 3. WoodmenLife has entered into sponsored marketing relationships with companies that agree to offer discounts to WoodmenLife members. WoodmenLife is not affiliated with these companies and does not administer these discounts for products or services.
- Flexible Premiums Adjustable Indexed Life Certificates ICC18 8730 4-18, 8730 4-18 (XX).
- Universal Life insurance products contain fees, such as mortality and expense charges (which may increase over time), and may contain restrictions, such as surrender periods. This certificate could lose money. WoodmenLife will provide notification if the guaranteed monthly deductions and interests are expected to exhaust the plan’s cash values prior to the maturity date. This certificate is not guaranteed to stay in force until maturity based on minimum guarantees.
- Whole Life Insurance [Form ICC17 8378 R-1-17 & Form 8378 R-1-17 (XX)]. These certificates have exceptions, limitations and restrictions. For costs and complete details in coverage, contact your WoodmenLife Representative.
- All products may not be available in all states.
- Purchase insurance and annuity products that meet your financial situation, needs and objectives. Never purchase insurance and annuity products for the sole purpose of qualifying for non-guaranteed membership extras.
- Contact your local Representative today for more information. At that time, you can discuss the costs, benefits and details of coverage, including any reductions, exclusions and limitations that may apply.

Get Started With Our Life Insurance Calculator


Before you sit down with your WoodmenLife Representative to talk about how much life insurance you may need, use our Life Insurance Calculator to get a customized estimate of your needs.

You’ll just have to provide some basic financial information and the needs estimate will be calculated. This can be a great starting point for a conversation about your life insurance options.

Use the QR code to get started.



Teen Motivated by a Passionate Heart

Member Highlights
 Jayceline Rodriguez 
 San Antonio, TX 
 Chapter 55 
 Member Since 2005 

Growing up, there were many mornings Jayceline Rodriguez would wake to the smell of her grandma making breakfast while also getting ready to volunteer at the food pantry. She would often put together care packages for First Responders or wrap presents for children in need during the holidays.

Her grandma was always willing to step in and lend a hand if there was anyone who needed help. Since Rodriguez was a child, she has watched her grandma, Alice Maldonado, dedicate her life to service and volunteering. Now as a freshman at the University of Texas at San Antonio, Rodriguez is following in her grandma's footsteps and giving her time to help others in her community.

"My grandma has been a WoodmenLife member my whole life, and I grew up going to chapter meetings with her, my mom and uncles," Rodriguez said. "My grandma was the secretary and treasurer for Chapter 55 in San Antonio, TX."

"My whole family was also heavily involved in giving back to the community. They were always helping people who needed it, and I'm hoping I can carry on that legacy."

Making a Positive Impact

Helping others is part of the drive that keeps Rodriguez motivated to stay active in her chapter.

"Volunteering is fun for me," she said. "I enjoy meeting new people and seeing how different organizations fit into helping the community. It makes a difference when you can see how the organizations help the community, and it makes a bigger impact when you can see it firsthand."



Some of Rodriguez's favorite childhood memories with WoodmenLife involve volunteering at the food pantry, raising a flag on 9/11 at the Ronald McDonald House of San Antonio and delivering care packages to firefighters in the San Antonio area.

Motivated by her passion to help others, Rodriguez has even invited her friends to come along to chapter events and volunteer opportunities hosted by WoodmenLife.

"I've taken my friends with me to chapter meetings, because I want them to get a feel for WoodmenLife," Rodriguez said. "I try to get them involved so they can see why I'm passionate about WoodmenLife's mission to make a difference and give back to the community."

Community Connections

Despite her busy school schedule, Rodriguez still makes it a priority to volunteer and is the Community Service Specialist for her sorority, Alpha Delta Pi.

One of her goals next semester is to start a community partnership between her sorority and WoodmenLife.

"Alpha Delta Pi's national philanthropy is Ronald McDonald House Charities, and fortunately, I have worked with Ronald McDonald for many years through my volunteer experience with WoodmenLife," Rodriguez said.

"Bringing Alpha Delta Pi and WoodmenLife together could raise more awareness and provide more support to families and their sick children during those long hospital stays."

Rodriguez says that she has kept the lesson her grandma taught her about helping those in need close to her heart.

"She always made it a point that we should help bring people together if we can, and that's what I'm doing."

Gold Star Chapters

These Gold Star Chapters were omitted from the last issue of *WoodmenLife Magazine*. With the addition of these chapters, the Northeast Region had 100% participation in donating their Shared Commitment reward to the Gary Sinise Foundation. Congratulations, and thank you for your generous support.

Chapter 1
Hagerstown, MD

Chapter 15
Forestville, MD

In 2022, WoodmenLife chapters raised more than
\$265,000

for the



GARY SINISE
 ★ FOUNDATION ★

Donations Came From the Head and the Heart

South Carolina Community Outreach Advisor (COA) Randy Barnett bucked the norm by growing his hair long. But he did so for a worthy cause.

For nearly three years, Barnett grew out his hair to donate to Wigs for Kids, a nonprofit organization that serves children experiencing hair loss from a health crisis. The organization works to boost their self-image and esteem.

Barnett came up with the idea during the start of the pandemic in 2020 when all the hair salons were closed.

“My father lost his battle with glioblastoma in 2016, and my grandmothers lost their battles with cancer in 1993 and 1994, so I always knew I wanted to do something special to honor their memory,” Barnett said.

After learning about Wigs for Kids from the American Cancer Society, Barnett said he was impressed with all the good they do by providing hairpieces free of charge to the families and children.

A Haircut for a Good Cause

The pandemic isolation motivated Barnett to do something to act for the benefit of others. From that point on, he decided to let his hair grow out.

“Going through a tragic situation like the pandemic, having the world stop and not being able to personalize the way we help others and give back, was really tough,” Barnett said. “I knew I wanted to make this hair journey bigger than myself. I just didn’t know how much WoodmenLife would embrace it and run with it.”



South Carolina COA Randy Barnett started growing out his hair in 2020 when all the hair salons were closed. He wanted to donate his hair to Wigs for Kids in honor of his father and grandmothers, all of whom passed away from cancer.

During the Annual Regional Event in South Carolina last fall, WoodmenLife National Director Mike Shealy, Regional Director Tim Houlahan and members of the sales team took turns cutting a ponytail of Barnett’s hair.

Barnett was able to donate six 14-inch ponytails to Wigs for Kids.

Throughout the South Carolina region, chapters heard about Barnett’s story and were moved by his personal experience. In no time, donations started pouring in.

Initially, Barnett had raised \$1,800, which was the price to make one hairpiece. Immediately after the Annual Regional Event, they had raised nearly \$6,000 in pledges. By the end of the day, donations had ballooned to \$20,585 for Wigs for Kids.

Creating a New Giving Back Initiative

Houlahan was honored that Barnett wanted to share his experience and passion with their entire Sales Force.

“It was a humbling experience to be able to cut some of Randy’s hair that would later be donated to a child in need,” Houlahan said.

“We are extremely grateful for Randy’s efforts and the generosity of WoodmenLife.”

– Jeanne Hurt
Wigs for Kids Donor Manager

Shealy added, “I’m proud of Randy for what started as a small gesture to honor his father and grandmothers by growing his hair out so it could be donated to Wigs for Kids. I’m also proud of Team South Carolina’s various chapters for donating more than \$20,000 in additional funds to go along with Randy’s donation.”



Randy Barnett’s hair kicked off a project that spread throughout the entire South Carolina region. In the end, Barnett donated six 14-inch ponytails and the region collected more than \$20,000 for Wigs for Kids.

Wigs for Kids Donor Manager Jeanne Hurt said Barnett’s efforts to spread the word about Wigs for Kids to WoodmenLife has had an amazing ripple effect on their organization.

“We are extremely grateful for Randy’s efforts and the generosity of WoodmenLife,” Hurt said. “Their tremendous donations will positively impact the lives of children experiencing medical-related hair loss, and that impact will go far beyond their appearance and affect them in so many other ways.”

Something Bigger Than Himself

Barnett saw firsthand what cancer did to his dad and grandmothers. While his dad did not mind losing his hair and being bald, he knows many young people do.

Barnett said he enjoys helping others and has a goal of donating his hair again in the future.

“There are people who aren’t as fortunate,” Barnett said. “There are children fighting severe sickness like cancer, going through chemotherapy or radiation treatments, and then having to go to school without hair. If I can grow my hair out, why not? They need it more than me.”

Teamwork Leads to Thrilling Flag Display at Mississippi State



Image courtesy of Mississippi State Athletics

Competing team loyalties gave way to a unifying force of patriotism before the Mississippi State-Georgia football game in Starkville, MS, in November. All it took was a thrilling Celebrating Red, White & Blue® flag presentation.

As designed, the use of oversized flags provided by WoodmenLife bonded spectators as they celebrated their American pride.

“I was brought to tears,” said Kristy White, Mississippi North Community Outreach Advisor (COA). “In looking around me, Mississippians and Georgians — though rivals on the field — came together under that flag to honor those folks who served our country.

“Fans — no matter which Bulldog they happened to be that evening — cheered everyone who had dedicated their lives to branches of the military.”

That emotional moment was the culmination of weeks of planning and organizing. White was joined by Jenny Ozier, Mississippi South COA, who served as the liaison with Mississippi State.

The two Mississippi regions worked together to put on a flag display at the Mississippi State-Georgia football game in November. WoodmenLife provided two oversized flags, which combined with the marching band and ROTC to create a memorable experience.

Together, the two COAs fundraised and worked with their Regional Directors to help promote the presentation. They also worked out the logistics of getting both regions’ oversized flags to the university in time for the band and ROTC to practice the presentation.

Finally, Ozier and White invited Veterans and WoodmenLife members to the game. White said, unlike some Celebrating Red, White & Blue presentations, on-field volunteers weren’t necessary.

“The band and ROTC handled everything on the field,” she said. “We wanted the people who used our tickets to enjoy the presentation with the knowledge that WoodmenLife is dedicated to family, community and country.”

The reaction in the stands made all the work worthwhile.

“In our section, there was such a sense of pride,” White said. “I heard a collective gasp as the flags were unfurled, the band played and the WoodmenLife logo circled the screen atop the field.

“I was happy to be an American and also proud that WoodmenLife offered me the opportunity to share these amazing flags with about 68,000 of our closest friends!”

After Losing Everything, Representative Gains by Giving Back

Kelsey Oliver, a WoodmenLife Representative from Nashville, TN, found hope after losing everything in an apartment fire.

Oliver and her mom were displaced last September after waking up to neighbors banging on their door, warning them to get out as a fire ripped through the building. The fire marshal deemed her unit a total loss.

The entire apartment building had been destroyed. There was water damage, the roof had collapsed and the siding had caved in. Her parents’ birth certificates, photo albums and her daughter’s college acceptance letters all had been destroyed.

When Oliver and her mom looked at the devastation, they had to take a step back.

“There was mold growing everywhere,” Oliver said. “You couldn’t even walk inside the building to find any personal belongings.”

Despite losing everything, Oliver said the secret to getting over her loss was being a part of something bigger than herself.

“The first step I took was acknowledging that it happened,” Oliver said. “The second thing I did was step into my purpose, and the best way I could do that was through service.”

She did step into her purpose by showing up to work the very next day. Oliver said before the fire, she was coordinating with Shwab Elementary School’s resource officer to help provide at-risk students with meals.



WoodmenLife Representative Kelsey Oliver remained focused on helping her community, even when she faced her own personal setback. The day after a fire destroyed her apartment building, she showed up to work and delivered meals to food-insecure students at a Nashville, TN, elementary school.

Oliver delivered 61 bags of meals to food-insecure students at Shwab Elementary in Nashville, TN.

The biggest lesson Oliver said she learned was understanding that the most important thing we have is time. She believes that what we do with our time speaks volumes, which is why she chooses to use her time giving back to others. When Oliver gives back, she says she feels energized, and it makes her feel good.

“Loss has a tendency to pull or restrict like a rubber band. You can either sit in this moment, which is a form of resistance, or you can expand and move past this negative event,” Oliver said. “And if I can still serve my community, I will because there are so many other people out there that need our help.”

Community Spirit

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



Chapter 68
Shawnee, OK

Oklahoma Chapter 68 presented "birthday in a bag" donations to the Community Market of Pottawatomie County as part its fighting hunger Shared Commitment project.



Chapter 302
Muldoon, TX

Students at Flatonia High School held the flag during a Celebrating Red, White & Blue® presentation. The display was part of a First Responders Appreciation football game.



Chapter 98
Laurens, SC

Members of South Carolina Chapter 98 presented food and household supplies to Family Promise of Laurens County to help people in need.



Chapter 54
Starkville, MS

Volunteers from Chapter 54 in Starkville, MS, helped serve food to 300 people at the Loaves and Fishes Soup Kitchen as part of the chapter's Shared Commitment project.



Chapter 14
Louisville, KY

On behalf of Chapter 14 in Louisville, KY, WoodmenLife Representatives Sandy Marshall-King and Tommy Wheatley presented a donation to Tony Sacra of the Louisville Police Department for Toys for Tots.



Chapter 87
Northport, AL

On behalf of Alabama Chapter 87, officers Shirley Bowles and Peggy Shaw presented the results of their community outreach project: backpacks stuffed with supplies for children in need.



Chapter 1145
Jena, LA

WoodmenLife Representatives Tracy Dean and Kylie Myers presented an American flag to members of the Jena Fire Department.



Chapter 47
Opelousas, LA

Community Outreach Advisor Karen Hebert presented two automated external defibrillators (AEDs) to the Opelousas Fire Department. The donation was the Louisiana region's service project for 2022.



Chapter 58
Ripley, MS

Chapter 58 members volunteered to pack boxes at the Tippah County Good Samaritan Center food pantry. More than 130 families were served as a result. The Mississippi chapter also presented a monetary donation to the organization.



Chapter 323
Union, SC

South Carolina Chapter 323 Vice President Phillip Hagan, center, presented an American flag to Captain Toby Barrett and 1st Engineer Clay Ward of the Clinton Fire Department.



Chapter 152
Yuma, AZ

Chapter 152 in Yuma, AZ, provided 12 turkeys to Crossroads Mission to help feed the community during Thanksgiving. Members also volunteered their time, serving 1,876 meals over three days. Pictured are WoodmenLife Representative William Solomon and chapter officers Denise Sepulveda and Chris Solomon.



Chapter 8
Florence, AL

WoodmenLife hosted a charity golf tournament, with proceeds benefiting a backpack program for local schools. Participants enjoyed a beautiful day on the course for a great cause.



Chapter 196
Hornbeak, TN

On behalf of Chapter 196, President Danny Wiley presented a donation of \$2,000 to Hornbeak Volunteer Fire Department Chief Bob Reavis.



Chapter 423
Ecru, MS

Members of Chapter 423 in Ecru, MS, purchased holiday gifts for residents of the Pontotoc Nursing Home. The chapter wanted to fulfill holiday wishes for those who might not have family around.



Chapter 20
Fairmont, WV

WoodmenLife Representative Scott Crouch and WoodmenLife member/police officer Glen Staley helped Isaiah and Kaylee during a Shop with a Cop event in Fairmont, WV. The event was Chapter 20's fourth-quarter Shared Commitment project.



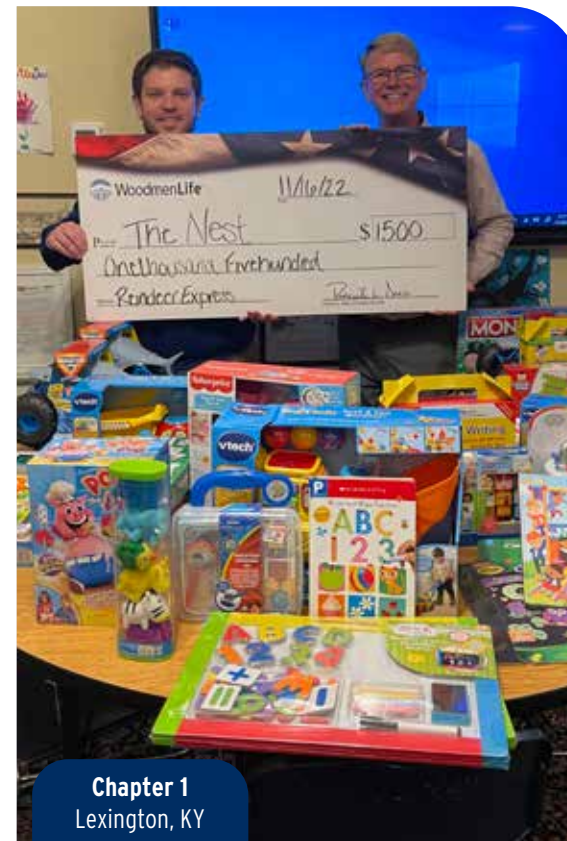
Chapter 25
Montgomery, AL

Members of Alabama Chapter 25 delivered clocks and 2023 calendars to the residents of John Knox Manor, an assisted living facility, for the chapter's fourth-quarter Shared Commitment project.



Chapter 31
Rayne, LA

On behalf of Louisiana Chapter 31, officers Keith Cahanin and Eurrella Cahanin presented an American flag to Connie Price-Fontenot, principal of Duson Elementary, ahead of the school's Veterans Day program.



Chapter 1
Lexington, KY

On behalf of Chapter 1 in Lexington, KY, Chapter President Brandon Adams presented toys and a monetary donation to Jeffrey White of The Nest, as part of the organization's Reindeer Express event. The Nest provides education, counseling and support to individuals and families in crisis.



Chapter 6035
Wichita, KS

Chapter 6035 hosted a Celebrating Red, White & Blue® flag display event at Goddard (KS) High School.



Chapter 116
Carrollton, AL

Chapter 116 in Carrollton, AL, assembled gift bags for the residents at Aliceville Manor Nursing Home. WoodmenLife Representative Randy Simpson presented the donations to Activities Director Janis Lindsey.



Chapter 1896
Evergreen, AL

Members of Chapter 1896 in Evergreen, AL, donated 2023 calendars and sweet treats to the residents at the Evergreen Nursing and Rehabilitation Center.



Chapter 124
Conway, SC

Chapter 124 in Conway, SC, invited members to donate nonperishable food items and receive a hamburger or hot dog in return. In total, 450 pounds of food was collected and donated to the Churches Assisting People (CAP) food pantry.



Chapter 47
Los Angeles, CA

Chapter 47 in Los Angeles purchased items and assembled 60 care packages. The donations were delivered to Father's Table Mission and SC True Light Church youth group to help those in need in the community.



Chapter 558
Durant, OK

Oklahoma Chapter 558 presented an American flag and a state flag to the Durant Chamber of Commerce.



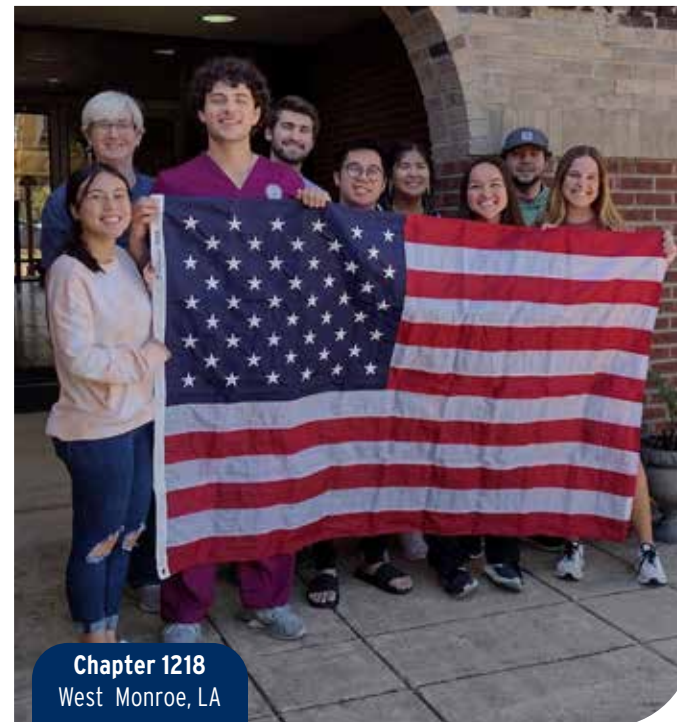
Chapter 6
Roswell, NM

Chapter 6 in Roswell, NM, organized a Celebrating Red, White & Blue® flag display at the Wool Bowl football game in December.



Chapter 6019
Cedartown, GA

Chapter 6019 in Cedartown, GA, purchased \$900 worth of toys for the Polk County Sheriff's Office Toy Express program.



Chapter 1218
West Monroe, LA

On behalf of Chapter 1218 in West Monroe, LA, WoodmenLife Representative Terri Pippins presented an American flag to the University of Louisiana Monroe Catholic Student Center.

Answer key from Sudoku on Page 41

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

See Yourself Here!

Submit photos of your chapter events at WoodmenLife.org/photos

You could make the pages of *WoodmenLife Magazine*.



Chapter 35
Conway, AR

Chapter 35 presented gift bags to Life Choices Pregnancy Resource Center in Conway, AR.



Chapter 254
Charleston, WV

Chapter officers Loretta Baldwin and Lula Cavender presented donated supplies to the Union Mission Men's Shelter in Charleston, WV.

Answer key from word search on Page 40

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



Chapter 165
Pell City, AL

WoodmenLife Representatives Cassie McDonald and Elizabeth Golden presented Lifesaver Awards to three local men. St. Clair County Deputy Sheriff Gordon Williams responded to a tractor accident, applied a lifesaving tourniquet on the victim and guided First Responders to the remote location of the accident. Deputy James Otwell and passerby Joshua Redden stopped at the scene of a car accident and rescued a driver who was trapped in a vehicle that was engulfed in flames.



Chapter 1450
Jackson, MS

As part of its Annual Regional Event (ARE) project, Mississippi South collected nonperishable food items, water and hygiene products. The donations were packaged into care bags, which were distributed to the homeless through Stewpot Community Services. Pictured are Jenny Ozier, Community Outreach Advisor in Mississippi South, and Contyna McNealy with Stewpot.

SHOOTING FOR THE STARS

Fasten your seatbelt and prepare for takeoff — these activities are out of this world.

WORD SEARCH

WEZVBYZOJMANFAQNW HQZ
 WEOEARTHREESJPDPEJIM
 SGXUQZCHZLQRIQKSJUSI
 LAEDV I I JGXUMCHQZJYTL
 TLGCABKESMBOHUEWMXAK
 NAMFFGV BZLBOCSRIAIRY
 NXHTCWVCSECNMSAYRZJW
 KYSHMI I FQVEUCTEOSWUA
 URIINEPTUNESOOTSXRY
 AJ SOLARSYSTEMTTDNDR
 PCYF I X B E S X S C C F D B H S O R
 XKD I C Z D E E A C O S M O S G K H Z
 SCYPE I B N R N T Z V Y Y P X D Q Z
 GAODKHZSQAJUSUZJKPOJ
 JSJUSZWQY TAXRXYTQARU
 FGFVTKEYTRTQMNB OGMWP
 UKKTYEYEATMOSPHEREJI
 LCUBEURFLOE I VO I W F R L T
 DOOSFDRSUHPURBCPQLLE
 UXTNMRHAPNALPFEACIPR
 ZFONSKWONA I K A X X H V M D B
 ILQVNTLBZUCVJNFGKFTK
 PCOMETE I O Q S E E X E L H Y X P
 JCOTDQS LRDGCQRGTWCWN
 OUZMA I I C L V E N U S S D V H V C
 SQIUTF I G D A R H B W O E U H A C
 GEAJUSKZGETAFLHLLAKS
 FDTFTJLALFB I P T S C K E K E
 BEIZWZSR S A S B O K U G J C B A
 PHAMQMETEORB J N N V W V A W

- Atmosphere
- Constellation
- Comet
- Cosmos
- Earth
- Galaxy
- Jupiter
- Mars
- Mercury
- Meteor
- Milky Way
- Moon
- Neptune
- Outer Space
- Planet
- Saturn
- Solar System
- Star
- Sun
- Universe
- Uranus
- Venus

(Find answers on Page 39.)

WORD SCRAMBLE

(Find answers below.)

1. Natatours

3. Atlesleti

2. Tribo

4. Pcapsishe

JOKES

Q: What do planets sing?

A: Nep-tunes

Q: What do aliens like to read?

A: Comet books

Q: Why did Mickey Mouse go to outer space?

A: He was looking for Pluto.

Q: Why did the sun go to school?

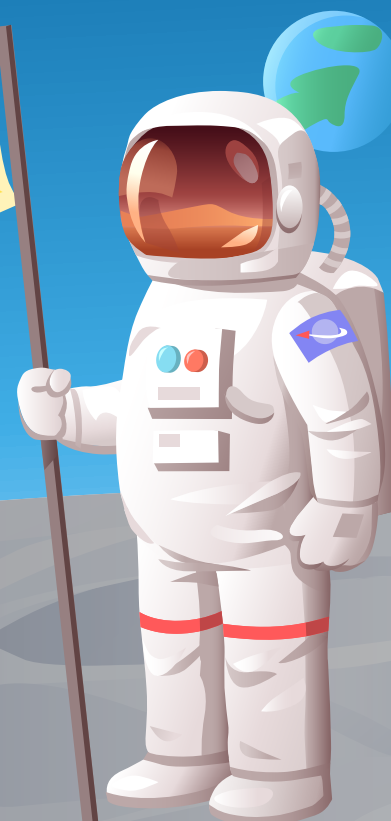
A: To get brighter

SUDOKU PUZZLE

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

(Find answers on Page 39.)

- (1) Astronaut; (2) Orbit;
- (3) Satellite; (4) Spaceship



In Memoriam



Alvin A. Bernard
Age 78
Chapter 11
Oakland, MD



Nancy J. Bernard
Age 80
Chapter 117
Oakland, MD



Carolyn Cope
Age 72
Chapter 117
Benton, KY



Chloe Culver
Age 22
Chapter 117
Almo, KY



Thomas Devor Sr.
Age 94
Chapter 117
Benton, KY



Bernard Dupre
Age 84
Chapter 870
Chauvin, LA



Janette Garland
Age 68
Chapter 117
Dexter, KY



Jackie Graham
Age 82
Chapter 117
Benton, KY



Perry Ray "P.R." Hammond
Age 89
Chapter 20
Rome, GA



Edward Hancock
Age 83
Chapter 100
Carrollton, GA



Nellie Holmes
Age 96
Chapter 6091
Providence Forge, VA



Walter Leon Hughes
Age 74
Chapter 247
Adel, GA



Martha W. Johnson
Age 95
Chapter 115
Jonesboro, LA



Clarence Wayne Jones
Age 87
Chapter 117
Benton, KY



Richard Denton Jones
Age 75
Chapter 296
Brownsville, KY



Robert "Bob" Long
Age 87
Chapter 269
Bristol, VA



Robert Earl McGregor
Age 87
Chapter 1366
Vardaman/Bruce, MS



Warren Milam
Age 87
Chapter 1152
Cartersville, GA



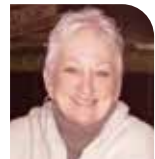
Shawn R. Miller
Age 53
Chapter 43
Trinity, AL



Lois Morrison
Age 96
Chapter 6
Roswell, NM



Donna Moss
Age 88
Chapter 117
Benton, KY



Sue Mott
Age 76
Chapter 117
Benton, KY



Glenn Nimmo
Age 89
Chapter 117
Benton, KY



Deborah L. Parrish
Age 67
Chapter 1288
Monroe, GA



Jeffrey C. Robinson
Age 55
Chapter 30
Brewton, AL



Dawson Stanaland
Age 63
Chapter 1
Pensacola, FL



Jerry Starks
Age 78
Chapter 117
Benton, KY



Kaye Tate
Age 78
Chapter 410
Lebanon, VA



Larry Taylor
Age 73
Chapter 117
Benton, KY



Mason Thompson
Age 91
Chapter 117
Hardin, KY



Harlie Treat
Age 79
Chapter 1428
Leslie, AR



Margaret Ann Turner
Age 85
Chapter 117
Benton, KY



Marie Tweedy
Age 74
Chapter 405
Rustburg, VA



Joseph "Joe" Walters
Age 71
Chapter 208
Bladenboro, NC
*Former WoodmenLife
Regional Director*



Edna Wynn
Age 92
Chapter 1152
Cartersville, GA



Terry R. York
Age 64
Chapter 117
Benton, 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.

Do You Have Enough Life Insurance?



Life Insurance | Retirement | Financial Security | Community

Springtime means spring cleaning — tidying the house and getting the yard ready for warmer weather. But it'd be smart to leave room on your to-do list for one more thing: checking to see if you have enough life insurance coverage.

Your Representative can help evaluate your current financial situation and recommend solutions that make sense for you.

Contact your Representative today to make sure you're on the right track.



Contact your local Representative today for more information. At that time, you can discuss the costs, benefits and details of coverage, including any reductions, exclusions and limitations that may apply. All products may not be available in all states. Not all Representatives are licensed to sell all products. D1648 1/23

PERIODICALS

March 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.

