

March 2022

WoodmenLife[®]

MAGAZINE



Members Find Stability in Retirement

ALSO IN THIS ISSUE

Are You Taking Advantage of Your WoodmenLife Extras?
Annual Report: WoodmenLife by the Numbers, 2021



WoodmenLife[®]
woodmenlife.org

Stronger Together

Hello again, members of the WoodmenLife family. I hope that this letter finds you well and in good spirits. It's hard to believe that we're already through the first quarter of 2022, and that spring is upon us. It's a time of growth and renewal, and we look forward to spending more time together doing what we do best — helping each other and helping better our communities.



Patrick L. Dees

Many years ago, I learned that there are certain things you can't accomplish on your own. Our organization couldn't exist for more than 130 years and help protect the financial futures of so many families with just one person. Simply stated, we are stronger when we work together. I'm happy to report that since July 2021, our Chapters have completed a total of 1,533 meaningful Shared Commitment projects in their local communities. This is outstanding, and it couldn't have happened without your spirit of volunteerism. My sincere thanks go out to all who helped make these projects successful.

I'm also pleased to announce that even through the most challenging times, our organization continues to grow. As of year-end 2021, we have more than \$11.4 billion in assets with a surplus of \$1.73 billion. This equates to an impressive surplus ratio of 17.71%, 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 Page 14.

We continue to find new ways to serve you in the most efficient way possible. In this edition, you'll read about how two members benefited from annuities products. Both had different situations, and both found the solutions they needed through their local Sales Representatives.

You'll be pleased to read that WoodmenLife is rolling out a new WoodmenLife Extra for members. Through LawAssure, you can create customized wills, powers of attorney and healthcare directives from the comfort of your own home. Read about it and other extras in the magazine's special section.

Some other exciting news shared in this edition is the soon-to-be-released redesign of **WoodmenLife.org**. We've worked hard to improve your experience on our site, and we hope you find the look, feel and ease of navigation to be second to none.

It's clear that we can accomplish great things when we work together. Thank you for your support of our organization and all the outstanding contributions you make to your communities. I look forward to what lies ahead and how we can be stronger together!

Sincerely,

Patrick L. Dees
President & CEO



Chapter 516
Chesterfield, SC

In partnership with the Chesterfield County Sheriff's Department, WoodmenLife members donated toys to children in need.

See more WoodmenLife members in action on Page 34.



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





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Be sure to look at the special section highlighting WoodmenLife's Extras, including a brand-new extra.



28 Giving Together



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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.

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Products are not available in New York and all products may not be available in all states. Not all Representatives are licensed to sell all products.

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

Equal Access Policy

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

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

Proud member of:



Proud partner of:



Cover photo by Abrea Crackel Photography

On the Cover

Carol and Glen "Allen" Lynn have found financial security in retirement with the variable annuity.

Seeking Security in Retirement Leads Members to Annuities

When Glen “Allen” Lynn of Paducah, KY, was looking for a place to put his pension funds after his employer was purchased by another company, he fell into the perfect age range for the WoodmenLife Variable Annuity¹, said Financial Representative Earl Davis.

“Someone between 50 and 60 is the ideal age in my eyes,” Davis said. “That gives them adequate time for growth in the market.”

Lynn was 58 when he was referred to Davis. Now 64, he’s pleased with the guidance Davis provided.

“I can’t say enough about Earl,” he said, adding that he had little knowledge about the stock market and how to make his pension funds grow into an income in retirement.

For another member, William “Bobby” Ball of Chesterfield, VA, it was a bad experience in the stock market that led him to WoodmenLife’s other annuity offerings.

After retiring in 2002, Ball invested some of his retirement savings in the stock market, hoping to grow his money.

“To make a long story short ... the market crashed in 2007,” Ball said.

Stung by the loss, Ball was receptive when Sales Representative Wayne Anderson approached him in church, and they talked about annuities. Ball said the relative stability of a fixed annuity appealed to him.

The same was true when Beth Jones became Ball’s Rep after Anderson passed away in 2018. She suggested Ball go with a fixed annuity, which Ball did.

Success With the Variable Annuity

For Lynn, the fact that the variable annuity allowed him to invest for growth based on investments in stocks and bonds was a great selling point. But equally important was how the variable annuity protected his investment for his beneficiaries.

The key attributes of the product that are attractive to Lynn and members* like him are:

- Growth potential in the stock market over fixed rates — Clients who hold the investment for some time have the potential to see their assets grow.

CONTINUED ON NEXT PAGE →

Carol and Glen “Allen” Lynn have appreciated the financial security they’ve felt in retirement with WoodmenLife’s Variable Annuity. With that security, they have had the opportunity to travel and spend time with their dog, Gus.





¹An individual becomes a member by joining our shared commitment to family, community and country, and by purchasing a WoodmenLife product.



Member Highlights

Carol and Glen “Allen” Lynn  Paducah, KY  Chapter 57  100% WoodmenLife Family 

Member Highlights

William “Bobby” Ball 
 Chesterfield, VA 
 Chapter 355 
 Member Since 2015 

- The 4% annual death benefit credit (or roll-up death benefit) feature, which grows a client's investment by 4% compounded interest every year until the client reaches the age of 80 or until the premium amount doubles². This helps insulate beneficiaries from the worst of market-related losses.

Lynn and his wife, Carol, have begun taking payments from their investments, and they couldn't be happier.

"Earl says these are our 'go-go' years," Carol Lynn said. "He has set us up to enjoy them."

Allen happily followed up, saying the couple have traveled to Europe and Alaska, and plan to cruise the western Caribbean this year.

Success With a Fixed Annuity

For Ball, 79, it was the dependable return that sold him on the fixed annuity.

At WoodmenLife, deferred fixed annuities³ earn a guaranteed minimum interest rate. The amount of the benefit paid out at retirement can be a fixed payment or vary, depending on client preferences. This can help when planning a budget in later years.

Other benefits of a fixed annuity include:

- A minimum guarantee — The annuity will never earn less than the minimum guaranteed interest rate
- Tax-deferred growth — Interest earned on the annuity is tax-deferred until withdrawn⁴
- Avoidance of probate⁵ — The death benefit passes directly to the named beneficiary
- Withdrawal benefit — Up to 10% of the annuity's value can be withdrawn each certificate year without paying a surrender charge⁶

Ball said he has seen his investments grow steadily, and credited the guidance first provided by Anderson and now by Jones.

"I feel like I'm in good hands with WoodmenLife," he said.

He thinks so highly of his products that he puts any additional money he receives into his annuities. He also was pleased that his annuity has a death benefit that helps protect the financial future of his wife, Judith, 78.

"If anything happens to me, I will leave my wife in as good of a position as possible," he said.

To learn more about WoodmenLife's annuity products, talk with your Representative or visit WoodmenLife.org/Retirement

You should consider the investment objectives, risks, charges, and expenses of the WoodmenLife Variable Annuity carefully before investing. Call Woodmen Financial Services at 1-877-664-3332 for a current prospectus, which contains this and other information about the annuity. You should read the prospectus carefully before investing.

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. Not all Representatives are licensed to sell all products. 1. Forms 456-XX-0208, 456-XX-0301. The WoodmenLife Variable Annuity is issued by Woodmen of the World Life Insurance Society. A variable annuity is a long-term financial vehicle designed for retirement purposes. There are contract limitations, fees and charges associated with variable annuities, which include, but are not limited to, mortality and expense risk charges, surrender charges and administrative fees. Early withdrawals may be subject to surrender charges and taxed as ordinary income, and in addition, if taken prior to age 59½, an additional 10% federal income tax penalty may apply. The annual certificate fee is \$30 and may go up or down, but is guaranteed not to exceed \$45. The Mortality and Risk Expense Charge is 1.25% of the daily variable account value per year. This charge may go up or down, but is guaranteed not to exceed 1.40%. This charge is deducted daily and does not apply to fixed accounts. 2. The minimum death benefit is limited to a maximum of 200% of total premiums paid. After age 80, the minimum death benefit amount will no longer be accumulated with interest. The minimum death benefit amount and limit are reduced proportionately by any withdrawals. 3. Forms 7962-XX-0707, 7962-02-0905, 7964-XX-0707, 7964-02-0905, 85-XX-0212, 90-XX-0212, 91-XX-0212. Not available in all states. 4. Taxable distributions (and certain deemed distributions) are subject to ordinary income tax and, if made prior to age 59½, may also be subject to a 10% federal income tax penalty. Early surrender charges may also apply. Contact your professional tax advisor for more information. 5. May avoid probate if paid to a named beneficiary. 6. Withdrawals of earnings are taxed as ordinary income. Each certificate year, you can withdraw up to 10 percent of your annuity value without paying a surrender charge. Total withdrawals exceeding 10 percent of the annuity value as of the first withdrawal in each certificate year, may be subject to a surrender charge. After you attain age 72, minimum distributions required by the IRS exceeding 10 percent of your annuity value can be withdrawn without paying a surrender charge. If you are under age 59½ at the time of any withdrawal, a 10 percent IRS penalty may apply. WoodmenLife, its employees and Representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel. Products are not available in New York and all products may not be available in all states.



Photo by Abrea Crackel Photography

Annuities 101

Q. What is an annuity?

A. Annuities are insurance contracts that are set up so you can grow your retirement savings and provide a guaranteed income. You make regular premium payments, or a single payment and receive regular income checks (payments) over time. Depending on your financial needs and objectives, annuities can be qualified or non-qualified.

Q. What is a qualified annuity?

A. A qualified annuity is funded by pre-taxed money. The money isn't taxable until it is taken out of the annuity. You are required to begin taking distributions from a qualified annuity at the age of 72.

Q. What is a non-qualified annuity?

A. A non-qualified annuity is funded by after-tax dollars, so only the earnings the investment receives are taxable.

Q. What is a fixed annuity?

A. With a fixed annuity, an initial interest rate is set with an initial interest rate guarantee period. After that, the annuity receives the annual current interest rate never to be below the minimum guaranteed interest rate set at the time of issue.

Q. What is a variable annuity?

A. A variable annuity is a product that lets you invest in the stock market and provides features like a death benefit.

Q. What is an immediate annuity?

A. With an immediate annuity, you will make a single lump sum payment to WoodmenLife, and in turn, WoodmenLife will make a pre-determined monthly payment back to you.

Accidental Death Insurance Adds Protection, Peace of Mind



As a valued member¹ of the WoodmenLife family, you've already taken steps to ensure your family is protected should the unthinkable happen. We realize that life is at best unpredictable, and accidents can happen. That's why WoodmenLife is pleased to offer Accidental Death Insurance² to help enhance your current protection with a cash benefit should you die in a covered accident. We've also made it easy for you to add this protection through simple, online enrollment.



Visit [WoodmenLife.org/Accidental-Death](https://www.woodmenlife.org/Accidental-Death) to learn more.

About Accidental Death Insurance

With an Accidental Death Insurance certificate, families can receive an added Accidental Death Insurance benefit at an affordable monthly rate, which could be in addition to existing coverage. Those applying for Accidental Death coverage automatically qualify for this added protection, regardless of their health status, meaning there are no medical exams or health questions. The death benefit received can be used to pay for housing costs, everyday bills, medical emergencies, education expenses, and more.

Who Can Enroll?

You don't have to be a WoodmenLife member – anyone can apply. Share this offer with your friends and family. It's a great way to show them how much you care.



Easy Enrollment

We've made it as easy as possible for you and your loved ones to take advantage of our Accidental Death coverage. Access [WoodmenLife.org/Accidental-Death](https://www.woodmenlife.org/Accidental-Death) and enroll for coverage in two easy steps. Remember, there are no medical exams or health questions, and you can sign up online.

Even if you've already enrolled for this coverage, you can apply for additional Accidental Death coverage, up to a maximum of \$500,000.

Peace of Mind and More

Nothing is more important than taking care of your family, and this insurance pays up to four times more than the Accidental Death benefit if your death occurs on a common carrier like a train or airplane³. And now you'll have peace of mind knowing that you've added another layer of coverage to help protect your family's financial future.

Enroll today by simply visiting [WoodmenLife.org/Accidental-Death](https://www.woodmenlife.org/Accidental-Death)

1. An individual becomes a member by joining our shared commitment to family, community and country, and by purchasing a WoodmenLife product.
2. Form Number 8838 (XX) 1-20
This certificate is guaranteed renewable until age 85 (age 80 in CA), subject to the Termination of Coverage provision. Benefits begin to reduce at age 70. Accidental Death Insurance issued by Woodmen of the World Life Insurance Society, Omaha NE. Woodmen of the World Life Insurance Society is domiciled in Nebraska and is licensed in all states. (NAIC# 57320)
WoodmenLife Accidental Death Insurance is currently being offered in: AL, AZ, AR, CA, CT, FL, GA, HI, IL, IN, IA, KS, KY, LA, MD, MI, MN, MS, MO, NE, NV, NJ, NY, NC, OH, OK, PA, SC, TN, TX, VT, VA, WA, WV, and WI. Product and its features, exceptions, limitations and reductions may vary by state and may not be available in all states.
This is accident-only insurance.
For complete terms of the insurance and coverage, please refer to your Certificate. To obtain this additional coverage, you must be aged 18-80 (aged 18-75 in CA; aged 18-64 in NJ). For further information regarding WoodmenLife Terms and Conditions, Privacy Notices, Privacy Requests, Constitution (ACL), NY Residents and our Accessibility Statement see www.woodmenlife.org.
3. The accident causing the injury resulting in death must occur while riding as a fare-paying passenger in or on a licensed public conveyance operated by a common carrier on its regularly scheduled route. Maximum total benefit limited to \$1,000,000. In CA, only up to three times more than the Accidental Death benefit is allowed.
4. WoodmenLife Extras are available to members. An individual becomes a member by joining our shared commitment to family, community and country, and by purchasing a WoodmenLife product. These extras are not contractual, are subject to change and have specific eligibility requirements.

Benefits Include:

- ✓ Up to \$500,000 of Accidental Death benefit coverage
- ✓ Guaranteed approval for your Accidental Death Insurance
- ✓ Easy online enrollment process with automatic qualification
- ✓ No medical exam
- ✓ Don't need to be a WoodmenLife member to apply
- ✓ Access to WoodmenLife's valuable member extras⁴





America Is ... Video Contest

Do you know a classroom that would like to show their patriotism and earn some extra cash at the same time?

WoodmenLife's "America Is ..." Video Contest is back again this year. Classrooms in kindergarten through eighth grade are invited to share their American pride through original videos. The 2022 theme is "We the People."

Submissions — which must not exceed 60 seconds — will be accepted March 1-31. Voting will be open April 4-8, and winners will be announced April 14. The grand prize is \$2,500, second place is \$1,500 and third place is \$1,000. Winners will be chosen through the WoodmenLife Facebook page.

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

For full contest rules and details on how to submit entries, visit [Facebook.com/WoodmenLife](https://www.facebook.com/WoodmenLife)

"AMERICA IS..."
WE THE PEOPLE

\$2,500 Grand Prize 

\$1,500 Second Place 

\$1,000 Third Place 

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 contract obligations.

This marks the 46th consecutive year WoodmenLife has received the A+ rating.

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

Out of 15 possible ratings, "A+" 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)



2022 Falcon Watch

The falcons are coming! As the weather begins to warm, we can look forward to our annual feathered friends making their home at the WoodmenLife Tower. Peregrine falcons, first introduced to the WoodmenLife Tower in 1988, have been returning to nest each spring atop our offices in downtown Omaha, NE. These beautiful, once-endangered birds are fascinating to watch, and you'll once again get a front-row seat with our live webcam. Visit [WoodmenLife.org/Falcons](https://www.woodmenlife.org/falcons) to watch the falcons, read falcon facts and see a timeline of the falcons' years at WoodmenLife.



2021: Making a Difference in Our Communities

Uncertain times continued in 2021, but the WoodmenLife family stayed strong, and we stayed committed to making a difference wherever we could. Some of these efforts are highlighted here to showcase how much we care about our communities.

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. In fact, our members held 1,533 community service events during the second half of 2021 — once some COVID-19 restrictions were lifted — and contributed 34,564 volunteer hours.

In the first year of the program, 76 Celebrating Red, White & Blue® events were held.

National Community Focus

In 2021, in partnership with our members, we donated \$295,733 and 166,402 pounds of food to help with food insecurity.



Shelter With Care Campaign

To help support local homeless relief organizations, 765 chapters donated a total of \$439,000.

Equipping Our Hometown Heroes

Members from 774 chapters participated, donating \$491,978 to support local First Responder agencies.

Giving Together Program

Our members participated in 343 community service projects — cleanups, beautification and painting — across the country.



WoodmenLife Extras	Quantity	Benefit Amount
United States Flags Presented	2,435 [†]	\$54,747
Natural Disaster	441	\$325,012
Student Loan Relief Awards	71	\$71,000
WoodmenLife Focus Forward Scholarship® Awards	497	\$307,000
Member Discounts with Life's Perks®	21,072 Users	\$383,644
First Responders Benefit		0
Newborn Benefit		\$20,000
Orphan's Care		\$258,000 [‡]

[†] This reflects donations between July 1, 2021 - December 31, 2021 (flag donations were suspended until July 1).

[‡] There were 22 orphans on the program at year's end. This number fluctuates throughout the year due to individuals moving off the program and does not balance with the total amount paid out.

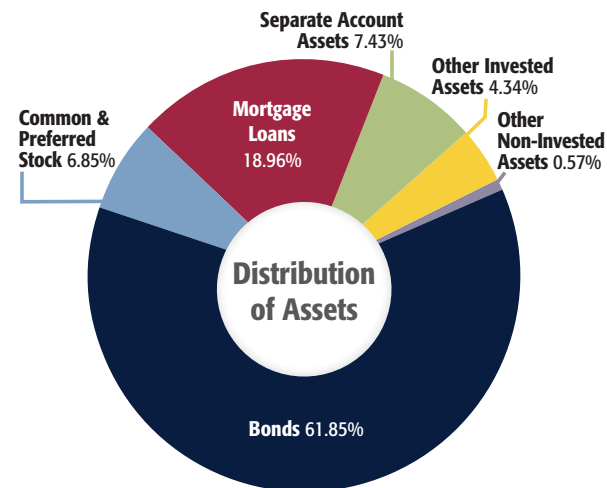
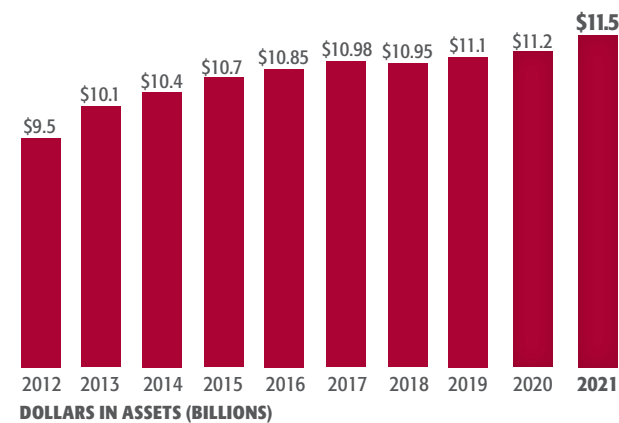
Financial Highlights

WoodmenLife’s financial performance in 2021 included income of more than \$952.3 million. Life insurance in force increased, totaling \$39.2 billion. At year’s end, WoodmenLife had total assets of more than \$11.4 billion and nearly \$118 of assets for every \$100 of liabilities, further indication of our strong financial position. Benefit payments to customers and beneficiaries totaled nearly \$779 million, while refunds to customers were \$27.4 million.

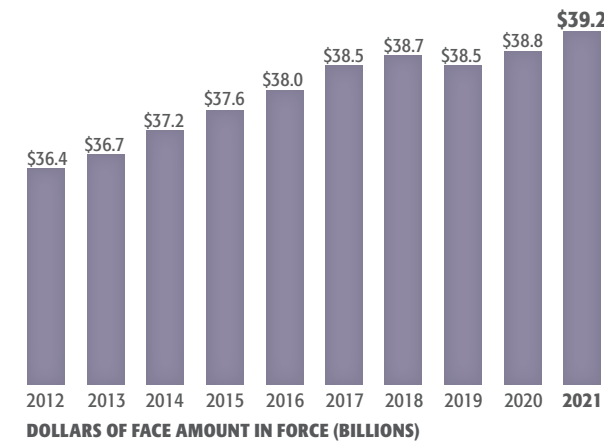
Assets	Dec. 31, 2020	Dec. 31, 2021
Bonds	\$7,242,316,818	\$7,090,226,299
Common & Preferred Stocks	490,645,410	785,542,081
Mortgage Loans	2,165,560,012	2,173,041,204
Real Estate	69,129,006	64,119,282
Certificate Loans	135,652,573	127,777,267
Short Term Investments & Cash	270,656,439	100,424,972
Securities Lending Assets	72,009,918	126,150,514
Other Invested Assets	45,800,399	79,388,460
Other Non-Invested Assets	1,066,676	6,637,639
Due & Accrued Investment Income	61,212,181	58,324,297
Separate Account - Pension Plan	285,297,034	330,775,009
Separate Account - Variable Annuity	388,216,904	521,242,500
Total Assets	\$11,227,563,368	\$11,463,649,523

Liabilities & Surplus	Dec. 31, 2020	Dec. 31, 2021
Reserves	\$8,267,442,663	\$8,131,640,829
Contract Claims	72,646,695	66,991,115
Certificate Refunds	244,951,439	238,554,318
Advance Premiums & Premium Deposit Fund	7,825,647	8,330,651
Asset Valuation Reserve	130,753,055	170,799,364
Interest Maintenance Reserve	0	0
Post Retirement Benefits	50,076,580	48,713,625
Payable for Securities Lending	71,995,320	126,164,870
Other Liabilities	93,769,301	95,394,135
Separate Account Liabilities	673,513,938	852,017,509
Total Liabilities	\$9,612,974,638	\$9,738,606,416
Surplus Before Net Income	1,602,150,969	1,656,462,701
Current Year Net Income (Loss)	12,437,761	68,580,406
Total Surplus	\$1,614,588,730	\$1,725,043,107
Total Liabilities & Surplus	\$11,227,563,368	\$11,463,649,523
Surplus Ratio (Surplus/Liabilities)	16.80%	17.71%

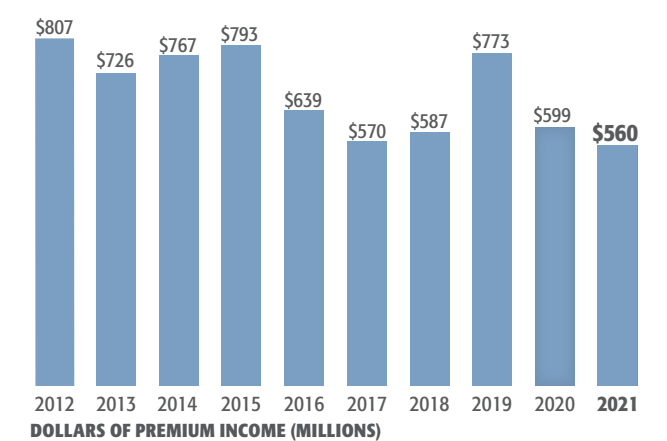
Assets 10-Year History



Insurance in Force 10-Year History







Premium Income 10-Year History



Community Involvement is Key for California Real Estate Agent

Member Highlights

Deborah Gwon 
Placentia, CA 
Chapter 6 
Member Since 2015 

Deborah Gwon knows firsthand the value of community and the importance of surrounding yourself with good people.

Born and raised in South Korea, Gwon and her family immigrated to California when she was about 17 years old. “It was quite a challenging transition as a teenager,” Gwon recalled.

Now a Los Angeles County real estate agent, Gwon is a married mother of two teenage boys. She got her first taste of real estate in college when she had the opportunity to work part time for a large real estate firm near her house.

“It was perfect because I didn’t have to drive — I could walk to work.”

After graduating college, settling down and having her first child, she realized that she needed to find a job that offered flexibility.



Deborah Gwon appreciates the flexibility of her career in real estate. It allows her to spend time having fun with her husband, Jin Park, and teenage sons, Derrick and Joshua Park.

“I needed something that was flexible, timing-wise, and would still be enough to support my family. After a lot of prayer, I landed in real estate.” Gwon earned her real estate license in 2006.

It was through her real estate work that Gwon was referred to WoodmenLife by a client.

“When I found out about WoodmenLife and its focus not only on insurance but on serving the community, I really liked that idea,” Gwon said. WoodmenLife’s commitment to giving back to the communities served is what helped Gwon make her decision to become a member.

“That persuaded my decision over any other insurance company.”

A member for just over half a decade, Gwon also serves as president of Chapter 6 in Norwalk, CA. In her time with WoodmenLife, she’s been involved in a variety of community service projects — from filling backpacks for a kids’ shelter and visiting the elderly, to trash pickup and park cleanup.

Not only does Gwon find value in participating in service projects, but she also takes pride in getting her family involved alongside her. Her sons and husband joined her in picking up trash in the community, which was followed by attending a Los Angeles Dodgers game together.

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.



Deborah Gwon is proud that her membership in WoodmenLife allows her to help the community. Her husband and sons have worked alongside her, picking up trash and helping those in need.

“I always tell my kids the stuff that’s important in life — it’s not you becoming rich, it’s being surrounded by good people.”

— Deborah Gwon
WoodmenLife CA Chapter 6 President

“My boys have good memories of WoodmenLife because of how supportive WoodmenLife is of the community, which impacts their lives,” Gwon said. She also encourages her sons to serve the homeless and others who need help.

Gwon instills the philosophy of support and giving back in her children. “I always tell my kids the stuff that’s important in life — it’s not you becoming rich, it’s being surrounded by good people.

It’s about support by everyone coming together as a community.”

WoodmenLife has provided an outlet for Gwon to remain involved in her community.

“As a middle-aged woman, if I don’t actively look for ways to get involved, then it is very easy to be out of the loop,” she said. “I want to support my community and it’s easy to get involved with the support of WoodmenLife.”

COA Works to Create Memorable, Meaningful Moments for Members

Interested in doing some light reading about WoodmenLife? Community Outreach Advisor (COA) Philip Robertson is ready with book recommendations. Need a history lesson? He's teeming with WoodmenLife tidbits.



Philip Robertson

(Did you know that the man who designed the 50-star American flag was a WoodmenLife member?)

When it comes to WoodmenLife, Robertson can't help but get excited. As the longest-tenured COA, he's eager to share the WoodmenLife story and get people as excited as he is.

If you ask Robertson, of Alabama North, when he got his start with WoodmenLife, he'd slyly say that he's been with the organization since he was born. In actuality, he was first hired in 1987. He had been working in education as a teacher and a coach when his brother, who was a successful Sales Representative with WoodmenLife, approached him with an idea.

WoodmenLife was looking for someone to run a summer program. Having attended similar programs when he was young, Robertson happily took him up on the opportunity. And what started out as a short-term gig quickly became much more long term.

At the time, there wasn't even a job description for what this more long-term role would look like. Instead, the Regional Director at the time approached Robertson and said, "We're looking for someone, and I think you'd be great."

That role ended up being a fraternal coordinator, a position that eventually evolved into what we know today as Community Outreach Advisor.



Community Outreach Advisor Philip Robertson waves from the field at a Birmingham Barons game, a family event for WoodmenLife members. WoodmenLife sponsored the National Anthem at the game.

As part of Robertson's role as a COA, he organizes activities for WoodmenLife families. He has three criteria for his events: He wants them to be memorable, safe and affordable.

"Any time we put something together, we had to make this worth people's while," he said.

One of the events that Robertson is most proud of was an outing to the Talladega Superspeedway. In Alabama, NASCAR is a big deal, and he knew the event would appeal to his members. However, the hefty price tag and rowdy atmosphere are often disqualifying factors for families.

So, Robertson got to work. He's found that if you plan ahead and work with a venue, they're often receptive to the idea of families filling their seats and can offer significant group discounts.

The end result at Talladega was a memorable experience, to say the least. Robertson was able to get the WoodmenLife group a private and secure area, complete with the best seats in the house, family atmosphere, security, and easy access to restrooms.

Robertson has also had the opportunity to organize outings to an Alabama Crimson Tide football game, a water park, Minor League Baseball games, and the U.S. Space & Rocket Center in Huntsville.

After 35 years, what has kept Robertson excited about his job is the versatility and adaptability it has allowed. "It's different every day," he said.

And it's not just his role that is changing — he notes that WoodmenLife and its chapters are evolving and appealing to a younger generation. For example, he said, the organization is embracing technology and social media to communicate with younger families, as well as planning and conducting events with anyone who shares WoodmenLife's family, community and country.

"What I appreciate most is that WoodmenLife is making an extra effort toward changing with society,

so it has remained relevant. With the vision of our current leadership, we are making great progress."

While there's still room for improvement, "the future looks really bright," Robertson said.

"It's so rewarding to see when you make a difference, but even more when it makes an impact."

— Philip Robertson
Community Outreach Advisor

The best advice Robertson has for members is to stay informed and connected in order to get the most out of their WoodmenLife membership. Valuable extras, like scholarships or financial assistance in the wake of a natural disaster, can evolve, so members should talk to their Sales Representative and pay attention to communication from WoodmenLife to see what extras they can benefit from.

Robertson says people often read about WoodmenLife Extras and think, "it's too good to be true." He takes it upon himself to make sure members know that, yes, these opportunities do exist.

"The unthinkable doesn't have to happen for you to benefit," Robertson said.

At the end of the day, the activities and extras are great, he said, but they "pale in comparison to protecting a family" — part of WoodmenLife's core goal.

"It's so rewarding to see when you make a difference, but even more when it makes an impact."

Showcasing Patriotism



Flag Display Touches Hearts in Georgia

Forty-five miles north of the Florida-Georgia state line, you'll find the community of Waycross, GA, home to WoodmenLife Sales Representative David Osburn. Having just started at WoodmenLife in July 2020, Osburn quickly felt at home with his new role.

“My wife, Andrea, is a Sales Representative for WoodmenLife as well. It means a lot to us to work with families to protect their future. We are more than an insurance company — we are a family. All of the members of our team are supportive and want everyone to succeed.”



In October, Sales Representative David Osburn and 28 racecar drivers displayed an American flag as part of the Opening Ceremonies at the Waycross Motor Speedway.

What fills Osburn with even more appreciation is the opportunity that Georgia South Regional Director Dennis Powers has given WoodmenLife Representatives and Chapters to express their patriotism through Celebrating Red, White & Blue® flag events — displaying oversized American flags at local high school and community college football games and other community gatherings. The events generate an awareness of what WoodmenLife can offer while also showing that the organization stands behind the community and American patriotism.



David Osburn

As a former photography business owner, Osburn had previously worked with many schools and sports teams around Waycross. When the pandemic hit and many activities and school events were not able to happen, Osburn found that his new career with WoodmenLife still provided him the opportunity to give back to his community in a special and impactful way.

One such flag display event took place at the October 2021 Opening Ceremonies at the Waycross Motor Speedway. Osburn and 28 racecar drivers carried the 30' x 60' American flag carefully across the muddy Georgia red clay to the center of the racetrack, where they unfurled it as the National Anthem began. As Osburn and the other flag carriers waved the flag up and down in unison, 4,000 spectators watched on with respect and amazement at such a special moment.

“When the anthem ended, the crowd was roaring,” Osburn said. He added that he heard from many that day how touched they were to see such an incredible flag presentation at the opening ceremony. “It makes you feel good to reach the community in this type

“When the anthem ended, the crowd was roaring. It makes you feel good to reach the community in this type of patriotic way, and to show that WoodmenLife is there with them, in their community.”

— David Osburn
WoodmenLife Sales Representative

of patriotic way, and to show that WoodmenLife is there with them, in their community. It allows us to showcase our love of country and how we look for ways to express our American patriotism together.”

Osburn and other Representatives and chapters of Georgia South have been busy planning more of these Celebrating Red, White & Blue® events for 2022, including presenting the flag at local high school basketball, football, softball, and baseball games and another visit to a racetrack in Brunswick, GA.

Those interested in reserving a Celebrating Red, White & Blue® oversized flag display for your next community event can fill out a request form at [WoodmenLife.org/Extras/Flag-Form](https://www.woodmenlife.org/Extras/Flag-Form)

Interested in learning more about a career at WoodmenLife? Visit [Woodmenlife.org/Careers](https://www.woodmenlife.org/Careers)

WoodmenLife Student Loan Relief Program



Application period open May 1 - June 30

Imagine being able to ease the burden of those student loans you took out when you pursued higher education. You could get help by applying for the WoodmenLife Student Loan Relief program.

The WoodmenLife Student Loan Relief application period opens May 1, and eligible WoodmenLife members may apply. Financial need is not considered for this program. Rather, applicants will be chosen based on the following criteria:

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

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

In 2021, we awarded 71 loan relief awards. This year, we have 200 available awards, and our goal is to award all of them.

Past WoodmenLife Focus Forward Scholarship® recipients and past WoodmenLife Student Loan Relief recipients are not eligible. The application period closes June 30.

For more information about this program, visit WoodmenLife.org/Student-Loan-Relief

Virginia Chapter Commemorates 80th Anniversary of Pearl Harbor

Dec. 7, the day that shall live in infamy, was kept top of mind last December when Chapter 66 in Virginia organized and hosted a commemoration of the 1941 attack on Pearl Harbor. American Legion Post 240 of Daleville, VA, co-sponsored the event.

Chapter Highlights

- Chapter 66
- Roanoke, VA
- Members 2,620
- Chapter Founded in 1904

The highlight of the event was a bugler playing “Taps” at 12:55 p.m., Eastern Time, the time of the attack. The bugler was the grandson of a Pearl Harbor survivor, which made the moment even more poignant — as did the moment of silence that followed.

The Daughters of the American Revolution, whose representatives laid a wreath, and local members of the Veterans of Foreign Wars also participated. Three television news crews covered the event and interviewed Veterans in attendance.

It all came about through a partnership Community Outreach Advisor Marla Baker has built with a local hotel. For years, she has put up a Christmas display



Photo courtesy of The Hotel Roanoke & Conference Center

Virginia Chapter 66 organized a ceremony commemorating the 80th anniversary of the attack on Pearl Harbor. Other community groups participated, including the Daughters of the American Revolution, which laid a wreath.

at The Hotel Roanoke & Conference Center, which annually draws 10,000 to 16,000 visitors.

“It’s just great marketing and outreach,” Baker said.

Hotel officials agreed when Baker asked them about hosting a patriotic event to observe the 80th anniversary of the Pearl Harbor attack. Recruiting Sales Manager Steve Bishop served as the host and guest speaker.



Natural Disaster Benefit

Don’t forget: WoodmenLife also offers relief to our members in the event of a natural disaster. We provide financial assistance of up to \$1,000 to help with repair costs for those whose homes have been damaged or destroyed. Disasters include hurricanes, tornadoes, floods, and forest fires. To apply for this benefit, visit WoodmenLife.org/Natural-Disaster

Stay connected with WoodmenLife

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

Looking Forward to Seasons Full of Activities

Connect With
Your Local Chapter

Check the chapter
calendar on the back of
this magazine.

Last fall we reinstated the use of WoodmenLife chapter halls, and this past winter we removed all attendance restrictions on chapter activities. That has us excited for volunteer and Shared Commitment opportunities this spring and summer.

It's been too long since we've been able to get together in larger numbers to celebrate common interests like our love of country. Now, we can gather for occasions like Flag Day ceremonies, Memorial Day

commemorations and events to honor our Veterans and First Responders.

Check the chapter calendar on the back of this magazine to see what your chapter has planned.

Please note, though, that there are still rules we'll be following, like CDC guidelines for masking/social distancing and not allowing member-prepared food (meals must be catered).

For more information, contact your Community Outreach Advisor.



These WoodmenLife volunteers helped beautify a middle school courtyard by cleaning up debris, planting flowers and applying mulch.

Share Photos of Your Community Events

As you get back out there to serve your community, make sure people know about it. Take photographs of your activities and share them with us. Every photo you take contains an example of how WoodmenLife and you make a difference where you live. You can submit photos at [WoodmenLife.org/photos](https://www.woodmenlife.org/photos)

Taking Great Photos

- Use your phone's HDR setting if it has one. All iPhone and many Android devices have the option in the camera settings menu.
- Don't use digital zoom. It lowers the resolution and quality of the image.
- Don't rush. The more relaxed you are in taking photos, the better they will turn out.
- Take several photos and select the one that looks the best.
- We print photos that are crisp, clear and well lit, so please make sure the lighting is good and only use the phone's flash if needed. Also, steady your hands to ensure the photograph is in focus.
- While we appreciate the posed photos with flags and local celebrities, we also love natural, candid photos where the subjects aren't necessarily looking at the camera. But make sure you have the subjects' permission* to use their likeness.



- The best photographs come from the best events. Plan ahead. Stake out places to take the best photos ahead of time.
- Don't be afraid to experiment — try different angles by kneeling near the ground or standing on a chair to get a bird's-eye view.
- Be sure to fill out the entire submission form on [WoodmenLife.org/photos](https://www.woodmenlife.org/photos), including the names of everyone in the photo.

Contact your Community Outreach Advisor with any questions regarding photos.

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

Community Service Across the Country

Last summer and fall, WoodmenLife Sales Representatives, members and other volunteers highlighted our reputation for community service through the Giving Together program. The program provided funding for Representatives to organize and conduct community beautification projects like painting at youth football fields, erecting flagpoles at churches and landscaping at community centers. In all, 343 community service projects were completed across the country. **Thank you for being a part of our Giving Together efforts!**



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

GIVING TOGETHER: COMMUNITY BEAUTIFICATION PROJECTS



Arkansas

The Perry County Historical Museum was in need of cleanup after neglect amid the pandemic. The grass was mowed, the retaining wall was pressure washed and the antique windows were hand cleaned.



Oklahoma

On behalf of the Kingston City Hall and Kingston Alumnae Association, the city park's Food Blessing box and Little Free Library box received a fresh coat of paint, and a reading bench, shade tree and flowers were donated.



North Carolina East

The landscaping around the Beulaville Town Hall was refreshed with new pine straw around the building, trees, sign and flagpole.



Texas Northeast

Help was provided to disabled Army Veteran Jonathan Merchant: The yard and flower beds were cleaned up, a room was painted and household repairs were made.



Alabama South

An outdoor reading and visiting area was installed at the Hill Group Home.

GIVING TOGETHER: COMMUNITY BEAUTIFICATION PROJECTS



Georgia Central

The Monroe County Parks and Recreation Department got help adding seasonal plants to one of the community's parks.



North Carolina West

Volunteers bought and installed a window AC unit in the fieldhouse for the North Davidson High School football team.



West Virginia

Volunteers helped pull weeds, plant flowers and lay mulch in the garden and patio area of the Weathervane Playhouse, a nonprofit theater.



North Carolina East

The group assisted senior citizens with porch repairs and yard debris removal.



Tennessee West

Landscaping and flower beds were added at the Tipton County Alternative Learning Center, Teen Learning Center and Adult Education Center.



Alabama North

Cleaning up at Eden Elementary School included pressure washing the building, painting the parking lot and landscaping the playground.

GIVING TOGETHER: COMMUNITY BEAUTIFICATION PROJECTS



Louisiana

Volunteers cleaned up the flower bed around the flagpole at Jena Elementary School.



West Virginia

An outdoor classroom was built at Spring Hill Elementary School. The space will allow students to develop skills in a nature-based learning environment.



Georgia South

The group worked to beautify and reduce the noise in an outdoor lunch and classroom area at Byne Christian School.



Alabama South

Cleanup at the Barnwell Baptist Church courtyard included adding new rocks, plants and chairs.



Kentucky West

The team provided trash bags, gloves and reach tools, and it helped clean up trash along a highway with the Graves County Sheriff's Department.



Photo courtesy of the Gary Sinise Foundation

Snowball Express a Success

On Dec. 11, 2021, the Gary Sinise Foundation held its annual Snowball Express event. The event supports the children and surviving spouses of fallen military heroes. It is a five-day experience that sends the families to Walt Disney World® Resort. Unfortunately, due to COVID-19, sending more than 1,700 children to Florida was not feasible in 2021. The Gary Sinise Foundation quickly came up with a different solution: a virtual event. To facilitate this, volunteers gathered in Disney's Coronado Springs Resort to put together boxes of goodies to be shipped to the families taking part in Snowball Express.

The Gary Sinise Foundation contacted WoodmenLife about the opportunity to participate in the box-packing event. As part of our ongoing support of the Foundation, Kelly Smith, the WoodmenLife Community Outreach Advisor in Florida, was more than happy to round up a group of volunteers to help.

WoodmenLife sent 15 volunteers to load 2,200 boxes full of goodies for families of the fallen.

WoodmenLife sent 15 volunteers to load 2,200 boxes full of goodies for families of the fallen. The boxes included toys, treats, scrolls to write messages to their loved one, and more.

“It was an honor to be invited and to be offered an exclusive volunteer opportunity,” Smith said. “It was kind of a surreal experience. It’s so special.”

The boxes were shipped both nationally and internationally.

Outside of the wintertime event, the Gary Sinise Foundation holds year-round programming for families, focusing on education and community-building.



Photo courtesy of the Gary Sinise Foundation

New Website Improvements Coming Soon

WoodmenLife.org is about to get even better! Our Web Services team has worked hard for the past few months to bring you some outstanding new features. The new site will be ready for you to enjoy this spring. We’ve responded to some of your user input directly to improve your experience on our site. Some of the new benefits include:

- Faster load speeds to help you get to what you are looking for more quickly
- Improved site navigation to find information more easily
- Ability to quickly search for specific chapters, so you can get connected to a chapter near you
- Ability to quickly search for events and activities for you and your family

Nate Eicher, Supervisor, Web Services and project lead, had this to say about the new site improvements: “We wanted members to be able to have a seamless navigation experience. By completely redeveloping our website with newer technology, members can find what they need quickly, with no lag in load times.” Eicher added that his team has worked hard to make WoodmenLife.org the best it can be for our visitors.

We’re always looking for new ways to make your browsing experience more efficient and to serve you better. We encourage you to find out more about our products, services, WoodmenLife Extras, chapter events, and activities. It’s all at your fingertips at [WoodmenLife.org](https://www.woodmenlife.org)

Community Spirit

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



Chapter 130
Tupelo, MS

Chapter 130 presented American flags and a flagpole to Plantersville Middle School. Pictured from left are: member Jannie Brown, Sales Representative Craig Shannon, school principal Lindsay Brett, and member Allen Brown.



Chapter 100
Senatobia, MS

Emmy Jarjoura, Chapter 100 secretary, presented backpacks filled with food for students in need to Haley Jenkins, assistant principal at Strayhorn School, for students in need.



Chapter 6035
Pittsburg, KS

On behalf of Chapter 6035, Treasurer Mistie Short, Secretary Shellie Blevens and Vice President Laura Morland presented Toys for Tots with 49 toys they collected as part of their 4th Quarter Common Bond project.



Chapter 54
Shreveport, LA

Chapter 54 donated \$20,000 to the Bossier Parish Community College Foundation. The foundation hopes that matching funds from the Louisiana Board of Regents Support Fund will permanently endow this scholarship donation for future students.



Chapter 86
Nashville, AR

Chapter 86 presented gift bags filled with goodies to the residents at Bear Creek Healthcare in De Queen, AR.



Chapter 19 and 1120
Sumter and Manning, SC

Chapters 19 and 1120 teamed up to build a wheelchair ramp for a homeowner in need.



Chapter 58
Ripley, MS

Chapter 58, which includes volunteer Bobby Russell and Sales Representative Dakota Stokes, shopped for and donated toys to the Tippah County Sheriff's Department as part of the Together for Tippah initiative to sponsor families and children at Christmas.



Chapter 379
Easley, SC

Members stuffed 62 backpacks with food and presented a check for \$1,000 to the Mt. Pisgah Baptist Church backpack child hunger program. The stuffed backpacks went to students at Spearman and Concrete Elementary schools.



Chapter 271 and 1154
New Roads, LA

Members of Chapters 271 and 1154 collected and donated 200 care packages to the Pointe Coupee Council on Aging.



Chapter 308
Houma, LA

Members Barbara Elliott and Judy Gaudet with \$400 worth of food products purchased by Chapter 308. The food was used to make gift baskets for children in need at Bayou Black School in Houma, LA.



Chapter 58
Fredericksburg, TX

Chapter 58 presented an American and a Texas flag to the New Horizons mental health center in Fredericksburg, TX. The flags will be flown from the center's WoodmenLife flagpole.



Chapter 142
Cleveland, OH

For its 4th Quarter Common Bond project, Chapter 142 provided household items, groceries and childcare necessities to Providence House, Inc., a nonprofit crisis nursery that provides emergency shelter for at-risk children and families. Pictured from left are: Danielle Davis, supervisor at Providence House; Aubrey Caldwell, Sales Representative; Madeline Rodriguez, chapter president; and Latoya Putnam, Sales Representative.



Chapter 68
Shawnee, OK

Members presented an American flag to the Rock Creek Baptist Church in Shawnee, OK.



Chapter 635
Fairfield, IL

Chapter Secretary Connie Smith, right, presented a U.S. flag to Heath Hunley and Patrick Ewing with the Fairfield Park District. In all, Chapter 635 presented five 5' x 8' flags to the park district.

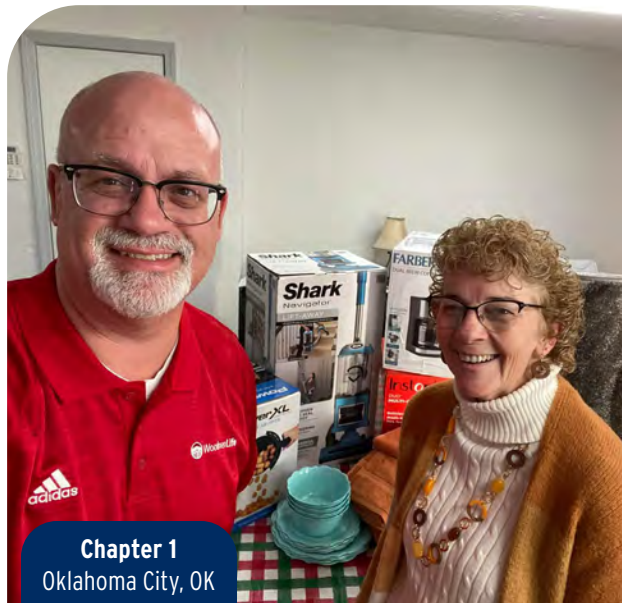
3	9	4	6	8	2	5	1	7
8	7	2	5	4	1	3	9	6
5	1	6	3	9	7	2	8	4
1	2	5	9	6	4	8	7	3
6	3	8	7	2	5	1	4	9
7	4	9	1	3	8	6	2	5
9	5	7	8	1	6	4	3	2
4	8	3	2	5	9	7	6	1
2	6	1	4	7	3	9	5	8

Answer key from Sudoku on Page 41



Chapter 6
Roswell, NM

Chapter 6 members presented flags to the New Mexico Military Institute. Pictured from left are: Chapter Secretary Julie Baxley, Supt. Jerry Grizzle, Chapter President Shawn Alvarado, and Chief of Staff Col. David West.



Chapter 1
Oklahoma City, OK

Chapter 1 members presented Angel Tree gift items and Silver Bells gift items to the Salvation Army as part of its 4th Quarter Common Bond project. Pictured are Chapter President Chris Roessler and Canadian County Salvation Army representative Lois DeBerry.



Chapter 897
Greenville, MS

Members of Chapter 897 in Greenville, MS, provided care packages and a door hanger for Our House, an organization that houses victims of domestic abuse.



Chapter 152
Hartsville, SC

Chapter 152 presented a check for \$500 to the Hartsville Fire Department. From left are: Sales Representative Orville Anderson, Chapter Treasurer Johnny Odom, Fire Chief Jeff Burr, and Chapter President John (Bootsie) Griggs.

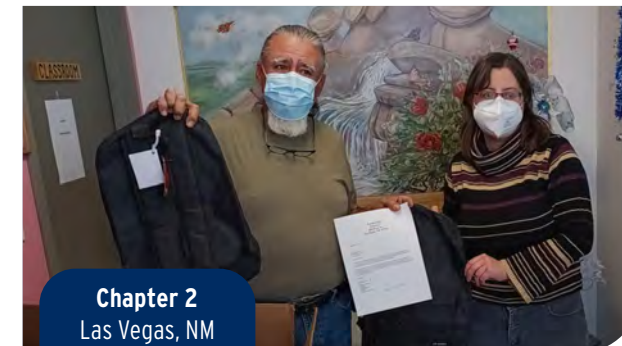
Answer key from word search on Page 40

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



Chapter 897
Greenville, MS

On behalf of Chapter 897, Sales Representative Patricia Edwards, right, presented a flag to Dr. Nan Johnson, principal of Washington School in Greenville, MS.



Chapter 2
Las Vegas, NM

Chapter 2, represented by Apolonio and Carla Jaramillo, purchased and filled backpacks with toiletries and cold-weather items for the homeless community in Las Vegas, NM.



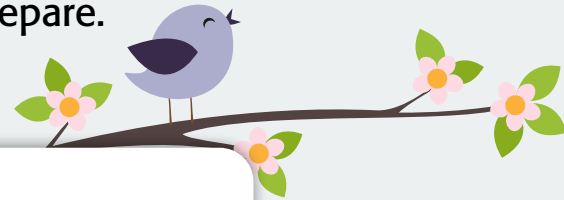
Chapter 580
Cairo, GA

Chapter 580, represented by member Joan Cooper, right, helped the Thomasville Salvation Army fulfill 10 Angel Tree requests. Lt. Kirbi Reyes accepted on behalf of the Salvation Army.

Spring is in Reach!



Time to clean out those garden beds and get ready to smell the flowers. Try these fun spring-themed activities to prepare.



Word search

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

- Tulip
- Crocus
- Garden
- Birdsong
- Raindrop
- Blossom
- Thaw
- Bouquet
- Buttercup
- Seeds
- Worms
- Zinnias
- Picnic
- Grass
- Soil
- Kite
- Equinox
- Cleaning
- Renew
- Lilac
- Hyacinth
- Gardenias
- Bluebell

(Find answers on Page 38.)

Flower Word Scramble

(Find answers below.)

1. Rsii

2. Mpsrreoi

3. Uitlp

4. Sanonrpgad

5. Fladiofd

Q: What did one flower say to the other that was lost in thought?

A: "A peony for your thoughts?"

Q: What is a frog's favorite flower?

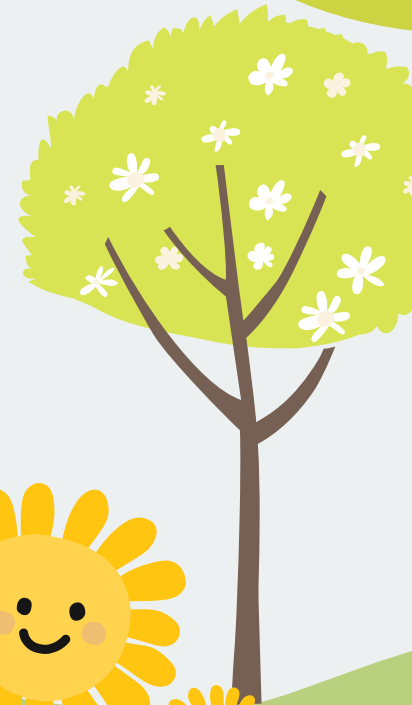
A: Croak-us

Sudoku Puzzle

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

(Find answers on Page 37.)

(1) Iris; (2) Primrose; (3) Tulip; (4) Snapdragon; (5) Daffodil



In Memoriam



David Bailey
Age 48
Chapter 491
Talladega, AL
Recruiting Sales Manager



James Avery Baker
Age 67
Chapter 62
Thomasville, NC



Delores "Elaine" Bateman
Age 74
Chapter 11
Oakland, MD



Dorothy Black
Age 93
Chapter 1152
Cartersville, GA



Martha Bridges
Age 94
Chapter 20
Cadiz, KY



Elma Carroll
Age 82
Chapter 698
Salyersville, KY



Ruby Carsone
Age 84
Chapter 5
Hopkinsville, KY



Harold Fipps
Age 81
Chapter 130
Chadbourn, NC



John Edgar Fitzpatrick III
Age 72
Chapter 12113
Drumright, OK
Former WoodmenLife Representative



Effie Hamilton
Age 89
Chapter 20
Cadiz, KY



Edward Donald Hoyt IV
Age 31
Chapter 1945
Blairsville, PA



Dale Felton Johnson
Age 63
Chapter 115
Jonesboro, LA



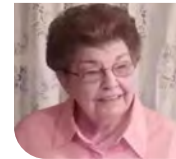
Barbara Mae Lanier
Age 83
Chapter 698
Valparaiso, FL



Charlene McGregor
Age 87
Chapter 1366
Vardaman, MS



Jimmy R. Morton
Age 84
Chapter 803
Seymour, TN



Leota Peck
Age 95
Chapter 11
Oakland, MD
Jurisdictional President



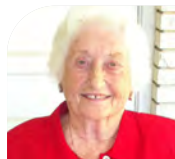
Eldon Darrell Rudd
Age 74
Chapter 722
West Liberty, KY



Michael Dean Rutherford
Age 53
Chapter 900
Rockwood, TN



James C. Slice
Age 92
Chapter 26
Anderson, SC



Virgie M. Waddle
Age 87
Chapter 518
Dennis, MS



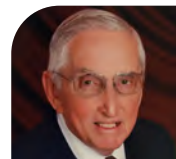
Margaret Jo Wasson
Age 95
Chapter 1428
Marshall, AR



Rusty Weeks
Age 65
Chapter 1
Oklahoma City, OK



Jerrell White
Age 80
Chapter 484
Eddyville, KY



Arbie Lee Wilks
Age 86
Chapter 371
Newton Grove, NC



Albert Eugene Wilson
Age 89
Chapter 3
Selma, AL

Not Pictured
William Cox
Age 80
Chapter 269
Bloomington, IN

In Memoriam Submission Guidelines:

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

Plan for Retirement, Prepare for the Future



Life Insurance | Retirement | Financial Security | Community

You've trusted WoodmenLife® to help protect your family's financial future with life insurance. You can also trust us to help you prepare for retirement. We offer multiple types of annuities*, all designed to help you create an income stream in retirement.

When you're ready to take the next step toward planning for retirement, we're ready to help provide a solution that best meets your needs.



Contact your local Representative to find out more.

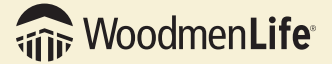
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*Securities are offered through Woodmen Financial Services, Inc. (WFS), 1700 Farnam Street, Omaha, NE 68102, 877-664-3332, member FINRA/SIPC, a wholly owned subsidiary of Woodmen of the World Life Insurance Society (collectively "WoodmenLife"). Securities 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. D1625 3/22 Woodmen of the World Life Insurance Society: Omaha, NE

PERIODICALS

March 2022

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.



WoodmenLife Extras



Help Your Family Get More Out of Life Now

See inside for details



Plus
New Extra¹
Available to
Members²

This special section is removable so you can reference it throughout the year.



WoodmenLife Introduces New Extra

LawAssure™
Now Available to
WoodmenLife
Members

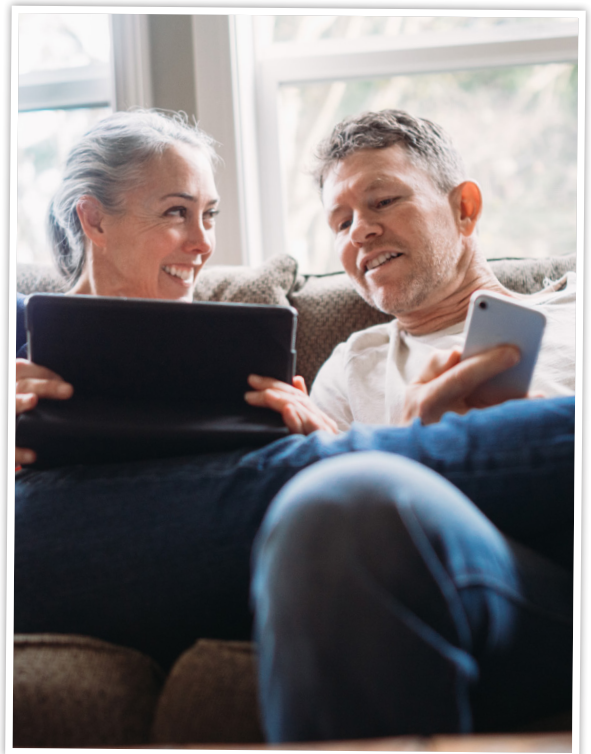
WoodmenLife is excited to announce the launch of a new valuable extra — LawAssure³. It's an easy-to-use legal document preparation service that allows you to create your own legal documents⁴, all from the comfort of your home.

It's quick, convenient and easy to use. LawAssure's secure workflow lets you store your documents for editing, exporting and printing at a later date. It also lets you share your documents with anyone, such as a family member or trusted advisor.

Self-Service Legal Documentation

Easy-to-Use Online Templates

Advance planning makes change — even the difficult change involved in illness or death — easier to cope with. With LawAssure, WoodmenLife members can create customized wills, powers of attorney and healthcare directives with free, easy-to-use online templates.



Get started with three simple steps:

1. Go to WoodmenLife.org/LawAssure
1. Click "Get Started Today" and then click "Register"
2. Enter the access code and identity code

If you do not have the codes, contact your local Representative or call WoodmenLife Customer Service at 1-800-225-3108 to get them.

For more information, visit WoodmenLife.org/LawAssure

Helping to Pay for College

Scholarship Opportunities for Your Children

Since 2017, WoodmenLife has awarded scholarships¹ worth \$2.1 million to high school graduates for continuing educational opportunities through the WoodmenLife Focus Forward Scholarship®.

Scholarships may be used at trade schools, colleges and universities to help pay for education-related expenses, which include tuition, fees, books, supplies, and room and board. Eligible WoodmenLife members who are recent high school graduates are welcome to apply.

WoodmenLife Focus Forward Scholarships



3 scholarships available



15 scholarships available



up to 865 scholarships available

"It was a huge surprise, and it is a great honor to receive this scholarship."

– Cody R.

WoodmenLife Focus Forward Scholarship Recipient

How We Choose

Scholarship applicants will complete an online application that includes short essay questions. Scholarships will be considered for those students who:

- Make a difference in their community through volunteerism
- Want to make their community a better place to live
- Want to pursue a career as a leader in their community
- Demonstrate their academic performance by providing their transcripts and GPA

Previous WoodmenLife Focus Forward Scholarship recipients are not eligible.



For more information on the WoodmenLife Focus Forward Scholarship, go to [WoodmenLife.org/Scholarships](https://www.woodmenlife.org/Scholarships)

Repaying Student Loans

Help to Lighten the Load of Your Student Loans

We can help you get closer to financial security through the WoodmenLife Student Loan Relief program, which offers the opportunity to apply for a \$1,000 award¹ to reduce the burden of student loan debt.

How We Choose

Award applicants will complete an online application that includes short essay questions. Awards will be considered for those members who:

- Make a difference in their community through volunteerism
- Want to make their community a better place to live

For more information, go to WoodmenLife.org/Student-Loan-Relief

Awards are made payable to the lender/servicer of the student loan to pay on outstanding principal balance only (not to satisfy regular payment obligations). Awards may be taxable to the recipient. Financial need is not a consideration and previous WoodmenLife Focus Forward Scholarship recipients are not eligible.

Up to 200 WoodmenLife Student Loan Relief awards are available annually.



Rebuilding After a Natural Disaster

Help to Get You Back Home

We can't stop natural disasters, but we can help members of the WoodmenLife family who experience one by providing financial assistance of up to \$1,000¹.

Eligible natural disasters include:

- Hurricanes
- Floods
- Wild/forest fires
- Tornadoes
- Earthquakes

For more information, go to WoodmenLife.org/Natural-Disaster

Honoring Heroes

A Tribute to Families of Fallen First Responders

True heroes deserve more. That's why we pay \$25,000⁵ to the family of a First Responder member² who dies in the line of duty.

WoodmenLife salutes all First Responders who work to keep our communities safe. From the largest metropolitan area to the smallest rural town, we depend on our First Responders to save lives and keep the peace during emergencies. These individuals are true heroes who put their lives on the line every day for people they may not even know.

First Responders may include:

- Firefighters
- EMTs
- Support staff/volunteers (for example, dispatchers)
- Police
- Paramedics

We are proud to recognize and support those who give so much*.

For more information, go to [WoodmenLife.org/First-Responders](https://www.woodmenlife.org/First-Responders)

**Other conditions may also apply.*



Caring for Your Children

Being There for Your Kids When You Can't

Should your children be orphaned, your membership entitles each child up to \$1,000 a month to pay for their care¹, until they reach the age of 19. In addition, if your child is a full-time post-secondary student, the payments may continue until age 22.

We'll be there for you and your loved ones when you need us most, helping to ensure your child will be supported financially.

For more information, go to [WoodmenLife.org/Extras/Orphans-Care-Benefit](https://www.woodmenlife.org/Extras/Orphans-Care-Benefit)

Saving Money

Everyday Shopping Discounts You Can Use Now

Our discount program — Life's Perks[®] — gives you everyday savings⁶ at more than 30,000 local and national retailers on items like travel, monthly cell phone expenses, club store memberships, rental cars, and more.

For more information, go to [WoodmenLife.org/Discounts](https://www.woodmenlife.org/Discounts)



Support for Family, Community and Country

As a member of the WoodmenLife family, you share our commitment to family, community and country. You have opportunities to connect with others, give back locally and honor those who make an impact.

National Community Focus

Join Our Fight Against Hunger

WoodmenLife helps support our national fight against hunger. Since 2015, we've raised more than \$3 million to provide food to those in need and collected more than 1 million pounds of food.

Patriotism

Celebrate Your American Pride

We value our American freedoms, just like you. That's why, since 1947, we've presented more than 3.5 million flags to nonprofit organizations, schools and communities nationwide.



Woodmen of the World Life Insurance Society
Home Office: Omaha, Nebraska
1-800-225-3108
woodmenlife.org

An Equal Opportunity Organization

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. Some WoodmenLife Extras include additional membership requirements including length of membership, number of qualifying members in household and/or a qualifying event. 2. An individual becomes a member by joining our shared commitment to family, community and country, and by purchasing a WoodmenLife product. 3. 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. 4. Not all services are available in all states. 5. \$25,000 benefit applies to officially registered non-military First Responders. WoodmenLife Extras are not contractual, are subject to change and have specific eligibility requirements. 6. 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. 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.