A New Option for WoodmenLife Members

This is an exciting time at WoodmenLife, as we introduce our new My Choice IUL™. You can learn more about this new indexed universal life insurance product in a special insert included in this issue, as well as at WoodmenLife.org. However, I wanted to share a little bit more about who we designed this product for: American families. My Choice IUL is permanent life insurance that includes the opportunity to set money aside.

As we were designing this product, we thought about young families who may not be able to put a lot toward retirement now, but can begin a long-term journey that will build significant value. We thought about those in the workforce who may be concerned they won’t have time to accumulate enough for retirement. We also thought about those who have already retired who want to enjoy life now, but continue to build assets to leave to loved ones or cherished organizations.

Regardless of which product(s) you currently hold with WoodmenLife, I encourage you to meet with your Representative to re-evaluate your financial goals. You already may be in the best place possible, but it’s also likely that My Choice IUL could be a great addition to your future planning.

Sincerely,

Patrick L. Dees
President & CEO

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

Members presented a check to Ossun Elementary School in Lafayette, LA, to restock the school supply cabinet. From left are Keith Johnson, treasurer; Kelli Clause, Ossun principal; Myra Johnson, vice president; and Vicki LeBlanc, member.
In This Issue

03 President’s Message
10 Project of the Year
12 Fraternalist of the Year
13 Life’s Perks®
14 WoodmenLife Focus Forward Scholarship®
15 WoodmenLife Impact®
17 Teens Receive Life Saver Awards
20 Nashville Police Department Mounted Patrol
25 Community Outreach Advisors
28 Newsworthly
30 Donations Help Flood Victims
32 Fraternal Spirit
40 Fun Zone
42 In Memoriam
44 Chapter Calendar

Volume 134 • Number 4
WoodmenLife, founded in 1890, is a not-for-profit life insurance company that also offers member benefits. Our nearly 100,000 members, who hold close to one million insurance and annuity certificates, belong to nearly 900 chapters throughout the United States. Local chapter sponsor family activities and conduct community projects. These projects include: presenting U.S. flags to civic and community organizations; donating equipment to police, fire and rescue units; providing assistance to senior citizens, the physically impaired and orphans; and providing monetary assistance.

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If you have questions, comments or suggestions for articles, please direct them to WLEditor@woodmen.org (not a WoodmenLife®)

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Equal Access Policy
WoodmenLife is an Equal Access membership organization that promotes a culture of inclusion by: 1) The policy of WoodmenLife to seek qualified members on a non-discriminatory basis and to provide all members with equal access to and allow their participation in WoodmenLife® chapter programs, chapter events, fraternal benefits, and all other fraternal activities on a non-discriminatory 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.

Correction
The cover photo in the June issue of WoodmenLife® Magazine was credited to the wrong photographer. Stephanie Chery Photography provided the photos.

On the Cover
Sherry and her children, Mary Anne, Steve, left and David, right, serve on WoodmenLife® and Free Financial Representative during 4th of July festivities.

Cover photo by Jenny Bova Photography.
The strength and determination of hardworking families is what puts the “life” in WoodmenLife. For Patty Ball, Amy Hayes and Stephanie Hamilton, that support has helped them and their families meet those challenges with strength, determination and grace.

When Ball’s husband, Jeff, suddenly passed away from a heart attack in 2010, Ball instantly became a single mother with three school-aged children, a mortgage and a reduced household income. When her longtime WoodmenLife Financial Representative Kevin Hall hand-delivered the check for her husband’s insurance payout, Ball felt both financially and personally supported.

That check helped Ball pay off the mortgage on her house in Barboursville, WV. But she still had to find her way forward as the sole breadwinner, while providing the emotional support her kids needed to survive the loss of their father.

“I had to make everything about my kids,” said Ball, a middle school music educator. “I had to keep everything, as much as possible, to a sense of normalcy. I just worked, went to school, and when I walked through that door, I was teaching.”

She drew inspiration from her own single mother.

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Ball isn’t the only member who feels gratitude for WoodmenLife’s member benefits — and for the personal attention given to them by their Representative.

**Additional Member Benefits**

Amy Hayes of Panama City, FL, has similar feelings about the benefits program and her Representative, Debbie Lemieux. Over the years, Lemieux helped Hayes purchase several insurance products, and Lemieux explained all the additional member benefits at each meeting. But Hayes didn’t consider them much at the time. As a busy, single mom, she was mostly concerned about protecting her kids in the event of a tragedy.

“I thought of her, and I said to myself ‘you can do this,’” Ball recalls.

Her connection to WoodmenLife didn’t end when she cashed the check Hall brought her. She used the Life’s Perks* discount program† and both of her sons received the WoodmenLife Focus Forward Scholarship®, which is awarded to students who demonstrate a commitment to WoodmenLife’s core values.

David, 20, is in college studying civil engineering. Steven, 18, just finished high school and wants to go into the medical field. Mary Anna, 21, is a professional ballet dancer. Ball just completed her 37th year as a music teacher. Although losing Jeff has forever changed all of them, the Ball family has continued to flourish through their own tenacity and courage.

Ball said that WoodmenLife has continued to look out for her and her family. “I feel like there’s someone always looking out for us, especially Kevin. He would call and say ‘how are you doing?’ Is there anything I can do?’” When it was time to apply for the scholarships, Kevin would always call and say ‘make anything I can do?’”

WoodmenLife’s philosophy is to be there for our members, so when someone has a question, a concern, or a need, it’s our duty to do just that — be there.” — Kevin Hall

Steve, 14, Mary Anna, 21, and David Ball, 20.

However, in the aftermath of Hurricane Michael, when Hayes was coping with extensive damage to her home from the Category 5 storm, she remembered something Lemieux had mentioned — the natural disaster relief benefit. “Debbie had planted that seed every time she came to the house,” Hayes said. Lemieux helped her apply for the benefit, and she herself brought the check to Hayes not long after the October 2018 storm.

That seed also bore unexpected fruit. “The ripple effect from this act of kindness encouraged me to engage with other nonprofit programs in our area,” Hayes said. She helped to secure funds to replant the local tree canopy and worked to get over a thousand Little League ballplayers back on the fields for the spring season.

**A Much-Needed Phone Call**

The challenge member Stephanie Hamilton was facing was mulch — she needed more of it, but she was out of funds. Hamilton was ready to open the new building she and her husband had built to expand her Brooksville, KY, day care business. They had gone into debt and exhausted their resources on the project, but it was complete. Or so they thought.

At the last minute, the state of Kentucky told Hamilton it couldn’t issue a license to open because her playground didn’t have deep enough mulch, a safety concern. The extra mulch would cost $1,000, and she just didn’t have it.

But the very next morning, Hamilton received an email from WoodmenLife informing her she’d won exactly that amount. Months earlier, she’d participated in a new member referral program, and her name had automatically been entered into a drawing.

“I didn’t believe it, so I called,” she said. “When the lady said I had won $1,000, I burst into tears.” In less than a month, the mulch had arrived, and her business was open. That meant that she could start paying off her debts, and that her new employees could begin earning their salaries. WoodmenLife donated goods for the center’s open house and a bench for the playground.

In its nearly 130-year history, WoodmenLife has helped countless families through challenges great and small. Kevin Hall, Financial Representative for the Ball family, said “WoodmenLife’s philosophy is to be there for our members, so when someone has a question, a concern or a need, it’s our duty to do just that — be there. It’s not about just giving them an 800 number or sending them a form. It’s about supporting them in their time of need.”

In challenging times, that kind of support can go a long way.

1. WoodmenLife has entered into sponsored marketing relationships with companies that agree to offer discounts to WoodmenLife members. WoodmenLife is not affiliated with these companies and does not administer these discounts for products or services.
News Story Sparks Idea for Award-Winning Project

It all started after Sherry Felker read a newspaper article about food insecurity on college campuses and saw an opportunity to help.

Felker, treasurer for WoodmenLife Chapter 15 in Grenada, MS, began working with her chapter to establish a food pantry at a local community college.

Chapter members met the idea with great enthusiasm, Felker said. Through phone calls and a meeting with Dr. Michelle Burney, vice president of the Grenada campus of Holmes Community College (HCC), the process to create the campus’s first food pantry began.

“With hunger being a global issue that is also very prevalent in our community, our chapter thought a food pantry would impact our 1,100 students in a positive way,” Abel said.

The goal was to make the pantry easily accessible, accommodating and successful in providing food to students in financial need, Abel added.

“Student hunger has never been addressed on campus,” she said. “Our chapter wanted to make this service available to all students. Students are able to access the pantry by visiting one of the counselors.”

Under Abel’s guidance, Phi Theta Kappa students met, researched and determined that $1,300 would be needed to start Bulldog Bags, the pantry named after the school mascot.

Bulldog Bags opened in October 2018 after $5,000 to the HCC Phi Theta Kappa Grenada campus chapter. That funding, in addition to work by the students, will help keep the pantry sustainable into the future.

In addition to being named the WoodmenLife Outstanding Project of the Year, the food pantry also helped the HCC Phi Theta Kappa Grenada campus chapter win two Phi Theta Kappa Hallmark Awards in 2019.

“With hunger being a global issue that is also very prevalent in our community, our chapter thought a food pantry would impact our 1,100 students in a positive way.”

- Holmes Community College

Academic Advisor Cynthia Abel

“By helping to provide food, students can perform better, resulting in better grades and higher graduation rates — thus better job opportunities, thus stronger family units, thus the ability and opportunity, in turn, to give back to the community, making our country stronger,” Chapter 15 wrote in their Outstanding Project of the year nomination form.

Help Into the Future

The pantry is still in its infancy, Abel and Felker said, but everyone is excited to see what will happen in the future.

“Part of our college’s mission is for all students to excel, and the pantry has given students who are struggling financially the food items they need in order to focus on their educational success,” Abel said.

There’s work involved in making a community a better place to live, but Abel and Felker are happy to have helped. Felker encourages other WoodmenLife chapters to get involved to help improve their communities.

“Take a look at your community and find out what is offered and what might be needed,” she said. “Ask more questions. Come up with a plan, then make something happen. It is not as hard as one might think to make our communities better. In the words of St. Augustine, ‘Find out how much God has given you, and from it, take what you need. The remainder is needed by others.’ ”

WoodmenLife Outstanding Project of the Year Nominees

- GA Chapter 1152
  Worked with another civic group to host a dinner for more than 500 Veterans

- KY E Chapter 611
  Hosted a Veterans appreciation meal

- KY W Chapter 20
  Donated money and supplies to the Penrynoyal Regional Veterans Center

- NC E Chapter 1518
  Provided Thanksgiving meals to 100 families

- NC W Chapter 17
  Food drive for the ACM (Area Congregations in Ministry)

Chapter Highlights

Chapter 15
Grenada, MS
432 Members
Founded 1893

(b)
Business Owner, Fire Chief Named Fraternalist of the Year

David Brandt is no stranger to volunteerism, which makes him a worthy recipient of the WoodmenLife 2019 Fraternalist of the Year award. The award celebrates someone who lives the WoodmenLife values on a daily basis. His commitment to his community is evident in his desire to give back.

A volunteer firefighter for more than 11 years, the Weimar, TX, native was recently named fire chief of the Weimar Volunteer Fire Department. He previously served as assistant chief and was president of the Colorado County Fire Association for four years. “I always help out wherever I can,” said Brandt. Brandt and his wife, WoodmenLife Financial Representative Amy Brandt, have been married since 2002 and have two sons, Brendan, 13, and Dawson, 9.

As owner of Heller Materials, Brandt knows the importance of giving back to his community. “I have such great support in my business from those in the community, and I like to show my appreciation to the community by giving back,” he said. Brandt took over the business after the previous owner, his father-in-law, passed away from cancer.

“When that happened, we got a lot of support from everyone in Weimar. I owe it to them to give back,” Brandt said.

Heller Materials is a road construction company that also does site preparation for residential and commercial projects. What used to be a one-man truck business has grown into five trucks. With this growth, Brandt began providing benefits to his employees in 2017 through WoodmenLife@Work®. He also encourages his employees to participate in local chapter activities and take advantage of a WoodmenLife membership. Brandt said, “I see what WoodmenLife does for their members, and it’s important for my employees to be a part of that.”

Linda Heller, Chapter 7 secretary and Brandt’s mother-in-law, nominated him for the award. She said, “David is such a caring person. He will pitch in wherever he needs to in order to help others. He is legitimately a good guy.”

In addition to serving on the volunteer fire department, Brandt has been a Little League coach, Boy Scout assistant leader and a church volunteer. He and his employees transported and set the flagpole the chapter presented to the local Boys and Girls Club in Columbus through the WoodmenLife patriotic program.

At cookouts for the Weimar High School football team, you can often find Brandt behind the grill cooking hamburgers. “He’s very much a behind-the-scenes type of person,” Heller said. “He does not do what he does for the credit. He does it because he cares about others and wants to give back to his community.”

While Brandt doesn’t outwardly express his excitement for being named Fraternalist of the Year, he’s grateful for the recognition. “I’m very humble about getting awards,” he said. “I might not show it, but this really means a lot to me deep down.”

### 2019 Regional Fraternalist of the Year Recipients

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<tr>
<th>Name</th>
<th>State</th>
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<tr>
<td>Almeida Marie LeMay</td>
<td>AL N</td>
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<td>Altha “Bo” Brantley</td>
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<td>Robert Bland</td>
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<td>August Mensink</td>
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<td>Patricia Langston</td>
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<td>Sherri Purcell</td>
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<td>Theo Lewis</td>
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<td>Steven Darnall</td>
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<td>Lynda Leonard</td>
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<td>Darlene Jenkins</td>
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<td>Shirley Hewell</td>
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<td>Edna Jerlene Boyte</td>
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<tr>
<td>Cathy Roeber</td>
<td>NE IA</td>
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<tr>
<td>Elaine Roman</td>
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<tr>
<td>Brenda Griffin</td>
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<td>Robert Howard Bass</td>
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<td>Molly Nye</td>
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<td>Shawn Collins</td>
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<td>Donna Hallwanger</td>
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<td>Laura Goodman</td>
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<td>Marjorie Kendall</td>
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<td>Billy Bateman</td>
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<td>Lisa Bruns</td>
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<td>Susan Beerbower</td>
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### Save Wherever You Are With Life’s Perks® Discount Program

Take advantage of your WoodmenLife membership and pay less for the things you want and need with the Life’s Perks discount program.

Whether you’re looking to find great deals on a movie, at a restaurant or everyday shopping, you can save at retailers across the country or just around the corner.

Visit LifesPerks.Perkspot.com today and enter the code **SAVENOW** to get started.

**Pro Tip:** To find the discounts closest to you, use the map search feature on the Life’s Perks website.

1. An individual becomes a member by joining our shared commitment to family, community and country, and by purchasing a WoodmenLife product. 2. 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.
Since WoodmenLife launched the WoodmenLife Focus Forward Scholarship® program in 2017, we’ve awarded nearly 2,500 scholarships worth more than $1.4 million to WoodmenLife members across the country. We’re ready to add to those numbers this school year, as more youths spotlight the difference they’re making across the country.

Graduating seniors and college students who’ve been a WoodmenLife member for at least three years can start applying for 2019-2020 scholarships on Nov. 1. They’ll have until Jan. 15 to complete and submit their applications.

Scholarships ranging from $500 to $25,000 will be awarded to WoodmenLife members who are committed to community involvement and becoming community leaders.

Give the Gift of Eligibility
To ensure their scholarship eligibility, make sure your children or grandchildren — age 15 or younger — have a WoodmenLife product, and that your household is a 100% WoodmenLife family.

Your Representative can help you choose a product that fits your family’s needs and provides you access to the many advantages of WoodmenLife membership.

For more scholarship information, contact your Representative or visit WoodmenLife.org/Scholarships.

1. Certain eligibility requirements apply.

WoodmenLife Impact ™ Helps You Help Others

Give back locally with our new online fundraising program.

With WoodmenLife Impact, you can organize a project to benefit schools, First Responders or another community cause, or you can donate to causes important to you.

With fee-free Impact, little actions make a big difference close to home.

Check it out today at WoodmenLife.org/Impact or contact your Community Outreach Advisor.

Your fundraiser will launch with a $50 donation from WoodmenLife!*

*Seed funds are granted as available on a first-come, first-served basis and are not guaranteed to all campaigns. Approval of campaign proposals is dependent upon certain conditions and requirements as determined by WoodmenLife.

Members May Soon See Decrease in Premium Payments

WoodmenLife is dedicated to advancing our technology to improve your experiences as a member. We’re in the midst of making many improvements to make doing business with WoodmenLife more efficient. This involves implementing more digital resources while keeping your information secure. One of these improvements, upgrading the system we use to issue life insurance certificates, may affect your member dues.

With the launch of this new system, we will no longer collect fraternal dues separately from your premium. This means that some members may see their premium payments decrease.

If you have questions about your premiums, contact Customer Service at 1-800-225-3108.
Teens Honored After Rescuing Woman From Burning Bedroom

May 18 was like any other summer night for Dylan Wick, 16, Wyatt Hall, 17, and brothers Seth and Nick Byrd, 16 and 14. The teens were outside Wick’s home in Sapulpa, OK, when something began to smell like burning rubber.

“We didn’t really think anything of it,” Wick said. “We heard an alarm go off, and again, didn’t think anything of it, because it sounded like a car alarm.”

Springing Into Action

Across the street, 90-year-old Catherine Ritchie was getting ready for bed when she found her bed engulfed in flames. After briefly attempting to put the fire out, Ritchie became disoriented and couldn’t get outside herself.

The boys saw the fire in Ritchie’s room and ran over to help.

“We tried to get into the front door. Then Nick and I ran around back, and I went to get help from another neighbor,” Wick said. “Fifteen seconds later Nick had broken through the back, and Seth got through the front. We went in, and I saw Nick with Mrs. Ritchie.”

While Wick, Hall and Seth Byrd took Ritchie to the back patio, Nick Byrd went back to check if anyone else was inside. Soon after, firefighters arrived and put out the fire.

“I just tried to get everyone to safety. We wanted to make sure she was okay and we were, too,” Wick said.

Fortunately, Ritchie and all four boys made it out unharmed. She’s since found another home and doesn’t want to be in the spotlight, but rather wants all the attention and recognition paid to the boys.

Recognizing Bravery

The boys’ story has garnered national attention and praise for their bravery. On July 1, WoodmenLife presented the boys with the WoodmenLife Life Saver award. The boys were made honorary firefighters in Sapulpa, and the city issued a proclamation marking July 6 as Dylan Wick, Nick Byrd, Seth Byrd, and Wyatt Hall Day.

Although their story has gone viral, the boys remain humble.

“There’s really nothing more valuable than someone’s life, and we just did what we could to help,” said Wick. “It’s taught me to just never take anything for granted and live each day like it’s your last. You never know what life’s going to throw at you.”
Chapter 592 Gives Back to Veterans on 75th Anniversary of D-Day

Through the efforts of Honor Flight Bluegrass and Chapter 592’s generous donations, 109 WWII Veterans were honored in a celebration of remembrance and gratitude.

On June 6, 1944, the lives of more than 70,000 American servicemen were forever changed. This date marked D-Day, when about 156,000 Allied soldiers stormed the beaches of Normandy in France and rose to the challenge of freeing western Europe from its Nazi invaders. On its 75th anniversary this spring, the day was dedicated to honoring and celebrating the lives of our surviving heroes at a powerful gathering in Louisville, KY.

Putting Together an Emotional Evening

The event was made possible by Honor Flight Bluegrass, the nonprofit organization that brought together 109 World War II Veterans from Kentucky and Indiana for an evening of remembrance and gratitude. The Operation Bravo-Zulu WWII Veterans Reunion featured moving speeches from guest speakers, the jazz and big band music that ruled the airwaves during that era, and a gift from WoodmenLife for each Veteran. Ernie Mickah, a 101-year-old WWII Army Veteran, found the event to be incredibly enjoyable.

“The whole program, as far as I’m concerned, was terrific. Of course, I got a big kick out of seeing my picture up on the screen! I enjoyed every minute of it, really.”

Kelli Oakley of Honor Flight Bluegrass and her team set out to make it an event to remember, but they needed a little help from the local community. This is where WoodmenLife Chapter 592 came in, providing a parting gift for the Veterans: American flags that were flown over Arlington National Cemetery in Virginia and the Kentucky State Capitol in Frankfort.

“Those flags, that evening, were presented to each World War II Veteran by an active duty soldier. It was just an amazing moment. Especially to have one flown over Arlington National Cemetery — that’s where their brothers and sisters are,” Oakley said.

Veteran Billie Engler is handed a flag donated by WoodmenLife by an active duty soldier.

WoodmenLife Chapter 592 provided a parting gift for Veterans: American flags that were flown over Arlington National Cemetery in Virginia and the Kentucky State Capitol.

“Thats an awesome branch to support.” I think anytime you do something for a Veteran, there’s an impact,” said Rachel Brown, secretary of Chapter 592.

Nothing can truly express the gratitude felt for the sacrifices these soldiers made. Participating in events like this, however, is one way that WoodmenLife strives to show appreciation and give something back to the people who gave us everything.

About Honor Flight Bluegrass

The mission of Honor Flight Bluegrass is to help WWII, Korea and Vietnam Veterans from across the country visit their war memorials in Washington, D.C. As a nonprofit organization, Honor Flight Bluegrass relies on the help of its volunteers and supporters to honor our Veterans. Check out the event online at https://bit.ly/2OV5tuE.
Zeus, a horse purchased with a donation from WoodmenLife, in a new pair of jogging boots that are designed to relieve pressure on horses’ hooves.

Everyone knows what a difference a comfortable pair of shoes can make when you work long hours. And thanks to WoodmenLife members in Tennessee, the horses with the Metropolitan Nashville Police Department Horse Mounted Patrol Unit are feeling the benefits, too.

WoodmenLife has worked with the mounted patrol since the 2017 National Convention, when it donated $12,000 to the city to buy three police horses. This year, the Tennessee Jurisdiction followed up to inquire whether the mounted patrol had a special need.

Officer Chris Seufer, head trainer, was considering new, experimental boots that better protected the horses’ feet from hard surfaces and were more comfortable for the animals than traditional nailed-on shoes.

“The Fusion boots are basically a state-of-the-art jogging shoe,” Seufer said. “We were curious about them, but they are expensive. WoodmenLife said, ‘We’ll get them to you for a trial run.’”

The Tennessee Jurisdiction purchased three sets of boots for the horses and presented them to the Metropolitan Nashville Police Department during their convention this year.

Jurisdictional President Bobby Tucker said members chose the project because they like the work the mounted patrol performs and wants the horses to be comfortable on the job. “We’ve seen the good they’ve done in the community,” said Tucker.

Though jogging boots aren’t new to the Nashville Mounted Patrol — the horses haven’t been shod in five years — officers are eager to see how these work out. “Once a horse gains confidence in the Fusion boot, it’s like he’s not wearing them,” said Seufer.

Of his unit’s bond with the WoodmenLife Tennessee Jurisdiction, he said, “These folks have been gracious and so nice to work with. They’re a very positive group of people that enjoy helping the community.”
What is My Choice IUL™?

My Choice IUL provides an income tax-free death benefit that will protect your family’s financial future. It also gives you a way to potentially build cash value, along with the ability to access your money at times when you need it most.1

With My Choice IUL, premiums are placed in an interest-bearing account (the fixed account). Part of the premium will pay the cost of insurance and any expenses related to the certificate. The rest can be allocated into the indexed account, the fixed account or a combination of both.

Here’s how the fixed and indexed accounts differ:

**Account Types**

**Indexed Account**

Your indexed account will be credited, linked to the performance of the S&P 500® Index (excluding dividends) over a specific time period, up to a maximum cap rate. This gives you the ability to take advantage of an up market. Your indexed account also protects you against a down market with a guaranteed 0% floor.2 This means your certificate’s cash value will not lose money because of market-based losses.

**Fixed Account**

If you prefer a more conservative approach to growing cash value, the fixed account could be right for you. Your account will earn interest at a competitive current interest rate that will never be lower than the minimum guaranteed interest rate. The account may be outperformed by the indexed account in up markets, but provides an opportunity for steady, stable growth.

**Did You Know?**

If their primary breadwinner passed away, 33% of families believe they would suffer from a financial disaster within a month.

Source: 2018 Insurance Barometer Study, Life Happens and LIMRA

Coverage for All of Life’s Stages

My Choice IUL is a product that can be beneficial to anyone who wants to protect their family and have financial protection. Here’s how it provides coverage for all of life’s stages:

- **It’s never too early to start thinking about your financial future.** Whether you are in the early stages of your career or growing your family, My Choice IUL allows you to protect your family’s future and offers you a lifetime of benefits, including long-term potential for cash value growth and an income tax-free death benefit for your family, should the unthinkable happen.

- **Even if your career is drawing to a close, there is still time to save for retirement.** Plus, it’s important to ensure your family is properly protected with an income tax-free death benefit. My Choice IUL offers you the potential to build cash value that can be used for retirement or accessed when you need it most.

- **When you have finished raising your family and are well into retirement,** leaving something behind for those you love becomes an important consideration. My Choice IUL offers the potential to experience growth in an indexed account, while still having an income tax-free death benefit.

There may be tax implications for policies recognized as modified endowment contracts (MECs). Distributions, including loans, from a MEC are taxable to the extent of the gain in a policy, and may also be subject to a 10% additional tax if the owner is under age 59½.
Accessing Your Cash Value

There may come a time in your life when you’ll need to access your cash value — and you can. Your cash value is available through a partial surrender or loan.

Help in Uncertain Times

Sometimes the unexpected happens. When it does, know that My Choice IUL offers protection with an Accelerated Death Benefit rider that allows you to access a portion of your life insurance benefits while you are still living – at no additional cost. In addition, you can personalize your My Choice IUL coverage with a variety of riders at an added cost.

So, plan today. Protect your family and secure your financial future with My Choice IUL.

For more information, contact your Representative or visit WoodmenLife.org/MyChoice

Get to Know WoodmenLife’s Newest Community Outreach Advisors

These four individuals bring a passion for helping others to their regions. Take a look.

- **Rocio Caraveo** is the Community Outreach Advisor (COA) for the Pacific Region. She lives in Glendale, CA, with her husband, Danny, and their Jack Russell terrier, Lola. Caraveo has been involved with WoodmenLife since 1999 and loves being a part of the fraternal team because it’s so rewarding. “I am extremely proud of our members. Their countless efforts and the toll they dedicate to helping others is admirable, and I often look to them for inspiration,” she said. “Both long-term members and new members provide unique perspectives that help our chapters succeed.”

- **Georgia South** welcomes Shane Lee as the region’s new COA. He has one daughter who is just out of college and really values family. He enjoys events and functions that involve the community and appreciates how members really care about their country and other people. “I love getting to meet new people,” he said, “and this job gives me the opportunity to make a difference in their lives.”

- **Scott Murray** is the new COA for Tennessee West. He was born and raised in West Tennessee and lives in Jackson with his wife and two daughters. He enjoys his job because he can share with members the importance of taking care of their neighbors and supporting the community. “I appreciate the passion many of our members have when it comes to being a part of WoodmenLife and being a part of the community,” he said. “They want what is best for their family, their chapter, their community, and our country.”

- **Kelly Smith** has joined WoodmenLife as the new COA for Florida. Smith said she appreciates the pride our members have in WoodmenLife and how committed they are to family, community and country. “I get to work with such amazing people every day,” she said. “Whether it’s co-workers, members or community partners, we’re all working to help improve the lives of others.”

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1. Loans and withdrawals will reduce the policy’s death benefit and available cash value. Excessive loans or withdrawals may cause the policy to lapse. A loan, withdrawal or surrender may be a taxable event. For tax advice, consult with your professional tax advisor.

2. The “S&P 500®” is a product of S&P Dow Jones Indices LLC, a division of S&P Global, and its affiliates (“S&P/®”), and has been licensed for use by Woodmen of the World Life Insurance Society (“Woodmen”). Standard & Poor’s® and S&P® are registered trademarks of Standard & Poor’s Financial Services LLC, a division of S&P Global (“S&P”). Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”). It is not possible to invest directly in an index. WoodmenLife’s flexible premium adjustable indexed life insurance certificate (“Certificate”) is not sponsored, endorsed, sold or promoted by S&P Dow Jones Indices, Dow Jones, S&P or any of their respective affiliates (collectively, “S&P Dow Jones Indices”). S&P Dow Jones Indices does not make any representation or warranty, express or implied, to the owners of the Certificate or any member of the public regarding the advisability of investing in securities generally or in this certificate particularly or the ability of the S&P 500® to track general market performance. Past performance of an index is not an indication or guarantee of future results. S&P Dow Jones Indices’ only relationship to WoodmenLife with respect to the S&P 500® is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The S&P 500® is determined, composed and calculated by S&P Dow Jones Indices without regard to WoodmenLife or the Certificate. S&P Dow Jones Indices has no obligation to take the needs of WoodmenLife or the owners of the Certificate into consideration in determining, composing or calculating the S&P 500®. There is no assurance that the Certificate based on the S&P 500® will accurately track index performance or provide positive returns. S&P Dow Jones Indices LLC is not an investment or tax advice. A tax advisor should be consulted to evaluate the impact of any tax-exempt securities on portfolios products and the tax consequences of making any particular purchase decision. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice. Dow Jones Indices LLC is not an investment or tax advisor. A tax advisor should be consulted to evaluate the impact of any tax-exempt securities on portfolios products and the tax consequences of making any particular purchase decision. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice.

3. Guarantees are backed by the claims-paying ability of WoodmenLife.

4. Death benefit proceeds from a life insurance policy are generally not included in the gross income of the taxpayer/beneficiary (Internal Revenue Code Section 101(a)(1)). There are certain exceptions to this general rule including policies that were transferred for valuable consideration (IRC §101(a)(2)). This information should not be construed as tax or legal advice. Consult with your tax or legal professional for details and guidelines specific to your situation.

5. All contractual provisions apply and may vary by state. Benefit payments may affect eligibility for public assistance programs. Certain eligibility requirements apply. This rider is not long term care insurance, nor is it intended to replace long term care insurance. Not available in CA.

Flexible Premiums Adjustable Indexed Life Certificates ICC18 8730 4-18, 8730 4-18 (XX), Rider Forms: ICC18 8731 4-18, 8731 4-18 (XX), 257 6-10, 0-257 6-10.

Products are not available in New York and all products may not be available in all states.
To say this relationship has blossomed is an understatement. What started as a partnership between the WoodmenLife Georgia Jurisdiction and the Golden Harvest Food Bank in Augusta, GA, in October 2015 has led to more than 356,000 meals being served to those in need.

With recent donations from Georgia WoodmenLife chapters, Golden Harvest was able to add 12 raised beds, a greenhouse and a grape arbor at a garden housed at the Master’s Table Soup Kitchen, as well as support food bank operations. The soup kitchen is a Golden Harvest program that serves a hot lunch to more than 325 hungry people every day, 365 days a year, in the heart of Augusta.

A Focus on Nutrition
Another program, Healthy Plate, was the inspiration for the Master’s Table and the garden, according to Golden Harvest staff members.

“As a food bank, we know that one of the best ways we can help our families break the cycle of poverty is through good nutrition,” said Ashley Guiterrez Siler, who was Golden Harvest’s project facilitator. “Good nutrition equals better health. Better health equals fewer medical complications. And fewer illnesses equals increased financial resources. The best food we can provide is what we can grow ourselves — local, as organic as possible and harvested at the peak of freshness.”

Everything grown in the garden is served at the Master’s Table Soup Kitchen. The garden, which now features 40 raised beds, offers fresh vegetables and includes fruit trees and mushroom cultivation. There’s even a small flock of chickens that produces eggs to be used in the soup kitchen.

“We’ve added two greenhouses,” Guiterrez Siler said. “WoodmenLife funded these greenhouses, and in them, we’ll be able to start plants from seed, which will save us a lot of money each time we plant. It will also extend our growing season through the coldest winter months.”

A History of Support
The relationship between WoodmenLife and Golden Harvest began in October 2015, said Michelle Terrell, a WoodmenLife office manager in Cornelia, GA. The jurisdiction was looking for a city convention project that supported the National Community Focus of fighting hunger.

That year the Georgia Jurisdiction had a food drive and gave the donations, along with a monetary donation, to Golden Harvest. In 2017, the chapters purchased some much-needed equipment to keep the Master’s Table Soup Kitchen operational, Terrell said.

“In 2019, we reached out to them and learned that the Golden Harvest Food Bank, with the Master’s Table Soup Kitchen, had started an initiative for teaching the recipients of these organizations how to grow their own food and have a more healthy diet,” she said. “Healthy Plate provides those in need with fresh and shelf-stable food to support a healthier lifestyle.”

With the help of 108 Georgia chapters — 83,612 members — $20,000 was raised for the Master’s Table Garden and greenhouses.

“This support is absolutely crucial,” Guiterrez Siler said. “Because of WoodmenLife, our neighbors in need have somewhere to turn when crisis puts their next meal out of reach.”

Everything grown in the garden is served at the Master’s Table Soup Kitchen.

This spring, WoodmenLife members helped build a greenhouse, which will help the food bank start seedlings in the winter to get a jump on the spring growing season.
Maher Retiring as CFO, Taking Seat on Board of Directors

Chief Financial Officer Robert (Bob) Maher is retiring from WoodmenLife after 38 years with the organization. He has worked at WoodmenLife since 1981 when he started in the Systems and Planning Department. He finishes his career with six years as CFO.

Maher will leave the Home Office at the end of 2019 and then serve on the National Board of Directors, succeeding Mark Schreier, who will be retiring from the board Jan. 1 (see page 31).

“I look forward to having more time to volunteer and give back, and I’m also looking forward to staying engaged in our strategy for growth and supporting our mission while serving on the WoodmenLife Board of Directors,” he said.

Maher has been a member of WoodmenLife Alpha Chapter 16 and served as president of both that chapter and the Nebraska Jurisdiction.

“Attending Jurisdictional and National Conventions has provided many opportunities for me to get to know my fellow members. There have been so many meaningful moments when I had the chance to hear the stories behind why they love WoodmenLife,” he said. “Our members have placed their trust in us — sometimes with their life savings. I do what I can to assure them we’re careful and responsible stewards and that their money is in good hands.”

- Bob Maher, Chief Financial Officer

Maher is very optimistic about the future of WoodmenLife with Jon Aerni, Vice President & Chief Actuary, taking over as CFO.

“Financially speaking, WoodmenLife is stronger than ever,” he said. “Jon Aerni is a talented leader and highly capable CFO, and with President Pat Dees’ leadership, the organization has a very bright future.”

Aerni, VP & Chief Actuary, Promoted to CFO

WoodmenLife has appointed Vice President & Chief Actuary Jon Aerni to Chief Financial Officer, taking over for Robert Maher, who is retiring at year-end after a 38-year career.

“The role of the CFO has always been about ensuring the financial security of WoodmenLife, and I will continue that mission,” Aerni said. “I look forward to helping shape WoodmenLife’s strategy going forward. We are in a strong financial position and have a great opportunity to make a positive impact on many more people and their communities.”

Aerni has been working at WoodmenLife and been a chapter member since 2006.

“I’ve had the opportunity to interact with members so many times over the years,” Aerni said. “It’s always amazing to see the passion members have for their chapters, for their communities and for WoodmenLife.”

In addition to service for WoodmenLife, Aerni is a regular volunteer for Abide, a nonprofit that supports struggling Omaha neighborhoods, and a board member of Good Neighbor Ministries.

When he isn’t volunteering, Aerni likes making and enjoying healthy foods and helping his wife, Jennifer, home-school their six children.

Aerni has goals for his new position and is eager to meet with more members to better understand how WoodmenLife can meet their needs.

“My goal is to make sure that we are focusing on the right metrics and then fully understanding the results,” he said. “Then we can make the best decisions possible and be good stewards for our members.”

Bob Maher is very hopeful about WoodmenLife’s financial future and Aerni’s promotion.

“Jon is going to bring a great perspective to the role of CFO,” Maher said. “His commitment to members and the strength of the organization shows in all his decisions.”
Donations Help Flood Victims Feed Their Families

When residents of the cities and towns along the Missouri River lost everything in record-breaking flooding earlier this year, WoodmenLife was there to make sure they didn’t lose hope. A donation as simple as kitchen supplies helped residents feed their families and begin to regain some sense of normalcy.

Since March, residents of many communities have been displaced from their homes, and some have yet to return. Local chapters donated snacks for those assisting with the cleanup of Winslow, NE, and each of the town’s 40 households received a set of kitchen basics.

Ongoing Needs

Food pantries have been experiencing much higher traffic than usual, and WoodmenLife worked with the Mills County Storehouse in Glenwood, IA, to supplement their food pantry by donating 400 gallons of milk and countless boxes of food.

In June, WoodmenLife Home Office associate Trisha Gawley was one of the volunteers who helped with cleanup efforts in Hamburg, IA. She worked with the Army Corps of Engineers tearing down moldy drywall and insulation, and removing water-damaged subflooring.

“At the time we were there they’d been flooded for almost six weeks,” Gawley said. “In the first month, volunteers are really eager. But that number drops and slows down. So they were really appreciative that there were still people who wanted to help.”

WoodmenLife also donated groceries to a makeshift food pantry in the local school and more than 100 buckets of cleaning supplies for use in the town. Kitchen sets — including microwaves, plates, silverware, and crockpots — were also donated for those who were displaced. For residents who have had to leave their homes, basic kitchen supplies can make a huge difference.

“I met a woman who had been living out of an RV trailer,” Gawley said. “She had been cooking her meals on a grill. The people were just really appreciative.”

Still Pitching In

Although it’s been several months since flooding began along the Missouri River, there is still a lot of work to be done in Hamburg and surrounding areas. Gawley, whose parents live in a neighboring town, said she feels a close connection to southwest Iowa.

“I wanted to lend a hand where I could, because if it were to happen in reverse, I know that they’d be there to help us.”

Flood relief donations by the numbers

- Over $21,000 worth of food
- 383 microwaves
- 368 sets of pots, pans and dishes
- 80 sets of sheets
- 200–250 pillows
- 100+ containers of laundry detergent
- 500 cleanup buckets

Mark Schreier will be stepping down from the WoodmenLife National Board of Directors on Jan. 1, 2020, after more than a decade of service on the board.

Schreier started his career with WoodmenLife in 1977 in the Actuarial Department and was repeatedly promoted. He retired in 2013 after five years as Executive Vice President, Finance and Treasurer, and that same year he was re-elected to the board.

He’s been actively involved in all areas of WoodmenLife and as a member of Alpha Chapter 16, holding all chapter offices, including president.

“Mark is an incredibly valuable member of the Board and has advocated for members as the organization has grown,” said Patrick L. Dees, WoodmenLife President & CEO. “We wish him all the best in his retirement and appreciate what he’s done for WoodmenLife throughout his career.”
Members hosted a Flag Day ceremony, donated a Flag of Heroes (which contains the names of each of the emergency services personnel who died in the terrorist attacks on 9/11), and served an appreciation dinner for local First Responders.

Chapter 338
Phenix City, AL

Members presented Veteran appreciation certificates and flag lapel pins to all the Veterans at the Frontenac American Legion Post #43 meeting. They also presented a Braille flag to Commander Trey Coleman and served snacks.

Chapter 66
Huntington, WV

Members served a First Responders appreciation breakfast for the Barboursville Police Department and presented officers with an American flag and a donation to help buy an automated external defibrillator.
Members hosted a Memorial Day ceremony and placed a wreath at the monument in the Laurens town square.

Chapter 206
Gray Court, SC

Members presented an American flag to Gilmer County Fire Station #1.

Chapter 1180
Blairsville, GA

Visit WoodmenLife.org/Impact to find out about our new online fundraising program.
Members presented an American flag to the Union Road Volunteer Fire Department.

Representative Randall Jones presented a Century of Service plaque to Faye Burgamy, secretary, center, and Debra Brantley, treasurer.

Chapter 266
Bruceon Mills, WV

Members hosted a First Responders appreciation event in Bruceton, WV, serving the 911 center, an EMT class and firefighters from the Newburg Volunteer Rescue Squad & Fire Department in Preston County.

Members presented 20 American flags to the city of Wewoka. They’ll be flown along Main Street during patriotic holidays.

Chapter 226
Bruceon Mills, WV

Chapter 982
Stapleton, GA

Chapter 382
Gastonia, NC

Chapter 1408
Southaven, MS

Chapter 693
Lewisburg, PA

Chapter 2972
Stapleton, GA

Chapter 8
Florence, AL

Members donated 42 American flags to the DeSoto County School District.

The flag display at the spring meeting was a hit and a great way to support the National Community Focus of fighting hunger.

Members celebrated Memorial Day with a parade float that member Mark Bitter drove with a crew of candy-throwers riding in back.

Members presented an American flag to the Union Road Volunteer Field Department.
Members, including President Dee Deleon, hosted a Flag Day ceremony.

Representatives Bill Skidmore, left, and Tanner Skidmore, right, presented WoodmenLife Focus Forward Scholarship recipient Landon with his award.

Representative Patrick Dwyer presented Kayla with a WoodmenLife Focus Forward Scholarship certificate. With them is Love, Kayla’s mother.

Representative Adam Beck, left, presented WoodmenLife Focus Forward Scholarship recipient Madyson with her certificate. With her is her father, Mark.

Representative Darrell Marsh presented WoodmenLife Focus Forward Scholarship recipient Rachel with her award.

Members hosted a First Responders appreciation event for the Greenbrier Volunteer Fire Department. They also hosted a mustache and beard contest to benefit the department.

Members hosted a First Responders appreciation event for the Hickman County Rescue Squad. They donated snacks, cooling towels, an American flag for the main station, and $200 to purchase supplies for the new swift water rescue team.

New Photo Submission Guideline
To have your chapter event published in WoodmenLife Magazine, submit photos to WoodmenLife.org/photos
Fun Zone
Welcome to a state of fun, pun intended. Find all 50 state capitals in this word search! From Alabama to Wyoming, they’re all in here. Happy searching! (The answers are on page 35.)

Wordfind

State Song Unscramble (The answers are below.)
1. Teaew Eohrn Laabman Ylmnd Ydysm
2. Ntnro To Aalask Nhnojy Onoth
3. Eraiog On Ym Mndy Rya Cshrael
4. Blue Oomm Nf Cnkeklyt Lveis Rpeealspsyf Inelc
5. Eepd In Efh Tehra Of Eaxst Gnee Utry

Word Bank
Albany  Juneau
Annapolis  Lansing
Atlanta  Lincoln
Augusta  Little Rock
Austin  Madison
Baton Rouge  Montgomery
Bismarck  Montpelier
Boise  Nashville
Boston  Oklahoma City
Carson City  Phoenix
Charleston  Providence
Cheyenne  Rapid City
Columbia  Raleigh
Concord  Richmond
Denver  Sacramento
Des Moines  Salem
Dover  Salt Lake City
Frankfort  Santa Fe
Harrisburg  Springfield
Hartford  St. Paul
Helena  Tallahassee
Indianapolis  Topeka
Jackson  Trenton
Jefferson City  Wyoming

Sudoku Puzzle

(State Jokes)
Q: What did the Kentucky Derby horse say when it fell?
A: I’ve fallen and I can’t giddyup!
Q: Where does America buy its pencils?
A: Pennsylvania!
Q: Mississippi gave Missouri a New Jersey, so what did Delaware?
A: I don’t know, but Alaska.
Q: In what U.S. state can you find tiny drinks?
A: Mini-soda
Q: What rock group has four guys who don’t sing?
A: Mount Rushmore

(Find answers on page 35.)
Smart financial choices should be easy

No matter where you are in life, My Choice IUL™ can help by protecting your loved ones with life insurance and by building cash value you could use during your retirement years.*

Contact your Representative or visit WoodmenLife.org/MyChoice to find out how our new indexed universal life product could help you.

In Memoriam Submission Guidelines:
The editors of WoodmenLife Magazine want to give your departed loved ones the most respectful and complete recognition possible. To aid us in doing this, please upload the information at WoodmenLife.org/photos. Include your loved one’s full name as you would like it printed, age, chapter number, and hometown. Also let us know if he or she served as a Jurisdictional Officer, a National Committee member, a Regional Director, or a National Representative. Please submit photos of the highest possible quality to assure adequate printing. Thank you.

*Loans and withdrawals will reduce the policy’s death benefit and available cash value. Excessive loans or withdrawals may cause the policy to lapse. A loan, withdrawal or surrender may be a taxable event. For tax advice, consult with your professional tax advisor. There may be tax implications for policies recognized as modified endowment contracts (MECs). Distributions, including loans, from a MEC are taxable to the extent of the gain in a policy, and may also be subject to a 10% additional tax if the owner is under age 59½. Flexible Premium Adjustable Indexed Life Certificates ICC18 8730 4-18, 8730 4-18 (XX). Before you purchase, be sure to ask your sales representative about the life insurance policy’s features, benefits and fees, and whether the life insurance is appropriate for you, based upon your financial situation and objectives. Products are not available in New York and all products may not be available in all states. Life insurance and annuity products are issued by Woodmen of the World Life Insurance Society; Home Office: Omaha, Nebraska. D1545 8/19
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.
Fun Zone

Welcome to a state of fun, pun intended. Find all 50 state capitals in this word search! From Alabama to Wyoming, they’re all in here. Happy searching! (The answers are on page 35.)

Wordfind

Word Bank

Albany
Annapolis
Atlanta
Augusta
Austin
Baton Rouge
Bismarck
Boise
Boston
Carson City
Cheyenne
Columbus
Concord
Columbus
Concord
Des Moines
Frankfort
Dover
Denver
Nevada
Salem
Frankfurt
Harriburg
Harford
Helena
Honolulu
Indianapolis
Jackson
Jefferson City

United States
of America

State Song Unscramble (The answers are below.)

1. Teew Eohn Laabmaa Ymndy Ydymk
2. Ntrho To Aalask Nhnoy Onnot
3. Eraogg Oym Mndy Rya Ghar
4. Blue Oomm N’Cmekly Lveis Rpeealspsy Inelc
5. Eopd In Eth Tehro Of Easxt Gnee Utry

State Jokes

Q: Where does America buy its pencils?
A: Pennsylvania!

Q: Mississippi gave Missouri a New Jersey, so what did Delaware do?
A: I don’t know, but Alaska.

Q: In what U.S. state can you find tiny drinks?
A: Mini-soda

Q: What rock group has four guys who don’t sing?
A: Mount Rushmore

Sudoku Puzzle

(Find answers on page 35.)

United States
of America

WoodmenLife Magazine

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