Changing Your Insurance

Also in this issue:
Snowball Express Recap
2018 Annual Report
Let’s Make an Even Bigger Impact This Year

Throughout a lifetime of experience with WoodmenLife, there are many things I can always count on, including your willingness to step up when we offer new ways to help your local community. We’re about to launch one of our biggest opportunities yet, the WoodmenLife ImpactSM program. This online fundraising site will be a brand-new way for you to raise money for causes in your community.

You will be able to raise money for things like classroom supplies or uniforms for your child’s school and equipment for your local First Responders. Plus, WoodmenLife pays ALL fees.

Down the line, Impact will offer even more opportunities for fundraising. This will include a chance to give our National Community Focus of fighting hunger even more exposure. I personally think this will be our most successful year yet toward this effort! It’s going to be exciting to see how you are helping your communities in real time.

Sincerely,

Patrick L. Dees
President & CEO

Recruiting Sales Manager Carol Reed presents an American flag on behalf of members to the Disabled American Veterans in Evergreen. They maintain the Conecuh County Veterans Memorial.

Our Mission: WoodmenLife provides members with financial security while making a difference in your community.
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Financial Highlights

WoodmenLife’s financial performance in 2018 included income of more than $1 billion. Life insurance in force continued to climb, reaching $38.7 billion. WoodmenLife has total assets of nearly $11 billion, and $115 of assets for every $100 of liabilities, further indication of our strong financial position. Benefit payments to customers and beneficiaries totaled $753.2 million, while customers received $38.5 million in refunds.

Visit WoodmenLife.org to view a complete version of the 2018 WoodmenLife Annual Report.

Community Report

Through 15,799 chapter community events in 2018, WoodmenLife members continued to celebrate their shared commitment to family, community and country. Our chapters made a meaningful impact in the cities and towns they love with service projects, disaster relief work and patriotic activities, as well as by supporting our National Community Focus of fighting hunger. In addition, in the second full year of the new WoodmenLife Member Benefits Program, members saved money with the Life’s Perks® discount program and planned for the future with the WoodmenLife Focus Forward Scholarship®.

Member Benefits

<table>
<thead>
<tr>
<th>Benefit Type</th>
<th>Quantity</th>
<th>Benefit Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shared Commitment</td>
<td>2,732 projects</td>
<td>$1,024,500.00</td>
</tr>
<tr>
<td>United States Flags</td>
<td>252,200</td>
<td>$620,585.94</td>
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<tr>
<td>First Responders</td>
<td>1</td>
<td>$25,000.00</td>
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<tr>
<td>Natural Disaster</td>
<td>447</td>
<td>$297,972.12</td>
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<tr>
<td>Newborn</td>
<td>3</td>
<td>$30,000.00</td>
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<tr>
<td>Orphan’s Care</td>
<td>15</td>
<td>$180,000.00</td>
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<tr>
<td>Youth &amp; Senior Activities</td>
<td>29,687 people at 115 events</td>
<td>$1,966,339.06</td>
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<tr>
<td>Member Discounts</td>
<td>–</td>
<td>$423,257.00</td>
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<tr>
<td>Scholarships</td>
<td>991</td>
<td>$553,500.00</td>
</tr>
</tbody>
</table>

Visit WoodmenLife.org to view a complete version of the 2018 WoodmenLife Annual Report.
### Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>Dec. 31, 2017</th>
<th>Dec. 31, 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bonds</td>
<td>$7,473,523,682</td>
<td>$7,485,135,545</td>
</tr>
<tr>
<td>Preferred Stock</td>
<td>—</td>
<td>8,338,082</td>
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<tr>
<td>Common Stock</td>
<td>529,027,557</td>
<td>406,562,172</td>
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<tr>
<td>Mortgage Loans</td>
<td>2,028,935,780</td>
<td>2,037,358,139</td>
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<tr>
<td>Real Estate</td>
<td>79,189,607</td>
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<tr>
<td>Other Invested Assets</td>
<td>38,216,054</td>
<td>85,956,552</td>
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<tr>
<td>Short-Term Investments &amp; Cash</td>
<td>103,810,660</td>
<td>180,832,659</td>
</tr>
<tr>
<td>Certificate Loans</td>
<td>152,333,011</td>
<td>148,365,316</td>
</tr>
<tr>
<td>Data Processing Equipment</td>
<td>1,374,661</td>
<td>1,376,062</td>
</tr>
<tr>
<td>Other Non-Invested Assets</td>
<td>853,131</td>
<td>1,536,673</td>
</tr>
<tr>
<td>Due &amp; Accrued Investment Income</td>
<td>74,521,106</td>
<td>71,071,714</td>
</tr>
<tr>
<td>Separate Account Assets</td>
<td>493,674,084</td>
<td>444,510,975</td>
</tr>
<tr>
<td><strong>Total Admitted Assets</strong></td>
<td><strong>$10,975,459,333</strong></td>
<td><strong>$10,949,510,718</strong></td>
</tr>
</tbody>
</table>

### Liabilities

<table>
<thead>
<tr>
<th>Description</th>
<th>Dec. 31, 2017</th>
<th>Dec. 31, 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Certificate Reserves</td>
<td>$8,485,945,271</td>
<td>$8,466,431,399</td>
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<tr>
<td>Certificate Claims</td>
<td>43,504,646</td>
<td>41,585,231</td>
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<tr>
<td>Certificate Refunds</td>
<td>274,591,726</td>
<td>264,837,063</td>
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<td>Advance Payments</td>
<td>5,765,937</td>
<td>5,351,869</td>
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<tr>
<td>Asset Valuation Reserve</td>
<td>125,083,438</td>
<td>100,281,350</td>
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<tr>
<td>Other Liabilities</td>
<td>153,356,571</td>
<td>194,339,555</td>
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<tr>
<td>Separate Account Liabilities</td>
<td>493,674,084</td>
<td>444,510,975</td>
</tr>
<tr>
<td><strong>Total Liabilities &amp; Special Reserves</strong></td>
<td><strong>$10,975,459,333</strong></td>
<td><strong>$10,949,510,718</strong></td>
</tr>
<tr>
<td>Dollars of Assets to Every $100 of Liabilities</td>
<td>$115</td>
<td>$115</td>
</tr>
<tr>
<td>Insurance in Force</td>
<td>$38,543,409,986</td>
<td>$38,707,811,338</td>
</tr>
<tr>
<td>Life Insurance Issued</td>
<td>$2,984,629,986</td>
<td>2,780,149,760</td>
</tr>
<tr>
<td>Benefit Payments</td>
<td>$677,439,204</td>
<td>$753,205,598</td>
</tr>
</tbody>
</table>

### Distribution of Assets

- Bonds: 68.38%
- Preferred & Common Stock: 3.79%
- Other Invested Assets: 4.01%
- Other Non-Invested Assets: 0.67%
- Separate Account Assets: 4.06%
- Mortgage Loans: 18.61%
- Real Estate: 0.32%

### Insurance in Force 10-Year History

- 2009: $34.9
- 2010: $35.4
- 2011: $35.8
- 2012: $36.4
- 2013: $36.9
- 2014: $37.2
- 2015: $37.6
- 2016: $38.0
- 2017: $38.3
- 2018: $38.7

### Premium Income 10-Year History

- 2009: $800
- 2010: $748
- 2011: $767
- 2012: $767
- 2013: $767
- 2014: $767
- 2015: $639
- 2016: $570
- 2017: $587
Hutto Named Regional Director in Southern Alabama

Mike Hutto has been promoted to Alabama South Regional Director, effective Jan. 1.

Lear received the Top Hat award as a Representative in 2007 and was named Top Hat Recruiting Sales Manager for 2016. He has earned Super Star or Super Star Elite status 17 of the 18 years he’s been with WoodmenLife. In addition, he has ranked as one of the top recruiters for WoodmenLife the past two years.

Lear, who has helped with many chapters’ activities, said serving others has contributed a lot to his success. In addition to being a member of WoodmenLife Chapter 115 in Mayfield, he also is a member of the local Veterans of Foreign Wars and American Legion.

Lear and his wife, Dina, have two children: Laken, 25, and Logan, 22. In his spare time, Lear enjoys boating on Kentucky’s lakes.

Hutto holds a Bachelor of Science in criminal justice and a minor in psychology from Florida State University, where he was a scholarship athlete. He joined the Leon County, FL, Sheriff’s Office as a Mounted Posse volunteer member in 2008 and currently serves as a Reserve Deputy in Jackson County, FL.

Hutto has been active with various chapters across the state. He said some of the most memorable events he’s helped with are ones that support First Responders, veterans and children with special needs.

Hutto and his wife, Kelley, have three children: Mitchel, Nickolas and Jillian. They are proud grandparents of Emma, daughter of Mitchel and Brittany.

Lawrence Named Regional Director in California

WoodmenLife has appointed Tyler Lawrence Regional Director for the California Region, where he will oversee and grow the Sales Force and membership for the California Region, first in Williamsburg and then in Charlottesville in May 2018. Lawrence earned Cabinet status in 2018 as a Recruiting Sales Manager.

A native of Syracuse, NY, Lawrence began his career with WoodmenLife as a Representative in October 2012 in Roanoke, VA. In August 2015, he was promoted to Recruiting Sales Manager for the Virginia Region, first in Williamsburg and then in California.

WoodmenLife has reopened the California Region, which was previously part of the Western Region, effective Jan. 1. This market has a diverse population across California, Hawaii, Nevada, Oregon, Utah, and Washington. The California Region has multiple Recruiting Sales Managers and a strong chapter presence.

Join WoodmenLife in supporting our First Responders. Honor law enforcement and fire and rescue personnel with Thin Blue Line and Thin Red Line American flags. Contact your WoodmenLife Chapter for more information.
WoodmenLife Earns Superior Rating Once Again

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.

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.

“This rating from A.M. Best confirms that we are making the decisions that are best for our members,” said Patrick L. Dees, WoodmenLife President & CEO. “We continue to plan for the future with this focus, and are structuring the organization to ensure we will be just as strong many years from now.”

A.M. Best is a full-service credit rating organization dedicated to serving the financial services industries, including the banking and insurance sectors. Policyholders and depositors refer to Best’s ratings and analyses as a means of assessing the financial strength and creditworthiness of risk-bearing entities and investment vehicles. To learn more about A.M. Best, visit ambest.com.

Sarah Freese, who received the top WoodmenLife Focus Forward Scholarship in 2018, is thriving during her first semester as a student at UCLA.

“UCLA was always the school that I wanted to go to all throughout high school, so just being here in itself is so surreal,” Freese said.

WoodmenLife awarded her $25,000 last spring. That money is helping her to attend her dream school.

Sarah’s mother, Shelley Freese, said the scholarship was a huge help and has been a financial relief for the family. And she’s proud of her daughter.

“She worked really hard, and she got rewarded for that.” Shelley Freese said.

Sarah Freese, of Fair Oaks, CA, said she originally planned to major in public affairs and political science, but has since changed course, swapping out that double major for a major in public affairs with a planned minor in either entrepreneurship or education.

The 19-year-old is interested in pursuing business long term: she ran her own business in high school offering swim lessons. She’s also exploring an interest in working in education. Her dream job is to be a school superintendent. Regardless, Sarah is excelling academically, concluding her first semester with a 4.0 GPA.

“UCLA was always the school that I wanted to go to all throughout high school, so just being here in itself is so surreal.”

— Sarah Freese
WoodmenLife Focus Forward Scholarship® Recipient

“Talent, determination and smarts will take a student places. Member Dylan Carpenter, who won the first $25,000 WoodmenLife Focus Forward Scholarship® in 2017, is a perfect example. The Carthage, MS, student graduated from the University of Mississippi in just two years. WoodmenLife is honored to have been a part of Carpenter’s success story. We look forward to similar stories in the future.

“Im so thankful that I got this scholarship from WoodmenLife so that it’s been easier for me to be able to attend here,” she said. “It has definitely helped a lot. Every day I just wake up and I can’t even believe that I go here.”

WoodmenLife Scholarship Helps Fuel Student’s Success

WoodmenLife Magazine
Coming Soon: Free, Easy Fundraising for Your Community

WoodmenLife is bringing you a new benefit to help build up your community later this spring. What if you could help your child’s school raise money for uniforms? Or help your local volunteer fire department buy new equipment? With WoodmenLife Impact, you can! This online fundraising tool for local giving empowering you to support causes that matter to you. Plus, WoodmenLife will kick off your fundraiser with $50!

Why start a fundraiser with WoodmenLife Impact?

Help Many
WoodmenLife Impact focuses on hosting fundraisers that help communities on a larger level. In helping schools, fire departments and other community groups, you touch the lives of many.

In turn, this can create a ripple effect. Those you help may pass it on, continuing to make an impact in their communities.

Start with $50
Your fundraiser will launch with a $50 donation from WoodmenLife. We want your efforts to be successful, so we go the extra step to help you get started.

No Fees
WoodmenLife covers 100% of the fees, so every dollar you donate goes directly to the cause you choose to support.

Filling a Need
When you donate to a campaign on WoodmenLife’s Impact, you’ll have the confidence of knowing your donation is supporting a great community cause.

Setting up your fundraiser is easy. Simply fill out the fundraiser application at WoodmenLife.org/Impact. Our staff will work with you to get everything set up and approved. Once your fundraiser goes live, it will run for 45 days. Be sure to share your efforts on social media to attract as much awareness and involvement as possible.

Help by Donating
You can also support your community by donating to a fundraiser on WoodmenLife Impact. WoodmenLife chapters will be using Impact as a new way to further their community efforts. Be on the lookout for fundraisers you can support in your area this spring.

Here’s How:
1. Go to WoodmenLife.org/Impact. Choose the campaign you want to support. You can search by state or by type of project (community or country, with more categories coming throughout the year).
2. There’s no need to create an account. Just choose how much you’d like to donate and enter your name and email address to receive a receipt. It’s that easy. WoodmenLife covers all fees, so every dollar you donate will go toward accomplishing the goals of the campaign.
3. Be sure to check back for updates from the fundraiser organizer and to see how the project is progressing toward its goal.

*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.
Kelly Bell of Florence, SC, is a teacher for children who have low vision or no vision. She guides them through what otherwise might be a challenging school day. After her day of teaching ends, she heads home to teach her own son and daughter. Her days are full, and often there isn’t much time to think about her or her family’s future needs, let alone insurance coverage.

The Right Products at the Right Time

Three years ago, the Bells were researching permanent insurance products online and landed on WoodmenLife.org. They searched for a Representative in their area and noticed that WoodmenLife Representative Ashley Klynstra was right in their neighborhood.
1. 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.

2. Member benefits are not contractual, are subject to change and have specific eligibility requirements.

3. Member benefits 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.

4. Loans against the cash value of your certificate will accrue interest, reduce the death benefit and may be a distribution taxable to the extent of the gain. Withdrawals of more than 10% of the surrender value each certificate year will be subject to a surrender charge during the surrender charge period. If you are under age 59½ at the time of any withdrawal a 10% IRS penalty tax may apply. 5. Qualification for the guaranteed insurability rider is dependent upon underwriting and approval by WoodmenLife. All contractual provisions apply and may vary by state.

Forms ICC17 8678 1-17; 8678 1-17 (XX), 261-XX0409
Form 03-XX-0409

Here are some benefits of permanent coverage:

» Lifetime coverage
» Payments that are guaranteed not to increase
» Access to cash value that can help pay for later costs, such as college
» Money to help ease the financial burden for family members after the insured dies

Plus, you can add the Guaranteed Insurability Rider at additional cost, which allows you to purchase additional insurance at certain times without a medical examination.

Contact your WoodmenLife Representative today.

Kelly and husband, Stephen Bell, sat down with Klynstra to review the term life coverage they had through employers, and she recommended they purchase two 20-Pay Whole Life certificates. They were in their 30s and in good health — and could afford the monthly premium. Purchasing Whole Life certificates would mean that they would have coverage for a lifetime, at a rate that would never increase. Klynstra also recommended buying 20-Pay certificates for Hayden, 11, and Dawson, 13, since they were young. Soon after, they got a call from Klynstra, who had realized that for a monthly premium they could afford they also could add two $10,000 Term certificates for Hayden and Dawson. Doing this would increase their coverage on top of the 20-Pay certificates they currently owned. The Bells felt secure in their decisions based on Klynstra’s recommendations, because she had similar coverage for her own kids. “I feel like Ashley has made it easy for us and keeps our best interests in mind. I always ask what she would do for her own kids,” said Kelly Bell.

More Than Insurance
The Bells now take full advantage of being WoodmenLife members and use its benefits, attending family events at Pirates Voyage and Medieval Times at discounted prices. They also have purchased two TVs and six DNA kits for relatives, all at incredible savings through Life’s Perks. “The money we’ve saved through Life’s Perks has allowed us to attend events and purchase items that may have otherwise not been affordable,” said Kelly Bell.

As a part of a 100 percent WoodmenLife family, Hayden and Dawson will be eligible for the WoodmenLife Focus Forward Scholarship when they graduate high school.

A Trusted Guide
Klynstra keeps in close communication with the Bells and always recommends options that are consistent with their specific needs and financial objectives, while saving them money. The Bells consider her a friend, as well as a trusted guide, to help protect their family for life.

Klynstra’s motto has always been, “I tell my clients that if they can think of a product and amount of coverage they want, I’ll find a way to provide that for them.” She has certainly done that for the Bells, helping them find the right coverage at a price they can afford.

Just as Kelly Bell serves as a guide for her students and own children every day, Klynstra serves as a guide for the Bells, educating them through life’s stages, making it easy to provide the protection and benefits they need at each stage.

“I never had coverage like this when I was their age, and this gives us peace of mind, knowing our children are protected for life.”

— Kelly Bell

[1] 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. 2. Member benefits are not contractual, are subject to change and have specific eligibility requirements. 3. Member benefits 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. 4. Loans against the cash value of your certificate will accrue interest, reduce the death benefit and may be a distribution taxable to the extent of the gain. Withdrawals of more than 10% of the surrender value each certificate year will be subject to a surrender charge during the surrender charge period. If you are under age 59½ at the time of any withdrawal a 10% IRS penalty tax may apply. 5. Qualification for the guaranteed insurability rider is dependent upon underwriting and approval by WoodmenLife. All contractual provisions apply and may vary by state.
The Garden of Flags was Like 800 Soldiers Standing at Attention

Eight hundred American flags formed a walkway in the Fiesta room of Disney’s Coronado Springs Resort. Every flag stood for a fallen military hero, and contained his or her name, rank and branch of service. The memorial Heroes’ Garden was a central part of the Gary Sinise Foundation Snowball Express event at Walt Disney World in Orlando, FL.

The annual event, which took place in December, brought together more than 1,750 children of the fallen and their surviving parent or guardian for five days of inspiration, unity and healing.

“When I walked into what was to become the Heroes’ Garden, I got the feeling, ‘This is going to be good,’” said Bernadine Stanaland, Florida Jurisdictional President for WoodmenLife. “After our volunteers ironed all 800 flags, put them in the stands and in the walking path order, I got the feeling, ‘This is going to be great.’ But when the nametags were put on the flagpoles, the room came to life. It was like 800 soldiers from all branches and ranks were standing before us at attention.”

Stanaland was one of nearly 75 WoodmenLife volunteers who gave her time to the Snowball Express.

She and other volunteers have special memories from the event.

“On the first day, I was leading a young lady and her son, William, to their loved one’s flag,” Stanaland said. “The young lady said thank you, and I walked away. I noticed that they both put their arms around the flag and then lay down next to the flag. The son was given a memory book to write his thoughts down. They both wrote messages and left them at the bottom of the flag. This was happening all over the room.”

Mickey Pennington, Florida Community Outreach Manager, said he will cherish the memory of two little girls, who had each tragically lost parents.

“I was able to meet one little girl who lost both parents,” Pennington said. “Thirty minutes later, there was another little girl who lost three people – her father, mother and stepfather. There were so many raw emotions. We cried with them, took photos for them and gave hugs when appropriate.

“No event could have aligned with our values any more than the Snowball Express. It was a perfect blend of WoodmenLife’s shared commitment to family, community and country.”

Nearly 75 WoodmenLife volunteers, including member Denise Oldaker of Apopka, FL, and Representative Johnny Johnson of Lakeland, FL, contributed hundreds of hours to make sure the flags were ready for the garden.
WoodmenLife members volunteered approximately 1,000 hours

Stanaland and Pennington volunteered alongside Regional Director Wes Stocks, Recruiting Sales Manager Neal Roberts and Fraternal Coordinator Charlotte Roberts.

On top of the approximately 1,000 volunteer hours members and associates gave, WoodmenLife provided the 800 3-by-5-foot flags, flagpoles and bases for the Heroes’ Garden.

The Roberts family took delivery of the items and stored them at their home in Florida before the event.

“A lot of logistics had to be accomplished beforehand,” Pennington said. “Wes, Neal and Charlotte were instrumental in those efforts.”

Several volunteers met at the Roberts’ home to assemble flagpoles and fill bases with sand. It took about 10 hours and 20 volunteers one Saturday to prepare the flags for the Heroes’ Garden, he said.

Pennington recruited one group of high school junior ROTC members to help with setting up and another to help with tearing down the flags. A rental truck was used to haul the flags, flagpoles and bases to the resort.

“It was a big team effort,” said Pennington. “We had people from across Florida and the nation, as well as from the Home Office, working to make it happen.”

Stocks, Pennington and Neal Roberts are veterans, and Stanaland’s husband is, too.

“We’ve served our country, and now we have the opportunity to serve these families,” said Pennington, who was in the Marine Corps. “These servicemen and servicewomen have paid the ultimate price that we didn’t have to. I would encourage anyone who can serve to serve.”

About the event, Neal Roberts added: “I recommend everyone do it. I think it’s a heartfelt way to help people. I had the chance to walk through (the garden) before the families did. It was heart-wrenching.”

No matter the individual reasons for helping with this year’s Snowball Express, it’s clear that these WoodmenLife volunteers found the experience meaningful and worthwhile.

“I still get chill bumps and tears when I think about it,” Stanaland said. “It was wonderful to give back to these families. I would encourage others to volunteer. Just beware, your eyes are going to well up — not just once, but many times. But don’t worry, there are plenty of tissues.”
Get Involved!
Help Your Community, Chapter, Family

Making a difference in your community has never been so simple with the WoodmenLife Five-Star Common Bond Reward Program.

Each chapter has the opportunity to earn $2,500 for its community and Five-Star status in one swoop. By participating in quarterly chapter events, you can help reach this goal! Your participation could be anywhere from helping plan the activity to just showing up.

Bonus – all the events are family friendly. Grab your kids and grandkids and show them how important it is to volunteer in their community. Youth can make a huge impact, and there’s no time like the present to teach them about helping others.

Each quarter has a different shared commitment theme and different events. Take a look:

<table>
<thead>
<tr>
<th>Quarter 1 (January - March)</th>
<th>Community Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community Food Drive</td>
<td></td>
</tr>
<tr>
<td>Backpack Food Stuffing Event</td>
<td></td>
</tr>
<tr>
<td>Hunger Program Volunteering</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Quarter 2 (April - June)</th>
<th>Patriotism</th>
</tr>
</thead>
<tbody>
<tr>
<td>Flag Day or Memorial Day Ceremony</td>
<td></td>
</tr>
<tr>
<td>Veterans Appreciation Event</td>
<td></td>
</tr>
<tr>
<td>Flag Retirement Ceremony</td>
<td></td>
</tr>
<tr>
<td>First Responders Appreciation Event</td>
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</table>

<table>
<thead>
<tr>
<th>Quarter 3 (July - September)</th>
<th>Fighting Hunger</th>
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</thead>
<tbody>
<tr>
<td>Community Food Drive</td>
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<tr>
<td>Backpack Food Stuffing Event</td>
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<tr>
<td>Hunger Program Volunteering</td>
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</tr>
</tbody>
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<table>
<thead>
<tr>
<th>Chapter Highlights</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chapter 722</td>
</tr>
<tr>
<td>West Liberty, KY</td>
</tr>
<tr>
<td>1,031 members</td>
</tr>
<tr>
<td>Founded 1957</td>
</tr>
</tbody>
</table>

Amanda McNew, Community Outreach Manager for Kentucky East, praised Chapter 722’s success. “This chapter decided why stop at just one of these events, let’s strive to do all of them,” McNew said. “They’ve all great events that would be worthwhile in the community. And they stepped up to the plate.”

The chapter’s busy year featured donations to DOVES shelter, a school supply drive and a highway cleanup. They organized a flag retirement ceremony and a Memorial Day ceremony, and even a Family Volunteer Day. The chapter also hosted a teacher appreciation day where they provided cookies for all the teachers and staff within Morgan County.

WoodmenLife Representative Michelle Vance said staff appreciated the generosity. “They are still thanking me for last year’s cookies,” she said.

They kept energy up by continuing to work. “Once you start engaging people and they feel like they’re doing something worthwhile and giving back, then it makes them want to participate and want to be active and involved,” said Cheryl McGraw, chapter treasurer.

Chapter 722 plans to continue this challenge and complete every task on the Five-Star Common Bond Reward Program list in 2019.

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One and Done? Not for Kentucky Chapter 722

WoodmenLife Chapter 722 went above and beyond expectations last year. Although it’s recommended that chapters complete just one event that qualifies for Common Bond Reward Dollars each quarter, the West Liberty, KY, chapter completed every one.

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To learn more, contact a chapter officer or your Community Outreach Manager. Find more information on the back of this magazine, too.

In 2019, see what you can gain by giving!
It’s springtime. College graduates will be tossing their mortar boards into the air and heading out into the real world. Soon, hopefully, they’ll be taking their first job, joining the ranks marching toward retirement.

Is it too soon for them to think about retirement planning? No. In fact, thinking about retirement planning is something everyone in the workforce should be doing. While it’s never too early to start retirement planning, it’s also never too late.

Right now, paying back college loans or climbing out of debt may be top of mind. New and seasoned professionals alike may not think there’s enough paycheck left to look at retirement planning. However, letting current concerns and everyday demands prevent looking forward can be detrimental to anyone’s financial future.

It’s Good to Be Young
Here’s the good news of retirement planning: A little can go a long way. Saving as little as 1 percent of one’s income in an employer’s 401(k) or some other retirement account can pay off big down the road.

“It’s because you’re letting time work for you,” said WoodmenLife Senior Sales Manager Daniel Darling, “and money can add up nicely over 20, 30 or 40 years.”

An extreme example, perhaps, supporting retirement planning at a young age comes from a time.com/money story that stated investing $5,000 a year for 10 years starting at age 25 could become $1.5 million by retirement. By comparison, investing similarly at age 35 likely would never bring the same amount at retirement.

WoodmenLife Vice President of Human Resources Karla Gochenour also emphasized the importance of letting time work in an investor’s favor.

“It is a generally accepted principle that someone waiting until around age 40 to invest will need to contribute 3 to 4 times more monthly to get to the same amount by age 60 as someone who started around age 25,” she said.

Regardless of how much time a worker has until retirement, though, Gochenour added that it’s imperative to take advantage of an employer’s 401(k) program.

“Never turn down free money,” she said. “Contribute at least the amount that provides you with the maximum employer match.”

If retirement planning still seems unaffordable, Gochenour has more insight.

“I would strongly recommend at least trying to contribute 1 percent to 3 percent for a couple of pay periods,” Gochenour said. “Then you can see the impact to take-home pay. Most plans offer the flexibility to change your deferrals frequently, so you can reduce or stop your contribution if the impact to your take-home pay is more than your budget can tolerate.”

Savings as little as 1 percent of one’s income in an employer’s 401(k) or some other retirement account can pay off big down the road.

She also suggested young professionals, as an option, roll their 401(k) funds into an IRA if and when they change jobs. Doing this could save money on fees and allow access to a wider range of investments.

Look Into the Crystal Ball
The key, Darling said, is that workers’ present selves need to look at their future selves and determine what they want life to be like when the workdays end. Questions they should ask include: What do I want to be doing? Where do I want to be going? Where will I be living?

Retirement planning now — no matter where they are along their career timelines — can help ensure workers have the nest eggs they need to give them the best answers to those questions at the end of their careers.

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1. 401(k) not offered as a WoodmenLife product. Products offered are IRA variable annuities, IRA fixed annuities and IRA mutual funds.
Vietnam veteran Roy Hall looks forward to Chapter 3040’s annual Veterans Night Out. The event, hosted each November in Seguin, TX, draws between 200 and 300 guests. Veterans and their families from Guadalupe and surrounding counties attend, some traveling from as far as New Braunfels and San Marcos. More than 22,000 veterans live in Guadalupe County.

“This is an amazing event, and a lot of us veterans really appreciate the work that goes into making it happen,” said Hall, a retired teacher, journalist and pastor. Hall has attended the event nearly every year for the past seven it has been hosted.

Unlike other Veterans Day events, Veterans Night Out is the week prior to Veterans Day and is meant for the whole family, not just the veteran. In addition to veterans and their families, city, county and state officials are invited, as well as First Responders.

“This is a great community outreach event,” said Texas West Community Outreach Manager and six-year Army veteran Doug Wessels, who puts the whole event into action.

“I organize a committee to find and manage volunteers, vendors, donors, mailings, and event day pickup,” he said. Nearly 25 volunteers and 50 community partners come together to make the night a success.

The Southwest Texas Fraternal Corporation furnished the meat last year and a local vendor provided side dishes, bread, beans, and potato salad. Nursing homes, senior organizations and other community partners donate door prizes and other items. WoodmenLife Recruiting Sales Managers, Sales Representatives and members recruit volunteers and furnish other items as needed.

More than 22,000 veterans live in Guadalupe County

Hosted at the Jackson Park Student Activity Center on Texas Lutheran University’s campus, the local Disabled American Veterans Honor Guard posts colors to open the event. Attendees enjoy food, music and camaraderie. Wessels said, “This is a laid-back event for the whole family. John Hanson with The Legend of Times Band plays at the event, and we provide a small dance area.”

Hall added, “I enjoy visiting with as many people as I can. You don’t get to talk with everyone, of course, but it’s good to catch up and see everyone enjoying themselves.”

Hall appreciates that the event makes veterans feel included. He said, “Our whole community is very patriotic minded, and this annual event is important for the veterans in our community because so many feel like they’ve been left out. This event makes them feel like somebody appreciates them.”
Meet Blue & Valor

Last year WoodmenLife donated $15,000 to the Omaha Police Department Mounted Patrol Unit to buy much-needed horses, just like our organization did for Nashville in 2017 as a gift to the city for hosting the National Convention. Thanks to this donation, the Omaha unit has two new strong, confident recruits who are sure to get the job done this summer on the streets of WoodmenLife's hometown.

Blue, a 6-year-old blue roan Quarter Horse gelding, hails from Malvern, IA, where he worked local cattle feedlots and sale barns by day and was a hit at roping competitions by night. He is a local favorite who has a willingness to please his rider. Omaha Police Sgt. Joe Svacina says he’s just a little stubborn, too, which could be useful when he works with other horses. The unit expects he’ll be a hit on the streets of Omaha by the time baseball fans flood downtown for the College World Series in June.

Valor, a 5-year-old gray Quarter Horse gelding, came from Minden, NE, and had a short career as a roping horse. He was a hobby horse before joining the police force, but don’t let that label fool you. According to Svacina, he’s confident under pressure and pushes through challenging tasks as he works hard to please his rider. He has an obstinate streak like his classmate Blue. Svacina expects that to play to his benefit when the stakes are high. Valor will also be out and about by this summer.

We look forward to seeing these two newcomers serving the community of Omaha soon.
Chapter members donated toys to the United Way of Gaston County’s Christmas Wishes Program.

Chapter 382
Gastonia, NC

March 31
Deadline for chapters to submit July, August & September events to Community Outreach Manager

April 14–21
National Volunteer Week

May 4
Join Hands Day

May 27
Memorial Day (Home Office Closed)

Upcoming
March - May

Chapter 382
Gastonia, NC

Chapter 158
Statesboro, GA

Chapter 254
Charleston, WV

Chapter 664
Raceland, LA

Chapter 158
Statesboro, GA

Chapter 3
Jacksonville, FL

Chapter 254
Charleston, WV

Chapter 664
Raceland, LA

Chapter members presented baby supplies to The Nest, A Women’s Center, which offers free services to those facing unplanned pregnancy.

Members presented Pastor Tim Huffman and Emit Grove Baptist Church with a new flag.

Recruiting Sales Manager Rick Price, left, and Representative John Bilick, right, delivered three boxes of toys collected by members to the Children’s Hospital New Orleans.

Members delivered about $250 worth of food and other items to the Lower Elk River Ministerial Association (LERMA).
Members presented a check for $100 to New Beginnings Transitional Shelter in Marlboro County for Make a Difference Day. Gloria Lewis, second from right, is pictured with shelter employees.

Chapter 266
Wewoka, OK

Members purchased bikes, toys and clothing for 120 students to help with the Wewoka Public School’s Angel Tree.

Members presented 224 pounds of food to the Bear Essentials food pantry on the University of Central Arkansas campus. From left are pantry volunteer Jacob Charistie, Representative Michael West, Chapter Treasurer Deloise Mowdy, and member Bethany West.

Members assembled care packages for delivery.

Chapter 35
Conway, AR

Chapter 966
Wallace, SC

Members hosted a charity golf tournament to help supply food for the Waterloo Schools’ weekend backpack program. From left are Principal Sabrena Malone, Representative Rocky Beck, Robby Robertson, and Representative Adam Beck.

Answer key from word search on page 39

Answer key from Sudoku on page 41

Chapter 14
Louisville, KY

Members presented a check for $100 to New Beginnings Transitional Shelter in Marlboro County for Make a Difference Day. Gloria Lewis, second from right, is pictured with shelter employees.

Chapter 8
Florence, AL

Members purchased bikes, toys and clothing for 120 students to help with the Wewoka Public School’s Angel Tree.
Chapter Vice President Juanita Gaza and Secretary Melinda Colmenero work at a food drive for the Coastal Bend Food Bank.

Members handed out flags in honor of Veterans Day.

Representative Charles Brown presented a new American flag and flag code handbooks to Kelly Smith and Collins-Riverside Middle School in Northport.

In the Winter 2019 issue, a photo on page 38 from Oklahoma was misidentified. Members of Chapter 154 volunteered at the Food & Shelter in Norman for their 3rd quarter Common Bond Reward Program.

Chapter 50
Savannah, TN

Members donated 14 children’s coats and six large boxes of diapers to the Carl Perkins Center for the Prevention of Child Abuse.

Chapter 966
Wallace, SC

Members hosted a food drive for the Cheraw Soup Kitchen and collected about 250 pounds of food and nearly $300. From left are Beverly Thompson, Glenn Previtte, Chad Lewis, and Tina Thompson.

Chapter 302
New Haven, WV

Members rode in the Point Pleasant Veterans Day Parade.

Chapter 115
Mayfield, KY

Members delivered presents to the Mayfield Independent School District and Graves County Schools Family Resource and Youth Service Centers.

Chapter 105
Elkin, NC

Members presented a check for $500 to The Ark, a ministry that provides a safe, drug-free environment for families and individuals who need emergency or transitional housing.

Chapter 50
Savannah, TN

Chapter 966
Wallace, SC

Chapter 302
New Haven, WV

Chapter 115
Mayfield, KY

Chapter 105
Elkin, NC

Chapter 3668
Orange Grove, TX

Chapter 2126
Corpus Christi, TX

Chapter 1893
Tuscaloosa, AL

Chapter 302
New Haven, WV

Chapter 966
Wallace, SC

Chapter 105
Elkin, NC

Chapter 115
Mayfield, KY

Chapter 3668
Orange Grove, TX

Chapter 1893
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Chapter 2126
Corpus Christi, TX

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Roll up your sleeves and dig into this spring planting word search. Look high and low before getting your real gardening gloves grubby. (The answers are on page 35.)

Word Bank
Annuals  
Buds  
Compost  
Digging  
Fertilize  
Flowers  
Garden hose  
Germinate  
Greenhouse  
Green thumb  
Horticulture  
Insects  
Perennials  
Pets  
Pollinate  
Roots  
Seedlings  
Soil  
Spade  
Spring  
Trowel  
Watering can  
Weeding  
Wheelbarrow  
Worms

Fun Zone
Can You Dig It?

Members teamed up with the Tennessee American Legion and presented an American flag to Caywood Elementary School. Pictured, from left, are Principal Angela Blankenship, Representative Gayle Parish and Legion Historian Rex McBee.

Bob Roani, center, chief of Hornbeak’s Volunteer Fire Department, received his 50-year member pin from Representative Spencer Minyard, left, and John Swope, former Community Outreach Manager.

Representative Rubie Casupang, left, and Dominic Casupang, center, presented a $200 check to Pastor Farley Bayudan for the City of Joy Assembly of God Church food pantry.

Three generations of members bought fabric and tied blankets for Mill Manor Nursing Home residents in Vermilion.

Donna Miller and other members shopped for prisoners’ children this holiday season.
Unscramble these plant names while you daydream about a beautiful garden of your very own. (The answers are below.)

1. rsbana ztgil  B _______ _______ _______ _______
2. samaillec  C _______ _______ _______ _______
3. mlryoeh rbscos  C _______ _______ _______ _______
4. eecrm eltrpy  C _______ _______ _______ _______
5. gseniraad  G _______ _______ _______ _______
6. enahdgrya  H _______ _______ _______ _______
7. igaaolmn  M _______ _______ _______ _______
8. denearol  O _______ _______ _______ _______
9. ewosrnulf  S _______ _______ _______ _______
10. apese tew  S _______ _______ _______ _______
11. lbeut sntxeonaeb  T _______ _______ _______ _______
12. iwiarets  W _______ _______ _______ _______

(Answers)

1) Blazing star
2) Camellias
3) Cherry Blossom
4) Crepe myrtle
5) Gardenias
6) Hydrangea
7) Magnolia
8) Oleander
9) Sunflower
10) Sweet pea
11) Texas bluebonnet
12) Wisteria

Sudoku Puzzle

Did March Come in Like a Lion or Lamb?

Let’s worry about that later – after a few funnies.

Q: What happened when the lion ate the clown?
A: He felt funny.

Q: What do you get when you cross a lion and a snowman?
A: Frostbite

Q: What do you call a lamb covered in chocolate?
A: A candy baa.

Q: What do you call a lamb that is always quiet?
A: A shhhheep!

In Full Bloom

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

(Find answers on page 35.)
Life is hard. Making changes to your life insurance isn’t.

As your family grows, your life insurance needs change. Make it easy on yourself and let us help.

Life insurance and annuity products are issued by Woodmen of the World Life Insurance Society (WoodmenLife); Home Office: Omaha, Nebraska. D1521 3/19
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.
Can You Dig It?

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Word Bank
Annuals
Buds
Compost
Digging
Fertilize
Flowers
Garden hose
Germinate
Greenhouse
Green thumb
Horticulture
Insects
Perennials
Petals
Plants
Pollinate
Roots
Seedlings
Spade
Spring
Trowel
Watering can
Weeding
Wheelbarrow
Worms