Guided by a Giving Spirit

 ALSO IN THIS ISSUE
 2019 Jurisdictional Reports
Learn about Universal Life
Pride All Around

As you read through this issue, I hope it makes you proud yet again to be a WoodmenLife member. I have been impressed by the service work our jurisdictions completed this year (see page 8), the quality of our young scholarship recipients (see page 22), another great round of entries in our “America Is...” video contest (see page 32), and the ever-expanding ways our chapters are helping their communities. This magazine features just a small sample of all the work members do, and I’m excited to share it with you.

Earlier this month, we also celebrated the 50th Anniversary of the WoodmenLife Tower in Omaha, as well as the 129th Anniversary of WoodmenLife itself. We saw this important date, June 6, as the perfect way to blend both our National Community Focus of fighting hunger and our efforts to recognize First Responders. See the story on page 34 for more about the anniversary. As leaders, the Executive Team and I were proud to see our Home Office associates join in this effort to serve our local community and thank the city for its long history of support.

As we move forward, we strive to always make you proud to be a WoodmenLife member. This means continually reassessing our efforts to ensure we provide the best products to take care of your family, empower you to make a real difference in your community and offer in-demand extras for your family. Thank you for choosing WoodmenLife. We will continue to do our best to make you proud.

Sincerely and Fraternally,

Patrick L. Dees
President & CEO
22 Scholarship Recipients

31 A Cajun Feast

41 Flood Relief Efforts

24 With a Giving Spirit

28 Thanking First Responders

43 Get to Know Universal Life

46 In Memoriam

48 Chapter Calendar

In This Issue

03 President’s Message

06 Newsworthy

30 Helping Local Hospital, Community

32 New WoodmenLife Mission Statement

32 “America Is...” Video Contest

33 Fundraise for Your Community

34 WoodmenLife Tower’s Golden Anniversary

35 Omaha Police Horses

36 Fraternal Spirit

43 Get to Know Universal Life

46 In Memoriam

24 With a Giving Spirit
Plan your route to retirement

Your needs vary. Your situation is unique. Your retirement goals are your own. The WoodmenLife® Variable Annuity is personalized to fit you and puts you in the driver’s seat of your own future.

Call your WoodmenLife Representative for a free needs analysis.

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

1. The WoodmenLife Variable Annuity is issued by Woodmen of the World Life Insurance Society. Not all Representatives are licensed to sell all products. The WoodmenLife Variable Annuity is offered by Woodmen of the World Life Insurance Society. Products are not available in New York and all products may not be available in all states.

You should consider the investment objectives, risks, charges, and expenses of the WoodmenLife Variable Annuity or any third-party variable annuity carefully before investing. Call Woodmen Financial Services at 1-877-664-3332 for a current prospectus, which contains this and other information about the annuity. You should read the prospectus carefully before investing. The returns for the portfolios take into account reinvestment of all dividends and capital gains, but do not reflect separate account expenses or charges. Actual returns for the variable product you own would therefore be lower. Past performance does not guarantee future results.

A variable annuity is a long-term financial vehicle designed for retirement purposes. These are contract limitations, fees and charges associated with variable annuities, which include, but are not limited to, mortality and expense risk charges, surrender charges and administrative fees. Early withdrawals may be subject to surrender charges and taxed as ordinary income, and in addition, if taken prior to age 59½, an additional 10% federal income tax penalty may apply. Form 4160-0007. C50237-4/19 Woodmen of the World Life Insurance Society: Omaha, NE

WoodmenLife: Ask an Expert

Q. How can I leave a legacy for my grandchildren?

A. Many grandparents live to see a smile on their grandchild’s face, and they work hard to make sure their future is a bright one. WoodmenLife has some smart solutions to help grandparents make their grandchild’s future as good as it can be.

First, if a grandparent is healthy, buying life insurance is an ideal way to leave a monetary benefit for his or her grandchild. When the grandparent dies, the death benefit is tax-free and can go directly to his or her grandchild if he or she is the beneficiary of the certificate.

Insurance products that accumulate cash value can also be a good option. These products are great buffers against life’s unknowns. Grandparents could access the money while still living and also create a monetary benefit for a grandchild as the beneficiary after the insured passes away.

Speak with your Representative about the options you have to support your grandchildren after you’re gone.

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.

WoodmenLife Magazine

NEWSWORTHY

Life’s Perks® Helps You

Save Big

The Life’s Perks discount program has some savings* on things you use every day and some for special occasions. In one month’s time, WoodmenLife members saved more than $55,000. That could be you, too. Sign up today.

Save on Your Vacation
• Walt Disney World
• Great Wolf Lodge
• Six Flags
• Enterprise Rent-A-Car

Save When You Shop
• Sam’s Club
• Costco Wholesale

Save on Your Cell Phone
• Verizon Wireless
• Sprint
• T-Mobile

Create an account at Lifesperks.perkspot.com with the code SAVENOW.

*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.
WoodmenLife Paves Way for Future

WoodmenLife has made significant benefit enhancements over the past two years that have made us an even better organization. Continuing this momentum, at each Jurisdictional Convention this spring, delegates viewed an announcement from WoodmenLife President & CEO Patrick L. Dees about more exciting improvements.

Technology to be Upgraded
It’s imperative to upgrade WoodmenLife technology to offer the convenience and accessibility consumers today expect. This will be vital in providing you with the best service and experience possible and continuing to grow our organization.

A key part of the upgrade includes replacing our Policy Administration System. This is the computer system that, when you go to buy a product, helps us accept applications, process them and ultimately issue certificates.

As we began installing the new system, our organization had to decide if WoodmenLife should program the new system to collect fraternal dues separately. Once the supported system is ready to go, we will no longer collect separate fraternal dues along with your premium. As a result, many WoodmenLife members will see their regularly scheduled premium payments go down. Each member will receive a future notice letting them know when this will take place.

Chapters will now receive the same amount of funding each month, instead of varying amounts throughout the year. This will help with more effective planning and hosting of community service efforts.

More Opportunities for Members to Serve
A representative form of governance is imperative to us as a fraternal organization. WoodmenLife will continue to uphold this tradition, holding a National Convention every four years.

However, WoodmenLife will adjust the format of Jurisdictional gatherings. Historically, Jurisdictional Conventions have been funded by fraternal dues, so they are also affected by the change to dues collection. Jurisdictions, as they currently exist, will be phased out. So 2021 will see the last Jurisdictional Conventions.

At the 2021 conventions, attendees will elect national delegates, but not a new slate of officers. The Jurisdictional President who presides at your 2021 Jurisdictional Convention will automatically become your final Jurisdictional Past President and will attend the National Convention as one of your National Delegates.

There will be opportunities for members to serve in Regional leadership roles in place of Jurisdictional Offices. We will give you more information on this in the future.

Beginning in 2022, members will be invited to attend annual Regional events instead of Jurisdictional Conventions every two years.

These will be fun, less formal celebrations that include an entertainment element and a hands-on National Community Focus project. These events will be open to any member who’d like to attend. We will be able to include more members at these gatherings than ever before.

In conjunction with the change to collecting fraternal dues, the Home Office will fund these celebrations. Your Regional Director and Community Outreach Advisor will plan and host these events.

This also means that we, as an organization, will be able to give you the recognition you deserve more quickly and more often. It will also give us additional opportunities to get your insight on the issues that matter to you.

Moving Forward
Due to these improvements, in the future you will see:

» An improved member experience resulting from new technology
» A better way for chapters to consistently maintain their level of funding
» Annual events where WoodmenLife can reward, communicate and collaborate with members

These are long-term shifts that will be rolled out over the next few years. You will receive more information as we get closer to putting these improved practices in place.
Jurisdictional Convention Reports

Thousands of WoodmenLife members from across the country gathered in 23 different cities over the past few months to connect with members of other chapters, celebrate successes and plan for the coming years. Members elected officers, found ways to support their convention cities, supported our National Community Focus of fighting hunger, and much more. Take a look.

**Alabama**

56th Biennial Convention

- **Presiding President:** Kimberly Kervin
- **Host Regional Director:** Mike Hutto
- **National Directors in Attendance:** Mark Schreier and Daryl Doise

2019-2020 Officers:
- **Immediate Past President** – Kimberly Kervin
- **President** – Melissa Smith
- **Vice President** – Miles Brown
- **Secretary** – Kathryn Skipper
- **Treasurer** – Erica Lovell
- **Trustees** – Kenneth Bates (chairperson), Naomi Santillian, Mikael Turner, Jimmy Messick, and Davina Mount
- **Vice Presidents** – Beth Wornack (community outreach), Sabrina Johnson (youth outreach), Carol Willhite (membership), and Paula Bedran (publicity)
- **Fraternal Committee** – Mary Allen (chairperson), James Kendrick, Shannon Feagins, Sue Wiggins, and Chris Reed

Donated a food warmer for the kitchen at the Salvation Army of Montgomery.

**Arkansas**

58th Biennial Convention

- **Presiding President:** Michael Buchanan
- **Host Regional Director:** Kevin Crouse
- **National Directors in Attendance:** Dr. James Shaver and Denise McCauley

2019-2020 Officers:
- **Immediate Past President** – Michael Buchanan
- **President** – Rebecca Ross
- **Vice President** – Judith Triplett
- **Secretary** – Nancy Garner
- **Treasurer** – Joyce Mc Callah
- **Trustees** – Brenda Moon (chairperson), Henry Swift, Twanna Gilbert, Olen Thrasher, Kelly Mitchell
- **Sergeant at Arms** – Michelle Fehry
- **Musician** – Tharon Yandell
- **Fraternal Committee** – William Mitchell (chairperson), Pamela McCullah, James Palmer, Laura England, Karen Greenaw
- **Escort** – Susie Mitchell

Donated $5,000 to the Hot Springs Fire Department for equipment for the Honor Guard and an ATV to fight forest fires.

**California**

41st Biennial Convention

- **Presiding President:** Carol Anderson
- **Host Regional Director:** Tyler Lawrence
- **National Directors in Attendance:** Daniel Rice and Ronald Aldridge

2019-2020 Officers:
- **Immediate Past President** – Carol Anderson
- **President** – John Gomez
- **Vice President** – Stephen Erney
- **Secretary** – Eric Arden
- **Treasurer** – Joanna Thompson
- **Trustees** – Call Duke (chairperson), Geneva Trisler, Richelyn Chow, Randall Kumabe, and Karen Forbes
- **Sergeant at Arms** – Laurel Foster
- **Greeter** – Maria Gomez
- **Musician** – Jeng Woon Shin
- **Fraternal Committee** – Mark Hayes (chairperson), Mark Brunette, Kayla Anderson, and Raul Rodriguez
- **Escort** – Ronald Anderson

Purchased a barbecue grill and bike rack for Lake View Commons site on the beach at Lake Tahoe.

WoodmenLife members from across the country gathered in 23 different cities over the past few months to connect with members of other chapters, celebrate successes and plan for the coming years. Members elected officers, found ways to support their convention cities, supported our National Community Focus of fighting hunger, and much more. Take a look.
**Florida**

**Presiding President:** Bernadine Stanaland  
**Host Regional Director:** Wes Stocks  
**National Directors in Attendance:** Patrick L. Dees and Daniel Rice  
**2019-2020 Officers:**  
- **Immediate Past President:** Joelle Roberts  
- **President:** James Cook  
- **Vice President:** Andrea White  
- **Secretary:** Donna Harris  
- **Treasurer:** Sherry Waldrop  
- **Trustees:** William Miller (chairperson), Emily Smarr, and William Jones  
- **Fraternal Committee:** Senoria Henderson (chairperson), Nora Waters, Angela Meadows, Larry Magonello, and Audie Hough

- Stuffed 1,000 backpacks to benefit Blessings in a Backpack, an organization that helps feed students who might otherwise go hungry on weekends.

**Georgia**

**Presiding President:** Senoria Henderson  
**Host Regional Director:** Pat Frappampina  
**National Directors in Attendance:** Patrick L. Dees and Wesley Dodd Jr.  
**2019-2020 Officers:**  
- **Immediate Past President:** Senoria Henderson  
- **President:** Travis Coomer  
- **Vice President:** Shelly Lust  
- **Secretary:** Rose Doornweerd  
- **Treasurer:** Tianna Ruelas  
- **Trustees:** James Racich (chairperson), Robert Lippard, Carlos Rinconeno, Doris Probst  
- **Sergeant at Arms:** Cody Skees  
- **Greeter:** Ramona Pithan  
- **Fraternal Committee:** Gina Mc Daniel (chairperson), Jonathon Bowman, Robert Homan, Stacy Nickerson, and James Simpson  

**Great Lakes**

**Presiding President:** Christine Noble  
**Host Regional Director:** Greg Robertson  
**National Directors in Attendance:** Dr. James Bosler and Mr. Mark Schreer  
**2019-2020 Officers:**  
- **Immediate Past President:** Christine Noble  
- **President:** Traci Coomer  
- **Vice President:** Martha Johnson  
- **Secretary:** Rose Doornweerd  
- **Treasurer:** Tianna Ruelas  
- **Trustees:** James Racich (chairperson), Robert Lippard, Carlos Rinconeno, Doris Probst  
- **Sergeant at Arms:** Cody Skees  
- **Greeter:** Ramona Pithan  
- **Fraternal Committee:** Gina Mc Daniel (chairperson), Jonathon Bowman, Robert Homan, Stacy Nickerson, and James Simpson  

**Iowa**

**Presiding President:** Dean Kenkel  
**Host Regional Director:** Randy Horrocks  
**National Directors in Attendance:** Ron Aldridge and Matthew Ellis  
**2019-2020 Officers:**  
- **Immediate Past President:** Dean Kenkel  
- **President:** Joshua Axness  
- **Vice President:** Trace Jordan (membership) and Michael Martin (publicity)  
- **Sergeant at Arms:** Wade Joy  
- **Greeter:** Ramona Pithan  
- **Fraternal Committee:** Gina Mc Daniel (chairperson), Jonathon Bowman, Robert Homan, Stacy Nickerson, and James Simpson  

Stuffed 1,000 backpacks to benefit Blessings in a Backpack, an organization that helps feed students who might otherwise go hungry on weekends.

**Purchased and donated nonperishable food to the Salvation Army Food Pantry in Champaign, IL.**

**CONVENTION PROJECT**

- Partnered with Golden Harvest Food Bank of Augusta to build two greenhouses and provided 66,000 meals for hungry families.

- Purchased food and filled 72 bags for the Iowa Food Bank.
Kentucky
56th Biennial Convention

Presiding President: Charles Slaton
Host Regional Director: Kevin Gossum
National Directors in Attendance: Dr. James Bosler and Danny Cummins

2019-2020 Officers:
Immediate Past President – Charles Slaton
President – Michael Faihst
Vice President – Kara Barone
Secretary – Karlie Sudlow
Treasurer – Patricia Latimer
Chairman of the Trustees – Mary Mc New (chairperson), Brandon Adams, Margie Henderson, Phyllis Cutting, and Marilyn Downey
Vice Presidents – Karen Anderson (community outreach), Brenda Montgomery (youth outreach), Mary Baldwin (membership), and Steven Damall (publicity)
Sergeant at Arms – Michael Phillips
Greeter – Margaret Sumner
Musician – Nick Redman
Fraternal Committee – Rachel Brown (chairperson), James Gish, Robert Marvin, David Vance, and Curren Lewis
Escort – Richard Gordon

Presented $1,000 to Dare to Care Food Bank for 3,000 meals for seniors and included inspirational “Notes of Kindness” in the food boxes.

Louisiana
55th Biennial Convention

Presiding President: Rufus Fruge
Host Regional Director: Desi Doise
National Directors in Attendance: Danny Cummins and Daryl Doise

2019-2020 Officers:
Immediate Past President – Rufus Fruge
President – Robert Olivier
Vice President – Lary Duhon
Secretary – Evelyn Stringer
Treasurer – Judy Gaudet
Trustees – Lou Comeaux (chairperson), Patsy Babin, Janice Blanchard, Minos Landry, and Lynda Leonard
Vice Presidents – R. Hutchinson (community outreach) and Bobby Duhon (membership)
Sergeant at Arms – Lorraine Landry
Greeter – Raymond Richard
Musician – Joseph Romero
Fraternal Committee – Elizabeth Lindsay (chairperson), Gene Simmons and Janice Meaux
Escort – Hugh Friend

Packed 300 backpacks with nonperishable food for Micah’s Backpack Program, which feeds hungry children on weekends.

Mid-Atlantic
27th Biennial Convention

Presiding President: Kathryn Jenkins
Host Regional Director: Michael Gebel
National Directors in Attendance: Michael Shealy and Matthew Ellis

2019-2020 Officers:
Immediate Past President – Kathryn Jenkins
President – Lucy Stein
Vice President – Bonnie Lawson
Secretary – Ronda Houser
Treasurer – Darlene Jenkins
Trustees – George Zimmerman (chairperson), John Gee and Janet Freeland
Greeter – Linda Buckel
Fraternal Committee – Calista Sommerkamp (chairperson), Catherine Moore and Deborah Zimmerman
Escort – Hugh Friend

Mississippi
56th Biennial Convention

Presiding President: Edna Boyte
Host Regional Director: Garret Emerson
National Directors in Attendance: Ronald Aldridge and Dr. James Shaver

2019-2020 Officers:
Immediate Past President – Edna Boyte
President – Jean Martin
Vice President – James Kirkland
Secretary – Martha Alford
Treasurer – Raymond Burcham
Trustees – Corrine Calvasina (chairperson), Brenda Pettit, Jarvis Winstead, Toly Embrey, Daniel Hart
Sergeant at Arms – Sandra Cozart
Greeter – April Underwood
Musician – Taylor Mc Lernore
Fraternal Committee – Louise Jones (chairperson), Shirley Howell, Margaret Smith, Dianne Jamison
Escort – Kenneth Phillips

Presented $10,000 to the Mississippi Food Network.

Packed 300 backpacks with nonperishable food for Micah’s Backpack Program, which feeds hungry children on weekends.
Nebraska
60th Biennial Convention
(excluding ND and SD)

Presiding President: Randall Rotschafer
Host Regional Director: Randy Horrocks
National Directors in Attendance: Patrick L. Dees and Dwayne Tucker

2019-2020 Officers:
Immediate Past President – Randall Rotschafer
President – Blake Warneke
Vice President – Laura Sparks
Secretary – Charles Richardson
Treasurer – Mary Chavez
Trustees – Cynthia Bengtson (chairperson), Michael Bednarz and Christy Hodges
Fraternal Committee – Samuel Griffin (chairperson), Cathy Roebel and Andrew Blocher

New Mexico
52nd Biennial Convention
(excluding AZ and Texas counties of El Paso and Hudspeth)

Presiding President: Clark Peters
Host Regional Director: Justin Clough
National Directors in Attendance: Dr. James Bosler and Matthew Ellis

2019-2020 Officers:
Immediate Past President – Clark Peters
President – Shelley Locker
Vice President – Luis Mata
Secretary – Norma Martinez
Treasurer – Mary Chavez
Trustees – Norman Smith (chairperson), Valerie Cordova, Samantha Cordova, Deborah Rodriguez, and William Solomon
Sergeant at Arms – Byron Evans
Greeter – Brandon Cordova
Musician – Antonette Cordova
Fraternal Committee – Jose Sanchez (chairperson), John Regal, Byron Evans, Carol Herzog, and Jerry Perry
Escort – Andrew Montoya

North Carolina
53rd Biennial Convention

Presiding President: Deborah Johnson
Host Regional Director: Spencer Owen
National Directors in Attendance: Patrick L. Dees, Dr. James Shaver and Daniel Rice

2019-2020 Officers:
Immediate Past President – Deborah Johnson
President – Timothy Corriher
Vice President – Patty Snyder
Secretary – Karen Carter
Treasurer – Barbara Hodgboth
Trustees – Sue Suratt (chairperson), Joanna Carter, Derenda Kelly, Donald Shepard, and Joyce Snider
Vice Presidents – Brian Rollins (community outreach), David Dupree (youth outreach), Alice Ammons (membership), and Shirley Peele (publicity)
Sergeant at Arms – Thomas Amann
Greeter – Danny Gore
Musician – Linda Pendry
Fraternal Committee – Blenda Van Derven (chairperson), Jeffrey Davis, Robert Lambert, Lowell Keel, and Lillian Powers
Escort – Garland Woolard

Northeast
4th Biennial Convention
(excluding CT, ME, MA, Min. MN, OH, RI, and VT)

Presiding President: Wilfred Trombley
Host Regional Director: Rodney Barber
National Directors in Attendance: Dr. James Shaver and Denise McCauley

2019-2020 Officers:
Immediate Past President – Wilfred Trombley
President – John Ellis
Vice President – Linda Corry-Home
Secretary – Philip Yanulis
Treasurer – Carol Norton
Trustees – Elaine Roman (chairperson), Joan Edwards, Jacqueline Fayette, Margaret Davis, and Floyd Bushey
Sergeant at Arms – Donna Zabrosky
Greeter – Robert Grasso
Fraternal Committee – Russell Blaise (chairperson), Prescott Fayette, Glenn McEntee, and Kevin St Louis
Escort – Michael Home

Donated trailer wrap to the NC Caisson Unity, a group of state troopers that plays a role in funerals of officers killed in the line of duty.

Donated rolling shelves, food and $800 to the Family Service Association’s food pantry.

Made first-aid kits for camp where the convention was held. Also packed 250 hygiene kits to be distributed to people impacted by flooding.

Purchased four months of supplies for the El Pasoans Fighting Hunger Food Bank.
Ohio

55th Biennial Convention

Presiding President: Dwight Jones
Host Regional Director: Patrick Carter
National Directors in Attendance: Wesley Dodd Jr. and Daniel Rice

2019-2020 Officers:
Immediate Past President – Dwight Jones
President – Brenda Serrano
Vice President – Cindy Wetzel
Secretary – Julie Mullins
Treasurer – Kathy Jones
Trustees – John Mullins (chairperson), Carmen Laboy, Dolores Kolb, Mary Mullins, and Richard Serrano
Sergeant at Arms – Marjory Joseph
Greeter – Rebecca Tidwell
Musician – Frederick Joseph
Fraternal Committee – Kelsey Mullins (chairperson), John Mullins and Anthony Winfrey
Escort – Madeline Rodriguez

Donated food and personal care products to People to People Ministries, an emergency assistance ministry.

Purchased and presented groceries to the Midwest City Food Bank.

Oklahoma/Kansas

55th Biennial Convention

Presiding President: Gary Taylor
Host Regional Director: Stephen Priest
National Directors in Attendance: Danny Cummins and Danyl Doise

2019-2020 Officers:
Immediate Past President – Gary Taylor
President – Christoper Roessler
Vice President – Brent Hoskisson
Secretary – Mary Atson–Roessler
Treasurer – Molly Nye
Trustees – Jade Hoskisson (chairperson), Dustin Donnell, Hannah Goodman, Lori Factor, and Robert Matheny
Vice Presidents – Kathleen Moy (community outreach), Susan Sullivan (youth outreach), Andy Bergeron (membership), and Thomas Bailey (publicity)
Sergeant at Arms – Johnny Manners
Greeter – Louie Pool
Musician – Phillip Pitt
Fraternal Committee – John Moy (chairperson), Trina Burdge, Loretta Abney, Teresa Armstrong, and Thomas Cline
Escort – Kathy Cline

Purchased food and donated money to the Indiana County (PA) Community Action Program to support its backpack program and other services.

Pennsylvania

59th Biennial Convention

Presiding President: Christine Frazier
Host Regional Director: Michael Geibel
National Directors in Attendance: Mark Schreier and Denise McCauley

2019-2020 Officers:
Immediate Past President – Christine Frazier
President – Mary Beckey
Vice President – Janice Halterman
Secretary – Sara Bender
Treasurer – Melodie Paul
Trustees – James Irvin (chairperson), Russell Miller, Gerald Gelgot and Karen Harring
Sergeant at Arms – Susan Irwin
Greeter – Jessica Tresdale
Musician – Kathryn Sheetz
Fraternal Committee – Anna Johnson (chairperson), Clarence Halterman, Steven Zellers, Phyllis Mervine, and Karen Schreffler
Escort – Dennis Moyer

Paid for the installation of a concrete parking pad at the Veterans Welcome Home and Resource Center.

South Carolina

59th Biennial Convention

Presiding President: Alisa Sistare
Host Regional Director: Bryan Carroll

2019-2020 Officers:
Immediate Past President – Alisa Sistare
President – Iris Bedenbaugh
Vice President – Cathy Meattice
Secretary – Leila Ballet
Treasurer – Beverly Hollowell
Trustees – Allen Lee (chairperson), Shari Hammond, Mary Christmas, James West, and Loretta Dickard
Sergeant at Arms – Matthew Senn
Greeter – Clifton Rogers
Musician – Mikel Eargle
Fraternal Committee – Alisa Sistare (chairperson), Donald Cambrell, Verna Newman, and Dorothy Richardson
Escort – Johnnie Bolt
Tennessee

60th Biennial Convention

Presiding President: Bobby Tucker
Host Regional Director: Roger Anderson
National Directors in Attendance: Matthew Ellis and Dwayne Tucker

2019-2020 Officers:
Immediate Past President – Bobby Tucker
President – Steven Weand
Vice President – Gary Thompson
Secretary – Margaret Love
Treasurer – Deborah Collins
Trustees – Tracy Nelson (chairperson), Shirley Orr, Lowell Gable, and Larry Brown
Fraternal Committee – Elisa Barr (chairperson), Marion Emerson, Vicki Wimberly, and Geraldine Tallman

Presented six sets of active jogging shoes to Sgt. Lucas Merrithew and the Metro Nashville Police Department Mounted Patrol Unit.

Supported the Houston Police Foundation with a $34,245 donation to purchase and take care of two new police dogs for the Houston Police Department K-9 Unit.

Texas

(except for the counties of El Paso and Hudspeth)

59th Biennial Convention

Presiding President: James Garrett
Host Regional Director: Brad Lowe
National Directors in Attendance: Patrick L. Dees and Daryl Dose

2019-2020 Officers:
Immediate Past President – James Garrett
President – Robert Crane
Vice President – Esther Fenner
Secretary – Patricia Cleaton
Treasurer – Jessica Clark
Trustees – Patrick Shannon (chairperson), Amy Trejo, Philip Worthen, Dolores Barnes, and Michelle Henrichson
Fraternal Committee – Adelaide Torres (chairperson), Cynthia Collie, Juan Cordova, and Jessika Morris

Donated a pallet jack with a scale for the Virginia Peninsula Foodbank.

Virginia

58th Biennial Convention

Presiding President: Ashley Simpson
Host Regional Director: Ryan Blake
National Directors in Attendance: Denise McCauley and Dwayne Tucker

2019-2020 Officers:
Immediate Past President – Ashley Simpson
President – Stacey Ferrer
Vice President – Ginger Shotwell
Secretary – Rebecca Baffuto
Treasurer – Thomas Gilliam
Trustees – Douglas Wheeling (chairperson), E McClothin, Rachael Patchett, John Mink, and Elizabeth Peters
Sergeant at Arms – Stacie Champion
Greeter – Gary Wilt
Musician – Tamara Lockridge
Fraternal Committee – Geraldine Wallace (chairperson), Deborah Flynn, Bonita Hamlet, Dawn Mundy, and Arlene Gunter
Escort – Garland Moody

Purchased two chest freezers for Scott’s Run Settlement House, a food pantry.

West Virginia

51st Biennial Convention

Presiding President: Ruth Plum
Host Regional Director: Patrick Carter
National Directors in Attendance: Michael Shealy and Wesley Dodd, Jr.

2019-2020 Officers:
Immediate Past President – Ruth Plum
President – James Workman
Vice President – Penny Lumsford
Secretary – Rebecca Lego
Treasurer – Donna Mick
Trustees – Tamara Cooper (chairperson), Douglas Smith, Anna Spears, Rox Workman, and Amy Jarvis
Sergeant at Arms – Jon Mick
Greeter – Norma Snyder
Musician – Deborah Watkins
Fraternal Committee – Barbara Forrest (chairperson), Susan Beertower, Michelle Atkinson, Emma Brown, and David Plum
Escort – Bobby Brown

Presented six sets of active jogging shoes to Sgt. Lucas Merrithew and the Metro Nashville Police Department Mounted Patrol Unit.

Supported the Houston Police Foundation with a $34,245 donation to purchase and take care of two new police dogs for the Houston Police Department K-9 Unit.
Future Looks Bright for Scholarship Recipients

Since its start in 2017, the WoodmenLife Focus Forward Scholarship® program has recognized more than 2,470 young members across the United States and paid out more than $1.4 million. Get to know three of the top students selected for 2019 by Scholarship America, an independent third-party vendor. Recipients must be WoodmenLife members and submit an application highlighting their grades, activities and volunteerism, as well as an essay on patriotism.

$25,000 Recipient
It was a normal day for Annaliese Russell at her after-school job at a law firm in Louisiana. The 16-year-old was answering phones, and when her cell phone rang, she automatically answered with the law firm’s name. “I had my sticky note and was getting ready to take notes,” she said. Then, she found out it was WoodmenLife calling to congratulate her on being selected as the $25,000 scholarship recipient. “I was speechless,” Russell said. “I was crying.”

Being the youngest of her friends has pushed her to work harder, she said. “It has helped me grow as a person and as a Christian.”

Always busy, the teen has served in several roles with her school’s Future Business Leaders of America chapter; is president of her class for the fourth year; is a member of the National Honor Society and National Spanish Honor Society; and is the school’s Beta president. Outside school, she runs her own calligraphy business, makes and sells hand-lettered wooden signs, and has been on numerous mission trips, including four to Mexico and two to India. She has two siblings, Alayna, 15, and Cooper, 11.

Russell plans to attend Louisiana Tech University in the fall to major in finance and minor in Spanish. She hopes to get a master’s degree in business administration.

$20,000 Recipient
Daniel Joon Kim, 18, of Los Angeles, CA, received the $20,000 scholarship.

The Crescenta Valley High School senior plans to attend Vanderbilt University in Nashville, TN, and pursue his interest in actuarial science.

In school, Kim is the lead alto saxophone player in the jazz band and active in the National Honor Society and Academy of Science and Medicine.

Outside of school, he is the summit chairman of the Hwarang Youth Foundation, a Korean-American volunteer organization.

“I’m excited to pursue something greater than I could have ever imagined as I continue to explore the world and all it has to offer,” he said.

$10,000 Recipient
Courtney Warner, 18, of Sacramento, CA, received the $10,000 scholarship. She graduated in 2018 from Del Campo High School in Fair Oaks and attends Sacramento State University.

Her goal is to earn a degree in biology and then attend dental school to become an orthodontist.

Warner works at a restaurant and as a lifeguard to pay tuition and applied for this scholarship to help her stay debt-free. She said she remembers attending WoodmenLife summer camps as a child.

“Some of my most favorite memories were made there,” she said. “Once I learned there was a scholarship I could apply for, I jumped on it as quickly as I could.”

At Sacramento State, Warner is the director of events for the Alpha Phi sorority and plays soccer.

$1,000 Recipients
- Chrislyn Cool, Ada, OK
- Jaycie Bowen, Maysville, GA
- Joshua Crowell, Cordova, TN
- Steven Ball, Barbourville, WV
- Abigail Spencer, Mayslick, KY
- Briley Johnson, Martin, TN
- Eihan Cribb, Chadbourn, NC
- Seth Anderson, Richmond, KY
- Paige Fletcher, Port Neches, TX
- Riley Stallons, Cadiz, KY

Visit WoodmenLife.org/congrats to see all the recipients.
WoodmenLife is a way of life for Tina Guillotte and her family. “People see me, and they see WoodmenLife,” she said.

As members of Chapter 4657 of Katy, TX, the Guillotte family has a hand in nearly everything the chapter does, from social gatherings — such as holiday parties, family fun days, fish fries, and the annual crawfish boil — to fundraising partnerships with many local organizations that support students, Veterans and the community as a whole.

Tina has been active in a local WoodmenLife chapter for more than 40 years, since she and her husband, Hubert, were newly married and purchased their first certificate. A retired nurse, Tina is a natural caregiver who thrives on helping people, and her work with Chapter 4657 gives her plenty of opportunities to do just that.
When Tina and Hubert tragically lost their son shortly after he graduated from high school 18 years ago, he was covered under a WoodmenLife certificate that allowed the family to honor him as they wished after his passing.

While the loss of her son was devastating, Tina has found inspiration in the tragedy. “It opened my eyes to cherish every moment of every day. I don’t take any day for granted,” she said.

Whether it’s through her church, along her weekly drives to bring food donations to the Katy, Pattison and Brookshire police and fire departments, or with her popular Facebook page, Tina keeps her finger on the pulse of the community. She makes sure everyone in town knows about upcoming chapter events, and she’s always ready to help out when needed.

Representative Dorothy Dunsworth said Tina and family are quick to recognize others’ needs and fill them as best they can. They are committed to feeding the hungry, supporting youth and backing local First Responders. “Our Katy chapter wouldn’t be the same without them,” she said.

When it comes to giving, Tina doesn’t take no for an answer. Recently, she was representing Chapter 4657 when she arrived at a local school to show appreciation for the teachers with an offering of donuts and fruit. When the school staff, due to a misunderstanding, turned her away, Tina drove straight to the district administration offices to talk to school officials — and offer them donuts. She was back and serving breakfast to the teachers of her community in less than an hour.

Kaysi Bell, the Community Outreach Advisor in southeast Texas, said it’s been a privilege to work with Tina and her family. “Tina has a true servant’s heart, and she’s instilled that mentality in her family,” Bell said. “They always step in to help during times of need, and then look and think ahead to how they can support community groups’ future needs.”

Tina’s family is proud to follow in her footsteps and embrace her giving spirit. “I wish I could have the energy she has, or at least find a way to bottle it,” said Tina’s daughter, Heather. “She truly is an amazing person, always doing whatever she can for those around her. She has always put family first, which is why she does so much with WoodmenLife, because we have nothing without family.”

For Chapter 4657, the whole community is family, and everyone is welcome.

“I feel like I’m a millionaire,” she said. “I have so much wealth because of WoodmenLife backing me.”

That attitude inspires Tina’s large family to join her in nearly all of the chapter’s activities. Tina’s daughters, Heather Nitzschke and Jennifer Iburg, have been involved in their local chapter since childhood, and Jennifer serves as Secretary of Chapter 4657.

Chapter events can sometimes feel like a Guillotte family reunion that the whole community enjoys, especially when Hubert makes his famous homemade Louisiana-style gumbo.

Highlights of Chapter 4657’s initiatives include:

- A collaboration with Future Farmers of America to assist students in raising animals
- An annual food drive that yields more than 250 pounds of food each year for a local food pantry
- A Veterans Day celebration, community game nights, and many more social events.

Tina is a firm believer in the positive impact WoodmenLife products have on people’s lives. Her entire family, including each of her 11 grandchildren, have a WoodmenLife certificate. “We don’t buy insurance for IF we need it, it’s for WHEN we need it,” she said.

When it comes to giving, Tina doesn’t take no for an answer. Recently, she was representing Chapter 4657 when she arrived at a local school to show appreciation for the teachers with an offering of donuts and fruit. When the school staff, due to a misunderstanding, turned her away, Tina drove straight to the district administration offices to talk to school officials — and offer them donuts. She was back and serving breakfast to the teachers of her community in less than an hour.

Kaysi Bell, the Community Outreach Advisor in southeast Texas, said it’s been a privilege to work with Tina and her family. “Tina has a true servant’s heart, and she’s instilled that mentality in her family,” Bell said. “They always step in to help during times of need, and then look and think ahead to how they can support community groups’ future needs.”

Tina’s family is proud to follow in her footsteps and embrace her giving spirit. “I wish I could have the energy she has, or at least find a way to bottle it,” said Tina’s daughter, Heather. “She truly is an amazing person, always doing whatever she can for those around her. She has always put family first, which is why she does so much with WoodmenLife, because we have nothing without family.”

For Chapter 4657, the whole community is family, and everyone is welcome.

“People who work with Tina say she has a servant’s heart, and that she’s instilled that mentality in her family.”

The Guillottes are fixtures at chapter events, finding ways year after year to support schools, First Responders and more.

Tina is a natural caregiver who thrives on helping people, and her work with Chapter 4657 gives her plenty of opportunities to do just that.
WoodmenLife Steps Up for Local Heroes After Deadly Tornadoes Hit

Real heroes are just normal people who step up when their neighbors endure tragedy. WoodmenLife members in Alabama know this well and stepped up to honor local heroes after deadly tornadoes struck March 3.

WoodmenLife members gathered with the Smiths Station Volunteer Fire Department on April 3 to show their appreciation to First Responders and others who dedicated so much to the community. Chapter volunteers and WoodmenLife associates smoked about 150 Boston butts overnight and grilled hamburgers and hot dogs for First Responders and the public at the Smiths Station Fire & Rescue station.

"After the tornadoes struck Lee County, we knew we wanted to do something, but we wanted to make sure it was something that would matter," said Ashley Pruitt, Community Outreach Advisor for southern Alabama.

But long after they had returned to their busy schedules, WoodmenLife joined with local residents to begin the long, arduous road to recovery.

Pruitt brainstormed with Representative Ricky Thornton, Regional Director Mike Hutto and Recruiting Sales Manager Jason Reed to come up with a way to give back. "We agreed it would be best if we took care of those people who took care of the victims," said Pruitt.

Thornton and Pruitt then contacted the Russell and Lee County fire departments, police departments, EMAs, and sheriff departments, as well as all the volunteer fire departments across Lee County. They even worked with the Alabama Association of Volunteer Fire Departments to reach other fire chiefs.

Pruitt said volunteers from Phenix City Chapter 338, Troy Chapter 420, Monroeville Chapter 1057, and Elba Chapter 1932 turned out to help serve the lunch.

"We fed more than 50 First Responders from various departments across Lee and Russell counties," Pruitt said. "And that afternoon all volunteer fire departments in Lee County received Boston butts for each of their firefighters."

Hutto, Reed and Regional Sales Manager Charles Windham, along with Chapter 338 members, began smoking the Boston butts around 10 p.m. on April 2. The next morning, volunteers from Chapters 338, 420, 1057, and 1932 began preparing hamburgers and hot dogs for lunch. Carmack Super Market in Notasulga, AL, gave the event organizers a discount on the meat and donated all the potato chips, onions, lettuce, and tomatoes.

"WoodmenLife members are committed to supporting our community, especially in times like this," said Hutto. "Their reward is seeing the entire community come together to support those impacted and rebuild what was lost."

Story Highlights

- Phenix City Chapter 338, Troy Chapter 420, Monroeville Chapter 1057, and Elba Chapter 1932 teamed up to thank First Responders
- More than 50 First Responders were served at lunch
- WoodmenLife members prepared and delivered about 150 Boston butts to seven volunteer fire departments

The Lee County Sheriff’s Office reported that 23 people, ranging in age from 6 to 88, died. Many more were injured by the weather that tore through Lee County with winds up to 170 mph. Millions of dollars in damage was reported.

President Donald Trump and Gov. Kay Ivey each responded with visits and words of encouragement.
A WoodmenLife chapter in Georgia has donated $10,000 to a local hospital to build a landing zone for an emergency helicopter that transports critically ill and injured patients.

The money that Chapter 182 in Eastman gave to Dodge County Hospital in January will make it safer and easier for Air Evac, the largest air ambulance service in the U.S., to land and take off. It brings patients to and from the hospital for emergency treatment.

“It’s essential to get a critical patient to the appropriate facility in a timely manner,” said Jill Griffin, WoodmenLife’s Recruiting Sales Manager who works with the chapter. “Having this new landing zone will decrease load time and accidents and help patients get the care they need sooner.”

Dodge County Hospital patients previously were being transported by ground ambulance off-site. The Air Evac helicopter would then land in a nearby field and pick them up.

Griffin said chapter members know the importance of having a safe landing zone for incoming and outgoing medical helicopters. “Several of the members’ families have had to use this transport and know that time is of the essence in an emergency,” she said.

Added Sophie Jones, chapter secretary, “It made me feel 100% great to donate, because if I was in critical condition and had minutes, I wouldn’t want them to need extra time to transfer me to a trauma center.”

Chapter Helps Georgia Community Improve Medical Care

Chapter 182 in Eastman, GA, has supported the medical community in their area in other ways. Last year they donated $7,000 to Dodge County EMS for a CPR Lifeline mechanical device.

Staying Involved
Members of Chapter 182 have actively supported the medical community in their area in other ways. Last year they donated $7,000 to Dodge County EMS for a CPR Lifeline mechanical device.

Air Ambulance Services
More than 550,000 patients in the U.S. are transported via air ambulance services every year, according to the Association of Air Medical Services. Emergency helicopter transport has grown significantly in recent decades, the organization reports, possibly due to an aging population, fewer emergency rooms at local hospitals and a decline in rural health care services.

Cajun Event Brings Students’ Heritage to Life

WoodmenLife Chapter 664 is helping to keep students in Raceland, LA, connected with Cajun history.

For the 10th year, the chapter partnered with Raceland Upper Elementary School to host Cajun Day, an all-day event that celebrates Cajun food and culture. Recruiting Sales Manager Rick Price said they focus on how the people who settled in southern Louisiana lived humbly off the land.

“The students love this event. They actually get to see and taste things with Cajun culture that they normally wouldn’t.”
— Rebecca Johnson

Raceland Upper and Lower Elementary School Principal Rebecca Johnson said the event was started because the school is located in a lower-income area, and they wanted to give students a sense of their heritage and the culture of the region.

“Some students don’t have the opportunity to travel throughout southeast Louisiana, and some families don’t celebrate the culture,” Johnson said.

The rave reviews and hard work put in by members have kept it going.

“The students love this event. They actually get to see and taste things with Cajun culture that they normally wouldn’t.”

Cajun Day is about more than gratons, beignets, roasted pig and gumbo. It’s about teaching kids how people who settled in southern Louisiana lived humbly off the land.

Raceland Upper and Lower Elementary School Principal Rebecca Johnson said the event was started because the school is located in a lower-income area, and they wanted to give students a sense of their heritage and the culture of the region.

Without them and their donations to the school, we wouldn’t be able to host the event,” Johnson said. WoodmenLife members helped cook traditional Cajun food: gratons (cracklings), beignets and even a roasted and trimmed pig. Cafeteria workers cooked gumbo.

Chapter 664 Vice President Robert Babin said the focus of the event is on Cajun culture from the early 1900s. Students wear traditional Cajun garb; an old Cajun band plays in the cafeteria during lunch; lesson plans focus on Cajun culture; Cajun toymakers, dancers and storytellers share their talents; and the area children’s museum helps with arts and crafts.

WoodmenLife provides resources for the event. “Without them and their donations to the school, we wouldn’t be able to host the event,” Johnson said. “They don’t realize what it takes to do what we do.”

Price said they continue to help with the event out of appreciation for the teachers who work so hard. “I feel like we could do a whole lot more to appreciate them,” Price said.
Remembering Former Chairman of the Board Raymond S. Caughman

The WoodmenLife community is saddened by the passing of a former Chairman of the National Board of Directors. Raymond S. Caughman Sr., of Lexington, SC, died in March at age 92. He was elected as Chairman at the 1973 National Convention. After his term expired, he continued his service in 1979 with an appointment to National Trustee. He was elected Chairman of the Trustees in 1987.

Caughman was a U.S. Army Veteran who served in China in 1946 and was very active in his community throughout his life. He served with various professional groups and community betterment organizations in and around Lexington.

He leaves behind his wife of 67 years, three children, four grandchildren, four great-grandchildren, and a twin brother.

Brighton, TN, Elementary Takes Top Prize in Video Contest

Brighton Elementary fifth-graders took home first place in the WoodmenLife “America Is…” video contest this year, winning $2,500 for their school.

“We plan on using this money to improve our literacy curriculum,” said LaToya Avery, Brighton Elementary principal.

Avery said they promoted the contest on their social media pages, put the link to vote in parent newsletters and reminded teachers to vote daily. The winning video featured a combination of different school activities.

“We already had the pictures from our Patriot Day celebration that we host in September,” Avery said. “We invite patriots in our community like police officers and military people.”

With those pictures in place, all they needed to do was add that “America Is…” touch.

“Our fifth-grade flag team, led by Dean Brown, spoke about what America is to them, and that is what can be heard throughout the video,” she said.

Congratulations to Brighton Elementary on the big win!

Also, a big shoutout to second-place winner, Homer Elementary from Ada, OK, and third-place winner, Chumuckla Elementary from Jay, FL.

Head to YouTube.com/WoodmenLife to see the winners in the “America Is…” Patriotic Video Contest playlist.

WoodmenLife Impact℠ is our new tool to help you fundraise in your community.

Head to WoodmenLife.org/Impact to find out more.

Thank you to all who connected WoodmenLife with family members and friends who could benefit from becoming members. Those who referred others had their names entered in a random drawing for one of 30 $1,000 cash prizes.

To see a list of winners, visit WoodmenLife.org/Share.

P.S. Just because this promotion is over doesn’t mean you have to stop sharing all the great things about WoodmenLife. If you know someone who could benefit from a life insurance certificate or our retirement products, please let your local Representative know. There’s so much good to share.
WoodmenLife Tower’s Golden Anniversary

The WoodmenLife Tower celebrated its 50th Anniversary in June. It took four years, 16,000 cubic yards of concrete and 8,000 tons of steel to create what the Omaha mayor at the time described as the “most magnificent building between Chicago and Denver.”

WoodmenLife President Nick T. Newberry led a dedication of the building on the organization’s 79th anniversary, June 6, 1969, and sealed a time capsule in a pit under the lobby floor. Inside was a copy of the first constitution and laws; a history of Woodcraft; a scroll signed by all officers and employees; old and new copies of the member magazine; and a proof set of 1969 U.S. coins.

A lot has changed since 1969, when the 30-story tower debuted on the Omaha skyline, so take a quick minute to rewind to 1969 with us:

• Richard Nixon was sworn in as President
• Apollo 11 and Apollo 12 took America to the moon
• 400,000 people attended Woodstock in upstate New York

WoodmenLife celebrated the Tower’s 50th Anniversary with a street party that honored First Responders and raised money for the Food Bank of the Heartland’s Strike Out Hunger Campaign. Visit Facebook.com/WoodmenLife to see all the fun.

Famous High-Flying Residents

Peregrine falcons Chayton and Mintaka hatched three chicks this spring. Visit RealWoodmenLife.com/Following-the-Falcons to read about the famed residents of the 28th floor.

Omaha Police Horses Hit the Streets

Blue and Valor, reporting for duty. The two horses purchased by the Omaha Police Department Mounted Patrol Unit with a donation from WoodmenLife have started patrolling Omaha streets.

There was a bit of extra fanfare with the promotions, too, since Valor’s rider, Officer Kyle Crick, also graduated to street duty. He’s a 10-year OPD veteran, but only recently joined the mounted patrol unit.

“WoodmenLife is very proud to have a relationship with the mounted patrol in our hometown, and we’d like to congratulate Blue and Valor, as well as Officer Crick, for entering service,” said WoodmenLife President & CEO Patrick L. Dees. WoodmenLife made a similar donation in 2017 to the mounted patrol unit in Nashville, TN, which hosted the National Convention that year.

New Job Title, Same Great Resource

If someone at your chapter meeting says, “Call the Community Outreach Manager and ask,” nudge them and say, “You mean the Community Outreach Advisor.” That’s right! Your go-to person for questions about chapter activities has a new job title, though their role remains unchanged. You’re still encouraged to call or email with questions about:

✓ Hosting successful, impactful activities and events
✓ Ordering flags
✓ The 5-Star Common Bond Reward Program

And their expertise certainly doesn’t end there. They are vital to WoodmenLife’s mission and helping members live out our shared commitment across the country. Be sure to use them to beef up the good work you’re already doing in your hometown. Check the back of WoodmenLife Magazine for contact information.
Members honored teachers at Mountain Park Elementary School with snacks.

Members supported the local Toys for Tots® annual drive, which set a record despite Hurricane Michael.

Members presented a new flag to Lexington Fire Department Station #1.

Members donated $200 to Monticello High School for Project Graduation, a party for graduating seniors. From left are Debbie Kinard, chapter auditor; Tommy King, chapter vice president; Sue White, school principal; and member Ann King.

Members presented Ada Homeless Services with move-in kits, which included vacuums, brooms, trash cans, towels, dishes, and other items.
Chapter 210  
Nacogdoches, TX

Members jumped in to help when the Jackson family’s home was destroyed by a fire.

Chapter 1850  
Cullman, AL

WoodmenLife presented Deputy Billy Garrison, second from left, with a Lifesaver Award for performing CPR to save Dr. Paul Levering, third from right. He was later taken to a hospital and made a full recovery.

Chapter 19  
Sumter, SC

Members presented school supplies to Manchester Elementary School.

Chapter 75  
Blanchard, OK

Members partnered with the United Methodist Church to support the Toys for Tots® campaign.

Chapter 48  
Martinsville, VA

Members partnered with a local Cub Scout pack to prepare and deliver care packages to the Salvation Army.

Chapter 6018  
Valdosta, GA

Chapter President Cheryl Waldron presented a Fraternal Spirit Award to John Rice.

Chapter 444  
Church Point, LA

Members delivered snacks to show their appreciation to local law enforcement agencies.

Visit our corporate blog,  
RealWoodmenLife.com
Members visited residents at the Fair Haven nursing home and delivered new blankets.

Chapter 925
Ellenboro, NC

Members hosted a teacher appreciation event to support Bracken County Schools.

Chapter 871
Germantown, KY

Flood Relief Efforts
Thank you to all the chapters and fraternal corporations who stepped up to help when the Midwest was devastated by flooding earlier this year. With donations totaling about $100,000, it was clear that WoodmenLife members met adversity with generosity.

Chapter 925
Ellenboro, NC

Donations totaled about $100,000!

Chapter 226
Bruceton, WV

Members presented an American flag to the Bruceton-Brandonville Volunteer Fire Department, which lets them use its facility for meetings.

Chapter 6
Cumberland, MA

Members brought some Easter fun to patients at the Allegany Health Nursing and Rehabilitation Center.

Chapter 105 and 6049
Highland, IL

Members hosted a teacher appreciation event for Highland Primary and Highland Upper Elementary Schools.

Chapter 40
Hazlehurst, MS

Members delivered care packages and other supplies to Mercy House Adult & Teen Challenge Center.

Chapter 687
Kittanning, PA

Members presented the Manor Township Volunteer Fire Company with an American flag and a donation of $500.

Chapter 6
Cumberland, MA

Members brought some Easter fun to patients at the Allegany Health Nursing and Rehabilitation Center.

Chapter 40
Hazlehurst, MS

Members delivered care packages and other supplies to Mercy House Adult & Teen Challenge Center.

Chapter 687
Kittanning, PA

Members presented the Manor Township Volunteer Fire Company with an American flag and a donation of $500.

Chapter 925
Ellenboro, NC

Members visited residents at the Fair Haven nursing home and delivered new blankets.

Chapter 871
Germantown, KY

Members hosted a teacher appreciation event to support Bracken County Schools.

Chapter 687
Kittanning, PA

Members presented the Manor Township Volunteer Fire Company with an American flag and a donation of $500.

Chapter 925
Ellenboro, NC
Members showed their appreciation to teachers at Danville-Neel Elementary School by giving chocolate-covered strawberries and a personalized thank you note to more than five dozen teachers.

Members donated money to fellow members Juan Cornejo Jr. and his son, Felix Cornejo, after their home was destroyed by a fire.

Members retired nine flags at a flag retirement ceremony. From left are Margaret Giddens, Clarice Mitchell and Marcia Whitacre.

When you first met with your Representative, you probably learned about the different types of life insurance: whole, term and universal. This issue, we’re bringing you a refresher on universal life and what it offers.

What is universal life insurance?
Universal life insurance is permanent coverage that allows flexibility in the coverage and amount of premium payments. Some universal life products also allow for cash value accumulation.

Who is universal life insurance for?
Universal life insurance may be for you if you want flexible permanent life insurance that could allow you to change your premiums and coverage amounts based on your needs.

How does universal life insurance work?
Accumulation products build cash value over time. When you make premium payments, your life insurance company places the money in an interest-accruing account. The cash value earns a fixed interest rate and amounts credited are typically tax deferred. Cash value is the amount that is still available after making sure there is enough to cover the cost of insurance, riders and other fees.

No lapse products are also universal life but aren’t designed to build cash value. Instead, no lapse products offer lower premium rates and guarantee an individual’s life insurance coverage through a certain age.

Do you have questions about universal life insurance or the types WoodmenLife offers? Don’t hesitate to contact your Representative for help.

**Insurance Terms**

- **Cash Value**: Amount of value a life insurance certificate has accumulated over time.
- **Rider**: Add-on you can choose to have included with your life insurance; some require an extra fee, some are included with certain types of life insurance.
- **Permanent Life Insurance**: Insurance that requires payments for a set period of time, but pays a death benefit for the rest of your life.
- **Term Life Insurance**: Temporary life insurance; you are only covered during the time period when you are making payments.
- **Premium Payment**: Amount you pay for life insurance, usually broken into monthly payments over a period of years.
Adventure Awaits

Grab your hiking boots and get searching for some words in this summer National Parks word search. You may even get some inspiration for your summer vacation. (The answers are on page 39.)

Word Bank
- Hot Springs
- Dry Tortugas
- Everglades
- Biscayne
- Mammoth Cave
- Congaree
- Great Smoky Mountains
- Guadalupe Mountains
- Big Bend
- Shenandoah
- Yellowstone
- Sequoia
- Rocky Mountains
- Smokey Bear
- Camping
- Rock Climb
- Hike
- Spelunk
- Wild Life
- Ranger
- Sand Dune
- Cave
- Swim
- Explore
- Kayak

Sudoku Puzzle

<table>
<thead>
<tr>
<th>6</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>8</td>
<td>9</td>
</tr>
<tr>
<td>5</td>
<td>4</td>
</tr>
<tr>
<td>2</td>
<td>7</td>
</tr>
<tr>
<td>1</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>4</th>
</tr>
</thead>
<tbody>
<tr>
<td>8</td>
</tr>
<tr>
<td>9</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>6</td>
</tr>
<tr>
<td>5</td>
</tr>
<tr>
<td>2</td>
</tr>
<tr>
<td>8</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>9</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
</tr>
<tr>
<td>4</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>8</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
</tr>
<tr>
<td>9</td>
</tr>
<tr>
<td>1</td>
</tr>
<tr>
<td>6</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>9</th>
</tr>
</thead>
<tbody>
<tr>
<td>6</td>
</tr>
<tr>
<td>1</td>
</tr>
<tr>
<td>5</td>
</tr>
</tbody>
</table>

| 2 |

Find answers on page 39.}

Campground Laughs

Q: Have you heard the joke about the skunk and the camping trip?
A: Never mind – it really stinks.

Q: What type of footwear do frogs wear camping in the summer?
A: Open-toad shoes.

Q: If you have three sleeping bags in one hand and three in the other, what do you have?
A: Pretty big hands.

Q: Why don’t mummies go camping?
A: It’s so relaxing, they might unwind.

National Park Fun Facts

1. Yellowstone National Park is the oldest U.S. national park.
2. Two of the 10 highest waterfalls in the world are in Yosemite National Park.
3. Great Smoky Mountains National Park is the most visited national park with over 11 million guests per year.
4. Crater Lake National Park is the deepest lake in the U.S., coming in at 1,932 feet deep.
5. Mammoth Cave National Park has the longest cave system in the world with over 3,454 mapped miles.

Source: Outdoor Project
In Memoriam

Glenn Anderson  
Age 86  
Chapter 539  
Phenix City, AL

David Beard  
Age 35  
Chapter 488  
Alamo, TN

Kenneth Blakney  
Age 64  
Chapter 117  
Benton, KY

Lorrie “Mildred” Bolding  
Age 94  
Chapter 488  
Alamo, TN

Dorothy “Mildred” Bolding  
Age 94  
Chapter 488  
Alamo, TN

Robert “Bobby” Cox  
Age 63  
Chapter 118  
Ranford, NC  
Former National Delegate

Sue Bridges Floyd  
Age 67  
Chapter 539  
Shelby, NC

Donald Forsythe  
Age 82  
Chapter 539  
Grand Rivers, KY

Kari Jones  
Age 55  
Chapter 117  
Benton, KY

Jean Smith Krowe  
Age 84  
Chapter 49  
Benton, KY

Betty Lykes  
Age 85  
Chapter 117  
Benton, KY

Lee Neighbors Sr.  
Age 88  
Chapter 7  
Lynchburg, VA

Kenneth Blakney  
Age 84  
Chapter 117  
Benton, KY

Betty Lykes  
Age 85  
Chapter 117  
Benton, KY

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 include the following minimum information and send it to WLEditor@woodmen.org: 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. In addition, when including photos, please submit photos of the highest possible quality to assure adequate printing. Thank you.

Your family changes, your rates won’t

With Family Term life insurance, all of your family members are protected under one certificate.1 You’ll pay one monthly premium that’s guaranteed not to increase for the first 20 years.2  

Contact your Representative to find out how easy it is to protect your family with just one certificate.

1. Certain eligibility and age restrictions apply. 2. Based on a 20-year certificate, 10-year and 20-year certificates available. Once the initial policy term ends, your premium will increase on an annual basis until age 95. Any increase in premium will not increase the certificate benefit. Products are not available in New York and all products may not be available in all states. Certificate Forms 8063 R-1-16 (X), ICC16-8063 R-1-16 Woodmen of the World Life Insurance Society, Omaha, NE. D1530 4/19

WoodmenLife®  
 woodmenlife.org
Summer 2019

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.
Adventure Awaits

Grab your hiking boots and get searching for some words in this summer National Parks word search. You may even get some inspiration for your summer vacation. (The answers are on page 39.)

Word Bank

Hot Springs
Dry Tortugas
Everglades
Biscayne
Mammoth Cave
Congaree
Great Smoky Mountains
Guadalupe Mountains
Big Bend
Shenandoah
Yellowstone
Sequoia
Rocky Mountains
Smokey Bear
Camping
Rock Climb
Hike
Wild Life
Ranger
Sand Dune
Cave
Swim
Explore
Kayak