Helping Hands in Mississippi

Also in this issue:
Is Your Financial Plan Complete?
Hurricane Relief Efforts
Focus Makes the Difference

As we enjoy the holiday season, I’d like to take a moment to reflect on how proud I am of our members, our Sales Force and our Community Outreach Managers. In recent years, we have banded together to ensure all our efforts center on our shared commitment to family, community and country.

This focused concentration has enabled us to make an even bigger difference, like stepping up to help quickly after natural disasters (see story on page 20) or making a significant impact on military families (see story on page 18). We couldn’t do any of this without you, and I thank you for choosing WoodmenLife.

Michele and I wish you and yours a bright and joyous holiday season.

Sincerely,

Patrick L. Dees
President & CEO

P.S. Starting in January, you could enter to win $1,000 just for helping connect friends and family with WoodmenLife. Get all the details at WoodmenLife.org/share.
In This Issue

03 President’s Message
06 Double Check Your Financial Plan
10 Scholarship News
11 2019 Refunds
11 Enjoy Life’s Perks
12 New Program Launching
13 Equal Access Policy
24 Building Confidence in Kids
26 Kindness Box
27 Community Garden
30 Fraternal Spirit
39 Fun Zone
42 In Memoriam
44 Chapter Calendar

Hurricane Relief
20
Helping Children of Fallen Heroes
18

Building Better Citizens
22

Always Helping Others
14

Photo courtesy of Gary Sinise Foundation

Cover photo by Hannah Grace Photography

Both have a heart for helping others.. WoodmenLife members James and Patsy Kirkland are known for their generous spirits.

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

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

On the Cover
WoodmenLife members James and Patsy Kirkland are known for their generous spirits. Both have a heart for helping others.

Cover photo by Hannah Grace Photography.
Double Check Your Financial Plan

The approach of a new year always is a good reminder to take stock of where we are in our lives, especially in regard to finances. No matter how solid and complete your financial framework is, it’s always a good idea to take another look. We’ve put together this Quick Guide to help you stay on track to meet your financial goals.

Simply answer the questions for each financial topic, and based on your answers, you’ll see tips that can help round out your financial plan.

Life Insurance #1

Has your family grown since you joined WoodmenLife (or since you last met with your Representative)?

☐ Yes Because your family has grown, you may need more life insurance coverage. This could include increasing coverage for you and/or your spouse to care for your children if you were no longer there. It also could include covering your new family member(s). Contact your local Representative to discuss your options.

☐ No Even if your family size has remained the same, it may be a good idea to contact your local Representative to make sure your current coverage still aligns with your present-day needs and goals.

Life Insurance #2

Have you taken on more debt or acquired more assets (major purchases like a home, vehicle or boat) since you bought your life insurance certificate?

☐ Yes You may want to increase your life insurance coverage to make sure your family can maintain the lifestyle you’ve built if you were gone. Think about whether the coverage you have in place would be enough to pay for any outstanding mortgages or loans you have.

☐ No Congratulations on keeping your expenses in check! Move on to the next question to continue evaluating your financial plan.

Life Insurance #3

In addition to your loved ones, are there community organizations you’d like to help after you’re gone?

☐ Yes WoodmenLife can help you set up legacy giving to leave funds to your church, your child’s school or another organization of your choice. Contact your local Representative to find out more.

☐ No If you’re interested in other ways to help your community, look at the back of this magazine for upcoming activities your local chapter has planned.

Life Insurance #4

Has your family grown since you joined WoodmenLife (or since you last met with your Representative)?

☐ Yes Because your family has grown, you may need more life insurance coverage. This could include increasing coverage for you and/or your spouse to care for your children if you were no longer there. It also could include covering your new family member(s). Contact your local Representative to discuss your options.

☐ No Even if your family size has remained the same, it may be a good idea to contact your local Representative to make sure your current coverage still aligns with your present-day needs and goals.

Retirement #4

Do you plan on retiring in the next 10 years?

☐ Yes If you haven’t met with your WoodmenLife Representative about your retirement product options lately, now would be a great time to do so.

☐ No It’s never too early to start looking at your retirement options. The earlier you start, the more you’ll be able to put away by the time you choose to retire.

Continued on next page
Do you plan on helping your children pay for college, university or trade school?

☐ Yes As college costs continue to rise, planning ahead becomes even more important. A WoodmenLife Financial Representative can help you understand the College Savings Plans available in your state and what kinds of institutions are eligible.

☐ No Whether your children are paying for their own education or taking another path, you or a school guidance counselor can help them develop a plan.

Do you have money set aside for future, unexpected expenses?

☐ Yes Congratulations. Many people do not have savings in place, so you’ve been wise to prepare.

☐ No Check with a WoodmenLife Financial Representative to see if investing might be a good way to set aside some extra money.

What’s Next?

Review your answers, and make a list of the items you want to reconsider. Your WoodmenLife Representative can help you with any adjustments you want to make to your financial plan. Or, if you’re not sure what you need to adjust, your local Representative can help you take a look at your overall financial picture and how it aligns with your goals.

Do you have resources available to help you when the unthinkable happens?

☐ Yes, you do! Don’t forget, because you are a WoodmenLife member, you have access to exclusive member benefits: These include financial assistance if your home is damaged by a natural disaster, your newborn child dies, your children become orphaned, or a First Responder (who also is a WoodmenLife member) in your immediate family dies. These benefits are in addition to those paid by your life insurance certificate.

Not sure who your Representative is?

Find this information by logging onto the Member Website at WoodmenLife.org or calling Customer Service at 1-800-225-3108.

Have you started saving for retirement through your employer, on your own or both?

☐ Yes You’ve done a good job by simply getting started. As we all know, retirement accounts can fluctuate over time. That’s why it is good to diversify your contributions by having more than one option in place. Contact your Representative to see if WoodmenLife retirement products could help enhance what you already have in place.

☐ No The need to save for retirement will creep up quicker than you think. If your employer provides a match for retirement, that’s a great place to start; otherwise you’re missing out on money they’d be giving you! You also can start putting away money for retirement with WoodmenLife.

Do you have a child graduating from high school in the next four years?

☐ Yes If your child is a WoodmenLife member, he or she may qualify for a WoodmenLife Focus Forward Scholarship. We have nearly $1 million available annually, and the funds can be used toward community college and trade school in addition to four-year colleges and universities. At the time of application, your child will need to have been a good-standing WoodmenLife member for three years, and all members of the household must be WoodmenLife members. Visit WoodmenLife.com/scholarships for full eligibility information.

☐ No When your child reaches high school age, check with your local WoodmenLife Representative to ensure he or she will be eligible to apply for the WoodmenLife Focus Forward Scholarship.

Do you have a student graduating from college, university or trade school?

☐ Yes, congratulations! Your WoodmenLife Financial Representative can help you understand the options available to pay off student loans.

☐ No Congratulations! Your student has completed their education. Now it’s time to start planning for the future.

Do you have a child enrolled in college, university or trade school?

☐ Yes Congratulations! Your WoodmenLife Financial Representative can help you understand the options available to pay off student loans.

☐ No Congratulations! Your child is now an adult. Now it’s time to start planning for the future.

R etirement #5

P aying for College #7

Being Prepared #9

P aying for College #6

Being Prepared #8

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Give Your Child More Options by Planning Ahead

Every child’s dream is different. Is there a future mechanic, hairdresser or small business owner in your household? They don’t have to decide what their aspirations are quite yet, but WoodmenLife can help with achieving many kinds of dreams.

The WoodmenLife Focus Forward Scholarship® can help your child pay for post-secondary education; that includes trade schools and community colleges in addition to two- and four-year colleges and universities.

Here’s what you need to do so your child is eligible to apply when the time comes:

1. Make sure your child is a WoodmenLife member! He or she will need to be a member for at least three years before applying (they will typically apply the fall before graduating high school).

2. Become a 100% WoodmenLife family. This means everyone who lives in your house will need to be a WoodmenLife member when your child applies for a scholarship.

3. Encourage your child to get involved at school and in the community. In addition to grades, we consider patriotism and community service when awarding our scholarships.

Contact your local Representative to learn more about our scholarship program and how your child can be prepared to qualify.

Now Accepting Applications

2017, 2018 or 2019 high school graduates who are WoodmenLife members may now apply for scholarships for the 2019-20 academic year.

Apply by Feb. 15, 2019

WoodmenLife.org/scholarships

Refunds paid to members holding life, accident and health certificates during 2019 are expected to be approximately $39 million. WoodmenLife’s National Board of Directors recently announced.

A 4.00 percent minimum interest rate will be credited to the cash values of Adjustable Life and Flexible Life certificates. In addition to the 4.00 percent minimum interest rate, refunds may be paid based on the characteristics of the certificate, including issue year and age, sex, face amount, and other classifications.

The Board also announced that beginning Jan. 1, 2019, WoodmenLife will pay 3.05 percent interest on refunds left on deposit with the organization.

The interest rate applied to monies received as advance premium will be 3.05 percent on fixed premium life insurance plans and 4.00 percent on later series Adjustable Life and Flexible Life insurance plans.

WoodmenLife’s Executive Committee, taking into account investment market yields, will set annuity rates monthly.

Current interest rates for No Lapse Guarantee Universal Life and Accumulation Universal Life will be set quarterly by the Executive Committee.

Easier Access = Discounts on the Go

As a WoodmenLife member, you have access to discounts at more than 30,000 retailers nationwide. Our members are saving on items they use every day:

• Chris C. from VA saved $300 on a new iPhone
• Tammy A. from KY saved on concert tickets
• Don M. from NE saved on a new Fitbit
• Kristin B. from PA saved $1,800 on a new car
• Shawn L. from MS saved $50 on auto parts

Life’s Perks discounts apply to everyday and big-ticket items. WoodmenLife members have saved more than $705,000 in discounts in just two years. Now we’ve made it even easier to sign up and start saving. Visit lifesperks.perkspot.com to create an account and enter the access code SAVENOW.

Become a Life’s Perks Partner

If you are a WoodmenLife member who owns a business, you can become a partner. Simply create an offer and give your Representative:

• The discount offered
• The name and location of the business
• The date the offer expires

There’s never been a better time to take advantage of Life’s Perks savings, so visit lifesperks.perkspot.com to sign up today.

2019 Chapter Centennials

<table>
<thead>
<tr>
<th>Chapter</th>
<th>Centennial</th>
<th>Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>14</td>
<td>Christiansburg, VA</td>
<td>June 19, 1919</td>
</tr>
<tr>
<td>806</td>
<td>Hamptonville, NC</td>
<td>June 25, 1919</td>
</tr>
<tr>
<td>966</td>
<td>Wallace, SC</td>
<td>Aug. 16, 1919</td>
</tr>
<tr>
<td>3365</td>
<td>Galveston, TX</td>
<td>Sept. 23, 1919</td>
</tr>
<tr>
<td>585</td>
<td>East Stroudsburg, PA</td>
<td>Nov. 20, 1919</td>
</tr>
</tbody>
</table>

1. An individual becomes a member by joining our shared commitment to family, community and country, and by purchasing a WoodmenLife product. Member benefits are not contractual, are subject to change and have specific eligibility requirements.
New Member Benefit to Launch in 2019

WoodmenLife is launching a new community outreach program in Spring 2019 that empowers you to make an impact where you live.

When the new outreach program launches and the platform goes live on WoodmenLife.org, you can make an impact on your terms. Our online fundraising tool for local giving empowers you to support causes that matter to you. WoodmenLife covers the fees, so your donation impacts your cause 100 percent.

Fundraisers will be accepted based on our organization’s shared commitment to family, community and country, and alignment with our chapters’ community service efforts. Initially the program will focus on school and community projects, including those that support local First Responders and service animals.

“WoodmenLife members are passionate about helping their communities,” said President & CEO Patrick L. Dees. “This program will help chapters reach more people and improve lives in countless ways.”

Look for more details in early 2019.

Equal Access Policy

To ensure that all members receive equal access to all of the benefits and privileges of membership, WoodmenLife has implemented and reaffirms its commitment to the following policy. Those persons considered “members” for the purpose of this policy include: all Home Office associates, Regional Directors, Recruiting Sales Managers, Representatives, Community Outreach Managers, and all Chapter officers and Chapter members.

WoodmenLife welcomes its members, regardless of background and beliefs. We respect every individual’s unique perspective and contribution. We are committed to creating an inclusive environment that values differences and creates opportunities for growth, leadership and service.

WoodmenLife is an equal access membership organization that promotes a culture of inclusion. Membership is open to all individuals who share the values of family, community and country, regardless of race, color, religion, age, sex, sexual orientation, gender identity, national origin, disability, military or veteran status, and/or any other status, classification or factor protected by federal, state or local law.

Within this policy, WoodmenLife has taken the position that protected classes listed above, will not be tolerated.

WoodmenLife associates, whose hearts and efforts are improving their communities.

We couldn’t have come out on top without our dedicated members and associates, whose hearts and efforts are improving their communities. Learn more at omahamagazine.com/best-of-omaha

Proceedures for Handling Member Complaints: Any instances of discrimination or harassment involving any member of WoodmenLife should be reported immediately, in confidence to WoodmenLife’s EEO Complaint Administrator, Michelle Walker at 1-800-542-9756. Every effort will be made to promptly investigate all allegations of discrimination or harassment in as confidential a manner as possible, and take appropriate corrective action, if warranted. Members found to be engaged in discrimination or harassment in any manner against another member may be subject to fines, loss of member privileges and their good-standing member status with WoodmenLife. Likewise, chapters found to be engaged in discrimination or harassment against a member may be subject to charter revocation. WoodmenLife associates, found to have engaged in discrimination or harassment will be subject to disciplinary action up to and including termination of their employment.

Have you had a good experience with WoodmenLife?

Tell us about it.

Post a review on our Facebook page, Facebook.com/WoodmenLife.

WoodmenLife came in 1st place in Omaha Magazine’s Best of Omaha 2019 contest.

We couldn’t have come out on top without our dedicated members and associates, whose hearts and efforts are improving their communities.

Learn more at omahamagazine.com/best-of-omaha

Equal Access Policy and its communication to Chapter Representatives, Community Outreach Managers, and other WoodmenLife associates who may have some involvement in chapter activities.
Serving the Community They Love

If you’ve attended a community event in Mississippi for Philadelphia Chapter 330 or Union Chapter 332, there’s a good chance that some of that event’s success was due in part to James and Patsy Kirkland. The Kirklands are long-time members of Philadelphia Chapter 330, where James currently serves as president.

It’s no wonder they have a genuine interest in making their community a better place. James and Patsy have lived there since 1965. Married for 54 years, James worked as a carpenter and supervised home construction, sometimes traveling hundreds of miles a day to job sites on the Choctaw Indian Reservations around Mississippi. He often worked side jobs until late at night, which allowed Patsy to stay home with their three children.

James and Patsy Kirkland find volunteer work very rewarding and are strong community advocates. Says James, “When we’re called upon to help, we help. It is the right thing to do.”
James Kirkland served multiple years as Mississippi State Trustee for WoodmenLife before being named Fraternalist of the Year for his region in 2016, and he currently serves as a WoodmenLife National Delegate for Mississippi. He is president of the Longino Volunteer Fire Department and has served as a board member of the First United Pentecostal Church of Philadelphia, as a deacon, and as a Sunday school teacher.

Patsy Kirkland has taught the 4- and 5-year-old Sunday school class for the past 36 years. Their efforts paid off as the Kirklands’ three children—Keela (Kirkland) White, Juane Kirkland and Patrick Kirkland—have grown into successful adults. “One is a nurse, one a paramedic and one a doctor,” James said. “They’ve never met a stranger, and the first thing they ask, always, is, ‘What can we do to help?’”

A Need for Help is Reason Enough

The Kirklands’ faith in the benefits of WoodmenLife is part of why they are so active in their chapters, but their service goes beyond that. James and Patsy routinely offer up their farm and camp house for events and welcome WoodmenLife members, as well as their families, friends and neighbors. Known for cooking, decorating, organizing or otherwise assisting in any way needed, the Kirklands are always ready to be called upon, whether through WoodmenLife or their local church, First United Pentecostal Church of Philadelphia.

When asked why they do what they do, the Kirklands say they just want to help. “We just like to do it,” said James. “When we’re called upon to help, we help. It is the right thing to do.”

Their efforts paid off as the Kirklands’ three children—Keela (Kirkland) White, Juane Kirkland and Patrick Kirkland—have grown into successful adults. “One is a nurse, one a paramedic and one a doctor,” James said. A love for helping others has definitely been cultivated in all three children as evidenced by their career choices.

Joining WoodmenLife

James bought his first certificate in 1986, and they purchased a certificate for Patsy soon after as well. The Kirklands also have certificates for all three of their children and for their four grandchildren (Arabella Kirkland, Caleb Kirkland, Abigail Kirkland, and Kyndal White).

“We have as many policies as we do because I believe they are a good benefit,” James says. “I believe my money does better with WoodmenLife than it does sitting in the bank.”

A strong sense of community is perhaps the greatest reward James and Patsy receive for their volunteering. Whether a wildlife event at their home or a WoodmenLife meeting at the Neshoba Baptist Center, the Kirklands enjoy the entertainment and camaraderie that comes with being a WoodmenLife member. “We enjoy just being together, sharing a meal,” James said. “We helped at a benefit for the community firemen. We learned that many do not have life insurance, or they don’t have adequate insurance. I encouraged them to become WoodmenLife members. I explain that they and their families need life insurance to take care of each other in the event of death, especially an untimely death.”

James’ advice should be taken under consideration. After all, if there is one couple who understands taking care of others, it is James and Patsy. Year round they give selflessly of their time, their home and their hands to help wherever it is needed.

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In Service of Others

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Patsy Kirkland has taught the 4- and 5-year-old Sunday school class for the past 36 years. They both actively support the local fire departments, First Responders and military.
On Board with the Mission of Snowball Express

WoodmenLife Supports Children of Fallen Heroes at Disney® Event

More than 800 children who’ve all lost a parent in military service came together this month to meet and support each other thanks to Snowball Express.

Honoring the Families of Fallen Heroes

This five-day event was created in 2006 “to provide hope and new happy memories to the children of military fallen heroes who have died while on active duty since 9/11.” It connects the children and surviving spouses of the fallen with others going through the same experience.

A variety of activities were scheduled throughout the event, including a special memorial Heroes Garden, which was for the first time sponsored by WoodmenLife. Our organization supplied 800 3-by-5-foot flags, 8-foot flagpoles and bases, one for every family’s fallen military hero.

The families also received a commemorative plaque designed and supplied by Disney® to take with them at the end of the event.

This year’s event was held at the Walt Disney World® Coronado Resort in Florida, and it was the first year the event fell under the umbrella of the Gary Sinise Foundation.

WoodmenLife Joins the Team

Representative Stuart Stephenson learned of the chance to help from Jim Rodriguez, a Snowball Express committee member in Waxahachie, TX, and presented the idea to the Home Office. With the support of President & CEO Patrick L. Dees, a partnership was formed.

“When I heard that President Dees agreed that WoodmenLife should do this, I was very proud that we would be supporting this worthwhile project and that our efforts will make a difference in families’ lives for years to come,” said Stephenson.

“This event changes the lives of young people, and we were grateful for the opportunity to help,” said Dees. “It’s a natural fit for our organization’s commitment to helping family, community and country.”

Don Molineu, Vice President, WoodmenLife Fraternal Division, served as an official Snowball Express Escort, accompanying families to the event aboard one of the chartered flights to Orlando. Then the families took part in a VIP motorcade to Disney.

During the event, members of the Florida Sales Force and Chapter 78 in Lakeland helped families find the flag honoring their loved one in the garden.

For more information about Snowball Express, visit snowballexpress.org.

By the Numbers

• 6,800+ U.S. military personnel have died in Afghanistan and Iraq since 2001
• An estimated 8,500+ children have lost a parent in military service since Sept. 11, 2001
• More than 150 sponsors—including American Airlines, Yum! Brands, Neiman Marcus, Game Stop—and 1,500 volunteers are involved in Snowball Express
• WoodmenLife provided 800 flags, flagpoles and bases for the Heroes Garden

The Gary Sinise Foundation works to ensure the sacrifices of America’s defenders and their families are never forgotten. It presents a variety of unique programs to support the military, veterans, First Responders, and their communities.

For more info, visit GarySiniseFoundation.org.
Finding Ways to Help Amid the Devastation

Simple Acts of Kindness Mean a Lot in the Wake of Hurricanes

Hurricanes Florence and Michael left destruction in some parts of the Southeast United States, but they also opened the door to neighbors helping neighbors.

Wendy LeVangie, a Representative from Gainesville, FL, didn’t hesitate to help the communities devastated by Hurricane Michael. “We gathered donations from our local communities and brought them over to the panhandle” LeVangie said. “We brought food, water, hygiene packs, and care packages.”

LeVangie said the volunteers got a pleasant surprise when they were in Rock Bluff County. “One of the county commissioners came over to us when we were passing out supplies and told us how much he appreciated our help,” she said. “He was so genuinely happy we were there. He said a lot of people forget about that county because it is so rural.

“It was truly an inspiring and rewarding experience.” Julie Elixson is a Recruiting Sales Manager and a lifelong Floridian. She has been helping with hurricane relief efforts since Hurricane Ivan in 2004. “No storm is the same. They always leave behind something different,” she said. Elixson said that this “is what WoodmenLife stands for—giving back to our community.”

“It can be something as simple as a snack pack or a hygiene kit—they just need our help,” she said. “We can’t rebuild a city, but we can give them what they need.”

Even through this disaster, the people affected are inspiring Elixson. “People have lost their homes, but they haven’t given up hope,” she said. “They are still out there helping each other out and pulling together as a community.”

Eric Pilson, WoodmenLife Community Outreach Manager in North Carolina East, had a similar experience during Hurricane Florence. “When I was growing up, I saw hurricanes pretty regularly,” he said. “I always wanted to know what I could do to help, and since being with WoodmenLife, I’ve answered that question.”

Pilson said he is very proud to work for WoodmenLife because of all it does to help people in need after natural disasters. “On a local level we offer more immediate aid to help out the members with things they need, and our Home Office offers a natural disaster benefit for members of up to $1,000, which can really go a long way for people in need,” Pilson said. After the storm, everything looked like islands, he said, but people were helping as soon as they could. “People’s homes were flooded and they had lost everything, but they were still taking time to get out and help others,” he said. “I was really inspired by all the work the members did for their community.”

The WoodmenLife Home Office and chapters from across the country donated money and supplies after Hurricane Florence and Hurricane Michael. Above, on one delivery run, were, from left, Shelly Owen; Spencer Owen, Regional Director; and Mike Avery, Representative.
Shelden Almond’s daily interaction with children got him thinking about ways to help them make better choices and acquire the tools to become productive citizens.

The answer came to him in the form of an institution often associated with high school and college, Junior ROTC. Today, the Cadet Leadership Program is in its third year at Byron Elementary School in Byron, GA. Byron is the first elementary school in the state to have Junior ROTC/CLP, which is designed to instill values such as citizenship, leadership, service to community, and personal responsibility to third- through fifth-graders.

“I want to motivate young people to be better citizens, which is the most important factor in creating tomorrow’s workforce,” said Almond, the program coordinator. “This would be the mantra of our Junior ROTC/CLP program.”

WoodmenLife has supported Byron’s program through monetary donations. The Georgia Fraternal Corporation donated $7,000 to help purchase the cadets’ uniforms. Chapter 1197 provided an additional $2,500 and continues to help through monthly contributions.

Darla Stahl, a WoodmenLife Sales Representative, has been involved with supporting the initiative since May, when James and Nita Keys—Chapter 1197 president and treasurer, respectively—asked her to help with an event involving the Byron Junior ROTC/CLP. Stahl has been impressed with the results.

“I’ve never seen anything have such an impact on both the parents and the children,” Stahl said. “It’s just turned these kids’ lives around.”

Stahl, who’s known at the school as “the Woodmen Lady,” said parents and grandparents have stopped her to talk about the importance of the program to their children and grandchildren.

The results of WoodmenLife’s contributions speak for themselves.

“The numbers have made a dramatic change since the first year. The first year we started with 42 kids. The second year we had 62 kids, and this year we have 123 kids,” Almond said. “That tells me something is going in the right direction.”

Success can be seen in more than just the growing number of participants. Almond has noticed a change in the way students conduct themselves. Cadets have developed discipline, dedication, patriotism, self-control, self-confidence, and teamwork, Almond said. Their hard work has paid off. When the Georgia State Senate honored Byron’s Junior ROTC/CLP, the cadets enjoyed a trip to the state capitol. In addition to presenting the colors for area basketball games, the cadets will march in the Fort Valley University homecoming and Christmas parades, as well as Byron’s Christmas parade.

Tangible results have emerged from the program, too. There has been a drop in in-school suspensions, grades have improved, and teachers are spending less time working on disciplinary actions. “The cadets don’t want to get in any trouble because it’ll reflect on them in receiving rank and/or merits,” Almond said.

Buoyed by the success at Byron Elementary, Almond would like to see the program expand. “My ultimate goal is seeing this program progress statewide and nationally,” Almond said. “Now I’ll put it all in God’s hands, and let chips fall where they may.”
Incentives Help Struggling Students Catch Up with Peers

Program Builds Confidence, Determination in Kids in East Tennessee

Motivation comes in all forms. For elementary students in the Wow Kids Program, a small ribbon can make a huge difference.

What is Wow Kids?
For many students in East Tennessee, keeping up with their peers in math and reading became a daily obstacle. Even at a young age, these academic obstacles leave students feeling isolated and defeated. Out of a need to help these students came the Wow Kids Program, a rewards-based initiative created for kids in kindergarten through fifth grade.

Students who work below grade level get individualized help from teachers based on their specific math and reading needs. As a bonus, the Wow Kids Program gives students the extra bit of motivation to keep going, to keep working toward their full potential.

It’s Time for the Rewards!
Now let’s talk about the fun part—the rewards. When they advance academically, students receive a ribbon or medal, a car decal and a personalized certificate. The program is entirely funded and supported by WoodmenLife and causes no financial burden on the school system. For example, WoodmenLife chapters sponsor participating schools to provide 100 percent of the funding for the rewards.

As the program progresses, it’s clear incentives help motivate these young students. “We had one particular student receive a certificate and ribbon in math last February. He wore his ribbon to school every day for the rest of the year and would tell people, ‘Wow, I didn’t know I was good at math!’” says Dr. Tisha Brown, Administrative Assistant and Instructional Facilitator at Willow Brook Elementary School. Teachers see that students are proud of their achievements, both large and small, and work harder to reach their academic goals.

Positive Changes to the Entire Community
The program benefits students who are not always motivated to do their best. They’re used to seeing their peers ace the tests and win the honors awards. Therefore, when they receive their WoodmenLife rewards they feel a boost of pride and confidence. “Students are recognized for working hard. This recognition helps build trust and communication between our school and our families. Parents are hearing good information about their children, not just the negative,” says Brown.

The team behind the rewards program also hears positive feedback from happy parents. David Brown, WoodmenLife Community Outreach Manager and husband of Tisha Brown, taught high school for 19 years and said he sees the importance of this program. “I have seen these children’s faces and their excitement when they learn they received a Wow Kid reward. I have seen parents shed tears of joy, along with teachers and administrators,” he said. “This program benefits the students and provides a resource for the school to use to help motivate kids to work hard.”

Who, How, Where
• John Walters, Regional Director of Tennessee East; Tisha Brown, Administrative Assistant and Instructional Facilitator at Willow Brook Elementary School; and David Brown, WoodmenLife Community Outreach Manager, developed, designed and implemented the Wow Kids Program.

• John Walters, Regional Director of Tennessee East; Tisha Brown, Administrative Assistant and Instructional Facilitator at Willow Brook Elementary School; and David Brown, WoodmenLife Community Outreach Manager, developed, designed and implemented the Wow Kids Program.

• Students receive targeted learning for between 30 and 45 minutes a day.

• Schools in the Wow Kids Program include Willow Brook Elementary, Ottway Elementary, Spencer Elementary, Rockford Elementary, and Rural Vale Elementary.
A Green Thumb for Helping Others

In Center, TX, senior citizens now have regular access to healthy, freshly grown fruits and vegetables, thanks to WoodmenLife members. They have helped establish the Shelby County Community Garden, which provides tasty fruits and vegetables to seniors in need. Tomatoes, watermelon, squash, and so much more get plucked from the garden and head to a federally funded senior nutrition site that provides free meals to individuals age 60 and older.

Jheri-Lynn McSwain is the Shelby County Extension Agent for Family and Community Health and a WoodmenLife member. She helped establish the garden back in 2015. Chapter 250 and the Texas A&M Agrilife extension services partnered with Shelby County, TX, to bring the project together.

When McSwain moved to the area, she researched the needs of Shelby County and found that 69 percent of seniors in her area were food insecure. That’s significantly higher than average for Texas. “I wanted to find a way to bring fresh fruits and vegetables to senior adults,” she said.

WoodmenLife sponsored a large portion of the initial costs required to get the garden up and running, McSwain said. “They were the first to the table to say how can we help,” she said. The Shelby County Community Garden has produced 976 pounds of vegetables since the project began. WoodmenLife volunteers assist at the senior nutrition site and also help with garden maintenance. And area seniors have latched onto the project. “When we walk in the door with fresh vegetables, they are just thankful, grateful,” McSwain said.

A Tug at the Heartstrings is Met with Generosity

‘Kindness Box’ gives Elgin, SC, residents 24-hour access to food

Chapter 1076 in Camden, SC, installed a “Kindness Box” earlier this year. It’s a permanent 24-hour food box designed to keep people fed.

Previously, residents only had access to food one day a week when the community’s food bank was open. When Chapter President Donna Haltiwanger volunteered there, she saw families lining up to get the few items they were allocated for the week. “It just tugged at my heartstrings,” she said.

She knew she had to do something. She talked with the mayor of Elgin and got permission to put the kindness box at the city’s town hall.

Since its construction, the box has been constantly stocked with food, including cereal, toaster pastries, canned goods, and more. Haltiwanger said they get so many donations, overflow has to be kept in the town’s police station.

The chapter planned for more boxes, and Haltiwanger said many of the area’s Scout troops jumped in and started building boxes of their own.

The Kindness Box project is an offshoot of a previous chapter mission, “Kindness Rocks.” For that, members of the chapter placed painted rocks with inspirational messages and sayings around Elgin.

Chapter President Donna Haltiwanger wanted Elgin residents to have access to food even when the local pantry was closed.

Randy Barnett, Community Outreach Manager for WoodmenLife in South Carolina, said the Kindness Box project is all about helping others. “I think it just demonstrates what our organization is all about: commitment to family, community and country,” he said.
This past fall WoodmenLife President and CEO Patrick L. Dees and his wife, Michele, joined five chapters in Pennsylvania and Maryland to fight hunger in a unique way. Approximately 50 WoodmenLife members of all ages helped First Fruits Farm with its August harvest. The farm provides more than 1.5 million pounds of free produce annually to food banks and food pantries in Pennsylvania, Maryland, West Virginia, and the District of Columbia.

“The volunteers from WoodmenLife had a great attitude. They were excited to be part of the harvest event,” said Rick Bernstein, who runs the farm with his wife, Carol. “It sets a wonderful example that the company’s CEO was not only available to visit, but he also participated.”

From Seed to Harvest
Local chapters were involved in the farm’s efforts throughout the growing season. “In total, the chapters donated more than $20,000 to purchase seed for planting,” said Community Outreach Manager Kristin Blocher. “Chapters then went back to the farm in August and harvested corn and peppers.”

The effort contributed toward WoodmenLife’s National Community Focus of fighting hunger. It also aligned with the challenge WoodmenLife set out for its nearly 900 chapters to center their efforts on fighting hunger during the third quarter of 2018.

A Great Member Experience
Members enjoyed the event so much that the chapters plan to support First Fruits again next year. “Harvesting corn was hard work in very hot temperatures, but people of all ages, including very young children, went out into the fields to harvest. I had great feedback from everyone,” Blocher said.

Members Gene and Janice Halterman volunteered at the harvest with their daughter, Stephanie Dalton, and her two sons, Ian and Luke. All five WoodmenLife members from this three-generation family enjoyed spending time together while also helping their community.

“It gave our grandsons the opportunity to pick vegetables along with us to help others,” Janice said. “The only time they have picked any vegetables has been along with us. It was extra important since all the produce was going to be donated to others at local food banks.”

The chapters were proud to be part of this effort because it will have widespread impact on multiple communities. “First Fruits Farm provides food to the Maryland Food Bank, which services all of our Maryland Chapters, and The Central Pennsylvania Food Bank, which services a large geographical area in Pennsylvania,” Blocher said. “We are able to help a lot of different communities in both states.”

Story Highlights
- 5 Chapters Participated
- 50 Members Volunteered
- $20,000 Donated

Left: WoodmenLife President & CEO Patrick L. Dees and wife, Michele, joined 50 members from five chapters in fighting hunger on the east coast. Upper right: The Haltermans and the Daltons volunteered together, representing three generations of WoodmenLife members in one family.

About First Fruits Farm
The Bernstein family launched First Fruits Farm in 1998. They moved to a farm in northern Baltimore County, MD, inspired to plant and harvest their fields using a volunteer work force. This would enable them to donate the resulting fresh produce to organizations serving local individuals and families in need. Hereford United Methodist Church backed the farm until it began operating as a freestanding nonprofit organization in 2004. The Christian-based organization now distributes produce throughout Pennsylvania, Maryland, West Virginia, and the District of Columbia.

“…”

— Rick Bernstein

NATIONAL COMMUNITY FOCUS
Fraternal Spirit

Chapter 376
Lancaster, SC

Members presented 500 flags for grave markers to the town of Great Falls.

Chapter 179
Wylliesburg, VA

Members present a new flag to Catholic Elementary of Pointe Coupee. From left are Principal Jason Chauvin, and WoodmenLife members Kathy Perriera, Lona Hendrick and Mary Alice Bizette.

Chapter 1154
New Roads, LA

Chapter 421
Albany, NY

Chapter 3
Phoenix, AZ

Members provided more than 300 hot dogs to the crowd at the National Night Out event with Charlotte County First Responders.

Family Event
South Carolina

More than 300 members and guests turned out for a Columbia Fireflies minor league baseball game.

Members donated 26 full backpacks to Dream Club, which works to help urban children develop their talents while strengthening the family and community.

Members donated to the New Life Pregnancy Center and spent a morning stocking shelves and packaging diapers. The center helps mothers who are struggling financially.

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Upcoming Dates
Dec. - Feb.

Dec. 24-25
Home Office closed for Christmas Eve and Christmas Day

Dec. 31
Deadline to hold 2019 Officer Elections and enter them on the Officer Roster
Deadline to submit spring quarterly events to Community Outreach Manager

Jan. 1
Home Office closed for New Year’s Day

Jan. 21
Martin Luther King Jr. Day of Service

Jan. 31
All post-event reporting for 2018 events due

Feb. 15
WoodmenLife Focus Forward Scholarship® application deadline
Members presented an American flag to the Green Sea Cemetery during a ceremony.

Chapter 1075
Loris, SC

Answer key from Sudoku on page 41

Chapter 1219
Muskogee, OK

Chapter 3668
Orange Grove, TX

Chapter 384
Saraland, AL

Chapter 5
North Little Rock, AR

Chapter 21
Albany, GA

Chapter 269
Scottsburg, IN

Chapter 3
Eugene, OR

Chapter 488
Alamo, TN

Chapter 1219
Muskogee, OK

Members presented 100 3-by-5-foot American flags to the American Legion to be placed along the Trail of Honor, a line of flags leading to the Fort Gibson National Cemetery.

The chapter supported WoodmenLife member Zavien Anthony and his Pirate Nation Drive, which bought items for the Mathis High School Athletic Department. From left are Athletic Director Bo Camacho, Zavien and Representatives Cynthia Westbrook and Alejandro Sema.

Members presented 100 3-by-5-foot American flags to the American Legion to be placed along the Trail of Honor, a line of flags leading to the Fort Gibson National Cemetery.

Members walked and rode in the Henryville Parade.

The chapter donated 10 backpacks to first graders at Chickasaw Elementary School.

For the second year in a row, the chapter gave Parkview Arts and Magnet High School football team a season-long supply of pickles. The athletes eat the pickles and drink the juice to recover normal electrolyte levels when they are training and playing in the Arkansas heat. At back, from left, are Community Outreach Manager Melissa Godfrey, Coach Brad Bolding and Recruiting Sales Manager Jason Foster.

Crockett County Relay for Life organizers thanked WoodmenLife for its partnership. From left are Relay Chairwoman Jaida Ward, Recruiting Sales Manager Kyle East, Representative Patrick Dwyer, and Relay Co-Chairwoman Stacey Lumley.

Members presented an American flag to Gateway Gardens, which specializes in helping people with Alzheimer’s disease and dementia. They also brought cakes and cookies.

Members hosted a First Responder Appreciation Lunch for Georgia Bureau of Investigation employees.

Chapter 269
Scottsburg, IN

Chapter 3
Eugene, OR

Chapter 21
Albany, GA

Chapter 3
Eugene, OR

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Members presented an American flag to the Green Sea Cemetery during a ceremony.
Members presented new flags for the Marshall County Rescue Squad during an In Honor and Remembrance event.

Chapter 20 Fairmont, WV

Representative Scott Crouch, left, presented an American flag to the Clinton District Volunteer Fire Department.

Chapter 379 Matthews, NC

Chapter 316 Peterstown, WV

Members donated American flags to students in the Ohio-Erie Rotary Youth Exchange.

Chapter 379 Matthews, NC

Students from 19 middle and high schools throughout Allegany, Mineral, Hampshire, and Bedford Counties received American History Awards. Some of them are pictured here.

Chapter 308 Houma, LA

Members gave an American flag to Columbia High School for its football field.

Chapter 709 Columbia, MS

Members hosted a candlelight vigil as part of the Chapter’s In Honor and Remembrance ceremony in September.

Chapter 6 Cumberland, MD

Members held a food drive for the Peterstown United Methodist Church Food Pantry.

Chapter 308 Houma, LA

Chapter 117 Benton, KY

Chapter 117 Benton, KY

Chapter 709 Columbia, MS

Chapter 6 Cumberland, MD

Chapter 20 Fairmont, WV

Chapter 316 Peterstown, WV

Chapter 379 Matthews, NC

Chapter 308 Houma, LA

Chapter 117 Benton, KY

Members presented new flags for the Marshall County Rescue Squad during an In Honor and Remembrance event.

Chapter 20 Fairmont, WV

Chapter 379 Matthews, NC

Chapter 316 Peterstown, WV

Chapter 308 Houma, LA

Chapter 117 Benton, KY

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Chapter 379 Matthews, NC

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Chapter 316 Peterstown, WV

Chapter 379 Matthews, NC

Chapter 308 Houma, LA

Chapter 117 Benton, KY

Members donated American flags to students in the Ohio-Erie Rotary Youth Exchange.
Fighting Hunger

Members volunteered at the Hearts & Hands Food Pantry at First Baptist Church. More than 100 meals were prepared, and dozens of them were delivered to people who weren’t able to attend.

Chapter 210
Nacogdoches, TX

Chapter 10
Defuniak Springs, FL

Members donated food to the Pamlico County Fishes and Loaves Outreach.

Chapter 449
Merritt, NC

Chapter 1
Mobile, AL

Chapter 6
Pine Bluff, AR

Chapter 1
Texarkana, AR

Chapter 328

Members partnered with Hearin-Chandler Family YMCA for a canned food drive for the Eagle Landing Veterans Home food pantry.

Members present Hunger Jacks with a check to help fulfill its mission of feeding the hungry.

Members hosted a food drive and delivered what they collected to the Salvation Army.

Members stuffed backpacks and donated money to the backpack program at Sheridan Elementary School. From left are President Becky Ross, member Peggy Schee and volunteer Beverly Long.

Members stuffed backpacks at the Oklahoma City Rescue Mission.
Past President Stewart Sayer presents a check for the Clarkesville Soup Kitchen to volunteers Elizabeth Pratt, left, and Marcia Albertus.

Members volunteered at John 3:16 Mission, serving more than 250 meals to those in need in Tulsa.

Chapter 553
Cornelia, GA

Chapter 1229
Okemah, OK

Antacid
Bread pudding
Candied yams
Candy canes
Cider
Collard Greens
Cookies
Corn bread
Cranberries
Custard
Deviled Eggs
Eggnog
Fruitcake
Fudge
Gingerbread
Gumbo
Ham
Hot chocolate
Mixed nuts
Pecan pie
Plum pudding
Potatoes
Prime rib
Stuffing
Turkey

Dinner is Served!

Dig into our holiday food puzzle. You won’t leave this table hungry.
(The answers are on page 12.)

On RealWoodmenLife.com

WoodmenLife is committed to helping families, and so many of our members are helping organizations in their communities as a family this holiday season. Learn about the benefits people in your household get from helping others at RealWoodmenLife.com.

You’ve made sure your loved ones are taken care of by joining WoodmenLife. Why not make sure your friends and family are as prepared as you?

Connect us with them, and you could be eligible to win up to $1,000 cash.

Beginning Jan. 1, for every person you refer* for WoodmenLife membership, you will be entered into a random drawing for one of 30 $1,000 cash prizes.

For promotion entry form, details and rules, visit WoodmenLife.org/share.

*Limit 5 entries per member
Holiday Song Word Scramble

Start humming a holiday tune … right after you straighten out this mess of letters. (The answers are on page 41.)

1. ORKICN UNAROD ETH ACHSIMSRT ERTE
   ______________________________________

2. YLHLO LYLLO CSAHIRMST
   ______________________________________

3. ZLFIE IDVAADN
   ______________________________________

4. ELJING ELLB CORK
   ______________________________________

5. LTE TI OWNS LET IT WOSN LTE IT OWNS
   ______________________________________

6. OPRLDUH THE SDEDONER INREERDE
   ______________________________________

7. IHWTE RSCSHTIMA
   ______________________________________

8. EYROU A NEMA NEO RM ICNHGR
   ______________________________________

9. UELB MTHCSSRAI
   ______________________________________

10. EEHR SMOCE NAAST SAULC
    ______________________________________

Jokes

Q: Why did the man only wear one boot to town?
A: He heard there would be a 50% chance of snow!

Q: What do you call a cold ghost?
A: Casp-burr!

Q: What disease do you get when you decorate for Christmas?
A: Tinselitus

Q: What do you call a penguin in the desert?
A: Lost!

Q: What do you call a snowman in the desert?
A: A puddle!

Q: If H₂O is the formula for water, what is the formula for ice?
A: H₂O cubed.

Sudoku Puzzle

See if you can solve this Sudoku puzzle. Good luck! (Find answers on page 33.)

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As a WoodmenLife® member¹, you join nearly 700,000 people like you who value family, community and country. Plus, you get benefits² to help your family today and when you need help the most.

Learn more at WoodmenLife.org/member-benefits

1. An individual becomes a member by joining our shared commitment to family, community and country, and by purchasing a WoodmenLife product. 2. Member benefits are not contractual, are subject to change and have specific eligibility requirements. D1502 10/18 Woodmen of the World Life Insurance Society: Omaha, NE

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.

Jack Clark Jr.
Age 54
Chapter 53
Benton, KY

Ruth Davis
Age 82
Chapter 58
Hickory, NC

Richard Derick
Age 64
Chapter 226
Bruceton Mills, WV

Everett Edwards Jr.
Age 62
Chapter 1534
Hickory, NC

Opie Edwards
Age 62
Chapter 223
Milton, WV

Jackie Fleming
Age 78
Chapter 484
Kuttawa, KY

Judith Graham
Age 74
Chapter 117
Benton, KY

Willard Kelley
Age 86
Chapter 226
Bruceton Mills, WV

James Bo Kerney
Age 60
Chapter 493
Onset, MA

Brenda Lilly
Age 77
Chapter 217
Princeton, WV

Nancy Mathis
Age 62
Chapter 117
Benton, KY

Frances Narron
Age 87
Chapter 49
Hampton, VA.

David Paul Schnopp
Age 79
Chapter 226
Bruceton Mills, WV

Gary Seaford
Age 86
Chapter 117
Benton, KY

Randall Smith
Age 66
Chapter 20
Fairmont, WV

Mary Taylor
Age 94
Chapter 1445
Jena, LA

Robert “Bob” Wiley
Age 71
Chapter 147
Benton, KY

Mary Louise Woelfert
Age 99
Chapter 172
Smithfield, VA.

In Memoriam

Your values are our values

Life Insurance | Retirement | Financial Security | Community

42 WoodmenLife Magazine
Please note: If members in your household belong to different chapters, the magazine will be sent to the oldest member and will feature events for his/her chapter of record. You can access other chapters’ events on WoodmenLife.org. Information concerning events and activities is subject to change. Visit your chapter’s website for the most current information.
Fun Zone

Dinner is Served!

Dig into our holiday food puzzle. You won’t leave this table hungry.
(The answers are on page 12.)

Word Search

Word Bank

Antacid
Bread pudding
Candied yams
Candy canes
Cider
Collard Greens
Cookies
Corn bread
Cranberries
Custard
Deviled Eggs
Eggnog
Fruitcake
Fudge
Gingerbread
Gumbo
Ham
Hot chocolate
Mixed nuts
Pecan pie
Plum pudding
Potatoes
Prime rib
Stuffing
Turkey