Spring Into Action

Paging through this issue, you’ll see many opportunities to get involved this spring. I encourage you to take a minute to read about them and set aside some time for what most interests you.

First, our Family Events are just around the corner, taking place throughout spring and summer. Watch for information soon from your Regional Office. In the meantime, I’ll tell you I’ve received overwhelmingly positive feedback about how enjoyable these events are and how these affordable experiences create lasting memories for families. See the story on Page 20 for one unforgettable example.

Another great opportunity you’ll read about is participating in the 2020 U.S. Census, which WoodmenLife is sponsoring. We hope all our members join in this effort, which is a true act of patriotism. See the story on Page 14 for more information on how to participate.

Finally, our patriotic video contest, “America Is…,” is back. This activity is a lot of fun for students and gives WoodmenLife a way to support the schools that give so much to their communities. See the story on Page 28 to learn more and encourage your local school to enter.

Thank you for your continuing support of our efforts.

Sincerely,

Patrick L. Dees
President & CEO
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Volume 136  •  Number 2
WoodmenLife, founded in 1890, is a not-for-profit life insurance company that also offers member benefits. Our nearly 700,000 members, who hold close to one million insurance and annuity certificates, belong to nearly 900 chapters throughout the United States. Local chapters sponsor family activities and conduct community projects. These projects include providing U.S. flags to civic and community organizations; donating equipment to police and rescue units; providing assistance to senior citizens, the physically impaired and orphans; and providing monetary assistance.

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Equal Access Policy
WoodmenLife is an Equal Access membership organization that promotes a culture of inclusion by ensuring the policies of WoodmenLife do not exclude qualified members on a nondiscriminatory basis and to provide all members with equal access to and allow their participation in WoodmenLife’s chapter systems, chapter events, fraternal activities, and all other fraternal activities on a nondiscriminatory basis. Membership is open to all individuals who share the values of family, community, and country regardless of age, color, religion, 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.

On the Cover
Thomas and Ashley Jones of Eatonton, GA, have a Family Term life insurance certificate that offers them and their two children, an offer just the sort of peace of mind they needed in their busy lives.

Cover photo by Morgan Corbett Photography.
Thomas and Ashley Jones of Eatonton, GA, enjoy an active life as parents of four. Thomas works as a heavy equipment trailer manufacturer, and homemaker Ashley plans to return to college to study physical therapy. Together, they shuttle Dylan, 18, to wrestling meets, attend cheerleading competitions for Katelyn, 14, and care for their younger children, 10-year-old Bryson and 3-year-old Cooper. Though the Joneses stay busy, in just one certificate, the Joneses have life insurance coverage and the peace of mind it brings for all six of them.

Thomas and Ashley Jones of Eatonton, GA, enjoy an active life as parents of four. Thomas works as a heavy equipment trailer manufacturer, and homemaker Ashley plans to return to college to study physical therapy. Together, they shuttle Dylan, 18, to wrestling meets, attend cheerleading competitions for Katelyn, 14, and care for their younger children, 10-year-old Bryson and 3-year-old Cooper. Though the Joneses stay busy, in just one certificate, the Joneses have life insurance coverage and the peace of mind it brings for all six of them.
they make sure to leave enough time for family getaways to the beach — their home away from home.

With so much to juggle in day-to-day life, there’s not much time to think about things like life insurance. Thomas had a life insurance policy from childhood, but around the time Cooper was born, he realized his growing family needed something more — but not necessarily something more complicated.

Finding the Right Safety Net

“I had nothing in place for my wife and me and our family,” Thomas said. “We decided, for peace of mind, we definitely needed to have something in place for the kids.”

After meeting with Representative Donny Cook, the Joneses found the peace of mind they were looking for: Family Term life insurance. “What I like about it is that it covers the whole family under one premium,” Cook said. “The cool thing about it is, if one of the insured parents passes away in the time that they have it, the other one gets to retain the coverage, with a waiver of premium built in it.” Essentially, the remaining parent would never have to pay a premium again. For a large family like the Joneses, this means they have a safety net in place.

More Than a Representative

Since purchasing Family Term life insurance, the Joneses have forged a friendship with Cook that goes beyond a client-representative relationship. “He checks in on us. He checks in on our kids. We keep up with him on social media and things of that nature. He calls us if he has some kind of opportunity he thinks we’d be interested in or just something that he’s heard about that he thinks would be fun for the kids,” said Thomas.

With the help of WoodmenLife, the Joneses have found a policy that allows them to focus solely on life’s bigger priorities. Even more, they’ve created a relationship with someone who will always look out for their needs. Thomas said it best: “Donny’s like one of our family now. He’s not only an agent, and we’re not only just dealing with business with him. I trust Donny implicitly with being my advocate.”

*Coverage extends to any child born to the primary insured or other insured, any child less than 18 years of age legally adopted by the primary insured or other insured, or any child less than 18 years of age for which the other insured or the primary insured has been appointed permanent legal guardian. No child is insured before attaining the age of 15 days. Certain eligibility requirements apply. Forms ICC16 8065 R-1/16, 8066 R-1/16 (00), ICC09 8059-10-00, 8054-10-00 (XX), & D-0854-10-00 (00)

For more information about Family Term and if it’s the right product for you, call your WoodmenLife Representative today.
Community Report

When Mother Nature threw her worst at us in 2019, more than 1,000 WoodmenLife members were able to count on our Natural Disaster benefit. Meanwhile, they joined with their fellow members to help our chapters make a difference in their communities through disaster relief, service projects, patriotic activities, and fighting hunger. They represented WoodmenLife at its best, sharing our commitment to family, community and country.

In addition, members enjoyed more than $500,000 in exclusive savings through our Life’s Perks® discount program. Plus, they were able to look toward their futures with the WoodmenLife Focus Forward Scholarship®.

Did you know that up to 1,700 $500 WoodmenLife Focus Forward Scholarships are available to qualifying members each year!

<table>
<thead>
<tr>
<th>Member Benefits</th>
<th>Quantity</th>
<th>Benefit Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shared Commitment</td>
<td>3,054 projects</td>
<td>$1,578,700.00</td>
</tr>
<tr>
<td>United States Flags</td>
<td>186,807</td>
<td>$346,567.30</td>
</tr>
<tr>
<td>First Responders</td>
<td>1</td>
<td>$25,000.00</td>
</tr>
<tr>
<td>Natural Disaster</td>
<td>1,063</td>
<td>$772,991.97</td>
</tr>
<tr>
<td>Newborn</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Orphan’s Care</td>
<td>20*</td>
<td>$216,000.00*</td>
</tr>
<tr>
<td>Youth &amp; Senior Activities</td>
<td>29,765 people attending 128 events</td>
<td>$2,183,910.40 total expenditures</td>
</tr>
<tr>
<td>Member Discounts</td>
<td>16,947 total users</td>
<td>$521,348.00</td>
</tr>
<tr>
<td>Scholarships</td>
<td>857</td>
<td>$487,000.00</td>
</tr>
</tbody>
</table>

*There were 20 orphans on the program at year’s end. This number fluctuates throughout the year due to individuals moving off the program and does not balance with the total amount paid out.

Members saved an additional $98,000 in 2019 by using Life’s Perks® discount program compared to 2018.²

¹ WoodmenLife members participated in 2,732 Shared Commitment projects in 2018 versus 3,054 in 2019.

² WoodmenLife has entered into sponsored marketing relationships with companies that agree to offer discounts to WoodmenLife members. WoodmenLife is not affiliated with these companies and does not administer these discounts for products or services.

³ Life’s Perks discount program saved members $421,257 in 2018.
Financial Highlights

WoodmenLife’s financial performance in 2019 included income of more than $1 billion. Life insurance in force remained steady, totaling $38.5 billion. At year’s end, WoodmenLife had total assets of more than $11 billion, and $116 of assets for every $100 of liabilities, further indication of our strong financial position. Benefit payments to customers and beneficiaries totaled just over $963 million, while refunds to customers were $35.17 million.

<table>
<thead>
<tr>
<th>Assets</th>
<th>Dec. 31, 2018</th>
<th>Dec. 31, 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bonds</td>
<td>$7,485,137,545</td>
<td>$7,543,845,884</td>
</tr>
<tr>
<td>Common &amp; Preferred Stocks</td>
<td>$414,900,254</td>
<td>$419,866,349</td>
</tr>
<tr>
<td>Mortgage Loans</td>
<td>$2,037,358,140</td>
<td>$2,049,736,762</td>
</tr>
<tr>
<td>Real Estate</td>
<td>$78,464,829</td>
<td>$72,105,618</td>
</tr>
<tr>
<td>Certificate Loans</td>
<td>$148,365,316</td>
<td>$142,754,514</td>
</tr>
<tr>
<td>Short Term Investments &amp; Cash</td>
<td>$180,832,659</td>
<td>$200,506,647</td>
</tr>
<tr>
<td>Securities Lending Assets</td>
<td>$77,155,989</td>
<td>$32,381,429</td>
</tr>
<tr>
<td>Other Invested Assets</td>
<td>$8,800,563</td>
<td>$11,401,250</td>
</tr>
<tr>
<td>Other Non-Invested Assets</td>
<td>$2,912,735</td>
<td>$2,188,961</td>
</tr>
<tr>
<td>Due &amp; Accrued Investment Income</td>
<td>$71,071,714</td>
<td>$67,170,665</td>
</tr>
<tr>
<td>Separate Account – Pension Plan</td>
<td>$227,277,736</td>
<td>$253,667,324</td>
</tr>
<tr>
<td>Total Assets</td>
<td>$10,949,510,718</td>
<td>$11,101,466,158</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Liabilities &amp; Surplus</th>
<th>Dec. 31, 2018</th>
<th>Dec. 31, 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reserves</td>
<td>$8,466,431,399</td>
<td>$8,405,880,389</td>
</tr>
<tr>
<td>Contract Claims</td>
<td>$41,585,231</td>
<td>$49,842,399</td>
</tr>
<tr>
<td>Certificate Refunds</td>
<td>$264,837,063</td>
<td>$254,673,580</td>
</tr>
<tr>
<td>Advance Premiums &amp; Premium Deposit Fund</td>
<td>$5,351,869</td>
<td>$5,616,760</td>
</tr>
<tr>
<td>Asset Valuation Reserve</td>
<td>$100,281,350</td>
<td>$118,744,367</td>
</tr>
<tr>
<td>Interest Maintenance Reserve</td>
<td>$10,309,876</td>
<td>0</td>
</tr>
<tr>
<td>Post Retirement Benefits</td>
<td>$48,963,709</td>
<td>$50,802,277</td>
</tr>
<tr>
<td>Payable for Securities Lending</td>
<td>$77,161,493</td>
<td>$32,379,928</td>
</tr>
<tr>
<td>Other Liabilities</td>
<td>$57,904,478</td>
<td>$58,512,140</td>
</tr>
<tr>
<td>Separate Account Liabilities</td>
<td>$100,281,350</td>
<td>$118,744,367</td>
</tr>
<tr>
<td>Total Liabilities</td>
<td>$9,517,337,442</td>
<td>$9,535,959,919</td>
</tr>
<tr>
<td>Surplus Before Net Income</td>
<td>$1,346,946,216</td>
<td>$1,455,456,510</td>
</tr>
<tr>
<td>Current Year Net Income (Loss)</td>
<td>$85,227,060</td>
<td>$110,049,729</td>
</tr>
<tr>
<td>Total Surplus</td>
<td>$1,432,173,276</td>
<td>$1,565,506,239</td>
</tr>
<tr>
<td>Surplus Ratio (Surplus/Liabilities)</td>
<td>15.05%</td>
<td>16.42%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Distribution of Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bonds 67.98%</td>
</tr>
<tr>
<td>Mortgage Loans 18.46%</td>
</tr>
<tr>
<td>Common &amp; Preferred Stock 3.78%</td>
</tr>
<tr>
<td>Other Invested Assets 4.14%</td>
</tr>
<tr>
<td>Other Non-Invested Assets 0.63%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Assets 10-Year History</th>
</tr>
</thead>
<tbody>
<tr>
<td>$9.1</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Liabilities &amp; Surplus 10-Year History</th>
</tr>
</thead>
<tbody>
<tr>
<td>$748</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Premium Income 10-Year History</th>
</tr>
</thead>
<tbody>
<tr>
<td>$698</td>
</tr>
</tbody>
</table>
WoodmenLife a Sponsor of the 2020 Census

WoodmenLife is excited to announce our sponsorship of the 2020 U.S. Census. The census is an essential activity that helps every American, especially those living in rural communities and small towns. But what exactly does the census do, and how can you help? On a large scale, an accurate census count determines how many seats your state receives in the House of Representatives. But the impacts of the census can be felt much closer to home.

Locally, the census data collected this year will help government organizations determine how to distribute billions of tax dollars to communities. Census data is key to funding for:

- Hospitals and other health care programs
- Fire departments and natural disaster planning
- Public utilities
- Special education programs
- Housing programs
- Supplemental Nutrition Assistance Program (SNAP)
- Public transportation
- Local roads, bridges
- Natural disaster planning
- Health care programs
- Your bank or credit card account numbers
- Your Social Security number
- Money or a donation
- Anything on behalf of a political party
- Your bank or credit card account numbers

The census is essential to so many aspects of American life, and it’s important that an accurate count is taken. If you’re interested in helping shape your community, visit 2020census.gov/en/how-to-help.html to learn how to get involved.

Lynn Espeland Appointed Senior Vice President, Legal & Chief Compliance Officer

Lynn Espeland has been appointed Senior Vice President, General Counsel at WoodmenLife. She previously served as Vice President, Legal & Chief Compliance Officer. She began her career with WoodmenLife in 1985 as Assistant Counsel.

“Lynn’s decades of experience at WoodmenLife make her a go-to source for the organization. She is a valued member of the WoodmenLife family and will continue to be a great asset to members and associates alike,” said President & CEO Patrick L. Dees.

Espeland added that serving in her new role as Senior Vice President, General Counsel is an honor because she can represent members’ interests at the highest level.

In 1986, she was appointed Assistant General Counsel; Senior Assistant General Counsel in 1999; Assistant Vice President and Senior Assistant General Counsel in 2001; Privacy Officer in 2003; Chief Compliance Officer and Compliance Officer of the Variable Account in 2008; and Vice President, Legal in 2017.

Espeland became a WoodmenLife member in 1985 and is currently active with Alpha Chapter 16 in Omaha, NE. She has held all chapter offices. She serves on the board of the Metropolitan Omaha Police and Fire Foundation and is a past President of the Nebraska Insurance Federation.

She and her husband, Dave Kain, have three children: Sarah Remington, Conrad Remington and Lucy Kain.

Davis is Serving Members With Same Ideals in New Role

Lisa Davis has been appointed Mississippi South Regional Director, effective Jan. 1. Davis previously served as a Sales Representative and Recruiting Sales Manager in North Carolina West.

In her new role, Davis expects a new rewarding challenge, serving families in southern Mississippi, but will stay with the ideals that have made her successful — hard work, compassion for others and always being available.

“I find that connections and partnerships are the keys to success. It’s all about caring for the people you serve,” Davis said. “I’ll do the same things in South Mississippi as I did in North Carolina.”

Davis is a member of Chapter 4 in Wadesboro, NC; Chapter 70 in Marshville; Chapter 379 in Matthews; and Chapter 16 in Concord, where she served as secretary. She also is a member of Chapter 111 in Landis.

She is active in the community, having served on multiple boards, including the Anson County Partnership for Children, the North Carolina School Board, the Anson County Partnership for Children, the Matthews Non-Profit Alliance, the Anson County Non-Profit Alliance, the Omaha Police and Fire Foundation and is a past President of the Metropolitan Omaha Police and Fire Foundation.

Davis enjoys spending time with family (eight children and 10 grandchildren), cooking, knitting, fishing, and playing hand bells. She and her husband, Jeff, recently relocated to Flowood, MS.
Emerson Eager to Expand Opportunities for Members in Restored Region

Garret Emerson has been named Regional Director of the Georgia Central Region, effective Jan. 1. Previously, Emerson served as Regional Director of Mississippi South. Originally, the GA C Region was part of the Georgia North Region. About 20 Sales Representatives will report to Emerson out of the Macon office.

“WoodmenLife is expanding its footprint throughout the region, which means more opportunities for our members,” Emerson said. “Central Georgia allows us to bring resources to the region, such as our own Community Outreach Advisor and an experienced Sales team.

“Having a Regional Office separate from the GA N office provides direct support for our members in a strong market — the second largest metropolitan area of Georgia.”

Gilbert Takes Community Outreach Efforts to New Role as Regional Director

James Gilbert’s role has changed, but his passion for serving others hasn’t. While working as a Recruiting Sales Manager in Tennessee East, he helped organize dozens of events. Now, as Mississippi North Regional Director, he’s eager to put his experience with chapter and community activities to work in his new region.

Gilbert has worked on fundraisers for a children’s advocacy group and firefighters in Tennessee. Tailgating events are important to him, too, since they combine Gilbert’s love of football with efforts to build relationships in the community.

Gilbert, who became a Regional Director in February, has plenty of chapter experience from being a member of Chapter 93 in Bristol, Chapter 111 in Greenville and Chapter 1150 in Bluff City. He also was president of Chapter 6 in Chattanooga for several years.

A native of Pascagoula, MS, Emerson began his career with WoodmenLife in 2008 in Tupelo, MS. He was promoted to Recruiting Sales Manager in 2011 and transferred to the Florida Region in 2014. In 2016, Emerson was promoted to Regional Director of Mississippi South.

Emerson has supported dozens of chapters and their activities across the South. He’s also served as the Vice President of the Florida Fraternal Association and President of the Magnolia Fraternal Association.

His hobbies include golfing, cooking, fishing, and watching college football. He and his wife, Christi, have recently relocated to Macon, GA.

Activities Capture the Meaning of WoodmenLife for Houlahan

Since becoming Tennessee West Regional Director in summer 2019, Tim Houlahan has enjoyed many WoodmenLife activities, such as fundraisers, chapter activities and Family and Senior Events.

He calls WoodmenLife’s community involvement our advertisement. He’s enjoyed trips with hundreds of members to Discovery Park of America in Obion County, Boo at the Zoo in Nashville, and a Senior Event aboard the General Jackson Showboat on the Cumberland River.

As fun as these events were, Houlahan said smaller ones capture the meaning of WoodmenLife.

“Maybe the most meaningful event is taking food to a shelter or helping a family with gifts at Christmas,” he said. “These things are sometimes the ones you remember the most, as we give back and impact someone’s life in a positive way.”

Houlahan began his career with WoodmenLife in 1991 as a Sales Representative and was promoted to South Carolina Recruiting Sales Manager in 1997. He is a Financial Representative with Woodmen Financial Services and has earned his Fraternal Insurance Counselor Fellow (FICF) designation.

He and his wife, Angie, have four daughters and nine grandchildren. In his spare time, Houlahan enjoys being with his family, golfing and helping others in the community.

Jones is Building Relationships in New Role

Brad Jones has been named Regional Director for Florida, effective Jan. 1. Jones previously served as Recruiting Sales Manager for Tennessee West and began his career with WoodmenLife in 1989.

“I believe that creating lasting relationships is the most rewarding aspect of what I do,” Jones said. “My enthusiasm and experience building those connections has led me to Florida, where I can continue to help ensure members’ needs are met.”

Jones is a member of the National Association of Insurance and Financial Advisors (NAIFA), served as President of the Fraternal Insurance Counselors, was on the Board of Directors for Youth Town of TN, and served several years on the Board of Directors for the USS TN Fraternal Association.

He has called Chapter 293 his home for years and worked closely with multiple chapters since 1989. He was active with WoodmenLife Youth and Senior Camps and now enjoys attending Woodmenlife-sponsored Family Events held throughout the year.

Jones and his wife, Paula, have two children: Bradley Samuel II, 27, a WoodmenLife Recruiting Sales Manager in the Northeast Region, and Phalon LeAnn, 23, a WoodmenLife Sales Representative in Jackson, TN.

He enjoys spending time with his family, traveling, boating, and playing volleyball in the summertime. During the winter, they enjoy skiing in the Rockies.
Constitution Changes

Recent amendments to the WoodmenLife Articles of Incorporation, Constitution and Laws (ACL) reflect the organization’s efforts to better serve our members. These amendments are effective Jan. 1, 2020.

Sessions of the National Convention
In some instances, the words “meeting” and “session” were used interchangeably to refer to the gathering of the National Convention. For consistency, when referring to the National Convention, all references to “meeting(s)” have been revised to “session(s).”

Member Dues
All references to member dues in the ACL have been effective Jan. 1, 2020, as WoodmenLife no longer collects member dues.

Requests to Change Beneficiary Designations
The ACL has been revised to permit members to submit electronic requests to change beneficiary designations.

Standing Committees
The Executive and Investment Committees are now standing committees of the WoodmenLife National Board of Directors.

Membership Requirement for Employment
To be more competitive in the workforce for part-time and temporary employees, only those WoodmenLife associates employed on a full-time basis will be required to be members of WoodmenLife.

Other Executive Vice Presidents Duties
Section 5 of the “Duties of Executive Officers” has been deleted in its entirety.

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Get to Know the New Community Outreach Advisor in North Carolina West

Duckworth, who grew up in the region, has hit the ground running and hopes to help chapters grow through new projects and ideas by spreading the WoodmenLife spirit of giving back through her personal volunteer work.

“I’m excited to begin this journey,” she said, “and look forward to helping chapters grow their membership and continue serving their communities.”

Ali Beach, the former North Carolina West Community Outreach Advisor, is now a Senior Administrative Assistant in the Regional Office there.

Virginia Sets Record With Creative Holiday Array

WoodmenLife associates and members went all in for their Christmas display at the five-star Hotel Roanoke for a United Way fundraiser. “Time Flies, the Wise Plan Ahead with WoodmenLife” won the People’s Choice Award — and better yet, set a record, raising $2,055! More than 12,000 people attended the annual event last year.

Financial Strength, Technology Help WoodmenLife Retain Superior Rating

A.M. Best, an independent financial rating agency, has once again affirmed WoodmenLife’s A+ (Superior) financial strength rating, reflecting its independent opinion of the organization’s financial strength and ability to meet ongoing insurance and contract obligations.

WoodmenLife executives and financial experts met with A.M. Best in November, presenting the organization’s large-scale efforts toward forward momentum and continued financial growth. A.M. Best rating analysts learned about the technology improvements WoodmenLife has made to better serve its members now and in the future, which is an additional factor in the rating process.

Out of 15 possible ratings, “A+” is A.M. Best’s second-highest rating. The agency bases this rating on a comprehensive and qualitative evaluation of WoodmenLife’s balance sheet strength, operating performance, business profile, and enterprise risk management capabilities.

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A.M. Best is a full-service credit rating organization dedicated to serving the financial services industries, including the banking and insurance sectors. To learn more about A.M. Best, visit ambest.com.

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Family Event + a Little Luxury = A Memorable Day for Alabama Couple

WoodmenLife member Marcus Dean has been a University of Alabama football fan for just about his entire life. His love for the team started when he was in high school more than 50 years ago.

But until a WoodmenLife family day hosted by Alabama South at Bryant-Denny Stadium in Tuscaloosa, AL, the 70-year-old had never seen the team — or any college team — play in the flesh. He prefers to watch the games from a more relaxing location.

“I’d rather sit in my recliner,” he said.

Despite that, Dean and his wife, Alice, took the plunge this past summer and purchased tickets to the Sept. 7 Alabama game for a WoodmenLife Family Event. There the pair could cheer on the Crimson Tide as they took on the New Mexico State University Aggies.

Come game day, it was a steamy 97 degrees. Marcus and Alice got separated from some of the people they arrived with, but they went on as planned. They gave their tickets to the ticket taker, were given yellow wrist bands, and were escorted to an elevator that they thought would take them to the rest of the WoodmenLife crew. But instead, they were ushered into an air-conditioned luxury box.

Something Felt Awry

“We stood around in there, and nobody ever showed up that we were with,” Dean said.

Dean checked with staff and asked if he and Alice were in the right place. Turns out, no, they were not. A stadium staff member misread their tickets, putting the couple in the luxury box instead of their assigned seats toward the back of the stadium. But Dean and his wife were invited to stay anyway.

“We just had a ball that day,” Dean said. “Especially since we got home and told everybody about what happened. They couldn’t believe it.”

The couple rejoined the WoodmenLife crew in the stands for the first half but by the second, returned to their air-conditioned oasis and enjoyed food and drinks in a more private setting.

Ashley Pruitt, the Community Outreach Advisor for Alabama South, got a kick out of the whole story.

“It just makes it neat that because of WoodmenLife, he was there, and it all worked out for him,” she said.

Pruitt said because tickets were available at a discounted rate through WoodmenLife, lots of members were able to do something they had never done before.

“Family Events are just something we do to give back to our members and say thank you for being a part of the WoodmenLife family.”

— Ashley Pruitt, Community Outreach Advisor for Alabama South

“Family Events are just something we do to give back to our members and say thank you for being a part of the WoodmenLife family,” said Pruitt. She said because tickets were available at a discounted rate through WoodmenLife, lots of members were able to do something they had never done before.

The region hopes to go to an Auburn University football game in 2020 and then back to Alabama’s Bryant-Denny Stadium in 2021. Dean is not certain he’ll return; he’s not wild about crowds. But the game was something to remember.

“I’ve done one of my things I’ve written on a bucket list,” he said.

Member Highlights

Marcus and Alice Dean
Monroeville, AL
Chapter 57
Members Since 1973 & 1975

Marcus and Alice Dean got a taste of luxury when a simple goof sent them to the wrong seats at a WoodmenLife Family Event in Alabama.
White for innocence, red for bravery, blue for justice. A constellation of 50 stars symbolizing the immortality of the heavens. The U.S. flag means many things to Americans — pride, freedom, the homeland, ideals of independence, and perseverance. But for the families of fallen military heroes, the flag fills a void and offers solace in the wake of the ultimate sacrifice.

That’s why Bernadine Stanaland and other volunteers gathered on a Friday in early December to spend hours ironing more than 700 flags. Each flag in the Remembrance Garden represented a military parent who sacrificed his or her life for America. “We ironed each flag, ironing every wrinkle that we could get out … Once the flags were standing, we had a certain way for each of the flags to fall. We just wanted to make them as beautiful as possible for these families,” said Stanaland, Treasurer of Chapter 1 in Pensacola, who volunteered in both 2018 and 2019.

While the volunteers were setting up the garden, they chatted and socialized. But once they began to place the name cards on the flags, things changed. Suddenly the flag was somebody. “It’s like now there’s 700 soldiers looking back at us. When the name cards come out it’s just a different mood. It’s like you go from talking to a whisper. And then that whisper stays until Tuesday night when the doors close and you start taking things down,” Stanaland said.

In the Remembrance Garden, children wrote in journals, drew pictures and sometimes wept at the foot of the American flag standing for the parent they lost.

WoodmenLife partnered with the Gary Sinise Foundation for a second year to support their Snowball Express programming, a year-round initiative that offers healing and hope to children of fallen military heroes and their surviving parent or guardian. Each December, families enjoy a therapeutic retreat featuring a blend of fun and inspiring programs. This year, families participated in special activities at the Walt Disney World Resort® in Orlando, FL. WoodmenLife provides approximately 700 flags and flagpoles, and a team of dedicated volunteers, in support of the Remembrance Garden, a powerful memorial included in the annual end-of-year event.

Contact your Community Outreach Manager if you’d like to learn more about supporting Gary Sinise Foundation Snowball Express.
Supporting Healing

Throughout the event, the flagpoles stood in dignified rows in one of the grand ballrooms. Soft lighting added to the room’s stately beauty, and quiet music played as children, surviving spouses and other family members took time away from the festivities to visit the flag of their loved one.

Once the Remembrance Garden was open, the volunteers became a silent, unobtrusive presence. They guided families to their hero’s flag and offered support whenever needed. Journals, paper, art supplies, and teddy bears were available to help children of all ages express their feelings.

Florida Community Outreach Advisor Kelly Smith, who coordinated the WoodmenLife volunteers, said the entire event was designed to help families cope with their loss. “It’s not just about a fun trip to Disney World,” she said. “It was really, truly important in their process and in their healing.”

Witnessing Strength

For the volunteers, witnessing the emotions and strength of the families was deeply moving. Robby Molony, WoodmenLife Director of Community Partnerships and a Gary Sinise Foundation Snowball Express volunteer, said he feels a sense of awe at the way these families have managed to continue despite such profound adversity.

“It’s not just about a fun trip to Disney World. It was really, truly important in their process and in their healing.”

- Kelly Smith, Community Outreach Advisor for Florida

“People were crying … you want to hug them, you want to help. It was tough to witness that grief,” he said. “The strength of those families, they’ve been through so much, and most were able to smile on the way out and thank us for being there. To witness that strength was amazing.”

A teenage girl spent hours sitting beneath her flag, writing in her journal. Two little girls bravely approached Molony, arm in arm, and asked him to help them find their father’s flag. Some children came to visit two flags, one for each parent. Particularly tragic was a child whose mother, father, and stepfather had each died serving the nation.

Finding Courage

Outside the room, children consoled each other, and wives cried together. A young wife whose husband had recently passed walked by the Remembrance Garden several times each day, but found herself unable to enter the memorial.

“She’d walk up to the table to go in, but would back up and say, ‘I’m not ready’ and ‘I can’t do this’ and would walk away,” said Stanaland. As the young woman hesitated outside the room on the last evening, several other wives offered to accompany her into the room, and she was finally able to spend time with her husband’s flag. Once the women were outside the Garden, they hugged again and all exchanged contact information. Many families have participated in the Gary Sinise Foundation Snowball Express for several years, and they look forward to reuniting with friends from past events.

Looking Ahead

WoodmenLife intends to sponsor the Gary Sinise Foundation Snowball Express again in 2020, and chapters are encouraged to donate to the Gary Sinise Foundation as part of their Q2 Patriotic Common Bond activities.

Molony encourages members who are able to attend the event as a volunteer to do so, even if the logistics are challenging. “You’re going to be changed forever,” he said. “There’s no way you can’t be. Your appreciation for our military will grow, for what these people do and sacrifice, for what the flag means to them.”

That’s definitely true for Stanaland, who has made enduring friendships with other returning volunteers. Most importantly, the event has the power to transform the lives of the families of our fallen heroes, whose strength and sacrifice are the highest act of patriotism.
Building Connections
Through Hard Work and Generous Spirits

It's not easy being beautiful. Nor is it easy to get there, but WoodmenLife members and other volunteers were up for the challenge in 2019.

Over the course of three months, more than 1,100 people suited up for Giving Together projects that may have left them dirty, but also fulfilled and proud. They made their communities a better place to live and lived out WoodmenLife's shared commitment to others.

Perfect Opportunity
WoodmenLife Representative Minerva Gutierrez organized a community beautification project in Mathis, TX. Gutierrez knew the city of about 4,800 people was giving some much-needed love to their downtown and approached the local economic development committee to see what she could do to help. More than a dozen members joined forces to break ground and plant fresh greenery and shrubs.

“They were already beginning to beautify downtown Mathis, but they told me they had one section they didn’t have enough money to do anything with,” Gutierrez said. “It was the perfect opportunity for me to use the funding I received from WoodmenLife to help make a difference in my community.”

An “Eye-Opener”
Local resident and member Rebecca Padilla pitched in to help. Born and raised in Mathis, Padilla is passionate about helping her hometown. “Over the years it’s become evident our community needed a facelift. I want to see the community look better, and I really wanted to be a part of this project with WoodmenLife,” she said. “The space looks fancier than it ever has before.”

Padilla, a freelance writer and nursing home minister, said she’s grateful WoodmenLife gave her the chance to get involved. “This project really afforded me an opportunity to get connected in the community.”

Gutierrez praised WoodmenLife for taking the initiative to launch the Giving Together program. She said, “Making something beautiful is just another side of WoodmenLife. It shows they want to give back to and get involved with the community, and I think it was an eye-opener for Mathis. We have received a lot of positive feedback.”

Stepping Up
Representative Michael Avery of Beulaville, NC, also saw great success from his Giving Together project. After hearing a Chamber of Commerce discussion about repairing the town’s historic post office, Avery thought this would be a good chance for WoodmenLife to step up and help.

“The building was used in the late 1800s and now is right in front of the town hall,” he said. “It’s really an icon for the community.”

Heavy Lifting
Avery and the other volunteers went in thinking it was a one-day project of replacing a few outside boards. However, once they got into the structure, they realized the damage was much more extensive.

The building had been used to store corn and cotton, and rats had created nests inside. The boards they thought they’d be replacing had been ravaged by termites, and there were no posts to nail new boards to.

By the end of the project, the group had been working for three days. Meyer’s team also replaced a window, refurbished the front door and replaced many of the original outside boards. With the leftover funds, the group gave a donation to the local beautification committee so they could plant flowers near the post office.

“I’m very, very proud of the members that came together and helped and worked hard. We had young kids and old people and middle-aged people come together and really represented WoodmenLife in a good light.”

Giving Together volunteers supported a beautification effort in downtown Mathis, TX. “Making something beautiful is just another side of WoodmenLife,” said Representative Minerva Gutierrez, who organized the project.
The “America Is…” patriotic video contest is one of the most public activities WoodmenLife and our chapters participate in. It also can be a great jumping-off point for developing long-lasting relationships within your local community.

“This contest is one of my favorite things we do,” said Florida Community Outreach Advisor Kelly Smith. “It gets nationwide attention, and you don’t have to be a member to participate. It gives kids the chance to think about our country and patriotism and can spread the word about WoodmenLife.”

In Florida, Chapter 906 in Milton and Sales Representative Hunter Bondurant have created an ongoing relationship with a school that continues to show others what WoodmenLife is all about.

Last year Bondurant visited schools around Pensacola to introduce them to WoodmenLife and encourage staff to enter the contest. Chumuckla Elementary in Santa Rosa County jumped right in. To see past winning videos, check WoodmenLife’s Perks® discount program.

Each week, volunteers gather to help the school stuff backpacks for students to take home over the weekend. The backpacks are full of food to help those students who may otherwise go hungry.

A connection built on patriotic spirit has expanded to uphold WoodmenLife’s commitment to fight food insecurity. It’s a continual reminder to families of what WoodmenLife stands for.

Don’t Miss the Chance to Help Your School

What does the future of America look like to you? That’s the question elementary classes across the country will answer for this year’s WoodmenLife “America Is…” patriotic video contest.

Teachers can submit an original 30- to 60-second video to WoodmenLife’s Facebook page to answer just that. The video with the most votes will be awarded $2,500, with second and third place winning $1,500 and $1,000.

The contest runs from March 23 to April 17, and winners will be announced on May 6. To see past winning videos, visit YouTube.com/WoodmenLife. For more information on the contest, visit Facebook.com/WoodmenLife.

Get the Most Out of WoodmenLife’s Discount Program

You already know WoodmenLife is about more than life insurance. And one of the benefits of being a member is getting access to the Life’s Perks® discount program.

What You Need to Know Now

• Life’s Perks savings can often apply to big-ticket items. It may help you save on new wheels to get around town or crisscross the country on your next travel adventure.
• The savings can add up on everyday purchases you’re already making, too, like your favorite restaurant for date night or your teenager’s cell phone plan.
• If you’re a business owner, you can reach new clients by featuring it on Life’s Perks. You can put your business before an audience of 17,000 WoodmenLife members already saving money.

Sign up today at lifesperks.perkspot.com with the code SAVENOW.

WoodmenLife Scholarship Announcements Coming Soon!

More than 700 students applied this season for the WoodmenLife Focus Forward Scholarship®. In the first three years of the program, WoodmenLife awarded 2,470 scholarships totaling $1,410,000.

That total will grow, with announcements just around the corner. Keep an eye on WoodmenLife regional Facebook pages for students you know and help us congratulate them. They have so much to be proud of, and we’re honored to be able to help them reach their goals.

Learn more about this member extra at WoodmenLife.org/Scholarships

Tidy Up Your Paperwork

It’s spring! Time to box up the clutter and freshen up things. You can do that with your financial documents, too. Head to blog.woodmenlife.org for helpful tips and encouragement to get you started. You also can find a link to our Planning for Change booklet, which can help you get organized and help your family should the unthinkable happen.

Summer Hours Reminder

WoodmenLife will follow summer hours again this year between May 22 and Sept. 4. That means the Home Office will close at noon on Fridays, and the Customer Service phone lines will not be available for those time periods.

WoodmenLife.org | WoodmenLife Magazine
Kids’ Car Wash

As Profitable as It Was Fun

You won’t find many celebrities on South Hollywood Boulevard, but there are a few stars. Summer 2019 was an especially busy one for this township of generous neighbors, who raised more than $1,500 in one day for the Terrebonne Churches United Good Samaritan Food Bank in Houma, LA. The community effort was orchestrated by Recruiting Sales Manager Rick Price of Houma.

“When it’s a good cause, people always stop to take notice,” said Price of the charity car wash. The event was made possible through the volunteer efforts of local WoodmenLife youth and their families.

“We wanted to involve the kids in our chapters in our National Community Focus. It’s amazing to have members who want to be part of the cause,” Price said. “The moment people found out we were raising money for the food bank, the generosity came pouring in.”

Price adds, “If all the [kids] did was have one car stop, it was still a bunch of kids having a family-friendly good time, and you really can’t beat that.” But beat that they did, completely exceeding their donation goals.

Rick says of his dedication to his community, “No matter how big or small, a difference is a difference and it [doesn’t] take much to make one.”

In promoting the National Community Focus, Price and his team are committed to making other efforts throughout the year to fight hunger. One of their more creative efforts has been a movie night with an entry fee of canned goods for the food bank. “It’s just another way of bringing families together and creating a fun and safe environment while doing some good.”

If you’re interested in joining the fight against hunger, contact your Community Outreach Advisor for details about projects you can help with. You can find the phone number on the back of your magazine.
Members assembled and donated care packages for residents at Liberty Commons Nursing & Rehabilitation Center of Columbus County.

Members donated care packages with hygiene items to the Lighthouse for Women & Children at the Ventura County Rescue Mission.

Member David Wimberly cooked hamburgers and hot dogs for the chapter’s Back to School Bash, where kids enjoyed swimming, snacks and more.

Members Keely and Myles Hebert enjoyed the Louisiana Family Christmas night at LARC’s Acadian Village.

Members presented food to the Roark-Sullivan Lifeway Center, whose mission is to end chronic homelessness among veterans by providing shelter, life skills and more.

March 31
April 10
April 19 - 25
May 2
May 25
June 6

Deadline for chapters to submit July, August & September events to your Community Outreach Advisor
Home Office Holiday
National Volunteer Week
Join Hands Day
Memorial Day (Home Office Closed)
130th anniversary of the founding of WoodmenLife

IEEE Home Office closed on: Floating Holiday, National Volunteer Week, Join Hands Day, Memorial Day (Home Office Closed)

UPCOMING DATES
March - June

Chapter 137
Whiteville, NC

Chapter 199
Oxnard, CA

Chapter 238
Lafayette, LA

Chapter 254
Charleston, WV

Chapter 28
Covington, TN

Chapter 254
Charleston, WV
Members and others worked at a concession stand at the West Tennessee Cotton Festival and used the proceeds to help fund new playground equipment at the Crockett Mills Community Center.

Members donated mattresses and Christmas gifts for children at Called to Care of Worth County, which supports youth in foster care. From left are members Clarice Giddens, Sherry Waldrop and Margaret Giddens, and Director Tonia Moore of Called to Care.

Member Lee Roy Patrick Castille, a Korean War Veteran, was honored with a Quilt of Valor. His grandson-in-law, Kevin Hatman, presented it to him.

Members assembled care packages for the hospice ministry at Landmark Church of Christ. Elaine McDaniel, center, is the director of the hospice ministry and accepted the personal care items on behalf of some of their clients from Community Outreach Advisor Ashley Pruitt and Recruiting Sales Manager Jason Reed.

Members spread the holiday spirit by buying Angel Tree gifts for families in need.

Members presented more than $450 worth of toys to the Laurens City Police Department for their toy drive.

Members donated mattresses and Christmas gifts for children at Called to Care of Worth County, which supports youth in foster care. From left are members Clarice Giddens, Sherry Waldrop and Margaret Giddens, and Director Tonia Moore of Called to Care.

Member Lee Roy Patrick Castille, a Korean War Veteran, was honored with a Quilt of Valor. His grandson-in-law, Kevin Hatman, presented it to him.

Members assembled care packages for the hospice ministry at Landmark Church of Christ. Elaine McDaniel, center, is the director of the hospice ministry and accepted the personal care items on behalf of some of their clients from Community Outreach Advisor Ashley Pruitt and Recruiting Sales Manager Jason Reed.

Members spread the holiday spirit by buying Angel Tree gifts for families in need.

Members presented more than $450 worth of toys to the Laurens City Police Department for their toy drive.
Members hosted an awards presentation and dinner for Crossroads Mission to honor the executive director and volunteers there.

WoodmenLife hosted a nail-driving activity at the first public Jackon Pride Fest. Winners in each challenge got WoodmenLife swag bags, and everyone who participated was entered in a drawing for the two sawhorses used in the contest. Close to 120 people participated.

Answer key from word search on Page 39

Answer key from Sudoku on Page 40

Members donated 100 care packages to residents at the Jain Frances Care Center and Care Cottage in Ada. A local Girl Scout troop helped assemble and deliver the packages.

Members participated in an American Cancer Society Walk and donated $100 to the cause. From left are Cindy Stevens, Lorna Kumabe and Randall Kumabe.

Tennessee West

WoodmenLife.org | WoodmenLife Magazine
Members donated $500 to City Youth Organization, which works with local at-risk youth. The chapter also made a donation to the summer feeding program.

Members honored local bus drivers for accident-free driving to celebrate Safe Bus Driver Week and presented certificates and pins to the honorees.

Members donated household items and on-the-go sacks to Fisher House at Camp Pendleton in Oceanside. The facility helps families of patients getting care at military and Veterans Affairs medical centers at no cost.

Members donated $500 to City Youth Organization, which works with local at-risk youth. The chapter also made a donation to the summer feeding program.

Peregrine falcons have lived atop the tower in Omaha, NE, since 1988. Visit WoodmenLife.org/falcons to learn about the fastest bird in the world and check out the live camera to see if there are a nesting pair and eggs this spring.

Fun Zone

Birds of a Feather
Soar to new heights and search for 25 words in our bird-themed word search. (The answers are on Page 36.)

Word Bank
Bald eagle
Beak
Birdhouse
Cardinal
Cuckoo
Dove
Duck
Egg
Feather
Flamingo
Flight
Goose
Hummingbird
Migrate
Nest
Ostrich
Owl
Parakeet
Peacock
Penguin
Peregrine falcon
Rooster
Stork
Turkey
Wings

WoodmenLife.org | WoodmenLife Magazine
**Bird Fun Facts**

1. The ostrich is the largest bird in the world and also lays the largest eggs.
2. The bee hummingbird is the smallest bird in the world, and is just two inches long.
3. Falcons’ vision is eight times better than humans’, making it easy for them to spot small prey while hunting.
4. A group of hawks is called a kettle.
5. The chicken is the most common species of bird in the world.
6. Birds’ bones are hollow.
7. A group of crows is called a murder.
8. Some types of parrots can learn to say hundreds of words.
9. Penguins’ black and white feathers are used as camouflage.
10. Ravens in captivity can mimic human speech.

**Sudoku Puzzle**

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

(Find answers on Page 37.)

**Bird Jokes**

- Q: What is a bird’s favorite kind of math?
  A: Owlgebra

- Q: What is a bird’s favorite kind of math?
  A: Owlgebra

- Q: What is a bird’s favorite kind of math?
  A: Owlgebra

- Q: What is a bird’s favorite kind of math?
  A: Owlgebra

- Q: What is a bird’s favorite kind of math?
  A: Owlgebra

```
Q: What do you give a sick bird?
A: A tweetment

Q: Why do ducks fly south?
A: Because it’s too far to walk!

Q: What do you call a sad bird?
A: A bluebird

Q: What is a bird’s favorite kind of math?
A: Owlgebra

Q: How does a bird with a broken wing land safely?
A: It uses its sparrowchute!
```

**Bird Word Scrambles**

(The answers are below.)

1. stcohri  ____________________________
2. irnob  ____________________________
3. hiecnck  ____________________________
4. foainlmg  ____________________________
5. aracnild  ____________________________

*Sources:
http://www.sciencekids.co.nz/sciencefacts/animals/bird.html
https://www.thespruce.com/flock-names-of-groups-of-birds-386827
In Memoriam

Leonard Bateman
Age 75
Chapter 82
Milan, TN

Patricia "Pat" Burnham
Age 65
Chapter 6004
Castle Rock, CO

Victor Crosby
Age 100
Chapter 999
Harmony, NC

Roger Curry
Age 72
Chapter 1069
Lexington, NC

Shan "Gerry" Gilliland
Age 79
Chapter 488
Alamo, TN

Louise Harris
Age 86
Chapter 488
Alamo, TN

Tyler Harris
Age 34
Chapter 488
Alamo, TN

Velvis "Tune" Hamsacker
Age 87
Chapter 559
Cox Heights, CA

Vance Johnson
Age 86
Chapter 1163
Elmer, LA

Prarne "Bonnie" Kravil
Age 78
Chapter 921
Ashboro, NC

Alice Lawrene
Age 70
Chapter 65
Marianna, FL

James Law Sr.
Age 87
Chapter 160
Shallotte, NC

Bobby Miller
Age 67
Chapter 921
Ashboro, NC

Jane Rimmer
Age 94
Chapter 560
Durham, NC

Emerson "Brigham" Scallion
Age 94
Chapter 488
Alamo, TN

Evelyn Robinson Shaver
Age 94
Chapter 508
Mount Olive, NC

Shirley Ruth Wilkerson
Age 60
Chapter 115
Mayfield, 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 upload the information at WoodmenLife.org/photos. Include your loved one's full name as you would like it printed, age, chapter number, and hometown. Also let us know if he or she served as a Jurisdictional Officer, a National Committee member, a Regional Director, or a National Representative. Please submit photos of the highest possible quality to assure adequate printing. Thank you.

When your family grows, call WoodmenLife

WoodmenLife Family Term life insurance is a great solution for young and growing families. This life insurance covers two adults and all children. Plus, you can add additional children at a later date at no cost.” Contact your Representative to learn more about WoodmenLife Family Term.

D1558 2/20 Woodmen of the World Life Insurance Society, Omaha, NE

*Coverage extends to any child born to the primary insured or other insured, any child less than 18 years of age legally adopted by the primary insured or other insured, or any child less than 18 years of age for which the other insured or primary insured has been appointed permanent legal guardian. No child is insured before attaining the age of 15 days. Certain eligibility requirements apply. Products are not available in New York. Forms ICC16-8083 R-1/16 and 8063 R-1/16 (XX).
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.
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Feather
Flamingo
Flight
Goose
Hummingbird
Migrate
Nest
Ostrich
Owl
Parakeet
Peacock
Penguin
Peregrine falcon
Rooster
Stork
Turkey
Wings

WoodmenLife Tower Falcons
Peregrine falcons have lived atop the tower in Omaha, NE, since 1988. Visit WoodmenLife.org/falcons to learn about the fastest bird in the world and check out the live camera to see if there are a nesting pair and eggs this spring.