My Choice IUL® Fits Family's Future

ALSO IN THIS ISSUE

$1 Million Raised to Fight Hunger
WoodmenLife Focus Forward Scholarship® Recipients
130 Years Strong

I hope this letter finds you and your family well, as this certainly has been a trying few months for America, and for the world. COVID-19 has required us all to adapt and be patient.

At WoodmenLife, we remain strong. Our commitment to you has not changed, both in supporting the financial future of your family and in giving back to your community. These efforts are as important to us today as they were when we were founded in 1890.

As we celebrate the organization’s 130th anniversary this month, we take a look at our history. WoodmenLife was founded in a time when average Americans couldn’t afford life insurance. They often raised money by “passing the hat.” We helped bridge the gap by offering life insurance to help hardworking families.

As we face tough times again now, we continue to find ways to support our members and their communities. Don’t forget, as a WoodmenLife member, you can help raise money for efforts in your local community by starting an online fundraiser on WoodmenLife.org/Impact.

On an even bigger level, thank you for rising up to support our fundraiser for Feeding America’s COVID-19 Response Fund on WoodmenLife Impact. You helped us raise more than $1 million in just three weeks! I am always amazed by how the WoodmenLife Family comes together to help, no matter the circumstances.

Even though much uncertainty remains, the pandemic has not affected our financial ability to fulfill our promises to you. We’ll always be here when you need us most. Your Representative is also standing by to help you at any time. This is more convenient than ever, with the availability of video calls.

We have stood with our members through natural disasters, the Great Depression and many other unexpected events, and have always come out of them stronger. Together, I know we’ll get through this. Thank you for choosing WoodmenLife as your trusted financial partner. This choice also supports our community efforts, which will help us continue to give back to your hometown, no matter what life brings.

You’ll notice that many of the items featured in this issue took place before social distancing interrupted our efforts. We know you still have a heart for service and passion for your local community. We look forward to being able to fully reinstate our community programs, and we’re excited to see the things you have yet to get done this year. Until then, let us know how we can help.

Sincerely,

Patrick L. Dees
President & CEO

Our Mission: Uniting hardworking Americans to secure their financial future while strengthening our communities and country.
Patriotism Shines Through Good Works

Members find ways to show their love for America by helping Veterans, students and more

Speaking about WoodmenLife in terms of life insurance and financial products only scratches the surface. Members and those actively involved in their chapters know that we stand for so much more. We want to support the communities we are a part of in any way we can, and often that includes spreading the spirit of patriotism throughout our great nation. Our chapters host many community events and activities to show the heart behind WoodmenLife, and we’re proud to be able to support and applaud them from the Home Office.

Patriotism Shines Through Good Works

Helping Homeless Veterans

Take Chapter 66 in Huntington, WV, for instance. The help started initially with a unanimous vote to support the operations at the United States Department of Veterans Affairs Community Resource and Referral Center (CRRC). They put together care packages that included gloves, blankets and socks, and delivered them during the holiday season.

While there, Michelle Atkinson, the chapter secretary, mentioned how well stocked they seemed to be. The director then let her know that many people donate during the holiday season, but when it came to the summer months, the supplies were pretty well depleted. This motivated the chapter to visit again in late spring, and sure enough, it was bare. Members jumped into action collecting food donations, rounding up and distributing 900 pounds of food.

“The director was almost in tears,” Atkinson said. “She said this would get them all the way through to the holiday season that year!” Chapter 66 hopes to continue helping the CRRC annually during a time when they need it most.

Alabama Students Get a Much-Needed Flag

In Alabama, chapter members are helping nurture patriotism in the next generation. A group of fourth-graders at McKenzie School in southern Alabama had been studying the history and laws of the state. They found out that by law, every public building is required to have the Alabama state flag flying out front. When they realized their school building was without one, they went to their principal, Miles Brown, for help. He also happens to be a WoodmenLife member and president of Chapter 12 in Butler County.

“It was neat to see these students take ownership,” Brown said. He let the students know he definitely wanted to make sure they were following the law and brought it up to his other chapter members. They were able to quickly get a new flag and helped the students hang it proudly out front.

William “Bunk” Austin, U.S. Marine Corps Veteran, was among those honored during Memorial Day programs at Bisset Park.
A Memorial Day Tradition

Sometimes patriotism is simply about keeping a tradition going. In Christiansburg, VA, Chapter 14 has been donating handheld flags for Memorial Day programs since 2001.

“The Veterans always watch for us and really appreciate it,” said member Margarette Dobbins. They started with donating to one Memorial Day program at Bisset Park. In 2017, they added a second location at the Southwest Virginia Veterans Cemetery.

Their participation has grown so much that in 2019 they handed out 400 flags at Bisset Park and 350 flags at the Veterans cemetery as well. Many people in this area have appreciated the ongoing commitment from this WoodmenLife chapter so much, they’ve started making a collection of flags from each year.

Giving Back, One Haircut at a Time

Sometimes something as simple as a haircut can show our Veterans how much we appreciate them. Chapter 5 in North Little Rock, AR, was trying to think of ideas to say thank you to local Veterans, both in their chapter and in the community, and that’s when the idea of the Vet Haircut Day came about.

“We reached out to a local barbershop to see if they would be willing to partner with us,” said Elaine Simmons, a member and an administrative assistant in the Arkansas Regional Office. “They weren’t normally open on the day we requested,” Simmons said, noting that their support showed how much others saw the importance of giving back to local Veterans.

They contacted all the local radio stations to help promote the event and hung flyers around town. On the day of the event, chapter members grilled hot dogs to feed customers and passed out patriotic items such as hats. “Although the crowd was small, we felt good about the ones we were able to help,” Simmons said. The event even made the front page of the local Sunday paper the next day. She said next year they’re going to do more to promote it, but definitely want to make it an annual event.

Showing Our Red, White & Blue

Thanks to our many chapters, patriotism is alive and well in many communities. We proudly share these stories and know there are so many more. We appreciate the efforts of all our chapters and members who keep the heart of our organization going strong.

To learn more about our patriotic programs, visit WoodmenLife.org/Lead-and-Give/Patriotism

If you have a story of patriotism from your chapter to share, please reach out to your Community Outreach Advisor.

Chapter Highlights

Chapter 14

Christiansburg, VA

Members 433

Founded 1919

Chapter 5

North Little Rock, AR

Members 1,336

Founded 1892

Chapter 14 has been honoring Veterans and their families at Bisset Park for Memorial Day since 2001. At the event in 2018, Bob Thomas was the master of ceremonies.

Shop owner Juan Alvarado opened the shop when he wouldn’t have otherwise to help the chapter help Veterans, including Jarrod Armstrong.

This unique project by members of Chapter 5 and Sales Representative Paul Casey, right, was a success, and they may repeat it.

Chapter 5

North Little Rock, AR

This Memorial Day Tradition

Chapter 5 North Little Rock, AR

Shop owner Juan Alvarado opened the shop when he wouldn’t have otherwise

to help the chapter help Veterans, including Jarrod Armstrong.

Chapter 5

North Little Rock, AR

This unique project by members of Chapter 5 and Sales Representative Paul Casey, right, was a success, and they may repeat it.
WoodmenLife Takes Commitment to Next Level With Partnership

Patriotism runs deep at WoodmenLife, and we are always looking for ways to take our support of service members, Veterans and First Responders one step further. We’re pleased to announce our next step in that journey as an official partnership with the Gary Sinise Foundation. Building on our efforts to support the foundation’s annual Snowball Express event the past two years, we will now be supporting key initiatives of the Gary Sinise Foundation, in addition to being the exclusive provider of U.S. flags and flagpoles for the Remembrance Garden at the foundation’s annual Snowball Express event.

To kick off the partnership, WoodmenLife is providing a donation to the Gary Sinise Foundation on behalf of our chapters that participated in the recent Feeding America COVID-19 Response Fund campaign. This donation will help support the foundation’s Relief & Resiliency, First Responders Outreach, and Community Outreach & Education programs, which focus on supporting our nation’s Defenders, Veterans, First Responders, and their families.

More About the Partnership
WoodmenLife members share a commitment to family, community and country. This fits perfectly with the Gary Sinise Foundation’s mission to serve our nation by honoring our Defenders, Veterans, First Responders, their families, and those in need. The foundation does this through a number of national and local programs. These programs — designed to entertain, educate, inspire, strengthen, and build communities — serve America’s heroes and their loved ones 365 days a year.

This partnership will help your local chapter expand its patriotic efforts. Donated funds will support programming of the Gary Sinise Foundation, including Serving Heroes. This initiative shows gratitude to our nation’s defenders by serving them meals at military outposts nationwide and abroad. Another initiative, H.O.P.E., provides complete support to service members, Veterans and First Responders who have experienced trauma, illness, injury, or loss.

New Volunteer Opportunities
Our partnership with the Gary Sinise Foundation will also mean new opportunities to volunteer for outstanding programs that provide valuable services, resources and support to America’s heroes and their loved ones. Members who’ve previously volunteered for the annual Snowball Express event can attest that working with the Gary Sinise Foundation is a life-changing experience — one that offers a deeper understanding of the sacrifices our nation’s heroes and their families make every day.

“Our patriotic activities, especially those that honor our military, are some of the most memorable experiences for our members. They help families pass on their love of patriotism to their children,” said WoodmenLife President & CEO Patrick L. Dees. “Through this partnership, we’re excited to provide even more opportunities for our members to make a difference and provide well-deserved support for our nation’s Defenders.”

For more information on supporting these efforts or donating to the Gary Sinise Foundation, contact your Community Outreach Advisor. You can also visit GarySiniseFoundation.org to learn more.

The WoodmenLife Family Raises $1 Million to Fight Hunger

In the face of the COVID-19 pandemic, WoodmenLife stepped in to help, backed by the generosity and big hearts of its members. Together, we raised more than $1 million on the WoodmenLife Impact fundraising website to support the Feeding America COVID-19 Response Fund.

“We could not be more proud of how our members, chapters and regions all pulled together to make such a big difference in a very short time,” said WoodmenLife President & CEO Patrick L. Dees. “COVID-19 has us all thinking about how we can help, and with our National Community Focus of fighting hunger, coming together to support Feeding America was a natural fit.”

WoodmenLife has been named a Leadership Partner of Feeding America. Please watch for the fall issue of WoodmenLife Magazine for more information on our efforts going forward and the WoodmenLife chapters that helped make this effort a success.

Brenda shared her thanks for the meal packs for great-grandchildren received at a nearby high school. The family relies on school meals to help make ends meet, and the work of Feeding America and the network of food banks it supports is essential.

Feeding America COVID-19 Response Fund
Feeding America is the nation’s largest domestic hunger-relief organization, with a network of 200 member food banks across the country. The organization established the COVID-19 Response Fund in March to help food banks across the country support communities impacted by the pandemic. The fund will assist food banks in securing the resources they need to serve the most vulnerable members of the community during this difficult time.

The organization’s COVID-19 Response Fund is a national food- and fund-raising effort to support people facing hunger and the food banks who help them. This includes building an inventory of emergency food boxes and distributing them to member food banks across the country, as well as working to get incremental funding to support other anticipated costs. Feeding America is also working with government leaders to ensure the emergency response includes strong support in food, funds and flexibility for federal nutrition programs.

Look for more ways to get involved and help WoodmenLife in the fight against hunger.
Parents find a good fit for their children and future with My Choice IUL®

As homeowners, business owners and parents of three, Watson Chipako and Julia Atungiar of Bennington, NE, always keep a vigilant eye on the future. They’ve been WoodmenLife members since 2011, when they purchased a Family Term life insurance certificate that contained a conversion right, which allows them to convert to a permanent certificate in the future.

“We wanted security … to protect ourselves and our children for the future,” Watson said. This plan would be an effective safety net if disaster struck the young family, but Watson and Julia later realized they wanted something that could continue helping their children as they entered adulthood.

CONTINUED ON NEXT PAGE ➤
Protecting the Future
With the help of their WoodmenLife Representative, Evans Agagah, Watson and Julia learned about an offering that could help set up a secure future for each of their children—a new product called My Choice Indexed Universal Life (IUL).1

“Indexed universal life products are a good option for folks who have a need for a death benefit and also want the potential for cash value growth,” Agagah said.

For the Chipako family, the plan’s flexibility offered a few ways to help support their children.

When paying monthly premiums, Watson and Julia can choose to contribute additional funds that are placed in fixed or indexed accounts.3

“We could put in more money and build more interest,” Watson said. Each child has an IUL certificate

and could use available funds for future emergencies, college or retirement.4

In some cases, certificate owners who make extra contributions above the cost of the minimum premium, can even access the cash value in their certificates to help with college.5 “An IUL may grow enough to help with the cost of college for your children and grandchildren,” Agagah said.

Finding a Solution
Adulthood isn’t too far away for Jeren, 12; Janelle, 9; and Jedrek, 6. Whether they choose to go to college or carry the torch for CareOne, their parents’ business of 12 years, each of the children will have reliable protection in place, thanks to the help of WoodmenLife.

“Evans came to us and gave us the knowledge about what we needed to have,” Watson said. Along with recommending My Choice IUL, Agagah suggested adding guaranteed insurability riders6 to the children’s IUL certificates. It’s another way of securing their futures, as it allows each child to increase their coverage in the coming years without needing to prove insurability.

For forward-thinking families like the Chipakos, My Choice IUL can provide the possibility of a more secure future. With Agagah’s help, Watson and Julia can enjoy an extra layer of confidence in the security of their family.

1. An individual becomes a member by joining our shared commitment to family, community and country, and by purchasing a WoodmenLife product.
2. IUL is not an investment. It is a life insurance policy product that provides growth potential through index interest crediting. You cannot invest directly in an index.
3. Subject to IRS limitations.
4. Loans and withdrawals reduce the policy’s death benefit and available cash value. A loan, withdrawal or surrender may be a taxable event. For tax advice, consult your professional tax advisor. Excessive loans or withdrawals may cause the policy to lapse.
5. There may be tax implications for policies recognized as modified endowment contracts (MEC). Distributions, including loans, from a MEC are taxable to the extent of the gain in a policy, and may also be subject to a 10% additional tax if the owner is under age 59½.
6. Forms ICC11 8310 5-11, 8310 5-11 (XX), O-8310 5-11 (XX). All contractual provisions apply and may vary by state. Certain eligibility and age restrictions apply.

Growth, Protection & More
My Choice IUL® is a new life insurance product that has the potential of long-term cash value growth. Owners can contribute more than their premium amount, and funds are placed in a fixed account, indexed account, or combination of both. With these account options, you can build cash value through interest.

Indexed accounts offer a more reliable, fixed interest rate, while indexed accounts are linked to S&P 500® performance and can fluctuate between higher or lower interest rates. However, My Choice IUL provides protection from market downturns, because the indexed account has a guaranteed 0% floor. This means your certificate’s cash value will not lose money because of market-based losses.

My Choice IUL carries a death benefit starting at $25,000. Certificate owners are also able to take out loans against their cash value or request a partial surrender.8 Either of these can help cover the cost of emergencies and other life-events, and the rest can be used in retirement.9

Though there are risks involved in IULs, these certificates offer a good solution for those who are looking for a way to save for the future while also maintaining a safety net for their dependents.

For forward-thinking families like the Chipakos, My Choice IUL can provide the possibility of a more secure future.
Members Put Talents to Work Making Masks

Since the beginning of the COVID-19 crisis, medical supplies, especially protective masks, have been in high demand and difficult to find. Across the country, WoodmenLife members are stepping up to the plate by helping make masks for their communities.

Quilting Shop Machines Humming
In Blanchard, OK, Chapter 75 Vice President Laura Clark and her sister, Beth Soward, have been donating fabric and making masks for the Blanchard community, on the southern side of the Oklahoma City metro area. Soward is the owner of Beth’s Quilting Quarters. The store has provided a contact-free drop site where fellow mask-makers can drop off masks and the public can pick them up, free of charge.

“We are the only fabric shop open for many towns,” Clark said. “We started making masks the first day things began to close, and then the city declared us an essential business.”

Since then, the store has provided hundreds of masks to area residents. The team makes between 40 and 60 masks a day and gives out one per person and up to four per family. All the masks are gone by the end of every day.

Helping Is Second Nature
Members across the country are stepping up to their sewing machines and supporting mask-making efforts. For example, Connie Lewis of Chapter 969 in Somerset, KY, has put her skills to good use lately.

“I can’t sew a straight line,” she said, “but when I got an email from the local Shriners hospital asking if anyone could fix masks, I started contacting ladies I know who can sew.”

Lewis also is a member of the Daughters of the Nile, an organization for the spouses and daughters of Shriners, so helping the Shriners Hospitals for Children came as second nature. She buys supplies, drops them off with seamstresses, and then picks up and delivers them to the hospitals.

“We’re starting to run low on the elastic that goes behind the ears,” she said. “We’ve used headbands or string to go around the ears. Some of the ladies have been tearing elastic bandages, and we’re using shoe strings or ponytail holders, too.”

The group gives masks to whomever needs them, free of charge, and has accepted donations of material or money. So far, they’ve donated hundreds of masks around the Lexington area.

Many Ways to Help
Also in eastern Kentucky, Community Outreach Advisor Amanda McNew has been making reusable masks for friends and family, as well as donating them to health care workers. The fabric masks go on top of medical-grade personal protective equipment to help the PPE last longer and keep health care workers safe.

McNew said that as someone who knows how to sew, she saw where there was a need and filled it. “There are always ways to help,” McNew said. “Even if it’s just baking cookies and leaving them for the mailman. It’s important to help where you can and to thank those working on the front line.”

We’d ❤️ to Know!
How are you living out WoodmenLife’s shared commitment to family, community and country? Visit our social media pages or upload photos to WoodmenLife.org/photos to tell us. We’d love to hear from you!

Facebook.com/WoodmenLife
Twitter.com/WoodmenLife
Another Soaring Falcon Season

The world as we knew it changed this spring, although our falcons’ way of life remained the same atop the WoodmenLife Tower. We watched this mating pair incubate their four eggs and hatch four eyasses (baby falcons) in late April. They were banded in late May.

Peregrine Falcon Re-population

Seeing eyasses get their bands for another year and set off to make their own lives is encouraging, since the outlook for these birds wasn’t always so bright. In the 1950s, the peregrine falcon population plummeted due to the pesticide DDT, which caused eggs to crack. Few chicks survived to maturity, and in the 1970s, the bird was placed on the endangered species list.

Some falcons migrated to urban areas where they flourished, with an abundance of live prey to feed on and the height of skyscrapers resembling their previous habitats, cliffs. Biologists recognized this adaption and began releasing peregrines on top of urban buildings.

The population began to bounce back after DDT was banned and the birds thrived in urban environments. In 1988, the Nebraska Peregrine Falcon Project released a pair of falcons atop the WoodmenLife Tower. By 1999, the species was no longer classified as endangered, and it’s believed their population is as high as it’s ever been.

Hungry for Change?

Check Out WoodmenLife Impact®

Fight hunger in the third quarter with WoodmenLife Impact. This spring, for example, the WoodmenLife Impact online campaign to support Feeding America’s COVID-19 Response Fund topped $1 million in less than three weeks. Our generous chapters, regions and members were key to that success.

See what the online fundraising tool can do for food banks and food pantries in your area! They may have a project in need of a helping hand. Talk to your Community Outreach Advisor or visit WoodmenLife.org/Impact to learn more.

*Seed funds are granted as available on a first-come, first-served basis and are not guaranteed to all campaigns.

With Quick Action & Compassion, WoodmenLife Sets Course to Weather This Crisis

As COVID-19 hit and spread through our country, WoodmenLife took steps to stay strong and protect our members, Associates in the Home Office and across the country, and the Sales Force. We made tough decisions early to keep people safe and continue to provide quality service to you. We’re proud of the way our team rose to this challenge and are eager to share some of what we’ve done.

Care for Associates

WoodmenLife’s pandemic committee immediately assessed the situation and made plans to get the organization through the crisis. We started the transition to remote work in mid-March, and everyone who’s able to work remotely is doing so. Business travel has been canceled to keep our offices safe. After providing a spot bonus to associates in March to help ease any financial burdens they were incurring due to the pandemic, we began providing a bi-weekly stipend to all remote workers and increased pay for those continuing to come into the office. We adjusted our health plan, too, to increase access to prescription medication and telehealth services, and remove the copay for COVID-19 testing. All these changes were implemented to help take care of our Associates so they can continue to take care of you.

Care for Members

WoodmenLife remains financially strong and here for you when you need us. We’ve maintained business operations without pause, and our Customer Service lines remain open and ready to assist you. We’ve increased access to video conferencing services, so we can continue to support you. All chapter events and activities have been suspended for the safety of all involved, and to help maintain social distancing for the good of the country.

Most importantly, our core value of service to others has remained steadfast. We asked our chapters, regions and members to help us raise funds for the Feeding America COVID-19 Response Fund. You came through in true WoodmenLife fashion, knocking our $1 million goal out of the park.

Thank you for being part of the WoodmenLife family. We’re honored to be here for you and to continue to assist you in any way possible. Please reach out to your Sales Representative if you have any questions or want to discuss your coverage.
WoodmenLife Seeks National Director

WoodmenLife, one of the nation’s largest fraternal benefit societies, is seeking independent director candidates to round out our National Board of Directors and help us lead the organization. Our business and industry will face new issues that are complex and challenging. We believe a board consisting of qualified, independent and experienced directors to be an invaluable resource to aid us in providing the very best leadership for the organization. The following describes our organization and the roles and purpose we envision for our National Board of Directors.

The Organization
WoodmenLife is a different kind of life insurance company: We are not-for-profit, and we exist to benefit our members through every stage of life. We are committed to family, community and country. WoodmenLife offers life insurance, annuities, mutual funds, and 529 College Savings Plans.1 As a result, WoodmenLife has been awarded a rating of A+ (Superior), the second-highest rating out of 15, for its financial strength and operating performance by A.M. Best, one of the nation’s leading independent rating agencies.

WoodmenLife embraces diversity and works hard to provide a quality, team-oriented work environment. Founded in 1890 in Omaha, NE, WoodmenLife continues to build on its century-old tradition of enriching lives, strengthening communities and providing financial security for its members across the United States. Planning for tomorrow is the key to the success of WoodmenLife.

The Immediate Needs of the National Board of Directors
The organization’s strategy is focused on responsible growth. The changing needs of our members will require changes to our organization. WoodmenLife must invest in new ways to design and service our products to meet the needs of our members, while at the same time maintaining the culture and traditions that have made WoodmenLife so strong for 130 years.

As a result, WoodmenLife’s National Board of Directors is seeking a qualified director who has significant senior management-level experience working in a medium-to-large company with a proven track record of responsible growth or in a successful entrepreneurial enterprise that has created value. The ideal candidate should possess exceptional leadership and communication skills and be able to demonstrate a diverse professional background that will help support the National Board of Directors’ oversight of WoodmenLife’s strategy, risks and finances. Experience serving on other boards, experience dealing with regulatory agencies and a high-profile reputation in the business community that can help appropriately influence the organization is preferred.

The Nature of the National Board of Directors
Our board is composed of up to fourteen (14) members, of which eight (8) members are required to be independent directors. Our board formally meets three to four times per year. The meetings are located both in Omaha, NE, and other locations, and the meetings can last two to three days each. Each independent director is expected to serve on one or more of the following committees: audit, compensation, fraternal, or governance. Committees meet an average of four times a year. Our board is also encouraged to participate in various fraternal activities throughout the nation to become fully engaged with our membership.

We believe a board consisting of qualified, independent and experienced directors to be an invaluable resource to aid us in providing the very best leadership for the organization.

The Purpose of the National Board of Directors
The primary purpose of the board is to help management accomplish the organization’s strategic plan. The board will help management evaluate the key issues and decisions facing our business. The board will offer a forum to discuss important and strategic decisions, while bringing a fresh perspective that will encourage corporate management to consider additional alternatives in a confidential environment.

Conclusion
We believe an additional experienced independent director will assist management in achieving responsible growth for our organization.

Deadline
Please respond with your interest no later than Aug. 15, 2020.

Additional Information/Interested Candidates
Please Contact:
Mr. Danny Rice, Chairman
Governance Committee
WoodmenLife
1700 Farnam Street, 27th Floor
Omaha, NE  68102
dricewow@suddenlink.net

WoodmenLife Executive Officers

WoodmenLife.org | WoodmenLife.org

1. Securities are offered through Woodmen Financial Services, Inc., 1700 Farnam Street, Omaha, NE 68102, 877-664-3332, member FINRA/SIPC, a wholly owned subsidiary of Woodmen of the World Life Insurance Society. Securities other than the Woodmen Variable Annuity are issued by companies that are not affiliated with Woodmen of the World Life Insurance Society. Not all products are available in all states.


A.M. Best again rated WoodmenLife A+ (Superior) for its financial strength and operating performance in 2019. A+ (Superior) is the second-highest rating out of 15 awarded.

A.M. Best is an independent rating company nationally recognized for its objective reporting and rating of insurers.
Driving Growth a Key Priority for New VP of Strategic Initiatives

Helping steer WoodmenLife into the future and shape how our programs and products best help the organization and serve our members are top of mind for Pam Mortenson. She’s been using those goals as motivation since she was named Vice President, Strategic Initiatives in March.

Every day, Mortenson is heavily involved in WoodmenLife’s strategic planning efforts and execution, including the development of growth plans. That is exactly why her position was created — to lead and guide organization-wide efforts that focus on strategic investments and initiatives.

In her role, Mortenson works closely with WoodmenLife’s leadership to make sure the proper priorities are set and they’re given enough resources to succeed. Mortenson also helps negotiate key vendor relationships that will help WoodmenLife best deliver and enhance our services to members.

Before joining WoodmenLife, Mortenson led key strategic initiatives and served as the interim leader of the Communication and Marketing division at Creighton University, a private Jesuit school that serves more than 8,000 students. She also has served as an executive leader and as president of a major communications corporation in Omaha.

Mortenson has spent most of her life in Omaha. She holds a BSBA in finance and management from the University of Nebraska at Omaha, recently receiving the university’s Distinguished Alumni Award.

She is active in the Omaha community, having been involved in the American Cancer Society Relay for Life® fundraising initiative, leading the financial planning committee for her church and serving as board chair for Marian High School, a college preparatory school serving about 700 young women in Omaha.

Mortenson has three children: Matt, Mike and Grace.
Chapter Works to Help Domestic Violence Shelter Residents

WoodmenLife members know the sum is greater than the parts, and those in Chapter 4155 in San Juan, TX, showed their community how true that is. They recently worked together to make a difference for victims and survivors of domestic violence and sexual assault.

Esperanza Muniz, Luisa Martinez and other members of the chapter made toiletry packets for individuals staying at Mujeres Unidas (Women Together), a domestic violence shelter in McAllen.

Martinez, secretary for Chapter 4155, and other members first connected with Mujeres Unidas while looking to begin a project to help the homeless in their community.

“Those people don’t have the means, when they get to Mujeres Unidas, to support themselves or their families or their children,” Martinez said.

The packets the chapter created contained essentials, such as hand sanitizer, floss, soap, toothpaste, brushes, and combs. Eight members gathered to assemble them, and each took on a separate task. One worked on labels, another put specific items in the bags and so on. Muniz said the whole process took about four hours and helped the people who spend two to four weeks at the shelter.

“Shampoos and things like that, necessities, when they leave their home, they don’t carry them with them,” Martinez said. “They just leave because they’re in a situation where either they leave or something very serious will happen.”

The members’ seemingly small assembly line did more than package up toiletries — it touched hearts.

Happy 130th Birthday

WoodmenLife turned 130 years old on June 6! That’s the day Joseph Cullen Root founded WoodmenLife on the simple idea of making life insurance available to everyone. We’ve grown a lot in 130 years, but our core mission of protecting the financial future of families like yours and making a difference in hometowns across America hasn’t wavered.
School Pantry Expands Services to Meet Families’ Other Needs

The old locker room-turned-office space at Wewoka (OK) High School has again been transformed. What started two years ago as a food pantry consisting of only dry goods has evolved into a space offering food, clothes, showers, laundry, basic hygiene kits, and more.

Wewoka Public Schools Superintendent Shellie Gammill was looking for a centralized space for students and their families to access basic needs. Gammill, along with other administrators and school counselor Nikki Azlin, incorporated the initiative in September.

Azlin, who serves as WoodmenLife Chapter 266 Vice President, saw a need among students in her role as counselor. “There has always been a need for food in the community,” Azlin said. “But we also saw students who need clothes, the ability to wash their laundry and somewhere to take a shower.”

Gammill said, “We have students who don’t come to school because other kids make fun of them for smelling bad. My thinking was, let’s eliminate that so we can concentrate on improving academics.”

WoodmenLife Representative Kris Calvert assisted with preparation at the pantry. “Our chapter donated money to help get things started,” she said. “We volunteered to stock the shelves and purchased food and other necessities, like feminine products, shampoo and deodorant.” Their involvement won’t stop now that it’s up and running. Calvert said they have plans to continue helping in various ways.

Azlin said, “Kris is constantly asking what WoodmenLife can do to help. She represents the organization very well, and for them, it’s never a one-and-done thing. They’re always ready to help.”

Calvert said, “Being involved with this project has been an eye-opener for me. You don’t think about a kid not having shoes. There’s an immediate need, and we can do something about it.”

Everything in the pantry is donated by local individuals, civic groups and businesses. Azlin added, “I love that we all get to be part of seeing good things happen, and taking care of those who are in need. Nothing feels better.”

Chapter Teams Up With Best Buddies to Serve Others

WoodmenLife Chapter 233 and the Las Cruces High School Bulldawg Best Buddies International friendship chapter have formed a partnership to help support a local soup kitchen.

A few Sundays a year, on an invitation from Chapter 233, the New Mexico Best Buddies chapter volunteers together at El Caldito. The soup kitchen serves the homeless in Las Cruces and is run solely by volunteers who serve warm lunches seven days a week.

Celia Acosta is a WoodmenLife member and the president of Las Cruces High School’s Best Buddies program. Its mission is to support students with intellectual and developmental disabilities.

“I think [volunteering at the soup kitchen] opens our eyes to how some people live.”

— Celia Acosta, Las Cruces High School’s Best Buddies program president

“I think [volunteering at the soup kitchen] opens our eyes to how some people live,” Acosta said. “I feel like we don’t really realize what’s going on in our community until we go to the soup kitchen and we meet all these people or we do other community service events.”

Acosta helped to create a partnership between the two groups by presenting at a WoodmenLife meeting a few years ago. Since then, the chapter has donated money and other supplies to support Best Buddies.

“Sometimes they’ll come to our events to see how we’re doing and they’ll donate school supplies to us without us asking them,” she said.

Grace Brock is a staff sponsor for Best Buddies and a speech-language pathologist at Las Cruces High School. She became a member of WoodmenLife because of this experience.

“We became involved with the soup kitchen because WoodmenLife had been so generous in donating to our group, and we wanted to give back as well,” Brock said.
Top Scholarship Recipient
‘Ecstatic and Speechless’

Since its start in 2017, the WoodmenLife Focus Forward Scholarship® program has recognized 3,097 young members across the United States and awarded $1.78 million in scholarships. This year, WoodmenLife is awarding 625 scholarships, ranging from $500 to $25,000.

Scholarship applicants must be a member of WoodmenLife and submit an application highlighting their activities, volunteerism and grades. They also must submit an essay on patriotism. Here are this year’s top three recipients:

$25,000 recipient
Isabella Donaldson submitted an application for the WoodmenLife scholarship hoping to win $500. She hadn’t set her sights on the top prize of $25,000. So when she received a call that she was the recipient of the largest scholarship, she was “ecstatic and speechless,” Donaldson said.

“Making a difference in the world is a priority for me,” Donaldson wrote in her application. “As an active member in my community, I make a conscious effort to give back. I mentor youth, fundraise for my local fire department and assist elderly widows with household tasks.”

Donaldson, the daughter of Paul and Wendy Donaldson, of Sarver, PA, is a graduate of Calvary Academy in Butler, PA, and is attending Butler County Community College to earn an associate’s degree in primary education. She then plans to transfer to Slippery Rock University of Pennsylvania to obtain a bachelor’s degree in primary education.

“From the time I was a little girl, I was inspired to follow my mom’s footsteps by becoming a teacher,” she said. “I enjoyed handing out books, putting up bulletin boards and being her personal secretary. These unforgettable experiences further strengthened my desire to teach. Upon college graduation with dual certification in special and early childhood education, I intend on securing a full-time elementary teaching position. I cannot wait to inspire young children to always love learning.”

Donaldson is active in her church. She mentors youth and enjoys volunteering through the youth group. At school, she has played volleyball, served as a cheerleader and has been a member of Pep Club. She’s also an avid hunter.

Donaldson spends a lot of time volunteering at the Saxonburg Volunteer Fire Company, where her father is a paramedic firefighter. She is a server at fish dinners, judges a pet parade and collects admissions at the fire department’s carnival. Proceeds from these events “purchase new equipment to keep our community safe,” Donaldson said.

On the opposite end of the spectrum, Donaldson also loves helping the elderly. “Several elderly widows, who are unable to accomplish tasks, need a helping hand cleaning, painting and doing yard work,” she said. “These ladies have grateful tears in their eyes. The older generation set a good example for me, now it’s my turn.”

$20,000 recipient
Like Donaldson, Matt Smith hadn’t set his sights on the largest scholarships. When he applied, he was hoping to receive $1,000.

“As an active member in my community, I make a conscious effort to give back.”

— Isabella Donaldson
$25,000 WoodmenLife Focus Forward Scholarship Recipient

“Making a difference in the world is a priority for me,” Donaldson wrote in her application. “As an active member in my community, I make a conscious effort to give back. I mentor youth, fundraise for my local fire department and assist elderly widows with household tasks.”

Donaldson, the daughter of Paul and Wendy Donaldson, of Sarver, PA, is a graduate of Calvary Academy in Butler, PA, and is attending Butler County Community College to earn an associate’s degree in primary education. She then plans to transfer to Slippery Rock University of Pennsylvania to obtain a bachelor’s degree in primary education.

“From the time I was a little girl, I was inspired to follow my mom’s footsteps by becoming a teacher,” she said. “I enjoyed handing out books, putting up bulletin boards and being her personal secretary. These unforgettable experiences further strengthened my desire to teach. Upon college graduation with dual certification in special and early childhood education, I intend on securing a full-time elementary teaching position. I cannot wait to inspire young children to always love learning.”

Donaldson is active in her church. She mentors youth and enjoys volunteering through the youth group. At school, she has played volleyball, served as a cheerleader and has been a member of Pep Club. She’s also an avid hunter.

Donaldson spends a lot of time volunteering at the Saxonburg Volunteer Fire Company, where her father is a paramedic firefighter. She is a server at fish dinners, judges a pet parade and collects admissions at the fire department’s carnival. Proceeds from these events “purchase new equipment to keep our community safe,” Donaldson said.

On the opposite end of the spectrum, Donaldson also loves helping the elderly. “Several elderly widows, who are unable to accomplish tasks, need a helping hand cleaning, painting and doing yard work,” she said. “These ladies have grateful tears in their eyes. The older generation set a good example for me, now it’s my turn.”

$20,000 recipient
Like Donaldson, Matt Smith hadn’t set his sights on the largest scholarships. When he applied, he was hoping to receive $1,000.

“I thought that would be good,” said Smith, who is a graduate of Trigg County High School in Cadiz, KY.

After returning to his home after a long day of school,
Smith decided to take a nap before heading to an academic event. He was just getting up when he received a phone call notifying him that he was the $20,000 scholarship recipient.

“That’s not heard of around here,” said Smith, who is the son of Freddy and Teresa Smith.

The scholarship will help Smith attend Murray State University, where he plans to major in engineering. He also received a Presidential Fellowship Scholarship from the university.

“Being involved with many different clubs at school, as well as the youth leadership group, has allowed me to be involved with our community hands-on,” Smith wrote in his application essay.

His list of community and school involvement is a long one — everything from Boy Scouts, FFA, Interact, Beta, and National Honor Society, to serving as senior class president and student council president. He also is the varsity goalie for his soccer team and wrestles at the 145-pound weight class.

“My involvement in the community started when I was able to get out into the community and help,” Smith said. “Not everyone is dealt the same hand. Without being active in your community, people begin to get cold and don’t smile. Helping out breeds a sense of community.”

“It was a huge surprise, and it is a great honor to receive this scholarship,” Rosburg said. “Receiving this scholarship will allow me to concentrate on my studies.

“My involvement with my chapter and WoodmenLife has given me great experiences and volunteer skills that I will take with me through all facets of my life.”

Rosburg is the son of Russell and Heather Rosburg. The family lives in Soldier, IA.

“I value volunteer work as a way to be involved with a variety of organizations within my county, while building valuable relationships,” Rosburg wrote in his application essay.

He is active in 4-H, FFA and National Honor Society. He also helps with numerous events in his community.

“I feel that it is important to give back to the community because it’s just a good thing to do and a great experience,” Rosburg said. “I have gained so much in return from my participation in the community that it encourages me to do more.”

Rosburg plans to attend Western Iowa Technical Community College to obtain an Associate of Applied Science degree in mechanical engineering technology.

To learn more about the WoodmenLife Focus Forward Scholarship, please visit WoodmenLife.org/Scholarships

**Top Scholarship Recipients**

- **$25,000**
  - Isabella Donaldson, PA
  - Jeremiah Lewis, GA
  - Elizabeth Hodges, NE
- **$20,000**
  - Matthew Smith, KY
  - Samantha Mason, KY
  - Joshua Babson, NC
  - Tylee Abernathy, KY
  - Keagan Michael, NC
  - Ellie McGowan, KY
  - Elizabeth John, PA
- **$10,000**
  - Cody Rosburg, IA
  - Samantha Mason, KY
  - Keagan Michael, NC
  - Ellie McGowan, KY
  - Elizabeth John, PA
  - Nikki Leblanc, LA
  - Zefineo Compear, TX

To see all the winners, including those in your region, please visit WoodmenLife.org/Congrats
New Member Extra Helps Pay Down Student Loan Debt

It’s not a stretch to say many students graduate from college or trade school with equal amounts of excitement and worry. That’s because the thrill of launching a career is mixed with concern about the responsibility of repaying student loans.

Qualified members can apply for one of 200 $1,000 awards until June 30.

WoodmenLife is here for members at every stage of life. The Student Loan Relief program is another way we are helping to secure the financial futures of members.

The problem isn’t getting better, either. The average student loan debt for 2018 graduates — the latest data of its kind cited in the article — was $29,200, which was 2% higher than the previous year. Student loan debt stretches across all age groups, too, with 25-to-34 year-olds and 35-to-49 year-olds representing the largest groups and holding the most debt.

The two age groups total more than 29 million borrowers and have more than $1 trillion in debt.

A Member Extra That’s Right On Time

WoodmenLife recognizes the importance of addressing this issue, which is why we launched our Student Loan Relief program. It gives members the chance to apply for help to lighten the load of their student loans.

Qualified members can apply for one of 200 $1,000 awards until June 30. Award winners will be selected based on their community service and patriotism, and they will be announced between mid-August and mid-September.

WoodmenLife is here for members at every stage of life. The Student Loan Relief program is another way we are helping secure the financial futures of members.

Student Loan Relief Program Details

To be eligible for the Student Loan Relief program, applicants must:

- Be a member for at least three years
- Be part of a 100% WoodmenLife family
- Have graduated from a post-secondary trade school, college or other institution
- Provide documentation of student loan debt in good standing (cannot be in default or delinquent)
- Not have been a past WoodmenLife Focus Forward Scholarship recipient

No transcripts are needed, and financial need is not a consideration.

More information is available at WoodmenLife.org/Student-Loan-Relief

1. forbes.com/sites/zackfriedman/2020/02/03/student-loan-debt-statistics
2. Member benefits are available to all members. An individual becomes a member by joining our shared commitment to family, community and country, and by purchasing a WoodmenLife product. These benefits are not contractual, are subject to change and specific eligibility requirements.
Members served cookies and drinks at Saint Agnes Medical Center in Fresno, CA, as part of a Nurses Appreciation Event.

Members held a Nurses Appreciation event and provided snacks for nurses working in Blackwell, Mannford, Chandler and Stroud, OK.

WoodmenLife Representative Perry Roberts, left, presented a flag to Dr. Paul Nelson Locklear, principal of St. Pauls Middle School.

Members delivered lunch to emergency room nurses at Garrett Regional Medical Center for a Nurses Appreciation Event.

June 30 – July 3 – July 4 – Aug. 1 – Sept. 7 – Sept. 11
Deadline to submit fall quarterly events to Community Outreach Advisor

June 30
Home Office closed

July 3
Home Office closed

July 4
Independence Day, Home Office closed

Aug. 1
Chapters can begin holding officer elections

Sept. 7
Labor Day, Home Office closed

Sept. 11
In Honor and Remembrance and Patriot Day of Service

UPCOMING DATES

Chapter 398
Lemoore, CA

Chapter 710
St. Pauls, NC

Chapter 1213
Drumright, OK

Chapter 11
Oakland, MD

In Honor and Remembrance of those who served and sacrificed for our country.

Members served cookies and drinks at Saint Agnes Medical Center in Fresno, CA, as part of a Nurses Appreciation Event.
Members celebrated the 100th anniversary of their chapter last year and posed for a photograph of those who’ve been members for more than 25 years.

Chapter Treasurer Wilma Jean Smith, left, and Recruiting Sales Manager Mary Ann Cummins, right, presented Austin Mains, center left, and Joey Mastin with Life Saver Awards. They helped locate a lost elderly man in the community.

Chapter President Renee Lee presents Jeff Ventola of the Lowcountry Food Bank with a $5,000 donation, which is expected to provide 30,000 meals during the COVID-19 pandemic.

Chapter 806
Hamptonville, NC

Chapter 871
Brooksville, KY

Chapter 1111
Myrtle Beach, SC

Chapter 70
Perryville, AR

Chapter 285
San Diego, CA

Chapter 558
President Teri Armstrong, left, and WoodmenLife Representatives Hudson Toews, Sandy Hoag and Drew McBeth hosted a Teacher & School Staff Appreciation Event for the staff at five schools in Bryan County, OK.

Chapter members donated $1,410 to a local group that fights hunger in the community.

Member L.J. Randolph, left, delivered school supplies to Director Jamie Parker at Noah’s Ark Preschool.

The WoodmenLife Home Office closes at noon on Fridays, now through Sept. 4. This includes Customer Service: 1-800-225-3108. Hours are Monday to Thursday, 7 a.m.–5 p.m. CT, and Friday, 7 a.m.–noon CT.

Summer Hours!

Chapter 210
Nacogdoches, TX

Chapter 558
Durant, OK

Chapter 871
Brooksville, KY

Chapter 806
Hamptonville, NC

Chapter 1111
Myrtle Beach, SC

Chapter 70
Perryville, AR

Chapter 285
San Diego, CA
Chapter officers and members delivered school supplies and headphones to Anne Watson Elementary in Bigelow, AR. Members donated goodie bags and visited with women living at the Haven of Hope shelter.

Chapter members held a Teacher & School Staff Appreciation Event and served breakfast to the staff at College View Elementary School. The chapter also donated a new high-efficiency refrigerator for the staff lounge.

Chapter officers and members delivered school supplies and headphones to Anne Watson Elementary in Bigelow, AR.

Chapter members held a Nurses Appreciation Event and served lunch to nurses and staff at Prisma Health Center for Family Medicine.

Chapter members held a Teacher & School Staff Appreciation Event and served breakfast to the staff at College View Elementary School. The chapter also donated a new high-efficiency refrigerator for the staff lounge.

Chapter 70 Perryville, AR

Chapter 2 Ballentine, SC

Chapter 6011 Council Bluffs, IA

Chapter 1885 Chatom, AL

Show Us How It’s Done

Upload photos of how your family is living out WoodmenLife’s values of family, community and country while staying safe at home. It’s easy.

1. Go to WoodmenLife.org/photos
2. Select Choose File.
3. In the pop-up window, go to the folder where your photo is.
4. Select the photo you want to upload and click Open.
5. Indicate whether your photo includes minor children. If children are pictured, you’ll need to complete and upload a photo release form.
6. Fill in the information fields and be sure to provide context for the image.
7. In the Permission to Use Photos box, confirm the people pictured are OK with the images being submitted and click Submit.

Note: You can only upload one photo at a time, so pick your favorite or complete multiple uploads putting the same description in each. The form works best in Chrome.

Chapter 3 Las Vegas, NV

Members donated school supplies to Jerome Mack Middle School.

Members donated goodie bags and visited with women living at the Haven of Hope shelter.
It’s summer time! Try and find all the seasonal fruits and vegetables, plus the pests that can bother gardeners. (The answers are on Page 24.)

**Word Bank**

Asparagus, Beans, Beets, Berries, Birds, Carrots, Cucumber, Deer, Flowers, Gardening, Herbs, Lettuce, Melons, Onions, Peaches, Peas, Potatoes, Rabbits, Squirrels, Strawberries, Tomatoes, Watermelon, Zucchini

**Word Unscramble**

1. ucecbmru ____________________________
2. odcovaa ____________________________
3. aabnan ____________________________
4. naeljpao ____________________________
5. lebl rppepe ____________________________
6. lsaiib ____________________________
7. bgcaea ____________________________
8. sdirha ____________________________
9. tewse ncro ____________________________
10. nmrlowteea ____________________________

**Sudoku Puzzle**

(Find answers on Page 24.)

**Jokes**

Q: What kind of room can be eaten?  
A: A mushroom

Q: What did the salad say to the dressing?  
A: Lettuce be friends!

(1) Cucumber; (2) avocado; (3) banana; (4) jalapeno; (5) bell pepper; (6) basil; (7) cabbage; (8) radish; (9) sweet corn; (10) watermelon
In Memoriam

Frances Braun
Age 100
Chapter 152
Darlington, SC

James Cherry
Age 75
Chapter 536
Lancaster, SC

Olde Collins
Age 85
Chapter 722
West Liberty, KY

Sequorene Edge
Age 86
Chapter 533
Spartanburg, SC

Zachary Evans
Age 58
Chapter 91
Huntsville, AL

Dwight Frost
Age 82
Chapter 1150
Gray, TN

Edward Grouby
Age 92
Chapter 298
Prattville, AL

Roy Hamilton
Age 85
Chapter 722
West Liberty, KY

Lester Heineman
Age 89
Chapter 233
Las Cruces, NM

Joe Hendrix
Age 81
Chapter 54
Columbus, MS

James “Jim” Jimenez
Age 72
Chapter 1668
Orange Grove, TX

Elizabeth King
Age 91
Chapter 6035
Pittsburg, KS

Ralph Peck
Age 85
Chapter 722
West Liberty, KY

Garbo Reynolds
Age 86
Chapter 538
Phenix City, AL

Marylyn Rice
Age 77
Chapter 900
Crossville, TN

Herbert Renners
Age 74
Chapter 7
Abbeville, LA

Chandler Smith
Age 15
Chapter 196
Hornbeck, TN

Irene Smith
Age 91
Chapter 195
Morton, MS

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.

Correction
A photo of Representative Anita Hodges Taylor was mistakenly included in the In Memoriam section of the March 2020 issue. WoodmenLife regrets this error.

Woodmen of the World Life Insurance Society: Omaha, NE

We're here when you need us most

Although we’ve been separated to keep our families safe during these challenging times, our ties remain strong. Please know you can connect with us anytime.

Set up a video call with your Representative today. It’s easy, and you don’t have to leave your home.
June 2020

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.
It’s summer time! Try and find all the seasonal fruits and vegetables, plus the pests that can bother gardeners. (The answers are on Page 24.)

Word Unscramble
(The answers are below.)
1. ucecbmru  ____________________________
2. odcovaa  ____________________________
3. aabnan  ____________________________
4. naeljpao  ____________________________
5. lebl rppepe  ____________________________
6. Isaib  ____________________________
7. bgacbea  ____________________________
8. sdirha  ____________________________
9. tewse ncor  ____________________________
10. nmrlowtea  ____________________________

Sudoku Puzzle  (Find answers on Page 24.)

Jokes
Q: What kind of room can be eaten?
A: A mushroom

Q: What did the salad say to the dressing?
A: Lettuce be friends!

(1) Cucumber; (2) avocado; (3) banana; (4) jalapeno; (5) bell pepper; (6) basil; (7) cabbage; (8) radish; (9) sweet corn; (10) watermelon