The Power of Giving Together

ALSO IN THIS ISSUE
My Choice IUL™ Designed for You
Scholarship Deadline Coming Soon
A Season of Gratitude

As we enjoy the holiday season, it’s important that I extend the appreciation of the entire WoodmenLife family to you, our members. On behalf of our Sales associates, Home Office team, Board of Directors, and Executive Team — thank you.

Thank you for trusting us with your family’s financial future. As part of this, you also make a difference in your local community by supporting our programs through your membership. As we have evolved these programs, you’ve been fierce advocates for the difference WoodmenLife seeks to make every day.

Most recently, you’ve fully embraced the new My Choice Indexed Universal Life Insurance and welcomed our new WoodmenLife Impact® tool for online giving. We designed these offerings with you in mind. The feedback and support we’ve received continue to reinforce how fortunate we are to have such a dedicated, forward-thinking family of members.

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

Sincerely,

Patrick L. Dees
President & CEO

President Dee Deleon, left, and Vice President San Juanita Gaza, right, presented Orange Grove High School Principal Gil Galazar with U.S. flags for the school.
Take a moment to think about what matters most to you. It changes throughout your life — your hopes, dreams, goals, and worries. These are unique to you, your family and the stage you’re at in life. Consider your priorities: What do you want to achieve based on what’s most important to you?

Whether you’re growing your family, deep into your career or enjoying retirement, one of your highest priorities might be taking care of the ones you love. We designed My Choice Indexed Universal Life Insurance to help you do that, with the flexibility to adapt the product as your needs change.

How My Choice IUL™ Meets Your Needs
My Choice IUL offers two ways to grow cash value:

- A fixed account, which earns a competitive, current interest rate
- An indexed account, which earns interest linked to the performance of the S&P 500® Index

The growth in your cash value, especially if you make contributions above the minimum required premium, could become a source of tax-deferred money in your retirement years.

Having access to these choices gives you a variety of options. And, you can also adjust this life insurance along the way. For example, if one of your biggest concerns right now is cost, you can set up a premium payment within your budget and put in more money later. If you’re getting closer to retirement and want to work toward your retirement goals, you can put in more each year.

CONTINUED ON NEXT PAGE

1. 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.
2. The IUL product is not intended to serve as a primary source for retirement, pension income or deferral of taxable income. Loans and withdrawals will reduce the policy’s death benefit and available cash value. A loan, withdrawal or surrender may be a taxable event. For tax advice, consult with your professional tax advisor. Excessive loans or withdrawals may cause the policy to lapse.
3. Paying less may reduce your cash value and affect the period your certificate stays in force.
4. Subject to IRS limitations.
month or add a lump sum when you have extra money, perhaps from a tax refund or pay raise at your job. If you’re enjoying your retirement years and want the potential to build more cash value while leaving something behind for your family and church, you can continue to add to your account(s).

The flexibility of the accounts also allows you to make changes based on the level of risk you want. You have the option to grow your funds in either the fixed or indexed account, or a combination of both. You also have the option to transfer these funds from one account to the other.

Did you know you can make changes to your My Choice IUL over the phone?

When we say we designed My Choice IUL to be simple, we mean it. When you want to make changes, you don’t have to fill out a bunch of paperwork and go back and forth. First, contact a Customer Service Specialist to become phone authorized. You’ll do this by providing multiple pieces of identifying personal information and selecting a PIN or password. Once this is set up, you will be able to call WoodmenLife Customer Service and provide the PIN or password you chose. A Customer Service Specialist can then help you with a number of changes over the phone, like changing how your funds are allocated between the indexed and fixed accounts, or depositing a sum of money and requesting that it automatically be distributed to your chosen account(s) over time.

How does my money grow with My Choice IUL?

As your near retirement, you may access the cash value in your My Choice IUL to supplement your other sources of retirement income. The cash value in your My Choice IUL also can be available when unexpected expenses come up.

How do I access these funds?

Your cash value is available through a partial surrender or loan. Your Representative can tell you more about how this works.

What does my money grow with?

This means if you get a raise, receive a tax refund or reach a point in your life where you have more available income, you can add more premium to your IUL.

Can I add a rider or additional coverage to this product?

A rider is an adjustment to your insurance certificate that offers an additional benefit or benefits. Some of these riders are included at no cost, and some are available for a fee. Your My Choice IUL offers the Chronic and Terminal Illness Accelerated Death Benefit Rider at no additional cost. For an added cost, the Accidental Death Benefit, Waiver of Monthly Deduction, Applicant Waiver of 2x Monthly Deduction, and Guaranteed Insurability Riders are available.

How does leaving something behind work?

My Choice IUL can pay a death benefit to the people and/or organizations you love. You can choose a face amount starting at $25,000. When you’re gone, your beneficiaries will receive the death benefit.

How much does it cost?

My Choice IUL offers a wide range of premiums. Your Representative will work with you to find the best one for your life right now, based on your budget, needs and goals. He or she will work side by side with you to find the best path to pursuing your dreams. For many members, this could cost as little as a few days’ worth of groceries.

For more information on My Choice IUL, contact your Representative or visit WoodmenLife.org/MyChoice to view a video about how the product could work for you and much more.
Scholarship Helps Student Pursue Passion for Music

The WoodmenLife Focus Forward Scholarship® has freed up a lot of time for college student Andrew Crowell. Instead of working to pay tuition, Crowell is hard at work on his studies for his music education degree. The junior at the University of Tennessee, Knoxville was awarded the $20,000 scholarship in 2017. After he completes his undergraduate degree, he said he’ll pursue a master’s degree in conducting. His sights are set on becoming a high school or college band director someday.

This year he’s getting some practice in for his future dream gig. Crowell is the new drum major for the Pride of the Southland Marching Band at UT. The position requires a mountain of his time. He spent his summer in Knoxville, preparing to conduct the 360-person band. During the school year, the marching band rehearses at least four days a week.

He also spends about five hours a week practicing and preparing for his role as drum major.

“I definitely wouldn’t be able to do this — to be involved, to be able to have these experiences and be able to be the best musician and music educator I can be — without the generosity of the company,” Crowell said.

In addition to marching band, he participates in a trombone ensemble. He said the scholarship has opened up lots of opportunities for him, one being an increased understanding of and love for his instrument of choice. He’s able to explore, he said.

“Just have grown to love playing the trombone, and I definitely think that’s due to the fact that I have more time to play,” Crowell said.

In high school, he often had to split his time among school, band, church, and choir. And now, because of the scholarship, he doesn’t have to throw a job into the mix. Crowell is still busy, of course, but he keeps a detailed calendar and budget of his time to ensure he gets everything done.

His family, who couldn’t be happier for him, echo that sentiment fully.

“We’re just so thankful that the funds have been there to allow him to focus on these things, as opposed to having to get a job and work to earn the money to be able to go to school,” said Andrew’s mother, Marsha Crowell.

Member Highlights
Andrew Crowell
Lexington, TN
Chapter 49
Member Since 2012

Since the WoodmenLife Focus Forward Scholarship® was established in 2017, $1.41 million has been awarded to 2,470 students. The scholarship rewards students who prioritize volunteering and leadership.

For details on the 2019-2020 scholarship season, see Page 13.

You can also visit WoodmenLife.org/Scholarships for the latest information.
Equal Access Policy

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

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

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

Within this policy, WoodmenLife has taken the position that any form of harassment of any member for any reason, not just those individuals who fall under one or more of the protected classes listed above, will not be tolerated.

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

Responsibility for Monitoring Equal Access Policy: Vice President, Human Resources, Karla Gochenour serves as the EEO Officer and has primary responsibility for the implementation and enforcement of WoodmenLife’s Equal Access Policy and its communication to Chapter Officers, Regional Directors, Recruiting Sales Managers, Representatives, Community Outreach Advisors, and other WoodmenLife associates who may have some involvement in chapter activities.

Apply Now: Scholarship Application Period Runs Through Jan. 15

The deadline to apply for a WoodmenLife Focus Forward Scholarship® is fast approaching. Apply by Jan. 15 for scholarships ranging from $500 to $25,000. Nearly $1 million is available this year. Since the program began in 2017, every eligible applicant has received a scholarship that can be used at a trade or technical school, or a college or university. And since the program began, we’ve awarded 2,470 scholarships worth $1.41 million.

To be eligible to apply, you must be:

- A 2017, 2018, 2019, or 2020 high school graduate
- A good-standing WoodmenLife member1 for at least three years
- A member of a 100% WoodmenLife family

Your application will be reviewed based on how you better your community through volunteering or by pursuing education to become a leader, such as a teacher or health care worker. Your commitment to your studies, as shown by your GPA, will be taken into account, too.

Get started on your future now. Visit WoodmenLife.org/Scholarships for a chance at help with education expenses.

1. Member benefits are available to members. An individual becomes a member by joining our shared commitment to family, community and country, and by purchasing a WoodmenLife product. These benefits are not contractual, are subject to change and have specific eligibility requirements.
Supporting Snowball Express Families Again This Year

For those who have lost a family member, the holiday can be a challenging time. This is particularly true for children.

Every December, the Gary Sinise Foundation Snowball Express hosts a five-day experience at Walt Disney World for more than 1,750 children of fallen military service members. Snowball Express works to inspire children, help them heal and help them make new memories.

Last year, WoodmenLife joined the effort by donating flags and flagpoles to the Heroes Garden. Each stood for one hero and contained his or her name, rank and branch of service. This year our members and associates returned to help set up and take each family to their loved one’s flag. Many were moved to tears by the experience and felt compelled to help.

Working with Snowball Express aligns perfectly with our shared commitment to family, community and country, by helping to support the families of those who made the ultimate sacrifice for our country.

Chapter Funding Changes Coming Soon

We’re soon implementing a better way for your local chapter to consistently maintain its level of funding. Early next year, WoodmenLife will begin providing monthly funding for chapters at a level consistent with historical amounts, instead of collecting dues in addition to monthly premium payments. Chapters will receive a notification of their 2020 monthly allocation amounts in December, so they can budget and plan for next year’s chapter activities and events.

As a result of this change, some members may see their monthly payment decrease slightly beginning in early 2020. Those impacted will be notified by the end of 2019.

This change does not impact any of the benefits you currently receive. All member benefits, including the Natural Disaster benefit, Orphan’s Care and the ability to apply for the WoodmenLife Focus Forward Scholarship®, remain. All members who maintain their certificates in good standing still have access to these benefits and more.

If you have questions about your account, please contact Customer Service or your Representative.

Another chance to win $1,000!

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

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

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

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

*Limit 5 entries per member. This promotion is not open to New York residents.
McMahan Brings Passion for Members to New Role

Throughout his career at WoodmenLife, Kyle McMahan has always given 100%, gone the extra mile to protect families and strived to do the right thing in his community.

Maintaining Values

Now, in his 31st year with the organization, McMahan finds himself in a position to further support these values for members. McMahan was recently promoted to Executive Vice President, Chief Marketing Officer and oversees the Sales, Marketing and Fraternal Divisions, which puts him in a perfect position to be a driving force in making a difference for WoodmenLife families.

Career Highlights

McMahan began his WoodmenLife career as a Representative in October 1989 and was promoted to Recruiting Sales Manager in January 1991. McMahan was appointed Florida South Regional Director in July 2009 and then Tennessee East Regional Director in January 2014. He was promoted to Director, Sales in the Home Office in October 2016. He then was promoted to Senior Vice President, Chief Distribution & Marketing Officer in March 2018.

Personal Life

He is a graduate of the University of Florida. Kyle and his wife, Amy, have six children and eight grandchildren. In their free time, they enjoy sporting events, golf and travel.

“My goal is to make sure members are always getting more than just insurance,” he said. “We truly care about our members, and I’m passionate about providing a great experience for them.”

He leads teams committed to providing superior service to members and said that should be the expectation, not the exception.

Protecting Families and Helping Communities

McMahan has spent countless hours over three decades listening to families and helping them find solutions to maximize the protection for their loved ones. He believes that as the organization and its members cross into a new decade, it’s vital to provide fast, efficient service and the right products to suit the different needs of families.

“It's our job as an organization to make sure we're offering the best service possible and doing the right thing every time,” he said. “That's why we're constantly upgrading our systems and processes while maintaining our values,” he said.

In his new role, McMahan still stresses what's at the heart of WoodmenLife — member involvement and community outreach.

“My goal is to make sure members are given the resources and guidance needed to be successful and work within their chapters for causes they’re passionate about,” he said. “The more active members are within their chapters, the more positive change you’re going to see in communities.”

New National Sales Manager Focuses on Better Member Service

Pat Frappampina, appointed Senior Vice President, National Sales Manager in October, dedicates himself to the WoodmenLife mission and vision every day. He said such focus, along with follow-through on growth strategies for WoodmenLife, will allow the organization to better serve members.

“I strive every day to ensure the Sales team has the tools and skills to improve and grow,” he said. “Then we’re better able to provide members with quality service, products and benefits.”

Member Benefits

Frappampina came to the Home Office with more than 30 years of service with WoodmenLife, and his long tenure has given him plenty of opportunities to serve members. Among the high points of his experiences with chapters are patriotic events, like flag presentations and 9/11 commemorations, as well as connecting with members at Jurisdictional Conventions.

Natural disaster relief, too, moves him. He said it’s something he doesn’t hope to do often, but in those moments, it’s humbling to see how many people WoodmenLife helps. For example, he spent seven weeks on the Gulf Coast after Hurricane Katrina and saw 70,000 people come through the food lines WoodmenLife helped organize.

Frappampina has been a member of Chapter 1 in Pensacola, FL since 1987, and is a member of Chapter 7 in of Lawrenceville, GA.

Career Advancement

Frappampina started with WoodmenLife in 1987 as a Sales Representative in Florida. His subsequent success led to promotions — to Recruiting Sales Manager of Florida North in 2000 and to Regional Director, first of Mississippi South in 2003, and then Georgia North in 2006. He was awarded the Outstanding Sales Representative Award five times and the Outstanding Recruiting Sales Manager twice. He also has been a frequent member of the President’s Cabinet.

He is a Financial Representative with Woodmen Financial Services, Inc. and a Fraternal Insurance Counselor Fellow and Chartered Leadership Fellow.

He and his wife, Sherry, have three children: Marissa, Mark and Lisa.

Remembering Former National Director Willie Shaver

The WoodmenLife community is saddened by the passing of retired National Director Willie Alvin Shaver of Salisbury, NC. Shaver died Oct. 9 at age 92.

He was elected national trustee April 1, 1990, the same year the organization celebrated its 100th anniversary. At the time, he had more than 40 years of experience with WoodmenLife, including two terms as President of the NC Jurisdiction.

Shaver owned Salisbury Tractor Company, served in the U.S. Army Air Corps in World War II and was civic-minded throughout his life. Beyond WoodmenLife, he supported Guvian, an association of community service clubs; the Knights of Pythias; and the Boy Scouts of America.

Willie Shaver is distantly related to former National Director Dr. Thomas Shaver and current National Director Dr. James Shaver. James said his father, Thomas, and Willie were close friends thanks to WoodmenLife.

He leaves behind two sons, a daughter, nine grandchildren, and 14 great-grandchildren.
Wiley Assumes Leadership of North Georgia

Todd Wiley has been appointed North Georgia Regional Director, effective Oct. 1, 2019.

Wiley began his career with WoodmenLife as a Sales Representative in May 1990. During his sales career, he has achieved Club or Cabinet status more than two dozen times. Wiley was promoted to Recruiting Manager in 2018 and named Texas West Rookie RSM of the Year the same year.

Community activities and connecting with families are important to him, and he was twice named Texas West Fraternalist of the Year. He’s worked to promote regional events, such as outings to Texas water parks, and local activities, such as tailgates at high school football games.

The tailgates — with food, music and giveaways — would culminate with WoodmenLife spreading out a 50-foot American flag at the 50-yard line for the national anthem. They often had high schools booking these events a year in advance.

During most of his time with WoodmenLife, Wiley has been a member of Chapter 406 in Lytle and Chapter 2619 in Weslaco, TX.

In his spare time, Wiley enjoys golfing, hunting and cheering on the University of Georgia Bulldogs.

Powers Named South Georgia Regional Director

Dennis Powers has been appointed South Georgia Regional Director, effective Oct. 1, 2019.

Powers began his career with WoodmenLife as a Sales Representative in April 2009. He was promoted to Recruiting Sales Manager in the Lumber River area of East North Carolina in November 2012.

During his tenure as a Sales Representative, Powers attained Cabinet Status 2010 to 2012 and Superstar in 2011. As an RSM, he achieved Super Star status from 2013 to 2018, including three times as Super Star Elite, and Top 5 in New Recruit NAFYC from 2015 to 2018.

He previously served as a business services officer and executive in the banking industry. Powers earned his Bachelor of Science in Business Administration from the Kenan-Flagler School of Business at the University of North Carolina at Chapel Hill.

Powers joined WoodmenLife as a member of the Shallotte chapter in 2005. He has since served in officer roles for Chapters 125, 1516 and 710.

He and his wife, Erika, have three children: son Maddox, 15; daughter Cooper, 13; and daughter Paden, 9.

In his spare time, Powers enjoys spending time with his family and weekend getaways with his wife. He’s also active as a Rotary Club member and Sunday school teacher.

Gonzalez Appointed Nebraska/Iowa Regional Director

Since Baldemar “Trae” Gonzalez III moved into his role as Nebraska/Iowa Regional Director in October, he’s worked to create a culture where growth-mindedness and community outreach will lead to success for everyone.

“We are all in this together,” Gonzalez said. “I have full faith that we can together accomplish anything put in our path.”

He came to the Nebraska/Iowa region with 10 years of service with WoodmenLife. He joined the organization after attending the University of Texas at San Antonio and owning multiple businesses.

Gonzalez, who has a Fraternal Insurance Counselor designation, has been a seven-time Incentive Trip winner and a four-time Super Star. He was promoted to Recruiting Sales Manager in 2018 and named Texas West Rookie RSM of the Year the same year.

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During most of his time with WoodmenLife, Gonzalez has been a member of Chapter 406 in Lytle and Chapter 2619 in Weslaco, TX.

In his spare time, he enjoys time with wife, Christa Gutierrez, and son, Christian. He also enjoys working out, golfing, hunting, and working with hot rods.

Warneke Named Vice President of Actuary

Blake Warneke has been appointed Vice President Actuarial & Chief Actuary, effective Jan. 1, 2020. In this pivotal role, he will oversee developing the best products for our members at competitive prices. For example, he played a key role in developing the new My Choice Indexed Universal Life Insurance in his previous role as Director, Product Development. Warneke will also be responsible for helping WoodmenLife continue to grow financially and ensuring that the organization remains in excellent compliance standing in all states.

Warneke joined WoodmenLife in 2000 and has served in a number of actuarial leadership roles since 2005. A native of Norfolk, NE, he holds a bachelor’s degree in Actuarial Science from the University of Nebraska-Lincoln. He is a Fellow of the Society of Actuaries and a Chartered Life Underwriter.

Warneke has held various Chapter 16 officer positions, including president. He earned the chapter’s Fraternal Spirit award in 2006 and continues to be active in community efforts. He has served as a Nebraska Jurisdictional delegate since 2007 and is currently president.

Warneke is a member of the American Academy of Actuaries and the Nebraska Actuaries Club. He served in several board and officer roles, including the board of directors for his church.

In his spare time, Warneke enjoys golf, college football, movies, and music. He and his wife, Cari, have two children: Zach, 22, and Taylor, 18.
Celebrate Yet Another Win!

WoodmenLife came in first place for Life/Health Insurance companies in Omaha Magazine’s Best of Omaha 2020 contest! This is the third consecutive year that WoodmenLife has been recognized by online voters as a top Omaha life insurance company. We couldn’t have done it without our members, whose tireless efforts improve countless lives in communities big and small. Learn more at OmahaMagazine.com/best-of-omaha

Give Community Projects a Boost With WoodmenLife Impact®

Communities around the country are using WoodmenLife Impact to help raise money for their local causes, and yours can too!

As your chapter plans first-quarter community events, be sure to think about how Impact can help you.

For instance, if your chapter is doing a fundraising event for a local school that needs new technology equipment, you can set up an Impact campaign to help raise funds. In doing so, you extend the range of your campaign beyond that of students and their families to the entire community.

Another example is if your chapter is hosting a Nurses Appreciation Event, you can create an Impact campaign to go along with it so the chapter can donate to the local hospital. Share the campaign on your social networks and expand the reach of the campaign to the local area and beyond.

Small donations can make a big Impact on your community. Learn more at WoodmenLife.org/Impact

Important Chapter Reward Program Updates

WoodmenLife’s flagship service project program, the Five Star Common Bond Reward Program, is getting some updates for 2020:

- A Nurses Appreciation Event will be added to the list of eligible activities in Q1.
- The Teacher Appreciation Event in the same quarter will be renamed to Teacher and School Staff Appreciation Event, to recognize the many people who work in schools in addition to teachers. Classroom assistants and other staff work hard to make each school day run smoothly.
- Chapters must submit annual financial reports and chapter budgets by Feb. 15 to receive the first of five $400 cash rewards.

To learn more, speak to your chapter officers or Community Outreach Advisor.

*Seed funds are granted as available on a first-come, first-served basis and are not guaranteed to all campaigns. Approval of campaign proposals is dependent upon certain conditions and requirements as determined by WoodmenLife.
Public spaces provide the landscape of community life, yet giving them the care and upkeep they deserve can be challenging. This year, WoodmenLife introduced Giving Together, a new community outreach program that helps eligible Representatives initiate volunteer projects that improve public areas in their own communities. In 2019, 107 projects across nearly all regions were approved for Giving Together funding, and these small-scale projects have made a big difference.

Hope and Purpose
Representative Teresa Crane of Mayfield, KY, is an animal lover who used Giving Together support to benefit the Mayfield-Graves County Animal Shelter. “We don’t necessarily think about the impact that the animal shelter may have on our community,” said Crane, “but they provide a great service because they are able to connect animals with loving homes. Animals become family, so they are also part of our community.”

The shelter hadn’t had fresh interior paint in many years, so Crane and her team painted walls in the cat room, hallway and waiting area. Their work brightened neutral walls with color, breathing life into the

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Giving Together Projects Tackle Often-Overlooked Needs and Improve Lives in the Process

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rooms where visitors spend time with animals who need a forever home. “Color gives life and hope to a place,” Crane said. “It says, ‘We’re not just going to exist here. We’re going to have a purpose.’”

A Place to Have Fun

The Giving Together program helped Representative Angie Lattus bring joy to her community by helping her create a permanent photo booth at the Hickman Public Library in Hickman, KY. Along with a team of volunteers, Lattus painted a large wall with heavy chalkboard and magnetic paints, and installed wooden shelves with baskets that hold selfie sticks, magnetic letters, chalk, costumes, and props. The team celebrated the finished project by hosting a pizza party for patrons of all ages.

Watching different people make new connections while enjoying the photo booth was deeply rewarding for all the volunteers. “Whether you were a small child or whether you were 80 years old,” Lattus said, “it brought everybody together as one, and we had fun. It brought out the kid in everyone.” The photo booth can easily be customized for seasonal fun and is accessible to all members of the community, including those with special needs.

Los Angeles, LA, helped Regional Director Tyler Lawrence with his efforts to clean up trash in a park near Dodger Stadium. Gwon and the volunteer team were then invited to bring their families to a Dodgers game for a Family Event sponsored by WoodmenLife.

That night the volunteers, both members and non-members, enjoyed free meals, great seats and good company during an exciting game. “From the beginning of cleaning up the park, and later to enjoying the game and the unlimited food provided, from the beginning to the end, it was very memorable,” she said.

A Worthy Cause, a Lasting Impact

Representative Fran Gierasch of Mint Hill, NC, recognized an opportunity to use the Giving Together program to support a meaningful public event. Gierasch spent a year working with the Military Order of Purple Hearts, the local Police and Fire Departments, and her WoodmenLife chapter to bring a traveling replica of the Vietnam Memorial, known as The Moving Wall, to Mint Hill. In addition, Gierasch received Giving Together funds to beautify the wall location in the Mint Hill Veterans Memorial Park.

The improvements — extra mulch, new paint and freshly planted flowers — enhanced the mood during a touching opening ceremony. The Moving Wall honors those who lost their lives while serving in Vietnam, including 105 fallen heroes from the Mint Hill area. Gierasch takes pride in the way her project brought together Veterans, First Responders, and community members. “Everybody wanted to do their best. Everybody wanted to give 150%,” Gierasch said. “You could feel the emotion when we were done … We were just in awe of how great it felt to do this for a worthy cause. And that takeaway will stay with me forever.”

Future Focused

The Giving Together program is continuing in 2020, with plans to expand the focus of the program in future years. That means members of many more communities will have the opportunity to engage with their neighbors while bringing beauty and joy to the spaces they share.
Five Appointed to National Fraternal Committee

WoodmenLife President & CEO Patrick L. Dees recently appointed five top community-minded members to the National Fraternal Committee. Members serve a four-year term, so they will serve until Sept. 1, 2023. The committee members make suggestions for new community outreach projects, review projects in progress and encourage local chapters to conduct outreach activities in their communities.

The new members are:
- Iris (Libby) Bedenbaugh of Newberry, SC; James Garrett of Robinson, TX; Cathryn (Cat) Mobley of Appomattox, VA; Amanda Olivier of Bayou Vista, LA; and Eric Sauvage of Omaha, NE.

They join these current members whose terms will expire Sept. 1, 2021:
- Lynda Leonard of Maringouin, LA; Debbie R. Johnson of Hampstead, NC; Mike S. McElyea of Norman, OK; John K. (Kevin) Martin of Lufkin, TX; and Becky L. Baffuto of Petersburg, VA.

COA Committee Welcomes New Member

WoodmenLife’s Community Outreach Advisors (COAs) are the bridge between our members and the Home Office. Through their work with chapters across the country, they gain valuable insight about our member volunteers, the work they do and the benefits they receive. Now in its second year, the COA Advisory Committee reviews and provides recommendations on new and current community outreach programs, procedures and projects that impact their fellow COAs, chapter members and the Sales force.

Kaysi Bell (TX SE) is the latest COA appointed to the committee and will serve into 2023.

Other members and their terms of service are:
- Russ Fox (VA), 2018 to 2022
- Karen Hebert (LA), 2018 to 2021
- Steve Kowalski (MS S), 2018 to 2020

If you have additional questions about the COA Advisory Committee, contact Robby Molony, Director, Community Partnerships, at rmolony@woodmen.org.

SAFER Packs in Four Days Full of Fun Each Year

For one group of WoodmenLife retirees, the connection to our organization hasn’t ended. Going on for nearly 30 years now, a few dozen retirees from across the country have gotten together for four days of activities and reminiscing. They’ve dubbed their group SAFER — Service Association of Fraternal Employees, Retired — and fun is their mission.

Tommy Satterwhite, a WoodmenLife Sales Representative for 33 years and now president of SAFER, said the retirees have a hoot at destinations across the country and beyond.

In September, the crew went to Lancaster, PA, and packed the four days with fun. High on the list were a Bavarian tour; visits to a pretzel factory, a chocolate factory, a Harley-Davidson factory, and Kitchen Kettle Village; and a musical production of “Jesus” at the Sight and Sound Theater.

“We’re all thankful for our connection to WoodmenLife — we love the organization — and we’ll never forget our roots.”

— Tommy Satterwhite
Retired WoodmenLife Sales Representative

In the past, they’ve been to the Caribbean for a cruise; the Pigeon Forge, TN; Myrtle Beach, SC; Nashville, TN; the Bahamas; Omaha, NE; Louisville, KY; Williamsburg, VA; Biloxi, MS; and Las Vegas, NV.

“Camaraderie is the biggest draw,” Satterwhite said. “We’re all thankful for our connection to WoodmenLife — we love the organization — and we’ll never forget our roots.”

On this year’s SAFER outing, the retirees went to attractions in and around Lancaster, PA.
When school started this year, Chapter 930 decided to hold the drive again, and Lowery expanded the program to another chapter he helps, Chapter 15 in Butler County. Members there partnered up with W.O. Parmer Elementary School in Greenville, and the response exceeded all expectations. Most classes at the school collected between 40 and 80 pounds, and three topped 100 pounds on their own. Together, the classes collected about 1,500 pounds of food, which was donated to the food pantry at the First United Methodist Church in Greenville.

The food drive at W.O. Parmer was such a success that Chapter 15 ended up rewarding the top three classes. The winning class, which collected 152 cans, got $250 for supplies, and the second- and third-place classes were rewarded with $150 for supplies.

Chapter 1057 in Monroeville saw the potential in its community and teamed up with Representative Rodney Pairrett and the three fifth-grade classes at Excel Public School to host a similar food drive. The three classes worked together to collect 750 pounds of food for Feeding the Gulf Coast and split the $300.

“We decided to try and do something where the teachers could get some money for supplies and the kids could donate to the food bank.”

— David Lowery,
WoodmenLife Sales Representative

“Those three teachers decided to split the $300 to go toward supplies because the classes were helping each other out with their cans,” said Community Outreach Advisor Ashley Pruitt. “They had a blast! It’s amazing that only three classrooms brought in that much.” Lowery plans on continuing this project next year, and educators at W.O. Parmer have already asked to take part. Projects like these strengthen relationships between WoodmenLife and local communities and help our members become better friends and neighbors.

That’s Smart!

Partnership Fills Food Pantry Shelves

There’s nothing quite like the can-do spirit of kids to catapult a community project to success. WoodmenLife Sales Representative David Lowery knows it well and has the proof — and it looks like stocked food pantry shelves.

“I retired from the school system, so I know all the teachers and administrators,” Lowery said. “So we decided to try and do something where the teachers could get some money for supplies and the kids could donate to the food bank. Kind of a win-win.”

Lowery helped connect a few Alabama chapters with school students who could help make a couple of food drives a whopping success.

Last year Lowery and Chapter 930, in Brantley, AL, partnered with Brantley School, the school where Lowery retired from, to host a school-wide food drive. As an incentive, the chapter also offered $250 for school supplies to the winning classroom. The drive got the whole school — pre-K to 12th grade — involved and was hugely successful, collecting close to 600 pounds of food.

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Lowery plans on continuing this project next year, and educators at W.O. Parmer have already asked to take part. Projects like these strengthen relationships between WoodmenLife and local communities and help our members become better friends and neighbors.
Members donated $275 to buy food from the North Georgia Food Bank and worked with volunteers from Ebenezer United Methodist Church and others from the community to pack more than 200 bags of food. They will be distributed to elementary students in Habersham County so they can eat on the weekends.

Chapter President Cathy Holsapple, Representative Brodi Sutton and member Jerrell White helped with a food and school supply drive at Lyon County Schools.

Chapter Secretary Connie Smith, right, presented a check to the Feed My Sheep Soup Kitchen. Accepting it were Pastor Rob Moms and Lois Cooper, who founded the soup kitchen.

From left, Chapter President Cathy Holsapple, Representative Brodi Sutton and member Jerrell White helped with a food and school supply drive at Lyon County Schools.

Members presented the Flag of Heroes to the Altus Police Department.

Chapter 455 Altus, OK

Chapter 143 Clarkesville, GA

Chapter 484 Eddyville, KY

Chapter 635 Fairfield, IL
Members, along with Sales Representatives, stuffed backpacks and donated money to restock the shelves at Warren Dupree Elementary School in Jacksonville, AR.

Members and Sales Representatives donated food to the backpack program at Fairview Elementary School and helped load up the backpacks.

Members donated supplies and helped stock shelves at Hope Ministry ofointe Cooper, Inc.

Chapter 19
Camden, AR

Chapter 1154
New Roads, LA

Chapter 925
Ellenboro, NC

Members hosted a food drive for Washburn Community Outreach, which provides assistance with food, clothing and other basic needs.

The board presented a check to The First Tee of West Virginia, an international youth development organization that introduces golf and promotes its values to youth. From left are Community Outreach Advisor Russ Fox, The First Tee Director Ashley Hamilton and Harold Payne, an amateur golfer who helps promote the sport around the area.

Members, along with Sales Representatives, stuffed backpacks and donated money to restock the shelves at Warren Dupree Elementary School in Jacksonville, AR.

Answer key from word search on Page 40
Chapter Secretary Sherry Curry, right, presented a flag to Principal Keeta Neal at Gentry Elementary School.

U.S. Congressman Jody Hice of Georgia’s 10th District presented a flag flown over the U.S. Capitol to the City of Edge Hill, the state’s smallest incorporated city. The WoodmenLife members provided the flagpole.

Members joined with others in the community to host an In Honor & Remembrance Ceremony at the Orleans Volunteer Fire Department.

Representative Rocky Beck, right, presented a flag to Jim Spain of First United Methodist Church in Tuscumbia.

Members hosted a First Responders Appreciation Event for the Hickman County Volunteer Rescue Squad. They presented a flag to the main station, $200 to buy gear for the new swift-water rescue team, snacks for the four stations and cooling towels for each volunteer.

Members worked with the Regional Food Bank of Oklahoma and Highland Church of Christ in Tecumseh to provide food to about 400 people.
Members donated 378 pounds of food and hours of their time to Wesley House, a food-assistance program run by the First United Methodist Church.

Members worked with volunteers from SECU Family House to feed those in need. The organization provides affordable lodging and support services for adult patients and/or their caregivers who travel to the area for medical treatment.

Members hosted an In Honor & Remembrance Ceremony in their community.
Members presented food to Charleston’s Men’s Emergency Shelter.

Members presented a flag to the Brookshire Police Department.

Members hosted a harvest day and picked corn at First Fruits Farm, a nonprofit in Freeland, MD, that produces about one million pounds of produce for Pennsylvania, Maryland, Delaware, and nearby states.

Members presented an American flag to the Flomaton Fire Chief for the Flomaton Public Library at the flagpole dedication ceremony.

Chapter 1872
Atmore, AL

Chapter 695
Dover, NC

Chapter 254
Charleston, WV

Chapter 1228
Allen, OK

Chapter 4657
Katy, TX

Chapter 6
Crowley, LA

Chapters 16 and 704
Omaha and Bellevue, NE

Members presented flags to line Dover’s Main Street. Also at the event were Regional Director Spencer Owen, National Director Danny Rice and Representative Keith Kidwell of the North Carolina General Assembly.

Members partnered with the United Methodist Church to serve 600 meals in the Ada community. They also donated $200.

Members presented a flag to the Brookshire Police Department.

Just before 9/11, members presented 94 flags to the Omaha Fire Department to fly at its stations and behind some of the fire rigs.

Members Kitty and Ted Seaton and others volunteered at the Crowley Christian Care Center, bagging fruit and doing other tasks for families in need.
Want a snow day? Put a spoon under your pillow and put your pajamas on backwards. The silly superstitions might just get the kids out of school! Then check out these fun snow day activities. (The answers are on Page 33.)

**Word Bank**
- No school
- Snow day
- Snowflake
- Hot cocoa
- Pajamas
- Marshmallows
- Snow angel
- Pancakes
- Maple syrup
- Snowballs
- Baking
- Cozy
- Movies
- Pillow fort
- Cookies
- Sledding
- Nap
- Snowman
- Crafts
- Grandma’s house
- Gingerbread house
- Mittens
- Scarf

**Wordfind**


**Snow Day Movie Marathon Scramble**
(The answers are below.)

1. rzoefn __________________________
2. ohme nlaoe __________________________
3. eic gae __________________________
4. ittell omwen __________________________
5. gieht wloeb __________________________

**Snow Ice Cream**

**Ingredients**
- 1 can sweetened condensed milk
- 1 tsp. vanilla extract
- 6 cups clean snow
- Sprinkles (optional)

**Directions**
2. Pour mixture over snow, and fold until combined.
3. Freeze for 30 minutes to 1 hour or until almost solid.
4. Scoop into bowls, top with sprinkles and enjoy.

Get in the Kitchen!

**Sudoku Puzzle**

(Find answers on page 33.)
In Memoriam

Lillian Lane Bradford
Age 88
Chapter 3
Monroe, NC

Ouida Bishop
Age 79
Chapter 610
Booneville, MS

Travis Ferguson Sr.
Age 85
Chapter 817
Greenville, MS
Former National Representative

Johnny Marvin Jarrell
Age 92
Chapter 641
Cochran, GA

Dianna Lee Moore
Age 69
Chapter 36
Middleton, TN

Jacqueline Poranger
Age 73
Chapter 538
Phenix City, AL

Velma Eudore “Doodle” Riddle
Age 87
Chapter 254
Scott Depot, WV

Janice “MoonMar” Rudder
Age 74
Chapter 722
West Liberty, KY

Larry Sessions
Age 74
Chapter 338
Phenix City, AL

Joseph Sprouse
Age 72
Chapter 104
Aynor, SC

Jack Wesley Turner
Age 92
Chapter 217
Beckley, WV

Jerry Wilk
Age 77
Chapter 1983
Tuscaloosa, AL

Paul Wallace
Age 76
Chapter 62
Milton, TN

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.

Life Insurance | Retirement | Financial Security | Community

Turn their passion into opportunity

Does your child or grandchild enjoy volunteering? Is he or she patriotic? If so, they could be eligible for the WoodmenLife Focus Forward Scholarship®.

Scholarships will be considered for students who:
• Make a difference in their community through volunteerism
• Want to make their community a better place to live
• Want to pursue a career as a leader in their community
• Demonstrate their academic performance by providing their transcripts and GPA

Applications accepted through Jan. 15, 2020
WoodmenLife.org/Scholarships

Visit WoodmenLife.org/Scholarships for more information on eligibility requirements, application process and deadlines, and selection criteria. Member benefits are available to members. An individual becomes a member by joining our shared commitment to family, community and country, and by purchasing a WoodmenLife product. These benefits are not contractual, are subject to change and have specific eligibility requirements. CD1432 10/19 Woodmen of the World Life Insurance Society, Omaha, NE.
Please note: If members in your household belong to different chapters, the magazine will be sent to the oldest member and will feature events for his/her chapter of record. You can access other chapters’ events on WoodmenLife.org. Information concerning events and activities is subject to change. Visit your chapter’s website for the most current information.
Fun Zone

Want a snow day? Put a spoon under your pillow and put your pajamas on backwards. The silly superstitions might just get the kids out of school! Then check out these fun snow day activities.

(The answers are on Page 33.)

Word Bank
No school
Snow day
Snowflake
Hot cocoa
Pajamas
Marshmallows
Snow angel
Pancakes
Maple syrup
Snowballs
Baking
Cozy
Movies
Pillow fort
Cookies
Sledding
Nap
Snowman
Crafts
Grandma’s house
Gingerbread house
 Mittens
Scarf

Snow Day Movie Marathon Scramble
(The answers are below.)

1. rzoefn __________________________
2. ohme nlaoe __________________________
3. eic gae __________________________
4. ittell omwen __________________________
5. gieht wloeb __________________________

Get in the Kitchen!

Snow Ice Cream

Ingredients
1 can sweetened condensed milk
1 tsp. vanilla extract
6 cups clean snow
Sprinkles (optional)

Directions
2. Pour mixture over snow, and fold until combined.
3. Freeze for 30 minutes to 1 hour or until almost solid.
4. Scoop into bowls, top with sprinkles and enjoy.

Sudoku Puzzle
(Find answers on page 35.)

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

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