WoodmenLife members in Florida hosted a golf tournament that raised more than $12,000 to help families in impoverished neighborhoods.
The Future Looks Bright for WoodmenLife

With 2016 being a presidential election year, you can bet many politicians will be busy trying to create doubt amongst voters regarding their opponents’ skills, experience and values to lead the nation into the future.

However, being a longtime member of WoodmenLife myself, there is one thing I have never doubted – the power of our chapters in their communities.

I’m always impressed by stories of members coming together to make a difference across the country. From flood relief and flag presentations to National Community Focus food drives and fund-raisers for worthy nonprofits, you all roll up your sleeves and work together to make things happen.

Another thing I’ve never doubted is our commitment to keep our promises and deliver important benefits to you, our members.

This commitment is one of the reasons WoodmenLife has created a new mission statement: WoodmenLife provides members with financial security while making a difference in your community.

We believe this new mission statement better represents our organization, our commitment to our members, our fraternal outreach activities, our optimistic outlook, and our responsible business practices.

And as you’ll see in our 2015 Annual Report (see page 14), these values and practices continue to contribute to our organization’s success and financial strength.

Thank you for continuing to support our values and our mission. You can rest assured that WoodmenLife will be here to support you, your families and your communities.

Sincerely,

Larry R. King
President & CEO

WoodmenLife provides members with financial security while making a difference in your community.

WoodmenLife Magazine 3
WoodmenLife, founded in 1890, is a not-for-profit life insurance company that also offers customer benefits.

Our more than 700,000 members, who hold nearly one million insurance and annuity certificates, belong to nearly 1,000 chapters throughout the United States. Local chapters sponsor family activities and conduct community projects. These projects include: presenting U.S. flags to civic and community organizations; donating equipment to police, fire and rescue units; providing assistance to senior citizens, the physically impaired and orphans; and providing monetary assistance.

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Mark L. Schreier, Papillion, NE

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Writers: Carmen Steele, Liz Perry  
Designer: Janelle Arthur  
Contributors: Jerry Underwood, Carli Cominoli, Sarah Kilian

If you have questions, comments or suggestions for articles, please direct them to WLEditor@woodmen.org.

Visit us at: woodmen.org  
Email us at: service@woodmen.org

**Equal Access Policy**

Woodmen of the World Life Insurance Society (“WoodmenLife”) is an Equal Access fraternal benefit society. It is the policy of WoodmenLife to seek qualified members on a nondiscriminatory basis and to provide all members with equal access to and allow their participation in WoodmenLife’s chapter system, chapter events, fraternal benefits, and all other fraternal activities on a nondiscriminatory basis.

Securities are offered through Woodmen Financial Services, Inc., 1700 Farnam St., Omaha, NE 68102, Periodicals postage paid at Omaha, NE, and additional mailing offices. Postmaster: Send address changes to WoodmenLife Magazine, 1700 Farnam St., Omaha, NE 68102-2025.

Products that are not issued by WoodmenLife or offered and processed through Woodmen Financial Services, Inc., may be offered through Woodmen Insurance Agency, Inc., a wholly owned subsidiary of Woodmen of the World Life Insurance Society (“WoodmenLife”). These products are issued by carriers that are not affiliated with Woodmen of the World Life Insurance Society.

Not all products are available in all states. Not all Representatives are licensed to sell all products.

**On the Cover**

Chuck Moore of Petersburg, VA, was named 2015 NJCAA Coach of the Year. He has been a WoodmenLife member for more than 13 years because of his belief in the organization and its products.

Cover Photo by Kyle LaFerriere
Welcome to the newly re-designed WoodmenLife Magazine!

Some things have changed – but much has stayed the same. The magazine’s focus is still on you, our valued members. We are still featuring chapters and their activities from all over the nation. And we’re still providing the same fun, informative and entertaining content we always have.

We’ve simply refreshed the design to more prominently feature images and to better match the WoodmenLife brand. The quality of the photographs we receive keeps improving, and we want to showcase them in the best way possible. The size of the magazine has also increased by four pages to allow for bigger photographs and a less crowded design.

Our member magazine has changed quite a bit in the last 125 years – from a monthly publication printed on newsprint to now a quarterly publication sent with individual chapter information, we’ve evolved with the times. But one thing that will never change is our dedication to you.

Thank you for your WoodmenLife membership, and enjoy your magazine!

Sincerely,

Angie Hempel
Editor

P.S. Remember to share your photos with us at photos@woodmenmag.com!

Search: WoodmenLife to ‘like’ our page. Follow us on Twitter @WoodmenLife
Maybe you recently moved. Or changed banks. Or you need to make a premium payment.

And maybe it’s 8 p.m. Or 2 a.m. And you don’t want to bother your WoodmenLife Representative.

You can do all of these things and more on our website, 24 hours a day, seven days a week! It’s a secure, convenient way to do it yourself, pretty darn quick, when it’s convenient for you.

- Name and address changes
- Bank account changes
- Premium payments
- Beneficiary change requests
- And more!

Go to the customer login field in the upper right portion of the woodmen.org home page and follow the prompts to set up your account today!

Give on Your Terms

Whether you have $5 or $500, RedBasket.org lets you pick the recipient of your donation. Choose to support stories from across the country, including individuals and families in need, as well as community projects.

But there’s more! Your donation is tax deductible.

RedBasket.org is a 501c(3) organization, and unlike other crowdfunding sites, your donation to any story on RedBasket.org is tax deductible. Visit the site today to make someone’s day!
Member Highlights
Chuck Moore  |  Chapter 1  |  Petersburg, VA  |  Member since 2002
As an athlete most of his life, it’s no surprise WoodmenLife member Chuck Moore ended up as Athletic Director and men’s basketball head coach at Richard Bland College in Petersburg, VA. But for Moore, it took a few years away from athletics to realize where he needed to be.

“I first experienced coaching at my alma mater, Kecoughtan High School, and then got out of it,” Moore said. “But after working for a few companies ... it felt like something was missing in my life.”

So Moore jumped back into the athletic arena, first as an assistant basketball coach and JV basketball coach, then as an athletic director and head coach.

2015 NJCAA Coach of the Year Chuck Moore shares a special bond with the players on the Richard Bland College men’s basketball team.
basketball coach. “I missed the competition and being able to make a difference in young people’s lives,” he said. “I believe God has put me on this earth to impact people’s lives, and for me, coaching is the place to do that.”

Starting From Scratch
Moore accepted his current position in 2012. “Our college president, Dr. Debbie Sydow, has a long-term plan, and athletics is a huge part of that,” he said. “I was hired to start all of the athletic programs with a clean slate. Being able to start a program from scratch is most coaches’ dream. It’s been an unbelievable blessing for my life and my career.”

One of the seven sports Moore started at Richard Bland was men’s basketball. His first team hit the court for the 2013-14 season, where they achieved a 27-4 record and a No. 1 national ranking. “When I became the coach, I had to do all the recruiting to build a team,” he said. “Then after a very successful first season, we lost in the conference tourney semifinals on last-second free throws. Luckily, we returned nine players the following year.”

And what a year it was! In just his second season at Richard Bland, Moore’s team finished with a 32-4 record and won the NJCAA Division II National Championship. “Winning the championship definitely raised our profile. Recruits and four-year colleges are now noticing us,” Moore said. “But ultimately, the goal is to see all our athletes move on to a four-year college. It’s the most gratifying thing when they become successful at

“I’ve stayed with WoodmenLife since 2002 because of my comfort level and my trust in Wayne and the products.”

– Chuck Moore
the next level and are able to further their education while still playing ball.”

**Protecting His Family**

While he’s now in his 15th year of coaching, it was during Moore’s time as a WoodmenLife Representative that he met fellow Sales associate Wayne Anderson. “Wayne is the reason I’m still connected with WoodmenLife,” Moore said. “I believe in the company, their products and their benefits.”

One product that works for Moore is Woodmen Provider Accumulation Universal Life (see sidebar). “Chuck wanted a product that would provide him with guarantees, safety, access, and an efficient method of transferring his legacy to his family,” Anderson said.

That family includes a 14-year-old son, Trey, and an adopted son, Makka, who came from Africa to live with Moore as a junior in high school.

“I’ve stayed with WoodmenLife since 2002 because of my comfort level and my trust in Wayne and the products,” Moore said. “How they operate is how we try to operate here at Richard Bland – family-oriented with an emphasis on doing the right thing for others.”

**Woodmen Provider® – Accumulation Universal Life**

Woodmen Provider® is universal life insurance designed to provide permanent coverage1 and to help you build tax-deferred cash value (money that grows inside your insurance).

It also offers:

- Versatility of a death benefit that can stay level, increase or decrease.2
- Flexibility to choose the premium that fits your budget – You may be able to adjust the amount and frequency of payments to meet your changing needs. This lets you control the cash value built up within your insurance.3
- Potential growth of cash value – When you make a payment, the money goes into your cash value. Each month, WoodmenLife takes out the cost of your insurance, and the balance earns interest.4
- Competitive interest rates and a guaranteed minimum interest rate.
- Accessibility – If your Woodmen Provider® has accumulated cash value, you may take out a loan or take up to 10 percent (5 percent in New York) of your surrender value each certificate year without surrender charges.4 However, it’s important to remember that withdrawals and loans reduce the cash value and may affect the death benefit and the time your insurance stays in effect.
- Income tax-free death benefit paid to your beneficiary.

For more information about Woodmen Provider®, contact your local Representative today!

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1. This certificate is not guaranteed to stay in force until maturity based on minimum guarantees.
2. If you increase your coverage, you may be required to submit evidence of insurability.
3. Paying less may reduce your “cash value” and affect the period your certificate stays in force.
4. Withdrawals of more than 10 percent of the life surrender value each certificate year will be subject to a surrender charge during the surrender charge period.

Certificate Numbers: ICC10-8205 3-10, 8205 3-10 (XX), 0-8205 3-10 (XX)
They say “timing is everything,” and for WoodmenLife Chapter 1218 in West Monroe, LA, it was.

“I’ve always tried to find ways to beautify and support our community with our chapter’s service projects,” said Christie Brinkmeier, President of Chapter 1218. She was able to get hundreds of packets of seeds donated from various stores and seed companies, and then decided to contact the local 4-H club directors about a community garden. “The timing could not have been better,” she said.

A Community Garden Takes Root
As it turned out, the 4-H clubs were building raised beds for a local church’s community garden. “I called

For their 2015 Make A Difference Day service project, members of Chapter 1218 helped clear debris and build beds at Assembly Church’s “Lets Grow Monroe” community garden.
the pastor of the church and we discussed the goals of the garden and WoodmenLife’s National Community Focus of fighting hunger,” Brinkmeier said. “We agreed we could help each other, so we created a partnership for our chapter to help with the project.”

The project is the “Let’s Grow Monroe” community garden at Assembly Church. To get started, the chapter’s 2015 Make A Difference Day project helped clear debris from the garden, install some new raised beds and till and remove weeds from the existing beds.

“When we first started to prep the ground for the garden, we were hitting concrete blocks,” said Assembly Church Pastor Stewart Robinette. “So we went with the raised bed concept to get around that. WoodmenLife helped us get things ready to install 12 beds and move 8,000 pounds of dirt! They also donated seed packets and money for the dirt, which was a considerable cost savings for us.”

**Feeding the Hungry**

Since last fall, Chapter 1218 has stayed in touch with Pastor Robinette to support the community’s growing needs.

“Hunger is a big issue within our community, and this garden gives 30 families in need the chance to grow and harvest their own vegetables,” said Brinkmeier.

“The church assigns each garden bed to families that meet the criteria. They also have a five-year goal to establish more growing and harvesting areas to provide for more families.”

While timing played a role in Chapter 1218 supporting a community garden in their area, Brinkmeier believes the idea can work elsewhere. “Start with your local Chamber of Commerce or find a church that does a monthly food distribution and see if they’d like to partner with you to start a community garden,” she said. “Our garden still has a lot of work to do, but our chapter’s projects in 2016 will continue what we started, with the goal of making this a safe haven for those who need it.”

Creating or supporting a community garden with your chapter is one way to demonstrate WoodmenLife’s commitment to local communities and helping those less fortunate. It can also support the National Community Focus and help you connect with many non-members and organizations in your area.

A community garden is a piece of land gardened by a group of people. They can be found in neighborhoods, near schools or on private land.

There are many steps involved in planning, creating and sustaining a community garden. If your chapter decides it wants to pursue this project, a Community Garden Guide has been created to walk chapters through the process of creating a garden of their own, or partnering with an existing garden in their area.

Contact your chapter officers or Community Outreach Manager to get copies of the guide, and see page 39 for more information on the Community Garden initiative.
Fraternal Report

Our heritage of community service is something WoodmenLife proudly celebrates. By collaborating with chapters on hundreds of projects that benefit communities across America, these outreach activities make us stronger by increasing awareness of our organization and providing leadership opportunities for our members. In addition, WoodmenLife continues to provide customer benefits that offer protection and support in times of need.

### 2015 Community Service

- **3,412** American History Trophies and Plaques presented to students or placed in schools
- **32,507** *American Patriot’s Handbooks* presented to schools, libraries and newly naturalized citizens
- **437** Flags Across America participating chapters
- **348** JOIN HANDS DAY® participating chapters
- **437** In Honor and Remembrance ceremonies conducted
- **176** Make a Difference Day participating chapters
- **5,306** Matching Fund Program projects in support of individuals, families and communities
- **162,958** United States flags presented to nonprofit groups, schools and communities

### 2015 Customer Benefits

- **$781,000** In Catastrophic Illness benefit payments
- **$10,000** In First Responders benefit payments
- **$9,944** In Natural Disaster benefit payments
- **$23,000** In Newborn benefit payments
- **$46,375** In Orphan’s Care benefits
- **$110,787** Prescription Drug Savings Card benefit payments
- **5,700+** Youth and Senior Camp attendees

Visit woodmen.org to view a complete version of the 2015 WoodmenLife Annual Report.
Financial Highlights

WoodmenLife’s financial performance in 2015 included income of $1.2 billion. Life insurance in force reached a record $37.6 billion. WoodmenLife has total assets of $10.7 billion, and $112 of assets for every $100 of liabilities, further indication of our strong financial position. Benefit payments to members and beneficiaries totaled $586 million, while refunds to members were $51 million.

### Sources of Income

<table>
<thead>
<tr>
<th></th>
<th>DEC. 31, 2014</th>
<th>DEC. 31, 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payments received from members for insurance and annuities</td>
<td>$767,491,749</td>
<td>$793,144,712</td>
</tr>
<tr>
<td>Interest, dividends and rents, less investment expenses and taxes</td>
<td>406,021,204</td>
<td>408,087,907</td>
</tr>
<tr>
<td>Other income</td>
<td>23,639,055</td>
<td>22,455,593</td>
</tr>
<tr>
<td>Total</td>
<td>$1,197,152,008</td>
<td>$1,223,688,212</td>
</tr>
</tbody>
</table>

### How Income Was Used

<table>
<thead>
<tr>
<th></th>
<th>DEC. 31, 2014</th>
<th>DEC. 31, 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Death benefits</td>
<td>$193,708,385</td>
<td>198,121,304</td>
</tr>
<tr>
<td>Endowment benefits</td>
<td>2,009,684</td>
<td>2,122,697</td>
</tr>
<tr>
<td>Annuity benefits</td>
<td>220,798,874</td>
<td>236,126,749</td>
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<tr>
<td>Disability and hospital benefits</td>
<td>10,185,557</td>
<td>10,736,631</td>
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<tr>
<td>Payments to members and beneficiaries of monies previously deposited with WoodmenLife</td>
<td>42,094,605</td>
<td>40,850,887</td>
</tr>
<tr>
<td>Surrender benefits and withdrawals for life contracts</td>
<td>133,409,281</td>
<td>139,042,127</td>
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<tr>
<td>Refunds to members</td>
<td>57,939,632</td>
<td>51,262,897</td>
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<tr>
<td>Set aside for members and beneficiaries to guarantee payment of future benefits</td>
<td>358,456,667</td>
<td>358,255,557</td>
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<tr>
<td>Total paid to or set aside for members and beneficiaries</td>
<td>$1,018,602,685</td>
<td>$1,036,518,849</td>
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<tr>
<td>Fraternal benefits</td>
<td>1,728,982</td>
<td>1,706,737</td>
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<tr>
<td>Civic and community welfare, and fraternal expense</td>
<td>36,379,875</td>
<td>35,501,163</td>
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<tr>
<td>Federal, state and other taxes (insurance)</td>
<td>6,215,221</td>
<td>6,210,370</td>
</tr>
<tr>
<td>Compensation to Sales Force for fraternal activities and securing new members</td>
<td>43,759,693</td>
<td>40,858,139</td>
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<tr>
<td>Insurance expense</td>
<td>90,465,552</td>
<td>102,892,954</td>
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<tr>
<td>Total</td>
<td>$1,197,152,008</td>
<td>$1,223,688,212</td>
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</table>
### Distribution of Assets

<table>
<thead>
<tr>
<th>Category</th>
<th>DEC. 31, 2014</th>
<th>DEC. 31, 2015</th>
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</thead>
<tbody>
<tr>
<td>Bonds</td>
<td>$7,015,394,501</td>
<td>$7,244,247,719</td>
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<tr>
<td>Common Stock</td>
<td>583,969,696</td>
<td>548,742,902</td>
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<tr>
<td>Mortgage Loans</td>
<td>1,733,426,999</td>
<td>1,849,032,195</td>
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<tr>
<td>Real Estate</td>
<td>83,175,849</td>
<td>82,498,757</td>
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<tr>
<td>Other Invested Assets</td>
<td>205,098,727</td>
<td>190,102,308</td>
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<tr>
<td>Cash and Short-Term Investments</td>
<td>165,992,217</td>
<td>150,524,831</td>
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<tr>
<td>Certificate Loans</td>
<td>164,444,422</td>
<td>160,654,359</td>
</tr>
<tr>
<td>Data Processing Equipment</td>
<td>1,058,179</td>
<td>1,506,758</td>
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<tr>
<td>Other Non-Invested Assets</td>
<td>1,390,617</td>
<td>1,122,892</td>
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<tr>
<td>Due &amp; Accrued Investment Income</td>
<td>76,647,082</td>
<td>76,604,886</td>
</tr>
<tr>
<td>Separate Account Assets</td>
<td>409,391,300</td>
<td>371,031,551</td>
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<tr>
<td><strong>Total Admitted Assets</strong></td>
<td><strong>$10,439,989,589</strong></td>
<td><strong>$10,676,069,158</strong></td>
</tr>
</tbody>
</table>

#### Assets 10-Year History

<table>
<thead>
<tr>
<th>Year</th>
<th>DOLLS OF ASSETS (BILLIONS)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006</td>
<td>$7.5</td>
</tr>
<tr>
<td>2007</td>
<td>$7.7</td>
</tr>
<tr>
<td>2008</td>
<td>$7.6</td>
</tr>
<tr>
<td>2009</td>
<td>$8.1</td>
</tr>
<tr>
<td>2010</td>
<td>$8.6</td>
</tr>
<tr>
<td>2011</td>
<td>$9.3</td>
</tr>
<tr>
<td>2012</td>
<td>$9.5</td>
</tr>
<tr>
<td>2013</td>
<td>$10.1</td>
</tr>
<tr>
<td>2014</td>
<td>$10.4</td>
</tr>
<tr>
<td>2015</td>
<td>$10.7</td>
</tr>
</tbody>
</table>
### Liabilities

<table>
<thead>
<tr>
<th></th>
<th>DEC. 31, 2014</th>
<th>DEC. 31, 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Certificate Reserves</td>
<td>$8,076,078,773</td>
<td>$8,349,698,359</td>
</tr>
<tr>
<td>Certificate Claims</td>
<td>32,084,514</td>
<td>32,750,875</td>
</tr>
<tr>
<td>Certificate Refunds</td>
<td>300,221,209</td>
<td>289,161,682</td>
</tr>
<tr>
<td>Advance Payments</td>
<td>9,296,877</td>
<td>7,951,136</td>
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<tr>
<td>Asset Valuation Reserve</td>
<td>135,148,715</td>
<td>127,080,036</td>
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<tr>
<td>Other Liabilities</td>
<td>380,863,730</td>
<td>325,105,563</td>
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<tr>
<td>Separate Account Liabilities</td>
<td>409,391,300</td>
<td>371,031,551</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td><strong>$9,343,085,118</strong></td>
<td><strong>$9,502,779,202</strong></td>
</tr>
<tr>
<td>Special Reserve for Fluctuation of Assets, Mortality, Interest, Expense, &amp; Fraternal Activities</td>
<td>1,096,904,471</td>
<td>1,173,289,956</td>
</tr>
<tr>
<td><strong>Total Liabilities &amp; Special Reserves</strong></td>
<td><strong>$10,439,989,589</strong></td>
<td><strong>$10,676,069,158</strong></td>
</tr>
<tr>
<td>Dollars of Assets to Every $100 of Liabilities</td>
<td>$112</td>
<td>$112</td>
</tr>
<tr>
<td>Insurance in Force</td>
<td>$37,237,663,349</td>
<td>$37,630,938,231</td>
</tr>
<tr>
<td>Life Insurance Issued</td>
<td>$2,790,481,539</td>
<td>$2,758,500,408</td>
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<tr>
<td>Benefit Payments</td>
<td>$560,111,781</td>
<td>$586,149,508</td>
</tr>
</tbody>
</table>

### Insurance In Force

- 2006: $34.4
- 2007: $34.7
- 2008: $34.7
- 2009: $34.9
- 2010: $35.4
- 2011: $35.8
- 2012: $36.4
- 2013: $36.7
- 2014: $37.2
- 2015: $37.6

10-Year History

### Premium Income

- 2006: $793
- 2007: $767
- 2008: $746
- 2009: $748
- 2010: $807
- 2011: $800
- 2012: $726
- 2013: $728
- 2014: $767
- 2015: $793

10-Year History
RedBasket.org is a nonprofit crowdfunding website dedicated to helping individuals raise money for personal emergencies and community improvement projects in a fee-free environment. Since RedBasket.org was established by WoodmenLife in 2012, its story is one of growth and caring. Now active in all 50 states, RedBasket.org brings WoodmenLife’s model of community giving into the digital age. Read further to see how tiny deeds can become tremendous good.

If you want to view the full Red Basket Annual Report, and read some of the amazing stories our Askers share, visit RedBasket.org.

<table>
<thead>
<tr>
<th></th>
<th>2014</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stories published</td>
<td>148</td>
<td>326</td>
</tr>
<tr>
<td>Donations received</td>
<td>$471,021</td>
<td>$724,441</td>
</tr>
<tr>
<td>Grants paid out</td>
<td>125</td>
<td>316</td>
</tr>
<tr>
<td></td>
<td>($436,974)</td>
<td>($751,279)</td>
</tr>
<tr>
<td>WoodmenLife matches applied</td>
<td>$9,800</td>
<td>$17,200</td>
</tr>
</tbody>
</table>

120% increase in stories published in 2015

**Medical Conditions**
In 2015, RedBasket.org supporters donated $680,236 to 194 individuals facing financial hardships due to a medical condition. This is an increase from $403,786 to 121 individuals in 2014.

**Community Improvement Projects**
In 2015, RedBasket.org supporters donated $74,806 to help 82 community improvement projects across the United States. This is an increase from $36,514 and 28 projects in 2014.

**Accidents/Acts of Nature**
In 2015, RedBasket.org supporters donated $22,783 to 11 individuals struggling with bills related to accidents or an act of nature. This is an increase from $3,155 and three individuals in 2014.
Speak Up for Fraternal Strength

As a WoodmenLife member, you have the opportunity to make a difference. This doesn’t mean just giving money to an ambiguous cause; it means choosing the cause you personally care about and seeing the difference your contributions make in your local community.

In 2014, America’s fraternal organizations gave more than $7 billion back to their local communities, resulting in $25 billion in impact (including volunteer hours). A significant factor that enables fraternal organizations like ours to make such a large impact is our tax-exempt status. We need your help protecting this status.

Race to 100
The American Fraternal Alliance (AFA) “Race to 100” Campaign wraps up this month. We are asking all WoodmenLife members to play a part in helping the AFA secure 100 congressional co-sponsors for the H.Con.Res.19, the “Fraternal Resolution,” in 2016. The AFA initiated this resolution to reaffirm the value of the fraternal business model.

“Educating others, especially our congressional leaders, about the work fraternals do and how that sets us apart from other insurance companies is an ongoing necessity,” said Patrick L. Dees, WoodmenLife Executive Vice President, Fraternal, and AFA Board of Directors President. “WoodmenLife’s 700,000 members aren’t just customers or accounts to us. They are the families whom we care for, and they are ambassadors for those around them. We must take every action possible to keep that system in place.”

In 2014, America’s fraternal organizations gave more than $7 billion back to their local communities, resulting in $25 billion in impact.

How You Can Help
Visit woodmen.org/members/AFA-Race.cfm or the AFA website, fraternalalliance.org, for more information on how to contact your state’s Congressional Representatives.
Regional Director Changes

Jim Clough has chosen to move from Regional Director of TX SW and continue his WoodmenLife career as a Recruiting Sales Manager in the newly formed Texas West region. We extend special thanks to Jim for his years of service and commitment to WoodmenLife, and look forward to his continued success as a Recruiting Sales Manager.

With this announcement, Charles Driffill, formerly Regional Director of TX SE, has filled the position of Regional Director in TX W, effective Jan. 1, 2016.

Charles Driffill Named TX W Regional Director

Charles Driffill began his WoodmenLife career in April 2005 as a Representative. He was promoted to Recruiting Sales Manager in February 2007, and won Recruiting Sales Manager of the Year honors in 2009-2010. Driffill was named Texas Southwest Fraternalist of the Year from 2007-2009. In April 2011, he was promoted to Regional Director of TX SE.

Driffill has served as President for the Southeast Texas Youth Association since April 2011.

In his free time, Driffill enjoys watching and helping coach his boys at baseball, football and basketball. He and his wife, Jamie, have two sons, Gavin and Colin.

Chris Eason Named TX SE Regional Director

With Charles’ relocation, Chris Eason, formerly a Recruiting Sales Manager in GA S, has filled the open position of Regional Director in TX SE, effective Jan. 1, 2016.

Eason became a WoodmenLife member of Chapter 1532 in Rochelle, GA, in 1993, and began his WoodmenLife sales career in 2008. He was promoted to Recruiting Sales Manager in 2014.

Eason was named the Georgia South Rookie of the Year in 2009 and FIC of the Year in 2013. He has earned status in the President’s Cabinet seven times, has been a member of WoodmenLife’s Top 40 four times and earned Super Star Elite status twice.

In his free time, Eason enjoys time with family, traveling, watching college football, and “attempting to play golf.” He and his wife, Ashley Eason, have one daughter, Natalie.
Justin Clough Named AR Regional Director

On Jan. 1, 2016, Tom Mathews chose to move from Regional Director to Recruiting Sales Manager in Arkansas. We offer Tom thanks for his years of service as a Regional Director, and are eager for him to continue using his talents recruiting and developing Representatives as a Recruiting Sales Manager.

With Tom’s move, Oklahoma Regional Director Justin Clough has become the Arkansas Regional Director. Clough was appointed Oklahoma Regional Director Feb. 1, 2013. He began his WoodmenLife career as a Representative in 1996, and was promoted to Recruiting Sales Manager in 2000. He was named Representative of the Year in 1999 and Recruiting Sales Manager of the Year in 2003, 2009, 2011, and 2012. He was a member of the President’s Club 14 years, the President’s Cabinet 11 years and was a SuperStar in 2012. Clough has been a member of WoodmenLife since 1986.

Clough and his wife, Amanda, have one son, Justin Clough Jr. In his free time, Clough enjoys golfing and coaching his son’s baseball and basketball teams.

Priest named OK Regional Director

With Clough’s move to Arkansas, Oklahoma Recruiting Sales Manager Stephen Priest has been promoted to Oklahoma Regional Director. Priest began his career with WoodmenLife as a Representative in 2006, and earned Oklahoma’s 2007 Rookie of the Year Award. He was appointed Recruiting Sales Manager in 2009 and attended the 2011 Top 25 Recruiting Sales Manager School. He was Oklahoma’s top Recruiting Sales Manager in 2011 and 2014, and won the 2013 Quality Service Award and Bronze Certificate from the National Association of Fraternal Insurance Counselors (NAFIC).

Priest joined WoodmenLife as a member of Chapter 1228 in Allen, OK, in 2006. He serves as a Trustee on the Oklahoma Fraternal Activities Corp. Board of Directors.

In his free time, Priest enjoys boating with his family, fishing, hunting, and golfing. He is married to Kirsten Priest, and together they have two children, Ashlynn and Taylor.
Fraternal Spirit

Members John and Delores Gomez (in blue) presented a Costco gift card to USO Ontario Airport Director Kristen Ramirez (center) and active duty soldiers for Make A Difference Day.

Youth members served coffee and cookies at the Murray Veterans Day Memorial.

At Alabama South’s Senior Camp, members enjoyed fishing on Lake Martin.

Chapter 1461
Whittier, CA

Chapter 592
Murray, KY

Upcoming Dates
March 31 – Quarterly Calendars Due
April 1 – Tax files due to Tax Compliance for chapters and Jurisdictions with more than $50,000 in gross income
Recruiting Sales Manager Tiffany Yakes-Starr presented the 2015 Iowa/Minnesota/Wisconsin Jurisdiction Fraternalist of the Year Award to Henry Fox.

President John Rabun presented a check to Warren County Chief Deputy Sammy Purvis for the purchase of body cameras.

“Henry is always willing to help out with chapter events and has worked to share WoodmenLife with others.”

– Jennifer Shirk, Community Outreach Manager

April 11-18 – National Volunteer Week
May 7 – JOIN HANDS DAY®
Members cleaned a segment of Highway 15 in honor of Anthony Lucas, a fallen law enforcement officer.

“We feel this project is a great way to honor his memory.”

– Renee Murphy

Members partnered with Eastern Carolina University student athletes, members of the Air Force ROTC, campus police, the Greenville Police Department, and the Greenville Fire Department to bring the traveling flag to the ECU women’s soccer game on Sept. 11 last year.

Members enjoyed Senior Camp last fall.

Representatives Ken Bates and Michelle Robertson planned a family bowling night for members of the chapter.
For their Make A Difference Day project, members partnered with Quawana’s Coat Drive to provide coats, gloves, scarves, hygiene products, and nonperishable food items to hundreds of people in need.

“Our chapter also provided a hot meal to every family who came to the drive.”

— Michelle Gooch, Representative

Chapter 879
Cookeville, TN

Chapter 897
Sylacauga, AL

Chapter 111
Altus, OK

Chapter 206
Marion, IL

Chapter 47
Opelousas, LA

Chapter 206
Marion, IL

Representative Ed Stroh (right) presented a flag to Adams School. The eighth-grade class helped raise it up the pole.

Chapter 111
Altus, OK

Members Leon and Nadine Bailey presented a check to Major Ben Walters of the Salvation Army.

Chapter 897
Sylacauga, AL

Secretary Faye Allen (left), President Eugene Browning (second from right) and Auditor Merle Browning (right) presented a check to B.B. Corner Memorial Library Director Nelda Vogel.

Chapter 47
Opelousas, LA

Pictured are the 2015 recipients of the chapter’s annual Huey Bourque Scholarship.

Chapter 111
Altus, OK

Chapter 206
Marion, IL

Chapter 897
Sylacauga, AL

Chapter 47
Opelousas, LA
Feeding the Hungry

WoodmenLife’s National Community Focus of fighting hunger is gaining momentum, and members all across the country are joining in. Because of you, more people know where their next meal is coming from. From infants to the elderly, members like you are making sure that someday, no American will go to bed hungry.

Chapter 50
Carbondale, IL

Members presented their third-place prize, a $1,000 donation, from the Hunger Fighting Hero photo contest on WoodmenLife’s Facebook page. They chose Gum Drops, a nonprofit backpack program serving 47 schools in southern Illinois, as the recipient.

Chapter 652
Ernul, NC

Members visited 12 nursing homes in November, bringing a banana for each of the residents.

Chapter 308
Houma, LA

Members presented a donation to their local food bank.
Members presented their $2,000 donation from their second-place winnings in the 125th Anniversary Cake Contest to two nonprofit organizations: Families Feeding Families and Hands of Hope. They also donated some canned goods they collected at their business meetings.

Chapter 558
Durant, OK

Representative Michael West (left) presented more than $275 worth of food to Brian James (center) and Marvin Williams from the University of Central Arkansas’ Bear Essentials Food Pantry.

Chapter 35
Conway, AR

Members helped serve a Thanksgiving meal to more than 10,000 people in the Capital District.

Chapter 421
Albany, NY

Members presented a $302 check to the Riverside High School Food Pantry.

Chapter 710
West Point, NE

Members presented a $150 check to Mercy Meals.

Chapter 254
Charleston, WV

Members presented their $2,000 donation from their second-place winnings in the 125th Anniversary Cake Contest to two nonprofit organizations: Families Feeding Families and Hands of Hope. They also donated some canned goods they collected at their business meetings.
As the leader of Seamen’s Church Institute (SCI) river chaplaincy team of seven trained crisis-responders, part-time and volunteers, the Rev. Kempton Baldridge is responsible for providing pastoral care and crisis response for mariners at work aboard some four thousand towboats along 2,200 miles of the Ohio River watershed.

Covering 14 states in two time zones, Baldridge and his team are on call 24/7, ready to respond whenever there’s a death, injury, collision, or other mishap involving a towboat.

In recent years, he has been mobilized as Incident Command Post chaplain following a barge sinking with multiple fatalities, and conducted numerous CISM (Critical Incident Stress Management) debriefings with Coast Guard or Merchant Marine crews after incidents involving fatalities. In addition to regularly being underway with towboat crews, river chaplains are often asked to participate in the maritime industry’s special events and ceremonies, such as vessel christenings, retirements, changes of command, graduations, and, according to Baldridge, “far more weddings and baptisms than most people would imagine.”

*The Rev. Kempton Baldridge (right) calls on the U.S. Coast Guard Cutter CIMARRON (WLR-65502), visiting with the chief petty officer during a stopover in Paducah, KY. The pair also gave a vessel tour to members of WoodmenLife’s western Kentucky chapters.*
And for a time, Chaplain Baldridge was buying flags out of his own pocket as means of honoring shipmates who have passed away, or “crossed the bar.” Borrowing a custom begun by “blue water” mariners on oceangoing ships, when a “brownwater” mariner passes away, either ashore or onboard, the crew will fly the flag of the U.S. Merchant Marine for the following year in honor of the fallen shipmate. Unfortunately, SCI had no budget for purchasing such flags.

“Chaplain Baldridge told me that for those who work on the river, the U.S. Merchant Marine flag is an important symbol of pride,” Kentucky West Community Outreach Manager Angie Hatton said. “I shared this information with our chapters, and asked that they each consider purchasing three U.S. Merchant Marine flags to donate. We ended up buying 18 flags.”

The chapters have also presented U.S. Flags to SCI, many for funeral services, vessel christenings and other events.

“Thanks to the creativity and generosity of a few visionary WoodmenLife chapters in western Kentucky,” Baldridge said, “the flag of the U.S. Merchant Marine now flies proudly above nearly 100 American towboats plying the Western Rivers.”

WoodmenLife’s commitment to patriotism and flags fit perfectly with SCI’s mission.

“Angie said good citizenship, individual responsibility and neighborly values were in the DNA of WoodmenLife,” Baldridge said. “It’s exceptional and refreshing, and is reflected in the historic no-strings generosity of WoodmenLife’s local chapters.”

Baldridge appreciates WoodmenLife for taking on the responsibility of purchasing flags. “In a matter of a few short years, WoodmenLife’s gift has helped to alter the river industry culture and tradition,” he said.
The Sunshine State was made for golf. So when the South Florida Area was looking to create an annual fund-raiser in 2009, a golf event seemed like a hole-in-one.

Recruiting Sales Manager Holland Henderson has been involved since the beginning. “I’m not an avid golfer,” he said, “but I enjoy playing to benefit something I believe in.”

What started out as a golf tournament to benefit the South Florida Fraternal Corporation – raising $1,500 in its first year – has steadily grown into a very successful annual fund-raiser. In 2014, the event raised $8,500 for Parker Street Ministries, and in 2015, more than $12,000 was collected for the nonprofit organization in Lakeland, FL.

Parker Street Ministries Board member Heather Diaz (far right) and her friends (L-R) Michelle Gibson, Leslee Diaz and Creigh Brown participated in the golf tournament.
Once we decided to have the event benefit one community organization people were familiar with, it helped increase support,” Henderson said. “Plus, the people at Parker Street Ministries have shown us that we need to have people from the organization we’re helping join us in the planning and execution of the event. Not just have it be only WoodmenLife’s responsibility.”

Parker Street Ministries is a non-profit organization committed to individual, family and community restoration, reconciliation and revitalization in Lakeland’s Parker Street community, one of the roughest in the city. They have enjoyed involvement in the golf tournament, and are grateful for WoodmenLife’s support.

“We have a lot of things we do to raise funds, so it’s wonderful to have this event where people get to have fun for a day and know they’re supporting a great cause,” said Kim Schell, Development Director for Parker Street Ministries. “WoodmenLife has been helping us for years, but this event has grown the scale of their involvement and allowed us to reach new people.”

“The partnership also benefits WoodmenLife,” said Community Outreach Manager Mary Eisner. “This is a fun event where our Reps and members can give their clients and members a close-up look at the fraternal side of WoodmenLife, while supporting an organization making a difference in our community.”

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**Golf Event Planning Tips**

» Have a planning committee – It should consist of Representatives, chapter members and individuals from the organization your event is benefiting.

» Plan ahead – Start planning your event at least 6-8 months in advance.

» Start small – Be prepared to make mistakes, be flexible and don’t shoot for the moon on the first outing.

» Ask for help – If you don’t know a lot about golf, bring in a golf consultant (course pro, friend, etc.).

» Remember your target audience – Golfers are your key audience, and you want them to have fun, enjoy the course and feel like the event (and the cause) was worth their time and money.

» Sponsors and golfers – Your event’s financial success hinges on two things: sponsor support and the number of golfers you have participating.
A Vision For Veterans

One day when WoodmenLife member Kimberly Hagan was working at Holcombe Cemeteries in Union, SC, a very humble Vietnam veteran came into the business.

“I learned he had a friend who was killed in action during the war,” Hagan said. “He inquired about the memorials in our cemetery and asked if we could take a photo of his friend and etch it onto a granite memorial. When I told him we could, he was very happy.”

Over the next two years, the gentleman continued to visit Hagan and shared the desire of local Vietnam Veterans Chapter 644 and American Legion Post 22 to create a memorial, once the funds were available. During this process, the veteran learned 16 young men from the community lost their lives during the Vietnam War.

“We have a lot of veterans in our chapter, and once we saw it was a project we could get behind, our chapter donated.”

— Kimberly Hagan

Another Vietnam veteran, who was a member of American Legion Post 22, spoke to WoodmenLife Chapter 323 and explained the memorial project they were working on.

“We have a lot of veterans in our chapter, and once we saw it was a project we could get behind, our chapter donated money toward the memorial, a plaque and an American flag,” Hagan said. “That flag now proudly flies over the 16 memorials at our Veterans Park.”

The memorial itself was officially unveiled on Memorial Day 2015, with a ceremony that included the South Carolina National Guard Honor Guard, Gold Star mothers, retired service members from the Vietnam era, and family members of those honored by the memorial, along with a flag and plaque presentation.
Surviving the Storm, Sharing the Story

April 16, 2011, is a day that changed WoodmenLife member Connie Owens’ life forever.

“It started as a normal day,” Owens said. “Then my sister called and told me to keep an eye on the weather. I didn’t have a clue a tornado was crossing North Carolina, but when the weatherman said get in your safe place, it got my attention.”

Within seconds of hiding in a closet, the storm hit. “The wind started getting strong and I heard a sound like a jet or a train,” Owens said. That sound was an EF3 tornado that hit the city of Snow Hill, causing Owens’ home to be lifted several times and thrown 150 feet before it crashed in on her.

When the storm was over, Owens’ neighbor pulled her from the debris. “I couldn’t believe my eyes,” she said. “My neighborhood looked like a bomb had gone off.” For weeks after the storm, Owens says she walked around in a daze while trying to settle with the insurance company. “I knew I was different,” she said. “And when I returned to work, co-workers noticed something wasn’t right. I went from the person who ran with the ball to being the person dropping the ball.”

A director at the airplane factory where Owens worked told her she needed to get help, and that it was nothing to be ashamed of. “I couldn’t believe I was going to therapy,” she said. “I thought it would be a waste of time, but it was the best thing I ever did.”

Owens was diagnosed with Post Traumatic Stress Disorder (PTSD), and was encouraged to write down everything she could remember about that day. “After writing for a while,” Owens recalled, “I jokingly told my therapist I had enough for a book and she said, ‘Why you don’t write one?’”

Owens self-published her book, On the Inside Looking Out, in June 2014. “I found the strength to share my story in hopes that people could better understand PTSD and how it changes a person forever,” she said.

Connie Owens looks in disbelief at her home and a lifetime of memories that were destroyed by an EF3 tornado.
Reaching the Summit

Hard Work Earns Member Place with Mountaineers
Reese Donahue started playing football at age six because he wanted to play a sport with his friends, and he’s been playing ever since.

“I started high school playing baseball, basketball and football, and I was named Athlete of the Year for all underclassmen my freshman year,” Donahue said. “But by junior year I knew football was what I wanted to do. The attitude in the locker room is different and I like everything about football.”

The decision to focus on football paid off. Donahue has received numerous awards and honors, including being the first player in West Virginia High School history to win both the Hunt Award (for best lineman in the state) and the Huff Award (for best defensive player in the state) his senior year. He was also selected to play in the Blue-Grey All-American Game which took place in Tampa, FL, on Jan. 9.

“I had to drag my jaw off the floor. West Virginia was the school where I always wanted to play.”

— Reese Donahue

“It’s exciting to see all the hard work he’s put in pay off,” said Mark Donahue, Reese’s father and a WoodmenLife Representative.

Beyond the awards, the younger Donahue’s efforts earned him a full-ride scholarship to play football for the West Virginia University Mountaineers.

“Honestly, I kind of wanted to rewind and make sure I heard it right,” he said. “I had to drag my jaw off the floor. West Virginia was the school where I always wanted to play.”

After graduating from high school early, Donahue started classes at West Virginia on Jan. 11, where he plans to major in exercise physiology to become a physical therapist.

“My goal is to get on the football field and prove I have what it takes and that I’m meant to be here,” Donahue said. “I also want to take advantage of this opportunity I have to get my education.”

According to Mark Donahue, Reese is a true West Virginian. “He was born in West Virginia on West Virginia Day (June 20), and he’s going to play football at West Virginia University,” he said. “Everything lined up perfectly for him.”
I travel quite a bit on behalf of WoodmenLife. Whether I’m speaking with members, our sales leaders, legislators, or even strangers, I can’t overstate how proud I am of the way you embraced our National Community Focus. Fighting hunger continues to be that focus for 2016; our communities throughout the country are still facing the overwhelming presence of hunger.

As we continue our efforts, we are offering new ways to make a difference in your local communities. See the story on page 39 for information on starting a community garden. We are also encouraging chapters to host a Pick Your CANdidate event later this year, giving elementary school children the chance to both donate food and “vote” in the presidential election. Contact your chapter officers if you are interested in helping with either of these efforts in your local community.

I know that, in addition to fighting hunger, you are doing good in so many more ways in your communities. You’ll find just a few examples in the pages of this issue. Our members truly set us apart as an organization. Thank you also for your participation in our recent Fraternal Benefits Survey. We are reviewing the responses and looking forward to developing a relevant, comprehensive set of offerings that will positively impact our members.

Sincerely and Fraternally,

Pat Dees
Executive Vice President, Fraternal

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The Fight Continues

Our communities throughout the country are still facing the overwhelming presence of hunger.

Chapter Centennials

Chapter 714
Maurice, LA
April 4, 1916

Chapter 650
Centerville, TN
April 4, 1916

Chapter 120
New Haven, CT
May 10, 1916
Last year was a busy one for John Swope, Community Outreach Manager in western Tennessee. Through cooking for events, he helped the 40 chapters he supports raise money for a wide array of school groups, from elementary school to high school, from sports teams to bands to school clubs.

“It’s amazing to see all the good that’s been done,” he said.

Swope joined WoodmenLife in November 2014 following a career in retail.

“It’s been the best move I’ve made,” he said. “I really enjoy grilling to raise money for schools, teams and organizations. Senior retreats and family events are also great experiences.”

In addition to supporting local schools, Swope’s chapters have been busy supporting the National Community Focus of fighting hunger.

“Our members don’t just walk in with a box of food,” he said. “They collect food at every meeting, stock the pantry shelves themselves and volunteer at soup kitchens.”

Swope has been impressed by the compassion and dedication of WoodmenLife members. For example, he’s found chapters use their funds to help when members need it most, for instance, if there is a car accident or a fire.

For those members who are not active in WoodmenLife’s fraternal side, Swope says experiencing a chapter meeting can help highlight the benefits of getting involved.

“Come to a meeting,” he said. “It’s a fun time with a local group of people who are concerned about helping people in their community. We have resources to help even our smallest chapters. I’m also proud to tell people that every meeting starts with a Pledge of Allegiance and a prayer. That’s hard to find these days.”

Community Outreach Manager John Swope and Representative John Ledbetter cooked for the Beech Bluff Parade last fall.
A
fter heavy rain last October caused massive flooding and 17 deaths, South Carolina Regional Director Don Molineu knew that his team needed to help.

Some areas had to boil their water for weeks, and some of the 300 roads and 158 bridges closed have still not reopened, he said.

Calling All Chapters
Molineu called on chapters around the nation for help. “First, we made sure everyone knew about the Natural Disaster Benefit by sending out a postcard. “It couldn’t have been a better example of how our organization really cares about its members,” Molineu said. “We also knew that was not going to be enough.”

The Home Office emailed all chapters, and worked with victims and Representatives to post stories on RedBasket.org. More than $104,000 was donated to help those in need.

A Flood of Help
South Carolina’s 67 active chapters identified more than 300 individuals, families and businesses that needed help. “We wanted to help those hardest hit,” Molineu said. Recipients included WoodmenLife members and non-members. Groups across the state also cooked for emergency workers, packed clean-up buckets and helped clean up.

One recipient was Andrews Church of God, which received assistance toward $180,000 worth of damage. WoodmenLife also helped the church raise $5,650 through a story on RedBasket.org, and partnered with the church as a resource for the hardest hit of the 3,000 residents of Andrews, SC. “WoodmenLife was proactive about helping [us]. They contacted us and said ‘What can we do?’” Pastor Edward Hardee said. “I told people, ‘This isn’t just any insurance company. It’s WoodmenLife; they care about their members and our community.’”

Some businesses remain closed. As of January, Hardee was still leading services in the church’s gym until the sanctuary is repaired. However, tragedy was accompanied by compassion. “The flooding wasn’t just a minor inconvenience. It was a paradigm shift in how we do things,” Molineu said. “We’ve received feedback from [non-members] that their own insurance companies didn’t help them, but WoodmenLife did.”
Since launching our National Community Focus in 2015, we’ve discovered many ways each of us can fight hunger in our communities.

In addition to raising money or holding a food drive for local food banks, building a community garden is a great opportunity for your chapter to fight hunger locally.

These gardens are spaces where neighbors and residents can come together to foster community spirit and grow food for themselves and those in need.

Beyond fighting hunger, community gardens can:
- teach self-sufficiency,
- improve property values,
- support healthy lifestyle choices, and
- offer opportunities to those who don’t have the space or funds to grow a large garden of their own.

Plus, by creating a community garden, chapters can benefit by having non-members participate and see what WoodmenLife does to support families and communities.

Bruce Moritz, Director, Fraternal Outreach, serves on the board of an Omaha nonprofit that donates 100 percent of its community garden produce to those in need. “Because our National Community Focus is fighting hunger, community gardens are a logical step for our chapters to provide local, healthy food to the needy in their communities,” he said.

**Getting Started**

There are different kinds and sizes of community gardens, and many steps involved in planning, creating and sustaining one. To help chapters with this initiative, WoodmenLife has created a Community Garden Guide, in which chapters will find step-by-step guidance on planning, maintaining and promoting a community garden.

“Gardening is fun, but can be a lot of work. I encourage chapters to make sure they have supplies and plenty of volunteers for the project,” Moritz said. “Above all, I encourage members to get involved and have fun. This is a great way for parents and grandparents to teach kids the life skill of caring for a garden, and it’s a great way for our chapters to beautify and give back to their communities.”

Your Community Outreach Manager can also serve as an excellent resource in helping your chapter create a thriving community garden.
Basketball season starts in October, but March is when roundball fans turn from passion to “madness.” In the word search below, you will find 22 terms related to the sport. (Answers can be found on page 29.)

**Word Bank**

- Free Throw
- Slam Dunk
- Three Pointer
- James Naismith
- Dribble
- Backboard
- Assist
- Alley Oop
- Screen
- Baseline
- Box Out
- Rebound
- Power Forward
- Center
- Buzzer Beater
- March Madness
- Point Guard
- Double Bonus
- Foul Out
- Overtime
- Zone Defense
- Travel
Q: Why was Cinderella thrown off the basketball team?
A: She ran away from the ball.

Q: Why was Cinderella such a bad player?
A: Her coach was a pumpkin.

Q: Why are basketball fans messy eaters?
A: They’re always dribbling.

Q: Why can’t you play basketball with pigs?
A: They’re always hogging the ball.

Q: What would you get if you crossed a basketball with a newborn snake?
A: A bouncing baby boa.

Q: If basketball players get athlete’s foot, what do astronauts get?
A: Missile toe.

Q: Why can’t games be officiated fairly in the jungle?
A: Because of all the cheetahs.

Have a good joke?
Make your fellow fraternalists laugh. Please send contributions to WLEditor@woodmen.org.
In Memoriam

Joseph L. Elmore
Age: 82
Chapter 879
Cookeville, TN

Robin L. Faircloth
Age: 50
Chapter 366
Dry Prong, LA

Lucille Greiner
Age: 79
Chapter 467
Freeport, NY

Omie Lee Hutchinson
Age: 81
Chapter 172
Sylvester, GA

James E. Langford
Age: 76
Chapter 1
Nashville, TN

John E. McComic
Age: 76
Chapter 54
Starkville, MS

Henry Clay Norris
Age: 51
Chapter 1105
Timmonsville, SC

William “Ray” Pruett
Age: 77
Chapter 885
Drexel, NC

Dean H. Rivenbark
Age: 63
Chapter 1483
Hampstead, NC

Ray Owens Brown
Age: 50
Chapter 65
Marianna, FL

Wayne Sebastian
Age: 85
Chapter 1
Lexington, KY

Charles C. Moore Jr.
Age: 80
Chapter 6
Wilmington, NC

Bennie Joe Dudley
Age: 82
Chapter 31
Chattahoochee, FL

Lorenz “Larry” Rothkranz
Age: 67
Chapter 467
Massapequa, NY
Former Jurisdictional Delegate

Kay Meyerhoeffer Thompson
Age: 63
Chapter 167
Staunton, VA

In Memoriam Submission Guidelines:
The editors of WoodmenLife Magazine want to give your departed loved ones the most respectful and complete recognition possible. To aid us in doing this, please include the following minimum information and send it to WLEditor@woodmen.org: your loved one’s full name as you would like it printed, age, chapter number, and hometown. Also let us know if he or she served as a Jurisdictional Officer, a National Committee member, a Regional Director, or a National Representative. In addition, when including photos, please submit photos of the highest possible quality to assure adequate printing. Thank you.
You’re Their Superhero

You’re their Rock. Their Superhero. Their Fixer.
When life changes, they rely on you.

That will never change. But marriage, kids, a home, or job change can all change your insurance needs, or the amount you can afford.

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