Representative Emily Gallaway presented a 25-foot U.S. flag to students at Susan Moore High School on behalf of Chapter 1850 in Cullman, AL. “It was my absolute favorite flag presentation to date,” she said. The high school’s band played the national anthem, and students sang and prayed. “I was so impressed with those young people. They know what it truly is to show our country respect!”
Building on Tradition

I want you to know how humbled I am to be chosen as WoodmenLife’s 13th President. We have a strong 126-year history of devoted leaders, and I am honored to be part of that tradition.

2017 marks my 29th year with WoodmenLife, and my 49th year as a customer. I love this organization, and I became involved in WoodmenLife community activities in my home state of Texas long before I chose a professional WoodmenLife career. The values and mission that we have represented since the beginning are very close to my heart, and I stand ready to continue to support our thousands of families and communities.

With the distinction of being President & CEO comes great responsibility. I embrace that responsibility, and know how important it is to continue to practice good stewardship of your money. I, along with an amazing leadership team here at WoodmenLife, will make smart decisions that help us remain a financially strong, healthy organization.

I look forward to attending your Jurisdictional Conventions beginning this month, along with our executive officers and entire National Board of Directors. It is a great opportunity for all of us to meet the people we serve, and to receive feedback on their needs.

I look forward to the great things that we will accomplish together.

Sincerely,

Patrick L. Dees
President & CEO
WoodmenLife, founded in 1890, is a not-for-profit life insurance company that also offers customer benefits.

Our more than 700,000 customers, 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.

National Board of Directors
Patrick L. Dees,
President & CEO, Omaha, NE
Denise M. McCauley,
Executive Vice President & Chief Operating Officer, Omaha, NE
Matt Ellis,
Executive Vice President, Secretary & General Counsel, Omaha, NE
Robert T. Maher,
Executive Vice President & Chief Financial Officer, Omaha, NE
Larry King,
Chairman, Spring Hill, TN
Daniel W. Rice III, Kinston, NC
Dr. James W. Bosler III, Louisville, KY
Dr. James W. Shaver, Landis, NC
Michael C. Shelly, Lexington, SC
Wesley A. Dodd Jr., Cornelia, GA
Daryl J. Doise, Frisco, TX
Danny E. Cummins, Troup, TX
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If you have questions, comments or suggestions for articles, please direct them to WLEditor@woodmen.org.

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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 Street, Omaha, NE 68102, 877-664-3332, member FINRA/SIPC, a wholly owned subsidiary of Woodmen of the World Life Insurance Society (collectively "WoodmenLife"). Securities other than the WoodmenLife Variable Annuity are issued by companies that are not affiliated with Woodmen of the World Life Insurance Society.

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
Jennie Price relied on WoodmenLife to help with her retirement after her husband unexpectedly passed away.

Cover Photo by Susie Linquist Photography
As he begins his retirement after a 43-year career with WoodmenLife, Past President & CEO Larry King knows life is going to be a little different.

“I looked forward to going to work every day,” he said. “Sunday night was always the hardest night for me to sleep because I’d be rolling over in my mind what we were going to do that week. You would think after 43 years that would change, but it was still there.”

Now in his first few weeks of retirement, King is enjoying a new perspective on what he wants to accomplish. “I’ve had to change the way I look at things,” he said. “I’ve got new goals and challenges and things to get done.”

Family First
One of the goals King and his wife, Sandy, have is spending more time with family. “I’ve got to get caught up on kids and grandkids,” King said. “That’s a big thing.”

Spending that time with family will be a little easier because the Kings are building homes in Kentucky and Tennessee to be closer to them.

“My grandchildren like to do things with me,” King said. “One grandson wants to play golf, and the other is really into archery … and one granddaughter is into drama and singing, while the other is a softball player and cheerleader. So I want to do those things with all of them.”

In addition to family time, King hopes to spend more time on his family’s farm in Kentucky, just being out in the woods. And most people know he’ll also be spending time on the golf course. “I need to...
work on getting my game back,” King said with a smile.

**Blessed and Thankful**

After his long, successful career, there’s one thing that stands out for King. “We’ve met thousands of people over the past 43 years, and you can’t put a value on that,” he said. “To have all those great friendships and relationships, that’s worth as much as anything you can have.”

“We’ve met thousands of people over the past 43 years, and you can’t put a value on that.”

- Larry King, WoodmenLife, Past President & CEO

**Future is Bright**

As he looks back, King knows he left the organization in good hands.

“I couldn’t have more confidence in our Executive Officers,” he said. “Pat Dees is the mold of a great CEO, and I know he’s going to do great things. I think the future couldn’t look any brighter for WoodmenLife.”

**A Vision for 2017 and Beyond**

As he takes over as WoodmenLife’s 13th President & CEO, Pat Dees shares his vision for the organization.

1. **We are making changes to be more relevant and current.** Our new Customer Benefits (see magazine insert) is a significant step in this direction, as it is the first time these offerings have been re-evaluated in decades. Going forward, our commitment to the families and communities we serve will continue to drive all decisions.

2. **An important consideration to any changes will be improving offerings to you, our customers.** The new WoodmenLife Focus Forward Scholarship is a prime example of this. Assistance with paying for secondary education is a benefit we believe will positively support our customer families.

3. **We will continue to change and improve our product offerings and technology over the coming years.** Last year, we made changes like updating Term Life products and improving systems to expedite the certificate issue process. We plan to continue similar efforts going forward.

4. **We will continue our National Community Focus of fighting hunger.** Since its launch in 2015, WoodmenLife has collected nearly 341,420 pounds of food and raised more than $609,718. The NCF has united communities for a common cause, attracted positive attention for the organization, and most importantly, filled a real need for families in your communities.
Espeland Named Vice President, Legal & Chief Compliance Officer

Lynn Espeland serves WoodmenLife as Vice President, Legal & Chief Compliance Officer. She began her career with WoodmenLife in 1985 as Assistant Counsel. In 1986, she was appointed Assistant General Counsel; Senior Assistant General Counsel in 1999; Assistant Vice President and Senior Assistant General Counsel in 2001; Privacy Official in 2003; and Chief Compliance Officer and Compliance Officer of the Variable Account in 2008.

Espeland became a WoodmenLife customer in 1985 and joined Alpha Chapter 16 in Omaha, NE. She has held all chapter offices. She serves on the Board of the Metropolitan Omaha Police and Fire Foundation; and is a Past President of the Nebraska Insurance Federation.

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

Howard Promoted to Vice President, Marketing

Lori Howard serves WoodmenLife as Vice President, Marketing. She began her WoodmenLife career as Director, Marketing Services in 2008, and was promoted to Vice President in January 2017. In her new role, Howard is responsible for WoodmenLife’s advertising, marketing, public relations, and branding initiatives.

Prior to joining WoodmenLife, Howard was Associate Director of Marketing at Gordmans; Director of Marketing & Player Development at Ameristar Casinos; and Account Executive at Light & Associates, Inc., a media buying firm in Kansas City, MO.

Howard earned two degrees from the University of Kansas: a Bachelor of Science in Journalism and Bachelor of Science in Business Administration.

Howard is a member of the American Marketing Association and the American Advertising Federation. At WoodmenLife, she serves on numerous committees, including as a member of the President’s Leadership Team, the Ethics Committee, the Compliance Committee, and the Portfolio Management Team.

Her family is a 100% WoodmenLife family and she is a member of Alpha Chapter 16 in Omaha, NE. She and her husband, Michael Cornwell, have one daughter, Madeline Cornwell, age 7. In her free time, Howard enjoys traveling, watching movies, cooking and spending time with her daughter.
Effective April 1, 2017, Randy Rotschafer has been named Vice President and Chief Risk Officer, in which he leads WoodmenLife’s Enterprise Risk Management processes and other risk-related initiatives. His tenure began 34 years ago in the Actuarial Department. He previously served as Vice President & Chief Actuary since 2008.

Rotschafer is a Past President of Alpha Chapter 16 in Omaha, NE, where he received various service and youth awards. He is currently Secretary for the Nebraska Jurisdiction of WoodmenLife and is a Past President of the American Fraternal Alliance Actuaries Section.

Rotschafer earned his degree in Mathematics from the University of Nebraska-Lincoln in 1982. He is a Fellow of the Society of Actuaries (FSA), a Chartered Enterprise Risk Analyst (CERA) and a member of the American Academy of Actuaries (MAAA). Locally, he serves on ICAN’s Advisory Council and is Treasurer for the Urban League of Nebraska.

Rotschafer enjoys time with his family and motorcycle riding with friends. He and his wife, Robbie, have four children and two grandchildren.

Check out RealWoodmenLife.com, WoodmenLife’s blog that gives you follow up stories from WoodmenLife Magazine, insights from WoodmenLife executives, news from the Home Office, and more!
Jeremy Scott Carroll serves WoodmenLife as Regional Director of North Carolina West, effective Feb. 1, 2017.

Carroll started his WoodmenLife career with a part-time contract as a college senior. Upon graduation in 2009, he began his full-time WoodmenLife career.

Carroll was promoted to Recruiting Sales Manager on Jan. 1, 2011. He was Virginia Recruiter of the Year in 2011 and 2013. Carroll was in the Top 20 Recruiting Sales Managers in 2012, and his area led the nation in applications for Woodmen Insurance Agency in 2011. He was named Regional Director of Pennsylvania/Maryland, effective Jan. 1, 2015.

A WoodmenLife customer since birth, Carroll started out as a member of Chapter 208, Bladenboro, NC. He is a third-generation Regional Director. His grandfather, Jerry Lennon, was the Top Hat for more than 15 years in North Carolina East and retired as Regional Director of Alabama South. His father, Terry Carroll, who achieved Top Hat status three times, is the Regional Director of Virginia.

Carroll attended Virginia Polytechnic Institute and State University, where he received a Bachelor’s degree in Landscape Design and Horticulture Management. In his free time, Carroll enjoys sports of all kinds and singing as a member of his local church’s praise team. He and his wife enjoy hunting, and he is especially fond of duck hunting.

Carroll has been married to Briana Moyer Carroll since 2014. They have a two-year-old son, Jace Scott Carroll, and are expecting their second son, Easton Wayne Carroll, in April 2017.

Travis Lowe serves WoodmenLife as Regional Director of Pennsylvania.

Lowe began his career in Sparta, TN, in 2003. He was promoted to Recruiting Sales Manager in Tennessee East in 2006, and has won RSM of the Year and Fraternalist of the Year for the Region multiple times. He has also earned membership in the President’s Club and Cabinet multiple times, as well as Super Star status. He began his current role Feb. 1, 2017.

Lowe is a Financial Representative with Woodmen Financial Services. He has earned his FICF designation, is Past President of the Tennessee FIC and is a member of the National Association of Insurance and Financial Advisors (NAIFA). In addition, he is currently the Vice President of the East Tennessee Fraternal Corporation.


A lifetime member of Chapter 1110 in Sparta, Lowe has held every chapter office, including President. He is a member of six chapters in Tennessee: 1110, 1077, 1094, 6297, 900, and 879.

He and his wife, Kelli Renee Lowe, have two daughters: Myka Elizabeth Lowe and Maci Raelynn Lowe. In his free time, Lowe enjoys camping, golfing and spending time with his family.
Save More This Spring

Have you signed up for Life’s Perks yet? You could be paying less for the things you’re going to buy anyway. Based on previous use, WoodmenLife customers are on track to save more than $175,000 this year.

These are just a few of the discounts available. Save on:

» **Spring cleaning**: vacuums, cleaning service, cleaning supplies

» **Home projects**: home improvement stores, contractors, home security

» **Travel**: hotels, attractions, flights, rental cars, cruises, pet sitting

» **Sports and fitness**: bicycles, gym memberships, athletic wear, game tickets

New, Identical Design for Heart & Heritage Awards

Much like the Oscars that winners receive at the Academy Awards all look the same, every WoodmenLife Heart & Heritage Award will now have the same look and design.

“The recent re-brand presented a good opportunity to review our existing awards,” said Bruce Moritz, Director, Community Projects & Administration. “In doing so, we discovered some of them did not have consistent quality due to their manufacturing process, and given this issue, the cost for these awards was rather high.”

So moving forward, all WoodmenLife Heart & Heritage Awards will have the same consistent design. “This step will greatly reduce our awards cost because we can use the same inventory stock for each type of award, rather than having to stock different award styles,” Moritz said. “And the more money we can save, the more money we’ll have to positively impact the communities our chapters serve.”

For more information on Heart & Heritage Awards, contact your Representative, Community Outreach Manager or Regional Office.
Changes to WoodmenLife’s ACL

Recently, amendments were made to WoodmenLife’s Articles of Incorporation, Constitution and Laws (ACL). These amendments are effective March 1, 2017 and are summarized below.

**Name Changes**
Woodmen of the World Life Insurance Society is now referred to throughout the document as “WoodmenLife.” Additional changes include:

- Board of Directors is now National Board of Directors

**President** (regarding the President of WoodmenLife) is changed to President & CEO

- State Manager is now Regional Director

- Area Manager is now Recruiting Sales Manager

- Field Representative is now WoodmenLife Representative

- Field Force is now Sales Force (referring to WoodmenLife’s distribution network)

- Field Associate is now Sales Associate (referring to individual members of WoodmenLife’s Sales Force)

- Elimination of the Executive Vice President, Fraternal position. Fraternal strategy will now be part of the President & CEO’s duties.

- Executive Vice President, Operations and Secretary separated into two positions:
  - Executive Vice President & Chief Operating Officer, and
  - Executive Vice President & Secretary

- Executive Vice President, Finance and Treasurer renamed to Executive Vice President & Chief Financial Officer
National Board of Director Changes
 Modifications were made to the National Board of Directors section, including:

- The role of the Governance Committee of the National Board of Directors is to recommend changes to the ACL.

- “Independent National Director” is now defined as any individual who has not been actively employed with WoodmenLife within the previous three years as an Executive Officer, Home Office employee, Recruiting Sales Manager, or Regional Director.

- A new “Fraternal Committee” has been added as a fourth standing committee of the National Board of Directors.

- The term “chapter” will now include family, adult, youth, virtual, and/or digital chapters.

Resolution of Individual Disputes
 Several changes were implemented to WoodmenLife’s Dispute Resolution Procedures to conform to industry best practices, the development of new protocols of third-party administrators, and to changes in the law regarding arbitration proceedings.

- Removal of language that does not conform with recent developments in various states’ laws regarding the awarding of punitive damages.

- Any decision by any arbitrator is final and binding on all parties subject only to the right to appeal as articulated in federal and state statutes.

Through the ongoing commitment and dedication of our nearly 700,000 customers, we will continue to thrive, succeed and make a difference across the country for many years to come.

- WoodmenLife is now relieved of any obligation to pay costs after the final decision of the arbitrator has been issued.

Duties of the President & CEO
 The President & CEO will now have the specific authority to suspend or remove officers and/or members. Current Chapter and Jurisdictional Bylaws provided for suspension and/or removal of officers and members, but did not articulate who has this authority.

We Listen to You
 WoodmenLife’s democratic form of governance is one of the many things that makes our organization strong. Through the ongoing commitment and dedication of our nearly 700,000 customers, we will continue to thrive, succeed and make a difference across the country for many years to come.

The full text of the ACL with all of the recent changes and updates can be viewed at woodmen.org.

Connect with WoodmenLife!

Search: @WoodmenLife to like our page.

Follow us on Twitter @WoodmenLife
We all look forward to retirement. No more worrying, no more working ... just enjoying whatever you want to do with your time. But it doesn’t always work out the way we planned. For WoodmenLife customer Jennie Price of Surf City, NC, everything changed when her husband, Wayne, passed unexpectedly last April, just a few years into their retirement.

Support is Vital When Change Happens

WoodmenLife customer Jennie Price has had to adjust her retirement plans.
“I was in shock and didn’t know where to start,” Price said. The couple had been helping their son raise his son, their grandson. “I was suddenly a single grandma and I had never been a single mom. I felt vulnerable and overwhelmed. It definitely helped when I realized I had someone to help me.”

**Building a Plan Together**

The Prices had been quite active in Chapter 1483 in Hampstead, NC; in fact, Wayne had been cooking at a chapter event earlier the evening of his passing and Jennie has served as a jurisdictional delegate. “You could count on Wayne whenever needed,” Representative Travis Horrell said. “The whole family has supported our chapter.”

Price knew she could count on Horrell to help her re-evaluate her financial future. “He was knowledgeable, steady and compassionate,” she said.

Horrell helped Price convert her husband’s life and retirement products to support her retirement goals. “We talked through a needs analysis, and talked about her risk tolerance and what she wanted to accomplish,” he said. Price found that the best plan for her was a Single Premium Deferred Annuity, in addition to the IRA she already owned.

**Above and Beyond**

In addition to helping Price with her WoodmenLife products, Horrell accompanied Price to the Veterans Administration to help her with Wayne’s military benefits. “I would’ve missed a lot of things,” Price said. A veteran himself, Price said Horrell “knew exactly what to do.”

“We have a lot of responsibility,” Horrell said. “As a Representative, it is important to maintain and develop relationships, to take care of our customers.”

Life often shifts gears, and Price said she would send friends and family Horrell’s way if they needed help. “You build up trust when someone helps you like that,” she said. “I would send them to someone I trusted.”

“I felt vulnerable and overwhelmed. It definitely helped when I realized I had someone to help me.”

— Jennie Price
Deferred Fixed Annuities

Deferred fixed annuities earn a guaranteed minimum interest rate. The amount of the benefit paid out at retirement can be a fixed payment or vary, depending on your preferences. This feature can help when planning a budget for your later years and provide long-term retirement income.

Deferred Fixed Annuity Stages
A deferred fixed annuity has two periods. The first part is the accumulation period, where the money (minus any applicable charges) you put into the annuity earns interest. The earnings grow tax-deferred as long as you leave them in the annuity. The second period is the payout period, where WoodmenLife would pay income to you or your chosen beneficiary without the delay of probate.

WoodmenLife offers several types of deferred fixed annuities within our Freedom Series Annuity line:

» Single Premium Deferred Annuity (SPDA), with or without a First-Year Interest Bonus.2 The SPDAs are purchased with one single premium payment.

» Fixed Premium Deferred Annuity (FPDA), with or without a First-Year Interest Bonus.2 The FPDA allows you to make premium payments according to your preferences.

Deferred Fixed Annuity Advantages

» Tax advantages. Owning a deferred fixed annuity means you can accumulate money on a tax-deferred basis. The earnings in your annuity are not taxable until you “annuitize,” or begin receiving payments, at a time when you may be in a lower tax bracket.3

» Estate-planning benefits. If you die prior to receiving money from an annuity, your beneficiary will receive the annuity value, although he or she will have to pay taxes on the amount.4

» Liquidity. You can withdraw up to 10 percent of your annuity value each certificate year without paying a surrender charge.5

Don’t Outlive Your Assets
If steady income and preservation of principal are the goals you want to pursue, a deferred fixed annuity from WoodmenLife may offer advantages worth looking into.

Contact your WoodmenLife Representative for more information.

1. Single Premium Deferred Annuity (SPDA) with First Year Bonus (Form 7961-XX-0707; 7961-02-0905). Not available in NH and NY. Flexible Premium Deferred Annuity (FPDA) with First Year Bonus (Form 7963-XX-0707; 7963-02-0905). Not available in NH. Single Premium Deferred Annuity (SPDA) (Form 7962-XX-0707; 7962-02-0905; 7962-31-1012). Not available in NH and NY. Flexible Premium Deferred Annuity (FPDA) (Form 7964-XX-0707; 7964-02-0904; 7962-31-1012). Not available in NH.

2. The interest bonus applies during the first certificate year only and will not be paid after the first certificate year.

3. Withdrawals of earnings are taxed as ordinary income.

4. If the owner, not the annuitant dies, the beneficiary receives the certificate surrender value.

5. Each certificate year, you can withdraw up to 10 percent of your annuity value without paying a surrender charge. Total withdrawals exceeding 10 percent of the annuity value as of the first withdrawal in each certificate year may be subject to a surrender charge. After you attain age 70-1/2, minimum distributions required by the IRS exceeding 10 percent of your annuity value can be withdrawn without paying a surrender charge. If you are under age 59-1/2 at the time of any withdrawal, a 10 percent IRS penalty may apply.
Fraternal Report

Our heritage of community service is something WoodmenLife proudly celebrates. 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.

### Customer Benefits

<table>
<thead>
<tr>
<th>Service</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>U.S. Flags Presented</td>
<td>172,344</td>
</tr>
<tr>
<td>American Patriot’s Handbooks</td>
<td>53,865</td>
</tr>
<tr>
<td>Youth and Senior Activities Attendees</td>
<td>18,445</td>
</tr>
<tr>
<td>Matching Funds Projects</td>
<td>5,593</td>
</tr>
<tr>
<td>Matching Funds Provided</td>
<td>$838,636</td>
</tr>
<tr>
<td>Catastrophic Illness</td>
<td>$702,000</td>
</tr>
<tr>
<td>First Responders</td>
<td>$10,000</td>
</tr>
<tr>
<td>Natural Disaster</td>
<td>$30,853</td>
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<tr>
<td>Newborn Benefit</td>
<td>$40,000</td>
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<tr>
<td>Orphan’s Care</td>
<td>$42,850</td>
</tr>
<tr>
<td>Total Customer Discounts’</td>
<td>$323,108</td>
</tr>
</tbody>
</table>

*Total Customer Discounts includes Life’s Perks and other discount relationships WoodmenLife customers are eligible to receive.

### Chapter Community Events

Including Awards Banquets/ Presentations, Patriotic Ceremonies/ Presentations and Community Outreach Events. These events include Flags Across America, JOIN HANDS DAY®, In Honor & Remembrance, and Make A Difference Day

### Heart & Heritage Awards Presented

Including American History, Caring for Others, Fraternal Spirit, Environmental, and Life Saver Awards

**16,517**

**5,305**
Financial Highlights

WoodmenLife’s financial performance in 2016 included income of nearly $1.1 billion. Life insurance in force reached a record $38 billion. WoodmenLife has total assets of $10.85 billion, and $113 of assets for every $100 of liabilities, further indication of our strong financial position. Benefit payments to customers and beneficiaries totaled $647 million, while refunds to customers were $47.5 million.

<table>
<thead>
<tr>
<th></th>
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<tbody>
<tr>
<td>Payments received from customers for insurance and annuities</td>
<td>$793,144,712</td>
<td>$639,186,093</td>
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<tr>
<td>Interest, dividends and rents, less investment expenses and taxes</td>
<td>408,087,907</td>
<td>411,029,270</td>
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<tr>
<td>Other income</td>
<td>22,455,593</td>
<td>23,186,220</td>
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<tr>
<td>Total</td>
<td>$1,223,688,212</td>
<td>$1,073,401,583</td>
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<table>
<thead>
<tr>
<th></th>
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<tbody>
<tr>
<td>Death benefits</td>
<td>$198,121,304</td>
<td>$222,818,863</td>
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<tr>
<td>Endowment benefits</td>
<td>2,122,697</td>
<td>2,063,275</td>
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<tr>
<td>Annuity benefits</td>
<td>236,126,749</td>
<td>276,983,222</td>
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<tr>
<td>Disability and hospital benefits</td>
<td>10,736,631</td>
<td>10,980,097</td>
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<tr>
<td>Payments to customers and beneficiaries of monies previously deposited with WoodmenLife</td>
<td>40,850,887</td>
<td>39,983,432</td>
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<tr>
<td>Surrender benefits and withdrawals for life contracts</td>
<td>139,042,127</td>
<td>134,641,406</td>
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<tr>
<td>Refunds to customers</td>
<td>51,262,897</td>
<td>47,528,944</td>
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<tr>
<td>Set aside for customers and beneficiaries to guarantee payment of future benefits</td>
<td>358,255,557</td>
<td>163,390,046</td>
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<tr>
<td>Total paid to or set aside for customers and beneficiaries</td>
<td>$1,036,518,849</td>
<td>$898,389,285</td>
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<tr>
<td>Customer benefits</td>
<td>$1,706,737</td>
<td>$1,619,267</td>
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<tr>
<td>Civic and community welfare, and fraternal expense</td>
<td>35,501,163</td>
<td>33,607,680</td>
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<tr>
<td>Federal, state and other taxes (insurance)</td>
<td>6,210,370</td>
<td>5,834,032</td>
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<tr>
<td>Compensation to Sales Force for fraternal activities and securing new customers</td>
<td>40,858,139</td>
<td>36,742,255</td>
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<tr>
<td>Insurance expense</td>
<td>102,892,954</td>
<td>97,209,064</td>
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<tr>
<td>Total</td>
<td>$1,223,688,212</td>
<td>$1,073,401,583</td>
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Visit woodmen.org to view a complete version of the 2016 WoodmenLife Annual Report.
## Assets

### 10-Year History

<table>
<thead>
<tr>
<th>Year</th>
<th>DOLLS IN ASSETS (BILLIONS)</th>
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<tr>
<td>2007</td>
<td>$7.7</td>
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<tr>
<td>2008</td>
<td>$7.6</td>
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<tr>
<td>2009</td>
<td>$8.1</td>
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<td>$8.6</td>
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<td>2011</td>
<td>$9.3</td>
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<td>2012</td>
<td>$9.5</td>
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<td>2013</td>
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<tr>
<td>2014</td>
<td>$10.4</td>
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<tr>
<td>2015</td>
<td>$10.7</td>
</tr>
<tr>
<td>2016</td>
<td>$10.85</td>
</tr>
</tbody>
</table>

### Distribution of Assets

- **Bonds**: 67.6%
- **Mortgage Loans**: 18.6%
- **Cash & Short Term**: 1.5%
- **Certificate Loans**: 1.4%
- **Real Estate**: 0.7%
- **Other Non-Invested Assets**: 1.8%
- **Due & Accrued Investment Income**: 4.0%
- **Other**: 4.4%


<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>Bonds</td>
<td>$7,244,247,719</td>
<td>$7,330,023,805</td>
</tr>
<tr>
<td>Common Stock</td>
<td>548,742,902</td>
<td>479,531,495</td>
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<tr>
<td>Mortgage Loans</td>
<td>1,849,032,195</td>
<td>2,012,561,992</td>
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<tr>
<td>Real Estate</td>
<td>82,498,757</td>
<td>80,462,084</td>
</tr>
<tr>
<td>Other Invested Assets</td>
<td>190,102,308</td>
<td>112,244,876</td>
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<tr>
<td>Cash and Short-Term Investments</td>
<td>150,524,831</td>
<td>165,346,498</td>
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<tr>
<td>Certificate Loans</td>
<td>150,654,359</td>
<td>155,669,282</td>
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<td>Data Processing Equipment</td>
<td>1,506,758</td>
<td>1,928,765</td>
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<tr>
<td>Other Non-Invested Assets</td>
<td>1,122,892</td>
<td>3,265,182</td>
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<tr>
<td>Due &amp; Accrued Investment Income</td>
<td>76,604,886</td>
<td>75,818,682</td>
</tr>
<tr>
<td>Separate Account Assets</td>
<td>371,031,551</td>
<td>429,837,650</td>
</tr>
<tr>
<td><strong>Total Admitted Assets</strong></td>
<td><strong>$10,676,069,158</strong></td>
<td><strong>$10,846,690,311</strong></td>
</tr>
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</table>
Liabilities

<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>Certificate Reserves</td>
<td>$8,349,698,359</td>
<td>$8,466,073,832</td>
</tr>
<tr>
<td>Certificate Claims</td>
<td>32,750,875</td>
<td>38,301,801</td>
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<tr>
<td>Certificate Refunds</td>
<td>289,161,682</td>
<td>282,531,816</td>
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<td>Advance Payments</td>
<td>7,951,136</td>
<td>6,458,326</td>
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<td>Asset Valuation Reserve</td>
<td>127,080,036</td>
<td>122,450,158</td>
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<tr>
<td>Other Liabilities</td>
<td>325,105,563</td>
<td>230,800,969</td>
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<tr>
<td>Separate Account Liabilities</td>
<td>371,031,551</td>
<td>429,837,650</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td><strong>$9,502,779,202</strong></td>
<td><strong>$9,576,454,552</strong></td>
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<tr>
<td>Special Reserve for Fluctuation of Assets, Mortality, Interest, Expense, &amp; Fraternal Activities</td>
<td>1,173,289,956</td>
<td>1,270,235,759</td>
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<tr>
<td><strong>Total Liabilities &amp; Special Reserves</strong></td>
<td><strong>$10,676,069,158</strong></td>
<td><strong>$10,846,690,311</strong></td>
</tr>
<tr>
<td>Dollars of Assets to Every $100 of Liabilities</td>
<td>$112</td>
<td>$113</td>
</tr>
<tr>
<td>Insurance in Force</td>
<td><strong>$37,630,938,231</strong></td>
<td><strong>$38,039,630,706</strong></td>
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<tr>
<td>Life Insurance Issued</td>
<td>$2,758,500,408</td>
<td>$3,098,603,366</td>
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<td>Benefit Payments</td>
<td><strong>$586,149,508</strong></td>
<td><strong>$647,486,863</strong></td>
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Insurance In Force

10-Year History

<table>
<thead>
<tr>
<th>Year</th>
<th>Premium Income (Billions)</th>
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<tbody>
<tr>
<td>2007</td>
<td>$517</td>
</tr>
<tr>
<td>2008</td>
<td>$822</td>
</tr>
<tr>
<td>2009</td>
<td>$800</td>
</tr>
<tr>
<td>2010</td>
<td>$748</td>
</tr>
<tr>
<td>2011</td>
<td>$746</td>
</tr>
<tr>
<td>2012</td>
<td>$807</td>
</tr>
<tr>
<td>2013</td>
<td>$726</td>
</tr>
<tr>
<td>2014</td>
<td>$767</td>
</tr>
<tr>
<td>2015</td>
<td>$793</td>
</tr>
<tr>
<td>2016</td>
<td>$639</td>
</tr>
</tbody>
</table>
RedBasket.org is a non-profit fundraising 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, it has expanded to all 50 states and surpassed the $2 million raised milestone.

<table>
<thead>
<tr>
<th></th>
<th>2015</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stories published</td>
<td>326</td>
<td>427</td>
</tr>
<tr>
<td>Donations received</td>
<td>$724,441</td>
<td>$945,234</td>
</tr>
<tr>
<td>Grants paid out</td>
<td>316</td>
<td>338</td>
</tr>
</tbody>
</table>

Our mission is to help people transform their lives after experiencing life-changing events, like illnesses or natural disasters. We also help transform communities by providing a space for community projects to raise funds. In 2016, we raised:

- More than $860,000 to help 319 individuals cover expenses from medical conditions and other health issues.
- $56,399 to fund 96 community projects to boost their residents’ sense of community.
- $8,500 to help 12 families rebuild after natural disasters like fires and floods.

If you want to view the full RedBasket.org Annual Report, and read some of the amazing stories our Fundraisers share, visit RedBasket.org.
What is WoodmenLife?

WoodmenLife is an insurance company with a difference: we’re not for profit. We’ve been around since 1890, and we offer quality life insurance and retirement products. We give back to local communities and the families who live in them through financial contributions and community service projects. That’s WoodmenLife: an organization that is Standing Strong For Generations.
WoodmenLife Focus Forward Scholarship

Because WoodmenLife is Standing Strong For Generations, we value continued learning. With the WoodmenLife Focus Forward Scholarship program, qualified customers can apply for up to $25,000 for higher education expenses.

Scholarships may be used at colleges, universities and trade schools, and scholarship money can be used for education-related expenses, which include tuition, fees, books, supplies, and room and board.

Qualified customers can apply for up to $25,000 for higher education expenses.
Nearly $1 Million Each Year

Scholarships to be awarded:
- $25,000
- $20,000
- $10,000
- Ten $1,000 scholarships

In addition, up to 1,700 scholarships of $500 each will be awarded annually.

Eligibility
Eligible customers must meet the following criteria:
- High school senior the year of their application.
- Plan to enroll in full-time undergraduate study at an accredited two- or four-year school for the year the scholarship is awarded.
- Good-standing customer for a minimum of three years.
- Applicant’s family must be a 100% WoodmenLife family at the time of application. This means anyone living in the household must be a customer on or before the date of the scholarship application.

Selection Criteria
Scholarship selection criteria include:
- Academic performance
- Demonstrated leadership in school and community activities
- Patriotism and community involvement or service
- Volunteer hours in the prior 12 months
- Statement of career and educational goals

Qualified applicants who did not receive one of the 13 larger scholarships are eligible for a $500 scholarship based upon:
- Volunteer hours in the prior 12 months
- Grade point average

Average cost of a college education
(tuition/room & board) for 2016-2017*

Patriotic Program

WoodmenLife values patriotism, and we give our customers many opportunities to celebrate their American pride.

U.S. and State Flag Presentations
WoodmenLife provides U.S. and state flags to chapters for presentation to nonprofit civic and youth groups, schools, churches, and community centers. Since 1947, we have donated more than 2.5 million flags to worthy nonprofit institutions.

Flags Across America
WoodmenLife chapters plan Flags Across America projects and observances annually on June 14.

In Honor and Remembrance
Out of the ashes of the 2001 Sept. 11 terrorist attacks, WoodmenLife customers rise each year to organize In Honor and Remembrance ceremonies. Held on Sept. 11, these ceremonies honor the heroes and victims of those attacks, as well as local heroes and volunteers.

Traveling Flag Request
WoodmenLife’s Traveling Flags make a big statement about our patriotism. We offer oversized Traveling Flags that can be rented for use at parades, athletic events, school assemblies, and other patriotic celebrations.

To get involved with WoodmenLife’s patriotic program in your community, contact your local WoodmenLife Representative or go to woodmen.org.
First Responders Benefit

WoodmenLife salutes all First Responders who work to help keep our nation’s citizens safe. Every community, from the largest metropolitan area to the smallest rural town, depends on their First Responders to save lives and keep the peace during emergencies. These individuals are true heroes who put their lives on the line every day for people they don’t even know.

In support of the many sacrifices our First Responders make, WoodmenLife will pay a $25,000 benefit if a good-standing customer is killed while performing his/her duties as a First Responder.*

First Responders may include:
• Firefighters
• EMTs/Paramedics
• Police
• A person performing a supporting role to such individuals

WoodmenLife is proud to recognize and support those who give so much.

For more information, go to woodmen.org/customer-benefits

Volunteers comprise 69% of firefighters in the United States.†

*Other conditions may also apply.
We’ll Back You up When Times Get Hard

WoodmenLife cares for customers as individuals, and when they face the unthinkable, we step in to help.

Newborn Benefit
Losing a young child is one of the most difficult things a parent can experience. Qualified customers can receive a $10,000 benefit if their newborn infant dies between the ages of 48 hours and six months. During that same period, a $10,000 guaranteed-issue life insurance certificate can be purchased at standard rates, regardless of the baby’s health.

Orphan’s Care Benefit
We do everything we can to protect our children, but not everything can be predicted. If you pass away, leaving your child an orphan, WoodmenLife helps ensure your child will be supported financially. Orphaned children of qualified customers can receive monthly benefit payments that equal $12,000 per child, per year.

WoodmenLife will keep our promises to you and your loved ones when you need us most.

The average cost to raise a child in America is more than $13,000 per year.

Family Activities

Family is important to WoodmenLife, and we sponsor a variety of fun, family-friendly activities that bring communities together, draw generations closer and mold future leaders.

These activities are also an opportunity for families from different WoodmenLife chapters to come together to socialize, while having a great time experiencing local attractions like:

- Major and minor league baseball games
- Theme and water parks
- Zoos
- Local festivals and fairs
- Picnics, and more!

All WoodmenLife customers and their guests are encouraged to join in the fun these family activities provide.

For more information, go to woodmen.org/customer-benefits
Heart & Heritage Awards

WoodmenLife’s Heart & Heritage Awards honor those who’ve made a difference through their actions and examples.

These prestigious awards honor those who directly impact our community through:

- Service
- Patriotism
- Preserving and promoting safety
- Academic excellence
- Compassion
- Leadership
- Partnership
- Environmentalism
- Dedication

WoodmenLife honors those who do the right thing because it’s the right thing to do.

For more information, go to woodmen.org/customer-benefits
Natural Disaster Benefit

The WoodmenLife Natural Disaster Benefit\(^1\) provides qualified customers whose homes are damaged or destroyed by natural disasters up to $1,000 to help with home repair costs. Eligible disasters include:

- Hurricanes
- Tornadoes
- Floods
- Wild/forest fires
- Earthquakes

The worst in nature brings out the best in WoodmenLife.

Check for Savings Before You Buy

Did you check for the best deal on the coffee you drank this morning? The restaurant where you ate lunch? How about the new jeans you ordered online or the hotel you booked for this summer? You could be saving on all the things you buy with the WoodmenLife discount program, Life’s Perks. This easy-to-use customer discount program offers savings on brand-name items from more than 30,000 local and national retailers. And these discounts are available to you just for being a WoodmenLife customer!

30,000+ available discounts

1. Customer 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 fraternal benefits are not contractual, are subject to change and have specific eligibility requirements.

2. WoodmenLife has entered into sponsored marketing relationships with companies that agree to offer discounts to WoodmenLife members. WoodmenLife is not affiliated with these companies and does not administer these discounts for products or services.
Fighting Hunger: There’s More to Do

Tammy Meyer founded the Crescent Food Pantry in December 2014 because she felt there was more to be done.

Crescent, IA, is one of several rural communities just outside the Omaha, NE, metropolitan area. Meyer wondered if she could help in the smaller towns. “I didn’t know how much need there would be, but I wanted to help,” Meyer said. More than two years later, the pantry serves 80 families per month, totaling nearly 600 individuals per quarter.

The Home Office has supported Meyer, who also works in WoodmenLife’s Underwriting Department. By organizing fundraisers and food drives, collecting scarves and gloves, and volunteering, Home Office associates have donated nearly five tons of food and more than $6,000 so far to the pantry.

Meyer’s chapter, 6011 in Council Bluffs, IA, has also supported the Crescent Food Pantry, donating $500. Chapter members also planted a vegetable garden for the pantry’s clients. “WoodmenLife has been amazing,” Meyer said. “I can’t thank them enough and couldn’t do it without them.”

Meyer returned to WoodmenLife shortly after opening the pantry. Having worked for the organization for 19 years previously, she applied when the opportunity became available.

“I’m blessed to have a career with WoodmenLife. It’s where I needed to be,” she said.

WoodmenLife agrees that the fight against hunger must continue. During the next few months at your Jurisdictional Conventions, many of you will learn about WoodmenLife extending its National Community Focus of fighting hunger. To find out more about the National Community Focus, visit ncf.woodmen.org.
The chapter presented the Brewton Police Department with “Police Officer Survival Kits” to thank them for their service.

Representative Doug Dillivan (left) presented a flag to Adel Desoto Minburn School Football Coach Mike Whisner.
Representative Bryan Harp (left) and President Nick Reitman (center) presented the Flag of Honor to Joe Smith of VFW Post 3205 during their In Honor and Remembrance Ceremony.

Gavin Golden gave a thumbs up at his flagpole project he finished for his Eagle Scout award.

The chapter also sponsored some snacks for everyone who attended, plus customers taught children how to properly fold the flag.

The chapter donated a new United States flag to the Oglethorpe County Library.

The chapter presented nine Whiskey Rebellion flags and an American flag to the Allegany County Museum.
The chapter presented the McDowell County Public Library a flag and offered to replace flags for any of the county buildings.

The McDowell County Public Library was honored to have WoodmenLife stop by our Marion Branch location.”

– Marlan Brinkley, Library Director

Chapter 1031
Marion, NC

Chapter 266
Wewoka, OK

Chapter 6429
Denham Springs, LA

Representative Brent Hoskison presented a donation to Rotary Club leader Amy Britt to buy shoes for children in Seminole County.

Breann Jar’boe Angelle accepted a flag on behalf of Baton Rouge Lutheran School.

For more Fraternal Spirit photos, visit RealWoodmenLife.com.
The chapter presented a $1,000 scholarship to a worthy local high school student.

The chapter gathered to celebrate Senior Appreciation Day.

Ten men were honored for their life-saving efforts in reviving and transporting a man who was electrocuted while working underground in a mine.

The chapter organized a special cake and ice cream party for nursing home patients.

Representative Chris Kervin (right) presented a $360 check to Curtis Powell from the Pine Level Volunteer Fire Department to purchase new blood pressure cuffs and a pulse oximeter.

Kayl Clark helped adorn Veterans’ graves.
The chapter dedicated a new In Honor and Remembrance flagpole and presented a flag to the Douglas Volunteer Fire Department in Douglas, AL.

Chapter 111
Albertville, AL

The chapter honored Local Fire and Rescue Department Station 21 with a catered lunch and appreciation certificate for their In Honor and Remembrance ceremony.

Chapter 899
Jacksonville, FL

The chapter dedicated new flagpoles and flags to the Eastern Garrett Volunteer Fire and Rescue Hall. The fire company honored the chapter with a spaghetti dinner after the ceremony.

 Chapters 11, 45 and 43
Oakland, Friendsville and Grantsville, MD

The chapter delivered 100 valentines to be distributed to patients at the Biloxi VA.

Chapter 1446
Gulfport, MS

Representative Jimmy Morris presented a flag to Lincolnton Middle School.

Chapter 1918
Albertville, AL

The chapter donated $1,000 to the Altus Salvation Army.
Virginia proclaimed Nov. 29 to be Law Enforcement Appreciation Day. Twenty-two chapters participated and served approximately 2,500 law enforcement officers. Chapters partnered with Papa John’s to serve approximately 600 pizzas.

“Our community is a better place because of organizations like WoodmenLife. It was especially gratifying to have someone share with our students the values and reasons for respecting the American flag.”

– Laura Tuttle, Teacher

Community Outreach Manager Philip Robertson taught a U.S. Flag/History Course to encourage students to honor and respect the flag.

““The folks we served were so grateful. Some were on the verge of tears.”

– Marla Baker
Community Outreach Manager
Community Outreach Manager Russ Fox presented a check to Facing Hunger Food Bank along with 1,200 pounds of food from the Pick Your CANdidate food drive.

The chapter presented a $300 check to Crockett County Food Pantry to purchase food for families in need.

The chapter collected 459 pounds of non-perishable food items during a food drive outside of Lake City Dollar General.

Community Outreach Manager Russ Fox presented a check to Facing Hunger Food Bank along with 1,200 pounds of food from the Pick Your CANdidate food drive.
The chapter presented a $160 check to Loaves and Fishes, a food pantry ministry that helps families in need of assistance.

The chapter volunteered at the Bay Area Food Bank where they helped sort and inspect more than 2,885 pounds of food.

The chapter organized a food drive outside a local Kroger store. Shoppers donated 200 pounds of food and $280.

The chapter donated 1,600 pounds of food to four elementary schools for grandparents raising and feeding their grandchildren.

TAKE A PHOTO AT YOUR NEXT CHAPTER EVENT AND SUBMIT IT TO: photos@woodmenmag.com
If you haven’t been to RedBasket.org lately, you should check it out soon.

The fundraising website was recently updated to make it easier for visitors to find what they’re looking for, and to give it a fresh, new look.

“On our previous site it was a little hard to find things, so we wanted easier navigation and a more modern look,” said Keli Brown, Operations Lead with RedBasket.org.

Easier to Apply
While there are many new features on the site, the biggest improvement is the new online application.

“The application used to be seven steps and people were required to give us a lot of information up front,”
Brown said, “This was very complicated and time consuming for fundraisers and for RedBasket.org.”

With the new application, fundraisers are only asked to provide basic information. Then if their project is approved, they can upload the additional documentation required.

“The new application process is more efficient for everyone,” said Lauren Fischer, Communications Specialist with RedBasket.org. “It will make it easier for people to apply, and easier for us to review and approve projects.”

**Additional Features**

Other new features on RedBasket.org include:

- An updated search function where visitors can narrow their search by specific categories, and then donate to a project directly from the search page.

- Updated fundraising project categories, including: Disaster Relief, Trusted Partners, Medical, and Community Projects.

- One-click access for customers to use their one-time $25 WoodmenLife Match to support a project of their choice.

- A blog that features tips on using RedBasket.org, along with “Success Stories” of past fundraisers and how they reached their goals.

“We hope the site helps build awareness of RedBasket.org, what we do and how people can support causes they care about,” Brown said.
The image has never left James Walters’ mind: standing on the train platform watching his big brother’s casket return from Korea.

The WoodmenLife customer from Snellville, GA, never knew his brother. James was only three years old when Norton Walters was killed in action on Aug. 7, 1952.

But James’ parents passed down lots of stories about Norton. It was these stories that led James, during his retirement, to research and write an article for *The Graybeards*, the official publication of the Korean War Veterans Association. This article came to the notice of members of Sae Eden Presbyterian Church in Seoul, South Korea.
Forgotten No More

The Korean War is sometimes called “The Forgotten War.” But not in Korea. “The South Korean people in general, and members of Sae Eden in particular, have never forgotten,” Walters said.

The church invited 76 people, including Walters and his sister, Vada Timberlake, to a week-long commemoration last June. His wife, Jeannie, was also able to attend.

‘Treated Like Royalty’

Events included a cruise, dinner 90 stories up in the North Seoul Tower; and visits to Korean military installations, Seoul Olympic Park, the DMZ, the Samsung Museum, and most poignantly, the National War Memorial, where they found their brother’s name on a bronze plaque with the other 36,000 KIA/MIA Americans. Walters’ sister says they were “treated like royalty” throughout the entire trip.

Another favorite memory is when their group disembarked the bus to enter the church – little Korean children were singing “God Bless America” in English, waving Korean and American flags.

“After this extraordinary visit, we will always remember our brother with a much higher level of admiration for his sacrifice on the battlefield,” Walters said. “Everywhere we visited in and around Seoul, it was evident citizens are confident that freedom is never free and there is always a price to pay for liberty.”

James Walters was only three when his brother, Norton, was killed in action on Aug. 7, 1952, but he has never forgotten the stories their parents told.

Members of Sae Eden, the largest church in Korea, honored the sacrifice of Korean War Veterans who helped defend South Korea from invasion by North Korea and China. The week-long commemoration featured little children singing “God Bless America” in English while waving U.S. and Korean flags.
Community Outreach Manager Philip Robertson helps his daughter, Paige, celebrate her achievements at the University of Alabama.
Alabama WoodmenLife customer Paige Robertson’s lifelong dream became reality when she became an Alabama Crimsonette.

The Crimsonettes are the baton-twirling, dancing extension of the University of Alabama Million Dollar Band. Though Robertson began baton training at four years old and dance classes at five, competition for the squad is extremely tough. She was thrilled when she was chosen to make the squad, and later selected as a *Sports Illustrated* Cheerleader of the Week.

“I had no clue that I would be chosen,” she said. “I immediately called my mom who just started crying ... I always said I wanted to be in *Sports Illustrated*, so it was truly a dream come true.”

“I believe being involved with WoodmenLife helped Paige be comfortable around and meeting different people,” he said. “She showed above-average leadership, organizational and people skills, and being involved with WoodmenLife helped her develop those skills.”

**Giving Back**

In addition to performing at games and pep rallies, the Crimsonettes spend time helping local organizations like the Salvation Army and Make-a-Wish Foundation.

“There’s nothing better than seeing how young children light up when you speak to them,” she said. “I had this one little girl squeeze me so tight and smile so big. I am so happy to be able to be in this position.”

Robertson is majoring in Business Management and hopes to someday open her own baton studio.

*In Her Mom’s Footsteps*

Robertson’s mother, a former Crimsonette herself, runs the baton studio where Robertson trained. “I always wanted to be like her and all of the Crimsonettes she taught,” she said.

Her father, Philip Robertson, has worked at WoodmenLife for 30 years as the Community Outreach Manager for northern Alabama. Paige grew up attending WoodmenLife events as a Chapter 43 member, and made friends she still keeps in touch with today.

“I believe being involved with WoodmenLife helped Paige be comfortable around and meeting different people,” he said. “She showed above-average leadership, organizational and people skills, and being involved with WoodmenLife helped her develop those skills.”

**Customer Highlights**

Paige Robertson  
Chapter 43  
Priceville, AL  
Customer since 1997
Andy Barnett knows the new WoodmenLife Focus Forward Scholarship can make a big difference for our organization and for recipients, because a WoodmenLife scholarship made a big difference in his life.

The South Carolina Community Outreach Manager (COM) won the region’s Charles D. Anderson Scholarship in 1999. Because he attended a private school, North Greenville University, his education was expensive. “I was proud to receive the scholarship. It really made me more passionate about WoodmenLife,” Barnett said. “I was freed from some of the financial burden of college, which financially enabled me to pursue a master's degree. I am still so very appreciative.”

“I was proud to receive the scholarship. It really made me more passionate about WoodmenLife.”

- Randy Barnett, Community Outreach Manager

The competition for the scholarships is strong, and Barnett sees the effect they have on the community when they mention the statistics at community or school functions. “We are starting to hear a gasp when we share the ‘$187,000 since 2012’ figure.”

He believes the WoodmenLife Focus Forward Scholarship will be an effective outreach tool across the nation. “It’s going to be a strong success and a much needed addition to our Customer Benefits,” he said. “I think this WoodmenLife Focus Forward Scholarship will promote growth and excitement.”

For more information on WoodmenLife Focus Forward Scholarships, see the insert inside this magazine or go to woodmen.org/customer-benefits/scholarships.
Growing up in Allentown, PA, Steve Kowalski was very connected to his church and thought he might become a minister, until the radio bug bit him. After a successful 35-year career in radio that took him to major markets across the country, Kowalski decided to try a new career.

“For my entire professional life, I’ve been involved in public relations, marketing and communications,” he said. “I’m definitely a ‘people person,’ so joining WoodmenLife as a Community Outreach Manager (COM) in 2012 was a natural extension of those attributes.”

Diverse Region
As the Community Outreach Manager for southern Mississippi, Kowalski works with 24 WoodmenLife chapters.

“It’s a very ethnically diverse region, and the folks are all pretty down-to-earth with lots of southern charm and hospitality,” he said. “Our customers love to swap stories about WoodmenLife history and their own backgrounds.”

Resilient and Generous
Known as one of the most financially challenged states, Mississippi also comes in at the top of the list for being one of the most charitable and giving states. That doesn’t surprise Kowalski.

“Mississippians are some of the most giving and downright sweet folks you’ll ever meet,” he said. “They are also resilient people. Bouncing back from storms like Hurricane Katrina is proof positive that it’s hard to keep us down!”

That resilience and generosity comes through in the many fraternal projects Kowalski has been part of as a COM. Recently, when southwest Mississippi and Louisiana were hit with terrible flooding, his chapters stepped up to help a local community.

“Most of the larger communities received state and federal financial aid. However, Crosby, MS, was ‘too small’ to get any aid,” he said. “Our WoodmenLife customers donated over $3,000 to the families of the town, and our team prepared meals all day to help feed the entire community.”

When asked what a COM actually does, Kowalski replies, “I’m kind of like the cruise director on ‘The Love Boat.’ It’s a challenging, but fun career!”

Steve Kowalski, along with members and Representatives of Chapter 624 in Newton, MS, dedicated a Flag Retirement Repository in Decatur, MS.
Fun Zone

Waxing, Waning Word Search
The weather is warming up and people are starting to spend more time outside. Rather than looking down at their phones, encourage them to look up into the wondrous night sky. When your neck gets tired, come back inside and find the 22 stargazing terms in the puzzle below. (Answers can be found on page 26.)

Word Bank
Milky Way
Andromeda
Sea of Tranquility
Big Dipper
Jupiter
Falling Star
Astronomy
Telescope
Asteroid
Retrograde
Blue Moon
Mercury
Constellation
Eclipse
Zenith
Light Pollution
Meteor Shower
Nebula
Phase
Venus
Supernova
Greenwich Mean Time
**Planetary Puns**

I was up all night wondering where the sun had gone … then it dawned on me.

Q: Why does a moon rock taste better than an Earth rock?  
A: It’s a little meteor.

After his first meal on the moon, the astronaut said the food was good but the place lacked atmosphere.

Q: How does the man in the moon cut his hair?  
A: Eclipse it.

Black holes are most commonly found in black socks.

Q: Why didn’t the Dog Star laugh at the joke?  
A: It was too Sirius.

Q: What kind of songs do the planets like to sing?  
A: Nep-tunes

Q: When do astronauts have lunch?  
A: At launch time

Q: Why couldn’t the astronaut book a room on the moon?  
A: Because it was full.

Q: If athletes get “Athlete’s Foot,” what do astronauts get?  
A: Missile toe

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**Have a good joke?**

Make your fellow fraternalists laugh. Please send contributions to WLEditor@woodmen.org.
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.
Unforeseen changes still happen when you’re prepared.

You never know what life will bring, but at WoodmenLife, you’ll find a trusted partner to walk through it with you.
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 woodmen.org. Information concerning events and activities is subject to change. Visit your chapter’s website for the most current information.
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