WoodmenLife Sales Representative Sharon Whitford presents a flag to the Fire Chief and Assistant Fire Chief of the Little Swift Creek Fire Department in Ernul, NC.
Facing Challenges and Staying Strong

Remaining financially strong and making a difference are two things that are very important to WoodmenLife.

Without financial strength, we wouldn’t be able to fulfill the promises we’ve made to our more than 700,000 members. We also wouldn’t be able to continue to grow and make sure the products and services we offer will always be relevant to American families.

Without our members and chapters conducting outreach projects and helping those in need, we wouldn’t be able to fulfill our fraternal mission of making a difference in communities across America.

But maintaining our financial strength and continuing to make a difference in the communities where we live isn’t always easy. There are often challenges along the way. Overcoming these hurdles requires hard work and dedication from our Sales Force, our Home Office associates, our executives, our National Board of Directors, our Community Outreach Managers, and especially our members. Thankfully, everyone is always ready and willing to face these challenges to keep our organization moving forward.

There are a number of stories in this magazine that focus on what it means to overcome challenges and stay strong. From turning the death of a spouse into an opportunity to help others or partnering with a local youth program, to taking a small chapter from a one-star to a five-star … we have members of all ages who truly illustrate the meaning of strength, courage and fraternalism.

Thank you for your continued support of WoodmenLife, our values and our mission.

Sincerely,

Larry R. King
President & CEO
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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Visit us at: 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.

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

**On the Cover**
Steve and Char Stacy are helping their employees access voluntary benefits by working with WoodmenLife. The Stacys are excited about keeping good employees who see a future with their company.

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

The Company
WoodmenLife is a different kind of life insurance company: we are not-for-profit, and we exist to benefit our members through every stage of life. We are committed to family, community and country. WoodmenLife offers life insurance, annuities, mutual funds, and 529 College Savings Plans.* As of Dec. 31, 2015, WoodmenLife has approximately $10.7 billion in assets and has been awarded a rating of A+ (superior), the second highest ranking out of 15, for its financial strength and operating performance by A.M. Best, one of the nation’s leading independent rating agencies.

WoodmenLife embraces diversity and works hard to provide a quality, team-oriented work environment.

Founded in 1890 in Omaha, NE, WoodmenLife continues to build on its century-old tradition of enriching lives, strengthening communities and providing financial security for its members across the United States. Planning for tomorrow is the key to WoodmenLife’s success.
The Immediate Needs of the National Board of Directors

The organization’s strategy is focused on responsible growth. The changing needs of our members will require changes to our organization. WoodmenLife must invest in new ways of designing and servicing our products to meet the needs of our members while at the same time maintaining the culture and traditions that have made WoodmenLife so strong for more than 125 years.

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

The Nature of the National Board of Directors

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

The Purpose of the National Board of Directors

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

Conclusion

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

Deadline

Please respond with your interest no later than Aug. 15, 2016.

Additional Information/Qualified Candidates Please Contact:

Mr. Danny Rice, Chairman
Governance Committee
WoodmenLife
1700 Farnam Street, 27th Floor
Omaha, NE  68102
(252) 559-0538
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Member Highlights
Steve and Char Stacy
Chapter 1180
Blue Ridge, GA
Members since 2015
Steve and Char Stacy had their eyes wide open when they launched their own roofing business in 2001. They knew the roofing industry was a tough one, so they moved from their native Florida to Blue Ridge, GA, a community with less competition and better schools for their three children. They also knew they’d need to take great care of their employees to combat the high turnover rate often associated with roofing jobs.
Steve Stacy Roofing employs 8-10 workers, many of whom have young families. The Stacys had tried providing insurance benefits in the past, but had trouble finding a reliable, accessible Representative. That all changed when WoodmenLife Representative Richard York approached the Stacys about WoodmenLife@Work.

“I knew their business would be a great fit for the WoodmenLife@Work program,” York said. “From the beginning, they were very interested in helping their employees any way they could.”

York helped the Stacys provide Roth IRA and life insurance options to their employees. “It was something we’d been looking to offer them for a while,” Steve said.

Offering these voluntary benefits cost the Stacys no additional fees or charges, and York worked with the company’s payroll vendor to set up payroll deduction. “He made sure it was a smooth transition for us,” Char said.

Caring for Employees and Their Families

“It has been beneficial to the employees because they now have some benefits that are easy to manage through their paycheck. They do not miss the money coming out each week and it is providing valuable services to them and their families,” York said. “I’ve even had a couple employees who have called me and increased their Roth IRA contributions to higher amounts. They cited the ease of it being deducted from their check and not missing those funds.”

Steve Stacy Roofing employees now have affordable access to both life insurance...
For America’s millions of small businesses, providing benefits can be difficult and costly. WoodmenLife@Work is a voluntary program that gives business owners a viable way to attract and keep quality employees. If you own or work for a small business, contact your WoodmenLife Representative today to learn more about how WoodmenLife@Work can help both the business and employees.

Helping Employees
- Payroll deduction for individual insurance or annuity products
- Desired benefits
- Individual ownership – if employees leave, coverage continues as long as they pay the premiums
- Convenience
- Easy payment

Helping Employers
- No cost to business
- Employees pay the premiums
- Attract and keep top talent
- Easy to maintain
- Employee participation is voluntary and employees make the payments
- Increased employee loyalty
- Employees plan their own futures; no extra time is required for plan administration

“Many have also purchased coverage for their children,” Char said. “It’s been a good fit for them.”

The employees have been appreciative, as such benefits are rare in the roofing industry. “A lot of them had never had these kinds of benefits as options,” Char said. “Richard showed them how affordable it was to cover themselves and their families.”

Attracting, Keeping Good Talent
The Stacys have found that offering voluntary benefits is good for the long-term health of the business. “Providing voluntary benefits as an employer is also a way to attract and retain quality employees,” York said.

“This business is hard work, and it’s hard to keep good employees,” Char said. “Those who are looking for benefits are the kind of employees who want to make a career out of it. Now that we can offer these options, it’s making them want to stay.”

Learn more at: woodmen.org/voluntary_benefits.
What if you could save on the things you do every day like buying groceries, going to the gym and online shopping? The new WoodmenLife discount program includes brands most people access, like Sam’s Club and Home Depot, plus discounts at local businesses.

Following the results of the Member Benefit Survey, the Home Office is continuing to evaluate the offerings that will best enhance the lives of our members. In the meantime, we have identified one of the most-requested benefits – additional discounts. We recently launched Life’s Perks, an expanded package of discount offerings.

“Discounts rated high on the member survey,” said Pat Dees, Executive Vice President, Fraternal. “We are grateful for the feedback our members contributed. We listened and we are taking action.”

More Discounts
Life’s Perks will include more comprehensive offerings, including more everyday discounts on things like cell phones, restaurants and movie tickets. It also includes discounts on major purchases like auto loans, mortgages and furniture.
Local Options
You will be able to search for local discounts with the new program, not just national chains. If there is a business you would like to use a discount for that is not yet participating, you can submit a recommendation for the business online. PerkSpot, our discount vendor, will work with these businesses to get you the best discounts possible.

“Discounts rated high on the member survey. We are grateful for the feedback our members contributed. We listened and we are taking action.”

– Pat Dees, WoodmenLife Executive Vice President, Fraternal

Evolving
We will continue to add discounts over time, and you may opt in to receive emails about all new discounts.

Mobile
You can access Life’s Perks discounts from any tablet, mobile phone, laptop, or computer. The discount site offers a map search to find discounts closest to your current location.

Exclusive
We’ve set up Life’s Perks discounts specifically for WoodmenLife customers.

Start Saving Today
Visit https://www.woodmen.org/Members/member-discounts.cfm to find discounts in your area!

Explore available offers by clicking on icons, browsing the multiple categories available or searching for a specific discount.

You will have multiple options for redeeming offers, including:

» printing off coupons (including grocery manufacturers’ coupons)
» scanning bar codes from your mobile device
» accessing discount codes to use during online purchases

Drawing Winners
Thanks to everyone who participated in the Member Benefit Survey. Congratulations to the winners of the random drawing. Each of these members won $500:

Cathy Baker – Pennsylvania
Joey Tetleton – Tennessee
Deanna M. – Texas
This fall marks the 15th anniversary of the terrible events of Sept. 11, 2001. In the years following the tragedy, WoodmenLife chapters around the nation have held In Honor and Remembrance ceremonies to honor the thousands of lives lost that day and to celebrate the efforts and sacrifices of our nation’s military members and first responders. Since 2001, our chapters have held more than 6,000 of these ceremonies.

The Home Office is partnering with local organizations to plan a special In Honor and Remembrance Ceremony for the Omaha community. Now is the time for your local chapter to make plans for the anniversary in your area. If you’d like to get involved, contact your chapter officers or Community Outreach Manager for help planning or volunteering at an event.

WoodmenLife is writing another chapter in our history when delegates and guests gather in the “Songwriting Capital of the World,” Nashville, TN, for the 2017 National Convention. The Convention theme is “Country Strong.”

Also known as “Music City,” Nashville promises a wide variety of activities and entertainment options for WoodmenLife members. From top-notch restaurants and live music venues along the Honky Tonk Highway to country music museums, beautiful parks and unique shopping – Nashville has something for everyone!

**Your Voice Matters**

As a fraternal benefit society, the National Convention plays an important role in WoodmenLife’s representative form of government. It’s during the Convention when delegates discuss and vote on various governance issues and elect WoodmenLife’s National Board of Directors and Executive Officers.

We look forward to seeing many of you next summer as we show the city of Nashville how “Country Strong” our organization and members can be when they come together to let their voices be heard!

**2017 National Convention in Music City**

**JULY 23-27, 2017**
Gaylord Opryland Resort & Convention Center
2800 Opryland Drive
Nashville, TN 37214
Strong as Always

A.M. Best Reaffirms WoodmenLife Rating

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

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

“This rating from A.M. Best confirms that we are making the decisions that are in the best interest of our members,” said Larry King, WoodmenLife President & CEO. “And as we look to the future, we will continue to ensure the long-term financial strength and stability of our organization.”

A.M. Best is a full-service credit rating organization dedicated to serving the financial services industries, including the banking and insurance sectors. Policyholders and depositors refer to Best’s ratings and analyses as a means of assessing the financial strength and creditworthiness of risk-bearing entities and investment vehicles. To learn more about A.M. Best, visit ambest.com.

A New Way to Think About Fundraising

RedBasket.org is a free crowdfunding website where individuals share their stories, recruit volunteers and raise money for personal emergencies and community involvement projects.
Walters Retires

Effective March 31, 2016, Joe Walters has elected to retire as Regional Director of North Carolina East, a position he has held since 2007. Walters began his WoodmenLife career as a Representative in 1979. In 1989, he was promoted to Recruiting Sales Manager in the area of Cape Fear, NC. His professional accomplishments include being named “Top Hat” Recruiting Sales Manager eight times, Outstanding Sales Representative and Recruiting Sales Manager of the Year.

He is a member of Chapter 208 in Bladenboro, NC, and Chapter 46 in Kinston, NC. He also serves as President of J. Ed Williams Woodmen of the World Youth Camp, Inc.

Walters has three children: Heather, married to Travis Pait; Craig, married to Stephanie; and John, married to Kelsea. He also has four grandchildren: Megan Elizabeth Pait, Joseph Grayson Walters, Anna Claire Walters, and Jackson Travis Pait.

Yates Named Regional Director

With Walters’ retirement, Jack Yates has been named North Carolina East Regional Director, having served as Recruiting Sales Manager since 2008. A member since 1954, Yates began his WoodmenLife career in 1984 as a Sales Representative.

Yates has been a member of the President’s Cabinet every year from 1986 until present. He was one of the Top 10 Sales Representatives from 1990-2008, and Sales Representative of the Year in 2007. He is a member of Chapter 130 in Cerro Gordo and Piney Forest Baptist Church in Chadbourn, NC.

He is married to Sue Sanderson Yates, and they have three children: Jack Moody Yates III, his spouse, Rachel; Jessica Brook Gangway, her spouse, Luke; and Jenna Rae Yates. Jack and Sue have three grandchildren: Lily Madelyn and Maxton (Max) Gangway, and Jack Moody Yates IV (Jax).
Lee Janecek, Vice President, Core Operations & Chief Underwriter at WoodmenLife, was named to the Association of Home Office Underwriters (AHOU) Hall of Fame at their 15th Annual Conference in Orlando, FL, May 1-4.

“This honor brings great credibility to our organization,” said Denise McCauley, Executive Vice President, Operations & Secretary. “It demonstrates that Lee – and the team he leads – brings industry leadership to WoodmenLife in how we do business and how we serve our members.”

AHOU is an international insurance and financial services association with more than 1,400 individual members. It is made up of insurance professionals associated with risk selection in the life, health and living benefits insurance industries. The AHOU exists to promote knowledge of mortality, morbidity and risk management through networking and educational opportunities.

The AHOU Hall of Fame is designed to recognize members who have consistently been visible leaders in the underwriting profession and have exemplified the organization’s guiding principles.

“I would like to thank WoodmenLife’s Executive Officers for their support throughout my career,” Janecek said. “I would also like to thank the team of underwriters here at WoodmenLife … many of them have also stepped up to volunteer on various organizations. I believe the presence of WoodmenLife underwriters within various organizations has increased the credibility of WoodmenLife throughout the underwriting profession.”

― Denise McCauley, Executive Vice President, Operations & Secretary

**“It demonstrates that Lee – and the team he leads – brings industry leadership to WoodmenLife in how we do business and how we serve our members.”**

― Denise McCauley, Executive Vice President, Operations & Secretary
Fifth graders from Woodville School received hands-on education about the flag from Representative Scott Cooley.

Member David Crist presented a check to Guin Provance to be used for books at Rabin County Primary School.

Representative Roger Dodson (right) helped Branch Manager Jim Woods raise the flag just presented to the Martinsville Library.
Members presented 100 teddy bears to Richland County Emergency Services for children transported by ambulance, a project they conduct every year.

**Willie Warner Day Ceremony**

Chapter 6001 in South Bend, IN, holds a Willie Warner Day Ceremony annually in June to recognize Warner, the first WoodmenLife member to pass away. This year marks the 125th Anniversary of that occurrence in 1891. During the ceremony, chapter members gather at Warner’s gravesite in Niles, MI, to recognize the history of WoodmenLife and to honor members who have died (the Niles chapter merged into the South Bend chapter). The ceremony includes draping an American flag on the grave, reading a poem and acknowledging those who have died in the past year. Pictured at the 2015 event are Chapter 6001 members and siblings David and Laura Golubski.

Janice and Larry Strohm presented flags to President Dr. Mary Graham and Perkinston Campus Vice President Ladd Taylor of Mississippi Gulf Coast Community College.

Leah Whalen, daughter of Recruiting Sales Manager Rick Reandeau, won a gold medal in the girls’ free skate competition at the Empire State Games.

Chapter 1024 in Tupperlake, NY, holds a Willie Warner Day Ceremony annually in June to recognize Warner, the first WoodmenLife member to pass away. This year marks the 125th Anniversary of that occurrence in 1891. During the ceremony, chapter members gather at Warner’s gravesite in Niles, MI, to recognize the history of WoodmenLife and to honor members who have died (the Niles chapter merged into the South Bend chapter). The ceremony includes draping an American flag on the grave, reading a poem and acknowledging those who have died in the past year. Pictured at the 2015 event are Chapter 6001 members and siblings David and Laura Golubski.
Members volunteer weekly at the garden center in Jacksonville.

Chapter 564
Jacksonville, NC

Members held a flag appreciation ceremony and presentation at Loris Middle School. Hand-held flags were also provided to students.

Chapter 1075
Loris, SC

Member Gary Taylor (right) presented a flag to the Principal of Mannford Elementary School.

Chapter 1213
Drumright, OK

Representative Jerry Hemphill presented a new U.S. flag to Nanih Waiya Attendance Center, a public school in Louisville.
Representative Kristin Greeson (right) and members of Chapter 491 held a Starlab event at Ivalee Elementary School in Attalla, AL. Also pictured are teacher Casey Smith (left), Principal Connie Stancil (middle) and a student of the school.

The Merriman family posed for a picture. They are three generations of 100% WoodmenLife families.

Four received awards at a recent chapter meeting. Pictured are Bridget Bass, Community Leadership Award; Elizabeth Jacobs, Fraternal Spirit Award; Haley Oxendine, Fraternal Spirit Award; and Kelvin Townsend, Contribution to Youth Award.

Mary Lou Nash presented “Quilts of Valor” to veterans on behalf of the chapter.

The chapter donated $1,000 to Central Elementary School in Carter County for the purchase of 300-400 books.

“‘I’m proud I work for an organization that cares so much for its community through these outreach projects.’”

– Philip Robertson, Community Outreach Manager, Alabama North
Representative Doug Dillivan presented the 2015 Fraternal Spirit Award to Secretary Bettie Raynes.

Chapter 33 Burlington, IA

Chapter 47 Opelousas, LA

Members presented a U.S. flag to St. Landry Parish Fire District 3.

Chapter 33 Burlington, IA

Chapter 179 Jackson, TN

Representative Brandon Lewis presented a flag to Trooper Joyner of the Tennessee Highway Patrol.

Chapter 179 Jackson, TN

Representative Tony Drinkwater presented a U.S. flag to the Pelham High School baseball team.

Chapter 183 Camilla, GA

Members presented items to Trey Perry, Patient Coordinator of University Health Systems Hospice Care.
Members of the chapter presented Richard Deem (second from left), Director of the Elmore County Food Pantry, a new flagpole and flag.

Jurisdictional President Lowell Keel presented the Lifesaver Award to Captain J. Velez.

Chapter 25
Montgomery, AL

Chapter 379
Matthews, NC

Chapter 635
Fairfield, IL

Chapters 404 & 410
Cedar Bluff & Lebanon, VA

Chapter 254
Charleston, WV

Chapter 2126
Corpus Christi, TX

Members presented 77 certificates to bus drivers in Tazewell County, representing 770 combined years of safe driving.

Chapter Secretary Connie Smith presented a U.S. flag to fourth graders at Center Street School.

Chapter President Bill Cavender and Lula Cavender presented a Lifesaver Award to Dustin Harmon (center).

Members presented awards to 45 young Marines for their participation in Toys For Tots.
Fighting Hunger Where YOU Live

Thank you for what you are doing to contribute to WoodmenLife’s National Community Focus of fighting hunger. Members all across the country are joining in and making a difference.

For six years, members have helped provide meals for the homeless in partnership with Grace Baptist Church. Last year, they provided 18 gallons of homemade soup.

Members volunteered at the Hollywood Heights Community Garden for Kids. They weeded the garden and discussed tool safety, then identified and tasted fresh mustard and broccoli, brussel sprouts, and strawberries.

The chapter partnered with Girl Scout Troop 528 and purchased 100 boxes of cookies to donate to local food pantries Bread of Life and Mission on a Hill.
Members presented a $500 check to Wally Mitchum of South Caldwell Christian Ministries of Granite Falls, NC.

Chapter 95
Lenoir, NC

Members served a meal at Feed My Sheep, and donated more than $500 of turkeys for their Thanksgiving meal.

Chapter 1446
Gulfport, MS

Regional Director Jeff Bridges and Community Outreach Manager Jennifer Shirk presented a donation of $750 to Rob Waterhouse, Executive Director of Joseph’s Coat/Washington County Food Pantry in Blair, NE.

Chapter 16
Omaha, NE

Community Outreach Manager Russ Fox presented a Community Partnership Award to the Facing Hunger Foodbank in Huntington.

Chapter 436
Ft. Payne, AL

Chapter 66
Huntington, WV

Chapter members presented a donation to the Ft. Payne School System’s Backpack Buddy program, which provides children in need with food for after school and weekends.

Members presented a $500 check to Wally Mitchum of South Caldwell Christian Ministries of Granite Falls, NC.
WoodmenLife and Youth Town have something important in common – both have been serving young people for generations. WoodmenLife has provided youth programs for more than a century and Youth Town has offered faith-based help to drug- and alcohol-addicted teens since 1962.

When the WoodmenLife Fraternal Corporation in western Tennessee decided to change the direction of its youth program to focus more on family events, building on a longtime partnership with Youth Town was the clear answer.

“WoodmenLife volunteers hold monthly birthday bashes for Youth Town’s residents, sponsored by the area’s fraternal corporation. Anderson’s wife, Debi, along with other WoodmenLife volunteers, bring the youths cupcakes and devotional books. Debi becomes close with the girls, providing each with an exit letter when she completes her 60-90 day program.

WoodmenLife is also a major sponsor of Youth Town’s annual golf tournament and participates in the organization’s barbecue festival. The experience is especially touching for the Andersons, who lost their 18-year-old daughter, Becky, in a drunk driving incident. “You just don’t know how helping one child can help hundreds of people in the future,” Roger said.

The Andersons also share their story about Becky with the residents of Youth Town. “Everybody deserves a second chance,” Debi said. “The kids remind me every time I look at them that I have truly been able to forgive.”

Acquiring the WoodmenLife property was beneficial for both organizations,” said Youth Town Executive Director Dr. Pepper Pratt. “We’ve had a lot of WoodmenLife members come and serve, and we try to give back to WoodmenLife through leadership training and other opportunities, as well.”
Leading a Legacy

McGuire Continues Line of Influencers, Begins Tradition of Membership

Politics was in the cards for WoodmenLife member Benny McGuire.

“My family’s been in politics all my life,” he said.

McGuire has served as the county mayor for Obion County, TN, for more than a decade. McGuire is responsible for the unincorporated areas of a county including nine municipalities and 30,000 residents. He follows in the footsteps of his father, who was a county commissioner for 35 years. McGuire also served on the Obion Highway County Commission for 18 years.

In 1968, McGuire began a new tradition for his family: WoodmenLife membership. A Representative, who was also a good friend, brought the importance of life insurance to McGuire and his wife Ann’s attention nearly five decades ago. Today, McGuire still sees how important it is to protect his family – his three children and nine grandchildren are each WoodmenLife members.

Recognizing his dedication to WoodmenLife and commitment to his community, Chapter 196 in Hornbeak, TN, presented McGuire with its Community Leadership Award last year.

Member Highlights
Benny McGuire  Chapter 196  Hornbeak, TN  Member Since 1968
Casting for a Cause

Member Honors Late Husband and Benefits Cancer Research

Clockwise from top left: Dean and Jo Ann Rivenbark; Some of Jo Ann’s grandsons greeted the first boat in; Jo Ann’s son, Jason, and daughter, Deanna, weighed a catch for a tournament participant; Jo Ann and her oldest grandson, Bodie Taylor, who fished in the tournament and won an award.
From the moment they first met in high school, Jo Ann Rivenbark says she and her late husband, Dean, were different from each other.

“I’m always loud and I tend to go overboard with things,” she said. “Dean was more subdued. He was always my anchor in the storm.”

Married in 1972, the pair had two children, Deanna and Jason, and successful careers as a teacher and general contractor. Later, the births of grandchildren added more joy to their lives. “Dean became fun-loving ‘PaPa’ to Bodie, Jenna, Fisher, and Jake,” Rivenbark said.

In 2010, the pair relocated to Surf City, NC. “Dean was building beach houses and he’d go fishing before work,” she said. “He loved to fish for red drum and trout in his special places.”

Then in 2011, their world was turned upside down. “Dean saw a mole that changed overnight. Biopsies were performed and he was diagnosed with Stage II melanoma,” Rivenbark said. “Doctors said things should be okay after surgery and he took every precaution he could.”

Unfortunately, the melanoma returned in October 2014 and started to spread. After a courageous battle, which included participating in an important clinical study, Dean passed away July 9, 2015.

“He was determined to do all he could to live and help others,” Rivenbark said. “He knew his involvement in the research may lead to saving lives.”

Dean’s desire to make a difference inspired Jo Ann. “During his sickness, we’d talked about having a fishing tournament for melanoma research,” she said. “Six weeks after he passed, it came to me! We’d call it ‘Dean’s Dream: Fish for a Cure.’”

With a heavy heart, Rivenbark, her children and friends got to work. They formed a committee, found sponsors and pulled off the inaugural Dean’s Dream: Fish for a Cure, InShore Fishing Tournament in October 2015.

“We ended up with 29 boats and great sponsors,” Rivenbark said. One of those sponsors was Representative Travis Horrell and WoodmenLife.

“Through the good times and bad, Travis and WoodmenLife have always been part of our lives. He’s been here to help me through everything.”

Following the tournament’s success in 2015, Rivenbark started planning for 2016. “We’re working to make a difference by continually striving to raise funds and awareness of melanoma and honor Dean’s memory,” she said. “I know he’s probably overwhelmed by the fact so much was done … and I’m sure he’s happy his fishing buddies were big supporters.”
Sometimes hardship can lead to beauty.

Phyllis Joiner and Jo Ann Cook remember a difficult time that inspired their mother, Louise Woellert, to begin making beautiful angel ornaments.

“She started creating them in the 1980s when Daddy became sick,” Joiner said.

“People would see her beautiful ornaments on our trees and want some … so this is when the ‘Angel Lady’ began to spread her wings,” Cook added.

A creative person her entire life, Woellert was always making something for her family or others in her southern community. But it was the crocheted angels that meant the most to her.

“She loved it when we would give them to people she didn’t know. In return, they would often ask for her address and send her a thank-you card,” Cook said. “She would carry those cards around in her pocketbook to share their stories.”

An active member of WoodmenLife Chapter 172 in Sylvester, GA, Woellert’s angels also became a very popular item at her chapter’s holiday parties. “Mama would wrap them up and they’d have auctions,” Cook said. “She always told us of the times the ladies in the chapter would scramble to get those angels first.”

Woellert loved sharing her angels with everyone. “Mama would take them to the hospital for patients and give them to people at church,” Cook said. “If she saw someone sad or hurting, she would say they needed one of her angels.”

Now 97 years old and living with her daughter, Phyllis, Woellert has had some health issues that slowed her memory and caused her to forget how to make her beloved angels. “She picks up the crochet hooks that have created thousands of angels and tries to remember how they’re made,” Cook said. “But now what brings Mama the most happiness are the memories of all the people she shared her angels with over the years.”
A pretty girl first connected Fred Bowman with Central Little League in Bristol, VA.

“I had a date one night with a girl, who ended up being my wife. Her dad was coaching Little League and she wanted to go to the game,” Bowman said. “The next spring he called and asked me if I'd be interested in helping coach.”

That was in 1967, and Bowman has been involved with Little League baseball in his community ever since, first as a coach and then as president of his community’s Little League for more than 25 years.

“It was my father-in-law who got me started with this, so I have a lot of memories with him,” he said. “But my fondest memory was watching my kids start playing at age seven and seeing them go through the system.”

Even after his kids were done playing, Bowman's commitment to Little League never waned. Recently, this dedication was recognized when a local ball field was renamed in his honor.

In July 2015, the Bristol City Council approved renaming Central Little League Field to Fred T. Bowman Field.

“My kids called me and said they wanted me to meet them, and I was scared to death they had done something,” Bowman said. “That’s when they told me the council had voted to rename the field. It truly shocked me.”

In the future, Bowman plans to scale back his role with Little League by serving on the organization's board of directors so he can still be involved with something that means so much to him.

“I saw a lot of kids play from a young age all the way through high school,” he said. “Those kids, they don’t forget you … and you don’t forget them.”

Fred Bowman (second from right); his wife, Diane (second from left); son, Freddy (left); and daughter, Alyson, are proud to be part of the Bristol community.
Scott Smith is like many teenage boys. He loves monster trucks and dirt track racing. “He’s one of their biggest fans, especially the Bigfoot monster truck family,” said his mother, Tina Smith.

But Scott isn’t exactly like most fans. He was born with a premature fusion of bones in his skull, and was also diagnosed with a rare birth defect called agenesis of corpus callosum in which the band connecting the two hemispheres of the brain fails to develop normally.

**Overcoming Obstacles**

Despite his diagnosis and other challenges, Scott has overcome them to live a happy life. At age 15, he was enjoying attending North Marion High School in West Virginia until an episode in August 2015. “He was stumbling and the muscles in his legs started getting weaker, so he wasn’t able to walk very far,” Smith said.

![Douglas “Scotty” Smith Jr. always loves to make sure that everyone around him is smiling and happy.](image-url)
The diagnosis revealed Scott needed surgery for an anterior cervical dissection with fusion and posterior cervical laminectomy, so the family traveled to Children’s Hospital in Pittsburgh for the procedure.

“You never think you’ll be that person who needs help until something happens beyond your control.”
— Tina Smith

“After surgery, the doctor said everything went well, and that Scotty would need to go to rehab for three weeks to get him back up to strength,” Smith said. “We weren’t told this before the surgery, so we were caught off guard.”

Due to Scott’s special needs, Tina stayed with him and was unable to work during that time. Without Tina working, the family needed help with the added expenses associated with Scott’s time in Pittsburgh.

Red Basket to the Rescue
The Smith family have all been members for five generations, and Tina and her husband, Doug, learned about RedBasket.org at a WoodmenLife event in early 2015. “You never think you’ll be that person who needs help until something happens beyond your control,” Smith said.

In October 2015, Scott’s grandmother, Gloria, stepped up as an advocate and “Rally for Scott” was published on RedBasket.org, raising more than $1,000 beyond their $5,000 goal.

“We’re not beggars, but in our time of need, RedBasket.org, our friends and family stepped up to help us through our tough times,” Smith said. “Being able to focus our attention on Scotty and not worry about the added expenses was a huge relief.”

Back to the Races
More than six months after surgery, Scott is almost back to his normal self. “He’s counting down the days until he can watch the dirt track races and monster trucks,” Smith said. “And as we always say, it takes special parents to raise a special child. This is Scotty’s world and we’re just living in it. He is the best tour guide ever.”

Visit RedBasket.org for more information.
Texas Chapter Makes Impact Bigger Than its Size

Taking a chapter from one-star level to five-star level isn’t an easy thing to do. But Chapter 875 in Lubbock, TX, achieved that feat.

“It wasn’t actually our goal, we just wanted to serve our community,” said Chapter President Lynn Elms. “It was possible thanks to the help of our Regional Office, Representative Ernest Swain and our dedicated members.”

The 2015 Fraternalist of the Year for her region, Elms has been President of Chapter 875 since 2014. “My main goal when I took office was getting folks involved in what we were already doing,” she said. “From day one, each of our active members accepted a responsibility and made it their own.”

According to Elms, the chapter has come together to help two outlets in the area. Lubbock Impact is a program

Chapter Highlights
Chapter 875
Lubbock, TX
Chapter founded 1990
336 members

Members of Chapter 875 presented a check to Lubbock Goodwill for the Larry A. and Lynn Elms Technology Center.
that helps the underserved and needy. “Most of the clients are considered ‘the working poor,’” Elms said. “Our chapter provides money when we can; we volunteer hours every month; and we also donate canned goods and items for hygiene needs.”

The second project the chapter cares deeply about is Lubbock Goodwill. “We gave to their Technology Center, where individuals needing training to get a job can come,” Elms said. “They find computer and language training and directions on getting their GED. It’s a wonderful program.”

During their monthly meetings at a local cafe, the chapter, which Elms says has about 15 active members, plans months in advance for their community engagement.

According to Elms’ nomination for Fraternalist of the Year, she “always has a prepared agenda and a list of recommendations for each meeting, and by meeting at the same place each month, their attendance has doubled.”

For Elms, she draws her motivation as President from her chapter’s active members. “I respect and love every one of them,” she said. “Truth be told, they are my inspiration to keep finding needs in our community. They see the need and they step up.”

—from day one, each of our active members accepted a responsibility and made it their own. —Lynn Elms

Reach for Five Stars

Get Your First Star

Complete the Core Administrative and Core Outreach requirements in the Fraternal Challenge and you’ll already have 150 points and your first star. Your Community Outreach Manager can give you the complete list of requirements.

The Next Three Stars

Once your chapter has completed the core requirements, it’s easy to get the next three stars. You’ll earn another star for every additional 100 points earned. Points can be earned by completing any combination of outreach events such as:

» Flag presentations
» Awards presentations
» Patriotic ceremonies
» National Community Focus events

The Fifth Star

After your chapter reaches four-star status, it’s easy to earn more points to hit the five-star level! Just complete a mix of promotional activities (see examples below) to earn that additional 100 points.

» Designate a chapter reporter, social media coordinator and Web admin
» Enter your Facebook URL on your chapter dashboard
» Post stories to your chapter website
» Hold two business planning meetings
» Conduct an annual planning session

Five-star chapters will receive a WoodmenLife-branded item with an approximate value of $150 for use at community events.

For additional information about the Fraternal Challenge, contact your Community Outreach Manager.

If your chapter hasn’t yet achieved five-star status in the Fraternal Challenge like Chapter 875, here are a few tips to help you get started.
There is an increasing number of companies that donate to those in need when you buy their product, but you don’t always know where the money is going. Fortunately, as a WoodmenLife member, you never have to wonder. A small portion of your premium goes to your chapter in the form of member dues. These funds are used to directly give back to your community.

Summer is here, and we’re all very busy. Family gatherings, kids’ and grandkids’ sports games, reunions, weddings, and travel keep us constantly on the go. Even if you don’t have the time to get involved in chapter activities, you are benefiting your community just by being a WoodmenLife member.

If you are interested in getting more involved, please see the events listed on the back of this issue or contact your chapter officers. Even if you don’t have time to spare, one of the best ways you can help your community is by letting others know that choosing WoodmenLife makes a difference locally.

Sincerely and Fraternally,

Pat Dees
Executive Vice President, Fraternal

Chapter Centennials

<table>
<thead>
<tr>
<th>Chapter</th>
<th>Location</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>689</td>
<td>Gueydan, LA</td>
<td>June 26, 1916</td>
</tr>
<tr>
<td>1024</td>
<td>Jackson, AL</td>
<td>August 19, 1916</td>
</tr>
<tr>
<td>716</td>
<td>Tarrytown, GA</td>
<td>August 2, 1916</td>
</tr>
<tr>
<td>684</td>
<td>Kaplan, LA</td>
<td>August 3, 1916</td>
</tr>
</tbody>
</table>
After 11 years in higher education, Erin Czerwinski was looking to change things up. “I didn’t want to lose the parts of my work that were the most fulfilling, but I was looking for new opportunities,” she said.

A Pennsylvania native who has lived in various locations across the country, Czerwinski found her opportunity as a Community Outreach Manager in upstate New York. “Having worked in Student Affairs, I’m very familiar with planning events and trainings,” she said. “I knew it would be a great transition to doing the same things with chapter officers and members, rather than college students.”

Since joining WoodmenLife in September 2015, Czerwinski has jumped right into her new role. “I had only been here for a couple of weeks when our region’s Senior Weekend in Vermont occurred,” she said. “I was so grateful for the wonderful folks in our Regional Office and the Fraternal Outreach Department for their help in bringing me up to speed. I enjoyed getting involved right away.”

With 16 chapters currently in her region, Czerwinski hopes to add more in the future. “I’m looking to charter some new chapters,” she said. “With the great examples our active chapters set, I know I can share their traditions and ideas to get the new ones started.”

Those chapters have proved to Czerwinski that she made the right choice for her new career. “There’s no feeling like being able to help someone who is volunteering their time and talents. I love talking and working with our chapter officers and members,” she said. “I’m truly grateful to be here, and happy to do anything I can to be of assistance for my chapters.”
When it comes to working with chapters, Community Outreach Manager (COM) Jennifer Shirk doesn’t have a “secret sauce” for her success. “It’s a work in progress,” she said. “I think this past year was a lot of encouraging and helping the chapters realize what they could do. We worked together to figure out a plan to reach their five-star goals.”

Working together is part of what helped one of Shirk’s chapters, Chapter 640 in Earling, IA, improve from a one-star chapter in 2014 to a five-star in 2015. Shirk also went from having only seven of her 14 chapters at the five-star level in 2014, to having 13 of them at that level in 2015.
This effort is what helped Shirk win the WoodmenLife Outstanding Community Outreach Manager Award for 2015.

The award is earned by the COM who accumulates the most points in a calendar year. Points are awarded for criteria including use of Matching Funds, number of chapters, fraternal challenge points, and publishing RedBasket.org stories.

“This award represents not just the 12 months of the contest, but the relationships the COM has built,” said Bruce Moritz, Director of Fraternal Outreach. “The winner is the COM who best represents the values of our organization.”

Shirk began her WoodmenLife career in 2005 as a Fraternal Coordinator, and she became a COM in 2009. Her region includes chapters in Nebraska, Iowa, Minnesota, and Wisconsin.

Nebraska/Iowa Regional Director Jeff Bridges is proud of Shirk’s efforts. “Jennifer took it upon herself to make sure each chapter had the opportunity to reach the five-star level,” he said. “She’s also very good about suggesting strategies to help the chapters be more effective in their communities.”

“I have a big territory, but I try to make it to the closest chapters at least once a quarter,” Shirk said. “I’m lucky to have members of the Sales team who take an active role in the chapters that are furthest from Omaha. This has helped not only the chapters, but also the Representatives’ relationships with the chapters.”

For winning the award, Shirk gets an expenses-paid trip to Chicago in July as part of WoodmenLife’s Incentive Trip, which also recognizes the organization’s top Sales associates each year.

“I’m looking forward to having a ‘girls’ trip’ with my best friend from high school,” Shirk said. “I’ve heard about the fun Incentive Trips and I’m excited to participate.”

If you don’t already have an online account, signing up is easy! Go to woodmen.org and click on “Customer Login” in the upper right-hand corner to create your secure account.

Once you have an account, you’ll have access to online bill pay plus a variety of other information and tools you can utilize 24 hours a day, 7 days a week!

» Access certificate information
» Set up recurring electronic payments
» Change your beneficiaries
» Find your Representative’s information
» Apply for fraternal benefits
» Connect with your chapter

If you have questions about the Member Website or your account, call the Member Website Hotline at 1-800-225-3108, ext. 57079.
WoodmenLife's a Beach

Summer is a great time to head to the beach and have some fun in the sun. In the word search below, you will find 23 words related to all things sunny and sandy. (Answers can be found on page 17.)

Word Bank
Blanket
Parasol
Sunscreen
SPF
Volleyball
Low tide
Shades
Coast
Salt water
Vitamin D
Surfboard
Crashing waves
Seaweed
Manatee
Lighthouse
Hermit crab
Boardwalk
Buoy
Lifeguard
Life preserver
Seashells
Starfish
Sandcastle
**Silly Swimming**

Q: Where will you find a swimmer who can’t believe he’s drowning?
A: In de-Nile!

Q: Why can elephants swim any time they want?
A: Because they always have their trunks on.

Q: What do you call a swim team made up of girls named Jennifer?
A: Hydro-gens!

Q: In what direction does a chicken swim?
A: Cluck-wise!

Q: What kind of stroke can you use on toast?
A: Butter-fly!

Q: Why did the silly swimmer keep doing the backstroke?
A: He just had lunch and didn’t want to swim on a full stomach.

Q: Why did the vegetarians stop swimming?
A: They didn’t like meets.

Q: Where do ghosts like to go swimming?
A: Lake Eerie!

Q: What did the ocean say to the beach?
A: Nothing. It just waved.

**Have a good joke?**

Make your fellow fraternalists laugh. Please send contributions to WLEditor@woodmen.org.
In Memoriam

Arnold Allred
Age: 91
Chapter 851
Aberdeen, NC

Anna L. Boggess
Age: 85
Chapter 117
Benton, KY

Carroll Boyd
Age: 65
Chapter 92
Princeton, KY

Paul H. Cagle
Age: 91
Chapter 976
Denton, NC

Philip Anthony Carsone
Age: 80
Chapter 5
Hopkinsville, KY

Roy Tevis “Tib” Congleton
Age: 76
Chapter 888
Berea, KY

Edmon Dale Copeland
Age: 80
Chapter 117
Benton, KY

Debbie Fisher
Age: 67
Chapter 1
Hagerstown, MD

Lenora Kate Ham
Age: 87
Chapter 65
Grand Ridge, FL

Donald Larry Huneycutt
Age: 78
Chapter 25
Albemarle, NC

Albert Hutchinson
Age: 87
Chapter 54
New Iberia, LA
Former Jurisdictional Delegate

Erna Lucille Lesser
Age: 92
Chapter 60
Bellville, TX

Donald Brooks McGregor
Age: 90
Chapter 117
Benton, KY

Paula Gwen Mimms
Age: 82
Chapter 117
Benton, KY

Bobbie O’Mar
Age: 86
Chapter 117
Benton, KY

Eiley Joy Pierce
Age: 3
Chapter 117
Benton, KY

Shermon P. Powell
Age: 84
Chapter 117
Benton, KY

Vera Pearl Reeder
Age: 87
Chapter 117
Benton, KY

David Reid
Age: 72
Chapter 186
Landrum, SC

Fred Webber Waddell
Age: 65
Chapter 379
Easley, SC

Dolores H. Yates
Age: 86
Chapter 1946
Beaverton, OR

Ida M. Hodges
Age: 91
Chapter 65
Cottondale, FL

Laverne Scott Edenfield
Age: 75
Chapter 65
Chattahoochee, FL

Nellie E. Johnson
Age: 82
Chapter 65
Grand Ridge, FL

Mary Emily Millsaps
Age: 89
Chapter 93
Mountain City, TN

Helen A. Negran
Age: 93
Chapter 45
Trenton, NJ
“Small business” doesn’t have to mean “small benefits.”

Provide your employees easy, voluntary insurance and retirement products at no cost to your business. Contact your Representative for more details.
**Summer 2016**

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.