Members from Carbondale, IL, Chapter 50 organized a food drive for the Salvation Army of Southern Illinois. “Over 516 pounds of food and $259 in monetary donations were collected in just three hours. The Salvation Army office said it was one of their most successful food drives,” said Community Outreach Manager Angie Hatton.
A Fond Farewell

As we get ready to celebrate the holidays with family and friends, I’m getting ready to celebrate a milestone of my own.

In 2017, I will be completing my 43rd year with WoodmenLife, so I believe it’s the perfect time to announce that I will be retiring as President & CEO, effective March 1, 2017. However, I will remain as Chairman of the Board until Nov. 1, 2017.

I am extremely thankful for the trust all of you and the National Board of Directors placed in me during my time as President & CEO. I can’t imagine a more rewarding career than the one I was fortunate to have with WoodmenLife.

During my time in Sales and after I moved to the Home Office, I’ve been blessed to meet many amazing individuals through the years. And the one thing that connected all of us along this journey was our belief in this organization and a shared commitment to family, community and country.

As for the future, with Jurisdictional Conventions beginning in March and the National Convention in July, our National Board of Directors believed it was in everyone’s best interest to have the new President & CEO in office before these begin, and I couldn’t agree more.

I am honored to announce that our National Board of Directors recently appointed Pat Dees to become the new President & CEO of WoodmenLife, effective March 1, 2017. Pat has worked very hard his entire career, and he has the talent and dedication to be a great leader for this organization.

I’d also like to congratulate the newest member of our National Board of Directors, Mr. Dwayne Tucker of Brentwood, Tennessee. He joined the Board, effective October 1, 2016, and I know his extensive experience will make him a valuable member.

Fraternalism is at the heart of what WoodmenLife does. I know Pat will do everything in his power to make sure that never changes.

I look forward to seeing WoodmenLife continue to thrive under his leadership, and I hope all of you will continue to support him and our organization for many years to come.

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.

National Board of Directors
Larry R. King,
Chairman, President & CEO, Omaha, NE
Patrick L. Dees,
Executive Vice President, Fraternal, Omaha, NE
Denise M. McCauley,
Executive Vice President, Operations & Secretary, Omaha, NE
Robert T. Maher,
Executive Vice President, Finance & Treasurer, Omaha, NE
Daniel W. Rice III, Kinston, NC
Dr. James W. Bosler III, Louisville, KY
Dr. James W. Shaver, Landis, NC
Michael C. Shealy, Lexington, SC
Wesley A. Dodd Jr., Cornelia, GA
Daryl J. Doire, Fresno, TX
Danny E. Commins, Troup, TX
Ronald H. Aldridge, Jackson, MS
Mark L. Schreier, Papillion, NE
Dwayne H. Tucker, Nashville, TN

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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.

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

On the Cover
The Reilly family trust term life insurance from WoodmenLife to be there when they need it.

Cover Photo by Angela Caramenda Photography
WoodmenLife President & CEO Larry King has announced his retirement, effective March 2017. He will continue to serve as Chairman of the Board through October 2017.

The WoodmenLife National Board of Directors has appointed Pat Dees as President & CEO, effective March 2017.

Dees joined WoodmenLife in 1988 in Angleton, TX. He was appointed a Regional Director in March 1996 and served in that role in California, Florida and southern Georgia.

Since joining the WoodmenLife Home Office in 2009, Dees has held various senior management positions, currently as Executive Vice President, Fraternal, in which he oversees WoodmenLife’s community service strategy nationwide.

Dees serves on the Board of Directors of Woodmen Financial Services, RedBasket.org, Crossroads of Western Iowa and the Nebraska Humane Society. He is also the past Board Chair of the American Fraternal Alliance.

“I’m honored by this opportunity, and looking forward to leading the amazing team at WoodmenLife,” Dees said. “I will build upon our 126 years of creating value for our member customers and continuing to drive growth. With all of the advancements happening in our industry, there are many exciting opportunities ahead. I look forward to working with everyone involved with our organization toward achieving our goals.”

King joined WoodmenLife as a Sales Representative in Kentucky in April 1974, and went on to hold a number of management positions within the Sales Division. He was appointed President & CEO of WoodmenLife in October 2012. He was named Chairman in July 2013. Under his leadership, WoodmenLife:

- Successfully rolled out a company-wide rebranding campaign, uniting more than 900 chapters, 1,100 Sales Representatives and 700,000 members behind one brand identity.
- Launched a new member website via which members can access their own product details and update personal information.
- Released several innovative products and developed new strategies for reaching small business owners with ways to help employees purchase voluntary life insurance and retirement solutions.
- Achieved clarification of the property tax code as it relates to fraternal benefit societies, and gained equal treatment and protection under the law for WoodmenLife to achieve a property tax exemption that was on par with other not-for-profits in Nebraska through the passing of Nebraska Legislative Bill 414.
- Further positioned itself as a Midwest institution through extensive building renovations and frequent lighting of the iconic WoodmenLife Tower to raise awareness for various charities and causes.
- Continued to demonstrate growth in assets, surplus, insurance in force, and other key categories during a difficult period in the industry.
Ellis Named to National Board of Directors

The WoodmenLife National Board of Directors has appointed Matthew Ellis as Executive Vice President, Secretary & General Counsel, effective March 1, 2017.

Ellis began his career with WoodmenLife in 2006, serving as Director and Assistant General Counsel, and currently as Vice President and General Counsel, where he is responsible for coordination of all legal efforts for the company, including litigation, corporate matters, compliance, and risk management.

Ellis graduated from Catholic University in Washington, D.C., in 1994, and earned his Master of Business Administration (MBA) in 1996 and law degree in 1997 from Creighton University in Omaha. Ellis holds Financial Industry Regulatory Authority (FINRA) series 7 and 66 licenses. He also serves as an Adjunct Professor of Business Law at Creighton University. Prior to joining WoodmenLife, Ellis was self-employed and worked for various insurance companies.

New Titles for McCauley and Maher

The National Board of Directors has also voted to modernize the titles of two current members.

Effective March 1, Bob Maher’s title will change to Executive Vice President, Chief Financial Officer (CFO). Maher started his career with WoodmenLife in 1981 in the Systems and Planning Department. In 1986, he moved to the Investment Division, where he worked as a Mortgage Loan and Real Estate Analyst and later, Portfolio Manager. In 1997, he began working in the Securities Department, and in 1999 he was appointed an Assistant Vice President. In 2001, Maher was named Investment Division Manager. In 2002, he was appointed Vice President, Investment. In addition, Maher is Chairman of the Board of Woodmen Financial Services, Inc.

Maher became a WoodmenLife member in 1981 and joined Alpha Chapter 16 in Omaha, NE. He is a past President of the Nebraska Jurisdiction and also a past President of the American Fraternal Alliance (AFA) Investment Section. Maher received a B.A. in Business Administration from the University of Nebraska-Lincoln in 1981 and added a second degree in Real Estate in 1989.

Additionally, Denise McCauley’s title will change to Executive Vice President, Chief Operating Officer (COO), effective March 1, 2017. She began her WoodmenLife career in June 2008 as Vice President, Core Operations. Prior to joining WoodmenLife, McCauley held various positions in the financial services industry, including positions leading Operations, Product Development, Client Management, and Product Management functions, as well as leading a line of business in the payment processing industry.

Besides her role as Executive Vice President and Secretary, McCauley serves on the Boards of Directors of RedBasket.org and Food Bank for the Heartland; and she leads the Wakonda Adopt-A-School program for WoodmenLife.

McCauley graduated magna cum laude from the University of Nebraska-Omaha with a B.S. degree in Business Administration.
Dwayne H. Tucker has been elected to the National Board of Directors, effective Oct. 1, 2016.

Tucker received his Bachelor of Science degree from Tennessee State University in Nashville. He has also earned his certification in employment law from the Antioch School of Law in Washington, D.C.; certifications in multiple programs having to do with diversity and inclusion training; and completed the Finance and Accounting for the Non-Financial Manager program from Wharton School of Business, which is affiliated with the University of Pennsylvania in Philadelphia.

Tucker brings a wealth of experience to his role on the Board, including nearly 30 years in the financial services and transportation industries. He is the Founder & CEO of Dwayne Tucker Consulting, LLC, in which he provided executive coaching and leadership consulting services. He has also served as Chief Human Resource Officer and President, Transaction Services for Alliance Data in Plano, TX, and was responsible for business units with combined revenue of more than $400 million. He has also lent his strategic, advocacy, leadership, and program design and development expertise to companies such as First Data and Northwest Airlines.

Tucker serves numerous non-profit organizations, including as Chairman of the Tennessee State University Foundation Board, leading an initiative to develop a new alumni giving model; and as Chairman of LEAD Public Schools, a network of five public charter schools, implementing Board-approved strategies for improving academic performance. He is also Founder & CEO of Educate Nashville, a non-profit established to create after-school tutorial programs for inner city students; and a former Board member of One Hundred Black Men of Middle Tennessee and Nashville Public Radio. In addition, Tucker volunteers with Junior Achievement, facilitating after-school programs and co-instructing business classes.

Tucker is a member of Chapter 1 in Nashville. His hobbies include golf and international travel. He and his wife, Carmen, have two children: Brandy and Dwayne.

Refunds paid to members holding life and accident and health certificates during 2017 are expected to be approximately $46.6 million, WoodmenLife’s National Board of Directors recently announced.

The Board also announced that beginning Jan. 1, 2017, WoodmenLife will pay 3.40 percent interest on refunds left on deposit with the organization.

The maximum interest rates used to calculate refunds on Adjustable Life unloaned cash values will range from 4.00 percent to 4.25 percent, depending on the certificate year, issue age, sex, face amount, and other classifications. The maximum interest rates used to calculate refunds on Flexible Life unloaned cash values will range from 4.00 percent to 4.25 percent, depending on the certificate year, issue age, sex, face amount, and other classifications.

The interest rate applied to monies received as advanced premium will be 3.40 percent on fixed premium life insurance plans and 4.00 percent on later series Adjustable Life and Flexible Life insurance plans.

WoodmenLife’s Executive Committee, taking into account investment market yields, will set annuity rates monthly.

Current interest rates for No Lapse Guarantee Universal Life and Accumulation Universal Life will be set quarterly by the Executive Committee.
In the coming months, 23 WoodmenLife Jurisdictional Conventions will be held across the country, with thousands of members and guests attending. Convention reports and photos will be published in the Summer issue of *WoodmenLife Magazine*.

### 2017 Jurisdictional Convention Schedule

<table>
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<th>Jurisdiction</th>
<th>Dates</th>
<th>Location</th>
<th>Hotel/Details</th>
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<tbody>
<tr>
<td><strong>Alabama</strong></td>
<td>March 17-19</td>
<td>Birmingham, AL</td>
<td>Hyatt Regency Birmingham - The Wynfrey Hotel</td>
</tr>
<tr>
<td><strong>Arkansas</strong> (includes MO and the counties of Boone, Cass, Clay, Greene, Howell, Jackson, Livingston, and Platte, MO)</td>
<td>March 31-April 2</td>
<td>Hot Springs, AR</td>
<td>Hotel Hot Springs and Spa</td>
</tr>
<tr>
<td><strong>California</strong> (includes AK, HI, ID, NV, OR, MT, UT, WA, &amp; WY)</td>
<td>March 24-26</td>
<td>Las Vegas, NV</td>
<td>Suncoast Hotel and Casino</td>
</tr>
<tr>
<td><strong>Florida</strong></td>
<td>May 5-7</td>
<td>Daytona Beach, FL</td>
<td>Hilton Daytona Beach Oceanfront Resort</td>
</tr>
<tr>
<td><strong>Georgia</strong></td>
<td>March 24-26</td>
<td>Augusta, GA</td>
<td>Augusta Marriott at the Convention Center</td>
</tr>
<tr>
<td><strong>Great Lakes</strong> (includes IL, IN, MI, and counties of St. Charles, St. Louis and Audrain, MO)</td>
<td>April 7-9</td>
<td>Des Plaines, IL</td>
<td>Hilton Garden Inn - Chicago O’Hare Airport</td>
</tr>
<tr>
<td><strong>Iowa</strong> (includes MN/WI)</td>
<td>April 28-30</td>
<td>Cedar Falls, IA</td>
<td>Clarion Inn University Plaza</td>
</tr>
<tr>
<td><strong>Kentucky</strong> (includes county of Dunklin, MO)</td>
<td>April 28-30</td>
<td>Owensboro, KY</td>
<td>Owensboro Convention Center</td>
</tr>
<tr>
<td><strong>Louisiana</strong></td>
<td>March 16-19</td>
<td>Lafayette, LA</td>
<td>DoubleTree by Hilton Hotel Lafayette</td>
</tr>
<tr>
<td><strong>Mid-Atlantic</strong> (includes DE, MD &amp; D.C.)</td>
<td>May 5-7</td>
<td>Cumberland, MD</td>
<td>Ramada Cumberland</td>
</tr>
<tr>
<td><strong>Mississippi</strong></td>
<td>March 24-26</td>
<td>Olive Branch, MS</td>
<td>Whispering Woods Hotel &amp; Conference Center</td>
</tr>
<tr>
<td><strong>Nebraska</strong> (includes CO, ND &amp; SD)</td>
<td>April 7-8</td>
<td>Omaha, NE</td>
<td>Hilton Garden Inn Omaha West</td>
</tr>
<tr>
<td><strong>New Mexico</strong> (includes AZ and the counties of El Paso and Hudspeth, TX)</td>
<td>March 17-19</td>
<td>Albuquerque, NM</td>
<td>Overnight Hotel: Courtyard Marriott</td>
</tr>
<tr>
<td><strong>North Carolina</strong></td>
<td>April 21-23</td>
<td>Durham, NC</td>
<td>Sheraton Reed Conference Center</td>
</tr>
<tr>
<td><strong>Northeast Territory</strong> (includes CT, ME, MA, NH, NJ, NY, RI, &amp; VT)</td>
<td>May 5-7</td>
<td>Southbury, CT</td>
<td>Heritage Hotel and Conference Center</td>
</tr>
<tr>
<td><strong>Ohio</strong></td>
<td>April 7-9</td>
<td>Belville, OH</td>
<td>Quality Inn &amp; Suites Conference Center</td>
</tr>
<tr>
<td><strong>Oklahoma-Kansas</strong></td>
<td>March 10-12</td>
<td>Midwest City, OK</td>
<td>Sheraton Reed Conference Center</td>
</tr>
<tr>
<td><strong>Pennsylvania</strong></td>
<td>April 28-30</td>
<td>State College, PA</td>
<td>Penn Stater, Penn State College</td>
</tr>
<tr>
<td><strong>South Carolina</strong></td>
<td>March 31-April 2</td>
<td>Columbia, SC</td>
<td>Columbia Marriott</td>
</tr>
<tr>
<td><strong>Tennessee</strong></td>
<td>March 24-25</td>
<td>Nashville, TN</td>
<td>Nashville Airport Marriott</td>
</tr>
<tr>
<td><strong>Texas</strong> (except for counties of El Paso and Hudspeth)</td>
<td>May 5-7</td>
<td>Waco, TX</td>
<td>Waco Convention Center</td>
</tr>
<tr>
<td><strong>Virginia</strong></td>
<td>April 7-9</td>
<td>Lynchburg, VA</td>
<td>Holiday Inn Lynchburg</td>
</tr>
<tr>
<td><strong>West Virginia</strong></td>
<td>May 5-7</td>
<td>Beckley, WV</td>
<td>Country Inn &amp; Suites</td>
</tr>
</tbody>
</table>
Coverage on their Terms

Member Highlights
Patrick and Nicole Reilly  Chapter 2619  Weslaco, TX  100% WoodmenLife Family
Term life insurance offers security to couple who helps secure our nation’s borders.

Patrick and Nicole Reilly didn’t want to become someone else’s cautionary tale.

The married U.S. Customs and Border Protection agents met 12 years ago at the training academy, and understand the “intrinsic perils” of their positions. They heard stories of people who had passed away and not left their loved ones as comfortable financially as they would have liked.

“Those cautionary tales were weighing heavy on our minds,” Patrick explained, so the Reillys knew they needed life insurance to protect their two young sons.

But there were other reasons for Patrick and Nicole to protect against the death of one or both of them.
Mortgage Protection

The Reillys moved from Arizona to the Rio Grande Valley in southern Texas when Patrick received a promotion about two years ago, and they still haven’t been able to sell their house in Arizona.

The two mortgages mean the Reillys have significant debt to protect, but they also want to provide for the surviving spouse and their two boys, Masen and Rhys, ages 5 and 4. “We wanted to maintain our lifestyle for the other, pay off our debt and maybe even pay for college for the boys,” Patrick said.

They had some term insurance through another insurance company, but didn’t have an agent who was staying in touch with them.

“We wanted to maintain our lifestyle for the other, pay off our debt and maybe even pay for college for the boys.”

— Patrick Reilly

WoodmenLife Representative Patrick Gonzalez, himself recently married and a new father, prides himself on giving members the right advice. After performing a needs analysis together, they determined that WoodmenLife’s 30-year Term life insurance was right for the Reilly family.

The Reillys say Gonzalez explained the product and answered their questions completely.

“It obviously needed to fit their budget and cover their needs,” Gonzalez said, “but it actually saves money compared to the product they had with the other company.”
‘Patriotism is Important’
“We particularly enjoy how WoodmenLife is set up: it’s family oriented and has conservative investment practices,” Patrick said. “And with our careers, WoodmenLife’s history of patriotism is important to us.”

Keeping our borders safe keeps Patrick and Nicole busy, leaving them little time for other activities. “Our kids are essentially our hobbies,” Patrick said.

But they take comfort in knowing they’re prepared, and won’t be another of the stories told to warn others about what could happen to people without adequate life insurance coverage.

“It’s never fun to talk about what life insurance entails, but the discussion with our Representative was frank but tactful,” Patrick said. “It was a smooth process, with no pressure to buy.”

Term Life Insurance

You get the most coverage for the least money with Term Insurance, making it ideal when money is tight or when you only need coverage for a certain amount of time.

You can buy Term Life Insurance for time periods of 10, 15, 20, or 30 years, in face amounts as high as $1 million. Like Whole Life Insurance, Term provides money income tax-free to your beneficiaries at your death. Term Life does not build cash value, but its affordability and variety of terms make it a perfect solution for many families.

Easy to Convert
Converting to permanent life insurance protection is easy, and no proof of insurability is required, meaning you can convert without a medical examination. Conversion is available until age 72.

Guaranteed to Stay the Same
Premiums on Term Life Insurance from WoodmenLife are guaranteed to remain level for the initial policy term. For example, on 30-year Term, premiums won’t change for 30 years.1

Reasons to Buy

» To protect a loan – This product is great for young families to help protect their mortgage or other bills, or to help with education costs in the event the insured dies.

» To pay final expenses – Term Life can help pay for your funeral and related costs, so you don’t burden your loved ones with debt.

» Short-term coverage – If you know you just need life insurance protection for a specific time, such as 10, 15, 20, or 30 years, Term Life Insurance may be right for you.

» Affordability – When your budget is limited, Term Life Insurance is a simple, lower-cost alternative.

» Business needs – If you’re a small business owner, Term Life Insurance may be perfect to protect a business loan or as coverage on a key employee.

1. May be subject to estate tax.
2. Once the initial policy term ends, your premiums will increase on an annual basis until age 95.
Certificate Number: ICC16 8648
In August, more than 7 trillion gallons of water fell in Louisiana over eight days. This led to catastrophic flooding during which 13 lives were lost and more than 60,000 homes and 6,000 businesses were damaged.

When these devastating floods hit, WoodmenLife members across Louisiana sprang into action – even as many of them were addressing flooding problems of their own.

“Early on … we knew it was too wide-spread to coordinate a single effort,” said Community Outreach Manager Karen Hebert. “Plus, each affected area was in a different stage of recovery. Some were still displaced from their homes, while others were starting clean up.”

Lending a Hand in Louisiana

Story Highlights

More than $2.2 billion in flood damage
65 chapters offered assistance
Flood relief efforts are ongoing

Chapter 448 in Broussard, LA, purchased supplies for distribution to residents of Milton and Youngsville who were affected by the flooding.
Getting the Word Out
So Hebert, Regional Director Desi Doise and the Regional Office decided to get the word out to their chapters. “We asked everyone who was able to help where they saw the need,” Hebert said. “This worked wonderfully. If you saw a need, you helped. That’s what this area of the country does best.”

With every single chapter in the state stepping up in some way, WoodmenLife’s disaster relief efforts were put into action:

» Doise and his family, even though they were dealing with flooding themselves, cooked jambalaya and distributed it to neighbors and neighborhoods that had no power or were busy tearing out walls and hauling away soggy furniture.

» Numerous chapters stepped up and delivered food, toiletries, diapers, clothes, school supplies, and school uniforms to local shelters asking for help.

» Representatives made hundreds of pulled pork sandwiches and delivered them to people who lost everything, and to those helping the flood victims, while others partnered with Domino’s Pizza to pay for and deliver more than 70 pizzas in one night to flood victims and workers.

“Teams cooked meals for about 500-600 individuals in the Lafayette area on multiple occasions, and many others pitched in by donating time at sites distributing supplies and helping people get homes back to a livable state.

“We have 65 chapters here in Louisiana, and I can’t name one that didn’t help out,” Hebert said. “Either by physically helping with affected properties, cooking food, or donating food, supplies and funds to help anyone needing assistance.”

As flood relief efforts continue, Hebert and members in Louisiana are still doing their part. “We will continue to help any way we can,” Hebert said. “And we also want to thank members from outside the state who came in to help. It’s great to know that America is still filled with people who care.”

“It’s great to know that America is still filled with people who care.”
— Karen Hebert, Community Outreach Manager

Chapter 238 in Lafayette, LA, was honored to deliver food to members of the 256 Infantry-Brigade Headquarters who were helping with flood relief efforts.
Fraternal Spirit

Members celebrated WoodmenLife’s 126th birthday with families at the local Salvation Army. They donated games and toys for the playroom, and provided a teddy bear for each child.

Representative David Brown presented a Star Volunteer pin to Nadia Zumbo.

The chapter sponsored an appearance of the traveling flag at the Latta/Stonewall basketball game.
Secretary Missy Hollingsworth and Representative Mark Hollingsworth staffed a WoodmenLife table at Keiser University’s open house.

Rose Philips (left) presented Meredith Triplett with the Community Leadership Award. Meredith is a student at Caldwell Community College, and the chapter also awarded her with a $250 scholarship.

“She is involved in church, community and school. She is a member of Chapter 95 and we are so very proud of her.”
— Mary Hawkins

Members presented a flag to Jefferson Middle School.

Representative Bobby Kelley presented Melba Simpson with the Community Leadership Award.
Chapter members honored 27 bus drivers at a special lunch, and each driver was presented with a certificate or pin for years of service.

Treasurer Joe Becker presented a check to Martha Smith (center) and Jean Simmons from Mt. Hebron School for their restoration project.

Members helped the Roanoke City Fire and Rescue to purchase a 20’x30’ American flag to be used for special events.

Members Travis Infante and Ezra Esqueda enjoyed meeting Aftershock the mascot after the Quakes baseball game and fireworks show last summer, sponsored by WoodmenLife.

“Many thanks are extended to the school bus drivers of Hardin County for safely transporting our children to and from school.”

— Bob Armstrong
Representative
Members presented flags to St. John’s Methodist Church in Yazoo City.

President Mary Ann Sorie (right), Secretary Joyce Wrenn (second from right) and Weldon High School Principal John Green presented an American History Award to Daja Lynch.

Representative Karen Patton (right) presented a flag to Bonnie McGlothlin (left) and Susan Edmonds from Lebanon Baptist Church.

Chapter 2
Madison, MS

Chapter 410
Lebanon, VA

Answer key from puzzle on pg. 40
Hungry to Help

Every single county in America has a hunger problem, which means wherever our chapters are, there are ways to help. And our members have risen to the occasion and have attacked hunger in their areas with gusto. Here are just a few of the projects our members have been working on.

Members donated cereal to the Jacksonville Police Department’s cereal drive.

Representative Kevin Finnell (left) and President Juan Cordova presented a $1,000 check to Charlotte King from Minnie’s Food Pantry.

Members donated $300 to the Shepherds Flock Baptist Church food pantry.
Members Leland May (left), Barbara May (second from left), and Jack Owens presented a $1,000 check to Mississippi Food Network Executive Director Marilyn Blackledge.

Members donated a freezer to Martha’s Kitchen.

Chapter 67
Greer, SC

Chapter 1
St. Albans, VT

Chapter 213
Butler, AL

Chapter 379
Matthews, NC

Chapter 1443
Jackson-Pearl, MS

Members donated items to the Stewart Street Home.

Members presented a $300 check to the Gilbertown Food Bank.

Members donated $200 to the Greer Soup Kitchen.
This year marked 15 years since the tragic and horrific 9/11 terrorist attacks. We as a nation promised we wouldn’t forget, and on Patriot’s Day each year we pause to reflect on those lives lost.

WoodmenLife’s In Honor and Remembrance ceremonies are a special time that members from all across the country pay tribute to the victims and heroes of that day, and often they will customize the event to also honor local first responders. Here are a few of those ceremonies.

Chapter 437
Newberry, SC

Members organized an In Honor and Remembrance ceremony with the Lonaconing Volunteer Fire Department.

Chapter 6
Cumberland, MD

Members organized an In Honor and Remembrance ceremony with the Lonaconing Volunteer Fire Department.

Chapter members have dedicated 18 flagpoles and flags over the past 15 years in memory of 9/11 heroes.

Take a photo at your next chapter event and submit it to: photos@woodmenmag.com

IHAR

Members planned a flag retirement ceremony with Boy Scout Troop 88.
Representative Mike Doak presented a flag to Wilson High School Counselor Sheila Williams (center) and Wilson High School senior Bailey Lehmkuhl during the In Honor and Remembrance ceremony at the school.

Members presented the Honor Flag to staff at Rural Metro Emergency Services, and they cooked a meal for 150 first responders to show appreciation for their service.

Members presented a flagpole and flag to Lake Catoma Baptist Church.

Members dedicated a flagpole at Oak Hill Baptist Church in Rydal.

“These ceremonies also pay tribute to the men and women in our communities who risk their lives daily to keep us safe – police officers, firefighters and emergency rescue personnel. They all deserve our thanks and admiration.”

– Mike Doak
Representative
Members presented a flag to the Booneville Fire Department to raise on the new In Honor and Remembrance flagpole at Booneville City Park.

Pennsylvania State Representative Susan Helm spoke at the chapter’s In Honor and Remembrance ceremony. State Representative Rob Teplitz also spoke.

Members held an In Honor and Remembrance ceremony at Veterans Memorial Park in Malone.

Members presented an American flag to the Loris Fire Department.

For more Fraternal Spirit photos, visit RealWoodmenLife.com.
Based on an extensive 18-month study including input from members, Sales associates, Home Office associates, National Board members, and even non-member surveys and focus groups, WoodmenLife is updating our benefits to be most valuable to today’s families. These efforts are a continuation of changes that bring more current, relevant offerings to our members and support efforts to attract new members. These exciting changes have included our rebranding to WoodmenLife; updating outdated terms such as lodge; and the launch of the Life’s Perks expanded discount program in June.

As a result of this important study, WoodmenLife has decided to discontinue the catastrophic illness benefit. In order to receive the benefit, the diagnosis must have occurred on or before Dec. 31, 2016. The last day applications for this benefit will be accepted (received in the Home Office) is Feb 28, 2017. For more information, please contact your Representative or visit woodmen.org/Members/member-benefits.cfm.

Moving forward, based on this research, we will use these funds to support benefits that fill a gap important to American families, which our current benefits do not fill.

We are looking forward to announcing the details of all program updates in the spring and at Jurisdictional Conventions, and we’re confident WoodmenLife members will welcome the changes.

Disclosure: Fraternal benefits are not contractual, are subject to change and have specific eligibility requirements. Changes to WoodmenLife’s member benefits have no effect on existing member certificates.
Drifill Named Director, Sales

Charles Drifill has been appointed Director, Sales, effective Oct. 1, 2016.

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

Drifill has also served as President of the Southeast Texas Youth Association and Southwest Texas Fraternal Association.

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

Arden Announces Retirement

Bill Arden, Regional Director of the California/Pacific Region, has announced his retirement, effective May 1, 2017.

Arden began his WoodmenLife career as a Representative in Georgetown, SC, in June 1981. He was promoted to Recruiting Sales Manager in January 1988 in Myrtle Beach, SC. His area was ranked among the top areas in the nation every year. He was promoted to Regional Director of California South/Nevada South in October 1993. In May 2000, Arden was appointed to the position of Regional Director of Middle Tennessee. He was re-appointed Regional Director of California South/Nevada South in October 2004, and was appointed California/Nevada Regional Director in 2005 when the two Marketing Areas were merged. In 2008, the Northwest Territories were added, and in November 2009, Hawaii was added to form what is now the California/Pacific Region.

In 1996, Arden received the WoodmenLife Community Outreach Award and has served on numerous WoodmenLife strategic planning committees. He is a member of the National Board of Directors of the National Association of Fraternal Insurance Counselors (NAFIC) and currently serves as Vice President. He is Past President of the California/Nevada Fraternal Insurance Counselors and the California Fraternal Congress.

A member of Victorville, CA, Chapter 1, Arden first joined WoodmenLife in Panama City, FL, in 1977. Arden and his wife of 38 years, Destiny, met while attending Gulf Coast College in Panama City in 1972. They reside in Apple Valley, CA.

In his free time, Arden enjoys fishing, cooking and golfing. He and his wife have two daughters, Tanya, and Melissa and husband, Robert Gelbhar; one son, William Arden Jr.; and four grandchildren.
McMahan Named Director, Sales

Kyle McMahan has been appointed Director, Sales in the Home Office, effective Oct. 1, 2016.

He began his WoodmenLife career as a Representative in October 1989 and was promoted to Recruiting Sales Manager in January 1991. McMahan was appointed Florida South Regional Director in July 2009, and named Regional Director of Tennessee East, effective Jan. 1, 2014.

He is a multi-year Super Star and Cabinet Incentive Trip winner. McMahan was named Outstanding Recruiting Sales Manager of the Year for 18 years and has been named Fraternal Insurance Counselor (FIC) of the Year.

McMahan is a Financial Advisor with Woodmen Financial Services and a member of the National Association of Insurance and Financial Advisors (NAIFA). He also is a Past President of the Florida Fraternal Insurance Counselors.

McMahan is a graduate of the University of Florida. He and his wife, Amy, have six children (four of whom are now married) and four grandchildren. In their free time, they enjoy sporting events, golf and travel.

Horrocks Named Regional Director of NE/IA

Randy Horrocks has been named Regional Director of Nebraska/Iowa, effective Sept. 1, 2016. Horrocks will also assume duties of the Regional Director of the Pacific Region, effective May 1.

Horrocks began his WoodmenLife career in 2003 as Assistant Vice President of Variable Product Sales with Woodmen Financial Services, Inc. (WFS). His responsibilities included sales, training and promotion of WoodmenLife’s variable products. In 2005, he was named Regional Director of Nebraska. He was appointed Vice President, Sales in the Home Office on Jan. 1, 2009.

Prior to joining WoodmenLife, Horrocks was Manager of Financial Services and Branch Director with Prudential Financial, managing the sales force in Nebraska and western Iowa. He exceeded all sales and recruiting goals, and was a Prudential Conference Qualifier. From 1995 to 1999, Horrocks served as an Account Executive with Universal Underwriters, holding membership in the President’s Club.

He is a member of the General Agents and Managers Association (GAMA) and is a Financial Advisor with Woodmen Financial Services.

Horrocks is a member of Alpha Chapter 16 in Omaha, along with Chapter 264 in Lincoln, NE. He served as President of the Nebraska/Iowa Woodmen Fraternal Corporation. Randy and his wife, Jeannie, have seven children.

Former NE/IA Regional Director Jeff Bridges will be returning to sales as a Representative in NE/IA.
John Walters has been promoted to Regional Director of Tennessee East, effective Oct. 1, 2016. Prior to that, Walters served as Recruiting Sales Manager of six counties in North Carolina East. His WoodmenLife career began as a Sales Representative in 2009, before being promoted to RSM in 2014.


Walters graduated from UNC-Pembroke in 2009, where he played basketball and earned his Bachelor of Science Degree. He is a member of Kinston (NC) Chapter 46. He attended Bethel FWB Church in Kinston, where he was a member of the choir, and was also a member of the Kinston/Lenoir County Chamber of Commerce.

In his free time, Walters enjoys spending time with his family, playing basketball, golf, church softball, fishing, and singing. He and his wife, Kelsea, have one son, Cruz Walters.

Justin Clough was appointed Texas West Regional Director, effective Oct. 1, 2016, having previously served as Regional Director of Arkansas and Oklahoma.

Clough began his WoodmenLife career as a Representative in 1996, and was promoted to Recruiting Sales Manager in 2000. He was named Representative of the Year in 1999 and Recruiting Sales Manager of the Year in 2003, 2009, 2011, and 2012. He was a member of the President’s Club 14 years, the President’s Cabinet 11 years and was a Super Star in 2012. In 2015, he won the Rising Star Award.

Clough has been a member of WoodmenLife since 1986. He has earned his FIC and FICF designations as well as his Series 6 & 63 licenses.

Clough and his wife, Amanda, have one son, Justin Clough Jr. In his free time, Clough enjoys golfing and spending time with Amanda watching their son play basketball and soccer.
Carter Promoted to Regional Director of WV/OH

Pat Carter has been promoted to Regional Director of West Virginia/Ohio, effective Oct. 1, 2016. Prior to that, he served WoodmenLife as a Recruiting Sales Manager since 2002.

He has been with WoodmenLife since May 1, 2000. He earned Rookie of the Year for West Virginia as a Sales Representative in 2000. Carter has earned Incentive Trip for 14 years, and has earned his Fraternal Insurance Counselor Fellow designation (FICF).

He became a WoodmenLife member when he joined Chapter 66 in Huntington, WV, on May 1, 2000. Carter received his Bachelor of Arts from Marshall University in 1992.

Carter is also the President of the Gamer Travel Baseball 501(c)3 Corporation and serves on the Board of Directors of Barboursville Little League Baseball.

He and his wife, Kelli Rana Carter, have two children, Hogan Ray Carter and Heidi Rose Carter. In his free time, Carter enjoys golfing and watching his children’s sporting events.

Crouse Named Regional Director of Arkansas

Kevin Crouse has been named Regional Director of Arkansas, effective Oct. 1, 2016, having served as Regional Director of West Virginia since 2007.

Crouse began his WoodmenLife career as a Representative in 1995. He was promoted to Recruiting Sales Manager in 1999 and earned the Recruiter of the Year award twice in the Virginia Region.

He was the national leader in Sales Force development as a Recruiting Sales Manager and built a “scratch” area in Virginia Southwest into a Super Star Area that is still a leading area today. In January 2004, Crouse was appointed Regional Director of Ohio, where he holds the record high in production as Regional Director. He was appointed Illinois Regional Director in April 2006. Crouse has held membership in the President’s Club since 1995 and in the President’s Cabinet since 2000. He is a Financial Advisor with Woodmen Financial Services, Inc.

Crouse has been a member of Chapter 421 in Roanoke, VA, since birth, and has been involved in the drill team and served as Secretary for multiple chapters. He has also served as President of the West Virginia Fraternal Corporation.

In his free time, Crouse enjoys the outdoors. He and his wife, April, have two children, Shanley and Sydney.
Frappampina Named Regional Director of Consolidated GA N Region

With the recent passing of Georgia Central Regional Director Jason Fender, the decision was made to consolidate the Georgia Central region with the Georgia North region, effective Oct. 1, 2016. This new region will be under the leadership of Georgia North Regional Director Pat Frappampina, and will be called Georgia North.

Frappampina was appointed Georgia North Regional Director in July 2006. Frappampina began his WoodmenLife career as a Sales Representative in Florida in June 1987. He was promoted to Recruiting Sales Manager of Florida North in January 2000. In 2003, he was appointed Mississippi South Regional Director. Throughout his years of service, he has received the Outstanding Sales Representative Award five times and the Outstanding Recruiting Sales Manager Award twice. Frappampina has also been a member of the President’s Cabinet.

Frappampina has been a member of Chapter 1 in Pensacola, FL, since 1987. He is a member in Chapter 7 of Lawrenceville, GA. Frappampina is also a member of the National Association of Fraternal Insurance Counselors (NAFIC); Pensacola Association of Insurance Financial Advisors (PAIFA); Jackson Association of Insurance Financial Advisors (JAIFA); and the General Agents and Managers Association (GAMA). He is the incoming President of the Northeast Georgia LUA (NAIFA). He is also a former member of the Kiwanis and of Olive Baptist Church in Pensacola, FL, for 20 years.

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

NOTE: While the current Georgia Central office will remain open as a Sales office, all Community Outreach activities will be administered out of the current Georgia North Regional Office.

Emerson Named Regional Director of MS S

Garret Emerson serves WoodmenLife as Regional Director of Mississippi South.

Emerson began his WoodmenLife career in 2008 as a Sales Representative. In 2009, he became a Market Representative. He was promoted to Recruiting Sales Manager in 2011, and transferred to the Florida Region in 2014.

He earned his Bachelor of Business Administration from the University of Mississippi in 2008, with a double major in Risk Management and Insurance and Real Estate. He has also earned his Series 6 & 63 license.

Emerson became a WoodmenLife member in 2008, joining Chapter 130 in Tupelo, MS and has participated in 14 chapters. He has served as the Vice President of the Florida Fraternal Association.

Emerson’s fiancée is named Christina Bello, and he has a Yorkie named Tyson. His hobbies include golf, cooking, fishing, and watching college football.
To ensure that all members receive equal access to all of the benefits and privileges of membership, WoodmenLife has implemented and reaffirms its commitment to the following policy. Those persons considered “members” for the purpose of this policy include: all Home Office Associates, Regional Directors, Recruiting Sales Managers, Representatives, Community Outreach Managers, and all Chapter Officers and Chapter Members.

WoodmenLife is an Equal Access Not-for-Profit. It is the policy of WoodmenLife to seek qualified members and to provide all members with equal access to events, member benefits and all other member activities on a nondiscriminatory basis.

Various federal, state and local laws have identified specific groups as having a protected status and any form of harassment against these individuals is considered an unlawful act. These classifications include, but may not be limited to, race, national origin, color, sex, age, individuals with disabilities, veteran status, religion or any other category protected by the laws or ordinances of the applicable jurisdiction.

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

Procedures for Handling Member Complaints: Any instances of discrimination or harassment involving any member of WoodmenLife should be reported immediately, in confidence to WoodmenLife’s EEO Complaint Administrator, Michelle Walker at 1-800-542-9756. Every effort will be made to promptly investigate all allegations of discrimination or harassment in as confidential a manner as possible, and take appropriate corrective action, if warranted. Members found to be engaged in discrimination or harassment in any manner against another member may be subject to fines, loss of member privileges and their good standing member status with WoodmenLife. Likewise, chapters found to be engaged in discrimination or harassment against a member may be subject to charter revocation. WoodmenLife associates, found to have engaged in discrimination or harassment will be subject to disciplinary action up to and including termination of their employment.

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

Would you work out nine hours a day, follow a 1,200-calorie-per-day diet and endure hundreds of hours of interviews – all under the watchful eye of a television camera?

Lauren Clark and her mom, Vicki, each lost about 67 lbs. during their time as contestants on “The Biggest Loser.”

Member Highlights
Lauren and Vicki Clark
Chapter 208
Bladenboro, NC
Members since 1987 and 1982
WoodmenLife Representative Lauren Clark and her mother, Vicki, did as contestants on season 17 of NBC’s “The Biggest Loser.”

The North Carolina duo was selected for the show after Lauren went to a casting call. “During the interview, they asked if anyone in my family needed to be on the show,” Lauren said. “That’s how my mom was dragged into this.”

After a “long, tedious” casting process that included filling out and faxing in an endless number of forms and paperwork, the two were chosen. “I was thrilled and terrified at the same time,” Lauren said. “I was so desperate for change in my life I was willing to show the world how much I weighed!”

**Reality Sets In**

After arriving in California, the pair spent three weeks in a hotel before heading to King Gillette Ranch to begin filming. “Once we went to the ranch, there was no communication with the outside world,” Lauren said.

That’s when the pair discovered “reality television” isn’t exactly reality. “I had a difficult time faking it for the camera,” Lauren said. “But when production tried to create drama between Trainer Jen and myself, I refused because we actually liked each other.”

During their 10+ weeks on the show, most of the Clarks’ favorite moments happened away from the cameras. “I loved my conversations with the trainers and the behind-the-scenes crew,” Lauren said. “The crew made the hours of interviews bearable, and I still keep in contact with some of them.”

“I thought they just made it look hard, but that wasn’t the case. It was so hard.”

— Vicki Clark

“I thought they just made it look hard, but that wasn’t the case. It was so hard,” Vicki added. “I enjoyed getting to know my teammates, and seeing how a show is made, but I’ll never like cardio workouts.”

**A Memorable Experience**

Even though they didn’t win, the pair doesn’t regret being on the show. Vicki said it was a once-in-a-lifetime memory that she’ll always cherish, with a side benefit of improved health and wellness.

“It was a lot of work and somewhat draining, but I’d definitely do it again,” Lauren said.
The recent water crisis in Flint, MI, affected the members of Chapter 252, many of whom live within the city limits.

“Everyone has relatives and family in the vicinity,” said Chapter Secretary Leslie Wells, “so everyone was affected in some way. We wanted to do something to help.”

The water crisis started in April 2014 when water suppliers switched the source of Flint’s water to the Flint River. That water eroded a protective covering in the water pipes, causing lead from the pipes to enter the city’s water supply. By early 2016, the Mayor of Flint, the Governor of Michigan and the President of the United States had declared a state of emergency.

Lending a Hand
Members of the chapter rose to the occasion, donating water and money. In April, 10 chapter members delivered cases of water and funds to Catholic Charities Center for Hope, an organization that provides ongoing assistance to the community. The chapter also donated money to the United Way of Flint. In addition, members have provided shampoo and other items for the Care Closet at Carman/Ainsworth High School for kids who can’t take showers at home due to the tainted water.

The Crisis Continues
The crisis in Flint is not over, and Chapter 252 plans to keep helping. While the water source has been changed back to the original water supply, the pipes that were ruined all have to be repaired – something that will take years. In the meantime, residents need to install filters to purify the water. “A lot of people can’t afford the filters,” said Wells. “Our donations help with that.”

Chapter 252 plans to hold additional water drives, and to get their youth group involved. “We’re a small group,” Wells said, “but we’re committed to helping the community and supporting their needs.”

Chapter 252 Secretary Leslie Wells transports bottled water for those affected by the ongoing water crisis in Flint, MI.
More than 100 law enforcement officers have been killed in 2016, including 45 in firearms-related fatalities.

After repeatedly seeing these stories on the news, Mary Ann Rivest and members of Chapter 379 in Easley, SC, wanted to show appreciation for the bravery and sacrifice of local law enforcement. “I prayed for God to show me a way to give back to these men and women who are always there when we need them,” she said.

Rivest’s idea was to have Chapter 379 host a law enforcement appreciation cookout for the Anderson County Sheriff’s Office, the Anderson City Police Department and for area members of the South Carolina State Highway Patrol.

**Food and Prizes**

So on August 20, more than 35 volunteers and a number of local businesses donated their time, food and gifts to the event.

“We fed approximately 250 law enforcement officers, and some of them brought their families,” Rivest said. “We also gave away more than $3,400 worth of prizes to the officers, including a free year of dance classes for one officer’s daughter and treat bags for the K-9 officers.”

The Chapter also received help with the event from South Carolina WoodmenLife Queen Victoria Rivest. “She was my right-hand helper,” Rivest said. “She helped collect the prizes, decorate the posters … she helped with everything!”

**Positive Feedback**

Local media response after the event was positive, with two television stations and many newspapers running post-event stories.

“Chapter 379 did a tremendous job with this event and they received some great attention for their efforts and for WoodmenLife,” said Community Outreach Manager Randy Barnett.

The response from the officers who attended was also very positive and grateful.

“Many of these officers feel the community doesn’t support them anymore, and they have to hide their patrol cars at home because of threats they’ve received,” Rivest said. “They said this event meant the world to them and they were overwhelmed by the support.”
After living for nearly 20 years with peripheral neuropathy in both feet, Paul O’Rear and his doctor made the difficult decision to amputate his left leg below the knee.

O’Rear, a member of Chapter 46 in Waxahachie, TX, had the amputation surgery on Aug. 5, 2015, and acquired a prosthetic leg two months later. He was then faced with the challenge of paying for medical bills and the prosthesis. That was when fellow chapter member Shelley Miller approached him about fundraising through RedBasket.org. “She said, ‘We want to do this for you,’” O’Rear said. “I was honored.”

RedBasket.org to the Rescue
Miller worked with RedBasket.org to set up the campaign, which ran for three months in the spring of 2016. When it was over, they had raised $6,625 – exceeding their $6,000 goal.

“It was pretty amazing,” O’Rear said. “I can’t ever explain how grateful my wife and I are that people would open up their hearts and show that kind of love and support.”

Slow Healing
It has taken more than a year after O’Rear’s surgery for everything to heal, due to additional complications.

“It’s been more of a process than I thought,” he said, but he’s hoping to be able to start wearing the prosthesis regularly soon. Once that happens, he is looking forward to doing things he couldn’t for many years, like riding his bike.

“I am so thankful for RedBasket.org and to WoodmenLife for setting it up,” O’Rear said. “We love WoodmenLife. RedBasket.org is just one more reason it’s great to be a member.”
New Year, New Challenge

With a new year just around the corner, it's almost time to start a new Five-Star Fraternal Challenge.

The 2017-2018 Five-Star Fraternal Challenge features simplified rules and point values, making it easier for chapters to reach the highest Star level possible!

“Our goal with the next Challenge is to encourage our chapters to focus on planning and holding meaningful events,” said Bruce Moritz, Director, Fraternal Outreach. “We hope these changes will allow chapters to focus on the quality of their events, more than the quantity.”

New Point System

One significant change with the 2017-2018 Fraternal Challenge is the new streamlined point structure:

- ★ 100-199 Points
- ★★ 200-299 Points
- ★★★ 300-399 Points
- ★★★★ 400-499 Points
- ★★★★★ 500+ Points

With this new point structure, there are many different ways a chapter can earn points, and it's easier to see where a chapter stands in the Challenge at any moment.

“The new point system is more straight forward and easy to understand,” Moritz said. “So it should help eliminate any of the confusion that may have existed in the past.”

2 Forms = 2 Stars

Another significant change is that by accurately submitting an Annual Financial Report and a budget in a timely manner, a chapter will already be at the 2-Star level. Each form earns a chapter 100 points!

“By placing an emphasis on budget and financial reporting, chapters will be able to prioritize their resources and plan quality events,” Moritz added.

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

Plan Ahead for Savings with Life's Perks

As a WoodmenLife member, you have exclusive access to Life's Perks discounts. Look at all the ways you can save in the coming months!

December

From clothing to computers, from gourmet goodies to gift cards, you can save on gifts for everyone on your holiday list.

January

Make your resolutions reality for less money with discounts on local gym memberships, higher education, and auto and home financing.

February

Your loved ones will know you care on Valentine’s Day, but you’ll also save on gifts like flowers, personalized items and chocolate.

Start saving today by logging into the member website on woodmen.org.

WoodmenLife Magazine 37
2017 will be filled with change, balanced by our continued dedication to you, our members, your financial well-being, and serving the communities where you live and work.

As we move forward, I am grateful for the opportunities I’ve had to work with inspiring, talented leaders, including President & CEO Larry King. In 2017, I will be honored to assume the role of WoodmenLife President & CEO. I look forward to working with our new Sales Force leaders, meeting with many of you at Jurisdictional and National Conventions, and continuing our National Community Focus of fighting hunger.

Despite changes here in the Home Office, our core values have not changed. Investing your money responsibly and wisely, and providing the best fraternal services and opportunities possible remain a crucial factor in the decisions we make.

In the next issue of WoodmenLife Magazine, you will no longer see a Fraternally Speaking column. I will assume the President’s Message, and in my new role, the Fraternal Outreach Department will still report directly to me. This is by design and will help ensure we continue to deliver on our promises to you.

Sincerely and Fraternally,

Patrick L. Dees
Executive Vice President, Fraternal

Chapter Centennials

- Chapter 433
  - Pitman, PA
  - Dec. 4, 1916

- Chapter 531
  - Moore, SC
  - Dec. 14, 1916

- Chapter 843
  - Abbeville, GA
  - Feb. 22, 1917

- Chapter 232
  - Akron, OH
  - Feb. 26, 1917
It probably seemed inevitable that Ashley Pruitt would end up working for WoodmenLife.

“It goes back to my dad being a Representative,” she said. “Seeing what this organization has done for him and in the community … it has greatly influenced my life since I was 14.”

A Perfect Fit
A COM since February, Pruitt believes this job is perfect for her. “I’m a hospitality person and that works with this position,” she said. “This isn’t an office job, it’s a people job.”

Working with members in southern Alabama is something Pruitt enjoys. “Being in the office makes me feel like I’m not getting anything done. Interacting with my chapters makes them want to do more,” she said. “When we work together, we make a bigger impact.”

Fraternal Projects
One impactful project that many of Pruitt’s chapters have worked on is creating Police Officer Survival Kits. Different chapters’ kits included diverse items, but many contained candy with appreciative messages.

“These kits are a good way to express thanks to our men and women in blue, and a good way for a Rep to get in the door,” she said. “In September, four chapters delivered kits to their local police stations or handed them out at events, and many others plan to do it in the near future. It’s a great way for chapters to show law enforcement officers they care.”

“It’s great to have a career where you get to be part of something bigger.”

- Ashley Pruitt, Community Outreach Manager

Part of Something Bigger
Having a job where she gets to help people and represent a company she believes in is something Pruitt doesn’t take for granted. “It’s great to have a career where you get to be part of something bigger,” she said. “I wake up feeling blessed I get to go to work every day.”

Pruitt and members of Montgomery Chapter 25 are shown with Mayor Todd Strange following the presentation of a flagpole and flag to the city on Flag Day.
Fun Zone

Winter can be a wonderful time of the year. Sure, it gets colder, but that’s just more reason to gather with loved ones and stay warm. (And there are plenty of fun outdoor activities, too!) You can find 25 wintry words in the Word Search below. (Answers can be found on page 19.)

Word Bank

Snow Angel  Ice Skates
Icicle  Freeze
Coal  Hockey
Blizzard  Fireplace
Wonderland  Evergreen
Jack Frost  Toboggan
Chill  Parka
Shovel  Solstice
Mittens  Gust
Hot Chocolate  Quilt
Scarf  Insulation
Boots  Flurries
Snowboard
Snow Laughing Matter
Q: What do you get when you cross a snowman and a vampire?
A: Frostbite.

Q: Why are there only snow men and not snow women?
A: Because only men are dumb enough to stand out in the snow without a coat.

Q: What do snowmen wear on their heads?
A: Ice caps.

Q: What does Frosty’s wife put on her face at night?
A: Cold cream!

Q: What goes ‘oh, oh, oh’?
A: Santa walking backward!

Q: What did Jack Frost say to Frosty the Snowman?
A: “Have an ice day!”

Q: What does a Snowman take when he gets sick?
A: A chill pill!

Q: What did the snowman and his wife put over their baby’s crib?
A: A snowmobile!

Q: What do Snowmen call their offspring?
A: Chill-dren.

Q: What happened when the icicle landed on the snowman’s head?
A: It knocked him out cold.

Timely Tip
A wise person once said, “Never catch snowflakes with your tongue until all the birds have gone south for the winter.”

Frosty Funny
Two snowmen were standing in a field. One said to the other, “Can you smell carrot?”
The second replied, “No, but I can taste coal.”
You CAN afford to protect your family.

*Rate based on a 30-year-old female nonsmoker with Super Preferred status. Premiums are applicable during the 10-Year Premium Guarantee Period only. Premiums are based on monthly PAC payments. Premiums include member dues. Qualifications for the premium shown is dependent upon underwriting and approval by WoodmenLife. Factors including age, health, sex, and death benefit amount may also affect your rate. Certificate Number: ICC16 8648 1-16 D1415 12/16  Woodmen of the World Life Insurance Society: Omaha, NE

No one can predict what life might bring. For less than $20 a month, it’s worth protecting the most important people in your life. Contact your Representative today to find out how Term Insurance can help you prepare for the unexpected.

$500,000 in life insurance can cost as little as $16.30 per month.*

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In Memoriam

Brenton Allison  
Age: 75  
Chapter 5  
Hopkinsville, KY

David William Bair  
Age: 78  
Chapter 1120  
Manning, SC

Ernest Franklin Grimsley  
Age: 87  
Chapter 52  
Florence, SC

Edward Paul Gros  
Age: 89  
Chapter 569  
Thibodaux, LA

Steve Hill  
Age: 60  
Chapter 514  
Athens, AL

Norman Latshaw  
Age: 90  
Chapter 100  
Carrollton, GA

Gerald Stephen Smith  
Age: 75  
Chapter 175  
Bedford, VA

Sarah Isabelle Ross Stainback  
Age: 95  
Chapter 379  
Matthews, NC  
Former Jurisdictional President

Hoyt E. Thompson  
Age: 78  
Chapter 379  
Easley, SC

John L. Thorton  
Age: 80  
Chapter 1  
Nashville, TN

Blas Arriaga  
Age: 86  
Chapter 154  
Mesa, AZ

James Martin Crews  
Age: 84  
Chapter 57  
LaCenter, KY

Joan Wood Cauley Lee  
Age: 81  
Chapter 630  
Alma, GA

Dorothy Jane McNutt  
Age: 89  
Chapter 175  
Bedford, VA

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

$500,000 in life insurance can cost as little as $16.30 per month.*

No one can predict what life might bring. For less than $20 a month, it’s worth protecting the most important people in your life.

Contact your Representative today to find out how Term Insurance can help you prepare for the unexpected.

*Rate based on a 30-year-old female nonsmoker with Super Preferred status. Premiums are applicable during the 10-Year Premium Guarantee Period only. Premiums are based on monthly PAC payments. Premiums include member dues. Qualifications for the premium shown is dependent upon underwriting and approval by WoodmenLife. Factors including age, health, sex, and death benefit amount may also affect your rate. Certificate Number: ICC16 8648 1-16 D1415 12/16 Woodmen of the World Life Insurance Society: Omaha, NE

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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.
Winter can be a wonderful time of the year. Sure, it gets colder, but that’s just more reason to gather with loved ones and stay warm. (And there are plenty of fun outdoor activities, too!) You can find 25 wintry words in the Word Search below. (Answers can be found on page 19.)

**Word Bank**

- Snow Angel
- Ice Skates
- Icicle
- Freeze
- Coal
- Hockey
- Blizzard
- Fireplace
- Wonderland
- Evergreen
- Jack Frost
- Toboggan
- Chill
- Parka
- Shovel
- Solstice
- Mittens
- Gust
- Hot Chocolate
- Quilt
- Scarf
- Insulation
- Boots
- Flurries
- Snowboard

**Winter Fun Zone Word Search**

-Z H S C A R F Z G Y T N C S L F Y R M X
-F B M M R F Q A U U O H G O S W Y Q D L
-J Q S Z U U I R K I S J M L N X Y J W M
-Z A L G P W Z R T V G T E S B H X I I F
-M A M G I D A E W Z T B T H Z M Z W R
-R R C K E J L Q Q P A K R I D G X V Q O
-E V E Y K U A E I L L B H C S Y P J R N
-E Q U V S T J C O S Y A O E C S U H G Y
-Z T A N E F W C K M H C O E W U F A D
-E C I M G R O R Q Q O U E T A E L R L
-C H I L L H G K C M R K V S J S C A B B
-I V E C C N N R N P A O X E Z W O A U K
-H V Z T O L R Z E D F Q S V L B A E A F
-W O O Y D A O A W E B D D T W A S Z O U
-I H T U X T L I R K N B G O M I A E N L
-C Z C J L S G H R M C U N O R H M F K M
-E T T D V K F B W Z P S F Y D S L T V U
-S W R D C J M K F L U R R I S K C V
-K O S V M H T F W K F I H P A R K A R T
-A Q U I L T S T L N N M J U I T F S S O
-T G L E H N K W E D K F W K R G O A N B
-E Y S V E R Q P I C I L E H O V U O O
-S P W T Y L Q W Q F K N V G X T Q Z W G
-S D T C R Q I Z W O N D E R L A N D A G
-B I C B L O J K A T C T V P J Z O Z N A
-M N Y S T L V D H O C K E Y L X B P G N
-D G B V B L I Z Z A R D L Q I E D O E O
-E N N I K O I H Z H W H K E U A G M L Q