Members from Chapter 1000 in White, GA, enjoyed an outing at the farm of Mavis and Larry Allen.
In the midst of the holiday season, I’m blown away by the impact our member families have on their communities. What’s even more impressive is the fact that this is just a fraction of the impact you have all year long.

We’re closing in on two years since launching our National Community Focus of fighting hunger. Every one of us at the Home Office is thankful for every hour of time, every dollar and every pound of food you’ve donated. The way you, as members, not only celebrate our shared values of family, community and country, but live them, is something I reflect upon with great gratitude.

As we move into the New Year, now is a great time to reach out to your Representative or your chapter if you’re looking to get more involved. Your Representative can also help you reassess your financial goals.

Thank you for choosing WoodmenLife. The entire Executive Team and I wish you the happiest of holiday seasons.

Sincerely,

Patrick L. Dees
President & CEO

Our Mission: WoodmenLife provides members with financial security while making a difference in your community.
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WoodmenLife, founded in 1890, is a not-for-profit life insurance company that also offers member benefits. Our nearly 700,000 members, who hold close to one million insurance and annuity certificates, belong to nearly 900 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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**On the Cover**

Matt and Brittany Draeger and their daughters are a 100 percent WoodmenLife family, continuing a tradition that’s been part of Matt’s family for generations. Cover Photo by Colin Conces Photography
Blake Named Regional Director of VA

Robert "Ryan" Blake has been appointed Regional Director of Virginia, effective October 1, 2017. As Regional Director, he is responsible for developing Sales Representatives, enhancing recruiting efforts and growing membership in the Region.

Blake began his WoodmenLife career as a Sales Representative in January 2005. He won the Sure Start Award in May of that year and the North Carolina East Rookie of the Year in December. He also earned Super Star status and membership in the Million Dollar Round Table. In 2006, he earned his Fraternal Insurance Counselor (FIC) designation.

He was appointed Recruiting Sales Manager in October 2009, earned his FICF in 2010, and has consistently earned Super Star status as a Recruiting Sales Manager.

Blake became a WoodmenLife member in 2004, when he joined Chapter 60 in Fayetteville, NC. He is a member of Fayetteville Community Church. In his free time, he enjoys playing golf.

He and his wife, Morgan, have two children: Palmer Coleman and Beckett Collins.

Lowe Named Regional Director of TX SE

Brad Lowe has been appointed Regional Director of Texas Southeast, effective Nov. 1, 2017. In his role, he is responsible for all sales and recruiting efforts in the Region, as well as membership growth.

Prior to joining WoodmenLife, Lowe worked in Kentucky state government, including five years in law enforcement. Lowe earned his Bachelor's Degree in Natural Resource / Park Management from Murray State University in 2000.

He became a Sales Representative in 2013, winning Rookie of the Year for his Region. He became a securities-licensed Financial Representative in 2016, also earning Super Star status that year. He is a member of the prestigious Million Dollar Round Table, was WoodmenLife’s top-ranked Market Representative in 2016, and became a Recruiting Sales Manager earlier in 2017.

Lowe has been a member of WoodmenLife’s Top 40 School, has attended Advanced Sales School and earned President’s Cabinet status five times.

He became a member in 2013, joining Murray, KY, Chapter 592. He is a member and elder of Liberty Cumberland Presbyterian Church in Murray, KY.

In his free time, Lowe enjoys spending time with family, sports and farm chores, as well as hunting, fishing and boating.

He and his wife, Karly, have two daughters: Daisy Marie and Lillian Grace.
WoodmenLife goes “Blue” with donation to Mounted Patrol

WoodmenLife has strengthened its commitment to its hometown with a donation of $15,000 to the Omaha Police Department Mounted Patrol Squad. The donation will be used to provide three much-needed new horses.

This gift will help the unit buy and train these special animals. The horses not only patrol large events with high foot traffic, but also serve as ambassadors of sorts. They help form a bond between the public and the police force.

The Omaha Mounted Patrol gave WoodmenLife the honor of naming the incoming cadet. Associates submitted more than 130 names. WoodmenLife executives narrowed the list to seven finalists, and the broader WoodmenLife family was invited to vote. The winning name was selected through a vote on Facebook. The name Blue came out victorious.

This donation builds on a successful partnership between WoodmenLife and Nashville, the city that hosted the organization’s National Convention this summer. With WoodmenLife funding, the Metropolitan Nashville Police Department’s Mounted Patrol added the first of three horses to its ranks. It was named Orozco, in honor of Omaha Police Department Gang Detective Kerrie Orozco, who was killed in the line of duty in 2015.

WoodmenLife will follow Blue’s journey from pastures to Omaha streets. Join us as we do that on our corporate blog RealWoodmenLife.com.

2018 Refunds

Refunds paid to members holding life, accident and health certificates during 2018 are expected to be approximately $42.3 million, WoodmenLife’s National Board of Directors recently announced.

The Board also announced that beginning Jan. 1, 2018, WoodmenLife will pay 3.15 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 be 4.00 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 3.15 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.

2018

Refund

WoodmenLife Magazine 7
Five Appointed to National Fraternal Committee

WoodmenLife President & CEO Patrick Dees recently appointed five top fraternalists to the National Fraternal Committee. Members serve a four-year term, so they will serve until Sept. 1, 2021. The committee members make suggestions for new fraternal projects, review projects in progress and encourage local chapters to conduct outreach activities in their communities.

The new National Fraternal Committee members are:
Lynda Leonard of Maringouin, LA; Debbie R. Johnson of Hampstead, NC; Mike S. McElyea of Norman, OK; John K. (Kevin) Martin of Lufkin, TX; and Becky L. Baffuto of Petersburg, VA.

They join these current members, whose terms will expire Sept. 1, 2019:
Michael C. Carter of Toccoa, GA (second term); Phillip Cunningham of Bowling Green, KY; John T. Ellis II of Tupper Lake, NY; Earl D. Shaw of Millport, AL; and Bernadine Stanaland of Pace, FL.

WoodmenLife also thanks these outgoing members of the National Fraternal Committee for their service: Travis M. Coomer of Saint Charles, MO; Billy F. Flowers of Pelham, GA; Vivian C. Holley of Hilliard, FL; Samantha Senn of West Columbia, SC (second term); and Wilma Jean Smith of Foster, KY.
Dees Forms New Committee

To include input from our key interaction point with our members, a Sales Fraternal Advisory Committee was established Sept. 1, 2017. “The Sales Fraternal Advisory Committee will give insight and ideas for our programs and benefits that help the National Board Fraternal Committee keep our offerings current and engaging,” said WoodmenLife President & CEO Patrick Dees. “Our Sales Representatives are closest to the people – they talk to them and discuss needs every day – and because of that, can bring unique insight to our efforts.”

The initial term for members of the Sales Fraternal Advisory Committee runs from Sept. 1, 2017–Sept. 1, 2019.

The members of the committee are:
» Regional Director Rodney Barber of Auburn, NY;
» Recruiting Sales Managers Kyle East of Alamo, TN; Michaele Geibel of Butler, PA; Michael Hutto of Tallahassee, FL;
» Representatives Tammy Allen of Hopkinsville, KY; Anthony Brinkmeier of West Monroe, LA; Kevin Hall of Barboursville, WV; Travis Horrell of Hampstead, NC; and Richard York of Blue Ridge, GA.
We all look forward to retirement. No more worrying, no more working … just enjoying whatever you want to do with your time. But it doesn’t always work out the way we planned. For WoodmenLife customer Jennie Price of Surf City, NC, everything changed when her husband, Wayne, passed unexpectedly last April, just a few years into their retirement.

Matt Draeger has been familiar with WoodmenLife for most of his life. “My great-grandfather bought a certificate, and my family has been WoodmenLife members for more than 100 years,” he said. “I’ve had a life insurance certificate since I was a child.”

So it’s no surprise that Matt and his wife, Brittany, turned to WoodmenLife to insure their young family.

WoodmenLife 20 Pay is the Right Choice for Young Family
“Our daughters, Madison (3) and McKenna (1), have 20 Pay Whole Life Insurance like I did, so when they turn a certain age the policy will be paid in full,” Matt said. “As parents, we didn’t want to pass on life insurance costs to them as young adults. We also purchased a certificate for Brittany so we’re both covered and are a 100 percent WoodmenLife family.”

A WoodmenLife Tradition
In addition to Matt’s family ties, he and Brittany have another strong connection to WoodmenLife. The two met because of the organization.

“Matt and I actually met at WoodmenLife camp in Nebraska City,” Brittany said. “We started dating, and then a few years later, Matt took me back there to propose.”

As another Draeger family that’s completely covered by WoodmenLife, Matt and Brittany continue a tradition that’s been going on for generations.

“I think it’s a success story when kids grow up in a WoodmenLife family and then their spouses and children also become members,” said Evelyn Alonso, the Draegers’ Sales Representative. “It’s a true testimony of what our organization is all about.”

Family First
Being a 100 percent WoodmenLife family, the Draegers also appreciate and take advantage of some of the member benefits available.

“We’ve participated in some of the family activities at the Henry Doorly Zoo and Roca Berry Farm,” Matt said. “These events let us meet other members and give us the opportunity to do things we otherwise wouldn’t be able to afford as a family.”

Another benefit the Draegers are thankful for is the Orphan’s Care benefit. “It’s nice to know if something happens to Matt and me, in addition to our life insurance, our girls will also be taken care of with this benefit,” Brittany said. “Because of the many member benefits and because it is responsible for our meeting, WoodmenLife will always have a special place in our hearts.”

As a young family in Bennet, NE, the Draegers enjoy participating in WoodmenLife family activities.
With 20 Pay Whole Life Insurance and WoodmenLife’s NEW 10 Pay Whole Life Insurance, you pay for the coverage over just 10 or 20 years. The certificate protects your children while they grow up, the coverage lasts throughout their life, and it’s completely paid for in a shorter time!

The insurance also builds cash value, which is something that can be borrowed against to help with future goals, such as attending college, buying a house or starting a business. 2

10 Pay and 20 Pay Whole Life Insurance offer:

» Lifetime coverage paid for in a shorter time
» Payments that are guaranteed not to increase
» Access to cash value that can help pay for later costs, like college

» Money to help ease the financial burden if your child dies unexpectedly
» The Guaranteed Insurability Rider – Can be purchased at an additional cost and allows you to purchase additional insurance at certain times, without a medical exam
» NEW Chronic and Terminal Illness Accelerated Benefit Rider 3
» Access to family activities and community events with WoodmenLife member benefits

Also, buying 10 Pay or 20 Pay Whole Life Insurance when your children are young can save you money over time since insurance is generally less expensive at younger ages.

For more information, contact your local WoodmenLife Representative.

With 20 Pay Whole Life Insurance and WoodmenLife’s NEW 10 Pay Whole Life Insurance, you pay for the coverage over just 10 or 20 years. The certificate protects your children while they grow up, the coverage lasts throughout their life, and it’s completely paid for in a shorter time!

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» Access to family activities and community events with WoodmenLife member benefits

Also, buying 10 Pay or 20 Pay Whole Life Insurance when your children are young can save you money over time since insurance is generally less expensive at younger ages.

For more information, contact your local WoodmenLife Representative.

Whole Life Certificate [Form ICC17 8678 1-17 & 8678 1-17 (XX)] EZ Whole Life Certificate [Form ICC17 8679 1-17 & 8679 1-17 (XX)] Rider Certificate Forms 261-XX-0409; ICC17 8690 1-17; 8690 1-17 (XX) 1. There may be tax implications for policies recognized as modified endowment contracts (MECs). Distributions, including loans, from a MEC are taxable to the extent of the gain in a policy, and may also be subject to a 10% additional tax if the owner is under age 59½. 2. Loans against the cash value of your certificate will accrue interest, reduce the death benefit and may be a distribution taxable to the extent of the gain. 3. All contractual provisions apply and may vary by state.
Connected by a Larger Purpose

At WoodmenLife, family, community and country drive every event our chapters plan and every benefit we offer our members.

WoodmenLife is Where You Are

Many of you know that I grew up with WoodmenLife. As president, I’ve had the opportunity to meet with members all over the country. No matter what city or town I’m in, the people I meet are passionate about their families, their communities and this country.

Over the past couple years, we’ve re-evaluated our programs to ensure we offer you benefits that are meaningful for your family and organize fraternal activities that are helpful to your community.

Throughout 2018, we are focusing on a specific topic each quarter to focus our efforts. It will give us the chance to improve our reporting process, so we can more accurately communicate the impact you have on your communities. Being true to our roots, we will increase awareness with members and prospects about our commitment to family, community and country. As a side effect, we hope to welcome new faces to WoodmenLife and add value to the lives of these new families.

Even if you’re too busy to get involved right now, please know that you are making a difference in your community just by choosing WoodmenLife. We thank you for supporting our efforts in your community.

Sincerely,

Patrick L. Dees
President & CEO

Family, Community, Country

2018 Focus by Quarter

Jan. – March: Community

Your local chapter has formed partnerships with local organizations that need assistance. You can also help support individuals in need or community projects on RedBasket.org, the nonprofit crowdfunding website powered by WoodmenLife. Finally, we believe it’s important to recognize those who make a difference with our WoodmenLife Heart & Heritage Awards.

April – June: Country

We were founded to help American families, and we’re still doing that more than 125 years later. It’s important to us to recognize this great country we live in and those who protect our freedoms.

We’re the country’s largest private donor of U.S. flags, and we take great pride in honoring our veterans and first responders through patriotic ceremonies, including In Honor and Remembrance ceremonies on 9/11.
Finally, WoodmenLife takes special care of the families of those who make the ultimate sacrifice. We offer a $25,000 benefit for those members who’ve lost a first responder in the line of duty.

**July – Sept.: National Community Focus**
One thing we all band together for at WoodmenLife is our National Community Focus of fighting hunger. We launched this focus in 2015, and so far, we collected more than 502,470 pounds of food and nearly $886,892 in donations. We have so much more to do, and our members, staff and sales associates are dedicated to the effort.

**Oct. – Dec.: Family**
We designed our family offerings to support your family in a variety of ways, including:

- Life’s Perk’s Member Discount Program – discounts at more than 30,000 local and national retailers.
- The WoodmenLife Focus Forward Scholarship® – nearly $1 million in scholarships available annually.
- Financial assistance following the loss of an infant, damage to your home due to a natural disaster or if your children should become orphaned.
- Organized events your family can enjoy, like trips to ball games and amusement parks.

**How to Get Involved**
You were assigned to a local chapter when you joined WoodmenLife. You and your family are welcome to get involved at any time, whether it be giving an hour or two, attending a fun event or taking on a leadership role as a chapter officer. Check the back page of this issue for information on your chapter and upcoming events.

**Events By Quarter**
Throughout 2018, your chapter will be organizing events you’re welcome to help plan and participate in. These events may include:

**First Quarter**
- School supply drives
- Park or highway cleanup efforts
- Volunteering at or collecting supplies for homeless shelters

**Second Quarter**
- Memorial Day ceremony
- Flag Day ceremony
- Veteran and first responder appreciation events

**Third Quarter**
- Food drives
- Backpack stuffing events

**Fourth Quarter**
- Organized shopping events (like Toys for Tots® or Shop with a Cop)
- Assembling and delivering care packages (for nursing homes, children’s hospitals, etc.)

**More Money for Your Community**
We are grateful for the good our chapters do in your communities. In recognition of this, we’ve awarded extra money each year for certain activities. We recently revamped the Matching Funds program. Now called the Common Bond Reward Program, it better incorporates our commitment to family, community and country.

Each quarter, we will focus on one of WoodmenLife’s Common Bond values, and chapters can receive reward dollars for participating in an activity that supports that value. Chapters will be eligible to earn a total of $2,500 in Common Bond reward dollars annually.
A 9/11 flag was presented at the Mitchell High School Homecoming football game.

Upcoming Dates

Dec. 31
Deadline to hold 2017 Officer Elections and enter them on the Officer Roster on MyFraternalWeb.org

Jan. 15
Martin Luther King Jr. Day of Service

Jan. 31
Post-event reporting for October, November, December events due

Jan. 31
All post-event reporting for 2017 events due

Feb. 28
WoodmenLife Focus Forward Scholarship® application deadline
Members presented a new U.S. flag to the Lennon Spaulding American Legion. From left are Service Officer Rasheed Rahman, Chapter President Ervin Kaukola, Wendale Singletary and Sergeant at Arms Donald Smith.

Representative Katina Johnson presented a check to the Milton 9–11-year-old Allstars.

Gavin Carey, center, was among numerous students recognized for excelling in the study of American history. He is pictured with teacher Heather Hanley and Representative Lanier Burden.

West Virginia Jurisdictional President Margret Conner with an Honor Guard from Beckley, WV.

Representative and chapter member Michael West, left, presented Craig Johnston, director of the Greenbrier Parks and Recreation Department, with Arkansas and POW flags that will fly at various parks in the city.
Chapter President Randy Cunningham presented a $250 donation to Bradford Elementary Principal Kelly Knott.

Cathie Ayers, left, presented the 2017 Caring for Others Award to Linda Gail Oliver Briggs.

A new flag is flying at Laurel Run Church in Friendsville. Pictured with the donation are, from left, Board of Trustees President Jayne Bachtel, Pastor Craig Bolyard, Janet Sisler and Representative Terri Williams.

For more Fraternal Spirit photos, visit RealWoodmenLife.com.

Answer key from puzzle on pg. 40

FRATERNAL SPIRIT

Chapter 45
Friendsville, MD

Chapter 157
Bradford, TN

Chapter 1115
Gallatin, TN
Members and volunteers presented a large flag before the Down East Wood Ducks baseball game on Military Appreciation Night.

This $1,000 donation to the ARC of NWM will help fund Camp BOLD, which hosts programs for children and adults with developmental disabilities.

Members presented a flag to South Macon Elementary to welcome students back to school.

Geremy Casey, left, presented flags to Katie Rock of the Cloverdale Volunteer Fire Department.

Representative Johnny Miller presented an American History Award to Mattie Smith of Fort Payne Middle School.
There were plenty of smiles for the 2nd annual Family Fun Neighborhood Meet & Greet event.

Clay Shannon, center, was given an American History Award at Westover Elementary’s eighth grade graduation ceremony. He is pictured with Representative Gayle Parrish, left, and his history teacher, Jodi Duncan.

A new flag is aloft at Maple Grove Cemetery in Elizabethville, PA. With it are Cemetery Board Member James Raudenbush and Chapter Secretary Faye Deibler.
Lula Cavender accepts a 5-star challenge certificate for the chapter. She is pictured with National Director Ronald Aldridge, left, Library Director Connie Sutton, left, Library Board member Karen Campbell, right, and Library patron Lily Campbell.

Members helped the Mineral County Library reach its local match for state funding. Pictured are WoodmenLife member Bob Schadler, back, Library Director Connie Sutton, left, Library Board member Karen Campbell, right, and Library patron Lily Campbell.

Members made it possible for two fire stations in Habersham County to fly new flags. On hand for the presentations were, from left, Firefighter Stephen Long, Assistant Fire Chief Jason Davey and Representative Ernie Craven.

Members, from left, Melda Dorgan, Kathryn Skipper and Belinda Baggett donated baby blankets, headbands and caps they made to the University of South Alabama Children’s and Women’s Hospital.

The members of Boy Scout Troop 412, with Scoutmaster John Harris, were pleased to receive a new U.S. flag set from the chapter.
Two chapters teamed up to get a new flag flying at Ozark Fire Department Station #3. In front are Capt. Patrick Dexter, left, and Chris Hilliard. They are backed by the Ozark Firefighter Recruit Class.

Members presented a new U.S. flag to the Corpus Christi Boys & Girls Club.
Members, including Sherrie Curry, right, collected school supplies for Gentry Intermediate Schools. Accepting them on behalf of the school was Keeta Neal.

“They’re the backbone of our community,” said Sherrie Curry. “We’re doing what we can to support them.”

Tonya Cupp, Principal of Good Hope Primary School, was pleased to accept a new U.S. flag and Alabama flag, as well as U.S. flag code handbooks, from Representative Ken Bates.

“Make sure to always show a true appreciation for those who have sacrificed so much for our country. Let us consistently respect those who protect our communities on a daily basis, the law enforcement officers, firefighters and first responders.”

— Ken Bates
Representative

Former Representative and current member J.D. Scott, right, presented a check for $860 to Tonya Breaux of the Louisiana War Veterans’ Home. The donation was used to sponsor a steak dinner for Father’s Day.
Marshall County Deputy Damon Robinson, center, was given the Lifesaver Award after teaming with two others to rescue two women from a burning home. With him, from left, are Oklahoma Regional Director Stephen Priest, Representative Brent Hoskison, Oklahoma Fraternal Coordinator Billie Floyd, and Representative Loretta Abney.

Chapter President Bill Witt, far left, presented three American History Awards at a banquet. Recipients were, from left, Kelly Moore of Smithfield High School, Neath Nielsen of Southampton High School and Selena Johnson of Southampton Academy.

Carlos Evers, right, presented Captain Eric Goble with a donation for the Emerson Volunteer Fire Department to buy new equipment.
Through members’ efforts, a new flagpole was donated to the Nethken Hill Veterans Memorial Park. It will fly the colors of the Marine Corps.

Representative Kyle East and member Amber Henderson worked late to help make a dinner and auction for the Crockett County Child Abuse Center a success. She was the primary event chairwoman, and he was the entertainment chairman.
Chapter members joined the fight against hunger with a $500 check to Oberlin High School. The money supports a program that sends backpack meals home with students on weekends. Pictured with the students who fill the backpacks are Program Coordinator Mrs. Donna Shurr and Principal Mr. Bayless.

Numerous volunteers from Calvary Chapel South joined with Representative Naoko Singer, Vice President Brandon Warner and member Zhalena Mattis to fill birthday goodie bags for homeless children.

Donnie and Gale Webb donated part of their garden to serve as the chapter’s community garden. The harvest went to Feeding America in Salem, VA. Pictured, from left, are members Donnie Webb and Rita Springer, with Representative Michael Canestrari.
Members have taken the National Community Focus to fight hunger to heart. They have donated $2,000 to the Community Kitchen in Paducah, KY, and help cook and serve a meal there once a month.

Representative Nick Cangiamilla presented a check to the Hood County Meals on Wheels. Crystal Smith is the activity director there.

Chapter members helped raise $1,000 for the Mount Pleasant Food Ministry. This $1,000 donation eased the burden for 141 struggling families.

The two waiting rooms at Marshall County Hospital stay stocked with snacks thanks to the effort and heart of chapter members.

Members donated $250 to the First Free Will Baptist Church to purchase food and other supplies for an event that served the homeless in their community.
During the third quarter of 2017, chapters were challenged to find a hunger relief organization in their community and assist them in submitting applications to fundraise through RedBasket.org. The goal of this challenge was to raise awareness, not only of RedBasket.org, but also of WoodmenLife’s commitment to our National Community Focus of fighting hunger.

The campaign was a great success. During the initiative, 63 projects were published on RedBasket.org—benefiting food banks and pantries, backpack programs, summer feeding programs, blessing boxes, and more. These projects have raised more than $75,000 so far.

A Fruitful Partnership
One example of a successful campaign was the Selma Area Food Bank in Selma, AL. This organization has been working to fight hunger in their community since 1993. Over the last year, they have provided 29 mobile food pantries to deliver food to people who may not be able to get to their facility.

“Most of the food distributed will go toward feeding the elderly and disabled in Wilcox and Marengo Counties,” said Lynn Henderson, a staff member at the Selma Area Food Bank. “The absolute goal of the Selma Area Food Bank is to ensure that no man, woman or child goes to bed hungry.”

Their RedBasket.org campaign was sponsored by WoodmenLife Alabama Chapter 3, and their goal was to raise $1,000 to purchase 20,000 pounds of food for two additional mobile food pantries. They exceeded their goal, raising $1,200.

“Chapter 3 decided to sponsor this project to help an organization that has done so much for the community,” said Ashley Pruitt, Community Outreach Manager of the Alabama South Region.

“Giving back to the community is an important value for this chapter, so sponsoring a RedBasket.org project was a great fit.”

RedBasket.org’s Mission
Community improvement projects are a large part of RedBasket.org’s mission. In addition to providing a fee-free environment for fundraisers, the website offers campaign support, tax deductions for donations, and a $50 Good Start donation to each campaign. Eligible WoodmenLife members may also use an annual Member Match of $25 to boost donations.

WoodmenLife is waging a fight against hunger across this country. See how other chapters are making a difference in Fraternal Spirit on pages 24 and 25.

To learn more about how WoodmenLife and RedBasket.org work together to improve communities, please visit RedBasket.org or call 877-969-7378.
Nature Takes Its Toll

In recent months, storms have taken their toll on much of the United States, especially the South, where many of our WoodmenLife members live. As always, our chapters showed their true nature, jumping in to help any way they could.

Members were also reminded that WoodmenLife is available to help. If your home has been damaged by one of the recent natural disasters, you may be eligible for up to $1,000 to help rebuild. Contact your WoodmenLife Representative for more details, or download the benefit form at WoodmenLife.org/member-benefits.

Finally, if you are looking to help someone affected by recent storms, you can help them raise money to rebuild on RedBasket.org. Unlike other crowdfunding sites, there are no fees, so the recipient is awarded 100% of funds raised.

Alabama Chapter 3 answered the third-quarter challenge to support a hunger relief organization with a campaign on RedBasket.org. That effort resulted in a $1,200 donation to a Selma, AL, mobile food pantry. It also contributed to hitting the half-million pound milestone for the National Community Focus of fighting hunger.

WoodmenLife Reaches Milestone

Can by can, hour by hour, dollar by dollar, WoodmenLife members have accomplished something truly inspiring.

They’ve combined heart with muscle and hit a major milestone: 502,470 pounds of food have been donated to hungry families since the National Community Focus began.

Give yourselves a round of applause, and be proud of your dedication to the cause.

Your efforts have made a difference in some of the 48 million food-insecure households nationwide. Some of those homes may be on your own block.

Please continue to support WoodmenLife as another milestone waits on the horizon.

What will it feel like to have helped donate more than $1 million worth of food?

We’re at $886,892, and we can’t wait to find out.

We’ll get there with the same spirit of community that lifted us past the 500,000 pound benchmark.

Stay with us on that journey.
WoodmenLife Meets Hacksaw Ridge

Relationships, Patriotism Bind WoodmenLife, Christian Academy

Billy Wright had some inside information when he sought sponsorships for participants in the Desmond T. Doss Memorial Walk/Run – he is a WoodmenLife member and a teacher at Desmond T. Doss Christian Academy.

“Billy felt WoodmenLife stands for the same values and patriotic pride that the school stands for,” said Joey Sarinana, a Recruiting Sales Manager in Virginia, “and that this would be a great partnership opportunity.”
Patriotic Connection

In fact, it’s a continuation of a relationship that goes back several years. Sarinana discovered a synergy between the Doss Academy and WoodmenLife through another member who was a teacher at the school.

Indoor U.S. flags were presented to the school in 2013. The following year began the annual bestowing of American History Awards at graduation. Then, there was a 9/11 ceremony in 2016 where the students presented a new U.S. flag.

Hollywood Connection

The patriotism is fitting for a school named for Lynchburg, VA, native and Congressional Medal of Honor winner Desmond T. Doss, the hero of the 2016 film *Hacksaw Ridge*. The Army medic evacuated his peers from behind enemy lines in Okinawa during World War II without ever picking up a weapon.

Juanda Harper, a Lynchburg member and distant cousin of Doss, speaks about her relative’s recognition with pride. It’s acclaim that is matched by the city’s recent placement of commemorative markers in Doss’ honor.

“It’s been how many years?” Harper asked. “And Lynchburg had never acknowledged it had this hometown hero.”

Beyond patriotism, the WoodmenLife/Doss Academy partnership has also benefited from the STARLAB, a portable planetarium used by several more schools over the years.

“When we reach out to our members who are involved with schools and don’t just tell them what we do, but show them,” Sarinana said, “we are able to prove and show who WoodmenLife is.”
Sarinana’s sentiment is seconded by Virginia Community Outreach Manager Marla Baker.

“We have earned trust and recognition,” she said. “Adult members discover little by little all WoodmenLife has to offer them and their families, and the impact we have on the community.”

“Adult members discover little by little all WoodmenLife has to offer them and their families, and the impact we have on the community.”

- Marla Baker
Virginia Community Outreach Manager

Medal of Honor Background

Though the origins of a Medal of Honor date back to before the Civil War, Congress established three parameters in the U.S. Code in 1963:

- It would be awarded for action against an enemy of the United States,
- while engaged in military operations involving conflict with an opposing foreign force, or
- while serving with friendly forces (such as was the case with the UN forces in Korea) in an armed conflict against an opposing armed force in which the United States is not a belligerent party.

Total Medal of Honor recipients: 3,500
Living recipients: 73
Double recipients: 19

Who was Desmond Doss?
Okinawa, April–May 1945

Private First Class Desmond Doss was a company aid man when the 1st Battalion assaulted a 400-foot high cliff.

As U.S. troops gained the summit, a heavy concentration of artillery, mortar and machine gun fire crashed into them, inflicting approximately 75 casualties and driving the others back.

Doss refused to seek cover and remained in the fire-swept area with the many stricken, carrying them one by one to the edge of the escarpment and there lowering them on a rope-supported litter down the face of a cliff to friendly hands.

On May 2, he exposed himself to heavy rifle and mortar fire in rescuing a wounded man 200 yards forward of the lines on the same escarpment; and two days later he treated four men who had been cut down while assaulting a strongly defended cave, advancing through a shower of grenades to within eight yards of enemy forces in a cave’s mouth, where he dressed his comrades’ wounds before making four separate trips under fire to evacuate them to safety.

On May 5, he unhesitatingly braved enemy shelling and small arms fire to assist an artillery officer. He applied bandages, moved his patient to a spot that offered protection from small arms fire and painstakingly administered plasma. Later that day, Doss crawled to a severely wounded soldier 25 feet
from the enemy position, rendered aid and carried him 100 yards to safety.

On May 21, in a night attack on high ground near Shuri, he remained in exposed territory, fearlessly giving aid to the injured until he was himself seriously wounded in the legs by the explosion of a grenade. He cared for his own injuries and waited five hours before litter bearers reached him and started carrying him to cover. The trio was caught in an enemy tank attack and Doss, seeing a more critically wounded man nearby, crawled off the litter and directed the bearers to give their first attention to the other man. Awaiting the litter bearers’ return, he was again struck, suffering a compound fracture of one arm. He bound a rifle stock to his shattered arm as a splint and crawled 300 yards to the aid station.

Through his outstanding bravery and unflinching determination in the face of dangerous conditions, Doss saved the lives of many soldiers. His name became a symbol throughout the 77th Infantry Division for outstanding gallantry far above the call of duty.

On Nov. 11, 1918, the armistice ending World War I went into effect. Since then, this country has been using that date to remember veterans. In the year leading up to the 100th anniversary, WoodmenLife will express its gratitude. Patriotism is one of this organization's shared values. We welcome the chance to hear your stories of military service. Please send them to WLEditor@woodmen.org. In the meantime, follow this series on our corporate blog, RealWoodmenLife.com.

Doss on top of the Maeda Escarpment, May 4, 1945.

Source: Congressional Medal of Honor Society website
Applications are now being accepted for the 2018 WoodmenLife Focus Forward Scholarships.® With this scholarship program, qualified members can apply for up to $25,000 for higher education expenses.

Nearly $1 million in scholarships is available each year, with the following scholarships to be awarded:
- $25,000
- $20,000
- $10,000
- Ten for $1,000 each

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

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

Eligibility
To apply for a WoodmenLife Focus Forward Scholarship, the applicant must meet the following criteria:
- Be a 2017 or 2018 high school graduate.
- Plan to enroll in full-time undergraduate study at an accredited two- or four-year school for the entire academic year the scholarship is awarded.
- Be a good-standing WoodmenLife member for a minimum of three years.
- Be from a 100% WoodmenLife family at the time of application. This means everyone living in the household must be a member on or before the date of the scholarship application.
Selection Criteria
A third-party vendor administers the WoodmenLife Focus Forward Scholarship program. Selection for the scholarships is based on all of the following criteria:

• Academic performance (including grade point average and standardized test scores)
• Demonstrated leadership and participation in school and community activities
• Work experience
• Short answer essays on patriotism and community involvement/service
• Volunteer hours in the prior 12 months
• Statement of career and educational goals
• Letter of recommendation
• Transcript

Also, financial need will NOT be a consideration for these scholarships.

How to Apply
To apply for a WoodmenLife Focus Forward Scholarship, members should:

1. Go to WoodmenLife.org and click on the scholarship image on the home page.

2. You will then be directed to the scholarship page where you will click the “Get Started Now” button and enter the quick access code: graduate.

3. After entering your quick access code, you will be directed to the WoodmenLife Focus Forward Scholarship application site. If you are a new user on the site, you will need to create an account.

Once on the site, additional information will be provided. You will also need all the following information to complete your application:

• Most current unofficial high school transcript, including student name, school name, grades, and credit hours for each course
• Completed Applicant Appraisal Form (found on the program page of the application) to be filled out by a school counselor or adviser, an instructor or a work supervisor who knows the applicant well
• The names and WoodmenLife certificate numbers of all family members in the applicant’s household

Applications for 2018 scholarships will only be accepted through Feb. 28, 2018.
For more information or help with your application, talk to your local WoodmenLife Representative or go to WoodmenLife.org/scholarships.
It’s never too early to start teaching your kids the lessons you wish you’d learned earlier to help them avoid financial struggles as adults.

The idea you can’t emphasize early enough is this: The less debt you start with as an adult, the better you’ll be able to afford the life you want.

We recommend beginning with simple lessons when your child is 11 or 12, before they get their first job and start developing the money habits that will carry them through life.

Money Tip #1: Start talking to your kids about the cost of their dreams.

Many people assume that if a career requires education, it will pay enough to meet their needs right away. But that doesn’t take student debt into account, or the availability of jobs or the drastic differences in cost of living in different locations.

This doesn’t mean your child has to give up on their dreams. It just means they need to start thinking about how to pay for them, and the sooner the better.

Some scholarships can be used for a trade school, community college or university. The WoodmenLife Focus Forward Scholarship® is one of these, plus it takes more than GPA into consideration.

Visit our corporate blog, RealWoodmenLife.com, for four more essential tips about talking to your kids about money.
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 welcomes its members, regardless of background and beliefs. We respect every individual’s unique perspective and contribution. We are committed to creating an inclusive environment that values differences and creates opportunities for growth, leadership and service.

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

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

**Procedures for Handling Member Complaints:** Any instances of discrimination or harassment involving any member of WoodmenLife should be reported immediately, in confidence to WoodmenLife’s EEO 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.
New COM Looks to Make a Difference in the World

It hasn’t been a year yet, but Georgia South Community Outreach Manager (COM) Jesse Jaime’s time with WoodmenLife has already humbled him.

Soon after he began his position last January, tornadoes ravaged the region, leaving residents without homes, power and more. Jaime went to work to help effectively use the generosity of WoodmenLife chapters and fraternal corporations across the U.S. He helped establish stipends for those most impacted by the storms and opened a distribution center for essentials needed to rebuild lives.

Jaime was touched by the reactions of residents who benefited from the efforts.

“The gratitude shown by those who came to gather supplies was a pretty humbling experience, and for me, it served to really solidify that I had made the right choice (to join WoodmenLife).”

The validation Jaime felt falls in line with his view of his COM role: It’s an opportunity to pursue activities he enjoys, such as fostering community partnerships, while also making a difference in the world.

“Increasing the WoodmenLife brand is a major step in that direction,” Jaime said.

It all starts with getting to know the people he meets, he said. Jaime’s learned that only through appreciating one another’s perspectives can a person successfully communicate with others and work together – a trait he picked up living across the country.

That trait will serve Jaime well as he continues to serve his region.

“With 50 unique chapters dotted across southern Georgia,” he said, “each with their own unique cultures, being able to adapt and communicate effectively is key.”
Oklahoma Senior Outing Gives “Hugs” to Troops

Making crafts during the annual WoodmenLife OK Senior Outing created goodwill miles and miles away. That’s because the October gathering in Wewoka, OK, let participants personalize gifts for servicemen and servicewomen as part of The Hugs Project.

The project was begun in 2004 by a couple from Edmond, OK, who sought to ensure American troops knew they were being remembered while deployed. Today, in addition to sending care packages all around the world, the organization sells veterans’ artwork and helps treat post-traumatic stress disorder and traumatic brain injuries in military personnel, veterans and first responders.

Fraternal Coordinator Billie Floyd contacted The Hugs Project to ask about member contributions during the Senior Outing and said Executive Director Karen Stark was excited about the project and agreed to help us any way they can.

At the Senior Outing, members filled care packages with personalized canvas bags, personal notes and items purchased from the WoodmenLife Company Store. Purchases were funded by chapter donations and included cool-fiber towels, American flag lapel pins, lip balm, earbuds in a carabiner, spiral notebooks, pencils and pencil sharpener/eraser combos. Some donated items were also placed in the care packages, such as beef jerky, stress balls and playing cards.

Around 50 care packages were made by members at the Senior Outing, and they were shipped out in early November to addresses provided by The Hugs Project.

Floyd considered the undertaking – the first of its kind by the OK Region – to be a success. And it didn’t come as a surprise, because of feedback from recipients, including Army Lt. Col. Nick Montalto of Union III in Baghdad, Iraq.

“Every box we receive brings us back home, if only for a few minutes. We can tell the amount of love that goes in to each one of these,” Montalto said. “As a leader, I can tell you firsthand that our troops love what you are doing. Now on my ninth deployment, each box I see still makes me proud of the support we continue to get!”

The Hugs Project has sent more than 1,000 tons of personalized items to deployed troops, including these care packages prepared by members of the Oklahoma Region.
Winter has arrived, and that means the countdown to Christmas. Find 26 holiday-related words and phrases in the puzzle below. (Answers can be found on page 18.)

Word Bank
Gingerbread
Candy Canes
Frosty
Tinsel
Peace on Earth
Tannenbaum
Peppermint
Bethlehem
Hanukkah
Cookies
Ornaments
Stockings
Christmas
Wrapping paper
Mistletoe
Turtledoves
Reindeer
Chimney
Wenceslaus
Sleigh bells
Joy to the World
Yuletide
Dashing
Candles
Festive
Wonderland
Christmas Chuckles

Steve: What does Santa say at the start of a race?
Rhonda: I don’t know.
Steve: “Ready, set, Ho! Ho! Ho!”

Sean: Knock, knock.
Pete: Who’s there?
Sean: Murray.
Pete: Murray who?
Sean: Murray Christmas, one and all!

Will: Where do snowmen keep their money?
Bill: Beats me.
Will: In a snow bank.

Chris: What do snowmen like to do on the weekend?
Dante: What?
Chris: Chill out.

Nicki: What does Jack Frost like best about school?
John: What?
Nicki: Snow and tell.

Zoey: What do you get if you cross an iPad with a Christmas tree?
Johnny: I don’t know. What?
Zoey: A pineapple!

Sue: What has a jolly laugh, brings you presents and scratches up your furniture?
Trish: Beats me. What?
Sue: Santa Claws.

Trey: What do you get when you cross a snowman and a dog?
Brandon: I give up.
Trey: Frostbite.

Josh: Why was Santa’s little helper depressed?
Mark: Dunno. Why?
Josh: Because he had low elf esteem!

William: What did one snowman say to the other snowman?
David: What?
William: Do you smell carrots?

Carmen: What did the reindeer say to the linebacker?
Liz: I don’t know.
Carmen: “Your Blitzen days are over!”

One night a Viking named Rudolph the Red was looking out the window when he said, “It’s going to rain.”

His wife asked, “How do you know?”

“Because Rudolph the Red knows rain, dear.”
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.

Bill Blankenship
Age 83
Chapter 1
Oklahoma City, OK
Jurisdictional Past President

Howard C. Brown
Age 104
Chapter 56
Roanoke Rapids, NC

Orin D. Browning Jr.
Age 72
Chapter 37
Wesley Chapel, FL

Frances Leone Brumley
Age 82
Chapter 19
Magnolia, AR

Robert Edward Lee Cross
Age 51
Chapter 269
Blountville, TN

Virgil Ray Cross
Age 72
Chapter 269
Blountville, TN

Marilyn Doolittle
Age 85
Chapter 45
Trenton, NJ

Michael Bruce Friedline
Age 59
Chapter 50
Carbondale, IL

Virginia R. Garcia
Age 97
Chapter 2126
Corpus Christi, TX

K.L. Hickerson
Age 84
Chapter 38
Arlington, KY
National Representative

Elizabeth Dora Jackson Lambert
Age 80
Chapter 117
Benton, KY

Michael Bruce Friedline
Age 59
Chapter 50
Carbondale, IL

Ruby Mason
Age 87
Chapter 25
Albemarle, NC

George Meyers
Age 95
Chapter 399
San Pablo, CA

John Randall Parrish
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Smithville, TN
Current President

Wanda Poss
Age 70
Chapter 1077
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K.L. Hickerson
Age 84
Chapter 38
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National Representative

John T. Russell
Age 84
Chapter 1077
Smithville, TN

Melvin R. Smith
Age 95
Chapter 157
Bishopville, SC

Earl Vanatta
Age 87
Chapter 1077
Smithville, TN

Terry Lee Whitson
Age 69
Chapter 1110
Sparta, TN

In Memoriam
A lifetime of coverage paid for in just 10 years.

WoodmenLife’s new 10 Pay Whole Life Insurance offers:

- Lifetime coverage completely paid for in a shorter time
- Payments guaranteed not to increase
- Access to cash value\(^1\) that can help pay for future goals, like college or a first home

And it’s great for kids, because insurance is cheaper at younger ages.

Contact your local Representative or visit WoodmenLife.org for more information.

\(^1\) Loans against the cash value of your certificate will accrue interest, reduce the death benefit and may be a distribution of taxable gain.
Please note: If members in your household belong to different chapters, the magazine will be sent to the oldest member and will feature events for his/her chapter of record. You can access other chapters’ events on WoodmenLife.org. Information concerning events and activities is subject to change. Visit your chapter’s website for the most current information.
Very Merry Word Search
Winter has arrived, and that means the countdown to Christmas. Find 26 holiday-related words and phrases in the puzzle below. (Answers can be found on page XX)

Word Bank
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Candy Canes Mistletoe
Frosty Turtledoves
Tinsel Reindeer
Peace on Earth Chimney
Tannenbaum Wenceslaus
Peppermint Sleigh bells
Bethlehem Joy to the World
Hanukkah Yuletide
Cookies Dashing
Ornaments Candles
Stockings Festive
Christmas Wonderland