

December 2024

WoodmenLife®

MAGAZINE



Realizing the Value of Life Insurance

ALSO IN THIS ISSUE

Coming in 2025: Jurisdictional and National Conventions

Giving Back to Communities With Giving Together



WoodmenLife®

woodmenlife.org

Chapter 1353
Fort Barnwell, NC



Chapter 1353 in Fort Barnwell, NC, purchased 109 wreaths and presented them to Wreaths Across America, an organization that works to honor those who serve and remember fallen Veterans. The donated wreaths were displayed at New Bern National Cemetery.

Strength in Community

As we approach the end of another year, I'm honored to present our newest edition of *WoodmenLife Magazine*, filled with uplifting stories and important updates that showcase the strength of our WoodmenLife community.

Celebrating Our Achievements

WoodmenLife has once again been recognized in Forbes' list of America's Best Insurance Companies. This honor reflects our unwavering commitment to serving you, our members, with excellence and integrity. You can find out more on Page 11.



Denise M. McCauley

Coming Together

We also highlight a touching project in Mathis, TX. When a young member tragically passed away, his WoodmenLife Representative led a community effort to plant a tree in his memory. This powerful display reminds us of the deep bonds within our WoodmenLife family and our dedication to supporting each other. Read this heartwarming story on Page 10.

Supporting Future Leaders

We're excited to feature a profile of a past WoodmenLife scholarship recipient. Her story is a testament to the lasting impact of our WoodmenLife Focus Forward Scholarship® program. I encourage all eligible members to apply for this year's scholarships — details can be found on Page 14.

Planning for the Future

A common misconception is that life insurance is only for later in life. This month's cover story is a special feature on the importance of life insurance at a younger age. I encourage you to explore how our products can provide security and peace of mind at any stage of life on Page 18.

A Fond Farewell

Lastly, we bid a grateful farewell to Robert T. Maher, who will be retiring from our National Board of Directors on March 1. Bob's contributions to WoodmenLife have been invaluable, and we wish him all the best. You can find out more on Page 24.

As we close out the year, I want to express my deepest gratitude for your continued trust and membership. Together, we make WoodmenLife more than just an insurance company — we're a community bound by shared values and a commitment to making a difference.

Wishing you and your loved ones a joyous holiday season and a prosperous New Year.

Warm regards,

Denise M. McCauley
President & CEO



Our Mission: Uniting hardworking Americans to secure their financial future while strengthening our communities and country.





8 Giving Together



10 A Touching Tribute



16 Food Drive Competition



22 Flag Day Ceremony

In This Issue

- 03 President's Message
- 06 Coming Soon: Jurisdictional and National Conventions
- 11 America's Best Insurance Companies
- 12 Celebrate the Holidays With Life's Perks
- 14 Catching Up With a Past Scholarship Recipient
- 18 Life Insurance for Young Adults
- 23 How to Keep Your Data Safe This Season
- 24 National Board Member to Retire
- 30 Your Chapter News
- 31 Family Recipe
- 32 Fun Zone
- 34 In Memoriam

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and like our Facebook page at
Facebook.com/WoodmenLife



26 Community Spirit



Volume 155 Number 1

We've been helping to protect the financial future of families like yours, making a difference in hometowns across America and honoring our country since 1890. As a not-for-profit life insurance company, we put money back into the community. We're here when you need us most.

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All products may not be available in all states.

Not all Representatives are licensed to sell all products.

Purchase insurance and annuity products that meet your financial situation, needs and objectives. Never purchase insurance and annuity products for the sole purpose of qualifying for non-guaranteed membership extras.

Equal Access Policy

WoodmenLife is an Equal Access membership organization that promotes a culture of inclusion. 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. 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 classification or factor protected by federal, state or local law.

It is also WoodmenLife's policy that any form of harassment of any member for any reason, not just on the basis of any factor or protected status listed above, will not be tolerated.

Proud member of:



Honored to be recognized on:



Cover photo by Analee Grace Photography

On the Cover

WoodmenLife member Iesha Kelley decided to purchase life insurance to help protect the financial future of her and her son.

JURISDICTIONAL CONVENTION

2025 Schedule

In the coming months, 23 WoodmenLife Jurisdictional Conventions will be held across the country, with thousands of members and guests attending.

Alabama

March 21-23

Marriott Resort at Grand National
Opelika, AL

Arkansas

(includes the MO counties of Boone, Cass, Clay, Greene, Howell, Jackson, Livingston, and Platte)

April 25-27

Hotel Hot Springs
Hot Springs National Park, AR

Florida

April 11-13

The Florida Hotel
Orlando, FL

Georgia

March 14-16

Evergreen Lakeside Resort
Stone Mountain, GA

Great Lakes (includes IL, IN and MI, and the MO counties of St. Charles, St. Louis and Audrain)

March 14-16

Embassy Suites-St. Charles
Saint Charles, MO

Iowa (includes MN and WI)

May 2-4

Stoney Creek Hotel
Johnston, IA

Kentucky (includes Dunklin County, MO)

April 4-6

Owensboro Convention Center
Owensboro, KY

Louisiana

March 21-23

DoubleTree Lafayette
Lafayette, LA

Mid-Atlantic (includes MD, DE and D.C.)

April 4-6

Rocky Gap Casino Resort
Flintstone, MD

Mississippi

April 24-25

IP Casino
Biloxi, MS

Nebraska (includes CO, ND and SD)

May 16-17

Embassy Suites by Hilton Omaha-La Vista
La Vista, NE

New Mexico (includes AZ and the TX counties of El Paso and Hudspeth)

March 28-29

Sheraton Albuquerque Uptown
Albuquerque, NM

North Carolina

April 25-27

Sheraton Imperial Hotel
Raleigh-Durham Airport
Durham, NC

Northeast

(includes CT, ME, MA, NH, NJ, NY, RI, and VT)

May 16-18

The Queensbury Hotel
Glens Falls, NY

Ohio

April 11-12

Best Western Wooster Hotel
Wooster, OH

Oklahoma-Kansas

April 11-13

Sheraton Midwest City
Midwest City, OK

Pacific

(includes AK, HI, ID, NV, OR, MT, UT, WA, and WY)

April 4-5

Gold Coast Hotel & Casino
Las Vegas, NV

Pennsylvania

May 2-4

Wyndham Resort and Convention Center
Lancaster, PA

South Carolina

April 26-27

Embassy Suites Charleston Airport
North Charleston, SC

Tennessee

May 15-17

Franklin Marriott Cool Springs
Franklin, TN

Texas (except for El Paso and Hudspeth Counties)

April 11-13

Hyatt Regency San Antonio
San Antonio, TX

Virginia

April 3-6

Renaissance Portsmouth-Norfolk
Portsmouth, VA

West Virginia

May 2-3

DoubleTree by Hilton Huntington
Huntington, WV



Scan the QR
code for more
information.

Get Ready for WoodmenLife's 50th National Convention

We're hitting an exciting milestone in WoodmenLife history. For our 2025 National Convention, we are heading to National Harbor, MD. This is our 50th National Convention, and we're marking the occasion with the theme "Celebrating the Spirit of America."

Your Voice Counts

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

WoodmenLife's 50th National Convention represents more than getting together. It's a celebration of the values, shared history and American pride that connect us.

We look forward to seeing many of you as we show the Gaylord National Resort & Convention Center how we celebrate the spirit of America.



2025 Refund Amount Set

As a member, you may be eligible to receive an annual refund on your certificate, which will be sent to you via mail or reinvested in your account, depending on the preference you have set.

During 2025, members holding certain life, accident or health certificates are expected to be paid approximately \$18 million in refunds.

Keep an Eye Out for Tax Forms in Early 2025

Tax season will be here before you know it, and the Internal Revenue Service requires WoodmenLife to send you specific tax forms related to your WoodmenLife products. Here are three forms and some of the reasons they're mailed:

- A **1099-R**, Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc., may be mailed when refunds exceed the amount paid into the certificate. These refunds can be used to purchase additional insurance, held on deposit or received in cash
- A **1099-INT**, Interest Income, may be mailed to report interest earned by refunds held on deposit, much like a savings account
- A **5498**, IRA Contribution Information, may be mailed to report contributions made to a retirement plan, like an IRA

If you need more information about your tax forms, consult your tax advisor.

Giving Together

Across the Country

This summer and fall, WoodmenLife Representatives, members and other volunteers completed nearly 500 Giving Together projects across America. The goal of this program is to make a difference where our members live through cleanup, beautification and painting projects.

Giving Together is an excellent opportunity to showcase what WoodmenLife is all about.



Pacific/Midwest

Project organized by Representative Sammy Nguyen. Volunteers helped clean up Ala Moana Regional Park on the island of Oahu in Hawaii. The group picked up litter and leaves, and they sanitized the exercise equipment.



Louisiana

Project organized by Representative Kelly Dupre. Giving Together funds were used to purchase 10 new picnic tables for Oaklawn Middle School. A group of volunteers — which included students, parents and teachers — then worked to seal the picnic tables. Students and teachers have since enjoyed using the tables during recess.

Photos by Eric Ochoa



Kentucky West

Project organized by Representative Leticia Browning. A group of volunteers planted eight trees at Cartwright Grove, an old west tourist attraction in Mayfield, KY. To celebrate their work, the volunteers ate at a nearby Cracker Barrel.



Texas Southeast

Project organized by Representative Nicole Voitle.

This project supported And Then a New Day, which helps young adults with special needs learn life skills. Volunteers cleaned flower beds and planted new seeds. And Then students learned how to tend the garden from start to finish.



North Carolina East

Project organized by Representative Chaunda Wharton.

Volunteers painted the chapel and break room at P.O.R.T.A.L., which provides shelter, hope and resources to those experiencing homelessness in Goldsboro, NC. The group of volunteers cleaned the walls, put up tape and painted multiple coats for a professional look.



Florida

Project organized by Representative Johnny Johnson.

This project benefited Lighthouse Ministries, which offers food, shelter and residential programs to people experiencing homelessness. Volunteers cleaned up the landscaping and laid mulch, and they socialized with Lighthouse staff and residents over drinks and snacks.



South Carolina

Project organized by Representative Rosalynne Kauffman.

A group of volunteers beautified the signs at the three entrances to downtown Turbeville, SC. The volunteers — including the Turbeville mayor — trimmed shrubs, placed straw around the bushes, planted bulbs in a flower bed, and used a leaf blower to tidy up the area.



Alabama North

Project organized by Representative Jeremiah Gallaway.

Volunteers helped beautify Lifespring Church in Arab, AL. They added fresh pea gravel to a walkway, put in edgers to keep the gravel in place and installed a new child safety gate lock.

Photos by Dante Media House



Representatives Minerva Gutierrez and Cynthia Westbrook's community beautification project involved planting a tree in honor of 13-year-old Jeremiah De Leon-Smith, a WoodmenLife member who had passed away. The tree was planted on Aug. 17, Jeremiah's birthday, outside the Mathis High School football stadium, where Jeremiah looked forward to competing.

Giving Together Project Honors Memory of a Young Member

Jeremiah De Leon-Smith of Mathis, TX, was athletic and easy with a smile. When the 13-year-old passed away in June, it was a shock to the community. His grandmother wanted to keep his memory alive, and WoodmenLife rallied around the cause.

That's because we're committed to supporting our communities in times of need. It's also because Jeremiah was a member of the WoodmenLife family, and we were grieving, too.

Sales Representative Minerva Gutierrez of Corpus Christi, TX, had helped cover Jeremiah with life insurance when he was a baby. And she was quick to respond when his grandmother asked for her help in memorializing him.

"We don't just sell you life insurance and say, 'I'm gone,'" Gutierrez said. "No! We try to be involved at every stage of life."

So, she brainstormed with Financial Representative Cynthia Westbrook of LaVernia, TX. The duo decided on a community beautification Giving Together project: They would plant a tree to honor Jeremiah.

That tree-planting took place on Aug. 17 — Jeremiah's birthday.

"It was very emotional, but it was absolutely beautiful."

— Cynthia Westbrook
WoodmenLife Financial Representative

"It was fantastic," Westbrook said of the event, which drew about 100 people. "It was very emotional, but it was absolutely beautiful."

Jeremiah's tree was planted outside the Mathis High School football stadium. It's an appropriate place for his legacy to grow — Jeremiah looked forward to competing on the field inside.

Gutierrez saw the occasion as a shining example of WoodmenLife's commitment to family and community.

"It's always great when you cover a family and no one ever has to use it before their time," she said. "That was the plan for Jeremiah, but sadly it was used after his tragic passing."

"In talking with the family, they were so grateful they had WoodmenLife."

Congratulations to the Winners of This Year's 'America Is ...' Video Contest

Schools across the country showcased their American pride through the "America Is ..." Video Contest. Students created original videos that represented their passion for patriotism.

This year, students were asked to submit a video illustrating the theme "Home of the Free, Because of the Brave."

The top three videos in each division (K-8 and 9-12) were selected by online voting and received a cash prize.

Stay tuned: In the March edition of *WoodmenLife Magazine*, you can read all about the winning schools and their entries.

Visit [Facebook.com/WoodmenLife](https://www.facebook.com/WoodmenLife) to see this year's videos.

Congratulations to all of this year's participating schools — we appreciate your creativity and dedication. Keep up the great work, and continue to share your stories of patriotism.



'AMERICA IS ...'
*Home of the Free,
Because of the Brave*

Among 🖐️ America's Best

In September, Forbes included WoodmenLife as one of America's Best Insurance Companies — and we have you to thank.

To create the list, Forbes partnered with market research firm Statista. The rankings were determined by surveying more than 18,000 people across the United States. In total, 97 companies rose to the top as America's Best Insurance Companies.

Thank you for your continued support — we could not have earned this honor without you.

You can see the full list at [Forbes.com/Best-Insurance-Companies](https://www.forbes.com/Best-Insurance-Companies)



2025 CHAPTER CENTENNIALS

Happy 100th to the following chapters:

Chapter 1197
Byron, GA
Feb. 2, 1925

Chapter 1
Victorville, CA
May 27, 1925

Chapter 1946
Portland, OR
June 1, 1925

Chapter 6
Norwalk, GA
July 8, 1925

Chapter 626
Trenton, FL
July 29, 1925

Chapter 1190
Fulton, MS
Aug. 19, 1925

Chapter 1220
Wrightsville, GA
Sept. 22, 1925

Chapter 625
Sanford, FL
Oct. 12, 1925

Chapter 233
Las Cruces, NM
Oct. 12, 1925

Chapter 3
Eugene, OR
Oct. 26, 1925



A Life's Perks®

*Holiday Gift Guide

Unwrap the magic of the holidays with Life's Perks. From holiday shopping to New Year's resolutions, WoodmenLife members¹ have access to a variety of valuable discounts².



Holiday Shopping Made Easy

Valuable Discounts: Enjoy special discounts at top retailers for all your holiday gifts

Gift Cards: Save on gift cards for popular stores, perfect for last-minute presents



Festive Fun for the Family

Event Discounts: Access discounts on holiday events and attractions for family fun

Travel Savings: Plan a festive getaway with savings on hotels and travel packages



Home for the Holidays

Home Improvement Savings: Spruce up your home with discounts at home improvement stores

Grocery Discounts: Save on groceries and make your holiday meals memorable



New Year, New You

Fitness Discounts: Kick-start your New Year's resolutions with savings on gym memberships and fitness gear

Wellness Perks: Access discounts on wellness products to support your health goals

1. WoodmenLife Extras are available to members. An individual becomes a member by joining our shared commitment to family, community and country, and by purchasing a product. These extras are not contractual, are subject to change and have specific eligibility requirements, such as length of membership, number of qualifying members in household and/or qualifying event.

2. WoodmenLife has entered into sponsored marketing relationships with companies that agree to offer discounts to WoodmenLife members. WoodmenLife is not affiliated with these companies and does not administer these discounts for products or services.

Make the most of this holiday season with Life's Perks.



A Stress-Free Experience

Early Access Deals: Get early access to sales and avoid the holiday rush

Cashback Offers: Earn cash back on purchases and stretch your holiday budget further

Getting started with Life's Perks is easy:

- 1 Visit WoodmenLife.org/Discounts
- 2 Click "Visit Life's Perks"
- 3 Click "Create Your Account"
- 4 Fill in your information, including WoodmenLife's quick access code
- 5 Click "Register" — and you are ready to start saving
- 6 Download the **PerkSpot Mobile App** to take discounts with you wherever you go

Preserve Your Legacy With an Ethical Will

We are excited to introduce a new addition to LawAssure™: ethical wills.

What Is an Ethical Will?

Ethical wills have a long and rich history. Initially spoken on deathbeds, they later became written letters to loved ones. Ethical wills are a way to capture your essence and make sure your outlook on life and beliefs live on.

Unlike a last will and testament, ethical wills are not legal documents. This gives you the freedom to include whatever feels significant and personal, such as:

- Cultural traditions
- Life lessons, values and beliefs
- Expressions of gratitude
- Requests for how you wish to be remembered
- Secret family recipes

This new feature is an exciting addition to LawAssure, our WoodmenLife Extra¹ that allows members to create customized wills, powers of attorney, healthcare directives and obituaries with free, easy-to-use online templates².

To learn more, visit WoodmenLife.org/LawAssure.

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2. WoodmenLife has entered into a sponsored marketing relationship with Epoq, Inc. (Epoq) to offer document preparation services to WoodmenLife members. Epoq is an independent service provider. WoodmenLife is not affiliated with Epoq and does not administer these document preparation services. WoodmenLife does not provide, is not responsible for, does not assume liability for and does not guarantee the accuracy, adequacy or results of any service or documents provided by Epoq. WoodmenLife, its employees and representatives are not authorized to give legal advice. Not all services are available in all states.

Where Are They Now?

A Spotlight on a Former Scholarship Recipient



Since its start in 2017, the WoodmenLife Focus Forward Scholarship® program has recognized more than 5,000 young members across the United States and awarded more than \$3 million in scholarships¹. Last year, WoodmenLife awarded 578 scholarships, ranging from \$500 to \$10,000.

With the application period now open, WoodmenLife decided to catch up with a previous scholarship recipient to see how her college experience has been going, what she's used the money for and what advice she has for members looking to apply for a scholarship.

Grace Freese
University of California, Santa Barbara

Three years ago, Grace Freese received the news that would shape her future: an offer to attend the University of California, Santa Barbara (UCSB) with a Communications major and History minor.

Freese, a 2021 graduate of Del Campo High School in Fair Oaks, CA, received a WoodmenLife Focus Forward Scholarship that helped turn her dream of attending college into a reality.

The scholarship covered a significant portion of her tuition, helping pay for more than a year of her education at UCSB. This financial support allowed Freese to participate in campus life and follow her

passions without the added stress of working more hours at her part-time job.

Freese is a part of the Associated Students (AS) Program Board, a student-operated nonprofit organization that coordinates events for the UCSB community. Recently, she accepted the position of special events coordinator, planning the four biggest events of the year.

In addition, Freese participated in student government during her freshman and sophomore years. She helped advocate for a new position called Commissioner of Community and Climate, which focuses on creating bonding events and facilitating important conversations among students.

Freese also writes for WORD Magazine, a culture and arts publication on campus.

Now in her senior year, Freese recently completed an internship at PURPLE PR, a

Member Highlight

Grace Freese

Carmichael, CA

Chapter 339

Member Since 2006



public relations company. After graduation, she plans to pursue a career in event planning, potentially in music and talent booking, sports or TV production.

Reflecting on the impact of the scholarship, Freese said, “The scholarship has given me everything. It fully allowed me to go to school and pursue my passions, especially during the challenging times of the pandemic.

“Without the WoodmenLife scholarship, I would have had to be more dedicated to working instead of being part of student organizations. Granting students scholarships and awarding them for what they’re proud of is something so wonderful to students, and it has made me value my education much more.”

Freese encourages other students to apply for a scholarship.

“This scholarship has allowed me to live a happy, healthy life and fully enjoy my college experience. It’s an incredible opportunity that can truly make a difference in a student’s life.”

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WoodmenLife Focus Forward Scholarship® Deadlines

Applications will be accepted through Jan. 15, 2025, at 3 p.m. Central Time.

Members graduating from high school and recent graduates are encouraged to apply. The scholarships can be used for education-related expenses at accredited universities, colleges and trade schools.

Visit WoodmenLife.org/Scholarships for complete eligibility requirements.



We're Here for You After the Storm

WoodmenLife's Natural Disaster Extra¹ can be a true lifeline for members in need, providing financial assistance of up to \$1,000 to help with home repair costs after a storm strikes.

You don't need to experience a catastrophic event, like a hurricane or a tornado, to seek help through this valuable extra. Damage from wind, hail or flooding can also qualify, as long as the damage to your primary residence is more than \$10,000 and you have been a WoodmenLife member for at least a year.

Visit WoodmenLife.org/Natural-Disaster to learn more about eligibility requirements and to see some of the disasters we're currently accepting applications for.

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Georgia Chapter Leads Widespread Community Food Drive

In the heart of Effingham County, GA, a food drive initiative has been changing lives and bringing the community together for the last seven years.

WoodmenLife Chapter 1770, in partnership with Effingham County Schools, has been hosting an annual food drive competition that not only fills pantries but also brings together students, parents and teachers in the spirit of giving.

“The impact of this food drive goes far beyond the numbers,” said Evelyn Davis, Chapter 1770 Treasurer. “It’s so nice to see how our community comes together, especially the younger generation, to make a real difference in people’s lives.”

Friendly Competition

Schools throughout the district compete to see who can collect the most food. Students are encouraged to bring in nonperishable food items, and schools encourage participation with incentives like pizza parties and other special activities.

“The competition really drives engagement. It’s amazing to see how creative the schools get in motivating their students to participate,” Davis said. “But at the end of the day, everyone knows they’re part of something bigger than just winning a prize.”

The weeklong competition was held in September. On the Monday after the food drive, the chapter teamed up with Manna House Ministries, a local food pantry, to visit every participating school to collect the donations.

Chapter Highlight

Chapter 1770 
Savannah, GA 
1,271 Members 
Founded in 1916 



This year, the food drive’s total broke last year’s record: Students brought in 21,196 pounds of food and \$17,499.

When the monetary donations are used to purchase even more food, at a rate of 10 pounds per dollar, the grand total reaches a whopping 196,186 pounds. That’s 98 tons!

A Growing Impact

The school that brings in the most food based on its student population is awarded a \$1,000 prize from the WoodmenLife chapter; the runner-up receives \$500.

“What’s truly remarkable is how this project has grown over the years,” Davis said. “These students are learning the power of community, and that’s a lesson that goes far beyond any classroom.”

The food collected for Manna House Ministries is distributed throughout the community.

“We feel like there is a great need, and this food pantry is a very good organization,” Davis said. “Our goal is not just to collect food, but to help those in need that will continue to grow and benefit our community for years to come.”

Commitment to Serve Drives Longtime First Responder

During National Emergency Medical Services Week in May, WoodmenLife member Gordon Merry of Huntington, WV, was honored for 50 years of service to Cabell County. Though flattered, Merry saw the moment more as recognition of how much the county's emergency services have grown since 1974, when he first joined as a paramedic.

Member Highlight

Gordon Merry 

Huntington, WV 

Chapter 66 

Member Since 2012 

Merry, 71, originally wanted to go into law enforcement, but believed he was too small. Instead, he entered the paramedic program as a career stopgap. He never left. Now, it's hard to imagine what the Cabell County Emergency Medical Services Department would be without him.

“It’s the rewards that come from giving back to the people and the county. And knowing that we’re helping people and making our communities better.”

— Gordon Merry
WoodmenLife member

Now the department's director, Merry joined the county EMS when it had just 24 staff members and two ambulances. Today, it has more than 200 employees, nine stations and 32 ambulances.

Much of that growth was the work of Merry, who has spearheaded fundraising and modernizing the department.

“Gordon has worked his entire life serving others and helping in his community,” said Kevin Hall, WoodmenLife Financial Representative from



WoodmenLife member Gordon Merry — to the left of the check, wearing a tie — was honored in May for 50 years of service to Cabell County EMS. Chapter 66 in Huntington, WV, was proud to make a donation to the organization at the picnic where Merry was recognized.

Barboursville, WV. “He and his team have persevered through many obstacles to continue to provide quality emergency medical services to the citizens of Cabell County.”

Hall's comments touch on what continues to drive Merry five decades into his career.

“It’s the rewards that come from giving back to the people and the county,” he said, “and knowing that we’re helping people and making our communities better.”

Merry is thankful for WoodmenLife's consistent support of Cabell County EMS. In fact, WoodmenLife Chapter 66 in Huntington and Chapter 223 in Milton helped with the picnic where Merry was honored in May.

Such support — both professional and personal — makes him equally thankful that he, his wife and son are all members.

Visit WoodmenLife.org/First-Responders to see how WoodmenLife supports our local heroes.

**“Anything can happen at any time.
Ashley found the right solution for me.
It’s the best decision that I’ve ever made.”**

– Iesha Kelley
WoodmenLife member



Member Highlight

Iesha Kelley



Mayfield, KY



Chapter 741



Member Since 2002



Stormy Reality Highlights Need for Life Insurance

What would you be thinking about if a tornado lifted your home from its foundation and rain poured into your house, leaving you with randomly bursting light bulbs and wind blowing through as if your windows were open?

When it happened to Iesha Kelley, 33, of Mayfield, KY, her view of the future changed forever. Things like life insurance, which seemed like a purchase she'd make much later in life, came into focus.

"It wasn't a priority at all," she said. "You don't really think about it until something bad happens."

CONTINUED ON NEXT PAGE →

WoodmenLife member Iesha Kelley gave serious thought to her life insurance situation after a tornado outbreak hit her hometown in 2021. She wanted to help protect her son's financial future should something happen to her.



“After that devastating event, I saw how families struggled to cover costs after losing loved ones. I wanted to spare my family that hardship, so I prepared for the unexpected.”

– Ilesha Kelley
WoodmenLife member

For Kelley, “bad” was a four-state tornado outbreak in December 2021 with numerous fatalities. Casual conversations she had with WoodmenLife Sales Representative Ashley Wyatt, also of Mayfield, came back to her.

The two knew one another because Kelley’s 12-year-old son plays basketball with Wyatt’s son. They’re friendly, and Wyatt had been emphasizing the importance of life insurance.

“Ashley had been talking to me about it,” Kelley said. “She’d text, ‘Hey, girl, you need to think about this.’”

But it wasn’t a high-pressure sales pitch, which Kelley appreciated.

“You can tell when people do things just because it’s their job, and when they really care,” she said. “Ashley really cares.”

Looking Toward Tomorrow

Wyatt cared about Kelley and her son’s financial future. Kelley is a single parent, so Wyatt was sure to discuss the unfortunate what-ifs of life.

“I said, ‘God forbid if something happened to you,’” Wyatt said, “‘If your mom had to take care of your son, you wouldn’t want her to be burdened financially.’”

Plus, Wyatt advised, Kelley could provide some financial security to her son with life insurance if she passed away.

The tornado made it all clear to Kelley.

“After that devastating event,” she said, “I saw how families struggled to cover costs after losing loved ones. I wanted to spare my family that hardship, so I prepared for the unexpected.”

Filling a Need

Kelley's hesitation to purchase life insurance is something Wyatt often sees among her young adult members¹. Many carry debt. Many are single parents. And many don't see life insurance as a monthly expense they need right now.

Their minds begin to change, Wyatt said, when she shows them that life insurance isn't as expensive as they think. They're further convinced when they see how common misfortune can be.

"Anything can happen at any time," Kelley said. "Ashley found the right solution for me. It's the best decision that I've ever made."

Kelley and her son are now happily in a home where they can't hear the wind blowing through. That, plus the protection she has with life insurance, brings her peace of mind.

1. An individual becomes a member by joining our shared commitment to family, community and country, and by purchasing a WoodmenLife product.

In fact, she's so sure of the value of life insurance that she plans to push her older brother to purchase coverage for himself.

"He works in Alaska," she laughed. "He's around bears. I told him that he needs to have life insurance."

WoodmenLife Can Help

Visit WoodmenLife.org/Life-Insurance to see how different life insurance options can help protect your family's financial future. You can talk to your local Representative about what solution is best for your unique needs.



Scan the QR code to check out WoodmenLife's life insurance options.



New York Chapters Partner on Special Flag Day Ceremony

Tucked away in Rome, NY, a special Flag Day ceremony is held annually at the gravesite of Francis Bellamy, who penned the Pledge of Allegiance in 1892.

Since 2011, WoodmenLife Chapters 1024 and 1026 have donated and presented flags that are on display at Bellamy's gravesite. The Flag Day ceremony, which is hosted by Rome Elks Lodge #96, features local politicians, a flag-folding demonstration by the local Boy Scouts of America and a 21-gun salute by the American Legion.

Eric Kieffer is a chapter member and former WoodmenLife Representative, as well as a member of Rome Elks Lodge #96. Kieffer said the partnership between WoodmenLife and the Elks was inspired by our mutual dedication to country.

"I was given an idea through our chapter to donate to the Elks Club," Kieffer said. "WoodmenLife is the second-largest distributor of U.S. flags in this country after the U.S. government, and the Elks are fortunate enough to celebrate Francis Bellamy. The Elks are responsible for taking care of the gravesite, and we try to keep it maintained as a historical marker that's appreciated within the town."

To prepare for the Flag Day ceremony each year, Kieffer said he orders the flags to set up at the gravesite. Following the gravesite dedication, he said there is another presentation at the Elk Lodge with all the flags ever used in the United States — from Jamestown all the way to present-day flags.



Two chapters worked together to help with a Flag Day ceremony held annually at the Rome, NY, gravesite of Francis Bellamy, the author of the Pledge of Allegiance. Since 2011, the WoodmenLife chapters have donated the flags that are on display.

Chapter Highlight

Chapter 1024

Tupper Lake, NY

2,179 Members

Founded in 2005

Chapter Highlight

Chapter 1026

Rome, NY

1,213 Members

Founded in 2014

"We have such an influential figure that we're fortunate enough to have buried here, who envisioned an anthem that's recited every morning in schools nationwide," he said. "Our goal is to get more dignitaries and spectators involved to give this event the esteem and attention it deserves."

Throughout his time as a WoodmenLife member and an Elk, Kieffer said it's been an honor to represent WoodmenLife with the flag donations.

"I never thought this would be something I'd be able to do," he said. "We're trying to raise awareness with the flag donations. It's been kind of a calling card for me and my growth within WoodmenLife. I'm very active with my chapter, and it's been a great experience. I'll do it as long as I possibly can."

Tips to Keep Your Holiday Purchases and Information Safe



Rob LaMagna-Reiter, WoodmenLife's Chief Information Security Officer, oversees our efforts to protect our data — as well as yours. During this season of shopping and online activity, he has advice for guarding against fraud and identity theft.

"If you haven't had your information stolen and possibly used for nefarious purposes, it's because you've been lucky," LaMagna-Reiter said. "It's not because you're safe."

But that doesn't mean there's nothing you can do. He offers several tips that can make a big difference:



Don't click on links or redirects; always go directly to the website where you want to make a purchase — meaning, type the URL into the browser



Have a unique, strong password for each of your online accounts. It doesn't have to be complicated; simple and long is better — think your favorite sentence or phrase



Use a password manager, a feature that most devices have, so you only have to remember one password



Turn on multifactor authentication whenever it's available

Public Wi-Fi Precautions

Where you're logging on makes a big difference, too, LaMagna-Reiter continued. If you're using public Wi-Fi, assume it can be seen by others.

"I wouldn't do your taxes or look at your bank statement in the coffee shop or at a store," he said with a smile.

To provide a measure of protection against digital snooping in those settings, LaMagna-Reiter recommends setting up your personal devices for automatic updates. That way, they have the latest patches and other defenses in place.

Beware of Fear Attacks

Just like being aware of where you're going online is important, so is being mindful of fear attacks.

LaMagna-Reiter said the holidays often see an uptick in the use of information available on social media to hatch scams that pull at people's heartstrings. These could be an online appeal for love or a grandchild seeking financial help because they're in trouble.

"These are proven ways to provoke a response," he said. "Be wary of them. If you suspect something, contact the authorities."

Be alert and be prepared. Doing so will help you keep your information safe. Meanwhile, we'll do our part by keeping everything you've entrusted us with safe, too.

Retiring Maher Knows WoodmenLife Is in 'Good Hands'

When Robert (Bob) Maher joined WoodmenLife in 1981, he never dreamed he'd spend his whole career here. But as he prepares to retire from the National Board of Directors in March, Maher is glad he got to be part of something so special.



"There isn't another organization that can match the genuine, caring associates who are committed to doing the right thing by our members every single day," he said. "The relationships I have made with people in the Home Office and Sales Force will last long after I retire from the board."

Maher started with WoodmenLife in the Systems and Planning Department, and he finished out his career as Chief Financial Officer. He retired in 2019 and began serving on the National Board of Directors.

As he gets ready to be "fully retired," Maher looks back with pride.

"I was fortunate to work with some talented professionals," he said. "I spent most of my career in the Investment Division, and that team has built a powerhouse that has withstood financial crises, recessions and pandemics."

"Financially speaking, WoodmenLife is as strong as ever. The board has recruited financial and risk management expertise and is in very good hands going forward."

When Maher leaves the board, his seat won't be filled for the foreseeable future. This was decided after a thorough review of our board members' skill sets. The decision aligns with WoodmenLife's needs and ensures that we maintain an efficient and effective board structure.

Meanwhile, Maher and his wife will have a full docket.

"Chris and I have been enjoying semi-retired life in Naples, FL, for five years now," he said. "We plan to continue our passion for travel, golf and beach adventures. Hopefully, our two kids will be married soon and, with any luck, we can add some grandkids to the family tree."

You've Made Us No. 1 Again

Every year since 1992, *Omaha Magazine* has invited readers to help determine the best in local business. This year, more than 900 businesses were nominated and 25,000 votes were cast.

We were honored to earn first place in the life insurance company category. This marks our eighth year of recognition and seventh year at No. 1.

Your vote means the world to us. It shows the trust you place in WoodmenLife, and we promise to keep working hard to deserve it. Thank you for your incredible support. We're proud to be part of this amazing community.

See all of this year's Best of Omaha winners at OmahaMagazine.com/Best-of-Omaha



Equal Access Policy

To ensure that all members receive equal access to all the benefits and privileges of membership, WoodmenLife has implemented and affirmed 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, Sales Representatives, 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 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 & Chief Human Resources Officer Michael Hemenway 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, Sales Representatives, and other WoodmenLife associates who may have some involvement in chapter activities.



Holiday Closures

The Home Office will be closed the following days:

• Tuesday, Dec. 24 • Wednesday, Dec. 25 • Wednesday, Jan. 1 • Monday, Feb. 17

Community Spirit

Take a photo at your next chapter event and upload it at WoodmenLife.org/Photos



Chapter 8
Austin, TX

Showing appreciation for local First Responders, Rita Jonse of Chapter 8 presented care packages to the Manor Police Department.



Chapter 68
Searcy, AR

Chapter 68 officers and members presented food for the backpack program at the Riverview School District.



Chapter 106
Cordele, GA

Georgia Chapter 106 sponsored a blood drive at the Cordele Community Clubhouse. On the table donating blood is Georgia South Regional Director Dennis Powers.

For its third-quarter shared commitment project, Kentucky Chapter 4 donated school supplies to Carr Elementary School.



Chapter 4
Fulton, KY



Chapter 436
Fort Payne, AL

Chapter 436 donated food items and \$250 to Bread of Life Community Ministries to feed the hungry in Fort Payne, AL. In addition, members also presented gift cards for the food pantry staff.



Chapter 152
Yuma, AZ

For its third-quarter project, Chapter 152 donated a pallet of water to Crossroads Mission, a homeless shelter and drug and alcohol rehabilitation facility in Yuma, AZ.



Chapter 254
Charleston, WV

Members with West Virginia Chapter 254 presented new American flags to the South Charleston Fire Department's Stations #1 and #3.



Chapter 1408
Southaven, MS

On behalf of Chapter 1408 in Southaven, MS, WoodmenLife Representative Fred Leviton presented a Heart & Heritage Award® to the DeSoto County Sheriff's Office.



Chapter 477
Waycross, GA

On behalf of Chapter 477 in Waycross, GA, Recruiting Sales Manager Andrea Osburn and Chapter Vice President Julie Peacock delivered nonperishable food items to the Action Pact food pantry.



Chapter 1154
New Roads, LA

Chapter 1154 used its third-quarter project to express its patriotism. Members presented the City of New Roads, LA, with 16 3-by-5-foot flags and 16 flagpoles, which will line the streets of downtown New Roads.



Chapter 567
Ayden, NC

Members of Chapter 567 packed food boxes, stocked shelves and donated to the Salvation Army Food Pantry in Greenville, NC.



Chapter 2441
Kingsville, TX

Members of Chapter 2441 organized a backpack-stuffing event to show their commitment to fighting hunger. The 20 backpacks were filled with food and school supplies for local children.



Chapter 566
Greer, SC

Chapter 566 members organized a First Responders Appreciation Event for the Lake Cunningham Fire Department.



Chapter 1149
Gleason, TN

Chapter 1149 officers presented an American flag to members of the Army National Guard in Weakley County, TN.



Chapter 468
Mechanicsville, VA

For its third-quarter project aimed at fighting hunger, Virginia Chapter 468 spent \$325 to stock the shelves at the North Run Baptist Church food pantry.

Answer key from word search on Page 32

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

← See Yourself Here

Submit photos of your chapter events
at WoodmenLife.org/Photos
You could make the pages of *WoodmenLife Magazine*.

Answer key from Sudoku on Page 33

3	1	2	4	8	9	5	7	6
8	9	7	1	5	6	3	2	4
6	4	5	2	3	7	8	9	1
4	7	3	9	2	5	1	6	8
9	5	1	8	6	4	7	3	2
2	8	6	7	1	3	9	4	5
5	2	9	6	7	8	4	1	3
7	6	8	3	4	1	2	5	9
1	3	4	5	9	2	6	8	7

Get Involved With Your Chapters



With the holiday season in full swing, there's no better time to spread cheer and make a positive impact with your chapter and in your community. Here's how you can get involved:

Jurisdictional Convention Delegates

Chapter delegates play an important role in representing their local chapters at jurisdictional conventions. Qualifications for serving as a delegate include:

- Good-standing benefit member
- Membership assigned to the chapter they are representing
- Age 16 or older
- Resident of the jurisdiction
- Not already representing another chapter as a delegate
- Not already representing the jurisdiction in another capacity (i.e., jurisdictional officer or national representative)

If you're interested in serving as a delegate, contact your chapter secretary or Community Outreach Advisor.

You can find the jurisdictional convention dates and locations on Page 6 of this magazine.

Common Bond Deadline

Chapter secretaries will receive chapter budgets and annual financial reports in December. They are due to the Regional Office by Feb. 1, 2025. Chapters that submit their budgets and reports early will receive \$400.

Fraternalist, Project and Chapter of the Year

Applications for these recognitions will open on March 1, 2025. These awards celebrate the outstanding contributions of individuals and chapters in 2024. Start planning your pitch now to showcase the achievements and dedication in your community.

If you have any questions about these events or deadlines, reach out to your Community Outreach Advisor.

Date Reminders

☐ Dec. 31

Deadline to hold 2024 officer elections. Newly elected chapter presidents and secretaries will be featured in the spring edition of *WoodmenLife Magazine* if submitted by Dec. 31

☐ Dec. 31

Deadline for chapters to submit spring quarterly events to Community Outreach Advisors

☐ Jan. 15, 2025

WoodmenLife Focus Forward Scholarship® application period closes at 3 p.m. Central Time

☐ Jan. 31, 2025

Common Bond Reward Program applications for October, November and December 2024 are due to the Home Office

☐ March 1, 2025

Applications open for Fraternalist of the Year, Outstanding Project of the Year and Chapter of the Year awards

☐ March 31, 2025

Deadline for chapters to complete their Q1 project for the Common Bond Reward Program

From the Kitchen of WoodmenLife EVP & CRO Shawn Bengtson

My mother was the cook of the house. She was born and grew up outside of Corpus Christi, TX — as a Southern woman, she learned her way around the kitchen pretty early. It was marrying a military man that ultimately brought the family to the Omaha, NE, area.

She and I have always shared a love for the same types of food: from tacos and burgers to Sunday brisket and potatoes with greens or squash and tomatoes. We also enjoy the sweet things like ice cream, watermelon and warm baked goods, like peach upside-down cake.

The cake recipe here is good for griddle cakes, as well as cake for any occasion. If you want to experiment — and I have done so — be sure to try a pineapple version. If you want an off-season reminder of your fresh fruit, slice up your ripe fruit during its season, put it in the freezer and defrost to be the recipe's featured fruit. It's always great to have nectarines in the freezer for a mid-winter reflection of its previous season.



Recipe | Peach Upside-Down Cake

Filling:

- | | |
|---------------------|---|
| 1/3 cup butter | 1 can sliced peaches, drained
(save the juice) |
| 1/2 cup brown sugar | |

In a 10" cast iron skillet, melt the butter. Sprinkle brown sugar evenly over butter. Arrange drained, sliced peaches in an attractive pattern on the butter-sugar coating.

Cake batter:

- | | |
|------------------------------|------------------------|
| 2 eggs | 1 tsp. vanilla |
| 2/3 cup sugar | 1 cup sifted flour |
| 6 Tbsp. canned peach juice | 1/4 tsp. baking powder |
| 1 tsp. lemon juice/flavoring | 1/4 tsp. salt |

Beat eggs until thick and lemon colored (5 minutes). Gradually beat in the sugar. Beat in the peach juice, lemon juice/flavoring and vanilla. In a separate bowl, sift together flour, baking powder and salt. Mix dry mixture in with wet mixture. Pour batter over fruit in the skillet; bake at 350 degrees for up to 45 minutes or until a toothpick is clean when poked into the middle of the cake.

Immediately turn upside down on a serving plate. Do not remove the pan for a few minutes. Best if served warm — plain or with whipped cream.



AROUND THE WORLD

It's a great big world out there, with lots to see, learn and experience. So, pack your bags and book a flight for your next great adventure — or nestle into your couch and queue a documentary, if that's more your style.

WORD SEARCH

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

Argentina
 Australia
 Brazil
 Canada
 China
 Germany
 Greece
 Egypt
 France
 India
 Italy
 Japan
 Kenya
 Nigeria
 Mexico
 Morocco
 Peru
 Russia
 South Africa
 Spain
 Thailand
 United Kingdom
 United States
 Venezuela

(Find answers on Page 29.)





LANGUAGES WORD SCRAMBLE

(Find answers below.)

1. Esghini

2. Ahspisn

3. Cfnhre

4. Mnndarai

SUDOKU PUZZLE

	1							
		7			6	3	2	4
		5					9	1
4		3			5	1		8
			8	6	4			
2		6	7			9		5
5	2					4		
7	6	8	3			2		
							8	

(Find answers on Page 29.)

DID YOU KNOW?

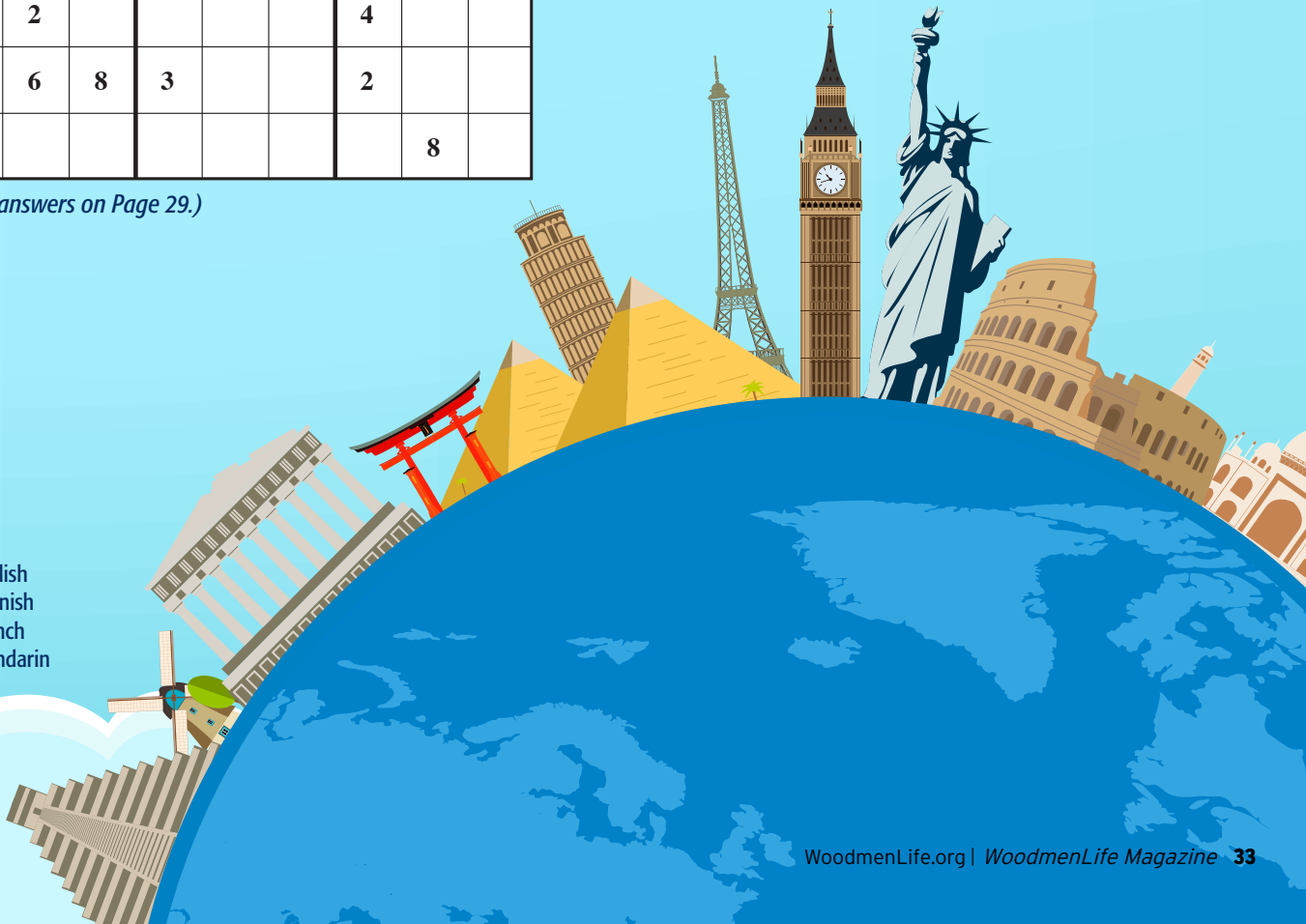
There are 195 recognized countries in the world today.

The five largest countries by total area (including land and bodies of water) are: Russia, Canada, China, United States, and Brazil.

The five smallest countries by total area are: Vatican City, Monaco, Nauru, Tuvalu, and San Marino.

The five largest countries by population are: India, China, United States, Indonesia, and Pakistan.

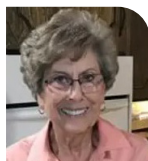
- (1) English
- (2) Spanish
- (3) French
- (4) Mandarin



In Memoriam



Regina Atkins
Age 77
Chapter 15
Forestville, MD



Nadine Bailey
Age 83
Chapter 111
Altus, OK



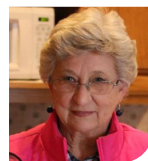
Van Kenny Castleberry
Age 83
Chapter 117
Benton, KY



John H. Chitwood
Age 97
Chapter 186
Landrum, SC



Mary Ann Curtis
Age 81
Chapter 715
Mechanicsburg, PA



Margaret Giddens
Age 86
Chapter 172
Sylvester, GA



Mary "Janie" Goff
Age 70
Chapter 674
Iuka, KY



William S. Grady
Age 81
Chapter 341
Dayton, VA



Sherdale Green
Age 48
Chapter 16
Omaha, NE
WoodmenLife associate



Joe Harvey
Age 85
Chapter 11
Oakland, MD



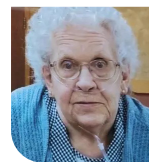
John "Jack" Hawthorne
Age 78
Chapter 467
Hempstead, NY



Raymond Carl Hennen
Age 89
Chapter 323
Morgantown, WV



Dennis A. Herrera
Age 81
Chapter 396
Española, NM



Elizabeth Jordan
Age 97
Chapter 117
Benton, KY



James Daniel "Dan" McGee
Age 76
Chapter 1863
McDonough, GA



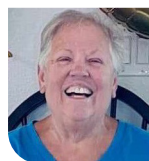
Cynthia Pitt
Age 77
Chapter 1
Oklahoma City, OK



Jewel Rowan
Age 93
Chapter 1456
New Albany, MS



Russell Wayne Shipwash
Age 68
Chapter 207
Harleton, TX



Debbie Riddle Watkins
Age 71
Chapter 254 (WV)
Fernandina Beach, FL



George Albert Wolfe
Age 96
Chapter 28
Spartanburg, SC

In Memoriam Submission Guidelines If you would like your departed loved one included here, please upload a photo of the highest possible quality with his or her full name, age, chapter number, and hometown at [WoodmenLife.org/Photos](https://www.woodmenlife.org/photos). If it applies, include if they were a Jurisdictional Officer, a National Committee member, a Regional Director, or a National Representative. Thank you.

Protect Your Tomorrow



Life Insurance | Retirement | Financial Security | Community

Ensure you're financially prepared for whatever unexpected curves life throws at you. Contact your WoodmenLife Representative to check on your life insurance coverage. Your Representative is ready to walk you through your plan or help you find a new solution personalized for your needs.



December 2024

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.

PERIODICALS



WoodmenLife