





For its quarterly Common Bond project, Chapter 4155 collected hygiene items for the women served by Mujeres Unidas. The nonprofit organization — the name of which means "Women Together" — provides shelter and support to victims of domestic violence.

Committed to Our Mission

Dear WoodmenLife members,



I am thrilled to present to you the latest edition of our *WoodmenLife Magazine*, packed with inspiring stories and updates that highlight the incredible impact we are making together as a community.

New Leadership in Georgia

I am delighted to announce the appointments of Toby Cain

and Jason Taylor as new Regional Directors in Georgia North and Georgia Central, respectively. Their expertise and passion for our mission will undoubtedly propel us toward even greater success in their regions. Read about their plans on Page 6.

Scholarship Recipients

It was my honor to inform our top three scholarship recipients of their well-deserved award. The article on Page 8 introduces these exceptional young individuals, shedding light on their remarkable achievements and aspirations as they pursue higher education.

Promoting Patriotism

A North Carolina chapter, in collaboration with an all-Veterans team of parachutists, is actively promoting patriotism through flag presentations and donations. This partnership demonstrates our collective commitment to honoring our nation's heroes. Read more about it on Page 16.

Family Term Life Insurance

Our Family Term life insurance product stands out as a unique offering at WoodmenLife, providing young families with essential financial security. The heartwarming story of the Baher family exemplifies the peace of mind and protection that this product offers. I urge you to read their story on Page 18.

Finally, and most importantly, I want to extend my sincerest gratitude to each of you for your unwavering support, which continues to drive our efforts forward. Together, we are making a tangible difference in the lives of our members and the communities we serve. Thank you for being an integral part of our journey.

Warm regards,

Denise M. McCauley President & CEO

Denise m. m. (aulur



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



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Volume 153 Number 3

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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WoodmenLife Magazine (ISSN 1069-1790) is published quarterly for \$2.00 per year by Woodmen of the World Life Insurance Society, 1700 Farnam St., Omaha, NE 68102. Periodicals postage paid at Omaha, NE, and additional mailing offices. Postmaster: Send address changes to WoodmenLife Magazine, PO Box 35903, Cleveland, OH 44135-0903.

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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



Cover photo by Defining Moments Media

On the Cover

Chris and Lydia Baher chose WoodmenLife's Family Term life insurance because it covers them and their six children at one affordable rate.

WoodmenLife.org | WoodmenLife Magazine 5 4 WoodmenLife Magazine | WoodmenLife.org

New Georgia North RD Is Eagerly Meeting His Region

obert "Toby" Cain has been making the rounds since being appointed Georgia North Regional Director in May. He believes getting to know the area's members and chapters is essential to success.



It helps that he worked in the region earlier in his 15-year

WoodmenLife career. It also helps that building relationships is where Cain shines.

"I'm very involved in everything. I've built my career around member service and community outreach. That's always been my pathway," he said. "I look forward to getting involved in events and activities. That's what makes WoodmenLife different."

Before leading Georgia North, Cain served as Regional Director of Georgia Central since 2021. Before that, he was a Recruiting Sales Manager for the region since 2015.

Originally from Stockbridge, GA, Cain joined WoodmenLife in 2010 as a Sales Representative in North Carolina East. Prior to joining WoodmenLife, he worked in banking from 1987 to 2005, and he owned and operated a construction company from 2005 to 2009.

He is a member of Georgia Chapter 1863 and former president of North Carolina Chapter 1513. In his spare time, Cain enjoys traveling, playing tennis, reading, visiting the beach, and spending time with family. He has three children and six grandchildren.

New RD Is Making the Rounds in Georgia Central

Central region can expect to see a lot of Jason Taylor, who was appointed Regional Director as of June 1.

"Members can expect me to be present," he said. "I'm excited to get involved in their projects and let them know I'm here for



whatever they need. My door will be open, and my phone will be on."

Taylor calls community outreach and volunteerism the backbone of WoodmenLife.

"It's our great differentiator. It's what sets us apart," he said. "By being a community-first organization, we make our communities better and make the lives of our members better."

He particularly enjoys participating in Shared Commitment and Giving Together projects. It's all about telling the WoodmenLife story and showing communities what we're about, he added.

Taylor has enjoyed a 20-year career with WoodmenLife. He joined the organization in 2004 as a Sales Representative. Prior to becoming Regional Director, he'd been a Recruiting Sales Manager in Georgia North since 2019. Taylor earned his bachelor's degree from Liberty University in 1998.

He is a member of Georgia Chapters 143 and 565. In his spare time, Taylor enjoys playing golf and tennis, fishing, traveling, and working in his yard. He and his wife, Stella, have two children.

Life Insurance Is a Must-Have for WoodmenLife Member

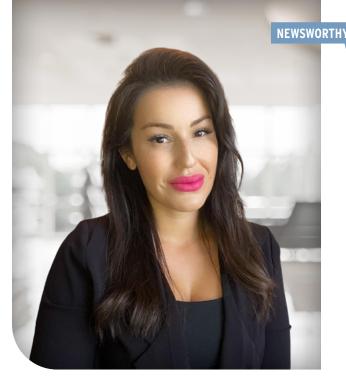
ennifer Candelaria Tomlin not only wants to look out for her family while she's here, but also after she's gone.

That's why she purchased Family Term life insurance to cover her, her husband and their 9-year-old daughter with one certificate¹.

"I have peace of mind that my husband and daughter will not have to be burdened with losing an entire income right away," said Candelaria Tomlin, 33. "When that time comes, my husband will have time to figure things out, and my daughter will hopefully be old enough to use some of that money to help pay for her education, a down payment on a home, a new vehicle, travel, or whatever she needs at the time.

"For me, it's not about the amount of money they receive. It's that they'll know I loved them enough while I was alive to still care for them after my death."

Candelaria Tomlin experienced the value of life insurance when her dad passed away in a car accident. He had life insurance that helped with his final arrangements and — more importantly — helped Candelaria Tomlin's mom, who wouldn't have been able to make it on one income. The death benefit allowed her mom to leave her rental and build a small home on another daughter's property.



Jennifer Candelaria Tomlin sees life insurance as a way to continue caring for her family if something were to happen to her.

"She goes on without my father," Candelaria Tomlin said, "but this scenario made me consider my daughter, and how I would not want to leave her any financial burdens if the day comes where she has to mourn the death of myself, my husband or potentially both."

Candelaria Tomlin added that although talking about life insurance and death can be uncomfortable, it's even more uncomfortable to wonder about finances

Member Highlights

Jennifer Candelaria Tomlin &

Lynn Haven, FL +

Chapter 406 *

Member Since 2023 ###

while trying to get through "some of the hardest days of your life."

Don't be afraid to ask yourself hard questions, she said, like, "Would paying bills be a problem going forward?" If your answer is, "Yes," then Candelaria Tomlin recommends purchasing life insurance.

"Life insurance is not a luxury," she said, "but a necessity."

 Children born or adopted by the Primary Insured or Other Insured or for which the Primary Insured or Other Insured has been appointed permanent Legal Guardian. The child must be less than 18 years of age on the date of application. Certain eligibility requirements apply.

All products may not be available in all states. Contact your local Representative today for more information. At that time, you can discuss the costs, benefits and details of coverage, including any reductions, exclusions and limitations that may apply.

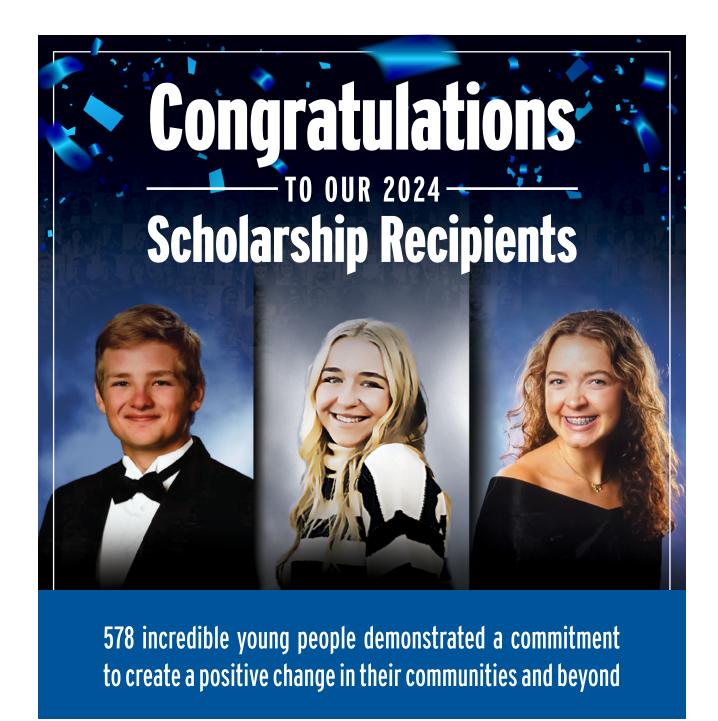
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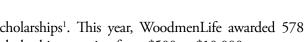




ince its start in 2017, the WoodmenLife Focus Forward Scholarship® program has recognized more than 5,000 young members across the United States and awarded more than \$3 million in

scholarships¹. This year, WoodmenLife awarded 578 scholarships, ranging from \$500 to \$10,000.

> **Meet This Year's \$10,000 Scholarship Recipients**





Rykir E. | Bowie, TX

As a high school student, Rykir discovered his love for computers. Now, he's completed his first year of college, pursuing a degree in Computer Science at Midwestern State University in Wichita Falls, TX.

On campus, he's involved in the Association for Computing Machinery (ACM) and the National Model United Nations. The latter is the world's largest university-level Model UN, and it provides students with a forum to hone skills in diplomacy, negotiation and critical thinking.

Rykir says his dream job is to become an astronaut for NASA. The scholarship will help him pay for some of his college tuition and allow him to focus on his academics and extracurricular activities.

"The WoodmenLife Focus Forward Scholarship is a great thing for students who are looking for scholarships focused on community service," Rykir said. "I'm very passionate about community service and believe

Member Highlights Rykir E. Bowie, TX 蓒 Chapter 3912 Member Since 2013

even the smallest acts can make a real difference to our communities."

His advice for high school students who want to move on to higher education?

"Get into a good routine of studying now. It will help tremendously when first entering college."



Abby M. | Bristow, OK

Abby is a graduate of Bristow High School and has always been an athlete. Through her time playing softball and basketball, she realized how important it is to take care of her body. Abby plans to attend Rogers State University in Claremore, OK, majoring in Health Sciences in Physical Therapy.

"I've been an athlete my whole life," Abby said. "I've dealt with many injuries, and my physical therapist has always helped me get better. I was inspired by my physical therapist and want to be able to help other athletes recover from their injuries."

Abby shares that WoodmenLife has supported her and her family with peace of mind for more than 20 years now.

Member Highlights Bristow, OK 🚑 Chapter 1229 Member Since 2015

"I found it humbling and fitting to apply," Abby said.

"WoodmenLife plays a big role in my family's financial needs. I'm so grateful to receive this scholarship."

Her advice for high school students who want to move on to higher education?

"Get involved in your community. I am very involved in my community and a part of a leadership class through my high school where I regularly serve at the local food pantry, recycling center and around the school. I believe being involved in the community will help me as I enter college and meet new people."

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Josie Y. | Goshen, KY

After graduating from North Oldham High School, Josie plans to attend the University of Kentucky in Lexington, KY, for Political Science — and she looks forward to taking the lessons she's learned from her family and experiences at school with her.

"Our family is very involved with WoodmenLife and our community, so it was an easy decision to apply," Josie said.

Guided by her passion for patriotism, she shared in her scholarship application about her experience with the Kentucky United Nations Assembly (KUNA), where she attended a three-day conference participating in international diplomacy.

"I learned a lot about voting and civic engagement and how our freedoms as American citizens are different from other countries," Josie said. "I want to go into Political Science because I'm dedicated to raising awareness around civic engagement, especially youth civic engagement."

Her advice for high school students who want to move on to higher education?

"Focus on what you are passionate about, and it

will help when you're writing scholarship essays. Scholarships help so much with deciding what you want to do, and any amount of money you get will be so worth it in the long run."

Member Highlights
Josie Y.
Goshen, KY
Chapter 14
Member Since 2014

Learn more about how to qualify for a WoodmenLife Focus Forward Scholarship at **WoodmenLife.org/Scholarships**, and see all of this year's recipients at **WoodmenLife.org/Congrats**

15 \$2,500
WoodmenLife
Focus Forward
Scholarships
are awarded each year.

Congratulations to the 2024 recipients:

Lydia S., Jena, LA

Robert J., Worthington, PA

Joe L., Union City, TN

Shelby W., Ozark, AL

Chloe G., Weimar, TX

Baylee K., Marion, IL

Sunny C., Murray, KY

Peyton-Grace L., Clewiston, FL

Mason S., Mifflinburg, PA

Hayden P., Benton, KY

Clair M., Fort Smith, AR

Kira H., Bartlesville, OK

Leighanne B., Dallas, GA

Miles M., Murray, KY

Peyton T., Lompoc, CA

 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.

'America Is ...'

Land of the Free, Because of the Brave

This fall will be full of patriotism as our annual "America Is ..." Video Contest brings out our young people's creativity and love of country. We are excited to again work with schools across the nation to honor America and to see what our country means to our kids.

This year's theme is "Land of the Free, Because of the Brave." Students in grades K-12 can submit original videos, up to 60 seconds long, illustrating the contest theme.

- Videos can be submitted Sept. 16 through Oct. 24
- From Oct. 28 to Nov. 4, you can view the entries and vote for your favorites by visiting the WoodmenLife Facebook page
- •The top three entries in each of the two divisions grades K-8 and grades 9-12 will be announced **Nov. 8**

We will be sending out information about the contest to schools at the beginning of September.

To get your school involved, contact your Community Outreach Advisor for more information.

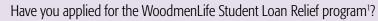






Reduce Your Student Loan Debt

Apply by July 1



You have until **July 1 at 3 p.m. Central Time** to submit your application for one of 200 \$1,000 awards.

Visit **WoodmenLife.org/Student-Loan-Relief** for more information and eligibility requirements.

Take advantage of this WoodmenLife Extra, offered exclusively to our members. Apply now.

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^{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. WoodmenLife Focus Forward Scholarship® recipients are not eligible.





Louisiana's ARE Brings Community Together With Crawfish Boil

There's nothing like a * tlittle Southern hospitality. **

In April, Louisiana hosted its first Annual Regional Event (ARE) of the year: a traditional Cajun crawfish boil at the LSU-A Ag Center in Lecompte, LA. The event was open to members and the community to join in and share a real Southern experience, featuring a Zydeco band, yard games, door prizes, and food.

The menu consisted of delicious dishes like crawfish, chili, snowballs, hot dogs, and snacks from a food truck. Local caterers boiled 1,400 pounds of crawfish.

The event attracted 288 attendees and included an educational segment about WoodmenLife highlights and upcoming community events, as well as a video message from President & CEO Denise McCauley.

The event also offered entertainment for children, including face painting, balloon artistry and a magician.





Community Outreach Advisor Karen Hebert commented that last year's event was a tremendous hit. Since people came last year and enjoyed the event, they knew they would be excited about this year and would bring along the whole family.

"We wanted to create an event that would appeal to everyone and feature a tradition specific to our region," Hebert said.

Every table had crawfish, red potatoes and corn for their centerpieces, leaving nothing to spare when it came to Southern tradition.

"Community is so important to us," Hebert said. "Having a crawfish boil and a big social gathering is a wonderful way to bring people together.

"I think our event works well to complement our Cajun traditions here in Louisiana. *Laissez les bons temps rouler* (Let the good times roll)!"

Contact your Community Outreach Advisor to find out when your region's Annual Regional Event is scheduled.



Enjoy This Year's Senior Events

Looking for an excuse to get out of the house, meet new people and have fun with your WoodmenLife family? Then join us for your region's Senior Event.

Senior Events are open to members 55 and older. They're organized and hosted annually at the regional level as a way for members to gather and have fun. Here's a glimpse at possible Senior Event activities:

Scenic dinner riverboat cruise:

Set sail on a riverboat cruise, offering a dining experience and beautiful natural landscape.

Overnight stay at a recreation park:

Experience the great outdoors with an overnight stay at a recreation park, providing the perfect opportunity for relaxation and outdoor activities.

Out-of-state bus trip:

Enjoy an out-of-state bus trip to see shows and visit attractions.

With 36 events scheduled to run through Nov. 1, there is sure to be an event close to you. For details about the event in your region, reach out to your Community Outreach Advisor.

Get ready to make lasting memories at this year's Senior Events.



Be a Part of In Honor and Remembrance Events





The tragedy of Sept. 11 will live on in the minds of those who lived through that day. We want to do our part to remember the victims and honor the heroes. That's the spirit behind WoodmenLife's In Honor and Remembrance (IHAR) events.

Each event is different, but the common thread is that they all inspire people to remember those whose lives were lost and to recognize the heroism of those who rushed in to help. Each event also honors those who protect us every day, here and abroad.

If you are planning an event, partnering with like-minded organizations — like First Responders and Veterans groups — can lead to a powerful gathering. You can share responsibilities and draw a larger audience.

Not only will an IHAR event help channel the emotions of Sept. 11 — also known as Patriot Day — toward something positive, but it can also remind participants that WoodmenLife proudly supports our country.

Work with your chapter officers and Community Outreach Advisor to organize an event.

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Hawaii Chapter Aims to Make a Big Impact

oodmenLife is there when you need us most. So when the deadliest natural disaster in Hawaiian history hit, Recruiting Sales Manager Chris Nguyen knew members there had to step up and respond accordingly. Chapter 1 in Honolulu was invited to an American Red Cross fundraiser to support recovery efforts from the 2023 Maui wildfires, and Nguyen was ready.

"We could've written a check," he said, "but no one would've known about it."

His wasn't a statement of showmanship, but rather one of leadership.

"We get involved to make a difference in our community and to tell the WoodmenLife story."

- Chris Nguyen Recruiting Sales Manager

Chapter 1 didn't make the first donation that evening, but it led the way when Nguyen announced a \$10,000 gift. The chapter's donation created momentum that ended up generating nearly \$40,000 for relief efforts.

The occasion was a success for the chapter — the only one in the state — because members had hoped to use it as a way to do good and showcase WoodmenLife.

"It wasn't just the money," Nguyen said. "We got to know people in the community, and they got to know us."

He was ready to share the WoodmenLife story with interested volunteers. And Chapter 1 members were happy to receive a thank-you letter from the Red Cross.



Chris Nguyen

Like their fellow members on the mainland, WoodmenLife's Hawaii members are happiest when they're making a difference. Nguyen said Chapter 1 looks to serve the state's homeless population, much of which is on their home island of Oahu.

Nguyen called it a privilege to be a community resource.

In addition to helping the homeless, Chapter 1 members are committed to honoring nurses and Veterans and fighting hunger. They're also eager to help wherever they're needed — not just on Oahu.

It's all about showing how WoodmenLife serves our hometowns across the country.

"We get involved to make a difference in our community," Nguyen said, "and to tell the Woodmen Life story."

Chapter 1 **
Honolulu, HI +
3,818 Members

Founded in 1971

Chapter Highlights

Teen Chapter Officer Seeks to Create Positive Change

s a senior at Harrisburg High School, Mark Gabbie is inspiring long-lasting and positive change in the Harrisburg community.

Gabbie embodies this mission. When the senior isn't studying or playing football, he's supporting community projects as president of Chapter 1439 in Harrisburg, AR.

Gabbie became involved in the chapter when his dad, a WoodmenLife Representative, started his position in 2018.

The chapter had been inactive for some time and recently had its first chapter meeting in April.

"I wanted to help start the chapter back up because it would help the community," Gabbie said. "This community is very tight knit."

At just 18 years old, Gabbie has always had a passion for helping others.

Since Chapter 1439 has been reactivated, he has helped the chapter rebuild relationships with local homeless shelters, food banks, schools, and food insecurity programs.

"Any influence I ever got was from my faith," Gabbie said. "Anything you do that is positive will help more than anything negative that happens.

"My faith has influenced me because my life purpose is to always act selflessly. One way I can help with that is to give back to my community."

This fall, Gabbie will be majoring in civil engineering at Ouachita Baptist University in Arkadelphia, AR, where he will also be playing football as an interior offensive lineman.

Member Highlight

Mark Gabbie

Harrisburg, AR 蓒

Chapter 1439

Member Since 2019

Mark's father, Steven Gabbie, said Mark has always had a big heart and enjoys helping anywhere he is needed.

"I was so proud when he agreed to take on the role of president of our local chapter," Steven Gabbie said. "His servant heart and leadership are in everything he does. We are so proud of Mark and the young man he has become."

Mark Gabbie offered advice from his own experience to help other young people get involved in their communities:

"Patriotism is overlooked in schools, and that is something WoodmenLife stands for. If you want to be patriotic or spread patriotism, join WoodmenLife. If you want to find community, WoodmenLife is a great community builder. It is unique — you can help on

a community basis, and you can add community service to your resume."









Chapter Works in Tandem ₩ITH **Veteran Parachutists**



ike Elliott can envision it now: He is descending toward earth under a 300-square-foot canopy bearing the "WoodmenLife" name.

"When I jump into a stadium," Elliott said, "the kids and the people are going to wonder what WoodmenLife is, and they'll find out it's an organization that protects you with life insurance and cares about our country."

The retired Army Sgt. 1st Class is founder of the All Veteran Group (AVG), a team of experienced military parachutists that honors Veterans, raises awareness for services that Veterans need and promotes American pride.

That's where the paths of AVG and WoodmenLife converge. Recruiting Sales Manager David Patterson of Fayetteville, NC, met a member of AVG who needed help with her certificate. From there, it was a match made in heaven.

When the AVG member commented on flag art in his office, Patterson told her about WoodmenLife's commitment to patriotism and he gave her a flag in appreciation of her service. Then she said her group needed to order flags, "because we need them when we jump into stadiums."



"Long story short," Patterson said, "they were jumping into a Carolina Panthers football game, and they needed a flag."

Since then, Chapter 60 in Fayetteville has presented AVG with 25 flags, and the group has responded by thanking WoodmenLife in social media posts.

"It was just amazing," Patterson said of learning about AVG's mission to Remember, Honor and Serve. "That's why we jumped on board — because of how much we parallel each other: family, community and country."

The natural connection between our organizations has Patterson and Elliott dreaming big about possible future efforts, like the WoodmenLife-branded parachute in Elliott's vision.

Whatever we do together, it will focus on benefiting Veterans because it's the right thing to do.

"Don't forget," Elliott said. "When you sleep at night, you might not hear them or see them, but your family is being protected by someone who is away from their family."

Chapter Highlights Chapter 60 488 Fayetteville, NC 蓒 3,056 Members 28

Founded in 1908

Member Crowned Miss Jacksonville

State University 2024

oodmenLife member Grace Ann Lundy is not shying away from showing that women can achieve all the things they are passionate about.

Lundy was crowned Miss Jacksonville State University in January. The Georgia native graduated from Darlington High School and just completed her second year at Jacksonville State University majoring in early childhood and elementary education.

In addition to the crown, Lundy was awarded a twosemester scholarship and will represent the university at the Miss Alabama pageant this summer.

She is a Marching Ballerina with the JSU Marching Southerners, holds an executive position in her sorority Zeta Tau Alpha and is a member of both the JSU Honors Program and Lambda Sigma Sophomore Honor Society.

Before entering college, Lundy was involved in cheerleading, theater and concert choir. She has been dancing since she was 3 years old and has continued to dance throughout college.

"This was the first pageant that I had ever competed in," Lundy said. "I did the pageant for my university. I love the legacy that JSU holds. The pageant also gave me an opportunity to do a mix of everything I love to



WoodmenLife member Grace Ann Lundy said that the Miss JSU competition taught her not to shy away from new experiences. She embraces the self-growth that came with her first pageant.

do: be on stage, dance and talk with other people. It's all my passions in one."

While the competition was fierce, Lundy won the talent portion of the competition for her jazz dance performance to "They Just Keep Moving the Line."

Member Highlight Grace Ann Lundy Cedartown, GA 📥 Chapter 6019 Member Since 2006

Being involved in the pageant has opened a whole new world for Lundy. The scholarship money will help her pay for the rest of her education, and she's now considering law school after college.

"My dad has always been an inspiration to me," Lundy said. "He's an attorney, and it's amazing to watch how he makes his clients feel heard and respected."

Lundy said that she has gained new life skills from winning the Miss Jacksonville State pageant.

"One thing I've really grasped from winning Miss JSU and never doing a pageant before is that inexperience does not equal failure. It equals the opportunity for self-growth, and I'm grateful for the lessons I've learned from this experience."

Holiday Closures

The Home Office will be closed the following days:

- for Juneteenth
- Independence Day
- for Labor Dav



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Family Term Was the Right Solution at the Right Time

hris Baher was delirious, slumped in the back seat of the car. He didn't know who he was, and he didn't recognize his wife. She was in the front, driving frantically to get him the medical care he obviously needed.

He had awoken that day so not himself that Lydia Baher poured her husband into the car and raced to a hospital near their home in Albertville, AL. Medical professionals initially thought that Chris was having a nervous breakdown.

"I was like, 'I've known this man for 18 years," Lydia said. "He doesn't know who he is. This isn't a nervous breakdown."

After further testing, Chris was diagnosed with encephalitis — a swelling of the brain brought on by an infection. One of its symptoms is mental confusion.

After a week of inpatient treatment, Chris was back to normal. When his senses returned, one of the first things he thought was, "I'm glad I have life insurance!"

That hadn't always been the case, but, thankfully, they had purchased a Family Term life insurance certificate through WoodmenLife two years ago.

CONTINUED ON NEXT PAGE →

Chris and Lydia Baher started looking for life insurance options after leaving their restaurant jobs and starting a food truck business. They wanted a financial safety net for them and their six children in case something were to happen to them.







Looking for a Solution

It was 2020 when the Bahers first began searching for the life insurance coverage they eventually found. The quest was hurried along by some moments of misfortune.

First came the COVID-19 pandemic. The Bahers worked in the restaurant industry, where Chris, 49, cooked, and Lydia, 36, managed. He became overwhelmed by the longer hours and shorter staff, and her restaurant closed.

Then came a house fire. It required major reconstruction that cost more than what their homeowner's insurance covered.

The couple — parents to six children — took stock of their situation, which also included starting a food truck business. They knew they needed to speed up their pursuit of life insurance protection for their family's financial security.

"Because we didn't have 'normal' jobs anymore, we didn't have life insurance," Lydia said.

The reality was unsettling for Chris.

"I've never bought life insurance before," he said. "And I've always worried about if something would happen to me."

Finding the Solution

Their search turned up options, but none were exactly what they were looking for.

"The monthly payments all seemed terrible," Chris said.

That changed when Lydia filled out a referral card at a WoodmenLife booth at a community event she and the kids visited.

Sales Representative Buddy Pettry of Guntersville, AL, followed up. He and Lydia had actually met before: He was the fire marshal who inspected the Bahers' food truck — Lena's Rolling Kitchen before an event on Lake Guntersville.

"When I contacted them, we made the connection from our past meeting," Pettry said. "After conducting a needs analysis and finding out more about their family, I knew right away that Family Term would be a great solution for their current needs."

He guided the Bahers through the product. Family Term life insurance covers two adults and their children1 for an initial term of 10 or 20 years for one affordable monthly premium. Plus, the coverage extends as the family grows, covering children born or adopted at a later date². Eligible children are covered until age 25.

"Buddy went through the steps," Lydia said. "What our needs are, and if something happened, what our kids' needs are. He was instantly trustworthy. You could tell he was trying to get us the life insurance we needed at an affordable rate."

Chris agreed, adding, "Buddy is so approachable. It was like he was our friend who happened to sell life insurance."

Meeting Needs

Lydia liked that the certificate's affordability fit into the family's budget. Both she and Chris felt a peace of mind right away, which was emphasized later during Chris' medical scare.

"It's a cliché," Chris said, "but it's very comforting to know that Lydia and the kids would be taken care of if something happened to me."

Pettry takes pride in making sure his members have the solutions that work best for them.

"Affordability and adaptability guide my conversation when talking about WoodmenLife Family Term," he said. "This is especially important with younger families who have children and are planning to have or adopt more children.

"After the needs analysis is completed, if I don't find a solution that fits the family budget, has benefits a family needs and/or wants or provides room for family expansion, I feel I haven't done my job correctly."

A Family Business

Finding something budget-friendly was especially important as the Bahers' food truck business was finding its footing. They have built clientele. They have honed their craft and earned name recognition. And they have been able to share the experience with their children, who range in age from 2 to 13.

"Getting to go to different events with the kids, like concerts and festivals, and making memories," Lydia said when asked what the best thing was about their

food truck. "They've been able to do things we never would've been able to do before."

That togetherness extends to the business, too, as the kids help by running the cash register, cleaning, setting up, and delivering food. It's a family affair protected by Family Term — and Mom and Dad wouldn't have it any other way.

For more information about Family Term life insurance, visit WoodmenLife.org/Family-Term or contact your local WoodmenLife Representative.



Scan the QR code to watch a video and learn more about Family Term life insurance.

- 1. Children born or adopted by the Primary Insured or Other Insured or for which the Primary Insured or Other Insured has been appointed permanent Legal Guardian. The child must be less than 18 years of age on the date of application. Certain eligibility
- 2. Coverage extends to any child born to the primary insured or other insured, any child less than 18 years of age legally adopted by the primary insured or other insured, or any child less than 18 years of age for which the other insured or the primary insured has been appointed permanent legal guardian. No child is insured before attaining the age of 15 days. Certain eligibility requirements apply.

Forms ICC16 8083 R-1-16 and 8063 R-1-16 (xx).

All contractual provisions apply and may vary by state. All products may not be available in all states



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On behalf of WoodmenLife, EVP & COO Wilbur Jenkins presented a \$10,000 donation to the First Responders Foundation.

Guns & Hoses Event Gets an Assist From WoodmenLife

ccording to WoodmenLife Executive Vice President & Chief Operating Officer Wilbur Jenkins, there's something special about being at center ice. Not only was Jenkins there to drop the ceremonial first puck before the annual Guns & Hoses hockey game in Omaha, NE, this spring, but WoodmenLife also served as a premier sponsor of the event.

The event, a fundraiser for the First Responders Foundation, reflects WoodmenLife's support for the men and women who keep our communities safe.

"An event like this aligns well with our shared commitment of helping families and strengthening our communities," said Jenkins, who became a hockey fan while living in Canada. "WoodmenLife is committed to giving back to our communities to help them grow and be successful.

"First Responders and their families are an important part of our communities, and we deeply appreciate and respect their work."

Tyler Lawrence, Pacific/Midwest Regional Director, sees WoodmenLife's participation as a successful slapshot.

"First Responders play a vital role in keeping our communities safe and protected," he said. "We are reminded daily of the sacrifices they make for us, putting themselves in harm's way and courageously stepping up to de-escalate difficult situations."

A Partnership Power Play

WoodmenLife has sponsored the Guns & Hoses event since 2019. The fundraising event helps bolster the First Responders Foundation and its mission to support First Responders with programs like behavioral health services, physical fitness programs and medication management.

Before Jenkins dropped the puck, Lawrence and other volunteers handed out 2,000 handheld American flags to arriving fans.

One message that came through as loudly as players crashing into the boards was the need to be there for our First Responders across the country.

"In their work to help others in crisis," Jenkins said, "they often encounter demanding, stressful and dangerous situations. They need support to maintain their physical and overall well-being so that they can continue serving their communities effectively."

RD Remembered for Dedication to Family and Community



odd Wiley is remembered for his lifelong devotion to his family and community, as well as his legacy of leadership and service to WoodmenLife members and his Sales Team.

Wiley, Regional Director for Georgia North, passed away Feb. 16 at age 60.

A Meaningful Life and Career

Wiley was a 1982 graduate of Habersham Central High School, where he played football. After graduation, he worked at Lee Arrendale State Prison.

In 1989, Wiley earned his insurance license and was later hired as a Sales Representative for WoodmenLife. Wiley's career was shaped by his desire to serve people in his community.

Wiley excelled as a Sales Representative, and he advanced to the roles of Recruiting Sales Manager and,

eventually, Regional Director for Georgia North. Wiley was a member of the WoodmenLife family for more than 33 years.

Wiley was an avid golfer and thoroughly enjoyed the outdoors. He was a Master Mason and member of Mount Airy Masonic Lodge #141 F. & A.M., Yaarab Shrine Temple and Level Grove Baptist Church.

"Todd Wiley's career left a lasting impact on countless lives, serving as a true testament to his legacy. He will be greatly missed," said Chuck Driffill, Senior Vice President & National Sales Manager.

A Loving Husband, Father and Friend

Wiley now watches over his best friend and wife, Kay LaCount Wiley of Cleveland, GA. He is also remembered by his son and daughter-in-law, Eric and Heather Welborn of Cornelia, his daughter and son-in-law, Laura and Scott Brady of Mount Airy, and his sister, Dolores Wiley Irvin of Cornelia. Additionally, he is survived by six grandchildren, four great-grandchildren and numerous nephews, nieces and friends.



WoodmenLife members who participated in this year's Share Your Care referral contest showed that they trust us to help their family, friends, neighbors, and co-workers. It's an honor that we don't take lightly.

This year, we received nearly 1,000 referrals. We are working hard to follow up with each person to see how WoodmenLife can help them achieve financial security.

And congratulations to our contest winners. Members who made referrals had their names entered in a random drawing for one of 30 \$1,000 cash prizes. You can scan the QR code or visit **WoodmenLife.org/Share** to see all the winners.

Just because this promotion has ended doesn't mean you have to stop sharing all the wonderful things about WoodmenLife. If you know someone who could benefit from life insurance or a retirement product, please contact your local Representative.



← Scan the code

to see all the winners

Any winnings more than \$25 are considered taxable income and will be reported as such.

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Community Spirit

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



Chapter 66 in Huntington, WV, and WoodmenLife Representatives organized a Celebrating Red, White & Blue® flag display during a Veterans appreciation event at a Marshall University football game. The group of volunteers displayed a 30-foot-by-60-foot American flag during the national anthem.



Members with Chapter 1353 in Fort Barnwell, NC, presented food to Religious Community Services in New Bern, NC.



Chapter 477 in Waycross, GA, donated \$1,000 worth of school supplies to Blackshear Elementary School in Blackshear, GA.



For its Shared Commitment project, Chapter 3698 in Houston, TX, held a teachers appreciation event at Pugh Elementary School. Volunteers provided a taco dinner for the teachers and staff, gave away prizes and told the WoodmenLife story. Pictured are WoodmenLife Representative Elizabeth Wentworth and Brook Taylor.



Members of Chapter 1366 in Bruce, MS, hosted a Valentine's Day party for 25 residents of the Calhoun County Nursing Home. The event included crafts, refreshments and a box of chocolates. Pictured is Sandra Cozart.



On behalf of Chapter 43 in Decatur, AL, WoodmenLife Representatives honored police officers in Hartselle, AL, and presented the officers and staff with gift cards for lunch. Police Chief Justin Barley said, "We are very thankful for WoodmenLife's many contributions to our community. They always present a great program that is professional and applicable. It is because of the support and presence of organizations like WoodmenLife that make our community special."

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Chapter 20 in Fairmont, WV, presented a donation to The Giver's Hand Community Food Pantry in Monongah, WV. Members also distributed 184 boxes of food to local families in need.



Chapter 635 in Missouri Valley, IA, partnered with West Central Community Action and VFW Ladies Auxiliary to adopt two families. Together, they purchased clothing, bicycles and toys for the families.



Members of Chapter 4546 in Stephenville, TX, showed their appreciation for nurses by giving baked goods and cards to hospice nurses at a local care facility.

Fighting Hunger

In the March edition of *WoodmenLife Magazine*, we reported as part of the 2023 Annual Report that WoodmenLife and its chapters donated a total of 49,188 pounds of food last year to help fight food insecurity. We checked our numbers and found a mistake. We actually donated more food — a lot more food.

In 2023, WoodmenLife and its chapters donated

168,112 pounds of food

We are so grateful for the work you do to help feed the people in your community. Learn more about WoodmenLife's National Community Focus of fighting hunger at WoodmenLife.org/NCF





To show their appreciation for teachers, members of Chapter 1 in Columbus, OH, purchased lunch for 45 teachers and staff at Licking Valley Middle School. They also donated two new coffee makers and a supply of coffee pods, soft drinks, water, and snacks for the teachers' lounge.



Chapter 1571 in Martinez, GA, donated \$3,500 to the Salvation Army Center of Hope for improvements to the women's shelter.



Chapter 1190 in Fulton, MS, honored members Doug and Wanda Wilson with the Fraternal Spirit Award. The award recognizes their 50 years of service to WoodmenLife, their chapter and their community. Pictured are Doug Wilson, Ed Calvert and Wanda Wilson.



Chapter 308 in Houma, LA, presented a new flag to the Terrebonne Council on Aging. Pictured are Representative Candazes Holder Price, Jada Rodrigue Ledet and Representative Lenard Calloway Jr.

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On behalf of Chapter 1 in Nashville, TN, Buddy Franks delivered a donation to the United Ministries Food Bank of Robertson County.



On behalf of Chapter 1770 in Savannah, GA, WoodmenLife Representative Bill Ross presented an American flag to Effingham County High School Assistant Principal Keri Morgan.



Chapter 1154 in New Roads, LA, presented an American flag to the Pointe Coupee Parish Sheriff's Office Communications Division.



West Virginia Chapter 226 donated snacks, cleaning supplies and puzzles to a local special education class.



On behalf of Chapter 1862 in Pisgah, AL, WoodmenLife Representative Elisha Bryant presented an American flag to Johnnie Smith and Wayne Barrentine with the Rosalie Community Center. Bryant also helped with a ceremony on handling the retirement of flags that are beyond repair.



food pantry in Yadkinville, NC. Pictured are Representative Joey Anderson, Jordan Anderson, Teresa Anderson, and Terry Ross.

Answer key from word search on Page 32

S G Y M N A S T I C S K E U H B D R V J OFKYGMYFEEOXTZVLSGGO CSMBDOVYXCHQPEPAUWYY CVUPPSYZEYA I OUNVPCRX LNEQUESTRIANFENCING RGKPRUVBOXINGANSIMOF IZFWHVBADMINTONRPSLF SKATEBOARDINGXDOSFOR FATGWQOPHSEFHJKYPPSQ CIGUWEIGHTLIFTINGFIC THCCBCDQMSBARCHERYPF FFXYPARISSHPS J T B B D H L I E B A S K E T B A L L A M M A H U E B X L N V U S U M M E R I D Q Y E H O R F O I V I N G B F T W C Y C L I N G J G J TAFWVQCBQTTVOAUMPBWV SRY IMOLYMPICS SNCIGSO EUTOL J K X WRESTLING F G R A M L K O E H N S W T M M T N G)T FTIGCLRUGBY)VZKKRG OINTOINTERNATION X A D S I W G V D E G S Z E L C Q G L H N M I A G O Y A H Y I M X S C Z X E R O W I N G A S W D C I B I V W X R Y X K B I U Y A H I Q B G Z O A N S W B U G B T O M B N K X L O C W J K L W L B U S Z I W U H C B R K I A K R G Q J G L R N FPCNUQVTBSN QB i HO J J T CVAUCLAYVUQGONUZOGŔF BFIDTCVKJMFLVXUMBNQC

Answer key from Sudoku on Page 33

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

See Yourself Here

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

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Get the New School Year Off

to a Good Start



hile you and the family are still enjoying late nights and cool pools, a new school year is rapidly approaching. Here are some ways your chapter can help navigate the upcoming academic year and support local schools.

1. Celebrating Red, White & Blue®

At Celebrating Red, White & Blue events, an oversized American flag is displayed during the national anthem at athletic, patriotic and other community events. The program allows chapters to borrow a 30-foot-by-60-foot American flag for these presentations.

A Celebrating Red, White & Blue event will showcase WoodmenLife's love of country and how we look for ways to express our American pride together. This is also a great opportunity for your chapter to recruit students and school staff to help carry the flag during its presentation and share more about WoodmenLife.

2. WoodmenLife Heart & Heritage Awards®

WoodmenLife honors those who do the right thing because it's the right thing to do. The WoodmenLife Heart & Heritage Awards provide a variety of awards that recognize outstanding acts by men, women, youth, and local organizations.

Chapters can help promote the WoodmenLife Heart & Heritage Awards by showcasing the incredible individuals in their communities who consistently make a positive impact. By highlighting the stories of these individuals and the difference they make, we can inspire others to step up and get involved.

Be sure to look at our new award banquet marketing materials. These materials are designed to make it easier for you to add information about your event while ensuring a professional and polished look for the awards banquet.

3. 'America Is ...' Video Contest

Each year, schools across the country get the opportunity to showcase their American pride through the "America Is ..." Video Contest. Chapters can encourage local schools to enter the contest, giving those schools an opportunity to win cash prizes and providing chapters an opportunity to share the WoodmenLife story. Read more about this year's contest on Page 11.

DEADLINE REMINDERS

June 30: Deadline for chapters to submit fall quarterly events to Community Outreach Advisors

Deadline to apply for theWoodmenLife Student Loan Relief program is 3 p.m. Central Time

applications for April, May and June are due to the Home Office

Lug. 1: Chapters can begin holding officer elections

From the Kitchen of WoodmenLife EVP & CMO Kyle McMahan

y mother is a fantastic cook who never gets stressed in the kitchen. She cooked breakfast, lunch and dinner practically every day.

Any time I would bring friends to the house, one of the first things she would ask was, "Are y'all hungry?" Of course, the answer was always yes. She would laugh and have a good time, and before you knew it, we had a full dinner on the table — no matter what time it was — plus sweet tea to drink. My friends loved visiting because they knew they would not go hungry.

My mother would say, "Cornbread, or at least bread of some kind, is supposed be served with every meal." This was the case as I was growing up. I can never cook cornbread, biscuits — or really anything — to taste as good as what Mama cooked.

Mom is now 89 years young and has been a widow for 26 years. My father died at age 65, and my mother said their relationship was like a piece of paper: Once you tear it in half, there is no other piece that will fit. She loves my father — still talks about him every day — and her children, grandchildren and great-grandchildren. They all can share stories of Mama's cornbread and many other great meals.

Recipe | Mama's Cornbread

Ingredients:

1 cup cornmeal1 cup all-purpose flour

1/3 cup sugar 1 tbsp baking powder

1 tsp salt 1 cup milk

1/4 cup butter

1 egg

1 tbsp butter

音 Steps:

- 1. Preheat oven to 425 degrees.
- 2. Place cast iron skillet into oven as it preheats.
- 3. In a large mixing bowl, add the dry ingredients, stirring until well mixed.
- 4. Add milk, butter (1/4 cup) and egg. Stir until just combined.
- 5. Carefully remove skillet from oven and add 1 tbsp of butter.
- 6. After butter is melted, pour in batter, spread it around evenly.
- 7. Place skillet back in oven and bake for 18-22 minutes or until combread is lightly browned on top and an inserted knife comes out clean.



Enjoy with more butter and real maple syrup. Store leftover cornbread wrapped in plastic for up to two days. Reheat cornbread in a toaster oven or a 325-degree oven in foil for about 15 minutes. Mama loves to eat it for breakfast the next morning sopped in milk.

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GOING FOR GOLD

Light the torch, cue the John Williams theme song and warm up your voice for "U-S-A" chants. It's an Olympics year! The summer Olympic Games will take place in Paris from July 26 to Aug. 11.

While you're waiting for the swimmers to complete the 1,500-meter freestyle (that is a LONG race), try out these Olympic-themed puzzles.

WORD SEARCH

SGYMNASTICSKEUHBDRV OFKYGMYFEEOXTZVLSGGO CSMBDOVYXCHQPEPAUWYY CVUPPSYZEYAIOUNVPCRX ELNEQUESTRIANFENCING RGKPRUVBOXINGANSIMOF IZFWHVBADMINTONRPSLF SKATEBOARDINGXDOSFOR F A T G W Q O P H S E F H | K Y P P S Q CIGUWEIGHTLIFTINGFIC THCCBCDQMSBARCHERYPF F F X Y P A R I S S H P S | T B B D H L IEBASKETBALLAMMAHUEB X L N V U S U M M E R I D Q Y E H O R F DIVINGBFTWCYCLINGIG TAFWVQCBQTTVOAUMPBWV SRYIMOLYMPICSSNCIGSO BUIEUTVLIKXWRESTLING FGRAMLKOEHNSWIMMINGT ACYFTIGCLRUGBYVZKKRG X | O I I H Q I I L P K D I D W D D D O XADSINLGVDEGSZELCQGL HNMIASGOYAHYIMXSCZXF ROWINGASNDCIBJVWXRYX K B I U Y A H I D B G Z O A N S W B U G BTOMBNKXLQCWIKLWLBUS ZIWUHCBRKIAKRGQLGLRN F P C N U Q V T B S N | Q B | H O | | T CVAUCLAYVUQGONUZOGRF BFIDTCVKJMFLVXUMBNQC

Archery	Rugby
Badminton	Sailing
Basketball	Skateboarding
Boxing	Soccer
Cycling	Summer
Diving	Surfing
Equestrian	Swimming
Fencing	Tennis
Golf	Triathlon
Gymnastics	Volleyball
Olympics	Weightlifting
Paris	Wrestling
Rowing	

(Find answers on Page 29.)

WORD SCRAMBLE

(Find answers below.)

1. Mlaed	3. Vrisel
2. Odgl	4. Zobern

SUDOKU PUZZLE

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

(Find answers on Page 29.)

(3) Silver

(1) Medal

The very first Olympic Games took place in 776 B.C. The athletic event began as part of an ancient Greek festival that celebrated Zeus, the god of sky and weather. The competition lasted for up to six months. The five colors of the Olympic rings, along with the white background, reflect colors found on the

DID YOU KNOW?

the white background, reflect colors found on the flags of all participating nations — so everyone is represented. The overlaps also represent international cooperation and the coming together of athletes from all over the world.

Until 1912, first-place Olympic medals were made of solid gold. Now, these medals are mostly made of silver, but plated with 6 grams of gold.





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In Memoriam



Age 86 Chapter 5 Hopkinsville, KY



Chapter 5 Hopkinsville, KY



Age 88 Chapter 117 Benton, KY



Garret Lee Emerson Age 41 Chapter 1450 Tallahassee, FL Former WoodmenLife Reaional Director



Chapter 117 Benton, KY



Huneycutt Age 94 Chapter 4 Wadesboro, NC



Age 83 Chapter 358 Gray, GA

Chapter 467



Chapter 262 Emerson, NC



Meinhold Age 86 Chapter 912 St. Charles, MO



Miller Age 86 Chapter 117



Sadie Pearl Parrish Age 87 Chapter 179 Jackson, TN



Age 91 Chapter 137 Whiteville, NC

Age 67

Chapter 393

Riverside, CA



"Tater" Ouinn Age 84 Chapter 695 Cove City, NC



Chapter 137



Chapter 564



Chapter 358 Round Oak, GA



Age 60 Chapters 143, 264 and 565 Cleveland, GA Woodment ife Regional Director



Charles "Ray" Wilson Chapter 879 Bloomington Springs, TN

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. If it applies, include if they were a Jurisdictional Officer, a National Committee member, a Regional Director, or a National Representative. Thank you.



You know the peace of mind that comes with having life insurance protection. Now it's time to share that with the next generation.

Family Term life insurance may be the right fit for your loved ones just starting out. It lets them cover their entire family with one affordable rate. And if their family grows, they can add children to the coverage at no additional cost².

Learn more at WoodmenLife.org/Family-Term



Forms ICC16 8083 R-1-16 and 8063 R-1-16 (xx). All contractual provisions apply and may vary by state. Not all products are available in all states.

1. Children born or adopted by the Primary Insured or Other Insured or Other Insured or Other Insured has been appointed permanent Legal Guardian. The child must be less than 18 years of age on the date of application. Certain eligibility requirements apply.

2. Coverage extends to any child born to the primary insured or other insured, any child less than 18 years of age legally adopted by the primary insured or other insured,

or any child less than 18 years of age for which the other insured or the primary insured has been appointed permanent legal quardian. No child is insured before attaining the age of 15 days. Certain eligibility requirements apply. D1670 6/24 Woodmen of the World Life Insurance Society. Omaha, NE

PERIODICALS

June 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.

