

October 2025

WoodmenLife[®]

MAGAZINE



50th National Convention

ALSO IN THIS ISSUE

Chapter, Fraternalist, and Project of the Year Winners

WoodmenLife Extras That Help at Every Stage of Life



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President's Message

I am proud to share this latest issue of *WoodmenLife Magazine* with you. It is a celebration of our shared values, achievements, and sense of community.

Honoring Our Heritage and Future

This summer, we gathered for our 50th National Convention in Washington, D.C., under the theme “Celebrating the Spirit of America.” From the moving wreath-laying ceremony at Arlington National Cemetery to the inspiring stories shared by our members, this event reminded us of the power of unity and purpose. You can relive the highlights starting on **Page 6**.

Recognizing Excellence

Our members continue to make a difference in their communities. I invite you to read about Chapter 3 in Greenville, SC, which was honored as the 2025 Chapter of the Year, and Sherry Waldrop, who was recognized as this year's Fraternalist of the Year. Their dedication to service is truly inspiring. You will also learn about Chapter 592 in Murray, KY, whose project brought hope and healing to Veterans in need — and earned it the Outstanding Project of the Year award. Find out more starting on **Page 18**.



Denise M. McCauley

Celebrating National Recognition

For the second consecutive year, WoodmenLife has been named to the Forbes World's Best Insurance Companies list. This honor reflects your trust and our commitment to excellence. Learn more on **Page 21**.

Investing in Tomorrow

The WoodmenLife Focus Forward Scholarship® program now offers enhanced award amounts to help young members pursue their dreams. Details are on **Page 22**.

As we look ahead, I want to express my heartfelt gratitude for your continued trust and membership. Your commitment makes WoodmenLife more than an insurance provider — it makes us a family. Thank you for allowing us to serve you and your loved ones.

On a personal note, meeting so many of you at events and hearing your stories has been the highlight of my year. Your passion for family, community, and country inspires me every day, and it is an honor to lead an organization that shares those values. Together, we are securing financial futures and strengthening communities across America.

Thank you for being a part of our family.

Warm regards,

Denise M. McCauley

Denise M. McCauley
President & CEO



Chapter 4663
Bastrop, TX

Chapter 4663 donated \$500 to ITS HUH (In the Streets-Hands Up High) Ministry. The shelter and soup kitchen in Bastrop, TX, provides emergency housing so families can stay together during times of hardship.



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





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Photo by Dante Media House



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26 Community Spirit



Volume 158 Number 4

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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S. Kyle McMahan, *Executive Vice President & Chief Marketing Officer, Omaha, NE*
C. Shawn Bengtson, *Executive Vice President & Chief Risk Officer, Omaha, NE*
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If you have questions, comments or suggestions for articles, please direct them to communication@woodmenlife.org. Visit us at WoodmenLife.org.

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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 where all people are welcomed. 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 and all National Convention photography credit: Universal Image

On the Cover

WoodmenLife President & CEO Denise M. McCauley joined three members — David Dupree, Garland "Lee" Moody, and Juan Cordova — for a wreath-laying ceremony at Arlington National Cemetery.

2025 National Convention

When the WoodmenLife family got together in July for our 50th National Convention, it had been eight years since we last did it in person. We wasted no time in making the most of this special occasion.

We gathered under the theme “Celebrating the Spirit of America” at the Gaylord National Resort & Convention Center just outside Washington, D.C. That theme guided us as we took part in WoodmenLife’s representative form of government. Delegates were united in the knowledge that their opinions truly matter and that they have a say in how WoodmenLife operates. We celebrated the fact that WoodmenLife remains financially strong and continues to help families and communities across the country. And we looked forward to growing and thriving well into the future.



In addition to taking care of important business, attendees also had the opportunity to enjoy the sights of our nation’s capital. Highlights included a trolley tour that showed off the city’s famous memorials at night and a wreath-laying ceremony at Arlington National Cemetery.

These four days at the convention left a lasting impression on everyone in attendance.

Keep reading to learn all about the best moments from the 2025 National Convention.



Member Humbled to Be Part of Wreath-Laying Ceremony



President & CEO Denise M. McCauley and members Garland “Lee” Moody, Juan Cordova, and David Dupree represented WoodmenLife in a wreath-laying ceremony at the Tomb of the Unknown Soldier.

The hot, summer air was still, and the white marble gleamed bright in the sunlight. The silence was louder than any words — it was a silence that carried the weight of sacrifice.

That day at the Tomb of the Unknown Soldier in Arlington National Cemetery is one Garland “Lee” Moody will never forget. The Navy Veteran and Virginia Jurisdictional President was chosen to participate in a wreath-laying ceremony as part of the National Convention.

“I was really honored to be asked,” Moody said. “That’s something not a lot of people get to do. It was really humbling. It was very emotional, very solemn, and really awesome at the same time.”

Moody was one of three WoodmenLife members who laid the wreath alongside President & CEO Denise M. McCauley. Joining him were David Dupree, an Air Force Veteran and Immediate Jurisdictional Past President of North Carolina, and Juan Cordova, a Marine Corps Veteran and Immediate Jurisdictional Past President of Texas.

The ceremony replaced the convention’s traditional memorial service. It offered a powerful tribute to those who gave everything for our country.

“Having WoodmenLife be part of the wreath-laying ceremony at the Tomb of the Unknown Soldier is a once-in-a-lifetime honor,” said Robby Molony, Vice President, Fraternal. “Having our President & CEO, who represents all our members, actually laying the wreath is an outstanding way for WoodmenLife to show our commitment to our country and the heroes who gave their lives so we may enjoy the freedoms we have today.”

For Moody, the experience reaffirmed what WoodmenLife stands for.

“It makes you feel good to be part of an organization that cares about the military, cares about Veterans, and cares about patriotism,” he said. “It feels great to be around people who care about the same things you do. It’s an easy, natural feeling.”



★ National Convention Daily Activities ★

Day 1: July 27

The first day was a chance to connect and socialize. Two highlights:

- Patriotic photo booth
- Ice cream social



Day 2: July 28

On the second day, we got to work. The General Session was presided over by President & CEO Denise M. McCauley. The day's highlights included:

- Presentation of States — Members from across the country were recognized.
- Posting of the Colors — Ceremony conducted by the Potomac High School Air Force JROTC.
- National Anthem — Sung by Eva G. Yllescas of Aurora, NE, a Gold Star Daughter.
- Pledge of Allegiance — Led by Patrick L. Dees, National Director.
- Invocation — Offered by Cathryn B. Mobley, National Director.
- "The Spirit of WoodmenLife" video.
- Special recognitions — Our committees, the 2023 and 2024 Fraternalists of the Year, Regional Directors, Home Office attendees, and Community Outreach Advisors were recognized.
- Committee reports from our National Committees.
- "Our Purpose" video.
- Keynote — Our speaker was Corcynthia Williams, who represented the Gary Sinise Foundation. She is a U.S. Army Veteran and the surviving spouse of a fallen service member.
- Celebrating Red, White & Blue® — We held an oversized flag demonstration onsite.
- More photo booth fun.



Day 3: July 29

This day was highlighted by outings to honor those who have sacrificed for us:

- Arlington National Cemetery tour
- A wreath-laying ceremony at the Tomb of the Unknown Soldier
- Monuments by Moonlight Tour — Sights included the Iwo Jima Marine Corps War Memorial, Franklin Delano Roosevelt Memorial, Lincoln Memorial, Vietnam Veterans Memorial, Korean War Veterans Memorial, and Martin Luther King Jr. Memorial.



Day 4: July 30

On the last day of the convention, McCauley presided over our second General Session. Highlights included:

- Pledge of Allegiance — Led by J. Patrick Caldwell, National Director.
- Invocation — Offered by Tiffany A. Myers, National Director.
- Gift presentation to Arlington National Cemetery to assist with beautification.
- Election of officers.
- Installation of officers — Ceremony led by James L. Mounce, Retired National Director & Retired WoodmenLife President.
- Appointments of membership to our National Committees.
- "Celebrating Our Partnership With the Gary Sinise Foundation" video.
- Gary Sinise Foundation — We shared an overview of the foundation's Snowball Express Annual Event and held a drawing for the opportunity to volunteer at this year's event.
- Remarks from McCauley to close out the convention.



See more pictures from the National Convention at Blog.WoodmenLife.org

Remembrance Garden Helped Bring Peace to Veteran's Family

The room was quiet — soft light, hushed footsteps, the gentle rustle of paper notes. Hundreds of American flags stood in perfect rows, each one a life remembered.

When Dena Yllescas-Johnston of Aurora, NE, stepped into the Remembrance Garden at the Gary Sinise Foundation's Snowball Express annual event, she felt it immediately.

"The Remembrance Garden is something that just brought goosebumps to me," said the surviving spouse of Army Capt. Robert J. Yllescas. "It was so quiet and so solemn, and you see all those flags. You see people leaving notes for their loved ones — and you realize that it's not just your husband, it's all of these wives and husbands who have passed away.

"It just was nice to be able to, in that moment, take the time to sit there and reflect on him and the memories. It was just beautiful, and it was such a peaceful environment."

A Proud Partner

At this year's WoodmenLife National Convention, we shared the story of the Gary Sinise Foundation, its mission, and its impact.



The Gary Sinise Foundation's Snowball Express annual event brings together the families of fallen heroes at Walt Disney World for five days of healing.

We're proud to partner with the Foundation, which serves our nation by honoring our defenders, Veterans, First Responders, their families, and those in need. The Foundation does this through national and local programs that are designed to entertain, educate, inspire, strengthen, and build communities.

One of those programs is the Snowball Express annual event at Walt Disney World®, which brings together the families of fallen heroes for five days of healing. At the event's heart is the Remembrance Garden, a solemn room filled with hundreds of American flags, each one representing a fallen hero. Since 2018, WoodmenLife has been honored to be the official provider of U.S. flags and flagpoles for this moving tribute.



A Real Impact

Yllescas-Johnston has seen firsthand what the time at Disney World can mean to grieving families.

"I 100% think that anybody who's gone through what my family has gone through definitely needs to go to Snowball Express," she said. "It brings such joy to the kids. It's so uplifting to see the smiles — just hundreds of kids being loved on the entire five days that they're there."

For us at WoodmenLife, supporting the Remembrance Garden — and the families who walk through it — is more than a partnership. It is our honor to help make this tribute to fallen heroes possible.

National Board of Directors



Denise M. McCauley

Chair, President
& Chief Executive Officer
Omaha, NE

Denise M. McCauley serves as WoodmenLife's President & Chief Executive Officer.

She also serves as Chair of the National Board of Directors of WoodmenLife and is a member of the Governance Committee. McCauley is a member of WoodmenLife Chapter 16 in Omaha, NE.

She began her WoodmenLife career in June 2008 as Vice President, Core Operations. In 2011, McCauley was promoted to Senior Vice President, Operations, and in 2015, she was named Executive Vice President & Chief Operating Officer. Before being appointed WoodmenLife President & Chief Executive Officer

in October 2023, McCauley served as Executive Vice President & Chief Operating Officer, Secretary.

Prior to joining WoodmenLife, she held various positions in the financial services industry, focused on Operations, Product Development, Client Management, and Product Management functions. In addition, McCauley's position prior to joining WoodmenLife involved leading a line of business in the payment processing industry.

McCauley serves on the Board of the Greater Omaha Chamber of Commerce, the LIMRA and LOMA Global Board of Directors, the Board of United Way of the Midlands, and the Volunteer Advisory Committee for Food Bank for the Heartland.

In addition, she is an active volunteer with Meals on Wheels and Open Door Mission. McCauley grew up in Omaha, NE, and graduated from the University of Nebraska-Omaha with a bachelor's degree in Business Administration.

She enjoys hiking, golfing, and spending time with family. McCauley is married to Robert McCauley.





Jon R. Aerni was appointed to the Chief Financial Officer position in 2020. He oversees the organization's financial operations, including actuarial, investment, and accounting activities. He also provides guidance to the Internal Audit function.

Aerni had served as Vice President & Chief Actuary since 2017, where he oversaw the organization's actuarial activities, including product development, valuation, and illustrations. Aerni currently serves on the Compensation Committee.

Aerni started his career with WoodmenLife in 2006 as an Associate Actuary. In 2010, he was named Director, Financial Analysis, a role he held until being named Chief Actuary. He became a WoodmenLife member in 2006, joining Chapter 16 in Omaha, NE.

Aerni worked for CIGNA Retirement where he participated in their Actuarial Executive Development Program. Aerni then worked for Prudential Financial before joining WoodmenLife.

He is a native of Columbus, NE, and is a graduate of the University of Nebraska-Lincoln. Aerni attained fellowship in the Society of Actuaries in 2002 and is a member of the American Academy of Actuaries. He is an elder with Bridge Church, and he serves on the board of Good Neighbor Ministries.

In his spare time, Aerni enjoys tennis and pickleball. He and his wife, Jennifer, are kept busy with their nine children.



S. Kyle McMahan has served as Executive Vice President & Chief Marketing Officer since 2019. In his role, he oversees the Marketing, Sales, Additional Distribution, and Fraternal divisions. McMahan previously served on the Fraternal Committee and currently serves on the Governance Committee as a member of the National Board of Directors. He is a member of Chapter 16 in Omaha, NE.

McMahan began his WoodmenLife career as a Representative in October 1989 and was promoted

to Recruiting Sales Manager in 1991. He was appointed Florida South Regional Director in 2009 and Tennessee East Regional Director in 2014. He was promoted to Director, Sales in the Home Office in 2016. McMahan was promoted to Senior Vice President, Chief Distribution & Marketing Officer in 2018.

McMahan serves as President of the WoodmenLife Outreach Foundation. He is a graduate of the University of Florida.

McMahan is a Financial Representative with Woodmen Financial Services, Inc. and a member of the National Association of Insurance and Financial Advisors (NAIFA). He is also a past President of the Florida Fraternal Insurance Counselors (FIC).

McMahan and his wife, Amy, have six children and sixteen grandchildren. In their free time, they enjoy sporting events, golf, and travel.



C. Shawn Bengtson has served as Executive Vice President & Chief Risk Officer since 2022. She was elected to the National Board of Directors of WoodmenLife in 2023 and is a member of the Fraternal Committee.

Bengtson oversees the Risk, Compliance, and Security divisions, as well as two WoodmenLife subsidiaries: Woodmen Financial Services, Inc., (WFS) and Woodmen Insurance Agency, Inc. She also serves as Chair of the WFS Board of Directors.

Bengtson became a WoodmenLife member in 2001, joining Chapter 704 in Bellevue, NE. She's held

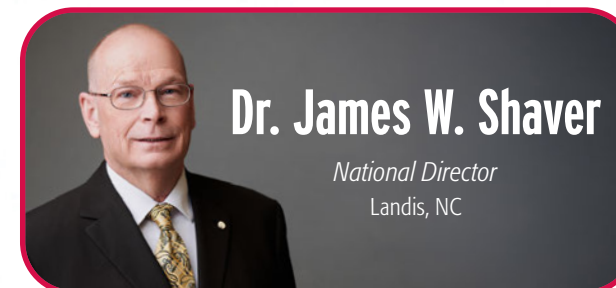
several leadership positions in the chapter, including President and Vice President. She is also President of the Nebraska Jurisdiction.

Bengtson began her career with WoodmenLife as a Securities Analyst in 2001, was promoted to Portfolio Manager in 2002, became Senior Portfolio Manager in 2007, and Director, Portfolio Management in 2010. She was named Vice President, Investment in 2013.

Bengtson received her Associate of Science degree from York College and three degrees from the University of Nebraska-Lincoln — a Bachelor of Science in Mathematics and Statistics, a Master of Science in Actuarial Science, and a doctorate in the Interdepartmental Area of Business.

She serves on the Board of Directors for Food Bank for the Heartland.

Bengtson enjoys reading, working in the yard, and traveling.



Dr. James W. Shaver was elected to the National Board of Directors of WoodmenLife in 2006. He is a lifelong member of WoodmenLife and is a member of Chapter 111 in Landis, NC. Dr. Shaver is WoodmenLife's Lead Independent Director. He currently serves on the Fraternal Committee and as Chair of the Governance Committee.

Dr. Shaver formerly served on the Audit Committee, Compensation Committee, Fraternal Working Group, and Board of Directors of WFS Holdings, Inc.

He served the North Carolina Jurisdiction as President from 1999 to 2001. Dr. Shaver also served as a Youth Leader in Mt. Olive, NC, and on the staff of the

East NC Fraternal Corporation. He served on the National Legislative Committee, National Judiciary Committee, National Convention Executive Officers Reports Committee, and as Chair of the National Convention Resolutions Committee.

Dr. Shaver has received the Mr. Woodman Award, Fraternal Spirit Award, and WoodmenLife Meritorious Service Award. He holds the following LOMA designations: ACS (Associate, Customer Service Life Insurance), ALMI (Associate, Life Management Institute), and FLMI, Level 1 (Fellow, Life Management Institute, Level 1, Insurance Fundamentals).

An Optometrist, award-winning artist, and magician, Dr. Shaver earned a Bachelor of Science Degree from Campbell University in Buies Creek, NC, and a Doctor of Optometry from The University of Houston College of Optometry in Houston, TX. He owns a private optometry practice in Landis, NC.

Dr. Shaver and his wife, Stephanie, have one daughter and one grandson. They attend the First Reformed Church of Landis.



Michael C. Shealy

National Director
Lexington, SC

Michael C. Shealy of Lexington, SC, was elected to the National Board of Directors of WoodmenLife in 2009. He currently serves on the Governance Committee and as Chair of the Fraternal Committee. Shealy served on the National Legislative Committee from 2001 to 2005 and the National Judiciary Committee from 2005 to 2009, serving as Chair in 2009.

He has been a lifelong WoodmenLife member and an active member of Chapter 273 in West Columbia, SC, since 1977. Shealy has served in every chapter

office, including President from 1995 to 2000. He currently serves as Chapter Secretary.

As a member of the South Carolina Jurisdiction, Shealy has held several positions, including President. He currently serves on the South Carolina Fraternal Activities Board of Directors.

An active member of his community, Shealy is a Past Chairman and current Secretary of the Columbia Electrical Council and has served on the Midlands Technical College Board of Advisors.

He is a recipient of the WoodmenLife Good Neighbor Award, Fraternal Spirit Award, and Meritorious Service Citation Award, and was elected South Carolina's Fraternalist of the Year in 2006.

Shealy is the son of retired National Director J. Carroll Shealy. He and his wife, Liz, have two children and are members of Lexington Baptist Church.



Daryl J. Doise

National Director
Dallas, TX

Daryl J. Doise was elected to the National Board of Directors of WoodmenLife in 2012. He currently serves on the Compensation Committee and as the Chair of the Audit Committee. Doise served as the Lead Independent Director from 2018 until 2022. He is currently a member of both Chapter 238 in Lafayette, LA, and Chapter 447 in McKinney/Allen, TX.

Doise was raised in a WoodmenLife household, the son of former State Manager Elery Doise.

He has worked his entire career in the healthcare field and is currently the Chief Development Officer of Oceans Healthcare, Inc., based in Plano, TX. Doise graduated from Louisiana State University with a bachelor's degree in Business Administration and a major in Accounting. He then earned his Master's of Business Administration degree and graduated with honors from Tulane University. In 2008, Doise received his designation as a Fellow in the American College of Healthcare Executives and retains that designation today.

His past community service includes serving as a board member of the Boys & Girls Clubs of Acadiana; as a board member and Chairman of the St. Landry Parish Chamber of Commerce; and as a board member and Treasurer of the Louisiana Hospital Association.

Doise enjoys traveling, spending time with his family, and exercising. He and his wife, Anne, have four children and two grandchildren.



Dwayne H. Tucker

National Director
Brentwood, TN

Dwayne H. Tucker was elected to the National Board of Directors of WoodmenLife in 2016. He currently serves on the Audit Committee and is Chair of the Compensation Committee. Tucker is a member of WoodmenLife Chapter 1 in Nashville, TN.

Tucker brings a wealth of experience to his role on the board, including nearly 30 years in the financial services and transportation industries. He is the Founder & Chief Executive Officer of Dwayne Tucker Consulting, LLC, through which he provides executive coaching and leadership consulting services.

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

Tucker also serves numerous nonprofit organizations, including as Chair of the Tennessee State University Foundation Board. He also serves on the Board of LEAD Public Schools. In addition, Tucker volunteers with Junior Achievement, facilitating after-school programs and co-instructing business classes.

Tucker's hobbies include golf and international travel. He and his wife, Carmen, have two children.



Cathryn B. Mobley, CPA

National Director
Appomattox, VA

Cathryn B. Mobley of Appomattox, VA, was elected to the National Board of Directors of WoodmenLife in 2020. She currently serves on the Compensation and Audit Committees. Mobley has been a WoodmenLife member since 2006 and is a member of Chapter 71 in Appomattox, VA. She has served as Treasurer of Chapter 71 since 2018.

Mobley has served as President, Vice President, and Youth Leader for her chapter. She also served as Treasurer of the Jurisdiction of Virginia from 2010 to 2015 and held the positions of State Convention Secretary, Treasurer, and Trustee.

Mobley is retired from Longwood University in Farmville, VA, where she was the Associate Vice

President for Administration and Finance, Director of Material Management.

She earned a bachelor's degree with a major in Accounting and a master's degree in Business Administration from Lynchburg College in Lynchburg, VA. Mobley is a Certified Public Accountant (CPA).

She is an appointed member of the Appomattox County Joint Planning Commission. Mobley is active in her community, currently supporting and holding committee, teaching, and leadership positions at the Evergreen Baptist Church, Evergreen Ruritan Club, and Evergreen Cemetery Fund. Mobley was previously involved with United Way, Junior Achievement, the Lynchburg Chamber of Commerce, and Cornerstone Christian Academy.

She enjoys spending time with her family and friends, golfing, collecting and driving vintage cars, and supporting her church and community. Mobley is married to Larry Mobley, and they have one daughter.



J. Patrick Caldwell

National Director
Tupelo, MS

J. Patrick (“Pat”) Caldwell of Tupelo, MS, was elected to the National Board of Directors of WoodmenLife in 2021. Caldwell serves on the Audit and Governance Committees. He comes from a multigenerational WoodmenLife family and is a longstanding member of Chapter 130 in Tupelo, MS.

Caldwell earned his law degree from the University of Mississippi, where he also earned his undergraduate degree. He is a partner and President of the law firm Riley, Caldwell, Cork & Alvis, with practice emphases in financial services, business, and corporate law.

Caldwell is active in his community, serving in a leadership role and as a board member for the Lee Co. Empowering, Advancing and Developing (LEAD) Foundation, leading its unique annual fundraising campaign. The Foundation’s signature project is fighting food insecurity by being the genesis for the regional Hunger Coalition.

Caldwell is an active member of Calvary Baptist Church, serving as a deacon and on several church committees. His volunteer activities, current and past, include pro bono legal clinics, Themis Law Camp volunteer for aspiring students, and Habitat for Humanity. He has been a member of the Kiwanis Club of Tupelo for more than 45 years, serving as a past President and a four-time board member.

In his spare time, Caldwell enjoys playing and watching golf, photography, hiking, and supporting Ole Miss sports. He is married to Jennifer Caldwell.



Tiffany A. Myers

National Director
Kevil, KY

Tiffany A. Myers of Kevil, KY, was elected to the National Board of Directors of WoodmenLife in 2022. Having served on the Compensation Committee, she currently serves on the Audit and Governance Committees. Myers has been a WoodmenLife member of Chapter 57, located in LaCenter, KY, for more than 30 years.

She retired in March 2023 as the Chief Financial Officer for West Kentucky & Tennessee Telecommunications, where she oversaw the finance, accounting, resources, and financial assets of the company and its subsidiaries. Since then, Myers has continued to consult as Project Director, overseeing all broadband builds through grants, loans, and partnerships with local governments.

Myers holds an Associate of Arts degree from Paducah Community College, a Bachelor of Science in Accounting from Murray State University, and a Master of Information Systems from the University of Phoenix. She is a Certified Public Accountant licensed in the state of Kentucky and is a member of the Kentucky Society of CPAs and American Institute of Certified Public Accountants.

In addition to her service to the National Board of Directors of WoodmenLife, Myers serves as a member of the Credit Risk and Governance Committee and is Chair of the Audit Committee for the River Valley Ag Credit Association within the Farm Credit System. She also serves as Manager on the Advisory Board of the Phoenix Fund, KLC. Myers and her family are members of Bethel Cumberland Presbyterian Church where she serves on the Stewardship Committee.

She and her husband, Keith, own a working farm in western Kentucky where they grow soybeans, corn, and other crops. They have two children and a granddaughter. The family enjoys spending time on Kentucky Lake.



Patrick L. Dees

National Director
Katy, TX

Patrick L. Dees of Katy, TX, was elected to the National Board of Directors of WoodmenLife following his retirement, with his service beginning in April 2024. Previously, he held the position of WoodmenLife Chair, President & Chief Executive Officer from 2017 to 2023. Dees serves on the Fraternal and Compensation Committees.

He is a member of Chapter 4450 in Angleton, TX, Chapter 4520 in Houston, TX, and Chapter 4657 in Katy, TX.

After first becoming involved in WoodmenLife chapter activities, Dees began his WoodmenLife career as a Sales Representative in 1988 in Angleton, TX. He was appointed a Regional Director in 1996 and led sales efforts in California, Florida, and South Georgia before joining WoodmenLife’s Home Office team in 2009 as the National Sales Manager. Prior to becoming Chair, President & CEO in 2017, Dees led the Sales, Marketing, and Fraternal Divisions, where he oversaw WoodmenLife’s nationwide community service strategy.

Dees holds a business degree from Bellevue University and has held several securities and insurance licenses. He has contributed to his community by serving on nonprofit boards, including being a past Chair of the American Fraternal Alliance.

In his leisure time, Dees enjoys spending time with his family, reading, volunteering, and golfing. He and his wife, Michele, have five children and 14 grandchildren.

WoodmenLife Recommits to Fighting Hunger



In 2015, WoodmenLife committed to our National Community Focus of fighting hunger. In the 10 years since, WoodmenLife and our members have raised \$3.8 million and collected 2.2 million pounds of food for those in need. Food insecurity remains a problem for families across the country. That’s why we have reaffirmed our commitment to fighting hunger.

Learn more about our efforts and how you can help at WoodmenLife.org/NCF

Greenville, SC, Chapter Earns Chapter of the Year Honor



Tired teachers feel their spirits rise as they open their classroom doors to the smell of a warm lunch. Firefighters set down their gear to accept plates of food and a heartfelt “thank you” from grateful community members.

This work is the heartbeat of Chapter 3 in Greenville, SC. The steady kindness and dedicated service has earned it the WoodmenLife Chapter of the Year award.

Serving the Community

The chapter provided lunches and gift cards to teachers at Travelers Rest High School. Chapter members also honored local firefighters with meals and gift cards.

“They believe in recognizing those who serve our community every day,” said Deborah Barnett, a Sales Representative and Chapter 3 President. “These small gestures of appreciation make a big difference.”

Hunger is a quieter emergency in Greenville, but Chapter 3 hears it. Chapter members donated 215 pounds of food to the Harvest Hope Food Bank, which helped families throughout South Carolina. They also supported those in need through the Berea First Baptist Church Reaching Center, providing 25 meals and assembling 50 hygiene bags.

Supporting Their Members

The care runs inward, too. When needed, Chapter 3 has helped its own members with meals, transportation, and money for medical care. The chapter spent \$1,600 on member support in 2024.

“The strength of our Greenville chapter comes from how members care for each other,” Barnett said. “They’re not just an organization — they’re a family.”

The Greenville chapter enjoys two family events annually — a Greenville Drive baseball game and a Swamp Rabbits hockey game — as well as quarterly meals at Silver Bay Seafood restaurant. These events bring members together and create opportunities to introduce new people to WoodmenLife.

“These gatherings create connection within their chapter,” Barnett said.

Looking to the Future

Chapter 3 continues to grow with intention. They planned a membership drive for 2025 to bring in more members who share their values. And at its 2024 Annual Regional Event (ARE), the chapter recommended six people as potential WoodmenLife Sales Representatives.

“When we grow together and help others, we make tomorrow better for everyone. What we do today matters for our future,” Barnett said.



Chapter 3 works throughout the year to support family, community, country, and fighting hunger. For one of their shared commitment projects, members served meals and presented gift cards to local firefighters.

Longtime Georgia Member Named 2025 Fraternalist of the Year

For Sherry Waldrop, you show your love by showing up. That is exactly what she’s done in Worth County, GA, the place she’s called home her entire life.

This year, that lifelong devotion was recognized as she was named WoodmenLife’s Fraternalist of the Year. It’s an honor she wears lightly, because service, to her, is a shared story.

The roots of her story trace back to the 1970s, when her mother, Omie Lee Hutchinson, became a WoodmenLife Sales Representative and brought the family into Chapter 172 in Sylvester, GA.

“It is a small chapter in Sylvester, but it is the best,” Waldrop said. “The members are lifelong, and anything I ask them to do, they’re more than willing to do it.”

Now, nearly 50 years later, Waldrop remains active with Chapter 172, serving as President and helping with various projects for her community.

Waldrop has helped coordinate many efforts, including:

- Volunteering at Valentine’s Day parties at a local assisted living facility
- Baking cookies for First Responders
- Donating a flag, flagpole, bench, and landscaping for Sylvester’s sports complex
- Volunteering at a Sylvester food bank hopping for children in foster care during the holiday season



Member Sherry Waldrop accepted the Fraternalist of the Year award from President & CEO Denise M. McCauley at the National Convention. She said she shares the honor with her chapter.

As a former educator, Waldrop’s heart is especially tender toward students. She was proud to introduce two award opportunities:

- The RAMS (Respectful, Accountable, Motivated, and Safe) award at Worth Middle School
- A \$750 scholarship for Worth High School graduating seniors

Waldrop said what makes these awards so special is that they are given to students who may not have the best grades but are dedicated, driven, and kind.

“The average hard-working student does not often get a lot of recognition,” she explained. “That’s what we were looking for: to help children get the recognition they deserve.”

Waldrop said earning the Fraternalist of the Year award is “an honor,” but one she can’t accept alone. “The members in the Sylvester chapter, the honor goes to them,” she said. “It is great to accept this honor, take it back to our community, and share it with them.”

Waldrop lives in Tifton with her husband of 52 years, William. They have three adult children and nine grandchildren.

Outstanding Project of the Year Supported Struggling Veterans

When a tornado tore through western Kentucky in 2021, it destroyed homes and uprooted lives. People who were already struggling — like Veterans carrying an invisible burden — were left wondering what they would do next.

Chapter 592 in Murray, KY, knew it had to step up and answer the call to help. Its project, which brought music, support, and hope to the Veterans of western Kentucky, earned the WoodmenLife Outstanding Project of the Year award.

Music That Makes a Difference

Members set out to turn heartache into harmony.

WoodmenLife Representative Rachel Brown helped Chapter 592 organize a free two-day concert at the Paducah Riverfront. More than 3,500 people came to the event, which raised \$17,000 in donations to help Veterans with counseling and housing.

“Many of these Veterans lost their homes in the 2021 tornado, and we knew we needed to step up.”

– Rachel Brown
WoodmenLife Representative

“The chapter wanted to create something that would bring the community together while addressing a real need,” Brown said. “Many of these Veterans lost their homes in the 2021 tornado, and we knew we needed to step up.”

Helping Veterans in Need

The project brought together multiple organizations. Chapter 592 led the effort, with support from regional chapters that provided donations. The chapter members handled everything from setup to performances to cleanup.



Outstanding Project of the Year
Chapter 592, Murray, KY

During the seven months of planning, the chapter teamed up with VFW Post 6291 and Freedom Productions, a music company, to build a show worthy of the people it aimed to serve.

The concert began with a Celebrating Red, White & Blue® event, during which volunteers unfurled an oversized American flag by the stage.

Volunteers Who Care

The project is a testament to what happens when compassion gets organized, with 80 people volunteering their time.

“Chapter 592 has shown that by working together, they can accomplish positive things and make a difference in their community,” said Robby Molony, WoodmenLife’s Vice President, Fraternal. “Members of the chapter and volunteers deserve a huge congratulations for their outstanding work.”

Helping Our Community

Across WoodmenLife, chapters keep finding new ways to honor Veterans and lift their neighbors.

This concert didn’t just collect donations; it amplified voices and reminded a community of the beautiful sound of healing.

Introducing Our Newest Extra: WoodmenLife Financial Education



Now is the time to start building your financial confidence — and WoodmenLife can help.

We are proud to unveil our newest extra¹: WoodmenLife Financial Education². This mobile-friendly, interactive platform offers members personalized financial education on a wide array of topics.

Its key features include:

- A robust library of short content modules
- Information for all ages, demographics, and financial circumstances — from budgeting and investing to homeownership and retirement planning
- Customizable playlists — after answering a few easy survey questions, the platform will tailor topics to those most meaningful to you
- Easy-to-access tools, calculators, and articles

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 WoodmenLife 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 the household and/or qualifying event.
2. WoodmenLife has entered into a sponsored marketing relationship with EVERFI to offer educational content to WoodmenLife members. EVERFI is an independent service provider. The content provided by EVERFI is for educational purposes only and should not be considered professional or investment advice or recommendations. WoodmenLife does not provide, is not responsible for and does not guarantee the accuracy or adequacy of any opinions, advice, or information provided by EVERFI including content on products and services. For a comprehensive review of your personal finances, always consult a legal or tax advisor. Neither WoodmenLife, nor any of its representatives, may give legal or tax advice.

Get Started

Visit WoodmenLife.org/Financial-Education



Scan the code to learn more about WoodmenLife Financial Education.

Holiday Closures

The WoodmenLife Home Office will be closed Thursday, Nov. 27 and Friday, Nov. 28 for Thanksgiving.



WoodmenLife Named One of the World’s Best



For the second consecutive year, WoodmenLife has been named to the Forbes World’s Best Insurance Companies list.

We are proud that this recognition reflects our commitment to excellence, member satisfaction, and associate well-being.

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

To see the full list, visit Forbes.com/Worlds-Best-Life-Insurance-Companies

Exciting Updates to Our Scholarship Program

We have great news for young WoodmenLife members¹ who want to pursue higher education! Starting with the 2025-26 program, the WoodmenLife Focus Forward Scholarship® will offer new award amounts to help our members manage the rising costs of post-secondary education.

WoodmenLife will now proudly award:

-  **3 scholarships worth \$10,000 each**
-  **4 scholarships worth \$5,000 each**
-  **300 scholarships worth \$1,000 each**

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.

Who Is Eligible?

Eligible students, including those graduating in 2026 and recent graduates from 2024 and 2025, can apply for these enhanced scholarships. Scholarship recipients must be:

- High school graduates attending a two- or four-year college, university, or technical school
- WoodmenLife members in good standing with at least three consecutive years of unexpired membership
- Members of families where all in the household are WoodmenLife members in good standing

It's important to note that you can use a scholarship for technical schools and trade schools, in addition to four-year colleges and universities. WoodmenLife wants to support you, no matter what your future holds.

Contact your Community Outreach Advisor with any questions.

This year's application period opens Nov. 1.
Visit WoodmenLife.org/Scholarships to learn more
about the program and eligibility requirements.

Help Deserving Schools Win a Prize in Our 'America Is ...' Video Contest

The "America Is ..." Video Contest is back! Students in grades K-12 can show their passion for patriotism by creating an original 30- to 60-second video about the theme **Celebrating Red, White & Blue®**.

When Everything Happens

- Students across the country are working hard on their videos now. They have until **Oct. 30** to submit their entries.
- Then it's your turn: Voting will take place **Nov. 3-7**, and we want your input. Visit the WoodmenLife Facebook page to find the link to watch the videos and vote.
- We will announce the winners on **Nov. 13**.

Prizes

The top three classrooms in each of the two divisions (K-8 and 9-12) will win awards:

- Grand Prize: \$2,500
- Second Place: \$1,500
- Third Place: \$1,000

This prize money can go a long way to help schools. Be sure to visit Facebook.com/WoodmenLife during the voting period to help deserving video entries earn a reward for their school.

'America Is...'
VIDEO CONTEST
Celebrating Red, White & Blue®

Virginia Chapters Support Award- Winning Relay For Life Fundraiser



For several years, WoodmenLife chapters in Virginia have worked together to support Relay For Life of Charlotte County. Representative Robert Clowdis got involved because he is passionate about contributing to his community and helping find a cure for cancer.

One of the biggest fundraising events every year, which WoodmenLife helps with, is the Truckers Parade Against Cancer (TPAC), a 14.7-mile parade of trucks that is held in four Charlotte County towns. Established in 2000, TPAC has grown from 40 trucks to more than 300. Each truck has a banner displaying names of cancer survivors or those who have lost their battle.

"My mother-in-law, father-in-law, and grandfather have all passed from different types of cancer," Clowdis said, "so that's why this event is close to me."

Chapter Highlight

Chapter 179 
Wylliesburg, VA 
714 Members 
Founded in 1912 

In total, TPAC has raised more than \$2 million for Relay For Life of Charlotte County. Last year, TPAC earned the first-place award for the Southeast Region Team of the Year and was named the 2024 Pat Flynn Spirit of Relay Nationwide Team of the Year.

The fundraising efforts have allowed TPAC to fund two research grants. This past year, the team chose to fund a grant aimed at researching pancreatic cancer, which has impacted several members of the TPAC team.

WoodmenLife has been a proud supporter of TPAC for 13 years. Clowdis said Chapter 179 in Wylliesburg, VA, has provided American flags for each truck on the parade route, cooked hot dogs for the drivers, and even rode on trucks in the parade.

"Our primary goal as a team is we always want to honor our survivors, and we want to remember the ones who are lost."

— Sheila Jones
WoodmenLife member and TPAC co-founder

Sheila Jones, a longtime WoodmenLife member and co-founder of TPAC, said WoodmenLife has been a "blessing" to the team.

"Those American flags on the trucks — that has just become a staple," she said. "I know it's hard work for Robert and the other volunteers, but it adds a special touch to the parade. We are so delighted to have the group."

With such a monumental year in 2024 — in which they raised more than \$180,000 — Jones and Clowdis said they hope to ramp up fundraising in 2025, the team's 25th anniversary.

Jones said she is appreciative of WoodmenLife's continued support for TPAC.

"Our primary goal as a team is we always want to honor our survivors, and we want to remember the ones who are lost," she said.

New General Counsel Will Work to Help WoodmenLife Grow

John Sharp became WoodmenLife’s Senior Vice President & General Counsel, Secretary in July after serving as Vice President & Deputy General Counsel, Secretary since 2021.

WoodmenLife President & CEO Denise M. McCauley expressed confidence in Sharp’s ability to help guide the organization.

“Prior to joining our organization, John held the General Counsel position at Assurity Life Insurance Company, and he has extensive experience in the insurance industry,” she said. “His expertise spans legal, compliance, privacy, and anti-fraud functions, making him well equipped to lead our Legal Division into the future.”

As he prepared to take his new post, Sharp worked with his team and WoodmenLife leaders on how to best continue the Legal Division’s excellent support of the organization.



Sharp

“I’m honored to assume the General Counsel role and look forward to leading the talented group of legal and compliance professionals who help navigate our highly regulated business,” Sharp said. “Our team is committed to acting with integrity and providing sound legal guidance in service of WoodmenLife’s continued growth and success.”

Sharp received his undergraduate and law degrees from Creighton University, and he is a member of WoodmenLife Chapter 16 in Omaha, NE.

In his spare time, Sharp enjoys home improvement projects, coaching soccer, and hiking/backpacking. He and his wife, Heidi, have four daughters.

Tennessee East COA Joins Advisory Committee

Jody Owens of Tennessee East/West was recently appointed to WoodmenLife’s Community Outreach Advisor (COA) Advisory Committee. Owens replaces Amanda McNew of Kentucky East, whose term has ended.

The advisory committee consists of four COAs: Mickey Pennington of Florida/Northeast Region, Ashley Kitzinger of Alabama South, Eric Pilson of North Carolina East, and Owens. Each committee member serves for four years.

“Serving on the COA Advisory Committee is both an honor and a responsibility I deeply value.”

– Jody Owens
Community Outreach Advisor

Through their work with chapters across the country, COAs gain valuable insights into our members, the work they do, and the benefits they receive. The COA Advisory Committee reviews and provides

recommendations on new and current programs, procedures, and projects that impact their fellow COAs, chapter members, and the Sales Force.



Owens

Owens said she looks forward to listening, learning, and helping create new opportunities to meet the needs of members and their communities.

“Serving on the COA Advisory Committee is both an honor and a responsibility I deeply value,” she said. “I am proud to serve in a role that allows us to bring forward new ideas, improve the ways we serve, and ensure that our values continue to guide our growth. Every conversation on this committee is grounded in purpose, and the goal is always the same: to better serve our members and strengthen our communities.”

Contact your COA to learn more about the Advisory Committee and its role at WoodmenLife.

Helping Your Chapter Run Efficiently and Effectively

WoodmenLife is making changes to help your chapter run more smoothly and focus on what matters most.

Chapter Officer Requirement

As part of our overall chapter health initiative, we are reducing the number of required chapter officers from six to four. This change is effective during this year’s chapter elections, which are going on now until Dec. 31.

This change means:



You’ll need a President, Secretary, Treasurer, and one Auditor.
Your chapter is encouraged to still elect six officers if you want, but the minimum required is four.



Less paperwork and the amount of officer certificates that need to be checked to determine if a chapter is in good standing.



Less chance of losing chapter funds due to officer vacancies.

With fewer officer roles to fill, your chapter can spend more time focusing on community outreach and engagement and less time worrying about filling positions.

Remember: You can install officers in January, but elections must happen from August through December.

What Makes a Healthy Chapter?

We want all chapters to succeed. Here are the building blocks of a healthy chapter:

- ✓ **Culture:** Running effective meetings with a mix of different officers
- ✓ **Engagement:** Getting members involved and sharing different ideas
- ✓ **Funding:** Managing your money wisely
- ✓ **Partnerships:** Working well with partners in your community, as well as Community Outreach Advisors, Regional Directors, and Home Office associates
- ✓ **Growth:** Adding new members and supporting Sales efforts

If you have questions, please reach out to your Community Outreach Advisor.

Deadline Reminders

- Oct. 31:** | Deadline to turn in Common Bond Reward Program applications for July, August, and September
- Nov. 1:** | WoodmenLife Focus Forward Scholarship® application period opens
- Nov. 11:** | Veterans Day

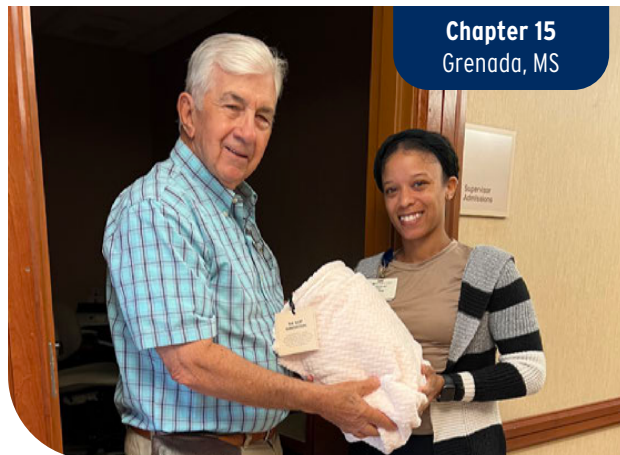
Community Spirit

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



Chapter 179
Jackson, TN

Chapter 179 members assembled totes full of snacks, then delivered them to local firefighters. The chapter also presented the firefighters with new American flags.



Chapter 15
Grenada, MS

On behalf of Chapter 15, member Ernest Felker presented 20 blankets to Sharonique Parker of the Baptist Cancer Center. Nurses can give the blankets to infusion and chemotherapy patients, as the treatment rooms are kept cold.



Chapter 4
Fulton, KY

Sales Representative Angie Lattus joined Chapter 4 members to shop for food to donate to a local pantry.

On behalf of Louisiana Chapter 714, President Jimmy Burch delivered boudin balls and restaurant gift cards to the Duson Police Department. The shared commitment project aimed to show appreciation and support for the officers.

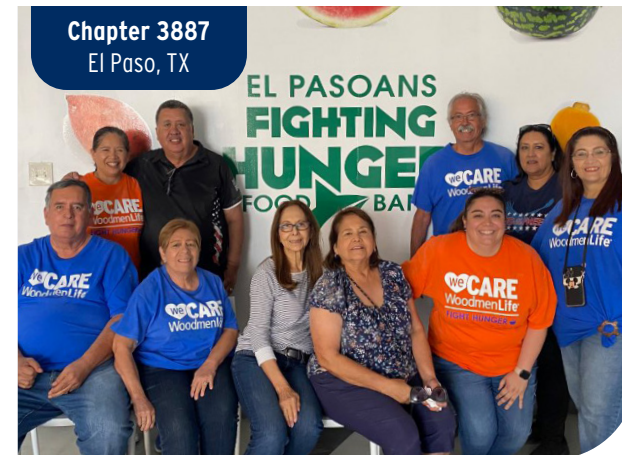


Chapter 714
Maurice, LA



Chapter 561
Effingham, IL

Members of Chapter 561 served dinner to local firefighters to show their appreciation for all they do. The chapter also presented a gift card to the First Responders to purchase smoke detectors for families in need.



Chapter 3887
El Paso, TX

For their third-quarter shared commitment project, Chapter 3887 members spent a Saturday morning volunteering at the El Pasoans Fighting Hunger Food Bank. The members portioned large bags of flour into smaller bags, which would be distributed to those in need.



Chapter 397
Northridge, CA

On behalf of Chapter 397, WoodmenLife Representative Julia Kim and Secretary Sophie An presented a new American flag to the Global Leadership School.



Chapter 6018
Valdosta, GA

Georgia Chapter 6018 presented an American flag to New Harvest Methodist Church.



Chapter 254
Charleston, WV

West Virginia Chapter 254 presented a new flagpole and flags to the South Charleston Fire Station No. 5.



Chapter 1111
Myrtle Beach, SC

Members with Chapter 1111 presented a flag and monetary donation to the Low Country Veterans Group. The group works to empower and support local Veterans, their families, and communities by providing services and fostering a sense of community.



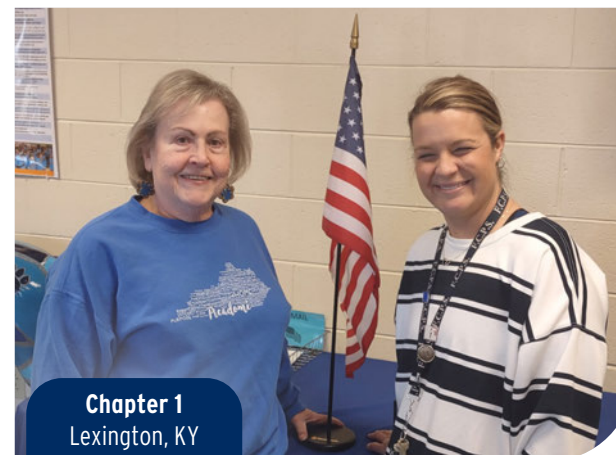
Chapter 338
Phenix City, AL

Chapter 338 members delivered food to nine fire departments to show their appreciation for all that they do.



Chapter 7
Hamburg, AR

Chapter 7 hosted a First Responders appreciation event, which included drawings for prizes.



Chapter 1
Lexington, KY

On behalf of Kentucky Chapter 1, member Vickie Jones presented 24 classroom flags to Picadome Elementary School Assistant Principal Andrea Least. The teachers were grateful to replace their old ones.



Chapter 3
Santa Fe, NM

In recognition of Memorial Day, members with Chapter 3 in Santa Fe, NM, placed American flags at graves; other members passed out water and snacks to all the volunteers who helped.



Chapter 66
San Angelo, TX

Members of Chapter 66 and WoodmenLife Sales Representatives teamed up to host an appreciation lunch for the San Angelo Police Department.



Chapter 860
Naples, FL

On behalf of Chapter 860, retired National Director Bob Maher and Chris Maher delivered donations to Hearts & Homes for Veterans in Fort Myers, FL.



Chapter 930
Kennett, MO

Chapter 930 donated \$500 to the H.O.P.E. Campaign, which supports those battling cancer or other life-threatening illnesses. In total, the event helped raise almost \$17,000.



Members with Chapter 27 teamed up with the Kingstree (SC) Fire Department to hold a flag retirement ceremony.

Chapter 27
Kingstree, SC



Chapter 1483
Hampstead, NC

Chapter 1483 in Hampstead, NC, presented an American flag to the town of Surf City, NC. Pictured are Sales Representative John Gilbert and Surf City Mayor Teresa Batts.



Chapter 296
Brownsville, KY

Chapter 296 Secretary Delores Jones and President Hank Vincent presented a new 5-foot-by-8-foot flag to Jonathan Williams, principal of Edmonson County High School, to replace the school's worn flag.



Chapter 5
Memphis, TN

Chapter 5 delivered lunch to the Memphis Department Fire Station 51 to show appreciation for all they do. Pictured are Lt. R. Yahn, Paramedic A. Desilets, and Chapter Treasurer Adrian Reynolds.

Answer key from word search on Page 32

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

← See Yourself Here

Submit photos of your chapter events
at [WoodmenLife.org/Photos](https://www.woodmenlife.org/photos)
You could make the pages of *WoodmenLife Magazine*.

Answer key from Sudoku on Page 33

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

SPOOKY SEASON

Happy Halloween! It's time to carve a pumpkin, eat too much candy, and plan the perfect costume. Add another item to your October to-do list: Try out these puzzles. Don't worry, they're less trick and more treat.

COSTUMES WORD SEARCH

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

- Angel
- Astronaut
- Ballerina
- Black cat
- Cheerleader
- Clown
- Doctor
- Fairy
- Firefighter
- Football player
- Frankenstein
- Ghost
- Monster
- Mummy
- Pirate
- Police officer
- Princess
- Pumpkin
- Rock star
- Skeleton
- Superhero
- Vampire
- Werewolf
- Witch
- Zombie

WORD SCRAMBLE
(Find answers below.)

1. Rktci-ro-ttaer
2. Hdnueat sheuo
3. Uknppim hptca
4. Syrcavmeio

SUDOKU PUZZLE

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

(Find answers on Page 31.)

- JOKES
- Q: What is a vampire's favorite candy?
A: A sucker.
- Q: Why didn't the zombie go to school?
A: He felt rotten.
- Q: Why are ghosts bad at telling lies?
A: You can see right through them.
- Q: What is a skeleton's favorite instrument?
A: A sax-a-bone.

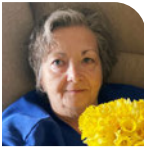
(Find answers on Page 31.)

- (1) Trick-or-treat
- (2) Haunted house
- (3) Pumpkin patch
- (4) Scary movie

In Memoriam



Mary B. Anderson
Age 83
Chapter 339
Sacramento, CA



Brenda Blakney
Age 67
Chapter 508
Burnsville, MS



Candice "Candy" Chumbler
Age 76
Chapter 117
Benton, KY



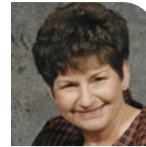
Ann Cochran
Age 85
Chapter 1152
Cartersville, GA



Betty Cooper
Age 89
Chapter 1225
Dyersburg, TN



Irvin Cope
Age 88
Chapter 117
Benton, KY



Pauline "Polly" Cordell
Age 84
Chapter 148
Hartwell, GA



Jesse L. Dula Jr.
Age 95
Chapter 406
Panama City, FL



Gordon E. Everette
Age 92
Chapter 1872
Atmore, AL



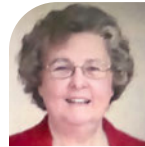
Ray D. Flowers
Age 76
Chapter 8
Saegertown, PA



Annette Fountain
Age 83
Chapter 923
Wallace, NC



Dallas Fountain
Age 87
Chapter 923
Wallace, NC



Martha S. Friend
Age 79
Chapter 302
New Haven, WV



Daniel Govern
Age 61
Chapter 117
Benton, KY



Jimmy Hendrick
Age 79
Chapter 117
Benton, KY



Sidney Hisel
Age 96
Chapter 897
Georgetown, KY



Albert S. Hulett
Age 76
Chapter 28
Hattiesburg, MS



William "Buddy" Jones
Age 92
Chapter 1353
Cove City, NC



Sarah Maske
Age 89
Chapter 624
Newton, MS



Emogene Hale Massengale
Age 93
Chapter 6
Chattanooga, TN



Alex Menard
Age 88
Chapter 31
Rayne, LA



Cicero Price Miller
Age 95
Chapter 624
Newton, MS



Darrel Morgan
Age 84
Chapter 117
Benton, KY



Martha O'Daniel
Age 92
Chapter 117
Benton, KY



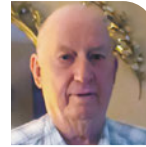
Joseph E. Price
Age 61
Chapter 553
Cornelia, GA



Rose Mary Register
Age 86
Chapter 285
San Diego, CA



Donald Story
Age 93
Chapter 117
Benton, KY



Bobby Styron
Age 88
Chapter 63
Oceans Springs, MS
Retired Sales Representative



Mary Thompson
Age 93
Chapter 117
Benton, KY



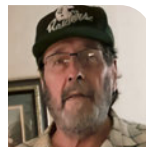
Terry Tullios
Age 77
Chapter 332
Union, MS



Ruby Vallas
Age 91
Chapter 624
Newton, MS



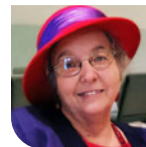
Daniel C. Wetherington
Age 74
Chapter 695
Dover, NC



Eddie Williamson
Age 70
Chapter 130
Cerro Gordo, NC



Jerry Wooten
Age 77
Chapter 924
Scottsville, KY



Mary Sue Wright
Age 78
Chapter 508
Burnsville, MS

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.

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PERIODICALS

October 2025

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